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TANZANIA

THURSDAY 8 OCTOBER, 2020

National Pg 2
AfDB wins COVID-19 global award









Former TRA top official now runs South Sudan's revenue body

JUBA

A TANZANIAN was yesterday appointed the new Commissioner General of the South Sudan National Revenue Authority (SSNRA).

Speaking to reporters here after signing the contract, Dr Patrick Mugoya vowed to put in place mechanisms for transparency and accountability in revenue collections as well as end all tax leakages and unnecessary

Dr Mugoya is a former deputy commissioner of the Tanzania Revenue Authority (TRA) and had earlier been rector of the Institute of Tax Administration (ITA) for nine years (2004-2013), following an academic career as lecturer and then senior lecturer at the Institute of Finance Management (IFM) in Dar es Salaam.

As the TRA Deputy Commissioner Responsible for Trade Facilitation and Procedures, Dr Mugoya worked on initiatives aiming at getting credible agents for better customs services to the business community, the sort of experience that his new appointment is aimed at optimally exploiting.

"We will put in place measures that will seal loopholes and revenue leakages in terms of tax evasion and unscrupulous exemptions, tax avoidance and the likes as immediate measures," he told the media.

Dr Mugoya will be deputized by South Sudanese military officer, Brigadier Africano



I have just concluded the signing of my contract as the new Commissioner **General of the National Revenue Authority**

Mande Gedima.

Established in 2018, SSNRA is mandated to assess, collect, manage and enforce laws relating to taxation and revenue generation.

"I have just concluded the signing of my contract as the new Commissioner General of the National Revenue Authority. I am supposed to hit the ground running. Three things: First, we will fully operationalise the National Revenue Authority. We will immediately take measures to make sure that the authority is fully operational," said Dr Mugoya.

"Secondly, we will ensure that the authority formulates or develops in a participatory manner with all key stakeholders a strategic plan for the Authority that will see to it that non-oil revenue mobilization is enhanced in a transparent, efficient effective and accountable manner."

He said that as all this is being done, they will make sure that revenue collection is not disrupted. "We will put into place all these measures while at the same time sealing loopholes and revenue leakages in terms of tax evasions, unscrupulous exemptions, tax avoidance, smuggling and the like, as immediate measures."

Last month, SSNRA informed the country's legislature that the country has lost almost 40bn pounds (SS currency) in the last three months alone, attributing the loss to tax waivers between June and August 2020.

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President Dr John Magufuli with his Malawian counterpart, Dr Lazarus Chakwera, shortly after the latter jetted into Dar es Salaam's Julius Nyerere International Airport yesterday for a three-day State visit to Tanzania.

Tanzania hails Malawi leader, outlines wide technical links

By Correspondent James Kandoya

TANZANIA and Malawi have outlined new areas of economic cooperation to spur development and strengthen bilateral relations between them.

President John Magufuli and his Malawian counterpart Dr Lazarus Chakwera yesterday outlined the crosssector plan including mining, fisheries, agriculture and energy.

The two made a commitment to exchanging experience and sharing resources and investments to enhance growth, at a banquet for the visiting Malawian leader held at the State House in Dar es Salaam.

President Magufuli said that the Malawian president's tour would strengthen bilateral relations, noting that it will usher in a period of great success in bilateral economic cooperation, reinforcing existing cordial relations.

On agriculture, the president said the government was ready to collaborate with Malawi as it seeks to establish cashewnut farming, one of the requests that the visiting leader made to his host. Tanzania is ready to dispatch experts

to collaborate with their counterparts in Malawi to establish cashew nut farms, he said, noting that Malawi weather is conducive for the cash crop.

He also took into account that tobacco, which is the Malawi leading export crop isn't performing well in the world market.

On the mining industry, the host president said that Tanzania is ready to share experiences with Malawi on how the central African nation could benefit from the sector.

This remark came after Dr Chakwera said his government had abundant mineral resources but they are yet to benefit Malawians.

"We have massive experience in the minerals sector. I think we can share this with our neighbors," he said.

He was similarly upbeat as to the steady rise in the amount of cargo transported between the two countries, now standing at 367,000 tonnes from 107.000 tonnes back in 2005.

Earlier, the Malawian president had described the visit as important for his country given the strategic position that Tanzania has with the country. It

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PM: Fast-track checks on free fertiliser for farmers

By Guardian Reporter

PRIME Minister Kassim Majaliwa yesterday directed the Ministry of Agriculture to expedite quality processing of fertilizer manufactured by international fertilizer producer Yara (T) Ltd to process the delivery of free inputs to smallholder farmers.

Touring the Yara factory yard in Dar es Salaam yesterday, the premier said the fertilizer cannot be distributed to farmers until it is certified for standards and safety by the ministry.

The promised fertilizer is part of Yara's Action Africa initiative where Yara International, a crop nutrition and digital farming solutions provider has launched a \$25m initiative known as Action Africa: Thriving Farms. Officials said

The Premier said that the plan for free inputs for farmers is an important initiative as it complements the government's policy of empowering farmers to achieve food security

the Tanzania component in the plan reaches 16.5bn/-. YaraMila is a company making compound fertilizers, a range of uniform compound NPK (nitrogen, phosphates and potassium) fertilisers.

The premier said that the plan for free inputs for farmers is an important initiative as it complements the government's policy of empowering farmers to achieve food security.

Any investment that goes to the agriculture sector is key to economic growth and food security, he declared, challenging other private sector players to emulate the Yara gesture.

On his part, Yara executive director Winston Odhiambo said the programme will benefit around 83,000 smallholder farmers, with 12,500 tones of fertilizer distributed free.

"We will not just distribute fertilizer and go away. Our agriculture experts will offer

professional advice on the proper use of the fertilizer to beneficiaries," the director noted. The premier also requested Norwegian

ambassador Elizabeth Jacobsen who attended the event to initiate a bilateral business forum

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Judiciary readies for poll petitions

By Guardian Reporter

CHIEF Justice Prof Ibrahim Juma (pictured) has declared that the Judiciary is well prepared to hear and determine petitions emanating from the general election later this month, 'should any arise.'

Officiating at the opening of special training on election petitions vesterday at the Institute of Judicial Administration (IJA) in Lushoto, Tanga Region, the CJ said the judiciary is prepared to serve justice if it is denied during the electioneering period.

Already the institute was brushing up High Court Judges and their Zanzibar High Court



colleagues, as well as senior magistrates on the correct handling of election petitions.

Officers convened for the special training session include justices of the Court of Appeal, along with attendance of the Zanzibar Chief Justice, apart from judges of the High Court and senior resident and district magistrates, the CJ elaborated.

"If various election petitions are filed, the judiciary is well mobilized to deal with them as apart from the training seminar, judges and magistrates have been trained on the best way to write up court judgements," he specified.

He said IJA is as well involved in bringing about

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NYERERE ACADEMY

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TANESCO AND REA









Alliance for Democratic Change (ADC) presidential candidate Queen Cuthbert Sendiga addresses a campaign rally at Kichonda village in Liwale District, Lindi Eegion

PM: Fast-track checks on | African island states launch joint free fertiliser for farmers

to bring up business opportunities and share experiences.

Jacobsen said the donor-backed initiative is part of implementation of the global drive for food security in Africa, meant to benefit selected farming areas in the September-December farming season.

Back in June, Yara announced that the first shipment of its premium fertilizer was to start sailing from its production facility in Porsgrunn, Norway for delivery in Tanzania and

About 40,000 tonnes of premium fertilizer complemented by agronomic expertise and digital enabling of

recipient smallholder farmers is part of a public-private partnership programme supported by the World Food Programme, the food agency of the United Nations, the Norwegian government and various institutions in the continent.

Pablo Barrera Lopez, executive vice-president for strategy and communications said in a statement that the company was proud that Yara can contribute to increasing food security in vulnerable communities.

"The Action Africa initiative has many milestones to come and I am convinced that we have only seen the beginning. The total impact of this will go far beyond what we first envisioned," the statement underlined.

medicines procurement initiative

By Special Correspondent, Brazzaville

MINISTERS of Health from seven small African island states today signed an agreement to jointly procure drugs and vaccines in a bid to improve quality and access to medicines and other health products.

The ministers from Cabo Verde, Comoros, Guinea-Bissau, Madagascar, Mauritius, Sao Tome & Principe and Seychelles that form the Small Island Developing States signed the Pooled Procurement agreement to take advantage of economies of scale and collective bargaining. High cost of drugs and medical supplies is one of the major challenges the small island states face due to their modest

World Health Organization (WHO) Director-General, Dr Tedros Adhanom Gebreyesus, and WHO Regional Director for Africa, Dr Matshidiso Moeti, joined the ministers in the virtual signing ceremony. Dr Tedros congratulated the ministers for this important step forward and pledged continued support from WHO to help the countries in implementing the

Dr Moeti noted that the efforts made so far in establishing the joint procurement programme had already increased the attractiveness of the pharmaceutical market of the Small Island Developing States.

Tanzania hails Malawi leader, outlines wide technical links

shares lake borders with Malawi and was also the main route to transport its wet and dry cargo, he pointed out.

Cooperation between the two countries was strengthening each passing day, he stated, with the two countries being members of Southern Africa Development Community (SADC), which has structures for cooperating in areas like politics, defence and security, economy and social spheres.

Dr Chakwera said port collaboration between Malawian ports and entry points of Mtwara and Dar es Salaam would ease the transport of goods, promoting economic growth in the two

He also pointed at the need to set up a 'One-Stop Centre' at border popints to increase economic opportunities, noting further that Malawi intends to take a leaf from Tanzania on best ways of collecting revenues.

Dr Chakwera asked the Malawian and Tanzanian business communities need to form partnerships so as to benefit from business opportunities available in the two countries.

He further appealed to the Tanzanian government to provide support in the work being conducted to create the right systems to increase revenue collection.

"We want to learn from Tanzania on how to supervise our projects so that we do not depend on other countries, and Tanzania is exemplary in that regard," the visiting leader declared.

Economic cooperation will also

help to promote tourism in the two countries, he said, at the start of a three day visit that will take him to the port of Dar es Salaam and a key facility, the Malawi Cargo Centre and Logistics Ltd, which handles over 90 percent of Malawi's cargo traffic.

Since taking the reins of office, Dr Chakwera, an ordained Pentecostal priest, has been to Zambia, Zimbabwe and Mozambique on one-day working visits, before making a first three-day state visit to Tanzania.

President Magufuli made a twoday state visit to Malawi starting April 24, and on July 6, Vice President Samia Suluhu Hassan took part in the inauguration of Dr Chakwera as the sixth president of the Republic of Malawi, officials noted.

> We want to learn from Tanzania on how to supervise our projects so that we do not depend on other countries.

and Tanzania is exemplary in that regard

Former TRA top official now runs South Sudan's revenue authority

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About 1000 pounds in South Sudanese currency equal \$7 (US) by current exchange rates.

not the first time a Tanzanian has of the University of Dar es Salaam for been recruited by a regional state more than two decades.

and entrusted with a sensitive position, as in February 2013 Rwanda President Paul Kagame appointed Prof Silas Lwakabamba as minister for Infrastructure. Prof Lwakabamba Press reports said that this is taught at the Faculty of Engineering

AfDB wins global award for COVID-19 bond best issuer

By Special Correspondent

THE African Development Bank (AfDB) was selected in a poll of bond market players as the best issuer in 2020 of a COVID-19 bond for its US\$3billiondenominated Fight COVID-19 social bond issued on March 27, 2020.

The winners of the Global Capital Bond Awards 2020 were announced on 30 September at a ceremony held virtually for the first time in 12 years. Global Capital is a leading source of information on global capital markets with coverage of all market segments.

"We are grateful for the market's recognition of the Bank's effort in responding quickly to the needs of the continent with its Fight COVID-19 Social Bond which is an important instrument in alleviating the impact of the Covid-19 pandemic on African economies and lives. Thanks to the very strong support received by investors, we were able to provide an efficient response at a very challenging time while also catering to the needs of socially responsible investors looking for impactful investments," said Bajabulile Swazi Tshabalala, the Bank's Senior Vice President and Chief Finance Officer.

The Fight COVID-19 bond, floated on the Luxembourg Stock Exchange and significantly oversubscribed, was the world's largest social bond at time of issuance. The bond has since been listed on the London Stock Exchange and was admitted on the Nasdaq Sustainable Bond Platform. Bond proceeds, with a three-year maturity, will go to alleviate the impact of the pandemic on livelihoods and Africa's economies.

"The primary debt capital markets' response to the coronavirus crisis has been resilient and robust. Institutions all over the world from governments and multilateral development banks, to domestic lenders, to companies have raised vital financing to see them through this extraordinary period," GlobalCapital noted in its winners' announcement release.

The bond issue is part of a suite of

interventions the Bank has rolled out to strengthen African countries' responses to the health and economic impacts of the COVID-19 pandemic. This includes a COVID-19 Response Facility of up to \$10 billion to provide flexible and emergency assistance to the Bank's members to shore up their national budget, economies and livelihoods of their citizens.

"The African Development Bank is proud of the success of its landmark "Fight Covid-19 Social Bond", launched to help alleviate the impact of the pandemic on people's lives and livelihood. This transaction, the largest social bond at the time of issuance, reflects investors' confidence in the Bank's Social Bond framework, and its capacity to deliver. We were among the pioneers in the Social Bond market, and would like to thank all our partners, including the arrangers and investors, for their continued trust and support and share this award and success with them," said Hassatou N'Sele, Treasurer of the Bank.

The Bank is a recognized pioneer in the social bond sphere. In March 2020, it received the Environmental Finance's 2020 bond of the year award-SSA category- for a successful one billion Norwegian krone (NOK) social bond issued in 2019. It was the first social bond ever launched in the Norwegian market, and the Bank's first transaction in Norwegian Krone.

In 2018, the Bank was recognized as "Second most impressive social or sustainability bond issuer" at the Global Capital Socially Responsible Investments Awards. Since 2017, the Bank has launched nearly \$5 billion worth of such instruments denominated in US dollars, euros and Norwegian krone.

The Bank is rated AAA by all the major rating agencies. In late 2019, the Board of Governors of the Bank Group approved a 125% increase in the General Capital of the Bank, raising its capital from \$93 billion to \$208 billion, the largest increase in the institution's



Zanzibar presidential candidate for CCM, Dr Hussein Mwinyi, speaks at the opening of the national peace prayers symposium organised by Zanzibar national peace committee at Suza in Central District, South Unguja Region yesterday. Photo: Zanzibar State House

FROM PAGE 1

intense administrative changes in the five year strategic plan of the Judiciary Department. The development plan is intended to achieve the vision of "equal justice to all and in time."

Part from the big investment being pursued in the Judiciary is the use of information and communication technology (ICT) in the dispensation of justice, he stated, noting that the use of ICT was much less than expected.

During the coronavirus suspension

Judiciary readies for poll petitions magistrates to hear criminal cases of the accused in remand prisons to obtain justice via video conferencing, he stated.

The training seminar also involved newly appointed IJA board members, he affirmed.

To strengthen the drive towards sustainability in the delivery of justice, training efforts in the Judiciary will continue bringing in people working

of public activities ICT enabled in the sustainable training directorate, both for judicial and non-judicial training, he remarked.

> IJA Principal Judge Paul Kihwelo said the two day training seminar for IJA board members aims at building capacity for participants in execution of their duties, which includes the

leadership of the IJA. The training will be conducted by experienced facilitators including Registrar Treasury Athumani

Mbuttuka, retired Controller and Auditor General Ludovick Utouh and the Director of the Wajibu Institute of Public Accountability, Dr Bonaventure Baya

Election petitions are likely as Tanzanians go to the polls in three weeks time to elect the Union president, the president of Zanzibar, members of Parliament, members of the Zanzibar House of Representatives and ward councilors.

By Guardian Reporter

THE Mwalimu Nyerere Memorial Academy (MNMA) in Kigamboni, Dar es Salaam has evaluated its achievements in the last five years.

achievements include provision of short term training on leadership, ethics, good governance and patriotism to government officials including more than 3,000 graduates of the academy.

MNMA rector, Prof Shadrack Mwakalila, revealed this yesterday to editors and reporters of various media as he was citing 20 basic achievements attained by the Academy.

Prof Mwakalila said they have improved the entire curricula, including the introduction of the leadership subject, ethics and patriotism in all the curricula so that

Mwalimu Nyerere Academy in Kigamboni evaluates its achievements in five years

each student has better understanding achievements as including the number of the field.

He said they have increased students' enrolment at the Kivukoni Campus from 1,570 in 2015 to 8,043 this year.

"At the Karume Campus in the Isles enrolment increased from 22 students in 2025 to 1,753 in 2019. In general students' enrolment increased from 1,592 in 2014/15 to 9,799 in 2019/20," Prof Mwakalila said.

He said they have increased the number of graduates at Kivukoni Campus from 569 in the academic year 2014/15 to 3,237 in 2018/19.

Prof Mwakalila mentioned other to accommodate 720 people.

of lecturers with PhD that increased from two in 2015 to 35 in 2020.

"We have also increased the number of programmes on professional training from three degree programmes in 2015 to 10 in 2020," he said and added they have increased the number of books to over 20,000 in the Academy's libraries at Kivukoni, Karume and Pemba campuses," he said.

Prof Mwakalila said the academy has finished the construction of a students' hostel that was suspended since 2014 due to lack of funds and has a capacity

chairs in all halls, we have also installed modern projectors as well as computers for the laboratories," he

He said they have also completed the construction of lecture theatre able to

"We have also solved the problem on soil erosion at the sea shore by erecting a wall from assistance of the Vice President's Office," the Academy Principal further said.

Prof Mwakalila said they have accommodate 300 students at a time, budgeted for and began the process

Karume Campus in Zanzibar which when completed will be able to accommodate 1,536 students.

He also said they have budgeted for the construction of a library at the Kivukoni Campus able to accommodate 2,500 students.

In addition, he said they have inaugurated the Pemba Campus for Pemba residents to get training in various fields provided by the Academy, as well as building another college in Dodoma.



REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: TRANSACTION ADVISORY SERVICES TO THE COMMERCIAL & FINANCIAL CLOSE FOR PHASE 1A OF KILIFI ECO **INDUSTRIAL PARK & TECHNICAL ASSISTANCE TO VIPINGO** MEDICAL PARK AND MOMBASA INDUSTRIAL PARK.

TENDER NUMBER: PRQ20200235

TradeMark East Africa (TMEA) is an aid-for-trade organisation that was established in 2010, with the aim of growing prosperity in East Africa through increased trade. TMEA wishes to invite interested and qualified reputable firms/consortiums to provide Transaction Advisory services to the commercial and financial close for phase 1 A of the Eco Industrial Park of Kilifi, project management support to the Kilifi Port Development Ltd (KPDL), and additional support to the Vipingo and Miritini Projects.

The Terms of Reference and the Request for Proposals (RFP) document can be obtained at https://www.trademarkea.com/procurement/. All gueries quoting the above Tender Title and Number should be emailed to procurement@trademarkea.com . The closing date for submission of this tender is on or before Friday, 30 October 2020 on or before 4.00 p.m. (Kenya Time).

Interested and qualified reputable consultancy firms/consortiums MUST submit their bids through TMEA's Procurement mail box using the email address. procurement@trademarkea.com . The maximum size of each email with attachments should not exceed 5 MB.

TMEA cannot answer any query relating to this tender 7 days or less prior to the submission deadline.



o prepare under the supervision of **Rombo Cultural** (ROCTE) chief coordinator, Nicholaus (C), during their visit at Mengwe ward in Rombo District, Kilimanjaro

participate

Correspondent

Malawi First Lady Madam Monica Chakwera visits National Museum

By Guardian Correspondent

THE First Lady of Malawi, Madam Monica Chakwera the conservation of natural and cultural heritage at the Museum and House of Culture in Dar es Salaam.

Madam Chakwera with her host Mama Janeth Magufuli visited the Museum yesterday and had the opportunity to see the original skull of famous Zinjanthropus. The skull of Zinjanthropus dated 1.75 million years, was discovered by Dr Mary Leakey at Olduvai Gorge area in Ngorongoro, Arusah region on 17th July 1959.

The first ladies also visited the human evolution exhibition hall which describes and show case ancient human life, the remains or traces of prehistoric living things which is used as a window for mammalian evolution, human evolution and Paleo-environmental reconstruction.

Malawi First Lady was excited to hear from the guide Dr Agnes Gidna that all human beings originated from Africa because of the evidenced remains that were found in the continent.

The First Ladies also visited the art gallery that presents a collections of moulding objects, Makonde carvings, and paintings works of famous artists in Tanzania. The collections of paintings reflects the intellectual development of a Tanzanian society.

The First Ladies had also the opportunity to visit the Rock art gallery which represents a variety of oldest rock art on earth from different African countries in African continent. The display sheds light on culture and belief, as

NOTICE OF INTENDED MARRIAGE No. DUBA/Cons/434/MR/2020-(161)

Mr. Nihar Suresh Ahuja, son of Mr. Suresh Chimanlal Ahuja and resident of 301 Hare Krishna Tower Ashram Road Shanti Nagar Old Wadaj Ahmedabad and Miss Chandni Vithlani, daughter of Mr Rajesh Kumar Pranjivan Mohanlal and resident of plot 913, Mfaume street, Upanga, Dar es Salaam, Tanzania. Present address, Villa 7, street4, Terranova, Arabian Ranches, Dubai, UAE.

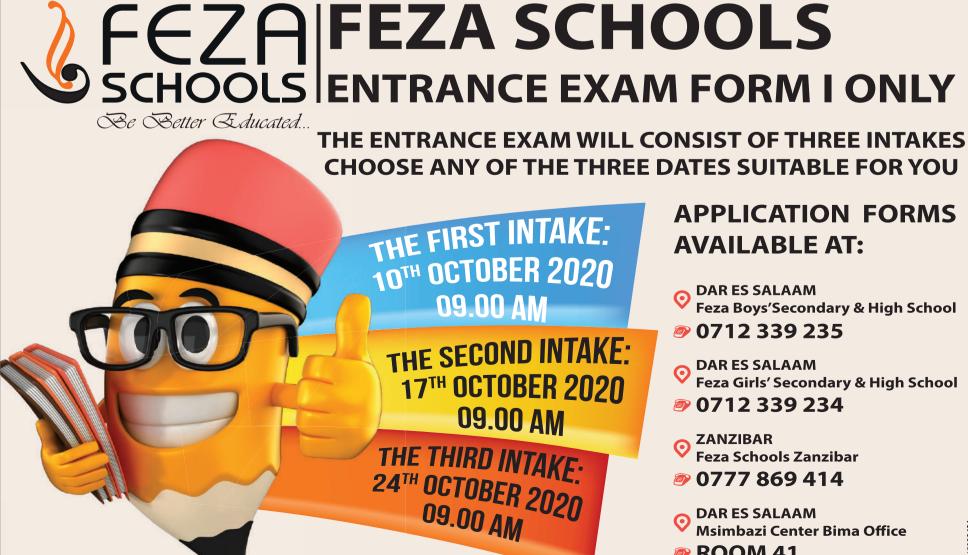
Nihar Suresh Ahuja, India National and Chandni Rajesh Vithlani. Tanzanian National presently residing in UAE have given notice of intended marriage between them under the foreign marriage act,1969. If anyone has any objection to the proposed marriage, he/she should file the same with the undersigned according to the procedure laid down under the act/rules within thirty days from the date of publication of this notice.

Jitender Singh Negi Marriage Officer&Consul (consular&labour) Consulate General of India P o Box 737, Dubai, UAE Fax No 009714-3970453 Email; cons1.dubai@mea.gov.in Cons3.dubai@mea.gov.in Homepage; www.cgidubai.gov.in well as ancient morality and the development of imaginative

At the National Museum the First Ladies were received visited the National Museum of Tanzania and appreciated by the National Museum Director General, Dr Noel Lwoga who appreciated their visit calling more people to come and experience the beauty of Tanzanian natural and cultural

> The First Lady accompanied President of Malawi, Lazarus Chakwera, who is on t three days state visit in Tanzania. According to the statement issued by the Ministry of Foreign Affairs and East Africa Cooperation the visit seeks to strengthen bilateral relations between the two countries

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Guardian

NATIONAL.NEWS

Dr Kalemani gives **Tanesco and REA** 21 days to connect power to all people who had paid for it

By Guardian Reporter

MINISTER for Energy, Dr Medard Kalemani has called upon the Tanzania Electric Supply Company (TANESCO), Rural energy Agency (REA) and all contractors to ensure that all the people who paid for electricity services are connected within 21 days.

