



National Pg 2

Freedom activists protect human rights



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E-border management system



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New health centres countrywide



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City construction progressing well



Stiegler's Gorge contractors paid 688bn/- already, says Treasury PS

By Getrude Mbago

THE government yesterday released 688.65bn/- in advance payment to the contractors of the 2100-MW Stiegler's Gorge hydroelectric power station ahead of the start of construction in June.

To be implemented jointly by Arab Contractors and Elsewedy Electric Co., the project is now in mobilization stage which includes setting up of enabling infrastructure such as houses, roads and water prior to its official commencement.

Speaking during the handing over event yesterday in Dar es Salaam, Treasury Permanent Secretary Doto James (pictured) said that payment was part of an estimated \$3 billion (equivalent to 6.5tr/-) to be wholly funded by the government.

"The issuance of the advance payment marks a crucial milestone towards commencement of the implementation of the project which upon completion will



He assured the contractors of full government support, urging them to work hard and with due diligence to ensure quality work

play a pivotal role towards realization of Tanzania's industrialization strategy and attainment of middle income status by 2025," he declared.

The project will also improve irrigation agriculture, water supply in Dar es Salaam and Coast regions as well as enhancing tourist activities in the Selous Game Reserve.

For his part, Energy Permanent Secretary Dr Hamisi Mwinymvua said the project which will be implemented in 36 months to generate 2,115MW represents a greater power source than all electricity generated from all other sources in the country, which currently stands at 1,602MW.

He assured the contractors of full government support, urging them to work hard and with due diligence to ensure quality work.

Mohammed Hassan, the deputy project director of Arab Contractors commended the government for its solid commitment towards the implementation of the project. The consortium shall work to ensure that they provide quality work and

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National IDs 'scarcity' snag in simcard move



President John Magufuli with his host, President Arthur Mutharika, shortly after jetting into Kamuzu International Airport in Lilongwe yesterday at the start of a two-day State visit to Malawi. Photo: State House Story on Page 2

The debate over practicability of the exercise started immediately after the questions and answers session when Special Seats MP Felister Bura (CCM) sought for a directive from the session chairperson, Andrew Chenge

By Guardian Reporter

THE government has said it will start biometric registration of mobile phone simcards using national identity cards next month even as it emerged yesterday that only two million people possess the IDs out of the targeted 24 million.

A statement released yesterday by the National Identification Authority (NIDA) said the exercise is set to kick off countrywide on May 1 in collaboration with the Tanzania Communications Regulatory Authority (CTRA) and telecoms operators.

At the same time, the issue emerged in the National Assembly yesterday with lawmakers questioning its practicability since many Tanzanians do not have the IDs.

The queries came up after the minister for Home Affairs, Kangi Lugola told the House that 19,934,708 out of the targeted 24,295,468 people have so far been registered for the IDs by NIDA, noting that 11,133,095 ID numbers have been issued with 4,850,742 cards printed and just 2,503,769 distributed to holders.



At the same time, the issue emerged in the National Assembly yesterday with lawmakers questioning its practicability since many Tanzanians do not have the IDs

The minister noted that in an effort to increase the pace of printing the identity cards, NIDA was finalizing plans to purchase two new machines with the capacity to print 9,000 cards per hour compared to 750 cards being printed per hour using the current machines.

The debate over practicability of the exercise started immediately after the questions and answers session when Special Seats MP Felister Bura (CCM) sought for a directive from the session chairperson, Andrew Chenge.

She wanted to know from the government how Tanzanians who do not have the national IDs would register their simcards.

She said, "I would like the government to clear the air on the matter as anxiety is rising among the public." After her request, Chenge ordered the government to respond to the matter.

It was at this point that the minister of State in the Prime Minister's Office (Policy, Parliament Affairs, Labour, Employment, Youth and the Disabled), Jenista Mhagama called on the Deputy Minister for Works, Transport and Communication, Atashasta Nditwe to respond.

The deputy minister reaffirmed the government position that by 1st May, all

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Cyclone Kenneth: TMA fears vast destruction

By Henry Mwangonde

THE Tanzania Meteorological Authority (TMA) yesterday warned of looming floods, mudslides and destruction of property and crops in the southern regions of Lindi, Mtwara and Ruvuma due to heavy rains expected from a tropical cyclone forecast to hit today and tomorrow.

TMA acting director general Dr Pascal Waniha told reporters that the storm from the cyclone, named Kenneth, is expected to go as far as 500 kilometres from its landfall



Cyclone Kenneth is believed to have been strengthened on Tuesday, now being rated as a severe tropical storm ranked on level six out of ten

at the shoreline of southern Tanzania and northern Mozambique.

Dr Waniha said TMA forecasts show that Kenneth landfall is likely to happen around midday tomorrow. However, another forecast by American commercial weather forecaster AccuWeather Inc. released on Tuesday said that the cyclone was projected to hit by the end of yesterday before increasing in coverage and duration early today.

He cautioned residents in areas likely to

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Customers rap lax Dawasa over biting water shortage

By Henry Mwangonde

THE Dar es Salaam Water and Sewerage Authority (Dawasa) has come under criticism after scores of residents of the city's Wazo Hill suburb went without the precious liquid for the past two weeks without prior notice.

This is after the problem - a faulty valve at a giant Dawasa tank serving the area - was repeatedly reported to the authority's Bunju



office by water users whose taps had gone dry, but in vain.

This paper has confirmed that some of the families hit by the scarcity of the precious liquid have had to engage the services of vendors at a cost of anything from 400/- upwards per 20-litre plastic 'drum' or, for those better placed financially, to order bowsers (tankers) for up to 45,000/- per 3,000

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Customers rap lax Dawasa over biting water shortage

FROM PAGE 1

Sources at the Wazo Hill Tanzania Assemblies of God church, one of the institutions hit by the unprecedented 'drought', have reported having contacted authorities at Dawasa's Bunju office for help, to no avail.

A Dawasa water meter reader meanwhile confided to this paper on Sunday, after having relayed an sms threatening Dawasa customers with water cuts unless they settled their bills for the whole of this month promptly, that the agency was "fully in the picture with respect to this matter and our engineers and other experts are already making a close follow-up".

However, he advised our reporter to "appreciate the fact that little can be done during these (Easter) holidays", and recommended that the Bunju office be contacted beginning yesterday.

A Dawasa customer contacted for comment wondered why the agency was not being as prompt in dealing with chronic water leakages and attending to various other snags making life difficult for its customers as it was in ever reminding them on the need to pay up their bills or risk sudden water disconnections even when payment had actually already been made.

A rejoinder from the meter reader: "Some of these short mobile phone message are automatically relayed to all our customers regardless of whether a bill has been settled or not. This is because we simply cannot afford to send out customer-specific messages."

The Dawasa manager for the Tegeta zone, Alpha Ambokile, said in an exclusive interview yesterday that there was indeed a technical fault at one of the valves on the said giant tank along the Yusuf Makamba Road portion of the pipes adjacent to the major road.

"We are working on the problem. Our technicians are at the site to fix the fault at the main pump," he said, as other sources reported that the flow of water in some of the areas affected resumed yesterday morning.

However, Dawasa announced yesterday that it was switching off its Lower Ruvu water plant for 24 hours beginning yesterday to carry out maintenance of the machines.

The switching off of the plant will make some parts of the city experience water scarcity. According to the Dawasa statement, areas to go without water for the period include most of Kinondoni District as well as Upanga, Muhimbili and other parts of the city centre.

Last year the government dismantled the Dar es Salaam Water and Sewerage Corporation (Dawasco), instead making Dawasa also take up the regulatory role.

The move was intended to improve efficiency and reduce operational costs so as to increase the supply of safe and clean water and control outbreaks of waterborne diseases.

Dawasa is currently implementing various projects, including expansion of water treatment projects, to ease water woes in the city and neighbouring regions.



Former Contractors Registration Board registrar Boniface Muhegi (L) presents a certificate to Gemini Engineering & Construction managing director Enoch Koola moments after the latter officially enrolled as a member of the Association of Citizen Contractors Tanzania at the board's 8th annual general meeting in Dar es Salaam yesterday. Photo: Correspondent Miraji Msala

President Magufuli begins State visit to Malawi

By Guardian Reporter

PRESIDENT John Magufuli yesterday began a two-day state visit to Malawi at the invitation of his counterpart, Arthur Mutharika.

A statement issued by the Directorate of Presidential Communications at State House in Dar es Salaam said that, while in Malawi, President Magufuli will hold talks with his host aimed at strengthening relations between the two neighbouring countries.

The statement said the Tanzanian leader would also lay a wreath on the grave of former Malawian President Bingu wa Mutharika.

Today, the statement added, President Magufuli will launch the 2019

tobacco buying season and address tobacco growers in the country.

He will later leave Malawi for Mbeya to begin an eight-day tour of the country's breadbasket region.

This is the first time for President Magufuli to visit Malawi since he rose to power in 2015.

He made his first foreign trip - to Rwanda - in April 2016, five months after assuming office. Thereafter, he visited Uganda and Kenya.

Last month, Tanzania offered food and drugs aid to support the victims of Cyclone Idai and floods.

The disaster struck hard in Mozambique, Malawi and Zimbabwe causing hundreds of deaths and leaving more than a thousand people

displaced. The Tanzanian aid includes 24 tonnes of drugs and 200 tonnes of maize and 14 tonnes of rice.

The aid was presented to the envoys of the affected countries in Tanzania by the Foreign Affairs, East African, Regional and International Cooperation minister Professor Palamagamba Kabudi and Health, Community Development, Gender, Elderly and Children minister Umyu Mwalimu at the Julius Nyerere International Airport (JNIA) in Dar es Salaam on March 19.

Speaking during the loading of the consignment, Prof Kabudi said the move was in implementation of President Magufuli's directive to extend support to the countries after

the devastating tragedy.

Professor Kabudi pointed out that after getting the news, the president spoke to his counterparts in the countries affected and saw it wise to extend emergency support.

"These people are our neighbours. They are our family and we all are members of the Southern African Development Community (SADC)," he said.

He added: "We stand together with all the people in the affected countries, bearing in mind that a similar situation might happen in our country. By virtue of their being our neighbours, their problems are ours; their death is our death... We live by helping each other."

Sparse national IDs stalk simcards move

FROM PAGE 1

mobile phone owners will be required to register afresh using finger prints after identification through national IDs.

"We started the process last month when we launched registration using fingerprints in Dar es Salaam, Arusha and Mwanza regions in the pilot project but now it will spread nationwide," he said.

In its statement, NIDA said that registration of simcards using biometric

technology will require mobile phone owners to have NIDA-issued IDs or a NIDA registration number. TCRA has set September 30th 2019 as the deadline for registering simcards with biometric technology.

The government arrived at a decision to re-register simcards after a reported successful pilot project using the technology which was conducted by TCRA last year in Zanzibar, Dodoma, Dar es Salaam, Singida, Tanga, Iringa and Coast regions.



Lands, Housing and Human Settlements Development minister William Lukuvi (R) has a word with herders at Lengiroli village in Arusha Region yesterday after resolving a land dispute between them and Tanform Farm investor. Left is Arusha regional commissioner Mrisho Gambo. Photo: Correspondent Woinde Shizza

By Guardian Reporter

'Press freedom activists protect human rights'

THE Media Council of Tanzania (MCT) has said press freedom activists mean to protect human rights on access to information, including those which focus on bringing development.

Speaking during the launch of three books on media professionalism yesterday in Dar es Salaam, MCT ethics committee chairman retired judge Juxon Mlay said that media freedom was vital towards having a society adequately informed on development issues.

"Media freedom activists should not

be seen as threats as they work hard so that all of us can enjoy the freedoms we are entitled to. What we want is for our society to be fully informed about their country which is one of our major responsibilities," he said.

He however called upon media practitioners to avoid using abusive language during reporting so as to 'protect' their status as professionals.

Pili Mtambalike, an analyst of the 'State of the Media' book, said that the book

has details on approved laws, policy and authorities in the media sector.

She said intimidation of journalists, detentions and media house closures are among the things threatening journalists determined to fulfil their obligations of informing the public.

MCT executive secretary Kajubi Mukajanga meanwhile noted Tanzania has dropped by 25 positions in the latest World Press Freedom Index Report.

The report, which was published on

April 18 by Reporters Without Borders (RSF), places Tanzania in the 118th position out of 180 countries they studied. It occupied the 93rd place in 2018.

Long-serving media practitioner Absalom Kibanda said there were some media houses and journalists not abiding by professional ethics.

"Some journalists and media houses violate media ethics and guidelines... This is also a big challenge in this profession," he noted.

Cyclone Kenneth: TMA fears vast destruction

FROM PAGE 1

be hit by the cyclone to take whatever precautions they can manage, as there will be high tides on territorial waters.

Dr Waniha explained that as of yesterday afternoon the cyclone was travelling at a speed of 600 kilometres per hour off the northern coast of Madagascar towards the continental shores.

"Satellite images show that the cyclone will be 150 kilometres in the sea early tomorrow, approaching at 150 kilometers per hour," he stated.

Dr Waniha, who is also TMA's Director for Infrastructure and Technical Services said the last time Tanzania experienced a landfall caused by a hurricane was way back in 1952, with a severe impact.

Cyclone Kenneth is believed to have been strengthened on Tuesday, now being rated as a severe tropical storm ranked on level six out of ten.

Prior to reaching the eastern Africa coastline, Kenneth brought heavy

rainfall to parts of Madagascar from Monday to Wednesday.

"Areas near and just inland of this landfall location will be at risk of flooding rainfall, mudslides and damaging winds," he elaborated.

Tropical cyclone Kenneth comes a month after Mozambique, Malawi and Zimbabwe were hit by Cyclone Idai leaving a trail of destruction and over 1,000 people dead in the three countries.

In Mozambique, Cyclone Idai made a landfall on March 14 killing 602 people and leaving 1,641 injured. The storm similarly hit eastern Zimbabwe on March 16 where 344 people died and 200 others were left nursing injuries.

Rainfall amounts of 200-300 mm are possible from the time of landfall through Sunday, AccuWeather said, noting that this amount of rainfall can result in life-threatening flooding and lead to homes being inundated by floodwaters. There will also be an elevated risk for mudslides in areas of rugged terrain, the forecaster added.

Stiegler's Gorge contractors get 688bn/- advance payment

FROM PAGE 1

within the set timeframe.

"We appreciate the government of Tanzania for paying us on time. Our job now is to produce quality work," he told the gathering.

Last week, CRDB Bank Plc and the United Bank for Africa (UBA) signed a \$37.5 million bank guarantee to the Tanzania Electric Supply Co. Ltd (Tanesco) for the implementation of the massive hydropower project.

On December 12, 2018, the government signed a \$3 billion landmark deal with Arab Contractors to implement the project.

The signing of the deal was witnessed by President John Magufuli and Egyptian Prime Minister Mostafa Madbouly in Dar es Salaam.

Speaking shortly after the agreement was signed, President Magufuli reiterated his rejection of exaggerated environmental concerns, saying the project will instead be eco-friendly.

Tanzania to establish e-border management system to intensify security - minister Lugola

By Polycarp Machira, Dodoma

THE government is finalising plans for the establishment of e-border management control system aimed at improving security at border points and increase revenues, the House heard yesterday.

Minister for Home Affairs, Kangi Lugola told the lawmakers that the new system will be operational from July, 2019. He also noted that the government will in the 2019/2020 start using e-passport-permit and e-visa in all Tanzanian embassies outside the country.

Tabling the 2019/2020 ministerial budget estimates, the minister said the electronic immigration services has shown great success both locally and internationally, citing recent recognition of Tanzanian passport by the International Civil Aviation Organization (ICAO).

The minister asked the Parliament to approve 921,247,033,279/- for the 2019/20 financial year whereby 889,308,619,000/- is for recurrent

expenditure and 372,268,278,000/- for other expenses and 517,040,341,000 is for salaries.

He said 31,938,414,279/- for development expenditure, whereby 21,500,000,000/- from internal sources while 10,438,414,279 /- from external sources.

On the number of visitors to the country, Lugola said about 957,977 people entered the country between July 2018 and March, 2019 compared to 1,021,071 who visited the country in 2017/18.

About 950,507 foreigners left the country compared to 954,926 who left the country in 2017/18. "During this period 293 foreigners were denied entry into the country for failure to meet immigration department requirements," he said.

On the same note, some 1,015 Tanzanians who went to foreign countries without following the rightful immigration procedures were returned into the country whereas a total of 5,604 illegal immigrants were repatriated to their countries

of origin.

The minister also said following regular operations in the country, a total of 9,610 illegal migrants were arrested in the country and handed over to various law enforcing organs.

He noted that big criminal cases reported at police stations in the country reached 45,574 between July, 2018 and March 2019 compared to 47,236 reports during the same period in 2017/18.

"The decline in criminal cases is mainly due to early identification by intelligence forces, cooperation with members of the public and the police, increased surveillance and special operations in both urban and rural areas," said Lugola.

The minister said out of the cases mentioned, 17,631 of them with 37,267 culprits were filed in courts. About 27,943 are at different stages of investigations and those involved will soon appear in courts.

Speaking on the rate of road accidents in the country, Lugola said deaths caused by accidents were 1,216

equivalent to 38.7 per cent. The number of those injured in accidents during the same period also decreased from 4,447 in 2017/18 to 2,639 in 2018/19, being 40.7 per cent.

The minister told the House that the ministry will in 2019/20 employ 3,725 police officers to increase the number

of the law enforcers.

Reading the parliamentary committee on Foreign Affairs, Defense and Security's views on the ministerial budget, Prosper Mbena said lack of timely disbursement of development budgets affected the ministry's performance.



Home Affairs minister Kangi Lugola clarifies a point in the National Assembly in Dodoma yesterday on the headway the government has made in investigating criminal cases across the country. Photo courtesy of Maelezo

Minister appeals for more funding of district councils

By Polycarp Machira, Dodoma

THE deputy minister in the President's Office (Regional Administration and Local Governments), Mwita Waitara has directed district councils to ensure that they allocate 20 per cent from their own sources to pay allowances to local leaders.

He said the councils had the duty to paying the local authority leaders, and should increase their revenues for that purpose.

He said that in response to a question by Mbulu Rural MP, Flatei Massay (CCM) who had argued that the councillors had many duties to handle but were poorly paid.

He also wanted to know the government's plans to increase allowances for the councillors.

On a supplementary question, Iringa Urban MP Peter Msigwa (CHADEMA) while contributing on the same issue said some of the councils had low revenues due to their sources of revenues, therefore the 20 per cent allocation was still a small amount.

Taking this into account, Msigwa insisted that it was important for the government to intervene in adding more funds for the allowances of councillors and local leaders.

Waitara explained that for the government to support councils paying allowances to those leaders would depend on its financial muscles.

"There is need to consider the concerns and will work on them when the government has funds for that purpose so that these our fellow leaders also get better pay," he told the House.

He admitted that the government was aware of big jobs done by the councillors in monitoring development activities at their areas, saying the government had been improving allowances for the councillors when the councils' revenues increased.

From 2012/13 financial year the government increased amount of allowance from 120,000/- to 250,000/- per month, which is equivalent to 108.3 per cent increase.

Again, in 2014/15, the amount was raised to 350,000/- from the previous amount of 250,000/-.

NOTICE

DECLARATION OF DIVIDEND FOR THE YEAR 2018

The Board of Directors of CRDB Bank Plc recommends a dividend of TZS 8 per issued and fully paid up share in line with the Bank's Dividend Policy subject to obtaining approval from the Annual General Meeting of shareholders to be held on 18th May, 2019.

Pursuant to approval of the dividend recommendation, the timetable for dividend payment will be as follows:

Announcement of Dividend Payment:	12th April, 2019
Trading of Shares Cum Dividend:	12th April - 4th May, 2019
Trading of Shares Ex-Dividend:	6th May, 2019 onwards
Closure of the Members Register:	8th May, 2019
Re-Opening of the Register:	9th May, 2019
Dividend Payment on/or about:	3rd June, 2019

Dividend will be paid directly to shareholders bank accounts, through M-Pesa, Airtel Money and Tigo Pesa for those who have issued instructions.

For communication the contact is:

The Company Secretary
 CRDB Bank Plc
 Office Accommodation Scheme Building - Azikiwe Street, 4th Floor
 P. O. Box 268
 Dar es Salaam
 Tel. no. 022 - 2114237
 Email: shareholders@crdbbank.com

By order of the Board,

John Rugambo

John Rugambo
 Company Secretary
 11th April, 2019

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Govt: Resolve on building of health centres countrywide remains intact

By Polycarp Machira, Dodoma

THE government yesterday reiterated its plans to build new health centres across the country saying it will go hand in hand with allocating health staff.

Deputy Minister in the President's Office (Regional Administration and Local Government-RALG), Josephat Kandege, however, called on the local authorities to report any health facilities in the country that had shortage of workers.

"The government would like to call upon the councils to give list of health centres facing acute shortage of staff for immediate intervention," he said.

The deputy minister was responding to a question by Special Seats MP, Suzan Lyimo (CHADEMA) who had argued that despite efforts of building new public health facilities in the country, the centres were lacking medical practitioners to serve the patients.

"The speed of constructing more health centres could be in line with increasing a number of health staff," Lyimo stated.

Kandege insisted that the ministry had already issued directive to the councils to provide list of health centre

that had no staff.

Earlier, Mikumi lawmaker Joseph Haule (CHADEMA), told the House that his constituency was facing shortage of health centres, and even for those available had medicines and health professionals.

The deputy minister explained the Kilosa district council has a total of five health centres, two of them are located at Mikumi constituency, namely: Kidodi and Ulaya.

During the 2017/18 financial year, the Kidodi health facility was given 400m/- for repairing and improving its buildings which enabled it to offer maternal surgeries.

In 2018/19, the government allocated 400m/- to the Mikumi dispensary for constructing new buildings for it to meet criteria for being upgraded to a status of health centre.

Kandege further expressed government's commitment to building more health centres countrywide and recruiting more health workers.

"The speed of constructing more health centres could be in line with increasing a number of health staff"



Anthony Mavunde (3rd-L), who is Deputy Minister of State in the Prime Minister's Office and Dodoma Urban legislator, pictured yesterday handing over chicks worth 68m/- to some Dodoma councillors for onward distribution to 37 groups. Photo: Correspondent Joseph Ibrahim

'State conducting research on costs of seed production'

By Polycarp Machira, Dodoma

THE government is conducting research on costs of seeds production in comparison to their current prices in the market which would enable it to decide whether there was a need to set indicative prices.

Agriculture Deputy Minister Omary Mgumba told the National Assembly here yesterday that the study is aimed at establishing costs of production against prices for such agricultural inputs.

The move comes as a measure to control prices surge in the market, with stakeholders complaining over high prices of agricultural inputs, including seeds.

In the House yesterday, Ndanda MP Cecil Mwambe, stated that the agricultural inputs were expensive, therefore were unaffordable to the majority farmers leading to low harvests.

"Is the government ready to lower prices of the inputs or put in place indicative prices in order to make

farmers affording to buying them?" asked the MP

Mgumba explained the government has continued taking several measures to ensure that agricultural inputs, including seeds, pesticides and others, were available at the right time and at affordable prices.

The measures include importation of the inputs, giving subsidies, removing some of the levies and taxes charged on the inputs and doing researches on value chain.

He told the House that the

government has always been setting indicative prices for fertilizer through the bulk procurement system in the country.

In efforts to boost agricultural production and farmers' income, the government buys and control supply of pesticides.

The government also provides soft farm inputs loans to the farmers through Tanzania Agricultural Development Bank (TADB) and National Development Corporation (NDC), among others.

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"Re-Advertisement"

This advertisement is a correction to RFP no. 2019/02-140 issued on 1st April 2019 for Refurbishment of Angaza Building - Magomeni Health Centre and Mbagala Rangitatu Round Table Dispensary

Jhpiego (pronounced "ja-pie-go"), is an international non-profit health organization affiliated with the Johns Hopkins University. For more than 40 years and in over 155 countries, Jhpiego has empowered front-line health workers by designing and implementing effective, low-cost, hands-on solutions to strengthen the delivery of health care services for women and their families. By putting evidence-based health innovations into everyday practice, Jhpiego works to break down barriers to high-quality health care for the world's most vulnerable populations. Jhpiego's focus is on training and support for health care providers-including doctors, nurses, midwives and health educators working in limited-resource settings throughout Africa, Asia, the Middle East, Latin America and the Caribbean. Since 1999, Jhpiego has worked with the Tanzania Ministry of Health and Social Welfare, development partners, health experts, and community leaders to improve health outcomes in maternal, newborn and child health; HIV/AIDS; gender-based violence; cervical cancer prevention; Integrated Management of Childhood Illness; malaria; and family planning, as well as pre-service education, infection prevention and control, and training of community health workers.

Funded by the Elton John AIDS Foundation (EJAF), the project led by Jhpiego is a public-private partnership between EJAF and USAID/Tanzania working to establish three Centers of Excellence (COE) in Dar es Salaam and Dodoma to increase ART initiation and retention of MSM living with HIV. COEs provide a comprehensive package of services and tackle common barriers to engagement in HIV care. Jhpiego is providing support to refurbish the facilities to align with infrastructure needs developed in consultation with beneficiaries, R/CHMT, NACP, and TACAIDS.

Jhpiego Tanzania invites reputable civil and building contractors eligible registered with Contractors Registration Board (CRB) with class 7 and have relevant experience and capacity to submit sealed proposals for refurbishments for establishment of centers of excellence and resource corners as specified in the table below:

Lot No.	Site & Tender Description
I	Magomeni Health Centre - refurbishment of Angaza Building
II	Magomeni Health Centre - renovation/ refurbishment of 20 feet container
III	Mbagala Rangitatu Round Table Dispensary - renovation/ refurbishment of container building offices

Interested eligible bidders may request a complete set of bidding documents through the following email address: TZ-Jhpiegobids@jhpiego.org. All bids in one original hard copy plus one electronic copy in a flash drive enclosed in plain envelopes must be delivered to the address given below before May 9th, 2019 by 11:00 am.

All tenders must be accompanied with Tender Security in an acceptable format. A prospective bidder having any question regarding this RFQ shall send an email 3 days prior to the due date and time for submission of offers to the following address: TZ-Jhpiegobids@jhpiego.org.

Jhpiego reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids at any time prior to contract award, without thereby incurring any liability to bidders. The Jhpiego is under no obligation to accept the lowest bid.

Late bids, electronic bids, bids not received shall not be accepted for evaluation irrespective of the circumstances.

