



## UN Green Climate Fund Accredits DBZ

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## Green Climate Fund financing needs wide publicity

**Even with the presence of various financial institutions across the country, access to affordable financing and technical assistance is a seemingly permanent challenge for both major and small and medium enterprises (SMEs) in Zambia.**

And in light of the impact of Covid-19 on business and industry across sectors, funding has become a major need.

Such are the issues that the Development Bank of Zambia (DBZ) was established to resolve, arriving on the financial market in 1972 pursuant to Section 3 of the DBZ Act Chapter 363 of the Laws of Zambia. By law the DBZ is a joint venture between the Government, public sector financial institutions, the local private sector and foreign institutions.

The DBZ is committed to tackling poor and costly access to capital for investment and removing micro-level structural

rigidities that hinder public and private investment growth, productivity, wealth, and employment creation.

The institution is therefore well positioned to manage and monitor all programmes funded by the Green Climate Fund (CGF) to which it has been appointed. The DBZ will administer funding proposals as the first national implementing entity connecting Zambia to the fund, catering for projects ranging from US\$50 million to US\$250 million per project.

It can be hoped that this opportunity will bear fruits as the DBZ works to avail its various clients the short, medium and long term financing and technical assistance that they need. Wide and vigorous publicity of this vital facility will make all the difference as the institution seeks to fulfill its key objective; that of being the leading authority in development finance in Zambia.



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# MUZ applauds Grizzly Mining

BY JOHN CHOLA

Grizzly Mining Limited (GML) has pleased the Mine Workers Union of Zambia (MUZ) for assuring labour movement that it prioritises the health of its workers hence provided excellent medical schemes for them.



Grizzly Mining Limited Group Vice-Chairman Abdoul Ba right and MUZ President Joseph Chewe congratulate each other after signing the collective agreement. Picture by John Chola

**G**ML Group Vice Chairman Abdoul Ba says all workers at his companies were enjoying excellent medical services through medical schemes maintained with some of the top hospitals on the Copperbelt and Lusaka.

Ba said this in response to an appeal made by MUZ President Joseph Chewe on Friday 23rd July, 2021 for the company to ensure that contracture obligations such as collective agreements were implemented accordingly.

Chewe was speaking at the signing of collective agreement between GML and the two main mine unions, MUZ and the National Union of Mine and Allied Workers (NUMAW).

“There was an introduction of insurance and medicals on the payroll by the government that will help employees to go

in any hospital around Zambia and get attended to. Despite that move by the government, for us in Grizzly Mining we still maintain the medical facility for all employees,” said Ba.

Ba named Kitwe Central Hospital, Progress Hospital and Wusakile Hospital as some of the main health facilities accessed by almost all GML employees on special medical scheme.

Ba added that some of GML employees also access medical services under the company scheme from Ndola Central Hospital, Luanshya Hospital and including the University Teaching Hospital in Lusaka.

“All our employees in different areas wherever they stay are able to go attend those hospitals under the company cost,” Ba stressed.

Chewe said that a healthy workforce was essential for production in the mining sector and that companies and players in the industry held a critical role in ensuring that the status remained satisfactory.

Meanwhile, MUZ has sympathised with Grizzly Mining and other member companies in the gemstone sector who have been adversely affected by the global lockdown induced by the Covid-19 and resulted in closure of markets for precious minerals.

MUZ has expressed concern that the ravaging Covid-19 had continued impacting negatively the markets for locally produced gemstones as producers were for a while now unable to hold open auctions.

MUZ President Chewe has however commended Grizzly Mining for going ahead to award its workers a K1000 salary increase across the board for a collective agreement period starting 2022 to 2023.

Under the signed collective agreement, GML workers will receive a salary increment of K500 cross the board in 2022 and an equal amount at the beginning of 2023.

“We are aware of the high expectations from our fellow workers and members at Grizzly Mining Limited that the economy of Zambia is really expensive for a worker to make ends meet. Many workers are merely surviving because of the hardships that companies, workers and the country are going through because of Covid-19,” said Chewe.

Chewe lamented that Zambia is coming from a situation where some of the union member companies particularly in the gemstone sector were forced to scale down or continued to produce without market because where they sale the gemstones like Asia is closed.

He applauded GML for agreeing and signing a collective agreement even when the Lufwanyama based gemstone miner like many other players was negatively affected by the Covid-19.

Chewe urged his member at GML to work extra hard and produce more for the company to stay afloat and maintain jobs.

# UN Green Climate Fund Accredits DBZ



- BANK TO MANAGE, MONITOR CLIMATE CHANGE PROJECTS



Ministry of National Development Planning Permanent Secretary (DPA) Mr. Chola Chabala (third left), with Permanent Secretary (DC, M&E) Mr. Trevor Kaunda on his left and NDA National Coordinator Mr. Francis Mpampi (far left) with DBZ Managing Director Dr. Samuel Bwalya (3rd right) and his officials at the press briefing announcing the accreditation of DBZ to the Green Climate Fund

BY JOHN CHOLA

The Development Bank of Zambia (DBZ) is now the lead organization to manage and monitor all programmes funded by the Green Climate Fund (GCF) in the country.

**T**he DBZ has said it will work with the private sector to initiate and submit funding proposals ranging from US\$50 million to US\$250 million per project.

This has created a window of opportunity permitting interaction between Government and project developers from both the public and private sectors, while enhancing their chances of accessing GCF resources.

The GCF approved Zambia's application for the DBZ to become the first National Implementing Entity (NIE) and/or Direct Access Entity (DAE) connecting the nation to the Fund.

Chola Chabala, Ministry of National Development Planning (MNDP) Permanent Secretary for Development Planning and Administration, has announced DBZ's accreditation which was approved during the 29th GCF board meeting held virtually from June 28 to July 1.

The GCF, which was created to support

the efforts of developing countries to respond to the challenge of climate change is the largest financing mechanism under the United Nations Framework Convention for Climate Change (UNFCCC).

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**“Some of the benefits include: flexibility and context specific approach to addressing climate change issues; enhanced level of country ownership and this will help build capacity in DBZ as it relates to project appraisal and monitoring and evaluation,” says Chabala”**

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## MILESTONE

Chabala describes DBZ's accreditation as a major milestone which places many responsibilities on both the Bank and the country at large, especially that Zambia has heightened its fight against climate change.

Chabala explains that DBZ's accreditation as the NIE entails bearing the full responsibility for the overall management of the projects and programmes financed by the GCF when used as the fund manager.

“This means that the DBZ is tasked with the responsibility of all financial monitoring and reporting on projects to the GCF and Government. My call to DBZ is to put in place mechanisms to strengthen capacities to meet GCF requirements while hand holding project developers.”

He says there are many benefits to Zambia having a DAE as opposed to depending on regional and/or international accredited entities.

“Some of the benefits include: flexibility and context specific approach to addressing climate change issues; enhanced level of country ownership and this will help build capacity in DBZ as it relates to project appraisal and monitoring and evaluation,” says Chabala.





## FINANCIAL INTEGRITY

He added that there is expected to be financial integrity and financial management; empowering of DBZ with liquidity through management fees and other resources that will accrue in the process.

The Permanent Secretary has called upon project developers from both the public and private sectors, to seize the opportunity and enhance their chances of accessing GCF resources.

“Our expectations as Government are that DBZ will create a window for interaction with project developers. The GCF has a number of instruments under various windows which are at the disposal of the project developers. Kindly, take time and interface with the National Designated Authority office in our Ministry to get more information on the opportunities that are available.”

One such window, Chabala adds, is the Simplified Approval Process (SAP) which finances projects that are low-risk and poised for scaling up within a threshold of US\$10 million.

Chabala reveals that the GCF has been encouraging member states to utilize the low-risk funds and poised for scaling up under the SAP.

## SECURED FINANCES

He reminded project developers that his Ministry through National Designated Authority (NDA) has to date secured finances amounting to US\$ 294 million for five climate projects.

This includes US\$154 million for Renewable Energy Financing Framework, of which US\$ 52.5 million is co-financed by the GCF and US\$ 51.5 million by AfDB, while US\$12.5 million is financed by NAPSA and other commercial banks and US\$37.5 million from project sponsors.

According to the Permanent Secretary, a further US\$ 137.269 million was secured for the agriculture project, Strengthening of Climate Resilience of Agricultural Livelihoods in Agro-Ecological Regions I and II.

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**The Permanent Secretary has called upon project developers from both the public and private sectors, to seize the opportunity and enhance their chances of accessing GCF resources.**

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In addition, Chabala states that the MNDP through the NDA has secured additional resources from International Financing Frameworks among them Acumen Funds and Climate Investor one.

With this accreditation of DBZ, the Government looks forward to increase Zambia's global climate finance portfolio through effective utilization of the DAE.

And NDA National Coordinator Francis Mpampi also notes that to access more resources from GCF, Zambia needed to have a local institution which will now spearhead development of projects which are in line with national aspirations and supplement the support from regional and/or international accredited entities.

Mpampi explains that accreditation under GCF is necessary because the Accredited Entity such as DBZ saves as the fund manager.

The NDA has and continues to operate in the global climate change financial space to mobilize financial and technical support from global partners.

“One such institution is the Green Climate Fund (GCF). The NDA has also made advances with the Adaptation Fund, which is another global financing mechanism under the UNFCCC. All these



efforts are aimed at supporting the national development agenda as espoused in the national development plan and policies,” says Mpampi.

### PROJECT PROPOSALS

DBZ Managing Director Dr. Samuel Bwalya assures that his organization will work with the private sector to initiate and submit project proposals for funding ranging from US\$50 million to US\$250 million per project.

“This is an incredible level of accreditation and an opportunity that we should all cherish and take advantage of as well

as step up efforts to boost investment in national climate mitigation and adaptation projects across the country.”

Dr Bwalya observes that the accreditation has put the whole country on the radar as an active international player in the global climate change dialogue.

The Bank intends to provide adaptive de-risking facilities through an innovative credit guarantees initiative to further enhance the competitiveness of projects for funding with Green Climate Fund (GCF).

Projects which were previously deemed

less commercially viable can now be made viable by incorporating blending and de-risking instruments in their financing structure, which approach will also enable the country to scale up impact investments in the climate and green economy space.

