



EARLY CHILDHOOD

GROWING ZAMBIA TOGETHER



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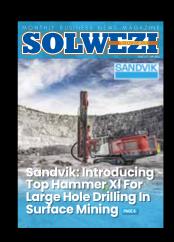


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EDITORIAL



Airtel tackling digital finances fraudsters...

AIRTEL Mobile spreading its digital financial services countrywide brings numerous advantages to the rural dweller and especially where banking facilities are unknown.

That rollout simultaneously serves as a means of educating clients of the many possibilities that are brought well within reach through this kind of mobile service.

But as Airtel has noticed already, customers need much education and sensitisation against fraudsters who are preying on the ill-informed to dupe them of their hardearned monies.

Clients should be consistently discouraged from giving away their pin codes in the name of getting wealthy quickly, and should be further weaned from expecting freebies through cellular phone networks.

As seen in recent times, the increase in Internet coverage inadvertently expands fraudulent activity. Increases in social media outreach also increase operational spaces for fraudsters.

Airtel advises that there is no miracle money in digital financial services, which message needs to be conveyed far and wide so that clients no longer imagine supernatural finances in their world.

Spreading digital literacy while facilitating, courtesy of Airtel, is the way Zambia must go.



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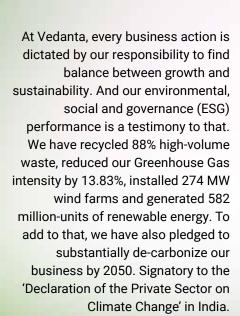
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BALANCE

is at the heart of nature and our business too.



At Zambia's KCM, we want to work with all stakeholders to reach an agreement on our return to manage KCM as an integrated asset to create value, enhance production & offer job security. Vedanta pledges US\$1.5 BN to develop KCM into one of the world's largest copper producers, and to invest significantly into new community infrastructure & social programmes. We are fully committed to paying our outstanding dues to suppliers and creating the best working conditions for employees. Ensuring the highest standard of environmental practices on water recycling, whilst reducing noise pollution through the deployment of the most advanced, environmentally clean technologies.

Vedanta ranks 2nd in the metals and mining category, Asia Pacific Region in the 2020 global edition of Dow Jones Sustainability Index.

Vedanta is the largest Indian company in South Africa and Namibia. Largest Indian producer of Zinc, Silver, Aluminium and Steel. Largest Indian private producer of Oil & Gas.



Majority shareholder of KCM



he new, groundbreaking drilling system, best suited for large-scale quarry and surface mining customers, offers a faster, more fuel-efficient, and more cost-effective way of drilling holes in 140-to-178-millimeter (5.5 to 7 inch) diameter.

The components of the system—a new Pantera™ DP1600i drill rig, new RD1840C rock drill and new LT90 rock tools—are all optimized to work together seamlessly for exceptional drilling results.

HIGHER PRODUCTIVITY-LOWER FUEL CONSUMPTION

Sandvik is challenging the industry by introducing a groundbreaking top hammer drilling innovation as a viable alternative to down-the-hole (DTH) drilling, on a much larger scale than before.

The Top Hammer XL drilling system expands the hole size range of top hammer drilling to up to 178 millimeters (7 inches) and provides a faster and more fuel-efficient drilling method that can considerably reduce CO2 emissions.

A FULLY OPTIMIZED SYSTEM

The heart of the Top Hammer XL system lies in Sandviken, Sweden, and Tampere, Finland, where all the components have been designed and manufactured. They work seamlessly together and provide smooth operation and a highly productive system with optimum drilling results.

"A key asset of the Top Hammer XL drilling system is that all three main components—the drill rig, rock drill and rock tools—have been reviewed, redesigned and mutually optimized," says Jukka Siltanen, Product Line Manager, Rock Drills at Sandvik Mining and Rock Solutions.

PROVEN EFFICIENCY THAT MAKES A DIFFERENCE

The efficiency of the new Top Hammer XL drilling system stems from the three components.

The proven carrier offers a solid base for the extremely powerful rock drill that generates an optimum pulse for the effective tooling system, which in turn transfers the high-energy shock wave with minimum losses to the rock.

The Top Hammer XL system has been thoroughly tested and proven in several field tests by drilling more than 100,000 metres in challenging rock conditions. The test results in the given conditions show a 50 percent reduction in fuel consumption, 25 percent reduction in total drilling costs and 15 percent increase in productivity compared with the down-the-hole (DTH) drilling method.

PANTERA DP1600I-NEXT LEVEL CHOICE

Pantera™ DP1600i is the newest member of the Pantera DPi series, family of intelligent top hammer drill rigs, characterized by high penetration rates and advanced automation options for data-based fleet management and drilling performance optimization.

Designed for large hole size drilling, the Pantera™ DP1600i, with its practical intelligence and support for higher-level automation solutions, is perfectly suited to production drilling in large quarries or open pit mines.



Pantera™ DP1600i is the newest member of the Pantera DPi series, family of intelligent top hammer drill rigs, characterized by high penetration rates and advanced automation options for data-based fleet management and drilling performance optimization.

The new Pantera™ DP1600i is based on the reliable and proven Pantera DPi series platform, with upgraded key components to meet the needs of the Top Hammer XL system.

Together with the powerful RD1840C rock drill and robust LT90 rock tools, the end result is extreme capacity for a larger hole size, without increasing the actual physical drill rig footprint. Pantera™ DP1600i offers the highest power in its class, which can be customized with a variety of options to meet special requirements.

With a long track record and proven performance in top hammer drilling, PanteraTM DP1600i will bring a true productivity boost to surface mining customers, featuring next-level technical solutions that provide power, fuel economy, more uptime hours and smooth flow of operation.

"The Pantera DPi platform has proven itself over the years, starting as far back as 2008, so it was a natural choice to upgrade the existing platform to the next level for this new solution," explains Jarno Viitaniemi, Product Manager, Surface Drilling at Sandvik Mining and Rock Solutions.

Pantera™ DP1600i drill rig is available with Tier 3 and Stage 5 engine emission versions.

RD1840C ROCK DRILL—MORE POW-ER THAN EVER

The new RD1840C rock drill is designed for large hole drilling with high 49 kW (66 hp) drilling power.

Its robust design and well-balanced long piston percussion package are made especially for demanding circumstances. The new layout of pressure accumulators maximizes efficiency and minimizes hose vibrations. The state-of-the-art manufacturing process ensures the required high quality of the rock drill components.

The long piston technology generates high-impact energy with optimum pulse form. This provides perfect drilling performance in large hole drilling without compromising the rock tools' service life.

The geometry and physical dimensions of the new RD1840C rock drill have been optimized for the entire Top Hammer XL drilling system.

As an additional option, RD1840C will be available with the Sandvik Rock-



Sandvik_Top Hammer XL_LT90_rock tools

Pulse $^{\text{TM}}$ tool stress monitoring system later in 2021.

The system offers the drill operator real-time measurement data on three key drilling parameters: drill bit response, tools load and feed level. The system measures the stress waves and guides the operator to find the right drilling parameters for the best rock contact and performance.

LT90 ROCK TOOLS—A BOOSTED DRILLING EXPERIENCE

The LT90 rock tools are developed to perfectly match the other components in the Top Hammer XL system.



The tools; consisting of a shank adapter, MF tube rods and drill bits—offer the best possible drilling dynamics and rock-breaking efficiency.

"Our patented and optimized LT90 rock tools design increases productivity, improves hole straightness and provides great coupling characteristics and a long service life. All in all, this new shoulder-driven system with a double-pass thread gives our customers a much better drilling experience.

"Combined with Sandvik Rock Tools class-leading services, it will truly help our customers reach new levels in their drilling operations," says Fredrik Björk, Product Manager Top Hammer Surface Tools at Sandvik's Rock Tools Division at Sandvik Mining and Rock Solutions.

The LT90 shank adapter, using high-quality steel, is designed for optimal energy transfer from the rock drill piston into the drill string and is developed in close collaboration between Sandvik's experts on both rock tools and rock drills to ensure ideal performance.

With the new MF tube rods, developed to convey high-energy shock waves with minimal energy loss in the threads, Top Hammer XL customers will get a higher rate of penetration, straighter holes and increased service life for the whole drill string.

The optimized thread design minimizes stress levels from bending, in addition to which excellent coupling characteristics are seen in the double-pass thread of this tool system. Premium steel grades and heat-treatment processes further improve its durability.

Sandvik's classic and patented retrac

"Our patented and optimized LT90 rock tools design increases productivity, improves hole straightness and provides great coupling characteristics and a long service life. All in all, this new shoulder-driven system with a double-pass thread gives our customers a much better drilling experience.

design form the base for the LT90 drill bits, with a strong gauge row, excellent flushing, high rock-breaking capabilities and reduced hole deviation.

The drill bits are available from 140 to 178 millimeters (5.5 to 7 inch) and can be delivered with standard carbide grades as well as PowerCarbide , depending on the rock formation.

CUSTOMER IS THE KEY

With the new Top Hammer XL system, Sandvik complements its offering for surface mining customers in the continuous search to find optimum drilling solutions for different requirements.

"Our aim is to serve our customers with the best solutions for every application and in all conditions in order to maximize their productivity with a strong focus on safety and sustainability. We are extremely excited to lead the way in the industry as Top Hammer XL opens up completely new possibilities for our customers to improve their operations," explains Petri Virrankoski, President, Surface Drilling at Sandvik Mining and Rock Solutions.

The Top Hammer XL drilling system is also part of Sandvik's commitment to use engineering and innovation to make the shift that will drive safer and more sustainable business.