Offers must be delivered on or before the due date to:

The Country Director,
Jhpiego Tanzania,
Plot No. 72, Block 45B, Victoria Area, New Bagamoyo Road
P.O. Box 9170,
Dar es Salaam, Tanzania
Tel: +255 756 888 388



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PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st MARCH 2019

(Amounts in million shillings)

	Current Quarter 31-Mar-19	Previous Quarter 31-Dec-18
A. ASSETS		
1 Cash	1,512	849
2 Balances with Bank of Tanzania	17,032	11,586
3 Investments in Government securities	44,928	49,500
4 Balances with other banks and financial institutions	3,299	9,883
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	8,795	4,737
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	70,518	69,901
12 Other assets	2,938	8,593
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	837	855
16 TOTAL ASSETS	149,858	155,904
B. LIABILITIES		
17 Deposits from other banks and financial institutions	44,386	45,500
18 Customer deposits	68,619	68,764
19 Cash letters of credit	-	-
20 Special deposits	94	5,040
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	43	44
23 Accrued taxes and expenses payable	1,876	2,197
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other liabilities	685	360
28 Borrowings	-	-
29 TOTAL LIABILITIES	115,703	121,455
30 NET ASSETS/(LIABILITIES)/(16 minus 29)	34,155	34,449
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	21,500	21,500
32 Capital reserves	2,647	1,630
33 Retained earnings	8,745	7,606
34 Profit (Loss) account	591	2,346
35 Other capital accounts	672	1,367
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	34,155	34,449
38 Contingent liabilities	6,681	5,905
39 Non performing loans & advances	4,205	4,967
40 Allowances for probable losses	1,315	1,332
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	22.79%	22.10%
(ii) Non performing loans to total gross loans	5.85%	6.97%
(iii) Gross loans and advances to total deposits	63.51%	59.93%
(iv) Loans and Advances to total assets	47.06%	44.84%
(v) Earning Assets to Total Assets	83.78%	80.48%
(vi) Deposits Growth	-4.84%	-11.01%
(vii) Assets growth	-3.88%	-9.89%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31st MARCH 2019

(Amounts in million shillings)

	Current Quarter 31st March 2019	Comparative Quarter (Previous Year) 31st March 2018	Current Year Cumulative 31st March 2019	Comparative Year (Previous Year) Cumulative 31st March 2018
1 Interest Income	2,922	3,678	2,922	3,678
2 Interest Expense	1,246	1,439	1,246	1,439
3 Net Interest Income (1 minus 2)	1,676	2,237	1,676	2,237
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	77	261	77	261
6 Non Interest Income:	221	300	221	300
6.1 Foreign Currency Dealings and Translation Gains(Loss)	72	64	72	64
6.2 Fees and Commissions	150	236	150	236
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non Interest Expenses:	989	967	989	967
7.1 Salaries and Benefits	458	394	458	394
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	531	573	531	573
8 Operating Income/(Loss)	831	1,309	831	1,309
9 Income Tax Provision	240	300	240	300
10 Net Income/(Loss) After Income Tax	591	1,009	591	1,009
11 Other Comprehensive Income (Itemize)	-	-	-	-
12 Total Comprehensive Income/(Loss) for the quarter / year	591	1,009	591	1,009
13 Number of Employees	30	30	28	30
14 Basic Earnings Per Share	110	188	110	188
15 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	2.21%	2.92%	2.21%	2.92%
(ii) Return on Average Shareholders' Fund	6.85%	11.66%	6.85%	11.66%
(iii) Non Interest Expense to Gross Income	31.46%	24.33%	31.46%	24.33%
(iv) Net Interest Income to Average Earning Assets	5.51%	5.52%	5.51%	5.52%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st March 2019

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2019							
Balance as at the beginning of the quarter 01.01.2019	21,500	-	9,952	1,630	1,367	-	34,449
Profit for the year	-	-	591	-	-	-	591
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Proposed	-	-	(430)	-	-	-	(430)
Regulatory Reserve	-	-	1,655	-	-	-	1,655
General Provision Reserve	-	-	695	-	(695)	-	-
Loan written off	-	-	-	(638)	-	-	(638)
Others	-	-	184	-	-	-	184
Balance as at the end of the quarter year 31.03.2019	21,500	-	9,952	1,630	1,367	672	34,155
Previous Year 2018							
Balance as at the beginning of the quarter 01.01.2018	21,500	-	9,983	3,584	1,496	-	36,563
Profit for the year	-	-	37	-	-	-	37
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(202)	202	-	-	-
General Provision Reserve	-	-	134	(5)	(129)	-	-
Others	-	-	-	(2,151)	-	-	(2,151)
Balance as at the end of the quarter 31.12.2018	21,500	-	9,952	1,630	1,367	672	34,449

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31st March 2019

(Amounts in million shillings)

	Current Quarter 31st March 2019	Previous Quarter 31st December 2018	Current Year Cumulative 31st March 2019	Comparative Year (Previous Year) Cumulative 31st March 2018
I. Cash flow from operating activities:				
Net income/(loss)	831	547	831	1,309
Adjustments for:				
- Impairment/Amortization	139	(64)	139	278
- Net change in Loans and Advances	(1,623)	(164)	(1,623)	(3,809)
- Gain/Loss on Sale of Assets	-	(3)	-	-
- Net change in Deposits	(5,755)	(14,898)	(5,755)	4,518
- Net change in Short Term Negotiable Securities	(1,070)	6,414	(1,070)	2,648
- Net change in Other Liabilities	48	(350)	48	(86)
- Net change in Other Assets	5,655	2,228	5,655	(754)
- Tax Paid	(240)	(510)	(240)	(478)
- Others (specify)	-	-	-	-
Net cash provided (used) by operating activities	(2,016)	(8,180)	(2,016)	3,625
II. Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(44)	(529)	(44)	(18)
Proceeds from Sale of Fixed Assets	-	5	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
Net cash provided (used) by investing activities	(44)	(525)	(44)	(18)
III. 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	-	-	-	(645)
Net Change in Other Borrowings	-	-	-	-
Others (specify)	-	-	-	-
Net Cash Provided (used) by Financing Activities	-	-	-	(645)
IV. Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	(2,059)	(8,705)	(2,059)	2,962
Cash and Cash Equivalents at the Beginning of the Quarter	34,885	43,391	34,885	58,311
Cash and Cash Equivalents at the end of the Quarter	32,826	34,686	32,826	61,273

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31st MARCH 2019

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements

Name and Title	Signature	Date
Mr. Ashwani Kumar Negi Managing Director	Signed	04.04.2019
Mr. Poncian Katesigwa Head of Finance	Signed	04.04.2019
Mr. Allen Richard Internal Auditor	Signed	04.04.2019

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
1. Mr. Fredrick Mbalu- Director	Signed	04.04.2019
2. Mr. S. K Mukherjee- Director	Signed	04.04.2019

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NO.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
1.0	Current Accounts		
a)	Required minimum opening balance	500	500,000
b)	Monthly service fee (breakdown per customer)		
	Folio Charge	4	6,000
c)	Cheque withdrawal over the counter		
	Up to Tshs 25,000,000 a day	-	free
	Over 25,000,000 a day	-	0.15% of withdrawn amount
	Up to 5000 USD a day	free	-
	Over 5000 USD withdrawal	0.6% of withdrawn amount	-
d)	Fees per ATM withdrawal	-	-
e)	ATM mini statement	-	-
f)	Interim/additional statement per page	1.50	1500
g)	Periodic scheduled statement	free	-
h)	Cheque book (50 leaves)	27	42,000
i)	Dishonoured Cheque	55	70,000
j)	Special clearance		
	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque	-	-
l)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	-
m)	Cancellation of bankers cheque/DD	15	20,000
n)		-	-
o)	Stop payment	28	35,000
p)	Standing order	-	-
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9,000
s)	New ATM card issuance	-	-
t)	ATM card renewal or replacement	-	-
u)	Overdrawn account interest charge	-	-
	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate
	Overdrawn in loan account	2% over regular rate	2% over regular rate
	Unarranged overdraft	2% over the TOD rate	2% over the TOD rate
v)	Interbank transfer	-	-
w)	Bill payments through ATM	-	-
x)	Deposit fee	-	-
Savings Accounts			
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
Current account.			
	(Over USD 10000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
v)	Other (please specify)	-	-

b)	Cash withdrawal per day-Free of charge up to amount	2,000	25,000,000
c)	Cash withdrawal charges over USD 2,000 to 5,000 per day	0.25% of withdrawal amount	-
d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdrawal amount	-
e)	Cash withdrawal charges over TZS 25,000,000 per day	-	0.15% of withdrawal amount
f)	Required minimum opening balance		
	Without Cheque book	50	50,000
	With Cheque book	200	200,000
g)	Monthly service fee	1.5 per page	1500 per page
h)	Interim statement	15	20,000
i)	Cheque book charges 25 leaves	25	35,000
j)	Account closure	-	184
k)	Maintenance of minimum account balance		
	Without cheque book	50	50,000
	With cheque book	200	200,000
l)	Minimum balance charges (in case of non maintenance of minimum balance)		
	Without cheque book	4 p.m	900 p.m
	With cheque book	15 p.m	3,600 p.m
3.0	Current Accounts		
	Ledger folio charges per folio (40lines per folio)	4 per folio	6,000 per folio
	Cash withdrawal per day-Free of charge up to amount	5,000	25,000,000
	Cash withdrawal charges over USD 5,000 per day	0.6% of withdrawal amount	-
	Cash withdrawal charges over TZS 25,000 Mn per day	-	0.15% of withdrawal amount
	Cheque book charges 50 leaves	27	42,000
	Account closure charges	70	85,000
	Maintenance of minimum account balance	500	500,000
	Minimum balance charges	15 p.m	20,000 p.m
4.0	Electronic Banking		
a)	Internet banking monthly fee	-	-
b)	Internet transfers	-	-
c)	SMS banking	-	-
d)	SMS Alert facility -		
	Minimum SMS Alert Charge (to be recovered quarterly upfront)		
	- Individual	USD 3.00 (USD a/c) TZS 5,000 (TZS a/c)	1st 50 SMS in a Qtr
	- Corporate	USD 10.00 (USD a/c) TZS 15,000 (TZS a/c)	1st 150 SMS in a Qtr
	SMS Alert charge per SMS beyond the free SMS (To be recovered in monthly basis)	USD 0.05 per SMS TZS 100 per SMS	
e)	Others	-	-
5.0	Foreign Exchange Transaction.	</	

By Correspondent James Kandoya

Malinyi sees improved public access to better quality toilets

DESPITE the fact that Malinyi District Council faces a big challenge of herders, it has recorded significant achievements in improving health including building of quality toilets.

Speaking to the residents of Mtimbira Division, recently the Malinyi District Commissioner Majura Kasika said the number of households using quality toilets had increased to 38 per cent from 3.52 percent

He however thanked the Health Actions Promotion Association (HAPA) that worked in collaboration with his district council to emphasize and conduct training to the community about sanitation.

DC said since the sanitation campaign launched by the Vice President Samia Suluhu Hassan two years ago, his district in collaboration with HAPA made great strides to ensure the households build and quality toilets and use them. "It is not an easy task to change the behaviour of herders to build and use toilets, however we have succeeded," he said.

Kasika commended thirteen villages that were inspected and upgraded from third class to second class and further called upon the same villages to do bet-

ter to achieve first grade.

For his part, the HAPA manager in Malinyi, Focus Mtaki said up to March this year, a total of 21,765 households which is equivalent to 96.6 per cent had quality toilets while 767 equivalents to 3.52 per cent had no toilets.

Mtaki added HAPA and the district council had set strategy of improving to ensure it reaches the national target of quality toilets for every household and the use by laws to ensure that households with pit latrine improve them by May 31, this year.

He mentioned some challenges facing them as poor participation of leaders in different places, herders' societies and elders in some societies rejected the directives of building toilets and sometimes threatened the informers.

Two years ago, it was reported that as part of strategies to improve sanitation, hygiene and control epidemic diseases, Vice President Samia Suluhu Hassan has urged local government authorities to prioritise the matter and make it among the top agendas at all levels.

According to the VP, epidemic diseas-

es kill at least 83 people every day.

She made the remarks in Dodoma at the official launch of the National Sanitation Campaign Phase II (December 2017-june 2012) dubbed "Usichukulia Poa, Nyumba ni Choo".

The VP informed that launching of phase II follows successful implementation of phase I which has resulted into increased number of households, schools and health facilities with standard toilets. She also directed the Ministry for Health, Community Development, Gender, Elderly and Children, Ministry for Water and Irrigation and Ministry for Education, Science and Technology to set aside funds for the sanitation campaigns countrywide.

She said the new campaign aims to increase the number of households with standard toilets. She said the target is to have 5.6 million houses with standard toilets whereby 3.8 million houses are in rural and 1.8 million in urban areas.

VP noted that the government spends 440bn/- annually to treat people with diseases that could be prevented such as cholera and diarrhoea.



Small traders dealing in processed condiments display pepper chutney for sale near Dar es Salaam's Ferry fish market yesterday. Photo: Selemani Mpochi



COMMERCIAL BANK OF AFRICA TANZANIA LIMITED

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES
"ALL BANKING CHARGES ARE VAT EXCLUSIVE"

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P.O.Box 9640, Dar es Salaam, Tanzania
Tel +255 22 2130113
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NUFAIKA SAVINGS ACCOUNT (PERSONAL)	
Minimum opening balance	TZS 50,000.00 USD 50.00 EUR 50.00 GBP 50.00
Minimum balance limit	TZS 25,000.00 USD 50.00
Interest earning min balance	TZS Below 200,000-0% Above 200,000-3% USD Below 200-0% Above 200-1.5%
Interest earning min balance	USD Below 200-0% Above 200-1.5%
Monthly Ledger Fee	TZS NIL USD NIL
Coins Cash Deposit fees	TZS 5% min 500.00
Cash Deposit fee (small denominations < 250)	USD 0.01

TARGET SAVINGS ACCOUNT	
Opening/operating balance	TZS 50,000.00 USD 50.00
Monthly Ledger Fee	TZS N/A USD N/A
Interest earning min balance	TZS Below 200,000-0% Above 200,000-3% USD Below 200-0% Above 200-1.5%
Interest earning min balance	USD Below 200-0% Above 200-1.5%
Withdrawal Frequency	TZS Once per Quarter USD Once per Quarter

YOUNG CHAMPION ACCOUNT	
Account management	Parent/Guardian
Opening/operating balance	TZS 50,000.00 USD 100.00
Monthly Ledger Fee	TZS N/A USD N/A

ACCOUNT CLOSURE CHARGES	
A/C closure Within 6 months	TZS 20,000 USD 20
A/C closure beyond 6 months	TZS 10,000 USD 10
Withdrawal Frequency	TZS Once per Year, with prior notice USD Once per Year, with prior notice

OTHER CHARGES	
Over the counter withdrawal limit	TZS Corporate 100m; > 100m see OTC below Personal 50m; > 50m see OTC below USD Corporate 100k; > 100k see OTC below Personal 50k; > 50k see OTC below
Over the counter withdrawal fee	TZS 2,500 for amounts < 50M, 100K for amounts > 50M USD Personal: 2%, max 200
Over counter Balance Inquiry	TZS N/A USD N/A
ATM Balance Inquiry	TZS 300.00
POS charges	500.00
ATM Balance Inquiry (non CBA ATM)	TZS 500.00
ATM Min statement	TZS 400.00
Reactivate dormant account	TZS 10,000 USD 10

CURRENT ACCOUNT	
Private Banking Tariff	Bundled Tariff
Withdrawal at the Teller Counter	Free
Minimum Opening Balance	Minimum opening balance - TZS 250,000 USD 250,000 EUR/GBP 200
Withdrawals at CBA Automated Teller Machines (ATM) only	Free
Incoming funds	Free
Telegraphic Transfer (Option 1)	Bundled Tariff
Telegraphic Transfer (Option 2)	Pay As You Go up to USD 5000 maximum.
Bankers cheques Bankers drafts	Free
Standing order	Free
Monthly Statement & Interim statements	Free

Internet Banking	Free
Cheque books	Free
ATM cards	Free
Pre-Approved credit card	Included
Free Travel Insurance	Included
Priority Pass	Included
Applicable charges	TZS 35,000 USD 25 GBP/EUR 15 p/m

CURRENT ACCOUNT	
Opening/Operating balance	
Personal Account	TZS 100,000 USD 100
Freedom CA (Salary a/c)	TZS 20,000
Monthly Ledger Fee - Pers	TZS 10,000 USD 10
Monthly Ledger Fee - Freedom	TZS 2,000

ATM CHARGES	
ATM cash withdrawal (UMOJA debit card on-us)	TZS 900
ATM cash withdrawal (VISA debit card not on-us)	TZS 1,600 for local and 3,000 for international
Card replacement costs	TZS 10,000
Bank/Agent card	TZS 10,000
ATM Daily limit	TZS 1,000,000
ATM Minimum withdrawal	TZS 5,000
Annual Card Fee	TZS 10,000
POS Charges	TZS As per Non CBA ATM charges (TZS 1,600)

MOBILE BANKING	
Transfer to Mobile Money	TZS TZS 1000 (for amount not exceeding 200,000 per transaction) TZS 2000 (for amount exceeding 200,000 max 500,000, per transaction)
Account Balance Enquiry	TZS 200
Mini-statements	TZS 300
Cheque Status Enquiry	TZS 300
Cheque Book Request	TZS 200

CIB	
Corporate CA - Opening balance	TZS Corp CA - 1,000,000 SME/BB - 500,000 USD Corp CA - 1,000 SME/BB - 500
Monthly Ledger fee - Corporate	TZS 10,000 USD 10
Service charges (Trans Fee) - Corporate	TZS N/A USD N/A
Associations/NGO's - Opening bal	TZS 1,000,000 USD 1,000
Over the counter withdrawal fee	TZS TZS 1000 flat; (for Corporate); or 50m (for Personal); 0.25% max 100k USD 1% flat (for Corporate); or 50k (Personal); 0.25% max 100k
Over the counter withdrawal fee	TZS 30,000 USD 20
Activation of inactive Accounts	TZS 50,000 USD 50
Certificate of Balance (to Auditors)	TZS 250,000 USD 250
Associations/NGO's - Min bal	TZS 10,000 USD 10

CHEQUE BOOK CHARGES	
30 Leaves	TZS 15,000 USD 15
50 Leaves	TZS 20,000 USD 20
100 Leaves	TZS 30,000 USD 30
counter leaf	TZS 25,000 USD 25

Bankers cheque issuance	TZS 30,000 USD 25
Cancellation Banker's Cheque	TZS 20,000 USD 10
Stop payment	TZS 30,000 USD 25

UNPAID CHEQUE/RETURNED CHEQUE	
Unpaid Cheque	TZS 50,000 USD 50

BANK STATEMENTS	
Interim	TZS NIL USD NIL
Duplicate statement (up to 3 months) per month	TZS/USD 3500/3 TZS/USD 7000/7

PAYMENTS	
PAYMENTS - OUTWARDS	
Telegraphic Transfers (TT)	USD 0.25% of amount, Min USD 60, Max 250
Direct Credit ACH/EFT (Manual)	TZS 2,000
Salary Processing - Direct Credit ACH/EFT (Automated)	TZS 1,000
TISS/RTGS	TZS 10,000 USD 10
PAYMENTS - INWARDS	
Telegraphic Transfers (TT)	USD Free
TISS/RTGS	TZS NIL USD NIL

STANDING ORDER	
Set up	TZS 2,000 USD 2
To other banks	TZS 20,000 USD 20

LETTERS OF CREDITS (IMPORT LC)	
Issuing commission	1.5% per qr + SWIFT 100
General amendment Commission	USD 150
Extension Commission (period/amt)	USD 1% of LC amount, min 200
L/C Cancellation unutilised LC	USD 300
General correspondence Chaser	USD 100
Acceptance LC	0.25% per qr
Release document (Letter of undertaking)	USD 200

LETTER OF CREDIT (EXPORT)	
Scrutinization of documents	USD 0.5% minimum 250 USD
Confirmation Charges	USD 0.5% Min 250
Advising commission (non customer)	USD 400
Negotiations Charges	USD NIL
Discrepancy Fees	USD 100
Courier Charges	USD Same

IMPORT DOCUMENTS FOR COLLECTION	
Advising commission	USD 0.25%
Collection	USD NIL

EXPORT DOCUMENTS	
Scrutinization of documents	USD 0.5% minimum 250 USD
Courier Charges	USD 150
Negotiations Charges	USD 0.25% minimum 250 USD

Premier impressed by government satellite city construction progress

By Guardian Reporter

PRIME Minister Kassim Majaliwa has expressed his satisfaction on the construction progress of the newly inaugurated government's satellite city in the country's capital, Dodoma.

In his official tour at Mtumba area, Majaliwa inspected seven ministries.

He called on the ministries, which have started operating in the area to ensure that boards display the ministries, names so that it can be easier for people who want services to get into the respective offices.

"Post signs should be installed to avoid unnecessary inconveniences to people who need services. Our aim is to ensure that people get services from here," Majaliwa said.

Ministries visited by the premier include Natural Resources and Tourism, President's Office Regional Administration and Local Government, Prime Minister's Office (policy, parliamentary affairs, labour, employment, youth, and the disabled), President's Office (Public Service and Good Governance), Livestock and Fisheries, Defence and National Service, and Minerals.

"I am happy to meet with ministers, deputies, permanent secretaries and heads of departments here and the construction is progressing well," he said.

According to him, the idea is to ensure that people get services within the government satellite city and not elsewhere. He also explained that the government will ensure that all infrastructures of road, power, information communication technology (ICT) are available in the area.

He also said that an ultra-modern health center will be built in the area that will be serving government leaders and ordinary people from neighbouring villages.

Earlier Minister for Natural Resources and Tourism, Dr Hamisi Kigwangalla said that about 64 staff members have moved into the ministry's building which has 25 offices and one conference hall.

The ministry according to Dr Kigwangalla, has disbursed 13,570 tree seedlings to different ministries and at his office they have planted 980 trees.

On his part, the Minister of State in the President's Office, Regional Administration and Local Government, Selemani Jafo said that they have moved into the new office since Monday last week and they operate from temporary offices as they wait for the permanent structure to be completed.

Speaking during the inauguration of the government's satellite city, Majaliwa said that 8,883 public servants, including his office, had already moved to Dodoma.

Majaliwa said a number of foreign embassies, including China and Germany, have already opened their liaison offices in the new capital.

On July 30, 2018, Magufuli allocated land to foreign missions and international organisations to move their offices and residences to Dodoma.

The president offered 62 free title deeds for the construction of the foreign missions and five title deeds for international organisations accredited to Tanzania to facilitate their shifting to the new capital.

He said the allocation of five hectares of land to each foreign mission amounted to showing how Tanzania valued and honoured the long cooperation with development partners.

The president assured the foreign missions that Dodoma has conducive environment including security and access to the basic social services.

In 1973, the government announced that the capital would be moved from Dar es Salaam to a more central location to better serve the needs of the people.

In the same year, the government decided to shift its capital city from Dar es Salaam to Dodoma, when it was envisaged that the move would take 10 years.

But four decades later, the move could not be implemented on various reasons, including poor infrastructures and economic difficulties.



I am happy to meet with ministers, deputies, permanent secretaries and heads of departments here and the construction is progressing well



Arumeru district commissioner Jerry Muro (R) briefs Arusha regional commissioner Mrisho Gambo (next to him) on the ongoing construction of a centre expected to serve tourists on their way to and from national parks, particularly in Tanzania's northern circuit. Photo: Correspondent Woinde Shizza

TARI introduces Farmers' Field Day

By Guardian Correspondent, Dodoma

TANZANIA Agriculture Research Institute (TARI) has introduced 'Farmers' Field Day' as part of continuous efforts to boost the performance of agriculture sector in Tanzania.

The key day, projected to serve the purpose of taking farmers performance into new heights, was launched yesterday at Makutupora Centre, by attracting at least 100 farmers from different villages of Dodoma district.

At the launching event, head of the centre, Dr Cornel Masawe, explained that the day has been introduced to give farmers key platform to freely acquire best farming technologies.

of the day is allowing farmers visiting here and learn how to cultivate more commercially, through surveying diverse demonstration farms under supervision of experienced experts," he said.


Dr Masawe challenged the farmers to group themselves in special clusters so as making it easier for experts to visit and guide them on recommended agronomic practices.

On other part, the Centre's research coordinator, Dr Elias Letayo, said that the state-owned centre was continuing conducting various researches, on different crops, with an eye to solve problems facing farmers.

"For instance, most farmers in Dodoma are failing to yield bumper harvests due to climate challenges. But the Makutupora Centre has so far managed to invent drought resistance seeds varieties on many crops, which is an opportunity for them (farmers) to come and learn how best to apply the seeds," he said.

In their vote of thanks, the farmers, apart from hailing the centre, they spoke over possibility of establishment of demonstration farms in villages, saying the development will stimulate farming performance among many farmers. "Not all farmers will manage visiting here, but if can manage putting demo farmers in villages your initiative will see more impacts," said Kenneth Makole, a farmer from Gawaye village.

vests due to climate challenges. But the Makutupora Centre has so far managed to invent drought resistance seeds varieties on many crops, which is an opportunity for them (farmers) to come and learn how best to apply the seeds," he said.



JOB OPPORTUNITY

Expected start:	13th May 2019
Deadline:	7th May 2019
Type of contract:	15 Day consultancy

Introduction
ADD is an international non-governmental organization based in UK. It works with disabled people's organizations (DPOs) to demand their rights and to have an inclusive society. ADD in Tanzania work in partnership with the Tanzania Federation of Disabled People's Organization (SHIVYAWATA) and National DPOs. Currently ADD International and SHIVYAWATA, Ministry of Education Science and Technology (MoEST) and President Office' Regional Administrative and Local Government (PO-RALG) are implementing a four years project namely Modelling Inclusive Pre-primary Education (MIPE) which focus on providing an opportunity for young children with disabilities to access inclusive and appropriate pre-primary education across four districts namely Kibaha Town Council, Kisarawe, Mkuranga and Kibaha DC in Pwani Region.

Purpose and Scope of the mid-term review (MTR)
The MIPE MTR will be undertaken at the mid-half of the programmes and will pave the way for the programme delivery for the remaining duration and proposed amendments (if any) required in programme design, implementation and arrangement and/or linkages in order to effectively and sustainably contribute to the programme objectives. It will also be forward looking and will capture effectively lessons learnt, providing information on the nature, extent and where possible, the potential impact and sustainability of results including contribution to capacity development and achievement.

The MTR process shall focus on analysing the data in the key four areas namely relevance, effectiveness, efficiency and sustainability in which for each area, the process shall analyse the data, identify key learning points, best practices and recommendations.

Criteria for bids and evaluator qualifications.

- The bidder should submit a proposal of maximum 10 pages with a clear, detailed understanding of the assignment, and description of the proposed methodology, analytical framework, sampling methods and approach to midterm review (evaluation)
- The bidder should demonstrate having undertaken at least 1 similar assignment with a sample of a previous evaluation should be included in his/her application.
- The team leader's CV together with a description of their qualities should be included, such as: ability and competence to work in and lead a team; communication, planning and action learning skills; plus other relevant competencies.
- A plan and budget with estimated no. of days and rate for each consultant, and other charges.

Related skills and qualifications: A relevant master's degree and above with extensive experience in conducting reviews/evaluations (preferably for inclusive education projects) and have a proven record in delivering professional results. Examples of previous work to be provided. Be fluent in English and able to communicate verbally and in writing. Using Swahili for community level interviews will be essential. Have relevant technical qualification in inclusive education or equivalent work experience in education or social sciences. Be fully acquainted with project lifecycle management.

To apply: For those interested, kindly please request the full Terms of reference through info@add-tanzania.org
Only short-listed applicants will be contacted.



CARRIER OPPORTUNITY- M&E /DATA ANALYST

The National Council of People Living with HIV (NACOPHA) is a nonprofit organization dedicated to have a nation whereby People Living with HIV live a quality life and enjoy all Basic Human Rights.

NACOPHA is seeking to employ an M&E/Data analyst for its ongoing programs to be based in Dar es Salaam with frequent in country travels.

Overall purpose: Responsible to provide leadership to NACOPHA in terms of monitoring & evaluation with a particular focus on the use of scientifically sound methods of impact evaluation. He / She will be responsible for the implementation of the Monitoring and Evaluation (M&E) framework for the organization's projects and contribute to the design and implementation of related core M&E research and development activities of NACOPHA. He /She will develop approaches and tools based on clear impact pathways, theories of change, outcomes, and indicators of progress. He/ She will work to ensure that proper monitoring and evaluation is carried out at outcome level and for ensuring that projects at NACOPHA maintain their strategic vision and that all activities result in the achievement of intended outputs in a cost effective and timely manner. In addition, the M&E/Data Analyst will build the capacity of project staff in monitoring and evaluation and specifically how to demonstrate impact. He /She will assist Project Managers in preparing quarterly/annual reports on project progress and will monitor the overall progress of NACOPHA's projects in achieving outcomes including success stories documentary.

DUTIES & RESPONSIBILITIES

- Operationalize the M&E framework designed for NACOPHA programs including and not limited to: designing program M&E tools for data collection, verification, and management and reporting as well as data audits;
- Contribute to the development, design and planning of projects so that-projects have a clear and feasible strategy towards impact that is in line with NACOPHA's mission and strategy, and include clearly defined measurable indicators of outputs, outcomes and impact
- Contribute to outcome- and evidence-based strategic decision-making at NACOPHA and promote a culture of evidence-based learning and adaptation,
- Assist Program Managers and zone coordinators to develop systematic and realistic monitoring plans that capture quantitative and qualitative data to report on project performance indicators;
- Conduct capacity assessments on existing monitoring and evaluation system of NACOPHA.
- Lead the design and implementation of ex-post and ex-ante evaluations of NACOPHA's technologies and interventions using robust methods of impact evaluation
- Monitor and evaluate overall progress on achievement of results as well as the sustainability of the project results and report periodically to management team
- Participate in multidisciplinary teams to develop, implement and evaluate strategic management plans to improve NACOPHA programming effectiveness.
- Build capacity of local communities, partners and staff on the logical framework, data management, data analysis and results-oriented programming, monitoring and evaluation methods and principles and report writing techniques and requirements for relevant donors to ensure compliance.
- In liaison with Program Managers and zone coordinators, organize and coordinate lessons learnt, workshops / review of program work plans with

partners and other stakeholders;

- Suggest strategies to the Project Management for improving the efficiency and effectiveness of projects by identifying bottlenecks in completing project activities and developing plans to minimize or eliminate them;
- Participate in annual project reviews and planning workshops and assist Project Managers in preparing relevant reports.
- Develop and maintain a system for archiving M&E guidelines, tools, data files, analysis files, reports and presentations for program activities undertaken
- Develop program and operational reporting templates that facilitate the acquisition and aggregation of information in programs, including input for impact related success stories;
- Assist in gathering, summarizing and disseminating relevant technical updates on program planning monitoring, evaluation and operations research within the project;
- Coordinate mid-term reviews and evaluation of program activities and ensure proper documentation of innovative approaches and best practices for dissemination and sharing experiences to promote repeat applications or scaling-up in different community settings;
- Perform any other duties as assigned by the supervisor

Key skills & competencies

- Proven ICT skills, especially in the development of MIS software using database software;
- Strong training & facilitation skills;
- Ability to initiate and manage change and to recognize and adjust to rapidly changing conditions;
- Strong communication and presentation skills including ability to write reports;
- Proficiency in computer applications such as Microsoft Word, Excel, Access, PowerPoint and Outlook express including financial and statistical packages;
- High level interpersonal and cross-cultural skills including ability to build alliances and collaborative relationships with sensitivity to diversity;
- Ability to maintain high standards of integrity; establish straightforward, productive relationships;
- Must have strong quantitative/qualitative and analytical skills, verbal skills and ability to communicate technical information clearly and effectively to both technical and non-technical colleagues; and
- Ability to treat individuals with fairness and respect, demonstrating sensitivity for ethnic, cultural and gender differences.
- Proficiency in English and Kiswahili languages

Minimum Qualifications & Experience

- Graduate Degree in Statistics, Health Economics, Business Administration or any other related field with five to ten (5-10) years relevant experience in monitoring and evaluation and expertise in analyzing data using statistical software packages. Post graduate is an added advantage

To apply: Email cover letter, CV with referees contact details and copies of certificates to nacopha@nacopha.or.tz by **14th May 2019**. Applicants must include the POSITION TITLE in the subject line of the email.

Only shortlisted applicant will be contacted. NACOPHA does not use agents or require any form of payment in the recruitment process. NACOPHA is proud to be an EEO employer.



CARRIER OPPORTUNITY- PRINCIPAL FINANCE & ACCOUNTING POSITION

The National Council of the People Living with HIV (NACOPHA) is a nonprofit organization dedicated to have a nation whereby People Living with HIV live a quality Life and enjoy all Basic Human Rights.