“I therefore invite the private sector, development partners and all stakeholders to partner with DBZ and the Government to utilize this accreditation to mobilize climate financing and invest climate resources in projects that will deliver climate and development dividends for our country and the world at large,” Dr Bwalya emphasizes.

He assured that working with the GCF and the MNDP, DBZ will now prioritize investment projects aimed at expanding sustainable climate-smart agriculture, transforming energy generation and increasing access to renewable energy sources, scaling-up finance for forest protection, and building resilience to climate change among others.

Development Bank of Zambia becomes the first institution in Zambia to be accredited to the Green Climate Fund, and the second development finance institution in Southern Africa – the first being the Development Bank of South Africa.



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# Kansanshi Gives Royal Sceptre to Chief Mujimanzovu

BY JOHN MUBAMBE

Kansanshi Mining Plc has delivered a royal sceptre to Senior Chief Mujimanzovu of the Kaonde people of Mushindamo District in Northwestern Province, in honour for his dignity and to recognize the valuable relationship between the mine and his chieftom.

A sceptre is a baton held in the hand by traditional leaders as a royal or imperial insignia and a symbol of power in Zambian traditional sovereignty.

Kansanshi Mining Plc Assistant General Manager John Gladston presented the locally made royal sceptre to senior chief Mujimanzovu at Kansanshi Community Centre in Solwezi today.

The royal sceptre made of white and green cubic zirconia and copper was crafted by the Nsanshi Art Studio, an all-women run jewelry shop, under the mine's Corporate Social Responsibility (CSR) Department.

Gladston who was accompanied by the mine's CSR Manager, Bruce Lewis, and Public Relations Manager, Godfrey Msiska, explained that the scepter symbolized the cordial relationship prevailing



between the mine, the Senior Chief's subjects and other traditional leaders under his jurisdiction.

"We are giving you this sceptre as an important token of appreciation to value your support and friendship," said Gladston to the senior chief.

He noted that the reciprocation of the warm relationship of senior chief Mujimanzovu and his subjects was anchored on a very highly cherished source of peace and unity between Kansanshi management and the Mujimanzovu royal establishment.





Senior Chief Mujimanzovu admires the value of the sceptre on his right hand received from Kansanshi Mine's Assistant Manager John Gladston (left). It's an addition to the one on the left hand given to him by Senior Chief Kaponda of Katanga Province of the Democratic Republic of Congo. Picture by JOHN MUBAMBE]

In receiving the sceptre, senior chief Mujimanzovu expressed gratitude for the precious gift which was a symbol of the great chiefdom of the Balonga (water) Clan.

"As a chiefdom, we are grateful to Kansanshi because of the support it handsomely gives in various ways to our chiefdom and the community" said the senior Chief.

He further stated that the royal sceptre given to him was a symbol of power and authority depicting the value of the minerals existent in his chiefdom.

The traditional leader also thanked Kansanshi Mine management for grooming the female students at Nsanshi Jewelry Studio for a prosperous future of self-reliance.

Kansanshi Mining Plc had recently given



From right Godfrey Msiska (PR Manager), Senior Chief Mujimanzovu (holding the sceptre), Michele Scholtz (Jewelry trainer), Bruce Lewis (CSR Manager), and Brian Kajoba Mujimanzovu (the Prince).



**He noted that the reciprocation of the warm relationship of senior chief Mujimanzovu and his subjects was anchored on a very highly cherished source of peace and unity between Kansanshi management and the Mujimanzovu royal establishment.**

similar sceptres to Chief Mumena and Senior Chief Musele of Kalumbila District and Chief Kapijimpanga of Solwezi District.



# DRONES FOR SMART SPRAYING TO UPLIFT ZAMBIAN AGRICULTURE



BY DERRICK SILIMINA

As farmers' fortunes blossom or wither with the seasons, a bad year can leave fields barren and grain sheds empty until the next harvest.

**W**ith poor infrastructure, inadequate tools and a lack of investment in agriculture, most small-scale farmers are struggling to feed a growing population.

Many farmers still use traditional methods of spraying crops to get rid of pests, weeds and fertilizer application in their fields. The reason for this inefficiency lies in the poor precision of broadcast sprayers.

Now, a wave of technological solutions is targeting to add value towards food security in Zambia by providing the latest and most cost-effective technology for crop production solutions.

For this reason, a Chinese agricultural technology entity, Sunagri Investment

Zambia, is exploring intelligent drones to serve the agriculture sector in controlling pests, weeds and liquid fertilizer application.

"My dream is to make Zambia's agriculture smart by drawing mostly the youth to appreciate the sector through this technology. We have managed to contribute effectively to the country's

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**In Zambia, China is not only involved in infrastructure development, but is also investing in agriculture, which represents the new face of globalization in Africa.**

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agriculture during the company's three years operations in Zambia," said Sunagri Investment Zambia Director Frazer Zhang.

In Zambia, China is not only involved in infrastructure development, but is also investing in agriculture, which represents the new face of globalization in Africa.

Zhang stated that his company is already working with major agricultural entities such as Chamba Valley Farm, York Farm, Seed Co and Zambia Sugar, the Mkushi farming block among others, in a bid to expand its services in the country.

While drones, also known as Unmanned Aerial Vehicles (UAVs), have not yet made it into the mainstream agriculture





space, they are playing an increasingly important role in precision farming, enhancing sustainable farming practices while also protecting and increasing profitability.

### ARMY WORMS

Zhang stressed that his quest to revolutionize Zambia's agriculture sector started in 2016, when he saw how many farmers wept due to an outbreak of army worms.

"I then had an idea and thought about how I could find the right drones that can help combat the army worm outbreak in Zambia. In 2017, I managed to import three manual agricultural drones from China and subsequently brought in smart drones that are able to spray insecticides even at night," he said.

Agri-tech providers believe that smart spraying solutions can lower the costs



Sunagri Investment Zambia Director Frazer Zhang (middle) with his workers at the company's drone workshop in Lusaka.

of herbicides by 90 per cent due to selective application on weeds only.

Some of the most prominent technologies enabling farmers to advance from broadcast to smart spraying are GPS guidance, machine learning algorithms, and computer vision for weed recognition.

Zhang further noted that to help agribusinesses in the country save money and the environment, there is need to figure out how advanced technologies can shape smart spraying solutions for sustainable, precise, and cost-efficient herbicide application.

Agri-tech experts have argued that by applying conventional technology, farmers lose money on herbicides that are sprayed in vain as huge volumes of the chemicals land on soil or on healthy plants, or are carried away by rainwater. Furthermore, the chemicals contaminate the soil, harming the environment while the weeds themselves develop herbicide resistance.

### INSIGHTS

It is in this context that the use of drones in agriculture is steadily growing and allows agronomists, agricultural engineers, and farmers to streamline their operations by using robust data analytics to gain effective insights into their crops.

"I benefited well from the drone spray service from Sunagri. It fights against army worms and the equipment is efficient. I have used the drone a couple of times in my soya and wheat crops and the results have been impressive and cost-effective," said Muhammed Patel, proprietor of Evergreen Farm situated

in the western half of Central Province.

Patel highlighted drone technology as a game changer for farmers fighting the annual pest outbreaks.

He urged small farmers who rely more on expensive manual labour to spray their fields using drones and thus enhance their crop production.

Consequently, the dawn of technology through China's modern smart agricultural equipment is indeed key to revolutionize Zambia's agriculture sector and boost the country's food security.

With Sunagri Investment Zambia's latest drone (XP Agricultural UAS 2020), a versatile 20 litre gadget that can be flown remotely via the XAG AGRI APP, has a maximum operating efficiency of 17.7 hectares per hour (subject to operation conditions).

Its high-precision radar, with safe and autonomous obstacle avoidance AI intelligent engine 3D operation planning, is supported by high-precision flow and dual engine RTK technology as well as a dynamic liquid control technology.

Therefore, it is vital for Government to invest in agricultural technologies and come up with a deliberate policy in order to motivate locals and help them improve their harvests. This can be done through smart agriculture, especially in Zambia where the majority of farmers have small holdings.

"My dream is to influence Zambia's young people [and bring them] back to agriculture. I want to help Zambia and its youthful generation become a model of smart agriculture in Africa," Zhang reiterated.

# Enter Pyramid Continental Hotel...

**US\$ 60 MILLION FIVE-STAR LUXURY STRUCTURE ON CARDS**

BY DERRICK SILIMINA

**Zebra Manufacturing Zambia Ltd, an Eritrean-owned company, is constructing a US\$60 Million luxury five-star hotel that will create up to 250 direct jobs and 700 indirect jobs for Zambians during the construction phase.**



ZDA Board Chairperson Bishop David Masupa exchanging Signed copies of the IPPA with Zebra Manufacturing Zambia Limited Managing Director Mr. Merhawi Mesfun Tesfasilassie

**T**he investment was facilitated by the Zambia Development Agency (ZDA) in a bid to foster economic recovery of the country and ultimately accelerate growth and diversification.

According to a statement issued by ZDA Communications and Public Relations Manager Laura Mushaukwa, once the construction of the Pyramid Continental Hotel is completed, an additional 223 jobs will be created. The hotel also hopes to expand its operations and continue investing in Zambia.

“For the ZDA and the Zambian Government at large, witnessing the commencement of a project of such magnitude is a very welcome development under the present circumstances when the Covid-19 pandemic has hit the

economy badly and the tourism sector has been hit the most,” ZDA Board Chairperson Bishop David Masupa said during the Investment Protection Agreement (IPPA) Signing Ceremony held in Lusaka between the Agency and Zebra Manufacturing Zambia Ltd.

Masupa said the agreement represents a major step forward in investment promotion for Zambia and serves as an assurance to the investors of the safety of the multi-million-dollar investment.

Construction of the hotel, which, is expected to be completed in 2024 is already underway. The structure will have 88 king-sized bedrooms, 69 twin bedrooms, 35 executive suite bedrooms, 18 one-bedroom suites and one presidential suite.

Other amenities include an event hall, restaurant, a night club, a casino, a gym, a conference room, four board meeting rooms, a semi-Olympic size swimming pool, a tennis court, office and staff facilities, landscape, a parking lot, water treatment and electricity provision and a water park.

