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MONDAY 27 JULY , 2020

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Biteko hails mining officials

National Pg 7 NEC deregisters 30,487 'voters'

Ignore rumours

family spokesman pleads with public

By Guardian Reporter

FORMER President Benjamin Mkapa revealed yesterday.

Speaking in the city during a prayer service for the deceased and viewing his body - first of three days designated for residents of Dar es Salaam-family spokesman William Erio said Mkapa

He said that the retired president then went to hospital for a check-up and tests carried out showed that he had

NipasheTZ

TheguardianTZ

Mkapa died of cardiac arrest, family confirms

on social media,

died of cardiac arrest while undergoing treatment for a different illness at a hospital in Dar es Salaam, his family

first felt unwell on Wednesday.

Guardian

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ONE STOP SHOP FOR ALL RELIABLE NEWS pay their last respects to former presi-FROM ALL SOURCES THAT YOU TRUST (81) yesterday at Dar es Salaam's Uhuru Stadium, where the body will lie in state for

CSOs and public figures remember Mkapa's initiatives

By Guardian Reporters

A STRETCH of leading figures including a number of regional commissioners, business leaders and non-governmental organizations have shared fond memories of departed former president Benjamin Mkapa.

They credit him with putting in place strong governance structures, widening civic space and enabling the growth

of a vibrant private sector. Speaking to this paper yesterday on the legacy of the third phase president, Mwanza Regional Commissioner John Mongella said as president, Mkapa came up with policies that encouraged truth and transparency in managing the government as well as the private sector. This helped the country to shift to a free market economy with strong regu-

Mkapa is a big blow to the country because he was an influence in the quest to strengthen the government ad-

Mkapa was the one who pushed for the construction of MV Nyerere which is relied upon by people in Ukerewe Island. He also ensured the island is connected to grid electricity, and initiated water projects...

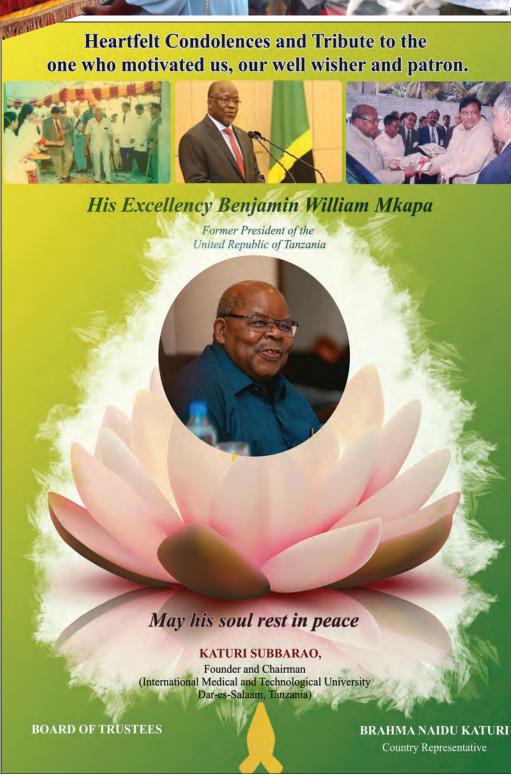
ministrative machinery, as well He said the departure of as other areas which directly

touch ordinary people. "Mkapa was the one who pushed for the construction of MV Nyerere which is relied upon by people in Ukerewe Island. He also ensured the island is connected to grid electricity, and initiated water projects in many areas. In fact he did a lot in Mwanza Region towards its development," he

specified. He said that each phase of government in the country saw major improvements among the community starting from founder president Mwalimu Nyerere who was a real patriot. "Hence we should pray that keep the spirit and strengthen these foundations initiated by our national leaders including Mkapa."

"It pains me very much whenever I recall that only on

TURN TO PAGE 2



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Guardian

NATIONAL.NEWS



President John Magufuli arrives at Dar es Salaam's Uhuru Stadium yesterday to join thousands of other people in paying last respects to former president Benjamin Mkapa. Photo: Correspondent Jumanne Juma

Mkapa died of cardiac arrest, family confirms

malaria

After the malaria tests results came out, Erio said, Mkapa was admitted test to that facility in the city and was responding well to treatment. On the fateful Thursday, the former president spent the better part of the day watching proceedings of the CCM nomination primaries for the women's wing that were being broadcast live.

"It was after watching evening news that he attempted to stand up but he collapsed. Doctors were called in and he was pronounced dead and tests later confirmed that the cause of his death was cardiac arrest," he said.

Erio appealed to members of the public to ignore speculations about the cause of Mkapa's death that were doing the rounds in social media, saying there was no iota of truth in the rumours.

"I call upon Tanzanians to emulate the late Mkapa by accepting that it is cardiac arrest that caused his death," he urged.

President John Magufuli announced to the nation in a brief televised appearance past midnight on Friday that the third phase leader had succumbed

to an illness while undergoing treatment in the city. Mkapa who took over the leadership of the country after the first multiparty election in 1995 is credited with implementation of economic reforms that kick-started steady growth after decades of socialism from 1960s to 1980 and biting effects of structural adjustment programmes in the late 80s and early 90s.

He has also been hailed for playing a key role in reconciliation efforts in Africa, cutting out the figure of a towering diplomat of international standThe body of he departed leader was being viewed at the Uhuru Stadium for three days (from yesterday to Tuesday) to allow residents of Dar es Salaam and neighbouring regions to pay their last respects to the departed statesman.

A timetable unveiled by Prime Minister Kassim Majaliwa on Friday indicated that the stadium will be open from 9 a.m. until midday for public view-

Early on Wednesday, the body will be flown to his home village of Lupaso in Masasi district, Mtwara

region for burial on the same day.



Bishop Tarcicius Ngalalekumtwa (L) of the Iringa Diocese of the Catholic Church blesses the body of former President Benjamin Mkapa at Dar es Salaam's Uhuru Stadium yesterday. Photo: Jumanne Juma

UNAIDS pays tribute to anti-AIDS champion Benjamin W. Mkapa

By Guardian Reporter

UNAIDS has expressed its sadness on the death of the former President Benjamin William Mkapa.

The agency described Mkapa as a bold and compassionate leader who worked to promote peace in eastern Africa and was committed to ending AIDS, being credited with much of Tanzania's success in responding to

"I've learned with sadness that the former President Mkapa, has passed away," said Winnie Byanyima, Executive Director of UNAIDS. "He was a tireless champion for peace and an AIDS-free Africa. UNAIDS pays tribute to him for his courage, his strength and his leadership."

In 1999, he declared HIV a national disaster and quickly spearheaded the country's national response to HIV by establishing the Tanzania Commission for AIDS. He also formed the Tanzania Parliamentarians AIDS Coalition (TAPAC) in 2001, which united the President and Prime Minister, members of parliament and other high-level politicians in the response to HIV.

Some of TAPAC's key achievements include adopting progressive legislation on HIV and the creation of the Standing Committee on HIV/AIDS Affairs in 2008, which mainstreamed HIV in the work of the parliament. In addition to increasing the national AIDS budget, Tanzanian members of parliament, through TAPAC, raised funds for HIV projects to support non-governmental organisations, people living with HIV and vulnerable populations.

During his farewell speech upon retirement, on the eve of World AIDS Day in 2005, Mkapa bid the country farewell with a plea to all citizens to find out their HIV status. He asked people to take a voluntary HIV test in order to enable them to make informed decisions and to seek treatment if needed.

After his retirement, he continued to be actively involved in the AIDS response and became one of the founding members of the Champions for an AIDS-Free Generation, a distinguished group of former presidents and influential African leaders committed to ending AIDS.

He was the patron of the Benjamin William Mkapa Foundation which has reached millions of Tanzanians and continues to improve rural health services, health and the well-being of women, men and children, including people living with and affected by HIV.

UNAIDS expresses its deepest condolences to Mkapa's family and to all who knew and loved him. The AIDS response has lost one of its most committed champions.

The Joint United Nations Programme on HIV/ AIDS (UNAIDS) leads and inspires the world to achieve its shared vision of zero new HIV infections, zero discrimination and zero AIDS-related deaths. UNAIDS unites the efforts of 11 UN organisations-UNHCR, UNICEF, WFP, UNDP, UNFPA, UNODC, UN Women, ILO, UNESCO, WHO and the World Bank-and works closely with global and national partners towards ending the AIDS epidemic by 2030.

<u>Os and public figures remember Mkapa's initiatives</u>

February 21 this year we were together with him in our region for about three days. He showed us much respect when he unveiled his book 'My Life, My Purpose' in Mwanza as the

Manyara Regional Commissioner Joseph Mkirikiti said that during his time the late president built up the country's economy and strengthened government administration.

second location after Dar es Sa-

laam," the RC noted.

Mkirikiti was speaking with this paper at the weekend on how he knew Mkapa.

"Our country was strengthened economically and administratively, and in sports, as he was the one who was responsible for the construction of the new National Stadium," he said. He said during his leadership, there were strong political foundations which he nomically. strengthened even more.

He will remember Mkapa fondly because in 1991 he (Mkirikiti) was at the University of Dar es Salaam (UDSM) and was president of the Dar es Salaam University Students Union (DUSO) and Mkapa was Minister for Higher Education, Science and Technology. He went to talk to him over the issue of students' loans.

Mbeya Regional Commissioner Albert Chalamila said the late Mkapa succeeded in beefing up the country's economy by reforms and mobilizing Tanzanians to work hard.

He said the late Mkapa was a leader who believed in truth and transparency, thus he was telling Tanzanians plenty about issues that were helping them to recognize their poten-

"In his book 'My Life, My Purpose' the late Mkapa said a lot of things that remain a legacy for us," RC Chalamila noted. A section of leaders of the

business community described the late president Mkapa as a pioneer in the growth of the private sector as the engine of economic growth.

Paul Koyi, president of the Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA), said the late Mkapa opened up the economy by allowing the private sector to invest and flourish in a number of spheres.

Mkapa greatly assisted in establishing the Tanzania Private Sector Foundation (TPSF) in 1998 and the Tanzania National Business Council (TNBC) in 2001, with the late president tial and uplift their lives eco- as the first chairman of the

council. "Setting up the business council facilitated close consultation between the government and the private sector on policy, legal matters and improving regulations that impact on businesses and investment in the country. The council promoted participation of the private sector in economic development," he said.

It was during the third phase government that the Tanzania Revenue Authority (TRA) was established, with internal revenue collection systems harmonized. The move contributed to increased government revenues, he said.

Mkapa played a pivotal role in enforcing harmonised regional trade policies that saw a reduction in non-tariff barriers, sparking an increase in the volumes of intra-regional trade, starting with the introduction of the East Business Council (EABC) in 1997.

"He was the first leader to accept and work to facilitate the idea of Public Private Partnership-PPP," he asserted.

Board members of the Shinyanga Urban Water Supply and Sanitation Authority (SHUWA-SA) said the late Mkapa will be remembered for initiating the massive Lake Victoria water project which is now benefiting residents in Lake Zone regions, including Shinyanga.

The project which was implemented from Ihelele village in Misungwi District, Mwanza Region started in 2003 under President Mkapa.

SHUWASA board chairperson Mwamvua Jilumbi expressed these sentiments over weekend when media personnel visited the project in Mwanza city. The board seeks to ensure that waters from Lake Victoria reaches Shinyanga residents, pursuing an objective laid down by the late Mkapa, that the region gets safe and clean water.

"Our heartfelt condolences go to President John Magufuli and the public at large. We will embrace the good things he did when leading our nation, including implementing the Lake Victoria Water project which has ensured residents with reliable water services," she reiterated.

The project started being implemented in 2003, with Shinyanga Region starting to obtain lake water supply in 2009. The project has now been extended to parts of Tabora Region, she elaborated.

The Tanzania Media Women's Association (TAMWA) joined Tanzanians in mourning the departed national leader. TAMWA appreciates Mkapa's contribution in ensuring the country's development economically, socially as well as his efforts in enhancing gender equality.

One of the TAMWA founders, Eda Sanga said: "I will remember the late Mkapa for supervising and ensuring the quality of news andk thrust towards gender equality especially in enactment of the Sexual Offences Special Provision Act (SOSPA) of 1998."

Sanga said President Mkapa accepted all the suggestions presented to him after the Beijing Conference, with most issues being about women empowerment, girl child education and reproductive health.

"He was the Minister for Information, Culture and Sports when TAMWA was established. We also handled him the first copy of the association's magazine-Sauti ya Siti," she said. Mkapa was a sensitive person when it comes to human rights, the veteran activist declared.

Another TAMWA founder, Rose Haji Mwalimu said the late Mkapa will be remembered for working to crush the habit of killing older people and for promoting gender rights. "Mkapa did his best in appointing many women in top decision making positions," she stated.

Leila Sheikh said that the country has lost a champion of gender rights who struggled to end stigma against people living with HIV/Aids, and curbing female genital mutilation. He worked hard to stop the killing of elders suspected of being involved in witchcraft, she

Democratic Party names its flagbearer in Union Presidential race

By Guardian Correspondent, Dodoma

THE Democratic Party (DP) has nominated Philipo Fumbo as the party's flag bearer in the Union Presidential race scheduled for October 28th this year.

Speaking shortly after the party's meeting here yesterday, the party's Secretary General, Abdul Mluya named Zainabu Juma

Hamisi as Fumbo's running mate. "In Zanzibar, the party's meet-

ing appointed Shaffi Hassan Suleimani who will compete with aspirants from other parties. We are well prepared and I am sure that we are going to win the presidential position both in Tanzania mainland and Zanzibar," Mluya

He said the party will also put

candidates in various positions including parliamentary seats and councillorship positions. He was confident that DP will garner a good number of votes due to the preparations as well as the party policies.

Mluya said "the party is also prepared to go to court if there will be irregularities in the election process, although we are expecting a

free and fair general elections. It is not that political parties like filling cases at the court, but we only do that whenever there are irregulari-

The Zanzibar candidate, Shaffi Hassani Suleimani commended party members for having faith in him vowing to represent the party well in the election.

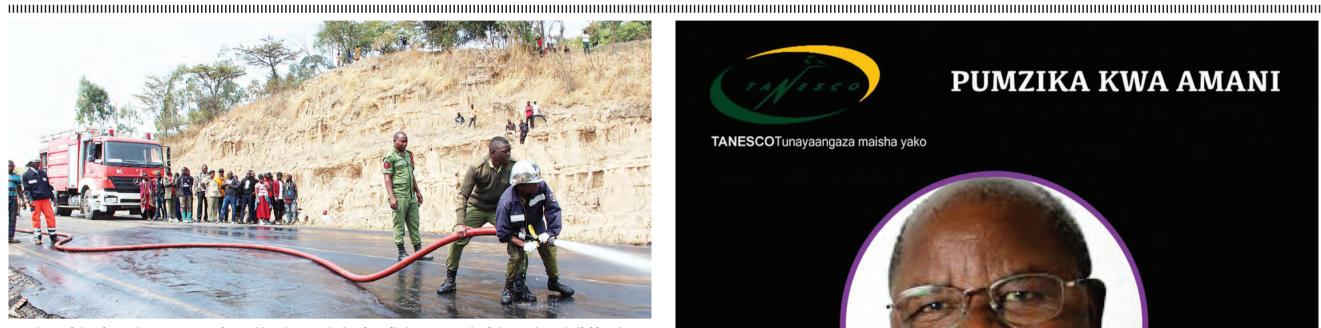
Suleiman said that once elected

he will work to ensure that Isle residents benefit with the presence of the Indian Ocean by making it one of the major economic growth sources. He boasted to come up with various innovative projects to transform Zanzibar's economy. Mid this month, the CCM national congress endorsed President Magufuli who is seeking to be re-elected for a second

and final five-year term in office. Magufuli appointed Vice President Samia Suluhu Hassan as running mate in the forthcoming general elections.

Others parties that have already nominated their presidential candidates include the national chairman of the United Civic Front (CUF) Prof Ibrahim Lipumba, national chairman of the Alliance for Democratic Change (ADC) Hamad Rashid Mohamed who will vie for Zanzibar Presidencv. Hamad who is Isle's Minister for Health also contested for the post

ACT-Wazalendo national chairman, Maalim Seif Shariff Hamad has also picked the nomination forms to vie for the Presidency of Zanzibar, the sixth time since 1995.



Members of the Fire and Rescue Force pictured late last week clearing oil along a stretch of the road at Mbalizi in Mbeva Region. That was shortly after a crash involving an oil tanker. Photo: Correspondent Nebart Msokwa

Hospitals in ten regions selected for Covid-19 testing for tourists

By Guardian Correspondent, Dodoma

THE Ministry of Health, Community Development, Gender, Eldely and Children has designated hospitals in 10 regions countrywide that will collect Covid-19 samples from tourists and those who travel to foreign countries.

The regions with the hospitals include Dar es salaam, Arusha, Kilimanjaro, Mbeya, Mwanza, Dodoma, Mara, Morogoro, Iringa and Kigoma.

As statement issued by the Ministry's Permanent Secretary Prof Mabu-

issued guidelines on Covid-19 testing government payment system. for tourists and those intending to travel abroad.

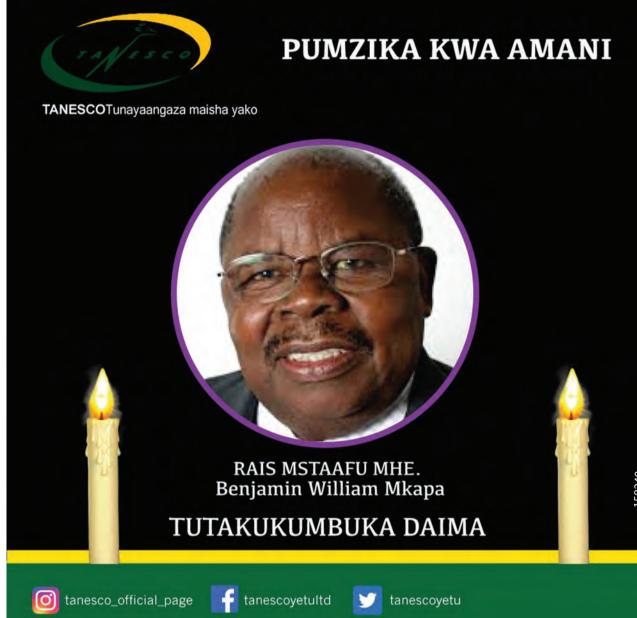
In the statement Prof Mchembe said

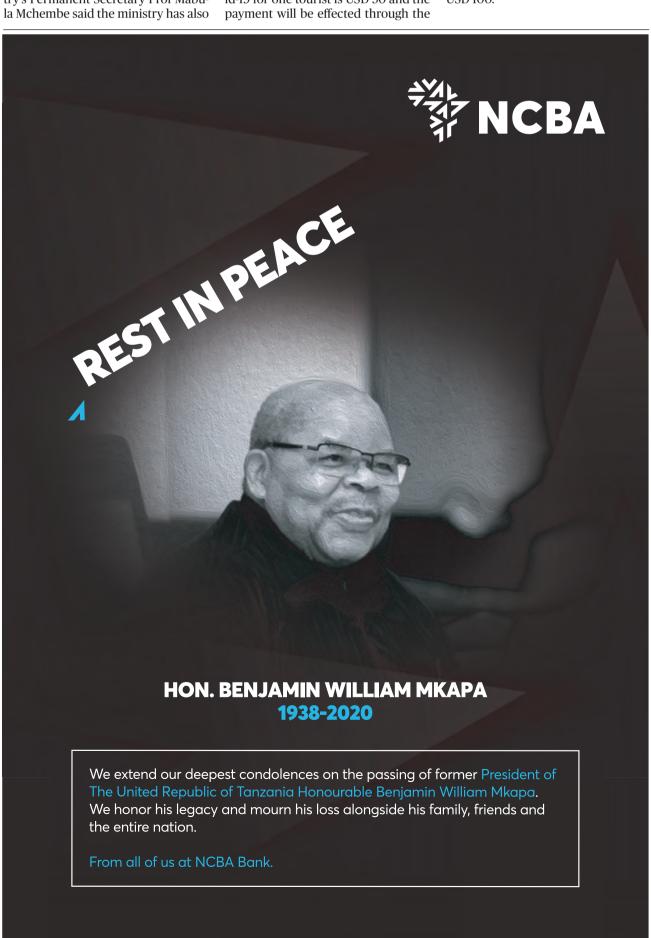
"The guidelines aims to put in place voluntary testing for tourists who travel to countries that requires them to have been tested at least 72 hours before time of departure and certified they are negative of the disease," he said in the statement.

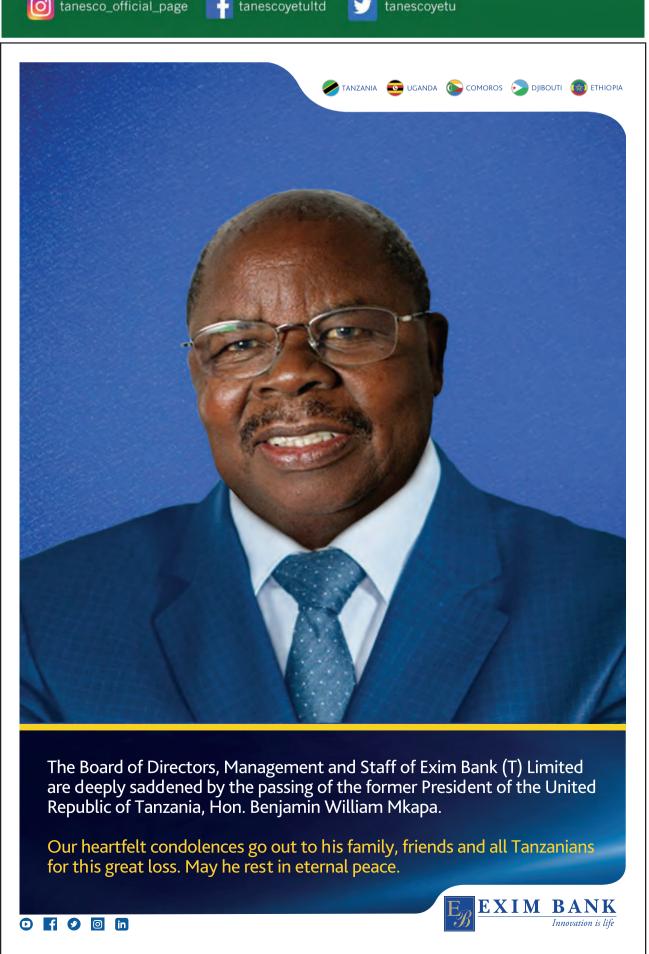
He said the cost for testing for Covid-19 for one tourist is USD 50 and the

"The guidelines put in place procedures involving application, testing, verification at exit points and airports. the government guidelines intend to The guidelines also require everyone satisfy international testing standards. entering the country to have certificates showing they are negative of the disease," he added.

On July 20 this year the Health Minister, Ummy Mwalimu issued guidelines on Covid-19 testing for people who intend to travel abroad, whose fees for Tanzanian citizens are 40,000/-, resident citizens 60,000/- and foreigners USD 100.







Guardian

NATIONAL NEWS

Dar residents pay their last respects to Mkapa



Tanzania People's Defence Forces officers carry the casket bearing the body of former President Benjamin Mkapa ready for the solemn ceremony. Photo: State House



The former president's widow, Anna Mkapa, leads the Mkapa family into Uhuru Stadium for the solemn service. Photo:



This is the shelter where Benjamin Mkapa's body lay in state at Dar es Salaam's historical Uhuru Stadium yesterday to enable the city's residents to pay their last respects to the former president. Photo: Correspondent Anthony Siyame



Mourners line up ready to pay their last respects. Photo: Guardian Correspondent



Catholic Church bishops head for the altar for the service. Photo: Anthony Siyame



A cross-section of the thousands upon thousands of Dar es Salaam residents who streamed into Uhuru Stadium yesterday to pay their last respects to the former president. Photo: Guardian Correspondent



Vice President Samia Suluhu Hassan enters Uhuru Stadium ready to pay her last respects. Photo: Jumanne Juma



Tanzania Red Cross attendants and Members of the National Service come to the help of a mourner who passed out while paying his paying his last respects. Photo: Jumanne Juma



The Board of Directors, Management and Staff of CRDB Bank has received with great sadness the death of the retired President Benjamin William Mkapa.

We offer our condolences to the family, relatives, friends, government and all Tanzanians in general for the departure of a just, and a true patriot leader who had a good will for his country.

May God Rest his soul in peace.