NACOPHA is seeking a candidate for principal finance/accounting position for its ongoing programs to be based in Dar es Salaam with some in country travels.

Position Summary: The Principal Finance & Accounting person is responsible for preparing financial reports and maintaining records of assets, liabilities, revenue and expenditure, payments and other financial activities. S/He conducts regular checks of the internal controls, leads the preparation of the monthly accounts closure of the operation, and ensures that disbursements are in accordance with the budget and the NACOPHA's and/or donors Financial rules and regulations.

Functional Relationship: Develop and maintain effective, collaborative relationships with (internally-within the post) the Executive Director, Head of operations, Administration and HR; Head of Programs and All Official Staff of the NACOPHA; External (outside Post)-Vendors/Contractors, Donors, and partners/stakeholders.

Roles and Responsibilities: Finance and Accounting

- General accounting tasks, including reconciling and maintaining balance sheet accounts and general ledger operations, preparing journal entries, preparing monthly closing and financial reports, preparing account/bank reconciliations;
- Perform finance analysis, reporting and management tasks;
- Oversee the validation of transactions and verification of their overall impact on the general accounts;
- Lay down and validate the accounting systems and tools;
- Review financial paperwork and procedures, provide recommendations and make necessary changes;
- Ensure all expenses are within assigned project budget and verify the completeness of all required supporting documentation for all payments vouchers;
- Prepare payments, bank transfers and do the bank transactions
- Produce periodic financial reports and other financial documents for the management of the NACOPHA programs in accordance with the prevailing NACOPHA and/or Donor policies and procedures;
- Prepare financial reports for donor(s);
- Ensure timely and accurate monthly and year end (Fiscal year) closure of accounts, including bank reconciliation, and submit reports to the Chief Executive Officer as per prescribed deadlines;
- Prepare invoice to the projects for services and cost share
- Ensure account receivables and payables activities are performed accurately and timely;
- Settle amounts due, or recover outstanding receivables;
- Identify and resolve invoicing issues, accounting discrepancies and other financial related issues;
- Assist in designing, implementing, and maintaining audit-compliant internal financial controls;
- Prepare and coordinate financial audit;
- Ensure timely and effective follow up to audit observations and recommendations;
- Timely update the Chief Executive Officer on financial status of the organization;
- Protect NACOPHA assets through maintenance of asset register, internal control and audit procedures;
- Prepare staff payroll administrations, including fringe benefit computations.

- Assist the Grant Officer/Programme Officer in reviewing budget proposals of grantees and sub-contractors
- Ensure proper and complete documentation and filing for easy retrieval of all accounting related documents;
- Identify and provide feedback and suggestions to management related to improvements to the NACOPHA's policies, procedures, processes and financial systems and related programs;
- Track benefit accumulation for the NACOPHA staff and produce monthly summary;
- In collaboration with the Head of Operations, Administrative and HR, implement the NACOPHA's procurement of goods and services in accordance with the prevailing policies and procedures, obtain written requests for quotations, tracking items ordered, and maintain inventory control and contract tracking system; and
- Perform other duties as assigned by the Chief Executive Officer and the Direct Supervisor.

Person Specifications:

Education and Experience

- Professional Final Stage, a Bachelor degree in Accounting/Finance or equivalent with minimum of 5 years' relevant work experience. A postgraduate degree is an added advantage.
- Work experience from reputable accounting/auditing firms, international organizations or donor organizations

Qualifications and Technical Skill

- Ability to prepare and maintain the full set of accounts
- Knowledge and hands on experience with QuickBooks, Not for Profit Accounting Software
- Fluency in oral and written English
- Proficient in Microsoft office

Desirable

- Knowledge of local and international donor agency requirements and regulations

Personal Qualities

- High level attention to detail and accuracy
- Ability to follow through on tasks
- Flexible, creative, responsive, able to take initiative, open to learning
- Reliable
- Able to work within systems and procedures, work effectively in a small team environment involving the sharing of information and at times sharing workloads;
- Able to analyze and integrate potentially conflicting numerical, verbal and other data from a number of sources;
- Willing to demonstrate, apply and share expert technical knowledge across the organization;
- Able to work independently and multi-task and meet deadlines.
- High level of professional ethics and integrity

To apply: Email application cover letter, CV with referees contacts and copies of certificates to nacopha@nacopha.or.tz by **14th May 2019**. Applicants must include the POSITION TITLE in the subject line of the email. Indicate expected salary/monthly lump sum.

Only shortlisted/selected applicant will be contacted. NACOPHA does not use agents or require any form of payment in the recruitment process.

NACOPHA is proud to be an EEO employer.

Awareness on rights relating to intellectual property is essential

WORLD Intellectual Property Day (WIPD) is observed annually on 26 April. The event was established by the World Intellectual Property Organisation in 2000 to raise awareness of how patents, copyright, trademarks and designs impact on daily life and to celebrate creativity, and the contribution made by creators and innovators to the development of societies across the globe. 26 April was chosen as the date for World Intellectual Property Day because it coincides with the date on which the Convention Establishing the World Intellectual Property Organisation entered into force in 1970.

Following a statement made at the Assembly of the member states of the World Intellectual Property Organization in September 1998, the Director General of the National Algerian Institute for Industrial Property (INAPI) proposed on 7 April 1999 the institutionalisation of an international day for intellectual property, with the aim of setting up a framework for broader mobilization and awareness, opening up access to the promotional aspect of innovation and [recognizing] the achievements of promoters of intellectual property throughout the world.

On 9 August 1999, the Chinese delegation to the WIPO proposed the adoption of the World Intellectual Property Day in order to further promote the awareness of intellectual property protection, expand the influence of intellectual property protection across the world, urge countries to publicize and popularize intellectual property protection laws and regulations, enhance the public legal awareness of intellectual property rights, encourage invention-innovation activities in various countries and strengthen international exchange in the intellectual property field.

In October 1999, the General Assembly of the World Intellectual Property Organization (WIPO) approved the idea of declaring a particular day as a World Intellectual Property Day.

Tanzania has several legislations

pertaining to intellectual property such as the Trade and Service Marks Act which governs patents, the Copyright and Neighbouring Rights Act, which governs copyright issues, and the Merchandise Marks Act for combating counterfeiting business.

Intellectual property right has long history which came as a result of struggle of creators and inventors. By nature intellectual property right is non rival since can be used by limited number of users simultaneously and is non-excludable eventually became public goods. That is why creators and inventors struggled to ensure intellectual property would be appreciated as a private property and excludable rather being public goods. To enable them be rewarded for their creativity and innovation. The intellectual property rights movements became fruitful when the World Intellectual Property Organization - WIPO was established in 1967. At the same time IP accommodated in World Trade Organization as one of their multilateral trade agreements. Thus, under principle of single undertaking all WTO members are supposed to undertake IP protection measures as stipulated in Trade Related Intellectual Property agreement. But what is IP meant, IP is legal rights given to creators and inventors to have temporary monopoly rights over their creations and inventions of the mind, both artistic and commercial. IP covers: trade marks rights, geographical indication rights, patents rights, plant breeders' rights, industrial design rights, copyrights and related rights.

In Tanzania intellectual property rights aspects was introduced by colonial administration, and this was in 1922 through the Patent Legislation and the introduction of Trade Marks and 1924 through Copyright Legislation. After the independence there was no any significant changes on the contents of IP legal system, however in 1966, the Copyright Ordinance was repealed by Copyright Act No. 61 of 1966. The new Copyright Legislation was enacted in 1999. It is the current Copyright Legislation in force.

Wanted: More concerted efforts to minimise malaria-induced mortality

WORLD Malaria Day (WMD) is an international observance commemorated every year on 25 April and recognises global efforts to control malaria. Globally, 3.3 billion people in 106 countries are at risk of malaria. In 2012, malaria caused an estimated 627,000 deaths, mostly among African children. Asia, Latin America, and to a lesser extent the Middle East and parts of Europe are also affected.

World Malaria Day sprung out of the efforts taking place across the African continent to commemorate African Malaria Day. WMD is one of eight official global public health campaigns currently marked by the World Health Organisation (WHO), along with World Health Day, World Blood Donor Day, World Immunisation Week, World Tuberculosis Day, World No Tobacco Day, World Hepatitis Day and World AIDS Day.

According to the most recent World Malaria Report, the global tally of malaria reached 429,000 malaria deaths and 212 million new cases in 2015. The rate of new malaria cases fell by 21 per cent globally between 2010 and 2015, and malaria death rates fell by 29 per cent in the same period. In sub-Saharan Africa, case incidence and death rates fell by 21 per cent and 31 per cent, respectively.

World Malaria Day was established in May 2007 by the 60th session of the World Health Assembly, WHO's decision-making body. The day was established to provide education and understanding of malaria and spread information on year-long intensified implementation of national malaria-control strategies, including community-based activities for malaria prevention and treatment in endemic areas.

Prior to the establishment of WMD, Africa Malaria Day was held on April 25.

Africa Malaria Day began in 2001, one year after the historic Abuja Declaration was signed by 44 malaria-endemic countries at the African Summit on Malaria.

World Malaria Day allows for corporations (such as ExxonMobil), multinational organisations (such as Malaria No More) and grassroots organisations (such as Mosquitoes Suck Tour) globally to work together to bring awareness to malaria and advocate for policy changes.

Tanzania has the third largest population at risk of malaria in Africa: over 90 per cent of population live in areas where there is malaria. Fortunately, malaria cases have dropped significantly over the last decade.

Tanzania has the third largest population at risk of malaria in Africa: over 90 per cent of population live in areas where there is malaria. Each year, 10 to 12 million people contract malaria in Tanzania and 80,000 die from the disease, most of them of their children. In the last years, the number of children dying from malaria has halved.

However, change of climate and extensive movement of people has complicated the fight as mosquitoes are now found in places previously free of malaria.

Malaria is a disease transmitted by a mosquito. The mosquito bite introduces parasites from the mosquito's saliva into a person's blood. Then, parasites travel to the liver where they mature and reproduce. Only some mosquitoes carry malaria. The ones that do are called "Anopheles". They bite at dusk and during the night. Mosquitoes must have been infected through a previous blood meal taken from an infected person.

Malaria is not transmitted from person to person, except during pregnancy from mother to child.

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Ebola: Ready for another outbreak?

By Laura Salm-Reifferscheidt

YEARS after the West Africa Ebola virus epidemic, Liberia's health system still carries the burden of a deadly outbreak. Comfort Gbainsay is huddled on a bed under a mosquito net at the CB Dunbar Maternity Hospital in Gbarnga, a small city about a 3 hours' drive from Liberia's capital Monrovia. A few days ago, she started feeling weak. She had stomach cramps and was breathing fast. At the hospital, she was diagnosed with stomach ulcers and typhoid fever. The 37-year old is 3 months' pregnant.

The ward is veiled in darkness. With a torch in one hand and a spoon in the other, Gbainsay is eating her dinner from a plastic container. There are not enough funds to run the hospital generators 24 h a day, so electricity is scheduled. This will be her third child, says Gbainsay. Her large eyes look exhausted, her voice is muted. She gave birth to her other two children at CB Dunbar, but back then, she says, she did not have to pay for any of her medication.

CB Dunbar is a government hospital and therefore drugs and services should be free. The National Health and Social Welfare Policy 2011-2021 focuses on an essential package of health services, and the country has set itself the goal of reaching universal health coverage. However, the coverage index for essential health services lies at 34, the target value being 100. Gbainsay has already spent more than LRD3000, or around US\$18, on medication during her stay, a third of her monthly income as a teacher. "The drugs that were here, they gave me; the ones that were not here, they told me to go out and buy", she says. One of the prescribed medicines is out of stock at all pharmacies in Gbarnga and she had to send her husband to Monrovia to buy it.

"Everything is becoming very difficult because of, I don't know, the economic condition or because of the new president", she says. "Over the past year, things that we easily used to do just can't be done easily nowadays. If you don't have money, things don't work for you."

The new president Gbainsay is referring to is ex-footballer George Weah. "The [gross domestic product] of Liberia was growing very fast... Then Ebola struck. It went below 0.5%. Liberia has not recovered economically to support those things it is supposed to support," who was sworn in as head of state in January, 2018. Voters had high expectations and hoped he would reign in corruption, kick-start the economy, alleviate poverty, and rebuild the health system after the Ebola outbreak of 2014-15, which killed 4810 people in Liberia, including almost 180 health workers. When the hemorrhagic fever struck, the health sector was on a slow path to



Health officials containing the spread of the Ebola virus in the Democratic Republic of Congo

recovery after years of brutal civil war that had ended in 2003.

However the new president has other priorities, as he highlighted in his second annual message in January, of this year. "... I have set my eyes on roads as my administration's path to delivering a better living condition for the Liberian people", he said and added that good road connectivity will, among other things, "reduce travel times to schools and hospitals". Health care was otherwise barely touched upon.

"The collateral damage to the health system, education and the economy cannot be compared to anything", says Tolbert Nyenswah referring to the Ebola outbreak.

The public health specialist was head of the incident management system during the epidemic, coordinating the national and international actors involved. "The [gross domestic product] of Liberia was growing very fast", he recounts. "Almost double digit at 8.5%. Then Ebola struck. It went below 0.5%. Liberia has not recovered economically to support those things it is supposed to support."

Nyenswah believes that Ebola was so devastating for the country because the virus caught the health system unawares. Liberia was concentrating on curing patients and not on preventing diseases in the first place. Surveillance, research, health communication, epidemic preparedness, and control were not the focus. At the beginning of the outbreak, there was no laboratory in the entire country that could test blood samples from patients with suspected Ebola. After the outbreak, "we knew there was something lacking and that we needed to build a resilient health-care system in our country", he said.

And despite the challenges on the curative side of the health system, with regard to surveillance and early detection, Liberia has taken steps forward. The National Public Health Institute of Liberia, of which Nyenswah is the Director General, was established soon after Ebola. It was modeled after the US Centers for Disease Control and Prevention and is responsible for detecting, preventing, and responding

to disease outbreaks. More than ten diseases, including yellow fever, Lassa fever, Ebola, cholera, meningitis, and measles, can now be tested for in Liberia. Before the outbreak, it was only three.

"The capacity to respond is ten times better than what we were doing pre-Ebola", Nyenswah says, adding that in the past 12 months alone, Liberia has reacted to 48 disease outbreaks. There is now a focus on a so-called One Health approach, where different sectors such as human health, animal health, and food and agriculture sectors work together to achieve better public health outcomes. It was with such cooperation, and with the help of international partners such as EcoHealth Alliance, that the Zaire strain of Ebola virus was for the first time found in a bat in Liberia, a discovery that brings scientists closer to understanding where and how the deadly virus jumps the species barrier.

Adding to this, doctors, nurses, and other health workers climbed a steep learning curve during what Liberians refer to as the Ebola war. Emmanuel Dweh, a surveillance officer in Bong County, was stretched to his limits at the height of the epidemic in 2014, tracing contacts, delivering blood samples, talking to relatives of patients, and vaccinating children in remote villages. "Now we are very organized and grateful to have gone through this training", Dweh says. "We have people who have the knowledge and ability, and an emergency operation centre is already there." Ebola is not an unknown illness to Liberians anymore, and it will not "... doctors, nurses and other health workers climbed a steep learning curve during what Liberians refer to as the Ebola war." take the country by surprise as it did back in 2014. However, Dweh worries because there is no strong patient management system to break the chain of transmission.

Nyenswah agrees: "If you look at health system strengthening and prevention, I am a little bit worried. Hospitals are out of drugs and medical supplies. Doctors don't have the equipment to work with; the public health system is under a huge stretch."

He also cites shortcomings in areas such as maternal health, immunization, nutritional services, diagnostics, and imaging.

It follows, then, that health workers are struggling to help their patients.

Mabel Musa is a maternity nurse at CB Dunbar hospital. "We had a patient that needed a medication. She was in shock, but we could not get that medicine at the hospital", she recalls. "Before we wrote the prescription, the patient was dead."

The situation is so extreme that patients even have to buy surgical gloves for the medical staff who treat them. "They buy gloves, touch them, and then we wear them. So it is not even safe for us."

Hospitals all over Liberia are affected by a lack of funds. Local papers are full of stories of near shutdowns, power failures, and drug stock-outs. Phebe Hospital in Suakoko, a 20-min drive from the maternity clinic, is one of the largest referral institutions in the country. The shelves in its warehouse are near empty. Antibiotics, malaria drugs, and injectables are low in supply or simply not there. "We have a serious challenge when it comes to purchasing from our local vendors because we are heavily indebted with them", says Clifford Johnson, chief pharmacist at the hospital. According to Johnson, the hospital receives up to 400 outpatients daily and caters to around 120-150 inpatients. He laments the fact that because the hospital cannot meet their needs, patients who live in remote communities often have to resort to informal medicine peddlers and risk ending up with counterfeit or substandard drugs.

Although Ebola ravaged the country, nurse Musa says that some things were actually better during the outbreak. The 33-year-old was at the forefront of the fight against Ebola, working as an ambulance nurse, picking up patients from remote villages and transporting them to an Ebola Treatment Unit. She wonders where all those ambulances have gone today. "Sometimes you see people dying because the ambulance is delayed. Sometimes there is no fuel. During Ebola, ambulances were there..." Yet despite the current situation, Musa remains positive. She says before Ebola she thought of herself as just a nurse who would give injections and go about her daily routines, but the Ebola experience opened up her mind. "I have bigger dreams now. I want to move forward. It has given me this push to work hard."

Now colleagues who are more senior, doctors, and government health officials listen to her and respect her experience and opinion. She was even offered a job in the Democratic Republic of the Congo to fight Ebola there. But she remains in Liberia to put all her strength into helping her own people.

Light for Africa out to see Tanzania, Poland launch joint ventures

By Special Correspondent, Wroclaw, Poland

In order to raise the nation's economy, President John Magufuli told all regional commissioners that it is a must for their regions to have industries so as to create more employment opportunities and boost industrial processing activities especially for agricultural products.

Given such an order from the President, there is a need to have foreign investors from developed nations like the European Union nations (including Poland) to come to invest in Tanzania so as to attain the President's objectives.

The Private Sector Support Programme and the Light for Africa Foundation will make sure that the President's wishes of having an industrialized Tanzania is achieved as soon as possible, by all means possible.

Via the efforts of these two institutions, there is already a Tanzanian delegation which visited Poland for initial negotiations with Polish investors to sound them out on Tanzania and chances of joint ventures with local investors to make large investments.

In fact, the Polish government is ready to help Tanzania by cooperating with responsible agencies in bringing about investments in the country. This will help to attain the fifth phase government's desire of having industries in each and every region.

This will raise the economy of the nation and can be done by getting long term loans with lowest interest charges from Poland. This European nation is ready to supply Tanzania with the modern technological equipment like motors used in industries. They will add value to agricultural produce from farms/plantations for industrial processing, creating small, medium and large industries.

The Polish investors who are co-owners of industries manufacturing machines and motors of modern and latest technology in this 21st century, have volunteered to invest that technology in Tanzania.

That initiative will assist local (internal) investments in order to get obtain industrial machines and motors for the manufacture of raw materials from various crops and other factory materials.

Speaking to the delegation from Tanzania while in Warsaw City, the chairman of the Light for Africa Foundation, Julius Zella, said that his foundation has volunteered to make cooperation between Polish investors and Tanzanian local investors so as to attain the President's wish and slogan of industrialized Tanzania, "Tanzania ya viwanda."

Investors from Poland have suggested that Tanzania can borrow at low interest rates and long term loans in the health sector so as to help to reduce scarcity of lab equipment, beds and X-ray units. It will help to improve services in areas where there is a scarcity of health services.

Speaking during a meeting attended by experts from the President's Office (Regional Administration and Local Governments) and the private sector, the owner of

ALVO industry which manufactures lab equipment for hospitals, Dr. Tadeusz Olszewski said the aim of producing quality lab equipment for hospitals is to distribute them all over the world for use in various clinical operations.

He says that the company is ready to give the government of Tanzania a loan, to build a hospital that uses its equipment so increase access to quality health care centres.

Zellar said that the government of Poland is keen to help Tanzania to get a loan for such a purpose as part of its support for efforts of President Magufuli's government to propel development to the people in different areas of the country via industries.

Light for Africa Foundation in collaboration with private sector institutions and the government in Poland is persuading or convincing investors to come and invest in Tanzania for sustainable social and economic development.

"The government of Poland in collaboration with banks will make sure that Tanzanians benefit by getting access to soft loans in industry, agriculture and health so as to improve the economy and eventually achieve the goal of being a middle income country by 2025," said Zella.

Efforts by President Magufuli in establishing industries will help to a large extent Tanzanians with employment opportunities. It will also attract investors to the country, animated by that policy, he stated.

He also commended efforts of PO-RALG minister Selemani Jafo to send the delegation to Poland as it was

a huge success, meeting with investors and lenders, urging members of the delegation to seize the opportunity of loans quickly so that Tanzania can benefit in the health

sector. The loans will instead go to other countries, he cautioned. For her part, host delegation member Dr. Anna Nswila commended Light for Africa Foundation for inviting the delegation to Poland so as to meet with various investors in the health and industrial sectors.

She assured the visitors of investment opportunities and soft loans to implement it, promising to solve various grievances which continually surface in hospitals.

Representing the private sector in Tanzania, CPA (T) Felichismi Mkwé, managing director of Plena Pack Co., praised Light for Africa

Foundation for organizing the meeting.

The Tanzanian delegation conversed with Polish investors who are highly interested in making major investments in Tanzania and are ready to cooperate with local investors, he pointed out.


He expressed the vow that all efforts will be made in ensuring that cooperation between Polish investors and local investors comes into effect as soon as possible.

That will add to chances of Tanzania attaining economic development via industries, noting that Poland was a country that had attained highest levels of technology in health, agriculture and industrial sectors.

"If we cooperate effectively with Polish investors then Tanzania will attain greater development in the health, agricultural and industrial sectors," he added.



Host delegation member Dr Anna Nswila (R) commended Light for Africa Foundation for inviting the delegation to Poland to meet various investors in the health and industrial sectors



BANK OF BARODA (TANZANIA) LTD.

Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

**CONDENSED STATEMENT OF FINANCIAL POSITION
AS AT 31ST MARCH, 2019**

(Amount in Million Tshs)		
	AS AT 31.03.2019	AS AT 31.12.2018
A. ASSETS		
1 Cash	5,657	3,744
2 Balances with Bank of Tanzania	14,055	17,681
3 Investment in Government Securities	28,396	23,368
4 Balances with Other Banks and financial Institution	27,692	27,511
5 Cheques and Items for Clearing	-	11
6 Interbranch Float items	-	-
7 Bills Negotiated	-	-
8 Customers' Liabilities on Acceptances	-	-
9 Interbank Loan Receivables	-	-
10 Investments In other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances)	98,585	98,573
12 Other Assets	1,903	1,412
13 Equity Investments	-	-
14 Underwritings accounts	-	-
15 Property, Plant and Equipment	1,242	1,279
# TOTAL ASSETS	177,530	173,579
B. LIABILITIES		
17 Deposits from Other Banks and Financial Institution	1,272	1,272
18 Customers Deposits	134,886	132,158
19 Cash Letters of Credit	-	-
20 Special Deposits	-	-
21 Payment orders/Transfer payables	-	-
22 Bankers' Cheques and Drafts Issued	89	137
23 Accrued Taxes and Expenses payable	73	41
24 Acceptances Outstanding	-	-
25 Interbranch Float items	-	-
26 Unearned income and other deferred charges	20	20
27 Other Liabilities	1,126	896
28 Borrowings	-	-
# TOTAL LIABILITIES	137,466	134,524
# NET ASSETS/(LIABILITIES) (15 MINUS 29)	40,064	39,055
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	10,000	10,000
32 Capital Reserves	941	937
33 Retained Earnings	24,203	21,987
34 Profit (Loss) Account	1,009	2,147
35 Other Capital account	3,911	3,984
36 Minority Interest	-	-
# TOTAL SHAREHOLDERS' FUNDS	40,064	39,055
34 Contingent Liabilities	6,527	7,209
35 Non-Performing Loans and Advances	6,567	6,567
36 Allowances for Probable Losses	2,362	2,151
37 Other Non-Performing assets	-	-
D FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets (%)	23%	23%
(ii) Non Performing loans to Total gross Loans (%)	7%	7%
(iii) Gross Loans and Advances to Total Deposits (%)	74%	76%
(iv) Loans and Advances to Total Assets (%)	56%	57%
(v) Earning Assets to Total Assets	87%	86%
(vi) Deposits Growth	2%	3%
(vii) Assets Growth	2%	2%

**CONDENSED STATEMENT OF CASHFLOW STATEMENT
FOR THE QUARTER ENDED 31st MARCH 2019**

(Amount in Million Tshs)				
	CURRENT QUARTER ENDED	PREVIOUS QUARTER ENDED	CURRENT QUARTER CUMULATIVE	COMPARATIVE E YEAR CUMULATIVE
	31.03.2019	31.12.2018	31.03.2019	31.03.2018
I Cash flow from operating activities				
Net Income (Loss)	1,375	388	1,375	868
Adjustment for:				
-Impairment/Amortization	260	660	260	520
-Prior Period Adjustment	-	50	-	(116)
-Net change in Loans and advances	(222)	(10,805)	(222)	(745)
-Gain/Loss on Sale of Assets	-	-	-	-
-Net change in Deposits	2,728	3,325	2,728	1,571
-Net change in Short term negotiable securities	-	-	-	-
-Net change in Other Liabilities	215	908	215	(3,938)
-Net change in Other Assets	4,901	14,030	4,901	(3,379)
-Tax paid	(366)	(263)	(366)	(363)
-Others (Increase/decrease in SMR)	(912)	17	(912)	(445)
Net cash provided (used) by operating activities	7,980	8,311	7,980	(6,027)
II Cash flow from Investment activities				
Dividend Received	-	-	-	-
Purchase of fixed assets	(13)	(1)	(13)	(5)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of non-dealing securities	(5,029)	(11,380)	(5,029)	668
Proceeds from sale of non-dealing securities	-	-	-	-
Others (Specify)	-	-	-	-
Net cash provided (used) by investing activities	(5,041)	(11,382)	(5,041)	663
III 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	-	-	-	-
Others (specify) Long term financing	-	-	-	-
Net cash provided (used) by financing activities	-	-	-	-
IV Cash and Cash Equivalents:				
Net increase/(decrease) in cash and cash equivalent	2,938	(3,071)	2,938	(5,363)
Cash and Cash Equivalents at the beginning of the period	31,307	34,378	31,307	37,328
Cash and Cash Equivalents at the end of the period	34,245	31,307	34,245	31,964

CONDENSED STATEMENT OF CHANGES OF EQUITY AS AT 31ST MARCH 2019

(Amount in Tshs in million)							
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision reserve	Others	Total
CURRENT YEAR							
Balance as at the beginning of the year	10,000	-	24,134	3,984	937	-	39,055
Profit for the year	-	-	1,009	-	-	-	1,009
Other comprehensive Income	-	-	-	-	-	-	-
Transaction with Owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	73	(73)	-	-	-
General Provision Reserve	-	-	(3)	-	3	-	-
Others (Prior period adjustments)	-	-	-	-	-	-	-
Balance as at the end of the current Period	10,000	-	25,213	3,911	940	-	40,064
PREVIOUS YEAR							
Balance as at the beginning of the year	10,000	-	22,271	4,068	781	-	37,120
Profit for the year	-	-	2,147	-	-	-	2,147
Other comprehensive Income	-	-	-	-	-	-	-
Transaction with Owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	84	(84)	-	-	-
General Provision Reserve	-	-	(156)	-	156	-	-
Others	-	-	(212)	-	-	-	(212)
Balance as at the end of the Previous Period	10,000	-	24,134	3,984	937	-	39,055

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST MARCH 2019

In preparation of Quarterly Financial statements, consistent Accounting Policies have been used as those applicable to the previous year audited financial statements. (Any changes during the period shall be explained as per the IAS 34 & IAS 8)

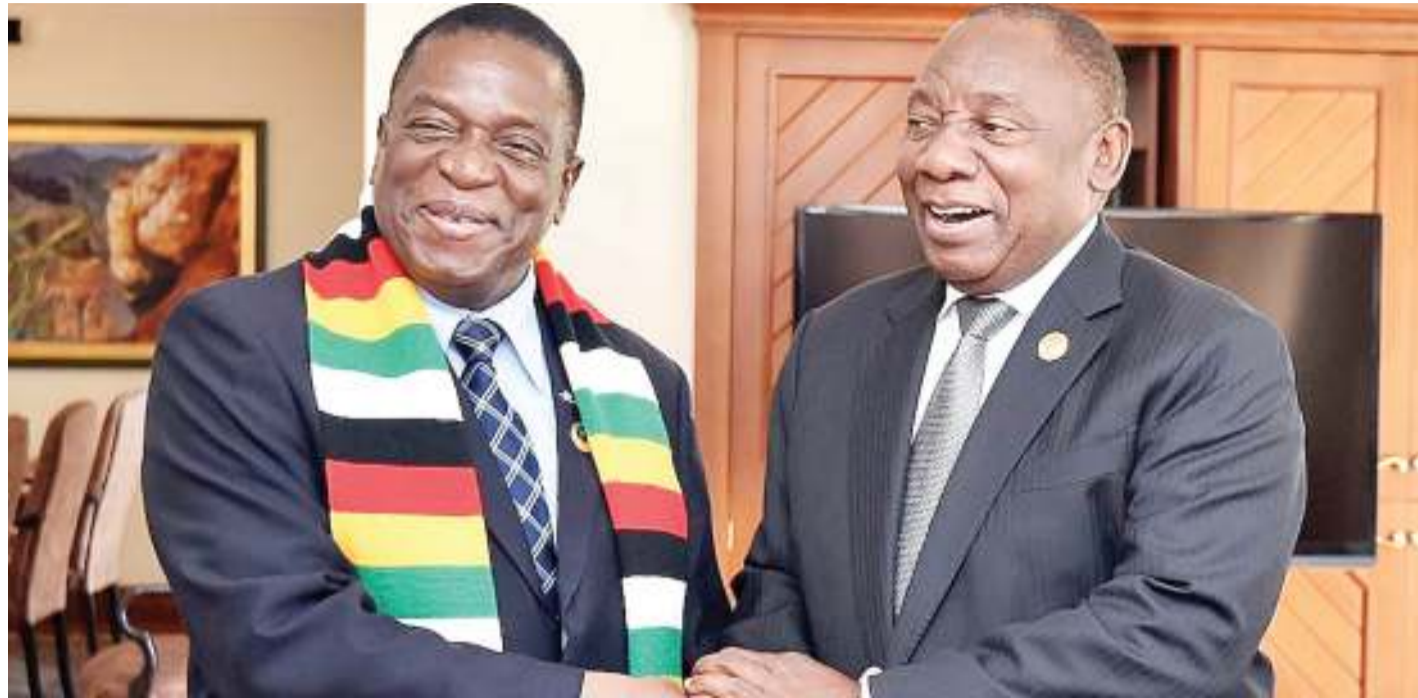
Name and Title	Signature	Date
Rajendra Sadashiv Mohrir (Managing Director)	[Signature]	15th April, 2019
Deogratias Edward Ndushi (Head of Finance)	[Signature]	15th April, 2019
Mwita Mohamed Mwita (Internal Auditor)	[Signature]	15th April, 2019

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions act, 2006 and they present a true and fair view.