As part of the local economic development programme, Zebra Manufacturing Zambia Ltd has pledged to work with ZDA and the Zambia Chamber of Small and Medium Business Associations (ZCSMBA) to identify viable local Zambian farmers and MSMEs to supply the hotel goods and services.

The Eritrean firm has also pledged to work with the Zambia Chamber of Commerce and Industry (ZACCI) to identify suppliers and contractors for construction materials, diesel, lubricants, cement, transport services and security services.

In addition, the investor also pledged to work with hospitality colleges in Zambia to provide paid internships for students studying hotel management and catering.

Speaking at the same event, ZDA Director-General Mukula Makasa welcomed the multi-million-dollar investment, reaffirming the Agency’s commitment to handholding the investor till the project is fully implemented.

Zebra Manufacturing Managing Director Merhawi Mesfun Tesfasilassie expressed gratitude to the ZDA for helping to facilitate the investment and assuring his company of the safety of their investment through the signing of the IPPA.

Further, the investor plans to collaborate with the Ministry of Agriculture and the Ministry of Commerce, Trade and Industry to identify growth-oriented Zambian small-scale farmers through well-organized cooperatives for the supply of vegetables, poultry and beef products to the hotel once operational.

“We are committed to developing the skills of our employees through annual sponsorships. Zebra Manufacturing Zambia Limited plans to work with the Lusaka City Council to collect garbage in selected townships and help support health facilities.”



# BARRICK

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## ALERT

### Beware of false Recruitment offers

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# 'Debt servicing may dilute BOZ gold-buying gains'

BY STUART LISULO

THE Bank of Zambia (BoZ) gold-purchasing initiative designed to help shore up the country's international gross reserves position may be undermined by ongoing excessive debt servicing, says economist Bright Chizonde.



**T**he central bank announced recently that it had purchased 478.76 Kgs (15,392 ounces) of gold at K604.3 million since December, 2020.

The purchases are broken down as 391.92 Kgs (12,600 ounces) purchased from Kansanshi Copper Mining Plc at K500.5 million and 86.84 Kgs (2,791.91 ounces) purchased from Zambia Gold Company, a subsidiary of ZCCM-IH at K103.8 million.

According to the BoZ, the dore gold purchased from Zambia Gold Company will only reflect in international reserves after refining.

Commenting on the development, Chizonde, a former UNZA economics lecturer, argues that while the central bank's gold-purchasing programme was progressive and welcome, it was unlike-

ly to bolster Zambia's foreign reserves given Government's excessive debt servicing commitments in recent years.

Government's debt servicing has this year remained elevated with a total of K10.1 billion paid out during the five-month period from January-May, 2021,

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**"So, even when people start saying 'we may see an appreciation', it's very difficult for you to pinpoint where that appreciation is going to come from," says Chizonde, who is now the Transparency International Zambia (T-IZ) policy and research specialist.**

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representing 20.2 per cent of the total expenditure, while Zambia's international gross reserves remain low at only US \$1.2 billion, representing around 2.1 months of import cover as at end-March, 2021.

"It is a positive programme. The biggest challenge has always been debt service and if we don't make progress in dealing with our debt situation, the pressure on the reserves to reduce is going to continue. Therefore, the pressure on the exchange rate to depreciate is also going to continue," Chizonde has said in an interview.

"There is limited information if you want to follow-up the extent of purchasing gold on helping our reserves. It's very doubtful that it will have a significant improvement on our reserves for as long as we still maintain the issue of high debt and debt service."

He however expects that the local currency may briefly rebound shortly after the crucial August 12 polls, but only in response to easing levels of uncertainty.

"Right now, there are high levels of uncertainty in the market because we are approaching the election. So, either way, the currency will slightly appreciate after the election because the uncertainty would have passed. The fundamental reasons why we are where we are in terms of currency depreciation have not been addressed: high levels of importation, high debt levels.

"So, even when people start saying 'we may see an appreciation', it's very difficult for you to pinpoint where that appreciation is going to come from," says Chizonde, who is now the Transparency International Zambia (T-IZ) policy and research specialist.





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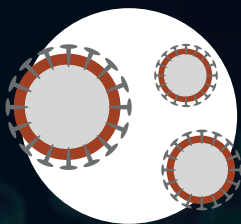
# COVID-19 ALERT!

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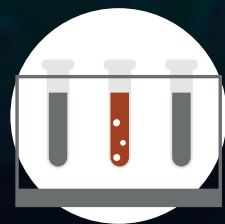
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THROUGH DROPLETS



VIRUS MAY SPREAD  
THROUGH THE AIR  
WHEN TINY DROPLETS  
REMAIN IN THE AIR



SYMPTOMS MAY  
DEVELOP WITHIN 14  
DAYS OF EXPOSURE  
TO THE ILLNESS



ONLY  
DESIGNATED LAB  
TEST CAN DIAGNOSE  
THE VIRUS

## THE SYMPTOMS OF COVID-19



DRY COUGH



FEVER



SHORTNESS OF BREATH

## PREVENTION FROM COVID-19



AVOID CLOSE CONTACT  
WITH OTHERS OR OBSERVE  
PHYSICAL DISTANCING



AVOID TOUCHING  
YOUR MOUTH, NOSE AND EYES  
WITH UNWASHED HANDS



CLEAN SURFACES & OBJECTS  
PEOPLE FREQUENTLY TOUCH



FREQUENTLY WASH  
YOUR HANDS WITH SOAP



ALWAYS WEAR  
A MASK IN PUBLIC

COVID-19 Hot Line || 909 (toll-free)



# Two newly constructed international airports now open

BY STUART LISULO

**PRESIDENT Edgar Lungu in early August commissioned the newly constructed Simon Mwansa Kapwepwe International Airport in Ndola while the Kenneth Kaunda International Airport in Lusaka commenced operations.**

**T**he Ndola airport has a two million passenger per annum capacity terminal building, among other world-class facilities.

Speaking during the commissioning of the Simon Mwansa Kapwepwe International Airport in Ndola on August 5, President Lungu hailed the landmark achievement as a move repositioning Zambia as a major aviation hub in Africa.

“Today marks a key milestone in the transport sector, and the aviation sub-sector, in particular, as we continue on our journey to repositioning Zambia as a major aviation hub in Africa. A few days from now, I will be commissioning another mammoth project, the new Kenneth Kaunda International Airport, which like the airport we are commissioning today is a marvel. Travellers to Ndola can now experience a world-class

look and feel here at the new Simon Mwansa Kapwepwe International Airport. It is a launch pad to the rest of the Copperbelt and the northern tourism circuit.

“The projects we commenced at the Kenneth Kaunda International Airport and here at the new Simon Mwansa Kapwepwe International Airport are pivotal in facilitating the country’s tourism and industrialization agenda. This infrastructure is key in elevating our development agenda to another level.”

And the much-anticipated KKIA Terminal 2 officially opened its gates to international travellers on the same day.

Zambia Airports Corporation Limited (ZACL) Communications and Brand Manager, Mweembe Sikaulu announced this in a statement.





**The new Simon Mwansa Kapwepwe International Airport has infrastructure that includes a 3.5 kilometre runway, taxiways and an apron; a two million passengers per annum capacity terminal building and a cargo terminal, among others.**

Terminal 2 is part of the overall upgrade of the new KKIA that was constructed at a total cost of US \$360 million.

“ZACL would like to notify members of the public that as of 5th August, 2021, international travellers will now be required to use Terminal 2 for departure and arrivals. In the meantime, domestic travellers will be required to continue using the current terminal, also known as Terminal 1,” said Sikaulu in a press release.



“The corporation has for the past few years been engaged in major infrastructure development projects to upgrade the four international airports namely Kenneth Kaunda, Simon Mwansa Kapwepwe, Harry Mwaanga Nkumbula and Mfuwe. These infrastructure development projects were embarked on to accommodate the anticipated increase in traffic, cargo volumes and passenger numbers.”

T2’s opening follows a surge in passenger travel numbers in recent years, with KKIA having continued to register huge passenger movements among the four major international airports in the country.

The long-awaited ultra-modern KKIA was constructed by China Jiangxi International Economic and Technical Co-operation, and was originally scheduled to be handed over to government in October, 2019, upon completion.

However, the Coronavirus outbreak in Wuhan city in China in late 2019 disrupted global supply chains and delayed construction of the facility.

Actual works of the KKIA expansion project had commenced back in April, 2015, after late president Michael Sata launched the development in November, 2013.

Facilities include a five-star hotel, a presidential pavilion with world-class facilities such as a media centre and utility building to cater for VIPs. The pavilion is secluded from the main site and offers an exclusive apron for incoming heads of state or government and other VIPs, while the cargo terminal will integrate the latest screening security features.

The new Simon Mwansa Kapwepwe International Airport has infrastructure that includes a 3.5 kilometre runway, taxiways and an apron; a two million passengers per annum capacity terminal building and a cargo terminal, among others.

This airport is in close proximity to the Democratic Republic of Congo’s Katanga Province, thereby, envisaged to improve commercial links between the two countries.

# Five Zambians win **Masomo Education 2021** scholarships

BY MARTIN MUSUNKA JR

The Masomo Education Foundation has announced scholarships for five Zambian university scholars in 2021.

**T**he first scholarship has been awarded to **Sarafina Chinga**, who will use her grant to study for a Bachelor of Medicine and Bachelor of Surgery programme at Cavendish University. Sarafina hopes to one day specialize in neurology and establish an affordable high-quality clinic. As a medical practitioner she wants to work with other professionals to improve the doctor patient ratio in Zambia.



The second scholarship was awarded to **Kasonde Mwila**, who is entering into the second year of his Bachelor of Medicine and Bachelor of Surgery programme at Mulungushi University. Ka-

sonde is a highly motivated person who is keen to improve the provision of medical services in rural Zambia. Kasonde's interest in orthopaedic surgery started after he was involved in a car accident. The Selection Committee was impressed with Kasonde's ability to learn from negative experiences.



The third scholarship has been awarded to eighteen-year-old **Comfort Bwalya Chisala**, who will study for a Bachelor of Science degree in the School of Mathematics and Natural Sciences at the Copperbelt University. The committee was most impressed that despite being an

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**It was a true honour and privilege to participate on the Masomo Education Foundation Selection Committee to recommend scholarships to aspiring, talented and incredibly resilient university students in Zambia.**

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orphan, Comfort has overcome many obstacles to be a star pupil. She is also a compassionate citizen who believes that compassion leads to efficient delivery of medical services. While at school, Comfort volunteered for the Red Cross, working in community clinics and sports clubs to save lives.