In addition, to excellent drilling results, it will offer an effective solution to reduce fuel consumption and, ultimately, CO2 emissions. This more fuel efficient yet productive drilling method can help Sandvik customers grow their business in a more sustainable way.

(*Estimations are based on field test results under specific controlled conditions. The results may vary depending on the actual drilling conditions and thus Sandvik does not guarantee the same outcome in any other conditions.)

Technical specification data for each system component can be found at

rocktechnology.sandvik/th-xl For more information, please contact:

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More Farmers Buying Plant Catalyst Water Additive

BY STUART LISULO

Sales of a GMO-free water additive that enhances nutrient absorption in plants have increased by nearly 50 per cent among Zambian farmers.

US-based agro-focused company, Plant Catalyst, has drastically scaled up its all-natural water additive product in a bid to increase farmers' yields in Zambia, thanks to Agova's innovative market research and five-pilot strategy.

After two years of operating in Zambia, Plant Catalyst, the agro-focused company was faced with low levels of its product awareness, coupled with poor distribution channels, which ultimately affected sales volumes.

Agova, a business development consultancy firm, was subsequently approached by Plant Catalyst in 2019 with the need to better understand the Zambian market for its all-natural GMO-free water additive product that boosts any plants' natural ability to absorb and retain nutrients.

Agova's team of consultants conducted market research to identify optimal dis-

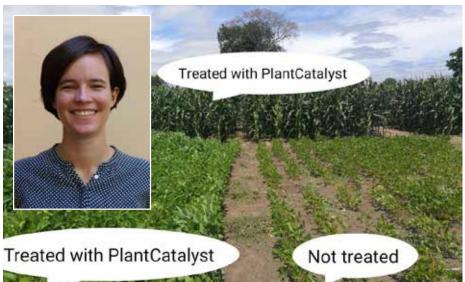
tribution channels for Plant Catalyst.

The firm also built a profile of their ideal target customer, given Zambia's highly competitive agro-inputs landscape.

Following on from this first market research phase, the Agova team was further engaged to design and implement five pilot sales strategies; all aimed at identifying and developing a growth strategy that would enable Plant Catalyst to rapidly penetrate the Zambian market.

In terms of the pilots' results, the change in price point proved most effective, with an increase in sales ten times higher than the previous year immediately following the change in price point.

A total 5,000 target farmers were reached through demos and NGO partnerships, with an estimated 1,000 new customers to be reached through this channel during the 2020/2021 farming





season; and a further 3,000 in upcoming seasons.

Social media and community radio had the widest reach, spanning the Central and Copperbelt Provinces to reach approximately 235,000 users online and 1.5 million listeners respectively.

Although these were the most cost-effective and scalable pilots, further evaluation of these test runs needs to be conducted in order to determine the sales conversions.

But results from the pilot showed that sales volumes in 2020 increased by 47 per cent compared to sales volumes generated in 2019.

Commenting on Agova's intervention, Plant Catalyst Chief Executive Officer John Willard commended the business consultancy for having helped boost the product's penetration in Zambia's agricultural sector with the key objective of helping farmers boost their yields.

"Indiana Baseden (Agova Managing Director) and her team at Agova are topnotch, quality consultants. As an American-based, sub-Saharan focused CEO of an agricultural company, I needed to collect valuable insights and intel to expand market share, to improve customer retention rates, and to achieve other mission critical goals for my expanding company in Zambia and east Africa," Willard says in a statement.

"Agova delivered! Indiana was thoughtful, strategic, friendly, and she knew when to challenge me to produce a better product. I would highly recommend Indiana and Agova to any company who is interested in expanding their operations in sub-Saharan Africa."

Agova is helping businesses explore and reframe their future growth by rethinking every element that makes them tick.



n Zambia, the French oil marketing giant is trading under the RUBiS Energy Zambia brand after acquiring KenolKobil originally from Kenya.

Chief Executive Officer (CEO) RUBIS Group, Jean-Christian Bergeron, said on Wednesday May 26, when RUBIS Group officially launched its rebranded former Kobil service station in Lusaka's Ibex Hill area, that the event signified the beginning of rebranding and modernisation of former Kobil sites as well as acquisition of new ones.

"KenolKobil, a company listed on the Nairobi Stock Exchange (NSE) attracted a public offer sale and we bought it for US\$350 million. In Zambia we are investing US\$5 million to US\$10 million per year, to rebrand, to modernise and also sometimes to acquire new sites. It's a constant investment for the next three to four years," Bergeron explained.

In his address at the launch, Bergeron said the Paris Stock Exchange listed firm currently has operations in 40 countries in the world.

He said RUBiS Energy Zambia has been fully committed to Zambia as can be seen from its takeover of the national brand KenolKobil and Samfuel, which had a presence on the Copperbelt.

"Zambia is an important market for us as it has huge potential and our vision is to become the official brand of customers on the move. We will provide quality products and services with convenience, efficiency with care for the environment," Bergeron said.

RUBiS Energy Zambia General Manager, Vincent Fleury, said his company would establish points in every corner of Zambia to provide quality services.



CHIEF Executive Officer, RUBiS Group, Jean-Christian Bergeron (third right) waves in a group picture.

"There was no better time to have this launch than now. Despite the negative impact of Covid-19 pandemic, there is hope for the Zambian economy to bounce back stronger. For us, RUBiS Energy is unleashing new frontiers and creating new opportunities for Zambi-

of fuel attendant

ans to succeed," Fleury said.

He added that in Zambia, RUBiS Energy has so far rolled out 40 service stations across the country.

"This is a brand for Zambians and











through them we commit to offering efficiency, excellency and above all consumer confidence to our new and existing clientele. To further develop our accessibility, it's our intent to expand our footprint and to invest heavily in the market," Fleury added.

He assured the customers that the launch was the first step in the company's pipeline of activities aimed at meeting their needs for mobility with high quality fuel and lubricants, with the LPG brand through all service stations.

In addition, RUBiS is already innovating concepts aimed at satisfying the needs and desires of customers with convenient store brands—RUBiS Express, quick service restaurants, service bays and automated teller machines (ATMs) to make customers feel at home while at RUBiS.

Government has hailed the RUBiS Energy investment in the country as the gesture will create job opportunities for citizens.

Director of Petroleum in the Ministry of Energy, Mandona Luhila-Muyovwe, commended the Competition and Consumer Protection Commission (CCPC) for approving the acquisition of KenolKobil as the gesture recognised that the organisation had the interest of Zambians at heart.

She said her ministry would continue promoting investments such as RUBiS Energy that promote employment opportunities and add great value to the country's economy.

Indaba blows gust of fresh air into mining sector BARRICK

BY JOHN CHOLA

The Zambia Mining Indaba 2021 has blown a gust of fresh air into the mining industry which has seen world copper prices reach US\$10,000 per tonne with Barrick Lumwana Mining Company (LMC) saying the current prices are an incentive for the mining investor to work harder and achieve greater things.

lthough positive, the record high copper price masks numerous challenges the industry has been going through.

LMC Country Manager, Nathan Chishimba, speaking at the close of the Zambia Mining Indaba 2021 last week, said the meeting had brought a fresh breath of air to the Government-industry relationship, providing an opportunity for stakeholders to talk to each other.

"The industry has been passing through some very difficult times and we are hoping as Lumwana Mining Company that we can achieve a good outcome out of this process.

"With this inclusive approach, there is nothing we can fail to resolve. Although Lumwana faces a number of its own challenges, the good copper price environment prevailing currently motivates our production teams to work even harder," Chishimba said.

He said LMC hoped the spirit demon-

strated by the Government ministries, agencies and departments as well as other key stakeholders in the mining industry would be nurtured, sustained and promoted, going forward.

He said all the major mines in the country had looked forward to the Indaba, hence the resolve by top executives to make time to participate fully in the deliberations.

"The Mining Indaba 2021 reflects a very good step change from the approach that has been there before, we were talking at each other and not to each other. This forum has made us talk to each other. It took a lot of efforts behind the scenes for us to finally pull this one off, and I would like to thank in particular our Ministry of Mines and Minerals Development for their instrumental role," Chishimba noted.

He further praised President Edgar Lungu for giving the impetus to the Ministry of Mines and Minerals Development in bringing about the recently held Zambia

Mining Indaba 2021.

LMC described the indaba held on April 29 and 30 as important and long-anticipated by the mining industry. Chishimba said his mining firm had high hopes that the outcome of the Indaba would be positive for the industry and the country.

There were many issues the Indaba had decided to put behind and now focus on the current engagement with Government.

The Indaba was held under the theme Building for The Future – Reflecting on Zambia's Mining Taxation Policy Towards Sustainable Investment in The Sector.

The Indaba heard from Zambia Revenue Authority (ZRA) Commissioner-General Kingsley Chanda that the current tax regime applying in the mining sector was not supportive of the sector and was equally not helping Government to collect the much-needed revenue hence the need for new proposals from the Indaba.

In the resolutions read out to the participants at the close of the indaba, Hambani Ngwenya of Lubambe Copper Mine called for the proposals to be taken seriously and implemented.

Ngwenya said through the Indaba, Government had wanted the stakeholders to arrive at an appropriate and relevant tax regime.

He said stakeholders desired to make fora like the recent Indaba regular as a way of avoiding the back-and-forth arguments whenever the national budget was announced.



FQM Urges Govt to seriously consider Tax Resolutions

BY JOHN CHOLA

The two-day 2021 Zambia Mining Indaba closed, with the country's largest copper miner First Quantum Minerals (FQM) hopping and urging Government to seriously consider adopting the important resolutions on taxation.



