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Covid-19 cases reach 480, with 16 fatalities



Prime Minister Kassim Majaliwa visibly delighted as Urambo legislator Margaret Sitta (R) dangles ambulance ignition keys in Dodoma yesterday after he received a donation of 50 such vehicles on behalf of the government, as Health, Community Development, Gender, Elderly and Children minister Umyy Mwalimu (2nd-L). Photo: PMO

By Guardian Reporter

THE number of confirmed cases of coronavirus infections in the country has jumped to 480, with 16 fatalities and 197 recoveries, it was announced yesterday.

Prime Minister Kassim Majaliwa said in Dodoma that 174 of the 196 new cases are in Mainland Tanzania and 22 in Zanzibar.

"Out of 297 patients who are receiving treatment in various facilities, 283 are in stable condition while 14 have severe symptoms of the disease and are assisted to breathe through oxygen therapy," he said.

As of Tuesday, about 644 individuals had been released from quarantine facilities after the mandatory 14 days and passing Covid-19 tests as negative. They were in border region facilities in Dar es Salaam, Tanga, Arusha, Kilimanjaro, Mwanza, Kagera, Songwe, Kigoma and the capital, Dodoma, as well as Zanzibar.

Majaliwa called upon Tanzanians to ignore unofficial reports in social media that link deaths occurring here and there as all due to the coronavirus. Covid-19 is not the only disease that kills in Tanzania, the premier emphasized.

He also appealed to people to adhere to preventive measures recommended by experts namely observing social distancing and regular washing of hands or sanitizing.

The premier spoke while handing over 50 ambulances to some MPs to be used in labour referrals and patients with infectious diseases such as Covid-19.

Speaking at the event at the PMO

EALA okays virtual tabling of regional anti-graft motion

By Correspondent Marc Nkwame, Arusha

MEMBERS of the East African Legislative Assembly Committee on Regional Affairs and Conflict Resolution are considering a report on the East African Community's Integrity and Anti-Corruption Bill before it is presented at a virtual plenary meeting set for May 7.

EALA senior public relations officer Bobi Odiko said yesterday that the regional legislative body has resolved to hold the fourth meeting of its third session in a different format, as part of efforts to contain the COVID-19 pandemic.

Regional parliamentary meetings are held virtually around the partner states. Key reports top the agenda of the three week virtual meeting, to be presided over by the Speaker, Ngoga Karoli Martin.

A report on accounts from a capacity building workshop will be tabled as well as

TTB: Postpone, not cancel trips

By Correspondent Beatrice Philemon

(rtd) Thomas Mihayo. He told reporters in Dar es Salaam that TTB has communicated this advisory to strategic markets abroad after noting that some tourists had started cancelling bookings and demanding their money back.

"We informed them that their money is safe

TOURISTS who had booked and paid for their trips to Tanzania before the Covid-19 pandemic have been urged not to cancel but postpone the same until the crisis ends.

This position was expressed yesterday by the Tanzania Tourist Board chairman Judge

MP Ndassa for Sumve birthplace burial today

By Felister Peter, Dodoma

LONG-serving Sumve MP Richard Ndassa (61) is expected to be buried today at his home village, National Assembly Speaker Job Ndogai said yesterday.

He said that owing to his long service to his constituents as MP for 25 years everything has to be done for the body to be interred in his home village in the Mwanza region constituency. However, Ndogai said if the government advises

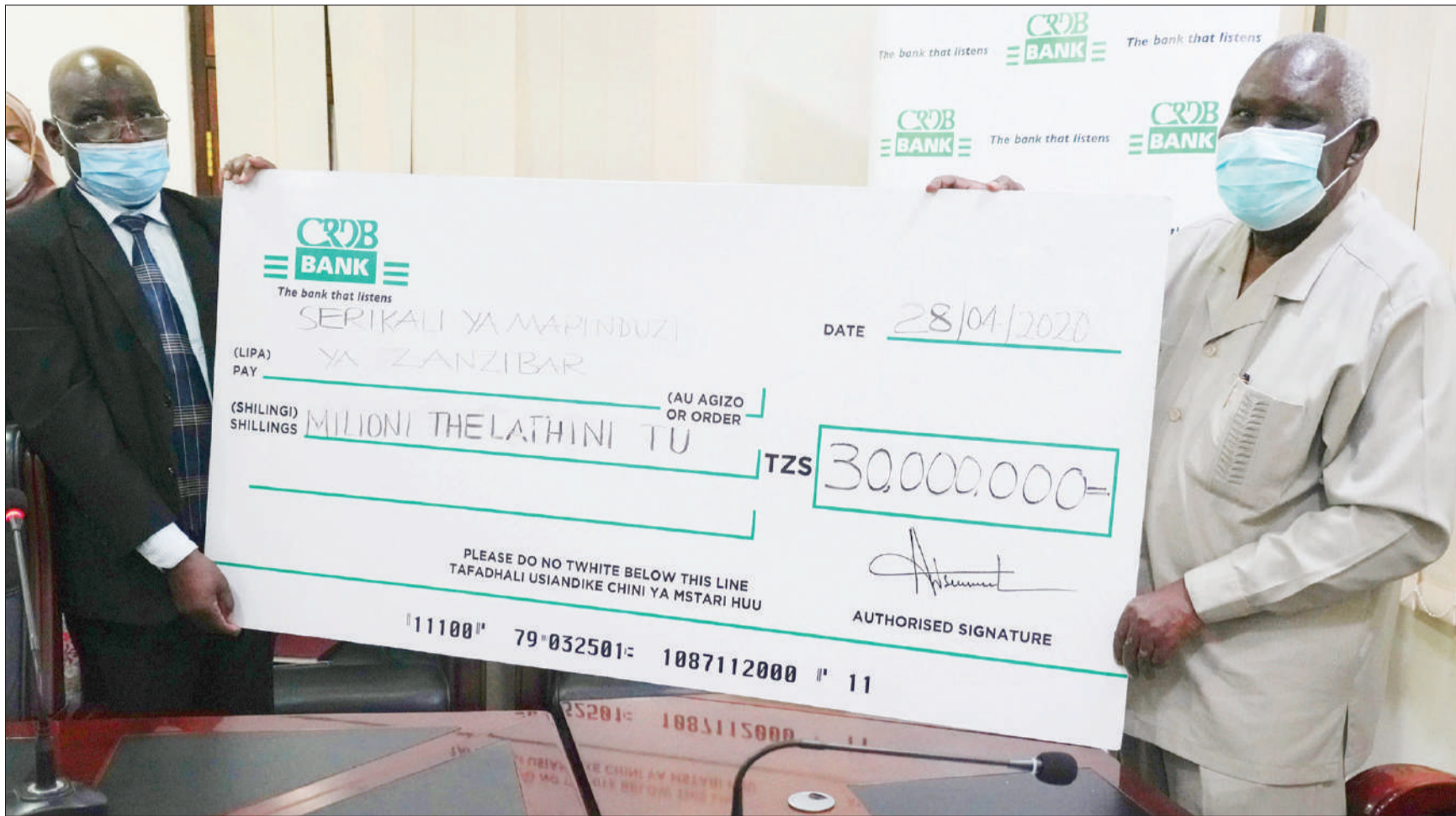
SHARE FACTS ABOUT COVID-19

Know the facts about coronavirus disease 2019 (COVID-19) and help stop the spread of rumors.

- FACT 1** Diseases can make anyone sick regardless of their race or ethnicity. Fear and anxiety about COVID-19 can cause people to avoid or reject others even though they are not at risk for spreading the virus.
- FACT 2** For most people, the immediate risk of becoming seriously ill from the virus that causes COVID-19 is thought to be low. Older adults and people of any age who have serious underlying medical conditions may be at higher risk for more serious complications from COVID-19.
- FACT 3** Someone who has completed quarantine or has been released from isolation does not pose a risk of infection to other people. For up-to-date information, visit CDC's coronavirus disease 2019 web page.
- FACT 4** There are simple things you can do to help keep yourself and others healthy. Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food. Avoid touching your eyes, nose, and mouth with unwashed hands. Stay home when you are sick. Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- FACT 5** You can help stop COVID-19 by knowing the signs and symptoms: Fever, Cough, Shortness of breath. Seek medical advice if you Develop symptoms AND Have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.

[cdc.gov/COVID-19](https://www.cdc.gov/COVID-19)





CRDB Bank Plc chief commercial officer Dr Joseph Witts (L) presents to Zanzibar Second Vice President Seif Ali Idd yesterday a dummy cheque for 30m/- in support of efforts to fight Covid-19. Photo: Guardian Correspondent

Govt braces for repossession of undeveloped sisal plantations

By Correspondent George Sembony, Tanga

THE government has directed Tanzania Sisal Board (TSB) to take inventory of all idle plantations for repossession and reallocation to new investors.

Speaking here yesterday, Permanent Secretary in the Ministry of Agriculture, Gerald Kusaya, said the list should include farms all sisal estates that were allocated to investors in the early 1990s but were undeveloped to date.

He gave the order after inspecting rehabilitation of the recently retaken former Tanzania Sisal Authority (TSA) buildings.

Kusaya was the chairman of a 13-member probe team that investigated how assets of the former

Tanzania Sisal Authority (TSA) were disposed of after the privatisation drive of the late 1990s. The team which presented its findings to the Prime Minister in Tanga in March this year had among other decisions identified 32 buildings which were disposed of without following proper procedures.

One of them was the building that had been turned into a hospital-Medicare and which had now been retaken and is now housing the TSB.

"We need to seriously to revamp sisal output. The president was not happy with what was going on in the sisal sector. Tanga was a model of sisal when you see sisal you know you are in Tanga. Now when you come to Tanga region now, you only see sisal stems (a sign that the farms are ageing) and

bush," he said.

Kusaya also called on TSB staff to use the assets which have been retaken by the government to manage themselves without government subsidies. "Come up with new and innovative income sources to manage yourselves. The government cannot continue to give you support to TSB because I have nine crop boards and most of them are self-sufficient," he said calling on the board to learn from other crop boards.

He suggested creating levies on sales. Export licences in order to boost their financial capacity.

He volunteered to offer transport and allowances for some members of the staff and governing board for a study tour of other crop boards.

TSB acting director-general, Saddy

Kambona told the PS that the board had already started implementing the directives issued by the PM.

"We have already identified and set strategies for using our resources to raise our financial capacity such as the provision of licences for exporters," he said.

Kambona further said that they had already agreed and signed agreements with sisal export companies such as Unicord, Katani and Kwashemshi on how they would repay debts to companies and farmers.

Katani, which pioneered smallholder sisal farming had been embroiled in a lengthy conflict with farmers over incomes from sisal sales.

They were also following up on other assets that had not yet been identified.

MP Ndassa for Sumve birthplace burial today

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differently, the legislature will oblige.

To mourn the lawmaker, whose death occurred here early yesterday, the National Assembly adjourned its Wednesday budget session where the minister for Health, Community Development, Gender, Elderly and Children was expected to table the ministry's estimates for the coming financial year.

Ndassa's death comes 10 days after the ruling party lost Reverend Dr Gertrude Rwakatare who died in Dar es Salaam. The cause of death of the long-serving lawmaker was yet to be revealed.

Before adjourning the Wednesday session, MPs observed a minute of silence to show respect for the late Ndassa. The House resumes its meetings this afternoon.

"We will make sure his body is buried in Sumve constituency tomorrow evening unless we are strongly advised otherwise. Serving Sumve constituency for 25 years is clear indication of the voters' trust in him,"

said Speaker Ndugai, noting that burial arrangements are being organized by the House, the Prime Minister's Office and his family.

"Taking into consideration his contribution to the government and as per our African traditions, Ndassa cannot just be buried anywhere," he stated.

Meanwhile, President John Magufuli conveyed his condolences to the family and the Speaker for conveying to the people of Sumve following the death of the MP.

Ndassa served the constituency for five consecutive parliamentary terms from 1995 through Chama Cha Mapinduzi (CCM).

So far a total of 11 MPs have died since 2015.

Apart from Ndassa and Dr Rwakatare, others are Newala Rural MP Rashid Akibar (CCM) Stephen Ngonyani alias Prof Majimarefu (Korogwe Rural, CCM), Dr Elly Macha (Special Seats, Chadema), Hafidh Ally Tahir (Dimani, CCM), Leonidas Gama (Songea Urban, CCM) and Kasuku Bilago (Buyungu, Chadema).

EALA okays virtual tabling of regional anti-graft motion

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virtually in the respective EAC capitals to consider their various reports, prior to presenting tabling and subsequent debates at the plenary, he elaborated.

Already the EALA Commission held its statutory meeting to consider and approve activities of the assembly for next month.

The committee on legal rules and privileges also met to consider its report on approximation and harmonization of national laws in the EAC context.

EALA has taken this approach in line with measures in the partner states

and around the world to commit to virtual meetings starting April 20, with the virtual EALA Commission meeting chaired by the EALA Speaker noting with concern the alarming rate at which the COVID-19 pandemic is spreading globally (and in the region) and its attendant impact on humanity.

The commission thus resolved to continue with its planned activities through video conferencing in Arusha and the partner states' capitals. A number of legislatures have also reworked the modus operandi of their work following the advent of the pandemic.

Covid-19 cases reach 480, with 16 fatalities

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premises, the minister for Health, Community Development, Gender, Elderly and Children Umy Mwalimu said that 18 of the vehicles have been allocated to regional referral hospitals and 32 to district hospitals and health centres.

As of yesterday, globally confirmed cases of Covid-19 surpassed 3.1m with over 200,000 fatalities and more than 960,000 recoveries. The US confirmed one million virus cases, making up almost a third of the total global tally and more than 58,000 deaths.

The International Labour Organisation (ILO) warned yesterday that about half of all workers worldwide are in danger of having their livelihoods destroyed because of the pandemic.

Covid-19 has infected more than 3.1 million people around the world and killed nearly 220,000.

The ILO says those with informal work arrangements are most in danger, many are in the retail sector, manufacturing and food services.

Already, two billion informal workers have seen their wages fall by a global average of 60 per cent during the first month that the pandemic unfolded in their region. "For millions of workers, no income means no food, no security and no future. Millions of businesses around the world are barely breathing," said ILO Director-General Guy Ryder.

"They have no savings or access to credit. These are the real faces of the world of work. If we don't help them now, they will simply perish," he added.

Tanzania has seen coffee production increase, govt

By Guardian Reporter, Dodoma

MINISTER for Agriculture Japhet Hasunga has said in the four years of the current government, the country's coffee production reached 214,962 tonnes.

The minister revealed this here early this week when he was speaking on achievements attained in the coffee sector in the four years of the fifth-Phase government, adding that on average 51,777 tonnes of coffee was produced each year that enabled the country earn the much needed foreign exchange.

He said during the four years, coffee farmers have earned a total of 1.195tr/- and added that "as a nation we earned US\$ 427.9 millions in foreign currency which is a great achievement."

He said since the exercise of registering coffee farmers for identification purposes started, over 286 farmers had been registered.

He said of them were small farmers from 16 regions and added that there are large commercial farmers with a

total of 101 farms cultivating the crop.

On the issue of employment Hasunga said coffee had contributed in the increase of jobs in the sector from 2.3 to 2.7 million both directly employed and self employed.

He said the coffee sector's contribution to the industrial sector was also significant, saying the sector had 554 factories for coffee processing.

In order to increase production, the government decided to reduce rates of various levies that were a burden to farmers.

He said investment in research had also increased in order to get quality seeds that withstand drought and pests resistant.

He said there have also been marketing challenges, but government had addressed the challenges facing growers.

"As we all know coffee is among strategic crops grown in 16 regions in the country including Songwe, Mbeya, Ruvuma, Kagera, Kilimanjaro, Arusha, Mara, Kigoma, Tanga, Morogoro, Njombe, Katavi and Mwanza"



Livestock and Fisheries minister Luhaga Mpina (2nd-L) inspects Tanzania Fishing Research Institute laboratory infrastructure yesterday. Others are TAFIRI director general Dr Ismael Kimere (R) and Petra Construction Limited representative Nicholas Mlay. Photo: Guardian Correspondent

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and they can continue with their trips when the world becomes safe for travel again," he said.

Mihayo named key markets that they targeted with the appeal as Italy, USA, Germany, UK, Spain, France, The Netherlands and China. With exception of China which - the global epicenter which has now managed to defeat Covid-19 - the remaining countries are still battling the virus with US emerging as the most hit country.

The message has been translated into various languages and channeled through Tanzanian missions abroad for communication to their respective tourist bodies, he said.

TTB, the Tanzania National Parks (TANAPA) and the Ngorongoro Conservation Area Authority (NCAA) have signed a business partnership agreement with Arusha-based tour operator-Great Migration Camp to show the country's tourist attractions

TTB: Postpone, not cancel trips

abroad.

"The tour operator has already created a special programme, the Serengeti Live Show," he said.

There will be a live programme and recorded programme that will be aired in different phases in TTB website and social media outlets.

The programme is meant to attract tourists who have postponed their trips to Tanzania so that they continue to see what Tanzania has to offer in tourism. They would most likely make their visits after the Corona virus pandemic ends, he said.

"Tanzania unforgettable" will remain in tourists' hearts right now when tourists and other people are going through a very difficult time owing to the coronavirus.

TTB will continue to sensitize and promote domestic tourism as well as

prepare special programmes through the TBC tourism channel-Tanzania Safari Channel, he said.

The programme is designed to sensitize domestic tourism, educate people about the Covid-19 pandemic and ways to contain its spread.

Apart from this campaign, TTB will continue work in partnership with stakeholders engaged in tourism to come up with a new, comprehensive collective strategy to combat Covid-19 in the sector countrywide, he said.

"Also TTB will prepare an international selling strategy with support from the United States Agency for International Development (USAID)," he further noted.

On the impact of the pandemic to the industry, Judge Mihayo cited a report of the United Nations World Tourism Organization (UNWTO) which

indicates that international tourist arrivals will decline by 20 percent to 30 percent across the world.

"This would translate into a loss of 300 to 450 US\$ billion in international tourism receipts (exports) - almost one third of the US\$ 1.5 trillion generated globally in the worst-case scenario."

He said in 2018 a total of 1.5m tourists visited Tanzania while in 2017 a total of 1.3m tourists came to Tanzania.

For her part, TTB Managing Director Devota Mdachi stated that the TTB marketing department will conduct a countrywide assessment to monitor the effects of the corona virus in the sector.

Next month TTB will meet with players in the sector to see how the pandemic has affected the tourism industry in their respective areas and have proper data on it, she added.

Dr Reginald A. Mengi: His Legacy

"One thing I really think is fantastic is competition. I think it's good for you as a business person. It's also good for the customers. If a fellow business person came to me for advice, I would advise him to move even faster because without competition you are not going to grow."



Dr Reginald Abraham Mengi exchanges ideas with other members of the business community on the sidelines of the World Economic Forum held in Dar es Salaam.



President John Magufuli presents Dr Mengi with copies of guidelines at a business forum held in Dar es Salaam, as Vice President Samia Suluhu Hassan looks on.

EABC: Dr Mengi championed EA regional integration through innovation, business

By Henry Mwangonde

THE East African Business Council has described Dr Reginald Mengi as a business magnate and philanthropist who dedicated his life to regional integration through the fostering of entrepreneurship and innovation.

