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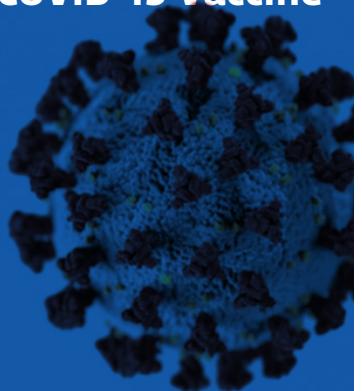


'RE-OPEN BORDERS TO REVIVE ECONOMY'

- IATA calls on governments to re-establish global connectivity to save jobs
- Botswana amongst African countries that remain closed
- Reopening borders with global health protocols key in economic recovery
- UNTWO pegs global tourism losses at over US\$300 billion



African Countries Engaging in Ground-Breaking COVID-19 Vaccine Initiative



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Hilton Garden Inn launches Clean Stay Programme



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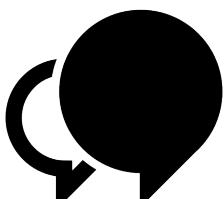
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'Re-Open Borders To Revive Economy And Save Massive Job Losses'

Botswana and most Africa countries remain closed to international travel even when calls for the reopening of borders to ensure a meaningful resumption and recovery of economic and social life are mounting. The re-opening of borders to allow international travel, is seen as key in reviving tourism and the economic activity to save jobs that have been lost globally due to the effects of the pandemic.

The International Air Transport Association (IATA) has added its voice to these calls, highlighting the need for governments to re-establish international connectivity by reopening borders to sustain airlines during the pandemic. This is a common call that has been made by the tourism industry, domestic and international which has been heavily hit by the effects of COVID-19.

"Specifically, IATA calls for governments to grasp the seriousness of the crisis facing the airline industry and its consequences for their citizens; and IATA urges governments to focus their attention on these key issues."

Botswana has opened its domestic air travel, with the national carrier Air Botswana plying the domestic routes. However, some of the country's routes like Maun and Kasane, are prime tourist routes and are not being fully serviced without international tourists.

Tourism in Botswana is a key sector of the economy which relies heavily on international tourists and while government approach to reviving the industry is to encourage domestic travel, some players in the industry posit that this will not help the industry. The pundits argue that international tourists are the backbone of the industry and therefore there is need to start a cautious and gradual process of reopening the borders.

Zambia and Nigeria recently announced partial opening of its air borders to visiting

international tourists to revive their economies. The two countries joined Benin, Egypt, Ethiopia, Rwanda, Seychelles, Tanzania, Tunisia

According to the latest edition of the UNWTO World Tourism Barometer, Covid-19 travel restrictions have led to 98 per cent fall in international tourist numbers in May when compared to 2019.

The Barometer also shows a 56% year-on-year drop in tourist arrivals between January and May. This translates into a fall of 300 million tourists and US\$320 billion lost in international tourism receipts – more than three times the loss during the Global Economic Crisis of 2009.

"This latest data makes clear the importance of restarting tourism as soon as it is safe to do so. The dramatic fall in international tourism places many millions of livelihoods at risk, including in developing countries. Governments in every world region have a dual responsibility: to prioritize public health while also protecting jobs and businesses. They also need to maintain the spirit of cooperation and solidarity that has defined our response to this shared challenge and refrain from making unilateral decisions that may undermine the trust and confidence we have been working so hard to build," The UNWTO Secretary-General Zurab Pololikashvili has said.

According to IATA the situation can improve with reopening of borders. IATA has called on governments to work together to urgently find ways to re-establish global connectivity by reopening borders and to continue with relief measures to sustain airlines during the Covid-19 crisis.

IATA's call reflects deep industry frustration as government policies such as closed borders, travel restrictions and quarantines continue to annihilate travel demand.

"Protecting their citizens must be the top priority of

governments. But too many governments are fighting during a global pandemic in isolation with a view that closing borders is the only solution. It is time for governments to work together to implement measures that will enable economic and social life to resume, while controlling the spread of the virus," said Alexandre de Juniac, IATA's Director General and CEO.

The world remains largely closed to travel despite the availability of global protocols to enable the safe re-start of aviation (Take-off guidance) developed by governments through the leadership of the International Civil Aviation Organization (ICAO) with the support of the World Health Organization (WHO).

"Airlines have been largely grounded for a half-year. And the situation is not improving. In fact, in many cases it is going in the wrong direction. We see governments replacing border closures with quarantine for air travelers. Neither will restore travel or jobs. Worse, governments are changing the entry requirements with little notice to travelers or coordination with their trading partners. This uncertainty destroys demand. Ten percent of the global economy is sustained by travel and tourism; governments need to do better to re-start it," said de Juniac.

The prerequisite to open borders is the ICAO Take-off guidance. Additionally, IATA is proposing travel bubbles to mitigate risks between specific markets and foresees a much wider and strategic use of Covid-19 testing as technology improves accuracy, speed and scalability.

"No government wants to import Covid-19. Equally, no government should want to see the economic hardships and associated health impacts of mass unemployment. Successfully getting through this crisis requires careful risk-management with effective measures. If government

policies focus on enabling a safe re-start, aviation is well-prepared to deliver. Risk-management is a well-developed discipline that airlines rely on to keep travel safe and secure," said de Juniac.

With the exception of some domestic markets there is little evidence of an early industry recovery. Airlines continue to lose billions of dollars and are facing difficult decisions to resize their operations and workforce for the future.

"Many airlines will not have the financial means to survive an indefinite shutdown that, for many, already exceeds a half-year. In these extraordinary times, governments will need to continue with financial and other relief measures to the greatest extent possible. It's a solid investment in the recovery because each airline job saved supports 24 in the broader economy. And a functioning airline industry will be a critical enabler for economies to regain their full power," said de Juniac.

"Governments have cooperated to set the guidelines for a safe re-start of aviation. But they have not cooperated to actually make a re-start happen. That's why 90% of international flying has stopped. The demand is there. When borders open without quarantine, people fly. But there is too much uncertainty in how governments are managing the situation for passengers to rebuild the confidence to travel.

"The global protocols for safely re-starting aviation are agreed and no industry is as experienced in successfully implementing global safety programs as aviation. But we need governments to take on the leadership to manage risks and adopt a mindset of not being defeated by this virus. Then, with testing, technology, science and determination we can reopen borders and get the world moving again," said de Juniac.

Additional Reporting by Bizcommunity, UNTWO.



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African Countries Engaging in Ground-Breaking COVID-19 Vaccine Initiative



While the race to find safe and effective COVID-19 vaccines continues, African countries are signing up to a ground-breaking initiative, which aims to secure at least 220 million doses of the vaccine for the continent, once licensed and approved.

