

Minister orders issuance of title deeds

www.ippmedia.com aru



National Pg 2

www.facebook.com/theguardianltd



www.instagram.com/theguardian_newspaper

LIKE & FOLLOW US

ISSN 0856 - 5422 ISSUE No. 7497 • PRICE: Tsh 1,000, Kenya sh100

TANZANIA

TUESDAY 29 JANUARY, 2019









Dodoma petty traders queue outside the city council offices yesterday, waiting for identity cards issued by President Dr. John Pombe Magufuli. Photo: Correspond-

Protected areas: Govt to evict new invaders

Following the directive by the Head of State, some people started grazing their domestic animals in protected areas as others started tilling the land and planted crops

By Guardian Reporter

PEOPLE have begun invading wildlife and forest reserves to take advantage of President John Magufuli's recent directive that human activity be allowed in some protected areas, the government announced yesterday, ordering immediate eviction of the new invaders.

Deputy Minister for Natural Resources and Tourism Constantine Kanyasu said in a statement that herds of cattle have been spotted in Area Authority (NCAA), Tanzania various protected areas as well as

farming activities that never existed before, ordering the same to stop with immediate effect.

"Recently, there has been a new wave of invasion whereby large herds of cattle are being driven into the wildlife and forest reserves. Information we have also shows that people are settling into wetlands," reads the statement.

To contain the invasion, the deputy minister has directed the Tanzania Wildlife Management Authority (TAWA), the Ngorongoro Conservation



Mnangagwa now acts on police brutality

HARARE

ZIMBABWE'S President Emmerson Mnangagwa has said he is "appalled" by an attack by security officials on a protester that was featured in a TV news report.

His statement comes after widespread criticism of the way security forces have handled recent protests.

The Zimbabwean leader said he has ordered the arrest of those behind the attack, seen in a Sky News report, a British television channel.

His condemnation has received a mixed reaction with some claiming that he is poorly informed on what is going on in the



The Zimbabwe Human Rights Commission, a government agency, has accused soldiers of using "systematic torture" in the crackdown on protests. It has strongly criticised the authorities for using troops to quell demonstrations. There have also been reports of a number of deaths.

The report by Sky News shows a handcuffed man being pulled away from a van by a soldier and at least one police officer. He is then seen being repeatedly beaten around the head by one of the officers.

President Mnangagwa said on Twitter that this was "not the Zimbabwean way."

"I was appalled by today's @SkyNews report. That is not the Zimbabwean way. I have instructed that the individuals behind this be arrested and encourage all those impacted to contact the authorities and file an official complaint," he twitted.

Unrest broke out a fortnight ago following a more than doubling in fuel prices, making it the most expensive

TURN TO PAGE 2

UN, PMO team up for floods control

By Polycarp Machira, Dodoma

TANZANIA loses over 300bn/- (USD145 million) every year due to floods, drought and other related climatic effects, the United Nations Office for Disaster Risk Reduction (UNISDR), has said.

The observation was made here yesterday by the UNISDR Chief of Regional Office for Africa, Amjad Abbashar who also noted that housing and agricultural sectors were the most affected by floods.

When considering the direct economic losses resulting from drought, the agricultural and the hydropower sectors alone lose more than USD 100 million annually, he elaborated.

This number is foreseen to rise, while drought affects on average 10 percent of the population and livestock in the country, he stated.

He made the remarks when opening a five-day workshop on disaster risk assessment and risk.

It was organised by the Prime Minister's Office (Disaster Management Department) in collaboration with the United Nations Office for Disaster

The challenges in Tanzania are to a great extent climaterelated, and the government's integration of climate change into its disaster risk management policy is therefore much welcome

Risk Reduction (UNISDR) and CIMA Research Foundation, an Italy-based climatic think tank.

The UN Resident Coordinator, Alvaro Rodriguez on his part noted that the potential costs of not managing floods and droughts had been very well outlined in the disaster risk profile that has been developed ahead of the five-day workshop.

In a country like Tanzania where the likelihood of major emergencies was relatively low, but where recurrent floods and droughts have a significant impact on communities, especially at the local level, it was vital to have effective preparedness and risk management plan, he said.

"The challenges in Tanzania are to a great extent climate-related, and the government's integration of climate change into its disaster risk management policy is therefore much welcome," he declared.

The policy provides guidance to the work of all stakeholders, including the UN, and is reflected in the support that UN has provided in the development of Emergency Preparedness

TURN TO PAGE 2

TPA elevates KIA with inland port facility

By Guardian Reporter, Arusha

THE Tanzania Ports Authority (TPA) intends to construct the proposed northern zone's inland dry port within the Malula section of Nduruma Ward in Meru District, not far from the Kilimanjaro International Airport.

TPA Director General, Eng. Deusdedit Kakoko stated here late last week that the strategic location targets to make the inland intermodal sea terminal more competitive against similar facilities in Taveta, on the other side of the border, while also serving residents of Arusha, Manyara and Kilimanjaro regions close to their doorsteps.

Speaking at a stakeholders' meeting hosted by the Arusha Regional Commissioner's office, Engineer



Arusha Regional Commissioner, Mrisho Gambo

Kakoko revealed that the northern dry port is among projects listed in the TPA's Master Plan for the establishment of dry ports in strategic regions of the country, to ease clearance and shipment of transit cargo to neighbouring countries.

In the Master Plan, TPA will soon start the construction of the dry port, also an Inland Container freight Depot (ICfD) in King'ori area, a center point between Kilimanjaro and Arusha Regions, with a link to Mirerani Mining Hills via

Kakoko said the facility will speed up the clearance and shipment of cargo entering the country through Tanga Port mostly, though also



Chief Secretary Ambassador John Kijazi (R) presents to Tabora Regional Commissioner Aggrey Mwanri the second phase of petty trader's identity cards issued by President Dr. John Pombe Magufuli, during the RC's meeting at State House in Dar es Salaam yesterday. All mainland regional commissioners received the packages. Looking on are Permanent Secretary in the President's Office Regional Administration and Local Government Eng John Nyamhanga (2nd L) and Permanent Secretary in the Prime Minister's Office (Policy, Parliament, Labour, Employment and Youth) Andrew Massawe. Photo: State House

Ministers orders issuance of title deeds to Mbeya citizens

By Guardian Correspondent, Mbeya

MINISTER for Lands, Housing and Settlement Development, William Lukuvi has ordered his ministry's officials in municipals to immediately issue title deeds to citizens so they pay taxes.

The minister also directed that he be given names of all land officers from local authorities who delayed issuance of the title deeds for legal actions for their actions were tantamount to economic sabotage because land owners were denied opportunities to taxes for the whole period. pay taxes.

in Mbeya when he made an impromptu visit to Mbeya city council where he noticed there was laxity in the way officers were performing their duties in many of the local government authorities.

Lukuvi said during the visit learnt that some citizens requested to be issued with title deeds but their requests had not been honoured for more than ten years hence not paying

"I can see there are people who Minister Lukuvi made the directive requested tittle deeds since 2011 and they paid 1.5m/-, and I can see there are more than 1000 files, bring me the names of these officers so we take action on them even if they are out of this region," he said.

He said the delay in issuance of the tittle deeds was a sign of corruption within the land offices and ordered that all the title deeds be issued

immediately.

that all the land challenges facing the country today had been formulated by such land officers.

Earlier when briefing the minister of the situation in the region, the acting land officer for Mbeya city council Emeliana Kihunrwa said for now there are 26500 people but those who had been issued with title deeds are 23,000 only. "Currently we are working on addressing the challenge by forming a commission which will see all those who had not received title deeds get Minister Lukuvi further explained them by March, this year,"

Protected areas: Govt to evict new invaders

FROM PAGE 1

National Parks (TANAPA) and Tanzania Forest Services (TSF) to swing into action and stop the wave of invasions.

"This notice has been issued following new incidents of invasion in the form of livestock keeping and farming due to people misunderstanding the directive given by the President on January 15," reads the statement.

Following the directive by the Head of State, some people started grazing their domestic animals in protected areas as others started tilling the land and planted crops.

"Deputy Minister Kanyasu has clarified that the President's directive did not mean that people are now free to invade-graze animals and farm in the protected areas," the statement emphasized.

In his directive to regional administrators and supervising ministries, President Magufuli ordered immediate suspension of a countrywide operation to remove people who settled in protected areas. Instead, the Head of State directed authorities to begin formalising those settlements.

Some 366 villages located within various protected areas in the country had already been earmarked for

removal. But in his directive, the President ordered that border change documents be prepared within one month and the same presented in parliament.

In his statement, Kanyasu said that not all the land occupied by the 366 villages will be given to wananchi.

The President had also ordered leaders in the ministries concerned to identify conservancies and forest reserves that have little wildlife resources so that the same are given to landless farmers and pastoralists.

The Ministry of Natural Resources and Tourism was particularly instructed to use wisdom in the ongoing demarcation of protected areas so that areas that are not especially important for conservation are left for people to

"I am not happy to see cattle keepers being rejected everywhere. If there is a wildlife reserve which is not being utilized, we should change the law, take part of it and distribute to pastoralists as well as farmers," President Magufuli

The Head of State said the same will apply to forest reserves with no forest yet have fertile soil. That would also be sliced and distributed to farmers for cultivation of crops.

UN, PMO team up for floods control

FROM PAGE 1

and Response Plans (EPRPs) at the community level, he pointed out.

The workshop was also attended by the Permanent Secretary in the Prime Minister's Office, Maimuna Tarishi.

In her opening remarks, the PMO top official said floods were leading in the country when it came to disasters.

Between January and December 2018, floods affected 50 districts, caused 71 deaths, injured 64 people as well as affecting many houses, including 43 schools, she elaborated.

"Our data base shows that droughts occur in the country every four years and since 1961 when the country got independence, droughts had occurred around 18 times," she added.

Dr Shein hold talks with ambassadors from Egypt Kuwait and Ethiopia

By Guardian Reporter

ZANZIBAR President Dr Ali Mohamed Shein yesterday held talks with ambassadors from Kuwait, Ethiopia and Egypt during their visit aimed at strengthening businesses and cultural relationship between the nations.

The envoys include Mubarak Mohammed, the ambassador of Kuwait to Tanzania, Yonas Yosef (Ethiopia) and Gaber Mohamed from Egypt.

In the meeting held separately, Dr Shein promised to cement the current relationship between Tanzania and the countries, insisting to make efforts to strengthen businesses and cultural relationship between the nations.

He said that Tanzania and the three countries have very long historical ties that need to be maintained and honoured for mutual benefits. "As we work to cement our relationship, we should also consider strengthening our businesses and cultural relations for the benefits of the residents of the countries...," Dr Shein told the envoys.

He commended the countries for their continued support in various sectors such as health, agriculture and education among others.

Dr Shein commended Egypt for bringing agriculture experts whose their stay in the Isles had transformed mindsets and lives of various farmers in the sector at large.

He assured the envoys of full support from the government to ensure that the set goals are achieved.

Speaking also separately, the envoys said that they are going to work to ensure that the countries' relations flourished and brought more positive impacts.

According to them, the already established relations have enabled more interactions among the peoples of the countries in sharing skills and experiences towards exploitation of available opportunities for sustainable development.

Speaking recently at the function to mark the 55th anniversary of the 1964 Zanzibar Revolution, Dr Shein said the economy of Zanzibar grew by 7.7 per cent in 2018, which is the highest, compared to other East African Community (EAC) partner states.

He asserted that Zanzibar has made a number of economic strides compared to other East African Community (EAC) partner states.

"Our target is to reach more than what we achieved last year and we've all the factors to reach there," he said, urging Zanzibaris to work hard as the government was working hard to create better environment for investors.

The Zanzibar leader also cited peace as one of the reasons for the economic growth in the Indian Ocean archipelago.

Mnangagwa now acts on police brutality

fuel in the world according to an international petroleum monitoring outfit, GlobalPetrolPrices.com.

defended the crackdown, telling the BBC: "When things get out of hand a bit

of firmness is needed."

Observers here the continuing violence raises further questions about President Last week a government spokesman Mnangagwa's control over the military, which helped bring him to power 14



Zanzibar President and Chairman of Revolution Council Dr Ali Mohamed Shein in talks with Kuwait ambassador to Tanzania Mubarak Mohammed Alsehaijan at

TPA elevates KIA with inland port facility

FROM PAGE 1

handling goods from the main Dar es Salaam harbour.

He said the northern dry port will also play an East African role of serving customers from the land-locked neighbouring countries of Burundi, Rwanda and Uganda.

"Our competitors have built a dry port at Taveta. This means that containerised cargo entering through Mombasa Port with destinations in Mrisho Gambo said his office is

Uganda, Rwanda and Burundi is now transported up to Taveta as a strategy to attract customers from those countries," he said.

Tanzania Railways Limited (TRL) is in the process of maintaining railway lines linking Arusha, Moshi and Tanga via Kilimanjaro Airport, which will play a major role to facilitate shipment of containerised cargo from Tanga Port to

the northern inland port. Arusha Regional Commissioner, facilitating the process to grant TPA a also cleared 3500 additional acres to plot of land measuring 500 acres for the proposed dry port in Meru District.

"In the past, the process to clear goods from Dar es Salaam has been long and cumbersome, to the extent of discouraging importers and exporters. However of late things have been improving and with the proposed dry-port, services are going to be even better," said Gambo.

In addition to the 500 acres set aside for the dry port, Arusha has things will now improve.

supplement activities surrounding the inland dock, and this zone will house a railway station and shopping mall. The chairman of the Tanganyika Farmers Association (TFA), Peter Sirikwa, said there have been delays in clearing agricultural equipment and other farm inputs from local ports, causing traders to use the port of Mombasa, but with the new development, he was hopeful that





Fish mongers stranded at ferry international fish market in Dar es Salaam yesterday following minimal catches. fishermen were on a strike alleging harassment from marine patrol at the sea. Photo: Halima Kamb

By Correspondent James Lanka, Moshi

POLICE in Kilimanjaro have seized 320 kilogramme of khat along the Moshi -Arusha highway enroute to Arusha from Kenya.

The Kilimanjaro Regional Police Commander (ACP) Hamisi Issah said the incident occurred on 27th January, this year at around 3:30 pm when police received information that there was a car transporting the illegal drugs. "After the suspected drug dealers

saw that police were following up the car, they decided to abandon it and vanished to an unknown area," he said. According to the Kilimanjaro police boss, upon inspection of the bag, 14 bags full of parcels of khat were intercepted.

RPC Issah further explained that, preliminary investigations showed that, the suspected drug traffickers

to Arusha Region. He said that, in Tanzania, khat is in the list of illegal drugs like cocaine and heroin; thus trafficking them is contrary to the Law number 6 Section 31 amended in 2012; and police in Kilimanjaro Region are still investigating the incident to identify the drug traffickers and their counterparts, adding that the accused will be arraigned in court when investigations are completed.

According to the RPC, most of the khat are claimed to be produced in neighbouring country, Kenya while others are produced in Same District, Kilimanjaro Region where it is estimated that, there is more than 836 producers.

Last year, the Kilimanjaro regional defence and security committee and the Same district defence and security

neighbouring country of Kenya meeting to discuss how they can have 'joint efforts' in collaboration with village and ward executive officers (VEO's and WEO's) to uproot khat in all 28 villages that produced the illegal plants. Kenya, one of the EAC member states, allows production, selling, and use of khat. Among communities from these areas, khat chewing has a history as a social custom dating back hundreds of years. Khat contains a monoamine alkaloid called cathinone, an amphetamine-like stimulant, which is said to cause excitement, loss of appetite and euphoria.

> In 1980, the World Health Organisation (WHO) classified it as a drug of abuse that can produce mild-tomoderate psychological dependence (less than tobacco or alcohol), although WHO does not consider khat to be seriously addictive.

TPC directed to repossess its properties within six months

By Guardian Reporter

MINISTER for Works, Transport and Communication Isack Kamwelwe has directed the management of Tanzania Posts Corporation (TPC) to get back the agency's properties within six months.

He gave the directive yesterday in Dar es Salaam at the inaugural of the 26th TPC Workers' Council meeting.

Kamwelwe wanted the corporation's leadership work to ensure all properties including land and buildings be restored within the given time. "By end of June this year, I want all the properties here, it doesn't matter whether they were sold to whom or among yourselves...Your fellow from Tanzania Railway Corporation also faced the same and all properties were restored," he said.

He also instructed the management to ensure that within the period of six months, all the 186 districts in the country received postal services.

 $\ \, \hbox{``You should use this meeting to discuss the implementation'} \\$ of the directives including setting budget proposal for the expansion of postal services across the country," he added.

He said TPC has a total of 821 workers across the country, hence needs to work hard, innovative and adhere to professionalism to increase productivity for the company and the public in general.

The minister asked the management of the corporation to ensure they deploy electronic systems in money transfers rather than using the outdated systems, which has no room in the modern world.

Kamwelwe also lauded the TPC management for continuing paying retirees which had reached 6.5bn/-, pledging to cooperate with them to address the challenges.

He further urged the management to venture into the effective use of postcode infrastructures across the country to facilitate easy post communication to customers as Tanzanians still believe the importance of the corporation in realising its activities and objectives.

TPC board chairman Dr Haruni Kondo said that the corporation has never given capital from the government, commending employees for the cooperation they have been giving to make the state-run company to reach where it is

The official said that TPC has major plans to bring changes in providing postal services in the country so as to benefit with the opportunities available from technological change, service improvement, to meet the demand of the market and to be able to compete.

TPC has set itself long-, mid- and short-term plans which are deliberately designed "to vastly improve the currently obtaining situation by the year 2025. That is when Tanzania should be at par with middle-income countries in terms of quality standards of postal products, services and other activities."

President Kagame: Africa well positioned for global integration **DAVOS**

President Paul Kagame has said that with Africa now focusing on cooperation and integration, there are chances the continent will increasingly become globally relevant and produce better outcomes.

Kagame was speaking recently in Davos, Switzerland at the World Economic Forum Annual Meeting at a session dubbed: Africa's Leadership in the New Global Context with South Africa's President, Cyril Ramaphosa and moderated by World Bank Group Chief Executive Officer Kristalina Georgieva.

Talking about Africa's readiness to take leadership in changing contexts, Kagame said that the continent is more than ever before concerned about driving integration.

"Africa is talking more and more about integration. There is a realisation that if you look at countries individually, even big countries are small when you think about global events." he said. This, he said, would see individual countries emerge stronger from various engagement including trade.

"The (African) continent's regional exports are at 42 per cent while exports with the rest of the world are at 15 per cent, this shows you the potential of our continent. Each country complements the other so that we come out as winners," he said.

The President added that the much-desired change and transformation will also be delivered by embracing technology and empowering young people.

This, he added, can be driven by political will and the mindset to innovate as well as invest in the skills and infrastructure to build the digital economy.

VACANCY

The High Commission of Canada in Tanzania is seeking candidates for the following full-time position:

LE-04Migration ProgramClerk

The Canadian High Commission is looking for a dynamic and experienced person to take on the challenge of Migration Program Clerk. The incumbent will support the delivery of Canada's migration programs through the provision of services to office operations, by contributing to the processing of migration applications, and assisting internal and external clients.

If you are proficient in French and English, have a University Degree or Diploma and at least 6 months of recent experience providing general administrative support and client service in an office environment, we would like to hear from you.

To Apply:

Persons interested in applying should consult the following links.

http://chc.amris.com/wizards_v2/chc/vacancyView.php?requirementId=3 002&(English)

http://chc.amris.com/wizards_v2/chc/fr/vacancyView.php?requirementId =3002&(French)

Candidates are required to fill in the Application Form and Questionnaire and upload their C.V and a covering letter (no more than 500 words) clearly explaining how they meet both the Essential and Asset Qualifications.

CLOSING DATE: February 8th, 2019;23:59 EAT (East Africa Time)

www.fezaschools.org 🔀 info@fezaschools.org

VACANCY

The High Commission of Canada in Tanzania is seeking candidates for the following full-time position:

LE-05Migration Program Assistant

The Canadian High Commission is looking for a dynamic and experienced person to take on the challenge of Migration Program Assistant. The incumbent will perform a variety of administrative activities that will support the delivery of Canada's migration programs, and may include travel opportunities.

If you are proficient in French and English, have a University Degree or Diploma and at least one year of recent experience providing general administrative support and client service in an office environment, we would like to hear from you.

To Apply:

Persons interested in applying should consult the following links.

http://wfca-tpce.com/vacancyView.php?requirementId=3000& (English) http://chc.amris.com/wizards_v2/chc/fr/vacancyView.php?requirementl d=3000&(French)

Candidates are required to fill in the Application Form and Questionnaire and upload their C.V and a covering letter (no more than 500 words) clearly explaining how they meet both the Essential and Asset Qualifications.

CLOSING DATE: February 8th, 2019;23:59 EAT (East Africa Time)

FEZA SCHOOLS (ZANZIBAR)

» 0777 869 414



NATIONAL.NEWS

Guardian

Judge calls for justice reforms to address power relations between men and women

By John Ngunge, Arusha

JUDGE of the Court of Appeal, Dr Gerald Ndika has suggested the need for justice reforms in bid to redress the impact of unequal power relations between men and women.

Dr Ndika made the suggestion yesterday when opening a two day forum on promoting and protecting women's access to justice in Tanzania which has been organised by Tanzania Women Judges Association, (Tawja) in collaboration with the UN Women.

He said for instance that Tanzania has ratified and signed various international and regional treaties including the Convention on the Elimination of All Forms of Discrimination against Women (Cedaw), Convention on the Rights of a Child (CRC), the Maputo Protocol to ensure protection and promotion of women's rights.

He said the government has made efforts in enhancing an effective response for ensuring women's access to justice in line with the judiciary strategic plan 2015-2020, which aim to ensure timely justice is accessible to all.

"We also appreciate the government efforts in ensuring that gender targets are included in national planning frameworks and enactment of laws and strategies to end violence against

He said the judiciary is committed to supporting the implementation of the National Plan of Action (NPA) to End Violence against Women and Children in Tanzania, 2016 - 2021, which commits, among others to an enabling environment in the country where society understands and embraces laws that protect and respond to violence against women and children.

He however said that effective laws and justice systems-recognised as mechanisms for shaping society, through enforcement, elimination of the abuse of power and creation of a clear pathway for achieving rights are key entry points for reversing discrimination of women.

He said that women continue to experience discrimination in the exercise of their rights through official bias, corruption, impunity, stigma,

indifference and systematic laws and justice systems but the key entry points for reversing such trends are effective laws and justice systemsrecognised as mechanisms for shaping society.

The judge also asked Tawja to come up with mechanisms that would institutionalise response to violence against women in the legal sector.

Dr Ndika said the association has taken the leadership against sextortion and being at the forefront of gender mainstreaming in the judiciary.

According to him, women continue to experience discrimination in the exercise of their rights through official bias, corruption, impunity, stigma, indifference and systematic failures.

He, however, commended the work that Tawja has done in taking the leadership against sextortion and being at the forefront of gender mainstreaming in the judiciary.

For her part, programme specialist from UN Women in Dar es Salaam, Rachel Boma, said. Tanzania has commended Tanzanian government for rectifying various international laws on human rights.

She cited matrimonial law and probate and administration of estates law as being some of the laws which many citizens are crying for them.

A rule of law advisor in UN Women HQ in New York, Dr Beatrice Duncan, said the issue of women access to justice is a global concern not only in Tanzania.

She said even in developed countries women continue to face problems in access to justice and this is because institutions that are responsible for delivering justice are not necessarily equipped with knowledge and skills to be able to support women for access to justice.

Earlier on, Tawja chairperson, Justice Joaquine De-Mello, said the forum has been organised to increase knowledge among stakeholders of the domestic and international legal commitments and obligations of Tanzania in the area of access to justice for women. Also she said the forum would increase understanding of the role of relevant stakeholders in reporting procedures for international treaties and processes.



National Council of People Living with HIV and AIDS in Tanzania (NACOPHA) Dar es Salaam zone coordinator Edna Edson (L) hands over to Amana hospital pharmacist Dr. Namsifu Mzava (R) a donation of medicines to treat infectious diseases for children living with HIV. The donation was from Sauti Yetu project funded by USAID. Photo: Correspondent Miraji Msala

By Guardian Correspondent, Mbeya

THE Tanzania Prison Service has started implementing a five year plan to produce food to feed convicts in fulfilment of the directive from President John Magufuli who ordered the country's prisons to be food sufficient.

Commissioner General Faustine Kasike said when he visited Songwe Prison. According to him, the Prison Service's food sustainability is currently at 30 per cent thus depending much from the state.

"Under this strategy, we will be able to feed our inmates 100 per cent without depending from the government...almost all selected prisons had started to implement this order," he said.

Kasike further called on the government to come up with a policy which will ensure that in every newly established region or district

Tanzania Prison Service all out to produce food to feed convicts

there is a prison to fight congestion of inmates. over 70 kms long to transport inmates to "In our plan, we have selected ten prisons that will be producing sufficient food, they are in the regions of Mbeya, Rukwa, Iringa,

Njombe and Ruvuma. These are the areas that are rich in fertile soil," he added. For his part, Mbeya Regional Commissioner Ulrich Matei called the Commissioner General to supervise the completion of the

challenge was affecting service provision in some areas. According to him, lack of prison in the district was incurring the organisation a number of costs as they are forced to travel

Ruanda Prison thus affecting its operations.

In July last year, President Magufuli called for prisoners to be made to work long hours, and to be punished if they are lazy.

Speaking at the inauguration of the new prisons chief, Magufuli said inmates should grow their own foods in prison fields.

"It is a shame for the country to continue prison construction in Chunya District as the to feed prisoners. All the prisons have fields, inmates must cultivate them," he said. He added; "Some prison staff don't have homes. Make the prisoners work, let them make bricks day and night. If they are lazy, punish them. You have labourers, and for free,"

MPOKI AND ASSOCIATES ADVOCATES

CORRECTION ON ADVERTISEMENT ISSUED ON 25TH JANUARY 2019 NOTICE OF SALE

ALL THAT LANDED PROPERTY KNOWN AS PLOT NO 20 REGENT ESTATE DAR ES SALAAM CITY REGISTERED UNDER CT NO 52464 LO NO 191030 REGISTERED IN THE NAME OF ABLA ESTATE DEVELOPERS AND **AGENCY COMPANY LIMITED**

- 1. NOTICE IS HEREBY GIVEN THAT, under power contained in the mortgage deed dated 25th day of June 2008 in favour of CRDB BANK PLC and every other power enabling me to do so. I MPALE KABA MPOKI. OF MPOKI AND **ASSOCIATES**, **ADVOCATES** on behalf of the lender hereby advertise the sale of the captioned property owned by ABLA ESTATE DEVELOPERS AND AGENCY COMPANY LIMITED.
- 2. THE property is built on a plot with a title deed issued on the 1st day April 2001 for a term of 33 Years, the title has an unexpired term of 16 years and the plot measures about 28250 square meters.

Situate on the property is a 6 storey 3 Star running hotel, along Bagamoyo Road, about 11.7 kilometres from Dar es Salaam Airport, close to Makumbusho Village Museum, the hotel is close to several offices, historical centres and business premises.

The Hotel known as ABLA HOTEL APARTMENT is a luxurious Hotel apartment with fully furnished one, two and three bedroom apartments with a fully equipped kitchen making an ideal destination for families or business travelers. The Hotel has a modern fitness centre, a large swimming pool and a sauna.

There is also a spacious conference hall with modern facilities a big parking place is also available.

- 3. INTERESTED MEMBERS OF THE PUBLIC ARE INVITED to submit bids for the purchase of the property.
- 4. Bids in sealed envelopes clearly marked "BID FOR THE PURCHASE OF PROPERTY ON PLOT 20 REGENT ESTATE KINONDONI DAR ES SALAAM", indicating the offer for the property with full address of the bidder shown and the same should be submitted so as to reach the undersigned on the address below before 16.00 hours on the 5th February 2019, Bids shall be opened on the 5th February 2019 ay 16.30 hours at the office mentioned below. Bidders are invited to attend during the event if they so wish.
- 5. Bidders should note that the information supplied herein is without liability to the seller as to its correctness. Independent valuation and inspection of the property is highly recommended.
- 6. The property is sold in a condition as it is, the seller nor

sellers agent warrant the condition of the property, the seller agrees to permit buyer or buyers representatives reasonable access to the premises to complete the said inspection

- 7. The seller shall not be bound to accept the highest bid or any bid at all.
- 8. It is a condition of the bid that bidders submit their bids accompanied by Bankers cheque in favor of CRDB BANK PLC of an amount equivalent to 10% of the bid price. For a successful bidder this amount shall be treated as advance payment. Unsuccessful bidders will have their bid commitment refunded in full without any deductions.
- 9. The successful bidder shall be bound to make a 25% down payment on the offer price within 4 days of the date of the award: and the balance shall be paid within 14 days

In the event the balance is not paid within 14 days the seller shall forfeit the down payment and the next highest bidder shall be awarded the option to purchase.