Dr Kalemani issued the instruction early this week at the inauguration of prepaid meters making factory owned by Multicable Ltd in Temeke District, Dar es Salaam.

He said nearly 5,000 people in the country who have paid for the electricity are yet to be connected to the essential service for the development of individual people and the nation as

He said the existence in the country of many local factories producing power distributing equipment simplify electricity distribution hence there should be no reason for delays of connecting people to the vital service.

The minister also called on REA contractors to complete their projects by October 15, this year as all equipment for power distribution are obtained

"All REA contractors whose projects are nearing completion, those with two or three villages remaining to be connected should complete the projects as soon as possible as we shall not extend the period beyond October 15 this year," he said.

He said the government is well mobilised to ensure power service is available in the entire country and called on investors to continue establishing more factories for the manufacture of power distributing

He has also mobilised investors to continue investing in the manufacture of domestic gas supply meters, saying that as by January next year all the firms that will be contracted to distribute gas to homes will not be allowed to import gas meters in order to protect the domestic market.

The director of Multicable Ltd, Murtaza Alibhai said they decided to implement President John Magufuli's policy in establishing industries in deeds to keep pace with the country development strides, adding that so far their factory has employed 700 workers.

He also promised that they will endeavor to produce goods of high quality standard.

He added that the firm also expects to establish a factory for the manufacture of electric transformers in the near



All REA contractors whose projects are nearing completion, those with two or three villages remaining to be connected should complete the projects as soon as possible as we shall not extend the period beyond October 15 this year



Zanzibar Second -Vice President, Ambassador Seif Ali Iddi (C), greets leaders shortly after he arrived at Fujoni secondary school to lay a foundation stone for the construction of the school's examination hall in Zanzibar yesterday. Photo: SVPO

warns minerals, gemstones smugglers

By Correspondent George Sembony, Tanga

KOROGWE District Commissioner, Kissa Gwakisa yesterday warned minerals and gemstones smugglers to stop from doing so and instead they should sell them through auctions that that have been established by the government.

DC Gwakisa sounded the warning here when speaking at the official opening of mineral and gemstone auction at Kalalani gem deposits are located 100 km northwest of the town of Tanga.

She said: "The government allows miners to sell their minerals and gemstones anywhere in Tanzania, but only through established centres."

The system, she said enables the government to get its revenue. "Smuggling of minerals and gemstones is forbidden and those who are intending to do so they should think twice, as the government is well positioned to deal with them," she

She however commended the idea of establishing minerals and gemstones' buying center in the district, saying: "This will help to boost the economy of people at individual level and the government as a whole.'

The district, according to Gwakisa has issued 153 mineral licenses, though only 35 are active.

"The proposed minerals and gemstones' buying ceter in Korogwe Town would be a motivation for those whose licenses are inactive to activate them," DC Gwakisa stressed.

"I understand a number of mineral brokers, who come here and buy minerals in the district, so I'm taking this opportunity to ask the responsible ministry to help the district in locating a good site for establishing such a

She also lauded the Tanga Women Miners Association (TAWOMA), Tanga Regional Miners Association (Tarema) and Moyo Gems for their efforts in developing the mining sector in the

Tanga resident mineral officer. Zabibu Napacho urged miners to change their mindsets and stop minerals and gemstones' smuggling.

Napacho said: "The government wants to see Tanzanians benefit from natural resources including minerals."

According to him, Kalalani gemstone and mineral deposit would be guarded by the police.

He asked authorities in Korogwe District to make sure buyers are given protection when they are in the district.

He also called on miners to make sure they follow laid down rules and regulations in selling their minerals and gemstones.

Mwalimu Nyerere Memorial Academy Rector Prof. Shadrack Mwakalila (R) briefs media editors in Dar es Salaam yesterday on the successes achieved by the

RC orders arrest of arsonists torching forests and farms cashew nuts.

By Guardian Correspondent, Tabora

TABORA Regional Commissioner Dr Philemon Sengati has ordered the arrest of people who set fires in various areas including forests and people's

Dr Sengati issued the order yesterday soon after he inspected a study farm belonging to a farmer in Tabora municipality and a cashew nuts seed farms owned by Tanzania Agricultural Research Institute Tumbi Centre (TARI-Tumbi) in the region.

He said fires cause great loss to both the region and individuals as they decimate forests and farms including

He called on government leaders from district to ward levels to ensure they deal with the arsonists by arresting them and prosecute them in court.

The RC said among the punishment recommended is to ensure they plant the trees to compensate the loss incurred to act as lesson to other people.

Dr Sengati also instructed all local councils in the region to ensure they have plans for better land utilization to eradicate land conflicts pitting farmers and pastoralists. He said it was essential for farming and grazing areas to be identified to avoid such conflicts.

Earlier, a cashewnut farmer in crop can also contribute to individual Tabora municipality Karoli James said herders have been introducing cattle in his farm breaking down branches of cashew nuts trees resulting in loss to some of his harvests.

TARI has unveiled strategies to increase production of cashew from the current 300,000 metric tonnes to more than 1,000,000 metric tonnes in five years period to ensure significant contribution of the crop to the economy and industrial drive.

The plan involves not only intensifying production per unit area but also expanding production to other parts of the country so that the

income, household income and raise revenues of the district councils.

Through TARI - Naliendele, many technologies have been developed to increase cashew production and productivity in Tanzania. More than 54 cashew varieties have been released to farmers which are high yielding, good nut size, good percentage out turn and resistant to insect pest and disease. The released cashew planting materials are now planted in many regions in Tanzania. This is a good indicator to shift cashew production from 315,000 metric tonnes to more than 1,000,000 metric tonnes by 2025.

NBS and stakeholders in Dar to chart better ways to integrate 'big data' in producing official statistics

By Getrude Mbago

THE National Bureau of Statistics (NBS) yesterday brought together stakeholders from various public and private institutions to discuss how they can collaboratively integrate 'big data' in the production of official statistics hence support monitoring and implementation of various development plans.

Big Data refers to complex and large data sets collected by organizations that have to be processed and analyzed to uncover valuable information that can

benefit businesses and organizations. Speaking during the event in Dar es Salaam yesterday, NBS Statistician General Dr Albina Chuwa said the bureau is currently investing heavily to improve the production of statistics for

the country's development. She said with the intensive use of big data, the country will be able to meet data needs for both SDGs and the Five Year Development Plan (FYDP II).

She cited big data can come from organisations, machine generated data such as satellite image, flight data or smart devices as well as human generated data such as social media, online surveys and blogs among others.

"From the big data also we can find structured-these come from organizations, unstructured data from human sources as well as semi-structured which are machine generated data," she said.

Dr Chuwa said that the two-day workshop which was organized by NBS and Data Lab Tanzania with support from the United Nations Development Programme (UNDP) will discuss and come up with way strategies aimed to strengthen production of official data

for sustainable development. "The workshop also aimed at bridging

partnership and identifying areas of cooperation among data providers, producers and users as well as develop and agree on the way forward towards integration of big data in production of official statistics to support monitoring of national, regional and global development frameworks," she added.

According to her, NBS will also continue to perk up its statistical data collection systems by adapting to new technology for quality official

"NBS plays an important role in the process of development by providing data to assist and encourage informed decision making, research and discussions within government and the community, by leading a high quality, objective and responsive National Statistical System," she said.

She called upon stakeholders from the statistical community to foster development of statistics in Tanzania and join hands to ensure quality statistics are produced to inform decision making at all levels.

Charles Bundu, data science manager at the Tanzania Data Lab said that the partnership between them and NBS has come at a high time when the country's demand for official data is increasing.

According to him, in a bid to produce quality official statistics, use of big data is inevitable that's why they have together agreed to invest in the area and come up with a road map to assess the indicators of development through non-traditional data (big data).

In his remarks, Amon Manyama, UNDP director of programmes said that the agency will continue to support NBS especially in capacity building to improve production of official statistics and enable the country achieve the Sustainable Development Goals (SDGs).

Govt to receive 30 new fire tenders

By Correspondent Friday Simbaya, Iringa

THE government is expected to receive more than 30 new fire tenders, which will be distributed to various regions in the country with the aim of ensuring the regions overcome the challenge of using dilapidated fire engines.

Chief of Fire and Rescue (CGF) John Masunga revealed this yesterday when he visited the fire and rescue offices in Iringa Region to see how the force is operating and urged the provision of public education to prevent and reduce the occurrence of fire disasters.

Masunga noted that some regions

were facing the challenge of fire trucks facing the resource challenges and by using dilapidated or modified fire engines, so the government has and the government is working on intended to buy such vehicles to make them. sure they operate very well in times of fire incidents.

"The major function of these fire tender vehicles is to deliver fireextinguishing agents to the scene of a fire," he said.

The CGF Masunga has also urged the people to show cooperation with the army by giving advance notice by calling number 114 as soon as there is a fire problem.

from corrupt practices adding the army more accessible to fire that he knows that the officers are

explaining that he is aware of them

Recently the fire and rescue service in the Iringa region provided education to the people through the media to ensure they are vigilant in dealing with fire disasters.

He added that there has been a challenge for local roads to be easily accessible in the event of a fire, which has given them a hard time in firefighting and called on city or town planners to ensure they create He also urged officers to refrain a friendly environment that will make incidents.



Stanbic Bank's head of operations, Geoffrey Mwijage (R) cuts the ribbon to signify handing over of staff room building to Mbezi primary school in Dar es Salaam yesterday. Others are Kawe education officer Beatus Charles (L), the bank's staff members and some of the school teaching staff. The lender also donated two printing machines worth 2,356,460/- as part of its Corporate Social Initiative (CSI). Photo: Guardian Correspondent

Your votes are very important, Majaliwa tells mafia residents

By Guardian Reporter

MEMBER of CCM Central Committee and Prime Minister Kassim Majaliwa has appealed to Tanzanians to understand the importance of their votes when they go to cast their ballots on October 28 this year.

Majaliwa was addressing residents of Kilindoni Ward, in Mafia District on Tuesday at a campaign rally to seek votes for the party's presidential candidate John Magufuli, the party's constituency's parliamentary candidate Omari Kipanga and Kilindoni Ward Council candidate Salum Ally.

"I'm introducing to you candidates from a strong institution that has put up its plans in its election manifesto. There will be many other candidates,

listen to them, weigh them up, but just understand the importance of your votes," he said.

"We are looking for the country's leader who is to lead over 60 million people of different religions, tribes and political affiliations, we are looking for a leader who will preserve national values including peace," he said and added that the man is John Magufuli.

He said Tanzania should elect a leader who will be able to make the provided for the construction of country's resources become resources for Tanzanians.

In regard to road improvement, Majaliwa said 2bn/- has been provided via TARURA for normal repairs of trouble spot road sections and several bridges in Mafia District.

Speaking about water, Majaliwa said there are big water projects of which 5bn/- has been allocated thereon to strengthen the availability of safe, clean

He said another 66bn/- has been used for the refurbishment of water infrastructure networks in Kilindoni, and another 2bn/- for under-water pipe lying to Jibondo.

In regard to the education sector, Majaliwa said 1.5bn/- has been a VETA college which was now 40 percent complete.

"Construction work is still in progress and when completed we will like to see youths in Mafia to enroll themselves to study masonry, mechanics and computer technology," he said.

Morogoro immigration authorities arrest Zimbabwean national over visa violations

By Guardian Correspondent, Morogoro

MOROGORO Regional Immigration office has arrested a Zimbabwean national who entered the country under visitor's visa but later engaged himself in various business activities including registering his company with BRELA, defrauding people and establishing an elementary school.

Regional Immigration Officer Angela Shija told reporters yesterday that immigration authorities received a tip from a good citizen on the presence of the foreign national and after making a

of his fraudulent activities including the police. one involving a motor vehicle.

charges under the Immigration Act (Cap 54) as revised in 2016:

Misleading immigration authorities under Section 45 (10(k); going against the terms of his entry permit under Section 45(1)(m) and engaging in business activities without a permit.

She said the suspect also involved himself in other criminal activities including fraud, swindling more than taken against them in accordance with 10 people of 5.7m/- and USD 2,000, the Immigration laws.

follow up, he was arrested with exhibits crimes she said would be referred to

She said the Immigration Shija said the suspect is facing three Department in Morogoro Region continue fighting such criminal activities and appealed to the people to continue giving their cooperation by reporting the presence of illegal immigrants in their areas.

From January to September this year, Morogoro Regional Immigration authorities nabbed over 300 illegal immigrants, with various legal steps



PRE-QUALIFICATION OF SUPPLIERS, **CONTRACTORS AND SERVICE** PROVIDERS FOR PROVISION OF **VARIOUS GOODS AND SERVICES FOR** THE YEAR 2021/2022

NCBA Bank Tanzania Limited intends to establish a list of local suppliers, service providers and contractors for the supply of goods and provision of various services.

NCBA is now inviting applications from interested, competent and reliable suppliers, contractors and service providers for the supply of goods, works and / or provision of various services. Categories of goods and provision of various services are as

GENERAL SUPPLIES

- 1. Supply of Printed Stationery
- 2. Supply of General Office Stationeries
- 3. Supply of ATM, POS Stationery (i.e. rolls and other related
- 4. Supply of seals, Coin Bags, Paper bags, Polythene Bags For Cash- In- Transit, Mail bags with metallic D-locks
- 5. Supply of office stationery and consumables, e.g. cartridges
- and toners 6. Printing works - headed papers, statement papers, business
- 7. Supply and maintenance of Banking Equipment's(i.e. Coin counters, Note counters, Note sorters, Currency validators, UV Light Scanners, Shredders, Cash Stripper, Polythene Sealing
- Machines, Lamination Machines) 8. Supply & Maintenance of General Office and Operation storage Equipment (i.e. Metallic Cash Boxes, Cash Trolleys,
- Metallic Filling Cabinets, Among other office Equipment) 9. Supply and Personalization of Staff Identification Cards and Lanyards, Metal Staff Badges

SECURITY PRINTING SERVICES

10. Provision of Cheque Printing Services 11. Provision of Bank Rubber Stamps and Company Seals

OFFICE FURNITURES, FURNISHING & FITTINGS 12. Supply and Maintenance of office furniture

TRANSPORT AND CLEARING SERVICES

- 13. Clearing and Forwarding Services
- 14. Car hire services 15. Movers and transportation services
- 16. Provision of New Motor Vehicles/cycles , Servicing and Repairs 17. Supply of Tires, Tubes & Motor Vehicle/cycles Accessories
- 18. Provision of Motor Vehicle Tracking Services
- 19. Motor Vehicles Valuation Services 20. Provision of Cab/ Taxi Services, Car Hire, Buses & Mini Buses
- 21. Provision of Air Travel & Ticketing Agency Services (IATA Registered only)
- 22. Provision of Qualified Transport and Relocation Services (Office Equipment, Safes, ATM'S, Servers, Generator's, etc.)

TEA. WATER, CLEANING, FURMIGATION & RELATED SERVICES

- 24. Provision of Tea Services & Consumables
- 25. Provision of Office Cleaning, Sanitary Services & Garbage
- 26. Supply of Toiletries and Detergents

23. Supply of LPG, Fuel Cards and Diesel

- 27. Provision of Fumigation & pest Control Services
- 28. Supply of Drinking Water & Dispensers 29. Supply of Emergency Clean Water Supply (Truck Loads)

FACILITIES MANAGEMENT & MAINTENANCE

- 30. Provision of Facility Management Services 31. Supply & Maintenance of Generators
- 32. Supply & Maintenance Strong Room Doors, Safes and Fire **Proof Cabinets**
- 33. Supply & Maintenance of Fire Fighting and Fire Protection
- 34. Supply, Installation and Maintenance of Air Conditioning and
- Refrigeration Services 35. Provision of Electrical Installations & Services, Repairs &
- Maintenance 36. Provision of Plumbing Installations & Drainage Services
- 37. Supply, Installation & Maintenance of Office Window Blinds & 38. Supply of Weighing Scale & Maintenance Services 39. Maintenance of Electrical Equipment & Appliances -
- refrigerator, Microwave, TV Installation and Repairs, Cabling, Channels Configurations, Installation and Adjustment of **Brackets**
- 40. Supply & Maintenance of Mantrap Doors / Magnetic Door Locks

BUILDING WORKS

- 41. Provision of Construction Services, including Renovations, Office Partitioning and General Refurbishments
- 42. Building Contractors Class I to VII 43. Provision of architectural services
- 44. General repairs and maintenance minor civil works, including electrical, plumbing and carpentry renovations and rehabilitation works 45. Provision of quantity surveyors services
- 46. Provision of Minor Construction Works; Including Partitioning
- and Repairs 47. Provision of Major Civil Works Contractors

PROFESSIONAL SERVICES 48. Provision of property and Land Valuation Services

- 49. Provision of Auctioneering & Debt Collection Services 50. Provision of Occupational Safety & health Advisory Services
- (i.e Adults, Assessment and Trainings) 51. Provision of HR Training and Consultancy Services (i.e. Employee Satisfaction, Recruitment, Team Building
- Psychometric Testing, Various Training Services Etc.) 52. Provision of First Aid Training, Fire Marshalls Training, Fire
- Audit, Safety Audit Services 53. Provision of Business Continuity and Business Impact
- Assessment Services 54. Provision of Architectural, Interior Design & Landscape Design
- Consultancy Services 55. Legal Services

ICT EQUIPMENTS & RELATED ITEMS 56. Provision of Mult-Functional Network Printer Leaser Services

- 57. Supply of Office Equipment (Printer, Photocopiers, Scanners, LCD Projectors, Telephones and Telecommunication Equipment, Related Accessories)
- 58. Maintenance of ICT Equipment (Servers, Computers, Laptops, Routers, Switches, CISCO phones, Wireless Access Points
- 59. Supply of ICT Equipment (Servers, Computers, Laptops, Routers, Switches, CISCO phones, Wireless Access Points)
- 60. Supply & Maintenance of Power Inverters AVR/ AVS & UPS
- 61. Supply of POS Terminals, Data Tapes 62. Supply of Computer Software and Licenses 63. Provision of Internet Services and Web Domain Hosting
- 64. Provision of Network Infrastructure Services, Data Communication Services, Computer Networks & Structured
- 65. Provision of Electronic Waste Disposal Services 66. Supply of ATM Equipment
- SECURITY RELATED SERVICES, ALARM & CCTV

67. Provision of Security Guarding Services

- 68. Provision of Cash In Transit Services 69. Provision of Offsite ATM Cash Management Services
- 70. Provision of Private Investigation and Forensic Service (i.e. Document Examination, Digital Investigations, Crime Scene
- 71. Supply and Installation of CCTV, Access Control, Intruder
- 72. Provision of Local and International Courier, Postage & Parcel
- 73. Provision of Metal & Explosive detectors

MARKETING AND COMMUNICATION SERVICES AND MATERIALS

- 74. Design & Supply of Marketing and Branded Promotional Items & Merchandise (e.g. pull up Banners, Tear Drop Banners,
- Canvas Banners, Calendars, Diaries, and Notebooks, pens etc.) 75. Supply of Assorted Gift Items (e.g. Trophies, Phones, Cameras,
- Photo Frames, Artefacts, Artwork, Coin Banks, Water Bottles, Key Chains, Mugs, Tshirts, Caps, Polo Shirts, Bags, pens etc) 76. Supply and Maintenance of Outdoor Advertising properties (Directional Boards & Road Signs, Billboards, Light Boxes,
- street poles, Digital Billboards) 77. Supply & Installation of Window Filing, UV Window, Anti-Shatter Films, contra vision, Glazing & Safety Tints, window
- Branding 78. Provision of Consumer and Market Research Survey services 79. Provision of Media monitoring Services
- 80. Provision of Event Management Services (e.g. Events, Sponsorships, Roadshows Etc.) 81. Provision of Professional & Ordinary Photography,
- Videography & Related Services (Television Production Houses Included)
- 82. Provision of Entertainment Services, PA System, Audio Visuals, Tents, Display Boards, Deco & Related Services
- 83. Casting Agency Services
- 84. Translation Services for Documents (English & Swahili) 85. TV and Radio Commercial Production services
- 86. Experiential Marketing Services 87. Provision of Digital Marketing Services

LEADERSHIP & MANAGEMENT CENTRE (OUTSOURCED SERVICES & SUPPLY OF GOODS)

88. Outsourced Labour Services (Casual Labour for Catering) 89. Supply and Maintenance of E-learning Systems and Courseware

90. Recruitment Businesses and / or firms, who can submit the following

information are eligible to apply: Full business name, postal address, physical location, telephone, fax and electronic mail contacts, company profile, organization structure (company or partnership), particulars of the partners and directors, copies of articles / memorandum of association, full bank details, contact person, business license, Certificate of Incorporation from BRELA, TIN and VAT registration certificates,

Applicants should provide past 3 years Audited Financial Statements, information indicating their capability in supplying the goods or services in the categories being applied for. Such information may include: firms track record. CV of key personnel. proof of similar assignment undertaken in the past 3 years and include a contact person for reference, proof of experience in related category, brochure or catalogue relevant to the application and evidence of being legally authorized to provide the services being applied for

Short listed suppliers in the respective categories will be called upon to submit quotations as and when, specific needs arise, purchase orders or contracts will then be issued on most competitive offer basis.

Interested suppliers must submit their sealed applications to the undersigned not later than the 21.10.2020 by 12 noon.

Envelopes must be clearly labeled

DAR ES SALAAM

tax clearance certificate

PRE-QUALIFICATION OF SUPPLIERS, CONTRACTORS AND SERVICE PROVIDERS FOR PROVISION OF VARIOUS GOODS AND **SERVICES FOR THE YEAR 2021/22** THE SECRETARY - TENDER COMMITTEE **NCBA BANK TANZANIA LIMITED** AMANI PLACE BUILDING, FIRST FLOOR **OHIO STREET** P.O. BOX 20268

Applicants must indicate clearly on the envelope, the category of goods to the services that the company is interested in and category number. For e.g. General Supplies or Building Works All current service providers,

ncbagroup.co.tz

suppliers and contractors MUST apply afresh.

Go for it

NATIONAL.NEWS

By Correspondent Valentine Oforo, block farms.

THE government has embarked cashewnut production expansion plan so as to attain 2025 target of reaching at least 1million tonnes per year from the current 315,000 tonnes.

Speaking in an exclusive interview with The Guardian vesterday, director of crop development in the ministry of Agriculture Dr Nyasebwa Chimangu said this comes with massive increase of acreage and extension services.

He said the programme incorporates a vital exercise to identify and setting aside chunks of lands in all regions where the cash crop flourishes.

With already 20 regions selected for the major cashew nuts production, the aim is also to sensitise farmers start cultivating in special groups, under large

For instance, Dr Nyasebwa unveiled: "In Manyoni and Itigi districts (Singida region) and in Dodoma's Kongwa districts farmers already have formed groups and started growing major joint farm blocks."

He said, the block farming system was more friendly in allowing the government to smoothly and timely provide the farmers with much needed agricultural inputs and other vital extension services, including training over recommended cashew nuts agronomic practices.

"The major focus is to ensure Tanzania bounce back and compete highly in the world cashew nuts market, against giant producers like India, Vietnam, Brazil and Ivory Coast," he briefed.

However, Dr Nyasebwa detailed

to initiate large block farms for all strategic-economic crops across the country.

For her part, National Coordinator for cashewnuts, Geladina Mzena expressed to have been impressed with good responses being demonstrated by farmers in all new established cashewnuts growing areas.

Citing example, she said farmers in the central zone corridor have so far shown active responses in adopting the cash crop.

She informed that, through cooperation between the Mtwara-Tanzania Agriculture based Research Institute (TARI-Naliendele) and the Cashew Board of Tanzania (TCB) a 35-hectare cashewnut plantation has been opened in Manyoni district, Singida region.

"The farm, already seeded with at least 945 cashewnuts seedlings that the development was part of is projected to produce a total

series of plans by the government of 13 tonnes in a period of three years to come," she expressed.

According to her, the major farm will play key role to supply farmers in central zone corridor with enough seedlings.

With a good pace so far attained by TARI through innovation of a total of 54 improved cashewnuts seedlings varieties, she remains optimistic that the country's cashewnuts destination was very promising.