All 54 countries on the continent have expressed interest in COVAX, a global initiative which is co-led by the Coalition for Epidemic Preparedness Innovations (CEPI), Gavi, the Vaccine Alliance (Gavi) and the World Health Organization (WHO). The partners are working with governments and manufacturers to procure enough vaccine doses to protect the most vulnerable populations on the continent.

Through the Gavi-coordinated

COVAX Facility, the initiative seeks to ensure access for all: both higher and middle-income countries which will self-finance their own participation, and lower-middle income and low-income countries which will have their participation supported by the COVAX Advance Market Commitment (AMC).

There are eight countries in Africa that have agreed to self-finance their vaccine doses through the COVAX Facility. This expression of interest will turn into binding commitments to join the initiative by 18 September, with upfront payments to follow no later than 9 October 2020.

"Equatorial Guinea has signed up to COVAX as it's the most effective way to ensure that our people can access COVID-19

vaccines," said Hon Mitoha Ondo'O Ayekaba, Vice Minister for Health and Social Welfare, Equatorial Guinea. "We are concerned as some wealthier countries have made moves to secure their own interests. We believe that through this initiative we can access successfully tested vaccines in a timely manner and at lower cost."

In addition, 46 countries in Africa are eligible for support from the financing instrument, the COVAX AMC which has raised approximately US\$ 700 million against an initial target of securing US\$ 2 billion seed funding from high-income donor countries, as well as private sector and philanthropists by the end of 2020.

"COVAX is a ground-breaking

global initiative which will include African countries and ensure they are not left at the back of the queue for COVID-19 vaccines," said Dr Matshidiso Moeti, WHO Regional Director for Africa. "By reaching beyond the continent to work together with other governments and manufacturers on a global scale and pooling buying power, countries can protect the people most vulnerable to the disease in Africa."

CEPI is leading COVAX vaccine research and aims to develop up to three safe and effective vaccines which will be made available to countries participating in the COVAX Facility. Nine candidate vaccines are currently being supported by CEPI; two are currently being tested in South Africa, in addition to other regions around the world.

"It's critical that countries in Africa participate in vaccine trials, in addition to the clinical trials taking place in other regions of the world," said Dr Richard Hatchett, Chief Executive Officer, CEPI. "Testing vaccines on the continent ensures that sufficient data is generated on the safety and efficacy of the most promising vaccine candidates for the African population so they can be confidently rolled out in Africa once vaccines are approved. CEPI is investing in the research and development of a diverse range of vaccine candidates, with the aim of delivering safe and effective vaccines to those who need them most through COVAX."

Through COVAX, vaccines that

have passed regulatory approval or WHO prequalification will be delivered equally to all participating countries, proportional to their populations. Health workers and other vulnerable populations will be prioritized and then vaccine availability will expand to cover additional priority populations in participating countries.

African countries will need to have in place the right systems and infrastructure to define the regulatory and ethical pathways for a quick approval of a candidate vaccine. They will need to have logistics and supply chain systems which can reach not only the traditional target populations for routine immunizations and campaigns but be ready to vaccinate a much larger target population.

"To roll out a vaccine effectively across countries in Africa, it is critical that communities are engaged and understand the need for vaccination," said Dr Richard Mihigo, Programme Area Manager, Immunization and Vaccine Development, Programme Area Manager, Immunization and Vaccine Development, WHO Regional Office for Africa. "It is important to already start working with communities to prepare the way for one of the largest vaccination campaigns Africa has ever experienced."

Dr Mihigo, Dr Hatchett and Vice Minister Mitoha Ondo'O Ayekaba participated in a virtual press conference on COVID-19 vaccine access in Africa today facilitated by APO Group.





(Reuters.)

Kenyans fear 'ecological disaster' if two swollen lakes merge

The fresh waters of Kenya's Lake Baringo teem with birds, fish, hippopotamuses and crocodiles and sustain tens of thousands of people. But none of them can survive in the alkaline Lake Bogoria nearby. Now heavy rainfall and ecological destruction means the two lakes are rising and may merge.

"It will be an ecological disaster if the two lakes meet ... There is only a small gap left," said Jackson Komen, senior warden for the government-run Kenya Wildlife Service (KWS) for Lake Baringo conservation area.

Baringo, which irrigates land and provides drinking water, has expanded 60% to 270 square kilometres (105 square miles) in the last seven years, he said. Lake Bogoria has swollen by a quarter to 43 square kilometres.

Conservationists said the rising waters are due to combination of unusually heavy rains and the silting up of the lakes.

Tor-Gunnar Vanegen, a scientist at the Nairobi-based World Agroforestry centre, said deforestation was causing erosion on nearby Tugen hills and the soil was washing into lake.

"That siltation is causing the shallow lake to rise," he told Reuters.

The flooding is driving farmers from their land and residents from their homes.

Three generations of Roberts grew up on Baringo's shores but the thatched roofs of their safari camp are now forlorn islands surrounded by water. The distance between the two lakes has halved.

"It is disheartening to watch the work that was done by your father and mother, and the work we have done ourselves, being destroyed by water," said Murray Roberts, whose Farmers say their grazing has been destroyed.

"I now have to start all over at new grounds. For now I live with my son close by," said Lechaki Parsaalach, who has lost

nine acres of land and his home.

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- Develop and nurture other relationships with key stakeholders including Regulatory Authorities.
- Implement the Enterprise Risk Management framework and review its effectiveness to ensure business compliance.
- Ensure appropriate staffing to conduct the business of the company, mentor subordinates and monitor the performance of the team to ensure discharge of company objectives.
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- At least ten years' general management level experience encompassing management of people and resources.
- A Masters' Degree in Business Administration, a degree in Insurance and Risk Management or Actuarial Science plus a professional qualification in Insurance/Reinsurance/Risk Management or related field
- A broad knowledge of the insurance and reinsurance industry across Africa.
- An understanding of business development and technical underwriting principles and processes
- Excellent leadership, communication, organizational and analytical and problem-solving skills.

If you are interested in applying for any of the above positions, please send your application by 11 September 2020 to info@cgreafrica.com. Applications must include a detailed resume and a motivation letter (including your salary expectation and copies of academic and professional certificates).



Dave Coffey (left) and Martyn Davies (right).

The Africa Automotive Forum: Jumpstarting the industry through insight, dialogue and debate

Africa has the potential to become the world's next automotive industry powerhouse. The opportunities are there – with a young, growing population and rapid urbanisation across the continent. But how can this potential be unlocked? What obstacles does the continent face in growing vehicle demand and becoming a true industry competitor? And how can regions unite to write the legislation that could see hundreds of thousands of jobs created?

These are just some of the questions that will be the focus of the upcoming virtual conference series, the AAAM Africa Automotive Forum, hosted by the African Association of Automotive Manufacturers (AAAM) and presented by Deloitte. Expert stakeholders from across the world will be providing their insight at panel discussions, that seek to unpack how Africa can jumpstart its automotive industry.