Mines Permanent Secretary Barnaby Mulenga (right) engages Chamber of Mines President Godwin Beene at the close of the Mining Indaba.

QM Country Manager Kingsley Chinkuli noted at the close of the event held in Lusaka that the Mining Indaba had been long-awaited for industry, Government and its agencies to sit at one table and iron out many pertinent issues.

Chinkuli said FQM was pleased that the Indaba finally happened and that it had been held in a captivating manner.

"This Indaba has been long-standing; we have been waiting for it, and now that it has happened and we are very pleased with the way it has happened. Therefore, we are expectant that at the end of the day, a number of things that have been discussed, especially the concerns from the mining industry will be taken on board and implemented," Chinkuli said.

The Zambian Mining Indaba 2021 was held under the theme Building for The Future: Reflecting On Zambia's Mining Taxation Policy Towards Sustainable Investment In The Sector.

Chinkuli reiterated that as the Indaba acknowledged, mining remained a key backbone to growing the economy of Zambia hence ought to be carefully nurtured.

"We must keep the mining industry going as it is the backbone of Zambia's economic growth and sustainability. Looking ahead, there are many great possibilities if we take care of mining to ensure that the economy is grown and becomes stronger," Chinkuli emphasised.

FQM believed that the Indaba posed a

rare chance for Zambia to move in the same direction as neighbouring countries such as the Democratic Republic of Congo (DRC), Namibia and Angola who have made their mining sectors efficient.

"We need just to do one, two or three things as identified and mentioned here at this Indaba for the industry to pick up, and we have a chance—so let's do it."

Ministry of Mines Permanent Secretary Barnaby Mulenga assured FQM and all players in the sector that Government had taken note of every observation made at the Indaba.

"The comfort we want to give you is that we will analyse everything you have said. And come next week, we are going to meet you again, particularly the Chamber of Mines of Zambia, and we are going to have a team of experts that will need to reduce these recommendations into tangible technical documents that can support the policy decision-making," Mulenga assured.

Among the resolutions was that there should be a tax distinction between base metals and gemstone dealers who should be taxed differently.

The Indaba also noted that the current tax regime does not differentiate between small-scale and large-scale mining and that there should be a taxation policy specifically for small-scale miners.

The stakeholders also resolved that there be a five-year tax holiday for small-scale miners once the concessions were issued, and that there be established a tax bracket for different mineral commodities.

The small-scale miners also resolved that Government puts in place a standalone policy for small-scale miners accessing funding, equipment and capitalisation to enable players to produce more and still pay tax.



bserving that the Ministry of Finance had already commenced the process of budget making for 2022, Mines and Minerals Development Permanent Secretary Barnaby Mulenga said his ministry would now assemble technical people together with tax experts such as PwC, Ernst and Young, University of Zambia and other think-tanks who should advise how proposed recommendations should work.

Mulenga was speaking in Lusaka at the close of a two-day Mining Indaba which attracted various stakeholders in the mining sector, Government departments and agencies.

"This golden opportunity of having this Indaba allows us to feed into the national budget preparation process. We will be able to give those preparing the budget input into how exactly we can model the tax, going forward. This also relates to the economic recovery programme, which is currently going through the medium term, and therefore the recommendations are essential and timely."

Mulenga said there were certain short-term measures that could be taken.

"We are not only talking about taxation but also institutions that administer taxation and support the entire process of making sure that the taxes are collected. I would like to mention that there are some things that are not going very well and there is room for improvement."

Government believes that there is room for continuous development and improvement in the mining sector.

"We should commend the Chamber of Mines of Zambia and all its members for managing to hit 880,000 tonnes of copper production last year. It is a milestone, in our opinion, and we can even do better. We are hoping that with what will come out of this Indaba, we should be able to reach the one million metric tonne mark if all stakeholders work together."

He assured participants that the ministries of Mines and Finance would push to ensure that the Indaba resolutions come to fruition.

The Indaba considered, among other matters, the Zambian mining tax administration system, the impact of Zambia's mining tax administration system on the sector, a comparative analysis of

Zambia's mining tax regime and taxing for growth, and the case of taxation in the Zambian small scale mining industry.

Emeralds and Semi-Precious Stones Mining Association of Zambia Victor Kalesha said his association had recommended for a distinction in taxation between small scale and large-scale miners.

"At the moment, the tax regime lumps us in one bunch together, such that we feel choked even before you get there. We also suggest that even before we look at the issue of taxation, Government should critically look for finance that would help small-scale miners to start developing," Kalesha said.

Small scale miners in Zambia had failed to fully develop because of lack of finance and modern equipment which ultimately negated their capacity to contribute more tax to the treasury.

Kalesha said one of the recommendations from his association, and also supported by the Chamber of Mines, was that the current mineral loyalty be reduced from the current six percent to three percent.



ALERT!

To all staff members.

In light of the Covid-19 outbreak, our priorities are the safety and health of all our people and the continuity of our business during this challenging time.





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DRY COUGH





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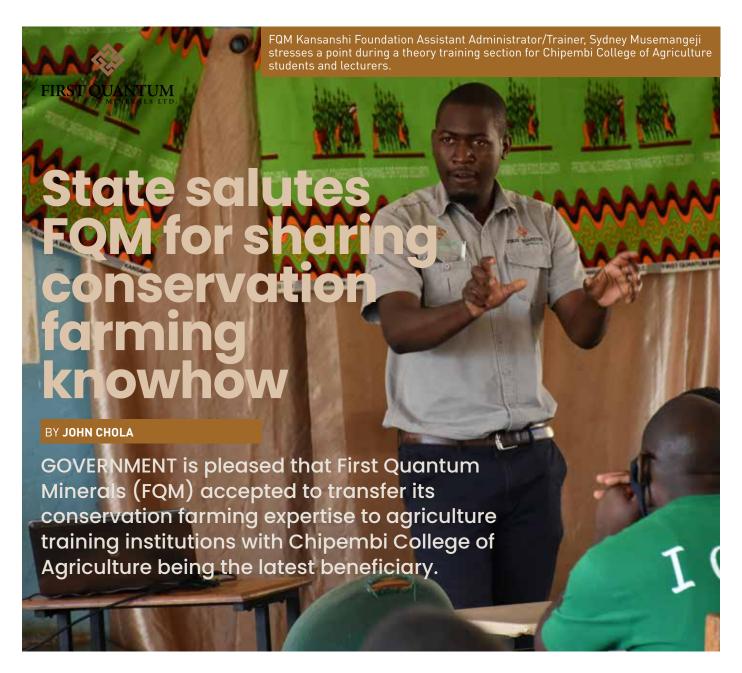




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entral Province Permanent Secretary Bernard Chomba has emphasised that farmers need training in new and improved technologies in agriculture so that they are abreast with new techniques and trends.

Chomba was speaking recently when he officially opened a conservation farming training which FQM through its Kansanshi Mining Plc was conducting for Chipembi College of Agriculture in Chisamba District.

Chomba observed that there were acute food shortages, sporadic droughts, climate change, genetic engineering and effects of chemicals on the country's environment that needs immediate action to sustain communities.

"It is for this reason that Chipembi College of Agriculture and FQM's Kansan-

Chomba observed that there were acute food shortages, sporadic droughts, climate change, genetic engineering and effects of chemicals on the country's environment that needs immediate action to sustain communities.

shi Foundation should be applauded for coming up with such initiatives for our environment and farming to be sustainable. The Government is always prepared to work with the Church and any development partners to improve standards of living for Zambian citizens," Chomba said.

The resolve by Kansanshi Foundation to help the shift from poor methods of farming to the most improved and economical way is what Zambia needs to better people's living standards.

Government felt part of the community when development partners like FQM and its Kansanshi Foundation continued imparting agricultural knowledge, skills and experience to the people, more so that Chipembi College of Agriculture engaged young men and women as well as the clergy who are influential in society.

"My Government attaches great importance to agricultural training as it is critical to the overall development of farming in Zambia. Agriculture in Zambia has limited trained manpower that is necessary to spin this potential sector for economic development. Therefore, as Permanent Secretary of Central Province, I feel extremely proud of this



college because of steady development recorded purely without Government support."

Chipembi College Principal Patience Maluza said her institution had partnered with FQM's Kansanshi Mining Plc because of a common interest in conservation farming.

"FQM Kansanshi Mining is walking the talk with Chipembi College for Agriculture. This is the kind of training that prepares someone for employment and develops the person in many other aspects," Maluza said.

She explained that white collar jobs had a short lifespan, but FQM and her college had realised that agriculture being a business should be sustained.

Maluza said her college and partners were aware that if care was not taken, the depletion of world resources would take a toll on many livelihoods.

"It is against such background that Chipembi and partners such as FQM Kansanshi Mining Plc would want to make a big difference in producing food for the ever-increasing population."

However, Maluza informed the perma-

FQM Kansanshi Assistant Administrator for training, Sydney Musemangeji with his team walked the permanent secretary and his entourage through a practical demonstration of how Zambia would be better with conservation farming against conventional method.

nent secretary that her institution, as is common of organisations involved in training people, lacked a lot of essential facilities to make training effective, especially to the younger generation.

"There is need for state-of-the-art infrastructure for the college to attract many citizens as possible and be able to offer effective training. We need new hostels for students, a modern library and computer lab, biology, zoology and crops laboratory to carry out research and be able to generate knowledge, financial assistance or linkages for us to be able to propel effective and better training," Maluza said.