Ray Mtangi, Head of TCB for centre zone, said the board was continuing to impart the farmers in all regions with best agronomic practices to enable them producing first - class cashew nuts.

"The countrywide training aspires to capacitate farmers so that they can produce high quality cashewnuts in order to compete effectively and fetch high prices in the world market," he noted.

Govt embarks on plan to triple cashewnut production | Government allocates 12bn/in FY 2020/21 for 32 water projects in Shinyanga Region

Shinyanga

THE government allocated 12bn/- in Fiscal Year 2020/21 for implementing 32 water projects in the region.

This was revealed here mid this week by the Regional Manager of Rural Water Supply and Sanitation Agency (RUWASA) for Shinyanga Region in her statement to the Chief Accountant from the Ministry of Water Ahadi Msangi during his visit to inspect the region's various water projects.

She said the region has more than one million residents while the availability of safe, clean urban areas and 60 percent in rural areas

She said the funds allocated will be used to construct new projects as well as refurbish some of the existing ones.

She said in implementing 12 earlier water projects, four have been completed and started service while eight were in the final stages of completion.

She said the main challenge they faced included the unavailability of reliable water sources for some of the projects.

On his part, Msangi said he was satisfied with the projects' implementation and called on Shinyanga residents to connect themselves to the water supply

By Guardian Correspondent, water stands at 70 percent in networks to benefit from the service.

Citing the water projects for Isaka and Kagongwa wards in Kahama District as examples, Msangi said Isaka has 16,000 residents but the number of residents who have been connected to the water supply network was only 466, while in Kagongwa Ward with 35,000 residents, only 371 have been connected.

Some of the residents including Anna Paulo who have already been connected to the water supply network thanked the government for the water projects as they no longer have to walk great distances to fetch

water.



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF ENGINEERING SERVICES TO BE PROCURED BY GEITA GOLD MINING LIMITED, TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited -GGM ("The Company") an AngloGold Ashanti Ltd ("AGA") asset is located in north western Tanzania, in the Lake Victoria goldfields of Geita region, about 120km from Mwanza and 4km west of the town of Geita.

The Company is in the process of procuring the service of Engineering Services and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the below service.

Scope of work:

REF NO.	SERVICES TO BE PROCURED	
AFRE0857	Provision of Engineering Services	

1. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%	
COMMERCIAL		
Company Profile	2.5%	
Copy of registration/Incorporation Certificate	2.5%	
Copy of Valid Tax Clearance Certificate (TCC)	2.5%	
Copy of TIN Certificate of Firm/company and VRN	2.5%	
Copy of Current Business Permit/Trade license.	2.5%	
Company Shareholding Structure	2.5%	
List of Directors	2.5%	
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	2.5%	
FINANCIAL POSITION & TERMS OF TRADE	20%	
Audited & certified financial statements (2018-2019)	10%	
At least 2 reference from the applicant's bankers regarding supplier's credit position	10%	
SAFETY AND ENVIRONMENTAL SYSTEM	10%	
OSHA Compliance	2.5%	100
Environmental Laws and Regulations Compliance	2.5%	215934001
Workers Compensation Fund	2.5%	275
Safety Policies	2.5%	
PAST EXPERIENCE	10%	
At least 3 Names of the applicants' clients in the past two years and value of the contracts entered into and completed satisfactorily and the duration of the contract (must be listed)	2.5%	
Signed contracts/LPOs (proof the of above)	2.5%	
Acceptance certificates/completion certificates (prove of a. above)	2.5%	
Provide at least 3 recommendation letters each from different clients	2.5%	
TECHNICAL CRITERIA	40%	AFRE0857
Evidence of the ability to undertake and complete similar projects/services within time and budget i.e. list and description of projects/services completed in the last 3 years including key client contact details	15%	Provision of Engineering Services
Organogram of proposed technical team including valid Practicing certificates		
for Professional team members	5%	
CV's of proposed key technical persons	12.5%	
Evidence of Relevant Authorities including TRA,ERB,CRB,BRELA or/and any		
Professional engineering bodies	7.5%	
Total Score in %	100%	

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the NAME & REFERENCE NUMBER of the work they intend to express interest on together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide supply and delivery of various Goods and Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML

Office via e-mail at **geita.eoi@anglogoldashanti.com** not later than 0830 A.M 20 October 2020 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF ONBOARD FIRE SUPPRESSION SYSTEM TO BE PROCURED BY GEITA GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of procuring the service of Onboard Fire Suppression System and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the provision of the below mentioned service.

Scope of work:

REF NO.	SERVICE TO BE PROCURED
GGME0998	Provision of Onboard Fire Suppression System

1. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%		
COMMERCIAL		7	
Company Profile	2.5%	7	
Copy of registration/Incorporation Certificate	2.5%	┦	
Copy of Valid Tax Clearance Certificate (TCC)	2.5%	7	
Copy of TIN Certificate of Firm/company and VRN	2.5%	\dashv	
Copy of Current Business Permit/Trade license.	2.5%	┦	
Company Shareholding Structure	2.5%		
List of Directors	2.5%		
Compliance with the Mining (Local Content) Regulations, 2018 by providing an approved Local Content plan from the Mining Commission	2.5%		
FINANCIAL POSITION & TERMS OF TRADE	20%		
Audited & certified financial statements (2018-2019)	10%		
At least 2 references from the applicant's bankers regarding supplier's credit position	10%		
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	10%		_
OSHA Compliance Certificate	2.5%		215934101
Environment Compliance Certificate	2.5%		1593
Workers Compensation Fund Certificate/ any proof of compliance	2.5%		2
Safety and Environmental Policies	2.5%		
PAST EXPERIENCE	10%		
At least 3 Names of the applicant's clients, value and duration of the contracts entered into with the clients in the past two years (must be listed)	2.5%		
Signed contracts/LPOs (proof of the above)	2.5%		
Acceptance certificates/completion certificates (proof of the above)	2.5%		
Provide at least 3 recommendation letters from different clients	2.5%		_
TECHNICAL CRITERIA	40%	GGME0998	
Being OEM or Ability to acquire dealership/ representation of Ansul Fire Protection in Tanzania	10	Provision of	
Ability to provide competent engineers/ technicians for installation and services of onboard fire systems on mobile equipment	10	Onboard Fire Suppression System	
Demonstrate ability to keep 3months stock of consumables onsite or in country	10		
5yrs Experience in doing the same installations onsite or		\neg	
somewhere else	10		

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the NAME AND REFERENCE NUMBER of the service they intend to express interest on together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail

at geita.eoi@anglogoldashanti.com not later than 0830 A.M 20 October 2020 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.



Promote cultural tourism, expert tells tour operators

By Correspondent James Lanka, Moshi

AN expert in tourism industry has called on tour operators to chip in and promote cultural tourism for sustainable development of the sector.

Nicholaus Kavishe, a coordinator of the Rombo Cultural Tourism Enterprise (ROCTE), said in an interview here yesterday that there are so many opportunities to invest in the tourism sector with the cultural tourism being among them.

Kavishe who is also a tourism tutor at the Moshi-based Udzungwa Mountain Tourism College Trust (UMCTO) emphasized on patriotism calling the public to promote the country's thrilling tourist destinations.

He said that ROCTE is a community based tourism venture established to offer authentic cultural tours in Rombo District and nearby places.

"ROCTE implements environmentally friendly programmes dedicated to support local people living at Mengwe and other parts of Rombo District especially women and youth who jointly offer cultural products and services," he said.

He added that the enterprise stimulates United Nations Educational, Scientific, responsible travel that ensures a winwin situation as it is designated to benefit everyone who provides cultural products while offering memorable experiences to the visitors.

Kavishe mentioned some of the heritage tourism sites as the Ancient Chagga underground tunnel walkway, traditional foods and beverage experience, the Ancient old Catholic Churches built by early Missionaries from Europe together with locals during pre-colonial era, Waterfalls tour, visiting Lake Chala, and experiencing Chagga tribe dances, among many others.

He further said that in previous decades, cultural heritage tourism focused overwhelmingly on the patrimony of the privileged like castles, cathedrals, and state homes, but there is now widespread acknowledgment of everyday landscapes that depict the lives of ordinary people.

"These include music, dance, language, religion, cuisine, artistic traditions, and festivals; and United Nations World Tourism Organisation (UNWTO) and

and Cultural Organisation (UNESCO) have singled out cultural heritage tourism as one of the most suitable forms of community development for developing countries," he said.

According to him, heritage tourism, if well supervised and planned based on the needs and values of communities, can benefit both tourists and residents.

"In coastal areas especially, urban and industrial developments may create negative impacts on historic coastal communities and their traditional way of life." he further enlightened.

Commenting on the tourism situation, one of the stakeholders, Thomas Becker said domestic tourism in Kilimanjaro and Tanzania in large is growing where it appealed for more coordinated efforts to promote the sector.

Becker who is also the general manager with the Lake Chala Safari Lodges located in Rombo District urged stakeholders to embark on various initiatives to support the revival of the tourism sector after Covid-19 pandemic.

Councillorship aspirant in Morogoro pledges to invest heavily in education

Correspondent Sikapundwa, Morogoro

CCM councillorship candidate for Mikese ward in Morogoro District, Said Kimbeho has vowed that if elected he will build another secondary school to improve education in the area.

Michael

Kimbeho made the pledge here over the weekend when addressing residents at Fulwe village as part of his ongoing elections campaign.

He was accompanied by a member of the party's National Executive Committee (NEC), Hassan Bantu.

He said that currently, children from seven primary schools including Fulwe, Muungano, Suma, Newland, Mikese, Mgama and Lukole rely on Mikese Secondary School.

"This situation has been forcing students to walk almost

something which affects their education development. So please vote for me and I will make all the challenges a thing of the past," he

said. According to him, during his regime, he will invest heavily to overcome classroom congestions and this will see construction of a later help them grab employment in new secondary school.

"As per the 2012 population and housing census, number of residents at Mikese estimated at thirty five thousands, whose voters confirmed over ten thousands, with this situation, the need for another secondary school is inevitable," he

said. pupils who sat for the national year passed and were enrolled to continue with secondary

ten kilometers to the school, understanding capacity is high though encountered with many challenges," he said.

Kimbeho further promised to invest and support outdoor activities like identification of children's talents like soccer, netball, wrestling and boxing to develop their talents which would various companies and institutions through their creativity.

"Cataloging pupils talents will associate heads of schools and ward educational officers, I hope we will produce a number of sportsmen and others with several talents in them,"

Morogoro regional education The candidate noted that 45 officer Joyce Baravuga directed schools to arrange provision standard seven examination last of afternoon meals to pupils to enable them concentrate in studies instead of spending hours going education, this reveals that their back home for lunch.



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF TSF GROUNDWATER IN-SITU REMEDIATION IMPLEMENTATION PHASE 1, 2 &3 TO BE PROCURED BY GEITA GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of procuring the service of TSF Groundwater in-situ Remediation Implementation Phase 1, 2 &3 and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the provision of the below mentioned service.

Scope of work:

REF NO.	SERVICES TO BE PROCURED		
GGME01015	Provision of TSF Groundwater in-situ Remediation Implementation		
	Phase 1, 2 &3		

1. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%	
COMMERCIAL		1
Company Profile	2.5%	1
Copy of registration/Incorporation Certificate	2.5%	1
Copy of Valid Tax Clearance Certificate (TCC)	2.5%	
Copy of TIN Certificate of Firm/company and VRN	2.5%	
Copy of Current Business Permit/Trade license.	2.5%	1
Company Shareholding Structure	2.5%	
List of Directors	2.5%	1
Compliance with the Mining (Local Content) Regulations, 2018 by providing an approved Local Content plan from the Mining Commission	2.5%	
FINANCIAL POSITION & TERMS OF TRADE	20%	
Audited & certified financial statements (2018-2019)	10%	
At least 2 references from the applicant's bankers regarding supplier's credit position	10%	_
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	10%	3420
OSHA Compliance Certificate	2.5%	215934201
Environment Compliance Certificate	2.5%	7
Workers Compensation Fund Certificate/ any proof of compliance	2.5%]
Safety and Environmental Policies	2.5%	
PAST EXPERIENCE	10%	
At least 3 Names of the applicant's clients, value and duration of the contracts entered into with the clients in the past two years (must be listed) Signed contracts/LPOs (proof of the above)	2.5% 2.5%	
Acceptance certificates/completion certificates (proof of the	2.1370	1
above)	2.5%	
Provide at least 3 recommendation letters from different clients	2.5%	
TECHNICAL CRITERIA	40%	GGME01015
Relevant experience in similar work – evidence of implementation of in situ remediation in a similar project	14%	Provision of TSF Groundwater in-situ
Technology – availability of/ability to provide and install appropriate equipment and infrastructure needed for in situ remediation	13%	Remediation Implementation
A team of experts with practical knowledge and experience in implementation of In Situ Remediation	13%	Phase 1, 2 &3
Total Score in %	100%	

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the NAME AND REFERENCE NUMBER of the service they intend to express interest on together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 0830 A.M 20 October 2020 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email

exceeds 10MB, please split the submissions into more than one email.



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF **CONTRACTORS FOR PROVISION OF CORROSION PROTECTION OF** TANKS AT PROCESS PLANT TO BE PROCURED BY GEITA GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of procuring the service of Corrosion Protection for Tanks at Process Plant and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the below mentioned service.

Scope of work: **Provision of Various Services**

REF NO.	SERVICES TO BE PROCURED
GGME0967	Provision of Corrosion Protection for Tanks at Process Plant

1. INFORMATION REQUIRED

PRE-OUALIFICATION REQUIREMENTS

PRE-QUALIFICATION REQUIREMENTS	20%	
COMMERCIAL		7
Company Profile	2.5%	7
Copy of registration/Incorporation Certificate	2.5%	7
Copy of Valid Tax Clearance Certificate (TCC)	2.5%	7
Copy of TIN Certificate of Firm/company and VRN	2.5%	7
Copy of Current Business Permit/Trade license.	2.5%	7
Company Shareholding Structure	2.5%	7
List of Directors	2.5%	7
Compliance with the Mining (Local Content) Regulations, 2018 by providing an approved Local Content plan from the Mining Commission	2.5%	
FINANCIAL POSITION & TERMS OF TRADE	20%	
Audited & certified financial statements (2018-2019)	10%	
At least 2 references from the applicant's bankers regarding supplier's credit position	10%	
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	10%	
OSHA Compliance Certificate	2.5%	╛
Environment Compliance Certificate	2.5%	_
Workers Compensation Fund Certificate/ any proof of compliance	2.5%	
Safety and Environmental Policies	2.5%	
PAST EXPERIENCE	10%	
At least 3 Names of the applicant's clients, value and duration of the contracts entered into with the clients in the past two years (must be listed)	2.5%	
Signed contracts/LPOs (proof of the above) Acceptance certificates/completion certificates (proof of the	2.5%	4
above) Provide at least 3 recommendation letters from different	2.5%	
clients	2.5%	
TECHNICAL CRITERIA	40%	GGME0967
Proof of Technical Capacity	10%]
Preparation and sandblasting	10%	Provision of
Paint preparation and under coat	10%	Corrosion
Final paint and finish product	10%	Protection for Tanks at Process
		Plant
Total Score in %	100%	Fiallt

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the NAME AND REFERENCE NUMBER of the service they intend to express interest on together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 0830 A.M 20 October 2020 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email

exceeds 10MB, please split the submissions into more than one email.

Guardia.com

THURSDAY 8 OCTOBER 2020

Taking A New Look At The News **ESTABLISHED IN 1995**

Migratory birds are part of our shared natural heritage

Migratory Bird Day is "Birds Connect Our World" and was chosen to highlight the importance of conserving and restoring the ecological connectivity and integrity of ecosystems that support the natural cycles that are essential for the survival and well-being of migratory birds. The theme also underlines the fact that migratory birds are part of our shared natural heritage and they depend on a network of sites along their migration routes for breeding, feeding, resting and overwintering.

"World Migratory Bird Day reminds us that now, more than ever, we need to step up our actions to protect migratory birds and their habitats. Many bird species are in decline around the world, and the continued loss and destruction of nature has also been linked to the kinds of infectious diseases we are now combatting," said Amy Fraenkel, Executive Secretary of the Convention on Migratory Species (CMS). "We can use this time to reflect and re-connect with nature and commit to helping migratory birds wherever they are found," said Fraenkel.

"Nature is carrying on as usual, the cycles and rhythms of nature, including those of migratory birds, continue on their normal course," said Jacques Trouvilliez, Executive Secretary of the African-Eurasian Migratory Waterbird "Not only are they Agreement. connecting us to other people, but they are also reminding us that this crisis also provides an opportunity - an opportunity for humankind to revisit our relationship with nature and to rebuild a more environmentally responsible world," said

In comparison to past years, the global celebration of our avian friends and their fascinating annual migrations will look very different this year because of the unprecedented global health crisis the world is facing from COVID-19. There

HIS year the theme of World are many ways for people to voice their support for bird conservation, and to celebrate and share their appreciation for migratory birds in countries, cities, towns and villages around the world.

World Migratory Bird Day is an annual awareness-raising campaign highlighting the need for the conservation of migratory birds and their habitats. It has a global outreach and is an effective tool to help raise global awareness of migratory birds, the threats they face, their ecological importance, and the need for international cooperation to conserve them.

Every year, people around the world take action and organise public events such as bird festivals, education programmes, exhibitions and birdwatching excursions to celebrate the The Convention on Migratory Species the African-Eurasian Waterbird Agreement and Environment for the Americas have joined forces to strengthen global recognition and appreciation of migratory birds.

With an annual production of more than 300m tonnes, plastic is one of the most widely used materials in the world. To make matters worse, plastic does not simply dissolve. Broken down into small particles by water, sunlight and wind, it often leads to lethal cases of ingestion and entanglement. Sadly, having wings does not help birds escape the threat of plastic. Dead chicks with stomachs full of plastic, entangled and smothered by plastic rings and nets are all too real consequences of the toll that plastic takes on birds and other wildlife.

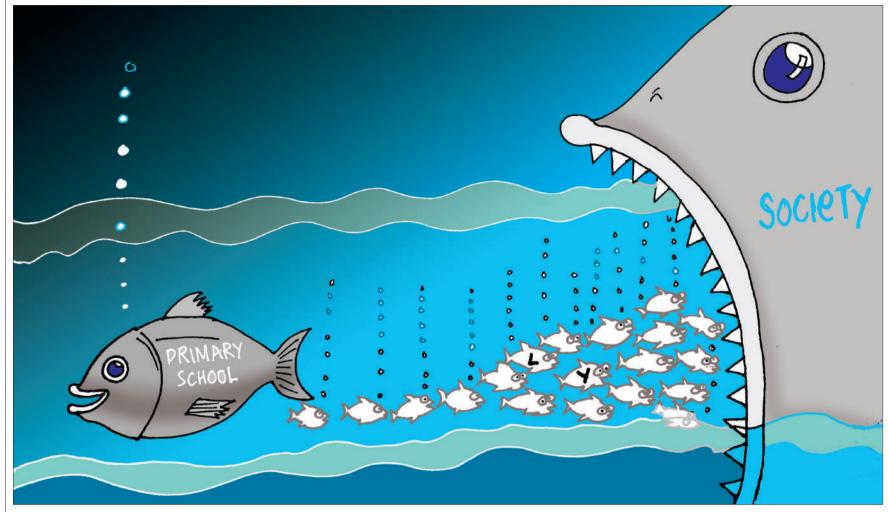
Foraging behaviour makes seabirds prone to ingesting plastics. Floating on the surface of the water, covered in algae, single-use plastics such as bags, drinking straws and bottles can easily be mistaken for prey, both by shape and by smell. Unwittingly, birds feed plastic to their chicks that are even more vulnerable due to their underdeveloped organs.

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Will history repeat itself? Only time will tell!

By Special Correspondent

EVER before in the history of this country since the last 15 years, according to some experienced lawyers, has public confidence in the Liberian Judiciary sunken so low i.e., its Criminal Justice System, the administration of justice and the rule of law.

This is very troubling because the reconstitution of the Liberian Judiciary as part of the 2003 Accra Comprehensive Peace Agreement was intended to foster reconciliation through the administration unadulterated and unfettered justice to all without fear, favor or deference to any person or authority.

But almost seventeen (17) years later, questions are being asked whether the intended changes envisioned at the time as necessary to preserve the peace, foster reconciliation, promote accountability and the rule of law and thereby enhancing the consolidation of peace in Liberia.

These questions are rightly being asked because under the watch of Chief Justice Francis Korkpor, public confidence in the Judiciary has eroded so much that the rule of law and respect for the rule of law have become dangerously threatened owing mainly to the official misconduct of judicial officials.

According to US State Department Human Rights reports judges have received bribes routinely and who have virtually put justice on sale and or have been wiling subjects to political interference.

Judicial officials, including Judges who have been found guilty of breaches of Judicial Canons or of the law are known to have been recycled back into the system and are performing as though nothing ever did happen. Judge J. Vinton Holder was suspended, stripped of his salary and allowances for a period of one year but was subsequently reinstated as a Judge by the very Supreme Court that suspended him for impropriety.

Also is the case of disgraced Judge Richard Klah of the Commercial Court who was found guilty of extortion and bribery by the Judicial Inquiry Commission. The disgraced Judge (now resigned) had demanded bribes from a party litigant who had sued to recover money owed him by a local businessman.

Further, during the 2017 Presidential

elections, the integrity of the Court was put to a severe test; it failed miserably in the eyes of the Liberian people. It is because the Court failed to punish/reprimand NEC Chairman Jerome Korkoyah for failing to obey the Supreme Court's mandate to cleanup the Voters Roll/Registry before the conduct of the elections, an act which nearly plunged the country into renewed violent conflict.

In the wake of the elections, yet another test to the integrity and independence of the Supreme Court Bench emerged with trumped-up charges against Associate Justice Kabineh Ja'neh by Representative Acarous Gray. The manner in which the impeachment proceedings (considered a virtual sham by legal experts) were

For example, the refusal of Chief Justice Korkpor to recuse himself from presiding over the impeachment trial and the subsequent guilty verdict left the public with a distinct impression that Chief Justice Francis Korkpor and perhaps the entire Supreme Court Bench had been compromised. And that impression appears not to have gone away since.

But, the ready scapegoats have been the media, which the Chief Justice and his colleagues including judges of lower Courts have so often chastised for its reportage and coverage on developments in the judiciary. But the Judiciary needs to look at itself in the mirror and see that those causing most harm to the image of the Judiciary are Judicial officials themselves.

views were solicited by the Daily Observer expressed the opinion that the problem in the Judiciary stems from its head who, as the Constitution

In theory, but not in practice, the three branches of government, the Executive, Judiciary and Legislature in Sinoe, River Gee, River Cess, Grand are separate, distinct, coordinate, but coequal branches of government. The Executive holds sway -- immense

Legal analysts (names withheld), for example, hold the view that the impeachment of Associate Justice Ja'neh under the gavel of Chief Justice Korkpor, who had refused to recuse himself, constituted a grave miscarriage of justice that served to further erode the image of the nation's judiciary and portray him as a cringing, servile character ever ready to obey presidential diktat.

Court in its failure to reprimand the NEC Chairman, Jerome Korkoyah when he flouted its mandate to clean the compromised Voters Roll before holding the run-off Presidential election in 2017, has now returned to haunt the Court.

no means a task which can be accomplished before the elections date. Additionally, confirmation by the NEC Chairman that some mobile teams

requires, is appointed by the President. had not reached their destination due to logistical problems and bad road conditions, suggest that voters Kru and Maryland Counties may find themselves disenfranchised.

Just how the Court is going to respond to the application filed by the CPP for a Writ of Mandamus remains to be seen. But legal analysts (names withheld) have told this newspaper that this can be determined from the outcomes of the Nwabuidike's challenge to the Liberia National Bar Association's (LNBA) decision to expel him from its membership.

That Nwabuidike appears to be a sacred cow is by no means a mistaken public impression because, according to political observers, he continues to enjoy the confidence of President Weah, never mind his shady character and that is why he has not since been relieved of his position as Chairman of the Liberia Anti-Corruption Commission.