EABC is the apex body bringing together private sector associations and corporate bodies from the six East African Community (EAC) countries - Tanzania, Burundi, Kenya, Rwanda, South Sudan and Uganda.

The regional council also referred to the Tanzanian billionaire industrialist and media mogul as a diligent and hugely respected individual and team player who pushed as hard as was humanly possible to ensure that the EAC graduated into a leading business hub on the African continent.

EABC Executive Director Dr Peter Mathuki said in an interview that Dr Mengi re-energised optimism in the integration of the extended East Africa region by spearheading efforts for private sector views in the region to be incorporated into the EAC Common Market Protocol.

"For many, it was and remains puzzling just how Dr Mengi managed to do all the many and varied things he did with so much vigour

and success. Indeed, he will always remain in our hearts and it is our duty to follow in his footsteps and translate into action his vision of a borderless East Africa for increased trade and investment," he said.

Dr Mengi served as Chairman of EABC for the year 2008-2009, thereafter standing as its Chairman Emeritus, with Dr Mathuki describing him as a philanthropic and intelligent business mentor, media leader and industry captain.

He recalled that it was Dr Mengi who mooted the holding of the East African Media Summit and Awards in a bid to raise awareness on the benefits of the economic and, with time, much more comprehensive integration of the East Africa region.

"At the EABC secretariat, we are very keen to ensure that the history of all East African industry champions is well kept for the good of both the present generation and posterity," said Dr Mathuki, in a recent interview with The Guardian.

"Dr Mengi is easily among those people guaranteed pride of place in the annals of that history, from which millions of people will draw invaluable lessons with regard to the need to transform the EAC economic bloc into a model business hub for the rest of the continent and the rest of the world to emulate," said Dr Mathuki added.



Dr Mengi presents an award to journalist Zephania Ubwani (L) for emerging an EABC media competition winner.



Dr Mengi (C) and fellow East Africa Business Council leaders in appreciative mood at an EAC-EABC media summit media awards were presented to winners in various categories.



Dr Mengi (R) in jovial mood with colleagues on the sidelines of an EABC meeting held in Dar es Salaam.

'Govt rehabilitated over 70 aged schools between 2015 and 2020'

By Felister Peter, Dodoma

A TOTAL of 73 state-owned old schools have been rehabilitated by the government between 2015/2016 and 2019/2020 financial years.

Some of the rehabilitated secondary schools include Korogwe Girls, Ihungo, Nganza, Pugu, Same, Tabora Boys, Tabora Girls, Azania, Jangwani, Kantalamba, Mpwapwa, Tosamaganga, Malangali and Milambo.

However, the government had added 400 new school inspectors with intentions to enhance schools and education quality control for both, private and public schools. It has also constructed offices for the quality controllers in 100 municipalities nationwide.

In its written response to a question by Special Seats MP, Suzana Masele, the Ministry of Education, Science, Technology and Vocational Training informed the National Assembly that it has been taking a number of initiatives to improve learning and schools environment as well as ensuring availability of books.

Masele was concerned with the poor state of infrastructures at most of the public schools compared to privately owned ones. She wanted to know whether the government had any plans to improve learning environment at the schools.

It said in the 2019/2020 financial year, a total of 1,359,350 textbooks from preparatory grades, primary schools were published and distributed, making the 1:3 textbook per student ratio.

The government also published and distributed 1,567,537 textbooks for (Kiswahili, Science, Mathematics and Vocational Skills) for secondary schools.

The ministry noted that the schools inspection department has been tasked to control the quality of education and ensuring that both private and public schools offer educational services in accordance with the law and issued guidelines.

"In cases of violation of the laws or guidelines, inspectors advise schools owners to make improvements. The government has been taking

measures against school owners failing to comply with the directives," stated the ministry.

It said since the inception of free basic education in the country, the government has been disbursing 23.8bn/- every month to facilitate provision of the services from preparatory grades, primary and secondary schools.

The funds are meant to cover charges for preparations of Form Four examinations, allowances for head teachers and ward educational officers.

The free education policy according to the ministry of education has resulted into a number of successes which includes increased enrollment and attendance at both primary and secondary schools.

The number of primary school enrollment in 2018 increased to 1,810,814 pupils from 1,464,376 enrolled in 2014.

The government issued Circular 5 in 2015 which implements the Education and Training Policy 2014 and directs public bodies to ensure that secondary education is free for all children.



Alliance Life Assurance Ltd CEO Byford Mutimusakwa symbolically presents to Ilala Regional Police Commander Zuberi Chembela (L) various items in support of the fight against Covid-19. This was at a ceremony held in Dar es Salaam yesterday. Photo: Guardian Correspondent

Maize recorded low prices during previous season, ministry reports

By Felister Peter, Dodoma

THE Ministry of Agriculture said yesterday that maize prices at some parts of the country dropped to between 200/- and 170/- per kilogramme in the past season.

Following the situation, National Food Reserve Agency (NFRA) purchased a kilogramme of maize at higher prices of between 350/- and 500/-.

"The agency purchases maize depending on current market price at respective areas, the prices were below average in some parts of the country forcing NFRA to buy the grains at above average price," the ministry stated in its response to a question by Desderius Mipata-Nkasi South (CCM).

According to the Member of Parliament, production cost for an acre of maize is approximately 700,000/- whereas farmers expect to get between 17 and 17 bags of maize.

Mipata said the production costs are too high compared to the prices offered by NFRA.

"Most of the maize farmers are not reaping enough from their sweat, the government issued an indicative prices for the crop at 380/- per kilo which is still low compared to actual investments in the farms," claimed the legislator.

Speaker, the price for the 2018/2019 season purchase is based on the market prices of maize. The prices also took into account other costs that the farmer incurs in production thus making the prices used by the Agency higher than all other buyers in the markets of Tanzania at present.

However, the ministry insisted that indicative prices have taken into considerations all the production costs. It said maize prices in the 2018/2019 season were also determined by the market.

"The main criteria used to set maize prices is based on production and market demand at the particular period. Prices are not set depending on production cost," said the ministry adding that some farmers are still using traditional farming methods thus harvesting below expectations.

When purchasing maize from farmers, NFRA pays various crops levies such as the Produce Cess in accordance with the Local Government Authorities Finance Act, 1982.

By Guardian Correspondent, Dodoma

Jafo campaigns for 'Steam Inhalation Week' in effort to curb spread of coronavirus

MINISTER of State, President's Office (Regional Administration and Local Government Selemeni Jafo has underscored the need for the country to undergo a special 'Steam Inhalation Week' in efforts to curb the spread of Covid-19 infections.

Speaking to reporters yesterday here Jafo said that the week should also go parallel with intensive promotion of fruits and vegetable eating so as to boost immunity.

He said that apart from other formal strides taken by the government and stakeholders to fight the spread of the disease, steam inhalation was crucial during this terrible time.

"As some of experts recommend the use of several ways to fight the pandemic, it is high time we adopt alternative ways including steam inhalation, this sounds as one of the effective way to curb the spread of the infections," he said.

According to him, inhaling steam two to three times a day would rescue a number of people from contracting the pandemic.

He encouraged people to conduct routine steam inhalation as it is emphasized in many tribes in the country.

"Every tribe has its way of treating diseases with steam inhalation being so popular, you can start a fire, take your cooking pot with water, add remedial tree leaf and bring it to boiling point then cover yourself with a blanket inhaling the vapour for some minutes," he said.

The minister also urged families to ensure they take balanced diet with more of ginger, garlic, watermelon, oranges, lemon and lime among other things.

"We should not wait for white people's approval to use the natural remedies, let us join efforts and use our own ways to survive, organic medicines are vital and we should not ignore them," Jafo stressed.

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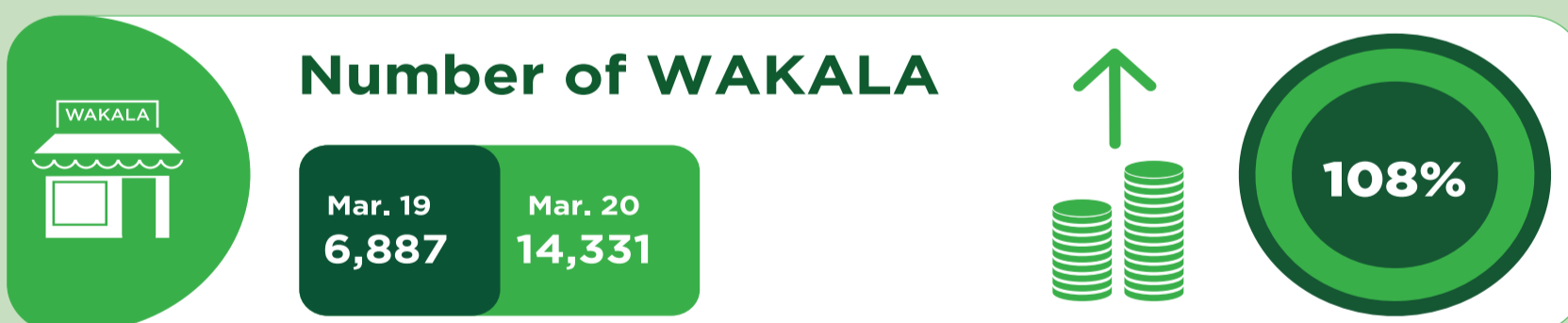
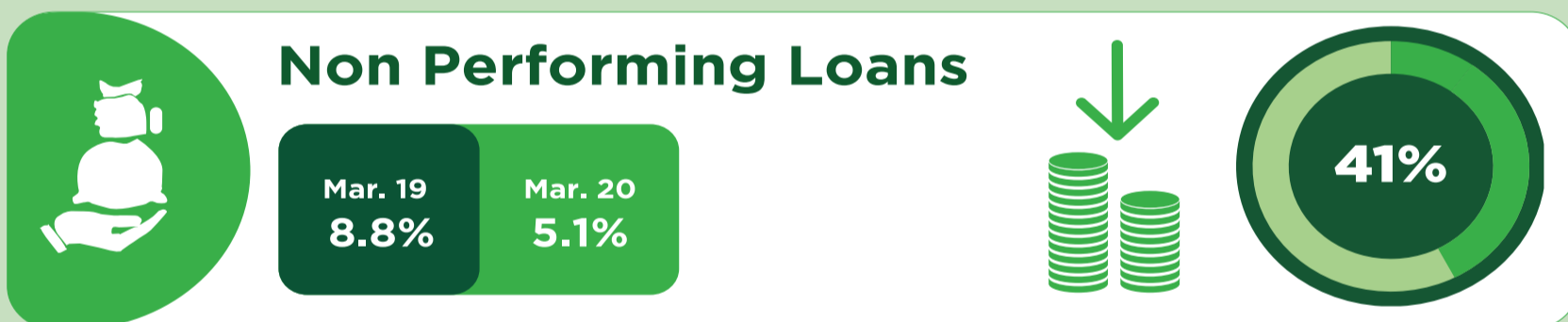
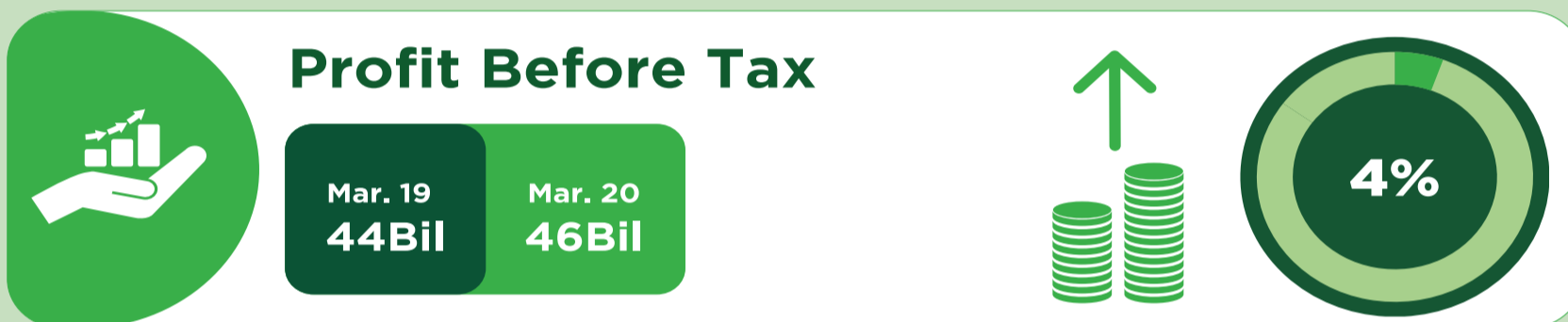
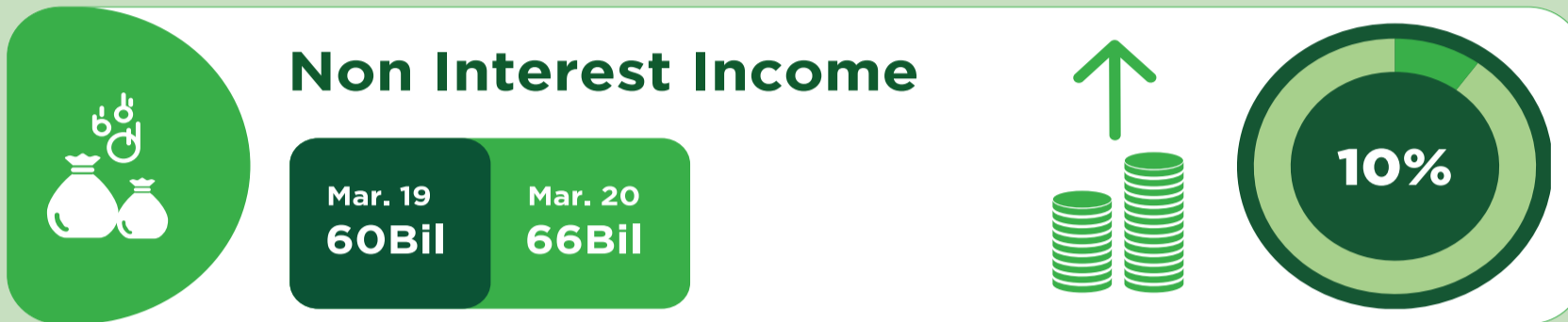
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Key Highlights



We value and care for your health and your loved ones

In continuing to fight against the corona virus (COVID-19) infection, wash your hands with soap and clean running water regularly, avoid gatherings and use **SimBanking, TemboCard, Internet Banking or CRDB WAKALA** to perform your transactions easily and conveniently anytime, anywhere



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THURSDAY 30 APRIL 2020

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

Better managed, tilapia farming stands to be lots more profitable

TILAPIA is the world's most popular aquaculture species, farmed mostly in earthen ponds. Experience in China, the largest tilapia farming country, is used to develop and calibrate a bioeconomic model of intensive tilapia pond culture. The model is used to simulate the impacts of climate, technical and/or economic factors on farming performance and examines the performance of various farming arrangements under different conditions.

Tilapia has become the third most important fish in aquaculture after carp and salmon; worldwide production exceeded 1.5 million metric tons in 2002 and increases annually. Because of their high protein content, large size, rapid growth and palatability various species of are the focus of major aquaculture efforts.

Tilapia fisheries originated in Africa and the Levant. The accidental and deliberate introductions of tilapia into South and Southeast Asian freshwater lakes have inspired outdoor aquaculture projects in various countries with tropical climates. In temperate zone localities, tilapia farmers typically need a costly energy source to maintain a tropical temperature range in their tanks. One relatively sustainable solution involves warming the tank water using waste heat from factories and power stations.

Tilapians are among the easiest and most profitable fish to farm due to their omnivorous diet, mode of reproduction tolerance of high stocking density, and rapid growth. In some regions the fish can be raised in rice fields at planting time when the rice is ready for harvest. Unlike salmon, which rely on high-protein feeds based on fish or meat, commercially important tilapiine species eat a vegetable or cereal-based diet.

Larive International, coordinator of FoodTechAfrica, and IDH, the Sustainable Trade Initiative, are excited to join forces to boost tilapia farming in East Africa through a data-driven approach. Currently the Tanzanian aquaculture production contributes to only one per cent of Tanzanian fish consumption; while its climate is ideal for fish farming.

The demand for fish is rapidly rising due to population growth and rising incomes. In Kenya aquaculture's contribution to total fish consumption is only 10 per cent (2016). The aquaculture sector in Kenya and Tanzania has the potential to become a significant source of affordable, high-quality protein; to reduce poverty, provide employment and contribute to gross domestic product.

Larive and IDH aim to increase the number of profitable tilapia farmers in Kenya and Tanzania, whilst making more efficient use of natural resources. Data is collected and analysed, both at farm level and on the market side, to create farming protocols and simple decision-making tools. With practical tools and examples to follow, farmers are better equipped to farm profitably and sustainably. Best practices are proactively shared, with guidance being disseminated to a larger audience.

In Tanzania, an estimated 70 per cent of the smallholder tilapia farmers are currently loss making. Conditions for farming fish differ per region and expertise about which farming practices suit which conditions is limited, and fish farmers rarely keep track of farming metrics. As risks are high, financial institutions lack the appetite to start investing in aquaculture. There are limited good examples to show how farming may be done successfully. Yet such good examples are crucial to boosting the sector.

Time's ripe for entrepreneurs across Africa to grab opportunities to grow

AGRICULTURE is the main part of Tanzania's economy. As of 2016, Tanzania had over 44 million hectares of arable land with only 33 per cent of this amount in cultivation. Almost 70 per cent of the poor population live in rural areas, and almost all of them are involved in the farming sector.

Land is a vital asset in ensuring food security, and among the nine main food crops in Tanzania are maize, sorghum, millet, rice, wheat, beans, cassava, potatoes, and bananas. The agricultural industry makes a large contribution to the country's foreign exchange earnings, with more than US\$1 billion in earnings from cash crop exports.

The agriculture sector faces various challenges and had been the governments top priority to develop to reduce poverty and increase productivity. Farming efficiently has been a challenge for many farmers, and lack of finances and farming education has caused many to remain subsistence farmers.

Challenges on the agriculture industry of Tanzania include lack of agricultural technology, droughts, floods, and agriculture temperature shocks. These pose severe challenges to the living standards of most of people involved in the agriculture industry in Tanzania and create huge increases in unemployment, hunger, malnutrition and starvation, and diseases rates.

Large declines in commodity prices, decreased export revenues, increased trade and budget deficits all amount to hindering the growth of the country's gross domestic product (GDP). The agriculture industry in Tanzania represents 32.4 per cent of GDP of Tanzania.

Against the backdrop of the above that PAN-African telecommunications, media and technology group, Econet and global crop nutrition leader, Yara International ASA had launched

"Generation Africa", a partnership initiative to inspire young African entrepreneurs to join the agri-food sector for its viable business opportunities.

Generation Africa will reach thousands of young people through its "GoGettaZ" competition, which will award US\$100,000 in prize money to two exceptional business ventures in the agri-food sector. The partnership initiative will support a cohort of 12 budding young agri-food entrepreneurs to scale and prosper their ventures.