10. Members of the public and or bidders who are desirous of viewing and or inspecting the property may do so subject to the appointment and prior consent of the seller agent on the address below:

> ISSA BENDERA, COMRADE AUCTION MART, P.O. BOX 61508, DAR ES SALAAM, TANZANIA, PHONE NO 0758-212728 0623-212728

MPALE KABA MPOKI

11. Bids mentioned in paragraph 4 hereinabove should be addressed to the address below:

> MPOKI AND ASSOCIATES, ADVOCATES, NO 4 REGENT STREET, OFF CHATO STREET, NEAR SUNRISE PRIMARY SCHOOL, P.O. BOX 14232, DAR ES SALAAM. PHONE: 0773-187777

> > 0715-187777



THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR MINISTRY OF AGRICULTURE NATURAL RESOURCES LIVESTOCK AND FISHERIES

> **EXPANDING RICE PRODUCTION PROJECT (ERPP)** REF. No. TZ-MOANR-95337-GO-RFB

> > **INVITATION FOR BIDS**

FOR

SUPPLY OF FERTILIZERS FOR THE EXPANDING RICE PRODUCTION PROJECT (ERPP) **ZANZIBAR COMPONENT GRANT NO. TF018462**

- The Government of the United Republic of Tanzania has received a grant from the World Bank towards the cost of the Expanding Rice Production Project (ERPP). It is intended that part of the proceeds of this grant will be applied to cover eligible payments under the contract(s) for the supply
- 2. The Ministry of Agriculture Natural Resources Livestock and Fisheries Zanzibar now invites sealed bids from eligible bidders for the supply of Fertilizers for ERPP as follows: -

Lot No.	Item	Unit	Quantity
1	UREA	Tons	320
	DAP	Tons	80
2	UREA	Tons	140
	DAP	Tons	80

Bidder is allowed to quote for one or both lots. Bidder must quote for all quantities in a lot. Bidder not quoting for all quantities in a lot will be

- 3. Bidding will be conducted through the National Competitive Bidding procedures specified in the World Bank's Guidelines: Procurement under IBRD Loans and IDA Credits, and are open to all bidders from eligible source countries as defined in the Guidelines.
- Interested eligible bidders may obtain further information and inspect the Tendering Documents at the Office of Ministry of Agriculture Natural Resources Livestock and Fisheries Maruhubi - Nyangumi House Ground Floor PMU Office from 8:00am to 3:00p.m from Monday to Friday inclusive except on Public Holidays.
- 5. A complete set of bidding documents in English may be purchased by interested bidders on the submission of a written application to the address below and upon payment of a non-refundable fee of Tsh. 100,000 (Tanzanian Shillings One Hundred Thousand only). The method of payment will be Banker's Cheque or Cash payable to the Ministry of Agriculture Natural Resources Livestock and Fisheries, P.O.Box 159, Nyangumi House, Maruhubi - Zanzibar,
- Bids must be delivered to the Ministerial Tender Board, PMU Office, Ministry of Agriculture Natural Resources Livestock and Fisheries, P.O Box 159, Zanzibar at or before 14.00 hours local time on 28th February, 2019. All bids in sets of one original plus two copies, properly filled in and enclosed in plain envelopes must be accompanied by a Bid - Securing Declaration addressed to the Principal Secretary, Ministry of Agriculture Natural Resources Livestock and Fisheries, Zanzibar,
- 7. Late bids will be rejected. Bids will be opened in the presence of the bidders' representatives, who choose to attend in the opening at the Conference Room of the Ministry of Agriculture and Natural Resources, Livestock and Fisheries 1st Floor at Maruhubi - Nyangumi House Zanzibar at 14.00 hours local time on 28th February, 2019. All bids must be delivered by hand or to be sent by courier services so as to reach the Secretary, Ministerial Tender Board before the deadline for submission of bids.
- 8. All bids shall be covered by outer envelops clearly marked (REF. No. TZ-MOANR-95337-GO-RFB FOR SUPPLY OF FERTILIZERS FOR ERPP. NOT TO BE OPENED BEFORE 14.00 HOURS LOCAL TIME ON 28TH FEBRUARY, 2019).

PRINCIPAL SECRETARY MINISTRY OF AGRICULTURE NATURAL RESOURCES LIVESTOCK AND FISHERIES, P.O. BOX 159, ZANZIBAR

By Correspondent James Kandoya

ABOUT 120 medical experts in the country will undergo special programme aimed at building their capacity to diagnose early symptoms of cancer diseases especially breast

The Ocean Road Cancer Institute (ORCI) Director General, Dr Julius Mwaiselage said yesterday in Dar es Salaam that the training will be conducted by experts from Egypt, Oman and the Arab league.

He said the reason was due to the fact that breast cancer was the second most common cancer and second leading cause of cancer mortality among women in Tanzania that initially was

The experts said further that the suffering from cancer at our institute, regional levels.

Egypt, Oman to train local doctors and nurses to detect early symptoms of cancer diseases

training will involve oncologists at "he said." ORCI and surgeons at Muhimbili at building their capacity.

He added that during the training; the experts will get knowledge on best ways to conduct surgeries to women diagnosed with breast cancer.

DR Mwaiselage added that the experts will also offer training on cancer registry adding that initially they will start at ORCI and later scale up countrywide.

"Through their deputy ambassador National Hospital adding that it aimed in the country, Egyptian government has declared that it is ready to train our oncologists in Egypt," he added.

For her part, Dr. Safina Yuma from the Ministry for Health, Community Development, Gender, Elderly and Children - Reproductive Health and Cancer Unit said the experts will give techniques on how to manage the cancer data.

She admitted lack of available data "Egypt government has agreed to institutions, adding that the country's establish surgeries services to people need was to expand them up to

and later the cancer registries will be extended to all regions, "she said.

Dr Yuma hinted that the experts will help to give technical assistance on best ways to collect and manage the cancer registry.

The Head of Media, Ministry for Health in Egypt Dr Nadia Badawy hinted that community engagement was very important to change people's perception and awareness which both are important to communities about cancer.

country had done great in the across the country. The lack of this

"Currently, they will start at ORCI community awareness about cancer and all related diseases about cancer.

She added that right information about cancer has positive impacts to the life of people suffering from it noting that information can change bad behaviour and beliefs.

Furthermore information can help to change wrong behaviour of doctors or care takers where on so doing give relief to those suffering from it.

Tanzania urgently needs population-based cancer registry, which systematically captures data Citing her country, she said her and complete details of patients

registry, according to experts, has been undermining national efforts to plan appropriately in allocating resources for cancer interventions.

For many years, the government has been relying on annual cancer reports released by hospitals, mainly the Ocean Road Cancer Institute (ORCI) and a few other hospitals that offer cancer services. These include Bugando Medical Centre in Mwanza Region, the Aga Khan Hospital and Kilimanjaro Christian Medical Centre (KCMC).

Ahead of this year's World Cancer Day (WCD), Health, Community Development, Gender, Elderly and Children minister Ummy Mwalimu released data showing that only 13,000 of all the people diagnosed with cancer each year in Tanzania report to hospital for treatment.



Tanzania Railway Corporation (TRC) employees at work during the construction of the Standard Gauge Railway - Ilala

By Correspondent Friday Simbaya, Iringa

THE Tanzania Revenue Authority (TRA) in Iringa has called upon local leaders including ward executives in the region to support the collection of property tax in their respective areas.

the leaders, TRA Regional Manager. Lamson Tulyanje said Property Tax is from the existing buildings in the approved areas.

He said the executives are expected were expected to manage the collection of tax from the buildings in their areas using the property tax bills which will be prepared by TRA as mass billing.

"Property tax is another source of government revenue, therefore so all actors are required to register and any household must be registered in their areas," said Tulyanje.

Property tax was previously collected by the city council, town council and municipalities, but in 2016 the Parliament reviewed the property tax law and gave TRA to estimate,

TRA calls for support to collect property tax

all the councils.

He explained that the government through the Ministry of Finance and Planning 2017/18 announced the area to estimate property tax, thus giving TRA the responsibility to collect property tax in all councils in the country, including cities and villages.

The regional manager said that all houses are supposed to be registered as property except for houses built in clay, grass thatched houses or all similar buildings.

He said the property tax law specifies the amount of charge to be 10,000 shillings for ordinary homes and 50,000 / - per floor for storey buildings and added that the tax is paid annually.

"Property tax is levied at flat rates on information."

Speaking recently at a meeting with collect and calculate buildings taxes in the property value by the municipal or city councils...," said Tulyanje.

In another development, Tanzania's Revenue Authority (TRA) in Iringa has asked wood dealers in Mafinga to pay income tax especially Pay As You Earn (PAYE) to the government.

Speaking when addressing wood dealers in various wood markets in Mafinga, Mufindi District, TRA Regional Manager Lamson Tulyanje said the dealers were required to pay income tax which is part of the government revenues.

Tulyanje urged traders to keep their business records well so that they could pay taxes based on income by emphasising that 'businesses without records will fold up without

Mbarali district council unveils plan to plant 1.5 million trees by 2020

By Guardian Correspondent, Mbarali

MBARALI District Council in Mbeya Region has unveiled its plan to plant 1.5 million trees by 2020 in the campaign aimed to help fight environment degradation thus conserve the nature.

Speaking during the inauguration of the tree-planting exercise at Lugelele Ward, the District's Commissioner Reuben Mfune wanted local authorities' leaders to supervise the implementation of the campaign.

He called upon the public to stop environmental degradation that ranges from cutting trees, farming around water sources but rather strengthen efforts in tree-planting activities.

Instead, he wanted the public to make well use of the rainy seasons to plant as many trees as they can in their

"Every district has been given its target, my appeal is for all people to continue producing tree seeds like cashews and fruits trees," he said.

For his part, District's Forest

Resources Officer Charles Patrick said the campaign in the country's capital, were planted in various parts such as at water sources, residential, farms, pasturing and along conservation areas.

"The campaign, however face a number of challenges including climate change and drought, low response from the public, forest fires as well as overgrazing people...We are doing all the efforts to fight some of them including educating the public on the importance of conserving environment," he said.

"This year, about 750,000 trees are set to be planted in various areas such as in public and private institutions, water sources, residential. Since the commencement of the New Year, at least 1000 trees have already been planted," he said.

In December, 2017 Tanzania launched a nationwide tree planting campaign aimed at rescuing the nation

from the risk of becoming a desert. Speaking at the official launch of Dodoma into a green city.

that in 2018 alone at least 560,000 trees Dodoma, Vice President, Samia Suluhu blamed local government authorities for failure to keep the national tree planting campaign alive, saying the country risks becoming a desert if no action is taken.

She argued that records show that at least 61 per cent of the country is likely to become a desert, calling on the councils and municipal authorities to come up with by-laws to ensure schools, universities and other institutions plant trees annually. The same should also be at family levels.

Samia noted that for many years the government has been implementing a number of tree planting campaigns but unfortunately they all turned unsuccessful due to lack of efforts from the local authority leaders to sustain the plans.

The official expressed her commitment to actively participate in implementing the Father of the Nation, Julius Nyerere's vision of transforming



Guardian

NATIONAL.NEWS

Tanzanian student gets award from the Indian Premier Narendra Modi

By Guardian Reporter

A Tanzanian student, Shaurya Dev has emerged the first runner-up in the Non Residential Indians (NRI) category quiz and was awarded a medal from Indian Premier Narendra Modi during the inaugural session of Parvasi Bhartiya Diwas at Varanasi in India last week.

The quiz is open to NRI, PIO, OCI and foreign citizens, with at least 40, 000 registrations of students between the ages of 15-35 covering 212 countries.

The 17 year old Tanzania student who is in Form Four participated in the competition after qualifying for the first round that was conducted online where he won a gold medal that gave

him a chance in the second round.

The quiz is conducted by the External Affairs Ministry in India where participants are asked questions on topics varying from the country's democracy, geography, economy, arts and renowned personalities.

Dev is also a gifted orator; an actor who is also eloquent on various platforms and a good poet writer in both Hindi and English.

He represented Indian diaspora in Tanzania and became an epitome for Indian citizens living in the country while at the same time believing the country had contributed significantly in providing him with all the chances and opportunities to be who he is today.



The Indian High Commissioner Sandeep Arya (C) accompanied by the Minster for Water Prof Makame Mbarawa, (2nd L) and artiste Vanesa Mdee during the cerebration to Mark the 70th Indian Republic Day. Photo: Guardian Correspondent

By Correspondent James Kandoya

THE HelpAge International has lauded the move by the government to launch the national strategy to ending the killings of older people in the country.

Speaking ahead of the launch in Dodoma, the HelpAge International country director, Smart Daniel, said the launch was the culmination of massive collaborative work by the government and stakeholders concerned with the unacceptable prevailing circumstances the older people face in the country.

"The bad culture and traditions that perpetuate the killings of older people aggravate psychological torture on the older people," he said.

He added that the move by the government was a clear demonstration of the need by the state to safeguard the rights and protection of older people.

HelpAge lauds govt strategy to ending killings of elderly

Older people in Tanzania have experienced violence and killings in communities due to beliefs associated with witchcraft beliefs. A number of states and non-state agencies currently estimate that annually, over 400 older people are killed on witchcraft allegations.

Smart hinted that HelpAge International had over the years worked closely with the government to develop a comprehensive legal and policy framework to end not just the killings but all

Older people in Tanzania have experienced violence and killings in communities due to beliefs associoletre of the forms of systemic exclusionary and discriminatory practices against older people.

According to Joseph Mbasha, the Rights programme manager, HelpAge has collaborated with the government on creating public awareness on ageing, exposed challenges facing older people in various sectors including killings related to witchcraft beliefs.

Furthermore, in the process of developing the strategy HelpAge has closely worked with the government

through the Ministry of Health Community Development, Elderly and Children in organising consultation workshops and validation workshops with stakeholders.

In order, to have a strategy that can advocate the rights of old people from killings related to witchcraft, the government had used various policy and legal interventions including ratifying a number of international and regional protocols that safeguard and guarantee the rights of older people.

They included interventions on the rights and security of the older people through the formation of police task force, prosecution and courts.

Moreover, it had deployed its machinery to deal with suspected perpetrators of the violence against older people by establishing special operations in areas with reported high incidences of violence against older people and killings on the allegations of witchcraft.

On so doing it had led to speedy investigations and prosecutions of of-

fenders. Indeed, the overall goal of the strategy is to attain zero older people killings by 2023 and intends to achieve this through massive awareness creation programmes as well as education in all public forums to counter.

It has committed government ministries, departments and agencies (MDAs), Civil Society Organisations (CSOs) and private organisations to intervene in policy, service delivery, legislations and regulations to ensure communities become aware against witchcraft beliefs, improved security and safe guard the right to life of older people.

HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives. It has a strong, value-based position which puts the experience of older women and men at the centre of its work.



CAREER WITH BRAC TANZANIA

BRAC is one of the world's largest development organization having extensive development programs globally. BRAC's vision is a world free from all forms of exploitation and discrimination where everyone has the opportunity to realise their potential. We use an integrated model to change systems of inequity through social development programmes, humanitarian response, social enterprises, socially responsible investments and a university. We are a global leader in developing cost-effective, evidence-based programmes in conflict-prone and post-disaster settings and were ranked the #1 NGO in the world for the last three years consecutively by NGO Advisor. We operate in 11 countries across Asia and Africa.

BRAC in Tanzania is seeking applications from competent, dynamic and self-motivated individual to fill up the following position;

Position (1): ADMINISTRATIVE AND PR MANAGER

Job Location: COUNTRY OFFICE- DAR ES SALAAM

Job Responsibilities:

- 1. Supporting Senior Management and Filed Offices in administrative, policies, systems and procedures;
- 2. Maintain and develop an organizational relationship with BRAC donors, investors and other stakeholders or persons, as the case of may be;
- 3. Maintain and develop relations with Government ministries, related departments, private agencies, NGOs and all other related Organizations through various ways
- 4. Facilitating expatriate staff with Work Permits
- 5. Facilitating expatriate staff with Residence Permits
- ${\it 6. \ \ } {\it Facilitating BRAC \ dignitaries \ and \ visitors \ to \ have \ Visas \ to \ enter \ Tanzania}$
- 7. Facilitating Air tickets for international and local travels of senior staff or visitors including VIP and VVIP Lounge arrangements where needed or appropriate
- 8. Facilitating compliance with OSHA
- 9. Facilitating and compliance with fire and rescue department.

Required Qualifications and Experience:

- 1. University degree in appropriate discipline like Public Administration, Business Administration, Sociology, Laws, or related fields;
- 2. At least five years of professional experience involving the application of the principles of management or in two or more of the following areas of administrative/office management, human resources or organizational analysis;
- 3. Innovative & highly networking skills (highly networked and connected with high class society);
- 4. Confidence and negotiation skills; and
- 5. Good communication skills

How to apply:

If you feel you are the right match for above mentioned position, please apply to HRD, BRAC Tanzania Finance Limited, Plot #2329, Block-H, Mbezi Beach, and P.O. Box 105213, Dar es Salaam or through email to recruitment.tanzania@brac.net with a subject "ADMINISTRATION AND PR MANAGER". Application deadline is 09.02.2019, (up to 12pm). Only shortlisted candidates will be contacted.

BRAC Tanzania is an equal opportunity employer!

DEOGRATIAS J. LYIMO AND COMPANY ADVOCATES.

NOTICE OF SALE AND INVITATION FOR SEALED BIDS FOR SALE OF MORTGAGED PROPERTY

ALL THAT LANDED PROPERTY KNOWN AS MONARCH HOTEL SITUATED ON PLOTS NO. 104, KIRUMBA VALLEY MWANZA MUNICIPALITY, REGISTERED UNDER CT NO. 3063 LO 68583 REGISTERED IN THE NAME OF OSWALD MASATU, PLOT NO. 83, BLOCK 'C', KIRUMBA VALLEY MWANZA MUNICIPALITY, REGISTERED UNDER CT NO. 14703 LO 222296 REGISTERED IN THE NAME OF OSWALD MASATU, PLOT NO. 83 BLOCK 'D' KIRUMBA VALLEY MWANZA MUNICIPALITY, REGISTERED UNDER CT NO. 634-MZLR LO 52333 REGISTERED IN THE NAME OF OSWALD MASATU MWIZARUBI AND PLOT NO. 83 BLOCK 'E' KIRUMBA VALLEY MWANZA MUNICIPALITY, REGISTERED UNDER CT NO. 23852 LO 302329 REGISTERED IN THE NAME OF MONARCH INVESTMENT LIMITED,

- NOTICE IS HEREBY GIVEN THAT, under power contained in the mortgage deed dated 9th day of October 2003, 18th day of October 2008, 18th day of October and 12th day of October 2010 respectively in favour of CRDB BANK PLC and every other power enabling me to do so, I, DEOGRATIAS J. LYIMO KIRITTA OF DEOGRATIAS J. LYIMO AND COMPANY ADVOCATES on behalf of the CRDB BANK PLC hereby advertise the sale of the captioned property owned jointly by OSWALD MASATU, OSWALD MASATU MWIZARUBI AND MONARCH INVESTMENT LIMITED.
- 2. THE property is built on four plots with title deeds issued on diver dates with unexpired terms measuring 16070 square ft. The property consists two 4 storey buildings with a three Star running hotel, swimming pool, modern hotel rooms and conference facilities is situated along Kirumba Valley Street, Kitangiri, Mwanza, about four miles from Airport and approximately one mile from the shores of Lake Victoria.
- 3. INTERESTED BIDDERS ARE INVITED to submit bids for the purchase of the property.
- 4. Bids in sealed envelopes clearly marked BID FOR THE PURCHASE OF PROPERTY ON PLOTS 104, 83 'C', 83 'D' AND 83 'E' KIRUMBA VALLEY MWANZA MUNICIPALITY, including the offer for the purchase of the property with full address of the bidder should be submitted so as to reach the undersigned on the address below before 16: hours on the 12th February 2019.

Bids shall be opened on the 12th February 2019 at 16:30 hours at the office mentioned below. Bidders are invited to attend during the event if they so wish.

- 5. Bidders should note that the information supplied herein is without liability to the seller as to its correctness. Independent valuation and inspection of the property is highly recommended.
- 6. The seller shall not be bound to accept the highest bid or any bid at all
- 7. The property is sold in and on the condition as it is.

agent on the address below;

Dar es Salaam.

- 8. It is a condition of the bid that bidders submit their bids accompanied by Bankers cheque in favour of CRDB BANK PLC of an amount equivalent to 10% of the bid price. For a successful bidder this amount shall be treated as advance payment. Unsuccessful bidders will have their bid commitment refunded in full without any deductions.
- The successful bidder shall be bound to make a 25% down payment on the offer price immediately after the award: and the balance shall be paid within 14 days thereafter

 In the event the balance is not paid within 30 days the Seller shall forfeits the down payment and the next highest bidder shall be awarded the
- option to purchase.

 10. Interested bidders who are desirous of viewing and or inspecting the property may do so subject to the appointment and prior notice to the seller

Elieza Mmbwambo MEM Auctioneers & General Brokers Ltd, Magomeni Mapipa Opp. Pacific Lodge, 3rd Floor, Uwazani Street, Mobile No:- +255 (0) 754 377 877/636 215 /713 262 400,

11. Bids mentioned in paragraph 4 hereinabove should be addressed to the address below;

Deogratias J. Lyimo Kiritta, (Advocate) Deogratias J. Lyimo & Co. Advocates, NIC Life House Building, Sokoine Drive/Ohio Street, 5th Floor, Wing "A", Mobile: +255 (0) 754/715- 270522, E-mail:- djladvocates@yahoo.com, Dar Es Salaam.



Arumeru District Commissioner Jerry Muro (3rd R) handing over a goat to Innovative Technology and Energy Centre (ITEC) managing director, Dr. Herb Rhee (4th R) to express thanks to the Korean government through ITEC for building a solar plant at Mseseweni area, Ngurdoto village which will help people to access power in the district. The event took place over the weekend. Photo: Guardian Correspondent

Majaliwa issues one-week ultimatum for authorities to pay cashew nut farmers

By Correspondent Abdallah bribes during the process, I did

Bakari, Mtwara

PRIME Minister Kassim Majaliwa has issued one-week ultimatum for responsible authorities to pay cashew nut farmers in southern regions of Mtwara and Lindi.

This follows the revelation that officials who were tasked to verify payments for cashew nut have been soliciting bribes from farmers for clearance and certification on ownership of the crop's harvest for payment approval.

The premier revealed this over the weekend in Mtwara during a meeting with cashew nut stakeholders, which was aimed at finding a solution to the payment exercise which is stuck currently.

not expect that government officials will be at the forefront dragging farmers into the cor-

ruption pool," he said. Majaliwa ordered the executives to ensure that all the farmers be paid by between 5th to 15th February.

The PM cited lack of information sharing among key stakeholders as one of the causes of the slow in the payment process all called for a new way to strategise communication among key stakeholders. The meeting by Prime Minister was a response to President John Magufuli's concerns over delays in pay-

ment to cashew nut farmers. Members from six cashew growing regions Lindi, Mtwara, Tanga, Coast, Njombe and Ruvuma attended the meeting to find better ways to facilitate "I have the information on both verification process and

For his part, Deputy Minister of Agriculture Omary Mgumba said about 416bn/- out of 792bn/- had been disbursed into farmers bank accounts since November last year.

He stated that, more than 83 per cent of cashew farmers were already verified Mtwara Region, while 84 per cent in Lindi, 73 per cent in Ruvuma and 13 per cent in the Coast Region.

Mgumba said the government will start to pay cashew farmers with under grade cashew nuts to rescue Coast and Tanga regions which 75 per cent of its crop is under grade.

According to the deputy minister, the government had already collected 212,000 tonnes of cashew nuts and stored in various warehouse out of 240,000 tonnes produced this

By Polycarp Machira, Dodoma

DIAMOND Trust Bank- Tanzania (DTB-Tanzania) has launched a programme to offer training on education for Small and Medium Enterprises (SME) across its branches in the country since most of them have little knowledge on the matter.

In collaboration with the PKF Associates-Tax consulting firm and a major business advisor for SME businesses associates, the bank held a business workshop for SME in Dodoma and its suburbs.

The workshop comprehensively cov-

DTB-Tanzania conducts empowerment training for SMEs

ered the compliance and regulatory recies of bank credit including advice on successful business management". quirements including the Finance Act 2018/19 that came into effect on the 1st July 2018; setting out various amendments and guidelines on taxation and practical aspects of Labour Laws in

The participants also had an exposure to the banks' product and services shops across our branch network, to offering including bank guarantees, enlighten the SMEs on good business letters of credit, insurance premium financing, funds transfer services, cash in transit, among others. The intrica-

loans for SMEs were also dealt with in detail.

Speaking to the members of press during the event, the CEO and country manager of DTB Tanzania, Viju Cherian, reiterated that "We have set a target to conduct similar SME workpractices - from book keeping, business compliance and credit management, which are all key ingredients for

The customers present at the workshop enjoyed the opportunity of oneon-one interaction with senior bank officials while also exchanging experiences and business etiquette in various business filed like trading, manufacturing, transport, hospitality and construction industries.

"The SMEs are very special segment of the economy that needs sustained support. DTB Tanzania have granted loans of more than 285 billion/- to Tanzanian SME businesses. The SME loan book represents 40 per cent of the Bank's total loan portfolio". Viju added.

DTB-Tanzania presently has a network of 28 branches in Tanzania, 14 branches in Dar es Salaam City-(Jamaat Street, Masaki, Morocco, Magomeni, Mbezi, Mbagala, Nyerere, Kariakoo, Nelson Mandela Road-near Tabata junction, Upanga along United Nations Road, CBD branch at Samora Avenue and Mirambo street junction, Mbezi-Chini and Mlimani City.

Others are two branches in Arusha and Mwanza and one each in Dodoma, Kahama, Mbeya, Morogoro, Moshi, Mtwara, Mwanza, Tabora, Tanga and Zan-

DTB Tanzania is part of DTB Group, a pan East African banking group, with over 130 branches across Tanzania, Kenya, Uganda and Burundi. The bank is also an affiliate of the Agha Khan fund for Economic Development (AKFED), the economic development arm of the Aga Khan Development Network.













Why we should care about the amendments to the Political Parties Act, 2018

1: The amendments grant sweeping discretionary powers to the Registrar

In essence, the proposed amendments grant the registrar powers to regulate political parties instead of patronising them. The act do not allow for fair play in the political arena. The Registrar is appointed by the President, who is head of a particular political party. She/he is then given significant powers over other parties, including to: suspend members, suspend and deregister parties, demand any information, and demand changes in the parties constitution. Similarly the minister is tasked with formulating regulations regarding internal party issues of his/her opposing political parties.

2: The amendments criminalise or regulate legitimate political activities and expressions

- The Registrar is allowed to disapprove of organisations who want to provide civic education and capacity building to any party
- The Registrar is supposed to regulate (read control) civic education
- The amendments forbid parties from acting as pressure groups (trying to mobilise public opinion or affect government action) – but this is the core purpose of political parties
- The law criminalises any statements that are 'false in material particulars' without any qualifications. But in politics, truth is contested.

3: There are severe penalties throughout the amendments for administrative offences

For every new clause inserted, there is an accompanying clause on offences related to that clause. Placing them throughout the law in this way creates fear, the impression of it being easy for political parties to commit significant crimes. Even failure to honour request from the registrar amounts tocriminal offence.

The penalties imposed are not proportional to the offences listed: failing to provide information attracts fines of millions of shillings (or even jail terms) both to individuals and institutions. In some cases, parties can be suspended indefinitely or deregistered for these administrative offences.

4: There is little recourse for political parties and limited checks and balances on the work of the Registrar in the amendments

Parties aggrieved by the decision of the Registrar have little recourse. The amendments (and the Principal Act) grant the Registrar wide powers with little accountability. She/he has the power to deny parties the subvention grant, suspend them, deregister them and find them guilty of an array of offences. The Registrar's decision is largely final.

At core the law is about regulating the registration and functioning of political parties. For other issues and offences, members and leaders of political parties need to obey existing laws.