The fourth scholarship has been awarded to **Moses Mambwe**, to help him complete his degree of Bachelor of Mineral Sciences at the University of Zambia. Moses hopes to be an actuary, and to eventually set up his own insurance company. He is keen to popularize insurance services in underserved areas in Zambia. Shortly after completing his secondary studies, Moses acted as a sales agent for an insurance company in rural Zambia.



For the first time, the Foundation has offered a fifth scholarship. That scholarship has been awarded to **Mannah Kaniini** who will use it to read for a Master of Physics degree at the University of Zambia. Mannah's has a huge interest in medical physics and is keen to raise the profile of the discipline as her contribution to ending the shortage of medical physicists. Mannah is in the process of commencing her internship at the Cancer Disease Hospital.





Steve Orsini, Chair of this year's Independent Canadian Selection Committee said:

"It was a true honour and privilege to participate on the Masomo Education Foundation Selection Committee to recommend scholarships to aspiring, talented and incredibly resilient university students in Zambia. Their heartfelt passion, unwavering commitment, and unrelenting desire to overcome incredibly difficult and challenging conditions to pursue their higher education is an inspiration to us all. A special thank you to the Masomo Education Foundation for funding these critically important scholarships that will help improve the lives of these well-deserving students."

#### **THE MASOMO SELECTION COMMITTEE 2021**

Steve Orsini was appointed President and CEO of the Council of Ontario Universities in September 2020.

Prior to this role, Steve held several senior leadership positions in the Ontario Public Service, including Secretary of the Cabinet, Deputy Minister of Finance and Secretary of the Treasury Board, and Deputy Minister of Revenue. Steve also held several leadership positions at the Ontario Hospital Association, including Vice-President of Policy and Public Affairs.

Steve is a member of the Intergovernmental Fiscal Relations Commission, a Senior Fellow at the C.D. Howe Institute, an Adjunct Professor in the School of Public Policy and Administration at Carleton University, and a Distinguished Fellow at the Munk School of Global Affairs and Public Policy, University of Toronto. Steve holds a Bachelor of Ap-

**Catherine holds a PhD in adult education from the University of Toronto. She also has a Master of Education degree from Harvard University, in addition to a Bachelor of Science degree in education as well as a diploma in the same subject, from the University of the West Indies.**

plied Arts in Urban and Regional Planning and a Master's Degree in Environmental Studies.

Dr Kevin Chan is the Programme Chief and Medical Director of Women and Children's Health at Trillium Health Partners, and an Associate Professor of Pediatrics at the University of Toronto. He is a former chair of pediatrics at Memorial University and Clinical Chief of Children's Health at Eastern Health. He currently chairs the Acute Care Committee of the Canadian Paediatric Society. He has worked with the World Bank, UNICEF, and WHO in the area of global health, and is a past chair of the Canadian Society for International Health

Kathleen Gnoco is Director, Product Development and Strategy with MaRS Partnerships. In this role, Kathleen convenes and supports start-ups, clients, and partners as they work together to navigate industries in the midst of disruption and change. In this client-facing work, Kathleen is passionate about addressing the world's complex problems with innovation and positioning Canada as a leader in the innovation economy.

Leveraging her experience with complex problem-solving and human-centered design practices, Kathleen is responsible for the design and development of MaRS products and services to a range of clients. Clients include corporates, non-profits, regulators, government entities, electric utilities, large-scale generators, healthcare providers, and financial institutions. Kathleen also manages project delivery teams and in-

ternal resourcing to support the successful delivery of projects in Canada, the U.S. and South America.

Kathleen's professional background includes an advisory role at Canada's Permanent Mission to the United Nations in New York and collaborative projects for the UN Office for the Coordination of Humanitarian Affairs, the Foundation for the Defense of Democracies and the MaRS Centre for Impact Investing. With a passion for innovation and entrepreneurship, Kathleen is also the programme manager of the Global Ideas Institute based out of the Munk School of Global Affairs.

Kathleen holds a Master's of Global Affairs from the University of Toronto's Munk School of Global Affairs and a BAH from Queen's University.

Dr Catherine Chandler-Chrichlow is the Executive Director of Career Management and Corporate Recruiting at Western University's Ivey Business School. Prior to this role, Catherine was head of 3C Workforce Solutions which conducted human capital research in partnership with organisations such as Mercer International to determine talent needs across major sectors such as transportation, communications, and hospitality in Ontario.

Catherine is also the Board Chair of the largest immigrant mentorship network in Canada.

Catherine holds a PhD in adult education from the University of Toronto. She also has a Master of Education degree from Harvard University, in addition to a Bachelor of Science degree in education as well as a diploma in the same subject, from the University of the West Indies.

The Masomo Education Foundation is supported entirely by private donations and does not receive any government money. The Foundation is run entirely by volunteers resulting typically in overhead expenditure of less than three percent of revenue. The Foundation, which has a Canadian Board of Directors, aims to finance the education of talented young women and men in Zambia.

The scholarships are advertised in the national media and on the Masomo Education Foundation website, and candidates are selected on merit.

# Tanzania repositioning port for regional business

Dar es Salaam in US\$ 420m infrastructure overhaul

BY DERRICK SILIMINA

A \$420m port infrastructure overhaul is underway at the Dar es Salaam port, promising economic dividends to various African countries and kindling anticipation among small cross-border entrepreneurs.



**T**he Dar es Salaam Maritime Gateway Project (DSMGP) worth US\$421 million was established in a bid to overhaul the port's infrastructure by 2023.

A quiet yet vicious battle for controlling stakes in the shipping business is underway in East Africa with Tanzania, Kenya, Djibouti and Somalia taking steps to upgrade their maritime infrastructure in the region.

As the African continent glides on the waves of globalization, the modernization of its seaports are key to the development of maritime infrastructure and its interaction with inland transport systems.

Undoubtedly, seaports play a vital role in any economy that is reliant on import and exports, especially in developing countries where maritime transport is the primary form of access to the international market.

According to a recent World Bank report, inefficiencies at the main port of entry cost Tanzania and neighboring countries up to US\$2.8bn in lost revenues annually and as a result, this choked regional trade especially among land-linked countries such as Zambia that looks to one of Africa's reliable seaports, Dar es Salaam, as a gateway for its international trade.

Currently, it is estimated that more than 70 per cent of imported goods for land-linked nations in the sub region transit through Dar es Salaam port via the Tunduma-Nakonde border post, which is Tanzania's busiest crossing point.

The border post is the gateway into Zambia, the Democratic Republic of Congo (DRC) and, to some extent, Zimbabwe. On average, the value of cargo passing through the border to Zambia, the DRC and Zimbabwe is estimated to a tune of US\$1.5 billion (Sh3.4 trillion) annually, according to trade experts.

## STRATEGIC LOCATION

With its strategic location as a convenient freight link not only to and from east and central African countries but also to the Middle and Far East, Europe, Australia and America, the Dar es Salaam port provides a gateway for 90 per cent of Tanzanian trade.

It ultimately is the East African nation's principal port with a rated capacity of 4.1 million (dead weight) dry cargo and 6.0 million (dead weight) bulk liquid cargo.

The port, with its total quay length of about 2,600 metres and eleven deep-water berths, handles about 95 per cent of the country's international trade and serves neighboring land-linked countries like Malawi, Burundi, Rwanda and Uganda among others, according to the Tanzania Ports Authority (TPA).



In the 1970s, China was already involved in the construction of the Tanzania-Zambia Railways (TAZARA) linking Tanzania and Zambia. In this context, the ongoing rehabilitation of Dar es Salaam port is yet another game-changer in the inter-continental connectivity initiative as China's partnership on infrastructure development in Africa has continued to shape the continent's socio-economic trajectory.

Zambia's import driven economy stands to benefit immensely from the upgrade of Dar es Salaam port, the prospect has excited local entrepreneurs who feel the facility contributes greatly to the southern African country's treasury in terms of taxes and customs duty whenever they import goods and services.

"The port's closer proximity to the Nakonde border is key to the survival of our automobile business and the ongoing facelift will definitely speed up custom clearance and in turn lower the cost of doing business for us," Car Dealers Association of Zambia Chairperson Webster Mulambia has said in an interview.

## LONG QUEUES

Mulambia regrets that the port's known long queues at offloading ships have become unbearable for most importers and exporters of cargo who seek to have it delivered to their respective destinations on time.

Just like car dealers, many Zambian retailers of popular brands such as diapers, powdered milk, and from second hand clothes, sanitary products to medicines and medical supplies share the same lamentations.

Suppliers, dealers and traders suffer weeks and months in delays caused by reliance on over-booked container vessels transporting imported cargo from across the world. On average one queues for ten days to be able to berth at the Dar port. It further takes one an additional ten days to offload the merchandise, clear it and transport it.

"My merchandise takes two months to be delivered and this affects my cash flow due to the usual delays at the port and you know in business, time is money," Remmy Nkandu, 40, a trader of Chinese smartphones states.

With the China Harbour Engineering

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**Suppliers, dealers and traders suffer weeks and months in delays caused by reliance on over-booked container vessels transporting imported cargo from across the world. On average one queues for ten days to be able to berth at the Dar port. It further takes one an additional ten days to offload the merchandise, clear it and transport it.**

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Company (CHEC) whose global engineering aptitude is shaping the Dar es Salaam port with modern apparatus, the maritime facility will have the capacity to accommodate and anchor large vessels from across the world.

As CHEC is taking on the first World Bank project in the last decade, engineers say it is a momentous step forward for the Chinese engineering firm, adding that the project enhances the high level of Chinese companies' operations and expertise in East Africa.

## NEW BERTH

"This project mainly involves the upgrade of seven existing berths and the building of a new berth that will enable large vessels with a load carrying capacity of up to 70,000 tonnes to dock at the port which previously had a capacity of under 30,000 tonnes," TPA Director General Eric Hamissi recently said.

The port authority further affirmed that with a length of 300m and 13.5m depth, the new berth will have the capacity to accommodate mega cargo ships weighing 65,000 tonnes and be equipped with state-of-the-art cargo handling equipment.