Chomba noted that Chipembi College of Agriculture was built in the early 1930s and so the infrastructure needed to be refurbished for a better look, especially students' hostels and lecturers' houses as well as classrooms.

"My office will surely try to work with you in sourcing funds to do this job. My office has always been on the lookout for possible donors to partner with Chipembi College of Agriculture and I will not cease doing so," Chomba vowed.

FQM Kansanshi Assistant Administrator for training, Sydney Musemangeji with his team walked the permanent secretary and his entourage through a practical demonstration of how Zambia would be better with conservation farming against conventional method.

Musemangeji and his three other trainers informed the permanent secretary that FQM Kansanshi had practical evidence that demonstrates the effectiveness of conservation farming and that the practice should be rolled out across Zambia for the country to attain sustainable agriculture.

90 Kalumbila, Kansanshi workers in Labour Day FIRST QUANTUM FIRST QUANTUM

BY MWANSA MAMBWE AND JOHN CHOLA

MORE than 90 employees reaped Labour Day honours for outstanding performance at Kalumbila Minerals Limited (KML) Sentinel Mine and Kansanshi Mining Plc (KMP).

alumbila Minerals Limited (KML) Sentinel Mine awarded 58 employees as Kansanshi Mining Plc (KMP) recognised 35 employees for excelling in a range of operational arenas.

The two subsidiaries of First Quantum Minerals (FQM) seized the May 1 Labour Day opportunity to award 93 employees for making valued contributions to the growth of the companies.

KMP General Manager Anthony Mukutuma, describing employees as the core of both the company and society, said despite the Covid-19 pandemic that lowered production in certain organisations, operations at Kansanshi continued in high gear because of employees' spirited commitment and hard work.

"That is why we continue to celebrate these employees who give of themselves to keep the economies of the nations turning, and at the same time support their families and communities in ways that define what life is about.

"The people being honoured are men and women in equal standing, and as a company, we are very determined to leave no man or woman behind. We are determined to leave a legacy of a more diverse and balanced workforce at Kansanshi," said Mukutuma.

Mukutuma urged the employees to be pacesetters in everything they do as they inspired many others to excel.

"You can be the change everyone desires to see at KMP as you work safely and productively."



Mineworkers Union of Zambia (MUZ) Branch Chairman Happy Messiah praised management's commitment to sustain the viability of the business and its ability to well organise and manage labour.

"Kansanshi Mining Plc is a company with the passion to always develop its employees and the community. However, without a generous supply of basic elements like labour, capital and technology, people cannot develop into an industrial society."

Messiah thanked management for the warm partnership cultivated with the unions, thereby ensuring industrial harmony.

KML Sentinel Mine General Manager, Sean Egner said during the celebrations that FQM respected the International Labour Day as it honoured the contri-











bution made by employees towards the success of institutions and nations at large.

He observed that organisations continued to operate under challenging circumstances which demanded collective commitment from all workers.

"We value the theme which is Promoting Industrialisation through Productivity, Decent Work and Sustainable Economic Growth amid Covid-19, and we appreciate your resilience, innovative thinking, leadership, dedication and loyalty," Egner said.

KML had been resilient and steadfast during devastating impacts of Covid-19 and looked to a day when this year's theme would materialise in Zambia.

"We cannot afford to see a disruption in our operations, therefore; I call upon all workers to continue protecting each other and observing the Covid-19 guidelines as directed by health authorities," "We value the theme which is Promoting Industrialisation through Productivity, Decent Work and Sustainable Economic Growth amid Covid-19, and we appreciate your resilience, innovative thinking, leadership, dedication and loyalty," Egner said.

Egner said.

The Sentinel outfit, while promoting decent work, aimed for full expansion of its Trident Project to include the Enterprise Nickel Mine.







Speaking when he presented awards for the resilience segment, KML Operations Manager Rees Magrath, hailed the flexibility and quick response of workers to changing work conditions.

He saluted them for their collective discipline which had enabled the mine to stay afloat in the face of Covid-19.

"Adversity brought about opportunities at Sentinel and we have discovered new means to get work done efficiently. It's all about how one chooses to look at a challenge; either as a forgone conclusion or as a chance to learn, improve and capture new potential. Never let a good crisis go to waste because a strong amount of resilience is what moves peo-

"A few years ago, I wouldn't, in my wildest dreams, have imagined that I would be standing here today. I am so happy and grateful at the same time, thank you management for recognising my work and rewarding me for it, I will work even harder to contribute more to production," Lokota vowed.

ple from coping, to surviving, to thriving," Magrath said.

KML Human Resources Manager Brighton Mwiinga, when presenting the Outstanding Performance Award, praised high shareholder investment, the good performance culture and results that Sentinel posted in the year 2020.

Mwiinga said FQM had invested significantly in state of the art mining equipment, infrastructure, technology and people.

KML named Mirriam Lokota, a dump truck operator, as an Outstanding Performer.

Lokota joined Sentinel through the Certified Grade 12 programme in which youths from the local community are identified, trained and employed by KML.

"A few years ago, I wouldn't, in my wildest dreams, have imagined that I would be standing here today. I am so happy and grateful at the same time, thank you management for recognising my work and rewarding me for it, I will work even harder to contribute more to production," Lokota vowed.

In a vote of thanks, National Union of Mine and Allied Workers (NUMAW) Kalumbila Branch Chairman Teddy Mwasha thanked the Sentinel management for always recognising workers' efforts and appealed to the award recipients to work even harder.



KANSANSHI Mining Plc General Manager Anthony Mukutuma (second right) awards Human Resources Officer Ethel Chasha Cruz the Most Improved Employee award.

Two science labs, 1,200 road safety school books excite Kapijimpanga chiefdom

BY JOHN MUBAMBE

KANSANSHI Mining Plc has finally handed over two newly equipped laboratories at Kyafukuma Secondary School in Solwezi and donated 1,200 road safety curriculum books with 3,000 THINK Road Safety comic booklets to the Provincial Resource Centre.



KYAFUKUMA community leaders present a goat as a gift to Kansanshi Mine representatives – Public Relations Manager Godfrey Msiska and Corporate Social Responsibility Manager Bruce Lewis (left) to reciprocate the gesture shown to them for the donation of a school laboratory.

he people of Kyafukuma in the Kapijimpanga chiefdom have been made proud of the presence of two modern science laboratories built at the school by Kansanshi Mining Plc, fulfilling an undertaking made by the company to the community.

And now excitement has continued running high in Kyafukuma over the fulfillment of Kansanshi's promise to provide the necessary equipment for the laboratories to become functional.

The First Quantum Minerals (FQM) subsidiary has handed over to the school basic laboratory equipment, apparatus and resources secured at a cost of K87,000, which has finally transformed the designated buildings into fully-fledged science laboratories.

The initial handover of the two modern science laboratories built by Kansanshi Mining Plc at this school happened on September 28, 2020.

"The Kansanshi contribution of laboratory equipment and resources will result in teachers delivering science lessons effectively, with results which will transform Kyafukuma Secondary School's performance in examinations and enable the learners to make a difference in their community and the country at large," said Godfrey Msiska, the company's Manager for Public Relations.

BETTER CITIZENS

Solwezi District Education Board Secretary Jonathan Kayuka noted that the handing over of the laboratory equipment would go a long way in helping learners become better citizens.

Kayuka thanked Kansanshi Mining Plc for the gesture and assured that his office would continue appreciating the support the company was rendering to Kyafukuma Secondary School and many other schools in the district.

Secondary school's wriggle their waists to express happiness over the donation of laboratory equipment by

He urged the Kyafukuma community to appreciate the noble gesture by Kansanshi by desisting from early marriages, protecting the new infrastructure from vandalism and theft, and expanding school infrastructure by building teachers' houses through community participation.

On behalf of Chief Kapijimpanga, Sub-Chief Wangabanya expressed sincere gratitude and thanked Kansanshi Mining Plc for its continued support to Kyafukuma Secondary School.

He was extremely happy that management at Kansanshi had fulfilled its promise to equip the laboratories with all the modern apparatus.

Both Chief Kapijimpanga and Kayuka have hailed Kansanshi Mining Plc for the various community developments.



Mwinilung'a is now equipped with a fully fitted emergency vehicle that will serve as an ambulance.

he Copperbelt Energy Corporation Plc (CEC) has spent K100,000 on providing the vehicle to the health post in North-Western Province, bringing to a close chronic transport woes for the community.

The CEC corporate social responsibility gesture was made on Labour Day, transforming health services at Kanyikezhi community of Mwinilung'a District who, for years relied on an ambulance

from Mwinilung'a hospital some 120 kilometres away.

The health post in Kanyikezhi Village is the first such facility to serve this community of 2,600 people and was commissioned seven months ago with the support of CEC.

CEC Senior Manager for Corporate Communication and Investor Relations Chama Nsabika said in a press release that



Mwinilung'a District Health Director Brian Mwachisowa, lamented that Kanyikezhi Village had been a maternal and child mortality hotspot owing, in part, to its relatively young population and a female folk of child-bearing age

by delays during emergency evacuation to the nearest hospital five hours away.





lacking access to sound health care services.

Representing the company at the handover event, Head–Projects and Support Services Benny Simukoko said: "Looking back, we are pleased that what began with the facilitation of periodic health outreach programmes in 2014, in collaboration with the Ministry of Health and the support of the traditional leadership, culminated in the establishment of a health post, which is now being further resourced with an emergency vehicle."

Mwinilunga District Commissioner Arnort Mapulanga hailed CEC for its consistent contribution to the improvement of health care services in the village.