5: The amendments are drafted in vague language without clear definitions, tactically allowing for multiple interpretation and possibility for abuse.

In some sections, the amendments allow the registrar to make serious decisions with severe consequences based on his beliefs or feelings of dissatisfaction.

Reference to Existing Laws, Treaties and Principles

The Constitution of the United Republic of Tanzania (1977) 13.-(1) All persons are equal before the law and are entitled, without any discrimination, to protection and equality before the law. 20.-(1) Every person has a freedom, to freely and peaceably assemble, associate and cooperate with other persons, and for that purpose, express views publicly and to form and join with associations or organisations formed for purposes of preserving or furthering his beliefs or interests or any other interests. 107A.-(1) The Judiciary shall be the authority with final decision in dispensation of justice in the United Republic of Tanzania.

Principles of Administrative Law and Penology

Interna5onal Covenant on Civil and Poli5cal Rights (ICCPR), 1966.

Guardia.com Guardian

TUESDAY 29 JANUARY 2019

Taking A New Look
At The News
ESTABLISHED IN 1995

Lack of anti-dumping mechanisms cause much of world's food scarcity

individuals' accessibility to it, where accessibility includes affordability. There is evidence of food security being a concern over 10,000 years ago, with central authorities in ancient China and ancient Egypt being known to release food from storage in times of famine. At the 1974 World Food Conference the term "food security" was defined with an emphasis on supply. Food security, they said, is the "availability at all times of adequate, nourishing, diverse, balanced and moderate world food supplies of basic foodstuffs to sustain a steady expansion of food consumption and to offset fluctuations in production and prices". Later definitions added demand and access issues to the definition. The final report of the 1996 World Food Summit states that food security "exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life".

Household food security exists when all members, at all times, have access to enough food for an active, healthy life. Individuals who are food secure do not live in hunger or fear of starvation. Food insecurity, on the other hand, is a situation of "limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways", according to the United States Department of Agriculture (USDA). Food security incorporates a measure of resilience to future disruption or unavailability of critical food supply due to various risk factors including droughts, shipping disruptions, fuel shortages, economic instability, and wars. In the years 2011-2013, an estimated 842 million people were suffering from chronic hunger. The Food and Agriculture Organization of the United Nations, or FAO, identified the four pillars of food security as availability, access, utilization, and stability. The United Nations (UN) recognised the Right to Food in the

OOD security is a measure of the availability of food and individuals' accessibility to it,

Declaration of Human Rights in 1948, and has since noted that it is vital for the enjoyment of all other rights.

The 1996 World Summit on Food Security declared that "food should not be used as an instrument for political and economic pressure". According to the International Centre for Trade and Sustainable Development, failed agriculture market regulation and the lack of anti-dumping mechanisms cause much of the world's food scarcity and malnutrition.

RURAL economies in Africa have become zones of economic misery. According to Dr Akinwumi Adesina, president of the African Development Bank, stimulating economic growth in these areas through agriculture and the food industry should be at the top of the development agenda.

Addressing agriculture and food security issues in Africa is critical not only to economic development across the continent, but to the future of food production worldwide over the next generation.

Much progress has been made globally in terms of extreme poverty. According to the World Bank, the population living on less than US\$1,90 (R28) a day declined from 44% in 1980 to under 10% by 2015. But we must not celebrate too soon: we are not winning the war on global hunger.

In the 2017 report, 'The State of Food Security and Nutrition in the World', the UN's Food and Agriculture Organization (FAO) points out that the number of hungry people worldwide increased from 777 million in 2015 to 815 million in 2016.

Climate change is worsening the

situation, especially in sub-Saharan Africa. The International Food Policy Research Institute estimates that by 2050, Africa will be home to an additional 38 million hungry people due to climate change.

The challenges facing the world require focused and compassionate leadership. We owe it to ourselves, and to generations to come, to use every opportunity we have to make the world a better place.

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO Circulation Manager: EMMANUEL LYIMO

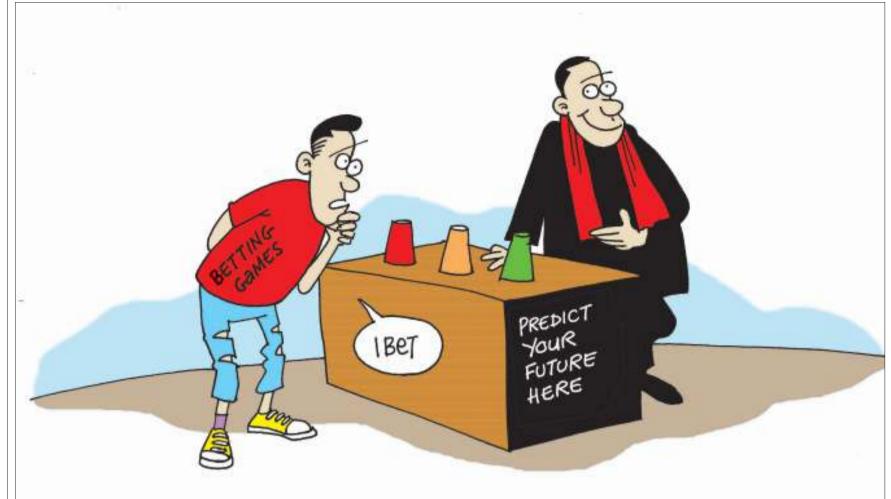
Newsdesk

News Editor: LUSEKELO PHILEMON 0757154767 General line: 0745700710 E-mail: guardian@guardian.co.tz

Advertising

Manager Sales and Marketing: KAUTHAR DSOUZA 0767223311

E-mails: advertise@guardian.co.tz Website: www.ippmedia.com epaper.ippmedia.com



Nkrumaists must challenge the consolidation of the Busia-Danquah political ideology in Ghana

By Zaya Yeebo

HE author argues that the failure of the Ghanaian Left to build on the legacy of Kwame Nkrumah is giving a good opportunity to the centre-right ruling party to develop and cement its neo-liberal ideology.

On Monday, 7 January 2019 Ghanaians have been offered a unique opportunity to celebrate another holiday. The New Patriotic Party (NPP) administration has, through parliamentary procedures, altered statutory public holidays in Ghana. 7 January is now Constitution Day, whilst 4 August will now be celebrated as Founders Day, i.e., the day on which the United Gold Coast Convention (UGCC) was founded (4 August 1947). At the same time, 21 September has been downgraded to Nkrumah Day. Undoubtedly, the founding of the UGCC is an important milestone in our history, but should it be used to downgrade 1 July, as the day Ghana became a republic?

However, by doing this, the NPP completely outsmarted its political opponents. It is a clever move even if it looks unbelievable. I do not think that the NPP is looking for a fight with proclaimed Nkrumaists (Nkrumah devotees) as some writers refer to some of us. The NPP is seeking to give Joseph Boakye Danquah a prize of place in Ghana's history. By stealth, the NPP is gradually trying to present the late Joseph Boakye Danquah as the leader of Ghana's history. Undoubtedly 7 January will also be used to celebrate the role of the UGCC and other nationalists' forces should be recognised and celebrated.

The NPP, unlike the Convention People's Party (CPP), has one advantage; as a party, they have a unity of purpose in terms of their political, social and economic direction. There are no two or three NPPs, but one NPP. However, the neoliberal stance of this government, like the last one, should have provided the opponents of neoliberalism with a good cause for an intensive popular, anti-neoliberal struggle for genuine change in Ghana. But the NPP is proving to be clever, while the opportunism and lack of ideological clarity on the part of Nkrumaist groups is being exposed by the day.

The NPP government is cleverly mixing pro-poor social programmes with a strengthening of its neoliberal

economic and political base. It will continue to do this because the radical left and Nkrumaists have failed to provide an alternative economic development paradigm in spite of the harrowing weaknesses of neoliberal austerity underpinned by the

The Nkrumaist family is divided politically, and is subject to infiltration and sabotage by people claiming to be Nkrumaists. The CPP, which should have the moral authority to claim the Nkrumaists space, is weak organisationally and politically and probably cannot galvanise forces, which aspire to an Nkrumaist agenda.

International Monetary Fund.

which aspire to an Nkrumaist agenda.

The NPP is aware of this, and is rising to provide the building blocks for their type of politics. The strategy of the NPP is not solely to place Joseph Boakye Danquah and to a lesser extent, the late Kofi Busia as leading figures in our fight for independence and on the same pedestal with Kwame Nkrumah, but to build an ideological base for its work. Those who claim that "ideology" is not important should look at what is

happening in our country.

The Busia-Danquah fraternity has a bigger agenda. Now that it controls the state and by extension, huge resources, it is seeking to downgrade the CPP, Nkrumaism and the possibility of a socialist's revival in Ghana. The NPP has shown that it will use the opportunities that state power offers them, to continue chipping at the credibility and unchallenged honour that Kwame Nkrumah has enjoyed over the years in Ghana.

This has one serious weakness. Kwame Nkrumah is a hero not simply because of his role in leading the anti-colonial and pro-independence fight in Ghana. Nkrumah is a global phenomenon, recognised world wide as a Pan Africanist icon, a writer, a historian, leader of the African guerrilla movements, and so on.

This is where the weakness of the Busia - Danquah agenda in Ghana begins to crumble. They see Ghana, but Pan Africanists, radical leftists and Nkrumaists continue to see the pan African base of the life of the leader Kwame Nkrumah.

The current historical gerrymandering by the NPP administration has thrown the cat among the pigeons in the Nkrumaist family. Some sections of the Ghanaian left (radical, anti-neo-liberalists) are doing what they do best, complain and issue grandstanding declarations for some kind of "fight back", a term I hardly understand. However, I must admit that the NPP is being more strategic than the Nkrumaist faction.

Following the declarations of the new holiday dates, the NPP Minister for Information, Oppong Nkrumah is organising a lecture on democratic governance.

Undoubtedly, major national think tanks like the Centre for Democratic Development, the Kufuor Foundation, the Busia-Danquah Foundation and several others will be in attendance. They will try to justify the government's action in relation to current events, and then call on Ghanaians to celebrate these new dates. It is their democratic right.

Of course, we can also point to Nkrumaist groups like the Kwame Nkrumah Ideological Institute led by Benjamin Ayagre, a leading trade unionist; the Kwame Nkrumah Centre led by Samir Nkrumah; the People's Democratic Movement and several others.

Yet, one baffling thing is that in spite of the fact that Nkrumaist occupied the seat of government, and had immense opportunities, they have not been able to build an influential think tank or foundation in his honour. Some radical and Nkrumaist groups have organised several conferences, congresses, workshops, fight backs, and what have you, but these have not been used to project the vision and mission of Kwame Nkrumah. As a result, they have failed to build a solid, sustainable, independent foundation.

No serious effort has been made to populate Nkrumah's vision and ideas of national development among the youth of this country. In 2015, the 8th Pan African Legacy Project (which I chaired) tried to reverse this by acquiring and distributing the written works of Kwame Nkrumah and other African nationalists, but this has also

To a large extent therefore, the Busia-Danquah faction cannot be accused of stealing the actions and tendencies of the Nkrumaist left in Ghana. They have seen an opportunity, and are occupying it, using the opportunities it offers.

Unless Nkrumaists are willing and able to build a strong Nkrumaist formation devoid of the usual pettiness and lack of ideological clarity based on the original ideas of pan Africanism and a self-reliant economy, the onward march of the Busia-Danquah political faction will continue unabated and unchallenged.

There are too many groups and individuals who claim to be Nkrumaists, but are not willing to sacrifice their individual idiosyncrasies and personal interests to push the Nkrumaist ideological agenda forward. Yet there are many committed and genuine Nkrumaists, who with some unity of purpose and clarity of the political direction, can change the endgame of politics in Ghana.

However, as the Nkrumaist Left begins the real "fight back" with organisational and ideological clarity, to mobilise and regroup and the youth taking up the battle cry of Nkrumaism one more, the ideological confrontation between the two groups linked to the titans of Ghana's independence movement will come to a head sooner than later. I have no doubt that an Nkrumaist group will emerge to challenge the NPP's ideological hegemony.

International Holocaust Remembrance Day has lessons for Africa

NTERNATIONAL Holocaust Remembrance Day, January 27 which this year was on Sunday is one of those United Nations Days that are profoundly inspiring and controversial. It tackles a perennial problem that has lost its Second World War edge, the killing of an estimated six million Jews in gas chambers in death camps scattered all over occupied Europe where forces loyal to German fascist dictator Adolf Hitler held sway. Auschwitz in Poland has down the decades come to represent the face of that horror, and January 27 was its final day then.

Chroniclers say that it was on January 27 1945 that the last prisoners were liberated from Auschwitz, as US forces swept through Western Europe to reach Soviet forces rolling from the other side of Europe. As the Nazis fell, a new confrontation arose - of world revolution pushed by the Soviet Union, and a liberal order led by the United States.

The West won 30 years ago as the Berlin Wall tumbled down and people streamed from east to west Berlin, leading to the reunification of Germany. Soon the Soviet Union also collapsed; Russia reformed and like reformed China, it remained nationalist.

Hatred for Jews is rife today in Europe and North America in a saga that began in 1917 at the time of the Balfour Declaration of the UK cabinet. It said that Jews should be helped to migrate to find a national home where in future they could become a majority,

Holocaust an idea that the Arabs rejected. Jews nevertheless returned to a hostile environment, settled on portions of unused land and soon created armed groups to push out Arabs.

This culminated in the 1948 partition of Palestine, which the Arabs call Naqba - catastrophe, the rape of Arab lands. Left liberals believe Israel should leave the occupied West Bank as well as east Jerusalem so that Palestinians take over and create a country with clear borders. They fail to see that rockets of Hamas and Hezbollah would then be able to reach every Israeli household whether in Jerusalem, Jaffa, Tel Aviv or elsewhere, unlike at present where they fire from neighbouring states.

For us in Africa, the Holocaust Remembrance Day is a reminder of where the world came from, but as we did not learn enough of what hatred is all about, we have had a fair share of semi-holocausts since then.

The most important one is the Rwandan genocide whose 25 years we shall be marking in three months time or thereof, and there was the Congolese civil war where millions died after an invasion from Rwanda and Uganda topped the Mobutu regime and put in

a non-elected government.

The Congo is still smouldering as are plenty of other African countries, and the reason is that we have never felt ourselves to be part of world history where we share the sin that brought about the Holocaust. Aren't those who do not learn from history condemned to repeat it?



FEATURE

Need to place more emphasis on supporting education and skills development

MUHARRAM MACATTA

HILE developed countries are pushing the technological frontier, developing countries are moving towards that frontier. Imitation allows for investment in non-traditional sectors and for the application of new technologies to a broader variety of economic activities.

This means that skills and technology have to be enhanced simultaneously in order to ensure the sustainability of productivity growth and development.

At the early stage of technological development, it is essential to achieve a minimum level of educational attainment in the population.

Technological and industrial advancement requires the broad availability of high-quality secondary education and vocational training.

Finally, the ability to innovate as well as to adopt more complex and sophisticated technologies requires technical and vocational education and training at the tertiary level, and particularly skills in research and development.

Skills development is central to improving productivity. In turn, productivity is an important source of improved living standards and growth.

Other critical factors include macroeconomic policies to maximize opportunities, for pro-poor employment growth, an enabling environment for sustainable enterprise development, social dialogue and fundamental investments in basic education, health and physical infrastructure.

Effective skills development systems - which connect education to technical training, technical training to labour market entry and labour market entry to workplace and lifelong learning - can help countries sustain productivity growth and translate that growth into more and better jobs.

This analysis examines the challenges faced by countries at different levels of development and their policy options. In so doing, it seeks lessons that are relevant for least developed, developing and more industrialized countries in linking skills development systems not only to the current needs of labour markets, but also to future needs as technologies, markets, the environment and development strategies change

The feature, therefore, analyzes how strategies to upgrade and enhance the relevance of skills training and to improve access to skills for more women and men can instead help countries move to a virtuous circle of higher productivity, employment and incomes growth, and development.

Education, training and lifelong learning foster a virtuous circle of higher productivity, more employment of better quality, income growth and development.

This catalytic role of skills development provides a succinct explanation of productivity, followed by an overview of the conceptual and empirical linkages between productivity and employment growth, and finally explains how a coherent skills development policy serves both short-term adjustment and long-term development goals.

Productivity growth reduces production costs and increases returns on investments, some of which provide greater income for business owners and investors, while some are turned into higher wages.

The virtuous circle between productivity and employment is also fed through the investment side of the economy, when some productivity gains are reinvested by a firm in product and process innovations, improvements in plant and equipment and measures to expand into new markets,

which in turn spur further output growth and productivity. The productivity of individuals may be reflected in employment rates, wage rates, stability of employment, job satisfaction or employability across jobs or industries.

The productivity of enterprises, in addition to output per worker, may be measured in terms of market share and export performance. The benefits to societies from higher individual and enterprise productivity may be evident in increased competitiveness and employment or in a shift of employment from low to higher productivity sectors.

In the long term, productivity is the main determinant of income growth. A low-wage, low-skill, low-productivity development strategy is unsustainable in the long term and incompatible with poverty reduction.

Investment in education and skills helps to "pivot" an economy towards higher value added activities and dynamic growth sectors.

Experience shows that all countries that have succeeded in linking skills with productivity have targeted their skills development policy towards three objectives:-

(i)Meeting skills demand in terms of relevance and quality: so as to ensure the matching of skills supply and demand, skills policies need to develop skills that are relevant, promote lifelong learning and ensure the delivery of high levels of competences and a sufficient quantity of skilled workers.

Furthermore, equality of opportunity in access to education and work is needed to meet the demand for training across all sectors of society.

(ii) Mitigating adjustment costs: the reorganization of work in line with new demands and technologies results in some skills becoming redundant.

The ready availability and affordability of training in new skills and occupations help to insure against prolonged unemployment or underemployment and to maintain the employability of workers and the sustainability of enterprises.

(iii) Sustaining a dynamic development process: skills development policies need to build up capabilities and knowledge systems within the economy and society which induce and maintain a sustainable process of economic and social development.

The first two objectives of improving skills matching and mitigating adjustment costs are based on a labour market perspective; they focus on skills development as a response to technological and economic changes and are essentially short- and medium-term objectives.

In contrast, the developmental objective is focused on the strategic role of education and training policies in triggering and continuously fuelling technological change, domestic and foreign investment, diversification and com-

Social dialogue and collective bargaining can create a broad commitment to education and training and a learn-

ing culture, strengthen support for the reform of training systems and provide channels for the ongoing communication of information between employers, workers and governments.

In addition to promoting skills development, social dialogue and collective bargaining can also be instrumental in the equitable and efficient distribution of the benefits of improved productivity.

Most countries in Central and Eastern Europe and the Commonwealth of Independent States started the transformation process with a strong tradition of technical and vocational training.

However, education and training participation rates have dropped, partly because much of the training offered by the vocational training system had become irrelevant in the transition from a command to a market economy.

Efforts by these countries to reinvigorate skills development systems have included restructuring education and training systems to the demands of the new market economy, using labour market institutions to mitigate the negative effects of economic restructuring and targeting training and lifelong learning to raise the adaptability and mobility of the workforce.

One important characteristic of developing countries is the combination of high growth and productivity in some sectors and regions with low productivity and persistent poverty in the large informal economy.



ECOBANK TANZANIA LIMITED

A Subsidiary of Ecobank Transnational Incorporated (ETI), a company incorporated in Lome, Togo

ssued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014						
CONDENSED STATEMENT OF FINANCIAL POSITION AS (Amounts in million of shillings)	AT 31 DECEMBER 201	8				
	Current Quarter <u>31-Dec-18</u>	Previous Quarter 30-Sep-18				
A. ASSETS 1 Cash 2 Balances with Bank of Tanzania 3 Investment in Government Securities 4 Balances with Other Banks and financial institutions 5 Cheques and Items for Clearing 6 Inter branch float items 7 Bills Negotiated 8 Customers Liabilities for Acceptances 9 Interbank Loans Receivables 10 Investment in Other Securities 11 Loans, Advances and Overdrafts (Net of allowances for Probable losses) 12 Other Assets 13 Equity Investments 14 Underwriting accounts	12,611 19,039 74,516 7,048 8,684 - - 12,673 - 73,731 5,680	14,238 28,309 73,269 16,961 7,122 - - - 17,197 - - 82,687 4,883				
14 Underwriting accounts 15 Fixed Assets (Net of depreciation) 16 TOTAL ASSETS	3,828 217,810	4,145 248,811				
B. LIABILITIES 17 Deposits from other banks and financial institutions 18 Customer Deposits 19 Cash Letter of credit 20 Special Deposits 21 Payments orders/transfers payable 22 Bankers cheques and drafts issued 23 Accrued taxes and expenses payable 24 Acceptances outstanding 25 Interbranch float items 26 Unearned income and other deferred charges 27 Other liabilities 28 Borrowings 29 TOTAL LIABILITIES	55,000 102,313 - 15,101 (1,197) 80 2,755 - - 3,161 10,222 187,435	35,880 137,616 - 18,807 (954) 80 3,134 - - - 2,957 10,169 207,689				
30 NET ASSETS / (LIABILITIES) C. SHAREHOLDER'S FUND 31 - Paid up Share Capital 32 - Capital Reserves 33 - Retained Earnings 34 - Profit (Loss) Account 35 - Other capital accounts 36 - Minority interest 37 TOTAL SHAREHOLDER'S FUND	30,375 148,124 5,675 (110,566) (12,858) - 30,375	148,124 5,543 (110,402) (4,871) 2,728 41,122				
38 Contingent Liabilities 39 Non Performing Loans and Advances 40 Allowances for Probable Losses 41 Other Non Performing Assets	154,580 66,051 35,638 -	142,065 57,633 31,398				
D. SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets (ii) Non Performing Loans to Gross loans (iii) Gross Loans and Advances to Total Deposits (iv) Loans and Advances to Total assets (v) Earning Assets to Total Assets (vi) Deposits Growth (vii) Assets Growth	14% 60% 103% 56% 74% -25% -12%	17% 46% 80% 50% 70% 21% 16%				

	(/	Amounts in mil	lion of shillings)			
1 Interest Income			31-Dec-18 4,380	31.	-Dec-17 4,553	31-Dec-18 20,060	31-Dec-17 24,464
2 Interest Expense 3 Net Interest Income 4 (Bad Debts Written Off)/Recovery on Bad		f	-2,229 2,151 889		(2,512) 2,041	-8,699 11,361 996	(11,104) 13,360
5 Impairment Losses on loans and advance: 6 Non-Interest Income: 6.1 Foreign Currency Dealing and Transla 6.2 Fees and Commisions		5)	(6,305) 1,350 434 851	(11,561) 1,486 289 931	(5,237) 5,123 1,307 3,825	(7,035) 5,834 725 4,992
6.3 Dividend Income 6.4 Other Operating Income Non-Interest Expense 7.1 Salaries and Benefits			65 (6,072) (2,652)		267 (6,411) (2,941)	(9) (25,101) (11,141)	(30,276) (13,319)
7.2 Fees and Commmision 7.3 Other Operating Expenses 8 Operating Income/ (Loss) Before Tax 9 Income Tax Provision			(3,420) (7,987)		(3,469)	(13,960) (12,858)	(16,957) (18,117)
10 Net Income/(Loss) after Income Tax 11 Other Comprehensive Income 12 Total comprehensive/(loss) for the year			(7,987) - (7,987)		14,445)	(12,858)	(18,117)
13 Number of Employees14 Basic Earnings Per Share15 Number of Branches			121 (216) 7		124 (122) 7	121 (87) 7	124 (163) 7
D . SELECTED PERFORMANCE INDICATORS (i) Return on Average Total assets (ii) Return on Average Shareholders' Fund (iii) Non Interest Expense to Gross Income (iv) Net interest Income to Average Earning A	ssets		-14% -84% 106% 5%		-7% -53% 100% 7%	-6% -34% 100% 7%	-7% -53% 100% 10%
CONDENSED STA		CHANGES		AS AT 31.	.DECEMBI	ER.2018	
(Amounts in million of shiftings.)	Share	Share	Retained	Regulatory	General Provision	Brokusties	Tetai

(Amounts in million of shillings.)	Share	Share	Retained	Regulatory	General	Revaluation	Total
	Capital	Premium	Earrings	Reserve	Provision Reserve		
Current Year (2016)							
Balance as at the beginning of the year	148,124	200	122,169	21,417	467	2,728	50,567
Issue of shares		*	200	1 2	1		
Phofit (Loss) for the year	7	11	(12,858)	10.7	5.0	*	(12,858)
Other Comprehensive Income:	7.0	7.0	0.05	100	100	7	10.00
Transactions with owners	5.5		5.5	10.00			
Dividends Relat	2.0		44.400		563		
Regulatory Reserve		3.0	16,172	(16, 172)	100		
Gereral Provision Reserve	10	- 60	38	17	(28)	49.000	
Others		25	14,606)	***	444	(2,728)	(7,334
Balance as at the end of the current period	148,124	-	1923,423)	5,245	429	(0)	30,375
Province Year (2017)							
Balance as at beginning of year	99,102	-	(82,883)		715	1,006	17,940
Issue of shares	49,022	11.0		10.1	1		49,022
Profit (Loss) for the year			(18, 117)	h		111.4	(18,117)
Other Comprehensive Income		1.6	3110000		4.5	1,722	1,722
Transactions with owners		614	000		+	11.6	
Dividends Paid		-			* 1	+	
Regulatory Reserve		-	(21,457)	21,417		(4)	100
General Provision Reserve			248		(248)	(H)	
Others		-		1000	2.5		1000
Balance as at the end of the previous period	148,124	4	(122,169)	21,417	467	2,728	50,567

	(Amounts in million of shillings)			
!- Cash Flow From Operating Activities.	Current Quarter 31-Dec-16	Previous Quarter 30-Sep-18	Current year Cure dative 31-Dec-18	Previous Year Currentative 31-Dec-1
Het Incomer (loss)	(7,987)	(1,304)	(12,858)	118,117
Adjustment for: - Insperment charge on tasks and advances - Generalistics and amortization - Gain / Look on Sale of Absent - Hat Oberge in statistics minimum reserve - Het Charge in Treasury bills - Het Charge in Look and Advances - Het Charge in Users and Advances - Het Charge in Other Assets	6, ED. 238 2,679 100 EFF (797)	(1,688) 250 (2,653) 6,391 (11,841) 196)	5,237 1,451 203 637 6,938 23,576 967	7,001 1,526 5,600 7,74 16,74 (2,45)
over Change in DepositsNet Change in Short Torre Registrable Securities -net Change in Other LiabilitiesTax Paid.	(111,000)	87,498 6,890	(14,40%)	(2,913
Het cash provided/foxed) be Operating Activities	(38,97%)	22,626	9,917	(3,650
Cash Flow From Investing Activities Sinidend Received Purchase of Fixed Assets Praceds From Sale of Fixed Assets Purchase of two Dealing Securities Praceds From Sale of Not Dealing Securities Purchase of Two Assets Not Sale of Not Sealing Securities Not Sale of Two Sale of Not Sealing Securities Not Cook provided/(Uses) by Investing Activities	(3,43) (3,43)	(2079) (1779) 6-00 17%	(221) 26 (31,091) (23,286)	(1,00) 7/ (20,48) (21,49)
III — Cash Flow From Pasancing Activities: Repayment of Long Term Dobt Proceeds From Issuance of Long Term Dobt Proceeds From Issuance of Share Copital Paymont of Cash Swidonski Het Dange in Other Schromings Others Hat Cosh Provideskipsed) by Pinancing Activities	10,34	21,458 21,658	10,890	49,02; (21,410 27,611
Cash And Cash Squivelent Het Increase / (decrease) in Cash and Cash Equivale Cash and Cash equivalents at the leginning of the Qu Cash and Cash equivalents at the End of the Quarte	VD67 96.056	44,660 21,366 65,036	7,521 28,443 35,984	2,290 30,20- 20,46

OTHER INSCLOSURES During the period onding 31 Decent which resulted from treach of Guide	oer 2018 the bank was penetroed a total of T23 19.034,000.00 by olives and Circulars on Sering, Counting, Factaging, Cah Deposit	the Bank of Tangaris due to operational arrors ing and Counterfetts Detection.
	THE QUARTER ENDED 31 DECEMBER 3018 moved does used an experience of the constitution occupating politics have been used.	
Hume and Title		Desc
Managing Offictor	Ngorol	28her. 99
Benedicto Makoya Charl Francisco Offices	Signed	88,300,19
spinistenerals force have according for	al audit and directors, attend to the fatilithe representation of the on and, or the hest of our innestings and halfel, have been prop- essents of the Bunking and Financial Inditactions Act, 1986 and to	ored in confermency with international Phonock
Michie		Thice:
Necessary Language Heads, September Assetts	Started	88 - Apr. 19
E. Peter L. Alachunde Challman	Signed	88-Jan-19
S. Laston Meangate	Stored	38,400,19