Ghana Trade and Industry minister Alan Kyerematen will give a keynote address and Mike Whitfield, AAAM President, Chairman of Nissan Group of Africa and Managing Director of Nissan Egypt will lead a discussion on enabling government policy with automotive industry practitioners. A whole array

of speakers from the automotive industry in Africa is lined up with various topics.

"The opportunities for growth are there, but there are still challenges across Africa. This conference is about unpacking those issues, finding solutions, and lighting the way to ensure our shared vision for the continent is achieved," said Dr Martyn Davies, Managing Director of Emerging Markets and Africa at Deloitte and who will be facilitating the sessions.

Dialogue throughout the conference will be split between three major themes:

Regional Value Chains

The plethora of fragmented, small automotive production facilities rather than a singular force across the continent appears to be the result of ineffective automotive policies, with only Morocco and South Africa standing out as having fully fledged industries.

"However, even these two countries are heavily reliant on the export of high-volume models to non-African markets, though the long-term sustainability of this is questionable," said Dave Coffey, CEO of AAAM. One of the solutions to this is the development of a pan-African automotive sector with the establishment of assembly

nodes/hubs in the South, West, East and North of Africa and a spread of value adding activity (e.g. component manufacture) to neighbouring economies based on their resources or comparative industrial advantages. Partnerships between countries have been key to the development of auto industries across the world; this facilitates scale which is necessary in this globally competitive industry.

"Not every African country is able to grow and industrialise a fully-fledged automotive industry sector. So, beyond these hubs, we need to build a hub and spoke model, where a hub such as Kenya, for example, can be supported by a supply spoke in a neighbouring country," said Davies

Enabling Policy Through Government

A lack of political will can be the death knell for any industry, which is why Coffey believes that it's time for automotive sector across the continent to push for legislative change, much like what has recently been seen in Ghana. The Ghana Automotive Development Policy, through its Ministry of Trade and Industry has already laid the way for the country to become a fully integrated and competitive

industrial hub in West Africa. However, other countries are failing to realise the potential benefits, and are focusing more on the imported, used vehicle industry.

"The political will to support the significant medium-term economic and good job creation benefits of an effective auto industry is often overshadowed by the short term gains of customs revenue for imported used vehicles – when duty is actually paid," said Coffey. To create a cross-continental industry, getting governments on board to support legislation that elicits investor confidence is paramount.

"The pending African Continental Free Trade Agreement could hold much promise for deeper value chain creation for the automotive value chain creation going forward," said Davies .

Driving Affordability

Creating vehicle demand is about affordability, because for many Africans consumers, the high cost of new vehicles is the main obstacle to ownership. Poor infrastructure and high logistics costs do not support a competitive value chain, but this can be changed with enough political will. "This could include effective policies

for financial institutions that



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supports affordable asset-based vehicle financing and alternate mobility solutions that stimulate demand," said Coffey.

"Prices are also inflated by bad infrastructure and taxation, so the first step is to reduce this dramatically – as we've seen in Ghana. – The importation of pre-owned, dumped and unroadworthy vehicles, needs to be controlled through legislation that protects the consumer and the local economy," said Davies.

Interest rates on new vehicles also remain an obstacle for prospective buyers.

"In Africa, you generally have interest rates above 20%, and that's not affordable. It is important that we explore solutions with governments. The question is, how can we work with financial institutions and the value chain to offer interest rates of 10% or less? That is fundamental to driving affordability," said Coffey.

"We hope that the African Automotive Forum can be a platform that allows us to find solutions to these burning questions, by bringing together some of the industry's greatest minds and using their lessons and applying it to the African context," said Davies.

"This conference, in partnership with AAAM, is yet another strategic initiative to promote the automotive industry and automotive industrialisation in Africa" he concluded.

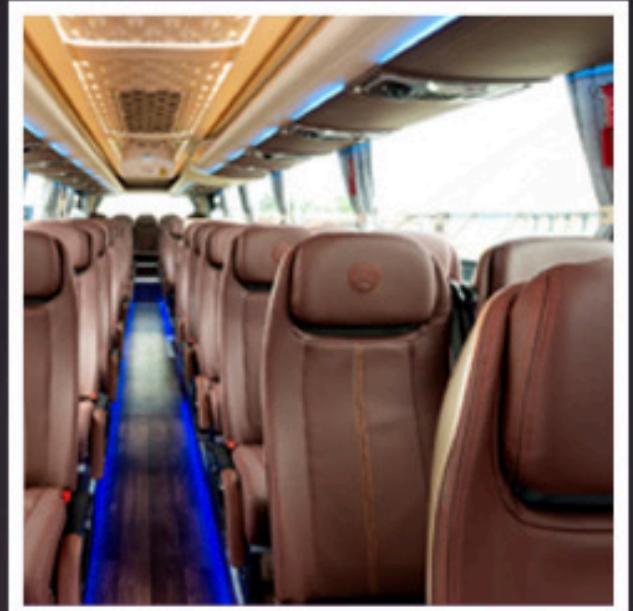
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Cashless Transactions - the New Normal post COVID-19

By Emmanuel Allotey

Digital banking has been the biggest winner during COVID-19. The restrictions in movement and social distancing rules have accelerated the adoption of digital solutions for everyday transactions. The World Health Organisation advise to the public to wash their hands after handling

money, especially if handling or eating food has fuelled fears that handling cash may lead to infection and driving the adoption of digital as the new preferred method for transacting.

The ease of access to debit, credit and prepaid cards from Financial Institutions and Mobile network operators has supported

the ability of individuals to perform cashless transactions.

The Internet, Mobile financial services, and Applications (Apps) have become a popular means for conducting financial transactions. Businesses are increasingly investing in an online presence to promote, advertise and sell their products and services. For digital savvy customers this is the

most convenient, time saving means of buying a product or service.