For Ruth Mulenga, 30, a spare parts dealer based at Lusaka's bustling town centre market, "The ongoing rehab of the

Dar port will definitely help grow my clientele base as my customs logistics will be done with ease."

Mulenga says due to high demand of spares on the local market, her business growth is realistic given an efficient maritime facility in the region.

Tanzania's Prime Minister Kassim Majaliwa recently added that the Dar es Salaam port upgrade is in its final stages of completion and the country is poised to make optimal use of its strategic geographical location to enhance regional trade, stimulate economic growth and ease transportation costs.

"These projects will enable the nation to make the most of the geographical opportunities we have as well as stimulate economic growth and facilitate transportation," said the Premier while tabling before Parliament his office's budget proposals for the 2021/2022 financial year.

In line with China's Belt and Road Initiative (BRI), a multifaceted and connectivity-oriented grand strategy, the Dar port rehab mega project will certainly minimize Africa's current regional infrastructure challenges and serve to deepen the continent's regional integration.

The project is supported by the Tanzanian government and a coalition of development partners which include the Trade Mark East Africa (TMEA), the United Kingdom Department for International Development (DFID), and the World Bank.

On March 1, 2021, Tanzania's Transport Minister Leonard Chamuriho officiated at the handover ceremony of Berth No. 5 held for the No. 1-7 Berth Project at the Dar Port.

Chamuriho said the completion of Berth No. 5 marked the official entry of the project into the final sprint stage. The smooth completion of the berth had greatly boosted the morale of the project and laid a solid foundation for its full completion and the smooth development of subsequent projects.

"We uphold the achievements of the project in terms of safety, quality and progress management and the company's outstanding performance capabilities," Chamuriho said.

# Solwezi General Hospital receives oxygen concentrators

BY SOLWEZI TODAY WRITER

Two medical oxygen concentrators provided to Solwezi General Hospital early August will mean to improve ventilation capacity for treatment of Covid-19 and other medical ailments.



His Royal Highness Chief Mumena and the Honorary Consul of the State of Israel in the Republic of Zambia, Sinya Mbale during the donation of the oxygen concentrators at Solwezi General Hospital.

Mbale is also the Chief Executive Officer for Nshima Towers Ltd, a company domiciled in Solwezi which offers construction, agricultural consultancy and mining services in North-Western Province and other parts of the country.

He explained that the Israel Embassy would continue to support Solwezi General Hospital and the province in the improvement of clinical and technical outcomes.

“This is not the end, we hope to come back with whatever our hands will lay on, and especially with the push from Chief Mumena, we cannot forget North-Western Province on our agenda of quality health provision in the future,” he said.

The official representative of Israel in Zambia encouraged all Zambians to get vaccinated to minimize the cases of Covid-19 as recommended by the World Health Organization (WHO).

Chief Mumena, who presented the donation assured the hospital management that his mission with the Israel

**T**he donation of two medical oxygen concentrators worth US\$2,800 came as a gift from the Israel Embassy of Zambia to the hospital's Lunga and Lufupa children's wards on August 6.

The concentrators are quality equipment which utilize atmospheric oxygen for medical use without involving cylinders in the supply of oxygen to the patients.

Honorary Consul of the State of Israel in Zambia, Sinya Mbale, accompanied by Chief Mumena of Kalumbila District, made the donation.



The two oxygen concentrators costing US\$2800 donated to Solwezi General Hospital by the Consul of the State of Israel in Zambia, Sinya Mbale.





His Royal Highness Chief Mumena captured in the photo after the installation of the donated oxygen concentrators in Lunga Ward of Solwezi General Hospital.



His Royal Highness Chief Mumena and Solwezi General Hospital Medical Superintendent Dr. Namwaka Mukunyandela after the donation of the oxygen concentrators.

people involved practical strategies for delivering achievable medical priorities for the hospital.

"I am certainly sure that by working with the ambassador, the team we represent and I shall have an opportunity of getting more of your requests and we will still see how best we would be able to support you," said Chief Mumena.

He noted that the Israel people were strong enough to support the health care facilities at Solwezi General Hospital because of the love they have for mankind.

"It has been my singular honour to present these oxygen concentrators to your hospital and the Zambian community with love from Israel," he said.

He explained that his partnership with the people of Israel through the Honorary Consul Mbale, would trigger out a lot of benefits to hospital management and patients both now and in the future.

"I can assure you that working with the ambassador and I, the Jew Number One around here, we shall achieve so much more of the practical steps to support effective and sustainable improvements in the hospital's resource mobilization," he added.

And receiving the donation on behalf of the hospital, Solwezi General Hospital Medical Superintendent Dr Namwaka Mukunyandela appreciated the partnership between Zambia and Israel, and thanked the Israel ambassador for

taking keen interest in supporting the hospital through various medical interventions.

She noted that the modern equipment donated by the people of Israel would go a long way in improving the patients outcome at the hospital.

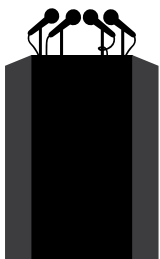
"We would like to pledge that we will take good care of the donated equipment which will thoroughly be used for their intended purposes and we hope you will remember the hospital in further donations."

Dr Chidumayo, a consultant pediatrician, appreciated the donation which would go a long way in helping children with breathing difficulties.

He said the donation would mitigate the deficiencies of hospital oxygen for the children who had been sharing the old oxygen machines.

"The donation will really go a long way and it will help save lives of many children who needed oxygen which had not been easy to access in the past," he said.





HICKS SIKAZWE ON THE PLATFORM



# New Ndola Airport to boost Copperbelt economic revival.

The recent commissioning, in Ndola, of the new Simon Mwnasa Kapwepwe airport is a major boost in Zambia's quest to elevate tourism as a foreign exchange earner and the continued quest to diversify from copper to more sources of the country's wealth.

**B**oasting of a 3.5 kilometre runway the \$397 million piece is a good score, what with the recently established Africa Free Trade Area, a body seeking to promote continental trade and lessen dependence on the rich north.

From the outset, the new airport has the capacity to accommodate more and bigger planes that simply means that, the Copperbelt will be able to handle not

only more traffic but increased volumes of goods both for export and import.

At the time of construction, according to the government, 3,023 direct and 1,478 jobs were created. This led to President Lungu acknowledging thus, "Your government has again delivered another of its promises. "

The Copperbelt as a region and Zambia as a whole has stepped up activities in agriculture that most of the country's products are yearning for the outside market. The new airport will therefore make it easier to export to the Democratic Republic of the Congo (DRC), for instance, Kenya, Uganda, Tanzania, Rwanda South Africa and more countries in Africa and beyond.

Increased exports will not only mean more income but will see a rise in passenger traffic to the province onward to other parts of the country. That movement will attract additional investment in more sectors such as mining, energy, farming, tourism and others.

Once farmers here at home see that af-

ter all the years of hard fare their goods can now be easily exported to the rest of the continent and further, they will step up production. Increasing production means that more jobs will be created and poverty alleviated to the bare minimum.

One of the major challenges for the FTA to succeed will be speedy access to goods and services. If for instance Rwanda, Kenya, or Uganda seeks to get emergency maize airlifts from Zambia, the grain should be sent to the demanding country with ease and in the shortest possible time.

Similarly if Zambia wants to bring in goods from any of the countries mentioned above, the items must be brought it in without delay through the Simon Mwansa Kapwepwe airport without delay. Further than that Ndola will now be a connecting point for some of the major global airlines. All these activities will bring more jobs and induced national income.

Ndola's local economy will also see further boost, already the city and the





province have benefitted from the hundreds of created jobs referred to above. As more development takes place at the facility, further jobs will be created for local people.

The City is likely to see other allied industries sprout which include restaurants, hotels, lodging facilities, shops and other commerce outlets; again they will take in more people off the streets, and off the grid of unemployment.

The airport is a few kilometers from the Ndola's sprawling and surging residential area, Mitengo. As the airport develops further, property owners in Mitengo and the rest of the city will benefit from the growing cadre of employees that will need accommodation. Once landlords get income they will be motivated to invest more in real estate.

Ultimately the airport will not only boost revenues in the tourism sector but across the board, from commerce, mining to any other investment.

With all the above developments in the offing, the local authority will have a greater challenge to move with times and provide facilities in line with the new airport. For instance most of the roads in the city need attention. Mitengo itself has nothing that one can refer to as a road neither does it have streets let alone street names to those which look like some.

The city fathers will need to double up efforts to ensure that they begin to move to improve local infrastructure if the routes to and from the airport will not only be passable but attractive to tourists, investors and ordinary passengers.

For instance much of the accommodation, that is hotels and lodges are in the city hat impression does it give a visitor to land at an airport with the start of the



**Ndola's local economy will also see further boost, already the city and the province have benefitted from the hundreds of created jobs referred to above. As more development takes place at the facility, further jobs will be created for local people.**

art modernity but gets to his or her hotel or lodge on a dusty bumpy road?

What impression registers on a visitor who arrives at the Simon Mwansa Kapwepwe airport at night littered with a galaxy of impressive lighting, but ploughs into darkness to get to the hotel because the roads he or she will pass through have no street lights?

At national level measures are needed to begin working on the collapsed Mufulira-Ndola road. Despite that the stretch is an important economic passage it is also a shorter route to get to the DRC via Mufulira, it has remained in terrible state that it has been literary abandoned. Most motorists in Ndola that have business to attend to in Mufulira can not risk using the road. They have to take the long and expensive route through Kitwe.

What impressing can we give an investor who arrives at the airport and has to meet mining officials or those from the local authority in Mufulira and insists on using the shorter Ndola-Mufulira road because he has to catch a return flight within a short time?

There are many challenges that will



come with the construction of the new airport. What the authorities need to do is to begin planning for broad based development in Ndola and the rest of the Copperbelt to support the new facility.

What that means is that, the entire province needs an immediate surgery. Copperbelt badly needs an immediate uplifting from the current level to international standards. Much of the infrastructure needs to be rehabilitated, so that when an investor lands at the new airport he or she should run on a smooth road to the Industrial area, Luanshya, Kitwe, Mufulira or Chingola.