NEWS

KILOMBERO PLANTATIONS LIMITED (UNDER RECEIVERSHIP) (COMPANY REGISTRATION NUMBER 61179)

NOTICE OF APPOINTMENT OF A RECEIVER AND MANAGER OF THE CHARGED ASSETS OF KILOMBERO PLANTATIONS LIMITED AND INVITATION OF BIDS/OFFERS TO PURCHASE THE CHARGED ASSETS THEREOF

- A: NOTICE is hereby given to the general public that I, SILVANUS BENEDICT MLOLA of K & M (ADVOCATES) was effective from 2nd July, 2020 appointed by the NMB BANK PUBLIC LIMITED COMPANY on its own and acting under Deed of Assignment and Assumption of Debt from U. S. International Finance Corporation (DFC) [formerly Overseas Private Investment Corporation (OPIC)]; (hereinafter referred to as "the Bank") to be the Receiver and Manager of the Charged Assets under the Mortgage Deeds, Debenture Deeds and Share Pledge and Charge Deed whose details are available on request (hereinafter referred to as " the Charged Assets") issued by KILOMBERO PLANTATIONS LIMITED (hereinafter referred to as the "Company") in favour of the Bank.
- B: Pursuant to specific instructions given to me by the Bank and in exercise of powers derived from the said Charged Assets as well as the Companies Act (Cap 212) of the laws of Tanzania and the Land Act (Act No. 4) of 1999 and Amendments made there to respectively, I will be taking over the physical possession of the Charged Assets in due course. Consequent to the said appointment, possession of the Company's Charged Assets now vests in me. Any person holding any of the Charged Assets effective from the date of my appointment aforesaid, holds the same for and on my behalf and is obligated to inform me immediately. The public is accordingly notified.
- C: Further, the public is notified that with effect from the publication of this Notice, no person is allowed to do any transaction of whatever nature with the Company in respect of the Charged Assets, except through the Receiver and Manager via the address shown herein below. The Charged Assets include but not limited to Farms, Buildings, Plants and Machinery, Heavy Agricultural Equipment, Irrigation Infrastructure System, Residential Buildings, Mini Hydro Power Plant, Motor Vehicles, Silos and Office Equipment developed and or located at the land registered under the following particulars:
- Title Deed No. 54580, Land Office No. 179359, Farm No. 411, Mngeta Area, Kilombero District, Morogoro Region registered in the name of Kilombero Plantations Limited;
- Title Deed No. 78987, Land Office No. 179414, Plot No. 106, Mngeta Area, Kilombero District, Morogoro Region registered in the name of Kilombero Plantations Limited; and
- Title Deed No. No. 79230, Land Office No. 179444, Plot No. 107, Mngeta Area, Kilombero District, Morogoro Region registered in the name of Kilombero Plantations Limited.
- D: Furthermore, I hereby notify the general public and the employees of the Company as
- This Notice does not terminate any contract of employment between the Company and its employees and as such has no direct connection with their employments.
- All creditors of the Company, both secured and unsecured, in respect of the Charged Assets as set out herein above, are required to submit to me particulars of their claims supported fully by documents, so that such claims are received by me not later than 12.00 noon on Monday 17th August, 2020. No further claims will be allowed beyond that date.
- All persons, corporate or natural, who hold any of the Company's Charged Assets as defined and or set out herein above, must notify me in writing immediately and in any case not later than Monday 17th August, 2020 to enable me take possession of such assets.
- E: This Notice is also a formal announcement that the Company's Charged Assets as defined herein above are being offered for sale. Interested buyers and the public in general are advised to contact the Receiver and Manager through the contacts provided herein below so that they can arrange for site visit and inspection or verification of the Charged Assets if they wish to
- F: Interested buyers are hereby informed that the Information Memorandum on Charged Assets being sold will be available from the Receiver and Manager through the contacts provided herein below from Wednesday 5th August, 2020.
- G: The interested buyers who had previously send their expressions of interest or offers to K & M (Advocates) for purchasing the Charged Assets are also invited to submit their bids in accordance with this Notice.
- H: Bids/offers for purchasing the Charged Assets should be submitted at the address provided herein below not later than Friday 11th September, 2020 at 3.00 p.m.

SILVANUS BENEDICT MLOLA, RECEIVER AND MANAGER,

KILOMBERO PLANTATIONS LIMITED (UNDER RECEIVERSHIP)

C/O K & M (ADVOCATES) **MALIK STREET, PLOT NO. 114,** TAC ASSOCIATES BUILDING, 3RD FLOOR, P. O. BOX 71394, DAR ES SALAAM.

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Biteko applauds mining officials for surpassing revenue collection target

By Guardian Reporter

THE Minerals Minister Doto Biteko has praised regional resident mining officers for work performance that enabled the surpassing revenue collection target in the Fiscal Year 2019-2020 during which more than 528.2bn/- was collected, surpassing the 470bn/- set target.

Biteko said in order to continue achieving success in the management of the mining sector, officials should be ready to learn, as that is when they will be pleased with results of their work in their areas.

Biteko was speaking in Arusha at the weekend (July 25) when closing a meeting by the mining secretary, Prof Simon arise, and only refer the conflicts to the Msanjila and regional resident mining officers that discussed achievements and challenges, and how to solve them in the mining sector.

Others in attendance included the Deputy Minister for Minerals, Stanislaus Nyongo, the Commissioner for Mines Eng david Mulabwa, chairman of the Mining Commission Prof Idris Kikula and other mining officials

Biteko said the secret behind the huge success in the Minerals ministry is creativity and patriotism of the regional resident mining officers in revenue collection.

Meanwhile, Biteko called upon resident mining officers to solve any conflicts that

Commission of Mining whenever they fail to do so.

On his part, Deputy Minister Stanislaus Nyongo called upon resident mining officers to continue working closely together with regional and district commissioners as well as other institutions including defense and security organs for better performance.

The chairman of the Commission for Mining Prof Idris Kikula admitted that achievements in the mining sector is a result of honesty on the part of officials in the Commission for Mining and called upon the officials to continue the good work.



Shinyanga Urban Water Supply and Sanitation Authority board members visit the site of a project under which Ihelele village in Misungwi District, Mwanza Region, is supplied with water from Lake Victoria. The project was implemented in 2003, with Benjamin Mkapa as Tanzania's President. Photo: Correspondent Marco Maduhu

Tanzanians urged to wage war against malnutrition

By Guardian Correspondent, Morogoro

TANZANIANS have been called upon to wage an unrelenting war against malnutrition while appealing to parents to enhance breastfeeding including additional nutritious foods for their children.

The call has been given by the Ministry of Health, Community Development, Gender, Elderly and Children which also plans programmes that incorporates children's upkeep in family including elementary schools, as it has been proved to have positive results in the fight against malnutrition.

Speaking at a training session involving reporters in Morogoro Region at the weekend, Researcher on the Ministry's Nutrition from the Tanzania Food and Nutrition Centre (TFNC) Eliasaph Mwana said apart from being an economic development foundation, better nutrition has huge contribution in the development of health and community development.

He said it is important to invest in nutri-

tion after the country has attained a middle-income status, as well as to attain the 2025 National Development Vision and the 2030 World Sustainable Development Goals (SDGs).

"Investment in nutrition results in 10 to 40 benefits on the invested amount, nutrition is essential in the economy as it also enhance learning of school children as well as in economic production," he said.

He said 1,000 days are essential in the brain development and in the building of human capital.

Former leaders express sadness on death of former president Mkapa

By Guardian Reporter, Zanzibar

FORMER ministers and Members of Parliament in Zanzibar have expressed their sympathies following the death of the former President Benjamin Mkapa describing him as one of the leaders who had a strong and unwavering stance.

Ali Ameir Mohamed, a former minister for Home Affairs said that Mkapa (pictured) was one of his close friends and he will be remembered for his contribution in strengthening and protecting Union between Tanganyika and Zanzibar.

"When he took over the leadership of the county in 1995, he appointed me as minister for Home Affairs...he was my good friend, we were both journalists and he was serving as an editor for Uhuru and Nationalists newspapers," Amer said in an inter-

Another former minister for Finance Abdisalami Issa Khatib said: "I remember President Mkapa appointed me to serve the essential position even though it was not my professional."

He said that once I got the position, I had a big role to improve the country's economy which included holding talks with various international financial institutions that had earlier suspended funding and aids due to various reasons.

"When Mkapa entered into the position in 1995, some international financial institutions suspended their funding to the country claiming that the country was not serious and failed to supervise tax issues," Khatib said.

Hamad Rashid Mohamed, Wawi MP (CUF) described the late as a good leader who supported several areas to address conflict



and bring peace.

"I remember during the Pemba massacre in 2000, Mkapa helped to bring politi-

cal consensus," he added.

Mohamed said that President Mkapa appointed him to be a Member of Parliament despite being a member of

"I was the only president's appointee from the opposition party to serve in the National Assembly. I also contributed a lot to bring consensus and peace in Pemba after the 2000 General Election," Mohamed said.





Norwegian Church Aid Tanzania (NCA-Tanzania) director Paulina Parhiala (R) makes a point at interfaith meeting held in Moshi late last week and attended by religious leaders from Arusha, Dar es Salaam, Kigoma, Kilimanjaro, Manyara and Morogoro regions. Its thrust was on the need to ensure peace and love prevail across the run-up to late October's General Election and thereafter. Left is Father Cloman Siriwa from the Catholic Church, served as an interpreter. Photo: Correspondent **James Lanka**

NEC removes 30,487 'voters' from register

By Guardian Correspondent, Dodoma

THE National Electoral Commission (NEC) has removed 30,487 voters from the Permanent Voters Register (PVR) for lacking qualifications to vote by

NEC has also finalised its nomination of election supervisors for the electoral constituencies and wards in Tanzania Mainland.

This was revealed here at the weekend by NEC Chairman, Appeals Judge (Ret) Semistocles Kaijage at the opening of a meeting for the nominated supervisors.

Kaijage said after removing voters whose details had been repeated, early report shows that the PVR has about 29 million voters.

He said NEC has finalised the improvement to the PVR the work conducted in two phases as directed by Section 15(5) of the National Elections Act (Cap 343) and Section 21(5) of the Local Government Elections Act (Cap

Judge Kaijage said the commission, in both phases, registered 7,326,552 new voters or 31.63 percent of 23,161,440 who were registered in 2015.

He also said 3,548,846 improved their personal details and 30,487 were removed from the register.

Speaking on the nomination of officials, he said those nominated include 28 monitors, 194 supervisors, 742 assistants for constituencies and 7,912 supervisors for wards.

He said NEC was still continuing with the process in the acquisition of various election materials including the printing of forms, election laws, regulations thereof and other direc-

He also said NEC has given permission to 97 Civil Society Organisations (CSOs) as observers for this year's elec-

He also said NEC has given permits to 245 CSOs from Tanzania Mainland and seven from the Isles to provide education to voters during elections.



This was revealed here at the weekend by NEC Chairman, Appeals Judge (Ret) Semistocles Kaijage at the opening of a meeting for the nominated supervisors.

Use alternative punishment on children, Tamwa Z'bar urges parents, guardians

By Guardian Reporter

THE Tanzania Media Women Association (TAMWA) in Zanzibar has called on parents and guardians to stop posing heavy punishments to their children because doing so, may lead to serious impacts that would eventually affect the child's development.

Dr Mzuri Issa, the director of

TAMWA Zanzibar, made the call over the weekend following a recent incident in Bububu Kihinani area where a mother identified as Asma Said beaten her teenage girl seriously, stripped off her clothes and threw her outside the house while naked.

"The incident ranks as domestic violence, gender and human right issue, so parents should strive not to commit these unnecessary crimes, this is violation of children and human rights in general, parents have to be aware of this and avoid causing effects to their children," Dr Mzuri said.

She asked parents to understand clearly that the teenage stage for both girls and boys needs more patience and counseling from a cross section of actors particularly parents/guardians.

According to a media report aired by ZBC radio on July 21, 2020, commonly known as Mawio programme, the parent took the decision to punish the girl badly after the girl entered into her mother's room and applied cosmetics/body lotion without permission.

"TAMWA Zanzibar would,

therefore, like to remind the parents that acts of abuse of children are unacceptable and should be fought in all ways, these actions affect our children physically, mentally and psychologically," Dr Mzuri said.

According to her, a 14-year-old girl is almost a grown-up child, so punishing her by stripping off her clothes wasn't a better disciplinary measure.

"We should all together make sure that we take precaution when raising our children, there are some bad behaviours that children can show, but as a parent or guardian, they should be there to guide and lead the child in the right direction without posing harsh punishments.

Transition stage from child-

hood to teenage, is one of the critical moments for parents to be more awake because it is a period where children experience new changes in their bodies sometimes they fail to adapt to the changes adequately.

The association also called on security and legal bodies to work on the matter and take stern measures



Public Notice



Deadline Extended for "NINJA Business Plan Competition" in response to COVID-19

The Japan International Cooperation Agency (JICA) has launched a Business Plan Competition called "Next Innovation with Japan (NINJA)", for businesses emerging during the COVID-19 outbreak.

The "NINJA Business Plan Competition" will target startups and organizations from 19 African countries, including Tanzania. The competition is open for startups/organizations in all sectors with a specific focus on emerging businesses in COVID-19-related fields including, but not limited to, Health, Disaster management, Business services, Education sector, Food and agriculture, Finance, Logistics and Others.

Interested startups/organizations should accordingly submit their proposals which shall introduce some level of innovation in terms of a business model, a new product, or service that can be more actively used, and/or profitability in the current and post COVID-19 era. The proposals should be commercially-oriented. JICA may cover the budget of the activities up to USD 30,000 for winning startups/organizations. This will cover costs associated with the proposed activities including remuneration of staff, other expenses, and indirect local tax.

<Eligibility Criteria>

To take part in the JICA's NINJA Business Plan Competition, startups/organizations must:

- Have their head office or a branch in one of the following target countries; Angola, Burkina Faso, Botswana, Cameroon, Côte d'Ivoire, Egypt, Ethiopia, Ghana, Kenya, Madagascar, Mauritius, Nigeria, Rwanda, Senegal, South Africa, Tanzania, Tunisia, Uganda, Zambia
- Be a profit/non-profit organization registered as an independent legal entity. Proposals from individuals will not be considered.
- Have a very strong management team of at least 2 people. Have innovative product(s) or service(s) in response or adoptable to the pandemic and post-pandemic society OR have a feasible business plan to create prototypes (MVP).

To apply and get detailed information on the NINJA Business Plan Competition, please click here (https://weetracker.com/2020/07/22/inviting-african-startups-for-the-ninja-business-plan-competition-in-respon

https://forms.gle/8E5RQuchUse-to-covid19/ and sU5P8Jt7).

Application deadline is 5th August 2020 (First-come, first-reviewed basis). For any queries about the competition, please get in touch with us at the following email address: edgps@jica.go.jp

For further information, please contact:

JICA Tanzania Office, P.O. Box 9450, Dar es Salaam, Tel: 022-211327/30

Ms. Teruaki Fujii: Fujii.Teruaki@jica.go.jp and Ms. Mariam El Maamry: Maamry-Mariam@jica.go.jp

■ About JICA (Japan International Cooperation Agency)

An incorporated administrative agency in charge of administering Japan's ODA (Official Development Assistance), is one of the world's largest bilateral aid agency supporting socioeconomic development in developing countries in different regions of the world.

In Tanzania, JICA has been a long partner of Tanzania for more than 50 years in many sectors since 1962.

EDITORIALS.OPINION

Guardia.com

MONDAY 27 JULY 2020

Taking A New Look At The News ESTABLISHED IN 1995

Messages on good governance paramount in mourning Mkapa

history as an independent country, Tanzania is mourning the death of one among its foremost leaders and pointers to the sense of values or purpose in public affairs, in the wake of the passing of third-phase president Benjamin Mkapa.

After several days of viewing the casket containing his remains at Uhuru Stadium in Dar es Salaam, a portion of the national leadership will represent the nation in laving late head of state to rest at his home village Lupaso in Masasi District, Mtwara Region. It understandably came as a shock that the usually healthy retired president suddenly lost a battle against disease.

As many people have attested, Mkapa was a "father" of change in the country - or, more specifically, the kingpin of its modernisation process.

The more momentous changes of skipping structures that were no longer rhythmic with global conditions occurred during the second phase, which came under some criticism that chaos was being introduced in how the country's economy and even mode of governing was being conducted.

That is a topic for another debate, but Mkapa brought in a much more orderly way of doing things, even if hectic economic activity was slowed down somewhat.

To be sure, while these controls were retained by and large as they were as the country moved from the third to the fourth phase presidency, the measure of change from the fourth phase to the fifth phase presidency was as momentous as it was in entering the third phase.

As usual, the balance of the issues is a matter of debate. But in either context the purpose of the changes and how far they succeeded is not at issue.

The Mkapa presidency ushered in enhanced discipline and better

OR the second time in its expenditure, and the fifth phase has solidified that legacy, curbing much of the laxity that remained in earlier governance reforms

There is always some disconnect between positive changes in economic life and positive changes in political life, where the mourning period has brought up renewed emphasis on governance probity and utmost fairness so that unity and harmony can be pre-

Just before Mkapa's passing, President Magufuli had emphasized that law-enforcement organs - and political parties - make an effort to make the upcoming General Election chaosfree. When he was president, and responding to criticism by some international organisations and aid agencies about corruption in contracts with foreign firms or aid agencies, then President Mkapa used an age-old aphorism, that 'it takes two to tango.'

In other words, his answer to the criticism was that aid agencies or investors were part of the problem and it was not just a one-sided demand in the form of acceptance of bribes by public officials.

What Mkapa said was demonstrated during the stand-off between Acacia Mining and the Magufuli government, where it became clear that some state officials did not supervise the proper observation of contractual obligations on the part of the gold mining com-

Changes made in that regard and in various other aspects of governance are part of what can be termed capacity building - that the state is gradually capable of addressing some of the most formidable governance problems the country has faced since independence, as corruption is an intractable problem everywhere.

Progress has been achieved in that respect, while peace is maintained and this is a sure source of pleasure as The Guardian Limited Key Contacts

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The science is necessary, but good public policy will steer us through the pandemic

By Ismail Lagardien

MAKE no mistake, a scientific breakthrough can be vital (lifesaving), but in the meantime, poor public policy, hidden behind 'we are following the science' can do a lot of harm to public trust in science.

It's fascinating watching John Steenhuisen doing what John Steenhuisen does: picking at wounds, indulging in ambulancechasing politics, and positioning himself in the contest for the leadership of the Democratic Alliance (DA). Recently, he criticised President Cyril Ramaphosa's public absences and said the president was a "spectator" during the pan-

While I don't have any insights into workings of the ruling African National Congress (ANC) or the presidency, I understand the need for the president to allow public management of the Covid-19 pandemic to proceed without micro-management or daily meddling.

Imagine a president that meddles in everything (on Twitter) several times a day, and how deleterious that can be to public servants getting on with doing their jobs.

Anyway, on 12 July Steenhuisen also tweeted: "Government must have the humility to ask the private sector for help and must learn from what is working in the Western Cape".

I would guess the government is, indeed, consulting the private sector, but does not see the need to inform Steenhuisen of its every move. Steenhuisen was right, of course, to point to policy failures on the provision of beds and field hospitals.

It is on public policy, and taking responsibility for public policy failures, where the government ought to be challenged. I will insert a caveat here; no government in the world has been adequately prepared for the pandemic.

Maybe John Steenhuisen knows of one. But I doubt that he will share that information with

For instance, when the pandemic reached its apex in the Italian region of Lombardy, the government there grappled to contain the spread of the virus.

They could not find space and beds in intensive care units in the region, to the extent that the sick were being placed in operating rooms or in hospital corridors.

In fact, when the city of Bergamo, in Lombardy, was the



mand for "the science". So tweet-

ed Steenhuisen: "Why would

government keep this info from

the public if they have 'followed

the science' I would be fascinated to see the 'science' behind gam-

bling, full taxis and gatherings of

This was a response to Health

minister ZweliMkhize reportedly

withholding 'the science' from

the public. I should say this slow-

ly, and carefully, as if Steenhuisen

is George W Bush (and because I

Politicians should not hide be-

hind "the science", nor should

they use "the science" as a ruse.

Besides, throwing around refer-

ences to "the science" may have

the problem of eroding faith in

science - and that is a real danger.

It's like calling everyone you disa-

gree with a fascist, and when the

real fascists show up, the term has

And so, when politicians say

they have simply followed the sci-

ence (with bad policies), the pub-

lic may lose faith in science. For

instance, science may produce

a vaccination (and we celebrate

the scientific breakthrough), but

without equipment, infrastruc-

ture (human and material), and in

the face of rampant rent-seeking

and the simple incompetence of

unqualified people deployed to

lost all value and meaning.

love science).

President Cyril

Ramaphosa's

epicentre of the virus, Prime Minister Giuseppe Conte said that the scientists would make their recommendations, but in the meantime, people had to follow the rules. In other words, it's not just "the science". It's government regulations.

not Steenhuisen's strong points; even if they were, it would just ruin a good story. The problem, if he were really interested, is public policy.

He would consider evidence from around the world and the failures of the most advanced countries like the US or Britain. But the DA blues and what remains of the slaughtered purple cows have great difficulty in grappling with the sweep of mass-scale historical forces, and how (virtually) impossible it is for South Africa to provide beds and infrastructure in the way that the US or northern Italy did - least of all because of the very serious political economic inequalities among countries.

But even in those countries, there were infrastructure problems - notwithstanding great scientific institutions.

lose its credibility. The stock phrase employed by politi-

cians "we are following the science" can also become a fig leaf for maladministration and incompetence.

important positions, "the science" can

The focus should be on public policy

Steenhuisen would do his followers, and the country, a big favour, and make himself relevant (I can never work out what the point of Steenhuisen is), if he kept his focus on public policy failures.

To the extent that what I write may actually provide insight, Steenhuisen might look at the global picture. The US is descending into a pandemic pit because of the public disobeying regulations.

This has nothing to do with "the science". Down Under, in Melbourne, the city has gone into "hard lockdown" because of bad public policy - not "the sci-

In the US (especially in Arizona) people have also ignored government advice (some followed suggestions that disinfectant would save them), and we now have masses of infections. Arizona, Florida and South Carolina are now the world's top three Covid-19 hotspots.

Melbourne went into hard lockdown because requests for cleaning resources were ignored for months. The BBC reported that five million Melbourne residents have been told to stay at home for six weeks, amid a surge in coronavirus

In each of these cases, it has been public non-compliance and a lack of human and material resources - not because of "the science".

Steenhuisen's search for relevance, his boast that "hundreds of thousands of South Africans" who have tuned into his Corona Cast (I don't suppose he has evidence of the "hundreds of thousands").

His general nitpicking during the greatest pandemic to hit the world in the last 100 years - not a single country being adequately prepared, with relatively few success stories - and his demand to see "the science" all seem pretty desperate.

None of this takes away all the things that the ANC-Alliance has screwed up over 25 years. It simply means - and for what it's worth, I have, with a couple of phone calls, acquired knowledge of this - the government is working overnight, every night, to prepare for "a worse nextday scenario" on getting public and private institutions prepared for worst-case situations.

They know that the science is valuable, but it won't amount to a hill of beans if there are no beds, ventilators or nurses. Sure, they are following the science, but they're not hiding behind "the science".

And, anyway, it helps to know how science works. I wonder if Steenhuisen has given this any thought.

procedure in revenue collection and Mkapa is bid a final rest in peace. Clerics play a uniquely crucial role, which means a lot during

ELIGIOUS leaders around the country have been cautioned against partisan politics in the forthcoming campaigns for the October civic, parliamentary and presidential election run.

This appeal was made at an interfaith symposium in Moshi towards the end of last week, convened especially by good offices of Norwegian Church Aid, and intended to cement an understanding as well as the spirit of consensus on attitudes of religious leaders during the campaign period. It is a timely appeal which can't be ignored.

The concern about the conduct of religious leaders in preparation for the late October General Election comes in the wake of other intense worries as to the situation in the country given that neighbouring countries have an intensified coronavirus situation, while Tanzania has been all but spared.

At the same time the clerical agencies represented had concerns with issues of social justice, underlining that this is the premise on which peace and harmony can be assured, where governing authorities are doing a lot in that direction. There wasn't audible criticism in the area, an improvement from the past.

As Tanzania has been practising multiparty politics since 1992 and a series of general elections have taken place during this period, most sections of society have learnt crucial lessons, which should help to orient their action towards the best possible results.

The elections are meanwhile being organised under conditions that sum up what has been taking place in the past five years, and for most purposes we could say the pace of change and supervision has been exemplary. It is not exaggerated to say it didn't happen earlier.

Plenty of avenues that used to lay the basis for excessive scheming as to what

should happen when people exercise their right to choose the leaders they want have been closed off.

It isn't far-fetched to say that when corruption is rife in the country those who sit on the top of the rubble have solid avenues even in religious organisations for they become noticeable in deciding affairs of community groups. In that case, corruption is toxic even in religious organisations because they need cash, and swindlers have most of it.

In an earlier period the seminar in Moshi would have been a platform to cool down partisan minds and seek a measure of level headedness while different religious groups have their per-

But one good thing about election politics in Tanzania is that we have never had clear-cut religious and tribal divides in any election or indeed any period in the country's post-independence

We have been fortunate in that regard but it has also taken plenty of singleminded focus on unity by Father of the Nation Mwalimu Julius K Nyerere, a path that others followed. This phase of government is cementing unity by eroding corruption.

Much as there is no real danger of partisan politics from religious leaders on the horizon, it is still relevant that they are reminded - as an aspect of reminding the public as a whole, that partisanship by religious leaders will do us no good to conduct peaceful elections.