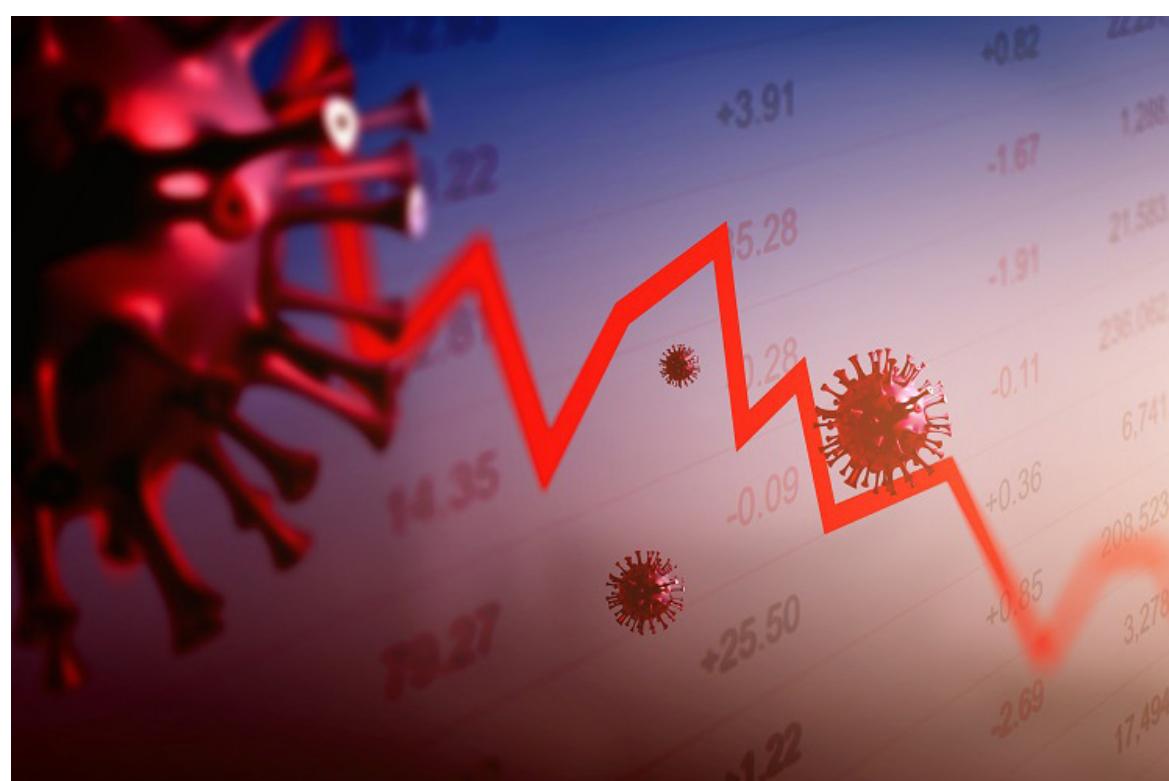
Point of Sale transactions performed using a credit or debit card is the most prevalent form of cashless transaction. The transaction is authorised either through manual entry of a signature / PIN or the card can be tapped near a point-of-sale

terminal that is equipped with contactless payment technology. A further alternative to using an actual card is using a smartphone or smartwatch with a payment application (like Apple Pay), transactions are completed by tapping the smart phone to the point of sale terminal.

Online or Ecommerce is another option that does not require handling of any cash or card and allows transaction of large amounts at a time. The shift in payment methods has also driven retailers and malls to improve their online offering. In response to rising online demand, e-commerce platforms were also compelled to improve or expand their delivery and payment services.

Mobile wallet are applications available on many mobile devices to store your payment information, such as credit cards, debit cards, gift cards, points cards and even tickets. Transactions through mobile devices has seen exponential growth since the introduction of Mobile wallets.

With more and more transactions moving digital there is the emergent risk of criminal activity and fraud. It is essential to guard your password and only make secure transactions at reputable merchants to safeguard against identity theft when performing all online and digital transactions. The pandemic has undoubtedly accelerated the uptake of cashless transactions and staying safe post the COVID-19 pandemic will remain top priority.



Money Lenders profiteering from COVID-19 Economic downturn

By Emmanuel Allotey

COVID-19 has ushered in an unprecedented contraction in economic activity across the world. The livelihoods of individuals have been impacted

by government-imposed lockdowns and movement restrictions introduced to curb the spread of the coronavirus.

Business have resorted to cost reduction initiatives including pay cuts, unpaid leave, and even

suspension of contracts with some non-essential staff being made to stay at home to avoid collapse. Individuals impacted by reduced income are having to resort to borrowing to meet their obligations.

Governments have directed Central Banks to reduce interest rates through monetary policy to stimulate economic activity. This means it should be cheaper to borrow from licensed Financial Institutions with interest rates linked to the central bank rate.

However, this benefit is forfeited by individuals when they seek financial assistance from unlicensed money lenders. Individuals struggling financially that have resorted to getting support from money lenders and other non-licensed micro financiers face aggravated financial woes due to exorbitant interest they get charged.

One of the challenges preventing the use of Financial Institutions is the perceived arduous documentation required and rigorous assessments before approval. This is a myth and needs to be dispelled. Financial Institutions continue to innovate and enhance their product and service delivery.

Financial Institutions have demonstrated their contribution to the economy during the COVID-19 pandemic by offering various relief programs for individuals and businesses. Unlicensed money lenders and other micro-financiers have not been able to offer the same reprieve.

The biggest drawback to borrowing from unlicensed money lenders are their illegitimate collection methods. Money lenders are vicious and go to the extent of threats and harassment just to recover their money. This added pressure may lead to mental distress and emotional breakdown.

If you have borrowed money from an unlicensed money lender, the most important things to remember are:

They are not allowed to do anything illegal to collect the money they have lent you, such as threatening violence or taking away your bank cards or valuables.

If you are threatened or attacked by anyone to whom you owe money, then you should contact the police straight away.

If you are struggling to repay consider renegotiating your payment arrangements, get advice from a specialist before you make a decision.

There are many other ways you can borrow money. Consult the nearest registered Financial Institution to explore your options. Remember borrowing more than you can afford can lead to financial hardship.

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For some 30 years now Limkokwing University of Creative Technology has given importance to skills development as a vital aspect of higher education. It sees education from an industry point of view and has developed its ecosystem to produce graduates able to transit seamlessly into the

digital and globalized workplace of today. ASIC of UK has formally recognized the University with a special award stating that the goals of the University adheres with the United Nations Sustainable Development Goals, demonstrating Global Inclusiveness as displayed throughout its international campuses.





Group Life Assurance - a need or a want?

By Joseph Kuaho - Botswana Life's Executive Head of Corporate



For many, understanding the ins and outs of various insurance solutions can feel overwhelming and even confusing at times. It is important to know what solutions exist, how they work and what works for you. Here, we look at one solution, Group Life Assurance, and unpack what it offers as well as how it works.

Group Life Assurance is a type of insurance policy in which a single contract covers an entire group of people in an organisation. The policy owner is an employer or an entity, and the policy covers the employees or members of the group. In the event of any type of accident or illness that

causes permanent disability, or even death, this contract would cover every member affected. All individuals are covered within the same benefit 24 hours a day, whether in the line of duty or at their respective homes.

When a company wants to insure its employees, it sends its employee data through their broker, who then submits the data to various life insurance companies for quotes. The company's quote is determined by various factors. This includes, but is not limited to, size of the selected scheme, profile of the employees in-terms of gender, the type of occupation or job description, age and the company's claim history experience.