	TEM/TRANSACTION Eurrent Accounts a) Required minimum opening balance Personal Current Account Mapato Current Account Budeen Current Account Budeen Current Account Budeen Current Account Europe Current Account Student Current Account Student Current Account Student Current Account Student Current Account Business Current Account C) Cash withdrawal over the counter (below 1Million) d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement per page (current month) g) Periodic Scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter Cheque (l) Stop payment Per Leaf Above 1 leaf m) Standing Order in) Balance enquiry ATM	CHARGE/FEE
	a) Required minimum opening balance Personal Current Account Mapato Current Account Student Current Account Business Current Account b) Monthly service fee Personal Current Account Mapato Current Account Student Current Account Student Current Account Business Current Account Business Current Account Of Student Current Account Business Current Account (c) Cash withdrawal over the counter (below 1Million) (d) Fees per ATM withdrawal (e) ATM mini statement f) Interim statement per page (current month) g) Periodic Scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter Cheque (l) Stop payment Per Leaf Above 1 leaf m) Standing Order	1725 3,000 or USD 5 1725 100,000 or USD 50 1725 100,000 or USD 50 1725 7,000 or USD 5 1725 7,000 or USD 5 1725 3,000 1725 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min 55 max \$300 1725 1,000 or USD 1 1725 650 or USD 1 1725 650 or USD 1 1725 650 or USD 15 1725 5000 or USD 15 1725 50000 or USD 15
	Personal Current Account Mapato Current Account Student Current Account Business Current Account b) Monthly service fee Personal Current Account Mapato Current Account Mapato Current Account Student Current Account Business Current Account Count Student Current Account Business Current Account Count	1725 3,000 or USD 5 1725 100,000 or USD 50 1725 100,000 or USD 50 1725 7,000 or USD 5 1725 7,000 or USD 5 1725 3,000 1725 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min 55 max \$300 1725 1,000 or USD 1 1725 650 or USD 1 1725 650 or USD 1 1725 650 or USD 15 1725 5000 or USD 15 1725 50000 or USD 15
	Mapato Current Account Student Current Account Business Current Account b) Monthly service fee Personal Current Account Mapato Current Account Student Current Account Student Current Account Business Current Account c) Cash withdrawal over the counter (below 1Million) d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement f) Interim statement per page (current month) g) Periodic Scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter Cheque l) Stop payment Per Leaf Above 1 leaf m) Standing Order	1725 3,000 or USD 5 1725 100,000 or USD 50 1725 100,000 or USD 50 1725 7,000 or USD 5 1725 7,000 or USD 5 1725 3,000 1725 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min 55 max \$300 1725 1,000 or USD 1 1725 650 or USD 1 1725 650 or USD 1 1725 650 or USD 15 1725 5000 or USD 15 1725 50000 or USD 15
	Business Current Account b) Monthly service fee Personal Current Account Mapato Current Account Student Current Account Student Current Account Business Current Account c) Cash withdrawal over the counter (below 1Million) d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter Cheque l) Stop payment Per Leaf Above 1 leaf m) Standing Order	TZS 100,000 or USD 50 TZS 7,000 or USD 5 TZS 3,000 FREE TZS 20,000 or USD 15 TZS 20,000 or USD 15 TZS 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min 55 max \$300 TZS 1,000 or USD 1 TZS 500 or USD 1 TZS 500 or USD 15 e-Banking - Free (monthly) TZS 153,000 or USD 15 TZS 130,000 or USD 15 TZS 150,000 or USD 15 Within Ecobank- FREE Other Tanzania banks - TZS 20,000 or USD 10 (personal) & TZS 30,000 or USD 10 (personal) & TZS 30,000 or USD 100 (pers
	b) Monthly service fee Personal Current Account Mapato Current Account Student Current Account Student Current Account Business Current Account C) Cash withdrawal over the counter (below 1Million) d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter neeque (l) Stop psymbol Statement Above 1 leaf m) Standing Order m) Balance enquiry ATM	TZS 7,000 or USD 5 TZS 3,000 r USD 15 TZS 3,000 r USD 15 TZS 20,000 or USD 15 TZS 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min \$5 max \$300 TZS 1,000 or USD 1 TZS 1,500 or USD 0.5 e-Banking - Free, Printed TZS 1,000 per page or USD 1 per page e-Banking - Free, Printed TZS 1,000 per page or USD 1 per page e-Banking - Free, printed TZS 1,000 or USD 15/20/32 TZS 130,000 or USD 65 TZS 15,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 55,000 or USD 35 TZS 55,000 or USD 35 TZS 55,000 or USD 35 TZS 50,000 or USD 55 Within Ecobank- FREE Other Targanja banks - TZS 20,000 or USD 10 (personal) & TZS 3,000 or USD 50 Within Ecobank- FREE
	Mapato Current Account Student Current Account Business Current Account C) Cash withdrawal over the counter (below 1Million) d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured Cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter cheque () Stop pays (25/50/100 leaves) h) Stop pays (25/50/100 leaves) ADOVE 1 leaf m) Standing Order n) Balance enquiry ATM	TZS 3,000 FREE TZS 20,000 or USD 15 TZS 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min \$5 max \$300 TZS 1,000 or USD 1 TZS 1650 or USD 0.5 e-Banking - Free, Printed TZS 1,000 per page or USD 1 per page e-Banking - Free (monthly) TZS 15,000 or USD 55 TZS 15,000 or USD 65 TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 55,000 or USD 1 TZS 10,000 or USD 55 Within Ecobank- FREE Other Tanzania banks - TZS 20,000 or USD 10 (personal) ft TZS 30,000 or USD TS Within Ecobank- FREE
	Student Current Account Business Current Account c) Cash withdrawal over the counter (below 1Million) d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter Cheque l) Stop payment Per Leaf Above 1 leaf m) Standing Order	FREE TTSS 20,000 or USD 15 TTSS 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min 55 max \$300 TTSS 1,000 or USD 1 TTS 650 or USD 0.5 e-Banking - Free (morthly) TTS 515,000 or USD 0.5 e-Banking - Free (morthly) TTS 15,000 or USD 0.5 TTSS 130,000 or USD 0.5 TTSS 130,000 or USD 0.5 TTSS 2,500 or USD 1 TTSS 1000 or USD 0.5 TTSS 5,000 or USD 35 TTSS 5,000 or USD 55 Within Ecobank - FREE Other Tanzania banks - TTS 20,000 or USD 10 (personal) & TTS 30,000 or U
	Business Current Account c) Cash withdrawal over the counter (below 1Million) d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) j) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter Cheque l) Stop payment Per Leaf Above 1 leaf m) Standing Order	TZS 20,000 or USD 15 TZS 7,000 (personal), 0.15%, min 3,000/max 200,000 (business) / USD 0.5% per entry, min \$5 max \$300 TZS 1,000 or USD 1 TZS 1,500 or USD 0.5 e-Banking - Free, Printed TZS 1,000 per page or USD 1 per page e-Banking - Free (monthly) TZS 15,000 or USD 5,000 or USD 15/20/32 TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 15,000 or USD 5 TZS 55,000 or USD 15 TZS 55,000 or USD 5 TZS 55,000 or USD 55 Within Ecobank- FREE Other Tanzania banks - TZS 20,000 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 500 or USD 10 (personal) ft TZS 30,000 or USD 300 or USD 10 (personal) ft TZS 30,000 or USD 300 or USD 30
	d) Fees per ATM withdrawal e) ATM mini statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) 1) Dishonoured cheque (financial reasons) 1) Fees per ATM withdrawal - Local Other Banks k) Counter cheque (1) Stop payment Per Leaf Above 1 leaf m) Standing Order	USD 0.5% per entry, min \$5 max \$300 TZS 1,000 or USD 1 TZS 650 or USD 0.5 e-Banking - Free, Printed TZS 1,000 per page or USD 1 per page e-Banking - Free (monthly) TZS 15,000 07,000 or USD 05 TZS 130,000 or USD 65 TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 55,500 or USD 1 TZS 55,000 or USD 5 TZS 55,000 or USD 55 Within Ecobank- FREE Other Tanzanja banks - TZS 20,000 or USD 10 (personal) ft TZS 30,000 or U
	e) ATM mini statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter cheque (l) Stop payment Per Leaf Above 1 leaf m) Standing Order n) Balance enquiry ATM	TZS 1,000 or USD 1 TZS 650 or USD 0.5 e-Banking - Free, Printed TZS 1,000 per page or USD 1 per page e-Banking - Free (monthly) TZS 15,000/30,000/55,000 or USD 15/20/32 TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 1,000 or USD 5 TZS 2,500 or USD 35 TZS 5,000 or USD 35 TZS 5,000 or USD 55 Within Ecobank- FREE Other Tanzanja banks - TZS 20,000 or USD 10 (personal) & TZS 30,000 or USD 55
	e) ATM mini statement f) Interim statement per page (current month) g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter cheque (l) Stop payment Per Leaf Above 1 leaf m) Standing Order n) Balance enquiry ATM	TZS 650 or USD 0.5 e-Banking - Free, Printed TZS 1,000 per page or USD 1 per page e-Banking - Free (monthly) TZS 15,000/30,000/55,000 or USD 15/20/32 TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 5,500 or USD 35 TZS 55,000 or USD 35 TZS 55,000 or USD 35 TZS 50,000 or USD 55 Within Ecobank- FREE Other Tanzanja banks - TZS 20,000 or USD 10 (personal) & TZS 3,0,000 or USD 50
	g) Periodic scheduled statement h) Cheque book (25/50/100 leaves) i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter cheque (1) Stop payment Per Leaf Above 1 leaf m) Standing Order n) Balance enquiry ATM	e-Banking - Free (monthly) TZS 15,000 30,000 / 55,000 or USD 15/20/32 TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 55,500 or USD 35 TZS 55,000 or USD 35 TZS 50,000 or USD 35 TZS 50,000 or USD 55 Within Ecobank - FREE Other Tanzanja banks - TZS 20,000 or USD 10 (personal) ft TZS 30,000 or USD 510 (personal)
	h) Cheque book (25/50/100 leaves) j) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter Cheque l) Stop payment Per Leaf Above 1 leaf m) Standing Order in) Balance enquiry ATM	TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 55,000 or USD 35 TZS 55,000 or USD 35 TZS 60,000 or USD 55 Within Ecobank- FRE Other Tanzanja banks - TZS 20,000 or USD 10 (personal) ft TZS 30,000 or U
	i) Dishonoured cheque (financial reasons) j) Fees per ATM withdrawal - Local Other Banks k) Counter cheque l) Stop payment Per Leaf Above 1 leaf m) Standing Order n) Balance enquiry ATM	TZS 130,000 or USD 65 TZS 2,500 or USD 1 TZS 10,000 or USD 5 TZS 55,000 or USD 35 TZS 55,000 or USD 35 TZS 60,000 or USD 55 Within Ecobank- FRE Other Tanzanja banks - TZS 20,000 or USD 10 (personal) ft TZS 30,000 or U
(1)	k) Counter cheque 1) Stop payment Per Leaf Above 1 leaf m) Standing Order n) Balance enquiry ATM	TZS 10,000 or USD 5 TZSS5,000 or USD 35 TZS 60,000 or USD 55 Within Ecobank- FRE Other Tanzanja banks - TZS 20,000 or USD 10 (personal) & TZS 30,000 or U
(1)	() Stop payment Per Leaf Above 1 leaf m) Standing Order (n) Balance enquiry ATM	TZ555,000 or USD 35 TZ5 60,000 or USD 55 Within Ecobank- FREE Other Tanzanja banks - TZ5 20,000 or USD 10 (personal) & TZ5 30,000 or USD 10 (personal)
(1	Per Leaf Above 1 leaf m) Standing Order in) Balance enquiry ATM	TZS 60,000 or USD 55 Within Ecobank- FREE Other Tanzania banks - TZS 20,000 or USD 10 (personal) & TZS 30,000 or U
()	m) Standing Order in) Balance enquiry ATM	Within Ecobank- FREE Other Tanzania banks - TZS 20,000 or USD 10 (personal) & TZS 30,000 or U
()	n) Balance enquiry ATM	Other Tanzania banks - TZS 20,000 or USD 10 (personal) & TZS 30,000 or U
()	ATM	The second secon
()	ATM	15 per instruction (Business)
()		TZS 300
()	Audit Confirmation	TZS 130,000 or USD 65
(o) ATM card issuance - New or Renewal Of Expired	FREE
	p) ATM card replacement - Lost/Damaged q) Overdrawn account interest charge	TZS 20,000 or USD 10 48% p.a
- 10	q) Overdrawn account interest charge r) Unarranged overdraft	48% p.a 48% p.a
(:	s) Interbank transfer (TISS)	TZS 12,000 or USD 10 per transfer
- (t) Bill payments through ATM u) Deposit fee	FREE FREE, except for Coins&Mutilated notes
- 6	v) Electronic Fund Transfer (EFT)	TZS 3,000 or USD 2 per entry
.0 S	Savings Accounts	
(a) Required minimum opening balance	T75 40 000 USD 40
-	Traditional Savings Account Super Saver Account	TZS 10,000 or USD 10 TZS 30,000 or USD 30
-	Pambazuka Account	TZS 10,000 or USD 10
(b) Monthly service fee	
+	Traditional Savings Account	TZS 2,000 or USD 1 FREE
+	Super Saver Account Pambazuka Account	FREE
(-	c) Interim statement	FREE
0 [d) Account closure	FREE
	Electronic Banking a) Internet Banking (RIB)	
	Sign - up, Alerts(SMS/Email)	FREE
	Viewing balance or Statement	
-	Transfers within Ecobank Local Transfers Outside Ecobank	FREE TZS 5,000 or USD 2
+	Monthly fee/Maintanance	FREE
(b) OMNI (corporate internet banking)	
	Sign - up, Alerts(SMS/Email)	FREE
-	Viewing balance or Statement Transfers within Ecobank	FREE
\pm	Local Transfers Outside Ecobank	TZS 10,000 or USD 5
Д.	Monthly fee/Maintanance	FREE
(c) Ecomobile banking (USSD/SMS) Sign - up	FREE
_	Balance Inquiry	TZS 300
ユ	Mini Statement	TZS 800
+	Transfers within Ecobank Local Transfers Outside Ecobank	TZS 1,000 or USD 1 TZS 5,000 or USD 2
+	Email or sms alert	FREE
二 コ	Utilities Payment (airtime,luku,dstv, water)	FREE
	Monthly fee/Maintanance (d) Mobile App banking	FREE
-10	Sign - up, Alerts(SMS/Email)	FREE
\perp	Viewing balance or Statement	
Ŧ	Transfers within Ecobank	FREE
-	Utilities Payment (airtime,luku,dstv, water) Monthly fee/Maintanance	FREE FREE
=	Local Transfers Outside Ecobank	TZS 5,000 or USD 2
ユ	ATM Cardless Withdraw	1% of withdrawn amount
4 F	Foreign Exchange Transaction a) Purchase/sale of TCs transactions over the counter	N/A
10	b) Purchase of foreign cheque	N/A
(c) Sale/purchase of cash passport	N/A
1	d) Telegraphic Transfers (TT)	USD 50 + SWIFT charges
- (e) SWIFT/Telex f) Transfer from foreign currency denominated account to local	USD 25 or TZS Equivalent
	current account	
T	Within Ecobank	FREE
	Local Transfers Outside Ecobank	USD 10 per transfer
.U P	Personal Loans (a) Processing/Arrangement/Appraisal fee	
-10	(i) Personal loans	2%
二	(ii) Overdrafts	1%
	(iii) Mortgage finance	N/A 2%
	(iv) Asset finance b) Unpaid loan instalment	2% 48% p.a
	c) Early repayment	Z% Min TZS 200,000

ecobank.co.tz





Kamala Harris: Can a 'top cop' win over progressives in 2020?

s Kamala Harris prepares to enter the competitive field of 2020 Democratic presidential candidates as a frontrunner, the California senator is presenting herself as a criminal justice reformer, an ally of Black Lives Matter, and a defender of America's most vulnerable citizens. Clips of her sharp questioning of Trump administration officials have gone

The daughter of immigrants who took her in a stroller to civil rights protests, Harris has been a pathbreaker at almost every step of her political career. She was born in Oakland, where she later served on the frontlines of America's harsh criminal justice system as a local prosecutor in the 1990s. She went on to become the first African American and the first woman elected as San Francisco district attorney in 2003 and as California attorney general in 2010. She was the second black woman and first south Asian woman elected to the US Senate in 2016.

Throughout her meteoric career, she has tried to transcend "tough on crime" or "soft on crime" stereotypes, and instead labeled herself as "smart on crime" - eager to put people in prison for violent offenses, but wary of wasting taxpayer dollars, a champion of some criminal justice reforms but still tough enough to remain electable in the most punitive country on earth.

Her record as a prosecutor in California, however, complicates her progressive image.

Among the many policies now drawing renewed scrutiny, Harris's approach to sex work, police reform, prisoners' rights and truancy reveal the tensions between her record in law enforcement and her current progressive rhetoric.

For decades, Harris's law enforcement credentials were central to her appeal to voters. Now, as the Democratic party continues to reckon with its history of endorsing racist, ineffective criminal justice policies, her background has become, for some voters, a liabil-

As her critics on the left put it on Twitter: "Kamala Harris is a cop."

On sex work, 'tough on crime'

When Harris appeared on the feminist podcast Call Your Girlfriend last summer, the two hosts chatted with her warmly about what it was like being America's only black female senator - and what it was like to constantly have people mispronounce her name.

But the hosts, Ann Friedman and Aminatou Sow, questioned Harris on one position they said they did not understand: why had she worked to shut down Backpage.com, a website sex workers used for advertisements and that many argued had made their work more

Today, Harris presents herself as an advocate for victims of sexual exploitation, but her practices as prosecutor and the legislation she has supported have often conflated human "trafficking" with consensual adult sex work.

Harris's DA office participated in sting operations that used female police officers to pose as prostitutes and arrest men who interact with them. The "loitering" cases that followed disproportionally targeted Latino men. Harris was also a vocal opponent of a proposition to decriminalize prostitution.

On Backpage, which Harris called the "world's top online brothel", she pursued pimping charges against the website operators, even after a judged tossed an initial case on free speech grounds. Harris continued her opposition to the website as a senator and supported legislation that further criminalized sex work across the internet.

Backpage's closure has left many sex workers strapped for cash to pay for housing and medicines and forced some sex workers to turn to more precarious kinds of work to make up for lost income. "It put these girls out of the safety net the internet has provided and back on the streets," said Kiki Bryant, a 27-year-old writer and sex workers' rights activist.

Matilda Bickers, a 34-year-old sex workers' organizer, said: "If you want to help marginalized and exploited people, you protect them, you don't further limit their options ... It's

been devastating." Phoenix Calida, another sex worker, said Harris was a leader in a bipartisan agenda that put sex workers and victims of trafficking behind bars, championing a policy position that Calida believes will be viewed as backwards and unethical years from now, similar to the "war on drugs": "This is absolutely tough on crime. It's about hurting people in the name of crime reduction."

Inaction on police brutality

"We must speak truth about police brutality, about racial bias, about the killing of unarmed black men," Harris writes in her new political memoir, The Truths We Hold. "Police brutality occurs in America and we have to root it out wherever we find it."

Harris lists the names of some of the most high-profile victims of police killings: Walter



Kamala Harris (L) waves to a cheering crowd

Scott in South Carolina, Philando Castile email. in Minnesota, Eric Garner in New York. But there are other names she does not add to this list, including Alan Blueford, Mario Woods, and Amilcar Perez-Lopez - all victims who were killed in the San Francisco Bay Area, and whose cases Harris could have directly addressed.

Before stepping down as attorney general to become a senator, Harris took a few steps to tackle the issue of police brutality. She opened civil rights investigations into two California police departments that ranked among thedeadliest in the US. She also increased access to data about the use of force by police, spoke openly about "racial disparities" the statistics revealed, and introduced statewide law enforcement training on procedural justice and implicit bias.

But earlier in her career, as California's top prosecutor, Harris frequently did not use her authority to investigate allegations of misconduct and abuse by police and prosecutors, even in the face of clear evidence of wrongdoing. Sheopposed legislation that would have required her office to investigate fatal shootings by police and repeatedly fought to keep people incarcerated when there was overwhelming evidence of wrongful convictions.

Jeff Adachi, the public defender of San Francisco, twice urged Harris to open a civil rights investigation into the San Francisco police department, once after a police were caught sending racist and homophobic text messages and again a string of high-profile killings of young people of color by police. "I never received a response," Adachi said in an

In 2016, numerous male officers across the Bay Area became embroiled in a sexual exploitation scandal.

The local district attorneys, which work closely with police departments, were slow to bring criminal cases, and when they did, the charges largely fell apart. A federal judge said the Oakland police department's investigation into its own officers was "wholly inadequate", but Harris did not launch her own investigation. The inaction was particularly shameful and hypocritical given her stated commitments on fighting trafficking and protecting exploited youth, activists

"We pleaded with her and pressured her to at least investigate, if not prosecute, some of the local police departments who had killed African American men and Latino men," said Anne Butterfield Weills, a local civil rights lawyer. "She ignored us."

Harris's current spokesperson said the Oakland police scandal was handled by a local district attorney.

Defender of the prison system

Last May, Roxana Hernández, a 33-yearold transgender woman from Honduras who sought asylum in the United States, died while in custody of Immigration and Customs Enforcement (Ice). Harris was one of the Democratic senators who has since spotlighted her case, demanding that Ice officials provide answers about how and why she died, and calling her case "deeply troubling".

As a senator, Harris has introduced bi-

partisan legislation to reform the money bail system, which traps low-income Americans in jail on low-level charges, simply because they cannot pay the fee that would allow them to await trial at home.

But as attorney general, Harris spent years defending malpractices in California's troubled and overcrowded prison system. Her positions at the time are at odds with some of her policy positions as a senator. In 2015, Harris's office fought to stop a

Michelle-Lael Norsworthy, a trans woman in California's prison system prison, from getting reassignment surgery.

She had the power to take a principled stand but chose not to, the same way she refused to defend the ban on gay marriage, said Jennifer Orthwein, an attorney who represented Norsworthy, noting that allowing Norsworthy's surgery would have put their client in a much better position to re-enter society.

"If [Harris] would grapple publicly with what was going on when she was denying the rights of trans people in prison and admit that her mind has changed ... I might not call her a hypocrite," said EmilyRose Johns, a civil rights lawyer who has fought for trans rights behind bars in California.

As the top lawyer for the prison system, Harris also defended the use of lengthy solitary confinement, despite evidence the practice causes long-term and severe harm to prisoners.

Though a settlement ultimately led to reforms, the years-long battle means Harris's legacy includes extreme suffering for thousands of prisoners who were stuck in isolation during the court battle, said Weills. "They are broken people psychologically, physically damaged."

Harris's current spokeswoman said she was obligated to defend the prison system in those cases and that she worked to change policies. As a prosecutor, she also created an intervention program to give job training to low-level drug offenders. Harris has also fought juvenile solitary confinement as a senator.

Threatening to jail parents of kids who missed school

Throughout her political rise, Harris has celebrated the success of one of her "smart on crime" strategies: prosecuting parents whose kids were frequently absent from school. Truancy was a criminal justice issue, she argued - 94% of San Francisco's young homicide victims were high school dropouts.

In 2008, Harris spent \$20,000 on a campaign advertising a hotline San Francisco residents should call if they spotted any kids playing hooky during school hours, a local news station reported. The ad campaign targeted three historically black and Latinx neighborhoods.

"If we don't educate these kids in the classroom, they're going to be educated in the streets," she said in 2009, announcing an expansion of her anti-truancy strategy. She eventually championed a new statewide anti-truancy law that

specified that parents of chronically truant students could face a maximum penalty of a year's imprisonment in county jail, a fine of up to \$2,000, or both.

Harris has stressed that the goal of the strategy was to use the threat of prosecution to get parents of chronically truant students to meet with officials and make a plan for getting their students got to school. No parents have ever been arrested or jailed for truancy in San Francisco, during Harris's time or after, according to a prosecutor who still works on the issue in the current district attorney's office.

Harris has stressed that the goal of the strategy was to use the threat of prosecution to get parents of chronically truant students to meet with officials and make a plan for getting their students got to school. No parents have ever been arrested or jailed for truancy in San Francisco, during Harris's time or after, according to a prosecutor who still works on the issue in the current district attorney's office.

By late 2010, as Harris was running for California attorney general, the total number of parents prosecuted in San Francisco was just 25, Harris said at the time. She credited the overall truancy strategy with a 33% increase in attendance at San Francisco schools.

"As Senator Harris has said many times, she knows all parents love their children and many did not have the resources to get them to school, which is why her office worked with the school district and parents to get families the services they needed," Harris's spokeswoman, Lily Adams, said.

But some advocates said that Harris's policy got the issue backwards: student truancy was not a problem of bad or neglectful parents, but a symptom of broader problems within the school systems, including chronic underfunding of California public schools. A punitive approach to truancy threatened to fuel the school to prison pipeline and make life harder for students missing school because they were homeless or their parents were already caught up in the criminal justice system.

Jyoti Nanda, a law professor who runs a youth and justice clinic at the University of California Los Angeles, said she had been "deeply disappointed" by Harris's "fearmongering" on truancy, which she said was "completely the opposite of best practices" to help students.

The way Harris had framed truancy as the individual fault of poor parents, Nanda said, fed into old, ugly stereotypes about poor families and families of color.

"To the extent that she can acknowledge that it was a mistake to have that rhetoric, I think that would go a long way," Nanda said.

Bickers, the sex worker rights' activist, said she would like to see Harris reconcile with her prosecutorial record, admit her failings and demonstrate how she has changed: "We all learn and grow."

But without that accountability, she added, "She's not the radical option."



Energy firms mull ways to increase uptake of cooking gas

KIGALI

TO remedy the fact that the number of Rwandans having access to gas remains low, private firms in gas retail and wholesale are mulling best strategies to grow their penetration into the local market.

With the Government aiming at increasing the usage of environmentally friendly forms of energy an alternative to sources such as charcoal, it presents an opportunity for firms to be increasingly relevant in the local market.

However, this necessitates private companies to come up with different strategies to change the status quo and eliminate factors that have been holding back adoption.

Studies by Business Times has established that the major hindrance in regards to the acquisition of cooking gas include the initial investment which is often considered high.

For instance, a first time user of 6kg cylinder has to part with Rwf50,000 while one with the same cylinder pays about Rwf7000 for a refill.

This has pushed the local operators to look for alternatives which can help increase their market share at the same time enabling the public to use carbon-free energy sources.

With innovation such as payas-you-cook which is currently in its incubation stage, there could be significant penetration as it could reduce the initial cost of investment.

This could give access to lowincome earners as well as those who avoid the technology owing to factors such as the initial cost of acquisition. OluwatobiOyinlola, the brains

behind the innovation, told Business Times that their initial market studies have shown that there is a market for the model in Rwanda. "We have so far got a positive

response from potential investors and for partnership. We are looking forward to getting a clear picture after rolling out our pilot phase which will provide us with further insights, thus enabling us to establish an ideal market strategy.

Other players say that the main bottleneck is the logistics, especially the uneven distribution of refilling site, across the country, making it expensive to reach consumers in far-flung areas across

Yves Legrux, the Chief Executive of SocietePetroliere Ltd, told Business Times that the main challenge is the accessibility of cooking gas include swift and timely replacement of the empty with a full cylinder, which often causes a significant section of the market to result into alternative energy sources, including charcoal.

"That's why we want to construct more than six refilling sites in different secondary cities by June this year," he said.

With such initiatives, the country may soon experience a paradigm shift in the market to drive up accessibility and uptake of clean energy towards the vision of building a carbon-free

among them seven women, were killed when a hill collapsed on a mine in eastern Rwamagana district in Rwanda, a local official said.

Meanwhil, at least 14 people,

Confirming the Monday morning incident, a local administration official Jean Claude Rwagasana told the Nation that

there were no survivors.

"The falling of debris killed all 14 people at the mining site. Rescuers were not able to find anyone alive. It is a very unfortunate event and we send condolences to the families of the deceased," MrRwagasana said.