The nation hopes that important projects that touch the lives and welfare of the majority and are currently being implemented will be completed smoothly even with the lingering threat of the Covid-19 pandemic. Disunity induced by partisan or divisive activity by religious leaders will not do the public any

But context and cogitation are

The science' is necessary, but

The doozy is Steenhuisen's de-



REST IN ETERNAL PEACE PRESIDENT BENJAMIN W. **MKAPA**

(1938 - 2020)

The Board of Directors, Management and Staff of the National Bank of Commerce, extend our deepest condolences to the Family, the Government and the People of the United Republic of Tanzania.

As a country we have lost a great leader and visionary whose wisdom, and guidance will be greatly missed and cherished.

Former President Benjamin William Mkapa, made significant contributions in transforming and nurturing the private sector. We honor his legacy and mourn this loss alongside his family, Government, and the people of Tanzania.

May his soul rest in eternal peace.

Theobald Sabi.

Managing Director National Bank of Commerce Limited

ADVERTISEMENT



UNITED BANK FOR AFRICA (TANZANIA) LIMITED



FINANCIAL STATEMENTS FOR THE QUARTER ENDING 30-06-2020

Report of Condition of Bank pursuant to section 32 (3) of the Banking and Financial Institutions Act, 2006

		Current Quarter 30-Jun-20	Previous Quarter 31-Mar-20
	A. ASSETS	0.017	0.70
2	Cash Balances with Bank of Tanzania	3,016 7,339	3,70 11,21
	Investments in Government securities	78,351	89,0
	Balances with other banks and financial institutions	5,091	2,4
	Cheques and items for clearing	-	2,77
	Inter branch float items	-	-
	Bills negotiated	-	-
	Customers' liabilities for acceptances	-	-
	Interbank Loans Receivables	28,711	60,5
	Investments in other securities Loans, advances and overdrafts (net of allowances for probable losses)	51,687	43.9
	Other assets	4,123	5,4
	Equity Investments	-	-
	Underwriting accounts	-	-
	Property, Plant and Equipment	1,449	1,44
	TOTAL ASSETS	179,767	217,8
	B LIABILITIES		
17	Deposits from other banks and financial institutions	56,439	69.00
18		85,521	110,00
19	Cash letters of credit	-	_
20	Special deposits	6,023	7,69
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	-	-
	Accrued taxes and expenses payable	1,232	1,10
	Acceptances outstanding Interbranch float items	-	-
	Unearned income and other deferred charges	6.766	7.60
27	Other liabilities	899	1.43
	Borrowings	-	-
29	TOTAL LIABILITIES	156,880	196,88
30	NET ASSETS/(LIABILITIES)(16 minus 29)	22,887	20,96
	C CAPITAL AND RESERVES		
31	Paid up share capital	31,420	31,42
	Share Premium	29,104	29,10
33		(40,582)	(40,58
34	Profit (Loss) account	2,945	1,02
35 36	Other capital accounts Minority Interest	-	-
	TOTAL SHAREHOLDERS' FUNDS	22,887	20,98
		·	
	Contingent liabilities	848,304	848,29
	Non performing loans & advances	4,144	3,94
40 41	Allowances for probable losses Other non performing assets	225	70
	D STIFFEED SHAMELAN COMPINION INDICATORS		
	D SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets	13%	1
	Non performing loans to total gross loans	8.0%	8.
)	Gross loans and advances to total deposits	57%	3
)	Loans and Advances to total assets	29%	2
)	Earning Assets to Total Assets	88%	8
i)	Deposits Growth Assets growth	-22% -17%	-
ii)		-1/%	_

Ç	unts in million shill Current	Comparative	Current Year	Comparative Year
	Quarter 30-Jun-20	Quarter 31-Mar-20	Cummulative 30-Jun-20	Comparative real Cummulative 30-Jun-19
Interest Income	3,895	3,958	7,853	4,02
Interest Expense	(1,344)	(1,510)	(2,855)	(1,53
Net Interest Income (1 minus 2)	2,551	2,447	4,998	2,49
Bad Debts Written Off Impairment losses on loans and advances		-	-	-
Non-Interest Income	2,640	2,323	4,962	4,94
6.1 Foreign currency dealings and translation gains/(losses)	290	307	597	71
6.2 Commissions and fees	2,331	1,998	4,329	4,14
6.3 Dividend income	- 10	- 10	- 2/	
6.4 Other operating income	18	18	36	7
Non-Interest Expenses	(3,248)	(3,731)	(6,979)	(6,73
7.1 Salaries and other staff benefits	(1,603)	(1,776)	(3,379)	(3,04
7.2 Fees and Commissions	(5)	(296)	(301)	(62
7.3 Other operating expenses Operating Income /(Loss)	1,942	(1,659) 1,039	2,981	(3,00
Income Tax Provision	(18)	(18)	(36)	
Net Income/(Loss) After Income Tax	1,924	1,021	2,945	70
Other comprehensive Income (itemized)	1,724	1,021	2,743	
Total comprehensive income/(loss) for the year	1,924	1,021	2,945	70
Number of employees	117	119	117	11
Basic earning Per Share	306	163	469	11
Number of branches	4	4	4	
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.97%	0.47%	0.97%	0.3
(ii) Return on Average Shareholders' Fund	8.77%	4.87%	8.77%	3.5
(iii) Non Interest Expense to Gross Income	49.71%	59.69%	49.71%	69.14
(iv) Net Interest Income to Average Earning Assets	1.45%	1.26%	1.45%	1.0
Name and Title	<u>Signature</u>	<u>!</u>	<u>Date</u>	
Usman Islaka Managing Director / CEO	Signed	2	24th July 2020	
Chomete Hussein Chilef Finance Officer	Signed	2	24th July 2020	
Joseph Ringa Country Head, Internal Audit	Signed	2	24th July 2020	
We, the undersigned directors, affest to the faithful representall the statements have been examined by us and, to the best of in conformance with International Financial Reporting Standar Banking and Financial Institutions Act, 2006 and they present a	our knowledge and belief ds and the requirements o	, have been prepar		
Name and Title	<u>Signature</u>	<u>!</u>	<u>Date</u>	
Amb.Tuvako Manongi Directo r	Signed	2	24th July 2020	
Ms. Farhiya Hersi Warsame	Signed		24th July 2020	

	Current Quarter	Comparative Quarter	Current Year Cummulative	Comparative Year Cummulative
	30-Jun-20	31-Mar-20	30-Jun-20	30-Jun-19
cash flow from operating activities let Income(Loss)	1,924	1,021	2.945	70
djustment for:	1,724	1,021	2,743	
-Impairment/Amortization	256	128	256	
-Net change in loans and advances	(7,785)	(1,722)	(7,785)	(2,79
-(Gains)/Loss on Sale of Assets	(7,700)	(17/22)	(7,700)	1277
-Net change in Deposits	(38,761)	(1,953)	(38,761)	156,48
-Net change in Short Term Negotiable securities	10,701	(2,225)	10,701	(9,92
-Net change in other liabilities	(540)	(3,581)	(540)	23
-Net change in other Assets	1,342	3,486	1,342	20
-Tax paid	-	-	-	
-Others (specify)	-	-	-	
Net cash provided(used) by operating activities	(32,862)	(4,845)	(31,842)	144,90
I. Cash flow from investing activities:				
Dividend received		_		
Purchase of fixed assets	(120)	(36)	(120)	(38
Proceeds from sale of fixed assets	(120)	(00)	(1.20)	4
Purchase of non-dealing securities	_	_		,
Proceeds from sale of non-dealing securities	_	_	_	
Others	_	_	-	
Net cash provided(used) by investing activities	(120)	(36)	(120)	(37
II. Cash flow from financing activities:				
Repayment of long-term debt Proceeds from issuance of long-term debt	-	-	-	
Proceeds from issuance of share capital				
Payment of cash dividends		_	_	
Net change in other borrowings	-	(3,510)	-	5,92
Others			-	
Net cash provided(used) by financing activities	-	(3,510)		5,92
V. Cash and Cash equivalents:				
v. Cash and Cash equivalents: Net increase(decrease) in cash and cash equivalent	(32,982)	(8,508)	(32,982)	150,40
1101 11010030[00010030] 111 00311 0110 00311 0001401011	(32,702)	(0,500)		
Cash and cash equivalents at the beginning of the quarter	107,794	116,303	107,794	89.26

	Share capita l	Share Premium	Retained Earning	Regulatory Reserve	Genera l Reserve	Others	Total
Current Year 2020							
Balance at the beginning of the year	31,420	29,104	(40,582)	-	-	-	19,94
Profit/(loss) the year	-	-	2,945	-	-	-	2,94
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued					-		
Balance as at the end of the current period	31,420	29,104	(37,637)	-	-	-	22,88
Previous Year 2019							
Balance at the beginning of the year	31,420	29,104	(42,568)	-	402	-	18,35
Profit/(loss) the year	-	-	2,009	-	-	-	2,00
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued					-		-
Balance as at the end of the previous period	31,420	29,104	(40,559)	-	402	-	20,36

UNITED BANK FOR AFRICA (TANZANIA) LIMITED MINIMUM DISCLOSURE OF CHARGES AND FEES

S/N	ITEM/TRANSACTION		
SECTION A	SAVINGS ACCOUNTS	RETAIL	CORPORATE
1	FREEDOM SAVINGS	WW. C. O. O.	N/A
	Required minimum opening balance Minimum operating balance	TZS 5,000 TZS 2,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges	NIL .	
2	GENERAL SAVINGS	****	N/A
	Required minimum opening balance Minimum operating balance	TZS 20,000 TZS 5,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges	TZS 1,000	
3	EMPLOYEE SAVINGS	770.15.000.1400.15	N/A
	Required minimum opening balance Minimum operating balance	TZS15,000 USD 15 TZS 2,000 USD 10	
	Monthly maintanance fee	NIL	
	Adhoc statement request	TZS 1,000/ PAGE	
	Withdrawal Charges @ Counter SAVINGS ACCOUNT INDIVIDUALS	TZS 1,000	N/A
- 4	Required minimum opening balance	15,000	N/A
	Minimum operating balance	5,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges @ Counter SAVINGS ACCOUNT SALARY	TZS 1,000	N/A
	Required minimum opening balance	15,000	IV A
	Minimum operating balance	5,000	
	Monthly maintanance fee	NIL .	
	Withdrawal Charges @ Counter SAVINGS ACCOUNT DOMICILARY	TZS 1,000	
	Required minimum opening balance	USD10	
	Minimum operating balance	USD 5	
l 	Monthly maintanance fee Withdrawal Charges	NIL 19 per Transaction	
l 	Withdrawal Charges Closing account	1% per Transaction USD 5	
_ 7	U-CARE CHILDREN SAVINGS		N/A
	Required minimum opening balance	TZS 20,000 USD 15	
l 	Minimum operating balance Monthly maintanance fee	TZS 20,000 NIL	
	Withdrawal Charges	TZS 1,000	
SECTION B	CURRENT ACCOUNTS		
1	INDIVIDUAL CURRENT ACCOUNT Required minimum opening balance	TZS 30,000	BUSINESS CURRENT ACCOUNT TZS 100,000
l 	Minimum operating balance	TZS 10,000	TZS 100,000
	Monthly maintenance fee	TZS 10,000	TZS 12,000
	Cash withdrawal at counter	1 PER MILLE	TZS A/C 1 PER MILLE
	Closing account Penalty for overdrawn account	TZS 10,000 PLR + 10%	TZS 10,000 TZS A/C PLR + 10%
2	DIPLOMAT ACCOUNTS	TER TOY	12074/01/21/10/0
	Required minimum opening balance	USD 200	N/A
	Minimum operating balance	USD 100	N/A
	Monthly maintenance fee Cash withdrawal at counter	NIL NIL	N/A N/A
	Closing account	NIL .	N/A
	Penalty for overdrawn account	NIL	N/A
	Outward fund transfers(TTs)	MIN USD 50 in between 0.25% MAX USD 200	N/A N/A
	Inward fund transfers(TTs Incoming)	MIN USD 50 in between 0.25% MAX USD 200 NIL Favourable rates will be applied	N/A N/A N/A
3	Inward fund transfers(TTs Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT	NIL Favourable rates will be applied	N/A N/A
3	Inward fund transfers(ITs Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance	NIL Favourable rates will be applied USD 100/ EUR 100/ GBP 100	N/A N/A USD 100/ EUR 100/ GBP 100
3	Inward fund transfers(Tfs Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100	N/A N/A USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100
3	Inward fund transfers(TTs Incoming) FOREX exchange DOMICITIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25	N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25
3	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction	N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction
3	Inward fund transfers(TTs Incoming) FOREX exchange DOMICHLARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 its equivalent	N/A N/A USD 100/EUR 100/ GBP 100 USD 100/EUR 100/ GBP 100 USD 15 or its equivalent USD 25/EUR 25/ GBP 25 1% per Transaction N/A
3	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account	NIL. Favourable rates will be applied USD 100/EUR 100/GBP 100 USD 100/EUR 100/GBP 100 USD 12 or its equivalent USD 25/EUR 25/GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equivalent USD 10 or its equivalent	N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction
3	Inward fund transfers(TTs Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY to T2S	NIL. Favourable rates will be applied USD 100/EUR 100/GBP 100 USD 100/EUR 100/GBP 100 USD 12 or its equivalent USD 25/EUR 25/GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equivalent USD 10 or its equivalent	N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 100/ EUR 100/ GBP 100
SECTION C	Inward fund transfers(Tīs Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From TZS to DOMICILIARY/ DOMICILIARY to TZS DEPOSIT ACCOUNTS	NIL. Favourable rates will be applied USD 100/EUR 100/GBP 100 USD 100/EUR 100/GBP 100 USD 12 or its equivalent USD 25/EUR 25/GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equivalent USD 10 or its equivalent	N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL
SECTION C	Inward fund transfers(TTs Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum opening balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 rits equivalent USD 10 per 10 sequivalent	N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts
SECTION C	Inward fund transfers(Tīs Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From TZS to DOMICILIARY/ DOMICILIARY to TZS DEPOSIT ACCOUNTS	NIL. Favourable rates will be applied USD 100/EUR 100/GBP 100 USD 100/EUR 100/GBP 100 USD 12 or its equivalent USD 25/EUR 25/GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equivalent USD 10 or its equivalent	N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL
SECTION C	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Pendity for overdrawn account Transfer From T25 to DOMICILIARY/ DOMICILIARYto TZS DEPOSIT ACCOUNTS Call Accounts Minimum operating balance Minimum operating balance Monthly Average balance requirement	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equivalent USD 10. PLR + 2% NIL. TZS 1,000,000 TZS 1,000,000 Negotiable	N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL CGI Accounts 1725 10,000,000 1725 10,000,000 Negodioble
SECTION C	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T7S to DOMICILIARY/ DOMICILIARY/ o T7S DEPOSIT ACCOUNTS Call Accounts Minimum operating balance Monthly Average balance requirement Interest Rates	NIL. USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 or its equivalent USD 10 PLR + 2% NIL TZS 1,000,000	N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 15 for its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts 1/25 10,000,000 Negatiable
SECTION C	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Pendity for overdrawn account Transfer From T25 to DOMICILIARY/ DOMICILIARYto TZS DEPOSIT ACCOUNTS Call Accounts Minimum operating balance Minimum operating balance Monthly Average balance requirement	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equivalent USD 10. PLR + 2% NIL. TZS 1,000,000 TZS 1,000,000 Negotiable	N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL CGI Accounts 1725 10,000,000 1725 10,000,000 Negodioble
SECTION C	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY/ T2S DEPOSIT ACCOUNTS Call Accounts Minimum operating balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD	NIL. VISD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 10 or its equivalent USD 10 or its equivalent USD 10 PLR + 2% NIL TZS 1,000,000 TZS 1,000,000 Negotiable Negotiable Negotiable NZS 500,000 USD 1,000,000 USD 1,000,000 USD 1,000,000 USD 1,000,000 Negotiable	N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts TZS 10,000,000 TZS 10,000,000 Negatiable Term Deposits TZS 10,000,000 Negatiable Term Deposits TZS 10,000,000 USD 10,000 Negatiable Term Deposits TZS 10,000,000 USD 10,000 or equivalent
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY/ o T2S DEPOSIT ACCOUNTS Call Account Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates	NIL. USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 rits equivalent USD 10 rits	N/A N/A USD 100/EUR 100/ GBP 100 USD 15 or its equivalent USD 15 or its equivalent USD 15 for its equivalent USD 25/EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts 1725 10,000,000 1725 10,000,000 Negotiable Term Deposits 125 10,000,000
SECTION C 1 SECTION D	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From TZS to DOMICILIARY/ DOMICILIARY to TZS DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposit Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING	NIL. VISD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 10 or its equivalent USD 10 or its equivalent USD 10 PLR + 2% NIL TZS 1,000,000 TZS 1,000,000 Negotiable Negotiable Negotiable NZS 500,000 USD 1,000,000 USD 1,000,000 USD 1,000,000 USD 1,000,000 Negotiable	N/A N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts 1ZS 10,000,000 1ZS 10,000,000 Negatiable Negatiable Ierm Deposits 1ZS 10,000,000 USD 10,000,000
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From TZS to DOMICILIARY/ DOMICILIARY to TZS DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Interest banking Interest banking Interest banking Interest Balas ELECTRONIC BANKING E-Banking Interest banking monthly subscription	NIL. USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 rits equivalent USD 10 rits equivalent USD 10 USD 1,000,000 Negotiable USD 1,000,000 Negotiable USD 1,000 Negotiable	N/A N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Call Accounts 1ZS 10,000,000 Negotiable Negotiable Term Deposits 1ZS 10,000,000 USD 10,000 or equivalent Negotiable E-Banking 1ZS 10,000 per Month
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Minimum operating balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Bankling Internet banking monthly subscription Internet banking (Re issue pin)	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equivalent USD 10 PLR + 2% NIL TZS 1,000,000 Negotiable Negotiable Negotiable TZS 500,000 Negotiable TZS 500,000 Negotiable TZS 50000 Negotiable	N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts TZS 10.000.000 Negatiable E-Banking TZS 10.000 oper Month
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T25 to DOMICILIARY/ DOMICILIARY/ o TZS DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - Iocal currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction)	NIL. USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 or its equivalent USD 10 PLR + 2% NIL. TZS 1,000,000 TZS 1,000,000 Negotiable TZS 500,000 USD 1,000 Negotiable TZS 500,000 Negotiable TZS 2,000 Per Month. TZS 2,000 Per Month. TZS 5000	N/A N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Call Accounts 1ZS 10,000,000 Negotiable Negotiable Term Deposits 1ZS 10,000,000 USD 10,000 or equivalent Negotiable E-Banking 1ZS 10,000 per Month 1ZS 5000 1ZS 5000 1ZS 10,000 per Month 1ZS 5000
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Minimum operating balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Bankling Internet banking monthly subscription Internet banking (Re issue pin)	NIL. USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 rit sequivalent USD 10 PLR + 2% NIL. TZS 1,000,000 TZS 1,000,000 Negotiable TZS 500,000 USD 1,000 Negotiable TZS 500,000 USD 1,000 Negotiable TZS 500,000 USD 1,000 Negotiable TZS 500,000 TZS 2,000 Per Month. TZS 5000 TZS 2,000 Per Month. TZS 5000 TZS 4,000 FREE	N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts TZS 10.000.000 Negatiable E-Banking TZS 10.000 oper Month
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2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY/ o TZS DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (International)	NIL. USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 rits equivalent USD 10 rits	N/A N/A USD 100/EUR 100/GBP 100 USD 15 or its equivalent USD 15 or its equivalent USD 15 or its equivalent USD 25/EUR 25/GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts 12\$ 10,000,000 Negatiable Term Deposits 12\$ 10,000 or equivalent Negatiable EBanking 12\$ 10,000 per Month 172\$ 5000 FREE N/A N/A
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2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICITARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From TiS to DOMICILIARY/ DOMICILIARY/ to TIS DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - Iocal currency Minimum deposit - Iocal currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversa of transaction) E-statement (self downloaded) POS purchase (Local) POS purchase (International) ATM reversal Fund transfer/ company load	NIL. Forourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 per Transaction USD 10 rits equivalent US	N/A N/A N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts 125 10,000,000 Negatiable Test 10,000,000 Negatiable Test 10,000,000 USD 10.000 or equivalent Negatiable Test 10,000,000 USD 10,000 or equivalent Negatiable Test 10,000,000 USD 10,000 or equivalent Negatiable Test 10,000,000 USD 10,000 or equivalent Negatiable Test 10,000 per Month 125 10,000 per transaction 125 1,000 per transaction 125 1,000 per transaction
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Minimum operating balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking Re Issue pin U - Direct (Reversal of transaction) E-statement (Serversal of transaction) E-statement (Serversal of Incoming AIM) POS purchase (International) ATM reversal Fund transfer/ company load	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 or its equivalent USD 1000,000 Negotiable TZS 1,000,000 Negotiable TZS 500,000 USD 1,000 Negotiable TZS 500,000 TZS 4000 FREE F	N/A N/A USD 100/EUR 100/GBP 100 USD 15 or its equivalent N/A USD 10 PLR + 2% NIL Cal Accounts T2S 10.000.000 Negaliable Negaliable Term beposits Term beposits TES 10.000.000 USD 10.000 or equivalent Negaliable E-Banking TZS 10.000 per Month TZS 5.000 TZS 4000 FREE N/A
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICITARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICITIARY/ DOMICITIARY/ TOTS DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 per Transaction USD 10 rits equivalent USD 1000 rits equival	N/A N/A N/A N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts 125 10,000,000 Negatiable Test 10,000,000 Negatiable Test 10,000,000 USD 10.000 or equivalent Negatiable Test 10,000,000 USD 10,000 or equivalent Negatiable Test 10,000,000 USD 10,000 or equivalent Negatiable Test 10,000,000 USD 10,000 or equivalent Negatiable Test 10,000 per Month 125 10,000 per transaction 125 1,000 per transaction 125 1,000 per transaction
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2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change U-MOBILE/mobile banking-Bank to wallet) Card to card transfer	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 rits equivalent USD 1,000,000 Regaliable TZS 1,000,000 Negaliable TZS 500,000 USD 1,000 Negaliable TZS 5000 TZS 2,000 Per Month. TZS 5000 TZS 4000 TZS 4000 TZS 4000 TZS 4000 TZS 1,000 per transaction TZS 1,000 per transaction TZS 1,000 per transaction TZS 1,500 per transaction	N/A N/A USD 100/EUR 100/ GBP 100 USD 15 or its equivalent N/A USD 10 PLR + 2% NIL Cal Accounts 125 10.000,000 Negatiable Negatiable Ferm beposits 125 10.000,000 USD 10.000 or equivalent Negatiable E-Banking 125 10.000 per Month 125 10.000 PRECED 10.0000 PRECED 10.0000 PRECED 10.0000 PRECED 10.00000 PRECED 10.000000 PRECED 10.00000000000000000000000000000000000
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICITARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From TIS to DOMICITARY DOMICITARY to TIS DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - Iocal currency Minimum deposit - USD Interest Rates EECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U- Direct (Reversa of transaction) E-statement (self downloaded) POS purchase (Local) POS purchase (International) ATM reversal Fund International Fund transfer/ company load Card Load Manual pin change U-MOBILE(mobile banking-Bank to wallet) Visa Debit Card Issuance fees	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 or Its equivalent USD 1,000,000 Regaliable TZS 1,000,000 Negatiable TZS 50,000 USD 1,000 Negatiable TZS 5,000 TZS 2,000 Per Month. TZS 5,000 TZS 2,000 Per Month TZS 5,000 TZS 2,000 (pt to 1000\$) TZS 10,000 (\$1001 - \$2000) TZS 1,000 per transaction TZS 1,500 per transaction	N/A
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY/ DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change U-MOBILE(mobile banking-Bank to wallet) Card to card transfer Africash Visa Debit Card Essuance fees Re-issuance fee	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 over its equiv	N/A N/A N/A N/A N/A N/A USD 100/ EUR 100/ GBP 100 USD 15 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction N/A USD 10 PLR + 2% NIL Cal Accounts 1/25 10,000,000 Negatiable Tem Deposits Tes 10,000,000 USD 10,000 or equivalent Negatiable Tem Deposits Tes 10,000 or equivalent Negatiable E-Banking T/S 10,000 per Month T/S 5000 T/S 5000 FREE N/A N/A N/A N/A N/A N/A N/A N
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICITARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From Tis to DOMICILIARY/ DOMICILIARY/ Transfer Minimum opening balance Minimum opening balance Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change U-MOBILE (mobile banking-Bank to wallet) Card to card transfer Africash Visa Debit Card Issuance fees Re-issuance fees Visa Perapid Cards Issuance fees for instant card	NIL. Spanning to the state will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 or its equivalen	N/A
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Minimum search fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From Tis to DOMICILIARY/ DOMICILIARY to Tis BEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change U-MOBILE(mobile banking-Bank to wallet) Card to card transfer Africash Visa Debit Card Issuance fees Re-issuance fees Re-issuance fees for instant card Issuance fees for personalized card Re-issuance fees Re-issuance fees	NIL. ST 1,000,000 NEGOTION PER MONTH. 1725 1,000,000 NEGOTION PER MONTH. 1725 2,000 PER MONTH. 1725 1,000,000 NEGOTION PER MONTH. 1725 1,000 PER Transaction 1726 1,000 1727 1725 1,000 1727 1725 1,000 1727 1725 1,000 1725 1,000 1725 1,0000	N/A
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U- Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (Local) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change U-MOBILE(mobile banking-Bank to wallet) Card to card fransfer Africash Visa Debit Card Issuance fees Visa Perapid Cards Essuance fees for personalized card Re-issuance fees for personalized card	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 or its equivalent USD 10 or its equivalent USD 10 row its equivalent USD 1,000,000 Regaliable Regaliable TZS 1,000,000 Regaliable TZS 500,000 USD 1,000 Regoliable TZS 2,000 Per Month, TZS 5000 TZS 2,000 (pt to 1000\$) TZS 10,000 (\$1001 - \$2000) TZS 6,000 (up to 1000\$) TZS 10,000 (\$1001 - \$2000) TZS 1,000 per transaction	N/A
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From Tis to DOMICILIARY/ DOMICILIARY to Tis BEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U - Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change U-MOBILE(mobile banking-Bank to wallet) Card to card transfer Africash Visa Debit Card Issuance fees Re-issuance fees Visa Perapid Cards Issuance fees for personalized card Revisuance fees Online Passcode reset fee ATM Pin reset fee	NIL. USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 25/ EUR 25/ GBP 25 1% per Transaction USD 10 or its equivalent USD 10 or its equival	N/A
2	Inward fund transfers(Tis Incoming) FOREX exchange DOMICILIARY CURRENT ACCOUNT Required minimum opening balance Minimum operating balance Monthly maintenance fee Monthly maintenance fees Cash withdrawal Cheque book - 25 LEAF Closing account Penalty for overdrawn account Transfer From T2S to DOMICILIARY DOMICILIARY to T2S DEPOSIT ACCOUNTS Call Accounts Minimum opening balance Monthly Average balance requirement Interest Rates Term Deposits Minimum deposit - local currency Minimum deposit - USD Interest Rates ELECTRONIC BANKING E-Banking Internet banking monthly subscription Internet banking (Re issue pin) U- Direct (Reversal of transaction) E-statement (self downloaded) POS purchase (Local) POS purchase (International) ATM reversal Fund transfer/ company load Card Load Manual pin change U-MOBILE(mobile banking-Bank to wallet) Card to card fransfer Africash Visa Debit Card Issuance fees Visa Perapid Cards Essuance fees for personalized card Re-issuance fees for personalized card	NIL. Favourable rates will be applied USD 100/ EUR 100/ GBP 100 USD 100/ EUR 100/ GBP 100 USD 12 or its equivalent USD 12 or its equivalent USD 12 or its equivalent USD 10 or its equivalent USD 10 or its equivalent USD 10 row its equivalent USD 1,000,000 Regaliable Regaliable TZS 1,000,000 Regaliable TZS 500,000 USD 1,000 Regoliable TZS 2,000 Per Month, TZS 5000 TZS 2,000 (pt to 1000\$) TZS 10,000 (\$1001 - \$2000) TZS 6,000 (up to 1000\$) TZS 10,000 (\$1001 - \$2000) TZS 1,000 per transaction	N/A