Some may argue that the employee has little to no control over their individual coverage and that the cover does not continue or follow the employee if they decide to leave their job. However, Botswana Life does offer a conversion option where one can pay a calculate premium for the specific cover with no additional medical underwriting required.

Group Life Assurance

encourages employee retention because they feel taken care of and most importantly it covers employees who otherwise would not be able to afford individual life insurance policies. Grouping individuals together allows insurance companies to give more competitive pricing. It allows higher risk individuals to be given life insurance coverage, awarding insurance to all Batswana. Group Life normally covers all individuals up to the age of 65 even though the cover maybe extended to individuals up to the age of 75 under special requests.

How does contract termination occur? Just like any other policy, there are rules and regulations that have to be observed and carried out. When premiums are not paid the contract can be terminated. When cover is restricted to a calculated cover (known as free cover limit), individuals who exceed this cover are requested to undergo medicals and if they do not, their cover will be restricted.

With that being said, what makes Group Life really stand out from other assurances? It is important to note that Group Life and Credit Life are two different insurances with different purposes. Group Life covers groups of people in terms of death and disability, whereby their dependents benefit after their beneficiary passes away, whereas Credit Life covers loans that individuals take from financial

institutions such as mortgage, personal and car loans. When the individual dies or is permanently disabled, the insurance provider pays out the outstanding amount for the loan including the interest the loan would have accumulated.

Research as well as past cases in Botswana have shown that some companies find it more beneficial and cost-effective to get group life cover rather than the company paying out lump sums to families. It is only ethical that an employer offers a contribution towards an employee's family after they have passed on, and therefore it is imperative to narrate the need to further educate Batswana on Group Life Assurance benefits.

Even though this policy has been taken up at a higher rate in other developing countries (such as South Africa), recent research has indicated that only 20% of organisations are enrolled with Group Life Assurance, making it a necessity to keep combining efforts and spreading awareness.

Group Life Assurance was developed to be able to ensure that every Motswana has some form of insurance, ultimately assisting with the National Agenda (Government strategy) and financial inclusion aspect. Local companies are therefore urged to continue creating solutions and advocating for financial literacy. Conclusively, it is imperative to get more information, seek expert advice, and make more informed decisions, one that looks at more than just price.



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Reporting directly to the General Manager, the successful candidate's responsibilities will include and not "be" limited to the following:

- Develop short, medium- and long-term sales strategy for the television station as a national broadcaster.
- Actively seek out and cultivate new business opportunities
- Prepares unique, tailor made pitches and presentations for potential and existing clients
- Meet with key clients, assisting sales representatives with maintaining relationships and negotiating and closing deals.
- Direct staffing, training, and Performance management.
- Prepare periodic sales report showing sales volume, potential sales, and areas of proposed client base expansion.
- Develop a short, medium-and long-term marketing strategy that will help achieve the set sales targets and position the Station as the electronic medium of choice for both advertisers and viewers in our target segment.
- Continuously monitor market trends to ensure that the Station remains relevant to its viewers.
- Identify nontraditional revenue generating initiatives
- Manage the sales department's budget and ensure that cost effective decisions are always taken.
- Liaise with Content Manager to develop programming content that is relevant to the Station's target audience and advertisers.
- Develop, maintain, and update CRM database on an on-going basis
- Conduct regular market research
- Develop and manage digital platforms



Knowledge, Skills and Competencies

- Exceptional written and oral English communication skills
- Excellent interpersonal skills, and able to work collaboratively throughout an organization
- Strong relationship building skills and the ability to work with people at all levels
- Significant experience in a similar role and position within the media sales arena
- Experience of preparing high quality reports for internal or external presentation
- Broad awareness of the medium
- Good interpersonal skills
- Excellent knowledge of the audience
- Ability to keep abreast of trends in the industry
- Good team leadership and team building skills
- High level of creativity, inspiration, innovation and ability to think "outside the box"
- Ability to work within a budget
- Flexible and open to changes
- Practical problem solver

Educational qualifications and Experience

- Degree or Diploma in any Business / Media related course
- 5 years or more experience as sales manager or senior sales position in media preferably in broadcasting
- Own transport will be an added advantage

Applications

Only candidates who meet the above job requirements should apply enclosing their CVs, educational qualifications, and a short PowerPoint presentation (3 pages) on sales and marketing, in a TV station to malebogo@ymh.co.bw

Closing date: 18th September 2020

Standard Bank Botswana well Capitalised amidst Covid-19

Standard Bank Botswana (SBB) has reported in its half year results for the period ended June 2020 that it has remained well within regulatory capital thresholds and registered a 25 percent Overall Net Interest Income (NII).

The results show that Common Equity Tier (CET1) moved 11 percent down mainly driven by dividend pay-out and Additional Tier 1 capital distributions during the period as this was partially offset by positive performance during the period.

Regulatory adjustments were higher in 2019 as day 1 IFRS 9 impact amortisation continues to taper down. "We expect that the second half of the year will be punctuated by intermittent lockdowns of localities while the disruptions on global supply chains will likely persist, albeit with some level of reprieve," said Managing Director (MD) of SBB Mpho Masupe. He highlighted that there is a consensus on a pronounced contraction in the global and regional economies adding that the domestic market is no exception.

Despite the registered 1 percent drop in the average interest earning book base, reflecting improving margins the MD explains that the overall gross yield is 30 basis points (bps) higher against a corresponding 30 bps drop-in rate paid. He further explained that driving improved margins were a range of strategic portfolio return management measures across certain classes of assets, built on a more supportive, lower cost stable liquidity profile.

Although the bank remains well capitalised, Masupe notes that this reflects a need to turn to post Covid-19 reconstruction, against a backdrop of significantly expanded Government and Central Bank financial position. However, he explains that there is a glimpse of hope as early signs of economic activity recovery are beginning to emerge albeit amid a resurgence of Covid-19 infections.

The results state that Global growth is expected to improve in the Third Quarter (Q3) as output gaps are likely to keep unemployment relatively high and inflation low adding that weak energy prices will also likely cap inflation.