Mapulanga stated that the vehicle would contribute to saving lives in cases of emergency by aiding a resource-constrained community, that had previously relied on scarce public transport resources at own cost, to now access health care at no cost.

Senior Chief Sailung'a, who graced the occasion, implored Government to support CEC towards the completion of its Kabompo Gorge hydroelectric power project.

The chief highlighted the immense potential economic benefits of the project for his area, including employment creation and availability of reliable power supply that could improve delivery of social services such as health care.





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CBU veers into ICTs innovation

...As ZDA engages varsity for software solutions

BY **DERRICK SILIMINA**

THE Zambia Development Agency (ZDA) and the Copperbelt University (CBU) have signed a memorandum of understanding (MoU) on the implementation of software and online payment solutions.



ZDA Director-General Mukula Makasa (right) and CBU Vice Chancellor Naison Ngoma sign the Agreement at the ZDA offices in Lusaka.

peaking during the signing ceremony, ZDA director-general Mukula Makasa said the agreement was a momentous undertaking marking a rare relationship between the two public institutions.

"I hope the relationship that we are about to consummate will send a signal to the public sector that it's time we started looking inwards because a lot of these solutions that we go and explore from outside the country are here," Makasa said.

He said the development and implementation of software and online payment solutions is not rocket science.

Makasa commended CBU and the entire management for having come up with the software that would help mitigate revenue leakages including capital flight, as the solutions had already en-

hanced revenue collection at the Zambia Revenue Authority (ZRA).

He noted that no so long ago, software solutions were a preserve of external business enterprises, but now even public learning institutions were providing the business applications.

"I want to challenge other universities to explore that trajectory which comes with huge opportunities, but we have to step forward and demonstrate our acumen and prowess," Makasa emphasised.

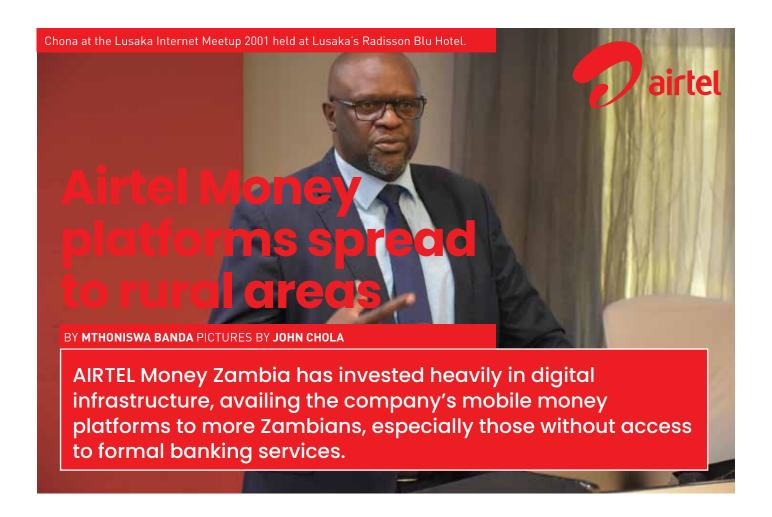
The agreement was timely as it would contribute to the efficiency of the Agency in promoting trade and investment and ultimately transform Zambia's economy.

"We need to have efficient business processes internally and that requires us to access software solutions hence, we now have a public institution, our own, providing this solution which will contribute to the structural transformation of our economy," he stated.

CBU Vice-Chancellor Naison Ngoma said his institution had over the years adopted a critical thinking approach to its roles, hence the transition from education 3.0 to education 5.0 that encompasses innovation and industrialisation.

He added that CBU's provision of ICT solutions to institutions arises from its ability to teach it through the school of ICT at the main campus.

"We as a university are very proud to be of relevance to other institutions. On behalf of the Copperbelt University management, I would like to thank you for entrusting us to participate and work with you in improving the systems for ZDA," Ngoma said.



irtel Money Country Director James Chona says more than 700 Airtel Money branches have been rolled out throughout Zambia as part of this investment in network presence through the extensive distribution platform of kiosk and mini shops to supplement their extensive agent network.

Speaking at the Lusaka Internet Meet Up event for May organised by Bloggers of Zambia at Raddison Blue Hotel, Chona said Airtel Money has a clear vision of reducing the digital divide in Zambia by enabling millions of people to access telecoms services and enhance their financial inclusion through the mobile money platforms.

Among its mobile money platforms, Airtel Money offers payment systems, microloans, savings and international money transfers to individuals and organisations.

"Airtel Money has been able to grow its partnership with other international money service providers like Master-Card, Standard Chartered Bank, MoneyGram, Mukuru and World Remit who give our customers access to global markets and drive money flows. Our trans"Another development has been the payment of Social cash transfer which now is being done via our mobile money cash transfer.

This has brought a lot of accountability on the part of the Government through the mobile money cash platform," said Chona.

action value across Africa is \$51 billion annualised and we are still working hard to build a reliable platform for our customers," said Chona.

Giving an example of the latest Digital Financial Services Data for 2019, the formal financial sector in which Airtel Money operates, was able to attract two million new customers bringing the total number of customers to 6.5 million from 4.3 million the previous year.

"The other reason for growth is that there has been some increased trust in the mobile platform services based on their track record and the expanded usage of mobile platforms for paying online bills such as paying for road tax and TV services via the government online portal services and others.

"Another development has been the payment of Social cash transfer which now is being done via our mobile money cash transfer. This has brought a lot of accountability on the part of the Government through the mobile money cash platform," said Chona.

INCLUSION

This investment in digital financial services by Airtel Zambia is said to be in response to the Zambia National Financial Inclusion Strategy (NFIS) which says more than 3.5 million adult Zambians, representing 41 percent of the adult population, are still financially excluded

More than five million (about 60 percent) of the same adult population still have no access or are not using any formal financial services offered by banks, insurance companies, among others.

The NFIS' vision for financial inclusion sees Zambians having universal access to and usage of broad range of quality and affordable financial services and products, which include ability for individuals to use appropriate savings, credit, payment, insurance, and investment services to manage risks, plan and achieve their goals.

The NFIS has set for itself coordinated and sequenced activities to be implemented by both the private and private sector, like Airtel Mobile, to ensure an increase in financial inclusion from the current 59 percent to 80 percent usage of informal sector services. Related to that is a goal to realise an increase to 70 percent usage of formal financial sector services in 2022 from the current 38 percent.

"Our target for reaching more customers and reducing the distance to access money in Zambia, especially among the rural poor and the financially included, is to ensure we reach 1,000 financial service agents per 100,000. We are at 980 agents per 100,000 from the previous year's 480 agents."

Chona assured that more opportunities were still coming to further bridge the financial inclusion gap through the expected national financial switch which is expected to allow for mobile money customers to be able to move mobile money instantly to their bank accounts.

"Thanks to Covid-19 and the need for cashless transaction, the regulator (Bank of Zambia) was able to increase to K25,000 mobile money wallets for Tier One and K50,000 mobile money wallet for Tier Two customers. If I am able to move mobile money instantly from mobile money wallet to any bank, this would further increase the number of customers using digital financial service transactions in Zambia," said Chona.

AWARENESS

Like any provider of any digital services, the company sees lack of digital security awareness among many customers,



AIRTEL Money Country Director James Chona makes a presentation at the Lusaka Internet Meetup 2001 held at Lusaka's Radisson Blu Hotel on Tuesday, May 19

Chona bemoaned the tendency by customers to willingly give away or share their pin codes to fraudsters who promise get-rich-quick schemes or fake wins, and cautioned that there was no miracle money in digital financial services.

especially those in rural areas, as a hindrance to making the services secure.

Chona bemoaned the tendency by cus-

tomers to willingly give away or share their pin codes to fraudsters who promise get-rich-quick schemes or fake wins, and cautioned that there was no miracle money in digital financial services.

Airtel clients should ignore messages telling them they had won money or gifts from people they do not know or deal with.

Recently, Airtel Mobile has spread its digital financial services country-wide to rural areas where women and youths were being supported to own mobile phones to enable them access mobile money services for their day to day transactions, tap into farming market information and catch important national public health announcements.



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From food vending to institutional supplier

BY **DERRICK SILIMINA**

FROM selling maize and beans at her initial makeshift stand in 2018, Violet Pupe is now a registered supplier of foodstuff to institutions.



upe, 46, who started her business at Kazomba market in Solwezi selling maize and beans measured out from a medium-sized container popularly known as a 'meda' among marketeers, is now able to make about K850 per day in sales turnover.

As a beneficiary of the Fortune World Investments business development training, which is powered by Kansanshi Mine Plc, Pupe has impressively acquired and applied knowledge to grow her business.

In 2018, she used to sell maize as her only commodity at her makeshift stand to sustain her family.

Despite being an ordinary marketeer, she has now registered a business name, Nkwashaiko Supplying, and the business is tax compliant.

Through her determination and grit, Pupe is resolute about turning her fortunes around by becoming a major supplier of foodstuffs to various institutions.

She has so far already supplied Solwezi Technical School with beans, which she sells at K25 per kilogramme.

Having opened a business bank account which, she uses to save proceeds from sales, Pupe is impressively utilising knowledge from the business training she benefited from Fortune World by demonstrating good financial management principles.

Pupe points out that she has a book in which she records all sales, but was tipped by a visiting Fortune World team to refine her sales records.

In fulfilment of the training objectives, Pupe says, "I have therefore created employment for others, and to sustain my business, I have bought a 50×50 plot where I have planted mangos, bananas and avocados," she says.