A List A Mos (2010) A List A		ATM Withdrawals		N/A
And Address executy photopological (17.100)		At UBA ATMs (On us)		
Commission Animal order Animal				
Colonia Colo				
Processing fam.	CTION E	ASSET BANKING	123 8000	
Discussion of propertional focus DAS Discussion of TR 200000 DAS			negotiable	207
TAMOSTAN OVERAT (COM) COM		Insurance for personal loans	N/A	
Processing from Processing			0.5% minimum of TZS 300,000	0.5% minimum of TZS 300,000
Commission		Processing fee	2%	2%
Totally Covernation				Currentoss
Cont. Covered Option from the partners Description in road sparlers Description in road sparl		Facility Commission	2% p.a (0.5% per qtr). Min USD 250 per qrt.	
Amenicanized Control (1997) (1			2% 0.5% per atr Min 250 per atr	2% 0.5% per atr Min 250 per atr
Amount presence O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the art (1.0% of the appreed rotal O. S. (pt on the appreed r		Amendment	USD 100.00 flat	USD 100.00 flat
Selection of Control (Employ) Selection (Control Imports)				
Honding Fees	2	Letters of Credit - Imports		Letters of Credit - Imports
Swift charges Swift charges Letters of craffile Sepoids Letters on advanced Letters on advan				
Determinant characters (Appoint September 1997 1997 1997 1997 1997 1997 1997 199		Swift charge	USD 50 flat	USD 50 flat
C. Advanta Commission			USD 100.00 flat	
Correspondences built choops Control charge Control		LC Advising Commission		USD 200 flat
Document handing and examination to 1,5% of invacion annual 200 1,5% of invacion annual 20				
Course change Letters of credit standards L		Documents handling and examination fee	1.5% of invoice amount ,min usd 200	1.5% of invoice amount ,min usd 200
Selfers of Credit Refinancing 1807 # 995 to of votes Not USD 100 1				USD 100 flat
Interest on refronces UBCR + 89x p. of violue, Min USD 100 UBCR + 99	4	Letters of Credit Refinancing		Letters of Credit Refinancing
State	-			LIBOR + 8% p.a of value. Min USD 100
Interest on decounting Its Decounting (15t of seckness) including Its Decounting (15t of seckness) Its Operations (15t of seckness) Its Operat	5	Discounting on LC/Invoice/Cheque		
## PR-9%-local International Cobor+6% PR-9%-local I				
Interest on efficieurating		Bills Discounting (Bills of exchange including	oos oo mar	
Documentary Celection Export	6	cheques) Interest on discounting	PLR +3%-local: International Lobor+8%	PLR +3%-local: International Lobor+8%
Courier charge anomalism Control of Commission Correspondence Self-class Import Colored Commission Colored Charges Colored Charges Ch	7	Documentary Collection - Export		
Corresponderice commission USD 90 Per tracer USD 90 USD	$\overline{}$	Handling charge		
Handling Commission 0.25%, Min USD 100 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value, min USD 73 or its equivalent 0.25% of value part oblection 0.25% of value 0.25% of va		Corespondence commission		
Correspondence Swiff change Outward Intil Tox Cate Cection (Expanded Indian & 10.2) Outward Intil Tox Cate Cection (Expanded Indian & 10.2) Refured foreign changes Claimed charges - Locally unre-covered charges - charges - Loc			0.25% Min USD 100	0.25% Min USD 100
Hendling Commission 10 (Accordance to the country of the control of the country		correspondence Swift charge		
Delicharges Usd 75 fet Value Calmed charges Eactily un re-covered charges Calmed charges Eactily und re-covered charges Calmed charges	9	Outward Bills for Collection (clean collections & TCs) Handling Commission	0.25% of value, min USD 75 or its equivalent	0.25% of value, min USD 75 or its equivalent
10 Inward Bits for Collection Handling Commission USD 50 Ifst per collection USD 50 Ifst per collectio		Dh l charges	usd 75 f l at	usd 75 flat
Handling Commission With John per collection With John per collectio			claimed charges + locally un re-covered charge	s claimed charges + locally un re-covered char
Outward remittance (IISS) Amendment fee for Cultward remittances / Swift / Amendment fee for Cultward remittances / Swift / Amendment fee for Cultward remittances / Swift / Inward swift from steer feet by bonk Inward swift from steer feet / Outward remittances / Swift / Inward swift from steer feet / Outward remittances / Swift / Telegraphic Transfers Outward remittances / Swift / Telegraphic Transfers Integraphic Covenees Charges / Outs Swift / Inlegraphic Covenees Charges / Outs Swift / Inward swift from steer or by bank Integraphic Transfers		Handling Commission		USD 50 flat per collection
Outward remittences (185)			USD 40 flat per collection	
Telegraphic Transfer by customer or by bank T2S 10,000,00 OR ITS EQUIVALENT T2S 10,000 OR ITS EQUIVALENT T2S 10,00		Outward remittances (TISS)	TZS 10,000 PER TRANSACTION	tzs10,000 per transaction
Inward Swiff Transfers (ISS) It of torigin Currency Transactions Cultward remittances / Swiff / Telegraphic Transfers by customer or by bank Inward Swiff Transfers by customer or by bank Inward Swiff Transfers Inward Swiff Transfers International Money Order (IAKO) USD 10 FLAT USD 30 per IAKO 0.25% of value. USD 75 min: USD 250 max: 0.25% of value. USD 75 min: USD 250			TZS 10.000.00 OR ITS EQUIVALENT	TZS 10.000.00 OR ITS EQUIVALENT
Outward remittances / Swift / Telegraphic Transfers Swift / Telegraphic Transfers USD (20 in between 0.25% MAX USD 500 MIN USD 50 in between 0.25% MAX USD 500 Telegraphic Transfers of College USD (20 in between 0.25% MAX USD 500 Telegraphic Transfers of College USD (20 in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX USD 500 USD 50 in in between 0.25% MAX US		Inward Swift Transfers (TISS)		NIL
Telegraphic Overseas Charges/ OURS			MIN USD 50 in between 0.25% MAX USD 500	
Telegraphic Transfers by Customer or by bank USD 10 FLAT USD 10 FL		Telegraphic Overseas Charges/ OURS	USD/EUR/GBP 35 FLAT (OURS)	USD/EUR/GBP 35 FLAT (OURS)
International Manney Order (IMO)			USD 10 FLAT	USD 10 FLAT
Foreign cheques for collection 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 75 min; USD 250 max; 0.25% of value. USD 250 max;		Inward Swift Transfers		
Statements Statements Statements FREE FREE Statements Adhor crequests TZS 1,000/ PAGE				
Monthly	CTION G	OTHERS		Shahamaada
Adhoc requests 2 Cheque Books Issuling - 25 Leaf - 50 Leaf - 50 Leaf - 50 Leaf - 175 15,000; USD 10 - 175 30,000; USD 20 - 100 Leaf - 175 30,000; USD 30 - 175 45,000; USD 20 per item - 175 25,000; USD 20 per item - 175 25,000; USD 20 per item - 175 10,000; USD 10 or its equivalent - 175 10,000; USD 10 - 17		Monthly	FREE	FREE
- 25 Leaf 175 15,000; USD 10 N/A - 50 Leaf 175 30,000; USD 20 N/A - 100 Leaf 175 45,000; USD 30 175 25,000; USD 30 175 35,000; USD 30 17		Adhoc requests	TZS 1,000/ PAGE	
- 50 Leaf TZS 30,000; USD 20 N/A - 100 Leaf TZS 45,000; USD 30 TZS 20,000; USD 30 TZS 30,000; USD 30		- 25 Leaf		N/A
Counter cheque request T2S 20,000; USD 10 T2S 20,000; USD 10 Cheque Stop payment instructions leaf lost: T2S 20,000; USD 20 per litem T2S 25,000; USD 25 per litem T2S 25,000;	==	- 50 Leaf	TZS 30,000; USD 20	N/A
Cheque Stop payment instructions leaf lost: TZS 20,000; Book lost: TZS 40,000; Issuance of Managers cheque TZS 25,000; USD 20 per item TZS 25,000; USD 25 per its equivalent TZS 25,000; USD		Counter cheque request	TZS 20,000; USD 10	TZS 20,000; USD 10
Managers cheque cancellation charges FREE Standing order Standing order Standing order Standing order set-up TZS 10,000; USD 10 or its equivalent TZS 10,000; USD 10 or its equivalent Standing order maintanance NIL		Cheque Stop payment instructions		
Standing order set-up Standing order maintanance NIL Standing order froeign Bank (IT charge) Amnot J Standing order/Foreign Bank (IT charge) Amnot J Standing order/Foreign Bank (IT charge) Amnot J Standing order/Foreign Bank (IT charge) Amnot J Standing order TZS 10,000; USD 10 or its equivalent Unpaid standing order Unpaid standing order TZS 10,000; USD 10 or its equivalent Insufficient funds/affects not cleared Effects not cleared Insufficient Funds (Refer to drawer) Insufficient Funds (Refer to drawer) TZS 50,000; USD 50 ITEM REMOVED ITEM RE		Managers cheque cancellation charges		FREE
Standing order maintanance Standing order/Foreign Bank (TT charge) MIN USD 50; 0.25% MAX USD 500 Amend / Stop standing Order TZS 10,000; USD 10 or its equivalent Unpaid standing order TZS 40,000; USD 10 or its equivalent TZS 40,000; USD 10 or its equivalent TZS 40,000; USD 10 or its equivalent TZS 40,000; USD 40 or its equivalent TZS 50,000; USD 50 TZS 50,000; USD 50 TZS 50,000; USD 50 TZS 50,000; USD 50 Retriving ad documents (2-6 months) Retriving adocuments (6 months and above) TZS 15,000; USD 10 TZS 10,000; USD 15 TZS 50,000; USD 15 TZS 50,000; USD 15 TZS 50,000; USD 25 or its equivalent TZS 10,000; USD 25 or its equivalent TZS 10,000; USD 10 TZS 10,000; USD 10 TZS 10,000; USD 10 TZS 10,000; USD 10 TZS 10,000; USD 25 or its equivalent TZS 10,000; USD 10 TZS 10,000; USD 25 or its equivalent TZS 10,000; USD 2	3	Standing order Standing order set-up	TZS 10,000: USD 10 or its equivalent	Standing order TZS 10.000: USD 10 or its equivalent
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The United Republic of Tanzania MINISTRY OF NATURAL RESOURCES AND TOURISM



TAARIFA KWA UMMA

Moja ya jukumu la Wizara kupitia Sheria ya utalii Na. 29 ya Mwaka 2008 ni kupanga huduma za malazi katika daraja za ubora. Mfumo unaotumika katika kutekeleza kazi hii ni ule ulioandaliwa na kukubalika na nchi wanachama wa Jumuiya ya Afrika Mashariki, ambao unafuata vigezo vya ubora wa kimataifa. Kulingana na vigezo hivyo, kiwango cha juu cha ubora ni daraja la nyota 5 (five star) na kiwango cha chini ni daraja la nyota I (one star). Aidha, huduma za malazi ambazo hazijafikia kiwango cha daraja la nyota hutambulika kama huduma zilizothibitishwa (Approved Accommodation Facilities).

Wizara inapenda kuutaarifu Umma kuwa kazi ya kukagua na kupanga huduma za malazi katika daraja za ubora iliyofanyika lijini Dodoma imekamilika, ambapo huduma za malazi 24 zimepata viwango mbalimbali vya ubora kama ifuatavyo:

Na.	Jina	Aina ya Huduma za Malazi	Daraja La Ubora
1.	New Dodoma Hotel Ltd	Hoteli ya Mjini	Nyota Tatu
2.	Nashera Hotel	Hoteli ya Mjini	Nyota Tatu
3.	Fantasy Village Hotel	Hoteli ya Mjini	Nyota Tatu
4.	Morena Hotel	Hoteli ya Mjini	Nyota Mbili
5.	St. Gasper Hotel and Conference Centre	Hoteli ya Mjini	Nyota Mbili
6.	African Dream	Hoteli ya Mjini	Nyota Mbili
7.	Royal Village Hotel	Hoteli ya Mjini	Nyota Mbili
8.	Mesuma Lodge	Hoteli ya Mjini	Nyota Mbili
9.	Nala Centurion Hotel	Hoteli ya Mjini	Nyota Moja
10	Hotel Kitemba	Hoteli ya Mjini	Nyota Moja
11	Four Points Hotel	Hoteli ya Mjini	Nyota Moja
12		Hoteli ya Mjini	Iliyothibitishwa A
13	City Boys Hotel	Hoteli ya Mjini	Iliyothibitishwa A
14	City Climax Hotel	Hoteli ya Mjini	Iliyothibitishwa A
15	Giftland Hotel	Hoteli ya Mjini	Iliyothibitishwa A
16	Dear Mama	Hoteli ya Mjini	Iliyothibitishwa A
17		Hoteli ya Mjini	Iliyothibitishwa A
18	Gold Coins Hotel	Hoteli ya Mjini	Iliyothibitishwa A
19	Summit Hotel	Hoteli ya Mjini	Iliyothibitishwa A
20	Magdon Lodge	Hoteli ya Mjini	Iliyothibitishwa B
21	Munich Hotel	Hoteli ya Mjini	Iliyothibitishwa B
22		Hoteli ya Mjini	Iliyothibitishwa B
	Domiya Hotel	Hoteli ya Mjini	Iliyothibitishwa B
24	Dodoma Rock 2010 Hotel	Hoteli ya Mjini	Iliyothibitishwa B

Ninawapongeza wamiliki wote wa huduma za malazi Jijini Dodoma kwa kutunukiwa daraja za ubora na ninatoa rai kwa wamiliki wengine wa huduma hizo kuboresha hoteli pamoja na huduma wanazotoa ili kufikia daraja za juu. Ni imani yangu kuwa kazi hii ya upangaji wa huduma za malazi katika daraja za ubora itasaidia kuongeza ubora wa huduma zitolewazo katika Sekta ya Utalii nchini na hivyo kuifanya nchi yetu iweze kushindana kimataifa.

Kwa maelezo zaidi tafadhali tembelea tovuti yetu www.maliasili.go.tz au tembelea ofisi za Wizara, Idara ya Utalii zilizopo katika Jengo la Chuo Kikuu cha Dodoma na Ofisi za Utalii za Kanda zilizopo katika Jengo la Mpingo, Dar es Salaam; Jengo la PSSSF, Mwanza; Jengo la NSSF, Iringa na TANAPA Makao Makuu, Arusha.

> Imetolewa na: KATIBU MKUU WIZARA YA MALIASILI NA UTALII Simu: +255 22 2864271/2864230 Barua pepe: ps@maliasili.go.tz 06 Juni, 2020



TANZANIA ASSOCIATION OF MICROFINANCE INSTITUTIONS (TAMFI)

TERMS OF REFERENCE: PROJECT OFFICER

Tanzania Association of Microfinance Institutions (TAMFI) is an umbrella organization for Microfinance Institutions and other industry stakeholders operating in the microfinance sector in Tanzania. TAMFI was legally registered as a Non-Governmental Organization on 31st August 2001 under the Societies Act of Tanzania. In order to enhance sustainability, the organization is expecting to undertake several projects with objective of strengthening its services to members (MFIs). In this view, with a support from the Savings Banks Foundation for International Cooperation (SBFIC), TAMFI is inviting suitable applications to fill in the position of the Project Officer.

The Project Officer will report to the Executive Secretary of TAMFI.

Job Summary:

The Project Officer will provide technical support to TAMFI Management. He/She will coordinate all project activities and provide advice in areas of business strategy, consultancy services, members services and training programs, among others. He/She will advise the Management on investment strategies in order to ensure TAMFI is operating sustainably.

Roles and responsibilities:

- Supervise and coordinate planning and implementation of project activities
- Prepare proposals and liaise with the Executive Secretary in developing workplans, consultancies, recruitment, budgeting and disbursements
- Liaise with the Accountant on procurement, logistics, budgets and disbursements.
- Support and monitor timely implementation of work plans and budgets according to proposed annual work plans, ensuring project priorities are addressed and budget compliance is achieved
- Support the tracking and reviewing of project M&E plan and the reaching of project deliverables. Control the achievement of agreed project goals within the position holder's area of responsibility and ensure quality of implemented measures through continuous monitoring and evaluation. Prepare terms of reference and identify consultants/institutions to undertake assignments in accordance with approved annual action plan and submit required documentation to the Executive Secretary for approval
- Provide advice and support to members e.g. in creating training plans, preparing training materials, organizing trainings in the field, budgeting, and Organize relevant study trips, meetings, workshops, and seminars
- Organize and facilitate exchange of experiences, ideas and achievements between TAMFI and its partner organizations within Tanzania, East African region and globally
- · Identify new business opportunities including new markets, growth areas, trends, members, products and services
- Plan, execute, coordinate and control all technical and organizational aspects of activities. These activities include developing strategy and business plans, procedure manuals, needs-based products and services for the organization and
- Engage in awareness raising or membership campaigns; communicating with local promoters, stakeholders and beneficiaries; supporting short-term missions of local or international experts; etc.
- Ensure appropriate use and management of all resources in a transparent manner

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- Implement and develop TAMFI programs together with other

stakeholders in the microfinance sector and ensure achievement of program objectives

- Provide progress reports and financial reports as and when
- required by TAMFI management and its partners Establish, develop and maintain excellent working relationships with TAMFI members, partner organizations (including SBFIC)
- and other relevant stakeholders Perform other responsibilities as agreed with TAMFI Executive Secretary and/or partners.

Qualifications:

- Master's degree in Business Administration, Finance, Economics or alike
- · Minimum of 5 years of professional experience in the areas of business development, banking and microfinance
- Minimum of 3 years of project/program management experience at the level of mid or senior management
- Experience in consulting and advisory services (implementing
- processes and business models) is a plus
- Proficiency in English and Swahili (spoken and written)

- Advanced analytical and conceptual skills
- Strong presentation and communication skills
- Ability to maintain confidential and sensitive information
- Excellent organizational skills and ability to work independently with strong attention to detail
- Stress resistant team player with service orientation, flexibility, and a sense of pragmatism

Deployment location:

Main work location for the Project Officer will be Dar es Salaam. Missions to other locations in Tanzania are common and may occur occasionally.

The Contract shall be for two years with possibility of renewal subject to satisfactory performance and availability of funds.

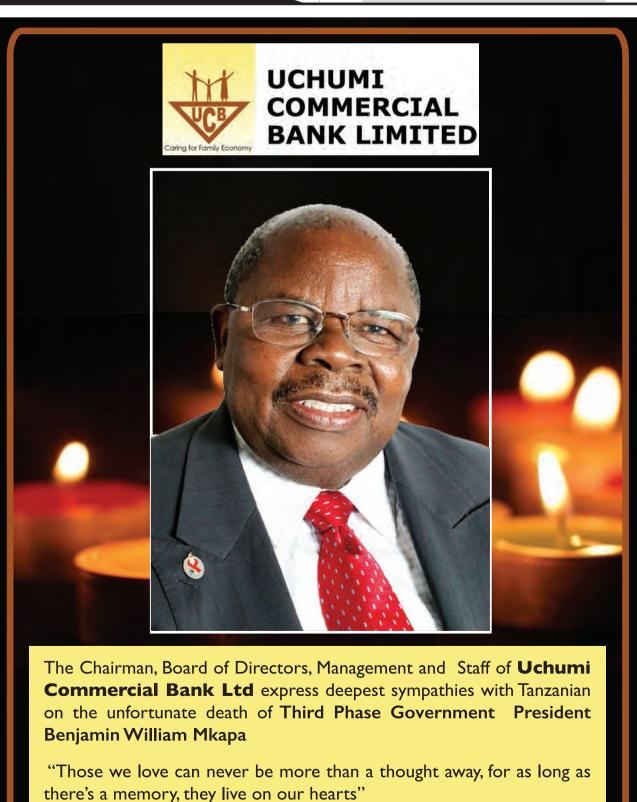
Interested applicant should send application with Cover letter, CV and 1-2 pages of a Concept Note that explains "How to build a sustainable member-based Association" to the undersigned by 7th August 2020

The Executive Secretary, Tanzania Association of Microfinance Institutions (TAMFI), P. O. Box 950. Dar Es Salaam

E-mail: wterry@tamfi.co.tz Only shortlisted candidates will be contacted.

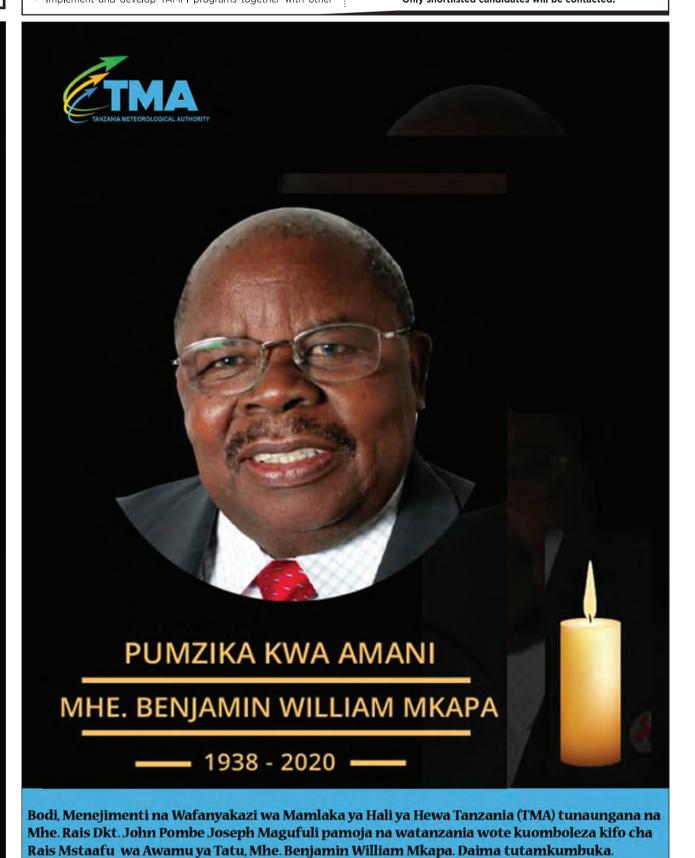
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Why we should be cautious with Covid-19 medical research

By Dr Jeff Livingston

HE entire world waits on pins and needles for a magic bullet to stop Covid-19 dead in its tracks. We cheer on researchers working around the clock to find a solution, a vaccine, or a cure.