We hope that Generation Africa will help youth entrepreneurs launch, grow and mature agri-food businesses that will drive job creation, inclusive growth, and better food supply.

Africa has about 600 million hectares of arable land, yet it imports food for US\$35 billion a year - a figure that is estimated to rise to US\$100 billion by 2025. At the same time, over 60 per cent of young people across Africa are unemployed.

Africa is full of entrepreneurs. We have more entrepreneurs than any other continent. But where the average age of an entrepreneur is 19, the average age of a farmer is 60! The time is now for Africa's entrepreneurs to grow their businesses and embrace the incredible opportunities that agri-food businesses offer.

Generation Africa's vision is to strengthen the ecosystem for youth entrepreneurs in the agri-food sector across the continent, allowing them to unlock this untapped potential.

Beyond the "GoGettaZ" competition, Generation Africa's ambition is to inspire at least one million young people to consider the agri-food sector as a viable and profitable business opportunity. This can only be achieved through close collaboration with stakeholders across the continent to develop the entire ecosystem to support young entrepreneurs.

The Guardian Limited Key Contacts

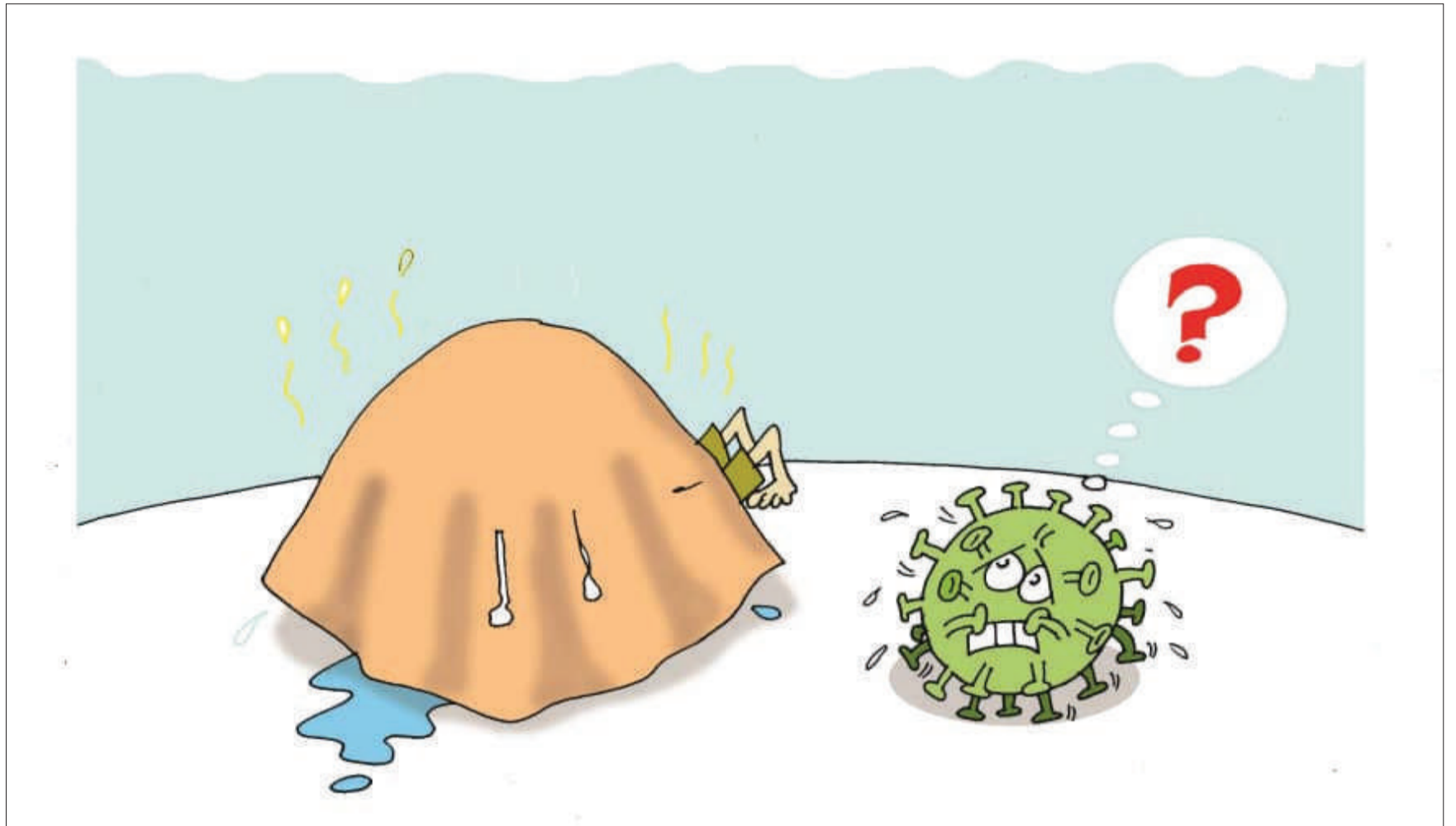
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Liberia's CSOs and war on Ebola and now Covic-19

By Anderson D. Miamen

CIVIL Society Organisations were actively involved with the fight against Ebola Virus Disease (EVD) in Liberia in 2014. There was strong partnership with government, which allowed them to meaningfully contribute, individually and collectively. A Civil Society Ebola Task Force was established and undertook key activities that meaningfully contributed to Liberia's successful fight against Ebola.

In August 2014, the Task Force launched its outreach and sensitization campaign in Monrovia. This was followed by distribution of essential supplies and sensitization campaigns in various counties, in close partnership with community-based organizations, community radio stations, community leaders, etc.

The group also advocated for more resources, when government's response capacity seemed overwhelmed by the Virus. A position statement, signed by forty-five (45) CSOs and partners was issued in September 2014, making a clarion call to the world for logistical, financial and technical support to deal with the outbreak. Besides, the Task Force monitored proceedings and called for accountability and transparency in how Ebola Resources were being managed, based on media reports and excesses observed.

At the end, there was one overarching result: a successful fight against Ebola through joint efforts of government, civil society, media, and other individuals and groups. An inclusive and well-coordinated fight that attracted inputs from diverse stakeholders. For example, the advocacy for support yielded results, as development partners provided much-needed resources that capacitated Liberia to robustly deal with the Epidemic.

Sensitization efforts in the counties and communities, through the Task Force and individual civil society organizations and networks, increased citizens' access to relevant information and empowered them to demand accountability and observe safety measures announced by authorities. Individual civil society organizations also monitored proceedings and independently reported on the response efforts, thereby increasing public access to pertinent information. Simply put, there was strong collaboration and partnership with government, which was essential for an inclusive, well-coordinated and successful fight.

Patterns of CSOs' Exclusion in COVID-19 Fight

The strong partnership and inclusion that characterized national efforts against Ebola should be replicated to win the war against COVID-19. In part, the necessary enabling environment



In an extraordinary session of the ECOWAS authority via videoconference, the leaders agreed on debt cancellation and welcomed the new President of GB into the block. Liberian President George Weah thanked ECOWAS and the West African Health Organisation for the support that has been provided to all member countries, including Liberia

must be created and partnerships forged between government, civil society, media and communities. But at the moment, we are not seeing such level of inclusion and partnership. Independent Civil Society remains largely excluded by Government, although they remain engaged and contributing in many ways.

While the nomination of civil society to the 20-member food support program committee is welcoming, it does not represent the leverage and space required to significantly influence critical decisions and processes. So far, Civil Society organizations are excluded from institutions and groups allowed to be in the streets and outdoor beyond 3PM, in the wake of the State of Emergency announced by President George Manneh Weah on Wednesday, April 8, 2020.

Also, a communication from the Liberian National Police and Joint Security Task Force Chairman, dated April 15, 2020, ignores civil society as part of sectors and institutions sanctioned to be outdoor during the State of Emergency, apart from the one hour given one member of each household to acquire food and other basic supplies. Additionally, there's limited or no representation of independent civil society as mainstream decision-maker on national structures established to lead ongoing COVID-19 fight in Liberia.

While this does not entirely preclude CSOs from contributing, it poses immense challenges for their work. Access to relevant information and key facilities are limited, thus impeding monitoring and reporting on enforcement of the State of Emergency; compliance with safety measures announced by authorities; interventions of government and other partners; and utilization of COVID-19 resources. Also, the lack of representation on the Special Presidential Advisory Committee on COVID-19 (SPACOC) and the Executive Committee on Coronavirus (ECOC) means there's limited opportunity to timely influence decisions made by structures coordinating national response efforts.

The Need for Greater Involvement

and Partnership

While the fight against Ebola was successful, it was characterized by corruption and other excesses, which must be prevented, as the country fights against COVID-19. For example, after auditing only a fraction (\$15m) of the funding available to the Government of Liberia for Ebola response, the General Auditing Commission (GAC) found that nearly \$800,000.00, most of which passed through the Defence Ministry, could not be accounted for.

"The conduct of the affairs of the National Ebola Trust Fund [NETF] were marred by financial irregularities and material control deficiencies for a number of transactions carried out by the Incident Management System and the eight implementing Partners of the NETF," the General Auditing Commission said in its 2015 report on the Ebola Trust Fund.

Liberians do not want a repeat of the situation, which would undermine ongoing response efforts. Enormous resources have already begun pouring in from government and partners. The World Bank has announced approval of a \$7.5 million International Development Association (IDA) financing to help Liberia respond to the threat posed by the Coronavirus outbreak.

This complements ongoing support provided through the Second Regional Disease Surveillance Systems Enhancement (REDISSE II) project, which has made available up to \$9.5 million for the response. Other partners have contributed resources, including but not limited to \$50,000 USD from Orange Liberia, \$20,000 USD from Eco-Bank Liberia, and assorted materials donated by the Liberia Bankers Association. Additionally, the Government of Liberia has announced a \$25 million funding to provide food, electricity and other essential services to citizens during the outbreak.

While these donations are welcoming, the need for proper management and accountability cannot be overemphasized, given the country's protracted history of corruption and mismanagement. Accountability mechanisms must be strengthened and

timely updates provided to the public on the number of COVID-19 Cases and resources received and expended. And independent civil society must be allowed to actively participate in, monitor and influence key decisions around the fight. While the involvement of civil society does not guarantee zero corruption, it will help to keep things in check and increase stakeholders' confidence in how key decisions reached are implemented, monitored and reported on to the public.

Avenues for Continuous Involvement, Likely Options:

In spite of the outcomes of any ongoing engagements and advocacy for full inclusion, civil society must remain steadfast and focused on delivering on their mandates. If the exclusion persists, it should serve as motivation for increased constructive engagement, adopting other feasible and permissible means.

One such approach would be to increase collaboration and partnership with local networks and structures to gather information on enforcement of the State of Emergency and compliance with relevant safety measures announced by authorities. This applies to information gathering and other initiatives at national and sub-national levels, especially if prevailing circumstances do not entirely allow for travel to targeted counties, districts and communities. The second option would be fully utilizing the power of social and traditional media to regularly monitor and report on key happenings. Of course, information gathered must always be verified, in the wake of increased spreading of fake news by unscrupulous individuals, especially during emergencies.

The third approach would be direct engagement with donor agencies and partners, since undue bureaucracy may prevent provision of timely and relevant information on resources received and how they are being expended. The fourth option is strong partnership with the media. This will ensure timely communication of key updates to the public. Also, live coverage and other reports by the media, sufficiently verified, can help to inform the work of civil society, if prevented from independently monitoring proceedings, especially beyond 3PM.

Lastly, the activities of Civil society organizations and other groups engaging with communities, in part through distribution of essential materials and supplies, should be planned and executed within timeframes specified by authorities. Even though this might somehow be challenging, doing so will avoid coming in conflict with instructions from authorities, which is important for safety and continued engagement, moving forward.

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES

TRANSACTION	SAVINGS ACCOUNT	CURRENT ACCOUNT
Required minimum opening balance	100,000	100,000
Monthly service fee	Corporate 17,700	Corporate 17,700 Personal/SME 15,340
Electronic statement	Free	Free
Adhoc statement	1,999 Per Month	1,999 Per Month
Withdrawal charges	6,000	6,000
Cash deposit charge	Free	Free
Issuance of TemboCard	-	-
Closing account	23,600	23,600
Periodic schedule statement	Free	Free
E-statement monthly	Free	Free
Cheque book (per leaf)	500	500
Dishonoured cheque	1.2% min 177,000 max 354,000	1.2% min 177,000 max 354,000
Cash payment to 3rd party (if there is no cheque list)	2,360	2,360
Bulk cash deposit (for small denomination)	0.24% min 2,360	0.24% min 2,360
Stop payment order (for already issued cheque)	1.2% min 59,000, max 354,000	1.2% min 59,000, max 354,000
Standing orders (within the same bank)	Free	Free
Salary handling	3,540	3,540
TRA collection	Free	Free

EFT	AMOUNT (TZS)
Outward transfers	1,950
Inward transfers	4,720

TISS	AMOUNT (TZS)
Outward transfers	11,800
Inward transfers	FREE

ATM TRANSACTION	AMOUNT (TZS)
(a) International cards	
Issue of TemboCard (faulty)	FREE
Replacement of TemboCard (lost)	23,600
(b) ATM Withdrawals	
Within the same bank (on us)	1,200
To other banks ATM (on others)	3,540
ATM ministatement	299

INTERNET BANKING	AMOUNT (TZS)
Balance Inquiry	FREE
Payments	FREE
Fund transfer	899

SIMBANKING	AMOUNT (TZS)
Balance Inquiry	400
Transfer to own account	699
Transfer to third party	829
Mini statement	295
Top up	FREE
Bills Payment	FREE

Transfer to MNO's	AMOUNT (TZS)
5,000 - 10,000	1,500
10,001 - 30,000	2,600
30,001 - 100,000	3,500
200,001 - 500,000	4,500
500,001 - 1,000,000	4,600

RATES	
Deposits upto TZS 1 Billion	
3 Months	1.5% - 3.5%
6 Months	2% - 4%
9 Months	2.5% - 4.5%
12 Months	3% - 5%
24 Months	4% - 5%
36 Months (Thamani)	5%
Prime lending rate (Declining)	19%



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Owning your own...discovering you

Remember the mornings you used to carry that school bag with a face full of the anticipation of meeting up with schoolmates to catch up and share their imaginative opinions of the previous episode of Conan. (I had my own carved sword), it is almost laughable, but at the same time could be a revelation on how we could handle this pandemic,

which obviously will take some time before the medics are able to handle. So here I am, following the president's directives of healing and entertaining through words woven to broaden our very own perspectives. It was during those mornings that I planned on how I would dodge the English Teacher, as homework duty was close to undo-able in the then lively days. The sun would kiss hard on our foreheads as we played with marbles and cut corners with our bikes in a way one would think the devil was chasing behind. It was during these days that friendships grew primarily because of the specialized roles each of us took in the completion of the society then and in modern times.

Owning your own could sound like a paradox or a word woven within a word to sound cool or garner a fan base? What I imply by owning your own is more like getting to know what you like better. Should I take my tea or coffee with two or three sugars? This is the thought process an encouraging you the reader to engage in. Owning your own, getting up to get what you want. Back in my primary school days, every morning I left that gate of mabati, my mind was already on the thought process that Math was a double that day, and in some mysterious way, the whole day would go down the drain. I would impose that Saturday was the best day of my week. It was always sunny, rather a coincidence as most of them were indeed sky blue sunny. It was during these times where one could hit on your classmates with plans of meeting up after both of you were dropped off. It is rather shameful it being a memory but believes me then you would be more like Spider

man or The Green Lantern, or even the famed Batman. Then, it was easier to own your own. Then, it was in recent time that education happened and we found ourselves in campus during the last decade. (2010-2019). It was a bit hard to really settle and secure one's own niche. It was this thought that prompted this piece. To me, during the earlier times, it was in deed easy to plan your day and get things done. I am sure that to some, adulthood sucks. It was the other day I woke up at around 5 in the morning and realized that some wake up to go to offices at this time. I would amicably say that it is an honorable act to wake at this time for work. In fact, kudos to such people, they already owned their space; they specialized in what they felt appropriate to their time and expertise. I again say, those memories of carving swords out of wood may seem a shame now, but then, that was the thought process I owned at that specific time in history.

Well, I bet by now you the reader is sure that owning your own is not paradox or even words woven to sound cool. In this current global hitch we have, it would be wise to own your own. It is also wise to track back to your roots and discover your true self, more like a digital footprint, which I would comfortably claim to be one's own roots. During this time of war against the Covid-19, it is wise to own your own. Stay Home and Stay Sanitized!



FINANCIAL TRANSPARENCY AND ACCOUNTABILITY APPROVED BUDGET FOR FINANCIAL YEAR 2020 AND ACTIVITY IMPLEMENTATION

In line with Regulation 13 of the Government Notice 609 on Financial Transparency and Accountability, SOS Children's Villages Tanzania hereby discloses approved budget for the financial year 2020 for implementation of its activities in year 2020. SOS Children's Villages Tanzania implements a number of programs to support children who have lost parental care and those at the risk of losing it. SOS Children's Villages Tanzania also works with Local Government Authorities in areas of Ending Violence Against Children, improving quality education for Most Vulnerable Children, Women Empowerment and advocacy.

Source	Amount (TZS)	Purpose
Grant from DANIDA, Denmark	484,864,033	Improving quality education for Most Vulnerable Children in Dar es Salaam
Grant from CISU, Denmark	216,003,834	Family Strengthening
Grant from Hempel Foundation, Denmark	528,617,324	Improving quality education for Most Vulnerable Children in, Iringa
Grant from MFA Finland	305,800,346	Women Empowerment and Child Rights in Mufindi
Grant from NORAD, Norway	551,614,415	Capacity building and advocacy
Grant from NORAD, Norway	186,918,000	Strengthening National Alternative Care Implementation
Grant ADA, Austria	34,314,462	Policy dialogue
Subsidies from SOS Children's Villages International	8,906,901,362	Family Like Care and Family Strengthening programs

HALMASHAURI YA JIJI LA DODOMA



TANGAZO LA UZAJI WA VIWANJA

Mkurugenzi wa Halmashauri ya Jiji la Dodoma anawatangazia Wananchi wote kuwa kutakuwa na zoezi uuzaji wa Viwanja kuanzia **TAREHE 25/04/2020** katika eneo la wazi Manispaa ya zamani (karibu na Sabasaba) kuanzia saa 2:00 Asubuhi hadi saa 9:30 Alasiri.