The bodies were taken to the Rwamagana hospital.

The mining site is owned by Piran Rwanda Limited, a British firm with a 25-year licence for two concessions in Ntunga and Musha in Eastern Province.

MrRwagasana said the firm had put in place all necessary safety precautions, adding that the last mining accident in the area occured in 2017 but there were no casualties.

According to the governor of Eastern Province Fred Mufuruke, a nearby hill collapsed on the open mining site killing the miners as they were getting ready for work.

Last year, the Rwanda Mines Petroleum and Gas Board introduced stringent law in a bid to ban artisanal mining saying the regulation is intended to attract "serious" investors who can afford modern practices that are not harmful to the environment and the miners.

The mining sector generated \$373 million in revenue from its principle minerals -- cassiterite, coltan and wolfram, in 2017 up from \$166 million the previous



African countries urged to increase domestic healthcare expenditure

NAIROBI

AFRICAN lawmakers and civil society organizations on Friday urged governments to increase domestic healthcare expenditure in order to end life-threatening epidemics such as HIV, malaria and Tuberculosis (TB).

Stephen Mule, Kenyan legislator and chair of the Africa Parliamentary TB Caucus, told a health forum in Nairobi that African countries have not yet prioritized the health sector in their budgets.

"On average African governments health budgets are less than 1 percent of their gross domestic products (GDP) against an ideal figure of five percent," Mule said during the Conference on Raising Resources for Kenya's Health Pillar Under Agenda Four.

The day-long event brought together African civil society organizations and parliamentarians to share their views on how Kenya can raise resources to deliver universal healthcare to all its citizens by 2022. Mule also noted that most African states are yet to fulfill the 2001 Abuja Declaration where African Union memal effort to raise more funds for the global ber countries pledged to allocate at least fund.

15 percent of their budgets to the health sector. He added that most of the funding for health in Africa comes from foreign donors, a situation that is not sustainable in the long run.

The parliamentarian said that rich countries are also facing pressures from their citizens to reduce overseas development assistance to poor countries.

Rosemary Mburu, executive director of WACI Health, said that Africa should embrace innovative measures to enhance domestic resource mobilization to fund the health sector.

Mburu said that Africa should prioritize the health sector due to its significant influence on national development.

Olivia Ngou, global coordinator for Civil Society for Malaria Elimination, said that in October 2019, the international community will come together in Lyon, France, to raise funds for the sixth replenishment of Global Fund to Fight Aids, Tuberculosis and Malaria.

Ngou said that African countries are key beneficiaries of the global fund and should strongly support this internation-

EAC to revise export rules for coffee, tea and fresh produce

By Guardian Reporter and **Agencies**

THE East Africa Community secretariat has said it will revise required standards for coffee, tea, cocoa, and horticultural products of its five partner states.

The revision, scheduled to take place between March and mid June, will address access constraints of the said products to the European market.

Partner states targeted in this exercise include Kenya, Uganda, Burundi, Rwanda and Tanzania excluding South Sudan.

According to a tender notice posted on their website, the secretariat has partnered with the European Union to harmonize the Technical Barriers to Trade -TBT and Sanitary and for the said products. The two cent respectively.

have formulated the "EU-EAC Market Access Upgrade Programme (MARKUP)" aimed at addressing both supply side and market access constraints of the value chains.

"The programme is aimed at supporting EAC partner states' participation in regional and global markets - with a focus on exports to the European Union," The secretariat notes.

Latest EAC Trade Investment Report shows that EAC global exports decreased 9.3 per cent to \$14.7 billion in 2017 from \$16.2 billion in 2016. The main regional export commodities then included gold, coffee, and tea. EAC intra-regional exports increased from \$2.7 billion in 2016 to \$2.9 billion in 2017. Kenya, South Sudan, and Burundi recorded a decline by 7.4 per Phyto-sanitary-SPS standards cent, 24.2 per cent and six per



AfDB okays US\$25mln for renewable energy in Africa

By Correspondent Andrew Christian

FROM the USD 250 million private equity fund for renewable projects across Africa, the African Development Bank (AfDB) has given approval for funds worth USD 25 million in ARCH Africa Renewable Power

This development is in line with AfDB's ten-year Strategy and High-

Five priorities, an energy-focused the region. deal expected to see Africa achieve universal access by 2025.

According to an official statement, the ARPF will add to the 533 megawatts of installed energy generation capacity from renewable energy in Sub-Saharan Africa, providing equity for the development independent power producers and and construction of 10 to 15 greenfield renewable energy projects in

The projects to be in the reception of this fund are expected to be put their backs into various power generation sources such as wind, solar photovoltaic, small to medium hydro, geothermal and biomass. There is as well room for grid-connected decentralized energy projects.

"The fund's strategy is to prior-

itize projects with a clear timeline to financial close, with emphasis on de-risking early stage greenfield projects," said the regional finan-

cier. Sub-Saharan Africa, having been listed by the IMF as one of the fastest growing regions in the world, is doing a number to better its electri-AfDB is expected to go a long way in the Bank's Vice-President for Power, deliver renewable energy in Africa.

providing power for homes and of-

fices even in the rural areas. "Energy investments in Africa are constrained by limited well-structured, bankable projects, as well as by unavailability of risk capital. Renewable technologies require additional support to be fully competitive over fossil fuel-based enerfication deficit. The USD 25 Mn from gy generation," said Amadou Hott, target the entire asset lifecycle to

Energy, Climate Change & Green Growth.

Barely a week ago, the AfDB gave the green light for the disbursement of USD 32.5 Mn equity investment in Climate Investor One's Construction Equity Fund (CEF). The funds were approved for the CEF to use its uniquely-blended approach to

FEATURE

Why are France's yellow vest protests so white?

Paris, France

OUCEF Brakni was preparing to hit the send button on his Facebook post when he took a moment to reconsider.

Finally, his organisation, the Adama Committee, an anti-racism and anti-police-violence group, had decided to join the yellow vest movement. But Brakni wasn't sure his voice would be heard.

"We're always associated with violence," he said later. "Whether you stay out of protests or get involved, you're associated with violence."

Finally, he decided to push the button and join the protests.

Critical of French President Emmanuel Macron's socioeconomic policies and worried about unemployment and rising poverty in his neighbourhood, he found common ground with the yellow vest protesters.

Yet his group stands out.

Despite suffering from high living costs and difficult access to benefits, minorities have been reluctant to join the yellow vest movement, with few seen in demonstrations.

Their absence noticed by newspapers and TV stations across France.

"Banlieues are hesitant to join vellow vests" read a Le



MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

AT 31 DECEMBER 2018 (Amounts in million shillings)	31-Dec-2018	30-Sep-2018
A. ASSETS:		
1. Cash	213	244
2. Balances with Bank of Tanzania	1,691	974
3. Investments in government securities	1,394	4,894
4. Balances with other banks and financial institutions	52	141
5. Cheques and Items for clearing	_	1
6. Inter branch float items	31	-
7. Bills negotiated	_	-
8. Customers' liabilities for acceptances	_	-
9. Interbank loans receivables	-	300
10. Investment in other securities	_	-
11. Loans, advances and overdrafts (Net of allowance for	10.100	47.704
probable losses)	18,129	17,701
12. Other assets	7,971	9,345
13. Equity investments	_	_
14. Underwriting accounts	_	-
15. Property, plant and equipment (net)	1,873	2,117
16. TOTAL ASSETS	31,354	35,717
B. LIABILITIES:	51,551	55,711
17. Deposits from other banks and financial institutions		3,380
18. Customer deposits	5,780	5,588
19. Cash letters of credit	5,760	3,360
20. Special deposits		
21. Payment orders/transfers payable		
22. Bankers' cheques and drafts issued	-	-
·	819	961
23. Accrued taxes and expenses payable	819	961
24. Acceptances outstanding		
25. Interbranch float items		500
26. Unearned income and other deferred charges	513	536
27. Other liabilities	2,510	2,161
28. Borrowings	_	-
29. TOTAL LIABILITIES	9,622	12,626
30. NET ASSETS/(LIABILITIES) (16 minus 29)	21,732	23,091
C. SHAREHOLDERS' FUNDS:		
31. Paid up share capital	30,912	30,912
32. Capital reserves	179	176
33. Retained Earnings	(4,186)	(4,182
34. Profit (Loss) account	(5,377)	(4,019
35. Others capital accounts	204	204
36. Minority interest	_	_
37, TOTAL SHAREHOLDERS' FUNDS	21,732	23,091
38. CONTINGENT LIABILITIES		
39. Non performing loans & advances	124	21
40. Allowances for probable losses	124	21
41. Other non performing assets	_	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
- Shareholders' Funds to Total Assets	69%	65%
- Non Performing Loans to Total Gross Loans	1%	09
- Gross Loans and Advances to Total Deposits	316%	198%
•		
- Loans and Advances to Total Assets	58%	50%
- Earning Assets to Total Assets	62%	64%
- Deposits Growth	-36%	19
- Assets Growth	-12%	2%

CONDENSED STATEMENT OF FINANCIAL POSITION AS

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 3' DECEMBER 2018 (Amounts in million shillings)	Current Quarter 31-Dec-2018	Previous Quarter 30-Sep-2018	Current Year Cumulative 31-Dec-2018	Comparative Year Cumulative 31-Dec-2017
. Cash flow from operating activities:				
Net (loss)profit before tax	(1,358)	(1,359)	(5,377)	(4,27
Adjustment for:	-	-	-	
- Impairement/amortisation/depreciation	514	521	2,008	1,85
- Net change in loans and advances	(128)	2,112	7,882	(15,463
- Gain/loss on sale of assets	-	-	-	
- Net change in deposits	(3,188)	130	(4,176)	8,52
- Net change in short term negotiable securities	-	-	-	
- Net change in other liabilities	152	1,788	3,078	(27:
- Net change in other assets	1,175	(2,894)	(2,414)	11
- Tax paid	-	-	-	
- Others	-	-	-	
Net cash provided (used) by operating activities	(2,833)	298	1,001	(9,51
I. Cash flow from investing activities:				
- Dividend received	-	-	-	
- Purchase of fixed assets	-	(252)	(469)	(19
- Proceeds from sale of fixed assets	-	-	-	
- Purchase of non-dealing securities	3,500	-	381	11,18
- Proceeds from sale of non-dealing securities	-	-	-	
- Others	-	-	-	(1,01
Net cash provided (used) by investing activities	3,500	(252)	(88)	9,96
II. Cash from financing activities:				
- Repayment of long term debt	-	-	-	
- Proceeds from issuance of long term debt	-	-	-	
- Proceeds from issuance of share capital	-	-	-	
- Payment of cash dividends	-	-	-	
- Net change in other borrowings	-	-	-	
- Others	-	-	-	
Net cash provided (used) by financing activities	-	-	-	
V. Cash and cash equivalents:				
- Net increase/(decrease) in cash and cash equivalents	667	46	913	45
- Cash and cash equivalents at the beginning of the year	889	843	643	19
- Cash and cash equivalents at the end of the quarter	1,556	889	1,556	64

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2018 (Amounts in million shillings)	Share Capital	Retained Earnings	Regulator y Reserve	Bond Revaluation Reserve	Total
Current Year					
Balance as at the beginning of the year	30,912	(4,120)	114	204	27,110
Profit for the year	- [(5,377)	-	-	(5,377)
Other Comprehensive Income	-	-	-	-	-
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	(65)	65	-	-
General Provision Reserve	-	-	-	-	-
Others	-	-	-	-	-
Balance as at the end of the current period	30,912	(9,562)	179	204	21,733
Previous Year					
Balance as at the beginning of the year	30,912	259	6	-	31,177
Profit for the year	-	(4,271)	-	-	(4,271)
Other Comprehensive Income	-	-	-	-	-
Transactions with owners	-	-	-	-	-
Dividends paid	-	-	-	-	-
Regulatory Reserve	-	(108)	108	-	-
Others (bond revaluation reserve)	-	-	- 1	204	204
Balance as at the end of the previous period	30,912	(4,120)	114	204	27,110

COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2018 (Amounts in million shillings)	31-Dec-2018	Quarter 31-Dec-2017	Cumulative 31-Dec-2018	Year Cumulative 31-Dec-2017
1. Interest income	832	844	3,288	3,583
2. Interest expense	123	105	570	417
3. Net interest income (1 minus 2)	709	739	2,718	3,166
Bad debts written-off	-	-	-	-
5. Impairment losses on loans and advances	104	(27)	112	12
6. Non- interest income:	57	46	218	265
6.1 Foreign currency dealings and translation gains/(loss)	-	-	4	(8)
6.2 Fees and commissions	56	46	212	271
6.3 Dividend income	-	-	-	-
6.4 Other operating income	1	-	2	2
7. Non interest expenses	2,020	1,749	8,201	7,690
7.1 Salaries and benefits	828	792	3,523	3,133
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	1,192	957	4,678	4,557
8. Operating income/(loss)	(1,358)	(937)	(5,377)	(4,271)
9. Income tax provision	-	-	-	-
10. Net income/(loss) after income tax	(1,358)	(937)	(5,377)	(4,271)
11. Other Comprehensive Income	-	-	-	204
12. Total comprehensive Income/(loss) for the year	(1,358)	(937)	(5,377)	(4,067)
13. Number of employees	62	54	62	54
14. Basic Earnings Per Share	-22	-15	-87	- 66
15. Number of branches	2	1	2	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-4%	-3%	-15%	-11%
(ii) Return on Average Shareholders' Funds	-6%	-3%	-22%	-15%
(iii) Non Interest Expense to Gross Income	264%	220%	279%	225%
(iv) Net Interest Income to Average Earning Assets	4%	3%	14%	8%

FOR THE QUARTER ENDED 31 DECEMBER 2018

In preparation of the quarterly financial statements, consistent accounting policies have

Name and Title	<u>Signature</u>	<u>Date</u>
Ronald Manongi (Chief Executive Officer)	(signed)	28 JANUARY 2019
Selemani Kijori (Head of Finance)	(signed)	28 JANUARY 2019
Hemed Mauly (Chief Internal Auditor)	(signed)	28 JANUARY 2019

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

<u>Nan</u>	<u>1e</u>	<u>Signature</u>	<u>Date</u>
1/	Herman Kessy	(signed)	28 JANUARY 2019
2/	Ambrose Nshala	(signed)	28 JANUARY 2019

MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11

	MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER F	EGULATION 11	П	5 Personal Loans			
S/N.	ITEM/TRANSACTION	CHARGE/FEE	(a) Processing/Arrangement/Appraisal fee		3%		
1	Current Accounts			(i) Personal loans			17%
	(a) Required minimum opening balance	TZS 50,000		(ii) Overdrafts			22%
	(u) multing service ree (treasbown per costoner	TZS 13,000		(iii) Mortgage finance			n/a
	(c) Cheque withdrawal over the counter	TZS 2,500 for amounts less than 5Mil					
		otherwise 0.1% max TZS 100,000		(iv) Asset finance			n/a
	(d) Fees per ATM withdrawal	TZS 1,300		(b) Unpaid Ioan instalment			20%
	(e) ATM mini statement	TZS 300		(c) Early repayment			two months interest
	(f) Interim statement per page	TZS 2,500		(d) Valuation fees			n/a
	(g) Periodic scheduled statement	0		(e) Other			n/a
	(h) Cheque book	TZS 500 per leaf	Ε		Deposit Rates		
	(i) Dishonoured cheque	TZS 64,000	ш		Deposit Kates		
	(j) Special dearance	n/a TZS 6.000	П	Fixed Deposit - TZS	3 Months	6 Months	12 Months
	(k) Counter cheque	TZS 38.400	т	1 - 2 Mln	1.5%	2.5%	3.5%
	(f) Stop payment (m) Standing order (Same bank)	125 38,400 Free		2 - 10Mn	2.0%	3.0%	4.0%
	(m) Standing order (Same bank) (n) Balance enquiry	TZS 300		10 - 50 Mln	2.5%	3.5%	4.5%
	(n) New ATM card issuance	TZS 8.000		50 - 100 Min	3.0%	4.0%	5.0%
	(p) ATM card renewal or replacement (indicate costs for different card	TZS 15,000		100 - 300 Min	3.5%	4.5%	5.5%
	(p) ATM card removal or replacement (morcale costs for unierent card (ypes)	120 10,000					
	(q) Overdrawn account interest charge	20%		300 - 500 M i n	4,0%	5,0%	6,0%
	(r) Unarranged overdraft	20%		500m - 1B(n	4,5%	5,5%	6,5%
	(s) Interbank transfer	TZS 10.000	L	Above 1 Bln Contact Treasury			
	(t) Bill payments through ATM	n/a		Savings Account - TZS	Accrue on Daily Clear	ed balance p	aid Monthly
	(u) Deposit fee	0	П	0-50k		0.5%	
	(v) Other (please specify)	n/a		50k - 1mln		1.0%	
2	Savings Accounts (Disclose for product specific types)			1 - 10min		1.5%	
	(a) Required minimum opening balance	TZS 10,000					
	(b) Monthly service fee	TZS 1,000		10 - 100mln		2.0%	
	(c) Interim statement	TZS 2,500	Ш	Over 1mln	1 2	2.5%	
	(d) Account dissure	TZS 20,000	В	lase Lending Rates			
3	Electronic Banking			Loan Type	Base rate		
	(a) Internet banking monthly fee	n/a	Г	1 Short term (up to 1year)	19.5%		+/-4.5%
	(b) Internet transfers	n/a	т	2 Medium term (2-4 years)	21,5%		+/-1.5%
	(c) SMS banking	TZS 1700		4 Term loans (over 5 years)			+/-4.0%
	(d) Other	n/a	4	4 Ioili touris (over o yeurs)	10,070		17 4,070
4	Foreign Exchange Transaction		177				
	(a) Purchase/salle of TCs transactions over the	n/a	We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best				
	(b) Purchase of foreign cheque	n/a	0	f our knowledge and information			
	(c) Sale/purchase of cash pessport	n/a	L	Name	Designation	Signature	Date
	(d) Telegraphic transfer (e) Telex/SWIFT	n/a	П	1 Ronald Manongi	Chief Executive Officer		28 JANUARY 2019
	(e) Teamer from foreign ourrency denominated	nía O	г	2 Valence Luteganya	Head of Business Development & Marketing		28 JANUARY 2019
	(t) I ranter from foreign currency denominated account to local current account (within bank and to other bank)	"		3 Selemani Kijori	Head of Finance		28 JANUARY 2019
\vdash			-	1 44			

.L.P 61002. Dar es Salaam phone: 022-27772954/7 au +255 629 331 15

MLIMANI BRANCH Mlimani Tower, Ground Floor, Consolidated Holding Building Ground Floor Sam Nujoma Road S.L.P 61002, Dar es Salaam S.L.P 61002, Dar es Salaam Telephone: 022-27772954/7 Simu: 022-2772954/7 au +255 629 331 15° +255 222 112 558 au +255 629 331 151

Barua pepe: info@mcb.co.tz

Monde article, referring to the impoverished dwellings outside urban centres, which are overwhelmingly represented by minorities.

"There's been an underrepresentation of immigrants, people from North Africa or the rest of Africa," said Dominique Sopo, president of SOS Racisme, an anti-racism organisation.

With immigrants and minorities suffering from disproportionate rates of unemployment and poverty, similarities with yellow vests when it comes to pay and work are

"It's the France that's forgotten, the France that's left behind," said Brakni.

Yet a study by sociologist Herve Le Bras suggested that yellow vest protesters are overwhelmingly from rural areas, where there are few minority groups.

"It's a white movement," said Rafik Chekkat, a law expert and editor of the website Etat d'Exception.

"The question of minorities and their specific concerns are not central to yellow vests."

The protests, which began late last year, have gathered momentum on issues of the erosion of people's purchasing power, the widening of the wealth gap and a proposed tax on cars' fuel consumption.

They are not focused on racism nor have they embraced minorities, said Chekkat.

"If you look at the [2017] presidential elections, racial questions were never discussed," said Chekkat.

Because minorities were left out of politics, they have not been accommodated space in demonstrations either, said Chekkat.

"There's nothing new in the fact that people of colour stay out of protests."

Another deterrent is how the media describes minorities, specifically in how they come from the banlieues, Chekkat

The term is at times meant pejoratively and brings back memories of the 2005 uprising when young people in these neighbourhoods burned cars to protest police brutality and inequality under then-President Nicolas Sarkozy - who in return described them as "racaille", or scum.

"There's something almost racist in using that term [banlieues] to talk about race as if people of colour were one homogenous group," said Chekkat.

Banlieues were, in other cases, accused of starting the yellow vest movement; minorities are seen as troublemakers, rioters and thugs, said Chekkat.

Referring to the rise of far-right presidential candidate Marine Le Pen, who made it to the second and final round of the 2017 vote. SOS Racisme's Sopo added: "France has not been immune to the rise of populism in Europe."

To him, the question of racism has become unpopular across the political spectrum and has been replaced with discussions on identity and nationalism.

Racist outbursts

The yellow vest movement, meanwhile, has witnessed outbursts of racism.

In one instance, white yellow vest protesters forced a black woman out of her car and insulted her in front of her children, telling her to "go back to [her] country."

"It's white France that's suffering," said Jean-Yves Le Gallou, a self-proclaimed yellow vest member and far-right politician.

"Bourgeois France duped us, telling us migrants are poor," added Eric Zemmour, a right-wing writer.

Minorities have been reluctant to join a movement that might very well turn against them, said Sopo.

"When you're of foreign descent, you know that populism can easily turn against you," he said. "A movement with anger at its roots can easily turn it on migrants and their kids."

Some minorities in urban areas have found the rallying call around tax on car oil irrelevant to them.

Others were worried that joining protests would cast a negative light on a population already marginalised and attacked by state institutions.

"Justice in France is not colour blind," said Chekkat, who explained that a friend of his of Arab descent was sentenced to days in prison for participating in yellow vest protests in Marseille.

Minorities face tougher sentences, with immigrants comprising 30 percent of France's prison population despite accounting for less than six percent of the overall population, according to a 2015 study.

Brakni decided to join the movement to use the momentum of the yellow vests to shed light on his organisation's specific concerns.

The Adama Committee was created to stop police violence against minorities. It was launched after the death of Adama Traore, a 24-year-old man of Malian descent, who died in 2016 in police custody.

SIVART MONEY

Tuesday 29 January 2019

BUSINESS → ECONOMY → MARKETS → WEALTH



SBL's holding company, EABL pre-tax profit up by 33 percent

Page14



TOP VIEW
Absa's Ramos sees
confidence returning to
SA economy

Page14



VIEW FROM THE TOP

The blazing success of Swiss cigarettes in Africa

Page15



Used car dealer shift to smaller, cheaper car to stay in business

By Francis Kajubi

S the market for luxury used cars wanes, dealers have now resorted to importing smaller, cheaper and lesser fuel con-

suming cars to meet market demand.

In a weeklong survey conducted in Kinondoni and Ilala municipalities of Dar es Salaam, Smart Money observed that fuel guzzling expensive brands such as Land Cruiser V8, Lexus, BMW and Mercedes-

Used luxury cars at a JAN International holding facility in Japan. File photo.

Benz, are less available thanks to consumers changing preferences as fuel prices escalate and cash crunch haunts the market.

Dealers at JAN International Limited and Cosmos Tanzania Limited said in separate interviews that denied that the industry is facing falling sales but conceded that tastes of consumer have changed.

Replying to the question as to why the number of luxury fuel guzzling vehicles has gone down since last year, JAN international's Director, Abdul Wahab denied that business is on the slowdown.

"Our business is prospering in Tanzania. We import cars according to the market trend if the posh cars are on demand we import more of them and vice versa.

We don't import only cars to supply Tanzanian market but also to supply some to Zambia, Rwanda, DR Congo and Malawi," said Wahab.

He said his company imports between 100 and 300 used cars a month from Japan of which 90 percent are sold locally while the difference goes to Zambia, Rwanda, DRC or Malawi.

"We consider business environment conducive in Tanzania compared to other countries in the region as there are good policies in place and the government has been trying hard to strengthen relations with the private sector," he added. JAN International has plans to extend its showrooms to Mwanza and Arusha cities this year.

Cosmos Tanzania Limited's Director, Muhammad Haseeb declined to comment on the subject although the company's showroom depleted with very few cars.

Commenting on the situation, a Senior Lecturer in Economics at Mwalimu Nyerere Memorial Academy, Dr Lenny Kasoga said the dwindling posh cars in showrooms might be attributed to money cash crunch facing the domestic economy.

"Money might be available but if its circulation is slow then it can affect purchasing power of consumers hence forcing them to make choices. Another thing is that businessmen's behavior may also change because of prevailing market conditions," Dr Kasoga said.

He asserted that adjustments in taxes and levies charged on imported cars also contributes to the final prices which consumers pay hence affecting big engine luxury cars due to hiked prices.



We don't import only cars to supply Tanzanian market but also to supply some to Zambia, Rwanda, DR Congo and Malawi

Kenya should expect more cyber-attacks warns Kaspersky Lab

NAIROBI

IT security experts at Kaspersky Lab Africa believe Kenya is likely to witness an increase in cyber-attacks - particularly phising and ransomware - as its economy relies more on technology for development.

Riaan Badenhorst, Managing Director, Kaspersky Lab Africa, said, "Cyber-attacks are getting more sophisticated and tailored all over the world. And, META region (Middle East, Turkey and Africa) is no exception. While cyber threats remain the same in all parts of the world, META users seem to be heavily impacted by phishing and ransomware attacks. Kaspersky Lab experts witnessed an increase of 78% in phishing attacks targeting the region."

Kenya should expect and prepare for an increase in cyber-attacks, the organisation stated. According to Kaspersky Lab 33.5% of internet users in Kenya faced internet borne cyber threats in 2018, with an estimated 20 million-plus attacks throughout the period.

"If we compare with 2017, we see that there was an increase in the number web-borne threats, almost four times," said Badenhorst. Statistics from the Communication Authority of Kenya (CA) support Kaspersky's findings.

CA's last quarter report for the period July to September 2018 noted an increase in reported cyber-attacks. The National Cybersecurity Centre (NCC) reported 6,384 cyber threat cases that were escalated compared to 2,613 in the previous quarter.

Badenhorst said attacks using social engineering is also on the rise. He explained that social engineering is a technique designed to lure unsuspecting users into sending their confidential data, infecting their computers with malware or opening links to infected sites.

The CA report reflected an increase in online impersonation which is often used in engineering an attack. In the July- September 2018 quarter, there were 196 reported cases of online impersonation compared to 34 cases in the previous quarter. Kaspersky Lab Africa has urged Kenyans to focus on securing their connections, with specific attention to having a secure password, browsing encrypted sites and understanding that privacy settings in social media platforms could reduce the risk of being targeted.

GS Agro use demonstration plots

By Smart Money Reporter

SMALLHOLDER farmers from Manyara district of Manyara region have been urged to make use of knowledge gained at GS Agro demonstration plots to improve their productivity.

Manyara Regional Assistant Regional Administrative Secretary, Coletha Shayo said while inaugurating the exercise last weekend that smallholder farmers should use the GS Agro demonstration plot training to graduate to become commercial farmers.

"Use this opportunity to learn new farming practices which will improve quality and quantity of your commodities," Shayo said while commending GS Agro and Kibo Seeds for organising the event.

"Pay attention to the types of seeds and fertilizers that you use in your farming business to increase your incomes but also contribute to economic growth," she noted while pointing out that the two private companies are implementing government's agro-modernization

Speaking at the same event, GSM Tanzania Limited's Chief Commercial Officer, Remmy Nindi said GS Agro which is their subsidiary and Kibo Seeds want to play a role in commercialization of smallholder farming in the country.

"As importers and suppliers of hybrid seeds and fertilizers, GS Agro and Kibo Seeds want to be agents of change in improving farming in the country," Nindi said.

"Our objective today is to interact with farmers and make sensitize them on how best can fertilizer be applied in the farm so that they get better yields," he added.

The Dar es Salaam based company has already done similar field training exercises in Arusha, Mbeya and Singida regions but will also cover other regions countrywide.

Kibo Seeds Sales Coordinator, Hassan Kimweri said in a few days to come, the company will partner with NMB Bank Plc and Tanzania Agriculture Development Bank to offer hybrid seeds on credit to farmers.

"This is all aimed at ensuring that smallholder farmers have access to credit to modernise their farming and boost incomes," said Kiweri.

Mozambique prepares to host US/Africa Business Summit

MAPUTO

Mozambican Prime Minister Carlos Agostinho do Rosario on Friday launched the 12th United States-Africa Business Summit, which will be held in Maputo from 18 to 22 June.