Despite our enthusiasm, though, we must take a cautious approach to medical research. Thalidomide's history is a grim reminder of what can go wrong when a drug comes to market without proper clinical trials and oversight.

The drug was marketed to pregnant women in the 1950-1960s as a cure for morning sickness, but thousands of babies suffered severe disfiguring abnormalities of the arms and legs from its unrecognised dangers.

Thalidomide, an anticonvulsant drug, was developed in the 1950s by German pharmaceutical company Chemie Grunenthal. A side-effect of the medication was drowsiness. In 1956, Germany and most of Europe licensed it as an over-the-counter sleep aid.

Thalidomide had another beneficial side-effect: the reduction of pregnancy morning sickness. The drug quickly became popular among pregnant women suffering from the common first-trimester symptom of nausea. Heavily marketed and sampled in physician offices as safe, Thalidomide became one of the world's most popular medications.

Nausea and vomiting in pregnancy, hyperemesis gravidarum, occurs in the first trimester. Foetal organ development also occurs during this gestational age. So, a medication that interferes with foetal organogenesis should be avoided during this critical time in a baby's development.

During the clinical trials for Thalidomide, animal tests did not study the effects of the drug during pregnancy. Rigorous worldwide guidelines for pharmaceutical testing were not in place as they are today. The result

was that over 10,000 children around the world were born with severe and sometimes deadly Thalidomide-related disabilities.

Although the drug was studied in clinical trials, its effects on pregnant women were unknown. The medication was prescribed by doctors and used by women "off-label" under the false presumption of safety.

It took years for the evidence of profound limb and other effects on babies to be linked back to maternal Thalidomide exposure. Later research uncovered the one compound - CPS49 - that caused the severe limb defects (phocomelia) associated with Thalidomide exposure. Along the way to discovery, many babies died in utero or were lost to early miscarriage.

Number of babies affected will remain unknown

Primun non nocerere. Every firstyear medical student learns this fundamental principle of bioethics. It means, "First, do no harm." All physicians are asked to consider the potential for harm before any medical inter-

Phrased a bit differently, it simply means that when faced with a problem, one must weigh the benefits against the potential risks or unintended consequences.

No matter how well-intentioned a treatment may be, one must always consider the unintended consequences. Medications have side-effects. Surgical injuries occur.

Weird and often unexpected outcomes show up during medical research. Viagra was originally developed for the treatment of high blood pressure until its side-effect of inducing erections was discovered.

In clinical trials, the term for an unintended consequence is referred to as an "adverse event". An adverse event is any untoward or problematic outcome experienced by a clinical trial patient.

tracked and traced, regardless of a

lines to uncover unexpected outcomes and protect patient safety.

known causal relationship with the

pharmaceutical or medical device be-

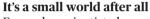
ing evaluated. Event tracking is a key

tool in Good Clinical Practice guide-

Patient safety comes first Patient safety must be our priority as we seek a treatment for Covid-19. SARS-CoV-2 is a novel virus. This means that the human race has never been exposed to it before.

We have no baseline immunity or protective antibodies. We do not have a vaccine or effective medication to treat it. Since we are all susceptible to Covid-19, our urgency to find an effective treatment is understandable.

Fear and panic fill our social media feeds. Click-bait headlines take us to untrustworthy news sites. We see our friends disregarding face cover recommendations. Some share false and inaccurate information. A lack of reliable An adverse event is documented, information feeds worldwide anxiety.



Every day scientists learn more about SARS-CoV-2. But from a medical research perspective, we are starting from ground zero. In our desire to find a miracle cure, we cannot throw caution to the wind.

Blindly endorsing hydroxychloroquine is dangerous when not supported by validated scientific evidence. After the hype surrounding hydroxychloroquine, the US Food and Drug Administration (FDA) had to release a statement regarding the potential danger of using the drug outside the hospital setting or in clinical trials.

Politicians discussing home cleaning agents forced Lysol to issue a warning not to inject or ingest disinfectants. We must be skeptical when Televangelists exploit our fear by peddling snake oil.

Doctors must remember our societal responsibility of providing scientific and validated care when using social media sites. Celebrity physicians like Dr Oz, Dr. Phil, and Dr Drew have millions of fans who interpret their musings

Youtube removed a controversial California Urgent Care centre owners' video downplaying the risk of COovid-19 after the American College and Emergency Physicians and the American Academy of Emergency Medicine issued a joint statement against physician misinformation.

More than 100 tests for Covid-19 are coming to the mar-

ket under the FDA Emergency Authorisation Act. Each test will have different degrees of accuracy. We must exercise caution before public health policy gets ahead of the scientific understanding of antibody testing.

Research takes time. Anecdotal case reports and unpublished small cohort studies have value. These studies provide real-time data in an information vacuum to physicians

A small study in New York yields interesting results regarding the use of heartburn medication in the treatment of Covid-19. These small clinical trials are only the first

They serve to identify the essential questions requiring further study in more robust trials. These studies do not mean we should all start taking medication for acid reflux.

The FDA oversight started with the passage of the 1906 Pure Food and Drugs Act, an effort to protect consumers against misbranded food and medications. Many may be frustrated seeing that the oversight slows down the process in Covid-19 research.

FDA oversight prevented Thalidomide from being approved in the United States. Dr Frances Oldham Kelsey, an FDA medical officer, refused to approve Thalidomide owing to a lack of clinical evidence regarding its safety despite heavy pressure from the pharmaceutical company. Her heroic and data-driven decisions saved thousands of babies.

First, do no harm

We must remember the legacy of Dr Kelsey, value the FDA approval process, and respect Good Clinical Practice guidelines. Most countries in Europe approved Thalidomide for distribution at scale. Dr Kelsev reviewed the available data and took action based on sound science.

We must take the same approach with Covid-19 research. Case reports on Facebook should not trigger governmental

A small clinical trial in our Twitter feeds cannot lead to changes in public policy. Doctors on Tik-Tok and Youtube should not determine when our economies reopen.

Even if a politician, religious leader or TV physician recommends it, do not drink, ingest or inject household cleaning products or disinfectants.

Do not jump on the bandwagon after promising results from a small clinical trial or case report. Allow the methodical scientific process to lead the way, and we find safe and effective treatments for Covid-19.

Dr Jeff Livingston is an obstetric-gyaenacologist, husband, father & entrepreneur writing about women's health, parenting, and self-improvement. He is CEO of MacArthurmc.com & founder of Medika.life and penned this piece for BeingWell, a

Medika Life publication for the medical community.

Africa Re to disburse US\$3.3 million for fight against COVID-19 in Africa

LAGOS

AFRICAN Reinsurance Corporation (Africa Re) has announced the disbursement of US\$ 3.3 million to assist stakeholders in the ongoing fight against the Covid-19 pandemic on the continent.

The announcement was made here yesterday after the approval of the 2019 final accounts of the continental reinsurance group by its general as-

The support will be managed by the Africa Re Foundation, an independent institution set up to handle the group's corporate social responsibility pro-

It will be channelled to various gov-

medical equipment and personal protective equipment.

US\$ 2,000,000 will be allocated to the eight African cities hosting Africa Re offices, namely, Lagos, Johannesburg, Nairobi, Cairo, Abidjan, Casablanca, Mauritius and Addis Ababa.

US\$ 820,000 will go to associations of insurers in the 41 Africa Re member states of Africa, and US\$ 500,000 to the Africa Centre for Disease Control and Prevention, a public health agency of the African Union.

pandemic is in line with Africa Re's in 1976 by African member states of

ernment and private institutions at mission. This is a duty, as well as a the forefront of the fight against the matter of pride, to contribute to the pandemic for awareness campaigns, risk mitigation of the health crisis and preventive measures, acquisition of its socio-economic fallout", said Dr Corneille Karekezi, Group Managing Director and CEO of the pan-African institution, when commenting on the initiative.

> Despite the negative outlook for the African insurance and reinsurance industry for 2020, Africa Re has expressed its readiness to strengthen the capacity and capability of Africa's public health institutions to ensure a quick recovery from the ongoing health crisis.

Africa Re Group is a leading pan-Af-"Staying together with our commu-rican reinsurance company in Africa nities in the fight against the Covid-19 and the Middle East. It was established

say something in order to ob-

8 a barrier constructed to hold

tain an answer

back water



20 work requiring little skill and

lacking prestige

the then Organisation of African Unity (now African Union) and the African Development Bank (AfDB).

At the end of last year, Africa Re's shareholders were: 41 African States (34 per cent), AfDB (8 per cent), 117 African insurance and reinsurance firms (35 per cent) and three non-regional global leading reinsurance groups (23 per

The group boasts the largest reinsurance commercial network in Africa with its eight offices on the continent: Casablanca, Cairo, Abidjan, Nairobi, Johannesburg, Lagos, Ebène (Mauritius) and Addis Ababa.

In addition to its six regional offices across Africa, its two main subsidiaries are the Africa Re (South Africa Ltd) based in Johannesburg and the Africa Retakaful Company based

Africa Re remains the leading provider of underwriting reinsurance capacity in Africa, allowing the financial protection of up to US\$ 40 billion of insurance risk exposure on the continent.

It is ranked 37th in the Top 40 Global Reinsurance Groups

by Standard & Poor's for last year.

Africa Re Foundation is registered in Mauritius and funded by the Africa Re Group with up to 2 per cent of its annual net profit. It is a body responsible for the implementation of the group's CSR initiatives.

The foundation has contributed immensely towards the development and growth of the African Insurance industry. Its key funded initiatives including Young Insurance Professional Programme, which currently trains more than 1,000 young African to enhance their knowledge and capacity in insurance through online training program;

Another is in connection with Support to Regulation Authorities and Markets for the development of the insurance industry in the fields of mortality tables, digitalisation,

blockchain technology and micro-insurance. There is also Support to Community-Based Risk Management Initiatives, meant to improve risk prevention and management through donations of mobile clinics, household products to internally displaced persons, fight against

Ebola, and natural disaster relief. Meanwhile, the group's African Insurance Awards celebrate excellence and reward good performance, corporate leadership and innovation in the African insurance indus-

Agencies

try each year.

Guardian

BUSINESS

PRAISE-SONG

Former CRDB head describes Mkapa as true champion of private sector

By Francis Kajubi

FORMER President Benjamin Mkapa was a pro-private business faithful who championed the country's privatization process and free market economics.

Former CRDB Bank Plc's Managing Director, Dr Charles Kimei and Tanzania Private Sector Foundation's Executive Director, Godfrey Simbeye described the late Mkapa

as a leader who had faith in the private sector.

In a telephone interview on Saturday, Dr Kimei who also served as Bank of Tanzania Director before joining a privatized CRDB in 1996, a year after Mkapa become president, said the deceased leader was dedicated to having a strong private sector backed by a vibrant banking industry.

"He told me that he wanted a

strong CRDB to pose as a good example of privatization and free market economic policies," Dr Kimei who led the bank for more than two decades, stated.

He further noted that as CRDB grew from a struggling state owned bank to a Tier 1 capital bank commanding bigger market share today, Mkapa was often happy to have championed privatization of ailing state enterprises such as

"He said he wanted his policies to be considered as wise decisions through successes made by companies such as CRDB," the veteran banker who is vying for Vunjo constituency in Kilimanjaro region added.

The retired CRDB chief said Mkapa wanted to use CRDB's success as a case study to defeat critics of his privatization policy. Dr Kimei further noted that in 2004, Mkapa intervened against Tanzania Communications Regulatory Authority's decision to impose a U\$10,000 (over 23m/-) a month as fees for satellite license which connected the bank's branch network countrywide.

"He instructed that regulator reduce the charges by almost 80 percent so that the bank can grow fast," Dr Kimei noted saying he also worked with the former president while at BoT when the government was liberalizing the banking industry.

He revisited how the late president championed the privatization of National Bank of Commerce to South Africa's Absa Group in 1999 amidst criticism from anti-privatization advocates.

"He made a bold decision and today we are witnessing how NBC and NMB have become successful banks in the market," the retired CRDB chief pointed



Former CRDB Bank Plc's managing director, Dr Charles Kimei.



Vodacom CEO Shameel Joosub.

SLOWDOWN

Vodacom lost about 2.5 million prepaid customers during lockdown

data traffic during lockdown, it also lost nearly 2.5 million prepaid customers. On Thursday, the company released a trading update for the quarter ended 30 June, presenting the first solid look at the effects of lockdown on

company's customers declined normal levels of churn. "People by 9.9% from 43.7 million in the activate new SIM cards to take

While Vodacom saw a surge in cline was predominantly due to a fall in prepaid customers, from 37.8 million in 2019 to 35.2 million this year.

However, according to Arthur Goldstuck, technology analyst at World Wide Worx, this should not be alarming. Pre-paid customers typically don't stick around According to Vodacom, the very long, and this is in line with

lion at the end of March. The deget promotional data," Goldstuck says.

> But what was different during lockdown was that customers weren't able to go into stores to activate new prepaid Vodacom accounts, which is why the net number declined so much. And the remaining customers were the big spenders: average revenue per prepaid user jumped by 21% to R64 a month.

Data traffic nearly doubled same period last year to 41.3 mil- advantage of new offers, or to over the quarter. "Demand for Taken as a whole Vodacom's ser- ended almost 2% down at R126.01.

connectivity services was key in keeping the economy going and learners educated," the company says. People are so much more dependent on data during the lockdown, says Goldstuck.

According to Vodacom CEO Shameel Joosub, the company pumped R500 million into its network during the period to cater for the surge in demand. The company says 13.2 million of its subscribers are now using 4G. ing more: Vodacom's share price

vice revenue increased by 6.4% in South Africa to R13.3 billion. Service revenue for its international operations decreased by 5.3% on a normalised basis to R5.6 billion.

"Vodacom's results look positive," says Goldstuck. "At a time when so many organisations are still adapting to the new business environment, these results show stability and efficiency." But the market may have been expect**COMPENSATION**

SA's Santam agrees to R1bn relief for some of its business interruption clients

South Africa's largest shortterm insurer has agreed to pay up to R1-billion in urgent relief to policyholders whose not covered under its poli-

This comes after an agreement that the Financial Services Conduct Regulator (FCSA) had with short-term insurers who offer business interruption (BI) cover to provide some relief to their clients in the hospitality, leisure and non-essential retail services industries. But relief will only affect those businesses who had contagious disease extension in their BI cover. The FSCA said the relief will only be an interim measure while insurers seek legal certainty through

"This interim relief will take the form of once off payments to policyholders to enable them to continue running their businesses while waiting for the outcome of the legal process," said the FSCA in a statement. Santam's court case will be heard on 1 September while Guardrisk whose case has already received a ruling in favour of a client will also be heading back to court to appeal that ruling.

In a statement issued on Sunday, Santam CEO, Lizé Lambrechts said the insurer's relief will focus mainly on small and medium sized commercial policyholders right direction."

policy holders in the hospitality, leisure and non-essential retail services industry. Large corporate clients are excluded. Policyholders will have to register a claim in business interruption insur- order to qualify for the relief. ance claims have been re- Their policies must still be in jected by the insurer which force and Santam will start argued that the lockdown is making payments from the first week of August 2020.

"After careful consideration of the situation, especially the unforeseen length of the lockdown and the ongoing restrictions that are impacting businesses, we decided to assist with a substantial payment commitment to help sustain our policyholders in the most impacted industries," said Lambrechts.

The R1 billion will cover a portion of about two months' worth of cover the affected clients had with Santam. The insurer capped it at two months because this is the period where most businesses were impacted by the restrictions imposed under the Level 4 and 5 lockdowns, it said.

But this will not affect the September 1 court case, said Santam. "We hold a firm view that our CBI policy wording is very specific and only covers businesses for interruptions as a result of the outbreak of a disease at a local level, or within a specified radius,' said Lambrechts.

Specialist in public loss adjustment, Insurance Claims Africa (ICA), which represent more than 600 BI plicyholders who have cover with different insurers said The relief is "definitely a step in the

Public debt up to Sh6.6trn in May on Covid-19 loans

Kenya's public debt increased by Sh212.82 billion in May from the previous month, owing to the loans cushion the country against trillion external debt and

shocks from the global Cor- Sh3.153 trillion in domestic Sh33.7 billion. onavirus pandemic.

Central Bank of Kenya data show total government debt stood at Sh6.649 extended to the government trillion as at the end of by multilateral lenders to May, composed of Sh3.496

debt. In April, the debt stood at Sh6.436 trillion, with the rise in May largely on the external loans, where there was an increase of Sh179.1 billion. Domestic debt during the month went up by

"The increase in public debt in May was due to the inflows from international financial institutions – IMF, World Bank, Africa Development Bank – which plugged the deficit of the initial pre-

commercial loans," said Genghis Capital head of re-

search, Churchill Ogutu. "The switch to the multilateral lenders was exacerpotential financing sources

doesn't wipe out the fact that elevated borrowing was on the table in the budget." In May, the World Bank gave Kenya a Sh107 billion (\$1 bilbated by Covid-19 risk on the lion) loan to fill the gap in

the budget after the global

empted Sh200 billion from on concessional terms and crisis hit consumers and business leading to decline in revenue collections.

Of the total amount, \$750 million was from the International Development Association, to be repaid over a 30-year period, after a grace

period of five years, at 1.35 percent interest. The second component of \$250 million, which came from the International Bank for Reconstruction and Development (IBRD) with an interest rate of about two percent.

Guardian

BUSINESS NEWS

ACKNOWLEDGEMENT

Minister Hasunga heaps praise on Mkapa for advancing agribusiness

By Guardian Reporter, Arusha

FORMER President Benjamin Mkapa, who died in Dar es Salaam on Friday has been hailed for advancing commercial farming during his ten year tenure between 1995 and 2005.

Minister of Agriculture Japhet Hasunga told hundreds of farmers and other agriculture stakeholders attending an agribusiness show at Tanzania Agriculture Research Institute Selian that the late Mkapa was a strong advocate of commercial farming.

Hasunga said Mkapa's administration invested heavily in smallholder farmers so that they graduate into commercial farmers something which has seen many of them become active agribusiness players.

"As we mourn the death of former President Mkapa, let's also put into practice what he advocated during his years in office such as use of hybrid seeds, fertilizers and listen to researchers findings on best farming techniques," he said.

He said the deceased also ordered researchers and other agriculture experts to work with smallholder farmers so that they improve yield and quality of their crops to eventually become commercial farmers.

"The late Mkapa was also

a strong advocate of poor people making use of their labour power to cultivate farms and earn money to improve their living standards," the Agriculture Minister noted while stressing that institutions such as TARI Selian have a key role to play to deliver on commercial farming.

Hasunga further noted that time has come when outdated farming practices such as use of hand-hoes and traditional seeds should be replaced by modern farming techniques hence ordering extension officers to closely work with smallholder farm-

"More often smallholder farmers earn less because of low yields and poor quality of crops because of following outdated farming practices which don't follow expert advice," Hasunga stated while pointing out that modern farming also puts emphasis on soil texture and weather conditions.

"Many farmers don't even listen to weather forecasts as regularly announced by Tanzania Meteorological Agency which is an important experts institution which alerts people on what to expect in a day or season," he underlined while also putting on notice middlemen who exploit farmers by offering commodities.



poor farm-gate prices for Agriculture minister, Japhet Hasunga (R) listens to an official with Kibo Seeds Limited, Hassan Kimweri, explaining about hybrid seeds production at a demonstration plot of the company at TARI Selian on Friday. Photo: Guardian Photographer.

Alcohol ban's shattering impact on glass

It's a sombre payday weekend for most people as the doors of liquor retailers reof alcohol.

At the heart of the dry throats is the government's reinstated alcohol ban this month that came with no warning after the first one was briefly lifted last month. A spike in trauma cases related to alcohol consumption led to the reinstatement of the ban following fears that hospital beds that could be going to Covid-19 patients ahead of the spike will not be available.

South Africa is expected to reach its peak in Covid-19 cases in September after crossing the 400 000 case mark this week. The ban has seen distress suffered by big alcohol producers such as Distell, AbInbev all the way through to tavern owners and restaurateurs.

But the impact is also great down the value chain as glass makers keep their furnaces burning in the hopes that the ban can be lifted and they can begin to start clawing

ADJUSTMENTS

back the revenue they are losing.

At Consol Glass, the cost of the ban has been too high and is threatening to bring main shuttered despite calls for the end of the 75-year old company to its knees. Con-South Africa's contentious ban on the sale sol lost R3.5bn in sales and production during the first alcohol ban. Every day, the glass producer has to keep its furnaces running, it costs some R8 million a day. Turning the furnaces off means they will have to be rebuilt.

Although the company continues to generate revenue by producing glass for essential products such as containers for food, pharmaceuticals and non-alcoholic beverages, this only accounts for 15% of its total sales. South Africa's glass packaging industry's sales are made up 85% legal alcoholic

"We estimate the reinstated alcohol ban will have the same dire consequences as the first ban, another eight weeks of no sales means another R1.35bn lost to the business and the possibility of the closure of around half our facilities as well as further salary sacrifices and short time for employees," said Mike Arnold, CEO of Con-

"The closure of the glass industry and failure of suppliers in the value chain would deindustrialise the South African economy by around R20 billion and the country would have to become a net importer of glass packaging and other related products," Arnold

sol Glass. Arnold said the industry needs to run at rates of 75% or higher to pay staff suppliers in the glass manufacturing supply chain. The industry contributes R11.8 billion to the country's GDP and employs more than 26 000 people.

"The closure of the glass industry and failure of suppliers in the value chain would deindustrialise the South African economy by around R20 billion and the country would have to become a net importer of glass packaging and other related products," Arnold said.

The ban has also placed glass industry suppliers of raw materials such as silica sand, limestone, soda ash, feldspar, iron slag and cullet at risk. For Isanti Glass, the conclusion of its acquisition of 60% of Nampak's glass business was meant to be a fresh

But instead of celebrating, the company has to deal with the reality that it may have to close down at the end of August. Isanti finalised its acquisition of Nampak Glass in April through a joint venture with AB Inbev subsidiary, South African Breweries.

Emirates: We resume direct flights to Dar early August

By Guardian Reporter

DUBAI based Emirates Airlines has announced that it will resume direct flights to Julius Nyerere International Airport in Dar es Salaam effective next Saturday.

In a statement on Friday, Emirates said the Dar to Dubai direct flights will take its network to 58 cities by mid-August, including 20 points in Europe and 24 points in the Asia Pacific.

Emirates Chief Commercial Officer, Adnan Kazim said with the gradual re-opening of borders over the summer, the airline has revised its booking policies to offer customers flexibility and confidence to plan their travel. Customers who purchase an Emirates ticket by 31 July 2020 for travel on or before 30 November 2020, can enjoy generous rebooking terms and options.

"We've seen an uptick in customer interest and demand since the announcement of Dubai's re-opening, and also with the increased travel options that we offer as we gradually re-establish our network connectivity,"

"We continue to work closely with all stakeholders to resume flight operations while ensuring that all necessary measures to safeguard the health and safety of our customers and employees are in place," he added.

The airline has also resume flights to Geneva and Los Angeles this month while flights to Prague, Sao Paulo and Boston resume in August.

Emirates has implemented a comprehensive set of measures at every step of the customer journey to ensure the safety of its customers and employees on the ground and in the air, including the distribution of complimentary hygiene kits containing masks, gloves, hand sanitiser and antibacterial wipes to all customers.



Emirates Chief Commercial Officer, Adnan Kazim.

Sudan: Prime Minister Abdalla Hamdok announces reforms to rescue economy

Sudan's Prime Minister Abdalla Hamdok announced a gradual float of the currency and the removal of fuel subsidies as part of a plan to address the country's long-running economic crisis.

The measures will be implemented after amendments to the 2020 budget in order to mitigate the impact of the coronavirus pandemic Mr Hamdok (pictured) said on Wednesday. He said the government would "gradually cut subsidies on petrol and diesel" but subsidies on medicine, electricity, bread and

He also announced the appointment of civilians to replace military officials as governors in the country's 18 provinces, part of an ongoing transition to civilian rule after the removal of longtime dictator Omar Al Bashir last

Battered by decades of US sanctions and mismanagement under Al Bashir, Sudan's economy is at risk of freefall. The annual inflation rate is more than 100 per cent and shortages of electricity, bread, fuel and medicine are chronic. The currency recently hit cooking gas would remain in a record low of 150 Sudanese



black market compared with 55 at the official rate. Foreign debt stood at more than 190 per cent of GDP is currently close to \$60 billion.

The coronavirus pandemic has hit the economy hard, causing a loss 40 per cent of public revenues, acting Finance Minister Hiba Mohamed Ali said. Overall, the economy contracted 2.5 per cent in 2019 and is projected to shrink 8 per cent this year, according the IMF.