Pupe hints that in a few years, she would be able to sell fruits, which is a very lucrative business venture in the district.

She said that her plans would be, to plant other crops such as cabbage and ginger at her farm in Katandano, Mushidamo District to increase product variety and revenue.

"I also intend to build a poultry house at my plot within a year to facilitate the supply of chickens to various institutions," Pupe added.

The Fortune World mentoring team led by its Managing Director Mukumbi Kafuta during the visitation urged Pupe to improve on her sales records as continuous coaching would be provided for her.

She was also encouraged to be aggressive in marketing her products to more institutions for increased supply opportunities as a way of taking advantage of her registered business.

Training Programme sharpens educator's business sense

BY **DERRICK SILIMINA**

AT 63, retired teacher Alice Katambo is living her dream after opening a community school located at Weighbridge area in Solwezi District.



egistered and launched in 2018, the school initially only had four pupils that were taught at the Kifubwa Seventh Day Adventist Church building which was used as a temporal classroom.

The community school with fees pegged at K400 per pupil per term across the board is the most sought-after by parents in the community and therefore not able to accommodate more pupils due to limited classroom space.

"The idea is to make the school accessible to children in the community because of the quality services we offer," Katambo says.

Determined to grow the number of pupils attending her school, Katambo decided to shift the undertaking to her own residence in 2019, where she has built four class rooms while using her house as an office.

The school grew the number of pupils from four to 123 within one year because of the proprietor's willpower.

To further enrich her entrepreneurial mindset, Katambo decided to enrol for the business development training programme conducted by Fortune World Investments in January 2020. She attended two workshops, but because of Covid-19, the training programme was interrupted.

She has since continued to follow lessons on radio and affirms, "I find the training very educative and useful to my business."

Katambo has learnt the skill of business planning which she has utilised to plan for her business.

The school has now employed seven qualified teachers and the total number of children has risen to 166.

Among the teachers is her son who helps with business planning and marketing, while another teacher is tasked with the responsibility of financial accounting and record-keeping to determine profitability of the business.

Katambo said the training has changed

her mind-set and she emphasises high teaching standards, cleanliness of surroundings and neatness of pupils.

She is currently extending the school with four more classrooms, and therefore more pupils will be expected in future.

Despite the low fees being charged, Katambo says the school can make a turnover of about K64,000 per term, with a profit of about K12,000.

For this reason, Katambo has acquired a 10-hectare piece of land in Katandano area where she plans to build a boarding school.

She expresses gratitude to Kansanshi Mining Plc for coming up with such a useful programme and urges other business persons to enrol for the business training programme.

The Fortune World mentoring team urged her to come up with a business plan for the development of her school if she was to solicit help to raise finances.

Small Solwezi restaurant grows, draws more clients

BY **DERRICK SILIMINA**

WHEN the Fortune World team last visited Joel Mwansa's eaterie in Solwezi in September 2020, the enterprise was operating at a small premise that seated only 10 clients.

he Fortune World Investments team's first visit to the joint at Kazomba market was aimed at monitoring compliance to standard record management, and to figure out how he was using it as a tool for income tracking and growth.

According to Fortune World Managing Director Mukumbi Kafuta, Mwansa's record management at the time was poor as it was chaotic and was inadequate to monitor business performance.

After giving him guidance, the mentoring team committed themselves to revisiting him in a few months to establish whether there would be an improvement.

"At the second visit to Mr Mwansa's business, a lot of improvement had taken place in terms of record keeping and financial management. We took time to inspect all the books and were impressed with his ability to take advice and apply it."

He points out the Stock Records Book which shows all the food items, opening stock and closing stock; the Income and Expenditure Book which is used to record all the necessary restaurant expenses such as how charcoal, mealie-meal, relish, detergents, tools and spices are being utilised.

Other records include the Sales Journal: Sales of foodstuffs per worker are recorded in this book and the Budget Book where all items that needed the Director's approval for purchase are tabulated.

Having thoroughly inspected these books, the mentoring team was convinced that Mwansa's record management was being done in good order, a clear demonstration of how the business development training had impacted him.

His records have made it easier for him to track daily sales turnover and monthly profits.

Where his daily sales were previously about K350 per day, the business now turns over K700 per day, with a monthly profit of about K2,700 which goes towards savings and reinvestment.

For this reason, Mwansa's restaurant is growing steadily and now has double the initial sitting capacity. Items on the food menu have also increased, from merely offering nshima served with chicken, sausage and fish. The menu now includes beef stew, minced meat and eggs.

By the end of April, Mwansa had plans to introduce breakfast to cater for tea lovers during winter season.

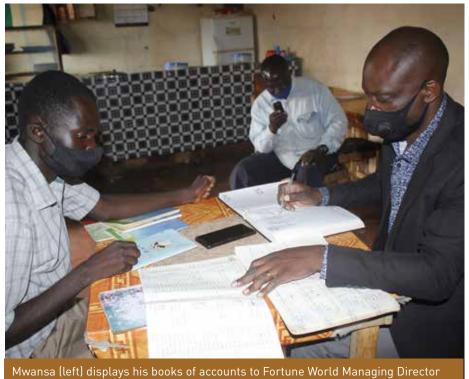
Inspired by the training, Mwansa's restaurant is now formalised and has acguired certification from Pacra and the Zambia Revenue Authority (ZRA).

Other kinds of certification acquired are business permit, fire certificate and food handling certificate. Two chefs have also been employed, thereby creating employment for the youth.

To ensure sustainability, Mwansa has a well-written business plan which gives direction to the business.

"I intend to open a metal fabrication business from my savings in six months' time in my quest to diversify my business." Mwansa states.

The Fortune World mentoring team was impressed by Mwansa's compliance skills and pledged to pay him another visit to monitor his progress.





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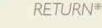
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World Bank approves us\$105 million to secure livelihoods



BY **DERRICK SILIMINA**

THE World Bank is providing US\$ 105 million in Covid-19 relief to help secure the livelihoods of at least 300,000 of the poorest and most vulnerable households in Zambia with a goal to covering one million homesteads.



orld Bank Country Manager for Zambia Sahr Kpundeh says that the Girls Education and Women's Empowerment (Gewel) project provides cash transfers to all existing social cash transfer (SCT) programme beneficiary households with attention paid to women and girls.

The institution is now gradually scaling-up coverage to a further 378,000 beneficiary households over 18 months.

"The Gewel programme has already made important contributions over the past five years towards increasing the school enrollment of adolescent girls from poor households and improving the livelihoods of poor women," Kpundeh said.

Kpundeh added that ultimately, a total coverage of almost one million households would be achieved for the SCT programme—which would represent 30 percent of the Zambian population or 50 percent of the poor.

He noted that Gewel had so far provided more than 28,000 girls from poor households with secondary school bursaries. A total of 75,000 poor women in Zambia had received livelihood packages including life and business skills training, mentorship, and support through savings groups.

"But poverty is still prevalent. The negative impacts of Covid-19 come on the back of multiple drought years, and without safety nets the poor don't have other means of protecting themselves. This financing will, therefore, provide a first line of defense for the poor in the face of Covid-19," he said.

Kpundeh highlighted that the additional financing would continue to support these components, in addition to enhancing capacities, and systems through the ministries of Gender, Community Development and Social Services, and General Education.

World Bank surveys have shown that since the start of the pandemic, rural households were facing reduced income from non-farm business and reduced or lost wages. Incomes from farming were also reduced for more than half of households surveyed, while domestic remittances had also fallen since the outbreak.

World Bank Senior Social Protection



Specialist Emma Hobson said the previous impact evaluations of the SCT programme had shown that timely and predictable transfers resulted in positive impacts for households.

"Impacts included higher rates of schooling among children, better health outcomes, and increased agricultural productivity levels among recipient households," Hobson said.

She said this additional financing from the International Development Association (IDA), together with the current financing, would facilitate immediate disbursements for timely and predictable cash transfers to a total of 616,000 households in 116 districts that are already registered, and will allow the SCT programme to scale up to 994,000 households within the coming 18 months.

Hobson noted that Gewel also received additional financing last year, including an additional IDA credit worth US\$142 million, as well as US\$35 million in co-financing grants from the UK Foreign, Commonwealth and Development Office and the Swedish International Development Association, which are jointly funding the programme.

Irish Aid also provides financing for technical assistance to Gewel. The original Gewel project was approved in 2015 in the amount of US\$65 million.

Kafubu in water boom as FQM closes Bwana Mkubwa mine, donates open pit

BY STUART LISULO

FIRST Quantum Minerals (FQM) has ceased mining operations at Bwana Mkubwa Mine in Ndola and donated the former open pit area of the mine to Kafubu Water and Sanitation Company for purposes of water supply to surrounding industrial and residential developments.

ccording to a notice, the Canadian miner announced the landmark move as part of its corporate social responsibility (CSR).

"First Quantum Minerals Limited

Coco Pina
The taste of paradise

Coco Pina
Coco Pina
The taste of paradise

Coco Pina
The taste of

(FQML), the ultimate holding company of Kansanshi Mining Plc, Kalumbila Minerals Limited and First Quantum Mining & Operations Limited wishes to inform the public that it has ceased mining operations at Bwana Mkubwa Mine in Ndola and commenced remediation and repurposing of the site.

"As part of its CSR, FQMOL resolved and donated the former open pit area of the mine to Kafubu Water and Sanitation Company for purposes of water abstraction to supply surrounding industrial and residential developments. This area shall be formally sub-divided and handed over to the water utility upon certification that the area is safe for use by the Mine Safety Depart-

ment," FQM discloses.