Speaking at the launch event, Rosario said the US Corporate Council on Africa and the Confederation of Business Associations of Mozambique (CTA) are working closely with the government to ensure the success of the summit.

"We shall host this event at a time when the country is taking firm steps towards a definitive and lasting peace, which is the fundamental condition for improving the business climate and promoting socio-economic development", declared the Prime Minister.

Mozambique, he added, "is consolidating its macro-economic stability, expressed in low annual inflation, which was just 3.5 per cent in December, and also in the stability of the metical against the main foreign currencies."

"This macro-economic stability rests on continual improvement in production and productivity, arising fundamentally from our banking on agriculture, energy, tourism and infrastructures as the focal areas for diversifying and stimulating our economy", he said.

"Advances in the peace process, in the economy and in the business environment are helping strengthen the trust that investors and cooperation partners deposit in our country", claimed Rosario.

He said that the choice of Mozambique to host the summit "bears witness to the increasing partnership between our country and the Corporate Council on Africa."



Finance and Economic Planning Minister, Dr Philip Mpango is being handed over an ATM card by NMB Bank Plc's Customer Care Manager for Kambarage Branch in Dodoma City, Susan Mkenda (R) after he opened his account last weekend. Photo: courtesy of NMB.

Guardian SMART MONEY



EABL Group CEO, Andrew Cowan.

SBL's holding company, EABL pre-tax profit up by 33 percent

By Smart Money Reporter

ERENGETI Breweries Limited holding company, East African Breweries Limited was its profit before tax surge by 33 percent during the second half of last year thanks to Dar's boozers who contributed much compared to their peers in Kenya and Uganda.

In its latest annual report, EABL said its pre-tax profit was Kshs 9.7 billion (over 222.9bn/-) during the half year ending 31 December 2018 which represented a 33 percent rise compared to the same period last year. Net sales grew 13 percent to Kshs 41.6 billion.

Growth was broad-based across segments and regions, as the business benefitted from lapping a weak half following the presidential election in Kenya. Kenya and Uganda both saw net sales increase by 12 percent and Tanzania was up 26 percent.

Beer grew 12 percent, driven by Senator Keg performance in Kenya, improved mix in Uganda and continued strong delivery of Serengeti in Tanzania. Spirits grew 16 percent on the back of

strong performance in mainstream spirits and Scotch whisky as well as vibrant innovations.

Pre-tax profit growth of 33 percent was driven by continued focus on productivity, partially offset by up-weighted marketing investment. Strong cash conversion and lower interest rates drove reduction in interest charge in the year, helping boost the bottom-line.

"We have delivered a solid set of results and we are pleased with this half-year performance. We have made progress against our performance ambition, delivering broad-based growth across regions and categories," said EABL Group CEO, Andrew

Cowan said the company has still a lot more to do across all markets, but the half-year performance proves EABL can get there if it continues to focus on strategic execution across the business.

"Our strategy, which aims to deliver a vibrant mainstream beer, explode our mainstream spirits, win in premium and recruit from illicit alcohol, has given all our businesses a broad and solid

foundation from which to deliver a more consistent performance in the future," he added.

In Kenya, growth in beer was driven by Senator Keg, up 35 percent, as a result of increased distribution, commercial initiatives as well as the rejuvenation of the brand through powerful national campaigns.

Sustained marketing investments behind key bottled beer brands such as Tusker (Tusker Masaa ya Mbili Mbili) and Guinness (Win a Chance to Meet Rio Ferdinand) helped deliver that bottled beer performance yearon-year, despite the impact of excise-driven price increase.

Spirits net sales grew 17 percent driven by mainstream spirits. The growth in mainstream spirits benefitted from increased investments in spirits capacity in Kenya which has helped support the launch of successful local innovations such as Captain Morgan Gold, the report stated.

percent driven by the premium and mainstream categories, supported by campaigns such as Bell All Stars Tour, Pilsner Super

8 and Tusker Lite's Absolutely Nothingto Prove. Spirits net sales grew 16 percent, led by growth in mainstream spirits.

Tanzania's growth momentum continued during the period at 26 percent, driven by consistent growth of the Serengeti trademark up 65 percent, supported by Lite with a bite Serengeti Lite Promotion and Taifa Stars sponsorship.

Reflecting on the half-year ahead, Cowan said: "In the last financial year, we deliberately invested behind our performance ambition through a stepchange in our investments behind brands, capital expenditure and capability to sustain future growth momentum.

With our new brewery set to become fully operational soon, we expect to provide more and better drinking options, expanding our beverage alcohol universe further."

The Board of Directors has rec-Uganda's beer net sales grew 11 ommended an interim dividend of Kshs 2.50 per share for the half-year period. This represents a 25 percent increase, compared to the same period last year.



A section of road safety stakeholders follow the proceedings during the launch of the Don't Drink and Drive campaign sponsored by Serengeti Breweries Limited (SBL) in Mwanza region last weekend. Photo: Guardian Photographer.



Absa CEO, Maria Ramos

Absa's Ramos sees confidence returning to SA economy

JOHANNESBURG

ABSA Chief Executive Officer Maria Ramos is betting that South African President Cyril Ramaphosa South Africa is to have a strategy is on the right track with rebuilding and to build confidence around the continent's most-industrialised sustainable growth and job economy.

Almost a year since taking over from his corruption-tainted predecessor, Ramaphosa started commissions of inquiry to determine how graft became so entrenched and to prevent it in future.

He also set in motion plans to reinvigorate economic growth through an investment conference that raised billions in pledges and a jobs summit that pulled together the government, businesses and labour on ways of creating work.

"The things he committed to, he and his cabinet have delivered on," up South Africa's constitution with Ramaphosa before the end of segregated rule in 1994, said in an interview on Friday on the sidelines of the World Economic Forum in Davos. "That's what I expected of him and the way I have come to outside South Africa in 10 know him."

Ramaphosa is seeking to lure \$100bn (R1.2 trn) of investments by 2023 to revive an economy a small presence in Nigeria but an struggling to create jobs for the 27% of the workforce that's unemployed. Since announcing the investment drive in April, China, the UK, the UAE, Saudi Arabia and Daimler's Mercedes-Benz unit have pledged \$35.5bn (about R480bn), with companies promising another that." \$20bn (about R270bn) in October.

Work ahead

"We're starting to see confidence coming back into the economy," Ramos said. And while important commitments have been made on job creation, these still need to implemented, said the CEO, who served as Director-General of administration of Nelson Mandela.

Ramos, 59, said Ramaphosa has an "open invitation" for businesses wanting to engage on economic is also being encouraged to ensure deliberate focus."

predictability with policy making, the lack of which has hurt South Africa in the past, she said.

"The biggest challenge facing creation," she said.

Here are other points from the conversation:

On potential hurdles

South Africa is an open economy so when China and other major nations "sneeze, we are caught in the middle," with the global economy set "to go through another round of lower growth."

On Absa's outlook

"We're confident that the targets we unveiled and the strategy we set out last year is within reach." The Ramos, who was part of drawing growth focus remains "on our retail and business bank in South Africa. It's the biggest part of our business." "We have a corporate and investment bank that has grown strongly and we expect that to continue."

"Then we have great businesses African markets. There are great opportunities for growth in each of the countries that we're in. We have important presence."

On retirement

"I made a commitment and when I do something I do it completely and totally and when the time comes to do something else I will think about

On gender equity

The South African government "does a lot better on gender representivity and inclusiveness than the private sector."

Absa tries to be strategic about equality. "It's about making sure that all the way from recruitment to career development to promotion Finance under the first democratic that we create the awareness," even though not enough women are breaking through to senior roles.

"In South Africa, the problem is often one of gender and one of policy and growth opportunities, race. It's an ongoing challenge and such as tourism. The government one that requires an ongoing and



The blazing success of Swiss cigarettes in Africa

By Marie Maurisse, in collaboration with Théa Ollivier

VERY year, Switzerland exports more cigarettes than it does chocolate. Exclusive tests show that the tobacco industry has double standards: cigarettes sold in Africa are more toxic than those smoked in Europe.

Destination: Casablanca

The sun rises over Casablanca's old Medina neighbourhood. In the narrow alleyways of Morocco's business capital, residents chatter quietly, women buy washing detergent and children play hide-and-seek behind the ornate wooden doors that decorate house-fronts.

In front of his dress and djellaba [a long, loose fitting robe] shop, Marwane takes a puff of his cigarette. It is neither the first, nor will it be the last, cigarette of what will be a long day - he must wait for evening to arrive before closing his shop. What is he smoking? Winstons, he tells us, holding out the packet. A closer look reveals a familiar sight printed on the packet:

We see the same phrase everywhere during out stay in Morocco in mid-October 2018. From the former Medina to the city's schools, as well as in cafes and restaurants. Everywhere, we see men, women and teenagers smoking cigarettes that have been made in Switzerland. They are always the same -Winston, Camel and Marlboro.

Ibtissam, a young woman sitting on the terrace in front of the Le Noble café in Maarif, a shopping district, puts out her cigarette stub in the ashtray before returning to work. "I started when I was 12 and I don't want to stop" she explains. "For me, it's a form of freedom". Does she know that she's smoking Swiss cigarettes? "Of course. For me that's a sign of quality - they're better than the Moroccan ones." she responds.

Cheese, chocolate and tobacco

Switzerland often promotes the fact that it exports its delicious chocolate, or prestigious watches, to the world. Yet there is another Swiss product that is just as successful, but far less vaunted: cigarettes. In 2016, Switzerland produced 34.6 billion cigarettes - nearly two billion packets. Some 25% were sold on the domestic market. Nearly 75% were exported, providing enough cigarettes for over four million people to smoke a packet a day over the year.

The proportion of exports has been dropping, falling by nearly half since 2011. In terms of revenue, the country is only the world's fifteenth largest exporter of cigarettes, coming in far behind the United Arab Emirates, Germany and Poland. Yet it has been a steady business for the Swiss economy:

"Export income generated by tobacco products, totalling CHF 561 million, is comparable to that of most Swiss commodity exports, such as cheese (CHF 578 million) or chocolate (CHF 785 million)"

Where are these cigarettes sold? Japan is destination number one. Could this take the form of Japan Tobacco International's production, which is sent to the 'Land of the Rising Sun'? When contacted, the firm did not give a specific answer to this question. Morocco and South Africa occupy second and third place on the podium.

Three tobacco giants on Swiss soil

Philip Morris International (PMI) has set up its global operational headquarters in Lausanne. In addition, it has a factory in Neuchâtel, where in 2017 it produced over 15 billion cigarettes and heated tobacco units - 15% of the group's global production, including brands Igos Heets, Marlboro, Chesterfield and L&M. Philip Morris Products SA also has its headquarters in Neuchâtel. In 2017 its revenue was CHF 29 billion.

In Switzerland, British American Tobacco (BAT) owns offices in Lausanne and a factory in Boncourt, bought from Rothmans in 1999, who had in turn bought it from the Burrus family three years earlier. At the factory, the brand produces Pall Mall, Gladstone, Dunhill, Lucky Strike, Kent, Winfield, Vogue, Players, Parisienne and Alain Delon. In 2017 its revenue was CHF 26 billion.

Japan Tobacco International (JTI) is based in Geneva in a brand-new building. JTI also owns a large factory in the German-speaking part of Switzerland, in Dagmersellen, in the canton of Lucerne. In 2017, the Japanese company produced a total of 10.8 million cigarettes there, under 16 brands. The most widely distributed are Winston, Camel and Natural American Spirit. In 2017 its revenue was CHF 18 billion.

A very secretive industry

In 2017, 2,900 tonnes of Swiss cigarettes were exported to Morocco, the equivalent of some 3.625 billion 'ciggies'. In corner shops, packets are sold for 33 dirhams (CHF 3.50). The most frugal consumers buy individual cigarettes for 2 dirhams each. Packets are certified: they carry a SICPA stamp, the Swiss certification and authentication body.

Until 2003, packets were produced on-site, at the Société Marocaine des Tabacs. Following the death of Hassan II, the Law 46.02 on the manufacture of tobacco was promulgated, liberalising the sector. International companies wasted little time in swooping into the market. Nowadays, 55% of the cigarettes smoked in Morocco are imported, most from Switzerland and then Turkey. The cigarettes arrive by boat at the port of Tanger Med, or even through 'Casa' (Casablanca).

On-site, the people we spoke to assured us that customs officers inspect the goods - they open containers. choose a random carton and then check that the cargo complies with the submitted declaration. Nevertheless, one of our investigation's overall observations was that only details related to the payment of taxes are checked - there are no measures to monitor the ingredients of cigarettes or their level of toxicity.

Globally, 80% of smokers live in lowor middle-income countries. The WHO estimates that there are 77 million smokers in Africa, namely 6.5% of the continent's population. The institution predicts that by 2025, the figure will rise by nearly 40% compared to 2010 - the steepest increase globally.

The number of deaths on the continent will double by 2030 in what the WHO describes as an 'epidemic'. For the companies, Morocco appears to be an excellent gateway into these markets: according to a study carried out by the Moroccan Ministry of Health, 13% of smokers in the country are aged 15 and under. And the proportion of girls who smoke is starting to rival that

In Europe we see an inverse trend. Over the past 20 years, tobacco sales have fallen by 38% thanks to preventative campaigns and price increases. That is why producers are increasingly pushing their new "reduced-risk products", which supposedly provide consumers with nicotine without the harmful effects of tobacco. Nevertheless, the newspaper Le Temps recently noted for Philip Morris that "despite the significant resources mobilised, Igos still only represents 6% of the group's production volume and 12% of its revenue". By waiting for Iqos and other gadgets that enable you to 'smoke without smoking' to bring in real revenue - a situation that may never materialise

- Philip Morris International and its competitors have to continue to sell cigarettes. On a massive scale. Emerging markets are an attractive target, simply because their governments lack the resources to implement proactive health policies, leaving the companies' path clear.

Intense lobbying

Producers use very aggressive advertising campaigns to attract their new and young customers and to promote their cigarettes. In July 2017, British newspaper the Guardian revealed that in Kenya and Uganda, British American Tobacco is seeking to prevent the government from taking preventative measures against tobacco.

In Kenya, KETCA, an alliance of NGOs in favour of regulating tobacco, has filed a complaint; the affair is currently in the hands of the Supreme Court. In Togo, Burkina Faso and Ethiopia, the same producer resorted to official letters to explain that plain packaging had not contributed to a drop in sales.

In rich countries, Switzerland, producers' rhetoric is exactly the opposite - they've started denouncing the harmful effects of tobacco. To convince the public of its good intentions, Philip Morris International even helped to launch the Foundation for a Smoke-Free World, by committing to invest \$80 million annually for a period of 12 years.

The WHO denounces this significant semantic discrepancy: "Evidence shows that measures such as taxing tobacco, graphic warning pictures, a full ban on advertising and promotion of, patronage for and help to stop smoking, all serve to reduce demand for tobacco products. [...] If Philip Morris International was truly committed to a smoke-free world, it would support such measures. Yet it opposes them.

It engages in widespread lobbying and initiates lengthy and costly legal procedures against evidence-based anti-smoking policies." The institution cited the example of arbitration between Philip Morris International and the Uruguayan government within the framework of the bilateral trade agreement between Switzerland and Uruguay. The tobacco giant spent \$24 million on opposing the introduction of health warnings on cigarette packets in a country that has fewer than four million inhabitants. After a six-year legal battle, it lost.

In Morocco, a law has indeed been adopted to ban smoking in bars and restaurants. However, we were told by a researcher at a specialist laboratory and an expert from Société Marocaine des Tabacs (both of whom requested to remain anonymous) that it is not applied.

Preventative programmes in schools are a rarity and run by organisations with very small budgets. As for the cigarettes themselves, there is regulation pertaining to their ingredients. In 2012, Morocco passed a law akin to European legislation, limiting the permissible levels of tar, nicotine and carbon monoxide. However, the decree implementing it was never promulgated and there is no laboratory to check the levels of these substances.

As there's never smoke without fire, we wanted to find out more about the content of cigarettes produced in Switzerland but sold in Morocco. We used an approach that is as far as we're aware entirely innovative, undertaking a comparative study of the sulphur, nicotine and carbon monoxide content of cigarettes smoked in Europe and Morocco. It is not a simple task because there is no publicly available data on the matter.

Admittedly, levels of substances are sometimes provided on the packaging, but it is unclear whether the levels are respected by producers. The ultimate question is whether Swiss cigarettes smoked in Morocco are the same as those sold in newsagents in Cointrin or in France. The only way to know for sure is to analyse samples.

We were informed by Adrian Kay, the spokesperson of the Federal Office of Public Health (OFSP) that Switzerland has no "laboratory suitably equipped to carry out this task".

Yet, we did manage to find a laboratory able to undertake such an analysis: the Institute for Work and Health (IST) in Lausanne, a subsidiary of the CHUV (the Lausanne university hospital) which is part of the WTO's network of certified laboratories.



British American Tobacco's factory in Boncourt.

Coping with a critical incident

CORPORATE WELLNESS



Bhakti Shah

RAUMATIC events such as the recent terror attack in Nairobi, sudden death of a colleague, a workplace accident, armed robbery, a natural disaster, or other crisis situations can cause disruptions for organizations and their employees. Such incidences can bring stress, anxiety and other issues for employees, where they may struggle to regain a sense of normalcy and safety.

Following trauma exposure, an individual may experience both physical and psychological reactions. Some of the reactions immediately follow the critical incident, while others surface over time, developing into long term

If these reactions become chronic experiences, the individual may turn to substance abuse to cope and cover

Lower productivity as well as absenteeism, can increase if individuals have not been empowered with coping and management skills following the critical incident.

Critical incident stress management provides support to assist recovery following exposure to abnormal events and is based on a series of strategies that aim at minimizing any adverse emotional reaction the person may be experiencing. Such strategies include:

Preparing employees for a possible critical incident in workplace

- Establish contacts with professional Counselors;
- Provide training for managers in the provision of Psychological
- First Aid; Assess the work environment for the potential for critical inci-
- dents; In consultation with employees, develop procedures for respond-
- ing to critical incidents Make sure that employees

are familiar with these procedures

Demobilization - rest, information and time out

Critical incidents may trigger a wide range of physical and psychological symptoms, including increased heart rate, increased blood pressure and anxiety. Demobilization (rest, information and time out - RIT) is a way of calming employees following a critical incident and ensuring that their immediate needs are met. Demobilization includes:

- A meeting for those involved as soon as possible
- Summarize the incident and clarify uncertainties
- Invite questions and discuss issues of concern
- Show care and support, including the provision of Psychological First Aid
 - Draw up a plan of action Make short term arrange-

ments for work responsibilities

3. Defusing through immediate small group support

Immediate small group support is conducted by a trained professional and is designed to bring the experience of the incident to a conclusion and provide immediate personal support. The aim is to stabilize responses of workers involved in the incident and provide opportunity for them to express any immediate concerns. This step should take place within 12 hours of the incident. Strategies include:

- Review the event a.
- Clarify questions and conb.
- Encourage employees to talk about what happened
- Identify current needs Offer advice and information
- on additional support
- Arrange debriefing and follow up sessions

4. Debriefing through powerful event group support

Powerful event group support is usually carried out within 3-7 days of the critical incident, when workers have had enough time to take in the experience. Debriefing is a structured, voluntary discussion aimed at pulling an abnormal event into perspective. It offers workers clarify their experience and assists to establish a process for recovery. Trained professionals help the employees explore and understand a range of issues, including:

- The sequence of events
- The causes and consequenc-
- Each person's experience d. Any memories triggered by
- Normal psychological reactions to critical incidents

the incident

Methods to manage emotional responses resulting from the critical incident

Follow up Support

Responses to critical incident can develop over time and some employees may require follow-up support. Perspectives may change after the first debriefing session and additional sessions may be needed to focus on new aspects of the incident or stress reactions.

It is also common for critical incidents to bring up a range of personal issues for workers. Short-term counseling may be required to prevent further difficulties.

Where counseling sessions identify other or more complex needs, it may be important to refer the employee to an appropriate service for additional support

Reply back to bhakti@impactafya.comor call +255 754 694 643 with your feedback. We welcome your suggestions for corporate wellness tips you'd like to see covered in our future columns.

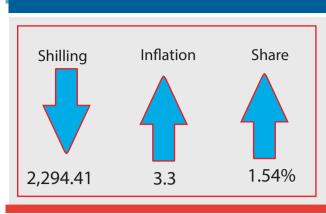
Bhakti Shah, MPH is the Founder and Managing Director of ImpactAfya Ltd, collaborating with Workplace Options and Mayo Clinic, USA to provide Corporate Wellness and EAP Solutions in East Africa. Bhakti is also the Advisor for the Africa Business Portal and the Past President of the American Chamber of Commerce in Tanza-

Website: www.impactafya.com Facebook, Instagram& Twitter: @ impactafya



FINANCIAL MARKET

Compiled by Edward S. Ntwale & Elias S. Mpenzwa



Total Mar	Total Market Capitalization						
The second secon	TZS 19,802.80 bln (USD 8,687.67 mln) Indices January 25, 2019						
TSI	3,615.04	+0.00					
DSEI	2,054.45	+36.01					
Top Movers							
Company	Price	Volume					
VODA	800	110,860					

135

640

85,390

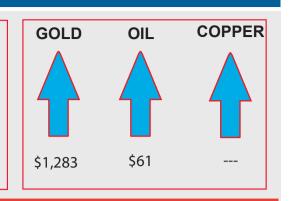
6,513

CRDB

TCCL

THIS WEEK AVERAGE PRICES FOR FOOD CROPS TSH/100KG					
Maize	50,636	Finger Millet	147,632		
Rice	173,864	Wheat	121,429		
Sorghum	81,056	Beans	172,045		
Bulrush Millet	85,818	Round potatoes	85,643		

Exchange Rates (DSE)							
Currency	Buying	Selling					
EUR	2,591.28	2,617.65					
USD	2,268.07	2,290.76					
KES	22.38	22.56					
GBP 2,947.82 2,977.52							



Dar es Salaam Stock Exchange								
Date: January 25, 2019								
Company	Closing	Prev	Chg (%)					
۸۵۸	E 500	E 2E0	+2.00					
ACA	5,500	5,350	+2.80					
CRDB DCB	135 340	135 340	+0.00					
DSE	1,320	1,320	+0.00 +0.00					
EABL	•	•	+8.81					
	4,200	3,860						
JHL KA	9,850	9,800	+0.51					
	190	190	+0.00					
KCB	900	900	+0.00					
MBP	500	500	+0.00					
MCB	500	500	+0.00					
MKCB	800	800	+0.00					
MUCOB	400	400	+0.00					
NICO	265	265	+0.00					
NMB	2,340	2,340	+0.00					
NMG	1,360	1,300	+4.62					
PAL	400	400	+0.00					
SWALA	490	490	+0.00					
SWIS TBL	2,340	2,340	+0.00					
	12,400	12,400	+0.00					
TCC TCCL	17,000	17,000	+0.00					
	640	640	+0.00					
TICL	385	385	+0.00					
TOL	660	660	+0.00					
TPCC	2,060	2,060	+0.00					
TTP	120	120	+0.00					
USL	20	15	+33.33					
VODA	800	800	+0.00					
YETU	YETU 600 600 +0.00							

DSE MARKET SUMMARY						
TSI	3,615.04 +0.00					
DSEI	2,054.45	+36.01				
TRADING	STATS					
Market Cap	(bln)	19,802.75				
Equity Turno	over 95	,180,720.00				
Total Volume	е	203,463				
Total Deals		36				
TOP MOVE	RS					
Market Cap	Market Cap (bln) 19,379.47					
VODA	800	110,860				
CRDB	135	85,390				
TCCL	640	6,513				
GAINERS & LOSERS						
Company	Company Price Change					
USL JHL NMG ACA EABL	20 9,850 1,360 5,500 4,200	+33.33% +0.51% +4.62% +2.80% +8.81%				

Interbank Foreign Exchange Market (IFEM)

g							
Date	Amount Traded (Mn USD)	High	Low	Weighted Average			
25/Jan/2019	.80	2,300.65	2,293.50	2,294.41			
24/Jan/2019	.80	2,300.85	2,293.45	2,294.39			
23/Jan/2019	.70	2,300.00	2,293.40	2,294.36			
22/Jan/2019	.80	2,300.70	2,293.35	2,294.29			
21/Jan/2019	.90	2,301.80	2,293.30	2,294.27			
18/Jan/2019	.80	2,301.00	2,293.25	2,294.24			
17/Jan/2019	.70	2,300.00	2,293.20	2,294.19			
Inter-bank	Local Mon	ey Markets					
Date (Volume million-TZS)	High	Low	Weighted Average Rate (WAR)			
25/Jan/2019	17,000	4.40	3.50	3.78			
24/Jan/2019	17,500	4.25	3.00	3.61			
23/Jan/2019	44,500	4.20	2.50	3.38			
22/Jan/2019	36,300	4.25	2.50	3.51			
21/Jan/2019	23,000	4.20	3.50	3.59			

Tanzania Shilling On Average bases

The USDTZS traded at 2.308,0000 on Friday January 25. Historically, the Tanzania Shilling reached an all time high of 2340 in January of 2019 and a record low of 1014.30 in December of 2004.

Gold firm near 7-month peak on U.S. rate pause hopes

* Markets focussed on Jan. 29-30 Fed meeting

* Gold may rise to \$1,311/ounce - technicals

LONDON, Jan 28 (Reuters) - Gold prices held steady on Monday, near a seven-month peak scaled in previous session, on hopes the U.S. Federal Reserve will keep interest rates unchanged during its two-day policy meeting later in the week

Spot gold was slightly lower at \$1,301.81 per ounce as of 0757 GMT, while U.S. gold futures climbed 0.2 percent to \$1,300 per

The Federal Open Market Committee meets between Jan. 29 and Jan. 30, and Chairman Jerome Powell is widely expected to acknowledge growing risks to the U.S. economy as global momentum weakens.

"Gold is having a very positive macro stance in the sense the U.S. Fed is going to be more accommodative along with the European Central Bank, which is seeing downside risks to the economy," said Edward Moya, market analyst at OANDA.

The Fed raised interest rates four times last year and has signalled it will probably lift borrowing costs twice in 2019, though some central bank officials have said they will be patient in raising rates

ECB President Mario Draghi warned last week that a dip in the euro zone's economy could be more pronounced, comments seen as signalling a delay in the bank's first interest rate hike.

Gold tends to appreciate on expectations of lower interest rates, which reduce the opportunity cost of holding non-yielding bullion.

Fluctuation of a Shilling

2,292

2-Jan

7-Jan

Meanwhile, Asian stocks stayed higher on Monday while giving up sharper gains as Wall Street rallied after a deal was announced to reopen the U.S. government following a prolonged shutdown that had shaken investor

The shutdown had added to the worries of investors who were already concerned over slowing global growth, signs of stress in corporate earnings and a still unresolved Sino-.S. trade war

"While the shutdown concerns are alleviated now, the long- term play is really uncertain, Moya said.

Spot gold rose 1.8 percent on Friday, notching up its best one-day percentage gain since Oct. 11, hitting its highest since June 14, 2018. The metal also broke above the psychological level of \$1,300 after failing multiple times due to strong technical resistance.

Spot gold may rise to \$1,311 per ounce as it has cleared a resistance at \$1,299, according to Reuters analyst Wang Tao.

"With a breakout of sorts now evident on the gold charts, there could be further upside room for the precious metal," INTL FCStone analyst Edward Meir said in a note.

Among other metals, palladium slipped 0.8 percent to \$1,349.60 per ounce. Prices had hit a record high of \$1,434.50 on Jan. 17.

Silver was up 0.2 percent at \$15.77 per ounce, while platinum was steady at \$813.71.