The results state that overall credit growth remained concentrated in the good book, with a 15 percent overall growth in stage 1 and 2 advances against a 26 percent drop in stage 3 loans. This the MD explains corresponds to a 15 percent drop in overall Expected Credit Loss (ECL) provisions on stage 1 and 2 advances, albeit a 28 percent acceleration on ECL against stage

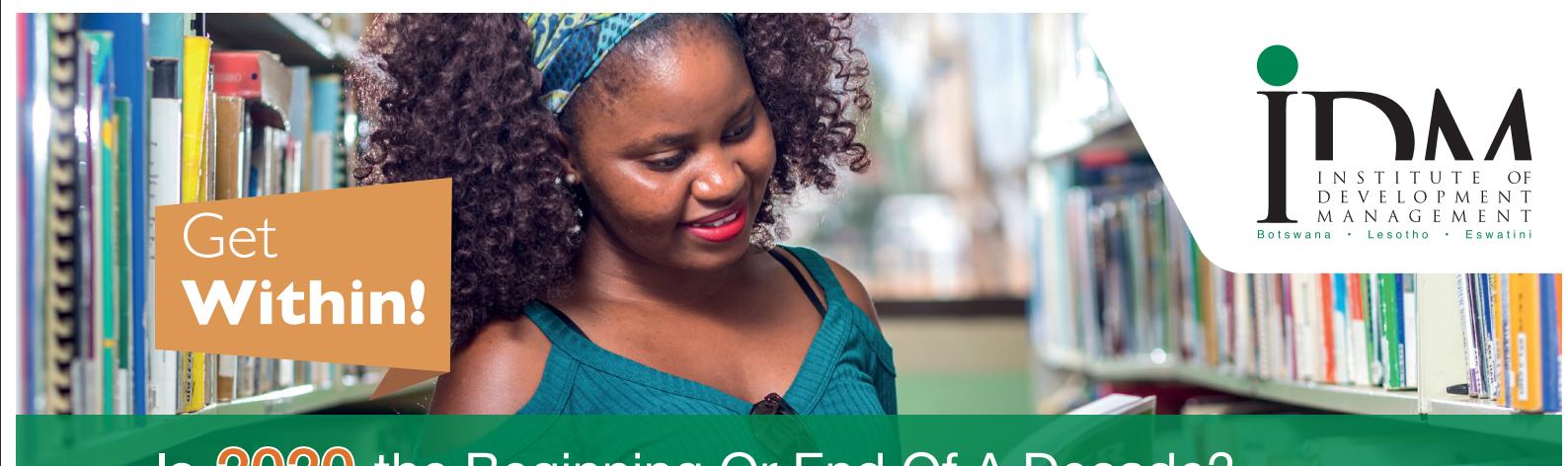
3 loans, as expected.

The Bank however reports that it maintains adequate collateral cover over significant exposures, and the entire portfolio is reviewed and stress tested regularly to foresee impact of likely horizon risks and manage them accordingly.

Global growth forecast for 2020 has been revised to -3.3 percent (from -2.6) to reflect further downgrades for most regions, apart from Asia. Global Gross Domestic Product (GDP) is forecast to recover to a 5.5 percent expansion in 2021, followed by a slower growth

of 3.5 percent in 2022, falling below the 25-year average pace of 3.7 percent. Regional Economy Sub-Saharan Africa is expected to contract by 3.2 percent in 2020, with contraction in Nigeria and South Africa expected at 4.3 percent and 8.0 percent respectively.

The International Monetary Fund (IMF) estimates that per capita GDP in Sub Saharan Africa (SSA) could fall back to 2010 levels as a result of the pandemic, reversing gains from almost a decade of growth. Africa should see a technical bounce back in real GDP in 2021 from this year's low base as containment measures are eased. However, the results state that outlook beyond 2021 is less certain, given rising public debt profiles and the risk that this constrains investment.



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• Diploma in Educational Management and Administration	Francistown /Gaborone
• Diploma in Information Technology	Francistown /Gaborone
• Diploma in Human Resources Management	Gaborone
• Association of Accounting Technicians	Gaborone
• Chartered Institute of Purchasing and Supply	Francistown /Gaborone
• Bachelor of Project Management	Francistown /Gaborone
• Bachelor of Public Finance and Accounting	Francistown /Gaborone
• Bachelor of Education (Management)	Francistown /Gaborone
• Bachelor of Archives and Records Management	Francistown /Gaborone
• BA (Hons) Early childhood Studies	Francistown /Gaborone
• Bachelor of Office Management	Gaborone
• Bachelor of Accountancy	Gaborone
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You can apply online at www.idmbls.com. Access the application form through the downloads section.

CLOSING DATE: 30th September 2020

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FRANCISTOWN OFFICE

The Admissions Office
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Hilton Garden Inn launches Clean Stay Programme

The Hilton Garden Inn in Gaborone has launched the Hilton Clean Stay, an industry leading programme of cleanliness and disinfection, which will apply to all its hotels across the globe in an effort to mitigate the risks of Covid-19 transmission.

The programme was developed in collaboration with RB, the makers of Lysol and Dettol. Amidst a global pandemic, the Hilton Clean Stay ensures guests

enjoy a cleaner and safer stay, building on the standards in place before.

The new hotel standards include Hilton CleanStay Room seals that indicate to guests who are the ones to break the seal that the room has not been interfered with since thorough cleaning and disinfection.

There is also extra disinfection of frequently touched areas,

increased frequency of cleaning and disinfecting public restrooms, fitness rooms, laundry rooms, restaurant surfaces, meeting rooms and staff areas. Two-meter social distance markings are visible throughout the hotel including in elevators, which allow only two guests maximum at a time.

There is provision of sanitizers and disinfecting wipes throughout the hotel to provide an extra

feeling of safety. Guests to Hilton Garden Inn may enjoy contactless check-ins and unlock their rooms using smart phones with the digital key via the Hilton Honors Application. Guests need not touch any menus as restaurant menus are available via QR code scanning available on each table.

The Hilton Garden Inn is Botswana's first and currently the only Hilton hotel and is a proud investment of the Botswana Public Officers Pension Fund (BPOPF).

Rutang Ruth Kerumile Moses, Chairperson of Letsema Hospitality, an investment holding company that manages BPOPF investments said of

the hotel "I'm pleased to confirm as Letsema Board, as well as BPOPF we have been continuously pleased with the performance of the Hilton Garden Inn since it started operating, it had an excellent start and its performance has been consistent throughout 2019 until end of 1st quarter 2020, when the global pandemic, Covid-19 hit the industry."

Moses said Hilton Garden Inn - Gaborone has created jobs for 100 people and 99 percent are locals, adding that the jobs have remained safe even with the effects of COVID-19 pandemic.

The launch was graced by various tourism industry players and hospitality stakeholders. The Clean Stay programme was launched at the same time with the introduction of the new General Manager, Thabani Ndlovu, who is ranked among the top 100 women in tourism in Africa by ATQnews.

General Manager of Hilton Garden Inn Gaborone - Ms Thabani Ndlovu



Board Chairperson of Letsema Hospitality - Ms Rutang Moses



Maun Lodge – Gateway to the Okavango



Tourism has always been big business in Botswana and among

the most iconic of lodges in

delegates. Available as well is a bar and restaurant fit for smaller meetings and private dining events. For those who enjoy exercise, Maun Lodge has a gymnasium and swimming pool. Maun is a tourism town and in many ways a frontier town, and at Maun Lodge you have guidance on the numerous travel and tour operators in the area and where you can find camping and safari equipment.