And, according to political observers, the rising tide of public opinion appears to suggest that the Supreme Court will simply look the other way as it reportedly did in 2017 with the excuse that the magnitude of fraud committed in those elections were not sufficient to warrant an overturn of the elections results although it was clear that NEC had facilitated fraud by its blatant refusal to clean-up the Voters

Will History repeat itself? Only time will tell and that may not be long in

World Post Day should provide infrastructure for development ORLD Post day happens treaty providing for direct delivery of

each year on October 9, the anniversary of the Universal Postal Union (UPU), which started in 1874 in Switzerland. The UPU was the start of the global communications revolution, introducing the ability to write letter to others all over the world.

Tanzania Posts Corporation (TPC) was established in 1994 to provide a national postal service within the republic, and a link between Tanzania and the world. TPC offers mails and courier services, financial services, agency services, secretarial services, logistics services and Internet café services.

It was declared World Post Day by the UPU Congress held in Tokyo, Japan in 1969. Since then, countries across the world participate annually in the celebrations. The Posts in many countries use the event to introduce or promote new postal products and services.

In 2015 countries all over the world committed themselves to working together towards achieving the Sustainable Development Goals, which aim to end extreme poverty and hunger, fight inequality and injustice, and take action to reverse climate change--to name just some of these 17 agreed new Goals. Playing its part in this global effort, the Post today has a more relevant role than ever by providing infrastructure for development.

World Post Day started in 1969. Since then, countries all over the world take part in celebrations to highlight the importance of the postal service. Many things happen on this day. Post offices in some countries hold special stamp collection exhibitions; there are open days at postal measures and there are workshops on postal history. The UPU organises an international letter writing competition for young people.

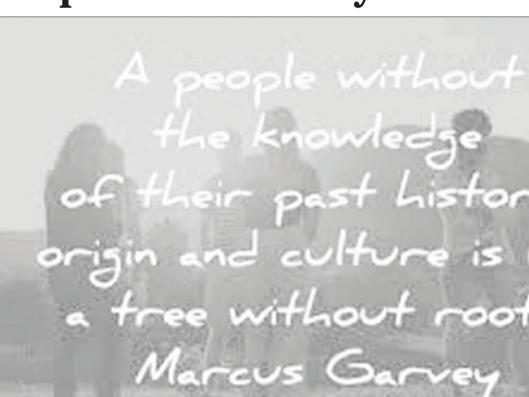
Before the establishment of the UPU, every pair of countries that exchanged mail had to negotiate a postal treaty with each other. In the absence of a letters, senders sometimes resorted to mail forwarders who would transfer the mail through an intermediate country.

Faced with such difficulties, the United States took the lead in calling for improvements to international mail arrangements. United States Postmaster General Montgomery Blair called for an International Postal Congress in 1863. Meeting in Paris, the delegates laid down some general principles for postal cooperation but failed to come to an agreement.

The Treaty of Bern had been signed by 21 countries, 19 of which were located in Europe. After the General Postal Union was established, its membership grew rapidly as other countries joined.

French was the sole official language of the UPU until English was added as a working language in 1994The Universal Postal Congress is the most important body of the UPU. The main purpose of the quadrennial Congress is to examine proposals to amend the acts of the UPU, including the UPU Constitution, General Regulations, Convention and Postal Payment Services Agreement. The Congress also serves as a forum for participating member countries to discuss a broad range of issues impacting international postal services, such as market trends, regulation and other strategic issues.

Postal systems have been in operation for many centuries. From back way back in history, people sent letters to each other. These were delivered on foot or on horseback by special messengers. From the 1600s the first national postage systems began springing up in many countries. These were more organised and many people could use them. Slowly countries agreed to exchange mail internationally. By the late 1800s there was a global postal service, but it was slow and complicated. The birth of the UPU in 1874 opened the way for the efficient postal service in existence today. In 1948, the UPU become an agency of the United Nations.



handled raised eyebrows.

Some experienced lawyers whose

The impotence displayed by the

The Collaborating Political Parties according to confirmed reports have applied to the Court for a Writ of Mandamus seeking to compel the NEC to clean-up the Voters Roll before the conduct of the proposed December 8 senatorial elections, national referendum and legislative byelections.

From all indications, this is by



The entrepreneurs' journey

what could be better than being your own boss and bringing your passion project to the world?... Nothings beats that, it's like bearing a child and see them grow.

Amateur entrepreneurs can do alot more to increase their likelihood of success.

Find your passion first because most successful startups are founded by people who are passionate about what they do. So what are your passions? Whether you have a love for sewing, cooking or music, the things you're most interested in can serve as a great source of inspiration for entrepreneurial ideas and will help you stay afloat even during the hard times when the business is hitting the rocks. When you base your ideas off something you truly love, you'll be more focused and motivated and resilent too. Better yet, you'll bring in your own knowledge and personal experiences - key ingredients that can help you find a unique angle that helps you succeed.

core, a failure to understand your market is

LMOST everyone has the dream of one of the top reasons why new businesses fail. starting their own company. After all, If you want any chance of success, you need to thoroughly research your target market before launching your business. This will help you identify important attributes such as the price point and marketing messages that will appeal to your target audience, as well as if there is even a need for your big idea in the first place. The better you understand your target market, the easier it will be to avoid costly misfires.

> Get your finances in order due to the fact that many startups enlist the help of angel investors to get up and running, you can't assume you'll get that type of financial help. Many entrepreneurs need to use their own funds to start their company, which means you should do everything you can to improve your financial situation. Start building credit as early as you can and pay all your loans and other debtsbin time. This will make it significantly easier to get an affordable loan to help you fund your

Be ready to go hard and make sacrifices. You must understand your market to the There's no such thing as an overnight success. Even the multimillion-dollar startups

that seem to pop up out of nowhere were the result of countless hours of hard work before they started making headlines. Becoming a successful entrepreneur requires an intense level of dedication to your dream - and this means sacrificing both time and money to make it happen. It may not be fun to give up those nightly Netflix binges or weekend parties with friends so you can put in some extra hours on your startup, but these types of sacrifices are much easier to make now than when you're older.

Mentor, mentor, mentor, get one running a business requires a wide range of skills and expertise that you likely haven't mastered yet. You shouldn't try to make challenging business decisions on your own. Because of this, finding a mentor is one of the most important things a young entrepreneur can do. Mentors have taken this path before and bring knowledge and experience to help you move forward and make smarter business decisions. Use alumni networks, conferences and other resources to form these valuable connections.

Invest in knowledge and tap into it effectively. You may be passionate about your big idea, but this creative energy isn't enough. Successful businesses require more than an innovative product; they also require a competent team to manage finances, operations, manufacturing, marketing, and all the other things that go into the production and sale of a product. Take the time to improve your business IQ and look for likeminded individuals who can join your team and make up for your deficiencies. By paying just as much attention to the

side, you will lay the foundations for a startup that lasts.

Be a planner. Plan ahead and plan always. If you fail to plan you are already heading for failure in the very beginning, The "tell me your five-year plan" question in a job interview is an uncomfortable experience for many, but to be a successful entrepreneur, you need the ability to plan ahead. Use your overarching goals to set realistic milestones for the growth and development of your everyday will certainly get you there company. By placing key actions on

business side of things as the creative a timeline, you'll improve your focus and accountability, making it much easier to stay on top of what needs to be done.

> Well, Starting your own business can be exciting and challenging. While you'll undoubtedly encounter many obstacles and setbacks on your path to success, you will certainly stay afloat and enjoy the bumpy ride. Entrepreneurship is a skill that is polished and no one was born with it, but working towards your goals eventually.



College Comfort Zone With **Salima Hamisi**

saly30@gmail.com 0762 174 124



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF **CONTRACTORS FOR SUPPLY OF 200X [D1123701 OXYGEN** SELF-RESCUER SSR 30/100] UNITS TO BE PROCURED BY GEITA GOLD **MINING LIMITED (GGML), TANZANIA**

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of procuring the service of Supply of 200X [D1123701 Oxygen Self-Rescuer SSR 30/100] Units and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the provision of the below mentioned service.

Scope of work:

REF NO.	SERVICE TO BE PROCURED
GGME01002	SUPPLY OF 200X [D1123701 OXYGEN SELF-RESCUER SSR 30/100]
	UNITS

INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
COMMERCIAL	
Company Profile	2.5%
Copy of registration/Incorporation Certificate	2.5%
Copy of Valid Tax Clearance Certificate (TCC)	2.5%
Copy of TIN Certificate of Firm/company and VRN	2.5%
Copy of Current Business Permit/Trade license.	2.5%
Company Shareholding Structure	2.5%
List of Directors	2.5%
Compliance with the Mining (Local Content) Regulations, 2018 by providing an approved Local Content plan from the Mining Commission	2.5%
FINANCIAL POSITION & TERMS OF TRADE	20%
Audited & certified financial statements (2018-2019)	10%
At least 2 references from the applicant's bankers regarding supplier's credit position	10%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	10%
OSHA Compliance Certificate	2.5%
Environment Compliance Certificate	2.5%
Workers Compensation Fund Certificate/ any proof of compliance	2.5%
Safety and Environmental Policies	2.5%
PAST EXPERIENCE	10%
At least 3 Names of the applicant's clients, value and duration of the contracts entered into with the clients in the past two years (must be listed)	2.5%
Signed contracts/LPOs (proof of the above)	2.5%
Acceptance certificates/completion certificates (proof of the above)	2.5%
Provide at least 3 recommendation letters from different clients	2.5%
TECHNICAL CRITERIA	40%
Total Score in %	100%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the NAME AND REFERENCE NUMBER of the service they intend to express interest on together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 0830 A.M 20 October 2020 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.



RE-ADVERTISED

INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF DRILLING AND INSTALLING OF MONITORING BOREHOLE PIEZOMETERS AND VANDAL PROOFS AROUND THE TAILINGS STORAGE FACILITY (TSF) TO BE PROCURED BY **GEITA GOLD MINING LIMITED, TANZANIA**

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of procuring the service of Provision of Drilling and Installing of Monitoring Borehole Piezometers and Vandal Proofs around the Tailings Storage Facility (TSF) and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the below mentioned service.

Scope of work:

Reference Number	Description of Services
GGME0977	Provision of Drilling and Installing of Monitoring Borehole Piezometers
ddiniedyyy	and Vandal Proofs around the Tailings Storage Facility (TSF)

1. INFORMATION REQUIRED

21 111 010 1011 112 4011 12		
PRE-QUALIFICATION REQUIREMENTS	20%	
COMMERCIAL		
Company Profile	2.5%	
Copy of registration/Incorporation Certific	ate	2.5%
Copy of Valid Tax Clearance Certificate (TC	C)	2.5%
Copy of TIN Certificate of Firm/company a	nd VRN	2.5%
Copy of Current Business Permit/Trade lic	ense.	2.5%
Company Shareholding Structure		2.5%
List of Directors		2.5%
Compliance with the Mining (Local Conten 2018 by providing an approved Local Cont Mining Commission		2.5%
FINANCIAL POSITION & TERMS OF TRADE		20%
Audited & certified financial statements (2	2018-2019)	10%
At least 2 references from the applicant's supplier's credit position	bankers regarding	10%
SAFETY AND ENVIRONMENTAL MANAGE	MENT SYSTEMS	10%
OSHA Compliance Certificate		2.5%
Environment Compliance Certificate		2.5%
Workers Compensation Fund Certificate/ a	any proof of	
compliance		2.5%
Safety and Environmental Policies		2.5%
PAST EXPERIENCE		10%
At least 3 Names of the applicant's clients duration of the contracts entered into wit past two years (must be listed)	2.5%	
Signed contracts/LPOs (proof of above)		2.5%
Acceptance certificates/completion certificates (proof of the above)		2.5%
Provide at least 3 recommendation letters from different		
clients		2.5%
TECHNICAL CRITERIA	40%	
Drilling Experience in the Mining	20%	GGME0977 - Provision of
Industry	200/	Drilling and Installing of
Availability of RC Vertical drill rig that	20%	Monitoring Borehole
can drill vertically at 90 degrees		Piezometers and Vandal Proofs around the Tailings Storage Facility (TSF)

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the NAME & REFERENCE NUMBER of the service they intend to express interest on together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 0830 A.M 20 October 2020 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

Guardian

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ANNOUNCEMENT

CATHOLIC UNIVERSITY OF HEALTH AND ALLIED SCIENCES The 13Th GRADUATION CEREMONY ON 14TH NOVEMBER 2020.

The Catholic University of Health and Allied Sciences-Bugando will have its 13th Graduation Ceremony on Saturday, 14th November 2020.

The Chancellor of the Catholic University of Health and Allied Sciences – Bugando The **Most Rev. Gervas John Nyaisonga** will be the Guest of Honor.

The 13th Graduation Rehearsal will be on 13th November 2020 starting at 9:00 AM at Bugando Medical Center Forecourt.

Graduating students are expected to attend the rehearsal on that day at 09:00 AM

- Academic gowns and graduation booklets will be available at CUHAS-Bugando to graduating students at a cost of 51,000/= only (Non Refundable)
- II. Graduating students should make their own travel, accommodation and meals arrangements while in Mwanza
- III. Graduating students who have **debts will have to clear them** before receiving their awards

For further Information please contact:

vc@bugando.ac.tz, Tel: 028 2500881, Fax +255-28-2502678

The Vice Chancellor

CUHAS-BUGANDO

Box 1464,

Mwanza Tanzania



the Jane Goodall Institute Tanzania

For Wildlife Research, Education & Conservation

Communication Consultant

The Jane Goodall Institute Tanzania (JGI-TZ), with funding from the United States Agency for International Development (USAID) is currently seeking to subcontract a **Communications Consultant** for a short-term period to provide professional and technical expertise in developing communications plan and integrated messaging for the Landscape Conservation in Western Tanzania project.

About Us:

The Jane Goodall Institute (JGI) is a global community conservation organization that advances the vision and work of Dr. Jane Goodall by conserving chimpanzees and inspiring communities to conserve the natural world we all share, we improve the lives of people, animals and the environment, we strongly believe everything is connected and everyone can make a difference.

The Jane Goodall Institute Tanzania (JGI-TZ) is a reputable and rapidly expanding non-governmental organization committed to wildlife research, conservation, socio-economic development, and environmental education. The Jane Goodall Institute Tanzania (JGI-TZ) was founded in 1977 by Dr. Jane Goodall. The JGI Tanzania with its partners – USAID and many others makes a difference through landscape and community-cantered conservation, chimpanzees research projects, youths' environmental protection education, the innovative use of science and technology in wildlife research, conservation & education. We work closely with local communities in Tanzania, inspiring hope through a collective power of individual action.

Application Procedure:

To be able to access the full job advert, please visit the JGI career portal at www.janegoodall.org. Please send your application and quotation by **October**, **16**th **2020** to the following e-mail address: <u>jgi-tanzania@janegoodall.or.tz</u>. Please also note that only short-listed candidates will be contacted.



the Jane Goodall Institute Tanzania

For Wildlife Research, Education & Conservation

JOB OPPORTUNITY

Finance and Administrative Manager Kigoma, Tanzania "Readvertised"

Organization Overview:

Founded in 1977, the Jane Goodall Institute (JGI) USA is an international non-governmental organization that continues Dr. Goodall's pioneering work on chimpanzee ecology and behavior. Its mission is to promote wildlife conservation, in particular chimpanzee sustainability, through research, education, and community conservation. The breadth of JGI's mission reflects Dr. Goodall's personal philosophy that the survival of all species, whether chimpanzee or human, depends upon the collaboration of all people. In 2012, JGI formally adopted an ambitious 30-year goal to protect 85% of Africa's wild chimpanzee populations in their natural habitats. In reaching this goal, JGI will capitalize on its considerable strengths and experience gained from working throughout the chimpanzee range, which includes more than 50 years of chimpanzee behavioral research at the Gombe Stream Research Center; its 20 years of developing people- and community-centered conservation strategies; its impressive expertise in the use geospatial technology to innovatively map and monitor human and chimpanzee use of forest resources; and its global environmental and humanitarian youth program – Roots & Shoots.

Under its Department of Africa Programs (AP), JGI USA implements community-based conservation activities in the Democratic Republic of Congo, Republic of Congo, Tanzania, and Uganda. Our Africa Programs partners include but are not limited to the United States Agency for International Development (USAID), Disney Foundation, Arcus Family Foundation, Allen Family Foundation, US Fish and Wildlife Services (USFWS), the Turner Foundation, and a strong individual donor base.

The USAID-funded Landscape Conservation in Western Tanzania Project strengthens landscape scale conservation in the western geographical landscape of Tanzania through the development of a strategic landscape approach built upon USAID's previous and continued support to NRM and conservation in Western Tanzania. This is a five-year funded cooperative agreement under USAID.

JGI is searching for a Finance & Administrative (FAM) Manager to join a dynamic team of professionals responsible for the implementation of the program and the responsible stewardship of resources. Reporting directly to the Chief of Party (COP) based in Kigoma, the FAM will be responsible for overseeing the administrative and financial management, accountability requirements and human resources management for this project, ensuring accurate and timely financial and administrative support services are providing to the program team. S/he has overall supervisory responsibility for the finance team and the administration team, focusing on general ledger activity, daily posting process, payroll, accounts receivable and accounts payable, month-end closing process and financial report preparation.

Work involves the ability to manage a queue of priorities; responsibility for making independent decisions based upon knowledge of organization operations, policies, and procedures; and assigning and reviewing the work of support staff. Providing technical assistance to staff in implementing and complying with financial and administrative procedures to ensure compliance with regulations and serve as the financial liaison to JGI, local NGOs, other implementing partners and implementing units.

JGI is currently seeking to recruit suitably qualified and competent Tanzanian to fill the position of Finance and Administrative Manager with the following job functions and qualifications below:

Essential Functions:

- Coordinate, including being able to perform, activities across the various accounting functions: payroll
 accounts payable, accounts receivable and general accounting.
- Manage weekly accounts payable process under the direction of program leadership. Support Staff
 Accountant in payroll, monthly billing, and daily accounts receivable processes.
- Prepare and/or coordinate monthly reconciliation of general ledger accounts. Work with HQ accounting to report timely and accurate financial data.
- Facilitate "closing" of financial records on a monthly basis and in a timely manner.
- Support the leadership for the external annual audit process.
- Work closely with the Tanzania and HQ program and financial support teams.
- Review expenses to ensure that they have been recorded consistently and in accordance with JGI policies and procedures, generally accepted accounting procedures and USAID requirements.
- Ensure the collection of accurate and complete documentation to support accounting entries in accordance with established JGI policies and procedures and USAID requirements.
 Work closely with accounting staff to review accounting process and procedures, analyze, and reconcile
- accounts and recommend controls to prevent errors and promote efficiency.Coordinate with the Grants Manager to assess the capacity of grant applicants and review request for
- advances, liquidations, and support documentation.
 Provide high quality and proactive technical support to the program team including the review and interpreting financial results and making corrections in the G/L as identified.
- Ensures proper cash handling procedures, responsible for proper control of petty cash.
- Performs related duties as required

Minimum Qualifications:

- o A minimum of a bachelor's degree (preferably a Master's degree) in Business Administration or Finance.
- o At least five years of experience managing the financial and administrative aspects of donor-funded assistance programs of similar size, complexity and setting.
- o Demonstrated experience in managing and supervising a team.
- o Demonstrated experience in managing sub-grants including conducting risk assessments
- o Ability to communicate effectively in English, both verbally and in writing.
- o Broad understanding of national laws, policies and norms related to accounting and administration.
- o Demonstrated experience in budgeting, human resources, procurement, and compliance issues.

Application Procedure:

All applications should be submitted together with the signed application letter, most recent curriculum vitae (resume), copy of relevant certificates & transcripts, testimonials, three names of current and reputable referees, active mobile phone number & e-mail address, and should be sent to the following e-mail address: jgi-tanzania@janegoodall.or.tz with a subject "Application for Finance & Administrative Manager".

Only the shortlisted candidates will be contacted for the interview.

Deadline: Seven (7) days from the first date of advertisement.

JGI Tanzania is an equal opportunity employer and considers all applicants on the basis of merit without regard to race, national or tribal origin, religious belief, sexual orientation, and marital status.

QUALIFIED WOMEN ARE ALSO HIGHLY ENCOURAGED TO APPLY.

ADVERTISEMENTS



JOB VACANCY

Head of Operations and Finance

GATSBY AFRICA TANZANIA BRANCH

Are you a Tanzanian with wide-ranging experience across operations and finance? Do you have a passion for improving livelihoods? Would you like to use your skills and experience to support programmes aiming to catalyse lasting change to rapidly create jobs and raise incomes for hundreds and thousands of Tanzanians? Gatsby Africa is recruiting a Head of Operations and Finance for our Tanzania Branch.

The branch is responsible for ambitious programmes in the Tanzanian commercial forestry and cotton & textiles sectors. The Head of Operations and Finance is a key role, leading the operations and finance support that is critical for our programmes to deliver their goals. They will ensure that support - across finance, HR, health, safety and security, logistics, procurement and IT - is of the highest quality. This will include managing the branch's Operations and Finance staff and supporting their development, plus collaborating on relevant cross-cutting initiatives with our offices in Nairobi and London.

To learn more about this exciting role and how to apply, please download the Candidate Pack by visiting www.gatsby.org.uk/HOF We particularly welcome applications from female candidates.

Gatsby Africa is an equal opportunities employer.



11

Invitation to Tender TENDER FOR PROVISION OF VARIOUS SERVICES FOR NMB **BRANCHES ACROSS THE COUNTRY**

NMB Bank Plc is the leading commercial bank in Tanzania. The bank has set funds for year 2020, towards the cost of operations and maintenance of its facilities for NMB HQ and its branch network.

It is intended that part of these funds will be applied to eligible payments under contract(s) for provision of various services as per the list below.

- Provision of Fumigation services
- **Provision of Cleaning Services**
- Provision of Service Maintenance of Fire extinguishers
- Provision of Service and Maintenance of Air Conditions
- Supply of Stationeries and Consumables

NMB Bank Plc intends to engage eligible, qualified and registered local companies/ authorized vendors who will provide the above listed services for its branches and offsite ATMs across the country divided in eight (8) zones as detailed in the tender document.

Interested applicants may download the tender document through NMB Website at this link https:// nmbbank.co.tz/tenders.

The selection of eligible and qualified vendors will be conducted through the open tendering procedures as specified in NMB Bank Plc procurement policy and procedures.

A complete set of tender documents shall be purchased by interested applicants at a non-refundable fee of TSHS 50,000.00 per each category and payment should be done through any NMB branch to NMB Account No. 302040002, account name - Tender Fees (Deposit slip shall be attached when submitting your tender document). Any further clarifications required should be addressed to the secretary NMB Management Tender Committee through this email procurement@nmbtz.com.

All applicants must include one original plus two copies of the tender. The document must be properly filled, and enclosed in plain envelopes hand delivered to NMB Zonal Offices through addresses provided in the tender document not later than Wednesday 28th October, 2020 at 15.00HRS. Applications will be opened promptly thereafter in public and in the presence of applicants' representatives who will choose to attend.

Late tenders, portion of tenders, electronic tenders, tenders not received, and tenders not opened and not read out aloud in public at the bid opening ceremony shall not be accepted for evaluation.

> The Secretary, Management Tender Committee P.O. Box 9213, Dar Es Salaam, Tanzania. NMB Bank Plc. Head Office Ohio/Ali Hassan Mwinyi Street

> > www.nmbbank.co.tz

BIASHARA ZOTE MAKINI **HUTANGAZWA HAPA**

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FEATURE

Researchers join forces in tackling cassava diseases in Tanzania

By Correspondent Crispin Gerald

HE International Institute for Tropical Agriculture (IITA) in collaboration with the Pennsylvania State University based in the United States of America USA, have launched Nuru (Swahili for Light), an artificial intelligence (AI), phone-based disease diagnostic application to tackle the challenge of diagnosing the plants being affected by viral diseases.

The technology recognises leaves damaged by the disease known as cassava mosaic disease (CMD), the cassava brown streak disease (CBSD) and by green and red mites.

The cassava part of this app was developed here in Tanzania to control the cassava diseases, and since Tanzania is a country where cassava diseases are very important, it has been a focus country for efforts to popularize Nuru.

This has been done through working with farmers and extension staff in Mkuranga District, as well as training farmers, extensions and seed inspection officers in different parts of the country, as well as through demonstrations of the technology at NaneNane exhibitions.

The team has made many improvements in the performance and accuracy of NuruAI in detecting the diseases and pests. In this regard, NuruAI has been found to outperform trained extension officers in diagnosing cassava diseases.