Viwanja vinavyouzwa ni katika maeneo ya:

ENEEO	MATUMIZI NA BEI TSHS KWA (SQM1)
Iyumbu New Town Centre, karibu na UDOM na mradi wa Watumishi Housing	• Apartment 7,500/= • Biashara 10,000/=
Njedengwa Investment Centre, Karibu na Mradi wa Nyumba 300 wa Kisasa	• Apartment 13,070/= • Biashara 18,876/=
Nala Industrial Area, Karibu na Kituo cha Malori	• Viwanda 5,000/=
Medeli Extension, Karibu na Jengo la Hazina na Benki Kuu	• Hotel 80,000/= • Taasisi 40,000/=
Mtumba (Karibu na Mji wa Serikali na Ikulu)	• ZONE II Makazi 6,000/= • Makazi na Biashara 7,500/=
Nala, Karibu na Chuo cha IFM	• Makazi 2,500/=
Mahomanyika, KM 2 kutoka unapojengwa Uwanja Mpya wa Ndege	• Makazi 5,000/=
Mapinduzi, Karibu na Kituo cha SGR	• Makazi 6,500/=
Kitelela, Karibu na Unapojengwa Uwanja wa Ndege Mpya	• Makazi 5,000 • Makazi na Biashara 6,000/=
Ihumwa, Karibu na Itakapojengwa Bandari Kavuu	• Makazi 6,000/= • Makazi na Biashara 6,500/=
Chahwa, Karibu na Ikulu	• Makazi 3,000/=

NB: Malipo yote yafanyike ndani ya Siku 90 baada ya kupata hati ya madai.

Kwa mawasiliano zaidi piga simu namba 0714 785513.

Tangazo hili limetolewa na:
Mkurugenzi wa Jiji,
DODOMA

216776001



SECTION I - INVITATION:

Tender No. 01/NCA-T/MuS/2020 FOR HYDROGEOLOGICAL SURVEY (THREE VES) AND DRILLING OF SIX PRODUCTIVE BOREHOLES WITHIN THE DISTRICT OF HANANG' AND MBULU IN MANYARA REGION - MAY TO JUNE 2020.

- Norwegian Church Aid (NCA) is a Norwegian non-governmental and development organization working to promote Social Justice, Human Rights and Economic Justice for poor communities. The NCA has its foundations based in a congregation of churches in Norway, whose efforts are dedicated towards eradicating poverty, its causes and social deprivation. In Tanzania, NCA works with poor communities and local partners in 36 districts.
- NCA - MuS Project in Tanzania invites electronic bids from eligible and qualified registered Contractors for undertaking hydrogeological survey (Three VES) and later drilling of six productive boreholes within selected villages of Hanang' and Mbulu district.
- Bidding will be conducted through electronic procedures due to this period of uncertainty with COVID-19 pandemic and to be opened to eligible registered bidders and will be conducted as per NCA Procurement Policy.
- Interested eligible bidders may obtain further information from **NCA Tanzania procurement committee, Email: procurement.tanzania@nca.no** from **08:30am to 16:30pm** on Monday to Friday inclusive except on public holidays.
- Qualification requirements include legal status i.e. CRB registration categories for Specialist Contractor in drilling Works, should have qualified and experienced key personnel for administration and execution of the contract, proposed sub-contractors and firms involved (if any) and sound financial status of the bidder(s)
- Due to the COVID-19 pandemic we are sorry that we are not accept hard copy of tender documents, therefore all bids should be scanned in one original document in PDF format and send to procurement.tanzania@nca.no and shall be submitted at or before **Friday 15th May 2020 at 16:00 pm Tanzanian local time. Late bids, incomplete of bids, hard copy bid, bid not received in the email, and not read out through digital meeting will be rejected.** To avoid public social distancing and no physical meeting involving more than 10 people all bids will be opened electronically through **digital meeting on Monday 18th May 2020** by NCA Procurement Committee for read out and evaluation exercise.
- A complete set of electronic bidding documents in English and additional sets may be purchased by any interested bidder on contact given under paragraph 4 above and upon confirmation of payment of a non-refundable fee of **Tshs 100,000.00 (Tanzanian Shillings One Hundred Thousand Only)**, payable to **Standard Chartered Bank, Branch: Shoppers Plaza**, Account name: Norwegian Church Aid, Account number: **0102060383200**, Swift Code: **SCBLTZTX**, NCA will send a complete set of electronic tender document to your email.
- All bids shall be accompanied by a bid securing declaration form in the format provided in the tender documents
- The NCA is not bound/Obligated to accept the lowest/Highest bid or any of the bids
- All bids must attach detailed CVs for technical and non- technical team, list of equipment's you have, list of all activity you have carryout for the past five years to date and legal certificates including bank statements
- A financial bank statement of the company with official document proving that the person signing on behalf of the Drilling company is duly authorised to do so, scanned of original documents defining the constitution or legal status, place of registration, and principal, place of business
- The minimum required annual volume of drilling work for the successful Bidder in any of the last 5 years shall be **Tshs 200,000,000.00**
- Experience as prime contractor in the drilling work of at least one project of a nature and complexity equivalent to the Works the last 5 years or the period stated in a) above (to comply with this requirement, works cited should be at least 70 percent complete)
- The essential equipment to be made available for the Contract by the successful Bidder (proposals for timely acquisition or own, lease, hire, etc) shall be at least one unit of complete drilling rig
- A Site Manager with **5 years'** experience in works of an equivalent nature and volume and list of key personnel.
- Evidence of adequate working capital for this contract, Information regarding litigation, current and any other material and information which should be provided and made known to the contracting authority.

Produce more face masks in line with demand, minister tells stakeholders

By Guardian Correspondent, Arusha

INDUSTRY and Trade minister Innocent Bashungwa has called on textile industries to produce more face masks to cope with the increasing demand.

He made the call over the weekend when he visited the Arusha-based A TO Z textile mills Limited.

Bashungwa urged traders to comply with the face mask production. "There are some individuals purporting to work for non-governmental organisations (NGOs), but were on a mission of making more profit from selling face masks at exorbitant prices."

He warned: "Those hoping to reap big from the sale of face masks should consider doing other things as they'll not be spared."

The minister observed that the whole country was at war against Covid-19, further urging the unscrupulous dealers to refrain from such a practice.

"The world is currently confronted by this invisible killer disease, let's not then use this plight as a money making opportunity," he suggested.

According to the minister, a face mask should sell at between 600/- and 800/- to enable all Tanzanians have access to the valued commodities.

He challenged textile and garment manufacturers association of tanzania (TEGAMAT) to adjust their business models and start using locally available raw materials such as cotton in manufacturing the face masks.

In his quick rejoinder, A to Z Chief Executive Officer Kalpesh Shah said the Arusha based company had manufactured 10,000 face masks which will be donated to the regional police force.

"This is in the spirit of complimenting the government's efforts of keeping Covid-19 in check," he said.



There are some individuals purporting to work for non-governmental organisations (NGOs), but were on a mission of making more profit from selling face masks at exorbitant prices

Jafo expresses joy over pace at which Uhuru Hospital in Chamwino is being constructed

By Guardian Reporter, Dodoma

SELEMANI Jafo, Minister of State, in the President's Office Regional Administration and Local Government, has expressed his satisfaction on the ongoing construction of Uhuru hospital in Chamwino District, Dodoma Region.

Speaking immediately after the tour at the construction site, the minister said: "I am now delighted that sooner or later we will be able to witness the hospital buildings here."

Jafo was happy that all his directives that he issued earlier had been adhered to. He earlier directed increase of the work force to 100 employees at the site, but currently they are now 300 workers.

The minister further directed SUMA JKT leadership to supervise the construction and ensure that it is completed within the time frame deadline.

He also directed the Chamwino district authorities to have a work plan for equipment procurement to ensure that all of them were available to avoid any unnecessary delays in the construction.

The minister has been recently conducting impromptu visits at the Uhuru hospital in efforts to monitor the ongoing developments.

SUMA JKT Engineer Gerlad Mkwelwe said already the directives by the minister to accomplish the project on time had been implemented effectively.

"In implementing your directives, we have managed to reduce three weeks out of nine. We shall accomplish the project on time, and I believe that we shall increase our pace," he said.

Chamwino district executive director (DED), Athuman Masasi said his office was well prepared to ensure that all the necessary equipment and facilities for the construction were available to avoid any delays.

Uhuru hospital is being constructed at a cost of 3.99bn/-. The money was provided by President John Magufuli when he suspended the Uhuru celebrations on December 9, 2018 as well as another funding from Airtel through their Corporate Social Responsibility (CSR)

DCB COMMERCIAL BANK PLC

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2020			
(Amounts in million shillings)			
	ASSETS	Current Quarter 31ST MARCH 2020	Previous Year 31ST DEC 2019
A.	Cash	2,112.65	1,776.27
	Balances with Bank of Tanzania	9,985.02	10,291.23
	Investments in Government securities	13,721.14	13,869.51
	Balances with other banks and financial institutions	398.11	186.53
	Cheques and items for clearing	104.67	120.53
	Inter branch float items	73.88	30.76
	Bills negotiated	-	-
	Customer's liabilities for acceptances	-	-
	Interbank Loans Receivables	6,165.20	6,154.40
	Investments in other securities	-	-
	Loans, advances and overdrafts (net of allowances for probable losses)	87,961.64	84,325.67
	Other assets	19,421.99	18,739.16
	Equity Investments	1,804.20	1,804.20
	Underwriting accounts	-	-
	Property, Plant and Equipment	4,793.26	4,895.86
	TOTAL ASSETS	146,541.76	142,194.12
B.	LIABILITIES	-	-
	Deposits from other banks and financial institutions	13,107.18	11,624.27
	Customer deposits	88,912.90	85,135.52
	Cash letters of credit	-	-
	Special deposits	53.34	53.34
	Payment orders/transfers payable	-	-
	Bankers' cheques and drafts issued	22.59	22.59
	Accrued taxes and expenses payable	505.37	352.75
	Acceptances outstanding	-	-
	Interbranch float items	-	-
	Unearned income and other deferred charges	1,214.01	1,160.40
	Other liabilities	3,288.18	4,743.41
	Borrowings	9,884.74	10,253.88
	TOTAL LIABILITIES	116,988.31	113,346.15
	NET ASSETS/(LIABILITIES)(16 minus 29)	29,553.45	28,847.97
C.	SHAREHOLDERS' FUNDS	-	-
	Paid up share capital	22,741.15	22,741.15
	Capital reserves	4,104.05	4,104.05
	Retained earnings	(580.33)	(2,618.52)
	Profit (Loss) account	405.48	2,038.19
	Other capital accounts	2,883.11	2,883.11
	Minority Interest	-	-
	TOTAL SHAREHOLDERS' FUNDS	29,553.45	28,847.97
	Contingent liabilities	1,965.41	2,410.55
	Non performing loans & advances	12,519.67	13,222.49
	Allowances for probable losses	9,043.54	9,043.54
	Other non performing assets	166.16	166.16
D.	SELECTED FINANCIAL CONDITION INDICATORS	-	-
(i)	Shareholders Funds to total assets	20.2%	20.3%
(ii)	Non performing loans to total gross loans	12.9%	14.2%
(iii)	Gross loans and advances to total deposits	95.0%	96.4%
(iv)	Loans and Advances to total assets	60.0%	59.3%
(v)	Earning Assets to Total Assets	75.1%	74.8%
(vi)	Deposits Growth	21.7%	13.4%
(vii)	Assets growth	12.2%	7.1%

HAINAGA STRESS, LAMBA KWANZA.

Lamba kwanza riba ya hadi asilimia 14% pamoja hapo, fungua Akauti ya muda maalum ya DCB Lamba Kwanza. Fursa ya kuwekeza hadi miaka 2. Lamba riba yako kila mwanzo wa mwezi.

#Changamvia fursa wakeza na DCB +255 659 077 000

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CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST MARCH 2020				
(Amounts in million shillings)				
	Current Quarter 31ST MARCH 2020	Comparative Quarter (Previous Year) 31ST MARCH 2019	Current Year Cumulative 31ST MARCH 2020	Comparative Year (Previous Year) 31ST MARCH 2019
1	Interest Income	5,327.82	4,898.47	5,327.82
2	Interest Expense	2,095.87	1,469.81	2,095.87
3	Net Interest Income (1 minus 2)	3,231.95	3,428.67	3,231.95
4	Bad Debts Written-Off	-	-	-
5	Impairment Losses on Loans and Advances	-	41.95	-
6	Non Interest Income:	1,075.63	741.16	1,075.63
6.1	Foreign Currency Dealings and Translation Gains/(Loss)	21.66	45.69	21.66
6.2	Fees and Commissions	777.86	442.11	777.86
6.3	Dividend Income	-	19.15	-
6.4	Other Operating Income	276.11	234.21	276.11
7	Non Interest Expenses:	3,902.10	3,793.63	3,902.10
7.1	Salaries and Benefits	2,216.93	2,052.69	2,216.93
7.2	Fees and Commission	-	-	-
7.3	Other Operating Expenses	1,685.17	1,740.93	1,685.17
8	Operating Income/(Loss)	405.48	334.24	405.48
9	Income Tax Provision	-	-	-
10	Net Income/(Loss) After Income Tax	405.48	334.24	405.48
11	Other Comprehensive Income (Itemize)	-	-	-
12	Total comprehensive income/(loss) for the year	405.48	334.24	405.48
13	Number of Employees	221	218	221
14	Basic Earnings Per Share	4.39	4.93	4.39
15	Number of Branches	8	8	8

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31ST MARCH 2020				
(Amounts in million shillings)				
	Current Quarter 31ST MARCH 2020	Previous Quarter 31ST MARCH 2019	Current Year Cumulative 31ST MARCH 2020	Comparative Year Cumulative (Previous Year) 31ST MARCH 2019
E.	Cash flow from operating activities:	-	-	-
	Net income/(loss)	405.48	334.24	405.48
	Adjustments for:	-	-	-
	- Impairment/Amortization	589.13	414.45	589.13
	- Net change in Loans and Advances	(3,635.97)	543.69	(3,635.97)
	- Gain/loss on Sale of Assets	-	-	-
	- Net change in Deposits	5,260.30	392.31	5,260.30
	- Net change in Short Term Negotiable Securities	148.37	(2,181.96)	148.37
	- Net change in Other Liabilities	(213.40)	1,745.72	(213.40)
	- Net change in Other Assets	(1,084.84)	(647.36)	(1,084.84)
	- Tax Paid	-	-	-
	- Others (SMB)	(70.86)	157.72	(70.86)
	Net cash provided (used) by operating activities	1,418.21	758.82	1,418.21
II.	Cash flow from investing activities:	-	-	-
	Dividend Received	-	-	-
	Purchase of Fixed Assets	(104.53)	(110.67)	(104.53)
	Proceeds from Sale of Fixed Assets	-	-	-
	Purchase of Non-Dealing Securities	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-
	Others (Purchase of Intangible Assets)	-	-	-
	Net cash provided (used) by investing activities	(104.53)	(110.67)	(104.53)
III.	Cash flow from financing activities:	-	-	-
	Repayment of Long-term Debt	(240.52)	(214.70)	(240.52)
	Proceeds from Issuance of Long Term Debt	-	-	-
	Proceeds from Issuance of Share Capital	300.00	-	300.00
	Payment of Cash Dividends	-	-	-
	Net Change in Other Borrowings	(369.14)	(250.00)	(369.14)
	Others (specify)	(1,035.60)	-	(1,035.60)
	Net Cash Provided (used) by Financing Activities	(1,345.26)	(464.70)	(1,345.26)
IV.	Cash and Cash Equivalents:	-	-	-
	Net Increase/(Decrease) in Cash and Cash Equivalents	(31.57)	183.44	(31.57)
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	11,914.49	12,158.52	11,914.49
	Cash and Cash Equivalents at the end of the Quarter/Year	11,882.92	12,341.96	11,882.92

DCB SKONGA AKAUNTI

Elimu mpango mzima
Weka akiba kila mwezi kutimiza ndoto zako, huku ukiwahakikisha watoto elimu hadi chuo kikuu.

#Changamvia fursa, wakeza na DCB +255 659 077 000

*Vigezo na masharti husaingathwa f @dcbbanktz www.dcb.co.tz

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2020						
(Amounts in million shillings)						
	Share capital	Share premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others
Current Year 2020						
Balance as at the beginning of the year	22,741.15	4,104.05	(580.33)	1,354.17	-	1,228.94
Profit for the year	-	-	405.48	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	-	-	-	300.00
Balance as at the end of the current period	22,741.15	4,104.05	(174.86)	1,354.17	-	1,528.94
Previous Year 2019						
Balance as at 1st January 2019	16,956.97	4,104.05	(1,968.72)	-	-	704.36
Profit for the year	-	-	2,038.19	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	5,784.18	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,354.17)	1,354.17	-	-
General Provision Reserve	-	-	-	-	-	(704.36)
Others	-	-	-	-	-	750.00
Balance as at the end of the Previous period	22,741.15	4,104.05	(580.33)	1,354.17	-	1,228.94

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2020

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited Financial Statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

NAME	Signed	Date
1 Godfrey Ndalalwa (Managing Director)	[Signature]	28-April-2020
2 Ester Bgooya (Acting Head of Finance)	[Signature]	28-April-2020
3 Deogratius Thadei (Chief Internal Auditor)	[Signature]	28-April-2020

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

Name	Signed	Date
1 Prof. Lucian A. Msambichaka Board Chairman	[Signature]	28-April-2020
2 Zawadia J Nanyaro Board Member	[Signature]	28-April-2020

MINIMUM DISCLOSURES OF CHARGES AND FEES			
No.	ITEM/TRANSACTION	CHARGE/FEE TZS	CHARGE/FEE USD/EURO/GBP
1	(a) Required minimum opening balance		
	Current account		100,000
	Personal Saving account		20,000
	Student account		5,000
	Young Saver account		100,000
	Joint account		100,000
	Instant account opening		5,000
	(b) Monthly service fee (breakdown per customer type)		
	Current account		10,000
	Saving account		2,500
	Student account		free
	Young saver account		free
	Joint account		1,200
	(c) Cheque withdrawal over the counter		free
	(d) Fees per ATM withdrawal		1,300
	(e) ATM mini statement		200
	(f) Interim statement per page		3,000
	Saving account		1,200
	(g) Periodic scheduled statement		1,200
	(h) Cheque book		500 per leaf
	(i) Dishonoured cheque		1% of value min. 30,000 max. 300,000
	(j) Certificate of balance		25,000
	(k) Counter cheque		40,000
	(l) Stop payment		25,000
	(m) Standing Order		free
	(n) Balance enquiry at banking hall		1,000
	(o) New ATM card issuance		8,000
	(p) ATM card renewal or replacement (indicate costs for different card type)		10,000
	(q) Overdraw account interest charge		2.25% per month
	(r) Unarranged overdraft (penalty)		2.25% per month
	(s) Interbank transfer		10,000
	(t) Bill payments through ATM		free
	(u) Deposit fee		6,000
	(v) Inward cheque clearing		12,000
	(w) Outward cheque clearing		50,000
	(x) Special cheque clearing		50,000
2	Internet banking		
	(a) Registration		free
	(b) Balance enquiry/mini statement		free
	(c) Monthly charges		2,0

By Cameron Duodu

There is nothing more frightful than the results of incompetence. A patient will lose one of the most prized organs of the human body, say an eye, if he or she is operated upon by an incompetent surgeon.

A motor vehicle will reverse and kill people if its gears are turned around and the reverse position moves the vehicle forward.

Similarly, doctors will kill people if they are made to take decisions best left to sociologists and psychologists.

We have seen this happen in our society since the lock-down against COVID-19 began.

Doctors determined that social distancing was one of the best means of preventing the disease from spreading within our community. The doctors' analysis of the situation was confirmed by the figures coming from those areas where the diseases had been relatively tamed - Wuhan, South Korea, Singapore etc.