Name and Title	Signature	Date
Dr. Proches Meshili Kiwango Ngatuni	[Signature]	15th April, 2019
Dr. Imanuel Daniel Mnzava	[Signature]	15th April, 2019

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South Africa's Zimbabwe dilemma



Presidents Emmerson Mnangagwa and Cyril Ramaphosa. As Zimbabwe's economic and political situation teeters on the verge of chaos, SA takes a disjointed approach.

BY JUDITH FEBRUARY

BY RINGISAI CHIKOHOMERO

It is in South Africa's interest to see a thriving and stable Zimbabwe. A collapse of its neighbour's economy would probably see an influx of legal and illegal migrants into South Africa - a situation that could fuel xenophobia and further strain service delivery.

Yet there has been a bewildering contrast between South Africa's messages of solidarity and its inaction where it matters. On the one hand, President Cyril Ramaphosa's government has maintained its support for President Emmerson Mnangagwa's administration. South Africa was the first to congratulate him on his electoral victory in August 2018. This has been followed by spirited calls for the unconditional lifting of sanctions and restrictive measures placed on Zimbabwe nearly two decades ago.

On the other hand, South Africa has come short of providing what Mnangagwa urgently needs: a financial bailout. The just-ended Zimbabwe-South Africa Bi-National Commission

On the other hand, South Africa has come short of providing what Mnangagwa urgently needs: a financial bailout

session - the third since the inaugural session in 2016 - might have put paid to the many rumours that South Africa would provide Zimbabwe with a much-needed cash injection. Instead it ended with a joint communiqué that reads more like a political statement of solidarity with little in terms of relief for its cash-strapped neighbour.

Established during the tenure of former presidents Robert Mugabe and Jacob Zuma, the commission has been little more than an annual symbolic gesture of friendship between the two. Ramaphosa's team sent ahead of the Bi-National Commission engaged in robust meetings with key players in the private and public sectors presumably to try to establish how South Africa could help its beleaguered neighbour.

While the decision to not bail Zimbabwe out is probably based on practical economic calculations, the anti-sanctions rhetoric is a different matter. A cursory view of the anti-sanctions call might lead one to the conclusion that lifting sanctions would grant Zimbabwe access to lines of credit from the international market and thereby ameliorate its currency crisis.

However, considerations for South Africa are as much political as they are economic. Sanctions imposed on Zimbabwe by Western countries relate to the blatant human rights abuses of the Mugabe regime. South Africa's anti-sanctions position could also be interpreted as a general stance - shared by the wider Southern African Development Corporation (SADC) region - against sanctions in general.

Strong parallels can be drawn with the situation in South America where South Africa has been supporting Nicolás Maduro Moros's government in Venezuela against the machinations of the US's Donald Trump administration.

While the matter forming the basis of the Zimbabwe crisis is different from Venezuela, the geopolitical script plays out in the same way. South Africa is choosing the course of solidarity with the 'besieged'.

As Zimbabwe's economic and political situation continues to teeter on the verge of chaos its southern neighbour seems to be taking a considered approach to the crisis. The dilemma for SA is that without a cash infusion, the economic crisis will worsen, and a worsening economic situation will probably result in more protest and civil unrest. The Mnangagwa administration has already shown itself only too eager to approach protesters with force and brutality.

This pushes South Africa further into an unenviable choice between principle, as enshrined in its constitution, and the realities of geopolitics. It remains to be seen for how long South Africa will give Zimbabwe a palliative response before the wheels come off.

At the same time, well aware of the depth of Zimbabwe's economic and cur-

rency crises, South Africa knows that giving bilateral aid of \$1.2 billion wouldn't necessarily stabilise its neighbour's economy. Without addressing the enduring currency crisis, any bailout would be sucked into an economic black hole just to have Zimbabwe requiring more. The shortage of hard currency only begets more shortages.

The Zimbabwean government needs foreign currency for consumer goods, including for the procurement of fuel and wheat, as well as to service debt, which the finance minister estimates to be around \$16bn.

The recently introduced interbank foreign currency trading system has so far not been able to address the foreign currency shortage. The real time gross settlement (RTGS) dollar continues a steady depreciation against the US dollar from the 1:2.5 at its introduction to 1:3 in six weeks.

Worse, the floating of the RTGS dollar has not engendered confidence in the monetary system. On the black market the RTGS dollar continues to plummet weekly and inflation is on the rise. Prices of basic commodities such as bread have risen steeply. There is still no guarantee against arbitrage and policy somersaulting from the cornered government.

Further, a bailout would put South Africa in an invidious position. South Africa is itself in the throes of economic stagnation emerging from sluggish growth of 0.8% in 2018. The country's unemployment rate is currently hovering above 25% - one of the highest in the world.

The recent worsening of power cuts only plays into an already volatile domestic situation. Any talk of bailing Zimbabwe out would probably elicit a backlash from the restive population already prone to xenophobic tendencies towards citizens from neighbouring states. The African National Congress can ill afford antagonising citizens any more in an election year.

South Africa is wary of being perceived as aligning with the West, especially the United States (US). The US government has been vocal and forthright against the Mnangagwa regime's use of force against protesters to the extent of renewing sanctions for another year.

Offering the Zimbabwe government unqualified support becomes an opportunity for South Africa to demonstrate its international foreign policy independence and to shore up against 'invasive' western neo-colonial tendencies.

At the same time, well aware of the depth of Zimbabwe's economic and cur-



BANK OF BARODA (TANZANIA) LIMITED

BANKING WITH PASSION

DISCLOSURE UNDER REGULATION 12 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014

CUSTOMER COMPLAINT REDRESSAL MECHANISM

To, The Esteemed Customers Bank of Baroda (Tanzania) Ltd Tanzania

- INTRODUCTION (UTANGULIZI)**
The Complaints Resolution Desk (the Desk) has been established by the Bank of Tanzania (BOT) as a cost effective and efficient mechanism to resolve complaints between banking institutions and their customers. The Desk, which is fully funded by the Bank, is intended to resolve complaints (small claims) whose monetary value in respect of both the claim amount and remedy awarded does not exceed fifteen million Tanzania shillings (15,000,000) Mv.
- HOW TO LODGE A COMPLAINT WITH OUR BANK/INISI YA KUWASILISHA MALALAMIKO KWA DAWATI**
When you are dissatisfied with our services or you have any complaint pertaining to our staff or bank or otherwise, you may lodge complaint to us in writing by post or fax or through your registered email address on the following contact addresses:
The Chief Manager, Dar es Salaam Branch, Post Box 3356 Dar es Salaam, Phone: +255 (22) 2124461; Fax: +255 (22) 2124456; E Mail: bobdar@bankofbaroda.com
The Branch Manager, Karakoo Branch, Crossing of Mainzani and Muloa Street, Post Box 08 Block 13, Post Box 5610 Dar es Salaam, Tanzania, Phone: +255 (22) 2185721; +255 (22) 2125390; Fax: +255 (22) 2185403; E Mail: bobkar@bankofbaroda.com
The Branch Manager, Mwanazi Branch, Plot No. 153 Block T, Kenyatta Road, Post Box 1914 Mwanazi, Phone: +255 (28) 2351421; +255 (28) 2501423; Fax: +255 (28) 2501422; E Mail: bobmwa@bankofbaroda.com
The Nodal Officer, Grievance Redressal Cell, Bank of Baroda (Tanzania) Ltd, Post Box 3356 Dar es Salaam, Phone: +255 (22) 2124456; Fax: +255 (22) 2124457; E Mail: rbk.tanzania@bankofbaroda.com
- INTERNAL COMPLAINT RESOLUTION MECHANISM (MCHAKATO WA KUTAFUTA UFUUMBUZI WA MALALAMIKO)**
We through our internal complaint handling mechanism shall resolve your complaints within 21 working days from the date of lodging the complaint. The internal complaint handling mechanism in our Bank is as under:
a) Receiving and timely processing consumers' complaints.
b) Keeping complaints updated throughout the process.
c) Keeping a record of all complaints and submit it to the Bank of Tanzania on quarterly basis.
d) Resolving all consumer complaints within 21 working days from the date of lodging the complaint.
- ELIGIBLE COMPLAINTS (MALALAMIKO YA HAKI)**
Only the following categories of complaints are eligible for submission to the Desk:
a) A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the BOT.
b) A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
c) A complaint in respect of an incident which occurred less than two (2) years ago.
- INELIGIBLE COMPLAINTS (MALALAMIKO YASITO NA HAKI)**
In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:
a) A complaint which has been the subject of legal proceedings before a Court or Tribunal.
b) Where the complainant has not suffered any financial loss, material inconvenience or distress.
c) A complaint which would be more suitably dealt with by a Court or under other dispute resolution arrangement.
d) A complaint whose resolution would prejudice the rights of other parties who have not consented to the resolution by the Desk.
e) A complaint which is frivolous or frivolous or not in good faith.
f) A complaint which is lodged more than 14 days after a banking institution has delivered its decision or failed to resolve the complaint.
g) A complaint which is beyond the pecuniary jurisdiction of the Desk.
- INFORMATION YOU MUST INCLUDE IN THE COMPLAINT (TAARIFA MUHIMU ZA KUJUMUISHA KWENYE MALAMIKO)**
a) Your name and address.
b) The name and address of the banking institution against which the complaint is made.
c) Details of what your complaint is about including exactly what the bank did that it shouldn't have done or what it didn't do that it should have done.
d) What you have lost in terms of personal injuries, financial loss, hardship or inconvenience.
e) What you would like the Desk to do to put things right and details of what you have done so far to try to resolve the complaint.
f) Include documentary evidence, if any.
- WITHDRAWAL OF THE COMPLAINT (KUFUTA MALAMIKO)**
A complainant may, at any time before the Desk's determination, withdraw his complaint in writing from the Desk, and the matter shall be closed by the Desk.
- FREE SERVICE (HUDUMA ZA BURU)**
Resolution of banking consumers' complaints is free of charge as the Desk does not charge any fee whatsoever.
- MEDIUM OF COMMUNICATION (NJIA YA MAWASILIANO)**
The medium of communication is both English and Kiswahili.
- REMEDIES AWARDED (SULUHISHO LILOPAITIKANA)**
The function performed by the Desk is different from that performed by courts. The Desk is enjoined not to have regard to technicality and legal form but resolve complaints using criteria that would not usually be used by courts; for instance whether an explanation for the conduct was not given when it should have been given. A banking institution may be required to issue an apology, change its practices, effect payment or compensation as the case may be. The Desk is not bound by the legal principles of handling complaints such as rules of evidence but adheres to the general principles of natural justice.

When Aggrieved by Desk decision
Either party may request the Desk to reconsider any of its decision. Each party also has a right to seek redress before a competent court when it is not satisfied with the Desk decision by the Desk.

DISCLOSURE UNDER REGULATION 11 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014

MINIMUM DISCLOSURE OF CHARGES/FEE/PRODUCTS AND SERVICES

DESCRIPTION	Revised Charges	
Remittances (Outward)	TSH	USD/GBP/EUR
Outward Remittances (Rapid Fund to India)	BOB to BOB	BOB to Other Bank
Upto USD 5000	12.00	18
USD 5001 to 10000	24.00	30.00
Above USD 10000	0.24% maximum USD 180	@ 0.30% maximum USD 200
REVISED CHARGES (TANZANIA)		
	IN TzS	IN USD
Remittances (Outward) TT	INDIVIDUAL	CORPORATE
From Tanzania	No Charges	No Charges
Outside Tanzania	N.A.	0.30% Min 12 and Max. USD 70
Current Acct./Overdraft	N.A.	Flat USD 18
Saving Bank Acct.	N.A.	Flat USD 18 + Postage USD 90
FRB-C	Current Acct./Overdraft	N.A.
Saving Bank Acct.	N.A.	Flat USD 18 + Postage USD 90
FRB-C	Current Acct./Overdraft	N.A.
Saving Bank Acct.	N.A.	Flat USD 18 + Postage USD 90
TSSS (Only for Acct. Holders)	11800	Equivalent to TzS. 10000+VAT
Issue of Bankers Cheque	30000	24.00
Cancellation of Bankers Cheques	20000	15.00
Stop payment of Cheque	Current/OD Account	30000
	Saving Acct	18000
Financial Reason	30000	30.00
Non-Financial	18000	18.00
Special clearance (DSM only)	72000	42.00
Outside City Centre	90000	60.00
Insurance Cheque-charges in clearing per instrument	150	Equivalent to TzS.150
Outgoing EFT charges	100	Equivalent to TzS.100
Balance confirmation	Current/OD Acct	18000
	Saving Acct	12000
Reference/Identity Letter	25000	25.00
Current/OD Acct	12000	12.00
Saving Bank	830	0.55
Cost of cheque per leaf		
Current/OD Acct	6000 per folio Min 6000 p.m.	USD 4 per folio Min USD 4 p.m.
Saving Bank	9000 H/Yearly	9.00 H/Yearly
For purpose of Current Account/Overdraft 30 entries will constitute one ledger folio.		
Charges for not maintaining minimum balance in Current account	180000 p.m.	15.00 p.m.
Charges for not maintaining minimum balance in Savings Bank account	7500 p.m.	7.50 p.m.
Acct. maintenance charges for Saving and Current account	Current Acct	18000 H/Yearly
	Saving Acct	9000 H/Yearly

DESCRIPTION	Once in a month no Charge (Regular)	6.50
Account Closure	25000	25.00
Account Opening	60000	60.00
Account Closing	18000	18.00
Account Closing Current	42000	42.00
Dormant Acct	Saving Bank 3000.00 H/Yearly	2.50 H/Yearly
	Current Account 6000.00 H/Yearly	5.00 H/Yearly
Upstream Collection of cheques	0.6% of value min Commission 18000 + Postage 25	0.30% above USD 120,000 upto 100 Mv. 0.10% upto 200 Mv. 0.20% upto 250 Mv. 0.30% above USD 250 Mv. 0.40% above USD 500 p.m.
Cash Deposit Charges	Current Acct. Upto 250 Mv no charges above 25.00	0.60% upto 10000 and 1.18% above 10000 USD
	Saving Acct. Upto 250 Mv no charges above 25.00	0.60% upto 10000 and 1.18% above 10000 USD
Cash withdrawal Charges	Current Acct. Upto 250 Mv no charges above 25.00	0.60% upto 10000 and 1.18% above 10000 USD
	Saving Acct. Upto 250 Mv no charges above 25.00	0.60% upto 10000 and 1.18% above 10000 USD
ADVANCES PROCESSING CHARGES	TzS	FCY
UPTO 10 Mv	UPTO USD 10000	20000
10 Mv to 200 Mv	UPTO USD 10000 to USD 200000	2.65%
Above 200 Mv	Above USD 200000	1.50% (Minimum 5.30)
Loan/Overdraft against deposit of our Bank (at Bid Party) - Waiver of Processing and documentation charges.		1.50 (Minimum 5300)
DOCUMENTATION CHGS	UPTO 10 Mv	30000
10 Mv to 200 Mv	USD 10000 to USD 200000	0.30% (Minimum 0.60)
Above 200 Mv	Above USD 200000	0.30% Min 30
Rescheduling Charges	1.20% Max 120 Mv	1.20% Max 600.00
Inspection Charges	Upto 200 Mv or USD 200,000	35000
	Above 200 Mv or USD 200,000	65000
Balance/Interest Certificate	18000	18.00
Payment Confirmation	Upto 200 Mv or USD 200,000	2.40% p.a.
Outstanding for residual period	Upto 200 Mv or USD 200,000	1.20% Subject to Min. 120000
	Above 200 Mv or USD 200,000	1.20% Subject to Min. USD 120
Bankers opinion/Confidential Report	30000	30
Registration of Loan Agreement with Bank of Tanzania	N.A.	UPTO 1 Mv USD-120 USD 1 M to 2 Mv 300 USD
Commitment Charges	1.33 of undrawn portion in case 50% average limit not utilized per quarter.	0.12% sanctioned limit Minimum USD 40.
Modification Charges	0.125% Sanctioned Limit. Minimum 120000	0.125% sanctioned limit Minimum USD 40.
Interchangeability	Upto 100 Mv -400000 p.a. Above 100 Mv USD200000 p.a.	Up to USD 500000 USD 60 p.a. Above USD 500000 USD 120 p.a.
BANK GUARANTEE	Financial	1.35% Minimum per quarter or part thereof Min. 18000
	Performance	1.35% minimum per quarter or part thereof Min. USD 15
Extension of BG	Above commission for change in period amt.	Above commission for change in period amt.
	1.35% of BG amt for residual period of guarantee subject to min 10000 in case of any other parameter amended.	1.35% of BG amt for residual period of guarantee subject to min 10000 in case of any other parameter amended.
BG against 100 Cash Margin	50% of above charges	50% of above charges
Bank Guarantees Confirmation	75% applicable charges + USD 42 Swift Charges	
Documentary Credit	IN FCY ONLY	
Issuance of L/Credit	1.35% per quarter or part three of this period includes the issuance period in case of Usance L/C + USD 42 or equivalent swift charges.	
L/C against 100 Cash Margin	40% of above charges	
L/C Amendment	For period and amount the above commission + USD 42 or equivalent swift charges.	
L/C Confirmation	1.00% per quarter or part three of this period includes the Usance period in case of Usance L/C + USD 42 or equivalent swift charges.	
IMPORTE/EXPORTS BILL	Inward Bill (Under-L/C)	0.35% + Swift Charges 42 subject to Minimum charges USD 120
	Inward Bill (Non-L/C)	0.65% + USD 20.00 Handling Charges + 35 Swift Charges
	Exports Bill (Under-L/C)	0.35% + 42 Swift Charges + USD 65 counter Charges - Minimum USD 120
	Exports Bill (Non-L/C)	0.65% + 42 Swift Charges + USD 65 counter Charges subject to Minimum USD 120.

Security charges (T Bill and T Bonds)		
Bidder	NIL	TZS 35000
Transfer	NIL	TZS 65000
Loan Creation	NIL	TZS 65000
Loan Release	NIL	TZS 65000
SALARY PROCESSING	TZS 1200	USD 120
Change of Operational Instruction	C. ACCTT	USD 30000
	SB.ACCTT	USD 12000
S.I.	CACTT	USD 6000
Failure CHGS	SB.ACCTT	USD 120

INTEREST RATES ON DEPOSITS			
Saving Bank Deposit	Baroda Premium Current account	Weka hata Kiasi Kidogo Kinachopatikana	Short & Fixed Deposit
2.5% p.a. for TzS	-2% p.a. for maintaining min bal of TzS 100Mv above TzS 25m	Rate of interest is equivalent to FDR rates for the relevant periods	Period
0.25% p.a. Utd	4.25% p.a. for maintaining minimum balance of Utd 100,000 above Utd 20,000		% per annum
			-7 to 30 days
			-31 to 90 days
			-91 to 180 days
			-181 to less than year
			-1 year to less than 3 years
			-2 years to less than 3 year
			-3 years and above
			Period (1% per annum)
			Usd
			Gbp
			Eur
			31-180
			1-100
			1-50
			1-50
			1-50
			1-50
			1-50

(i) HIGHER DEPOSITS ABOVE 50 MILLION ARE WELCOME AT MUTUALLY NEGOTIABLE RATE OF INTEREST
(ii) 0.50% ADDITIONAL RATE OF INTEREST ON CHARITABLE AND COMMUNITY DEPOSITS.
INT RATE ON LOANS ADVANCES.

TANZANIAN SHILLING	UNITED STATES DOLLARS
PRIME LENDING RATE - 14% MAX SPREAD-6%	4.5% OVER 3 MONTHS LIBOR MAXIMUM 12%

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

PRODUCTS AND SERVICES		
Deposit Products	For Banks	Loan Products (Fund Based)
Current Deposits Account	For Ordinary - Others	Finance for Corporate
	Premium Account	Loan for Small and Medium Enterprises
	Ordinary/Others Account	Home Loan (Purchase and Renovation)
Savings Deposit	Baroda Shule Account	Loan for Professionals
	No Frills Account	Personal loan to Individual Salaried Employees
	Short Deposits Scheme	Loan to Retail Traders
Time Deposits	Fixed Deposits Scheme	Loan for Self-Employed persons
	Weka Hata Kiasi Kidogo Kinachopatikana Deposit Scheme	Education Loans for Specialized Courses and University Students
Treasury Function	Money Market Producing such as Deposits and Investment in Government Securities, Dealing in Currencies (Foreign Exchanges), Import and Exports Bills.	Education Loans for student going abroad
		Advance Against Property
		Loan against shares listed in stock exchange for individuals/joint Borrowers.
REMITTANCES (Fund Transfer)	Loans for companies against shares listed in stock exchange.	Personal / Car loan to staff
Banker Cheque, Electronic Fund Transfer, Swift Transfer, Rapid Fund to India, Tanzania Inter-Bank Settlement System.	Loan against Future Rent Receivables	Loan against Bank's own Deposit
	Loan against Premium Financing	Loan Products (Non - Fund Based)
		Issuance of Letter of Credit and Bank Guarantee

Name	Designation	Date
Rajendra Sadashiv Mohri	MANAGING DIRECTOR	15th April, 2019
Deogratias Edward Ndushu	HEAD OF FINANCE	15th April, 2019

Premarital sex putting adolescents girls at risk

By Kenneth Simbaya recently in Mwanza

UNPROTECTED pre marital sex among teens in Lake zone regions is one of the factors putting adolescents girls at risk of unwanted pregnancy, of which some of them end in unsafe abortion.

According to a media survey conducted in Magu District, adolescent girls start engaging in sexual intercourse at a very tender age, even though sex outside marriage is a taboo among the Sukuma people.

Kaloli Kayanda, Magu village chairperson said that the large proportion of adolescents in Magu experience first intercourse before marriage.

Premarital unprotected sex predis-

poses adolescent girls to teen pregnancy, that further predispose them to unsafe abortion due to fear of stigma associated with getting pregnancy outside the wedlock and losing family support once the family realizes that the girl is pregnant.

The Tanzanian Demographic and Health Survey (TDHS) 2015/16 report that 27 of young women in Tanzania are either pregnant or have a child before age 18.

According to a study conducted by Guttmacher Institute majority of women who seek Post Abortion Care (PAC) following an unsafe abortion experience severe or moderate complications.

Julius Titus, Advocacy Specialist,

from Pathfinder International, told journalists that, abortion is not illegal in Tanzania, it is restrictive, it is allowed in circumstances where it is performed to preserve the life of the mother.

According to Julius, the Penal Code of Tanzania defines punishments for those who unlawfully administer an abortion.

"The Penal Code has made a clear distinction between lawful and unlawful abortion procedures," Julius told journalists recently in Mwanza at a workshop organized by a Coalition for Addressing Maternal Mortality and Morbidity due to Unsafe Abortion (CAMMAC) that aimed at equipping journalists with knowledge and skills so that they can contribute to reduction of

maternal deaths and injuries resulting from unsafe abortion in the country.

According to Julius Chapter 22, article 230 of the Penal Code, stipulates that "A person is not criminally responsible for performing, in good faith and with reasonable care and skill, a surgical operation benefit, or upon an unborn child for the preservation of the mother's life, if the performance of the operation is reasonable, having regard to the patient's state at the time, and to all the circumstances of the case."

Poverty, lack of comprehensive knowledge on sexual and reproductive health issues and adolescents' desire to experiment sex pleasures are among the things that are believed to drive adolescent girls into early sexual debut.

"Here in the Sukuma land once a girl finishes her schooling (she referred to primary education) the next thing is for her to bring a man to marry her. A mother of a teenage girl name withheld, who was impregnated at age 17 said.

Unwanted pregnancies according to experts is a consequence of low contraceptive use, resulting from unmet needs for contraceptives, religious and pervasive cultural misconceptions on contraceptives.

Unmet need for family planning is defined as the percentage of women of reproductive age, either married or in a union, who have an unmet need for family planning. Women with unmet need are those who are want to stop

or delay childbearing but are not using any method of contraception.

Researchers believe that teens may be more susceptible to infections because their bodies are not yet fully developed and do not produce pathogens that are found in the cervical mucus of older women and which can protect them from infection.

Evidence gathered by The Guardian suggest that adolescents have limited knowledge about sexual and reproductive health, and know little about the natural process of puberty, sexual health, pregnancy or reproduction.

This lack of knowledge about reproductive health, including the threat of HIV and AIDS may have grave consequences for the country.



Health, Community Development, Gender, Elderly and Children minister Umyi Mwalimu symbolically presents a mosquito net in Dodoma yesterday to a resident of the city's Kikuyu suburb (L). The nets were distributed free by the government to mark the inauguration of World Malaria week. Photo: Correspondent Ibrahim Joseph

'Southern African countries should work together in managing disasters'

By Chris Changwe Nshimbi

CYCLONE Idai, which recently devastated Mozambique, Zimbabwe and Malawi, was one of the worst natural disasters to hit the southern African region.

It killed at least a thousand people and caused damages estimated at US\$2 billion.

The response from the Southern African Development Community (SADC) member states, civil society, the private sector and individuals in the region points to the need for a collective, regional approach to addressing natural disasters rather than individual coun-

tries working alone.

Cyclone Idai also showed, once again, just how unprepared SADC is to respond to major natural disasters.

It doesn't seem to have learnt much from earlier ones.

In 2015, floods and torrential rains associated with Tropical storm Chedza, and Cyclone Bansi left about 260 people dead and 360 000 homeless in Madagascar, Malawi, Mozambique and Zimbabwe.

About a year earlier, flash floods killed, displaced and left thousands homeless in Zimbabwe. However, the storm that remains most viv-

id in many people's minds is the one that hit Mozambique 19 years ago in 2000, killing 700 people and leaving two million homeless.

Disasters of this kind know no boundaries. That's why they require thinking beyond the narrow view that individual governments should respond to crises alone.

Responses to Idai The first regional response to Idai came from the South African National Defence Force and South African disaster relief NGO, Gift of the Givers. These responses followed a request by the Mozambican government.

UN Security Council should stand in full solidarity with survivors of rape in conflict

By Denis Mukwege and Nadia Murad

THERE is no excuse for continuing to fail those who have already been victimized - as well as those who continue to be at risk of - devastating levels of sexual violence in conflict

The honor bestowed on us by the Norwegian Nobel Committee in late 2018, when we jointly won the Nobel Peace Prize, comes with tremendous responsibility. We believe it is our duty to bring forward the voices of survivors of sexual violence in conflict, their families and communities and advocate for more comprehensive and impactful approaches to prevent and respond to conflict-related sexual violence - particularly to those who have the means to strengthen prevention. This includes the United Nations Security Council as the preeminent institution for maintaining international peace and security.

This Tuesday we have the privilege of addressing the UN Security Council in person as part of its annual Open Debate on Conflict-Related Sexual Violence in New York. We commend Germany's initiative to introduce a new Security Council resolution during its Presidency which, importantly, recognizes the need for survivor centric approaches.

We recognize this is a critical and historical moment in terms of how the crime of sexual violence is used as a weapon of war, the role

terrorism plays, and how both are addressed. We are pleased that unprecedented attention regarding the plight of survivors and their needs are being considered. However, we must not lose sight of the fact that the international community is failing to prevent these mass atrocities from occurring.

The UN Secretary-General recently published his 10th report on Conflict Related Sexual Violence. The report highlights 19 countries, where the detrimental and lasting impact of prolonged sexual violence continues to devastate victims and impede peace and prosperity. It puts forth several critical recommendations - ones consistently made by survivors in our own countries of the Democratic Republic of the Congo and Iraq, as well as in many of other countries we have visited.

We support the recommendations set forth and would like to highlight critical elements of great importance to survivors - holistic support and justice and accountability. Survivors not only need, but should be entitled to, comprehensive support for life-saving medical and psycho-social services as well as access to livelihoods, education and legal counsel. Survivors are also entitled to justice for the harms inflicted upon them and perpetrators should be held accountable for their crimes. Ending impunity for sexual violence is essential and will deter and prevent future such violations.

African Vaccination Week starts, with measles cases up sevenfold

São Tomé

THE ninth African Vaccination Week was launched in São Tomé and Príncipe yesterday, with immunisation partners stressing the importance of countries remaining vigilant in the fight against vaccine-preventable diseases.