NuruAI has been used to monitor cassava diseases in 19 African countries with Tanzania, Kenya, and Ivory Coast as hotspots.

An important feature of Nuru is that its advice section provides a link to the SeedTracker application through which farmers can identify the nearest source of healthy planting material of improved cassava varieties.

There are currently more than 400 cassava seed entrepreneurs in Tanzania who are part of this network, and this number is set to increase to more than 1,000 in the next few years.

Planting resistant varieties is the best way to control diseases of cassava, and Nuru and SeedTracker working together provide Tanzanian farmers with the tools to identify the diseases and access the resistant varieties to control them.

The efforts of the virus team are being complemented by the cassava breeding team that has been developing new, improved cassava varieties that are resistant to the viral diseases and are high-yielding and retain the traits treasured by their users such as taste, texture, and color.

In addition, the agronomy team is developing the best recommendations for growing cassava. These include identifying the best planting dates, fertilizer combination, and which crops to best intercrop.

With all these efforts in place, the cassava farming community is assured of flattening the cassava virus curve.

Researchers at the International Institute of Tropical Agriculture (IITA) and their partners have been working on many angles to find innovative solutions to sustainably control the spread of the two major virus diseases, cassava mosaic disease (CMD) and cassava brown streak disease (CBSD), to save the crop and the food and income of millions of farmers in Africa and even in Asia.

Leading the efforts is James Legg, plant virologist at IITA-Tanzania, who recently shared the progress and successes of these efforts in a virtual seminar titled "Teams, Whiteflies, Viruses, and More" held at IITA Eastern Africa Hub, Dar es Salaam, Tanzania.

The diseases

Cassava Brown streak Disease (CBSD) and Cassava Mosaic Disease (CMD) pose an enormous threat to the food security of 135 million people in Central and East Africa. Nearly all the varieties grown by the farmers are susceptible to the

Tackling the whitefly

Efforts to control any diseases start with a proper understanding of how the diseases are transmitted.

The cassava whitefly, Bemisia tabaci, is the vector that transmits the viruses that cause CMD and CBSD.

The Whitefly team is therefore working on developing simpler but sensitive diagnostic tools geared towards identifying the various sub-groups of the cassava whitefly and their distribution in the region.

One such technology is the use of Kompetitive Allele-Specific PCR (KASP). Using this in-house technology, the team has been identifying and characterizing the whitefly populations in Eastern and Central Africa and has found evidence for hybridization between genotypes of cassava Bemisia tabaci in eastern Democratic Republic of Congo.

The team is also working on innovations to effectively control the whitefly pest, including essential botanical oils, soft chemistry pesticides, and entomopathogenic fungi.

Legg particularly noted that very good results had been obtained from the lab trials on the effectiveness of some essential oils such as Patchouli in reducing whitefly populations and Flupyradifurone, a soft chemistry pesticide developed by Bayer that was found to be significantly more effective than Imidacloprid-currently, the most-widely used pesticide. Flupyradifurone also had fewer non-target effects.

Tackling the virus

The virus team is working on developing diagnostics to detect viruses in cassava plants. This is important as part of efforts to control the disease spread by ensuring clean and disease-free seed.

The team has developed a modified Loop-Mediated Iso-



A phone-based disease diagnostic application technology (NuruAI) developed to tackle the challenge of diagnosing the plants being affected by viral diseases.

thermal Amplification (LAMP) protocol for detecting cassava brown streak viruses. This method is cheaper, quicker, and more portable than the currently used real-time polymerase chain reaction-based method.

The team hopes to transfer the new LAMP technique to the Tanzania Official Seed Certification Institute (TOSCI), for whom it will be extremely useful for necessary certification testing in the cassava as well as other seed systems.

The team is also conducting surveillance to monitor the spread of CBSD to new areas.

Recent surveys implemented together with national research systems in Tanzania, eastern Democratic Republic of Congo (DRC), and Zambia have revealed that the disease is spreading eastwards and southwards through south-eastern DRC, northern Zambia as well as the western part of Tanzania along the shores of Lake Tanganyika.

Cassava Seed systems

Previously farmers replanted their old cassava stock or borrowed from neighbours because of a lack of cassava seed systems, contributing to the spread of both CMD and CBSD.

The cassava seed team is working together with Tanzania Official Seed Certification Institute (TOSCI), Tanzania Agricultural Research Institute (TARI), MEDA, and other partners in Tanzania to modernize cassava seed systems.

This includes putting in place protocols and systems of quality assurance for disease-free seed.

The quality control certification guidelines have been developed and adopted as law in Tanzania, Rwanda, and Burundi to guide production and supply of cassava quality seed.

The team has also rolled out the use of SeedTracker, an ICT system facilitating real-time e-certification of clean seed in Tanzania; currently, more than 100 seed producers are registered on the platform.

The two biggest challenges with the application of Nuru in Tanzania are raising awareness of the availability of the technology, which is entirely free, and the current limited number of farmers who have access to smartphones.

IITA is working hard with partners to increase training and awareness raising about the app, and is also linking up with mobile phone companies to convert some of the features provided through Nuru into a format that can be accessed even with regular basic feature phones.





STANCHART
HOSTS 'VOICE
OF THE CLIENT'
SESSION
TO MARK
CUSTOMER
WEEK

page 14



Thursday 8 October 2020

NMB, NHIF chiefs tout universal health coverage with 'Dunduliza' scheme

By The Banker Reporter

ILLIONS of low income earning Tanzanians are set to be included in a 'universal' health insurance coverage thanks to NMB Bank Plc and National Health Insurance Fund's innovative 'Dunduliza' scheme.

The 'Dunduliza' small savings scheme is expected to play a decisive role in the provision of healthcare coverage for the majority of the people hence enjoy access to affordable and quality medical services.

Speaking after signing the agreement, NMB CEO Ruth Zaipuna, and the Director General of NHIF, Bernard Konga, said the innovative scheme will mostly benefit ordinary Tanzanians who have so far been marginalised by existing health insurance scheme for various reasons.

The two senior management officials said implementation of the scheme will be supported by NMB huge market outreach in the country backed by massive investments made by the two organisations in digital technologies. Of utmost importance, they noted, is the pivotal role that 'Dunduliza' will play in supporting government's efforts to roll out universal health coverage.

"The main reason of signing this agreement is to back state efforts to reach its objective of universal health coverage to enable all Tanzanians, especially those in low income bracket notably



NMB Bank Plc's CEO, Ruth Zaipuna (2nd R) and NHIF's director general, Bernard Konga exchanging signed documents to mark the launch of a new health insurance scheme dubbed, 'Dunduliza' at a ceremony held in Dar es Salaam this week. Looking on is the bank's chief of retail banking, Filbert Mponzi. Photo courtesy of NMB.

farmers and small business owners, access health insurance coverage," said Zaipuna.

She said by teaming up, NMB and NHIF will be able to reach and serve even Tanzanians living in the remotest parts of the country through the bank's extensive branch network and agents.

"Currently NMB Bank has 227 branches that cover all administrative districts of the country plus some wards as well as over 7,000 agents (NMB Wakala)," she added.

Zaipuna further noted that 'Dunduliza' scheme allows people to make small savings

through NMB Bank that eventually enables them to pay for NHIF health insurance cover for themselves and their depend-

"Through this arrangement, one is enabled to contribute to any of the NHIF health insurance packages, namely Najali Afya, Wekeza Afya and Timiza Afya, depending their financial position," the NMB chief executive noted.

Ms Zaipuna said the bank decided to invest in the scheme and partner with NHIF to implement it due to their belief in the importance and relevance of healthy customers in banking business. She explained that it makes a lot of commercial and common sense to access medical services through health insurance instead of savings in a customer's account.

The scheme primarily reduces a person's burden to make lump sum payment for NHIF health insurance coverage.

Speaking at the same event, NHIF Director General Konga said they came up with the scheme after launching of the health insurance packages last November to cater for people outside the civil service. He said NHIF has realised that the major challenge for many people to get health insurance coverage is affordability. "We therefore decided to sell the idea of partnering with financial institutions to better serve the people and we are grateful that NMB Bank readily bought it and

here we are," Konga noted.
According to him, 'Dunduliza' seeks to enable Tanzanians benefit from medical services by making health insurance affordable to the majority through payment made in small savings which many people will afford.

"Currently we have over 4.4 million members and it is our expectation that the 'Dunduliza' scheme will greatly boost the number," the NHIF chief executive noted adding that the deal is the first of its kind between a bank and the fund in the domestic market.

WTO contender suffers EU Brexit slight in leadership bid

LONDON

BRITAIN and its erstwhile EU partners have found a new battleground to play out their tension by throwing their weight behind different candidates in the race to find the next leader of the World Trade Organisation.

The global system is creaking under the strains of international division as it chooses a new leader after Director General Roberto Azevedo unexpectedly quit less than a year into his second term. Voting is under way to whittle the second-round contenders list down to a final two before the end of this week.

The EU ambassadors at the WTO headquarters have been instructed to snub Britain's Liam Fox. Instead they have plumped for Ngozi Okonjo-Iweala, Nigeria's former finance minister, and Yoo Myunghee, South Korea's trade chief.

Dominic Raab, the British Foreign Secretary, hit out at the decision on Tuesday, telling Parliament that Mr Fox, a former defence and international trade secretary, had the political skills to do the job.

"I think he would not just do the job well, technically, given his trade experience, but I think he's a political heavyweight," Mr Raab told a parliamentary hearing. "He's been in cabinet in different roles. He will be good at resolving some of the political tensions that we know have afflicted the WTO."

Mr Fox says the members must put the trade body's future relevance first and to do so it must embrace wholesale changes in how it operates and the scope of its remit to regulate the tariff system as the economy transforms.

Speaking to The National, Mr Fox gave the UAE regulatory approach as one that the WTO could take cues from as it overhauls its founding vision and returns to its pre-eminent position in the global trading system.

"In the Gulf, countries like the UAE have understood that creating the right regulatory framework can make you a hub for life sciences, for example, and the WTO can facilitate this by getting others to understand it in the same way," he said.

"Making these changes can be hugely beneficial in terms of attracting investment and skills, which also helps overcome the skills gap in time. "Most of the problems in global trade today are political, they're not technical, and therefore we need somebody with



A photo combo of Liam Fox, Yoo Myung-hee and Ngozi Okonjo-Iweala.

political experience and skills to take the organisation forward.

"I think we also need someone who's a committed multilateralist who genuinely believes in free trade and the power of comparative advantage in an open economy." Julian Braithwaite, the UK permanent representative to the WTO, unsurprisingly agrees with Mr Fox and endorses his candidacy.

The slowdown in the global economy caused by Covid-19 has triggered fears that trade frictions could escalate further into all-out trade wars. Mr Fox points out that world trade volumes were already in decline even before the pandemic was declared earlier this year.

"Global trade was shrinking before we got to Covid-19," he said. "In the last quarter of 2019, global trade declined in in both volume and value terms. So we were already in a serious problem. I think there is a feeling of drift at the WTO.

"There's a frustration that it's still behaving as if it was business as usual, and quite clearly the trading system is contracting. And we have got to really be in emergency mode, not 'business as usual' mode." Mr Fox has said he has sympa-

thy with the reform proposals put forward by Robert Lighthizer, the US trade representative appointed by Donald Trump to campaign for a "broad reset" of international trading rules.

Defender of tariff capping rule

The veteran British Conservative is close to his former US counterpart but is also an outspoken defender of the Most Favoured Nation (MFN) rule that caps most tariffs between mem-

"I'm not keen on revising that. But I do think we have to look at the organisation and say, how do you deal with rules of origin in a world where global supply chains are so interconnected. "And we need to look at the rise of the non-tariff barrier, we need to look at the fact that goods and services are much less definable than they once were.

"If I sell you a digital code over the internet to make something on your 3D printer, have I sold you a good or a service? At the moment, the way the WTO is constructed it can't answer that question." Others in the race for the final slots include Amina Mohamed, a former Kenyan minister and Saudi Arabia's Mohammad Al Tuwaijri.

Sub Sahara Africa's mobile economy surges

By The Banker Reporter

SUB Saharan Africa remains the fastest-growing region, with 477 million mobile subscribers at the end of 2019, with an additional 137 million subscribers over the period to 2025, representing a CAGR of 4.3 percent.

In its latest report GSMA said notably, 272 million are now mobile internet users, representing 26 percent of the population. In 2019, mobile technologies and services generated nine percent of gross domestic product in Sub-Saharan Africa, a contribution of more than U\$155 billion.

"The findings from our Mobile Economy Sub-Saharan Africa report clearly show the importance and value of digital connectivity," said Akinwale Goodluck, GSMA Head of Africa who added that GSMA has also published its annual report to coincide with Thrive Africa.

This in-depth study explores the latest data, forecasts and trends for the region. It includes a range of policy recommendations that will help ensure that mobile internet makes the best possible contribution to the regional economy, particularly in light of the Covid-19 pandemic.

"Realising the full potential of a progressive digital future requires an informed policy debate of the sort that GSMA Thrive Africa will deliver. I look forward to welcoming everyone in person to the inaugural MWC21 Africa, an event which represents the continent's next step towards closing the digital divide," Goodluck added.

This year, GSMA Thrive Africa will host the first-ever regional Policy Leaders Forum, following the format of the Ministerial Programme at MWC Barcelona, but with a dedicated African focus. It brings together key stakeholders from ministries, regulatory bodies and the broader mobile ecosystem to exchange views, and consider how all mobile players in Africa are adapting to a new era of intelligent connectivity.

Meanwhile, GSMA has announced that it will host Mobile World Conference Africa in Kigali, Rwanda in 2021, bringing the leading global event series to the continent for the first time.

GSMA Director General, Mats Granryd, announced the news during his opening keynote address at Thrive Africa, the GSMA's virtual event platform, which runs from the 29 September to 1 October 2020.

MWC21 Africa will bring together the leading names from business and technology to become the continent's most connected and influential event. This premier event is part of the GSMA's flagship series of MWC events, which includes editions in Barcelona, Shanghai and Los Angeles.

HSBC and other banks set climate goals on lending and investment

HONG KONG

HSBC, Societe Generale, BNP Paribas and other banks, insurance companies and financial firms around the world moved a step closer to reducing their contributions to greenhouse-gas emissions.

Fifty-five firms have committed to a framework released on Thursday for setting climate goals specific to mortgages, bonds and other asset classes in their portfolios, said the Science Based Targets initiative, a consortium that developed the framework.

The SBTi has been helping companies determine how they should change their operations, such as energy usage in factories and offices, to align with the 2015 Paris climate agreement, which asks countries to aim to limit Earth's temperature increase to no more than 1.5 degrees

Celsius (2.7 degrees Fahrenheit). The consortium is now defining how financial firms should change their lending and investing activities.

Under the SBTi framework, firms would set goals such as adjusting their mortgage financing to reduce emissions per square meter or changing electricity-generation project financing to cut emissions per kilowatt-hour. Firms have two years once they commit to have their targets validated by SBTi, which would assess whether the targets are aligned with the Paris climate agreement.

"There are a number of high-level commitments out there that financial institutions are making," said Cynthia Cummis, head of private-sector climate work at World Resources Institute, one of the research groups behind SBTi. Morgan Stanley, for example, said last week it would eliminate the net carbon emissions generated by

its financing activities by 2050.

Environmental non-governmental organisations see the "financial sector as a laggard on climate action, and would like them to be a lot more transparent on what their impact is on the climate," Ms Cummis said in a phone interview. "We provide a structure or framework for financial institutions to show that they're actually making progress against high-level commitments."

Some environmental NGOs expressed disappointment that the framework recommends but doesn't require that firms phase out financing of coal companies and doesn't mandate that they stop backing fossil-fuel expansion projects.

expansion projects.

The framework "is the result of much thoughtful work, but it has disappointingly failed to live up to its full potential to help de-carbonise finance at the rapid speed that

science requires," Patrick McCully, climate and energy director at the Rainforest Action Network, said in a statement.

The SBTi sees divestment as one of several options that firms can pursue to reduce the climate impact of their portfolios, said Nate Aden, a senior associate at World Resources Institute who led the framework's development. The SBTi sought feedback from firms and developed the framework with the intention of balancing ambition with feasibility, he said.

Among the 55 firms that have signed on, 30 are European, including Standard Chartered, ING Groep and Credit Agricole. Only seven North American firms have committed, including Amalgamated Bank, Principal Financial Group, MetLife and Mexico's Grupo Financiero

Guardian

Bänker

StanChart hosts 'voice of the client' session to mark customer week



Standard Chartered Bank Tanzania Limited's head of retail banking, Ajmair Riaz (2nd L) talking to clients who turned up for a 'voice of the client' session held in Dar es Salaam this week. Photo courtesy of StanChart.

By The Banker Reporter

LIENTS of Standard Chartered Tanzania Limited have been assured of quality services and products which are widely available thanks to the bank's massive investment in innovation technology.

The bank which organised 'voice of the client' session in Dar for their business and loyalty es Salaam this week said through Head of Retail Banking, Ajmair Riaz that the event was geared towards directly listening to clients' feedback and suggestions.

Speaking at the event, Riaz thanked the bank's clients for continued loyalty and reminded them of StanChart Tanzania's commitment to further expand the reach of its products and

Bank on Mobile.

highlighted banking continues changes embrace upgrades in technology noting that clients are now demanding for more than just banking products services. "As we mark the customer service week, we are here to sincerely thank our clients and we commit to continuing to serve them better and offer them world class products and services," Riaz said.

aspect and the bank's contribution to financial inclusion, the Head of Retailing Banking further highlighted that prospective clients can now fully open services through its Full Digital accounts without visiting

a physical branch at any point of the account opening process.

"In addition to that, we continue to deliver on our purpose which is to drive commerce and prosperity through our unique diversity. One of the big ways in which we are driving commerce and prosperity is through expanding access to our products and services via our Full Digital Bank on Mobile," he noted.

The Bank's Full Digital Bank Expounding on the reach on Mobile has revolutionized banking in Tanzania offering convenience, affordability, security and a lifestyle to clients. "It's also an awardwinning platform having led to the bank winning the Global Finance Best Consumer Digital Bank Award in Tanzania mid last month, being the third time in a row." Riaz.

Clients who attended the session commended the bank for having extended a special invitation to them during the ongoing customer service week and for welcoming direct feedback and suggestions from them.

The event was also used a platform to further deepen relations as well as exchange ideas on business as the guests interacted. In addition to breakfast sessions, the lender has also planned various other activities geared towards appreciating its clients as well as hosting interactive sessions on banking during the week.

Desire Murenzi, the Managing Director of the farm.

BPR finances expansion of agribusiness projects

FOR years, agriculture and agribusiness sectors have been perceived as unattractive for local financial institutions. This has seen limited investments, funding and credit to the sectors holding back potential for growth and expansion.

Banque Populaire du Rwanda Plc (BPR Plc) is one of the few local institutions that has been working with local agriculture projects to avail funds for expansion consequently creating direct and indirect impact in the sec-

Eden Farm Ltd is one of the agribusiness projects that have been able to grow and expand with financing from BPR. Desire Murenzi, the Managing Director of the farm, said that they have been working with BPR since 2004, a relationship he defined as a partnership with much to show for the cooperation.

The farm which among other things rears chicken as well as produces chicken feed, he said has been able to acquire assets necessary for growth such as trucks to enable growth and expansion. Murenzi said that modernization of the farm has also required installation of energy and water to improve efficiency of operations.

David Mutangana, the Managing Director of Karongi and Muganza Tea Factories said that with the time taken for tea plantations to mature and become productive, it's important to work with a bank that understands how the sector works. Mutangana noted that expansion of agriculture projects such as tea farming is often resource intensive as it requires additional land for farming as well as factories for processing.

Mutangana said that on securing funding with the BPR in 2014, the firm has been able to expand operations by increasing farming acreage as well as set up a processing factory which has consequently changed the lives of

The project has over 500ha of tea plantation, installed energy, constructed roads to allow for movement of tea. In the process, he said that they have been able to create over 1,000 direct jobs consequently improving wellbeing of area residents. All these have also led to more disposable income for area residents , better quality of life for employees and their dependents as well as those living around the area.

BPR says that they are keen on financing and supporting the implementation of long-term projects in various sectors of the economy ranging from construction of schools, manufacturing plants, Agro processing factories, hospitals among others. The bank has long-term financing facilities which they said is flexible to project demands, needs and contexts.

The bank also has facilities such as asset financing to enable and facilitate established Small and Medium Enterprises as well as corporate firms seeking moveable assets (machinery, vehicles, equipment, etc.) for commercial use and in order to expand their businesses.

Defaults on bank loans up Sh45bn in Covid-19 curbs era

NAIROBI

WORKERS and businesses defaulted on loans worth Sh45 billion in the six months to August when Kenya imposed stringent measures to contain the spread of the coronavirus.

Data from the Central Bank of Kenya (CBK) shows that non-performing loans (NPLs) rose to Sh394.4 billion in August, up from Sh349.9 billion at the end February – the sharpest six-month increase in recent history.

The NPL growth emerged in a period when Kenyans deferred payments of 38 percent of the bankers' total loans or Sh1.12 trillion, a pointer that defaults which is credit that remains unpaid for more than 90 days - could have been worse without the credit rescheduling.

The ratio of NPLs rose from 12.7 per cent in February to 13.6 per cent – the highest since August 2007 when it stood at 14.41 per cent. Industries and other businesses have since cut down on their activities in response to the infectious disease, leading to job cuts and unpaid leave for retained staff as profitable firms move into losses.

This has seen workers who had tapped mortgages and unsecured loans for purchase of goods such as furniture and cars and expenses like school fees default. Unsecured loans are given on the strength of one's salary.

Firms that had borrowed based on the forecast of cash flows have also been struggling to repay their bank loans. "The NPL increases were noted in the real estate manufacturing, personal sectors and transport and communication sectors due to a subdued business environment," said the CBK.

The subdued private sector credit growth showed recovery in August, but lending remains below the CBK limit as banks ease credit, fretful of defaults and the second wave of loan restructuring applications as the financial crisis persists. CBK data shows credit to private sector expanded by 8.3 percent in the year to August to hit Sh2.9 trillion compared with a rise 7.61 per cent in the

Private-sector credit growth should be in the region of 12 to 15 percent to support economic growth. "The imminent operationalisation of the credit guarantee scheme will de-risk lending by commercial by commercial banks," said

Kenya will set up in October the credit guarantee scheme for small and medium-sized businesses hit by the coronavirus, and its capital will eventually rise to at least Sh100 billion. In late May, the central bank had said such businesses needed urgent help to survive, saying that many were at risk of closing at the end of June if they received no help.

The defaults also came in a period when banks restructured loans have crossed the trillion shilling mark in what is set to ease the pain for borrowers and avoid a sharp increase in defaults. The restructuring involved non-payment of loans for up to three months and extension of credit tenures, which translates to lowering of monthly repayments.

Huawei touts smarter bank branches to provide high-tech services

By The Banker Reporter

IN a bid to ensure banking services are not disrupted by the novel coronavirus outbreak and accelerate the need for mobile and self-service banking, with traditional branches seeing a fall in customer traffic, Huawei is touting smart banking technology.

In a statement, the Chinese technology conglomerate said development of new technologies such as artificial intelligence and fifth generation technology will not lead to bank branches becoming obso-

"Instead, the development of new technologies - such as artificial intelligence (AI) and 5G - will empower bank outlets by allowing them to become intelligent, being assigned new functions and different objectives," the company said.

Despite the rapid de-



velopment of mobile services, branches remain integral in high-value fields, from opening accounts to wealth management and private banking. In these scenarios, customers typically prefer face-to-face communication, Huawei's statement argued adding that branches remain particularly important for brand promotion, as well as delivering an optimal service expe-

"Next generation smart bank branches will involve multiple intelligent, self-service, and remote video devices to provide promotion and training services – improving the customer experience, while reducing labour costs for banks," the tech giant

A final, but important, key feature of smart branches will be mobility. 5G wireless connections will be used to provide stable and massive data services, achieving widespread banking services coverage, the statement added.

Most bank branches in China have been intelligently reconstructed, with service personnel able to identify and categorise customers, so more are now directed to smart equipment to handle services, meaning fewer are led to the counter.

Meanwhile, service personnel are available to offer guidance to customers at any time they need. As well as shortening customer waiting times, online e-bank services also deliver a brand-new experience.