What our doctors didn't factor into their desire to effect similar results

COVID -19: An invitation to chaos



in Ghana was the - Ghanaian character.

People who are willing to invite foreigners to come and destroy their own water-bodies in search

of gold are also capable of going out to "see" boy-friends/girl-friends in spite of the "Stay-at-home" edict laid down during the lock-down;

Insulting policemen and soldiers placed at lorry stations and on the roads to ensure that only authorised people go about their lawfully authorised business;

Creating rowdy scenes that make it impossible for food to be distributed to ease their hunger of those unable to go to markets to buy their requirements and

Turning food distribution and other humanitarian actions into a political game whereby party cards are demanded of potential food recipients and passionate political speeches are made in public about food distribution, when palpable anger can be discerned from the unruly behaviour of people in queues.

All these are signs of anti-social behaviour, and we all have evidence that our people are capable of engaging in such behaviour. Ask yourself: Have we not lost lives during enjoyable outings like football matches and merry public gatherings? Do we not periodically hear of unspeakable violence and acts of indecency being unleashed on the centres of learning where we hope to create our intellectuals and ruling elites?

Yet, we deceive ourselves into believing that we can get our populace to show enough appreciation of the humanitarian concerns of their Government, as to enable them to line up patiently, ("social distance" observed) and take away food, money or whatever bounty it has pleased the Government to bring to our districts. Difficulties will be understood, and not mischievously attributed to partisanship or corruption (we piously think).

Well, we have undeniably exposed ourselves to ourselves: WE ARE A BAD PEOPLE! And bad people should be treated with cunning and even occasional ruthlessness. Otherwise they are perfectly capable of destroying themselves, as well as all around them.

When there is a riot in an urban centre, churches (the home of sweet, heavenly music) can be torched. The offices and warehouses of charitable institutions, of hospitals and clinics; even schools meant to educate the next generation(s) can be torn down.

So Governments must not be naïve during dangerous times. When an enemy arrives on the doorsteps of a country, the Government of that country can - and often does - impose very severe sentences upon people who refuse to join in the defence of that country. People are prevented from (for instance) consorting with, or supplying the enemy with information, no matter how trite it may be. The word of wisdom is: if the information was not useful, why would the enemy seek to have it, and if it gets it, does the supplier know to what use it would be put?

In other words, dangerous times demand that all officials entrusted with public duties go about those duties with PROFESSIONAL COMPETENCE. It is against the law (for instance) to smoke a banned substance. But it would be unprofessional of a law-enforcement officer to seek to enforce such a law when he has been posted

to a busy road intersection to ensure that traffic flows easily during an emergency. Yes, breaking the law is bad and must be punished.

But enforcing the law without common sense is worse than breaking the law. For if, whilst he's strictly "teaching the smoker sense" (although the smoker is basically only harming himself at that moment) two or three vehicles collide, killing their occupants, what has the law-enforcement officer achieved?

Professionalism should have told those who drew up the Government's programme to enforce a lock-down and distribute food and other essentials to those who would suffer as a result, that such an unprecedented step should be implemented with great forethought and efficient planning.

Did they think, for instance, about using the huge amount of data available to the Electoral Commission and the compiler of figures for national identification, to serve as an initial indicator of how food should be distributed? Using the most basic common sense and completely devoid of data analytical skills, one could begin by using algorithms to indicate houses that contain more than 5 people, and work downwards or upwards from there. Next could be a sorting-out by age groups. Then the disabled. Children under 10. And so on.

Experts can easily evolve such criteria on the basis of actual data, and if distribution of any sort is carried out on the basis of such criteria, it is difficult to see how politicians could make use of the exercise to embarrass their opponents. Leaving the field open for (mis)interpretations that cannot be easily dismissed with data, is as bad as handing a propaganda weapon to those who may not wish the country well - for reasons best known to themselves - and hoping that they won't use it.

Finally, I come to the area of my own experience - communication. Our President has won much praise for the easy and personable way in which he has been talking to his fellow countrymen and women during the COVID-19 crisis. Unfortunately, the machinery of government is so unwieldy and so bereft of unorganised feedback that it can kill a good thing with sheer insensitivity.

You cannot talk to people who are, subconsciously, tense with fear of an invisible pestilence, late at night, for any great length of time. Some will be tired enough to fall asleep during the broadcasts. Others (who don't own TV sets) might worry about how to get back safely to their own homes. Thus, while explanations, parentheses and figures that look good in pamphlets and on websites are useful in their proper setting, they can be counter-productive where live broadcasts are concerned.

Left to the Ministries, they would like to make as much "input" into the presidential broadcasts as possible. But the President's staff must not allow this.

What the country really wants to know is quite simply: WHAT ACTION has been taken; WHAT RESULTS have emanated from these actions; and WHAT FUTURE ACTION IS CONTEMPLATED AND WHY.

Meanwhile, we must all cheer up. After all, we are all still here. And despite the bad eggs in our midst, we shall give a hell of a good bash at - staying alive!



MUCOBA BANK PLC

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Mafinga, Tanzania.

PUBLICATION OF AUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2019

(Amounts in million shillings)

S/N	Particulars	Current Year 31.12.2019	Previous Year 31.12.2018
A. ASSETS			
1	Cash	485	763
2	Balance with Bank of Tanzania	242	-
3	Investments in Government securities	-	-
4	Balance with other banks and financial institutions	1,539	1,159
5	Cheques and items for clearing	-	-
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank loans receivables	-	-
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	10,985	12,362
12	Other assets	3,089	1,074
13	Equity Investments	-	-
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	425	558
16	Right of use Assets	15	-
	TOTAL ASSETS	16,780	15,916
B. LIABILITIES			
17	Deposits from other banks and financial institutions	3	3
18	Customer deposits	14,588	12,919
19	Cash letters of credit	-	-
20	Special deposits	-	-
21	Payment 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	618	468
28	Borrowings	2,899	3,058
29	TOTAL LIABILITIES	18,108	16,448
30	NET ASSETS/LIABILITIES (16 minus 29)	(1,328)	(532)
C. SHAREHOLDERS' FUNDS			
31	Paid up share capital	2,764	2,662
32	Capital reserves (capital Grants)	-	1
33	Retained earnings	(4,612)	(5,620)
34	Profit (Loss) account	409	1
35	Other capital accounts	111	2,424
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	(1,328)	(532)
38	Contingent liabilities	-	-
39	Non performing loans and advances	879	989
40	Allowances for probable losses	769	922
41	Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS			
(i)	Shareholders Funds to total assets	-7.92%	-3.34%
(ii)	Non performing loans to total gross loans	7.47%	7.59%
(iii)	Gross loans and advances to total deposits	75.30%	95.69%
(iv)	Loans and Advances to total assets	65.47%	77.67%
(v)	Earning Assets to Total Assets	74.64%	84.95%
(vi)	Deposits Growth	12.92%	-12.60%
(vii)	Assets growth	5.43%	-2.55%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2019

(Amounts in million shillings)

	Current Year 31.12.2019	Previous Year 31.12.2018	
1	Interest Income	3,304	3,342
2	Interest Expense	665	752
3	Net Interest Income (1 minus 2)	2,639	2,590
4	Bad debts Written-Off	-	-
5	Impairment Losses on Loans and Advances	99	511
6	Non Interest Income	937	1,147
6.1	Foreign Currency Dealings and Translation Gains/Loss	-	-
6.2	Fees and Commissions	733	1011
6.3	Dividend Income	-	-
6.4	Other Operating Income	204	136
7	Non Interest Expenses:	2,891	3,225
7.1	Salaries and Benefits	1,376	1,489
7.2	Fees and Commission	207	173
7.3	Other Operating Expenses	1,308	1,563
8	Operating Income/Loss	586	1
9	Income Tax Provision	177	0
10	Net Income/Loss After Income Tax	409	1
11	Other Comprehensive Income (itemize)	-	-
12	Total comprehensive income/(loss) for the year	409	1
13	Number of Employees	59	53
14	Basic Earnings Per Share	51	0.09
15	Dilute Earnings Per Share	51	0.09
16	Number of Branches	1	1
SELECTED PERFORMANCE INDICATORS			
(i)	Return on Average Total Assets	2.50%	0.01%
(ii)	Return on Average Shareholders' Funds	-43.97%	-0.26%
(iii)	Non Interest Expense to Gross Income	68.17%	71.84%
(iv)	Net Interest Income to Average Earning Assets	20.26%	20.95%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2019

(Amounts in million shillings)

	Current Year 31.12.2019	Previous Year 31.12.2018
I: Cash flow from operating activities:		
Net income (loss)	586	1
Adjustments for:		
- Impairment/Amortization	251	255
- Net change in Loans and Advances	1,377	535
- Gain/Loss on Sale of Assets	-	-
- Net change in Deposits	1,669	(1,657)
- Net change in Short Term Negotiable Securities	-	-
- Net change in Other Liabilities	150	(194)
- Net change in Other Assets	(2,030)	3,181
- Tax Paid	(89)	(112)
- Others (specify)	-	-
Net cash provided (used) by operating activities	1,914	2,009
II: Cash flow from investing activities:		
Dividend Received	-	-
Purchase of Fixed Assets	(30)	(158)
Proceeds from Sale of Fixed Assets	-	-
Purchase of Non-Dealing Securities	-	-
Proceeds from Sale of Non-Dealing Securities	-	-
Others - CWIP	-	-
Net cash provided (used) by investing activities	(30)	(158)
III: Cash flow from financing activities:		
Repayment of Long-term Debt	(159)	-
Proceeds from Issuance of Long Term Debt	-	908
Proceeds from Issuance of Share Capital	-	-
Payment of Cash Dividends	-	-
Net Change in Other Borrowings	-	-
Others	(1,381)	(4,516)
Net Cash Provided (used) by Financing Activities	(1,540)	(3,608)
IV: Cash and Cash Equivalents:		
Net Increase/(Decrease) in Cash and Cash Equivalents	344	(1,757)
Cash and Cash Equivalents at the Beginning of the year	1,922	3,679
Cash and Cash Equivalents at the end of the year	2,266	1,922

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2019

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	General Provision Reserve	Others (Grants)	Total
Current Year 2019						
Balance as the Beginning of the year	2,662	-	(5,619)	62	2,363	(532)
Profit for the year	-	-	409	-	-	409
Other Comprehensive Income	-	-	-	-	-	-
Transactions With owners	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	(1)	(2,339)	(2,340)
General Provision Reserve	-	-	-	-	-	-
Others	102	-	1,007	26	-	1,135
Balance as at the end of the current period	2,764	-	(4,203)	87	24	(1,328)
Previous year 2018						
Balance as the Beginning of the year	2,662	-	706	88	527	3,983
Profit for the year	-	-	1	-	-	1
Other Comprehensive Income	-	-	-	-	-	-
Transactions With owners	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	(1,803)	(26)	1,836	7
Others	-	-	(4,523)	-	-	(4,523)
Balance as at the end of the previous period	2,662	-	(5,619)	62	2,363	(532)

Name and Title Date
Philipo Raymond (Signed) 29th April , 2020
General Manager

Kelvin Mushi..... (Signed) 29th April , 2020
Finance and Administrative Manager

Hilda Valerian..... (Signed) 29th April , 2020
Internal Auditor

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has 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

Name and Title Date
1. Prof. Dominicus Kasilo.....(Signed) 29th April , 2020
Chairperson of Board

2. Mr.Kitova Mungai..... (Signed) 29th April , 2020
Director



Thursday 30 April 2020

Zanzibar VP salutes NMB for investing in community services



NMB Zanzibar Manager, Abdala Duchi.

By The Banker Reporter

ZANZIBAR Vice President Ambassador Seif Ali Idd has commended NMB Bank Plc for ploughing back part of its profits into community projects including education, health and disaster relief support. Ambassador Idd said earlier this week after receiving a 30m/- cheque in support against coronavirus outbreak, from NMB Bank's Manager for Zanzibar, Abdala Duchi that the Dar es Salaam based lender has been a committed corporate supporter of government's efforts to improve public services.

"Let me commend the bank's leadership for deciding to contribute 30m/- to back government's efforts to tame the virus, this will help a lot in containing the COVID-19 pandemic," he stated while urging the public to strictly adhere to advice being given by health experts which include social distancing.

"We urge the bank's leadership to continue with the spirit of supporting government's efforts to invest in social services such as health which is under pressure from the coronavirus outbreak," he added while stating the money will be used to buy preventive gear against COVID-19 such as gloves and masks.

Briefing the Isles VP, NMB's Duchi said the bank which serves the majority of the people countrywide will continue to support communities whenever need arises. "As a bank we are ready at all times to support the government and public in time of disaster for relief assistance," he assured while urging the public to continue supporting NMB Bank which is partly owned by Treasury.

He further noted that NMB focuses on supporting education, health and disaster relief because healthy and stable communities are fundamental elements backing its banking business. "We cannot operate smoothly and make profit if the community is sick or illiterate," he pointed out.

NMB has allocated 1bn/- to finance corporate social responsibility projects this year after making over 140bn/- net profit last year. The bank remains the most profitable in the market so far.

COVID-19: Standard Chartered's troubled loans top \$600m

LONDON

Problem loans at some of Standard Chartered plc's large clients may top \$600 million as a string of corporate scandals coincides with woes at firms hit by the coronavirus pandemic. NMC Health plc, the hospital operator that has uncovered evidence of fraud, and Hin Leong Trading (Pte), the Singaporean trading house being investigated by police, represent nearly \$500 million of lending for Standard Chartered, according to public filings.

Separately, a South African farm bank that the London-based company lends to has defaulted on some of its debt. Loan-loss provisions have dominated banks' earnings reports this quarter. With lockdowns in response to the pandemic devastating entire industries, lenders are bracing for a spike in corporate defaults and restructurings.

The exposures to problem companies are unlikely to lead to



StanChart CEO, Bill Winter.

complete write-offs of the loans. However, in the case of Hin Leong, Standard Chartered and other banks may only get back 18 cents on every dollar lent, according to affidavits. Standard Chartered is likely to have taken steps to minimise its loan losses, including buying credit insurance and using government guarantees to cut its exposure.

When lenders get things wrong

The bank learned the hard way what happens when a lender gets this wrong: between 2014 and 2016, it was hit by a spike in problem loans, particularly those

related to commodities. That prompted CEO Bill Winters to implement a more cautious approach to corporate lending.

Hin Leong and the other exposures only represent some of the highest-profile loans that could cause trouble for banks as pressures from the pandemic ripple through the financial system.

While problems from the Singaporean firm will be manageable, banks are likely to be hit by loans to energy producers going sour due to the oil crash, analysts at Bloomberg Intelligence said in a report published on Friday.

First Housing Finance (Tanzania) Limited

Publication of Unaudited Quarterly Financial Statements



Issued pursuant to Regulation 57 of The Banking and Financial Institutions (Mortgage Finance) Regulations, 2015.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 st MARCH 2020 (Amounts in Thousand shillings)		
	Current Quarter 31 st Mar. 2020	Previous Quarter 31 st Dec. 2019
A. ASSETS		
1. Cash	1,181	1,507
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	-	-
4. Balances with Other Banks and Financial Institutions	13,730,717	14,964,430
5. Cheques and Items for Clearing	-	-
6. Inter-branch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' Liabilities for Acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investments in Other Securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	3,024,524	2,053,384
12. Other Assets	633,850	572,702
13. Equity Investments	1,622,000	1,485,098
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	620,141	587,215
16. TOTAL ASSETS	19,632,413	19,664,336
B. LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	404,366	404,366
19. Cash Letters of Credit	-	-
20. Special Deposits	-	-
21. Payment Orders/ Transfers Payable	-	-
22. Bankers' Cheques and Drafts Issued	-	-
23. Accrued Taxes and Expenses Payable	788,257	798,456
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income, Other Deferred Charges & Taxes	61,477	-
27. Other Liabilities	79,303	163
28. Borrowings	-	-
29. TOTAL LIABILITIES	1,333,403	1,202,985
30. NET ASSETS/(LIABILITIES) (16 minus 29)	18,299,010	18,461,351
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Capital Reserve	-	-
33. Retained Earnings	(3,424,068)	(2,311,865)
34. Profit/(Loss) Account	(172,754)	(1,026,784)
35. Fair Value Reserve	95,832	-
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	18,299,010	18,461,351
38. Contingent Liabilities	-	-
39. Non-Performing Loans & Advances	-	-
40. Allowance for Expected Losses	86,389	14,243
41. Other Non-Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders' Funds to Total Assets	93.21%	93.88%
(ii). Non-Performing Loans to Total Deposits	-	-
(iii). Gross Loans & Advances to Total Gross Loans	746.37%	506.69%
(iv). Loans & Advances to Total Assets	15.41%	10.44%
(v). Earning Assets to Total Assets	89.89%	85.85%
(vi). Deposits Growth	0.00%	0.00%
(vii). Assets Growth	-0.16%	-1.19%

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

Name and Title	Signature	Date
Reshma Shah (Manager Credit)	Signed	28th April 2020
Vineet Patel (Ag. Head of Finance)	Signed	28th April 2020
Derrick Rubeluya (Ag. Internal Audit Manager)	Signed	28th April 2020

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 st MARCH 2020 (Amounts in Thousand shillings)				
	Current Quarter 31 st Mar. 2020	Comparative Quarter 31 st Mar. 2019	Current Year Cumulative 31 st Mar. 2020	Comparative Year Cumulative 31 st Mar. 2019
1. Interest Income	361,596	29,499	361,596	29,499
2. Interest Expense	(7,625)	(4,334)	(7,625)	(4,334)
3. Net Interest Income	353,971	25,165	353,971	25,165
4. Bad Debts Written-Off	-	-	-	-
5. Decrease / (Increase) in Impairment Losses	(258)	-	(258)	-
6. Non Interest Income :	1,370	1,431	1,370	1,431
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	(1,080)	431	(1,080)	431
6.2 Fees and Commissions	2,450	1,000	2,450	1,000
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7. Non Interest Expenses :	(527,837)	(557,677)	(527,837)	(557,677)
7.1 Salaries and Benefit	(237,166)	(225,293)	(237,166)	(225,293)
7.2 Fees and Commissions	-	-	-	-
7.3 Other Operating Expenses	(290,671)	(332,384)	(290,671)	(332,384)
8. Operating Income/ (Loss)	(172,754)	(531,081)	(172,754)	(531,081)
9. Income Tax Provision	-	-	-	-
10. Net Income/ (Loss) after Income Tax	(172,754)	(531,081)	(172,754)	(531,081)
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/ (Loss)	(172,754)	(531,081)	(172,754)	(531,081)
13. Number of Employees	10	8	10	8
14. Basic Earnings Per Share	(0.79)	(2.44)	(0.79)	(2.44)
15. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	-0.88%	-2.47%	-0.88%	-2.47%
(ii). Return on Average Shareholder's Fund	-0.94%	-2.70%	-0.94%	-2.70%
(iii). Non Interest Expense to Gross Income	148.54%	2096.82%	148.54%	2096.82%
(iv). Net Interest Income to Average Earning Assets	2.05%	1.32%	2.05%	1.32%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 st MARCH 2020 (Amounts in Thousand shillings)					
	Share Capital	Retained Earnings	Fair Value Reserve	General Provision	Total
Current Year					
Balance as at the beginning of the year	21,800,000	(3,338,649)	-	-	18,461,351
Profit for the period	-	(172,754)	-	-	(172,754)
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
General Provision	-	-	-	-	-
Others (Previous year adjustments)	-	(85,419)	95,832	-	10,413
Balance as at the end of the current period	21,800,000	(3,596,822)	95,832	-	18,299,010
Previous Year					
Balance as at the beginning of the year	21,800,000	(2,321,222)	-	9,357	19,488,135
Profit for the year	-	(1,026,784)	-	-	(1,026,784)
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
General Provision	-	-	9,357	-	9,357
Others	-	-	-	-	-
Balance as at the end of the previous year	21,800,000	(3,338,649)	-	-	18,461,351