Different ways to stay

There are three different options when it comes to your stay at Maun Lodge. There are budget chalets, standard hotel rooms and riverfront rooms. With the rise of the Thamalakane River's water levels, riverfront rooms are particularly attractive at the current time.

Activity Tours

Exploration is often what draws people to Northern Botswana and as such a number of tour activities can be arranged at Maun Lodge. Among the best ways to glimpse the waterways and the massive expanse of the islands, tributaries, floodplains and rivers that form the delta is through scenic helicopter flights. Alternatively, such exploration can be done with light aircraft. Another activity to engage in during your stay includes day trips into the Okavango Delta, ideal to satisfy one's urge to immerse oneself in nature.

a country filled to the brim with excellent lodges is Maun Lodge. Maun Lodge is a great place to visit and to unwind. As Maun is the gateway to the Okavango, a visit on a tour of Botswana would be all the more immaculate having visited Maun Lodge.

Facilities

Maun Lodge offers conferencing facilities capable of hosting an audience of 500



YOUR GATEWAY TO THE OKAVANGO DELTA

Maun Lodge is a 140 room hotel offering different styles of accommodation that cater for both international, local tourists and people visiting Maun on business. With various dining options and conference facilities on offer, which can seat up to 500 delegates. Maun Lodge aims to meet the best standards and has quickly become a first choice for the diverse market, from local government officials, residence and to international tourists.

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Oghiabekhva makes history in UEFA Women's Champions League

Nigeria striker Emuidzhi Oghiabekhva has become the first African to clinch the golden boot in a UEFA Women's Champions League following her exploits for Minsk.

The 30-year-old netted 10 goals in seven Champions League outings for Minsk in the 2019/20 season to share the golden boot.

To achieve the feat,

Oghiabekhva netted six goals in the qualifying rounds before adding four in the main tournament despite Minsk were eliminated in the Round of 16 by Spanish side, Barcelona.

She will have to share the prize, however, with Arsenal's Vivianne Miedema and Breidablik's Berglind Bjorg Borvaldsdottir recording the

same goalscoring feat during the just-concluded European competition, which was won by Lyon.

Her appearance in the 2019/20 Champions League marked her fourth outing with Minsk and eighth since 2009, having previously represented Rossiyanka twice, Energiya Voronezh, and BIIK Kazygurt once.

Her latest feat summed up her remarkable year 2019 as she netted 29 goals in 17 league outings for Minsk, totaling 44 goals in all competitions, including five in the Belarusian Women's Cup.

She inspired Minsk to a domestic treble in 2019, including the Women's FA Cup and Super Cup, and saw her being crowned the Belarusian Women's League Best Player of the Year.

She has already continued from where she left off last campaign, scoring 17 goals in 11 outings in all competitions this season before an injury forced her to part ways with Minsk in August.

(Cafonline.)

'Mozambique Means So Much To Me'- Mexer



time top goalscorer. From his shadow emerged a talented young defender by the name of Edson Andre Sito. Born in the capital, Maputo, in 1988, he has built on the early promise he showed to become a mainstay of the national team. More commonly known by his nickname Mexer ('The Restless One'), he is one of the few members of the current line-up who featured at the 2010 Africa Cup of Nations.

"When you experience highs like that, it makes it you feel even more sad that we've gone the last ten years without tasting the joy of qualifying for a tournament again," he said. "We've been through some tough times but we've now got lots of reasons to be optimistic about the future of the national team. Just as we had back then, we've got some quality youngsters who want to succeed and who are benefitting from playing in Europe, most of them in Portugal."

Just as in 2010, the current Mozambique line-up boasts an iconic player of its own: Mexer. And while Tico-Tico played his best football for the national team, the central defender, who has won 50 caps and scored

three goals for his country, has gained additional respect for having established himself in Europe, the promised land for every young Mozambican player.

After proving his worth in the Portuguese league with Olhanense and National, Mexer made his mark in France, impressing first of all with Rennes, where he won the Coupe de France in 2019, and then with Bordeaux last season.

"I've been in France for six years now and I feel as settled in the league as I do in the country itself," he said in French with a Portuguese twang. "And if the experience I am picking up in Europe can help Mozambique, then so much the better. That's what our national team is lacking. Obviously, the Mozambique fans expect a lot of me because I play in Europe, but I feel that brings me more support than pressure. I feel like there's a lot of respect for me."

Mixer is not someone to mess with on the pitch. Standing 6'1 (1.86m) tall, the rugged centre-half is quick and combative with it. Off it, however, he is an easy-going character who lets his emotions show when talk turns to his homeland: "Mozambique

It has now been ten years since Mozambique last appeared at the CAF Africa Cup of Nations, when the qualifying competition also doubled up as the preliminaries for the 2010 FIFA World Cup South Africa™. Though the Mambas missed out on a place at the world finals, they sprang a surprise by taking points off Nigeria and Tunisia to earn a ticket to the continental finals for the first time in 12 years.

It was quite an achievement for the Mambas and was inspired by Manuel Jose Luis Bucuane, better known as Tico-Tico, a legend of Mozambican football and the national team's all-

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HONOURABLE JUSTICE TAFIA

IN THE HIGH COURT OF THE REPUBLIC OF BOTSWANA
HELD AT LOBATSE

CASE NO. CVHGB-000632-17

In the matter between:

AUTO SUECO BOTSWANA (PTY) LTD

Plaintiff

And

NEXT SUPPLIES AND LOGISTICS (PTY) LTD

Defendant

NOTICE OF SALE IN EXECUTION

BE PLEASED TO TAKE NOTICE THAT pursuant to the Judgment granted by the above Honourable Court the following property will be sold by **DEPUTY SHERIFF OMPHOMETSE PETER KAISARA** by public auction to the highest bidder as follows:

DATE OF SALE: 22nd September 2020

VENUE: Plot 8329, Tlokweng

TIME: 10:00 am

TERMS OF SALE: Cash or bank guaranteed cheques

PROPERTY TO BE SOLD: Volvo FM400 Engine Number D13091640 Chasis No. UV2JSGOD37M875088 registration number B848 AUM WHITE without Gear Box.

DATED AT GABORONE ON THIS 25TH DAY OF AUGUST 2020

Deputy Sheriff Omphemetse kaisara
Tel: 3973799/72195113
c/o RAHIM KHAN & COMPANY
Plaintiff's Attorneys
Office # 1, Plot 50362
Showgrounds Office Park
P O Box 1884, Gaborone
Tel. No. 3188988/9
Fax No. 3188951/990
E-mail: gnanyaro@rahimkhan.co.bw
[GAN/sm/AUTS/0017]

means so much to me," he stressed. "The emotion never changes when you play for the national team. It is special. It's overwhelming."