The Copperbelt does not only need to uplift roads but across the board infrastructure. Hotels and lodges must meet international standards. Cities or districts should have proper facilities from well maintained and clean public toilets to humane shopping outlets.

Unless local authorities respond proactively to the construction of the massive airport in Ndola, the investment will be useless and the most a white elephant.

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.



# MFinance loses K35m, anticipates rebound

BY STUART LISULO

MADISON Finance Company Ltd lost nearly K35 million in its financial year period ending December 31, 2020, mainly on account of exchange losses and reduced interest income, among others.



**A**ccording to its recent audited results, MFinance posted losses of almost K35 million during its financial year period compared to a profit of K6.5 million generated in 2019, mainly due exchange losses and lower interest income earned during the period under review, among others.

“The company has recorded a loss of K34.932 million for the year ending December 31, 2020, compared to a profit of K6.557 million recorded as at December 31, 2019. The loss is mainly on account of the de-recognition of deferred tax in the year, exchange losses experienced and the decline of interest income due to suspension in lending to one sector due to delayed remittances of loan repayments,” MFinance stated in its results.

It added that a decline recorded in its

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**But MFinance, a subsidiary of Madison Financial Services (MFS) under the Lawrence Sikutwa and Associates (LSA) Ltd group, expressed optimism of improved growth in its assets this year on the back of several positive driving factors.**

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loan portfolio was caused mainly by a suspension in lending due to delayed payments by counter-parties.

“Interest income of K104 million is low-

er than last year by 23 per cent, while the interest expense of K71 million is lower than last year's by 5 per cent. The loans and advances to customers declined by 28 per cent from last year. The decline of the loan book was as a result of suspension in lending due to delayed payments by counter parties. Customers' deposits declined by 25 per cent due to reduced deposit mobilization activities as appetite to lend to one sector reduced,” it stated.

But MFinance, a subsidiary of Madison Financial Services (MFS) under the Lawrence Sikutwa and Associates (LSA) Ltd group, expressed optimism of improved growth in its assets this year on the back of several positive driving factors.

“The company performance in 2021 is expected to make a marginal growth in assets and liabilities with a constant profit position. This will be on the back of: expected low disbursements performance amidst the slowed economic activity due to Covid-19; operational costs restructure to reflect the anticipated economic conditions; competitive pricing of liabilities to maintain the direct costs within acceptable cost to income ratios; quality underwriting, enhanced credit appraisals and post disbursement performance reviews.”

Back in 2007, the International Finance Corporation (IFC), the private sector arm of the World Bank Group, decided to invest in the LSA Group, which resulted in the creation of Madison Financial Services Limited (MFS) in which LSA held 81.5 per cent and the IFC held 19.5 per cent.

MFS thus became the holding company for the following subsidiaries: MGEN; MLIFE; MGen Insurance Tanzania Limited (MGenTZ); Madison Finance Company Limited (MFinance) and Madison Asset Management Company Limited (MAMCo).

MFS are currently exploring and identifying specific assets that will be earmarked and considered for disposal by the company to raise capital to meet some of the Group's liabilities.

This follows an Extraordinary General Meeting (EGM) held on May 4 and 18, 2020, where shareholders resolved that MFS dispose of some of its assets in order to raise capital to meet some of the Group's liabilities.



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# CEC Keen to tap Into 1,200mw Luapula Hydropower Project

BY STUART LISULO

**THE Copperbelt Energy Corporation (CEC) Plc remains keen to invest in hydroelectric power projects in Zambia such as at the Luapula River given the huge potential available in lowering the power deficit and enhancing cross-border electrification.**

**A**nd CEC says the rebounding of its share price on the Lusaka Stock Exchange (LuSE), now at K1.35 per share as at mid-2021 compared to K0.85 one year ago, has been driven by the utility's strong financial performance during the latter part of 2020, which has continued into the first half of this year.

Zesco Ltd recently announced that it was developing a 1,200 megawatts project on the Luapula River in collaboration with the Democratic Republic of Congo (DRC). This is in its on-going efforts to ensure that Zambia exported power to other countries to generate foreign exchange earnings and other commercial benefits.

Commenting on the development, CEC Chief Financial Officer Mutale Mukuka has commended the national power utility for the hydroelectric power project which would be a game-changer in the region's electricity sector.

He adds that CEC remained a keen local investor on the Luapula River, given the huge potential available for lowering the power deficit and enhancing cross-border electrification.

## STUDIES

CEC was originally tipped to develop a hydropower project at the Luapula River after having conducted pre-feasibility studies in the area prior to a change of Government policy and direction to opt for Zesco.

"We were extremely keen and did spend some money on pre-feasibility studies and we did come up with the mechanism on how those projects could be developed. From a geographical perspective, the Luapula hydros are very close to where we are. With the money we spent,

our expectation was that we'd maybe given an opportunity, as a business, to probably participate in the equity, and also see to it that those projects were generating power for our customers' requirements, both in Zambia and the DRC.

"Unfortunately, after we finalized the pre-feasibility studies, it seemed as though there was a change in Government policy, and what we were told was that, Government was now going to take over the project, and later on, we were heard that these projects will now be developed by Zesco," Mukuka has recalled in an interview.

CEC remains a keen investor and participant, to the extent possible that there is an opportunity to invest in the caskets of hydros that are along the Luapula River.

Asked if CEC foresaw a time when it would be able to capitalize on the 1,200MW project once it eventually materializes given the utility's commercial interests in the DRC, he says CEC would be keen to revisit how they could get involved.

"Definitely, from a strategic perspective. From a country-perspective, if you look at Zambia, there's a push to attract private sector funds in the sector and we are probably one of the few proven private sector players who are already playing and would want to expand. But also, the beauty with the opportunities that are on the Luapula hydros is that those projects don't have to be developed at once.

"It's 1,200MW, but really, it's not one hydro, there are caskets of hydro's on different parts of the river, and essentially, you just need to agree on who participates at which point; who comes into the equity at which point; it's one river, yes, but there are different potential hydro sites—some are run-off rivers, others

have to be dams—and you can have different investors participating provided you have a mechanism of managing the water.

## KEEN TO PARTICIPATE

"So, as a business, we're definitely keen to participate, whether it's in one opportunity or a lot more than one to the extent that that is possible. We are open, it's something that we'll continue to pursue with Government; we think that it's linked to Government policy and how Government wants to attract private sector funds for the development of the energy sector."

And Mukuka observes that the CEC share price's recovery on the local bourse was mainly a reflection of the utility's strong financial performance during the latter part of 2020, spilling into the first half of this year.

"It's very difficult to tell what could be driving that. The only thing that I could allude to that is public knowledge are the (CEC) financials that were published in Q2; the other thing that may have played in that would probably be the dividend that was declared at the end of last year, which was continuously being paid in Q1, this year, which may not have happened in the comparable period.

"There's also been some noise around the KCM impairments and one of the things from our audited financial statements is that we've probably gone through the worst patch in terms of impairments as KCM is no longer a supply customer, but a services customer, therefore, the quantum of exposure is significantly reduced," he says.

"Now, if I assume that all those factors impact on the financial viability of CEC, then I would extend any potential rise in the share price to those sorts of factors."

And Mukuka expresses optimism that the successful Covid-19 vaccine rollout in Zambia would eventually translate into further offshore capital investment coming into the country.

"...I think having some sort of solution through the vaccines now coming to countries like ours, definitely, it means that investors, those with capital, now realize that the supply chain disruptions that were there are now slowly being eased up, and we'll slowly move to a situation where we can now operate under new guidelines and still push the businesses to levels where they can be profitable."



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# FQM Avails COVID-19 Vaccine to Kansanshi Employees



FIRST QUANTUM  
MINERALS LTD.

BY JOHN MUBAMBE

First Quantum Minerals (FQM) has availed the Covid-19 vaccination to its employees at Kansanshi Mine site in Solwezi in its quest to curb the spread of the pandemic.



**F**QM Kansanshi Mine is administering the vaccine on behalf of the Ministry of Health.

The mine works in partnership with the provincial and district health offices in Solwezi to run a number of health programmes.

The giant copper mining company has in collaboration with the Ministry availed the Covid-19 vaccination to prevent and mitigate the spread of Covid-19 in mining areas.

Kansanshi Mine Hospital Manager Nicole Moonsamy recently disclosed in a statement that FQM, working with partners, had made Covid-19 vaccination available at Mary Begg Health Services in Solwezi.



“We are happy to announce that we will be commencing second round of the first dose of the COVID-19 vaccine –AstraZeneca (Vaxzevria) Vaccine at Kansanshi Mine Hospital and Kabitaka Primary Healthcare Clinic,” said Mrs Moonsamy.

Moonsamy explained that the vaccine, in line with the Ministry of Health, was available to all eligible FQM employees and their dependents above the age of 18 years old.

She said the vulnerable FQM population would be prioritized and that the vaccinations would be scheduled based on ensuring those who are at high risk of developing severe Covid-19 disease are prioritized first.

During this year’s World Day of Safety and Health, Kansanshi Mine Assistant General Manager John Gladston implored FQM employees to get vaccinated against Covid-19 when drugs are made available.

Gladston encouraged employees at Kansanshi Mine to be ready for the vaccines with an objective to intensify the COVID-19 prevention and control measures in order to mitigate the spread of the pandemic.

Administration of the Covid-19 vaccine by Kansanshi Mine, on behalf of government, is one of the many areas of collaboration between the Ministry of Health and the FQM Kansanshi Health team.



# Caritas Czech Republic Offers COVID-19 Relief Support To Small Biz

BY DERRICK SILIMINA

Caritas Czech Republic, an international humanitarian aid agency has embarked on a mission to provide vital Covid-19 Relief support to under-served communities in Zambia.



Susan Zulu

**T**his intervention initiative aims to provide micro-grants which would boost small businesses most affected by trade restrictions.

As the economic shockwaves caused by the Covid-19 pandemic continue to stifle trade, the new normal is pushing small business entities to the brink of extinction.

Caritas Czech Republic Head of Mission Stefania Lagonigro said as part of the initiative, around 102 local traders based in Lusaka's Mwamba Luchembe and Michael Chilufya Sata markets were identified by Lusaka City Council and paid cash grants via mobile money.