CONDENSED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 31 st MARCH 2020 (Amounts in Thousand shillings)				
	Current Quarter 31 st Mar. 2020	Previous Quarter 31 st Dec. 2019	Current Year Cumulative 31 st Mar. 2020	Comparative Year Cumulative 31 st Mar. 2019
I. Cash Flow from Operating Activities:				
Net Income/ (Loss)	(172,754)	(146,698)	(172,754)	(531,081)
Adjustments for				
- Impairment/ Amortization/ Depreciation & Non-cash Items	129,289	108,213	129,289	95,366
- Change in Loans and Advances	(971,396)	(894,107)	(971,396)	44,098
- Gain/Loss from Sale of Assets	-	-	-	-
- Net Change in Deposits	-	-	-	-
- Net Change in Short Term Negotiable Securities	-	-	-	-
- Net Change in Other Liabilities	10,901	(84,624)	10,901	96,405
- Net Change in Other Assets	(74,637)	21,864	(74,637)	(63,653)
- Tax Paid	-	(4,646)	-	-
- Others (Interest paid)	(6,700)	-	(6,700)	-
Net Cash (Used)/ Provided by Operating Activities	(1,085,299)	(999,998)	(1,085,299)	(358,865)
II. Cash Flow from Investing Activities				
- Dividend Received	-	-	-	-
- Purchase of Fixed Assets	(1,600)	(59,820)	(1,600)	(8,319)
- Proceeds from Sale of Fixed Assets	-	-	-	-
- Purchase of Shares	-	(485,098)	-	-
- Proceed from Sale of Non-Dealing Securities	-	-	-	-
- Purchase of Intangibles	-	-	-	-
Net Cash (Used) / Provided by Investing Activities	(1,600)	(544,918)	(1,600)	(8,319)
III. Cash Flow from Financing Activities				
- Repayment of Long-Term Debt	-	-	-	-
- Proceeds from Issuance of Long Term Debt	-	-	-	-
- Proceeds from Issuance of Share Capital	-	-	-	-
- Payment of Cash Dividends	-	-	-	-
- Net Change in Other Borrowings	-	-	-	369,516
- Others (Repayment of lease liabilities)	(75,251)	-	(75,251)	-
Net Cash (Used) / Provided by Financing Activities	(75,251)	-	(75,251)	369,516
IV. Cash and Cash Equivalents				
Net Increase / (Decrease) in Cash and Cash equivalents	(1,162,150)	(1,544,916)	(1,162,150)	2,332
Cash and Cash Equivalents at the Beginning of the period	14,965,937	16,509,340	14,965,937	18,075,088
Expected Credit Loss on Bank Balances	(71,889)	1,513	(71,889)	-
Cash and Cash Equivalents at the End of the period	13,730,898	14,965,937	13,730,898	18,077,420

MINIMUM DISCLOSURES OF CHARGES AND FEES

Issued pursuant to Regulation 59 of The Banking and Financial Institutions (Mortgage Finance) Regulations, 2015.

Item	Charges / Fees
Mortgages	
1. Prime Lending Rate (PLR)	15% p.a.
2. Maximum Spread above PLR	4% p.a.
3. Application Fee (Non -refundable)	TZS 150,000/
4. Processing Fee	1% of the Loan Value
5. Facility Fee	1% of the Loan Value
6. Early Repayment Fee	3% of the amount to be prepaid
7. Cheque returned unpaid	TZS 50,000/
8. Loan Statement	TZS 15,000/

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

Name	Signature	Date
Vinod Rustagi Director	Signed	29th April 2020
Conrad D'Souza Director	Signed	29th April 2020



Publication of financial statements

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

Absa Bank Tanzania Limited condensed statement of financial position as at 31 March 2020 (Amount in million shillings)

A. Assets	Current Quarter 31/03/2020	Previous Quarter 31/12/2019
1. Cash	21,565	25,996
2. Balances with Bank of Tanzania	62,838	65,650
3. Investment in government securities	170,123	151,218
4. Balances with other banks and financial institutions	119,680	191,791
5. Cheques and items for clearing	716	720
6. Inter branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	35,993	53,065
9. Interbank loans receivables	-	-
10. Investment in other securities	2,000	2,000
11. Loans, advances and overdrafts (net of allowances for probable losses)	476,719	465,899
12. Other assets	30,099	34,343
13. Equity investments	-	-
14. Underwriting accounts	-	-
15. Property, plant and equipment	20,569	18,813
16. Total assets	940,300	1,009,496

B. Liabilities	Current Quarter 31/03/2020	Previous Quarter 31/12/2019
17. Deposits from other banks and financial institutions	35,800	51,296
18. Customer deposits	658,812	691,892
19. Cash letter of credit	38,291	41,305
20. Special deposits	-	-
21. Payment orders/transfers payable	-	-
22. Bankers cheques and draft issued	8	21
23. Accrued taxes and expenses payable	2,981	3,603
24. Acceptances outstanding	35,993	53,065
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	2,315	2,517
27. Other liabilities	19,814	20,355
28. Borrowings	22,182	22,173
29. Total liabilities	816,195	886,227
30. Net assets/(liabilities) (16 minus 29)	124,105	123,269

C. Shareholders' funds	Current Quarter 31/03/2020	Previous Quarter 31/12/2019
31. Paid up share capital	92,432	92,432
32. Capital reserves	76	76
33. Retained earnings	405	(9,210)
34. Profit (loss) account	2,304	9,616
35. Other capital accounts	28,887	30,355
36. Minority interest	-	-
37. Total shareholders' funds	124,105	123,269
38. Contingent liabilities	131,509	119,852
39. Non performing loans and advances	18,131	18,066
40. Allowance for probable losses	21,362	21,680
41. Other non performing assets	-	-

D. Selected financial conditions indicator	Current Quarter 31/03/2020	Previous Quarter 31/12/2019
(i) Shareholders fund to total assets	12.7%	12.2%
(ii) Non performing loans and advances to total gross loan	3.9%	3.7%
(iii) Gross loans advances to total deposits	69.6%	66.5%
(iv) Loans and advances to total assets	48.9%	46.2%
(v) Earning assets to total assets	78.6%	78.5%
(vi) Deposits growth	-4.9%	8.8%
(vii) Assets growth	2.3%	1.4%

Condensed statement of changes in equity as at 31 March 2020 (Amount in million shillings)	Share capital	Share premium	Retained earnings	Regulatory reserve	General provision reserve	Others	Total
Current year balance as at the beginning of the year (1-Jan-20)	122,432	76	405	-	-	355	123,269
Profit for the year	-	-	2,304	-	-	-	2,304
Other comprehensive income	-	-	-	-	-	(1,468)	(1,468)
Transactions with owners	-	-	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General provision reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the current period (31-March-20)	122,432	76	2,709	-	-	(1,113)	124,105
Previous year balance as at the beginning of the year (1-Jan-19)	115,270	76	(12,815)	-	4,559	138.6	107,228
Profit for the year	-	-	2,804	-	-	-	2,804
Other comprehensive income	-	-	-	-	-	(511)	(511)
Transactions with owners	-	-	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General provision reserve	-	-	-	-	-	-	-
Others	-	-	(478)	-	-	-	(478)
Balance as at the end the current period (31-March-19)	115,270	76	(10,489)	-	4,559	(372)	109,044

Selected explanatory notes for the quarter ended 31 March 2020

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name	Signature	Date
Abdi Mohamed Managing Director	April 29, 2020
Obedi Laiser Chief Financial Officer	April 29, 2020
George Binde Chief Internal Auditor	April 29, 2020

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

Name	Signature	Date
Simon Mponji Chairman	April 29, 2020
Dr. Suleiman Mohamed Director	April 29, 2020

Condensed statement of profit or loss and other comprehensive income for the period ended 31 March 2020 (Amount in million shillings)

	Current Quarter 31/03/2020	Comparative Quarter 31/03/2019	Current year cumulative 31/03/2020	Comparative quarter cumulative 31/03/2019
1. Interest income	18,301	18,093	18,301	18,093
2. Interest income	(4,981)	(4,996)	(4,981)	(4,996)
3. Net interest income (1 minus 2)	13,320	13,098	13,320	13,098
4. Bad debts written off	-	-	-	-
5. Impairment losses on loans and advances	(105)	(2,012)	(105)	(2,012)
6. Non interest income	10,468	12,277	10,468	12,277
6.1 Foreign currency dealings and translation gains/(loss)	5,563	7,371	5,563	7,371
6.2 Fees and commissions	4,646	4,858	4,646	4,858
6.3 Dividend income	-	-	-	-
6.4 Other operating income	259	48	259	48
7. Non-interest expenses	(20,416)	(19,345)	(20,416)	(19,345)
7.1 Salaries and benefits	(9,501)	(10,767)	(9,501)	(10,767)
7.2 Fees and commission	(1,250)	(1,392)	(1,250)	(1,392)
7.3 Other operating expenses	(9,664)	(7,185)	(9,664)	(7,185)
8. Operating income/(loss)	3,267	4,018	3,267	4,018
9. Income tax provision	(963)	(963)	(963)	(1,214)
10. Net income/(loss) after income tax	2,304	2,804	2,304	2,804
11. Other comprehensive income (itemize)	-	-	-	-
12. Total comprehensive income/(loss) for the year	2,304	2,804	2,304	2,804
13. Number of employees	479	512	479	512
14. Basic earnings per share	2.5	3.3	2.5	3.3
15. Number of branches	15.0	15.0	15.0	15.0
Selected performance indicator				
(i) Return on average total assets	1.3%	1.8%	1.3%	1.8%
(ii) Return on average shareholder's fund	9.9%	14.4%	9.9%	14.4%
(iii) Non interest expense to gross income	85.8%	76.2%	85.8%	76.2%
(iv) Net interest income to average earning assets	6.8%	7.3%	6.8%	7.3%

Condensed statement of cash flow for the quarter ended 31 March 2020 (Amount in million shillings)

	Current Quarter 31/03/2020	Comparative Quarter 31/12/2019	Current year cumulative 31/03/2020	Comparative quarter cumulative 31/03/2019
I. Cash flow from operating activities				
Net income/(loss)	3,267	17,147	3,267	4,018
Adjustment for non cash items				
- Impairment/amortisation	1,973	13,198	1,973	3,018
- Net changes in loans and advances	(10,924)	(12,106)	(10,924)	1,160
- Gains/losses sale of assets	-	(20)	-	-
- Net changes in deposits	(51,590)	(14,481)	(51,590)	(50,070)
- Net change in short term negotiable securities	(20,373)	(25,859)	(20,373)	(33,480)
- Net change in other liabilities	(19,404)	41,022	(19,404)	11,901
- Net change in other assets	20,576	(39,527)	20,576	(4,974)
- Tax paid	-	(11,240)	-	(1,79)
- Other (net change in smr)	2,054	3,702	2,054	(1,412)
Net cash (used)/provided in operating activities	(74,421)	28,164	(74,421)	(70,017)
II. Cash flow from investing activities				
- Dividend received	-	-	-	-
- Purchase of fixed assets	(2,885)	(2,118)	(2,885)	(47)
- Proceeds from sale of fixed assets	-	76	-	-
- Purchase of non-dealing securities	-	(2,000)	-	-
- Proceeds from non-dealing securities	-	-	-	-
- Other (specify)	-	-	-	-
- Net cash (used)/provided in investing activities	(2,885)	(4,043)	(2,885)	(47)
III. Cash flow from Financing activities				
- Repayment of long-term debt	-	-	-	-
- Proceeds from issuance of long term debt	-	7,000	-	-
- Proceeds from issuance of share capital	-	7,162	-	-
- Payment of cash dividends	-	-	-	-
- Net change in other borrowings	-	-	-	-
- Others (specify)	-	-	-	-
- Net cash used /provided by financing activities	-	14,162	-	-
IV. Cash and cash equivalents				
- Net increase (decrease) in cash and cash equivalents	(77,306)	(18,044)	(77,306)	(70,064)
- Cash and cash equivalents at the beginning of the quarter/year	230,149	248,194	230,149	272,083
- Cash and cash equivalents at the end of the quarter/year	152,844	230,149	152,844	202,019

Airtel and Letshego Bank plus Jumo backed Timiza Akiba soars by over 30pc



Letshego Bank Tanzania Limited's CEO, Andrew Tarimo (R) attending to a customer during customer week earlier this year.

By The Banker Reporter

WITH total savings growing by more than 30% in the last three months alone, Timiza Akiba is proving to be a safe and accessible option to help Tanzanians save their hard-earned cash - simply, safely and easily, using their mobile phones.

Launched just under two years ago by a joint partnership of Airtel Tanzania Plc, Letshego Bank Tanzania Limited and financial technology company Jumo, Timiza Akiba is the domestic market's first fee-free, interest-bearing mobile money savings account.

With an initial aim to drive a saving culture among the local clients and help them reach their business or personal financial goals, the product is showing signs of sustained growth and success. Timiza Akiba allows Airtel customers to set up a savings account and save any amount ranging from 100/- to 5m/- directly using their mobile phones, without having to handle cash or travel to a bank branch.

The funds are managed by Letshego Bank and those customers who man-

age to avoid spending their savings, receive a monthly sum as a reward for their commitment towards reaching their financial buffer, or goal. Timiza Akiba's reward is calculated as a percentage of total savings on a balance of any size, and supports the government's mandate to encourage and support the growth and development of a local savings culture.

Withdrawals are, however, accessible and available at any time with no transaction costs, in the event of an unexpected expense or emergency. Timiza Akiba is available to all Airtel Tanzania customers, and accessible via Airtel's Money menu.

Airtel Tanzania makes Timiza Akiba available to all subscribers of its mobile money platform through their mobile network and USSD functionality which works with any feature phone and doesn't require access to data.

"We are committed to using innovation and technology to advance financial inclusion for all Tanzanians. Timiza Akiba enables our customers to save for a purpose and with confidence at a time when we all need to

curtail our luxury spending," said Airtel Money Director, Isack Nchunda.

"The savings product runs on mobile money so deposits and withdrawals can be made digitally and safely," added Nchunda who urged members of the public to sign up to the scheme that promises a brighter future.

Timiza Akiba's banking custodian, Letshego Bank, is a member of an 11-country strong pan-African group listed in Botswana and Namibia. The bank's acting Chief Executive, Andrew Tarimo, said Letshego is committed to streamlining and simplifying access to financial solutions for emerging consumers across the country.

"More especially, we are supporting our customers through the current economic challenges as a result of the coronavirus pandemic. Timiza Akiba's digital partnership is a secure and a rewarding way to save money for when you need it most," Tarimo said.

His comments were backed by Jumo Africa's CEO, Buhle Goslar who noted that Jumo builds and operates short-term, structured and long-term financial products, such as Timiza Akiba for emerging markets. "Our tech-

nology stack reduces unit economics on the delivery and administration of financial services so that partners can reach new markets and customers can access high value products," said Goslar.

He added that, "Our partnership with Airtel and Letshego Bank has reduced barriers to access formal savings significantly by informal businesses and it's encouraging to see how Timiza Akiba has grown, especially in recent months."

In March 2020, total assets under management for Timiza Akiba hit a record high, increasing 32 percent in just three months from December 2019. This growth was largely due to an increase in the number and value of customer deposits for March 2020 and the amount of active customers increasing 9 percent in the same month, compared to the most recent 6-month average.

This indicates that an increasing number of Tanzanians are choosing to save, where possible, at this uncertain time where their business operations or income streams are likely to be interrupted, Goslar noted.

TTCF's chief urges govt to amend anti-tobacco legislation as Covid-19 takes toll on smokers

By The Banker Reporter

AS the coronavirus continues to wreck havoc globally claiming thousands of fatalities largely those who smoke, Tanzania Tobacco Control Forum's Executive Director, Lutgard Kagaruki has urged the government to fast-track amendment of the anti-tobacco legislation.

"We need to take this opportunity and quickly amend the law to align it with Framework Convention on Tobacco Control to save our people including innocent lives," Kagaruki said in Dar es Salaam this week as the COVID-19 pandemic claimed its latest victims in the country.

"We have scientific evidence which shows that smokers are at high risk of dying when attacked by COVID-19 disease which attacks the respiratory system," she noted while stressing that the worst thing is that even non-smokers who are exposed to second hand smoke also face similar risks.

Kagaruki said Tanzania which ratified the World Health Organization's FCTC in 2007 hence required to comply with the convention is yet to replace the flawed and outdated Tobacco Products (Regulation) Act, 2003.

"Within East Africa, it's only Tanzania which has no comprehensive tobacco control law aligned to WHO's FCTC. Zanzibar has an effective law, why not the Mainland," the fiery anti-tobacco activist charged.

According to Tanzania Steps Survey Report of 2012 by Ministry of Health Community Development, Gender, Elderly and Children, National Institute of Medical Research and WHO, an average of 14.1 percent, the majority of which are men, smoke in the country. The report also said, 17.5 percent and 24.9 percent of the population got exposed to second hand smoke at home and the workplace respectively as the nicotine claims 17,400 deaths annually.

The local statistics align very well with global COVID-19 fatalities which also indicate that men, who are majority smokers are dying in large numbers compared to women.

"Smokers may also already have lung disease or reduced lung capacity which would greatly increase risk of serious illness," the World Health Organization said in a recent report. The UN specialised agency noted that smoking products such as water pipes often involve the sharing of mouth-pieces and hoses, which could facilitate the transmission of Covid-19 in communal and social settings.

Given the adverse effect on respiratory health, the current Covid-19 pandemic is seen as an opportunity for both smokers and vapers to quit. WHO said, globally, 1.12 billion people are smokers.

Preliminary studies in China, where COVID-19 originated, have shown that smokers infected with the new virus become more severely ill and suffer breathing difficulties. Similarly, a study published in the New England Journal of Medicine in February shows that of 173 patients who had severe symptoms, 16.9 percent of them were current smokers while 5.2 percent had previously smoked.

The study which was carried on 1,099 Covid-19 patients in China showed that in a group of patients that either needed mechanical ventilation, admission to an intensive care unit, or ultimately died, 25.5 percent were current smokers. Smoking has many negative effects on respiratory health and the possibility of a relationship between smoking (both traditional cigarettes and marijuana) or vaping with Covid-19 were raised by early observations in China. In the US which is the current global epicentre of the virus, experts argue that smokers had better exited the practice now than later "Quitting during this pandemic could not only save your life, but by preventing the need for your treatment in a hospital, you might also save someone else's life," said Dr Jonathan Winickoff, director of pediatric research at the Tobacco Research and Treatment Center at Massachusetts General Hospital.