The IMF said last month that it reached an initial agreement with Mr Hamdok's government on a programme Northern provinces.

pounds to the dollar on the that envisages increasing government revenue and overhauling energy subsidies to create room for more spending on social programmes, including the health sector and assistance to the poor.

Ms Ali said the government would set aside \$484.7 million of the \$1.8bn pledged by foreign donor nations in June for a cash transfer programme to support poor families as the subsidies are being phased out. Mr Hamdok said the new provincial governors would take office in the "next few days" and included two women for the Nile River and

"This is the genuine beginning of change in the provinces," he said. "I hope this step will have a profound effect in preserving security and stability." He acknowledged that the representation for women among the governors was low and proposed higher representation for women in the provincial governments.

"We need to deal with this issue and to go beyond slogans to the real action," he said. Women were at the forefront of the popular uprising that led the military to topple Al Bashir in April 2019 after nearly three decades in



Chinese EV start-ups eye IPOs to counter stiff competition

Electric-car makers in the cutthroat Chinese market face a potentially lethal mix of plummeting demand and a Tesla offensive, prompting more startups to see initial public offerings as a way to ensure survival.

Hozon New Energy Automobile became the latest contender to launch its IPO path, saying Friday it wants one in Shanghai as soon as next year. WM Motor Technology is weighing an initial stock sale in the same city as soon as this year, people familiar with the matter said. Li Auto filed for an IPO on the Nasdaq this month.

sidised electric-car industry, with several being squeezed out by a lack of funding this year alone. But at the same time, the seemingly unstoppable market leader Tesla and one of its more established Chinese challengers, NIO, have gained buyers in a potential sign of long-term strength for the industry.

"The strength in Tesla and NIO shares is creating a window for new EV startups to list," said Robert Cowell, an analyst at Shanghai-based privateequity firm 86Research. "The current conditions provide an attractive opportunity to raise funds, which can help some of The manufacturers are these smaller start-ups vying for a foothold in sustain the investments China's once heavily sub- necessary to compete ef-



fectively."

Shares of Tesla and NIO have more than tripled this year, even as the broader Chinese EV market has been shrinking. Wealthier buyers are drawn to the companies' premium vehicles, while the government's subsidy reductions and the coronavirus pandemic hurt demand for cheaper models.

While the number of Chinese electric-car hopefuls runs in the hundreds, a smaller group of potential survivors is starting to emerge. Just 11 succeeded in raising funds last year, than \$10,000. Deliveries among them WM Motor, Li Auto and Hozon, according to Automobility.

Shanghai, is expected to vehicles. The automaker

seek an offering that would value it at more than 30 billion yuan (\$4.3bn), the people said. A company representative declined to comment. Founded in 2015, WM Motor's backers include technology powerhouses Baidu and Tencent Holdings. It recently delivered its 30,000th EX5 SUV vehicle, the company announced this month.

Zhejiang-based Hozon is banking on future growth potential for more affordable EVs in rural areas, with its first model, an SUV, starting at less of Hozon's second model started last month, and in total, the company has WM Motor, based in shipped more than 16,000

wants to raise 3bn yuan in Series C financing on the way to the planned IPO, it said Friday. The company completed a Series B fundraising of a similar amount last year. Li Auto's IPO in the US

could raise \$1bn, people familiar with the matter have said. The maker of premium electric SUVs delivered 6,604 models of its Li ONE model in the second quarter. "This industry by nature requires huge investment in product development and manufacturing," said Charley Xu, managing director and partner at Boston Consulting Group in Shanghai. "Financing from the public market can further boost its development."

RELIEF

British firms see fastest upturn in five years as retail spending picks up

British businesses have reported their fastest upturn in five years and shoppers pushed their spending back to near pre-lockdown levels, a survey and data published on Friday showed.

An early flash reading showed the IHS Markit/CIPS UK Composite Purchasing Managers' Index (PMI) had shot up to 57.1 in July from 47.7 in June, above the 50 threshold for growth for the first time since lockdown began in March. The figure, its highest since June 2015 and above the euro zone's reading for this month, was better than all forecasts in a Reuters poll of economists.

The surge suggested Britain's economy would return to growth in the third quarter after shrinking by more than 25 per cent in March and April, Chris Williamson, chief business economist at PMI compiler IHS Markit, said.

"Even with the July rebound, there's a long way to go before the output lost to the pandemic is regained and, while businesses grew more optimistic about the year ahead, a V-shaped recovery is by no means assured.' Separate official data showed retail sales jumped back almost to pre-coronavirus lockdown levels in June, when non-essential stores in England reopened.

Sales volumes in June leapt by 13.9 per cent from May, above all forecasts in a Reuters poll of economists, as spending on clothes and home improvements jumped. But economists said the shopping bounce was probably at the expense of spending on other things, such as eating out or going to the cinema, which remain hit by worries about the virus.

While the PMI indicated a quickening of growth, it did not signal a return to normal levels of output across businesses, which some economists think could take years. A Reuters poll this week suggested the economy could contract by more than 9 per cent this year, its biggest downturn since the 1920s.

The PMI's gauge of employment worsened in July. chiming with other indicators that suggest a wave of job cuts is on the way. Government budget forecasters have warned the jobless rate could rise to its highest since the mid-1980s this year.

On Thursday, Bank of England interest-rate setter Jonathan Haskel said Britain's economic recovery from the coronavirus crisis could be slow and it would depend on whether people felt confident that it was safe to go out. Consumer sentiment is still below its level before the coronavirus struck, but employers have turned positive about hiring and investment for the first time since February, separate surveys showed earlier on Fri-

The PMI for services, representing most of Britain's economy, rose to 56.6 in July from 47.1. But IHS Markit said demand was weaker than expected for some businesses after the lockdown lifted for bars and restaurants on July 4. Factories also reported a better July. The factory PMI rose to 53.6 from 50.1 in June, its high-



Bank of England interest-rate setter Jonathan Haskel.

MONDAY - FRIDAY STARTING 7:30 PM

ITV P	GM SCHEDULE	22:15	Telenovela: Elena's Ghos
		23:00	Habari
	RDAY 18 July	23:30	
5:30	Uwanja wa Mazoezi	00:30	
6:00	HABARI	02:00	DWTV
6:40	Kumekucha	T. 1505	
7:00	Habari		AY 21 July
8:00	Al Jazeera	5:30	
9:00		6:00	HABARI
10:00		6:40	
	Mjue Zaidi rpt	7:30	HABARI
11:15	Chetu ni chetu rpt	8:00	
12:15	The Great Queen Seonduk	8:55	
13:00	Korean drama rpt: Hwarang	9:00	
13:45	Telenovela rpt: Elena's Ghost	9:30	Isidingo
16:00	Igizo rpt: Mizengwe	09:55	Habari za saa
16:20	Igizo: Mtego	10:00	
17:00	Shamsham za Pwani	10:30	
18:00	Jiji Letu	10:55	
18:15	Korean drama: Hwarang	11:00	
19:00	Jungu Kuu	11:55	Habari za saa
19:30	Shika Bamba	12:00	
20:00	Habari	12:30	1. 1. 1.
21:00	Art and lifestyle	12:55	Habari za saa
21:30	ITV TOP 10	13:00	Kipindi maalum: TMDA n
22:10	Hawavumi lakini wamo	13:30	
22:45	Isidingo rpt	13:55	Habari za saa
01:30	DWTV	14:00	Telenovela rpt: Elena's G
		14:55	Habari za saa
SUNDA	AY 19 July	15:00	Meza huru
5:30	Uwanja wa Mazoezi	16:30	Watoto wetu
6:00	HABARI	17:00	The Base
6:40	Kumekucha	18:00	Jiii Letu

SUI 5:30 6:00 6:40

Habari

7:00

8:00 Al jazeera 09:00 Watoto Wetu 10:00 Isidingo 11:40 laizo: Mizenawe rpt

12:00 Bongo Movie rpt: Wrong hope 14:00 Tamasha la Michezo 15:00

Mshindano ya vishale (Dar es salaam Darts open championship) 17:30 18:00

18:15 18:30 Matukio ya wiki 19:30 Igizo: Mtego 20:00 Habari Mizengwe 21:05

21:20 Mjue Zaidi Bongo Movie: Sijapoteza 22:05 Telenovela rpt: Elena's Ghost 00:05

MONDAY 20 July Uwanja wa Mazoezi

Kumekucha 7:30 **HABARI** 8:00 Kumekucha Michezo 8:55 Habari za saa

Kumekucha Kishindo

9:30 Isidingo 09:55 Habari za saa 10:00 Watoto wetu 10:55 Habari za saa 11:00 ITV Top 10 rpt 11:55 Habari za saa 12:00 Al Jazeera News

9:00

12:30 Mtego rpt 12:55 Habari za saa 13:00 Mjue Zaidi Art and Lifestyle rpt Habari za saa

Telenovela rpt: Elena's Ghost Habari za saa 15:00 Meza huru 16:30 Watoto Wetu 17:00 The Base Jiii Letu Aibu yako rpt

18:00 18:10 18:15 Mapishi 18:45 Kesho leo 19:00 Afva va Jamii 19:30 Isidinao 20:00 Habari

21:05 Dakika 45

na Jamii

Ghost

18:10 Yu wapi 18:15 Mapishi rpt 18:30 Uchumi na biashara Jarida la wanawake 19:00 19:30 Isidingo

20:00 Habari 21:00 Tanzania yetu Chetu ni chetu Telenovela: Elena's Ghost 23:30 The Base

00:30 DWTV **WEDNESDAY 22 July** Uwanja wa Mazoezi HABARI 6:00 6:40 Kumekucha

HABARI 7:30 Kumekucha Michezo 8:00 8:55 Habari za saa Kumekucha Kishindo 9:00 Isidingo Habari za saa Watoto wetu

Uchumi na biashara Habari za saa The Base rpt 11:55 Habari za saa Al jazeera 12:00 12:30 Jarida la wanawake rpt 12:55 Habari za saa 13:00 Dakika 45

Kipindi Maalum rpt:

13:45

13:55 Habari za saa Telenovela rpt: Elena's Ghost 14:00 14:55 Habari za saa 15:00 Meza huru Watoto Wetu 16:30 17:00 The Base Jiii Letu

Korean drama rpt: The great queen 19:00 Ijue Sheria Ísidingo 19:30 20:00 Habari Kipindi Maalum: Tanesco Kipindi Maalum: Ripoti Maalum 21:30 Telenovela rpt: Elena's Ghost

23:00 Habari The Base 23:30 00:30 Al Jazeera DWTV **THURSDAY 23 July** Uwanja wa Mazoezi HABARI Kumekucha HABARI Kumekucha Michezo

Habariz a saa Kumekucha Kishindo Isidingo Habari za saa

Watoto Shamba lulu rp Habari za saa The Base rpt Habari za saa

Al jazeera Ijue Sheria Habari za saa Ripoti Maalum rpf Tanzania vetu Habari za saa

14:00 Kipindi Maalum rp Telenovela rpt: Elena's Ghost 15:00 Meza huru Watoto Wetu The Base

Jiji Letu Mapishi Jagina 19:00 Usafiri wako 19:30 Isidingo

20:00 Habari 21.00 Malumbano ya hoja 23:00 Habari 23:30 The Base

DWTV

00:30

FRIDAY 24 July 5:30 Uwania wa Mazoezi

HABÁRI Kumekucha HABARI Kumekucha Michezo Kumekucha Kishindo Watoto wetu Usafiri wako rpt The Base

12:00 Al Jazeera Kipindi Maalum rpt: Tanesco 12:30 13:00 Jagina rpt Chetu ni chetu rpt 13:30 Telenovela rpt: Elena's Ghost

15:00 Meza huru Watoto Wetu 16:30 The Base Ibada ya kiislamu Jiii Letu Mizengwe rpt Shamba lulu

Kipindi Maalum: TMDA na jamii 19:00 Isidingo 20:00 Habari 21:05 Kipima Joto 23:00 Habari 23:30 The Base 00:30 DWTV

SATURDAY 25 July Uwanja wa Mazoez 5:30 HABÁRI

Kumekucha Habari Al Jazeera Watoto wetu Shika Bamba 5 Mjue Zaidi rpt Chetu ni chetu rpt

12:15 The Great Queen Seonduk Korean drama rpt: Hwarang Telenovela rpt: Elena's Ghost 16:00 laizo rpt: Mizenawe Igizo: Mtego 16:20

Shamsham za Pwani 17:00 18:00 Jiii Letu Korean drama: Hwarang Jungu Kuu Shika Bamba

Isidingo rpt 01:30 DWTV SUNDAY 26 July Uwanja wa Mazoezi

20:00 Habari

21:00 Art and lifestyle 21:30 ITV TOP 10

Hawayumi lakini wamo

Kumekucha Watoto Wetu Isidingo Igizo: Mizengwe rpt

Bongo Movie rpt: Sijapoteza Tamasha la Michezo Mwangaza The Great gueen Seonduk

16:45 ITV Top 10 Kipindi cha kikristo 18:00 Jiji Letu Mapishi

Matukio ya wiki Igizo: Mtego

Mizengwe Bongo Movie: The heart attack

Telenovela rpt: Elena's Ghost

CAPITAL

Sat 18 July Al jazeera Turning the Spotlight rpt Culinary delight rpt Innovation rpt 11.00 Out n'about rp 11:30 Sports Gazette rpt 12:00 Usafiri wako rot 12:30 Eco@Africa rpt Rusiness edition rot 13:00

Korean Drama rpt: Kimchi Family Telenovela rpt: (Destino) Destiny Tanzania Yetu rpt Bundesliga kick off Capchat rpt Mizengwe

The Decor Korean Drama: Beating Again Out n' About Movie: A lobster tale 23:00 Series rpt: Grapes of justice 01:00 Al Jazeera

Sun 19 July 08:00 Aliazeera In good shape 09:00 Capchat rpt 10:00 11:00 Sports Gazette rpt Korean Drama rpt: Beating again Jagina rpt

Bundesligga Kick Off rpt In good shape rpt Series rpt: Grapes of justice Aibu yako Rev rpt 16:00 Dakika 45 rpt Mizengwe rpt

16:45 The Decor rpt 17:30 Meza huru 19:00 Turning the Spotlight rpt Cookery pgm: Culinary Delights Korean Drama: Beating again 20:00

21:00 Shift Capchat live Telenovela rpt: (Destino) Destiny

Mon 20 July Morning Jam (Via Capital Radio)

09:00 Lete Raha (Via Capital Radio)

Telenovela rpt: (Destino) Destiny Club 101 (via Capital Radio) Series rpt: Grapes of justice Tanzania Yetu rpt

Eco@Africa rpt Meza huru The Décor rpt Shamba lulu Series: Grapes of justice

The Monday Agenda Capital Prime News

06:00 Al jazeera Lete Raha (Via Capital Radio)

Morning Jam (Via Capital Radio) Telenovela rpt: (Destino) Destiny 14:00 Club 101 (via Capital Radio) 16:00 Series rpt: Grapes of justice

Capchat rpt 17:30 Meza huru 19:00 Innovation

Jagina rpt Series: Grapes of justice Telenovela: (Destino) Destiny Capital Prime

Turning the spotlight rpt Eco@Africa

23:00 Wed 22 July 06:00 Al iazeera Morning Jam (Via Capital Radio)

Lete Raha (Via Capital Radio) Telenovela rpt: (Destino) Destiny Club 101 (via Capital Radio) Series rpt: Grapes of justice Culinary delight rpt Innovation rpt

Meza Huru Sports Gazette 19:30 Chetu ni chetu Series: Grapes of justice 20:45 Telenovela: (Destino) Destiny 21:30 Capital Prime News

22:00 Dakika 45: The Décor 23:15 Al Jazeera

Thurs 23 July 06:00 Al Jazeera Morning Jam (Via Capital Radio) Lete Raha (Via Capital Radio) Telenovela rpt: (Destino) Destiny Club 101 (via Capital Radio)

Series rpt: Grapes of justice Business edition rpt In good shape 17:30 Meza huru 19:00 Turning the spotlight

19:30 Tanzania yetu Series: Grapes of justice 20:00 20:45 Telenovela: (Destino) Destiny

Capital Prime News 22:00 Capchat rot 23:00 Al Jazeera

Frid 24 July Al Jazeera

06:00 Morning Jam (Via Capital Radio) Lete Raha (Via Capital Radio) Telenovela rpt: (Destino) Destiny Club 101 (via Capital Radio)

16:00 Series rpt: Grapes of justice 16:30 The Monday Agenda rpt 17:30 Meza huru 19:00 Rev Eco@Africa 19:30

20:00 Aibu Yako Local Pgm: Business Edition Telenovela: (Destino) Destiny

Capital Prime News 21:30 Malumbano ya hoja rpt Al Jazeera

Guardian www.ippmedia.com

WORLD

The wealthy Republicans who want to oust Trump in November's election

WASHINGTON

JIMMY Tosh, who runs a multi-million dollar hog and grain farm in Tennessee, is a lifelong Republican. He is pro-gun, supports lower taxes and agrees with most of Republican President Donald Trump's agenda.

Tosh is one of a growing number of wealthy conservative Americans who say Trump is a threat to democracy and the long-term health of the Republican Party. They are actively supporting his Democratic opponent in the Nov. 3 vote, former Vice President Joe Biden.

Several billionaire and millionaire donors to The Lincoln Project, the most prominent of Republican-backed groups opposing Trump's re-election, told Reuters that elected Republicans should also be punished for enabling him. Some even support the ouster of vulnerable Republican senators to hand control of the chamber to Demo-

Their money has fueled an unprecedented campaign from members of a sitting president's own party to oust him from office. This is a sign that Trump has alienated some Republicans, most recently with his response to the coronavirus pandemic and nationwide protests over police brutality against Black Americans.

The ultimate impact of these actions remains to be seen in a country so deeply polarized. The "Never Trump" Republicans failed to stop his ascent in 2016 and became marginal figures as Trump came to dominate the party during his presidency. But this year could be different, some strategists from both parties said.

"The distinction in 2020 that we didn't see in 2016 is the amount of money backing their efforts and their size," said Karen Finney, a Democratic strategist and a spokesperson for Hillary Clinton's 2016 presidential campaign.

"The number of people willing to go public about Trump and put serious money behind beating him – I don't think we've seen an effort on this scale."

Besides The Lincoln Project, several Republican-backed groups have been formed in recent months to support Biden including 43 Alumni for Biden, a super PAC involving hundreds of officials who served in Republican Presi-



President Donald Trump

and a coalition of former Republican national security officials.

Others are skeptical, noting that Trump is vastly outraising and outspending the Never Trump groups and still enjoys nearly 90% support among Republicans. In June alone, Trump's campaign raised \$55.2 million, compared to the \$20 million that The Lincoln Project has raised since its formation in December.

Yet in a close election, even peeling away a sliver of wavering Republicans and some independents could make a difference, analysts said.

Tosh, who has given \$11,000 to The Lincoln Project after seeing one of their ads attacking Trump, said he might give to other Republicanled groups too.

"I made the decision I will not support a Republican candidate in an election until Trump is gone," he said.

Other top individual donors to The Lincoln Project include Christy Walton, the Walmart heiress who has mainly given to Democratic candent George W. Bush's administration, didates in recent years; hedge fund billionaire

Andy Redleaf, who sits on the board of visitors at the conservative Federalist Society; and Sidney Jansma Jr., an oil and gas executive from Michigan and a frequent donor to Republican candidates and causes. The Lincoln Project ads have attacked Trump over his response to economic and health crises and racial tensions, targeting wavering Trump voters and independents.

Democratic ad maker Jimmy Siegel who worked on Clinton's 2008 campaign, said some of the spots, viewed by millions, could be persuasive to "teetering" Republicans on the fence.

Erin Perrine, a Trump campaign spokeswoman, said of the anti-Trump groups: "This is the swamp - yet again - trying to take down the duly elected president of the United States." She said Trump's level of support among Republicans is "something any former president of any party could only dream of."

'REPUBLICANS SHOULD BE PUNISHED'

It is not just conservatives giving to the Republican anti-Trump groups. The Lincoln Project, for instance, is also receiving large sums from wealthy Democrats, filings with the Federal Election Commission show. Its biggest single donation in June was \$1 million from hedge fund manager Stephen Mandel, a prolific Democratic

Reed Galin, one of the group's founders who worked for Bush and the late Republican U.S. Senator John McCain, said Trump's bullying brand of politics is "not good for the party, and it's also bad for the country."

Redleaf, founder of Minnesota-based hedge fund Whitebox Advisors, said Biden will be the first Democratic presidential candidate he has

Readleaf, who calls himself a "conservative libertarian," has donated \$35,000 to The Lincoln Project. He said he agreed with the group's push to also target Republican senators who face tough re-election battles in November.

Tosh said he has "mixed emotions."

"I've been a Republican all my life and want to stay Republican - but the Republican Party has to change after what it's done over the past three years."

FB, Twitter remove accounts of Bolsonaro supporters

BRASILIA

FACEBOOK Inc and Twitter Inc took down the accounts of several high-profile supporters of Brazilian President Jair Bolsonaro following a Supreme Court order, a move that underlines the tricky territory the social media titans are navigat-



ing in some of the world's largest jurisdictions.

Justice Alexandre de Moraes ordered the removal of 16 Twitter accounts and 12 Facebook accounts on Friday, a decision tied to an ongoing probe into the alleged dissemination of disinformation by supporters of the right-wing Bolsonaro.

Among the purposes of the "fake news" investigation, as it is known in Brazil, is to discover if misinformation and threats against Supreme Court officials are being funded illicitly.

Among the owners of the suspended accounts is Roberto Jefferson, a former congressman and president of the conservative PTB party, as well as businessmen Luciano Hang, Edgar Corona and Oscar Fakhoury, and activist Sara Giromini, widely known as Sarah Winter.

Moraes had ordered the accounts blocked in a separate ruling in May, though the accounts were not removed at the time.

Friday's order, Moraes said, was meant to stop the accounts from "being used as a means of committing possible criminal conduct.'

Facebook said in a statement that it "respects the judiciary and complies with valid legal orders." Twitter in a statement said, "Twitter acted strictly to comply with a legal order related to a Supreme Court investigation."

The blocked Twitter accounts themselves, on the pages where their accounts would be, said Friday evening they were suspended "in response to a legal order."

The reaction among Brazil's conservatives was swift.

The PTB party said in a statement that it was surprised by 'yet another arbitrary measure" ordered by Moraes, which 'impedes the exercise (of Jefferson's) right to liberty of expression and opinion on social media."

Winter, the activist, said she would complain to "international human rights organizations about the serious offense against free speech."

While Bolsonaro did not immediately address the removal of the accounts, he has previously spoken against the inquiry, calling it a grave threat to free speech. Agencies

Russian medical center files bid for WHO tender for coronavirus vaccine

MOSCOW

THE Chumakov Federal Scientific Center for Research and Development of Immune and Biological Products at the Russian Academy of Sciences has filed a bid for an international tender of the World Health Organization (WHO) for the delivery of the coronavirus vaccine, Center Head Aidar Ishmukhametov told TASS on Saturday.

WHO's international tender for be possible only after Russia fully

noted that the Chumakov Center is Russia's sole supplier of vaccines that has passed a WHO audit and exports vaccines to more than 50 countries across the world," the scientist said.

"But I would like to say right away that the deliveries of the inactivated whole-virion vaccine for the prevention of COVID-19 developed by the Chumakov Center "We have filed a bid for the to the international market will

preparations against COVID-19," he said.

Whole-virion vaccines are based either on artificially weakened viruses incapable of causing a disease or killed (inactivated) viruses. Ishmukhametov told TASS in late June that the Chumakov Center planned to complete the pre-clinical tests of its own coronavirus vaccine by early August and finish its

clinical studies in January 2021. The Chumakov Federal Scientif-

vaccine deliveries. It should be meets its needs for preventive ic Center for Research and Development of Immune and Biological Products was created on the basis of the Institute of Poliomyelitis and Virus Encephalitis of the USSR Academy of Medical Sciences. Academician of the USSR Academy of Medical Sciences Mikhail Chumakov was the Institute's founder

and first director (until 1972). Today the Chumakov Center is a leading world research organization in the sphere of medical virol-

The Chumakov Center has completed the pre-clinical tests of its coronavirus vaccine, Ishmukhametov said.

"We have successfully completed the pre-clinical tests of the inactivated whole-virion vaccine against COVID-19. The tests involved not only small rodents but also primates whose reaction to vaccination is maximally close to human response. The tests showed the vaccine's high efficiency and safety," he said.

US bans entry of new foreign students taking all classes online

WASHINGTON

THE United States will not allow the entry of new international students for the upcoming fall semester if their courses are entirely online, the Immigration and Customs Enforcement (ICE) said on Friday.

In a release, the ICE said "F and M students in new or initial status after March 9, 2020, will not be able to enter the United States to enroll in a US school as a nonimmigrant student for the fall term to pursue a full course of study that is 100 percent online."

It also said school officials should not issue a Form I-20, "Certificate of Eligibility for Nonimmigrant Student Status," for a student in new or initial status who is outside of the United States and plans to take classes at a certified educational institution fully online.