"CCR would like to join Government ef-

forts to revamp the informal sector and mitigate the economic impact of Covid-19 on vulnerable communities, women and the elderly. The contributions given to small business owners will help boost their businesses and make recovery possible," Lagonigro said.

An additional 82 traders in Mongu's Kapulanga, Central, Black and Green markets were identified by Mongu City Council.

She said the traders are amongst thousands of small business owners facing severe revenue reductions across the country. On April 26 the Caritas team began verifying the micro-grants in both Lusaka and Mongu districts.

One of the beneficiaries, Susan Zulu,

a household goods trader based in Mwamba Luchembe market in George compound received a K3,500 cash transfer.

At 23 years of age, Susan represents the growing number of frontline youths who have made significant contributions to the economic recovery of their communities.

"My business was badly affected during the pandemic. I struggled to pay rent as my profits went down. But the K3,500 I received from Caritas Czech Republic has really helped boost my business. At least now, I will be able to stay on target and order new stock every week," Zulu said.

Another recipient of the cash grants is Dumisani Mwelwa who was left almost penniless, now running a luggage stall which also supplies children's essentials.

The sudden reduction in traffic to his kiosk meant low sales volumes, a turn which made it impossible for him to manage his operational costs.

"If my business investment generates enough capital, I'm planning to open up a shop and venture into a technology business trading in phones, laptops and computers. Since Caritas has helped me, I can now proceed with my future plans," Mwelwa said.

At the height of the pandemic, the common problems hampering small businesses included drastic reductions in demand for products and services due to social distancing regulations, as well as sharp drops in import volumes due to lockdowns.

These factors amongst others, have culled to deliver decreased revenue for small business owners.

According to the humanitarian aid agency, the job market continues to be driven by small to medium sized businesses and now more than ever, Caritas Czech Republic is resolute in its commitment to Zambia's economic recovery.

The CCR Head of Mission stressed that the cash grants are providing a pathway for small businesses, their employees and the communities that depend on them to survive.



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# Digital financial services popular among small enterprises, but...

BY DERRICK SILIMINA

Small and medium enterprises (SMEs) are thrilled about digital financial services for increased efficiency in business, but with concerns about Internet connectivity.

**A**nd the Economist Intelligence Unit (EIU) advises governments to provide digital avenues to spread financial inclusion among various populations.

Locally, consumers have shown an increasing desire to use digital financial services and this has, in part, been inclined by the spread of affordable platforms such as e-Wallet, e-Pay and mobile money, among others.

In an interview, Bruce Manda, a cross-border trader at Lusaka's sprawling COMESA market responds with enthusiasm: "e-Wallet makes my business transactions efficient and this way helps me to save on time and be more secured financially."

Manda, a retailer of shoes and clothes which he imports mostly from Tanzania adds that with digital payment, business is done efficiently and effectively.

## BUSINESS GROWTH

Chris Mumba, another cross-border trader who supplies liquor echoes Manda's opinion that the onset of digital payment enhances business growth than earlier before, but is concerned that poor Internet connectivity hinders digital finance innovations from achieving their intended purpose.

The COMESA Business Council (CBC), a business member of the regional organization representing the interests of the private sector at regional level, has stated that small and medium enterprises (MSMEs) lack affordable and effective platforms to accommodate digital cross-border payments. For Martha Tembo, 25, a Lusaka based mobile money agent said the onset of various digital payments platforms have created employment especially among the youths in the country.

"I make not less than K8,000 per month as commission and I have invested some

of my income in poultry business of rearing broilers and village chickens which I supply to restaurants in town," Tembo says. More than 40 per cent of Zambian adults do not have access to quality financial products, and about 60 per cent of adults may have that access but do not use it, according to Zambia's National Financial Inclusion Strategy Paper for 2017-2022.

In rural Zambia, some traders of goods and services still rely on unregulated channels such as barter system to make payments, or use and store their savings through slightly regulated village banking groups, locally known as chilimba.

## BENEFITS

According to the latest EIU report, Going digital in the post-Covid world, the benefits of digital payment systems significantly outweigh the risks associated with them, as such governments ought to provide avenues to increase financial inclusion and enhance economic development.

A World Bank study titled "Enhancing Financial Capability and Inclusion in Zambia," further states that the main reasons for this poor showing is lack of funds, high bank charges, time-consuming travel to a bank branch, and lack of trust in the financial sector. The EIU report further observed that traditional companies, such as bricks-and-mortar banks, run the risk of being overrun by their digital counterparts and payment-platform providers, despite their own significant investments in technology.

Many traditional outfits have been unable to create the culture of innovation that is the hallmark of the digital player, although some have hived off digital businesses or turned to acquisitions to remain relevant in an increasingly digitalized world.

The 12-page EIU report concluded that despite the enthusiasm around emerging modes of payment, numerous sources of

apprehension remain unaddressed.

These include concerns around data security, financial fraud, cybersecurity and the role of regulators, many of whom are behind the curve when it comes to technological advancement.

## ABSENCE

The absence of common regulatory standards among geographically proximate countries, potentially leading to the creation of regional monopolies, is a related concern. For this reason, some banks are excited to invest in information technology in a bid to reach out to unbanked populations countrywide by offering digital financial services as a way to go especially living in the era of COVID-19.

Most financial institution's key strategies offer secure digital networks that protect customer data from hackers and ensure that online financial transactions are safe from fraud and theft. "At the centre of our offer is our first-class digital platform. This shows our commitment to support the government's vision for financial inclusion for all Zambians," Atlas Mara Bank Chief Executive Officer James Koni recently affirmed. "Adopting advanced information technology and online business models will enable financial service companies to achieve greater scale, reduce operating costs, penetrate new markets and better understand the needs of customers," Ministry of Finance Permanent Secretary Mukuli Chikuba recently observed adding that digitalization is already the future of financial services.

It is envisaged that the inception of digital payment ecosystem will increase financial solutions available to SMEs, ultimately enabling them to meet sustainable development goals and promote regional cooperation and governance.

More importantly, digital financial services can bring more of the general citizenry into the financial system, support economic growth and promote shared prosperity.

# The Flesh Versus the Spirit

BY MARTIN MUSUNKA JR



## What is living by the Spirit?

This is when a person lives in one accord with God which is being led by the Spirit of God and bearing the fruit of the Spirit.

## What is living by the flesh?

The flesh is defined as a nature of living, thinking and acting that is against the ways of God.

As much as living, thinking and acting are all things that we experience in the physical realm, what influences these actions are the direction from the spiritual realm. The spiritual realm can also be defined as the 'unseen realm'.

## What is this unseen realm?

The basis of Christianity is believing that God is who He is even though we do not see Him. The Lord is Spirit and lives in the spiritual realm that cannot be perceived with the physical eye. Hebrews 11:3 says, "By faith we understand that the entire universe was formed at God's command, that what we now see did not come from anything that can be seen". This shows that what cannot be seen existed before what can be seen and that

**A lot of people that have declared themselves as believers in The Lord Jesus Christ are judged the most when they stumble and fall because of the societal expectation of Christians turning into a form of angelic being when they get born again.**

what cannot be seen is realer than what can be seen.

Apostle Paul reiterates the reality of the unseen realm in Ephesians 6:12 by saying "For we are not fighting against flesh-and-blood enemies, but against evil rulers and authorities of the unseen world, against mighty powers in this dark world, and against evil spirits in the heavenly places."

This shows us the invisible battle between the power of God and evil forces

that are restlessly fighting to win our souls, explaining why we experience the endless battle between the flesh and living by the spirit.

## Galatians 5:17-26

"For the flesh desires what is contrary to the Spirit, and the Spirit what is contrary to the flesh. They are in conflict with each other, so that you are not to do whatever you want. But if you are led by the Spirit, you are not under the law. The acts of the flesh are obvious: sexual immorality, impurity and debauchery; idolatry and witchcraft; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God. But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law. Those who belong to Christ Jesus have crucified the flesh with its passions and desires. Since we live by the Spirit, let us keep in step with the Spirit. Let us not become conceited, provoking and envying each other"

## The human struggle

Any believer who depicts that the walk of faith is a flawless victory on a daily basis is a liar and a hypocrite. A lot of people that have declared themselves as believers in The Lord Jesus Christ are judged the most when they stumble and fall because of the societal expectation of Christians turning into a form of angelic being when they get born again. This is far from the case because they are still human beings. Apostle Paul was a well-seasoned Christian mightily by Jesus Christ, but he still shows us how the flesh has the ability to hinder the mind of the Spirit in our lives. In Romans 7:18 he says, "For I know that good itself does not dwell in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out." This sinful nature is known as the flesh. We may



all want to do what is the right thing but because we are in these physical bodies that we inherited with sin it is difficult to do the right thing always. That is in our human nature. The Lord Jesus Christ himself says it in Mathew 26:41 “the spirit indeed is willing, but the flesh is weak.” But we need to remember that just because there’s a possibility of falling does not mean that we must live however we want to, abusing grace but always choose to be led by the Spirit of God who will straighten up our paths.

The difference between a believer and a non-believer is that a believer has made up their mind to live for what is right, the one truth that is the word of God. Believers battle all sorts of temptations every day, but we understand and connect to the flawless victory that we have only through Jesus Christ, the word that became flesh. And according to the word of God ‘all things are possible to him who believes’ (Mark 9:23) so if you believe that you will overcome temptation and live a righteous life for the Lord, then it will be so upon your life. 1 Corinthians 10:13 says. “The temptations in your life are no different from what others experience. And God is faithful. He will not allow the temptation to be more than you can stand. When you are tempted, he will show you a way out so that you can endure.” The Lord always shows us a way out of whatever situation that we may face.

### **The choice that we have**

We understand that God can do anything that he wants, and because he has deposited his nature into us (by creating us in his likeness, Genesis 1:26), we can do whatever we want to do, because we have free will. We have the leading role in this battle against the flesh because the choice is ours on whether we want to live by the flesh or the Spirit which both reap different fruits. There are only two governments namely the government of God and the government of satan, and we’re at liberty to choose whose agenda that we want to align ourselves with. The contrast of agendas over our lives can be seen in John 10:10 which says “The thief’s purpose is to steal and kill and destroy. My purpose is to give them

a rich and satisfying life” (NLT). These agendas affect both our spiritual and physical lives.