Made under Regulation 11 Minimum disclosures of charges and fees

Table with 4 columns: Number, Item/Transaction, Item/Transaction Local Currency, Charge and fees as of 31st December Foreign Currency. It details various banking services and their associated costs in different currencies.

Made under Regulation 11 Cash management

Table with 4 columns: Type of Account, Description, Charges and Fees, and other relevant details. It lists various cash management services and their associated costs.

WORLD

ELECTION

President Trump: No delay for November election

WASHINGTON

As the United States moves closer to the grim milestone of its 1 million case of novel coronavirus, New York announced on Monday that it would cancel its Democratic presidential primary over pandemic fears, the first state in the country to make such a decision.

The decision came after Vermont Senator Bernie Sanders suspended his presidential campaign earlier this month, which "basically

rendered the primary moot", the co-chair of the New York State Board of Elections, Douglas Kellner, told CNN.

"At a time when the goal is to avoid unnecessary social contact, our conclusion was that there was no purpose in holding a beauty contest primary that would marginally increase the risk to both voters and poll workers," Kellner said.

Sanders campaign adviser Jeff Weaver said in a statement, "The decision by the State of New York Board of Elections is an outrage, a blow to American democracy,



President Trump

and must be overturned by the (Democratic National Committee)." "Just last week, (presumptive Democratic nominee for president Joe) Biden warned the American people that President Trump could use the current crisis as an excuse to postpone the election. Well, he now has a precedent, thanks to New York state."

US President Donald Trump on Monday dismissed allegations that

he would try to delay the election as the US struggles to quell the pandemic.

"I never even thought of changing the date of the election. Why would I do that?" Trump said at the White House. "I look forward to that election, and that was just made-up propaganda. Not by him, but by some of the many people that are working" for Joe Biden, Trump said. The president cannot by law

unilaterally change the date of the general election, which is Nov 3.

Trump also said he expected to see a lot of US schools reopen after being shut down by the coronavirus pandemic.

"Many (state governors) are thinking about their school system," he said. "Not a long way to go in the school system right now, for this season, for this year, but I think you'll see a lot of schools open up."

"Even if it's for a very short period of time, I think it would be a good thing," Trump told reporters.

"Young people seem to do very well," he added in an apparent reference to studies showing that children usually do not get as sick from the virus as older people.

"So I know that there are some governors that aren't necessarily ready to open up their states, but they may be ready to open up their school systems," Trump said.

Schools around the country have closed because of the coronavirus pandemic and many have switched to online instruction.

Trump unveiled a plan to help states ramp up widespread testing for the coronavirus. He said the US has done 5.4 million tests for the coronavirus, which he said was

"double" what any other country in the world has done.

"We want to get our country open, and testing is not going to be a problem at all," Trump said.

As of Monday morning, 965,933 COVID-19 cases had been confirmed in the US, along with 54,877 deaths, a Johns Hopkins University tally showed.

According to a predictive model done by the University of Washington, which was often cited by White House officials and state public health authorities, the US death toll from the outbreak could exceed 74,000 by August.

Late on Monday, the university's Institute for Health Metrics and Evaluation model raised its projected US death toll to 74,073 by Aug 4, up from nearly 67,000 predicted a week ago, and 60,000 predicted two weeks ago.

Several states have eased restrictions on businesses, and more are ready to follow. Stay-at-home orders issued by governors and subsequent decisions to slowly reopen state economies have turned into highly charged political issues as the shutdowns have hammered the nation's economy.

(Agencies)



TANDAHIMBA COMMUNITY BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

'Report of condition of Bank pursuant to section 32(3) of the Banking and Financial Institution Act 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31/03/2020.

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31/03/2020

(Amounts in Thousands Shillings)			
	Current Quarter	Previous Quarter	
	31/03/2020	31/12/2019	
ASSETS			
1. Cash	267,215	266,503	
2. Balances with Bank of Tanzania	-	-	
3. Investment in Government Securities	-	-	
4. Balances with Other Banks and financial institutions	1,077,700	1,105,509	
5. Cheques and items for clearing	-	-	
6. Interbranch float items	-	-	
7. Bills negotiated	-	-	
8. Customers Liabilities on acceptances	-	-	
9. Interbank Loans Receivables	-	-	
10. Investment in other securities	-	-	
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	1,987,654	2,372,006	
12. Other Assets	147,957	172,095	
13. Equity Investments	-	-	
14. Underwriting accounts	-	-	
15. Property, Plant and Equipment	162,612	165,546	
16. TOTAL ASSETS	3,643,138	4,081,659	
LIABILITIES			
17. Deposits from other banks and financial institutions	-	-	
18. Customer deposits	920,193	1,317,863	
19. Cash letters of credit	-	-	
20. Special deposits	-	-	
21. Payment orders / transfers payable	-	-	
22. Bankers' cheques and drafts issued	-	-	
23. Accrued taxes and expenses payable	-	-	
24. Acceptances outstanding	-	-	
25. Mirafid Grant	-	-	
26. Unearned income and other deferred charges	-	-	
27. Other Liabilities	8,664	8,750	
28. Borrowings	452,448	482,561	
29. TOTAL LIABILITIES	1,381,305	1,809,174	
30. NET ASSETS / (LIABILITIES)	2,261,833	2,272,485	
SHAREHOLDERS' FUNDS			
31. Paid up share capital	4,484,337	4,483,227	
32. Retained earnings	(2,368,094)	(2,433,748)	
33. Profit / (Loss) account	3,979	65,654	
34. Others capital accounts (Regulatory + Revaluation reserve)	141,611	157,352	
35. TOTAL SHAREHOLDERS' FUNDS	2,261,833	2,272,485	
36. Contingent Liabilities	-	-	
37. Non performing loans & advances	106,945	174,259	
38. Allowances for probable losses	77,560	65,412	
39. Other non performing assets	-	-	
SELECTED FINANCIAL CONDITION INDICATORS			
(i) Shareholders Funds to Total assets	62%	56%	
(ii) Non performing loans to Total gross loans	5%	7.3%	
(iii) Gross Loans and advances to Total deposits	216%	180%	
(iv) Loans and Advances to Total assets	55%	58%	
(v) Earnings assets to Total assets	84%	85%	
(vi) Deposits growth	-30%	23%	
(vii) Assets growth	-11%	12%	

(Amounts in Thousands Shillings)				
	Current Quarter	Previous Quarter	Current Year Cumulative Date	Comparative Year (Previous Year) Cumulative Date
	31/03/2020	31/12/2019	31/03/2020	31/3/2019
I: Cash flow from operating activities:				
Net income (Loss)	3,979	65,654	3,979	43,208
Adjustment for: prior year	(621)	15,761	(621)	(1,840)
- Impairment / Amortization	10,093	9,840	10,093	7,325
- net change in loans and advances	384,352	98,644	384,352	334,367
- gain / loss on sale of assets	-	-	-	-
- net change in deposits	(397,668)	244,235	(397,668)	890,628
- net change in government securities	-	-	-	-
- net change in other liabilities	(86)	(149,728)	(86)	123,114
- net change in other assets	24,138	66,570	24,138	(152,317)
- tax paid	-	-	-	-
- others (specify)	-	-	-	-
Net cash provided (used) by operating activities	24,187	350,976	24,187	1,244,485
II: Cash flow from investing activities:				
Adjustments	-	-	-	-
Purchase of fixed assets	(6,541)	-	(6,541)	(3,347)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of government securities	-	-	-	-
Proceeds from sale non - dealing securities	-	-	-	-
Others	-	-	-	0
Net cash provided (used) by investing activities	(6,541)	-	(6,541)	(3,347)
III: Cash flow from financing activities:				
Capital grant	(15,741)	(4,641)	(15,741)	(9,890)
Deferred Asset Grant	-	(7,743)	-	-
Proceeds from issuance of share capital	1,110	(10,166)	1,110	2,750
Provision reserve unclassified loans	-	-	-	(11,691)
Net change in other borrowings	(30,111)	280,181	(30,111)	(520,337)
Others	-	-	-	9,280
Net cash provided (used) by financing activities	(44,742)	257,631	(44,742)	(529,888)
IV: Cash and cash equivalents:				
Net increase (decrease) in cash and cash equivalent	(27,096)	608,607	(27,096)	711,250
Cash and cash equivalents at the beginning of the quarter / year	1,372,011	763,404	1,372,011	1,176,022
Cash and cash equivalent at the end of the Quarter / year	1,344,915	1,372,011	1,344,915	1,887,272

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31/03/2020

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others	Total
Current Quarter							
Balance as at the beginning of the quarter	4,483,227	-	-2,368,094	51,230	0	106,122	2,272,485
Profit for the quarter	-	-	3,979	-	-	-	3,979
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owner	1,110	-	-	-	-	-	1,110
Dividends Paid	-	-	0	-	-	-	0
Regulatory Reserve	-	-	-	0	-	-	0
General Provision Reserve	-	-	-	-	-	-	0
Others	-	-	-	-	-	-15,741	-15,741
Balance as at the end of the current quarter	4,484,337	-	-2,364,115	51,230	0	90,381	2,261,833
Previous quarter							
Balance as at beginning of the quarter	4,498,358	-	-2,363,284	2,836	27,536	143,431	2,308,877
Profit for the quarter	-	-	45,958	-	-	-	45,958
Prior year adjustment	-	-	-	-	-	-	-
Transaction with owner	(15,131)	-	-	-	-	-	(15,131)
Regulatory Reserve	-	-	27,536	0	-27,536	-	0
General Provision Reserve	-	-	(48,394)	48,394	-	-	0
Others	-	-	(29,910)	-	-	-37,309	(67,219)
Balance as at the end of the previous quarter	4,483,227	-	-2,338,184	51,230	0	143,431	2,272,485

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31/03/2020

(Amounts in Thousands Shillings)				
	Current Quarter	Comparative Quarter	Cumulative Current year	Cumulative Comparative year
	31/03/2020	31/03/2019	31/03/2020	31/03/2019
1. Interest Income	113,435	157,548	113,435	157,548
2. Interest expense	(5,289)	(4,582)	(5,289)	(4,582)
3. Net interest income	108,146	152,966	108,146	152,966
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(11,886)	(5,565)	(11,886)	(5,565)
6. Non-Interest Income	48,758	38,246	48,758	38,246
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	-	-	-	-
6.2 Fees and Commissions	48,758	38,246	48,758	38,246
6.3 Dividend Income	-	-	-	-
6.3 Other Operating Income	-	-	-	-
7. Non-Interest Expense	(141,039)	(142,439)	(141,039)	(142,439)
7.1 Salaries and Benefits	(69,171)	(79,813)	(69,171)	(79,813)
7.2 General and Administration costs	(71,868)	(62,626)	(71,868)	(62,626)
7.3 Other Operating Expenses	-	-	-	-
8. Operating Income/(Loss)	3,979	43,208	3,979	43,208
9. Income tax provision	(1,194)	(12,962)	(1,194)	(12,962)
10. Net income (Loss) after income Tax	2,785	30,246	2,785	30,246
11. Number of Employees	15	11	15	11
12. Basic Earnings Per Share	0.89	10	1	10
13. Diluted Earnings Per Share	-	-	-	-
14. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.1%	0.9%	0.1%	0.9%
(ii) Return on Average Shareholders' Funds	0.2%	2%	0%	2%
(iii) Non interest Expense to Gross Income	90%	74%	90%	74%
(iv) Net Interest Income to Average Earning Assets	7%	8%	7%	8%

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

Mugwagi Steven
General Manager

Anthony Bichakila
Head of finance

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.

Mohamed Mwinguku
Board Chairman

Juma Namuna
Board Member

Date
30/4/20

Date
30/4/20

Date
30/4/20

Date
30/4/20

OUTCOME

Coronavirus savages US economy in first quarter; worse still to come

WASHINGTON

The U.S. economy contracted in the first quarter at its sharpest pace since the Great Recession as stringent measures to slow the spread of the novel coronavirus almost shut down the country, ending the longest expansion in the nation's history.

The decline in gross domestic product (GDP) reflected a plunge in economic activity in the last two weeks of March, which saw millions of Americans seeking unemployment benefits. The Commerce Department's snapshot of first-quarter GDP on Wednesday reinforced analysts' predictions that the economy was already in a deep recession.

"The economy will continue to fall until the country opens back up," said Chris Rupkey, chief economist at MUFG in New York. "If the economy fell this hard in the first quarter, with less than a month of pandemic lockdown for most states, don't ask how far it will crater in the second quarter."

Gross domestic product declined at a 4.8% annualized rate last quarter, weighed down by sharp decreases in consumer spending and a drawdown of inventory at businesses. That was the steepest pace of contraction in GDP since the fourth quarter of 2008. A deepening downturn in investment by businesses was another major factor in the slump last quarter, helping to overshadow positive news from a shrinking import bill, the housing market and more spending by the government.

Economists also did not believe that reopening regional economies, as some states are now doing, would quickly return the pace. The economy grew at a 2.1% rate in the fourth quarter. The Commerce Department's Bureau of Economic Analysis (BEA) said that it could not quantify the full effects of the pandemic, but that the virus had partly contributed to the decline in GDP in the first quarter. The BEA said "stay-at-home" orders in March had "led to rapid changes in demand, as

businesses and schools switched to remote work or canceled operations, and consumers canceled, restricted, or redirected their spending."

Many factories and nonessential businesses like restaurants and other social venues were shuttered or operated below capacity amid nationwide lockdowns to control the spread of COVID-19, the potentially lethal respiratory illness caused by the virus. The sharp contraction in GDP, together with record unemployment, could pile pressure on states and local governments to reopen their economies.

It could also spell more trouble for President Donald Trump following criticism of the White House's initial slow response to the pandemic, as he seeks re-election in November. COVID-19 infections have topped one million, according to a Johns Hopkins University tally.

U.S. stock index futures shrugged off the GDP report, rising after Gilead Sciences said its experimental antiviral drug met the main goal of a trial testing it in COVID-19 patients. The dollar fell against a basket of currencies, while U.S. Treasury prices were mixed.

The U.S. Congress has approved a fiscal package of around \$3 trillion and the Federal Reserve has cut interest rates to near zero and greatly expanded its role as banker of last resort, but economists say these measures are inadequate. Fed officials were wrapping up a two-day policy meeting on Wednesday.

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Economists expect an even sharper contraction in GDP in the second quarter and believe the economy entered recession in the second half of March when the social distancing measures took effect.

DONATIONS

AU hails China's Jack Ma, Alibaba foundations' multifaceted support to public health in Africa

ADDIS ABABA

The African Union (AU) Commission on Tuesday commended China's Jack Ma and Alibaba foundations' multifaceted support in strengthening public health Africa...

"The Jack Ma Foundation is now taking its support to public health in Africa to the next level as it collaborates with Africa CDC by holding a special webinar entitled 'Global MediXChange for Combating COVID-19 (GMCC): The Experience of China' on Tuesday," the Africa CDC said...

important collaboration is a major milestone in achieving this," he said.

According to the Africa CDC, the webinar for combatting COVID-19 across the African continent and beyond with particular emphasis on the experience of China "will enable medical experts from Africa, China and other parts of the world to share knowledge, experience and best practices for treating COVID-19."

The webinar was open to the public. "Supported by technologies and tools from Alibaba Health and Alibaba Cloud, the GMCC mainly features three main components that are digital access to epidemiology prevention resources, videos and webinars, and tools for online discussions, it



was noted.

Nearly 3,000 medical professionals have already joined the platform globally and thousands of medical staff from hospitals across Ethiopia, Ghana, Rwanda, South Africa and Zimbabwe have so far participated in live exchange sessions organized by the GMCC to better understand how to respond to this new virus

disease pandemic, according to the Africa CDC.

The latest collaboration between the Africa CDC and Jack Ma and Alibaba foundations is also said to be in line with the African Union Partnership to Accelerate COVID-19 Testing (PACT): Trace, Test and Track (CDC-T3), and supports implementation of the Africa Joint Continental Strategy for COVID-19, it was noted.

"The new collaboration paves the way for long-term, more structured and more strategic support to public health initiatives in Africa," the Africa CDC said. On Monday, the Africa CDC had received the third donation of medical equipment and supplies from the Jack Ma Foundation and Alibaba Foundation in the Ethiopian capital, Addis Ababa.

The donation, which will be

distributed to all African Union (AU) member states in support of their national COVID-19 fight, includes 4.6 million masks, 500,000 swabs and test kits, 300 ventilators, 200,000 sets of protective clothing, 200,000 face shields, 2,000 temperature guns, 100 body temperature scanners, and 500,000 pairs of gloves.

"Getting diagnostics and medical equipment for COVID-19 response is a global challenge. Africa is in a fierce competition with the developed world with respect to the availability of commodities," the Africa CDC Director said. "These donations from the Jack Ma Foundation and Alibaba Foundation have been an incredible initiative helping to feel the need for medical supplies by African countries," he added.

Xinhua

ENCOURAGEMENT

Joe Biden wins Hillary Clinton's endorsement

NEW YORK

Presumptive Democratic presidential nominee Joe Biden won the endorsement on Tuesday of Hillary Clinton for the office she fell short of winning in 2016 in her bid to become the first woman elected as US president.

The endorsement, at an online town hall on the effects of the coronavirus crisis on women, came at a critical moment as Biden aims to raise his profile with female voters and other key demographic groups even as the pandemic ravages the US economy.

Clinton - a onetime secretary of state, US senator from New York and first lady - suffered an upset defeat in the 2016 presidential election to Republican Donald Trump, despite winning the popular vote.

She also lost the 2008 Democratic presidential race to Barack Obama, whom Biden served as vice president.

Biden, who has vowed to pick a woman as his running mate this year, introduced Clinton at the town hall as the person who should be now be president.

Clinton told the former vice president: "I am thrilled to be part of your campaign to not only endorse you but to help highlight a lot of the issues that are at stake in this presidential election."

Clinton's defeat four years ago remains the

source of anger and consternation among liberals, including some who wrestle with whether they chose the right candidate.

Women favored Clinton over Trump in 2016, exit polls showed, and are expected to play a critical role in swaying the most competitive swing states in the Nov 3 election between Biden and Trump.

On Tuesday, Biden and Clinton promoted the need to define abortion as essential healthcare during the coronavirus pandemic and to provide subsidies to victims of domestic violence forced to take time off from work.

The former first lady's signature issue during the presidency of her husband, Bill Clinton, was healthcare reform, and her early career included advocacy on family and children's issues. Speaking on the webcast, she said women were disproportionately hurt by some of the consequences of the pandemic.

Biden agreed, adding that abortion was being used as "a political wedge" during the crisis. Some Republican-led states have sought to curb the procedure as part of their emergency response.

In a statement responding to the endorsement, Trump's campaign manager, Brad Parscale, said: "There is no greater concentration of Democrat establishment than Joe Biden and Hillary Clinton together."