17-Jan

Currency in 100 UnitsSpot BuyingSpot Selling

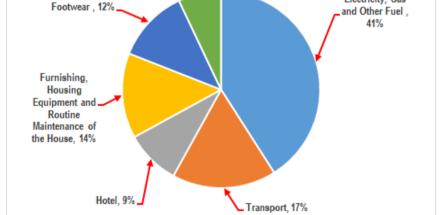
22-Jan

All Share Index: 28 Jan 2019 **Africa Actual** Change Daily Weekly Monthly Yearly NSE-All Share 31318 108 -0.34% 2.76% -0.84% -28.21% JALSH-All Share 54109 59 0.11% 4.85% -12.25% 0.59% FTSE/JSE TOP 40 47944 52 0.11% -0.31% 2.54% -11.09% Egypt EGX 30 13908 402 2.97% 2.45% 7.44% -9.51% 0.00 0.00% -0.55% -12.94% Casablanca CFG 25 11,302 0.98% NSE All Share 146 1.18 0.81% 0.83% 4.01% -19.38% Nairobi 20 2,908 30.12 1.05% 2.03% 4.09% -22.01% DSEI 2.054 1.78% 2.82% 36.01 2.41% -13.61% TUN 7,204 11.51 -0.16% -0.65% 0.46% 12.51% **GGSECI** 2,433 -0.28% -2.25% -3.26% -19.85% 6.76 **NSX Overall** 2.75% 1362 0.15% 4.42% -0.57% 2 SEMDEX 2219 -0.05% -0.20% 0.04% -1.19% 7,875 1.95 -0.02% -0.09% 0.27% -10.00% Gaborone 10.03% 528.21 5.54 -1.04% 3.23% Zimbabwe Index 73.08%

DSEI increased 10 points or 0.52% to 2054 on Friday January 25 from 2018 in the previous trading session. Historically, the Tanzania All Share Index DSEI reached an all time high of 3686.97 in January of 2019 and a record low of 1161.30 in December of 2010.

Others, 7% Housing, Water Clothing and Electricity, Gas Footwear . 12% 41%

Inflation 3.3% - December 2018: Top Movers





12-Jan

Exchange Rates for 28 / Jan /2019

Oil falls as U.S. adds rigs; still set for best January in 14 years

Monday after U.S. companies added rigs for the first time this year, a signal that crude output may rise further, but the price is still on course for its strongest gain in the month of January for 14 years.

The ongoing trade dispute between the United States and China looks unlikely to end any time soon and the impact of the dispute on the Chinese economy is

Brent crude oil futures were down \$1.14 at \$60.50 a barrel by 1038 GMT, while U.S. futures were down \$1.05 at \$52.64 a barrel

U.S. crude production, which hit a record 11.9 million barrels per day (bpd) late last year, has undermined sentiment in the oil market, traders said.

U.S. energy firms last week increased the number of rigs looking for new oil for the first time since late December to 862, Baker Hughes energy services firm said in its weekly report on Friday.

"The increase in drilling activity in the U.S. as reported by the oil service provider Baker Hughes on Friday evening is generating headwind," Commerzbank said

"Clearly the significantly lower prices in the fourth quarter are prompting shale oil producers to exercise restraint. Because prices have risen considerably since the start of the year and there is a high num-

TZ/USD

TZ/USD

Year

History

7.13

1996

579.98

7.37

1997

612.12

8.38

1998

664.67

8.29

1999

744.76

7.71

2000

800.41

8.22

2001

876.41

8.20

2002

966.58

8.28

2003

1.038.42

9.28

2004

1.089.33

LONDON Jan 28 (Reuters) - Oil fell 1 percent on ber of drilled but uncompleted wells, drilling activity is likely to recover soon

> Even with all the uncertainty over the outlook for demand and evidence of growing supply, the oil market has benefited this month from the start of another round of production cuts by OPEC and its partners as well as robust trade in physical barrels of crude led by China.

> The price has risen by 12 percent so far in January the largest increase in percentage terms in the first month of the year since 2005, when it rose by 14 per-

> Investors have added to their bets on a sustained rise in the oil price this month for the first time since Sep tember, according to data from the InterContinental

> But much of the demand outlook hinges on China and whether or not its refiners will continue to import crude at 2018's breakneck pace.

> Industrial companies in China reported a second monthly fall in earnings in December, despite the government's efforts to support borrowing and invest-

"Persistent weakness seen in Chinese economic data has raised downside risks ... of lower crude oil imports by Beijing in 2019," said Benjamin Lu of Singaporebased brokerage Phillip Futures.

Fuel Wef. Wednesday, 2nd Jan 2019 Foreign Exchange- Jan 28						
Town (TZ	Petrol ZS/Litre)	Diesel (TZS/Litre)	Kerosene (TZS/Litre)	Toroign Exchange can 20		
Dar es Salaam	2,295	2,224	2,202	Actual Chg %Chg		
Arusha	2,255	2,299	2,286	· ·		
Kibaha	2,300	2,228	2,206	EURUSD 1.14201 0.00081 0.07 %		
Dodoma	2,354	2,283	2,260	GBPUSD 1.31780 0.0023 -0.17 %		
Geita	2,461	2,389	2,367	GBI GGB 1.51700 0.5020 =0.17 %		
Iringa	2,359	2,288	2,266	AUDUSD 0.71861 0.00041 0.06 %		
Katavi	2,503	2,432	2,410	NZDUSD 0.68535 0.00165 0.24 %		
Kigoma	2,527	2,455	2,433	NZDUSD 0.66535 0.00165 0.24 %		
Moshi	2,245	2,289	2,276	USDJPY 109.44 0.09 -0.08 %		
Lindi	2,354	2,283	2,261			
Manyara	2,289	2,333	2,320	USDCNY 6.75248 0.00068 0.01 %		
Mara	2,474	2,403	2,380	USDCHF 0.99131 0.00159 -0.16 %		
Mbeya	2,402	2,331	2,309			
Morogoro	2,320	2,249	2,227	USDCAD 1.32163 0.00007 -0.01 %		
Mtwara	2,368	2,296	2,274	USDMXN 19.0460 0.0663 0.35 %		
Mwanza	2,445	2,374	2,352			
Njombe	2,388	2,316	2,294	USDINR 71.1300 0.2400 0.34%		
Sumbawanga	2,468	2,397	2,375	USDBRL 3.7695 0.0023 -0.06%		
Ruvuma	2,419	2,347	2,325	OSDBILE 3.7093 0.0023 -0.0076		
Shinyanga	2,424	2,353	2,331	USDRUB 65.9784 0.0274 0.04 %		
Singida	2,386	2,315	2,292	110 Pallar 05 75 004 005 0/		
Songwe	2,411	2,340	2,318	US Dollar 95.75 0.04 -0.05 %		
Tabora	2,449	2,378	2,356	BTCUSD 3,434.72 99 -2.79%		
Tanga	2,198	2,243	2,229			

(0.07 %	EAST AFRICAN CURR	ENCIES	
-(0.17 %	Kenya SHS	2,257.02	2,275.07
		Uganda SHS	58.15	62.26
(0.06 %	Rwandan Franc	253.30	256.35
		Burundi Franc	217.50	219.14
(0.24 %	OTHER SELECTED CL	JRRENCIES	
-(0.08 %			
		USD	227,169.31	229,441.00
(0.01 %	Pound STG	297,523.64	300,590.65
		EURO	257,655.43	260,346.70
-(0.16 %	Canadian \$	170,509.12	172,149.61
		Switz. Franc	227,898.58	230,085.24
-(0.01 %	Japanese YEN	2,068.18	2,088.68
		Swedish Kronor	25,034.64	25,278.02
(0.35 %	Norweg. Kronor	26,560.19	26,817.95
		Danish Kronor	34,519.49	34,859.39
	0.34%	Australian \$	161,608.24	163,270.22
		Indian RPS	3,195.29	3,226.25
-	0.06%	Pakistan RPS	1,555.39	1,627.24
		Zambian Kwacha	18,851.43	19,152.00
(0.04 %	Malawian Kwacha	290.54	310.49
		Mozambique-MET	3,649.31	3,679.89
-(0.05 %	Zimbabwe \$	42.51	43.37
		SDR	316,040.21	319,200.61
-	2.79%	Gold (T/O)	291,810,333.22	294,755,969.47
		S. African Rand	16,606.31	16,762.57
		UAE Dirham	61,851.80	62,458.42
		Singapore \$	167,467.24	169,116.98
		Honk Kong \$	28,953.89	29,243.05
ootate	oes	Saud Arabian Rial	60,573.64	61,174.48
		Kuwait Dinar	749,016.81	756,033.35
. ow 000	High 80000	Botswana Pula	21,626.52	22,026.34
000	80000	Chinese Yuan	33,623.33	33,944.99
000	70000	Malaysia Ringgit	55,104.74	55,588.37
ΝΔ	NΔ	South Korea Won	203.08	204.75

World Commodities (\$) 28 January 2019 CROPS. PRICE PER 100KG JAN 28, 2019 **Energy** Price Day Weekly Monthly Yearly Irish p Region **Low** 43000 High 43000 **Low** 160000 **Low** 42000 High 45000 **Low** 70000 **Low** 100000 70000 Arusha Crude Oil -19.56% 60.5199 -3.54% 12.49% -12.87% D'Salaa 65000 70000 160000 230000 60000 60000 60000 70000 110000 150000 -19.94% Natural gas Dodoma 38000 43000 145000 195000 30000 35000 32000 41000 60000 85000 160000 160000 140000 160000 630 Gasoline 1.3691 -1.43% -5.62% 3.38% -29.33% Heating oil 1.8738 -1.10% -3.36% 10.60% -11.68% 150000 120000 125000 NA 180000 150000 160000 154,020.79 155,606.89 Iringa 35000 38000 150000 200000 NA NA NA NA 100000 100000 115000 115000 110000 140000 58000 58000 Naphtha 458.87 0.41% -0.44% -1.26% -22.63% 0.67 29 0.18% 0.35% -2.33% -25.89% 55000 60000 140000 185000 90000 100000 100000 110000 120000 150000 NA NA 90000 150000 65000 75000 Kagera **UTT - AMIS -25JAN, 2019** 48000 50000 150000 180000 70000 80000 NA NA 180000 180000 106000 106000 160000 160000 65000 70000 UMOJA WEKEZA WATOTO JIKIMU LIQUID 70000 Kigoma 45000 50000 150000 160000 70000 60000 60000 130000 150000 140000 150000 140000 145000 90000 90000 SUBJECT Metals **Price** Day Weekly Monthly Yearly 180000 60000 70000 190000 200000 100000 140000 NA NA 175000 180000 NA NA 200000 115000 **FUND MAISHA** EX-ID TZS /=3 NA NA NA Mara 50000 50000 120000 135000 50000 55000 NA NA NA 150000 170000 80000 100000 1303.45 1. Net Asset Value 15.737 -0.18% 1.55% -8.37% 47000 54000 36000 42000 80000 100000 90000 120000 80000 120000 150000 150000 100000 Manyara (MTshs.) 217.374 1.196 3.129 20.076 39,174 Morogoro 45312 50000 130000 170000 90000 95000 90000 95000 155000 160000 170000 175000 170000 180000 80000 82500 Palladium 1,353.50 -0.51% -0.59% 7.31% 24.63% Manganese Neodymium 39.5 0.00% 0.00% -5.95% 1.28% Mtwara 51000 170000 NA 175000 180000 80000 (Tshs.) Mwanza 65000 65000 150000 170000 NA NA 150000 150000 150000 160000 NA NA 160000 170000 80000 380.1762 330.6020 567.8364 Rhodium 2,495.00 0.40% 1.42% 0.60% 47.63% 40000 40000 NA NA NA 80000 95000 135000 150000 210000 NA 120000 125000 175000 30000 30000 Njombe **Agricultural** Price Day Weekly Monthly Yearly 3. Sale Price per Unit 42000 45000 140000 160000 70000 80000 NA NA 140000 180000 90000 100000 90000 120000 75000 90000 Rukwa 567.8364 380.1762 330.6020 126.2074 80000 40000 40000 170000 200000 NA NA NA NA 120000 150000 75000 Ruvuma NA NA NA NA Soybeans 923.0682 4.60% -6.90% 85000 4. Repurchase Price per Unit 520.581 3.44% 15.88% 60000 60000 54000 54000 NA NA Singida 50000 52000 130000 150000 NA NA 150000 180000 80000 130000 Shinyanga 60000 61000 120000 130000 48000 50000 48000 50000 120000 130000 140000 190000 200000 80000 100000 (Tshs.) 562,1580 372.5727 327.2960 123,6833 201.7784 -0.05% 0.42% 3.49% -14.09% Tanzanian 1952 1953 1954 1955 1956 1957 1958 1959 1960 1961 1962 1963 1964 1965 1966 1967 1968 1969 1970 1971 1972 1973 Year TZ/USD 7.14 7.14 7.14 7.14 7.14 7.14 7.14 7.14 7.03 7.03 7.03 7.03 7.03 7.03 7.03 7.03 7.03 7.03 7.14 7.14 7.14 7.02 Shilling 1974 1975 1977 1978 1993 Year 1976 1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1994 1995

15.29

2006

1.251.90

11.14

2005

1.128.93

17.47

2007

1.245.04

32.70

2008

1.196.31

99.29

2010

1.434.75

64.26

2009

1.320.31

143.38

2011

1574.35

195.06

2012

1583.17

219.16

1599.22

2013

297.71

1661.85

2014

405.27

1977.63

2015

509.63

2016

2.188.24

574.76

WORLD

As West turns on him, Venezuela's **Maduro flexes** military muscle

VENEZUELAN President Nicolas Maduro oversaw a display of the army's Russian hardware on Sunday, with antiaircraft flak and tank rounds pounding a hillside to show military force and loyalty in the face of an international ultimatum for new elections.

Maduro, 56, is confronting an unprecedented challenge to his authority after opposition leader Juan Guaido declared himself interim president, citing a fraudulent election. Guaido has won wide international support and offers amnesty to soldiers who join him.

On Sunday, Israel and Australia joined the countries backing the 35-year-old leader, and President Donald Trump's administration said it had accepted Venezuelan opposition figure Carlos Alfredo Vecchio as the country's diplomatic representative in the United

Early on Sunday, alongside Defense Minister Vladimir Padrino, Maduro watched a platoon of soldiers release volleys of rocket-propelled grenades, machine-gun anti-aircraft fire and tank rounds at hillside targets, the Russian ordnance kicking up clouds of dust at the Fort of Paramacay, an armored ve-

Maduro said the display showed the world he had the backing of the military and that Venezuela's armed forces were ready to defend the country. Maduro says Guaido is taking part in a



This handout picture released by the Venezuelan presidency shows Venezuela's President Nicolas Maduro, center, his wife Cilia Flores, right center, and commanders disembarking in an amphibious vehicle during military xercises at the Naval Base Agustin Armario in Puerto Cabello, Carabobo State, Venezuela, on Sunday. (AFP)

coup directed by Trump's hardline policy advisers, who include Cold War veterans John Bolton and Elliott Abrams. "Nobody respects the weak, cowards, traitors. In this world, what's respected is the brave, the courageous, power," Maduro said.

"Nobody should even think of stepping on this sacred soil. Venezuela wants peace," he said. "To guarantee peace, we have to be prepared."

From Feb. 10 to 15, the military is planning larger exercises that Maduro described as the "most important in the history of Venezuela."

The show of force was accompanied by a government publicity campaign online based on the slogan "Always Loyal, Never a Traitor," and followed a high-profile defection by the country's top military diplomat in the United States on Saturday.

The Fort of Paramacay, about two hours west of

the capital, Caracas, was itself the site of an uprising in 2017, when about 20 soldiers and armed civilians attacked the base. The leader of the attack, which was quickly subdued, said he was calling for a transitional government.

Maduro on Sunday denounced an alleged conspiracy aimed at spreading rebellion in the army, saying thousands of messages were being sent to soldiers every day over WhatsApp and other social media platforms from neighboring Colombia. He later jogged with soldiers and boarded an amphibious vehicle at a navy base.

Guaido also sent a message to the military on Sunday, asking for support and ordering it not to repress civilians during an event in which supporters handed out copies of a proposed amnesty for people accused of crimes in the Maduro govern-

"I order you not to shoot," he said. "I order you not to repress the people."

At a U.N. Security Council debate on Saturday, Russia and China strongly backed Maduro and rejected calls by the United States, Canada, Latin American nations and European powers for early elections.

Both Russia and China are major creditors of Venezuela. Since the government of Maduro's late mentor, Hugo Chavez, the OPEC nation has invested heavily in Russian weaponry, including Sukhoi fighter jets and heavy armor.

The strategic alliance was in evidence last year, when two Russian nuclear-capable bombers landed in Venezuela. Reuters reported on Friday that private military contractors who do secret missions for Russia flew into Venezuela to beef up security for Maduro.

NO ELECTIONS

In an interview that aired on Sunday, Maduro rejected a European ultimatum to call elections within eight days and said Guaido violated the constitution by declaring himself interim leader. He said European nations should leave Venezuela, if they so wanted.

"Fortunately, we don't depend on Europe. And those arrogant, overbearing attitudes, looking down on us, because we are 'sudacas,' inferior to them," he told CNN Turk.

"The leaders of Europe are sycophants, kneeling behind the policies of Donald Trump," he said, adding he was open to dialog and that meeting Trump was improbable but not impossible. Washington urged the world on Saturday to "pick a side" on Venezuela and financially disconnect from Maduro's government. Bolton, the White House national security adviser, warned on Sunday against violence or the intimidation of American diplomats in Venezuela or Guaido, saying such action would trigger a response from the United States.

Venezuela has sunk into turmoil under Maduro, with food shortages and protests amid an economic and political crisis that has led millions to leave the country and with inflation seen rising to 10 million percent this year.

Britain, Germany, France and Spain all said they would recognize Guaido if Maduro failed to call new elections within eight days, an ultimatum Russia said was "absurd" and the Venezuelan foreign minister called "childlike."

Envoy: United Europe, strong Euro good for China

BRUSSELS

A PROSPEROUS, united, and strong Europe is in the interest of China, so is a strong euro, the Chinese envoy to the European Union (EU)

Zhang Ming, head of the Chinese Mission to the EU, made the remarks in an interview with the Financial Times Tuesday when asked if China is trying to use the "16+1" mechanism to divide the EU, according to an edited transcript of the interview provided by the mission on Sunday night.

The "16+1" is a platform created by China and

16 Central and Eastern European (CEE) countries in 2012, to divide the EU.

The Chinese diplomat touched several issues including China-EU relations, EU foreign direct investment (FDI) screening legislation and Siemens-Alstom merger during the interview. In the past six years since its inception, the "16+1" cooperation mechanism made good progress, and was well received by the 16 CEE countries, said Zhang (pictured).

"We believe that cooperation is mutually beneficial by nature. This is not only a good thing for the sixteen and the one, but also contributes to the balanced development of Eu-



rope as a whole," said Zhang.

"Eventually, that will be conducive to the EU integration process. So this cooperation mechanism, initiated by the sixteen CEE countries and China, is well intentioned. It is not geopolitically driven at all," he said.

"To divide Europe is not in the interest of China. Actually from day one of China-EU diplomatic relations over forty years ago, we have long commitment to the policy of supporting European integration," Zhang said.

China has never changed from this position and "the reason is simple. The European integration is conducive to a multi-polar world," he

China hopes the FDI screening legislation of the EU will be in line with the spirit of free trade and investment facilitation.

"We don't hope to see a legislation that is targeted at a specific country. Otherwise, it would

be discriminatory."

Pointing out that there is a lot of media coverage in that direction, which may get some Chinese investors worried about the potential trend, he said. If that becomes a reality, it would not be a good thing to bilateral cooperation, said Zhang.

The Chinese envoy also insisted that he has no worries over Siemens-Alstom merger.

He made the comment when asked whether the competition possibly resulting from the Siemens-Alstom merger against Beijing-headquartered CRRC Corporation Limited worries

Russia sees prospects for Turkey, Syria to agree on operation near border

MOSCOW

MOSCOW considers it possible for Syria and Turkey to agree on providing security along their common border after the withdrawal of the US forces from northeastern Syria, Russian Foreign Minister Sergey Lavrov said yesterday during a press conference after negotiations with his Kazakhstani counterpart Beibut Atamkulov.

"The problem of security on the Syrian-Turkish border arose chiefly due to the decision by the US to withdraw its units, its special forces and its military advisors from these areas," he specified. "The situation definitely requires urgent steps to prevent a vacuum there.'

"We consider it quite possible for Turkey and Syria to use the bilateral Adana agreement of 1998," the Russian foreign minister resumed.

"As I understand, the Syrian government made a statement recently on the willingness to work on the basis of this agreement to provide security along the border."

Lavrov stressed, "Providing security should be the only task of this specific operation along the border." The top Russian diplomat noted that the planned operation "should be a step towards the most reliable and stable settlement to the problem, the restoration of Syria's control over the correspond-



other parts of the country as well."

Ankara is afraid that after the US pullout from the northeastern part of Syria, the Kurdish units formed there will launch attacks on Turkish soil, therefore plans are in store to carry out a preventive military operation for this purpose. Syria earlier opposed Turkey's military presence on its border, branding it as occupation.

On December 29, 2018, a high-level meeting between Russia and Turkey ing areas, the way it should be done in involving foreign and defense ministers and intelligence chiefs was held in Moscow.

According to a TASS source, Turkey retained its plans to conduct a military operation in the northeast of the country after the withdrawal of US forces, while it was planned to transfer Manbij, which is located westward, under the control of the Syrian government.

The Adana agreement stipulates Turkey's right to carry out small-scale trans-border operations against terrorists in the Syrian border zone. **Agencies**

Death toll rises to 58 as hope fades for hundreds missing in Brazil dam collapse

RIO DE JANEIRO

HUNDREDS of people are still missing due to a collapsed mining dam on Friday. 58 people have been killed so far, and the death toll may keep climbing.

Of the 58 victims, 19 have been identified. The missing 305 people include residents of the destroyed area and workers from Brazilian mining company Vale, according to the state fire department.

The chances of finding more survivors of Friday's tailings dam disaster "are really slim," said Eduardo Angelo, chief of the fire department, on Sunday.

During a meeting with residents of the nearby community of Corrego do Feijao, which was flooded by the toxic sludge, Angelo said time was running out.

"There is the possibility of finding people alive, yes. However, what has been written about these kinds of events shows that after 48 hours of efforts, the chances of finding survivors are really slim," said Angelo.

However, "we are working with the possibility of finding people alive," he added.

The Brazilian government has it," Angelo said.

the matter. President Jair Bolsonaro and Minas Gerais state Governor Romeu Zema flew over the affected region earlier in the day, and promised manpower to aid the rescue and resources to help the region recover.

promised a full investigation into

Search and rescue work started early Sunday morning but was suspended and thousands of residents were ordered to move to safe places after an alarm was activated, as there was a risk that another dam of the Corrego do Feijao mine complex, this time a water dam, could rupture as well.

Rescue efforts resumed at 3:00 p.m. (1700 GMT) after the dam was drained, and evacuation was called off after the dam was no longer at risk of bursting.

Rescue workers are facing certain logistical challenges in reaching survivors, Angelo said. "We aren't able to reach them, because as we advance through the mud, we find bodies. Each body we find, we do the work and return. Yesterday we located a bus, but as we were getting to it, we found a body, and then another, and another. Today we will reach the bus. We have to excavate ter. Vale was a co-owner of the mine.

Also on Sunday, Brazilian judicial officials in southeast Minas Gerais state froze another 5 billion reals (1.325 billion U.S. dollars) in bank accounts belonging to mining giant Vale in the wake of Friday's tailings dam collapse.

It was the third time officials have put a freeze on Vale accounts since Friday, bringing the total of frozen assets to 11 billion reals (2.915 billion dollars). Freezing the assets aims to guarantee that funds are available to pay for reparations to the victims, most of them mine workers.

According to prosecutors, in addition to material damage, the disaster has caused "evident and notable moral, psychological, emotional, communal, health and cultural damage."

It is the second time in just over three years that a tailings dam at a Vale-owned mining operation in Brazil has collapsed, flooding communities and fields with toxic waste.

In November 2015, a tailings dam collapsed at a mine in Mariana, also in Minas Gerais, killing 19 people and causing what was considered Brazil's worst environmental disas-

'Obesity, bad nutrition, climate change biggest threats to world'

NEW YORK

OBESITY, undernutrition and climate change are the biggest threats to the world population, linked by profit motives and policy inertia, a top commission said on Sunday, calling for a binding plan and trillions of dollars to thwart the dangers.

A US\$1 billion fund and action strategies targeting food policy and production are needed urgently to support health, the en-

vironment and economic wellbeing, said the report by the Lancet Commission on Obesity, a panel of experts in agriculture, economics, human rights and other fields.

The three problems of obesity, undernutrition and climate change are intertwined by methods of agricultural production, transport, urban design and land use that will take an enormous toll on the population and planet, the commis-

"What we're doing now is unsustainable," said William Dietz, an author of the study and public health expert at George

Washington University. "The only thing we can hope is that a sense of urgency will permeate," he said on a conference call with reporters. "We're

running out of time." Government subsidies of US\$500 billion to beef, dairy and other food industries

worldwide should be shifted to sustainable, healthy farming and US\$5 trillion in fossil fuel subsidies moved to renewable energy and sustainable transport, the commission said.

The three global dangers are linked in such ways as mass production of processed, nutrient-poor food that causes not only obesity and poor nutrition but major greenhouse gas emissions that contribute to climate change, the report said.

Agricultural production and distribution burn fossil fuels that contribute to rising global temperatures, drought and extreme weather, it said.

The international Food and Agricultural Organization has said agriculture, forestry and other land uses are responsible for a quarter of the greenhouse gas emissions heating up the

The problems are exacerbated by inaction by policy mak-

ers, influence by profit-seeking industry power, said Tim Lobfood companies over public policy and a lack of demand for change by the public, the report

As illustration, it said that in 2016, companies making sugar-filled drinks spent almost US\$50 million to lobby against US government initiatives to reduce consumption of the beverages thought to contribute to poor nutrition and obesity.

"With market power comes

stein, a commission author and the director of policy at the World Obesity Federation, a British-based professional group. "Even willing governments struggle to get policies implemented against industry pressure," he said.

Some 4 million deaths each year are linked to obesity, and some 815 million people are chronically undernourished, the commission said. Agencies

Guardian S D D D D T



Serbia's Novak Djokovic poses with his trophy after winning the Australian Open final match against Spain's Rafael Nadal at Melbourne Park in Melbourne, Australia, on Sunday. REUTERS

Motivated Djokovic sets sight on Federer with machine-like precision

MELBOURNE

NOVAK Djokovic underwent surgery to fix an elbow problem 12 months back and in the process seems to have also eradicated any remaining glitches in his game, handing out an incredible mauling to Rafa Nadal in the Australian Open final on Sunday.

With his record seventh crown at Melbourne Park, Djokovic moved ahead of Pete Sampras as third on the men's all-time list of most Grand Slam titles (15) and probably more poignantly just two behind Nadal.

Roger Federer is still out in front with 20 and the debate on the sport's greatest player has mostly centred around the Swiss master and the Spanjard.

Spaniard.
But Djokovic has most certainly thrown his hat into that ring and the mark remains a motivation

"Of course, it motivates me," said Djokovic, who earlier posed with his trophy for "the most beautiful and the most expensive" photograph of the night with four Australian tennis greats including

Rod Laver and Roy Emerson.

"Playing Grand Slams, biggest ATP events, is my utmost priority in this season and in seasons to come. How many seasons are to come? I don't know. I'm not trying to think too much in advance.

"I do want to definitely focus myself on continuing to improve my game and maintaining the overall well-being that I have mental, physical, emotional, so I would be able to compete at such a high level for the years to come, and have a shot at eventually getting closer to Roger's record. It's still far."

In their last meeting at Melbourne Park seven years ago, the Serb needed a record five hours

and 53 minutes to beat Nadal in the title clash in a match regarded as a classic.

On Sunday, he needed little more than a couple of hours to clinch his 15th Grand Slam trophy and third in succession after winning Wimbledon and the U.S. Open. The victory also tied his career

Grand Slam final meetings against Nadal at 4-4.

The biggest challenge for Djokovic this year will come at the French Open once again from Nadal, where the 32-year-old has won a record 11 titles.

"I have to work on my game, my claycourt game, a bit more, more specifically than I have in the last season," said Djokovic, who completed

his first 'Nole Slam' in 2015-16.

"I am already playing better. But, I mean, clay specifically in order to have a chance and shot at the title. The ultimate challenge there is to win

against Nadal."
The 31-year-old played like a man possessed as those present at the packed Rod Laver Arena, which boasted strong support for Nadal, were left shaking their heads in disbelief at his utter

dominance.

Djokovic had five breaks of serve while conceding only a single break point against an opponent, who was yet to lose a set en route to the final.

He committed nine unforced errors while hitting 34 winners, often under pressure and off

That was after giving away only five unforced errors in his semi-final thrashing of Lucas Pouille.

"Back-to-back semi-finals and finals, I think I made 15 unforced errors in total in two matches," he said. "It's quite pleasantly surprising to myself, as well, even though I always believe I can play this way, visualize myself playing this way.