The plant and tailing storage facility had been transferred to another operator and FQMOL no longer held any interests.

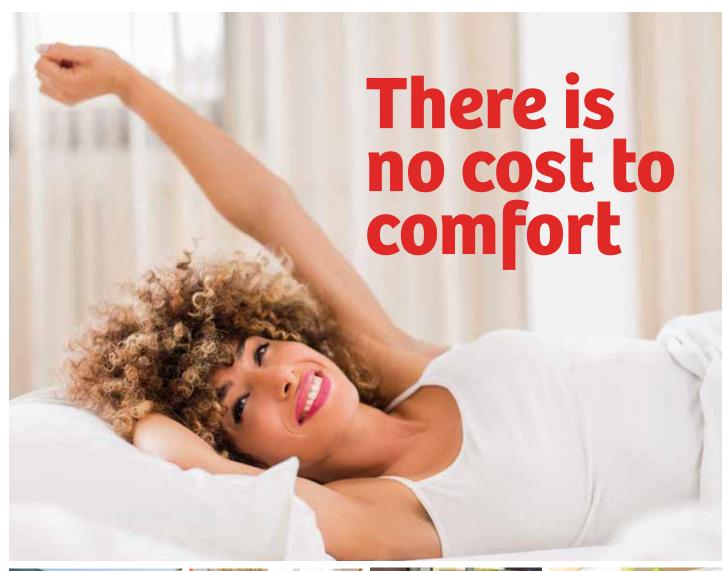
FQM nonetheless remains the title holder of the land where it has now ceased its operations.

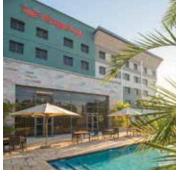
"FQMOL remains the certificate of title holder of a 99-year lease in respect of lots F/416a/A and DF/416a/S where the Bwana Mkubwa Mine is located together with the surrounding areas. These certificates of title entitle FQM to surface rights over the land in line with provisions of the Mines and Minerals Development Act and property rights as per the provisions of the Constitution of the Republic of Zambia," states FQM.

"Part of the surface rights area remains under the control of Non-FQMOL small-scale mining licence holders of which two actively continue to undertake material recovery and mining on the land pursuant to their respective mining rights with specific consent of FQMOL for access. FQMOL wishes to reiterate that as the bona fide title holder of the land, it will continue to secure its interest in line with the company's policy."

Bwana Mkubwa Mine was the first mining project in Zambia for FQM and the first licence to be issued by the Zambian Government since enactment of the 1995 Mining and Minerals Act.













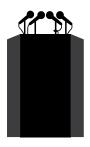
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HICKS SIKAZWE ON THE PLATFORM



Poultry stockfeed imports baffling...

REARING of chickens is an old age business habit that has served communities for domestic and commercial purposes.

n villages, rearing chickens is not only a sign of wealth, but a very reliable economic venture. The birds become handy in a variety of ceremonies common in rural areas. It may be a funeral, an initiation ceremony or a wedding.

But even before a wedding, chickens make part of the package of bride price

when ever some one is getting married. Each time a visitor gets into a home it becomes an honour to slaughter one for

lunch or supper.

In the urban areas chicken farmers get the most benefit from this venture. At small scale level all one needs is to buy any quantity of day-old chicks. Procure feed from starter, grower to finisher. Along the way administer the necessary drugs.

At the end of six weeks you will have a breed called broiler ready for sale. Chicken has also been found slightly cheaper and economical for communal meals compared to red meat. In this way, many people have survived on the venture. They have lived on the business, paid school fees and settled other obligations.

Sadly, this is the industry that has been hit by a crisis, causing a countrywide shortage of these vital birds.

SHORTAGE

According to the Poultry Association of Zambia (PAZ) there is a shortage of dayold chicks that are bred into adult birds and the reasons are many.

One of them, according to the association, is the current Covid-19 global outbreak which has disrupted the supply chain of components in the breeding process, such as pullets that have to be imported.

But more interestingly, there has been overwhelming demand for day-old chicks because many people have now gone into chicken rearing. The corona virus surge which restricted thousands to their homes has contributed to many Zambians venturing into the enterprise.

PAZ says hordes of people opted to go into chicken rearing not only to survive the effects of the pandemic, but the activity is not too labourious and above all rewarding commercially within a short time.

But there are people who blame what they call curtails in the industry, who moot excuses to cause artificial shortages to induce a price rise whose affordability is sliding into the beyond-reach bracket.

There are others who charge that poultry farmers opt to export the day-old





chicks to the ever-yawning market in the Democratic of the Congo (DRC) where they reap much higher rewards. On this point the association insists the quantities exported to the DRC are low and cannot cause any shortage.

In a recent survey to determine why there is a shortage, some entrepreneurs that have relied on chicken rearing for survival said the high cost of feed is unbearable and is making the business unprofitable. As a result some of traders have moved to less costly ventures.

Alternatively, according to marketeers spoken to, some people are rearing the birds in a period shorter than required so as to cut down on the cost of the feed and drugs. For instance they start selling them at four-and-a-half or five months instead of six or more.

However, whenever the cost of feed goes up, there is a proportional increase in the price of the birds. At the time of writing this column, the price in Ndola floated between K75 and K90 for A broiler chicken, while village breeds fetched between K120 and K150.

Whatever has caused the shortage of chicks and ultimately chickens is not beyond reach. The world is currently sliding into the second year of the Covid-19 outbreak and measures are being taken to manage the aftermath.

IMPORT

But perhaps more critically, the country has to import pullets and other components to breed the birds. This is rather unfortunate and it brings us back to the same problem that has afflicted this country since Independence.

The country has been a net importer of almost everything starting with tooth picks and matchsticks, even when Zambia has produced engineers, doctors, researchers that should be innovating local solutions.

Why should we import pullets 56 years after Independence? Where are the people in whom this country has heavily invested in to become scientists? Unlike in 1965 when we had only a single university, we now have a multiplicity of them. Why are they not research and innovation oriented, instead of simply replicating the same academic stuff?

By now the country should be aware that poultry farming is a money-spinner and good earner of foreign exchange. Surely those in charge should have done every thing possible to strengthen the industry. Have we ever asked why villages have never run out of chickens?

COPY AND PASTE

The problem is that for a long time the country has been a copy and paste affair in everything, with very little or no innovation at all. For many years Zambia has sang songs about innovation and value-addition, but all efforts get mired in political bickering, scandals and corruption.

Even with all the cereal farming, we still have to top up with imported stockfeed. When are we ever going to get out of this mess, if for more than fifty years we keep complaining about the same things we raised concern over shortly after Independence in 1964?

In some cases scepticists believe that some of the problems the country is going through as a result of the corona virus are a blessing in disguise as they will help us a country to think outside the box. One of the outcomes of the virus hit is that many more Zambians took to one level of entrepreneurship or another.

Some became small time growers of vegetables and other related plants not only for consumption but for resell. Many people have gone into commerce and trade, sauntering into villagers to buy sweet potatoes, ground nuts maize or any other commodity to supply.

This is the spirit the country needs. That is why in one of these columns I hailed the suspension of potato and onion imports from South Africa. Since then we have seen expanded onion back yard gardens and extended potatoes stretches. That is the way to go. Produce Zambian. Buy Zambian

A lot of ventures such as chicken rearing have seen overwhelming demand because some of the policies the country has hang on to. For example Zambians have complained why Chinese vendors with their financial muscle have been allowed to be rearing chickens, manufacture blocks, venture into metal fabrication at the expense of local people that have little financial resource or non at

Chicken rearing, brick making and metal fabrication are some of the activities that many retirees in Zambia fall back on to survive. But because of our policies they have been swamped by Lebanese, Somalians and other foreign colleagues who sneak into the country with unlimited heaps of dirty cash.

As a result cartels are born not only to manipulate but to relegate Zambians into beggars, as daily paid workers, guards or other menial jobs while the cream goes. We have always argued that other countries such as Botswana have never allowed such a situation.

So the shortage of chickens may not be entirely be blamed on the outbreak of the global corona virus, it has to do with where we have come from as a country. Unless we take measures and begin to walk the talk the country shall remain a cry baby.

Hicks Sikazwe is a former Deputy Editor-in-Chief, Times of Zambia, now Media and Communications Consultant based in Ndola. Comments: hpsikazwe2017@yahoo.com, hpsikazwe2010@gmail.com or 0955/0966 929611.



Alternative financial services capturing most rural populations...

BY MTHONISWA BANDA PICTURES BY TONY KAWIMBE

THE Zambia Financial Sector Deepening (FSD Zambia) programme is empowering rural areas in Zambia with alternative financial services and knowledge to enable them beat poverty.



Betty Wilkinson CEO FSD Zambia giving her speech

SD Zambia Board Chair Caleb Fundanga said in a board address to business journalists and staff gathered at a financial media training event at Chaminuka Lodge that the FSD Zambia programme achievements span from digital financial services, new pilots for growth and resilience for micro, small and medium enterprises to financial education for

their clients.

An FSD Zambia end-of-year survey shows that more than 80 percent of project beneficiaries in rural areas were reported to be financially healthy against the national average for financial health of 13.6 percent of Zambian adults.

"These results represent strong evidence

of how prosperous FSD Zambia has been improving the financial health of its target households and changing the lives of millions of low-income Zambians for the better," announced Fundanga who is a former Bank of Zambia governor.