The theme for this year's African Vaccination Week is 'Protected Together: Vaccines Work!', which emphasizes the power of vaccines in saving lives and keeping everyone healthy, from infants to elders.

The Week (April 22 to 28) also celebrates the vaccination heroes who help expand the coverage of immunisation services across the African region - from parents and community leaders to health workers and innovators.

"We need to work together to improve immunisation delivery so that all children are protected from preventable diseases. Recent disease outbreaks on the continent remind us of the urgency of this goal," said Dr Matshidiso Moeti, World Health Organisation Regional Director for Africa.

"Outbreaks of measles in Madagascar and Ebola in the Democratic Republic of the Congo underscore the need for increased investments in immunization as a fundamental part of strengthening primary health care systems," she noted.

Partners at the launch emphasized the need to move from commitment to action by increasing domestic investments in immunisation and strengthening access to vaccines in hard-to-reach areas.

African Vaccination Week is a galvanizing period for the region, in which millions of people receive critical vaccines and screenings. It is also a rallying moment for immunisation advocates to encourage governments to keep immunisation high on their national and regional agendas.

Accordingly, São Tomé and Príncipe President Evaristo do Espírito Santo Carvalho declared at yesterday's event: "Everyone has a role to play in ensuring that children and communities get the immunisation services they need - from politicians and community advocates to health practitioners and parents themselves."

"I hope African Vaccination Week will encourage each of us to do our part and that

these collective efforts will drive progress across the region," added the president.

The global measles crisis is an urgent wake-up call to the need for countries to ensure that all children - no matter where they live - receive life-saving vaccines.

Countries in the African Region have also experienced a resurgence of measles, including outbreaks reported in at least nine countries - Chad, Cameroon, DR Congo, Liberia, Guinea, Madagascar, Mali, Nigeria and Uganda - in the last 12 months.

Madagascar, in particular, has had a large measles outbreak affecting more than 122,000 people in between October 2018 and this month.

A highly contagious disease that accounts for 13 per cent of all vaccine-preventable deaths in children younger than five years in Africa, measles infects nine in ten people who are not vaccinated.

As of 2017, only 16 countries in the African Region had achieved 90 per cent or more immunisation coverage of the first dose of measles vaccine (MCV1), UNICEF coverage estimates show.

Across the region, MCV1 coverage has stagnated, at between 70 and 73 per cent since 2009.

Vaccines are one of the most effective and cost-effective public health interventions available. Yet, one in five children in Africa still does not have access to all the necessary and basic vaccines a child ought to receive.

Every year, more than 30 million children younger than five years in Africa fall sick, down with vaccine-preventable diseases. More than half a million of these die - representing 56 per cent of the global deaths related to such diseases.

In Africa, vaccine-preventable diseases also impose an economic burden of US\$ 13 billion every year - funding that could be used to fuel economies and drive development.

In 2017, African Heads of State endorsed the Addis Declaration on Immunisation at the African Union Summit, committing to reach all children with life-saving vaccines.

While political will for immunisation across the region is high, African Vaccination Week 2019 is a reminder for countries to renew their commitments and redouble efforts to achieve universal access to vaccines.

TANZANIA HUMAN RIGHTS DEFENDERS COALITION



CALL FOR PROPOSAL

CONSULTANCY WORK TO CONDUCT SURVEY ON THE CONTRIBUTION OF CIVIL SOCIETY ORGANIZATIONS TO THE NATIONAL DEVELOPMENT AND SOCIAL WELFARE

Job Type: Consultancy
Client: Tanzania Human Rights Defenders Coalition
Closing date for Application: 05th May, 2019
Assignment Duration: Two months

1. INTRODUCTION

The Tanzania Human Rights Defenders Coalition (THRDC) is an umbrella organization of more than 150 Human Rights focused organizations operating in both Tanzania Mainland and Zanzibar. The main focus of the Coalition is to put on the ground efforts towards an enhanced security and protection of Human Rights Defenders in the United Republic of Tanzania.

2. ABOUT THE SURVEY

Generally, the general public and the government are positive towards CSOs. There are however, some areas where there is sometimes a misconception about the roles, functions and contributions of CSOs in the country. Some specific misconceptions about the CSOs is especially around the general contribution towards development of the nation and accountability to the people they serve. These misconceptions can only be addressed if CSOs jointly with their coordination authorities take initiatives to develop mechanisms of monitoring and tracking CSOs contribution to national development and social impact.

Under the THRDC strategic outcome three, which has capitalized in enhancing recognition and protection of CSOs and human rights defenders in Tanzania, the Coalition has planned to conduct a survey to inform the public and the government on the contribution of CSOs in national development as one of the mechanisms to advocate for recognition and protection of CSOs and HRDs in the country. In this strategic outcome, THRDC works with various stakeholders to ensure that CSOs and HRDs are recognized as development partners and not otherwise. With this regard THRDC expects to work closely with Ministries and Government departments to ensure there is proper mechanisms to monitor track the contributions of CSOs to the development of the nation.

Having the common understanding of CSOs contribution the development of the nation, will pave a way for the Government to partner with CSOs in the delivery of public services, promotion of human rights, social justice and development related programs.

3. MAIN OBJECTIVE OF THE ASSIGNMENT

The main role of this work is to assess the contribution played by Civil Society Organizations to the development of the nation and welfare of its people

3.1 SPECIFIC OBJECTIVES

- To cluster group of Civil Society Organizations into thematic areas of their operations
- To identify key roles and functions of Civil Society Organizations in Tanzania
- To assess the contribution of CSOs to the development of the Nation from 1990's to date
- To assess and document main factors leading to insignificant recognition of CSO works in Tanzania
- To provide and recommend for the best mechanisms to track, document and recognize CSOs contribution to the national development and welfare of its people.
- To assist THRDC and the respective CSOs regulatory organs to develop CSOs contribution tracking facility

4. DELIVERABLE OF THE ASSIGNMENT

Upon successful completion of the task, the consultant is expected to submit; A fully developed comprehensive finding report documenting the contribution of CSOs in the National development (responding to the objectives above)

For more information about this assignment please visit our website: <https://thrdc.or.tz/>

Ramaphosa acts to smooth relations with Botswana after Bridgette Radebe controversy

By Carien Du Plessis

President Cyril Ramaphosa quietly sent International Relations Minister Lindiwe Sisulu to Botswana this week to smooth the waters after a storm erupted about his sister-in-law Bridgette Radebe's alleged interference in succession politics in the neighbouring country.

International Relations Minister Lindiwe Sisulu met recently with Botswana's president Mokgweetsi Masisi, an olive branch in hand, after reports that prominent South African businesswoman Bridgette Radebe got involved in the presidential campaign of a rival candidate, former foreign minister Phelekezela Mampoko.

Even though Radebe has downplayed her involvement in Venson-Moitoi's campaign in the run-up to the Botswana Democratic Party's elective conference earlier this month, the Gaborone-based Sunday Standard is this weekend reporting on its front page that Radebe is facing a possible travel ban to Botswana.

On Thursday Masisi posted the following on his Facebook page:

"This morning I received a special envoy of South African President, Mr. Cyril Ramaphosa, in the person of the Honourable Minister

of International Relations & Cooperation, Hon. Lindiwe Sisulu at Office of President.

The special envoy conveyed a message from President Cyril Ramaphosa reiterating the long standing and excellent relations subsisting between Botswana and South Africa. The message assured that despite the recent media reports, relations between the two countries remain solid.

I further wished the people of the Republic of South Africa a peaceful and successful General Election coming soon. #MokgweetsiWaLona#MovingBotswanaForward #GoMasisi"

While Masisi played open cards about the meeting, it was shrouded in secrecy from the South African side. There's been a talk from the inner circle that the reports about Radebe's interference presented Ramaphosa with a massive headache, as it is South Africa's stated policy not to get involved with the succession politics in another country.

Sisulu's spokesperson, Ndivhuho Mabasa, in response to WhatsApp questions to confirm the meeting and the contents thereof, curtly replied: "Greetings, when we want to say something we will issue a statement."

Ramaphosa's spokesperson Khusela Diko referred the query back to the Department of



South African Mining Development Association chairwoman Bridgette Radebe addresses the Cape Town Press Club on October 16, 2014 in Cape Town. File photo

International Relations and Cooperation (Dirco).

Radebe has long-standing mining interests in Botswana through Mmakau Mining, and told Daily Maverick last week she was exploring other opportunities with a company which has this month had its assets frozen in Botswana.

The allegation was, however, that Radebe was "laundering" millions of pula through Avante Security Services for Venson-Moitoi's campaign ahead of the BDP conference.

Radebe denied this, and her lawyers have threatened to sue the Sunday Standard, claiming it incorrectly reported the amount Mmakau paid Avante. Still, Radebe admitted to being close to Venson-Moitoi since her university days in Botswana.

Venson-Moitoi, who enjoyed the backing of former president Ian Khama, subsequently withdrew from the presidential race because she said she stood no chance after some of her key backers were blocked from attending the conference.

Masisi, who stepped up to become president after Khama's 10-year term in government office expired last year, emerged unopposed at the conference (Botswana is set to have general elections later this year).

Sunday Standard reports

that Ramaphosa has distanced himself from his sister-in-law (Ramaphosa is married to Radebe's sister, Tshepo Motsepe, while Radebe is married to a member of Ramaphosa's cabinet, Energy Minister Jeff Radebe) and that South Africa would not interfere with any action Botswana chooses to take against Radebe.

According to the report, foreign minister Unity Dow said the country was considering imposing visa restrictions against Radebe.

She would not be the first South African to face visa restrictions. EFF leader Julius Malema was restricted from entering Botswana in 2011 when he was still ANC Youth League leader after he said the league would form a "command team" to unite opposition parties in Botswana against Khama (calling for regime change in Botswana was one of the reasons why Malema was kicked out of the ANC).

Malema subsequently applied for a visa to enter Botswana but was rejected, with no reasons given. Five members of the EFF also feature on the visa restrictions list. The Bridgette Motsepe matter has threatened to bedevil South Africa's relatively cordial relations with its neighbour.

DM

The Guardian Limited

VACANCY

Freelancer Sales Executive

The Guardian Limited is looking for self driven sales personnel to join our advertising Sales Team in **Dar es Salaam, Morogoro, Iringa, Zanzibar, Mtwara, Kilimajaro and Pwani.**

Responsibilities

- Be responsible for aggressive development of new clients and growing existing business.
- Proactively develop new business avenues
- Devise and monitor business plans to ensure substantive sales
- Develop strategic solutions that meet the unique needs of each client

Qualifications

- The position requires someone who can deliver the set targets within deadlines under competitive working environment.
- Applicants need to be highly organized, self-motivated with a positive attitude, and can thrive on setting and reaching new goals.
- Holders of a University degree or Diploma in Business Administration
- Experience in Sales and Marketing is an added advantage

NOTE: This is a commission Based Position

Deadline:

All applicants should specify the region they are applying for and send their application via Email to vacancy@guardian.co.tz before 10th May, 2019.



WWF for a living planet

JOB VACANCY FINANCIAL ANALYST

WWF (The World Wide Fund for Nature) is an international non-governmental organization that deals with conservation of nature through a number of environmental management programmes, is seeking for a competent and highly motivated Financial Analyst, to be based in Dar es Salaam.

Duties and Responsibilities

Under the directives of the Finance Manager, the Financial Analyst's responsibilities will be as follows:

- Provide overall financial management duties to the TCO Finance office
- Provide hands on support to the Head of Finance team on all financial and operational issues to ensure effective management of the TCO Programs and projects.
- Oversee implementation of donor and WWF's operational policies, procedures standards and systems including budget management, financial reporting, and audits.

Program budgets management

- Assist in Preparation and Review all project budgets/ Forecast before submission to donors.
- Preparation of program budgets/forecasts for SIDA leading the change program, SIDA regional program, WWF UK funding, Sustainable Investment program and TCO OD program
- Preparation of TCO core budget

Financial management and accounting

- Playing a leading role in preparation and ensure timely submission of all financial reports for review and approval to Head of Finance for further submission to donors and other partners as per respective contracts.
- Preparation of donor reports for SIDA leading the change program, SIDA regional program, WWF UK funding, Sustainable Investment program and TCO OD program

Contracts & Grants management

- Establish and maintain contracts database for the assigned programs
- Manage program incoming and outgoing contracts/grants
- Ensure that all contracts & grants are timely and properly developed

Required Qualifications and skills:

A university degree in Accounting, Commerce, Business Administration or related field; Full accounting qualification i.e. CPA, ACCA or equivalent will be an added advantage; Three to five years of working with financial/accounting systems experience in a major International organisation/NGO i.e. USAID accounting; Demonstrable skills in the development of finance and accounting policies, procedures and Systems in the context of an international NGO but private sector experience will be equally considered; Good knowledge of fund accounting (including reporting requirements of major Bi-lateral Aid Agencies); Hands-on knowledge of the major ERP softwares would be a distinct advantage; Excellent English and knowledge of local languages an asset.

Additional information, including Terms of Reference, can be obtained via http://wwf.panda.org/who_we_are/jobs/. Applications must include a complete CV with full contact details of three referees and should be addressed to the People & Culture Manager through hresources@wwftz.org by Friday, 10th May 2019 at 4:30 pm.

Only shortlisted candidates will be contacted and the interviews will take place in Dar es Salaam.
WWF is an equal opportunity organization



Botswana firm completes acquisition of Letshego Tanzania at 3.3bn/-

By The Banker Reporter

BOTSWANA based Letshego Holdings Limited completed the acquisition of 25 percent shares at Letshego Bank Tanzania Limited last year with a 15.5 million pulas (over 3.3bn/-) payment.

In its 2018 annual report and audited accounts, LHL said the acquisition was done by exercising a put option embedded in the original sale and purchase agreement. The report further said the holding company which made P1,021 million pre-tax profit, was led by deduction at source business segment.

"The core of Letshego's business continues to be led by the deduction at source business segment in its consumer lending and microfinance bank offering in Southern, East and West Africa. Markets in Southern Africa continue to be the largest contributors to the business performance, (70 percent of gross loans) with Botswana and Namibia making up 72 percent of total group DAS profit," the report stated.

The report further noted that as a result of the achievement, shareholder return included a return on equity of 12 percent. Although the group posted profits during the year, the report highlighted that International Financial Reporting Standards 9 which came into effect in January 2018 as having eroded increased its risk cost.

In addition, the other risk factor was the "Asset quality in East and West Africa is weaker than in Southern Africa al-

though margin performance is better."

Commenting on the performance, former group CEO, Smit Crouse said the performance was good. "In a world where change is exponential, evolution of one's strategy and resultant business model are essential to deliver superior returns to shareholders, whilst creating value for all stakeholders including customers, staff and regulators," Crouse said.

"With so much unrealised potential, Letshego is now due for change," added Crouse who resigned end last year and the board picked Dumisani Ndebele as interim CEO.

The report stressed that the impact of IFRS 9 on the group was a 110 percent increase in total balance sheet impairment provisions from P402 million to P843 million, and a P192 million decline in group retained earnings.

The annual report further pointed out that unfavourable group effective tax rate of 50 percent is as the result of three main factors: partial write-down of the carrying value of deferred tax assets at Letshego Holdings; higher withholding tax charge on dividends from subsidiaries and tax provisions in respect to two subsidiaries.

"The Group effective tax rate is expected to improve in 2019," the report added noting however that goodwill arising from the acquisition of Nigeria business (prior carrying value P43 million) has been impaired by P22 million based on a reassessment of the future cashflows of the business.

"Ratings agency Moody's kept Let-



Letshego Holdings interim CEO Dumisani Ndebele.

shego Holdings Group's credit rating unchanged at Ba3 (stable) outlook. The group remains well capitalised with a capital adequacy ratio (CAR) of above 35 percent which is well above the regulatory minimum in all of its operating

countries," the report added.

Despite high reliance on wholesale funding, significant progress has been made in diversification of the group's funding base away from the bank loan market through the issuance of local

currency corporate bonds in Botswana, Ghana, Mozambique and South Africa. "The group has also been successful in attracting new funding from specialist international investors based in the UK and Europe with focus on mi-

cro and inclusive finance ventures. The new funding has enabled the group to better manage its debt maturity profile and liquidity position," the 2018 Letshego Holdings Limited full year report stressed.

LONDON

Billions of dollars' worth of gold is being smuggled out of Africa every year through the United Arab Emirates in the Middle East - a gateway to markets in Europe, the United States and beyond - a Reuters analysis has found.

Customs data shows that the UAE imported \$15.1 billion worth of gold from Africa in 2016, more than any other country and up from \$1.3 billion in 2006. The total weight was 446 tonnes, in varying degrees of purity - up from 67 tonnes in 2006.

Much of the gold was not recorded in the exports of African states. Five trade economists interviewed by Reuters said this indicates large amounts of gold are leaving Africa with no taxes being paid to the states that produce them.

Previous reports and studies have highlighted the black-market trade in gold mined by people, including children, who have no ties to big business, and dig or pan for it with little official oversight. No-one can put an exact figure on the total value that is leaving Africa. But the Reuters analysis gives an estimate of the scale.

Reuters assessed the volume of the illicit trade by comparing total imports into the UAE with the exports declared by African states. Industrial mining firms in Africa told Reuters they did not send their gold to the UAE - indicating that its gold imports from Africa come from other, informal sources.

Informal methods of gold production, known in the industry as "artisanal" or small-scale mining, are growing globally. They have provided a livelihood to millions of Africans and help some make more money than they could dream of from traditional trades.

But the methods leak chemicals into rocks, soil and rivers. And African governments such as Ghana, Tanzania and Zambia complain that gold is now being illegally produced and smuggled out of their countries on a vast scale, sometimes by criminal operations, and often at a high human and environmental cost.

Artisanal mining began as small-time ventures. But the "romantic" era of individual mining has given way to "large-scale and dangerous" operations run by foreign-controlled criminal syndicates, Ghana's President Nana Akufo-Addo told a mining conference in February. Ghana is Africa's second-largest gold producer.

Not everyone in the chain is breaking the law. Miners, some of them working legally, typically sell the gold to middlemen. The middlemen either fly the gold out directly or trade it across Africa's porous borders, obscuring its origins before couriers carry it out of the continent, often in hand luggage.

For example, Democratic Republic of Congo (DRC) is a major gold producer but one whose official exports amount to a fraction of its estimated production: Most is smuggled into neighbouring Uganda and Rwanda. "It is of course worrisome for us but we have very little leverage to stop it," said Thierry Boliki, director of the CEEC, the Congolese government body that is meant to register, value and tax high-value minerals like gold.

The customs data provided by governments to Comtrade, a United Nations database, shows the UAE has been a prime destination for gold from many African states for some years. In 2015, China - the world's biggest gold consumer -

Gold worth billions smuggled out of Africa



Minerals Minister, Dotto Biteko (in yellow vest) being briefed on artisanal gold mining activities in Chunya district of Mbeya region last week where he banned such activities due to massive smuggling by middlemen. File photo.

imported more gold from Africa than the UAE.

But during 2016, the latest year for which data is available, the UAE imported almost double the value taken by China. With African gold imports worth \$8.5 billion that year, China came a distant second. Switzerland, the world's gold refining hub, came third with \$7.5 billion worth. Most of the gold is traded in Dubai, home to the UAE's gold industry.

The UAE reported gold imports from 46 African countries for 2016. Of those countries, 25 did not provide Comtrade with data on their gold exports to the UAE. But the UAE said it had imported a total of \$7.4 billion worth of gold from them.

In addition, the UAE imported much more gold from most of the other 21 countries than those countries said they had exported. In all, it said it imported gold worth \$3.9 billion - about 67 tonnes - more than those countries said they sent out.

"There is a lot of gold leaving Africa without being captured in our records," said Frank Mugenyi, a senior advisor on industrial development at the African Union who set up the organisation's minerals unit. "UAE is cashing in on the unregulated

environment in Africa."

The Dubai Customs Authority referred Reuters' queries to the UAE foreign ministry, which did not respond. The UAE government media office referred Reuters to the UAE federal customs authority, which also did not respond.

Not all the discrepancies in the data analysed by Reuters necessarily point to African-mined gold being smuggled out through the UAE. Small differences could result from shipping costs and taxes being declared differently, a time-lag between a cargo leaving and arriving, or simply mistakes. And gold analysts say some of the trade, especially from Egypt and Libya, could include gold that has been recycled.

But in 11 cases, the per-kilo value that the UAE declared importing is significantly higher than that recorded by the exporting country. This, said Leonce Ndikumana, an economist who has studied capital flows in Africa, is a "classic case of export under-invoicing" to reduce taxes.

Matthew Salomon, an American economist who has researched the use of trade statistics to identify illicit financial flows, said the issue deserves scrutiny. "Persistent discrepancies in the trade of particular goods and

between particular countries ... can identify significant risks of illicit activity," he said.

Pollution, conflict and bandits

Over the past decade, high demand for gold has made it attractive for informal miners to use digging equipment and toxic chemicals to boost the yield. Contaminated water is returned to rivers, slowly poisoning the people who need the water to live.

Small-scale miners have long used mercury - easy to buy at around \$10 for a thumb-sized vial - to extract flecks of gold from ore, before sluicing it away. Mercury's toxic effects include damage to kidneys, heart, liver, spleen and lungs, and neurological disorders, such as tremors and muscle weakness. Cyanide and nitric acid are also being used in the process, according to researchers and miners in Ghana.

Industrial mining companies have also been responsible for pollution, ranging from cyanide spills to respiratory problems linked to dust produced by mining operations. But almost a dozen states including DRC, Uganda, Chad, Niger, Ghana, Tanzania, Zimbabwe, Malawi, Burkina Faso, Mali and Sudan have complained in the past year about the harms of unauthorised mining.

Burkina Faso has banned small-scale mining in some areas where al Qaeda-linked Islamists are active, and earlier this month Nigeria's government suspended mining in the restive northwestern state of Zamfara, saying intelligence reports established what it called "a strong and glaring nexus" between the activities of armed bandits and illicit miners.

Strong prices have fuelled the boom. Today, gold trades at over \$40,000 per kilo, which is below a peak from 2012 but still four times the level of two decades ago.

Western investors want gold so they can diversify their portfolios; India and China want it for jewellery. But most Western companies - and the banks that finance them - avoid handling non-industrial African gold directly. They are unwilling to risk using metal that may have been mined to fund conflict or that may have involved human rights abuses in, for instance, DRC or Sudan. Various Uganda-based traders have been sanctioned for handling gold smuggled out of DRC.

Destination Dubai

In other states, including the UAE, these concerns have been less of a problem. Over the last decade, gold from Africa has become increasingly important for Dubai. From 2006 to 2016, the share of African gold in UAE's reported gold imports increased from 18% to nearly 50%, Comtrade data showed.

The UAE's main commodity marketplace, the Dubai Multi-Commodities Centre (DMCC), calls itself on its website "your gateway to global trade." Trading in gold accounts for nearly one-fifth of UAE's GDP.

However, no big industrial companies reached by Reuters - including AngloGold Ashanti, Sibanye-Stillwater and Gold Fields - say they send gold there. Reuters contacted 23 mining companies with African operations, the smallest of which produced around 2.5 tonnes in 2018: 21 of them said they did not send metal to Dubai for refining, the other two did not respond.

While the big South African miners have local refining capacity, the main reason others gave is that no UAE refineries are accredited by the London Bullion Market Association (LBMA), the standard-setter for the industry in Western markets.

The LBMA is "not comfortable dealing with the region" because of concerns about weaknesses in customs, cash transactions and hand-carried gold, its chief technical officer Neil Harby told Reuters. Investigators and people in the gold industry say the ease with which smugglers can carry gold in their hand-luggage on planes leaving Africa helps gold flow out unrecorded. And limited regulation in UAE means informally mined gold can be legally imported, tax-free. Gold can be imported to Dubai with little documentation, African traders told Reuters.

A DMCC spokesman said it has a robust regulatory framework that includes strict responsible sourcing rules. These are aligned with the international benchmark for responsible sourcing laid out by the Organisation for Economic Cooperation and Development (OECD).

Sanjeev Dutta, head of commodities at DMCC, said in January that the centre is building strategic relationships with most gold-producing countries on the African continent, "and we are very confident of how that production is done and how responsible" it is.

Mbulu residents cash in on verified carbon sales to hospitality, tour firms

By Jenifer Gilla

IN Arusha region's Mbulu district, close to 6,000 Hadzabe villagers from Yaeda Valley are benefitting from a unique project that protects their rich forest reserve by paying for carbon credits.

Under the Carbon Project being supervised by Carbon Tanzania Limited, thousands of Yaeda Valley virgin forests which are inhabited by the Hadzabe tribesmen, are protected which in turn earns the villagers money from corporations whose activities pollute the environment.

Yaeda Chini's Ward Executive Officer, Paulo Timotheo said under the project, over 5,900 villagers are benefitting directly through cash payments for those working with Carbon Tanzania while everybody gets access to better social services.

"Since the villagers are the main forest conservers, they receive revenue earned from the Carbon Project every six months which they use to invest in basic community services such as health care, education and food security," said Timotheo.

Yaeda Chini ward in Mbulu district covers three villages of Mongo wa Mono, Yaeda Chini and Domanga. The WEO pointed out that hundreds of the district's young men and women also earn salaries as employees of the project who include security guards patrolling the forest and carbon verifiers.

"For instance we spent 10m/- from our first payment to build a Police station while 17m/- which we earned in November 2018, was used to build two classrooms for our primary school here at Yaeda which had only six classes built during Mwalimu Julius Nyerere's era," noted the Ward Execu-



Carbon Tanzania senior managers and Yaeda Chini villagers at an interactive session. Photo: Carbon Tanzania website.

tive Officer.

He said part of the carbon payments have also been used to start a medical health fund covering all villagers who get free treatment once they get sick at Haydon Hospital which is two hours' drive from the village. It includes an ambulance ride for the most serious patients.

Apart from building classrooms and generating jobs, the project has also assisted children of hunter gatherers get to school by paying for all their bills.

One of such lucky students is 17 year old, Rachel Athuman who lives in a remote village of Mongo wa Mono, 300 kilometers from Arusha city, in Mbulu district.

Although she comes from a poor family which sometimes has only one meal per day, Athuman is now a student at Mangola Secondary School, which is a public boarding facility in Karatu district.

She is happy and focused on her education because although the school

is in another district, which is a two hour driving journey, she is in boarding thanks to payments made by the project.

"I am thankful to the carbon project which has enabled me to concentrate on my studies knowing that all my school bills are being taken care of," Athuman said while extending a wide smile.

Under the Carbon Revenue Education Fund which Carbon Tanzania set up, 20 students from low income

bracket families are being sponsored to secondary school of which two of them have been selected to join high school while another three are at universities.

The carbon project has not only supported basic social services to Yaeda Chini community and their neighbours but also provide savings to poor families that would otherwise be paid for their children's education and medical care services.

Pili Godo, a villager in Domanga said her family has built a modern house from the salary that she gets as record officer of Carbon Project. "We are now living in a modern house, we can provide basic needs for the family such as food while our two children are sponsored to get education," Godo said.

Although Godo's first child is sponsored by another not-for-profit organization, he still gets fare, pocket money and medical expenses covered under the Carbon Project.

The Carbon Project's Manager, Isack Magombe said they have employed 42 villagers in different positions including game scouts and record officers who earn 80,000/- per month.

"The money we get from selling Verified Carbon Units is used to pay for all these community services, salaries and infrastructure development such as classroom construction," Magombe said.

Other villages in Yaeda Valley such as Yaeda Kati and Dirim which share the giant forest but are yet to join the project, have not benefited so far.

Carbon Tanzania Director, Marc Baker said by employing the Land and Forest Act, the company has been working with partners non-governmental organizations and district authorities in Mbulu to help communities develop

land use plans but also protect forests to get financial benefits.

"We develop climatic mitigation and adaptation projects that are measured in Verified Carbon Units which represent reduced forest destruction hence sell these VCU's to companies around the world who wish to balance the effect their company has on the environment and climate," Baker said.

"Since the big role of protecting the trees is done by the community we pay them," added Baker.

According to Backer, the project's main objective is to conserve the environment and mitigate climatic change impacts. He pointed out that the Hadzabe who depend on the environment in order to sustain their hunter gatherer traditional life style, cannot survive in a destroyed environment.

Under the project, deforestation has reduced by 20 times with 187,000 trees protected from being cut annually in Mbulu district.

Challenges

Despite the benefits accrued from the project, villagers are still complaining that the education fund does not support many students who qualify for university entrance.

"We would like to see the project also sponsor our students who qualify for university entrance because most of us as parents can't afford to pay for them," said one of the parents.

On the other hand, Pili Godo's husband, Nange Chaka who works at Carbon Tanzania as game scout feels that although his life has been changed by the 80,000/- monthly salary, it remains small to meet acceptable average family needs like his hence the need for a review.



SA's Reserve Bank governor Lesetja Kganyago.

Reserve Bank will likely keep interest rates steady at next MPC meeting

JOHANNESBURG

Interest rates are likely to remain unchanged at next month's meeting of the Monetary Policy Committee of the SA Reserve Bank, according to Sanisha Packirisamy, an economist at Momentum Investments.

The MPC will start its three-day meeting on May 21. Reserve Bank governor Lesetja Kganyago is expected to make the repo rate announcement on the afternoon of May 23. Packirisamy said the positive downward trajectory in inflation expectations, alongside weaker-than-expected growth, has likely lowered the pressure on the central bank to maintain a tightening bias.

At the same time, the hurdle to interest rate cuts remains high, Packirisamy said. This is given the SARB's intention to drive inflation expectations closer to the midpoint of the target band on a sustainable basis, to allow for more room to manoeuvre in the event of external shocks.