"Huawei believes that the application of new technologies such as AI, 5G and cloud can enrich a bank's existing network design, provide a full-journey network experience for customers, and optimise network management modes," Huawei's statement stated.

When a customer walks into an intelligent bank branch, service personnel are able to immediately identify the individual customer using a smart device, as an interactive large screen displays the financial products that the customer has browsed on their application, the released noted.

UBA marks customer week by gifting its loyal clients, disciplined staff

By The Banker Reporter

AS the 2020 Customer Service Week rolls on United Bank for Africa Tanzania Limited is celebrating with its loyal clients and disciplined staff members who have significantly contributed to the success of business activities.

This week, the bank's executive team led by Head of Corporate Banking, Mussa Kitambi are participating in a number of activities in recognition of the crucial role played by its customer service officers and agents but also clients themselves.

Kitambi who presided over a cake sharing and gift presentation ceremony, said UBA Tanzania is celebrating with customers in a course of appreciating the front desk officers who go above and beyond to ensure the highest standards of excellence and customer happiness is served across the bank.

He said the cake cutting and gift presentation session was a symbol of appreciation and celebration of the customer service week which is marked globally between October 5-9 this year with a theme 'Dream Team.'

The theme embodies all that the bank represents as encompassed in its core values, namely: the 3EEEs which translated into excellence, enterprise and execution- winning together as a team. "Our primary objective is to imbibe and demonstrate customer first philosophy as a 'way of life' in all our engagements with customers," the UBA Tanzania Head of Corporate Banking

The week-long celebration is being embraced by UBA Tanzania's commitment to enhancing employee engagement and selfmotivation in offering best services to customers. In addition to the participation of the senior executive team all customer service officers across UBA bank received personalized appreciation for their hard work and continued service and dedication to bringing positivity and loyalty to the customers.

The significance of continuous excellent service delivery to customers- defying all odds in the face of the pandemic continuously innovating ways of staying ahead of competition in delivering seamless customer experi-

"This is truly our core essence and how we wish to be primarily recognized always, UBA is the undisputed customer-focused institution delivering excellent financial services from the customers' standpoint," Kitambi

In addition, during the week, UBA Tanzania will also undertake a number of activities and events involving its staff and the public. Every day of the week a



UBA Tanzania's chief operating officer, Flavia Kiyanga (L) hands over branded gifts to one of the banks long serving customers, Anthony Komba during the launch of this year's customer service week in Dar es Salaam earlier this week. Photo courtesy of UBA.

senior member of the bank's executive team is taking tives which include recent Tanesco loan on the role of a customer service officer at branches guarantee in supporting construction of across the country serving customers alongside fellow the gigantic Julius Nyerere Hydro-electric employees whilst calling and sharing a note of thanks to

"UBA Tanzania being a subsidiary of the global bank with presence in 20 African countries and is on the right trajectory to entrenching itself as the preferred bank in the hearts of customers. In Tanzania, UBA has support- man of Heirs Holdings as well as UBA ed the growth of the economy through various initia- Group Plc and Transcorp Plc, which is Ni-

Power Project on Rufiji River with capacity of 2,115 megawatts. The bank provided a guarantee of U\$366 million.

Nigerian tycoon, Tony Elumelu who founded Heirs Holdings in 2010, is Chairgeria's largest listed conglomerate.

In his early career, Elumelu turned the financially distressed Standard Trust Bank (STB) into a top-five financial services player in Nigeria. In 2005, he led the largest merger in the banking sector in sub-Saharan Africa, between STB and United Bank for Africa. Today, UBA operates in 20 African countries, as well as New York, London and Paris.

What's Mobile Money API?

KIGALI

MTN Rwanda will by the end of this year launch its Mobile Money API (Application Programming Interface), a platform that it said would allow local entrepreneurs and start-ups to build solutions that accept mobile money payments.

The development, according to the firm, is in line with plans to open up the mobile money participation further for businesses and enterprises. Besides, the initiative comes at a time the country experiences a growth in digital payment adoption as a result of the coronavirus pandemic.

For instance, Data from Rwanda Utilities Regulation Authorities (RURA) indicate that the value of funds transferred via Mobile Money grew by 450 per cent to reach Rwf 40 billion in the first three months of the year.

Mobile money transactions have enabled budding e-commerce realms, making remittances affordable as well as creating new forms of digital identity. Yet, none of this would be possible without the growing ecosystem of mobile money API platforms that interconnect all of these digital products and services.

To get the pulse on how these innovative platforms are engineering economic expansion globally, Doing Business breaks down the significance of Mobile money APIs particularly for local businesses and entrepreneurs.



MTN Rwanda's CEO,

An Application Programming Interface (API) is a piece of software that creates a link between applications.

In that regard, mobile money APIs are software that connect digital payment platforms with telecom networks. "This benefits the user

because they no longer need to manage vast telecom networks and bank accounts." Said Lambert Rulindana, a software developer.

Dare Okoudjou, CEO and Founder of MFS Africa, one of the continent's leading API providers, used a light bulb and an electric

socket analogy. "Customers don't need to worry about who made the socket or how the socket gets electricity. They simply need to buy a light bulb that fits in that socket." "APIs work pretty much the same way. With mobile money, for instance, APIs allow developers to completely ignore how the payment part of the process will work and simply rely on just getting

the right light bulb [in this case, their platform] to fit into the socket," Okoudjou told Reloadly, a tech In business terms, Rulindana explained that if a charity organisation in Dubai wants to make transfers to say teachers in Rwanda, the use of mobile money APIs can help. He said that by linking their platform with an API, they connect to a number of different mobile money providers in

Common use cases for mobile money APIs Mobile money APIs cover various specific functions. However an average online transaction will include several mobile money APIs.

Rwanda. "The charity will thus no longer need to $concern\,itself\,with\,individual\,account\,information."$

According to Rulindana these all execute distinct functions that the end-user experiences as a single action. The end-user's experience with mobile money APIs usually involves the two most common APIs: debit APIs and credit APIs, which allow customers to collect and pay-out money,

These are the two sides of the payments coin in mobile money transfers. But this activity needs to be managed, which is where account verification APIs enter the process. This API will carry out security checks, such as ensuring that the recipient is linked to an active mobile money account.

Within the mobile money ecosystem, Okoudjou points out that, it is best practice to build a standardized API on top of the industry's core APIs, aggregating debit, credit, account validation in one place. This, he said, creates harmony within the customer's business interactions.

Saudi Arabia set to strengthen lead as world's biggest Islamic finance market

RIYADH

SAUDI Arabia is set to strengthen its position as the world's biggest market for Islamic finance as more customers switch from conventional to Shariahcompliant products, according to Moody's Investors Service.

Despite the short-term challenges presented by a pandemic-induced economic recession and a decline in oil prices, the shift by companies and individuals towards Islamic finance products will mean they make up about 80 per cent of system-wide loans within the next 12-18 months, up from 78 per cent last year and 70 per cent in 2013.

The industry is also set to benefit from the government's sukuk debt issuance programme, a deepening of the kingdom's capital markets and the easing of some restrictions on foreign investment, the ratings agency said.

"A comprehensive set of Islamic finance regulations have spurred Saudi [Arabian] banks to issue sukuk, Islamic products are now listed on the main market, and an Islamic mortgage refinancing business has been established," Ashraf Madani, a

senior analyst at Moody's, said. Saudi Arabia is already the world's largest Islamic finance market, with assets of \$339 billion as of March 2020, the ratings agency said. Malaysia is a distant second with \$145bn of Islamic assets.

Mirroring a global trend, Saudi Arabia's economy has been impacted by the coronavirus pandemic this year, with gross domestic product in the second quarter declining by 7 per cent, according to official government data.

Moody's expects the kingdom's government to run a budget deficit of 12 per cent of gross domestic product this year and for its external financing needs to increase by the same amount, the ratings agency's sovereign and subsovereign senior analyst Alexander Perjessy said during an online conference on Wednesday.

However, rather than tapping reserves or international debt markets by raising foreign currencydenominated bonds as it has in the past, "the government has really taken advantage of the very strong domestic demand for sukuk and significantly increased the size of its borrowing in the sukuk market this year", Mr



King Abdullah Financial District in Riyadh, Saudi Arabia. Saudi Arabia is the world's biggest Islamic finance market, with assets of \$339bn as of March 2020. Reuters

Perjessy said.

"Based on the issuance we have seen in the first nine months of the year, we now expect total 2020 sukuk issuance by the government will reach around \$40bn-equivalent, which is nearly double last year's sukuk issuance, taking the stock of government sukuk

to more than \$100bn, which would be more than Malaysia's stock of outstanding sukuk," Mr Perjessy said.

Buyers of sukuk in the domestic market have come from several sources. Banks now hold about 400bn riyals (\$106.67bn) of government sukuk instruments, Mr Madani said, while two

state-run entities - the Public Pension Agency and the General Organisation for Social Insurance - have also bought about \$12bn worth through private placement deals this year, Mr Perjessy said.

Retail investors in Saudi Arabia have also been major buyers since a rule change last year reduced the minimum subscription size to 1,000 riyals, from one million riyals previously.

This "makes it easier for retail investors to participate in the market and for mutual funds to be able to set up dedicated sukuk investment funds", the ratings agency said.

The volume of sukuk now traded on the kingdom's main bourse, Tadawul, has increased to about 70bn rivals on an annualised basis for the first eight months of this year, Mr Perjessy said, compared to less than 1bn riyals in 2018.

Other significant drivers of growth in the market will be the mergers between major Saudi Arabian banks, which favour Islamic finance because "Islamic banks are playing a leading role", according to

The booming local mortgage market, assisted by government programmes to increase home ownership, will be a "key driver in asset growth", Mr Madani said. "These are largely done in a shariahcompliant form and hence we expect this product to be a key support for the continued penetration for Islamic finance in the Saudi [Arabian] banking system," he said.

Guardian www.ippmedia.com

WORLD

AMERICA'S CHOICE 2020:

President Trump halting COVID-19 relief talks until after election draws criticism

WASHINGTON

U.S. President Donald Trump's announcement on halting COVID-19 relief talks with Democrats until after the presidential election has drawn criticism from both parties.

"I have instructed my representatives to stop negotiating until after the election when, immediately after I win, we will pass a major Stimulus Bill that focuses on hardworking Americans and Small Business," Trump tweeted Tuesday afternoon, claiming House Speaker Nancy Pelosi is not negotiating in good faith.

"Nancy Pelosi is asking for \$2.4 Trillion Dollars to bailout poorly run, high crime, Democrat States, money that is in no way related to COVID-19. We made a very generous offer of \$1.6 Trillion Dollars and, as usual, she is not negotiating in good faith," he tweeted.

In a statement responding to Trump's tweets, Pelosi said "walking away from coronavirus talks demonstrates that

President Trump is unwilling to crush

"Once again, President Trump showed his true colours: putting himself first at the expense of the country, with the full complicity of the GOP Members of Congress," she said, adding the White House is rejecting the urgent warnings from Federal Reserve Chairman Jerome Powell.

Speaking at a virtual annual meeting held earlier on Tuesday by the National Association for Business Economics, Powell urged policymakers to provide more relief to households and businesses hurt by the pandemic, warning a prolonged slowing economic recovery could trigger typical recessionary dynamics.

"At this early stage, I would argue that the risks of policy intervention are still asymmetric. Too little support would lead to a weak recovery, creating unnecessary hardship for households and businesses," he said.



US President Donald Trump

and business bankruptcies would rise, harming the productive tinue." "We all need to keep working until capacity of the economy, and holding back wage growth," said the Fed chief.

Joe Biden, 2020 Democratic nominee and former U.S. vice President," she said. president, also slammed on Tuesday Trump's decision to suspend talks on COVID-19 relief, saying the president "never even really tried to get a deal" for the struggling Americans amid the pandemic.

"Make no mistake: if you are out of work, if your business is closed, if your child's school is shut down, if you are seeing layoffs and local governments. in your community, Donald Trump decided today that none of that - none of it - matters to him," Biden said in a statement. Apart from Democrats, at least three Republican members of Congress have immediately blasted Trump's announcement. Republican John Katko from New York said he strongly urges Trump to rethink the move. "I disagree with the President. With lives at stake, we cannot afford to stop negotiations on a relief package.

The Problem Solvers Caucus has a proposal that both sides agreed on and can bring negotiators back to the table," he tweeted. Senator Susan Collins from Maine in a statement published Tuesday called Trump's decision "a huge mistake," saying she has already been in touch with U.S. Treasury Secretary Steven Mnuchin, one of the chief negotiators, and with several of her if further fiscal support is not provided in

Also on Tuesday, Senator Lisa Murkowski from Alaska "Over time, household insolvencies tweeted that she strongly believes "negotiations should con-

we reach a bipartisan agreement that can pass both chambers and be signed by the

Mnuchin and Pelosi have resumed negotiations over the relief package in recent days, but the talks have so far yielded no deal, with significant differences remaining in key areas such as aid to state

The Democrats-controlled House last week passed a 2.2-trillion-U.S.-dollar COV-ID-19 relief bill.

However, some Senate Republicans previously signaled that they are not willing to support any package that costs over 1.5 trillion dollars to salvage the economy reeling from the pandemic.

Economists, as well as Federal Reserve officials, have argued that more fiscal relief is needed to sustain the economic recovery, warning of dire consequences

Chinese economy maintains medium-high speed growth

THE year 2020 is the final year of building a moderately prosperous society in all respects and implementing the 13th Five-Year Plan. From 2016 to 2019, China's economic growth has always been kept above 6 percent, and the country's GDP also surged from 70 trillion yuan (\$10.31 trillion) to nearly 100 trillion yuan, ranking the second in the world.

Last year, China's per capita GDP exceeded \$10,000, and its investment into research and development (R&D) reached 2 trillion yuan. The country contributed 30 percent to global

China has the highest number of big companies that made it to this year's Fortune Global 500 list, the second time in history. "Major enterprises are an important force of the Chinese economy. During the last five years, they showed a steady momentum for development, as well as a more obvious sign of high-quality development," said Wang Zhongyu, president of China Enterprise Confederation.

The Chinese economy, maintaining medium- to high-speed growth, is gaining increasing global influence. During the 13th Five-Year Plan period (2011-2015), China's contribution to global economic growth stood at around 30 percent, making the country the most powerful engine driving world economy. The country became the first major economy to recover economic growth since COVID-19. International rating agencies such as Moody's and Fitch Ratings all upgraded their outlook for China's economic growth this year, saying the country will keep serving as an engine for global growth.

China's economy is growing with both quality and efficiency. Under the new normal, China is not simply seeking growth rate, but placing more emphasis on quality and benefit. Its traditional industries are accelerating the speed of upgrading, with new businesses growing prosperously. Weaknesses of development are gradually being improved.

China has seen optimized industrial structure. The added value of China's tertiary industry accounted for 53.9 percent of the country's GDP last year, 3.4 percentage points higher from that in 2015, becoming an important stabilizer for economic growth.

Besides, the gap between urban and rural development is narrowing. At the end of 2019, permanent urban residents for the first time made up over 60 percent of the country's total population, marking an important progress of industrialization and urbanization. in addition, the country is enjoying a more robust innovation-driven development. Last year, an average of 20,000 enterprises were newly registered every day in the country, and the total R&D investment exceeded 2 trillion yuan. China had 13.3 invention patents per 10,000 people, ranking 14th in Global Innovation Index. **People's Daily**

New START 'will die' because of

unilateral US actions – Lavrov

ment, Russian Foreign Minister Sergey Lavrov said Monday.

"Unfortunately, this trend is holding rather firm. It [the

US] quit UNESCO, the UN Human Rights Council and with-

drew from almost all treaties. It is the last strategic offensive arms agreement that will die now because the conditions

it put forward are completely unilateral and take into ac-

count neither our interests nor experience of many dec-

ades when arms control was carried out to universal sat-

isfaction and was welcomed by all countries in the world,"

Lavrov did not rule out the possibility that Washington

China refutes accusations by US, other nations on HK, Xinjiang

UNITED NATIONS

CHINA'S permanent representative to the United Nations (UN), Zhang Jun, refuted on Tuesday groundless accusations against China on issues related to Xinjiang and Hong Kong by the United States and a few other countries.

Speaking at the General Debate of the Third Committee of the UN General Assembly, Zhang (pictured) resolutely rejected their interfering in China's internal afthe wrong side of history and is gorights and provoking confrontation among member states at the United Nations.

Zhang said the world today is at a critical juncture with major challenges. UN member states have just commemorated the 75th anniversary of the United Nations. World leaders have called for solidarity and cooperation in fighting COVID-19 and addressing other global challenges.

Regrettably, noises once again came out from a number of countries. The United States, Germany and the United Kingdom, ignoring the call from all sides, insisted on provoking antagonism. They abused the UN platform, politicized human rights issues, and

provoked political confrontation. They spread false information and political virus, smeared China, and interfered in China's internal affairs. China firmly opposes and rejects that, said Zhang.

The despicable acts of the United States are completely at odds with the trend of history. The world is progressing. The people and the world want solidarity not division, cooperation not confrontation, mutual benefit not zerostatements and wrongful acts of sum game. The United States is on fairs with the excuse of human ing against the international community, he said.

"I would like to tell the United States: Your cliches are completely untrue. China's achievements in human rights development are widely recognized and not to be denied by your lies and deception. China's adoption of effective measures to combat terrorism, safeguard national security and promote economic and social development is firmly supported by all Chinese people and can stand the test of time and history," he

"I would like to tell the United States: Your political scheme will never succeed. Developing countries have the right to defend their sovereignty, achieve development

others won't solve your problems, nor hide your failures." "I would like to tell the United States: Blaming China cannot cover up your poor human rights re-

cords," said Zhang. Before accusing others, the United States should better take a good look at itself in the mirror. In fact, it is the United States that should work to protect the basic rights of its people. More than 200,000 Americans have lost their lives to COVID-19. What the US government

It is the United States that should eliminate racial discrimination and

needs is treating the sick and saving

lives, not spreading "political virus"

and making troubles everywhere,

he said.

and maintain security. It is time allow its people to breathe. There that you wake up to the failure of exists systematic racial discriminayour successive attempts. Blaming tion and violence in the US judicial and law enforcement systems. Millions of Americans have cried out "I can't breathe" and "Black lives matter". The Third Committee should pay attention to racial discrimination and police brutality in the United States. The committee should discuss the issue and adopt a resolution on it, he said.

It is the United States that should stop war crimes and give peace back to the world. In its 244 years of existence, the United States has not been at war for only 16 years. The United States is the most belligerent country in the world. It has dropped bombs and fired bullets at civilians of other countries, resulting in massive casualties, refugees and displacements. Its hands are stained with the blood of innocent civilians, he said.

It is the United States that should earnestly implement international human rights obligations. The United States is practicing unilateralism and evading its own responsibilities. It has withdrawn from the Human Rights Council, refused to ratify human rights treaties, sanctioned International Criminal Court officials and imposed unilateral sanctions on other countries. This has seriously disrupted international cooperation on human rights. It is time for the United States to heed the world's call for justice, said Zhang.

He pointed out that Germany, the United Kingdom and some other countries, in disregard of facts, have violated justice and undermined cooperation.

Facing the poor human rights records of their own and of the United States, Germany, the United Kindom and some other countries chose to engage in selective blindness and double standards, willingly follow the United States and become its accomplices. It is total hypocrisy, said Zhang.

"Let me say this to you: put away your arrogance and prejudice, and pull back from the brink, now."

Xinhua

will next pull out of the WTO. "It was also critical of it and, as far as I understand, is still stonewalling the [WTO] Dispute Settlement Body's operation by blocking appointment of

MOSCOW

THE US-proposed con-

ditions for extension

of the Measures for the

Further Reduction and

Limitation of Strategic Of-

fensive Arms (New START

treaty) are unilateral, do

not take Russia's interests

into account and will lead

to the 'death' of the agree-

the members necessary to achieve quorum," the minister Moscow and Washington signed the Measures for the Further Reduction and Limitation of Strategic Offensive

Arms in 2010. Under its terms, either country must reduce its strategic offensive arms in such a way that at the end of the seventh

year following its entry into force and later on their overall amounts should not exceed 700 units of deployed intercontinental ballistic missiles (ICBMs), submarine-launched ballistic missiles (SLBMs) and heavy bombers, 1,550 warheads and 800 operational and non-operational missile launchers and strategic bombers. The treaty was concluded for a period of ten years (until

February 5, 2021). It can be replaced by a follow-up agreement before the deadline expires, or prolonged for no more than five years (until 2026) by mutual consent. Moscow urges Washington to refrain from procrastinat-

ing on the treaty's extension, because in its opinion it is the "gold standard" in the field of disarmament.

European Commission adopts 2020 enlargement package with investment plan

The European Commission on Tuesday published its annual enlargement package assessing the implementation of reforms in the countries aspiring to join the European Union (EU), together with a plan to hand out more economic help for these nations.

The package included country-

the six Western Balkans and Turkey, giving assessments and guidelines. Commenting on Western Balkans, European Commissioner for Neighbourhood and Enlargement, Oliver Varhelyi, said credible progress in the rule of law area remains a significant challenge, and the overall pace in the fight against

specific reports on the progress of corruption has slowed down. saying in a statement that the re-Turning to Turkey, Varhelyi said it needs to sustain constructive efforts to stop "illegal" activities with Greece and Cyprus. Turkey has not reversed a negative trend of moving further away from the European Union, he said.

In response, the Turkish Foreign

port "reflects the EU's biased approach which is also away from being constructive and has double standards,"

Turkey's state-run Anadolu news agency said. Presenting the investment plan, Varhelyi said it "should help transform the West-Ministry criticized the EU report, ern Balkans into one of the most

attractive regions for investment in the world.'

The commission is proposing to mobilize up to 9 billion euros (10.56 billion U.S. dollars) of funding for investment flagships in the areas of transport, energy, green and digital transition to create sustainable growth and jobs, according to a press release. Xinhua

UK PM upbeat about transforming country amid rising coronavirus concerns

PROMISING to build a better country over the coming 10 years, British Prime Minister Boris Johnson on Tuesday delivered an upbeat message at the annual conference of the ruling Conservative party, held virtually because of the pandemic.

It is Johnson's first conference speech since his landslide victory in December's snap general election, which gave him an 80 seat majority. Despite his optimistic note, grave concerns remained about the raging coronavirus pandemic with about 17 million people across the

restrictions. "The country that emerges from the crisis will be very different from the one that preceded it. It is not enough to go back to normal. We have lost too much. We have mourned too many...We will not content ourselves with a repair job," Johnson said.

The prime minister said he planned to introduce 95 percent mortgages with long fixed terms to help young people

get onto the housing ladder.

Among others, he also pledged that offshore wind power would be powering every home in the country within ten years. In his speech, Johnson made refer-

country subject to additional lockdown ence to some of the restriction measures imposed to tackle the virus that came under attacks by some politicians.

"I don't know about you, but I have had more than enough of this disease that attacks not only human beings but so many of the greatest things about our country -- our pubs, our clubs, our football, our theater and all the gossipy gregariousness and love of human contact that drives the creativity of our economy," said Johnson.

Local media reported Tuesday that dozens of Conservative MPs were threatening to reject the continued 10 p.m. curfew on bars and restaurants. Politi-

measure that has already seen hundreds of restaurants and bars closing until the curfew is lifted, Politicians, leisure industry officials and even some senior police officers have said the curfew causes problems, with thousands pouring out of bars onto the streets to continue to party. In the House of Commons (lower house of parliament), the chair of the Treasury Select Committee, Mel Stride, called for support for hospitality businesses, saying many thousands of jobs were being put at risk because of lockdown meas-

Lucy Powell, Labour's shadow busi-

cians will have a vote Wednesday on the eness minister, said umbrella organization UK Hospitality had warned pubs, clubs and restaurants across Britain could lose more than 500,000 jobs by Christmas. The impact of restrictions have been felt strongest in northern England, with Manchester and Liverpool both reporting massive increases in COVID-19 cases.

It has fuelled speculation that even tougher lockdown measures could soon be introduced across large areas of the

The leaders of four of the north's biggest cities, Manchester, Leeds, Liverpool and Newcastle wrote Tuesday to British Health Secretary Matt Hancock, calling

on him to improve local coronavirus measures, saying they were extremely concerned about the sharp increase in new COVID-19 cases in their areas. They called for enhanced local measures, developed jointly across police, council enforcement and public health officials to address rising infection rates based on local knowledge.