Joe Biden

MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2020. Table with columns for Current Quarter (31-Mar-2020) and Previous Quarter (31-Dec-2019). Rows include Assets (Cash, Balances with Bank of Tanzania, Investments, etc.), Liabilities (Deposits, Advances, etc.), and Shareholders' Funds.

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 MARCH 2020. Table with columns for Current Quarter (31-Mar-2020), Previous Quarter (31-Dec-2019), Current Year Cumulative (31-Mar-2020), and Comparative Year Cumulative (31-Mar-2019). Rows include Cash flow from operating activities, investing activities, and financing activities.

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2020. Table showing Share Capital, Retained Earnings, Regulator Reserve, Bond Revaluation Reserve, Provision General Reserve, and Total equity components.

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2020. Table with columns for Current Quarter (31-Mar-2020), Comparative Quarter (31-Mar-2019), Current Year Cumulative (31-Mar-2020), and Comparative Year Cumulative (31-Mar-2019). Rows include Interest income, Interest expense, Net interest income, Fees and commissions, and other income.

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2020. Table listing notes on Return on Average Shareholders' Funds and Non-Interest Expense to Gross Income.

Signature table with columns: Name and Title, Signature, Date. Signatories include Richard L. Makungwa (Chief Executive Officer), Selemani Kijori (Head of Finance), and Patrick Mashallah (Head of Internal Audit).

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.

Signature table with columns: Name, Signature, Date. Signatories include Herman Kessy and Ambrose Nshala.

MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11

Table detailing charges and fees for various services: Current Accounts, Deposits, Loans, Finance, and other services. Includes columns for Service/Transaction and Charge/Fee.

Branch information for Head Office (Milimani Tower), Samora Branch (Mombasa), Regional Office - Morogoro, Regional Office - Mbeya, and Regional Office - Mwanza.



Irrfan Khan

'Life of Pi' actor Irrfan Khan dies of cancer aged 54

MUMBAI

IRRFAN Khan, an Indian actor who brought versatility and style to recent hit films and had roles in Hollywood movies such as "Life of Pi" and "The Namesake", died on Wednesday, aged 54.

His death, after a prolonged battle with cancer, was confirmed by a spokesman who said Khan was surrounded by family at the time. He is survived by his wife and two children.

"He fought the many battles that came with it," the spokesman said in a statement, referring to the diagnosis of Khan's rare cancer in 2018.

Khan was among the first Indian actors to make a consistent mark in Western cinema, following in the footsteps of crossover pioneers such as Saeed Jaffrey, Roshan Seth and Om Puri.

"An incredible talent," said Bollywood superstar Amitabh Bachchan, among the tributes on Twitter that followed Khan's death. "A gracious colleague. A prolific contributor to the world of cinema... left us too soon creating a huge vacuum."

Prime Minister Narendra Modi also expressed his condolences.

"Irrfan Khan's demise is a loss to the world of cinema and theatre. He will be remembered for his versatile performances across different mediums," Modi said in a tweet.

BOLLYWOOD SLOW TO EMBRACE HIM Born Sahabzade Irfan Ali Khan in the western desert state of Rajasthan, in a family with no ties to the cinema, the actor

recalled in interviews that as children, he and his siblings were not allowed to watch movies.

The only exception was when a visiting uncle took them to the theatre. Inspired by India's arthouse cinema of the 1980s Khan decided to make a career in the field and moved to New Delhi to study theatre.

He then moved to Mumbai in search of acting jobs, but the Bollywood films of the 1990s did not present opportunities for the understated acting that Khan favoured.

Khan worked in serials for Indian television for close to a decade and sought bit parts in films.

In 2001, as he was close to giving up, British filmmaker Asif Kapadia offered him the lead role in "The Warrior". The film won a BAFTA for Best British Film and was Britain's entry to the Oscars. It also opened the doors to Hollywood, which appreciated Khan long before Bollywood claimed him.

He went on to act in indie hits such as Mira Nair's "The Namesake" based on Jhumpa Lahiri's book as well as more popular fare, including "Jurassic World".

In "The Namesake", he won praise for his sensitive portrayal of a man who moves to the United States and grapples with the crises of identity that first-generation immigrants can face.

Khan acted in filmmaker Ritesh Batra's debut, "The Lunchbox". An intimate story about a cantankerous man and the woman who mistakenly sends him her husband's lunch box one day, the film won worldwide acclaim, including in India.

REUTERS

Daly sorry as vodka and Coke COVID-19 cure joke falls flat

NEWYORK

JOHN Daly, known as "Wild Thing" during his heyday on the PGA Tour, has said he was only trying to get some laughs when he jokingly said this month that a bottle of vodka and some Diet Coke is the cure for COVID-19.

Daly, who battled alcohol problems during his career, has faced plenty of backlash ever since the video, which he said was shot for members of U.S. President Donald Trump's golf clubs across the world, surfaced on April 9.

Yet two-times major champion Daly, who opens the video with a plug for Trump Golf, said he did not mean any harm by his comments and prays for those affected by the coronavirus.

"Shame we can't have any humor in this country or this world anymore, you know, without somebody busting your you know what," Daly told Golf.com's Subpar show on Monday.

"I didn't mean to hurt anybody's feelings. Hell, I was just doing it for fun, just try to get some laughs in the tough times we're

going through."

In the 50-second video, which was shared on Twitter by Trump Golf, Daly said he hoped people were being safe and smart and he hoped the coronavirus outbreak would soon be under control.

Then Daly went into his "cure" for the disease.

"I only drink one drink a day, it just happens to be a bottle of good old Belvedere. Just drink one of these a day," said Daly. "You know, sippy, sippy on a McDonald's Diet Coke you know, wash it down pretty good. Never have a hangover. And that's the way you kill this coronavirus I believe."

Daly, who was a huge drawcard on the PGA Tour due in part to his outlandish attire and power hitting, won his first major at the 1991 PGA Championship after finding out just a day before the tournament began that he would be playing.

He followed that up with a British Open title four years later and has been competing on the 50-and-over PGA Tour Championships since 2016.

REUTERS

Japan's Abe says impossible to hold Olympics unless pandemic contained

TOKYO

PRIME Minister Shinzo Abe said on Wednesday that the Tokyo Olympics could not take place next year unless the coronavirus pandemic is contained, as the city's governor requested an extension of Japan's state of emergency.

The International Olympic Committee and the Japanese government last month postponed the Games until July 2021 because of the coronavirus crisis.

With the epidemic's worldwide infection rate climbing and experts suggesting a vaccine is a long way off, doubts have been raised about the chances of holding the huge event next year.

"We've been saying the Olympic and Paralympic Games must be held in a complete form, in that athletes and spectators can all participate safely. It would be impossible to hold the Games in such a complete form unless the coronavirus pandemic is contained," Abe said in response to an opposition lawmaker.

Abe staked part of his legacy as Japan's longest-serving premier on holding the Games and was hoping for a boom in tourism and consumer spending. Japan gathered some \$3 billion in domestic sponsorship, an Olympic record, and spent close to \$13 billion on prepa-



FILE PHOTO: Passersby walk past the Olympic rings in front of the Japan Olympics Museum, in Tokyo, Japan March 30, 2020. REUTERS

rations.

The prime minister said on Wednesday that the Olympics "must be held in a way that shows the world has won its battle against the coronavirus pandemic," and cautioned that Japan should "brace for a protracted battle".

Tokyo confirmed 47 new infections on Wednesday, private broadcaster Nippon Television reported. The national tally stands at 13,895 infections, including 413 deaths, national broadcaster NHK said.

While that tally is still low compared to other nations, critics say

Japan is not doing enough testing to reveal the scope of a problem that has driven some hospitals to the brink.

Reflecting that view, Tokyo governor Yuriko Koike told reporters that the situation in the Japanese capital remained "difficult" and called on Abe's cabinet to extend the nationwide emergency, which is due to end on May 6.

Abe's comments echoed statements made by other senior Japanese officials this week.

Tokyo 2020 president Yoshiro Mori told Nikkan Sports on Tuesday that the Games would be "scrapped" if they could not

take place in 2021. Also on Tuesday, the head of the Japan Medical Association (JMA), Yoshitake Yokokura, told a news briefing that "unless an effective vaccine is developed, I expect hosting the Olympics will be difficult".

Meanwhile, in Melbourne, the Tokyo Olympics are not contingent on the development of a vaccine for the coronavirus, International Olympic Committee member John Coates said on Wednesday.

His comments come after the president of the Japan Medical Association (JMA), a powerful physicians' lobby, said on Tuesday it would be "difficult" for Japan to host the already postponed Games in 2021 without an effective COVID-19 vaccine.

Australian Coates, the head of the IOC's Coordination Commission for the Olympics, said JMA president Yoshitake Yokokura's comment was an "opinion".

"But the advice we're getting from WHO (the World Health Organisation) says we should continue to plan for this date and that is what we're doing, and that's not contingent on a vaccine," Coates told Australian Associated Press.

"A vaccine would be nice. But we will just continue to be guided, as we must be, by WHO and the Japanese health authorities because in all of this, the health and wellbeing of the athletes and other participants in the Games is the number one priority."

REUTERS

Oscars to admit streamed films next year as coronavirus upends movie going



FILE PHOTO: A camera crew runs through a shot movement around an Oscar statue in preparation for the 92nd Academy Awards in Los Angeles, California, U.S., February 8, 2020. REUTERS

LOS ANGELES

THE organizers of the Oscars said on Tuesday that films released only on streaming platforms or video on demand while movie theaters are closed due to the coronavirus pandemic would be eligible for Academy Awards next year.

The temporary change, which will apply only for next year's Oscars and will lapse when movie theaters reopen across the nation, was announced in a statement by the Academy of Motion Picture Arts and Sciences.

Previously, a movie had to be

screened in a movie theater in Los Angeles for at least seven days in order to be eligible for Oscar consideration.

"The Academy firmly believes there is no greater way to experience the magic of movies than to see them in a theater. Our commitment to that is unchanged and unwavering. Nonetheless, the historically tragic COVID-19 pandemic necessitates this temporary exception to our awards eligibility rules," President David Rubin and Chief Executive Dawn Hudson said, referring to the disease caused by the virus.

Streaming platforms like Netflix

have upended Hollywood, drawing A-list stars such as Robert De Niro and Martin Scorsese and producing award-winning content like 2019 best foreign language winner "Roma" that have rivaled what traditional movie studios can offer.

Movie theaters across the United States shut their doors in mid-March, forcing the postponement of major film releases. The three main movie theater chains - AMC, Regal and Cinemark - have said they do not expect to reopen until late June or July.

Some films, including Universal Pictures CMSCA.O animated

"Trolls World Tour," have been released directly to streaming platforms or video on demand.

Universal will do the same with the upcoming Judd Apatow comedy "The King of Staten Island," while Walt Disney has announced it will release children's fantasy film "Artemis Fowl" on its Disney+ streaming platform rather than wait for theaters to reopen. Others are expected to follow.

The Oscars, the highest awards in the movie industry, are still scheduled to take place in Hollywood on Feb. 28, 2021.

REUTERS

SPORT

Japan's Abe says impossible to hold Olympics unless pandemic contained

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TONIGHT @ 9:00

EATV THURSDAY

11:00 DADAZ LIVE
12:00 MPYA
12:30 Bongo Hits
13:00 Msosi Kilaani (r)
13:30 Kaili Za Wana
14:00 Ujenzi (r)
14:30 DK10 Za Maangamizi
15:00 Funguka
15:30 Waganga Ulimba (r)
16:00 Ubongo Kids (r)
16:30 #HSHTAG
17:00 SSELECT
17:55 KURASA
18:00 eNewz
18:30 Music/Soap
19:30 EATV SAA 1
19:45 MJADALA
20:00 DADAZ (r)
21:00 SalamaNa

'SalamaNa' is our new show in which Salama has a chat with interesting people from different spheres of influence in our society. You will be entertained, educated and amazed.

Every Thursday at 9pm

eastafrika RADIO

06:00 Supa Breakfast
10:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM

Perry re-signs with Sydney Sixers for two more seasons

SYDNEY

ELLYSE Perry, the premier Australia all-rounder, has been re-signed by her WBBL franchise, Sydney Sixers, for a further two seasons.

The leading run-scorer in the WBBL, with 2612 runs against her name and 32 wickets to boot, Perry has captained the Sixers since the domestic T20 league's inaugural edition in 2015-16.

Having led them into the final four times, she was also able to lift back-to-back titles in 2016-17 and 2017-18.

She also topped the tournament run-chart in two editions on the trot - 2017-18 and 2018-19 - and was named Player of the Tournament in the fourth season for her 777-run tally, the most in a single edition.

A New South Wales native, Perry moved to Melbourne at the end of the 2018-19 season with her husband Matt Toomua, a rugby player who had joined the Melbourne Rebels.

Since the 2019-20 season, she has played state cricket for Victoria in the WNCL but whether or not she would move back to Sydney to continue her ties with the NSW-based WBBL franchise, remained a question.

However, prior to moving to Melbourne, Perry, in August 2018, had said she has "a lot of very strong ties to the Sixers and, particularly, the coach, Ben Sawyer," but "probably wouldn't think about it [the future of her association with the side] until I am off [the Sixers] contract", which ended earlier this year.

Speaking of Perry's resigning, the Sixers' general manager Jodie Hawkins said, "Ellyse has been a part of the Sixers from the very beginning. She was our first ever ambassador back in BBL01 and joined us as captain in WBBL01.

"She not only plays for the Sixers but is also involved in our program development. We look forward to her not only continuing to play, but also leaving her mark on the Club for years to come."

Sawyer, too, expressed his delight over the club's retaining arguably the most high-profile player in women's cricket.

"Ellyse has been our captain from the very beginning of this competition and we are extremely happy that she has extended her contract with us for the next 2 seasons," Sawyer said.

"On the field, Ellyse has been amazing for us throughout the history of the WBBL, but she is so much more to our club than just her on field performances.

"Ellyse has played an immeasurable role in the structure and philosophy of our club and, along with our other senior players, both Australian and International, has always had our club and its long term success at heart."

AGENCIES

CAF sets Tuesday deadline for Vodacom Premier League fate



Azam FC forward, Richard Djodi (R), dribbles past Polisi Tanzania players in a recent Vodacom Premier League clash which took place in Dar es Salaam. PHOTO: CORRESPONDENT JUMANNE JUMA

By Correspondent Michael

Mwebe

THE Tanzania Football Federation (TFF) has been asked by the Confederation of African Football (CAF) to state whether the former wants to either complete or cancel the topflight season.

In a letter issued to all 54 soccer federations, CAF said they expect the reply by May 5, in order to plan for continental club competitions next season.

The continental soccer governing body had, in the letter, also requested member associations to make a decision concerning determining the teams they will submit to participate in next season's CAF inter club competitions.

"In view of the current circumstances, we would like to inquire about the current situation of your leagues and national cup, as well as the strategies you intend to apply to finalize those competitions be it through completion or

annulment," CAF said.

Last month, the government of United Republic of Tanzania suspended all sporting events for 30 days before extending the suspension indefinitely.

The suspension signaled the end of the season for the top two

divisions in the country, Premier League and First Division League (FDL).

The season was suspended with a maximum of ten matches to go in the Premier League and the TFF is yet to decide on the fate of the season.

While there is no suggestion the campaign will be axed, there is no contingency plan in the league's own regulations which address what would happen if the season suddenly had to be scrapped before it is completed.

It is understood, however, that TFF intends to complete the season although a return date has not been set as the stakeholders are waiting to hear from the government before committing to a given action.

Vodacom Premier League leaders Simba are currently 17 points clear of nearest-rivals Azam FC in the standings as they aim to win the league crown for a third consecutive time.

The biggest dilemma would most likely come when it comes to deciding who should qualify for the CAF inter club competitions and which four teams would be directly relegated to the FDL.

The domestic soccer governing body will also find itself at crossroads as far as determining who goes for the relegation/promotion playoffs with FDL clubs is concerned.

Football leagues around the world, including the French Ligue 1, Belgium Pro League and the Dutch Eredivisie have already been canceled.

In Africa, while most leagues will have one week to decide the fate of their top flights, Mauritius have already decided to declare this season null and void and are seeking a fresh start when sporting events resume.

Football Association of Malawi creates COVID-19 relief fund

LILONGWE

THE Football Association of Malawi (FAM) has created a Special Relief Fund aimed at bailing out elite players and officials who rely on football as a source of income.

The FAM Executive Committee took the decision during an Emergency Meeting held via video-conference on Monday, to review the FAM Task Force report on the Impact of COVID-19 on Malawi football and recommended mitigation measures.

FAM president Walter Nyamilandu said during a media conference on Tuesday morning, that among those to benefit from the special fund are Super League club players and team officials, Women's Football Regional League teams and Elite Referees.

He disclosed that FAM intends to use FIFA Special Projects funding for 2020, amounting to US\$400,000, for the Special Relief Fund.

"FAM will offer monthly stipends to the above-mentioned beneficiaries of not less than minimum wage as prescribed by Malawi Government," Nyamilandu



Football Association of Malawi (FAM) president Walter Nyamilandu.

said.

"We will, in collaboration with relevant authorities like clubs and Associations, pay individual beneficiaries direct to their personal accounts between June and July."

"The Relief Fund will be assessed on a month-to-

month basis by the task force to determine the extent and continuation of the support."

"In the event that the situation normalizes, FAM will withdraw the funding, but after giving notice to the beneficiaries."

"We will immediately

write to FIFA to request for authorization to reallocate Special Projects funding for 2020 and upon FIFA's approval, the disbursement will start in June," Nyamilandu added.

Nyamilandu added that FAM will also bail out its Member Associations by

increasing the yearly subventions they receive directly by 50 percent.

"Bearing in mind that Affiliates' principle sources of revenues have been adversely affected with the situation at hand, the Committee Resolved to release the funds earlier than planned."

"These funds will henceforth be available from June. The subventions for Member Associations will come from the Operations Fund. In total FAM is expected to spend close to K350 million between June and December," he said.

FAM has also given direction on the football calendar as the association has committed to host all football competitions as planned in 2020 once football resumes.

The season will only go ahead with some adjustments to the fixtures, and can spill over to next year if the delay is within six months, April to September 2020.

If the delay is of more than six months, that is October and beyond, the season will be considered to have been lost and FAM

will start planning for another season, which would start January 2021.

On Social Responsibility Initiatives, FAM has offered the Ministry of Health Luwingu Technical Centre Premises in Mzuzu as a quarantine centre for COVID-19 during the pandemic.

"We feel obliged to help the nation in the fight against the pandemic.

We will collaborate with other partners on awareness campaign as well as resource mobilization to help in the fight against the COVID-19," Nyamilandu said. On the FIFA COVID-19 emergency funding, he said: "FIFA is trying to work on another emergency relief package for Member Associations. But we are not sure when it will be ready."

"That is why we have decided to create our own bailout plan. The FIFA package will supplement the bailout package that FAM has initiated."

Nyamilandu has since urged all football stakeholders to continue observing the precautionary measures to prevent the pandemic.

Flexibles by David Chikoko

COME SUNSHINE,
COME RAIN, YOU
ARE ALWAYS IN
A SUIT!



A GENTLEMAN
KNOWS NO
WHEATHER!