Inflation has been within the central bank's target band of 3% to 6% for two years, and was at the midpoint of

this range in March, as Fin24 reported. "Moreover, looser fiscal policy is inhibiting the SARB's ability to run a more accommodative policy and should contribute to a steady stance on monetary policy in the coming quarters," Packirisamy said.

"Core underlying inflation has remained muted at 4.3% on average in the past 12 months, in line with the subdued domestic demand."

Rental inflation
Packirisamy said one of the key drivers of services inflation is rental inflation, which accounts for nearly 17% of the consumer basket. Inflation in this category decreased to 2.7% in March 2019, the lowest reading on record since the major basket re-weighting and methodological changes were incorporated in 2008.

"Previously inflated prices in pockets of Gauteng and the Western Cape drove overall rental inflation higher, but since these prices have moderated, inflation in this category has lessened," she said. "The SARB has noted the persistent downside surprises in underlying and

services inflation measures, but warned it is too early to conclude these changes are structural in nature."

Pricey transport, food
Public transport prices were surveyed in March 2019 and recorded a 1.4% increase relative to February. Public transport prices are 10% higher than they were a year ago. Food inflation increased from 2.3% to 2.4% in March, driven by price trends in bread/cereals (6.1%), fruit (7.6%) and vegetables (9.4%).

Meanwhile, meat prices deflated for a second month in a row (negative 1.1%). While meat prices were a large driver of food inflation during 2017 and 2018, the contribution has become negative, she explained.

"Price trends at the producer level indicate the divergence between meat and bread/cereal prices is likely to persist in the short term," said Packirisamy. "Crop inflation at the producer level increased by 9.5% in March 2019, pointing to additional upward pressure on bread and cereal prices in the near term, while animal prices were 13% lower than a year ago."

Why GTBank just won't issue bonus shares to shareholders

LAGOS

Group Managing Director of Guaranty Trust Bank (GTBank) Plc, Segun Agbaje, has hinted that the company has no intention to declare bonus shares to shareholders. Speaking at the lender's Annual General Meeting (AGM) last week in Lagos, Agbaje explained that this is to prevent over bloating of GTBank shares.

Recall that the bank currently trades its shares on the Nigerian Stock Exchange (NSE) and has a total shares outstanding of 294 billion. The company's stock closed last week on the local bourse at N34.80k per unit, making it have a market capitalisation of over N1 trillion.

At the AGM, the bank chief in place of the bonus shares, the financial institution will continue to offer shareholders impressive dividend. He said in addition, the lender will continue to invest in empowering small businesses and promoting enterprise.

According to him, the bank will continue to support its communities, large and small by creatively expanding certain flagship Corporate Responsibility programmes such as the GTBank Food and Drink Fair and GTBank Fashion Weekend.

During the meeting, one of the shareholders, Sunny Nwosu, who is the leader of Independent Shareholders Association of Nigeria (ISAN), appealed to the bank to improve its dividend payouts in the years ahead.

However, he commended GTBank for sustaining profit and dividend payment in spite of challenging economy. According to him, the bank has shown resilience with enhanced profit and sustainable dividend in the 2018 financial year.

Another shareholder, Nona Awoh, urged the bank to map out strategies aimed at reducing its unclaimed dividend figure which stood at N18.23 billion during the period under review. He said the bank must liaise with its registrars and Investors Relations Officer to bring down the figure.

At the AGM, shareholders of the company approved the payment of a total dividend of N2.75 per share for 2018 fiscal year, comprising a final dividend of N2.45 per unit of ordinary share held by shareholders in addition to the interim dividend of 30 kobo interim dividend earlier paid in June 2018.

Saudi Arabia's NCB reports 6% rise in Q1 income on operating profit

RIYADH

National Commercial Bank, Saudi Arabia's biggest lender by assets, posted a 6 per cent year-on-year jump in its first quarter net profit as operating income rose despite an increase in provisions for bad loans.

Net income for the three-month period ending March 31 climbed to 3.16 billion Saudi riyals (Dh3.1bn), the lender said in a regulatory statement to the Tadawul Stock Exchange, where its shares are listed. Revenues from special commissions and investments rose to 4.9bn riyals, a 15 per cent rise from a year earlier, it added.

"Total operating income increased by 3.6 per cent mainly due to the increase in net special commission income, investment related income and lower other

operating expenses," the lender said.

Total operating expenses at the end of the first three months of the year, however, rose by 0.7 per cent on the back of a jump in net impairment charges for financing and advances. Impairment allowance for bad loans climbed to 144m riyals at the end of the reporting period from 2m riyals in the same quarter of 2018, it added.

NCB's loans and advances grew by 268.7m, a 6.3 per cent year-on-year rise, while customers' deposits remained flat at 309.7m. NCB, which counts Saudi Arabia's sovereign wealth fund, the Public Investment Fund among its shareholders is looking to merge with rival Riyadh Bank. If the proposed merger goes ahead, it would create a financial institution worth

\$182bn (Dh668bn) in assets.

The potential deal, which is still under consultation, would be the second merger of banks in the kingdom, following that of Saudi British Bank and Alawwal Bank, subsidiaries of HSBC and Royal Bank of Scotland respectively, which was agreed last year.

The potential tie-up would also be among a string of banking sector consolidations taking place across the GCC. Dubai Islamic Bank, the largest Sharia-compliant lender in the UAE on Tuesday said it is considering acquisition of its Dubai-headquartered competitor Noor Bank. The announcement follows the three-way merger between Abu Dhabi Commercial Bank, Union National Bank and Islamic lender Al Hilal Bank.

Standard Bank shareholders to vote on climate change



Standard Bank CEO Sim Shabalala.

JOHANNESBURG

Standard Bank has become the first listed company in South Africa to ask shareholders to vote on whether they believe the bank should be more transparent about its exposure to climate change risk. This relates specifically to its lending, financing and investment activities.

The proposed resolution was published in the group's notice of its upcoming AGM, released last week. It was proposed by the Raith Foundation and shareholder activist Theo Botha, with support from advocates for responsible investing, Just Share. Despite tabling the resolution, the Standard Bank board has surprisingly recommended that shareholders vote against the resolution.

"The resolution is asking the bank to provide more disclosure on the carbon risk exposure of its lending portfolio," says Tracey Davies, executive director of Just

Share. "Shareholder proposals on climate risk, the environment and other social issues are common in the US, UK and some European countries. Shareholders there have moved on to proposing that companies introduce measures to cut their emissions. But here in South Africa, this is uncharted territory. Standard Bank's move shows exceptional leadership."

Last year Raith and Botha attempted to table a climate risk resolution ahead of the Sasol AGM. While the Companies Act permits shareholders to table resolutions for voting at the company's AGM, Sasol refused. This was based on a legal opinion, which it had commissioned but did not divulge, to the effect that climate change issues do not constitute matters that shareholders are entitled to exercise voting rights on.

"Very much a shareholder issue. This is very much a shareholder issue," says Davies. "There is sufficient evidence that climate change poses immediate and

long-term financial risks to many companies. Investors are increasingly aware of the physical impact of climate change - just look at Mozambique - which can have huge knock-on consequences for companies."

Standard Bank, like its peers, is grappling with climate change and its associated risks and recently announced that it would only provide finance for coal-fired power stations within a certain set of parameters.

Nedbank went a step further when in January it announced a clean break away from financing coal-fired power plans by committing to not finance Thabametsi and Khanyisa, which form part of the first round of South Africa's Coal Baseload Independent Power Producer (IPP) Programme.

This went further than the bank's 2018 declaration that it would no longer provide project financing for coal-fired power stations, which specifically excluded the

above-mentioned coal IPPs it had committed to.

Oil companies familiar with these pressures

Globally the oil majors have become accustomed to shareholders campaigning for them to reduce their carbon footprints. In February BP's board agreed to back a shareholder resolution at its annual meeting this year that would force the company to align its business strategy with the goals of the Paris Agreement on climate change. The move comes after shareholders passed a motion in 2015 that asked the company to improve its corporate reporting and transparency on climate change-related risks.

Similarly, a group of Amazon shareholders has filed a formal shareholder resolution requiring the tech company to create a plan to move to green power sources. In this case, the board intends to advise shareholders to vote against the resolution at the AGM, which is planned for May.

What this could mean for Standard Bank

If more than 50% of its shareholders vote in favour of the resolution, Standard Bank will have to report to shareholders its assessment of the greenhouse gas emissions resulting from its financing portfolio and its exposure to climate change risk in its lending, investing and financing activities.

This includes the amount and percentage of carbon-related assets relative to total assets, and a description of any significant concentrations of credit exposure to carbon-related assets. The bank will also be required to adopt and publicly disclose a policy on lending to coal-fired power projects and coal mining operations.

The AGM is scheduled for May 30, and all eyes will be the Government Employees Pension Fund, which holds 12.3% of the bank and is the second largest shareholder after the Industrial and Commercial Bank of China, with 20.1%.

Twitter beats forecasts with first-quarter revenues as user numbers register a surge

NEW YORK

Twitter on Tuesday posted better than expected first-quarter revenue and a surprise rise in the number of monthly active users, a sign that the social media platform may be on a sustainable path after a year of stagnant user growth, according to Reuters.

It also topped first-quarter sales projections, bolstered by changes to its social-media service that are drawing a wider audience of consumers and advertisers.

Net income in the first quarter rose to \$190.8m, or 25 cents a share, from \$61m, or 8 cents, a year earlier. Profit excluding certain items was 37 cents a share, compared with the average analyst estimate of 15 cents. In last year's first quarter, revenue was \$665m.

The San Francisco-based company reported \$787 million in revenue, an 18 per cent increase from the year-earlier period. Analysts, on average, estimated \$775m, according to data compiled by Bloomberg. The microblogging site also posted an increase in monetisable daily active users to 134 million, beating analyst predictions for about 128.4 million. That compares with 126 million in the fourth quarter.

Twitter shifted focus to daily users for the first time in the December quarter, arguing that it's a more meaningful metric than monthly visitors because the company aims to drive people to the service every day.

Analysts were encouraged by signs Twitter had turned a corner in terms of monthly user growth and better appealing to advertisers, but said that the new user metric could make comparisons between Twitter and social media rivals more difficult.

"It looks like Twitter is on path to sustainably revenue growth and accelerated profit expansion, driven by improvements to the user experience and tools enabling direct response and search advertising," said analyst Michael Pachter at Wedbush Securities.

"But people are not impressed with a made up metric and their reluctance to give us actual users. I don't think the stock can get out of its own way until they come clean and report the same metrics everyone else does."

Chief executive Jack Dorsey has been escalating efforts to rid the site of toxic content amid heightened concerns that social media companies have failed to curb the exploitation of personal data, election meddling and hateful posts. Having long been criticised for relying on users to report abuse, the company recently said some 38 per cent of abusive content is now being found through technology and flagged for human review, up from none last year.

"We are now removing 2.5x more Tweets that share personal information and 38 percent of abusive Tweets that are taken down every week are being proactively detected by machine learning models," Mr Dorsey said.

"We are taking a more proactive

approach to reducing abuse and its effects on Twitter," he said. "We are reducing the burden on victims and, where possible, taking action before abuse is reported."

Advertisers have welcomed those moves, but the company still faces a broader backlash against social media. US President Donald Trump, a frequent tweeter with one of the most-followed accounts, said he has faced discrimination as a Republican from Twitter, without presenting evidence.

"They don't treat me well as a Republican. Very discriminatory, hard for people to sign on. Constantly taking people off list. Big complaints from many people," he tweeted, adding a second later calling for the creation of "more, and fairer" social media companies in response to discrimination.

"We enforce the Twitter Rules dispassionately and equally for all users, regardless of their background or political affiliation," a Twitter representative said. "We are constantly working to improve our systems and will continue to be transparent in our efforts." Twitter rose as much as 10 per cent to \$37.99 in premarket trading in New York.

Monthly active users were 330 million in the first quarter, Twitter said. That was up from 321 million in the previous quarter, but marked a decline from the 336 million in the year-earlier period. That number has been decreasing year over year for several quarters, and Twitter told investors in 2018 that the metric would likely continue to drop for some time as it re-

moves spam and suspicious accounts. Twitter said this is the last time that it will disclose monthly active users.

The company said it expects second-quarter revenue to be \$770m to \$830m - a wide forecast range with a midpoint of \$800m, lower than analysts' average sales estimate of \$819.2m.

Twitter, which has a history of being slow to make changes to its service, has recently increased the pace of new product introductions. Last month it opened access to its prototype app, called twtrr, to test new ideas and get feedback. The company is also rolling out a Snapchat-like camera feature that lets users post videos or photos in a swipe. The prototype app and iterations are part of the company's efforts to make Twitter easier to use and feel more like a chat service, with fluid conversations.

Twitter's stock is up 20 per cent so far this year, outperforming the broader market but lagging behind social media peers. Facebook has climbed more than 38 per cent in 2019, while Snap has more than doubled.

"The nervousness is that a lot of social media companies are facing regulatory pressure and investors don't quite know how to think about how that might translate into the longer-term," said James Cordwell, an analyst at Atlantic Equities.

"Investors are very cognizant of the investments we've seen at Facebook to try and get ahead of its regulatory issues, and I think people are not quite sure what that means for Twitter."



Twitter chief executive Jack Dorsey.



A worker unloads a truckload of used plastic at a recycling plant in Lu Qian, China.

China plastic waste ban throws recycling into disorder globally

BRUSSELS

From grubby packaging engulfing small Southeast Asian communities to waste piling up in plants from the US to Australia, China's ban on accepting the world's used plastic has plunged global recycling into turmoil.

For many years, China received the bulk of scrap plastic from around the world, processing much of it into a higher quality material that could be used by manufacturers.

But at the start of 2018, it closed its doors to almost all foreign plastic waste, as well as many other recyclables, in a push to protect the local environment and air quality, leaving developed nations struggling to find places to send their waste.

"It was like an earthquake," Arnaud Brunet, director general of Brussels-based industry group The Bureau of International Recycling, told AFP. "China was the biggest market for recyclables. It created a major shock in the global market."

Instead, plastic is being redirected in huge quantities to Southeast Asia, where Chinese recyclers have shifted en masse. With a large Chinese-speaking minority, Malaysia was a top choice for Chinese recyclers looking to relocate, and official data showed plastic imports tripled from 2016 levels to 870 000 tonnes last year.

In the small town of Jenjarom, not far from Kuala Lumpur, plastic processing plants suddenly appeared in large numbers, pumping out noxious fumes day and night. Huge mounds of plastic waste, dumped in the open, piled up as recyclers struggled to cope with the influx of packaging from everyday goods, such as

foods and laundry detergents, from as far afield as Germany, the United States, and Brazil.

Residents soon noticed the acrid stench over the town - the kind of odour that is usual in processing plastic, but environmental campaigners believe some of the fumes also come from the incineration of plastic waste that was too low quality to recycle.

"People were attacked by toxic fumes, waking them up at night. Many were coughing a lot," local resident, Pua Lay Peng, told AFP. "I could not sleep, I could not rest, I always felt fatigued," the 47-year-old added.

Toxic fumes Pua and other community members began investigating and by mid-2018 had located about 40 suspected processing plants, many of which appeared to be operating secretly and without proper permits.

Initial complaints to authorities went nowhere but they kept up pressure, and eventually the government took action. Authorities started closing down illegal factories in Jenjarom, and announced a nationwide temporary freeze on plastic import permits.

Thirty-three factories were closed down, although activists believe many have quietly moved elsewhere in the country. Residents say air quality has improved but some plastic dumps remain.

In Australia, Europe and the US, many of those collecting plastic and other recyclables were left scrambling to find new places to send it. They face higher costs to get it processed by recyclers at home and in some cases have resorted to

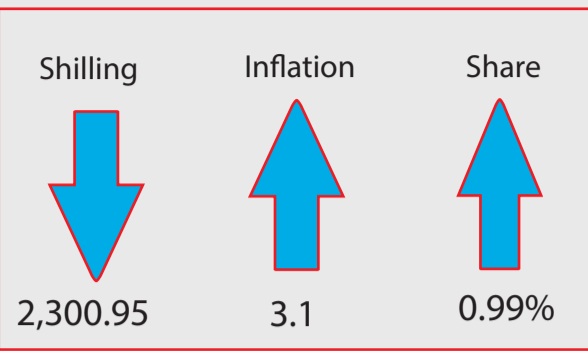
sending it to landfill sites as the scrap has piled up too quickly.

"Twelve months on, we are still feeling the effects but we have not moved to the solutions yet," said Garth Lamb, president of industry body Waste Management and Resource Recovery Association of Australia.

Some have been quicker to adapt to the new environment, such as some local authority-run centres that collect recyclables in Adelaide, southern Australia. The centres used to send nearly everything - ranging from plastic to paper and glass - to China but now 80% is processed by local companies, with most of the rest shipped to India. "We moved quickly and looked to domestic markets," Adam Faulkner, chief executive of the Northern Adelaide Waste Management Authority, told AFP. "We've found that by supporting local manufacturers, we've been able to get back to pre-China ban prices," he added.

Consume less, produce less In mainland China, imports of plastic waste have dropped from 600 000 tonnes per month in 2016 to about 30 000 a month in 2018, according to data cited by a new report from Greenpeace and environmental NGO Global Alliance for Incinerator Alternatives.

On a visit to the southern town of Xingtan last year, Chen Liwen, founder of environmental NGO China Zero Waste Alliance, found the once-booming recycling industry had disappeared. "The plastic recyclers were gone - there were 'for rent' signs plastered on factory doors and even recruitment signs calling for experienced recyclers to move to Vietnam," she told AFP.



Total Market Capitalization

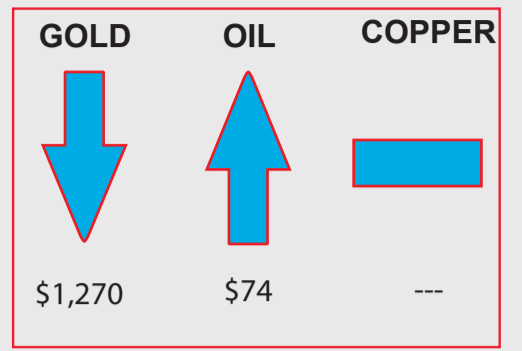
TZS 19,471.20 bln (USD 8,504.51 mln)
 Indices April 23, 2019
 TSI 3,482.82 -0.18
 DSEI 2,020.08 -12.15

AVERAGE PRICES FOR FOOD CROPS TSH/100KG

Maize	53640.00	Finger Millet	144052.63
Rice	183125.00	Wheat	129866.67
Sorghum	80476.19	Beans	175416.67
Bulrush Millet	84066.67	Round potatoes	71458.33

Exchange Rates (DSE)

Currency	Buying	Selling
EUR	2,578.38	2,605.09
USD	2,278.12	2,300.91
KES	22.57	22.75
GBP	2,986.62	3,017.64



Dar es Salaam Stock Exchange

Date: April 23, 2019

Company	Closing	Prev	Chg (%)
ACA	4,640.00	4,950.00	-6.26
CRDB	125	125.00	0
DCB	340	340	0
DSE	1,280	1,300	-1.54
EABL	4,840.00	4,800.00	0.83
JHL	9,250.00	9,150.00	1.09
KA	110.00	115.00	-4.35
KCB	1,020.00	1,020.00	0
MBP	490.00	490.00	0
MCB	500.00	500.00	0
MKCB	800.00	800.00	0
MUCOB	400.00	400.00	0
NICO	170.00	170.00	0
NMB	2,340.00	2,340.00	0
NMG	1,400.00	1,400.00	0
PAL	400.00	400.00	0
SWALA	490.00	490.00	0
SWIS	1,700.00	1,700.00	0
TBL	11,400.00	11,400.00	0
TCC	17,000	17,000.00	0
TCCL	600.00	600.00	0
TICL	385	385.00	0
TOL	660.00	660.00	0
TPCC	2,100.00	2,100.00	0
TTP	120.00	120.00	0
USL	10.00	10.00	0
VODA	800.00	800.00	0
YETU	600.00	600.00	0

DSE MARKET SUMMARY

TSI 3,482.82 -0.18
 DSEI 2,020.08 -12.15

TRADING STATS

Market Cap (bln) 19,471.20
 Equity Turnover 16,751,775.00
 Total Volume 47,125
 Total Deals 18

TOP MOVERS

CRDB	125	38,935
DSE	1,280	5,170
TPCC	2,100	2,120

GAINERS & LOSERS

Company	Price	Change
ACA	4,640	-6.26%
KA	110	-4.35%
EABL	4,840	+0.83%
JHL	9,250	+1.09%
DSE	1,280	+98.46%

Interbank Foreign Exchange Market (IFEM)

Date	Amount Traded (Mn USD)	High	Low	Weighted Average
23/Apr/2019	6.25	2,309.00	2,300.00	2,300.95
18/Apr/2019	11.55	2,308.00	2,292.00	2,300.90
17/Apr/2019	2.20	2,308.00	2,298.45	2,300.94
16/Apr/2019	2.10	2,308.00	2,298.40	2,300.84
15/Apr/2019	1.70	2,316.00	2,298.40	2,300.93
11/Apr/2019	1.50	2,309.00	2,298.45	2,300.94
10/Apr/2019	1.65	2,310.00	2,298.50	2,300.96

Inter-bank Local Money Markets

Date	Volume (million-TZS)	High	Low	Weighted Average Rate (WAR)
23/Apr/2019	37,000	5.75	5.00	5.41
18/Apr/2019	43,000	6.00	5.00	5.45
17/Apr/2019	41,200	5.50	5.00	5.29
16/Apr/2019	53,550	5.50	4.90	5.24
15/Apr/2019	18,450	6.00	5.25	5.44

Tanzania Shilling On Average bases

The USDZTS traded at 2,310.0000 on Monday April 15. Historically, the Tanzania Shilling reached an all time high of 2360 in March of 2019 and a record low of 1014.30 in December of 2004.

Gold slips towards 4-month low as robust dollar dents appeal

* Gold down more than 5 pct from Feb highs
 * Platinum off 2-week highs hit in the previous session

LONDON, April 24. (Reuters) - Gold prices fell on Wednesday to hover around a four-month low touched in the previous session, as the dollar gained after strong U.S. housing data dampened concerns about an economic slowdown in the country, amid upbeat risk appetite.

Spot gold was down 0.2 percent at \$1,269.93 per ounce by 0602 GMT, having hit its lowest since the end of last year at \$1,265.90 in the last session.

U.S. gold futures were 0.1-percent lower at \$1,271.80 an ounce.

"The major factor that is pressuring gold prices is the strength of the dollar, which is also pressuring physical demand," said Peter Fung, head of dealing at Wing Fung Precious Metals in Hong Kong.

The dollar index hovered near a 22-month peak after data showed that sales of new single-family homes in the United States rose to a near 1-1/2-year high in March.

The data eased concerns about a slowdown in the world's largest economy, right ahead of the release of U.S. GDP figures on Friday.

The United States is expected to beat analyst estimates of a 2.1 percent rate of growth with the Atlanta Federal Reserve's GDPNow model projecting growth anywhere between 2.2 to 3.4 percent.

Such an event would lift global economic sentiment and support the dollar, analysts said.

Gold prices were also pressured by recent uptick in global equities of late due to better-than-expected data and a supportive policy environment, providing a boost to risk appetite.

Both the Nasdaq and S&P 500 indexes marked record closing highs in the previous session.

Gold dropped to its lowest this year in the last session, nearly 6 percent away from its February peak of \$1,346.73 an ounce.

"Gold's key support at \$1,280 was taken out some time ago, while compounding the negativity further is the fact that both the 50-day and 100-day moving averages have turned south as well," INTL FCSStone analyst Edward Meir wrote in a note.

"We continue to see a slow grind in gold for the moment, as there is very little that can make the case for a short-term upside swing. About the only thing we see is that the complex is somewhat oversold ... but even that is not in extreme territory."

Holdings of SPDR Gold Trust, the world's largest gold-backed exchange-traded fund, on Tuesday fell to 749.63 tonnes, the lowest since Oct. 23.

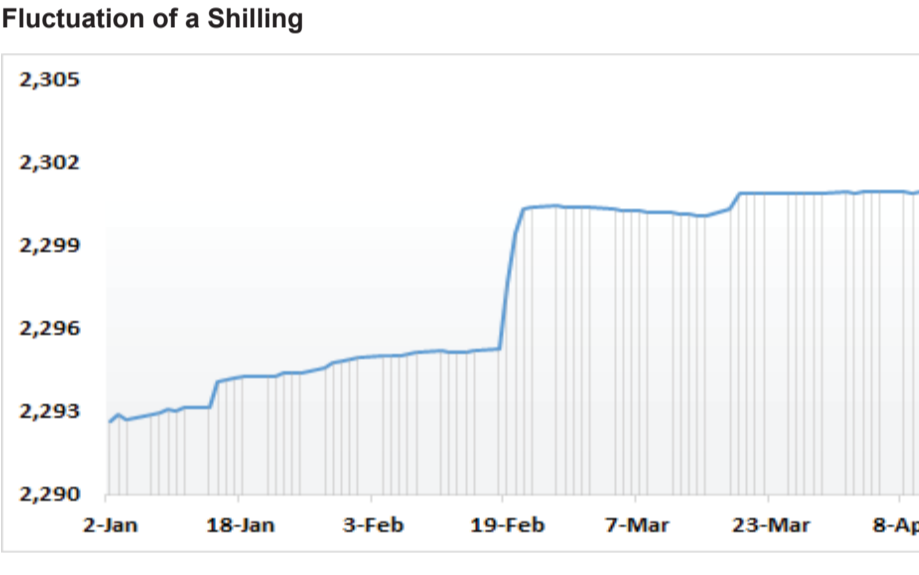
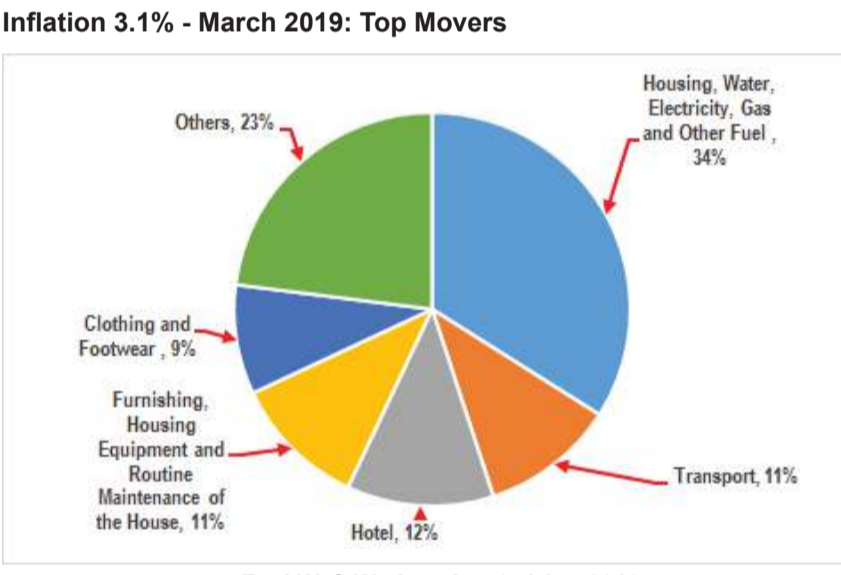
In other metals, silver dropped 0.1 percent to \$14.81 per ounce, after declining to its lowest level since Dec. 26 at \$14.71 in the previous session.

Platinum was up 0.3 percent at \$886.81 per ounce, while palladium was 0.2 percent lower at \$1,387.30 per ounce.

All Share Index : 23 April 2019

Africa	Actual	Change	Daily	Weekly	Monthly	Yearly
NSE-All Share	30,086	115.45	0.39%	2.52%	-3.20%	-26.26%
FTSE/JSE TOP 40	52,956	82.75	0.16%	0.69%	7.72%	4.10%
JALSH-All Share	59,316	93.81	0.16%	1.94%	4.34%	2.85%
Egypt EGX 30	14,773	27.80	-0.19%	-1.87%	-0.45%	-18.48%
Casablanca CFG 25	11,149	0.00	0.00%	0.76%	1.09%	-14.00%
NSE All Share	158	0.49	-0.31%	0.00%	-0.40%	-13.82%
Nairobi 20	2,870	24.73	-0.85%	-1.67%	-0.77%	-23.01%
DSEI	2,002	20.89	1.05%	-3.61%	-2.87%	-17.87%
TUN	6,960	15.24	0.22%	0.18%	0.16%	-2.58%
GGSECI	2,358	8.28	-0.35%	-0.80%	-2.58%	-31.38%
Gaborone	7,864	0.00	0.00%	-0.01%	-0.18%	-6.94%
SEMDEX	2,153	3.27	-0.15%	-0.64%	-0.82%	-5.16%
NSX Overall	1,409	0.27	-0.02%	2.12%	6.13%	0.44%
Zimbabwe Index	421	1.06	0.25%	1.42%	-1.74%	33.02%

The DSEI decreased 52 points or 2.55% since the beginning of 2019, according to trading on a contract for difference (CFD) that tracks this benchmark index from Tanzania. Historically, the Tanzania All Share Index DSEI reached an all time high of 3686.97 in January of 2019 and a record low of 1161.30 in December of 2010.



Oil falls as supply still adequate despite Iran sanctions, but market tightening

LONDON, April 24. (Reuters) - Oil prices fell on Wednesday amid signs that global markets remain adequately supplied, despite a jump to 2019 highs this week on Washington's push for tighter sanctions against Iran.

Brent crude futures were at \$74.17 per barrel at 0637 GMT, down 34 cents, or 0.5 percent, from their last close.

U.S. West Texas Intermediate (WTI) crude futures were at \$65.96 per barrel, down 34 cents, or 0.5 percent, from their previous settlement.