A guidance issued on March 9, 2020 by the Student and Exchange Visitor Program (SEVP), which the

ICE uses to manage foreign students and exchange visitors in the United States, has allowed schools and students to engage in distance learning in excess of regulatory limits due to the coronavirus pandemic.

The ICE said on Friday that the guidance applies to continuing F and M nonimmigrant students who were in valid F-1 or M-1 nonimmigrant status on March 9, 2020, including those previously enrolled in entirely online classes who are outside of the United States and seeking to re-enter the country this fall.

"Students actively enrolled at a US school on March 9, 2020, who subsequently took courses online while outside of the country can re-enter the United States, even if their school is engaged solely in distance learning," it added.

The announcement came less than two weeks after the ICE rescinded a new directive that could have denied international students



In this Aug 13, 2019 file photo, students walk near the Widener Library in Harvard Yard at Harvard University in Cambridge, Massachusetts.

their stay in the United States if they only attend online courses in this year's fall semester.

The directive, which came as the White House was pushing for the reopening of schools despite the pandemic, had met strong back-

lash from both home and abroad as well as lawsuits supported by more than 200 universities and 18

As the coronavirus pandemic continues to surge in the United States, many universities have announced plans to hold most or all classes online this fall to protect the health and safety of their students and faculty.

Rakesh Khurana, Danoff Dean of Harvard College, said in a letter to students that "any incoming student who received a Form I-20 to begin their studies this fall will be unable to enter the US in F-1 status as course instruction is fully remote."

"We abhor any policies that seek to force us to choose between our community's health and the education of our international students.

The University is working closely with members of the Massachusetts congressional delegation to extend the online exemption to newly admitted students and ensure that this flexibility remains in place for the duration of the public health emergency," Khurana said. "Unfortunately, we don't anticipate any change to the policy in time for the fall semester."

DPRK declares emergency after suspected virus case reported

PYONGYANG

THE Democratic People's Republic of Korea (DPRK) leader Kim Jong-un declared a state of emergency in Kaesong after the border city reported a suspected case of COVID-19, said the Korean Central News Agency (KCNA) yesterday.

"There happened a critical situation in which the vicious virus could be said to have entered the country," Kim said on Saturday as he presided over an emergency meeting of the Political Bureau of the Central Committee of the Workers' Party.

Kim said he took preemptive measures on Saturday to completely block Kaesong city and isolate each district and region immediately after the case was reported.

Given the dangerous situation in Kaesong city. Kim said he has decided to shift from the state emergency antiepidemic system to the maximum emergency system and issue a top-class alert.

According to the KCNA report, all those who had contacted the suspected case and those who had been to Kaesong city in the past five days would be given medical examination and put under quarantine. The suspected case, a defector who returned to the

DPRK city of Kaesong from the Republic of Korea (ROK) on July 19 after illegally crossing the demarcation line, was put under strict quarantine as a primary step, said the KCNA. ROK's Joint Chiefs of Staffs (JCS) said there was a "high

chance" that someone had indeed crossed and the military was checking surveillance footage. It even suggested it might be able to identify the person. "Our military has specified some people and is verify-

ing facts in close collaboration with related agencies," the

If confirmed, it would be the first case officially acknowledged by DPRK authorities, who have so far said the country has no confirmed cases of the new coronavirus.

Europe's economy set to outpace US in upending of past roles

By Bloomberg

THE euro area economy is for once set for a sprightlier recovery from crisis than the United States, thanks to starkly different responses to the coronavirus.

America's failure to get a grip on the pandemic is putting the brakes on its rebound compared with Europe, where many former virus hot spots managed to resume economic activity without causing a

similar surge in infections. Crucial for a sustainable recovery is confidence that the virus is no longer out of control, and Europe's relative success may help

encourage shoppers to spend and businesses to invest, further propelling demand and growth.

The region has also done a better job of protecting jobs and incomes, at least for now, with furlough programs keeping millions of workers on payrolls.

According to JPMorgan Chase & Co, Europe will do better because it has "broken the chain" that links mobility and the virus.

Goldman Sachs Group Inc has cited effective virus control as one reason it expects a "steeper and smoother rebound in the euro

area than elsewhere." "It's very clear that the euro area turned down more sharply but we also expect it to bounce back more sharply," said Jari Stehn, chief European economist at Goldman Sachs. "It's pretty rare that the euro area would outgrow the US over a horizon of one to two years."

Since 1992, the US has outperformed the euro area in all but eight years, according to IMF data. Although the euro area managed to grow when the financial crisis hit in 2008 and the US shrank, in 2009 the US contraction of 2.5 percent was far shallower than the euro area's 4.5 percent.

Aggressive lockdowns mean the euro area is set for a sharper second-quarter contraction than the US, something that will be seen in GDP figures due this week.

The euro-area economy probably shrank 12 percent in the three months through June, according to a Bloomberg survey. The US contraction, on an annualized basis, is forecast to be 35 percent, or a roughly 10 percent decline quar-

ter-over-quarter. The US is struggling to contain the spread of the coronavirus. But high-frequency data suggest Europe is on the mend faster, and Bloomberg Economics estimates that the lead has widened recently.

"Having been hit hardest it's pretty impressive that we think that Europe will recover more fully," said Bruce Kasman, chief

economist at JPMorgan.

"They've broken that link -- the mobility numbers are going up" without a resurgence of the virus, thanks to better contract tracing, mask-wearing and social distancing measures, he said.

JPMorgan expects the euro area's economy to shrink 6.4 percent this year, slightly worse than the 5.1 percent contraction seen for the US. But for 2021, the bank forecasts a 6.2 percent rebound for the euro area, more than double America's 2.8 percent growth.

In the US, a jump in cases across the South and West has led several states to halt or even reverse reopening plans. Measures of mobil-

ity and restaurant bookings have plateaued, and more than 1 million applications for unemployment benefits continue to be filed each

Meanwhile, euro-area purchasing managers indexes jumped more than forecast in July, while numbers for the US came in lower than expected, especially for services, which make up a much larger part of the economy than manufacturing.

The US economic situation could worsen if lawmakers don't extend - in some form - the extra US\$600 per week in unemployment benefits that have supported incomes and spending in recent months.

The divergence is reflected in markets. European stocks and bonds have benefited from renewed investor popularity, thanks to the bloc's agreement on a historic 750 billion-euro (US\$860 billion) accord. The euro has risen more than 6 percent against the dollar in the past two months, and

could have further to run. In Europe, generous loan and furlough programs prevented an immediate surge in unemployment, which is also helping the near term. Many were modeled on Germany's renowned Kurzarbeit and largely proved efficient at getting aid to workers. Agencies

Guardian

By Lu Ya'nan

HINA'S GDP growth returned to modest growth in the second quarter this year after the Q1 GDP experienced a 6.8% contraction.

According to data released by the National Bureau of Statistics (NBS) on July 16, China's GDP stood at 45.66 trillion yuan (about \$6.53 trillion) in the first six months this year, down 1.6% year on year. However, the Q2 figure registered a growth of 3.2%, 10 percentage points higher than that in Q1.

NBS spokesperson Liu Aihua noted that the national economy gradually overcame the adverse impact of the epidemic in the first half of the year and demonstrated a momentum of restorative growth and gradual recovery, further manifesting its development resilience and vitality.

COVID-19 has brought unprecedented impacts since the beginning of this year, plunging the world economy into the worst recession after the World War II. Facing challenges, the whole Chinese nation coordinated efforts to advance both the prevention and control of the epidemic and socioeconomic development, and the national economy shifted from slowing down to rising in the first half of 2020 with economic growth in the second quarter

China sees stable economic recovery changing from negative to posi-

tive and main indicators showing restorative growth. The national economy recovered gradually.

The total value added by industrial enterprises above designated size grew by 4.4% in the second quarter after declining by 8.4% in the first quarter, and the total value added by the tertiary industry grew by 1.9% in the second quarter after dropping by 5.2% in the first quarter.

In the April-June period, the decline of the total retail sales of consumer goods narrowed by 15.1 percentage points compared with that in the first quarter, while the decrease of the investment in fixed assets (excluding rural households) was 13 percentage points lower compared with that in the first quarter.

The monthly figures indicated more obvious signs of picking-up. The total value added by industrial enterprises above designated size grew for the third month in a row, and the Index of Services Production experienced growth for two consecutive months. Besides, the total value of exports also increased for the third straight month.

When China's economy is accelerating its recovery, the basic livelihood of the Chinese people is ensured effectively and new



A worker manufactures lithium batteries on a production line of Tianneng Lithium-ion Battery, a new energy company in Changxing New Energy Town, Huzhou, east China's Zhejiang province, July 20. Photo by Tan Yunfeng/ **People's Daily Online**

growth drivers are replacing old

In the first half, the newly increased employed people in urban areas totaled 5.64 million, accounting for 62.7% of the wholeyear target. In June, the surveyed unemployment rate in urban areas was 5.7%, falling for two consecutive months. Specifically, the surveyed unemployment rate of population aged 25-59 was 5.2%, 0.5 percentage points lower than that of the surveyed unemployment rate in urban areas.

The increase of consumer prices showed a downward trend. In the first half-year, consumer price went up by 3.8% year-onyear, 1.1 percentage points lower than the first quarter figure.

The poverty alleviation drive has achieved outstanding results. In the first half of the year, in places with a large number of poor people such as Sichuan, Guizhou, and Guangxi, the nominal annual growth of per capita

disposable income of rural resident was between 5.5% and 7.6%. The per capita old-age pension and retirement pensions increased by 9.3%, and social assistant grants and subsidies per capita increased by 13.2%, as China continued to strengthen social security and assist those

New growth drivers have become stronger in various emerging fields. In the first half, the added value of high-tech manu-

most in need.

facturing and equipment manufacturing grew by 4.5% year-onyear, accounting for 14.7% of the added value of industries above designated size, an increase of 0.9 percentage points from the same period last year. Investment in the high-tech sector continued to increase. Online retail sales reached 5.15 trillion yuan, growing by 7.3% year on year, while that fell by

0.8% in the first quarter. "The recovery of economic indicators in the first half of the year, especially in the second quarter, shows that the economy's sustained recovery in the second half of the year has foundations," said Liu, who's also the director general of the Department of Comprehensive Statistics at NBS.

Since March, many indicators have seen significant gains or narrower declines, and the stable economic recovery in the first half of the year has laid a solid foundation for a sustained recovery in the second half of the year, which indicates that the impact of the pandemic is generally controllable, and the Chinese economy has a strong capacity for self-adjustment.

"China has a perfect industrial system, increasingly sophisticated infrastructure and the advantages of a super large market, which will continue to

help respond effectively to the impact of the pandemic in the next stage," Liu said.

During the first half of the year, new business models, such as working from home, online education, intelligent construction, and driverless delivery, have efficiently resolved some problems in people's lives. New technologies, such as cloud computing, big data and artificial intelligence, are developing rapidly. New industries, such as the digital economy, smart manufacturing and life and health, have become new growth poles.

The investment in high-tech manufacturing industries and high-tech services went up by 5.8% and 7.2% respectively. In terms of high-tech services, the investment in services for e-commerce services and commercialization of scientific and technological research findings grew by 32% and 21.8% respectively. The growth of new businesses and industries will continue offering strong support for China's economic recovery.

During the first half of this year, to deal with the pandemic's impact, China has provided fiscal and taxation support, financial support and comprehensively strengthened the policy of giving top priority to employment. All these policies have paid

Chinese movie theaters in low-risk areas resume business

By Liu Yang, Wang Yongzhan

MOVIE theaters in China's low-risk areas finally reopened on Monday, July 20, after being closed for nearly six months due to the COVID-19 outbreak.

Over 138,000 movie tickets were sold across the country on the first day since the resumption of operation, and a total of more than 8,600 screenings were arranged, accounting for around 5 percent of the average amount of daily screenings before the epidemic.

As the reboot uplifted confidence in the domestic film market and released people's pent-up demand for watching movies at cinemas, many areas reported unexpected box office performance. The total turnover hit 3.5 million yuan (about \$504,800) on Monday.

Comparing with the performance of Chinese cinemas on July 20, 2019, when the industry saw 357,000 screenings and 240 million yuan in box office revenue, and sold over 6.91 million tickets, this year's figures represented the recovery of 1 to 2 percent for the Chinese film market.

Zhu Tingting, a female citizen in Chengdu, capital of southwest China's Sichuan province is excited about the reopening of cinemas. Although she has been expecting the news since the Chinese Lunar New Year, her desire to watch movies at a cinema has grown stronger day by day, Zhu said.

"My 7-year-old son was so happy to learn that we can now watch movies at cinemas. He asked for me that our whole family go to the cinema together," Zhu disclosed.

Chinese movie "A First Farewell" was the first film shown in the country on July 20. The movie had logged nearly 3,000 screenings as of Monday night, occupying 30 percent of the



Photo taken on July 20 shows people in Ningbo, east China's Zhejiang province, entering a movie theater after having their body temperatures taken. Photo by Chen Zhangkun/People's Daily Online

based on the situation of the first day of the free tickets. reopening. Some classic Chinese and foreign films, including "The Wandering Earth" (2019), "Ne Zha", and "The Pursuit of Happiness", which had achieved excellent box office results when they were first released, have started to hit China's movie theaters.

A cineplex in Fuzhou, east China's Jiangxi province, reopened four auditoriums and arranged 26 screenings on July 20, when its seat occupancy rate averaged 10 percent.

The theater mainly played classic movies on the day, according to Hu Chenhui, an executive of the cineplex, disclosing that in order

A sufficient supply of movies is expected to attract more audiences, the theater offered

The majority of the audiences watching movies on July 20 were young people, including many students in summer vacation, Hu

During a 7:30 pm screening of "A First Farewell" at a movie theater in Qingdao, east China's Shandong province, the attendance reached the upper limit of 30 percent set by the Chinese Film Circulation and Projection Association in a guideline for epidemic con-

Although the reboot shored up confidence in the country's film industry, safety still re-



Photo taken on July 20 shows audiences watching a movie at an auditorium of a cineplex in Yuquan district, Hohhot, capital of north China's Inner Mongolia autonomous region while maintaining proper distance between each other. Photo by Ding Genhou/People's Daily Online

mains the top priority for movie theaters.

should sell tickets online in a contactless or drinking should be allowed in auditoriums. way and require people to make real-name reservations online. Meanwhile, it should be ensured that audiences keep a distance of at least one meter from each other at the cinema and the attendance of each screening must not exceed 30 percent, the guideline

The guideline also stipulated that audiences and staff members of movie theaters must wear masks the whole time during the screenings; movie theaters must take body temperatures of all audiences before allow-

ing them to enter; no snack or drink should According to the guideline, all the theaters be sold at cinemas; and technically no eating

> The guideline is significantly beneficial to movie theater industry, as it provides instructional direction and standards for the work of cinemas during the implementation of regular epidemic prevention and control measures and gives consideration to both people's safety and the resumption of work in the industry in an orderly manner, according to industry insiders. Many people who work in the industry expressed great confidence in movie theaters' resuming operation during interviews with People's Daily.

Night consumption lights up China's economic recovery

CHINA'S night consumption has seen notable pickup in the recent months, particularly in the dining, traveling, shopping and entertainment sectors.

According to Didi Chuxing, a leading mobile transportation platform in China, car-hailing orders placed after 7:00 pm in most Chinese cities experienced a growth of at least 10 percent last month. Statistics from food delivery service provider Meituan also indicated that orders placed in major cities between 6:00 pm and 6:00 am the next day accounted for over 40 percent of a day's total in the past two months. Besides, 39.8 percent of consumption in Alibaba's Chinese retail market were made at night last month, up nearly 4 percentage points from a year ago, said the e-commerce giant.

At present, the Chinese consumption market is keeping continuous recovery. "The vitality of cities is gradually being released, and night consumption is bouncing back," said Fu Yifu, senior researcher with the Suning Institute of Finance.

Night economy has become more well-structured and functional in many Chinese cities, and its businesses are also showing in-

creasing diversity. Kaifeng in Central China's



Henan Province launched and upgraded a series of night tour products, while over 180 featured night activities centering on shopping, snacking, touring, entertainment and reading kicked off in Shanghai, leading to a 10 percent monthly growth in night consumption.

Local governments and departments across China have launched a batch of night consumption activities, which not only deeply expands consumption models, but also enhances the convenience of

night consumption.

According to Qunar, a Chinese online tour services provider, it has launched nearly 5,000 routes for night tourism since June this year, 2.7 times more than those in

"It was a fresh experience to have some food with my friends in the cafes on Yulin Road when the night fell and then enjoy the night views of the city on the Sichuan Tower Of China," said a tourist named Hu Xiaoxia from Suzhou,

East China's Jiangsu Province who recently had a trip to Chengdu, Sichuan Province in Southwest China. Night tour products are not about rearranging existing tourism resources. Every aspect of these products, from the supply chain to value-added services, needs to be upgraded, said Gou Zhipeng, president of Ounar.

The accelerated recovery of night consumption wouldn't have been realized without the application of new technologies. It is

A woman buys earrings at a night market in Huai'an, East China's Jiangsu Province on June 19. Photo by Zhao Oirui/ People's Daily Online reported that livestream viewers of Taobao, an online shopping platform under Alibaba, are most active after 6:00 pm every day, and the period between 8:00 pm and 10:00 pm is the prime time for Taobao's livestream shows. To facilitate those running stalls at night, third-party mobile and online payment platform AliPay launched fluorescent payment code. At present, there are over

100,000 people registering for

payment codes each day, and the

nighttime transactions of more than 6 million shops outran those from a year ago.

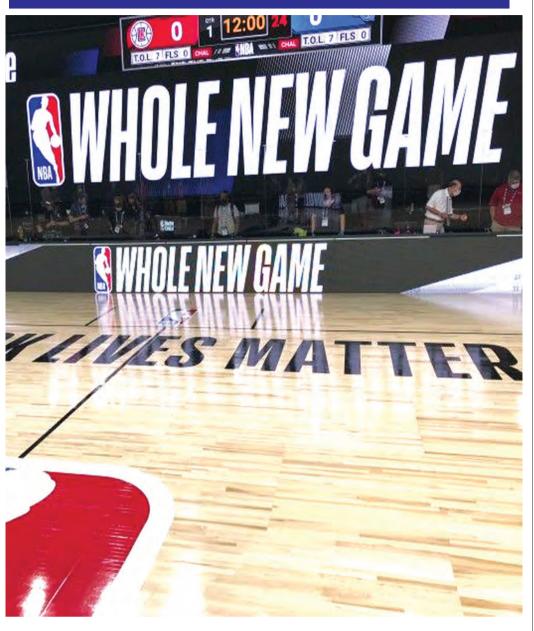
To extend business hours is a way for merchants to attract customers. According to Meituan statistics, around 60 percent of the diners across the country that offer delivery service are still open after 10:00 pm, and about 40 per-

cent deliver food after 12 midnight. Third-party data mining and analysis organization iiMedia Research predicted that China's night

economy might hit 30 trillion yuan (\$4.3 trillion) this year. Fu believes that the vitality of night consumption will help stimulate the consumption demand in catering, shopping, entertainment, leisure and tourism, and this will propel rapid development of relevant businesses.



Guardian



A basketball court at the ESPN Wide World of Sports complex. (AP)

Life in the NBA bubble: Learning to survive a 'three-month road trip'

YTANIA GANGULI, LA TIMES

ANDRE Iguodala peered between a partition that had turned a large room into two small rooms – one for Zoom interviews and one for medical attention – at the HP Pavilion at Disney's Wide World of Sports.

Iguodala, on the medical side, looked over where Lakers coach Frank Vogel was conducting his post-scrimmage news conference. Iguodala retreated into the training room before long.

Six teams were to play at the HP Pavilion that day, with games at noon, 4 p.m. and 8 p.m. That meant overlap was bound to happen as the first game, between the Lakers and Orlando Magic, ended and the second game, between Iguodala's Miami Heat and the Utah Jazz, began. It meant there were times when players from all four teams would pass each other on the way to or from the court, which had to be sanitized between scrimmages.

This is one of three game venues the NBA will use to finish its season, and the campus one of three locations at Disney World where practices are being held.

The NBA has descended on Disney World, with 22 teams that each brought 36 people, occupying three of its 22 hotels with security blocking entrances and exits. Some measures are in the interest of completing the season without a COVID-19 outbreak. Some are for player safety or comfort. It all creates a bustling community of people who aren't accustomed to working in such an enclosed environment.

Tucked away in a resort community that's secluded from the public, there are no autograph seekers or paparazzi, only players, coaches, team staff and NBA personnel.

Stretching across a glittering pond called Lake Dorado is a long, thin bridge only for select personnel. NBA players can walk across it unperturbed on their way to a restaurant, or perhaps to do some fishing, during their off time.

There's freedom and confinement in the NBA's "bubble" at Disney World. Players can't leave the property, or even cross certain boundaries, lest they be punished with extra quarantine time.

"The hardest adjustment probably is just not being able to do what you want to do," Lakers center JaVale McGee said. "It's sort of like being in college and being in a dorm and going to eat food that they prepare for you. It's just different for a long-spanning time; it's like a three-month road trip. So it's definitely different. But it's not that bad."

During the day they are like attendees of a conference milling about the convention center. Each team has a room designated just for its players, with a food station outside where a server wearing a mask and gloves stands behind a Plexiglass shield to pile that day's menu onto the plates. Sneeze guards extend high enough to shield the food from players' faces, and it works with most of them.

This conference, though, will last three

months for some. On days when the Lakers' practice, LeBron

James and Anthony Davis can be seen getting off a bus and walking down a hallway past scanners that aim to ensure that anyone entering is healthy, and anyone exiting is wearing masks and carrying light bags with what they'll need for that day's practice. James and Davis and their teammates might walk by the Boston Celtics or the Milwaukee Bucks on their way to their meet-

The rooms aim to give teams as much familiarity as possible. Many dining and film rooms, including that of the Lakers, are adorned with oversized game photos of players and coaches the kind that might appear on the walls of their own practice facilities.

Some teams create a makeshift film room on their practice courts, but the Lakers will hold their film sessions in one of these rooms with 24 chairs placed a few feet apart. The film can be projected on the room's front wall, the presentation a collaborative effort between Vogel, his video coordinators back in Los Angeles and the coaches here. Assistant Quinton Crawford doesn't normally handle video responsibilities, but he's doing it here. Crawford also helps to scout future opponents.

Versatility by necessity is common for teams in the bubble who had to leave many people they consider essential back home. One day Vogel and general manager Rob Pelinka served as practice cones.

"I didn't see any readily available cones so I stood off of one elbow, he stood off of the other elbow and the players had to run around us," Vogel said. "We served as cones during practice, which was new for both of us."

Said Pelinka: "There's no task that is too big or too small for any individual. If that means in practice Frank and I have to be cones that guys can run around, if that means if a player falls and one of us has gotta pick up a towel and wipe up sweat, we're here ultimately to service the players' needs."

Practices happen in various locations. One is the convention center at the Coronado Springs Hotel, which is connected to the Gran Destino Tower where the Lakers, Clippers, Heat, Jazz, Celtics, Bucks and Denver Nuggets stay, and has three ballrooms that have been decorated like home courts.

Teams have a three-hour window to practice. Once they're done they can't return, and a cleaning crew rushes in to prepare the space for the next team. Departing players must board their buses and go back to the hotel together.

At first, players couldn't visit anyone in other hotels. Now, that restriction has been mostly lifted. And reunions still happen organically.

Not long after Vogel finished his news conference Saturday, he saw a familiar face in the hall-

"What's up Solo!" Vogel said. "Great to see you." "Good to see you, coach," said Heat forward Solomon Hill, who played for Vogel in Indiana. "You're with the Heat now?" Vogel said. "That's

a great organization. Good luck."

New book now outlines Prince Harry's less-than-fond farewell

FRREDOM for Prince Harry came with a price.

A new book on the Duke and Duchess of Sussex lays bare the turmoil in the House of Windsor before the pair walked away from senior roles in Britain's royal family, describing relations so frosty that Prince Harry, Prince William and their spouses were barely on speaking terms by time the saga came to a close.

The first installment of a serialized version of the book "Finding Freedom," which appeared Saturday in the Times of London, underscored the hurt feelings caused by the decision of Harry and Meghan to go into self-imposed exile. Authors Omid Scobie and Carolyn Durand highlight one moment in during Commonwealth Service at Westminster Abbey in March where the two brothers and their wives barely spoke despite not having seen each other since January.

"Although Meghan tried to make eye contact with Kate, the duchess barely acknowledged her," the excerpt said.

In an interview with the Times that accompanied the excerpt, Scobie said to "purposefully snub your sister-in-law or your brother or brother-in-law in Kate's case . . . I don't think it left a great taste in the couple's mouths."

The service marked a low point after months of palace intrigue that worsened when the couple surprised the Royal Household in January by making public their plans to be more independent. It capped frustration on the part of the Sussexes, who are portrayed by the authors as seeking more control after being shut out by the machinations of other actors in the Royal Household despite their public popularity.

"As their popularity had grown, so did Harry and Meghan's difficulty in understanding why so few inside the palace were looking out for their interests, the excerpt said. "They were a major draw for the royal family."

Scobie and Durand suggest that some palace officials were actualal duties, at least for a while, but find peace.