Meanwhile, coronavirus is spreading across London with more than 1,000 new cases a day, according to official figures. London was declared an area of concern last month when there were just more than 600 new cases a day.

Agencies

Guardian



A farmer picks honeysuckle in Dameng village, Neiqiu county, north China's Hebei prov-

Chinese citizens see larger income growth

RED Chines dates were hanging on jujube trees in a plantation base in Beisai village, Neiqiu county, north China's Hebei province. "We have a great harvest this year, with a production of 150 kilograms each mu (667 square meters). My net production has hit 400,000 yuan (\$58,900)," said Yan Zhenguo, a date grower in the village.

Yan was once a quarryman, whose job was to carry heavy rocks in the mountains and made them into 5-kilogram quadrels.

According to him, he could make only around 30,000 yuan each year back then when the market was gloomy. Later, he was demanded to quit his job by the county government as quarrying is quite destructive for forests

Under the support of relevant departments, Yan started a 5,000-mu jujube orchard and opened his own eco-agriculture company. "My income will keep rising in the future," said Yan, who's Chinese dates are expected to embrace a harvesting period thanks to technical improvement.

Yan is not the only one that's grown rich. In the recent three years, Neigby around 5,000 yuan. Chinese herb industries for local farmers to expand their income.

During the 13th Five-Year Plan period (2016-2020), China, starting from actual economic and social development, has practically improved the income of urban and rural residents through a series of policies to benefit the people, which continuously enhanced the sense of gain for the people. The rapid income growth is also making the Chines people more confident to pursue a better life.

Zhang Ying, who joined CHJ Care, an elderly care corporation in Beijing four years ago, has grown from a plain nursing worker to the head of a nursing home of the company in Beijing's Daxing district. Her salary also went from 4,000 yuan to 6,000.

"Nursing workers are in high demand in megacities, so my salary kept rising year by year," said Zhang, who had recently signed up for the test of health managers, adding that both her skills and income will be further im-

proved in the future.

The pro-employment policies implemented by China during the last five years were a solid support for the income expansion of Chines residents. Last year, the per capita disposable income of Chinese people for the first time exceeded the 30,000-yuan mark and hit 30,733 yuan.

The country's per capita disposable income in comparable prices expanded 96.6 percent in the 2011-2019 period, with the income-doubling plan nearing completion.

"I earn 700 yuan more each month, and I'm also exempted from the individual income tax, which helps my gain 3,000 yuan more every year," said Gao Yantao, an employee of Wenrui Machinery (Shandong) Co., Ltd., adding that he's planning to buy a new dish-washing machine for his family.

Many of his colleagues benefit from the country's tax reduction, he told People's Daily, saying it has further enhanced their mobility to work

China revised its individual income tax for the seventh time in August, 2018. According to statistics, reductions to individual income tax total iu county has expanded its Chinese 460.4 billion yuan when added in the herb plantation from less than 10 mu special additional deductions policy to 15 mu, increasing per capita income and the carryover effect from the policies introduced on October 1, 2018 planting has become one of the major to raise the individual income tax threshold and optimize the tax rate

> These reductions directly benefited 250 million taxpayers, with an average saving of 1,842 yuan per person. "Farming is just more and more promising," said Cui Jinli, a farmer from Xihua county, Zhoukou, central China's Henan province. Five years ago, his production per mu was only 350 kilograms.

Thanks to the guidance offered by a local expert, the number soared to over 600 kilograms this year, which helped him gain 10,000 yuan more each year.

With the implementation of rural revitalization and coordinated regional development strategy in the last five years, rural residents in China, as well as residents in central and western China have seen continuous improvement in their income. The urban-rural income gap shrank from 2.73 in 2015 to 2.64 in 2019.

People's Daily

African Development Bank calls for prudent management of public funds in S.Sudan

THE African Development Bank (AfDB) on Tuesday said prudent management of non-oil revenues during the revitalized transitional period will spur the growth of the economy and facilitate national reconstruction.

Benedict Kanu, AfDB Country Manager for South Sudan, said financial institutions in the east African nation should be transparent and accountable to the public.

According to the revitalized peace deal, the transitional unity government is mandated to carry out radical reforms and transformation of to ensure transparency and account-

Last week, South Sudan announced the recruitment of a Tanzanian national, Patrick Magoya as the new commissioner general for the National Revenue Authority, in an effort to boost non-oil revenue collection in the country amidst a collapsing economy.Magoya is the second foreign national to head the National Revenue Authority after the sacking of a Ghanaian, Olympio Attipoe in 2019.

Alain Noudehou, UN resident coordinator for South Sudan, said proper public financial management is important for the prosperity and devel-

public financial management systems opment of the war-torn, but oil-rich world's young country. "Managing public financial management in South Sudan is very key for the country's ability to recover and the country's own development going forward. When you talk about public financial management, there are two parts.

One part is how you generate revenue; the other part is how you spend it. Either way, you have to do it in a way that is transparent, efficient and also effective," Noudehou said. The officials were speaking during the welcoming ceremony of the new national revenue authority boss organized by the Ministry of Finance.

Xinhua

US military chiefs in quarantine, as COVID-19 infections linked to White House continue to grow

WASHINGTON

MEMBERS of the U.S. Joint Chiefs of Staff, including Chairman Mark Milley, are reportedly in quarantine after exposure to COVID-19, as infections linked to the White House continue to grow.

The news emerged Tuesday afternoon after the Coast Guard announced its vice commandant, Admiral Charles Ray, had tested positive for the virus and would be quarantining from home.

Ray attended meetings with other senior military leaders at the Pentagon last week, according to a spokesperson.

"Out of an abundance of caution, all potential close contacts from these meetings are self-quarantining and have been tested this morning," Pentagon spokesman Jonathan Hoffman said in a statement. "No Pentagon contacts have exhibited symptoms and we have no additional positive tests to report at this time."

In addition to Milley, Vice Chairman John Hyten and several other members of the Joint Chiefs of Staff, a panel of high-ranking U.S. military officers who advise the president and other civilian leaders on military issues, have also reportedly entered

"There is no change to the operational readiness or mission capability of the US Armed Forces," Hoffman said. "Senior military leaders are able to remain fully mission capable and perform their duties from an alternative work location."

Meanwhile, Stephen Miller, senior advisor to U.S. President Donald Trump, and several others have ioined a growing list of individuals in the president's orbit known to have contracted COVID-19, which included his confidants, campaign and White House aides, allies on Capitol Hill, and journalists covering the White House.

"Over the last 5 days I have been working remotely and self-isolating, testing negative every day through yesterday," Miller said in a statement. "Today, I tested positive for COVID-19 and am in quarantine."

Miller's wife, Vice President Mike Pence's communications director Katie Miller, tested positive for COVID-19 in May.

She tested negative on Tuesday morning and traveled with Pence to Salt Lake City, Utah for the 2020 vice presidential debate scheduled for Wednesday but left the trip "out of an abundance of caution" as soon as she learned of her husband's diagnosis, according to an official.

Devin O'Malley, Pence's press secretary, tweeted Tuesday evening that

state of Quintana Roo, Mexico on Monday. (AFP)



the vice president had tested negative again in the afternoon.

"Vice President Mike Pence is encouraged to go about his normal activities and does not need to quarantine," according to a memo written by his

Democrats are demanding more information and transparency from the White House around details of recent events that may have led to the infection of Trump and others.

"The Trump White House's opaque, secretive handling of its super-spreader event is a public health threat," Senate Minority Leader and New York Democrat Chuck Schumer tweeted. "The outbreak which hospitalized Pres. Trump and infected numerous WH staff, 3 Senators, and more has yet to be fully

A day after returning to the White House following a three-day hospitalization for COVID-19, Trump, who continues to receive treatment, has reported no symptoms, White House physician Sean Conley said in his memo Tuesday.

"He had a restful first night at home, and today he reports no symptoms. Vital signs and physical exam remain stable, with an ambulatory oxygen saturation level of 95-97 percent," Conley wrote. "Overall he continues to do extremely well."

Trump tweeted on Tuesday morning he was feeling "great" and looking forward to the next debate with 2020 Democratic presidential nominee Joe Biden in Miami, Florida on Oct. 15.

Hours earlier, Republicans again sought to downplay COVID-19 by comparing it to flu, which was later hidden by Twitter behind a label stating that it violated its rules "about spreading misleading and potentially harmful information" related to the virus.

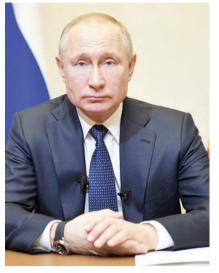
Trump and Biden met for their first encounter in the 2020 race in Cleveland, Ohio on Sept. 29, two days before the incumbent's diagnosis. The presidential candidates did not shake hands that night, while there was a distance between their podiums with neither wearing masks on stage.

Biden has undergone four COVID-19 tests since Oct. 2 with all results returning negative, according to his campaign

Speaking to reporters after a campaign stop in Gettysburg, Pennsylvania Tuesday evening, Biden said the next debate should not be held if Trump still has the virus.

"I think if he still has COVID, we shouldn't have a debate," Biden, who's leading his rival in national and battleground state polls, said. "I'm not sure what President Trump is all about now. I don't know what his status is. I'm looking forward to being able to debate him, but I just hope all the protocols are followed."

It is unclear if Trump, who may remain contagious, will be healthy enough to attend the matchup, as his doctors have warned he isn't out of the woods yet. Aged 74 and clinically obese, the president is at a higher risk of serious complications from the virus that has infected over 7.5 million people and killed more than 210,000 in the United States.



Using 'Russia' card to bait Trump plays into Moscow's hands – Putin

MOSCOW

THE attempts to humiliate US President Donald Trump by accusing him of ties with Russia just play into Moscow's hands and upgrade its status, Russian President Vladimir Putin said in an interview with Rossiya-24 TV channel yesterday.

"When someone is trying to humiliate or insult the incumbent head of state they anyway elevate you and me and talk about our incredible influence and might. To a certain degree, this plays into our hands," Putin said.

The Russian president stated that Moscow is not interfering in the US election campaign, it is up to voters to make their choice about the candi-

"Voters, in this case US citizens, should evaluate the positions of the candidates running for president of such a great world power, frankly speaking, like the United States," he commented.

"We are uninvolved onlookers, we are not interfering," the Russian leader

"It is none of our business, after all, let them deal with each other as they see fit based on the developments unfolding," the leader added.

Touching on the acrimony from both sides and the mud-slinging between the candidates during the current campaign, Putin labelled it all as "manifestations of the level of political culture or lack thereof." "However, I repeat, we are not going to get involved in this. That is all determined by domestic political processes, domestic political issues and US matters," the president stressed.

Work with any US president

Putin said that Russia is willing to work with any American president who will be elected by the citizens of the United States.

"We will be ready to work with any future US president, with that person who the American people will vest their trust in."

Putin pointed out that there were many pluses and minuses in bilateral relations during Trump's term in the

Speaking about the positives, in particular, he lauded the increased trade volume and stabilization on energy markets, while among the negatives. Putin mentioned the sanctions and Washington's pullout from the Intermediate-Range Nuclear Forces Treaty.

"Presidential candidate Joe Biden has publicly said that he is ready to extend New START [Measures for the Further Reduction and Limitation of Strategic Offensive Arms - TASS] or to sign a new treaty on limiting strategic offensive arms," the Russian leader noted. "Now, this is a serious element of our potential future cooperation."

Agencies

Menacing hurricane Delta primed to pound Mexico's Cancun

CANCUN

TOP Caribbean getaway Cancun shuttered shops and evacuated tourists from beach hotels as authorities prepared for the onslaught of Delta, a potentially devastating hurricane poised to tear across Mexico's Yucatan peninsula yesterday.

Delta, a Category 4 storm on the five-step Saffir-Simpson scale of intensity, is due to hit the coast in the early hours and sweep over Cancun before turning north and bearing down on the US states of Texas and Louisiana later this

One of the strongest hurricanes to threaten Cancun in years, Delta's arrival is a blow to Mexican

efforts to revive tourism in the surrounding beach-lined state of Quintana Roo, where the industry has been battered by the coronavirus pandemic.

"I want to go home, this is crazy," said Dee Harris, a 29-yearold from Michigan who came to Cancun with his partner and had been due to leave before the storm led to the cancellation of their flight. "The vacation was good before this.'

Delta is also disrupting the oil industry, with companies shutting down offshore production platforms and withdrawing work-

Late on Tuesday, Delta was about 217 kilometers east-southeast of the island of Cozumel,



Fishermen from the coastal area of Cancun save their boats in preparation for the arrival of Hurrican Delta, in the

blowing maximum sustained winds of 209 kilometers per hour (kph), the US National Hurricane Center (NHC) said.

Barreling northwest relatively briskly at 26 kph, Delta was expected to pass through Quintana Roo in 10-14 hours, state governor Carlos Joaquin said. "Hopefully, that speed means it won't do us so much damage," Joaquin told Mexican radio.

Slow-moving hurricanes often do more destruction than those with faster lateral movement because they have more time to unleash their force on structures.

Delta is expected to lose some wind power over the peninsula before gathering strength again in the Gulf of Mexico.

On Tuesday, residents queued at

supermarkets to stock up on provisions in anticipation of disruptions, while the state government readied shelters that need extra space due to coronavirus social-distancing requirements. Officials ordered the evacuation of Cancun's hotel zone and other coastal areas, while shop workers boarded up windows. A hurricane watch was in place

from the beach town of Tulum westwards, including Cozumel. Water levels could rise by up to 4

meters over normal tide conditions due to Delta, the NHC said. The Yucatan peninsula had al-

ready taken a hit at the weekend from Hurricane Gamma, a smaller storm that damaged property and forced restaurants and other attractions to close.

Guardian

SPORT



Los Angeles Lakers forward LeBron James reacts during the first half in Game 4 of basketball's NBA Finals Tuesday, Oct. 6, 2020, in Lake Buena Vista, Fla. (AP Photo)

Lakers top Heat 102-96, take 3-1 lead in NBA Finals

LAKE BUENA VISTA, Fla.

LeBRON James woke up from his gameday nap Tuesday and decided it was time to send his Los Angeles Lakers teammates a message. He grabbed his phone and told the Lakers

they were facing a must-win game.
"I felt that vibe. I felt that pressure," James said. "I felt like, for me personally, this was one of the biggest games of my career."

Message delivered.
James and the Lakers are back in control of these NBA Finals, one win away from the franchise's 17th championship. James finished with 28 points, 12 rebounds and eight assists, Anthony Davis' 3-pointer with 39.5 seconds left finally settled matters and the Lakers beat the Miami Heat 102-96 in Game 4.

The Lakers lead 3-1 and can win the title when the series resumes Friday.

"Big-time play. Big-time moment," James said of Davis' 3-pointer. "Not only for A.D., but for our ballclub and for our franchise."

Davis finished with 22 points, Kentavious Caldwell-Pope scored 15 and Danny Green added 10 for the Lakers, who didn't trail at any point in the final 20-plus minutes. The Lakers are now 56-0 this season when leading going into the fourth quarter.

Jimmy Butler scored 22 points for Miami, which got 21 from Tyler Herro, 17 from Duncan Robinson and 15 from Bam Adebayo – who returned after missing two games with a neck injury

"I just loved seeing our guys compete. I love how they respond in between those four lines," Heat coach Erik Spoelstra said. "This was a throwback game and there were some moments of truth there at the end, and probably the bottom line is they won those moments of truth."

noments of truth." He's right. Whenever Miami had something

GEITA Gold FC officials have disclosed

they hope their side will emerge victorious

in their 2020/21 First Division League (FDL)'s

Group B opening game against Singida United

scheduled for October 10 at Nyankumbu

Gabriel Nyasilu 'Gebo', Geita Gold FC

information officer, in an interview with The

Guardian, said their squad is well prepared

to collect three points in the game despite

acknowledging the quality of their opponents.

this match, as we understand the quality of our

opponents and that makes us work hard," he

game against Singida United as our team has

made enough preparations for the game," he

"The players are in high morale and all we

"The team is managed by the Geita District

are waiting for is collecting three points."

"We are well prepared and we are ready for

"We are very confident of winning our first

By Florida Raymond, TUDARCo

ground in Geita.

Geita Gold FC takes aim at Singida

going, the Lakers snuffed it out.

James' 3-pointer with 8:18 left in the third put the Lakers up 55-54 and set the tone for the way the rest of the night was going to go; L.A. leading, Miami chasing.

"Like I always say, they're a really, really, really good team and we've got to play damn near perfect to beat them," Butler said. "We didn't do that tonight. ... We'll watch this, learn from it, but we can't lose another one."

The Lakers were up by seven with 2:27 left in the third after a 3-pointer by Davis; Miami scored the next six to get within one. Herro made a 3 early in the fourth to get Miami within one again; the Heat promptly fouled Markieff Morris on a 3-point try, and he made all three shots.

Butler scored inside to tie the game with 6:27 left; James scored the next five points himself, including a three-point play where he ended up flat on his back after spinning the ball perfectly off the glass for a score on a drive while taking contact.

"You have to credit our guys' competitive spirit," Lakers coach Frank Vogel said. "They were flying around and just competing at an extremely high level that end of the floor."

A bounce here, a bounce there. Those were the differences late, and the Lakers made their own breaks.

Butler had a corner 3 that would have given Miami the lead rim out with 3:05 left; Caldwell-Pope made a corner 3 at the other end seven seconds later and the Lakers were up 93-88. Miami then turned the ball over on a shot-clock violation; Caldwell-Pope scored on a drive for a seven-point lead.

James said the job isn't done. But he knows the Lakers are on the brink.

ne lakers are on the brink. "I love what we did tonight," James said.

ΛD

'Fire brigade' tactics did not have to erode trust in Krmpotic

By Correspondent Michael Eneza

AS we do not keep the Guinness Book of Records here, nor are we constantly updated on new entries, we can only hypothesize if city giants Young Africans SC (Yanga) have broken any records locally or in the region with the sacking of a professional coach, Zlatko Krmpotic, 37 days from his being assigned.

It is the rapidity of ending his duties at the Jangwani Street club side that appears to have surprised observers the most, making the cause of the parting of ways a highly disputed issue. It is uncertain if the reasons have been made clear.

Still, the club leadership will have another set of questions to respond to, which they ignored in sacking the coach and will now have to sort out their position in hiring another coach.

It is what they said at the time that they accepted his profile as the right person for the team, especially his extensive experience in handling sides in southern Africa.

It is the sort of clubs that a good side here has to make an effort to beat, not though as highly placed as habitual hard hitters like TP Mazembe, AC Horoya and several such sides.

There was a sort of irony in the reasons for the sacking and specifically those being raised in street talk or social media and pundits' debates, one particularly interesting version saying that the coach told the club leadership what he thought was likely in the forthcoming derby at the Benjamin Mkapa Stadium.

They say the now fired coach was frank that this ought to be a teambuilding period, not where one expects to win the derby or aim singularly for the championship, a somewhat realistic piece of advice that must have sounded totally offensive in Yanga ears.



Former Yanga head coach Zlatko Krmpotic

If he was not a coach for the derby, was he a coach for anything?

Up to that point he was indeed a coach for something, as pundits were highly rating his performance so far, taking Yanga to four matches without a goal being netted against them, which is one kind of statistic that is considered to be reliable.

For a goal is not scored for lack of shooting energy on the part of the rival forward line but checking the midfielders and forwards not to create the right conditions for a decisive kick of the ball.

It is not easy to assure that this is the case, and any team in the premier league can reverse any such plans when they examine the way the other team plays, or for rivals to stop their moves halfway.

So the first trap for whoever will be Yanga's new coach - and even an interim coach as the club was on hurry for his departure while they could have kept his derby misgivings to themselves- will be to assure another clean sheet for four consecutive matches, including the derby at the end of the week.

If no goal against Yanga by the Simba forward line, then the coach will at least have equaled the performance registered lately- and to his credit, in a trickier environment compared to other premier

It is an assignment the Yanga leadership has carved out for itself in seeing an underdog plea as betrayal.

Yet the Yanga leadership move had something that responds to ordinary wisdom, for instance in the French expression translated as 'the more it changes, the more it remains the same,' that in a club with a strong leadership that can face the fans, that kind of assessment, even if it is leaked, would be harmless.

But Yanga officials are keenly aware of club traditions, sentiments and red lines, in which case it was entirely unforgivable to speak the f...word, that the team would most certainly or predictably f-ail against Simba.

So that the club leadership washes its hands clean from

such betrayal, the coach just had to pack and go..!

Some pundits even seem to find a lot of wisdom in that course of action, in the fact that if the derby went against them, the leadership- and that matter the fans - will have the caveat that the team did not have a coach and that is why it lost.

The bottom line is that it cannot have a coach who either expects defeat (the worst case scenario in the case of Zlatko Krmpotic's remarks) or admits unlikelihood of winning against their archrivals, as it means he does not share their aspirations, momentarily confused with expectations.

The fact that continuing the clean sheet performance would just have sufficed, with or without scoring a goal upfront was overlooked, and Zlatko's reflections, instead of a note of caution, became a charge sheet.

At times such issues are resolved at an ethical level rather than by technical considerations alone, but then here the verdict of things is difficult to ascertain.

Did Jose Mourinho win 6-1 at the Old Trafford because something wrong had been done on him earlier, or it simply showed that it can happen to others?

In that case, were the Yanga leadership victimizing Zlatco for his realism or punishing themselves in the face of harsh reality - that the team has really no chance against Simba? Was it victimization or unbounded faith?

Dar bank announces sponsorship for 2020 National Basketball Championship



The CRDB Bank's Communications Director, Tully Esther Mwambapa (2nd R) takes a shot at a function for announcing the bank's sponsorship for this season's National Basketball Championship in Dar es Salaam yesterday. The championship, dubbed '2020 CRDB Bank Taifa Cup', will take place in Dodoma from November 12-21. Others are (L-R) Tanzania Basketball Federation (TBF) secretary general, Michael Mwita, Azam TV Sport Programs supervisor, Michael Maluwe, and Sanlam Company Chief Executive Officer, Geoffrey Masige PHOTO; SELEMANI MPOCHI CORRESPONDENT

United in 2020/21 FDL opener By Guardian Reporter

Council and we ask other companies to come forward and sponsor it so that it can do well and win promotion to the Mainland Premier League."

Other sides making the Group B of this

season's FDL are Mwanza's Mbao FC, Pamba

FC and Alliance FC, Arusha FC, Dar es Salaam's Transit Camp FC, Dodoma's Fountain Gate FC, as well as Tabora's Rhino Rangers FC and Kitayosce FC. The Group B's opener, slated for tomorrow,

will pit Dodoma's Fountain Gate FC against Mwanza's Alliance FC to be played at Jamhuri Stadium in Dodoma.

In the Group B's other first round fixture, slated for the following day, Transit camp FC will be away to Kitayosce FC at Ali Hassan Mwinyi Stadium in Tabora.

Two matches have been penned for Sunday, the first will pit Pamba FC against Arusha FC at Nyamagana Stadium in Mwanza.

The day will also see Mwanza's Mbao FC lock horns with Rhino Rangers FC at Ali Hassan Mwinyi Stadium in Tabora.

THE CRDB Bank has announced its sponsorship for the 2020 National Basketball Championship, which will take place at Chinangali courts in Dodoma from November 12-21.

Tully Esther Mwambapa, CRDB Bank's Communications Director, said the bank has reached an agreement with Tanzania Basketball Federation (TBF) on sponsorship for the competition, which will be known as 'CRDB Bank Taifa Cup'.

This season's National Basketball Championship's motto is 'It is more than a game, it is life'.

Tully disclosed the sponsorship, worth 200m/-, is a continuation of the CRDB Bank's efforts to back youths' participation in sports.

She said the bank, through its Corporate Social Investment Policy, has been backing youths' sports, believing the approach will boost the youths' participation in other economic activities.

Tully said that failure by basketball to attract support at the domestic level which has, as a result, left talented domestic basketball players as a frustrated lot, has motivated her bank to pump in cash for the competition.

"CRDB Bank Taifa Cup' is not only aiming at

motivating youths' participation in the sport and getting the sport's followers involved in it but also showing the rest of Tanzanians the gains accrued from investing in promotion of sports among youths, which include creation of employment opportunities," she disclosed.

She said several presents have been set aside for teams which will perform well in the showpiece.

The institution, she noted, has further allotted 50m/- for scholarships to be awarded to players who will excell in the competition.