Crude oil prices for spot delivery rose to 2019 highs earlier in the week after the United States said on Monday it would end all exemptions for sanctions against Iran, demanding countries halt oil imports from Tehran from May or face punitive action from Washington.

The spot price surge has put the Brent forward curve into steep backwardation, in which prices for later delivery are cheaper than for prompt dispatch.

Stephen Schork of the Schork Report energy newsletter, said the shift to backwardation in the past four months was "a sign that the market's underlying fundamentals have shifted away from a spot market that is well supplied to a market where demand is beginning to overtake supply."

U.S. sanctions against oil exporter Iran were introduced in November 2018, but Washington allowed its largest buyers limited imports of crude for another half-year as an adjustment period.

With Iranian oil exports likely declining sharply from May

as most countries bow to U.S. pressure, global crude markets are expected to tighten in the short-run, Goldman Sachs and Barclays bank said this week.

Despite the tight spot market, analysts said global oil markets remained adequately supplied for now thanks to ample spare capacity from the Middle East-dominated Organization of the Petroleum Exporting Countries (OPEC), Russia and also the United States.

"Others are more than able (and willing) to step into the void that will be left if and when Iran's exports drop down to zero, as the U.S. hopes," said Matt Stanley, a broker with Starfuels in Dubai.

The International Energy Agency (IEA), a watchdog for oil consuming countries, said in a statement on Tuesday that markets are "adequately supplied" and that "global spare production capacity remains at comfortable levels."

The biggest source of new oil supply comes from the United States, where crude oil production has already risen by more than 2 million barrels per day (bpd) since early 2018 to a record of more than 12 million bpd early this year, making America the world's biggest oil producer ahead of Russia and Saudi Arabia.

"Total oil supplies from the United States are expected to grow by 1.6 million bpd this year," the IEA said.

In a sign of America's rising oil market clout, former OPEC member and oil exporter Indonesia has ordered its first crude cargo from the United States, formerly the top crude importer but now the world's biggest oil producer.

Fuel Wef. Wednesday, 3rd Apr 2019

Town	Petrol (TZS/Litre)	Diesel (TZS/Litre)	Kerosene (TZS/Litre)
Dar es Salaam	2,147	2,192	2,096
Arusha	2,192	2,196	2,286
Coast (Kibaha)	2,151	2,196	2,101
Dodoma	2,206	2,250	2,155
Geita	2,312	2,357	2,262
Iringa	2,211	2,256	2,161
Kagera (Bukoba)	2,363	2,407	2,312
Katavi (Mpanda)	2,355	2,400	2,304
Kigoma	2,378	2,423	2,328
Moshi	2,181	2,186	2,276
Lindi	2,141	2,236	2,155
Manyara (Babati)	2,226	2,230	2,230
Mara (Musoma)	2,326	2,370	2,275
Mbeya	2,254	2,299	2,204
Morogoro	2,172	2,217	2,121
Mtwara	2,127	2,222	2,169
Mwanza	2,297	2,342	2,247
Njombe	2,239	2,284	2,189
Rukwa (Sumbawanga)	2,320	2,365	2,269
Ruvuma (Songea)	2,213	2,308	2,220
Shinyanga	2,276	2,321	2,225
Simiyu (Bariadi)	2,317	2,362	2,267
Singida	2,238	2,282	2,187
Songwe (Vwawa)	2,263	2,308	2,213
Tabora	2,301	2,346	2,251
Tanga	2,135	2,139	2,229

Foreign Exchange- April 23

	Actual	Chg	%Chg
EURUSD	1.12538	0.00062	-0.06%
GBPUSD	1.29946	0.00136	0.10%
AUDUSD	0.71153	0.00207	-0.29%
NZDUSD	0.66636	0.00184	-0.28%
USDJPY	111.83	0.1010	-0.09%
USDCNY	6.72221	0.00941	0.14%
USDCHF	1.01863	0.00323	0.32%
USDCAD	1.33632	0.00182	0.14%
USDMXN	18.8678	0.0414	0.22%
USDINR	69.71	0.02	0.03%
USDBRL	3.9157	0.0103	-0.26%
USDRUB	63.722	0.0982	-0.15%
US Dollar	97.32	0.0404	0.04%
BTCUSD	5,543.57	167	3.11%

Exchange Rates for April 24, 2019

Currency	Spot	Buying	Spot	Selling
EAST AFRICAN CURRENCIES				
Kenya SHS	2,244.50		2,262.49	
Uganda SHS	57.37		61.47	
Rwandan Franc	251.53		254.45	
Burundi Franc	218.12		219.77	
OTHER SELECTED CURRENCIES				
USD	227,816.83		230,095.00	
Pound STG	294,977.23		298,042.05	
EURO	255,337.10		257,959.50	
Canadian \$	169,936.47		171,623.03	
Australian \$	222,825.54		224,965.78	
Switz. Franc	2,034.62		2,054.42	
Japanese YEN	24,285.70		24,520.71	
Swedish Kronor	26,590.82		26,841.06	
Norweg. Kronor	34,207.25		34,544.13	
Danish Kronor	161,681.61		163,344.44	
Indian RPS	3,266.00		3,297.62	
Pakistan RPS	1,531.46		1,620.39	
Zambian Kwacha	18,262.24		18,556.05	
Malawian Kwacha	288.95		309.53	
Mozambique-MET	3,537.53		3,567.36	
Zimbabwe \$	42.63		43.49	
SDR	316,011.56		319,171.88	
Gold (T/O)	288,817,066.53		291,882,410.35	
S. African Rand	15,964.74		16,113.10	
UAE Dirham	62,024.73		62,643.27	
Singapore \$	167,746.73		169,386.78	
Hong Kong \$	29,041.60		29,330.89	
Saud Arabian Rial	60,751.16		61,353.76	
Kuwait Dinar	748,757.09		755,996.19	
Botswana Pula	21,209.75		21,605.92	
Chinese Yuan	33,891.73		34,220.47	
Malaysia Ringgit	55,228.32		55,713.08	
South Korea Won	199.25		200.89	
Newzealand	151,361.50		152,967.16	

World Commodities (\$) 5 April 2019

Energy	Price	Day	Weekly	Monthly	Yearly
Crude Oil Brent	62.0835	0.06%	3.27%	10.47%	0.07%
Natural gas	2.6412	-0.23%	-0.78%	-7.03%	-2.21%
Gasoline	1.9297	-0.38%	1.83%	7.89%	-1.25%
Heating oil	2.0091	-0.14%	1.83%	2.84%	2.84%
Ethanol	1.2931	-0.84%	-3.86%	-3.79%	-9.82%
Naphtha	542.85	-0.25%	1.87%	3.46%	-5.01%
Propane	0.62	-0.74%	-7.11%	-9.46%	-16.69%
Uranium	25.75	-0.39%	2.79%	-8.53%	22.62%

CROPS, PRICE PER 100KG APRIL 1, 2019

Region	Maize	Sorghum				Bulrush Millet				Finger Millet				Wheat				Beans				Round potatoes			
		Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High				
Arusha	50000	57000	160000	200000	38000	40000	40000	40000	70000	72000	85000	87000	100000	150000	65000	70000									
D'Salaam	60000	70000	140000	210000	60000	60000	60000	60000	110000	140000	130000	130000	180000	220000	50000	80000									
Dodoma	50000	53000	155000	195000	31000	35000	32000	34000	65000	75000	160000	160000	150000	170000	55000	60000									
Geita	48000	57000	125000	130000	100000	180000	175000	180000	NA	NA	165000	180000	120000	170000	65000	70000			</						



This handout picture provided by press service of Administration of Primorsky Krai shows the Democratic People's Republic of Korea's leader Kim Jong-un disembarking from his private armored train at a station in the Russian border town of Khasan yesterday. (AFP)

DPRK's Kim arrives in Russia before summit with Putin

VLADIVOSTOK

THE Democratic People's Republic of Korea (DPRK)'s leader Kim Jong-un arrived in Russia yesterday, a day before his much-anticipated summit with President Vladimir Putin that comes amid deadlocked diplomacy on his nuclear program.

Kim, dressed in a black coat and a fedora, first met with Russian officials at Russia's Khasan train station near its border with the North, before traveling on to the Pacific port city of Vladivostok for a summit with Putin on Thursday.

Speaking to Russia's state-owned Rossiya-24, Kim said on arrival that he is hoping for a "successful and useful" visit and would like to discuss with Putin "settlement of the situation in the Korean Peninsula" as well as bilateral ties with Russia.

Kremlin adviser Yuri Ushakov told Russian media the summit today will be held in a one-on-one manner before extended negotiations

between delegations and an official reception.

"This meeting will be the first contact between our president and the DPRK leader," the RIA Novosti news agency quoted Ushakov as telling reporters.

The talks will be primarily focused on a political and diplomatic solution to the nuclear issue on the Korean Peninsula, and will work together with other involved countries on "creating prerequisites and a favorable atmosphere for achieving serious agreements to resolve the Korean Peninsula problem."

The participants do not yet plan to sign any document or make a joint statement, Ushakov said.

Putin will meet Kim on his way to the second Belt and Road Forum for International Cooperation, which is scheduled from April 25 to 27 in Beijing. **Agencies**

Russia's defence chief slams US for derailing OPCW work

MOSCOW

RUSSIAN Defence Minister Sergei Shoigu has pointed to Washington's disregard for multilateral agreements and institutions, including in terms of complying with the Iran nuclear deal, stressing that the US has actually derailed the normal work of the Organization for the Prohibition of Chemical Weapons (OPCW).

"There are quite a few examples of such disregard for multilateral agreements and international institutions. To begin with, the US refused to comply with the Joint Comprehensive Plan of Action on Iran's nuclear programme.

Secondly, it has actually derailed the normal work of the Organization for the Prohibition of Chemical Weapons," the minister said at the Moscow Conference on International Security yesterday.

Shoigu (pictured) stressed that new agencies were being created in the OPCW for the upcoming false flags, "which will form the backbone of aggressive decisions against certain states."

The Organization for the Prohibition of Chemical Weapons was established in 1997 after the Chemical Weapons Convention came into force.

Russia has repeatedly pointed to inconsistencies in OPCW reports, including in the document on the 2017 incident in Syria's Khan Shaykhun.

The Eighth Moscow Conference on International Security is being held on April 23-25. Its agenda includes crucial issues related to international security. The parties will exchange views on modern military dangers and threats, including on improving the arms control system.

The participants will also hash over the situation in the Middle East, Asia, Africa and Latin America. The defense ministers from at least 35 countries and more than 1,000 experts from over 100 countries are taking part in the event. **Agencies**



Biden to announce 2020 presidential bid today - reports

WASHINGTON

FORMER U.S. Vice President Joe Biden will officially launch his 2020 presidential race on Thursday, multiple media outlets reported on Tuesday, quoting sources close to his campaign.

Biden (pictured), aged 76, is expected to announce his candidacy with a video to be released today morning, according to a report by The Hill. He will then travel to Pittsburgh for a more formal event on Monday, said the report.

A new poll from Monmouth Uni-



versity released Tuesday found Biden leading Democratic candidates and winning 27 percent support nationally, higher than the 20 percent won by Senator Bernie Sanders, the powerful rival of Democratic presidential candidate Hillary Clinton during the 2016

primaries.

More than a dozen of Democratic presidential hopefuls have launched their campaign, including notable names such as Senators Kamala Harris and Elizabeth Warren, as well as former House member Beto O'Rourke and rising star Pete Buttigieg, the mayor of South Bend in the state of Indiana.

Biden, born in Scranton, Pennsylvania, became an attorney in 1969 and was first elected to the U.S. Senate in 1972 as the sixth-youngest senator in the U.S. history. He served as the 47th U.S. Vice President from 2009 to 2017. **Xinhua**

Indian PM Modi faces tough battle in home Gujarat state

AHMEDABAD, India

INDIAN Prime Minister Narendra Modi seems to be facing a tough electoral battle in his home state, Gujarat, situated in the country's extreme west, as the seven-phased 17th general elections are underway.

In the last general elections held in 2014, Modi's Bharatiya Janata Party (BJP) which is the main ruling party in the country, comfortably won all the 26 parliamentary constituencies. Gujarat is one of the 13 states that witnessed polls during the third phase of polling on Tuesday.

Xinhua correspondents toured state capital Ahmedabad and spoke to a wide range of people and gathered that the Modi's BJP was not as comfortably placed as in the last elections.

The general perception collected from among the people was that the party would fall short of its last elections' performance. The main reason behind the most likely overall decline in BJP's tally in Gujarat is the "erosion" of the "Patel" (or Patidar) community's vote-bank towards the main opposition party the Indian National Congress (INC).

The "Patel" community had been the traditional vote bank of the BJP in the state all these years, but in the last provincial Assembly elections held in 2017, it shifted toward the INC and, as a result, the BJP could win only 99 lawmakers out of 182. It was the first time since 1995 when the BJP was reduced to a double-digit mark.

The BJP has been continually ruling the state for nearly 25 years, with minimal anti-incumbency sentiment which is quite clearly visible in this year's election.

Professor Mukesh H. Khatik, the head of political science department at the Gujarat University, told Xinhua that in the prevailing circumstances



Indian Prime Minister Narendra Modi (C) displays his inked finger after casting his vote at a polling station in Ahmedabad city of India's western state Gujarat on Tuesday. (Xinhua)

in the state, the BJP might lose at least six constituencies and manage to win only 20 constituencies out of the total 26.

"The greatest loss of votes the party might face would be in the rural areas, particularly in the Saurashtra region which has as many as eight parliamentary constituencies dominated by the farmers.

The area has faced a lot of agrarian crisis which hit the farmers very badly. Then there are issues like unemployment and water shortage faced by people living there," he added.

The emergence of caste-based politics in the state, particularly by the likes of young aspiring politicians - Hardik Patel, Alpesh Thakor and Jignesh Mewani over demands for reservation in jobs and higher educational institutions also marred the BJP's interests in the state, Professor Khatik said.

"The Patel community demanded reservation, so did the other backward classes and the Dalits, but they remained satisfied by the state government's attitude towards their demand. So, these community people might not prefer voting for the BJP in this election."

Ishwar Ji Bhaviskar, a member of the

Dalit community who runs a non-governmental organisation (NGO) fighting for the Dalits' rights, said that the incumbent government led by the BJP refused to grant reservation to the Dalits who started living in the state after May 1, 1960, when the state was carved out of Maharashtra.

"How can the Dalits vote for the BJP when this party cannot take care of their basic interests. The Dalits have suffered under the BJP rule. We look forward to its alternative," he told Xinhua, adding that the decisions of the BJP government at the center to implement Goods and Services Tax (GST) (in 2017) and Demonitisation (in 2016) had also hit hard the small traders and businessmen.

"Yes, the twin policies of GST and Demonitisation of the Modi government at the center affected small traders and businessmen's business up to 30 percent.

But we don't see any other option as the opposition parties are too weak to take on him, and we think that Modi would do something that would benefit the small businessmen," said Dinesh Sureshchandra Agarwal, the proprietor of "Navrang Vastra Bhandar," a fabric shop in Ahmedabad's Gontipur area. **Agencies**

Blame game continues as search for Brexit solution goes on in London

LONDON

POLITICIANS returned to Westminster from their Easter recess with no progress reported during the latest round of talks between the two main parties seeking to end the Brexit deadlock.

The governing Conservatives and their rivals, the Labour Party, blamed each other for the lack of progress in the quest to find a deal both sides can agree to enable Britain to leave the European Union.

Prime Minister Theresa May, eager for her own three-times rejected Brexit withdrawal deal to win support, accused Labour of "dragging its feet in Brexit compromise talks", the Daily Telegraph in London reported.

May is said to have told her senior ministers at a Tuesday cabinet meeting that while talks with Labour were serious, they had hit difficulties over how

quickly they should take place and reach a conclusion.

Main opposition leader, Labour's Jeremy Corbyn accused the government of just "regurgitating" the prime minister's plan over and over again, accusing the government of dragging its feet.

Corbyn said the government had so far refused to move on the terms of May's Brexit deal which MPs have already rejected three times, once by the biggest margin in British political history.

The Telegraph commented: "The comments by the two leaders suggest a Brexit breakthrough remains incredibly unlikely and the two sides may well be pivoting towards a blame game ahead of the potential collapse of the talks."

May's official spokesman told a regular media briefing that the government's position was that progress needed to be made urgently as it was vital to deliver on the result of the 2016 referendum

when people voted to leave the EU by a 52-48 margin.

Corbyn responded: "There has got to be a change. We have a window of opportunity to bring about that change. I hope the government recognises that and makes the most of it.

"Talks between the two parties took place Tuesday, led by Cabinet Office Minister David Lidington, while Labour's negotiating team was led by Shadow Brexit Secretary Keir Starmer and Shadow Chancellor John McDonnell.

If the British parliament fails to agree a Brexit deal quickly, Britain will have to take part in next month's European Parliament elections, even though the MEPs (Members of the European Parliament) elected would only serve in office until Britain leaves the bloc.

The latest potential candidate to announce she will be seeking a seat in the European Parliament is 53-year-old,

Sri Lankan authorities confirm nine suicide bombers in Sunday attacks

COLOMBO

INVESTIGATIONS by Sri Lankan police have confirmed that nine suicide bombers were involved in Sunday's attacks, eight of whom have been identified, State Defence Minister Ruwan Wijewardene said yesterday.

The leader of a local extremist group that carried out the bombings was one of the suicide bombers, the minister told a press conference.

Wijewardene said, so far 60 suspects had been arrested over the explosions and 32 of them had been handed over to the Criminal Investigations Department.

He said massive hunts were continuing to nab more suspects and vowed to bring the situation under control in the coming few days. "We are asking people to be vigilant.

There could still be a few people out there. But within the next few days we will have the situation under control," Wijewardene said. Giving further details on the attackers, Wijewardene said that one of the bombers had pursued an education overseas and almost all were from stable financial backgrounds.

"The fact that they were from good financial backgrounds is a worry for the government," he said. He said all the suspects who had been taken in for questioning were locals and no foreign national was in custody.

Attackers belonged to a group which had broken away from another group called the National Tawheed Jamaat, and this group had caused minor violence by vandalizing Buddhist statues and attacking temples, in the recent past, according to the minister.

He said they had received international assistance to conduct more probes and very soon all those involved would be arrested.

Following claims that Islamic State was behind the attacks, the minister said investigations were ongoing to see if these claims were true and whether the IS had financially funded the attackers.

He further said there had been serious security lapses as despite the intelligence having prior information of possible suicide attacks, no adequate measures had been taken.

The minister said President Maithripala Sirisena was looking into this. The death toll from Sunday's eight explosions has risen to 359 including 34 foreign nationals. **Agencies**

Belt and Road, most promising platform for international cooperation

BEIJING

AFTER six years of development, the Belt and Road Initiative has grown into one of the most promising platforms for international cooperation, with solid progress and a shifting focus on high-quality development.

Since 2013, the initiative, with policy coordination, infrastructure connectivity, unimpeded trade, financial integration and closer people-to-people ties as its main goals, has advanced in solid steps.

A total of 126 countries, includ-

ing developed and developing nations, and 29 international organizations have signed cooperation documents with China on the initiative.

With the support of Chinese businesses, industrial parks built in other Belt and Road countries have generated nearly 300,000 local jobs.

"The initiative has become the most popular public goods and an international cooperation platform with the most promising prospects," Silk Road Fund president Wang Yanzhi said in an interview with Xinhua.

It is a new model of globalization that highlights balanced and inclusive development, said Shi Zhiqin, executive director of the Institute of the Belt and Road Initiative at Tsinghua University.

"It is also a new form of multilateralism and a supplement to the APEC and G20." The initiative is being embraced by more and more countries and translated into concrete dividends of globalization, he said. More countries are welcomed. As State Councilor and Foreign Minister Wang Yi said, the initiative is open to every country.

A cooperation platform originating from Eurasia, extending to more continents, the Belt and Road Initiative has shown broad prospects and enormous potential.

With all its outcomes, observers expected the second Belt and Road Forum for International Cooperation (BRF), scheduled to open Thursday, to be of landmark significance and add fresh impetus to the initiative.

The theme of the second BRF is "Belt and Road Cooperation, Shaping a Brighter Shared Future." Wang Yi said the main

purpose is to promote the high-quality development of Belt and Road cooperation, which is the common aspiration of countries participating in the initiative.

Wang said high-quality development of the initiative should prioritize promoting the common development of all participating countries, sticking to people-centered approach, taking into account the actual needs of all parties and aligning with international rules and best practices.

Besides Belt and Road cooperation mechanisms in such

fields as cultural exchanges, taxation and protection of intellectual property rights, experts said more mechanisms for high-quality development may be established during the BRF.

Loletta Chow, Global Leader of EY China Overseas Investment Network and B&R Task Force Leader, expected the third-party market cooperation, which leads to engagement of more developed countries in the initiative, to serve as an engine for its high-quality development.

Third-party market cooperation connects China's competi-

tive production capacity and developed countries' advanced technology with developing countries' vast development demand, as a result, achieving "win-win," Chow said.

"The Belt and Road will become a road of peace, prosperity, opening up, green development, innovation, connected civilizations, and clean government. It will make economic globalization become more open, inclusive, balanced and beneficial to all," according to a report published Monday. **Xinhua**



Lewis Hamilton

Berger says Hamilton is now on a par with Senna

LONDON

GERHARD Berger has always rated former team mate Ayrton Senna in a league of his own but he says Lewis Hamilton now ranks alongside the late Brazilian Formula One champion in his estimation.

Speaking ahead of the 25th anniversary of Senna's death at Imola on May 1, Berger told reporters his friend still led as a personality and the legend that surrounds him.

In purely sporting terms, however, the similarities were clear.

"Everybody asks me 'How do you see this driver against Ayrton?' and I always, in all the years, say 'I don't see anybody near to Ayrton,'" explained the Austrian, who partnered Senna at McLaren from 1990-92.

"But Lewis is (now) the first driver I put on the same level as Ayrton."

Berger, who won 10 races for Benetton, McLaren and Ferrari between 1986 and 1997 and now runs the DTM (German Touring Car) series, said statistics were only one way of measuring greatness.

"I go more by feeling and watching, and for me – and there were great champions like Nelson (Piquet), like Niki (Lauda), like (Alain) Prost, like Michael (Schumacher) – there has always been one above: Ayrton," he said.

"And now Lewis I see in the same league." Hamilton has five championships, one with McLaren in 2008 and four with Mercedes in the last five seasons. He is leading the championship into this weekend's Azerbaijan Grand Prix.

The 34-year-old Briton holds several records, including most pole positions (84), and his 75

wins are second only to seven times champion Schumacher's career haul of 91.

Senna won three championships with McLaren and held the record for poles (65) before Hamilton. The Brazilian won 41 races and would surely have gone on to many more had he not died at the age of 34.

"The comparison? I see still Ayrton winning the game because in the end Ayrton was such a charming guy and a personality. And obviously if someone loses his life and stays with us in the way of a legend, it's always something special," said Berger.

"But I try to see it from a performance point and from a performance point, Lewis is going from one pole position to the next one and Lewis is going from one race win to the next one. Just like Ayrton did."

Berger said Hamilton was "outstandingly fast", made fewer mistakes than rivals and knew when to be patient.

"It looks like he's just running the game in such a good way that he's unbeatable at the moment," said the Austrian. "Yes he's in the best car and best engine, but he also is the best. By far the best man at the moment."

He said Hamilton had a good chance of breaking Schumacher's records.

"I would like to protect Michael's success because such a tragedy, it's so sad to see these things," Berger added, referring to the 2013 ski accident that left the German with severe head injuries.

"But when you put this all out (aside) for a moment, then Lewis Hamilton is a very special driver in all the time I watched and have been in Formula One." **REUTERS**

Brothers sue Jussie Smollett's lawyers, claiming defamation

CHICAGO

TWO brothers who say they helped Jussie Smollett stage a racist and homophobic attack against himself sued the "Empire" actor's attorneys on Tuesday, accusing them of defamation by continuing to insist publicly that the brothers carried out a real, bigoted attack on Smollett despite knowing that wasn't true.

Abimbola "Abel" Osundairo and Olabinjo "Ola" Osundairo said in a joint statement issued after their lawsuit was filed in federal court in Chicago that Smollett's legal team has spread false accusations that have hurt their reputations and undermined their career prospects.

"We have sat back and watched lie after lie being fabricated about us in the media only so one big lie can continue to have life," they said. "These lies are destroying our character and reputation in our personal and professional lives."

In their lawsuit, the Osundairios contend that even after prosecutors dropped the charges against Smollett while simultaneously saying they could prove the attack was a hoax, Smollett's attorneys kept saying in interviews that the Chicago-born brothers "led a criminally homophobic, racist and violent attack against Mr. Smollett."

"Mr. Smollett's attorneys, faced with an outraged public, did not retreat after their success (in getting charges dropped). Instead, they doubled down," states the lawsuit, which names celebrity attorney Mark Geragos, fellow lawyer Tina Glandian and Geragos' Los Angeles-based law firm as defendants.

In a joint statement, Geragos and Glandian called the lawsuit "ridiculous" and "a desperate

attempt" by the brothers "to stay relevant and further profit from an attack they admit they perpetrated."

"We look forward to exposing the fraud the Osundairo brothers and their attorneys have committed on the public," they added.

The odds may be against the brothers prevailing in court.

Legal experts say that, in the U.S. adversarial system, attorneys are accorded broad protections from lawsuits based on things they say while defending their clients – even if what they say is mean-spirited or false.

"If my client informs me he didn't do it and I say that publicly ... that's part of our job as lawyers," said Jeffrey Granich, a Chicago attorney not connected to the Smollett case. At the same time, Granich said he understood the brothers' frustration and desire to show they are telling the truth.

Smollett, who is black and gay, has stood by his account that he was attacked in downtown Chicago early on Jan. 29 by two masked men who beat him, shouted racial and anti-gay slurs, poured bleach on him, and looped a rope around his neck. He said his attackers also shouted slogans supporting President Donald Trump.

At a Tuesday news conference, the brothers' lawyer, Gloria Schmidt, said the Osundairios regret their involvement with Smollett and decided to tell the truth when confronted by investigators in mid-February.

"We're going to make sure that the lies and malice attacking our city, our police department and my two clients are met with truth and healing," she told reporters. The brothers did not attend the news conference. **AP**

Simmons, Embiid usher 76ers past Nets and into 2nd round

PHILADELPHIA

JOEL Embiid showed no mercy. He buried a 3-pointer that gave the 76ers a 24-point lead and waved his arms like a boss, exhorting an already jacked crowd to get louder.

Philly obeyed its most popular player and went wild – and the All-Star center believes the good times have only just started.

"We think we can win it all," Embiid said.

Ben Simmons thumped his chest after a big dunk, Embiid pointed toward an overmatched defender on a slam of his own, and Philadelphia flexed its offensive muscle from the opening tip to beat the Brooklyn Nets 120-100 on Tuesday night and close out their Eastern Conference playoff series in five games.

Up next, a second round series against the Toronto Raptors, who dropped their playoff opener before winning four straight against Orlando – the same thing the Sixers did to Brooklyn.

"We still have more to do. A lot more to do," coach Brett Brown said.

Any late arrivals missed the defining moments of the game from a jovial Sixers team that enjoyed toying with the sickly Nets.

The Sixers stunned the Nets with a 14-0 run in front of the loudest and rowdiest packed house of the season.

Embiid again shook off a bad left knee and had six points and five rebounds in the first two minutes to chants of "MVP!" The Nets later trailed 20-2, and Simmons put an exclamation point on the stunning first quarter when he drove the paint and used a right-handed jam to make it 32-12 – with a thump of his chest for emphasis.

"They did whatever they wanted before we could even get on the board," Nets All-Star guard D'Angelo Russell said.

Brooklyn's Jared Dudley was soundly booed during pregame introductions and each time he touched the ball in the first. Dudley had stirred trouble when he said Simmons was "average" in the half-court. Dudley bumped Embiid



Brooklyn Nets' Caris LeVert, right, goes up for the shot against Philadelphia 76ers' Joel Embiid, center right, of Cameroon, during the first half in Game 5 of a first-round NBA basketball playoff series, Tuesday, April 23, 2019, in Philadelphia. (AP Photo)

in Game 4, triggering a skirmish with Jimmy Butler that spilled into the stands. Dudley heard "Dudley sucks!" chants from opening tipoff and got a view of this rout from the bench in the second half. He flashed a few smiles in the waning moments, his time as a playoff name over.

The teams tangled again in the final two minutes, and the deep reserves had to be separated. Embiid's mascot Franklin ran out wearing oversized gold boxing gloves to bring a dose of levity to the ruckus. Philadelphia's Jonah Bolden and Greg Monroe, and Brooklyn's D'Angelo Russell and Radians Kurucs were ejected.

"Our team was physical the whole time," Simmons said. "I think we need to take that up to Toronto."

Embiid got the last laugh in the

second quarter with a baseline dunk over Rondae Hollis-Jefferson and pointed at the hapless defender. Embiid was hit with a technical but by then, who cared? Embiid buried a 3 from the top of the arc that made it 41-17 and about blew the roof off the arena. Sixers general manager Elton Brand, who sits in the first row of the press seating, had his eyes locked on the scoreboard for each replay of the big man's 3.

Embiid had 23 points and 13 rebounds, Simmons had 13 points and no starter played more than 27 minutes in a game that could have been called off after the first quarter.

Hollis-Jefferson scored 21 points for the Nets, who head into the offseason after their first playoff series since 2015.

"We never made a push back,"

Nets coach Kenny Atkinson said. "I'm surprised we didn't come out with more grit, more fight."