"FSD Zambia is a Zambian organisation working closely with both public and private sector institutions. We open up financial markets so that all citizens, particularly the excluded or underserved, have the opportunity to learn about, choose, and use a wide range of accessible, affordable, understandable, sustainable financial services according to their needs.

"We distributed 44,000 mobile phones and 15,700 solar chargers to vulnerable women and poor households to expand access to life-saving information on Covid-19, enhance financial education messaging and deepen digital financial inclusion through mobile money," said Fundanga.

He said FSD Zambia had promoted numerous income opportunities, particularly for poor rural women and their households under the business reliance facility (BRF), including providing working capital for 500 small-scale tailors.

Fundanga concluded, "By the end of 2020, working with traditional leaders, we fostered the formation of 656 savings groups with a membership of 33,823, over 80 percent of whom are women in Luapula Province under the financial inclusion through traditional leaders (FIT) project."

Permanent Secretary in the Ministry of Finance Mukuli Chikuba said at the same function that the potential to leverage digital financial technologies to reduce costs and expand the reach of the informal financial sector had not yet been fully exploited.

LIMITED OUTREACH

He said non-bank financial institutions such as insurance companies, pension providers and micro finance institutions had limited outreach.

"We are making it easy for citizens to have access to investments such as bonds and shares even through their phones. Next year there will be more reforms in electronic services such as electronic vouchers," said Chikuba.



er organisations included traditional financial services known as chilimba, a local term for savings groups or village banking.

FSD Zambia Dead of Informal Finance Chipili Mwaba said "there are communities and populations that are still islands in this country, who have never used any formal banking services or mobile money platforms in their lives. These also have no mobile phones."

Mwaba said traditional services filled in the gap where the financial sector was not robust or unable to reach such neglected areas.

"Savings groups are formed by self-selected members who know one another and the groups are run with agreed rules and constitutions that define how the group will be run. Money lent is from members' own contributions," said Mwaba.

She added, "Chilimba on the other hand is a rotational savings among group members given to one member of the group per period. Collections are from members of the group and are given to one member to use."

She identified village banks as micro lending groups supported by an institution or by government regulation, where people came together and formed groups to access such financing from a micro lender. Funds used in a village bank were from an external source.



Participants and Trainers to the FSD Media Training

Chipili Mwaba FSD Head of Informal Finance Address Media

According to the overview of financial inclusion in Zambia compared to other Africa countries, half of rural residents have no access to both informal and formal financial services, whereas 80 percent of residents in rural South Africa have no access.

More than half of Zambian women are left out of any formal or informal financial services whereas in South Africa, 90 percent of women need such formal or informal financial services. This demonstrated that Zambia was on a positive trajectory.

FSD Zambia Chief Executive Officer Betty Wilkinson said there was a need for small businesses in rural areas to be supported because they were the future of financial inclusion in Zambia.

"When I gave out statistics on how mobile money had increased in Zambia, I mentioned statistics—the questions are; how did it happen? What is the impact? Who is benefiting? Behind the statistics are human beings, women and youths who have been supported and whose lives have changed through our programmes of financial inclusion in rural areas."

Liverpool transfers - £32m Raphinha bid and Patson Daka 'set to sign'

BY MARK WAKEFIELD

A round-up of the latest Liverpool transfer rumours, including updates on Patson Daka, Nicolo Barella and Raphinha.

iverpool's season is done and dusted, and now attention will be switching to what transfer activity the club will partake in this summer.

A whole host of players have already been tipped to join Anfield in the coming months, and they show no sign of stopping ahead of what is expected to be a busy window for the Reds.

Jurgen Klopp will be keen to add to his squad and challenge for the Premier League title next term, but what players will they actually sign?

Here, we take a lookout some of the latest rumours doing the rounds and how likely they are to happen.

Who?

Nicolo Barella, Inter Milan midfielder.

Where?

Liverpool are interested in signing Inter Milan midfielder Nicolo Barella this summer, according to reports.

As claimed by Anfield Central, the Reds along with Arsenal are showing an interest in making a move for the Italy international.

The report goes on to say that Inter may be forced to sell some of their prized stars, including Barella, which could give the likes of Liverpool an opportunity to sign him.

No possible fee has been suggested at this stage, but Barella was linked with a move to Liverpool earlier in the summer.

What?

Liverpool need to sign a new midfielder this summer, it's that simple.

Letting Gini Wijnaldum leave on a free



transfer is certainly a gamble, but to let him go without getting a replacement would be a risk with no visible upside.

In terms of Barella, he certainly is a quality player and played a major role in helping Inter win the Serie A title.

His price tag is likely to be a stumbling block, and even though no official figure has been quoted you would expect it to be at least £50 million if not more.

Whether Liverpool will have this kind of cash is another matter, and you would think that the sale of some players is needed to generate these kind of funds.

Who?

Raphinha, Leeds United forward.

Where?

Liverpool are reportedly preparing to make an offer to sign the Brazilian this summer.

According to Futbol de Ingelaterra, the Reds are said to be ready to make an offer worth £32 million to bring Raphinha to Anfield.

The forward only moved to Elland Road last summer from Rennes, but has been linked with a move to Liverpool over the past few months.

What?

The forward area is a position where Liverpool do need some reinforcements, though the right wing is not where many would prioritise.

Raphinha has proved to be a good player on the right wing, but Liverpool already have a world class talent in that position in Mohamed Salah.

Of course, there will come a time when Salah is no longer at Anfield and a replacement must be found, but is that time now when a striker might be the most sensible move?

We'll have to wait and see with this one.

Who?

Patson Daka, Red Bull Salzburg striker.

Where?

According to reports in Spain, Daka will soon become Liverpool's second signing of the summer.

The Reds have already agreed a deal to sign Ibrahima Konate from RB Leipzig, and now fresh reports say Daka could join the defender.

As claimed by Todofichajes, who say that Daka could become a Liverpool player "in the coming days".

What?

Liverpool fans should be well aware of Daka's name by now, but this is the first time that we've seen any kind of link saying a deal is close to being completed.

The Reds have a strong relationship with the Red Bull clubs, evidenced by the recent signing of Konate from Leipzig.

It was only a year and a half ago that Liverpool signed Takumi Minamino from Salzburg, so a deal for Daka, with this history, would not be the biggest of surprises.

Whether that means the rumours saying he's set to sign a true are a different matter, and we wait to find out if that is the case. – ECHO.



second time, beating Premier League champions Manchester City in Porto.

It was the 17th major trophy Chelsea have won since Roman Abramovich started bankrolling their success in 2003; including five league titles to the Gunners' one.

Speaking on talkSPORT recently, former Chelsea player Trevor Sinclair says the Blues are clearly top dogs in the capital.

"What they've achieved over the last 10 years has been incredible, I think the stadium needs work but Cobham is unbelievable as a training facility, you look at the playing squad and what they've achieved over the last 10 years," Sinclair said.

"You have to look at them as the top club in London. I think Tottenham have got a long way to go, they've got the best stadium, obviously, but they've got a long way to go to match what Chelsea are doing.

"And Arsenal are obviously a huge football club, but they're not doing it on the pitch, and unless they start investing in their playing staff they're but I do feel Chelsea are leading the way."

O'Hara disagreed, though, insisting that Arsenal's superior standing in the game for longer means they still lead the way in London.

"I'm a Spurs fan, but you can't get away from the fact Arsenal are the biggest club in London. If you're going on history, real success over a football club, fanbase and everything that comes with a football club.

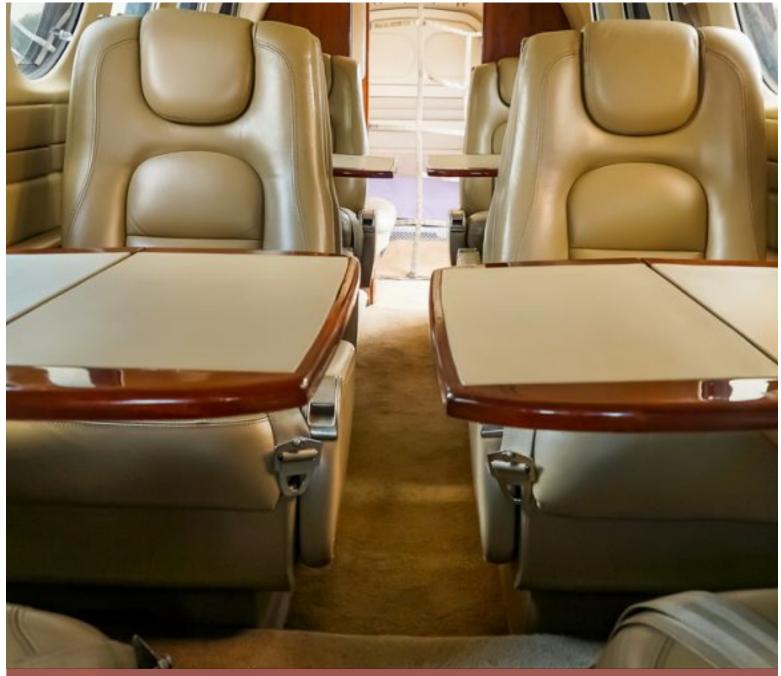
"Chelsea are the most successful club in London right now, we know that, they.ve got a billionaire owner and they are the most successful club.

Sinclair responded: "But how many decades do you have to go back to start bringing Arsenal's results and silverware into play? It's a ludicrous argument!"

O'Hara replied: "You can class it as a stupid argument because they're both huge football clubs, but at the end of the day if you're asking who is bigger, who is the biggest club in London, it's Arsenal! They've won the most trophies, they've been the most successful club." - Evening Standard.







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