"At this level, as I said, under the circumstances, it was truly a perfect match."

REUTERS

...Humbled Nadal says needs 'time, work' to beat Djokovic

balance.

MELBOURNE

A CHASTENED Rafa Nadal said even his best tennis may have not been enough against a rampant Novak Djokovic after being thrashed by the Serb in the Australian Open final on Sunday.

The Spanish second seed came into the clash in outrageous form but was dominated throughout the 6-3 6-2 6-3 loss at Rod Laver Arena, the worst in his Grand Slam rivalry with the world number one.

Although reaching the final without dropping a set, Nadal said he was still short of his best after a long injury lay-off following the U.S. Open and lacked an edge to pressure the Serb.

"Of course, he played, I think, fantastic. At the same time it's true that when he's playing that way, I think I needed something else," the 17-times Grand Slam champion Nadal told reporters.

"I was not able to have that extra thing tonight,

being honest.
"Playing the way he played tonight, I needed

"Playing the way he played tonight, I needed that defensive game to finally have the chance to be offensive.

"When he was hitting, it's true that maybe it was difficult to beat him even if I was at my 100

percent (level). But probably it would have been a little bit more of a fight."

Beaten in just over two hours, Nadal won barely a third of the match's points, was broken five times and conjured only a single break point in the third set, which the Serb saved.

He racked up 28 unforced errors while Djokovic leaked only nine, in an astonishing display of control

Despite the thrashing, the defiant Spaniard said his five-set semi-final loss to Djokovic at Wimbledon last year was more disappointing than Sunday's defeat.

He has now lost eight successive matches to Djokovic on hardcourts, his last win coming at the 2013 U.S. Open.

But he was adamant he could rebound and find the skill to challenge again.

"What I need is time, I need work and I need more weeks like this one," said Nadal.

"That's really the only thing that I hope, is to have the chance to keep practising well and to have the chance to keep playing with healthy conditions.

REUTERS

'Black Panther' takes top SAG awards prize, elevating Oscar chances

LOS ANGELES

UPERHERO film "Black Panther," heralded for its mainly black cast and vibrant celebration of African culture, won the top Screen Actors Guild award on Sunday, boosting its stature ahead of next month's Oscars ceremony.

"Black Panther" from Walt Disney Co's Marvel Studios was named best movie ensemble in a surprise triumph over favorite "A Star is Born," the Bradley Cooper and Lady Gaga musical revival, which ended the night without any SAG trophies.

Glenn Close was honored as best film actress for playing a devoted spouse in Sony Pictures film "The Wife." Rami Malek won best film actor for his portrayal of Queen lead singer Freddie Mercury in "Bohemian Rhapsody," released by 21st Century Fox.

The awards from SAG-AFTRA, Hollywood's largest actors' union, are closely watched because actors form the largest voting group in the Academy of Motion Picture Arts and Sciences, which hands out the

"Black Panther" has been embraced by audiences, becoming the second highest grossing movie at worldwide box offices in 2018, and applauded as a milestone for diversity in Hollywood.

"I didn't think I was going to have to speak," shocked star Chadwick Boseman said on stage, surrounded by his castmates.

Boseman said his co-stars "all know what it's like to be told that there is not a place for you to be featured, yet you are young, gifted and black," referring to the 1969 Nina Simone anthem of racial pride.



The cast of "Black Panther" pose backstage with their award for Outstanding Performance by a Cast in a Motion Picture during the 25th Screen Actors Guild Awards in Los Angeles, California, U.S., on Sunday. REUTERS

But he added that they realized early on that "We had something special that we wanted to give the world."

Malek, who defeated Cooper and "Vice" star Christian Bale, praised the character he played. "I get some power from him that is about stepping up and living your best life and being exactly who you want to be," Malek said of Mercury.

Close said she wore her grandmother's wedding ring to the SAG awards after recently learning she had wanted to be an actor. But the option was unavailable to her, Close added.

The victory for "Black Panther" is a sign that it will enjoy broad support in this year's Oscars best

pictures race, which has confounded experts with a strong field of contenders and no clear frontrunner.

Only one film in the last 23 years has won the prestigious best picture Oscar without being nominated for SAG's ensemble prize. That was last year's fantasy romance, "The Shape of Water."

That scenario could repeat itself this year as SAG snubbed some of the best picture candidates in the ensemble category, including Spanish-language drama "Roma," British period comedy "The Favourite" and Golden Globe best comedy winner "Green Book." The Oscars will be awarded Feb. 24.

"Green Book" did take home

one SAG award. Mahershala Ali received the trophy for best supporting actor in a movie for his role as jazz pianist Don Shirley. Emily Blunt won best supporting actress in a movie for "A Quiet Place."

In television, Amazon.com
Inc series "The Marvelous Mrs.
Maisel" swept the comedy honors, winning best ensemble as
well as best actor and actress for
stars Tony Shalhoub and Rachel
Brosnahan.

"This is Us," on Comcast Corp's NBC, won best ensemble cast for a television drama.

SAG also recognized M*A*S*H" TV star Alan Alda with a lifetime achievement award.

REUTERS

...Alan Alda, star of TV's anti-war comedy 'M*A*S*H,' hailed for 60-year career

LOS ANGELES

ALAN Alda, best known for playing a wise-cracking Army doctor on the long-running anti-war television comedy "M*A*S*H," received a lifetime achievement award from his fellow actors on Sunday, celebrating a 60-year career on stage and screen.

Alda, 82, who announced in July that he had been diagnosed with Parkinson's disease three years earlier, was presented the honor by film star and one-time-costar Tom Hanks at the Screen Actors Guild (SAG) awards dinner in Los Angeles.

"I see more than ever how proud I am to be part of our brotherhood and sisterhood of actors," Alda said, after receiving a sustained standing ovation from his peers.

Declaring it was every actor's job to "get inside a character's head and to search for a way to see life from that person's point of view."

"It may never have been more urgent to see the world through another person's eyes than when a culture is divided so sharply," he added.

Alda is most remembered for his Emmywinning portrayal of the insubordinate but highly skilled Army surgeon Captain Benjamin Franklin "Hawkeye" Pierce on "M*A*S*H," the landmark comedy series set during the Korean War.

A show that ran 11 seasons on CBS and years more in syndicated reruns. Its 1983 series finale was watched by nearly 106 million viewers, a record that stood three decades as the largest audience for a U.S. TV broadcast.

The New York-born performer got his start in live theater, made dozens of motion pictures and worked extensively elsewhere on TV, including two seasons on NBC's celebrated political drama "The West Wing," playing a Republican U.S. senator.

"The West Wing" earned Alda his sixth Emmy Award, on top of five previous Emmys for his work on "M*A*S*H." He is the only performer to win Emmys for acting, directing and writing on the same series. He also was a three-time Tony Award nominee for his Broadway work, most recently in 2005 for "Glengarry Glen Ross."

On the big screen, Alda earned an Oscar nomination for his supporting role as a reallife U.S. senator, Republican Owen Brewster, in Martin Scorsese's 2004 historical biopic "The Aviator" about mogul Howard Hughes.

Alda, however, will remain forever associated



Alan Alda poses backstage with his Life Achievement Award during the 25th Screen Actors Guild Awards in Los Angeles, California, U.S., on Sunday. REUTERS

with "M*A*S*H," based on the 1970 Korean War movie satire directed by Robert Altman and adapted from a novel of the same name by a real-life doctor who served in Korea.

The show centered on the antics of Hawkeye Pierce and fellow doctors and nurses of the 4077th Mobile Army Surgical Hospital - MASH for short - as they struggled to keep their sanity and save lives. When not tending to waves of wounded GIs, Hawkeye and his pals passed their time playing practical jokes, carousing with nurses and drinking to excess.

A far cry from several military sitcoms that came before it, "M*A*S*H" went beyond poking fun at Army life to deal with such issues as circumstantial ethics and the morality of war.

still embroiled in Vietnam, "M*A*S*H" struggled in the ratings during its first season before catching on with viewers, lauded by critics and resonating with the anti-war sentiment of the time. It ran about eight years longer than the Korean conflict.

The success of "M*A*S*H" helped spur a prolif-

Premiering in September 1972 as America was

The success of "M*A*S*H" helped spur a prolific film career. Among his most memorable movies were "Same Time, Next Year" opposite Ellen Burstyn, "California Suite" with Jane Fonda, both in 1978, and the 1979 political drama co-starring Meryl Streep, "The Seduction of Joe Tynan." Alda wrote and directed several of the films he starred in, including "Joe Tynan."

REUTERS

Guardiola wants City to be like Barca, Juve, Bayern

LONDON

PEP Guardiola has said he will not be satisfied until he has made Manchester City a club that dominates domestic football like Juventus, Bayern Munich or Barcelona.

City reached the FA Cup fifth round on Saturday with a comfortable 5-0 victory over Burnley in the same week they confirmed a place in the Carabao Cup final.

Guardiola's side are also four points behind Premier League leaders Liverpool and in the last 16 of the Champions League and, while the City boss said doing the Quadruple was impossible, he stressed that City must challenge in all competitions every year to become one of the giants.

"It's important now that, at the end of January, we are still there," he told a news conference. "At the big clubs, that is the big difference.

"Tve said many times, what are the best teams in the last decade? Juventus, Bayern Munich, Barcelona. These are the three best teams in Europe. Why? Because every season they win the league, every season they win the cups, every season they are there. Because they are the best.

"We can – not get close to them, because it's difficult – but imitate them, being in the competition until the last stages. Sometimes you are lucky, sometimes not, but be there. That's what I want."

Part I want."
Being involved in four competitions

means City face more games than their rivals - particularly Liverpool, who were knocked out of the domestic cup competitions early on.

However, Guardiola told his players to embrace the chance to play plenty of games and compete for trophies.

"I cannot give a day off. We have a lot of games, so no way. It is what it is. But at the same time I tell them it's a privilege," he added.

"If you believe it's a handicap, that's a big mistake. It's a privilege. When you are 35 years old, you can have long holidays. No problem, you will be retired. Take a year for holidays. But for now it's a privilege."

City face a crucial period to try to chase down Liverpool, with home games against Arsenal and Chelsea and a trip to Everton coming up over the next fortnight.

Before that, they have the opportunity to put the pressure on Jurgen Klopp's side by cutting their lead to one point if they beat Newcastle 24 hours before Liverpool's next game.

But Guardiola warned. "All the times we've played Newcastle, we've had problems to attack them and to create chances. I think no team is safe going to

"In three days we go there and after that, it's time to think about Arsenal. If we drop points against Newcastle, then there's no sense to think about Arsenal, Everton and Chelsea. The next one is the important one."

(AGENCIES)

Are Spurs the real specialists in failure?

LONDON

WHICH will be more exasperating for Mauricio Pochettino: a limp exit from the FA Cup or the comments, the insinuations of serial failure, that come with it?

Four days ago, such questions seemed far off. Tottenham were a goal up at the halfway stage of their Carabao Cup semi-final with Chelsea and, in the form of Crystal Palace, awaited beatable opponents in the FA Cup.

Yet they fell short both times, edged out on penalties at Stamford Bridge and deservedly beaten 2-0 by a sharper Crystal Palace here, and we find ourselves in familiar territory again. It would, quite simply, be a huge shock now if Spurs broke their silverware duck under Pochettino this season and, make no mistake, such a flat display at Selhurst Park felt like a big chance missed.

Throughout this fourth-round tie, won in the first half by a close-range Connor Wickham goal and an Andros Townsend penalty, Pochettino's pre-match assessment that only a Champions League or Premier League win would take Spurs to the next level rang in the ears.

He has never made any secret of the FA Cup's place in his pecking order and it partly explained a much-changed team selection, with seven switches made from the Chelsea game and Christian Eriksen rested altogether.

With Harry Kane, Dele Alli and Son Heung-min already missing, it meant they were without their entire first-choice attack; it showed, with their domination of the ball rarely translating into a genuine impression that they would work their way back into the game.

With Spurs unable to make a comeback, Pochettino expanded on his aforementioned argument. "We are going to create a debate that to win a trophy is going to help the club," he said in his post-match news conference.

"I don't agree with that. That only builds your ego. In reality, the most important thing is being consistently in the



Mauricio Pochettino

top four and playing Champions League. That is going to help the club make the next step."

These are murky waters to get into: Traditionally, the idea that a trophy, and a famous one at that, represents a mere vanity addition would be met with derision. Pochettino's focus has always been on Tottenham's long-term progress and the idea that, until they have earned a permanent seat at the top table, there will be no jumping to the head of it.

It is an attitude well-fitted to the parameters that govern modern-day football: The huge financial rewards of regular Champions League football and that elevated status are worth more than one win in a domestic cup. But it does not take into account the need most football supporters feel for a crescendo, the feeling of an end point thrillingly reached, the sense of -- regardless the competition -- sitting atop everyone else.

Both points of view are understandable. Neither is wrong: Football has, as Roy Hodgson said when defending Pochettino's record before this tie, simply changed. But Pochettino's attitude now puts extra strain on targets that, for Tottenham, may not yet be attainable.

They are nine points behind leaders Liverpool in the Premier League, with Manchester City sandwiched in between and in Europe they will face Borussia Dortmund, imperious this season in the Bundesliga. Although the matchup with Dortmund is a winnable tie, the margins are so slim that few would bet on Spurs coming through a further three rounds of similar or greater difficulty.

That is particularly the case when you consider just how stretched Tottenham are. Here, without their sharpest creative brains, ideas took that split-second longer to formulate, the execution of

their passes and movement constantly a crucial shade short of the precision that usually tears opponents apart.

Where once Eriksen might have pulled the strings, this time there was George-Kevin Nkoudou, who forced a first-half double save out of Julian Speroni but otherwise looked entirely insubstantial.

Where Alli or Son might have made a dangerous burst into the box there was Lucas Moura, who ran into countless dead ends here. Where Kane might have converted the penalty to give them hope at 2-0 down there was Kieran Trippier, perhaps put off slightly by a delay in taking the kick, blasting haplessly wide.

All of this justifies Pochettino's stance in one way. Wednesday's league game against Watford will be their 17th in two months; in some countries, that is virtually half a season. Their squad is threadbare: It is easy to forget that Mousa Dembele's departure has further weakened their hand and that the likes of Eric Dier, Jan Vertonghen and Trippier – all of whom started here – barely had a summer break. Something has to give.

But would lifting that trophy hex really do so much harm? "To win a title here in England like the FA Cup or Carabao Cup is about being lucky, not only about quality in your squad," Pochettino said. Perhaps Tottenham's luck would have been in this time; there will be only seven Premier League teams in the hat when the draw for the last 16 is made, after all.

Sympathy with Pochettino needs to be balanced against the fact that, sometimes, you have to create the best possible conditions for things to fall your way.

"Regrets? No, no," Pochettino said firmly. It is his determination to follow his path and cut through the external noise that has, to a large extent, created the modern Tottenham. But, fairly or not, afternoons like this do little to stop the noise from getting louder.

(AGENCIES)

Neymar return vs. Man U 'very difficult' - Tuchel

PARIS

PARIS Saint-Germain coach Thomas Tuchel is doubtful that superstar Neymar will be fit to face Manchester United in the first leg of their Champions League last 16 tie with the Brazil international's situation "very difficult" ahead of the encounter away at Old Trafford next month.

Both Neymar and Marco Verratti are fighting to be fit to face United in European action on Feb. 12 after the South American suffered an injury to his right foot, which was operated on last year, during Wednesday's Coupe de France win over Strasbourg and was taken off in the second half.

Neymar was in tears as he left the pitch, while a PSG statement confirmed that he has suffered a recurrence of the metatarsal injury that threatened his World Cup hopes last year, and Tuchel doubts that he will be fit in time for the opening leg.

"It will be very difficult," the German tactician told Canal+ after a 4-1 Ligue 1 home win over Rennes on Sunday. "As I explained on Saturday, it is too early to talk about a possible return date.

"To start with, we must wait at least one week -- this period and his reaction to the treatment will be important. Only then can we be more precise. That said, it is not a secret -- it will be very difficult."

ery difficult." PSG's statement immediately after

Santiago Solari toasts in-form

Benzema after win at Espanyol

Neymar's injury against Strasbourg made it clear that nothing has been ruled out as far as treatment goes -- not even more surgery.

"Initial examinations have revealed a painful recurrence of his injury to the fifth metatarsal of his right foot," the statement read. "The treatment of this injury will depend on how it evolves over the next few days. All options can be envisaged at this time."

There has been no further comment from PSG since then, but medical sources at the club confirmed on Sunday that Brazil national team doctor Rodrigo Lasmar's presence has been requested by Neymar and the French champions have invited him to assess the player.

Lasmar will arrive in Paris on Monday and take a look at the injury that he treated last year ahead of the 2018 World Cup in Russia.

Meanwhile, Tuchel tried to see the funny side of the delayed completion of the signing of midfielder Leandro Paredes from Zenit Saint Petersburg.

"I have been waiting for him for a few days and each day, he is not here," said the former Borussia Dortmund and Mainz 05 boss. "I have looked in the showers, the dressing room and on the treatment table – he is not there. I also hope for another midfield recruit, but we need one to start with."

(AGENCIES)

Chelsea hope Bayern target Hudson-Odoi stays

LONDO

CHELSEA assistant manager Gianfranco Zola insisted that the club wants Callum Hudson-Odoi to stay after the 18-year-old marked what could be his final appearance at Stamford Bridge with an impressive goal in Sunday's 3-0 win over Sheffield Wednesday in the FA Cup fourth round.

Hudson-Odoi was picked to start by Maurizio Sarri less than 24 hours after sources told ESPN FC that he had handed in an official transfer request to Chelsea as he attempts to force a January move to Bayern Munich, whose latest bid for the winger is believed to be in the region of £35 million.

Willian netted twice to ensure Chelsea a comfortable passage into the fifth round but it was Hudson-Odoi who provided the moment of the match, latching onto Andreas Christensen's floated pass before firing a left-footed shot beyond Keiren Westwood.

The goal was greeted by chants of "Hudson-Odoi, we want you to stay" from Stamford Bridge. After the match the academy prospect refused to be drawn on his future, but Zola made Chelsea's position clear.

"We want him to stay as well, we were singing for him to stay," Zola said. "I don't know [what will happen but] we want him to stay. He has a contract, we are training. We believe in what he can do for this team.

"I don't think there are many 18-yearold players around Europe that are are playing as much as him in a big team. If you look at Juventus, all the big teams they don't have many 18-year-old players playing like we do.

"That shows that we believe in him, we think he can be an important player for us, so we will see what happens."

Lindon Odoi's transfer request here.

Hudson-Odoi's transfer request has ramped up the pressure on Chelsea heading into the final days of the January transfer window, with Bayern very confident that a deal to sign him will be completed this month.

Zola added that while Sarri and his coaching staff value Hudson-Odoi highly, the question of whether he stays or leaves is ultimately out of their hands.

"I am not the club, I work for the club," he said. "I can do as much as I can, but then these are decisions that don't belong for me. There is certainly a good understanding between the manage-



Callum Hudson-Odoi

ment and the club, but at the end of the day I cannot say more than that."

Zola also had words of encouragement for Gonzalo Higuain, who played 82 minutes but did not find the net on his first Chelsea appearance since arriving on a lucrative loan deal from Juventus last week.

"Considering it is the first game, you will see more from him," Zola insisted. "A couple of times in the first half he made a couple of great moves but we couldn't find the right ball. I am personally satisfied with him, but he is going to get

better because he needs to build up an understanding with the others.

"Sometimes in the first half he was making movements but we couldn't see his movements and this is something we need to do."

Meanwhile, Spain striker Alvaro Morata said on Sunday he had passed a medical at Atletico Madrid, with a loan move to the La Liga side from Chelsea expected to be confirmed imminently.

"Everything went well, thank God," Morata told reporters as he left the Clinica Universidad de Navarra medical centre in Madrid, having flown to the Spanish capital on Saturday.

Morata, who came through Atletico's youth academy before switching to local rivals Real Madrid, will sign an 18-month loan deal, Spanish media reports said, with a £48.5m option to join permanently at the end of the season.

Morata, who also spent two years at Juventus, joined Chelsea from Real Madrid for a reported €80m (\$91.30m) in 2017.

Despite a promising start to his career in the Premier League, with 10 goals in his first five months, Morata has had a disappointing year, starting fewer than half their league games under coach Maurizio Sarri.

"I'm very happy, I've spent days waiting for this," Morata added, also addressing his spell with Real, where he won one La Liga and two Champions League titles

"I began my career at Atletico, and the people who know where I come from and know my history know what this means for me," he said.

"The past is the past and it cannot be changed, and I'm very proud of it. I am looking forward to everything being completed so I can start training with my teammates."

Morata will join an Atletico side second in La Liga and in the Champions League round of 16, but they have struggled to find a suitable strike partner for Antoine Griezmann.

Croatian Nikola Kalinic has struggled for form since joining last year, making only two league starts.

(AGENCIES)

dieve in him, cortant player happens." request has in Chelsea so of the Janu-Bayern very in him will be dearn and his con-Odoi highly, e stays or their hands. It can, ins that don't in the stay of the much as I can, ins that don't in the stay of the much as I can, ins that don't in the stay of the stay of the much as I can, ins that don't in the stay of the stay o

BARCELONA

REAL Madrid forward Karim
Benzema is the type of player who can
excite any football fan, coach Santiago
Solari said after the often-maligned
Frenchman scored twice and inspired
his side to a 4-2 win at Espanyol in La
Liga on Sunday.

Benzema, who has been playing through the pain of a fractured finger sustained two weeks ago, got the third-placed visitors off to a dream start by pouncing on a rebound and opening the scoring in the fourth minute.

The forward then made it 3-1 to Madrid just before halftime with a magnificent strike, playing a one-two with Vinicius Jr and stroking the ball into the bottom corner, and he played a role in Gareth Bale scoring the European champions' fourth.

"He had a spectacular game, Madrid fans are enjoying watching him and so would any person who likes football," Solari said after a fifth win from six games in all competitions for his side, who are hitting form after a poor start to 2019.

o 2019. "Karim is such a generous player, he makes his team mates better with his play and with his efforts."

Benzema, 31, is Real's leading scorer this term with 13 goals though he has not always enjoyed the devotion of the fans due to his inconsistent scoring record, having notched more than 20 in the league in only two of his 10 seasons with the club.

Yet with Madrid's all-time top scorer Cristiano Ronaldo now at Juventus, and the likes of Gareth Bale and Marco Asensio struggling for consistency and with injuries, Benzema has turned into of one of their most reliable players this year

"Today he scored twice, but he always puts in complete performances," added Solari, after the win kept third-placed Madrid within five points of local rivals Atletico, although still 10 adrift of leaders Barcelona.

Winger Lucas Vazquez also heaped praise on Benzema.

"He is proving that he is the best number nine in the world," he said. "He is scoring goals, working hard and linking up with everyone. It's wonderful to be able to play with him."

REUTERS

Guardian www.ippmedia.com

Simba SC jets off to Egypt today

Are Spurs the real specialists in failure?

COMPREHENSIVE REPORT, PAGE 19



By Correspondent Joseph Mcheka-

ANZANIA's representatives in the 2018/19 CAF Champions League, Simba SC, leaves for Egypt today to take on Al Ahly in the Group D match of the competition slated for Saturday.

Simba's coordinator, Abbas Suleiman, said yesterday a contigent of 20 players, officials and technical panel will depart for Egypt later today.

He, however, said influencial striker and the squad's skipper, John Bocco, who missed last week's defeat to Democratic Republic of Congo (DRC) giants, AS Vita Club, in the CAF Champions League and the 2019 SportPesa Cup tournament, will make the

Suleiman, though, stopped short of mentioning the play-

SPORTPESA ers making the trip, saying head not." coach, Patrick Aussems, will an-

"We have already processed all necessary travelling documents of all players who will make the trip, but I can not mention them," he disclosed.

nounce the squad.

"Head coach Aussems will announce the squad, John Bocco is fit and it will depend on the coach to either include him or

Simba are heading to Egypt with a mixture of fortunes as the team were thrashed 5-0 away to AS Vita Club and the former also emerged third in the 2019 SportPesa Cup tourna-

Each team in Group D of the CAF Champions League has played two games and Simba have been placed third with

three points.

SimbaSC players train in Dar es Salaam to prepare for the 2019 SportPesa Cup tournament, which took place in the city recently. PHOTO: COURTESY OF

Other teams in the group are Al Ahly (four points) AS Vita Club (three points) and Algeria's JS Saoura (one point).

The weekend game is a must win for Simba. The side should otherwise seek to post a draw which will boost their pursuit of a place in the last eight stage of the competition.

Many pundits have been com-

plaining that Simba SC is not playing well in the CAF Champions League games, especially after defeating JS Saoura 3-0 at the National Stadium.

The pundits asked the team to prepare well for the match against AS Vita Club as the gulf that exists between the former and the latter was there for evervone to see.

Solskjaer working on United plans for next season

MANCHESTER, England

16:00 EA Drive 20:00 Kipenga 21:00 The Cruise

MANCHESTER United caretaker manager Ole Gunnar Solskjaer is planning for next season, regardless of whether or not he is at Old Trafford then.

Solskjaer has a deal until the end of the season and is in the frame to get the job permanently.

Despite starting his reign with eight straight wins, the 45-year-old is still in the dark about his future as United consider options including Tottenham's Mauricio Pochettino and Juventus coach Massimiliano Allegri.

"What Manchester United are going to look like next season, with or without me, it doesn't matter," Solskjaer told a news conference on Monday. "I'm here to prepare for next season."

Those preparations include shaping the squad in the final days of the winter transfer window.

United face Burnley at Old Trafford on Tuesday before Thursday's transfer deadline, but Solskiaer said he was not expecting many changes.

Matteo Darmian has been linked with a move to Juventus, while there have been suggestions that Andreas Pereira could leave on loan, but Solskjaer wants both to stay.

"At the moment I can see everyone staying at the club," he said. "No deals have been done with anyone, but there are still a few more days.

"I'm not too involved in the negotiations, so whatever happens happens, but it'll be good to get the window closed.

"I can't see him [Pereira] going out on loan because he has done fantastic in training ever since I come back. He's a player I can see playing quite a few games for us towards the end of the season."

Solskjaer can stretch his winning run to nine when Burnley visit on Tuesday, but Sean Dyche's side have won three of their last four league games to move away from the bottom three.

"We know we're up against a team that is going to come here and fight for three points, as every single team in the Premier League will," Solskjaer said.

"They'll cause you different problems, the physicality, the front two -- we've got to be ready for them, but we've turned the corner ourselves.

"We looked really good against Arsenal [in a 3-1 FA Cup win at the Emirates] defensively. We defended the box really well, and that's going to be important against Burnley."

(AGENCIES)

Dodoma student wins Chinese singing competition

By Correspondent Renatha Msungu, Dodoma

UNIVERSITY of Dodoma (UDOM) student, Tausi Nzimano, has won a Chinese singing competition that was held at the school last weekend.

Tausi scored 97.13 points to overcome the rest of the contestants from various schools in the country.

The competition saw winners receive an assortment of prizes from the organizers, UDOM, through the university's Confucius

Tausi told reporters shortly after the presentation ceremony students should strive to learn Chinese language, given they stand to get employment later.

The contestants also showcased other skills including playing karate that impressed people that attended the event.

Mary Geoffrey from Dar es Salaam's St. Mathew Secondary School took the second position in the competition, recording 97.5 points.

The contestants put their competence in the Chinese language to show in the competition, which is held annually.

Tanzania introduced Chinese language teaching in its education system in 2016. Currently, there are six pilot secondary schools offering Chinese classes to a total of 2,631 students.

As China's economy and exchanges with the world have seen rapid growth, there has also been a sharp increase in the world's demands for Chinese learning.



The 2019 SportPesa Cup tournament champions, Kariobangi Sharks of Kenya, pose for picture after the presentation ceremony at the National Stadium in Dar es Salaam on Sunday. Kariobangi Sharks cruised to a 1-0 win over compatriots, Bandari, in the final played at the venue. PHOTO: HALIMA KAMBI

ing their national languages, China began in foreign countries in 2004. These were its own exploration through establishing Benefiting from the UK, France, Gernon-profit public institutions that aim at many and Spain's experience in promot- promoting Chinese language and culture flexible teaching patterns and adapt to suit munities and enterprises.

given the name Confucius Institute.

Confucius Institutes/Classrooms adopt

local conditions when teaching Chinese language and promoting culture in foreign primary schools, secondary schools, com-

Flexibles by David Chikoko