In this file photo dated Monday March 9, 2020, from front, Britain's Prince Charles followed by Prince William and Kate, Duchess of Cambridge, with Prince Harry and Meghan Duchess of Sussex, as they leave annual Commonwealth Service at Westminster Abbey in London. The first instalment of a book serialisation entitled "Finding Freedom," published in the Times of London Saturday July 25, 2020, underscores hurt feelings caused by the decision of Harry and Meghan to go into self-imposed exile, and lays bare turmoil in the royal household before the pair walked away from their senior roles in the family. (AP)

ly troubled by the Sussexes' popualways remain part of the royal larity and there were fears that more senior royals would be overshadowed. Harry is 6th in the line for the throne, behind his father, Prince Charles, his brother William, and William's three young children, George, Charlotte and

"The Sussexes had made the monarchy more relatable to those who had never before felt a connection, they wrote. "However, there were concerns that the couple should be brought into the fold; otherwise the establishment feared their popularity might eclipse that of the royal family.

The couple's plan to be parttime royals fell apart during talks with the family, and in January the queen outlined how the couple in March would step away from roy-

Ahead of the book's release, Harry and Meghan issued a statement denying taking part in the publication.

"The Duke and Duchess of Sussex were not interviewed and did not contribute to 'Finding Freedom'," it said. "This book is based on the authors' own experiences as members of the royal press corps and their own independent

Harry's departure was essentially uncharted territory for the House of Windsor. Only the messy abdication of Edward VIII in 1936 served as a guide to the potential

The couple re-located to North America with their 14-month old son, Archie. But they have yet to

The couple this week sued to stop the sale and publication of photos of Archie, which they say was shot at their Los Angeles-area home without their permission. In their suit, the couple outlined the harassment they've faced in Southern California

The lawsuit says the family was forced to erect a large mesh fence to block photographers with telephoto lenses from shooting pictures of them from a ridge hundreds of yards away.

That led to the appearance of drones that flew as low as 20 feet (6 meters) above their home, as often as three times a day, in attempts to get photos, the lawsuit says. Helicopters have also flown over as early as 5:30 a.m., disturbing the sleep of their child and their neighbors.

Death of young movie actor fuels debate on nepotism in Bollywood

NEW DELHI

THE entertainment capital of India may be reeling under the coronavirus onslaught, but its celebrity inhabitants are being roiled by troubles of another kind.

The suicide last month of a young hingand popular movie actor in Mumbai has fueled a reckoning over the privileges of the Bollywood elite, laying bare the simmering fault lines between the haves and havenots of the Hindi-language movie industry.

"Dil Bechara," or "Helpless Heart," Sushant Singh Rajput's final movie, was released Friday on the form, six weeks after the 34-year-

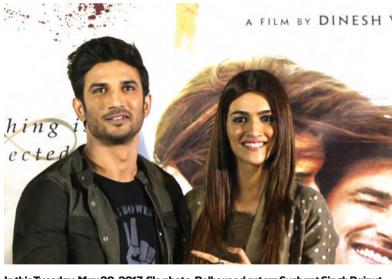
ment. of the teen romance "The Fault in industry.(AP Photo) Our Stars," based on John Green's bestseller that was adapted into a 2014 Hollywood movie.

"We are going to love and celebrate you my friend. I can visualise you with your beautiful smile blessing us from up above," Chhabra tweeted last month.

Never has the release of a Bollywood movie been so steeped in tragedy, and so surrounded by

"Watching him, it is hard to believe he was hiding so much pain beneath that lovable smile. Just hope the truth comes out," said Travel writer and author Shubhra Krishan.

Mumbai police are still investigating the circumstances of Rajput's June 14 death, which they have ruled a suicide. A rancorous debate around what pushed him to take his life has a bevy of angry actors and filmmakers facing off on social media. In the mix are allegations of nepotism against family-run pro-



Disney+ Hotstar streaming platleft and Kriti Sanon pose for photographs during a press conference to promote their upcoming movie "Raabta" in Ahmadabad, India. The entertainment old was found dead in his apart- capital of India may be reeling under the coronavirus onslaught, but its celebrity nhabitants are being roiled by troubles of another kind. The recent suicide Directed by Mukesh Chhabra, of Rajput, a young and popular movie actor in Mumbai has fueled a sustained the film is a Hindi-language remake the film is a Hindi-language remake fault lines between the haves and the have-nots of the Hindi language movie

> duction studios, easy movie debuts for star kids and denial of equal opportunity to talented "outsiders."

Rajput, an engineering student who grew up in the northern state of Bihar, was the quintessential outsider who managed to force open the doors of Bollywood to craft a brief but successful acting career. Replying to an Instagram post last year, he asked his fans to watch his films because he needed their help

to "survive in Bollywood." National Film Award-winning actress Kangana Ranaut, in widely shared social media posts, has accused the powerful Bollywood studio owners, influential filmmakers and movie critics of pushing Rajput over the edge by their alleged lack of support for the actor.

"Movie mafia not only banned him, but I can tell you how his mind was systematically dismantled, bit by bit," Ranaut said in a widely viewed Instagram video.

Many others have vented their anger online, demanding a federal inquiry into Rajput's death. The frenzied discourse has brought into the spotlight the entrenched inequality in the power structure and culture of one of India's most hallowed institutions.

Mumbai is the city of dreams for millions of aspiring actors, but not many make it big in Bollywood. After endless auditions, most dreamers crash-land into the overflowing, super-competitive pool of talent and settle for whatever comes their

But things have begun to change in the last decade. Not all big-budget movies featuring established actors have made money. New-age Bollywood filmmakers have begun to find funding to tell stories of contemporary India with both commercial success and critical acclaim using actors scouted from small towns - far away from mainstream

A FILM BY DINESH ' Bollywood's dazzling glamour and mega superstars.

For many, the desire to be part of and seek validation from the exclusive club of Bollywood elite who control the mainstream movie business remains strong.

"We don't need your films, but why don't you acknowledge what we do?" Ranaut said in her Instagram video.

At the heart of this bitter debate lie money and profits, the fuel that drives movie-making machines ev-

erywhere in the world. "Everything depends on what the audience wants, who they are willing to pay to see on screen," said film director Sonam Nair. "The studios, as well as the independent producers, they all just want to get people in the seats at the end of the

"In Hollywood too we see actors attaching themselves to blockbuster franchises made by the bigger studios, so they can reach a much larger audience than they would otherwise," she said. "It's about the films' commerce and reach, and not personal preferences or agen-

Many filmmakers say the polarized conversation in the wake of Rajput's death has eclipsed the real pressures actors face in trying to survive in the cutthroat movie busi-

"The focus needs to be on talking about mental health, instead of this blame game that has started," Nair

Film critic Anupama Chopra said she has decided not to review Raiput's last film.

"In such a vitiated atmosphere, it's impossible for me to see Dil Bechara in isolation and gauge it on its own merits," she wrote in the Film Companion, an online movie

magazine.

AP

BY ROB HARRIS

that filled the sky with a red haze.

reprieve, family members.

Club World Cup in Doha.

made selling points.

lowed in wider society.

It was a sight that might not have been witnessed at all. After the Premier

League was brought to a sudden halt in

the second week in March, abandoning

the season became a very real prospect

as the coronavirus pandemic death toll

The only safe way of resuming after a

100-day shutdown was restricting capac-

ities to fewer than 300 people and shut-

ting out the fans who are the lifeblood of

the game and provide the atmosphere

and passion which the league has long

Stadium concourses were empty. The

shutters were down on the bars and mer-

chandise stands. Signs outside told fans

to stay home, with even pubs still closed

A maximum 25 written press journal-

ists had the unprecedented and peculiar

vantage point of being among the few al-

lowed into stadiums that can seat up to

90,000 for games still being watched by

millions worldwide. The media tribune

gatherings were larger than anything al-

"This is now my interview number

seven I think," Liverpool manager Jürgen

Klopp told reporters after one game as

the 30-year title drought was ended. "No

crowd in the stadium but obviously all

Most TV viewers had artificial crowd

noise overlaid to provide an air of nor-

mality. Inside the stadiums, the abnor-

mality provided intrigue and new expe-

riences to report on while attending 16

games across 35 days since the restart,

including FA Cup semifinals at the empty

When peering down at laptops to com-

plete match reports as the final whistle

nears, reporters can rely on sudden

gasps or expressions of rage from fans to

be alerted to any incidents. Empty stadi-

um games mean eyes need to be fixed on

the action even more while taking advan-

tage of the sounds no longer drowned

Instructions shouted from the bench

and profanities from players – can be

The thud of players colliding and the

The media has to be on guard for the

ball rattling against the crossbar boom

Wembley national stadium.

out by fans.

detected with clarity.

around the empty stadiums.

the journalists were allowed to come."

when the league resumed on June 17.

I'm just warming up:' Ibrahimovic dismisses retirement talk

AC Milan striker Zlatan Ibrahimovic has ruled out hanging up his boots after this season, insisting Saturday he is "just warming

"So you think that I'm done, that my career will soon be over? You don't know me," the 38-yearold said in a dramatic video posted on Instagram.

"All my life I had to fight. Noone believed in me, so I had to believe in myself.

"Some people wanted to break me, but they only made me stronger. Others wanted to exploit me, they only made me smarter.

"But now you think I'm done? To all of you, I only have one thing to say. I'm not like you because I'm not you.

"I am Zlatan Ibrahimovic and I am just warming up."

Ibrahimovic rejoined Milan in January from Los Angeles Galaxy on a six-month contract worth 3.5 million euros (\$3.9 million) with the option for an additional sea-

The Swede helped the former

Italian giants to their last Serie A title in 2011, and has had a big impact since his return with the club moving up from 11th to sixth in the table.

The former Manchester United, Barcelona and Paris Saint-Germain striker has scored seven goals in 16 league games with two left to play.

Ibrahimovic's announcement comes days after coach Stefano Pioli, with whom the Swede is on good terms, signed a new twoyear deal.

Pioli praised Ibrahimovic for the club's return to form as they extended their unbeaten run to ten games with a 1-1 draw against second-placed Atalanta on Friday.

"The contribution that Ibrahimovic has given to the growth of the team is evident," said Pioli.

"I hope to be able to work with him again but there are many things that must be put on the

"There's no doubt that he is still well and can still be a driving force and can carry on, but it depends on many different things."

AFP



Empty seats due to COVID-10 restrictions measures during the English Premier League soccer match between Burnley and Sheffield United, at Turf Moor Stadium in Burnley, England, Sunday, July 5, 2020. (AP)

silence, too. Sometimes the only voices heard have been commentators calling games for radio who often sit closer to the field than their television counter-

Prized seat at pandemic-era

"I need to whisper now," Conor McNamara told BBC radio listeners during the first weekend after the restart at Aston Villa's game against Chelsea.

"When I was criticizing the goalkeeper, Dean Smith and John Terry both looked over," McNamara said of the Villa management team. "This is the trouble with no fans. I don't like when the manager can hear me and he's only 15 yards away."

Silencing phones and laptops became a necessity in media tribunes to prevent message alerts and phone calls being heard across the cavernous arenas - particularly by the substitutes.

Social distancing requirements on the benches meant that at some stadiums, including Arsenal and Manchester City, substitutes were spread out with the result that some were just in front of the

Players and coaches were in the stadium red zone where COVID-19 testing was required with health passport barcode checks on entry. They could speak to media only at a distance or on video calls.

Writers had to stay in the amber zone wearing face coverings after temperature checks to ensure they weren't displaying coronavirus symptoms. The most rigorous medical screenings have been at Wembley for the FA Cup semifinals where tents were installed outside the stadium so media could also be checked for their oxygen levels, and respiratory and pulse rate.

It has been healthier than usual inside the stadiums, with none of the calorific spreads of media food as indoor areas are shut. Even the few executives allowed into directors' boxes have often been left eating supermarket sandwiches with the usual gourmet catering facilities closed.

Perhaps the only group to see positives in the doors being closed to supporters are the referees now temporarily spared verbal abuse – from the stands at least.

But in a season when VAR made its contentious debut in the Premier League, not even the need to complete the fixtures by this Sunday could end the lengthy stoppages for replays to be raked over. With music temporarily permitted in the empty stadiums during breaks of play, Tottenham used high-tempo beats to add to the tension during VAR reviews.

The absence of the natural soundtrack provided by fans can be most glaring when the lineups are read out – with no cheers to greet each name – and after goals. Without thousands of fans to celebrate in person, the only roars have been from players and coaches.

Shut your eyes and you could be at a soccer match in a local park rather than one in the world's richest league. Sometimes, the paramedics on duty have stood to applaud wondrous passages of play which otherwise could receive little

recognition in the stadiums.

Some medics don't have far to travel to games with Watford's hospital looming over one corner of Vicarage Road. Even the stadium's car park is shared with tents for the town's COVID-19 testing, providing a reminder of the health emergency that made this the longest season.

The players longing for their support cast; the executives hit financially by the lack of matchday revenue; and the media longing for the sense of occasion provided by real fans. All will be hoping the usual din of the crowd will be back soon – perhaps even louder – after the new season begins in September.



Associated Press Global Sports Correspondent Rob Harris looks back during the June 21, 2020, English Premier League soccer match between Everton and Liverpool at the cavernous Goodison Park stadium in Liverpool, England. Soccer games resumed after the coronavirus lockdown, shutting out the fans who are the lifeblood of the beautiful game and depriving players of the mass atmosphere. Clubs will be hoping the usual din of the crowd won't be missing for long when the new season begins in September. (AP Photo)

Conte dismisses Messi talk as 'fantasy football'

INTER Milan coach Antonio Conte on Saturday dismissed talk of a reported move by the Chinese-owned Italian club for Barcelona star Lionel

"We're talking fantasy football, a situation that cannot be approached at Inter for many reasons," Conte said after Inter beat Genoa 3-0 to move second in Serie A.

Six-time Ballon d'Or winner Messi, 33, has spent his entire professional career at Barcelona with his contract due to expire in 2021.

"I don't think there is a madman in the world who does not want Messi, but he is really far from us and what we want to build," added the former Juventus and Chelsea coach.

Inter CEO Giuseppe Marotta also

brushed aside talk that the northern side wanted Messi to rival Juventus

kuten

he wants to leave Barcelona," said Ma-

a knee injury, scored on Saturday with his former United teammate Romelu Lukaku getting a brace.

"I hope that the club can resolve the situation because so far, Alexis hasn't been available much," said Conte. "To have a quality alternative in attack would be vital for us."

star Cristiano Ronaldo. "Leo is not our goal and I don't think

Conte, meanwhile, said he hoped that the club could reach agreement with Manchester United concerning on-loan forward Alexis Sanchez, so that he could play the Europa League

Sanchez, sidelined for months with

AFP

which was supposed to begin in February but became one of the earliest

sporting victims of the health crisis. The 16 CSL teams have been divided into two groups, in Suzhou and Dalian, and players must spend the first two months living in sealed-off hotels.

The likes of Brazilians Paulinho, Oscar and Hulk, and former Manchester United midfielder Marouane Fellaini, will see only their hotel, training pitches and stadiums.

They are not allowed to meet their families and will be tested for coronavirus once a week.

The 32-year-old Belgian Fellaini is the only known coronavirus case in the CSL and spent three weeks in hospital before his release in April. He was not seriously ill.

Chinese Super League starts season more than 5 months l Association (CBA) league set to wel- has ruled out staging most interna- naments pencilled in for 2020 in Chicome fans back into matches from Sunday.

However, the Chinese government

tional competitions this year to stop the spread of coronavirus.

On Friday, all top-level tennis tour-

na were cancelled, including the WTA Finals and Shanghai Masters.

by David Chikoko

SUZHOU, CHINA THE Chinese Super League held a minute's silence on Saturday before

Players bowed their heads to remember virus victims and honour medical staff as Fabio Cannavaro's reigning champions Guangzhou Evergrande beat FA Cup winners Shanghai Shenhua 2-0.

the season kicked off five months late

because of the coronavirus pandemic.

Wuhan Zall, the club from the city that was ground zero of the pandemic, play newly promoted Qingdao Huanghai later Saturday in Suzhou, near Shanghai.

The opening match of the badly delayed campaign was played in an empty stadium in the city of Dalian, which along with Suzhou is hosting behind-doors games for the next two months

A smattering of security personnel taking no risks with the new season, and doctors wearing white coats were allowed to watch the match in the stands in recognition of their efforts against the virus. All had face masks

Moments before kick-off, Evergrande's captain Paulinho, the Brazilian international midfielder, and his team-mates unfurled a banner reading: "Salute to medical workers."

Shenhua's players wore T-shirts to honour coronavirus "heroes".

Chinese international forward Wei Shihao scored both goals for Cannavaro's side, one in each half.

The number of virus infections has dwindled markedly in China but Dalian is currently the scene of a small cluster of fresh cases, putting Chinese football officials on edge.

The Chinese Football Association and Chinese Super League (CSL) are in China, with the Chinese Basketball

Domestic sport is slowly resuming

LIVERPOOL

Guardia.com www.ippmedia.com

SPORT

Football now grinds to a halt as Bundesliga banner insults escalate

COMPREHENSIVE REPORT, PAGE 19

IPL: BCCI ACU head on working in UAE

TAKING the IPL to the UAE would be quite a task logistically for the tournament organisers, but for BCCI Anti-Corruption Unit head Ajit Singh, the move will make monitoring the event "slightly easier" as it would be restricted to just three venues.

IPL 2020 is set to start in the UAE on September 19 and the final will be held on November 8 or November 10, with three venues - Dubai, Sharjah and Abu Dhabi hosting the 60 games over 51 days.

"In the UAE, it will be slightly easier doing [monitoring ACU activity] as there are only three grounds compared to eight venues in India," Singh told PTI."That's not an issue at all. Once the schedule comes, we will decide the workforce."

In 2014, the UAE hosted a part of the IPL because of general elections in India.Singh said currently there are "eight ACU officers who are on BCCI payrolls".

So, will that be enough for managing the work through 60 matches as well as keeping a tab on hotels? "It's too early to comment on measures as we need to first check what kind of bio-security measures will be created," Singh said.

"We first need to see how things are taking shape there and we will deploy our men also. It's not so much of an issue." AGENaccordingly. In case, we need men, we will CIES

With the ICC headquartered in Dubai, the BCCI, if need be, can take help of the global body, which has a huge team of ACU

officials, according to senior a BCCI official. "If it is a private league that approaches ICC for hiring ACU officers and they agree to cover the event, then the league organisers bear the costs," the official said.

The BCCI might need extra workforce considering that each team will have one dedicated Integrity Officer as per rules.

"It is the BCCI that will designate one Integrity Officer per team during the course of the IPL," a senior franchise official said."

Now whether they will be a part of the bio-bubble (if created), we don't know, but the Integrity Officer is completely their do-

Matches held in the UAE have previously been vulnerable to the impact of bookies and fixers, but the ACU head is quite confident that they can prevent wrongdoing.

"Whoever is involved (bookies/fixers) they are all inter-connected," he said. If we have our sources here, they also know how these bookies operate.

"If they get an information of this place, they will get an information of that place

Kassam stars as DCC edge GP Pak Stars B squad in 2020 Nasser Memorial League

ADIL Kassam and Dharmin Parmar put stellar batting performance as Dar Cricket Club (DCC) edged GP Pak Stars B side by nine runs in a thrilling 2020 Kazim Nasser Memorial League (KNML)'s Division A1 game, played in Dar es Salaam yester-

The duo's solid batting was instrumental in DCC's success, given they saw to it the club zealously fend off GP Pak Stars B's bowling attack and the squad thereafter gallantly defend their modest total.

After winning the toss and electing to bat, DCC posted 109 runs all out in 27.3 overs of the 30-over match, which was held at Leaders Club venue.

Openers, skipper Kassam and Parmar, staged a promising partnership at the crease, with the former recording 25 runs.

Parmar stayed a bit longer at the crease and nailed 26 runs, which included three fours.

His efforts to step up pursuit of convincing total was frustrated by GP Pak Stars B's wicket keeper Abdullah

Jabir went for a catch to dismiss the DCC batsman from Humayun Taj's delivery, leaving DCC with 57 runs after 10.5 overs.

The DCC experienced a setback in their batting attack after top order batsman Assad Aziz had managed a few knocks, notching four runs, before he was trapped for lbw by Taj.

Kassam's batting spell was ended by GP Pak Stars B's Mubashar Ali Bukhari that bowled the former.

The DCC's pursuit for a massive total was thereafter dealt a huge blow, as the



Dar Cricket Club (DCC)'s all-rounder, Adil Kassam, puts his skills to show when the squad confronted Karnataka Kings in the previous season's GP Gymkhana Shield tournament's clash, held in Dar es Salaam. PHOTO; COURTESY OF NIKHIL PUJARA

rest of their batsmen were they took three wickets sent back to the pavilion in quick succession.

Meet Jetha was two runs short of double digit score, making his was to the pavilion after he was caught by Abdullah from Rana Waqas' bowling.

GP Pak Stars B's Bukhari and Taj had impressive spells with the ball, given apiece for their team. Bukhari leaked 20 runs

in six overs and had an economy rate of 3.33, Taj leaked 13 runs in six overs. Waqas chipped in with two wickets, leaking 20

runs in his four-over spell. Chasing a modest target of 110 runs, GP Pak Stars B team put spirited displays

but their efforts for seeing to it they get down to succesful chase ended in vain,

given they were skittled

100 runs in 27.3 overs.

They experienced a shaky start to their innings after opening batsman, Salmini Yusuph, had been by DCC's Gopal Solanki, with the batsman scoring two

too exhibited resoluteness for a few overs, recording 13 runs, which consisted of a boundary.

Top order batsmen, Jabir and Sheraz Khan, could not withstand DCC bowlers' pressure, given the duo was sent back to the pavilion after scoring six runs.

Tai made his intention to see to see to it GP Pak Stars B team stay within reach of the target known with his 29 runs.

He cracked three fours in what was generally the best innings for a GP Pak Stars B's batsman in the clash.

Muhammad Sultani and Bukhari chipped in with 10 runs and 10 runs not out respectively in what was ultimately a fruitless chase.

Deepak Joshi, Mitul Jethalal and Abdulwahid Mohamed had impressive bowling figures for DCC, ending their spells with two wickets to keep GP Pak Stars B in check.

Mohamed leaked 14 runs in six over, Joshi leaked 16 runs in six overs and had an economy rate of 2.67, Jethalal leaked 15 runs in six overs.

The Dar es Salaam Cricket (DC)-organized league is held annually in memory of Tanzania Cricket Association (TCA) Event and Tournament Manager, Kazim Nasser, who passed away in the city in 2015.

The Division A1 is the tournament's second tier, which has participating teams locking horns in 30over formatted matches.

The KNML's Division A has sides locking horns in 50-over clashes, whereas Divisions B participating outfits play 30-over duels.

The competition's fourth tier, Division C, has participating teams playing T20 formatted games.



zania One Theatre (TOT) musicians sing at a mass for paying last respect to the body of the country's retired President, the late Benjamin William Mkapa, which took place at the Uhuru Stadium in Dar es Salaam yesterday. PHOTO: CORRESPONDENT JUMANNE JUMA

Premier League regulations set for release this week ferent groups should present tion's members, Tanzania Socwhen the gaffers are at their respective the match's entrance fee has faced opponothing whenever they play games held

THE process for amendments of football regulations for the next season's Mainland Premier League, First Division League (FDL) and Second Division League (SDL) is expected to reach conclusion on Friday this week and the amendments are to be presented to Tanzania Football Federation (TFF) for approval two days later in Sumbawanga, Rukwa.

Almasi Kasongo, Tanzania Premier League Board (TPLB) Chief Executive Officer, said the regulations are supposed to be submitted on Friday, which has ben set as deadline for accepting views and recommen-

mands great following, dif- ers, Sports Medicine Associa-

views for the amendment, and there has been good response."

The TPLB official stated there has been several challenges on this season's Premier League regulations.

He, for that matter, requested the stakeholders to hasten presentation of the recommendations prior to the review, which has to be conducted by the TPLB executive committee.

He noted; "The executive committee will convene meeting in Sumbawanga on Sunday to go through the regulations, that is why we have opted for Friday as the last day for accepting views."

Kasongo disclosed varidations from domestic soccer ous groups that are actively involved in soccer including He disclosed; "Football co- match officials, coaches, play-

cer Players Union (Sputanza), sports reporters and others should prepare their recommendations and present them to TPLB with the aim of getting new regulations which will be more efficient as well as improving the current regulations.

In this season's Mainland Premier League, which was set to come to conclusion vesterday, there were plenty of challenges on the tournament's regulations, which brought about a lot of complaints issued by some of soccer stakeholders and supporters.

They include decision by the TPLB to see to it an away outfit gets three points once the home side fails to have an ambulance in the stadium in a match. A regulation on coaches' attires,

outfits' benches, was unsatisfactory and sition from supporters and club officials, it, therefore, equally needed clarifica- especially Simba and Yanga leaders. tions. The league's regulation which stipulates that a home outfit must get all of have been claiming their outfits get

The two prominent sides' officials

outside Dar es Salaam, noting the clashes are normally attended by big number fans that are eager to watch the squads.

Flexibles by David Chikoko