Aiming high

That is just as well given the imminent return of international football after it was put on hold by the Covid-19 pandemic. In Africa that means qualifying matches for the 2022 Africa Cup of Nations and Qatar 2022, in two separate competitions.

Mozambique are well positioned in both of them, having kicked off their bid to reach the continental finals with a 2-0 win over Rwanda and beaten Mauritius 3-0 on aggregate in the first round of the Qatar 2022 preliminaries.

"Let's be honest and accept that reaching the World Cup is a bit of a tall order for our

country," said Mexer of a qualification campaign in which the Mambas have now been drawn with Cameroon, Côte d'Ivoire and Malawi in Group D. "It's in our blood to give our all, though, and to believe that we can do it. You just never know."

In his eyes, a place at next year's Africa Cup of Nations is much more of a realistic goal for Mozambique, with the Mambas currently sitting top of a group that again features Cameroon, as well as Cabo Verde and Rwanda. "We've missed too many continental finals in the last few years and it's time we made amends," said Mozambique's Mr Experience. "I get the sense that the wind is blowing in a different direction now. I'm optimistic."

(Fifa.com)



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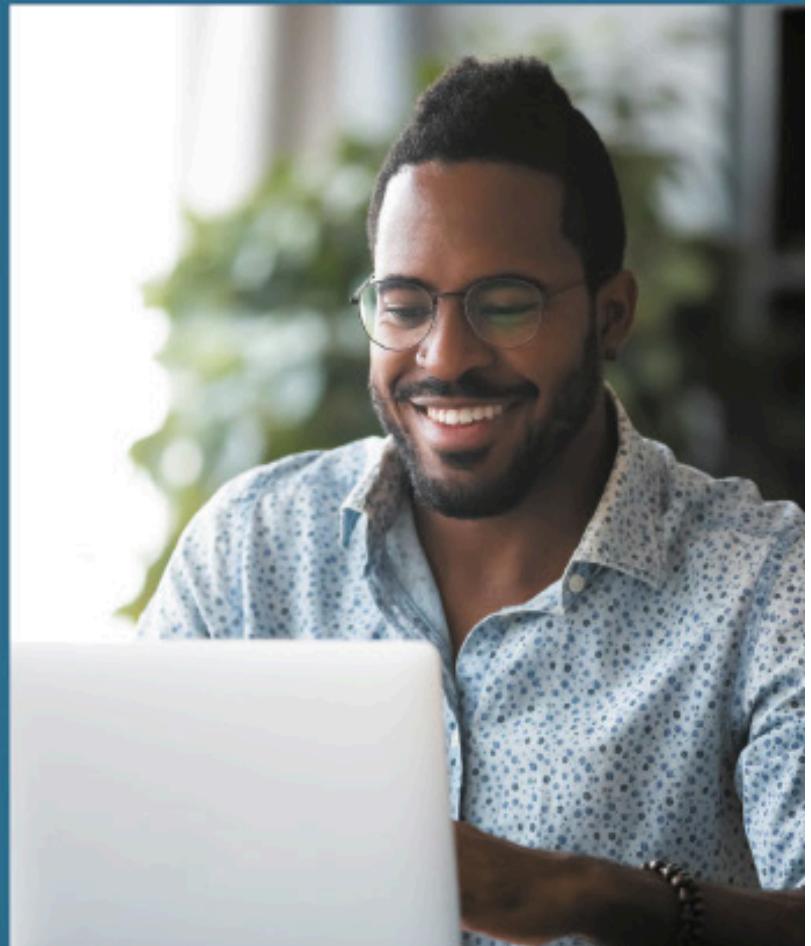
October 6th

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November 10th

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BANDA: Zambian Packing a Punch in China



Barbra Banda defied her parents on the way to becoming the first Zambian woman to play professional football in Europe, then as captain led her country to a maiden Olympics.

She is also an undefeated boxer. Not bad for someone who is still only 20. The latest chapter in Banda's journey saw her leave Spain for China, where she had to quarantine in a hotel for two weeks ahead of the new season because of the coronavirus.

Underlining that Banda is not one to waste time, the prolific striker scored just 23 minutes into her debut Sunday in the Chinese Women's Super League for Shanghai Shengli. It was some goal, Banda picking the ball up

just inside her own half, racing past two defenders and slotting home as Shanghai won 5-0. She scored twice more on Wednesday.

"I started playing football when I was a very tender age, it was somewhere between six or seven years old," Banda told AFP by telephone from the southwestern Chinese city of Kunming, where the league is taking place behind closed doors because of the pandemic.

"Actually, by the time I started, I used to play with boys because the academy that I was playing for didn't have the lady's team." That made Banda tougher.

"Whether anyone made a comment about me I was just determined because I really

wanted to play football," she said.

"I thought it was my career so I wouldn't mind what people say, I'll keep on playing with the boys."

Her parents, concerned that football was damaging her schooling and saying it was not a sport for girls, were another obstacle.

"In fact, I just used to run away," said Banda, who was born in the Zambian capital Lusaka, laughing at the memory from when she was a single-minded 11-year-old.

"I just had to get my boots (from home) without them knowing that I'm going to play football because if they know this, they won't allow me."

"I would throw them (boots) out the window, then go out the door, and they'd think maybe she's just going outside, and then I'd go round to get them."

Banda has justified her devotion to football, spending 15 productive months in Spain with EDF Logrono before moving to China in January.

In March, just as coronavirus was bringing almost all sport to a halt, the then-19-year-old captained Zambia's women to qualify for their first Olympics, upsetting the odds.

It is fair to say that her parents are now fully behind her.

"It's just brought the happiness in the country and everyone now is talking about women's football because in Africa it's not really that developed," said Banda, who has scored at least 28 goals in 32 games for the "Copper Queens".

"So, they were only concentrating on men's teams, but now at least they're talking about women." Cafonline.

The Tokyo 2020 Games were put back a year because of the virus, delaying also Zambia's historic tilt at a medal, but Banda says it means they now have more time to prepare.

It is a reflection of Banda's sporting prowess that it is not inconceivable that she could have made it to Tokyo by another route -- as a boxer.

Inspired by compatriot Catherine Phiri, who held a world title in 2016-2017, Banda tried boxing at the age of 16.

Perhaps unsurprisingly, she had the talent for it, racking up five victories in five professional fights.

"Actually I'm good, I'm very good," she said.

Banda then had to make a choice, but after all she had battled with, there could be only one winner-woman.

"My mind was too much into football so that's why I couldn't concentrate much into boxing," she said.

"I said I have to go with the way I'm more comfortable with."

(Cafonline).



Her parents, concerned that football was damaging her schooling and saying it was not a sport for girls, were another obstacle.

"In fact, I just used to run away," said Banda,