"We will as well have awards for basketball followers in every stage of the competition," she stated

"I ask Tanzanians to closely follow the competition via Azam TV and social media sites to know how they can participate in it."

Michael Mwita, TBF secretary general, expressed his sincere regards to CRDB Bank for sponsoring the National Basketball Championship, noting the support will boost domestic youths' interest in basketball, as it is

the case for other sports disciplines.

Mwita disclosed: "We are extremely happy for this sponsorship and the CRDB Bank's strong willingness

to be fully involved in efforts to develop the sport domestically."

"The sponsorship will not only improve the tournament but also motivate most of Tanzanians to closely follow the sport and get more youths effectively participate in it."

Michael Maluwe, Azam TV Sport Programs supervisor, called on Tanzanians to start watching the 'CRDB Bank Taifa Cup' via the television station's sports channel, Azam Sports 2.

Maluwe noted the bank has started a special program covering build up to the showpiece.

"Azam TV will pitch camp in Dodoma to bring Tanzanians the build up to the event, I welcome them to join Azam TV to celebrate our youths."

The 'CRDB Bank Taifa Cup' is set to bring together 36 teams, with male and female players participating

A competition involving veteran basketball squads, namely CRDB Bank team, Bunge, Pazi, Bahari and a team made up of basketball players with disability, will take place prior to the 'CRDB Bank Taifa Cup's tip off.

An insurance firm, Sanlam, and Cool Blue Company are the 'CRDB Bank Taifa Cup's other sponsors.

Guardian

Cristiano Ronaldo rape case moving toward trial in US

LAS VEGAS

CRISTIANO Ronaldo's legal fight against a woman who accuses the international soccer star of raping her in his suite at a Las Vegas resort more than 10 years ago is heading toward a trial before a federal judge in Nevada

No date was immediately set, but U.S. District Judge Jennifer Dorsey said she will hear arguments and decide herself whether Kathryn Mayorga was mentally fit to enter a 2010 hush-money agreement with Ronaldo's representatives that paid Mayorga \$375,000.

Ronaldo's attorney, Peter Christiansen, declined to comment on Tuesday. Mayorga's lawyers, led by Leslie Mark Stovall, did not immediately respond to email and telephone messages about the judge's ruling, issued Sept. 30.

Dorsey wrote that a court should decide whether Mayorga "lacked the mental capacity" to sign a confidentiality arrangement with Ronaldo's representatives and "whether any agreement ... was ever formed between the parties."

It was not immediately clear whether Ronaldo or Mayorga will have to be in court in person when a trial is held.

The Associated Press generally doesn't name people who say they are victims of sexual assault. But after filing her lawsuit against Ronaldo in October 2018, Mayorga gave Mayorga's lawsuit damages Ronalconsent through her attorneys to be do's reputation.

Dorsey gave both sides until the end of November to agree upon a plan for a bench trial.

Christiansen could appeal Dorsey's order to the 9th U.S. Circuit Court of Appeals. He declined to say whether he will do so.

The ruling represents a setback for Ronaldo's legal representatives, who have so far kept details of the 2010 settlement sealed. It moves back to a public court questions that U.S. Magistrate Judge Daniel Albregts said in February belonged behind closed doors.

U.S. district judges can overrule magistrate judges, who handle court filings and pretrial arguments.

Ronaldo, 35, lives in Portugal and is one of the richest athletes in the world. He plays in Italy for the Turin-based soccer club Juventus and captains his home country's national team. Mayorga, 37, is a former teacher and model who lives in the Las Vegas area. She states in her lawsuit that Ronaldo or his associates violated the confidentiality agreement by allowing reports about it to appear in European publications in 2017. She seeks to collect at least \$200,000 more from Ronaldo.

Ronaldo's lawyers maintain that media reports were based on electronic data illegally hacked, stolen and sold by cyber criminals. They say they believe documents have been altered and complain that

Cavani ready for 'responsibility' of Utd's No. 7

LONDON

EDINSON Cavani says he's ready for the "responsibility" of wearing Manchester United's No. 7 shirt.

The striker, who signed a two-year contract at Old Trafford on Monday, will follow in the footsteps of Eric Cantona, David Beckham and Cristiano Ronaldo by inheriting United's No. 7 and the 33-year-old is determined to live up to the expectation that comes

"It will give me great pride to wear the No. 7 shirt for Manchester United," Cavani told ESPN's "90 Minutos."

"Now I am going to prepare for this responsibility, do my best to be ready and enjoy it and I hope to make my mark at Manchester United.

"I have two years of a contract with Manchester United. I want to give it my all here. I feel good."

Cavani has been a free agent since leaving Paris Saint-Germain and has not played a competitive game since March.

He did not feature for PSG during the Champions League mini-tournament in Portugal and has revealed he contracted COVID-19 during the summer along with his girlfriend.

"There was no need to tell anyone or say anything," said Cavani.

"It would have been different if I had been playing, but it happened after we took vacation in Spain. After we arrived in Paris, we tested negative.

"But later, after that, my girlfriend showed symptoms so we repeated the test and she was positive and because she had it, I also had it. I am talking about it now because it already hap-

(Agencies)

Scotland, Ireland among those seeking Euros places in playoffs

LONDON

SCOTLAND, Ireland and Northern Ireland are among the 16 sides hoping to take a step closer to qualifying for next year's European championships in the Euro 2020 playoffs on Thursday.

AFP Sport explains how the new format will work and who can claim one of the four remaining places at the rescheduled tournament. How does it work?

Twenty teams have already book their place at Euro 2020 through qualifying.

The 16 sides in action this week are the bestplaced finishers from the inaugural Nations League to have not already qualified.

Split into four sections of four, each path will consist of two semi-finals played on Thursday and one final on November 12. Who is in the mix?

At least one nation from every tier of the Nations League must qualify. Therefore one of Georgia, Belarus, North Macedonia and Kosovo will reach a major international tournament for the first time as the best teams from League D.

Scotland are aiming to end a 22-year wait to qualify for a tournament as they face Israel at Hampden.

"We knew how big this game was going to be a long time. It has always been in the back of our minds, even previously playing other games this has always been the one that everybody has looked at," said Scotland midfielder Kenny McLean.

"It is the biggest game we have had in a long time, we know that as players, we know how important is it. It is such a big thing for the country. We are ready."

Even if Steve Clarke's men make it through to next month's final, the spectre of Erling Haaland stands in their way as the winners between Scotland and Israel with face Norway or Serbia.

Borussia Dortmund striker Haaland scored his first international goals last month, including a double in a 5-1 thrashing of Northern Ireland, and leads a talented Norwegian generation also including Real Madrid midfielder Martin Odegaard.

There could be an all-Ireland showdown next month as Northern Ireland travel to Bosnia, while the Republic face Slovakia away.

Surprise quarter-finalists at Euro 2016, Iceland host Romania hoping to set up a final against Bulgaria or Hungary.

Will there be fans? UEFA announced last week that supporters will be allowed to attend the playoff matches if local authorities permit them to do so, up to a maximum of 30 percent of stadium capacity.

In a statement, UEFA president Aleksander Ceferin said: "27 countries on the continent already allow fans to some extent.

"This decision will allow for a coherent approach on a country-by-country basis and not on a competition-by-competition basis which was sometimes difficult to understand for fans."

Even in countries where fans are being allowed



back, in most cases the numbers remain well below 30 percent of stadium

For Norway's clash with Serbia, just 200 fans will be allowed in to the 28,000 capacity Ullevaal Stadion.

Meanwhile, It's just football, some say, but for Kosovo, one match means so much more than that.

Not only can Thursday's game in Skopje take Kosovo a step closer to the re-scheduled Euro 2020 but it is also being seen as a chance for the Kosovar people to stand up and be noticed as an independent country.

Kosovo, which declared independence from Serbia in 2008, meet neighbouring North Macedonia in the Euro play-off semi-finals, knowing that victory in Skopje will edge them closer to a place at sport's top table for the first time.

"I live for our flag to be raised among the 24 flags of the best nations in Europe," said 23-year-old psychology student Besart Morina.

The game has been dubbed by the media as "the most important match in Kosovo's history", and even head coach, 69-year old Bernard Challandes sees the Skopje showdown as "not just a football

"We are in the new country of Kosovo and the football team is so important for the people," the Swiss-born boss said in a press conference.

Refugee squad

Sports are a frequent arena for tensions with Serbia. The scars still run deep after the bitter war between the two which ran from February 1998 to June 1999. The Serbs attempted to block Kosovo

Messi to put Barca drama behind him as Argentina seek fast start

The fact that none of the 24 players selected for the match play in the

from joining UEFA and FIFA in 2016 but

their failure on that score makes the

Kosovars the newest side in the qualifiers.

domestic league is a remnant of Kosovo's violent past -- a majority of the squad are descendants from ethnic Albanian refugees that fled the violent regime of Serbian strongman Slobodan Milosevic during 1990s.

A lot of the players born after the bloody conflict started their careers scattered from Sweden to Swizerland, but opted to play for the yellow-and-

Some of them are good enough to play in Europe's top leagues.

Captain Amir Rrahmani is at Napoli while Samir Ujkani and Mërgim Vojvoda both play for Torino.

Another in Serie A is Lazio's Vedat Muriqi -- he is in the squad for Skopje although a recent positive Covid-19 test makes him a doubtful starter.

Others play in the France's Ligue 1, the Dutch Eredivisie or Germany's

"A lot of players got good contracts, but they must never forget their roots and what it means to play in the Kosovo shirt," said Challandes.

The European newcomers struggled during qualifying for 2018 World Cup, scoring only three goals and recording just a single point -- a 1-1 draw in Finland -- in 10 matches.

Despite being labelled as outsiders in Euro qualifiers, Kosovo were a revelation. Israel They put together a remarkable 15-game unbeaten run, including friendlies, before falling to England 5-3 in

September 2019. But they finished third in their group, ahead of Bulgaria and Montenegro, to secure their place in the play-off.

"Challandes brought sustainability. He unified them with discipline and selfconfidence," said Eroll Salihu, secretary general of the Football Federation of Kosovo (FFK).

- Fitness woes -

the stadium.

However, the side travel to Skopje plagued with fitness issues, as four of the squad are expected to miss the game through injury.

The coronavirus has also affected fitness levels with some players not having played since before lockdown.

"We have waited more than two years for this match, and now we are in this

situation," said Challandes. "We don't have a lot of alternative

options.' The historic match will only be played about 100 kilometres (62 miles) from Kosovo's capital Pristina but because of

Kosovo also face a determined opponent -- North Macedonia have waited 30 years to get this far.

of the virus no fans will be allowed into

"We will give everthing to work out their weaknesses so we can win," said North Macedonian forward Vlatko Stojanovski. But Kosovars are proud of their

national team no matter what happens. Posters of the players are dotted around the streets in the bars and the shops are packed with replica kits. Arsim Mehana, a 41-year-old taxi driver,

told AFP the team was doing more for the international standing of the country than all the politicians.

"They are young but better and contribute more to our recognition on the international stage than our diplomats," he said.

If Kosovo win on Thursday they will still have one more hurdle before they reach the Euros -- a play-off final against either Georgia or Belarus.

Fixtures (1845 GMT unless stated) Path A: Bulgaria v Hungary, Iceland v

Path B: Bosnia and Herzegovina v Northern Ireland, Slovakia v Republic of

Path C: Norway v Serbia, Scotland v

Path D: Georgia v Belarus (1600 GMT), North Macedonia v Kosovo

Atletico furious with Partey over exit: sources

ATLETICO Madrid are angry with Thomas Partey for the way his lastminute deadline day move to Arsenal was conducted, sources have told

Partey, 27, joined the Premier League club on Monday night after they paid his €50 million buyout clause.

Atletico said they were informed by La Liga at 11.28 p.m. Spanish time -- just over half an hour before the transfer window closed - that Arsenal's representatives had been at their Madrid headquarters that evening to exercise the player's release clause.

Sources told ESPN that Atletico were "resigned" to Arsenal's actions rather

than being upset by them. The club had been aware there could be some late movement in the market, and coach Diego Simeone admitted on Saturday that the club were "worried" about "bad surprises, which can always happen in football," ahead of deadline

ESPN reported in August that Atletico were concerned about having to replace, or cope without, one of their biggest stars – such as midfielder Partey or goalkeeper Jan Oblak -- if a club paid their buyout clause this summer.

That led to an air of acceptance at the club's offices on Monday when the news broke, and a realisation that there

was nothing they could do about it. A year earlier, Atletico had lost Antoine Griezmann, Rodri Hernandez and Lucas Hernandez in similar circumstances.

The difference in Partey's case is that the departure came in the final minutes of the window, although Spanish rules give them an extra month to find a replacement, as long as that player comes from within La Liga.

Nonetheless Atletico were unimpressed with Partey's willingness to leave a club where he'd spent eight years - being viewed as akin to an academy product after joining as a teenager in 2012 - in this manner, putting them in a difficult position.

Partey broke into the first team in 2015, and became a key player over the past three seasons, but remained one of the worst-paid members of the firstteam squad, despite being among the best performers.

The club had offered Partey a new improved contract earlier this year before the coronavirus pandemic, which

He was later offered a reduced deal in the new financial environment, with Atletico desperate to increase his buyout clause to a figure more reflective of his market value.

That offer was ignored and Partey went on to be linked to Arsenal throughout the summer.

Atletico maintained that no formal bids had been made, with the Gunners reluctant to pay the full value of his clause and Atletico refusing to negotiate, until Monday's dramatic late-night

conclusion. Later on Tuesday, Atletico full-back Kieran Trippier tipped his former teammate to adapt quickly to the Pre-

"He's unbelievable, his physicality, how he breaks up play. Technically he's got everything. He ranks as one of the best midfielders I've played with," he said. "He speaks perfect English. I don't think he'd have a problem with the Premier League."

(Agencies)

By Daniel MEROLLA

SUPERSTAR footballer Lionel Messi will take a break from his Barcelona soap opera as he bids to fire Argentina to the World Cup in Qatar and what will probably be his last chance

to try to win the coveted trophy. The 33-year-old, a record six-time winner of the Ballon d'Or, has won everything in the club game with Barcelona several times over but his international trophy cabinet looks bare in comparison.

"The only goal I have now is to win the World Cup with the national team," he has said. The closest he has come so far was as losing

finalist against Germany in 2014.

Thursday's clash with Ecuador gives him the chance to start building towards one last tilt at that goal.

Cup ends, and will turn 39 during the following global showpiece in North America. In the meantime, he has a pair of qualifiers -- Argentina also travel to Bolivia next Tuesday

He will be 35 by the time the Qatar World

-- to distract him from his club travails. Messi tried to force his exit from the Catalan giants in the close season but Barca held firm and a 700 million euro release clause ensured

he remained, albeit disgruntled. Playing Ecuador in his homeland may provide a welcome respite but it is also fraught with potential difficulty.

Four years ago at the start of qualifying for the 2018 World Cup in Russia, Ecuador stunned Argentina 2-0 at River Plate's iconic Monumental stadium in Buenos Aires.

It took a hat-trick by an inspired Messi in Argentina's final qualifier -- away to Ecuador -- to send the twice world champions to Russia.

Thursday's match will be in another iconic stadium: Boca Juniors' Bombonera.

But it will be a surreal experience in an empty ground that would normally be bouncing with stands packed full of some of the most fervent and passionate fans in the world.



Lionel Messi's last ambition is to win the World Cup with Argentina. (Agencies)

Covid-19 has put paid to any hopes of a paying public.

- 'Memory' players -

This is a much-changed Argentina from that which disappointed at the last World Cup.

Young coach Lionel Scaloni embarked on an ambitious regeneration of the squad following the abject exit

from Russia under the tutelage of Jorge Sampaoli.

However, alongside Scaloni's 'new guard' remain several old hats, like "We can say that there are seven or

eight "memory" players that are the

foundation," said Scaloni, pointing out that with "only one day of preparation" they would need the experienced heads to help the team hit the ground running. He will be without the injured Man-

chester City forward Sergio Aguero, though, while Scaloni has left out Paris Saint-Germain winger Angel Di "Messi needs two players ahead of him that he can assist, and sit deep,

not at the tip. That's how we got results at the Brazil 2019 Copa America," added Scaloni in reference to Argentina's third-place finish.

One player competing to lead the line is Sevilla's Lucas Ocampos. "He's strong, technical and scores

goals, and also helps in the defensive phase," said Scaloni, who will have to also select between Paulo Dybala of Juventus and Inter Milan's Lautaro Martinez.

- Cruyff's successor -It's been a turbulent covid period for Ecuador, who will be led by Argentine Gustavo Alfaro after Dutchman Jordi Cruyff quit without ever

leading the team. Cruyff, the son of late Dutch legend Johan Cruyff, was hired in January but football was put into lockdown over covid-19 before he could take charge of his first match and he subsequently resigned in July with no restart date yet fixed.

Alfaro has coached 13 clubs in Argentina, winning the Copa Sudamericana with Arsenal in 2007, but this is the 58-year-old's first job as a nation-

al team coach.



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SPORT

Scotland, Ireland among those seeking Euros places in playoffs

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Premier League Board now pushes Dar Derby back

By Nassir Nchimbi & Seth Denis, TUDARCo

THE Tanzania Premier League Board (TPLB) has fixed a new date for this season's Vodacom Premier League match between rivals, Simba SC and Yanga, which had earlier been slated for October 18.

The two sides were set to meet in the clash, known as 'Dar Derby', at Benjamin Mkapa Stadium in Dar es

The TPLB issued a statement yesterday, noting the duel will now be played on November 7 at the venue, with kick off scheduled for 5pm.

The changes, according to the TPLB, have come about because of probability of the existence of restrictions on international travel after the completion of international friendly matches.

The board disclosed the restrictions will likely affect

Simba, in particular, have many foreign professionals that have been selected for their respective countries' national teams, which will play friendly matches.

"Many countries still continue to impose strict conditions on international travel procedures since the outbreak of the coronavirus," the TPLB's Information and Communication Department said.

In another development, Yanga leadership has stated the decision by TPLB to reschedule the side's match against Simba is good for the former.

Yanga official disclosed the move will help their club's players stay fit.

The Jangwani Street-based side's motivation officer, Antonio Nugaz, said that doing so provides an opportunity for their team to prepare well for the game.

Yanga had already set up camp in preparation for the game, whereas Simba are set to enter the camp tomorrow, with the camp involving players that were

not selected for the senior national team, Taifa Stars. Simba's management disclosed it has received reports of the change of the date for the match.

The club's manager, Patrick Rweyemamu, confirmed that they are working on the reports.

"We have received reports of the change and we will work closely with the management," he said.

The two sides, as it is the case for the rest in the Vodacom Premier League, have taken part in five matches, with Simba being placed second followed by Yanga in the third spot. The sponsorship is a continuation of Serengeti Premium Lager's support to the senior national team, having done so between 2010 and 2012 and during the expired three-year contract that was signed in 2017.

After contract signing, TFF introduced new Taifa Stars kits, both for home and away games.

The jerseys were introduced by Taifa Stars' assistant skipper, John Bocco, and they are to be used by the

Taifa Stars are expected to use the new home kit in the upcoming international friendly game against Burundi at the Benjamin Mkapa Stadium in Dar es Sa-



06:00 Supa Breakfast 10:00 MAMAMIA

12:00 Kipenga Xtra 13:00 Planet Bongo 16:00 EA Drive

20:00 Kipenga

21:00 The Cruise



Taifa Stars' players take part in training in Dar es Salaam yesterday to shape up for an international friendly against Burundi, slated for Sunday in the city.

Ndayiragije: We will fight for victory in Sunday friendly

By Seth Denis, TUDARCo

TANZANIA's senior national soccer team 'Taifa Stars' head coach, Etienne Ndayiragije, is optimistic his team will emerge victorious in an international friendly match against Burundi, to be played at Benjamin Mkapa Stadium in Dar es Salaam on Sunday.

Ndayiragije said yesterday he has been closely assessing the Burundi national team.

The teams will use the friendly, which is in FIFA calendar for international friendlies, to prepare for their respective Africa Cup of Nations (AFCON) qualifiers' games, which will take place next month.

shape up for the international friendly.

The team also officially launched jerseys to be used by the squad in continental assignments. Ndayiragije said: "I have

called up the players on the basis of their quality and the time we are currently in as this is a friendly match, it is all in all, important to the team."

He disclosed; "I believe that with the preparation that we will go for with these players, we have a chance to get good results, the most important issue is seeing how the players

to be intense, given the Taifa Stars' gaffer is a Burundi national, whose squad will face a team he knows well.

"I understand my opponents are not a weak team, this means we have to do well and get good results," he said.

Taifa Stars last met Burundi in the preliminary stage of the World Cup qualifiers, which took place last year and ended with the former knocking the latter out.

Burundi jetted into Dar es Salaam at 11am yesterday to take on their hosts.

Some of the players that make

Taifa Stars entered the camp will make full use of the tech- Burundi's national team are in the city on October 5 to niques." The match is expected a trio of Jonathan Nahimana, Bigirimana Blaise and Steve Nzigamasabo that feature for Mainland Premier League side, Namungo FC.

Other players making Burundi's national squad, which will take on Taifa Stars on Sunday, are Cedric Amissi (Al-Taawoun, Saudi Arabia), Mohamed Amissi (Eredivisie club Heracles Almelo, Belgium), Philip Nzeyimana Oslev (Akademisk Boldklub Gladsaxe, Denmark), Frederick Nsabiyumva (Chippa United, South Africa), Bonfils Caleb Bimenyimana (Pohronie, Slovak) and Yussuf Nyange Ndayishimiye (Yeni Malatyaspor, Turkey).

BURUNDI's senior national soccer team has jetted into Dar es Salaam to face Tanzania's Taifa Stars in an international friendly clash, slated for Sunday in

for Stars' friendly

Nassir Nchimbi, TUDARCo

The clash will help the two sides shape up for their respective Africa Cup of Nations (AFCON) qualifiers' games, slated for November.

The visitors' head coach, Jimmy Ndayizeye, stated the absence of his squad's star, Abdulrazak Fiston, will not affect his plans for the friendly match, which will take place at Benjamin Mkapa Stadium.

A squad of 19 players forming Burundi's national team arrived in Dar es Saam yesterday afternoon minus Fiston who is playing for the Egyptian club, ENNPI.

Speaking to reporters in the city yesterday, Ndayizeye said ENNPI Club had barred Fiston from joining his country's team in the friendly, which is in FIFA calendar for international friendlies.

He said the absence of either one or two players in his team would not affect his plans because he has many Burundian players that can fill the void.

"Today we have come with 10 players from Burundi, we also have three players that are playing here in Tanzania and others from South Africa and elsewhere who will arrive tomorrow (today)," he

"We are well prepared for this match, which will be an opportunity for us to seek revenge because Tanzania eliminated us from the preliminary stage of the World Cup qualifiers, we will not accept losing this friendly match," Ndayizeye

He said he believes the game will be a good test for his players because he knows Tanzania and Burundi are friends and there is hardly any difference between the two, as far as standard of football is concerned.

"As for Samatta (Taifa Stars' skipper), he is a good player, I will not be afraid of him because my squad has players who play outside Burundi, so, I am confident it will be a better game and more technical," he stated.

Ndayizeye further said he is happy with the current form of his striker, Saido Berahino, who plays for Belgian club, Charleroi, on loan from Zulte Waregem.

He disclosed that Berahino, who is also Burundi squad's skipper, has improved his performance, in comparison with his previous form, noting he expects the player will lead his team to victory on Sunday.

Taifa Stars are expected to be away to Tunisia in the AFCON qualifiers' Group J in Tunis on November 9 this year.

Taifa Stars will later face Tunisia at Benjamin Mkapa Stadium in Dar es Salaam on November 17.

The four-team Group J of the AFCON qualifiers has Tunisia holding the top spot, having won two matches to amass six points.

ond and third respectively, much as they are level on points. The two teams have won one game and lost one. Equatorial Guinea are placed at the

Libya and Taifa Stars are placed sec-

bottom of the group, given they have lost two games they have taken part in.

Burundi will use the Sunday friendly to prepare for their AFCON qualifier doubleheader against Mauritania.

Burundi will be hosting Mauritania on November 9 before playing away to the West African nation's team eight days Taifa Stars last met Burundi in the pre-

liminary stage of the World Cup qualifiers, which took place last year and ended with the former knocking the latter out.

Flexibles by David Chikoko