Brand is as much to credit for the Sixers' success as anyone, using his rookie season as GM to orchestrate trades for Butler and Tobias Harris that kept Philly humming along in a 51-win season. But even before the trades, the Sixers were expected to make it this far in the playoffs. They did last season and were knocked out by Boston in the East semis in five games. The midseason trades for Harris and Butler were expected to push the Sixers to at least the conference final. Brown has said the goal is to play in the NBA Finals.

"They're going for big things. They can compete for a championship, quite honestly," Atkinson said.

AP

Lillard has 50 and Blazers out Thunder in 5 games



Oklahoma City Thunder guard Russell Westbrook, center, drives to the basket past Portland Trail Blazers guard Damian Lillard, right, and center Enes Kanter, left, during the first half of Game 5 of an NBA basketball first-round playoff series, Tuesday, April 23, 2019, in Portland, Ore. (AP Photo)

PORTLAND, ORE.

AFTER Damian Lillard hit his walk-off 3-pointer to send the Trail Blazers along in the playoffs, he waved goodbye to the Thunder bench.

"That was the last word," he afterward. "That was having the last word."

Lillard finished with a franchise playoff-record 50 points and Portland eliminated Oklahoma City from the postseason in five games with a 118-115 victory on Tuesday night.

With the game tied, Lillard dribbled just inside of halfcourt near the Blazers logo and then pulled up and hit the game-winner at the buzzer from 37-feet. After his wave, Lillard was mobbed

by his teammates and the crowd chanted "MVP! MVP!"

With the game tied, Lillard dribbled just inside of halfcourt near the Blazers logo and then pulled up and hit the game-winner at the buzzer from 37-feet. After his wave, Lillard was mobbed by his teammates and the crowd chanted "MVP! MVP!"

Lillard finished 10 3-pointers, second-most ever in an NBA playoff game.

"All of those things that we did to give ourselves a chance to win were huge," Lillard said. "And my part in it, I think, was probably my most important performance."

Portland advances to the Western Conference semifinals to face the winner of the series between

the Nuggets and San Antonio. Denver won 108-90 earlier in the night to take a 3-2 lead in that series.

It was the 12th straight road playoff loss for the Thunder, who have been eliminated in the opening round for three straight seasons.

Russell Westbrook had 29 points, 11 rebounds and 14 assists for his 10th career playoff triple-double and his second of the series. Paul George added 36 points.

"Very, very disappointing. It's as simple as that," George said. "We let this one slip away but it is what it is."

Lillard had 34 points in the first half alone – more than Westbrook and George had combined

(32) for the Thunder – but the Blazers had just a 61-60 edge going into the second half.

The Thunder led 90-88 going into the final quarter. Westbrook hit a 3-pointer to extend the lead while Lillard took a break on the bench.

Oklahoma City went up 105-90 with 7:45 left on Dennis Schroder's pullup jumper as Portland struggled.

Lillard's 3-pointer pulled the Blazers within 108-103, but Westbrook answered with his own 3. CJ McCollum's bank shot cut Oklahoma City's lead to 113-109 with 1:39 left. Maurice Harkless added free throws to get the Blazers within two.

McCollum tied it with a jumper with just under a minute left, but George scored on the other end. Lillard's layup re-tied it then Westbrook missed a layup with 18.3 seconds left to set up Lillard's epic buzzer-beater.

"I don't care what anybody says that's a bad shot," George said about Lillard's 3. "But he made it and that story will be told, but it was a bad shot. You live with it." McCollum finished with 17 for the Blazers and Enes Kanter had 13 points and 13 rebounds.

The Blazers stole one in Oklahoma City, winning 111-98 on Sunday. Westbrook went cold, finishing was 5 of 21 from the field for 14 points. He missed his final 10 shots. Lillard finished with 24, including 15 in the third quarter.

Portland was swept in the first round of the playoffs for the past two seasons, last year by New Orleans and the previous year by Golden State.

The Blazers last trip to the Western Conference semifinals came in 2016, when they beat the Clippers in the opening round before falling to the Warriors in five games.

The Thunder also got knocked out in the opening round for the past two seasons. In 2016, a year after missing the playoffs entirely, they went to the conference finals but lost to Golden State.

AP

Eriksen's Spurs future a 'special situation', reveals Pochettino

LONDON

TOTTENHAM Hotspur manager Mauricio Pochettino described Christian Eriksen's contract talks as a "special situation" on Tuesday after the Dane scored a crucial late goal to give his side a 1-0 win over Brighton and Hove Albion.

The 27-year-old has only one more season left on his contract and is widely-admired by some of Europe's biggest clubs, prompting talk of a big-money summer move.

He was not at his best on Tuesday as Tottenham endured a frustrating night battering away at Brighton's barricades.

But his 88th-minute strike was the moment of quality Tottenham required to put them in a strong position to finish the season inside the top four.

Eriksen has made a habit of scoring crucial late goals – also earning his side a 1-0 win over Burnley this season with a 90th minute strike and scoring the 80th-minute goal against Inter Milan that kept Spurs in the Champions League.

Pochettino said he hoped Eriksen would still be at the club he joined from Ajax in 2013 next season.

"It's a very special situation. Christian is a special person and we're all different," he told reporters.

"Timing for him and the club and agreeing something are maybe different to other players. I hope he will be here in the future. Christian and us are so close and it's not long until the end of the season."

"Now it's about being focussed on the end of the season."

After three titanic matches against Manchester City in their last four games, including last week's extraordinary Champions League

clash which sent Spurs into the semi-finals, Pochettino praised his side's maturity in difficult circumstances.

"The team are not as fresh as we wanted, not just legs, but minds, so we have to congratulate the players. I'm so proud of them," Pochettino said.

"Brighton were a really brave opponent. The most important thing is we believed, we didn't give up and we tried different ways to score. It is three very important points and to be in a good position in the table."

Tottenham remain in third place with three games left, but now have a three-point lead over fourth-placed Chelsea. Arsenal and Manchester United are four and six points behind respectively, having played a game less.

Brighton have now failed to score in six matches, with five of them ending in defeat. They looked set to earn a crucial point but are now just three points above 18th-placed Cardiff City with games against Arsenal and Manchester City still to come.

"The players will know how hard they've worked to get as close as we did," manager Chris Hughton said.

"We're up against a team in the Champions League semi-finals. We put on a gritty defensive performance and that speaks volumes. We have to take that into Saturday against Newcastle and that becomes our biggest game."

Brighton skipper Lewis Dunk, magnificent at the heart of Brighton's defence, said Eriksen's goal was a "shattering" blow.

"The positives are we showed again we're hard to beat, we've got to keep going," he said.

REUTERS

Barca win, now need Atletico loss to clinch title

BARCELONA

BARCELONA have one hand firmly on the La Liga title after winning 2-0 at Alaves on Tuesday, leaving them 12 points clear at the top of the table with four games to play.

Should second place Atletico Madrid lose at Valencia on Wednesday or against Real Valladolid on Saturday, Barcelona will be champions before they face Levante that evening.

However, Sergio Busquets said he would prefer to win the title at home to celebrate in front of the Camp Nou faithful than to win because of an Atleti slip.

He said: "We would like to win La Liga at home on our own merit and in front of our fans, but at the end of the day it's won when it's won. I hope that it comes as soon as possible but it's better to celebrate it at Camp Nou. What we've done in recent years [nearly eight titles in 11 years] is historic."

With one eye on next week's Champions League semifinal against Liverpool, Ernesto Valverde picked a side with Lionel Messi, Jordi Alba and Arthur among other regular starters on the bench.

After a turgid first half, Barcelona stepped up a gear in the second and midfielder Carles Alena sent the

Catalans ahead at Mendizorroza after 54 minutes.

Arturo Vidal and Sergio Roberto combined well, the latter threading a pass through to Alena which Luis Suarez cleverly stepped over, allowing the 21-year-old to coolly slot home.

Suarez added the second from the penalty spot after Tomas Pina's handball was spotted by VAR, putting Barcelona in touching distance of their 26th league title.

Samuel Umtiti bundled home from an offside position but after VAR ruled out the defender's goal, the handball by Pina was penalised.

Valverde brought on Messi, Alba and Arthur in the final stages to help Barcelona see the game out, with title celebrations poised for Saturday, or sooner. Alaves are eighth.

"We started well, we could have gone ahead in the first half," said Alena.

"It took a superb move [to break through], a great ball by Sergi that Luis left for me. He saw me coming behind him and he's such a world class player that he was aware of my movement."

"Let's wait and see what Atletico do tomorrow. If they fail, we're champions. I think we deserve this title, we've been the best team."

(AGENCIES)

Sterling wants nine-point deduction for racism

LONDON

MANCHESTER City and England forward Raheem Sterling has said clubs should be given an automatic nine-point deduction and ordered to play three games behind closed doors if their supporters take part in racist behaviour.

Authorities must adopt radical changes to tackle issues, Sterling said, after signing a manifesto that calls for consistent and suitable punishment for racist and discriminatory behaviour.

"I'd call for an automatic nine-point deduction for racist abuse," he wrote in a column for the Times. "It sounds harsh but which fan will risk racist behaviour if it might relegate their team or ruin their title bid?"

"The club should have to play three games behind closed doors. That way, they lose revenue as a direct consequence of racist behaviour."

Sterling joined a number of professionals and clubs in endorsing the manifesto which also seeks more black and minority ethnic people in senior positions in football and no sanctions for players walking off the pitch if they encounter racism.

Framed with the guidance of anti-discriminatory bodies Kick It Out and FARE and the Black Collective of Media in Sport, key points of the manifesto also include the need for media and social media to take more responsibility in tackling abuse.

"Up and down the game, across the world, black and Asian players, fans and coaches are subjected to racism. Every day, from park football to the Champions League," Sterling said.

"In my opinion the people who run the game are doing nowhere near enough to solve the problem. And that's not good enough."

(AGENCIES)

Eriksen shows why he is Tottenham's Most Valuable Player

BY NICK MILLER, ESPN.COM WRITER

THINGS were getting so desperate for Tottenham against Brighton that, as the minutes ticked by with the score 0-0, Vincent Janssen was brought on for his first appearance since August 2017. Still no breakthrough came, though, and it looked as if Mauricio Pochettino's side would drop points in their quest for Champions League qualification.

But then Christian Eriksen took charge.

Tottenham's most valuable player -- not their best, but their most irreplaceable -- collected the ball with 88 minutes of superb rearguard defending from relegation-threatened Brighton on the clock and fizzed a no-doubter beyond Mat Ryan and into the bottom corner. Suddenly home fans wondered what they had worried about during a textbook bus park from the visitors to Tottenham's new home. "Christian's goal was amazing," Pochettino said afterwards. "He has an unbelievable shot with left and right. I always had hope, even at 88 minutes. Maybe the next action, the next action!"

Harry Kane is Tottenham's top man and most reliable source of goals. Son Heung-Min has probably played the best this season, Toby Alderweireld and Jan Vertonghen are still somehow underrated and Harry Winks' importance has been emphasised by his absence, but Eriksen is most important.

Pochettino does not have anyone else who can do what the 27-year-old does; barely any manager does, in truth. Most of the time, Eriksen is a subtle playmaker who tries to unpick an opposition defence, but as he showed Tuesday he can also punch a hole in one.

Games such as this, when he em-



Christian Eriksen

phasises his importance, also serve as a reminder of the ticking clock that is Eriksen's contract. His current deal runs out in just over a year, so now is about the time when people start panicking as the day gets nearer that he could theoretically leave for nothing.

"The timing for him and for the club might be different [to other players]," Pochettino said when asked about Eriksen's negotiations. "I hope and I wish he can be with us for the future. We are so open to talk, but there is plenty of time at the end of the season."

Perhaps those talks will be easier if Spurs know they will be playing in the Champions League next season and the signs are good. As well as remaining in this season's competition,

this was the club's fourth straight win -- without conceding a goal into the bargain -- to begin life at their gleaming, cacophonous new stadium.

Two of their three remaining league fixtures are at home and, after a weekend that saw the other three candidates for the two available top-four spots -- Arsenal, Chelsea and Manchester United -- show few signs they could take their chance, these three points were even more valuable; Tottenham are four points clear of fifth-placed Arsenal.

But it was far from easy against opponents that made defending their focus. Off the back of two wearying visits to Manchester City, Tottenham faced a different type of challenge. For long spells, the Brighton player farthest forward was no more than

30 yards from his own goal, while Ryan began time-wasting after 11 minutes and was jeered when he held the ball for more than five seconds.

So tightly packed was Brighton's five-man defence that it often comprised nine men. Tottenham's attacking threat was limited to long shots and crosses to Fernando Llorente who, inevitably, had three centre-backs marking him. Even when they did punch through, they were denied; Lewis Dunk and Shane Duffy both cleared off the line at full stretch and Toby Alderweireld hit the post.

Tottenham's brightest moment for a long time looked to have come on the big screen before kickoff, when highlights of that still faintly unbelievable Champions League second leg vs. Man City were played. Some 28 shots followed amid mounting frustration, before Eriksen broke through with the 29th.

It was reminiscent -- almost identical, even -- to a December match at Wembley when Burnley defended with fervour for 91 minutes before Tottenham found a way through. That game was a few weeks after they struck an 80th-minute winner against Inter in the Champions League. The last-gasp scorer on both occasions was Eriksen; when something happens this often, you can be sure it is not an accident.

Should Tottenham qualify, it will be the fourth straight season of Champions League football under Pochettino, having made it to European football's premier club competition just twice previously. He continues to get this team punching above their weight, but even the best managers need a player who can help when all seems lost.

Pochettino has Eriksen. While that remains the case, he will always have hope.

(AGENCIES)

Why tiny Getafe are the story of the season in Spain

BY GRAHAM HUNTER, SPAIN WRITER

IF somebody said the word "Getafe" out loud to you, what would be the first image that flipped into your head?

Perhaps the daring and flamboyance of Michael Laudrup's 2008 version that knocked out Spurs, eliminated Benfica and led Bayern Munich 4-2 on aggregate in the UEFA Cup quarterfinal with 16 minutes of extra time left, despite having played with 10 men for 90 minutes only to agonisingly draw 5-5 and exit on away goals? Or the "Geta" side that suffered what Barcelona fans recently overwhelmingly voted the greatest goal in their club's history when the 19-year-old Lionel Messi inserted a Diego Maradona microchip into his head, dribbled past about 26 players from the halfway line and finished just like his fellow Argentine legend in the 1986 World Cup against England?

That Getafe side was managed by Bernd Schuster who, drier than the Sahara, opined that his players should have kicked Messi to prevent his remarkable goal. It's a theme with this club: Schuster's players took the hint and beat Barcelona 4-0 in the second leg, having lost the Camp Nou match 5-2. Egg on Catalan faces.

The other images that might jump to the frontal lobe at the mention of one of Madrid's smallest, more puny clubs could involve Pepe, at the Bernabeu in 2009, trying out for a role as an NFL kicker but choosing to do so by aiming two vicious boots at the head of Getafe's Javi Casquero, the reddest of red cards in Spanish football history. Or when Los Azules' awful lack of fans, empty stadium and dull atmosphere caused the club, in 2011, to come up with the idea of making of a football-based "adult film" so that it might, literally, spawn an increase in the birth rate of Getafe-supporting kids? One of the plot lines involved sexy Getafe zombies. Don't ask.

Whatever your immediate association with Getafe, their current manager, Pepe Bordalas, should be overwriting it all with their remarkable 2018-19 season. Getafe, currently Spain's fourth-best club, who host a massive local derby against European Champions Real Madrid on Thursday, sent Bordalas an emergency SOS



Pepe Bordalas

when they were second-from-bottom in the second division: played seven, won one, scored four goals, conceded 10.

That was 17 months ago. Right now they're in a superb three-way battle with Valencia and Sevilla for that precious final Champions League qualifying spot, a financial and footballing treat that Getafe have never enjoyed in their 36-year history.

One thing we know is that should Sevilla and Getafe finish joint-fourth, the Madrilenos will go into Europe's elite competition because of La Liga's head-to-head rule. To put it bluntly, the current cherry on the icing of Getafe's record-breaking season is the fact that they've humiliated Sevilla 5-0 on aggregate across their two meetings. A clinical dismantling at the Nervion not long after the start of the season and then, on Sunday, came a 3-0 thumping of a Sevilla side with a massive budget advantage and boasting, at least on paper, better players in almost every position.

And there's the rub. Here's a thought exercise: Act as if you were one of the other top four clubs in Europe's major leagues (England, Germany, Italy, France). Then award yourself the director of football role, with a robust budget, and ask yourself, seriously and in comparison with what will be available elsewhere this summer -- plus what you've already got in your squad at PSG, Liv-

erpool, Juventus, Dortmund, Naples or Manchester City, for example -- which Getafe player would you automatically buy?

David Soria, admittedly, is in the form of his life, but would you place the former Sevilla keeper even in the top 10 for his position in Europe?

Meanwhile, Dakonam Djene is something of a phenomenon. Umbilically linked to Bordalas given that they worked together at Alcorcon, his athleticism, concentration, eagerness to win the ball in any situation and ability to play either defensive midfield or a couple of positions in the back four makes him the one standout purchase.

"Djene has been literally stellar for us since I signed him: He's capable of shutting down Luis Suarez, Cristiano Ronaldo or Diego Costa," Bordalas said recently. Djene's age, his price, his particular version of N'golo Kante's "seek and destroy" missions for Leicester, France and Chelsea all make him a nailed-on summer transfer target for an aspiring English Premier League team, where his wages would quadruple at the very least. To me, how Getafe persuade him to stay could well be the Gordian knot of the entire summer market.

After those two, I think every man in Bordalas' bunch of brigands is a footballer who stands out only for his exceptional ability to play within this unit. There will be those who make

a case for Amath Diedhiou, but he's started just 13 times and has been absent with injuries since December, and for Francisco Portillo, despite the fact that there is a plethora of midfielders around La Liga who are at or above his level.

What's really beautiful about this squad, or more particularly the team, is that the whole is greater than the sum of the parts. It's very rare -- almost unheard of -- in modern football. They really shouldn't be this good. So while it's actually the team that wins the points, and while there are lovely cameo roles from Jorge Molina, Jaime Mata and Angel up front, plus Damian "Take No Prisoners" Suarez, I think we can argue that it's Bordalas who is the central star of this era. He's the guy, in this setup, most rival clubs would most like to sign.

Bordalas' team plays a 4-4-2 formation with almost no variations. Or, at least, none since promotion, because the 55-year-old (he looks much younger) is a coach who adapts his system to the types of footballers he possesses. Getafe came up from the second division using a 4-2-3-1 playing structure and his team is, to put it mildly, robust.

I have no qualms about saying that the reason they regularly top the European chart for fouls committed is tactical in nature. Getafe are not a team of thugs. They don't go out to intimidate or injure; rather, they just don't like their opponents to find a playing rhythm. And if the rigid, sometimes smothering pressure with which opponents need to cope is somehow punctured by a rare attack, then a little clip, nudge or shirt-tug is just part of the Getafe repertoire.

Bordalas is intense. His players are intense. Something about him -- the tactical instruction, the man-to-man relationships he cultivates with his footballers, his complete dedication to the defensive organisation of his team -- is evocative of Rafa Benitez. Each of these two modern Spanish coaching icons starts with the micro, feasting on the most minute detail with each of his players, and builds outward from that. His coaching is hands-on and interventionist in nature; you'd better not treat it trivially or fail to learn if you want a starting place at the weekend.

(AGENCIES)

Tanga clinches TCA regional women tourney silverware



Tanga regional women cricket team in a group picture after the Regional Women tournament's match against Morogoro in Dar es Salaam last weekend. Tanzania Cricket Association (TCA) organized the event.

SPORT

Why tiny Getafe are the story of the season in Spain

COMPREHENSIVE REPORT, PAGE 19

Australia's generous summer window may be closing

MELBOURNE

WITHIN a couple days of his appointment as Cricket Australia chairman in October 2011, Wally Edwards received a letter from the BCCI.

It was concerning the upcoming summer of 2011-12, outlining the fact that India were owed games by Australia, meaning that the scheduled four-Test series in Melbourne, Sydney, Perth and Adelaide would need to be reduced to two matches in mid-January, followed by three ODIs.

Faced with a financial and cricketing disaster given the schedule was already set out, Edwards read the intent of the letter as well as the content - he needed to get talking with India. Within a matter of hours, he and the chief executive James Sutherland were on a plane to Chennai, where they joined CA's head of business and legal affairs Dean Kino for negotiations with the then BCCI president N Srinivasan and his lieutenant Sundar Raman.

Through those hurried talks, the tour went ahead as originally planned, and the scheming that would result in the 2014 "Big Three" domination of the ICC by India, Australia and England also began. But equally, Edwards and Sutherland were left with a distinct impression that the summer window so beneficial to Australian cricket and its coffers is something requiring constant careful management and no little horse trading to maintain.

Revelations earlier this month that the BCCI had insisted CA honour their FTP agreement to play an ODI series in India in mid-January next year, while also asking for an earlier arrival time that forced the postponement of a home ODI series against New Zealand, thrust the issue of Australia's summer window squarely back into the forefront of administrative and broadcasting minds. Undoubtedly, the broadcasters and ODI rights holders Fox Sports were unhappy about the prospect of a first summer without any 50-over matches in more than 40 years. Its head of cricket Matt Weiss told the Australian: "We want the very best players involved in the Big Bash and we had been working with Cricket Australia to make that happen. Last year, the India ODI series was one of our most successful and we naturally want to have exclusive access to ODI series at that sweet spot of the summer."

Still more pointed was this description of events by the Daily Telegraph cricket writer Ben Horne: "Administrators were left reeling from news last week that India is forcing Cricket Australia into the farcical scenario of playing one-dayers in the sub-continent in the height of the home summer. The scheduling disaster will take Australia's best white ball cricketers away from the BBL at a time when CA was doing all it could to get the likes of Aaron Finch and Glenn Maxwell playing."

While it was understandable for Fox Sports and its owner News Corp to rail at Australia's international absence for a couple weeks in January 2020, in truth this is a battle that has been brewing for years if not decades. Given that CA is one of no fewer than eight major international boards - India, Pakistan, Sri Lanka, New Zealand, South Africa and West Indies the others - to essentially share the same season, the primacy of the Australian season has for a long time been one of the international game's major inequities.

This was not always so. For most of the history of international cricket in Australia, the national team would regularly tour overseas during the peak summer months, as part of bilateral agreements with other nations. Look up summers like 1935-36, 1949-50, 1955-56 and 1956-57, 1964-65 and 1969-70 to find Australia playing Test series away from home, with the MCG, SCG and Adelaide Oval sitting dormant apart from the Sheffield Shield.

Change to the summer window that most now come to regard as traditional did not fully arrive until 1979-80 and the end of the World Series Cricket split. Kerry Packer's PBL Marketing arm and Nine Network broadcaster wanted guaranteed international cricket to rule the television ratings every summer without fail, and so began a system of rich tour guarantees being paid by PBL to ensure touring teams were well compensated for leaving their own home seasons behind.

India, conspicuously, was a loser out of this change. Not only were they pushed aside from the draft schedule for 1979-80 due to PBL's desire to commence with England and West Indies, Australian tours to the sub-continent were few and far between. It has not been forgotten that none of Dennis Lillee, Rod Marsh or Greg Chappell ever played a Test in India.

By Guardian Reporter

TANGA women cricketers have won this year's Tanzania Cricket Association (TCA) Regional Women Tournament, which climaxed in Dar es Salaam last weekend.

The national cricket governing organization the T20-formatted tournament, which started on April 13, with a view to improving female cricketers' performance.

The competition was also a platform for the body to select players for the senior national women team, which will take part in the 2019 ICC Women's Qualifiers Africa slated for May 5-12 in Zimbabwe.

Six regional outfits, namely Arusha, Morogoro, Mwanza, Tanga and Dar es Salaam, featured in the tournament, with University of Dar es Salaam ground and Annadil

Burhani oval hosting games.

Tanga girls turned out to be the most impressive performers in the competition in which they won eight matches, lost one and got one point in the other which was washed out.

Tanga girls, comprising a number of players that as well play for the senior national women team, wrapped their campaign on a sound note, trouncing Morogoro girls by 58 runs.

After winning the toss, Tanga girls chose to bat and went on to post 102 runs for four wickets in 20 overs.

Hudaa Mrisho led the squad's

quest for a convincing total, notching 41 runs which consisted of three fours.

Swaumu Godfrey and Sophia Franck, as well, chipped in with double digit figure, scoring 14 runs and 10 runs not out respectively. Nasra Nassor, who came on at number three, had a day to forget given she had a short spell at the crease, notching six runs.

Martha Calist had the best bowling spell for Morogoro girls, in which she took two wickets for 10 runs in four overs.

In response, Morogoro girls, largely consisting of inexperienced performers, were duly

punished for their batting flaws, recording 44 runs for all wickets in 19.1 overs.

Irene Mathew had the only notable contribution in the innings as she notched 13 runs which included a four.

Jennifer Gabriel, Nasra Nassor and Mwanaidi Amani stifled the opponents' chase, as Jennifer finished her spell with three wickets, Nasra and Mwanaidi registered two wickets apiece.

Arusha girls wrapped their participation in the competition with a victory, cruising to a three-wicket win over Morogoro girls in a game that took place earlier the same day.

Arusha girls won the toss and opted to bowl. Morogoro scored 40 runs for eight wickets in their innings that ended with meaningful contribution coming from Irene that notched 11 runs.

Aisha Rajab stood out of the rest of Arusha girls' bowlers, finishing her spell with three wickets and conceding two runs.

It was not plain sailing for Arusha girls in the chase, as they canted to the win for the loss of seven wickets in 16.2 overs.

Openers Linda Justine and Gertrude Leopold were the top run getters in the chase, posting six runs apiece.

TGU should step up golf promotion-Bomani

By Guardian Reporter

TANZANIA Golf Union (TGU) patron, Mark Bomani, has appealed to the association to step up efforts to develop the sport from grassroots.

He disclosed domestic golf clubs must prioritize training youths with a view to seeing to it the country produce successful golfers at the international level.

He pointed out that domestic golf stakeholders should learn from American golf great Tiger Woods that had already showcased immense talent in the sport before he had reached five years.

He disclosed he insisted on the same in the 2018 edition of the Waitara golf tournament, held at Lugalo Golf Club in Dar es Salaam.

Bomani further called on golf coaches to volunteer to train youths, maintaining the program will be successful if TGU will work on it.



American golf legend, Jack Nicklaus (3rd L) in a group picture with Minister for Natural Resources and Tourism, Khamis Kigwangalla (C), Tanzania Golf Union (TGU) patron, Mark Bomani (in coat), and Tanzania Tourist Board (TTB) Chairman, Thomas Mihayo (L), when the former toured Tanzania last year. Also in the picture are guests that accompanied Nicklaus. PHOTO: CORRESPONDENT

He also joined the rest of golf followers in Tanzania to praise American golf great Tiger Woods, as the latter laid his hands on the trophy in this year's US Masters.

He disclosed Kenya Golf Union (KGU) patron Duncan Ndengwa had in the past written a letter to golf stakeholders in the US at a time Woods was facing several issues outside the sport.

Ndengwa said in the letter the American golfer will surely regain dominance in the sport and possibly accomplish much more feats.

Bomani noted it is pleasing to see Woods still attempting to equal the record set by golf great Jack Nicklaus.

He said Woods is not far from achieving the feat set by Nicklaus who visited Tanzania last year.

"I chatted with Nicklaus and several other golf enthusiasts on issues pertaining to the sport during his tour," he noted.

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THURSDAY

- 11:00 DADAZ (live)
- 12:00 Mpya
- 15:00 FUNGUKA
- 16:00 Bongo Hits
- 16:30 #HASHTAG
- 17:00 S5ELEKT
- 17:55 Kurasa
- 18:00 eNewz
- 18:30 Music
- 19:00 EATV SAA 1
- 19:30 MJADALA
- 21:00 Bongo Hits

05:00 EA Breakfast
09:00 Supamix
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

CAF Club Licensing workshop held in Uganda

By Correspondent Joseph

Mchekadona

A two-day Confederation of African Football (CAF) Club Licensing workshop gets underway today in Uganda where 13 countries, including Tanzania, are represented.

The continental soccer governing body's information said each member state will send Club Licensing manager and chairman of Club Licensing committee to the workshop.

Tanzania Football Federation (TFF) secretary general Wilfred Kidao and the federation's information officer Clifford Ndimbo yesterday could not be reached to issue details on who is representing the country at the workshop.

CAF information officer said they have organized two workshops in two periods. The Uganda workshop

involves Angola, Eritrea, Ethiopia, Tanzania Mainland, Zanzibar, Mozambique, Malawi, Nigeria, South Africa, Sudan, Swaziland, Zambia and Zimbabwe.

There was as well a workshop involving Botswana, Egypt, Gambia, Ghana, Kenya, Libya, Uganda, Namibia, Seychelles, Somalia, South Sudan, Lesotho and Liberia.

According to CAF, the workshop aims at providing federations with an update on Club Licensing system at continental level, receiving full update on the status of Club Licensing system at national level and holding one on one meeting with member associations (MAs) in order to provide special attention and assist them with specific needs.

"Other objectives include assisting MAs with near future planning in order to have clubs ready before deadline

for engagement in the next CAF inter-club competitions," said a report from CAF.

Club Licensing, which has not been fully implemented in Tanzania, aims at helping clubs develop strong governance and organizational structures, implementing stable financial management and increasing reliability, credibility and integrity.

It also encourages youth football development and infrastructure for all clubs.

The continental football governing body mentioned instructors for the workshop as Ahmed Mohamed, Mohamed Mokhtar Harraz from Egypt, Mozambican Sidat Mohamed Feizal, Dasoberi Emmanuel Newton from Ghana, Boisiang Hubert from South Africa, Middleby Robert David from Australia and Nigerian Abubakar Salihu.