When Jesus was teaching the Lord’s Prayer to the disciples he said “Your will be done on earth as it is in heaven (Mathew 6:10).” This shows us that there’s a way that when we perpetuate the will of God, we attract heavens blessings upon our lives. In that same light we need to remember that satan is the biggest imitator of God so when we sin we attract his satanic agenda over our lives. If we decide to live in the realm of the flesh we decide to submit ourselves to satan and this happens knowingly or unknowingly. And unfortunately, ignorance does not save us which is why Hosea 4:6 says “my people are destroyed for lack of knowledge.” We face a terri-



ble end unknowingly but are saved by the love and the mercy of God. The mercy of God is seen in Lamentations 3:22 which says, “It is of the LORD’s mercies that we are not consumed, because his compassions fail not.” We submit to an agenda that wants to steal, kill and destroy but because of God’s love and faithfulness, we are not sustained.

### **The solution to overcoming the flesh**

The remedy to killing the flesh is by a special deliverance called salvation. Salvation brings us into eternal by choosing to be under the governance of God and not satan. This salvation comes by accepting Jesus Christ as our Lord and savior. Jesus is the only way to the father and eternal life. When we get saved, we die to ourselves and become alive in Christ. Galatians 2:20 says: “I have been crucified with Christ and I no longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave himself for me.”

What exactly are we crucifying in this context ? We are crucifying the flesh that speaks contrary things that influences contrary behaviors and trends to the things of God. We are also crucifying the dominance of the carnal mind and adopting the mind of Jesus.

### **John 3:16-18**

“For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life. For God sent not his Son into the world to condemn the world; but that the world through him might be saved. He that believeth on him is not condemned: but he that believeth not is condemned already, because he hath not believed in the name of the only begotten Son of God.”

It is easy to fool men that we are holy because they are human beings that are unable to see what we do secretly but there’ll be a day that the Lord will hold us accountable to how we lived our lives. If we lived our lives according to the Spirit, we receive eternal life but if we lived according to the flesh, we die not only once but twice. The second is a spiritual death where there’ll be suffering,

torment, weeping and gnashing of teeth for eternity.

In Acts 26:18 we hear of the account of Paul being instructed by the Lord Jesus Christ that he would turn people from the power of Satan, it reads; “To open their eyes, and to turn them from darkness to light, and from the power of Satan unto God, that they may receive forgiveness of sins, and inheritance among them which are sanctified by faith that is in me.”

Sanctification is the separation. When we chose Jesus Christ, we chose to be separated from satan. A lot of the time we do not want to separate ourselves from the routine that we’re comfortable with such as the friends that we hang out with, usual hangout spots that we go to and the negative routines and cycles that we engage in. But when we make the personal decision to follow Christ, we receive this eternal life.



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# Small enterprises to access better financial services

**ABSA BANK, ZAMBIA DEVELOPMENT AGENCY, TEAM UP TO BOOST SERVICES FOR SMALL BUSINESSES**

BY DERRICK SILIMINA

The Zambia Development Agency (ZDA) and Absa Bank Zambia PLC have signed a Memorandum of Understanding to help micro, small and medium enterprises (MSMEs) access affordable financial services.



**S**peaking during the virtual MoU signing ceremony held in Lusaka recently, Absa Bank Zambia PLC Managing Director Mizinga Melu said the MoU would present an opportunity for MSMEs to access tailor-made business development support services to enhance their performance and competitiveness.

“We are excited as a Bank to formally sign this MoU with ZDA as we share the same vision of supporting the MSME segment grow their businesses and ultimately contribute to the growth of the economy. As Absa, we shall leverage on this partnership with ZDA and ensure that we train MSMEs on various business acumen, provide support in terms of access to export markets through

**“The Bank also remains committed to driving the financial inclusion agenda through our citizenship initiatives. Case in point is the support to MSMEs through Business Banking portfolio, Youth Mentorship Programme and the support to the vulnerable groups during this Covid-19 period,” Melu added.**

trade expos and facilitate local market linkages,” Melu said.

Melu noted that Absa has a mandate to provide a wide array of tailor-made financial solutions to business enterprises including MSMEs, while ZDA has a mandate to facilitate trade and investment, and promote growth and development of MSMEs to spur economic diversification and job creation.

The Absa chief stressed that ZDA would also continue to provide business development support services, coaching and mentorship services to the MSMEs recommended to Absa Bank Zambia, which would in turn provide business financing, financial extension and working capital facilities to the recommended MSMEs.

“The Bank also remains committed to driving the financial inclusion agenda through our citizenship initiatives. Case in point is the support to MSMEs through Business Banking portfolio, Youth Mentorship Programme and the support to the vulnerable groups during this Covid-19 period,” Melu added.

And speaking at the same event, ZDA Director-General Mukula Makasa said the Agency would after undertaking a baseline assessment, identify and recommend to Absa Bank Zambia the MSMEs in need of financial services.

He said Absa in consultation with ZDA would identify financial products suitable for the recommended MSMEs.

“This collaboration will help solve some of the challenges that MSMEs face such as access to business financing and working capital. I am confident that this partnership will yield more positive results in the foreseeable future,” Makasa said.

Makasa stated that the main objective of the signed MoU is to facilitate the provision of business financing and other business development services to MSMEs to enhance their business performance and improve competitiveness.

“Absa Bank Zambia PLC and ZDA remain committed to continue being strategic partners in development of the MSMEs segment in Zambia.”

# FWIL births promising agribusiness partnership

BY DERRICK SILIMINA

**Fortune World Investment Limited (FWIL), a consultancy firm that conducts business development training for entrepreneurs in Solwezi, has elevated farming in North-Western Province.**



**T**he Kansanshi Mine Plc-sponsored training programme has over the years nurtured small-scale business entities into formal enterprises that are now adding value to the province's socio-economic development.

The workshops have given birth to a promising partnership of two upcoming farmers in the district.

In 2018, prior to attending the training programme, Happy Kabwita only had a backyard garden and never thought of taking the activity as a serious business. After a few months of attending the workshop, Kabwita grasped the concept of business partnerships, which prompted him to acquire a three-hectare piece of farmland on the Solwezi river bank.

He immediately went into partnership with Emmanuel Fulela.

Kabwita and his partner Fulela are now fully-fledged farmers of Solwezi's Kimasala area where they grow red onions, local and Chinese cabbages, eggplants and other vegetables. They expect

to transplant 2000 cabbages from their nursery.

Due to inadequate irrigation facilities, they have sunk a few shallow wells.

"Our partnership is solid and successful because our gardening, maize farming is doing great. We have goats in Zambezi District which have multiplied from five to eleven," Kabwita says.

With the local price for each cabbage standing at an average of K5 each at wholesale price, the farmers expect income of not less than K10,000 from the crop in the next three months.

Kabwita and Fulela anticipate to produce about five bags of eggplants at first harvest, to be sold at K150 each. With good management, they believe the crop will be harvested once a week for a period of six to 12 months, earning them a steady income.

Their red onions plant is equally performing well and currently on seven beds. They project each bed to bring in about K500.

Kabwita says the duo plan to bring their goats to the Solwezi farm once they construct a shelter with a wire fence around it to secure the animals.

The idea is to create a value chain whereby the goats' droppings will provide garden manure, while some animals are sold to raise income for farm operations.

"We are now able to spend money wisely after sales of the produce and to save any extra. We therefore wish to extend our gratitude to FWL for spearheading the Kansanshi sponsored training programme," Kabwita states.

During the past rainy season, Kabwita and his partner planted maize on three Limas and are expecting not less than 50 bags once the cobs are shelled.

Kabwita started attending the business development training programme on January 10, 2018 and completed all the 24 modules by December, 2019. Fulela started the training in March 2019, but before he could complete it, the traditional workshops were suspended due to the outbreak of Covid-19.

Against all odds, the training programme has continued on radio, and as soon as he replaces his damaged radio, Fulela is keen to follow the radio training programme and complete the remaining lessons.

Both Kabwita and Fulela have expressed interest to acquire more specialized knowledge in agriculture, and given an opportunity, would like to attend training in aquaculture and livestock farming.

The mentoring team were impressed with progress being made by the two and advised them to formalize their business, and to consider utilizing the remaining piece of land for high value crops such as soya beans.

Upon a request by Kabwita and Fulela, Fortune World offered to help them identify a cooperative which they would join to assist with crop marketing and easier access to farming inputs.



# Solwezi grocer records business boom

As business training pays off

BY DERRICK SILIMINA



The retail sector in any developing country is of paramount importance as it is a gateway to consumers and a major employer.

**W**hile the onset of COVID-19 has dramatically disrupted the sector, with the economic shock impacting business sectors differently, grocers in Solwezi district of North-Western Province are utilizing various virtual business learning platforms to learn how to effectively run their enterprises.

Alex Shindikinya, 43, a grocer at the Solwezi main market, recently learnt about the Kansanshi Mine Plc-sponsored business development programme in February 2021 when he tuned to Solwezi FCC radio, and has been following the lessons on a monthly basis since.

“During the second week of every month, I find time to listen to the kiKonde version of the training on the first day, and to the English version the following day to enhance my understanding. I then request for copies of handouts which are sent electronically, to enable me print hard copies for my revision,” Shindikinya explains.

Prior to attending the training, Shindikinya he had no fixed time for opening his grocery store and at times opened at 10:00 hours, missing out on early shoppers who would go and buy from nearby competitors who opened earlier.

This went on since 2007, meaning that for 13 years, his business did not see any tangible growth.

Shindikinya's shop is stocked with groceries such as milk, sugar, salt, soap, body creams and many more which he sells from his own space that he bought in the market. Next to his grocery store

is a wholesale shop that he rents at K200 per month. From the wholesale side, he focuses on selling assorted plastic bags which he describes as a lucrative business.

## RESOURCEFUL

Asked how he is benefiting from the radio business development lessons aired on the local radio station as facilitated by Fortune World Investment Limited, Shindikinya described the training as “resourceful.”

“From February 2021 to date, I have attended twelve topics conducted on radio. These include business choice and registration, identifying market opportunities, why businesses fail, elements of a business plan, resource identification and mobilization.

“Others topics include time management, managing money, competencies and attitudes for enterprise development, banking, growing the business through diversification, business ethics and values, as well as effective communication in business.”

In his spare time, Shindikinya does revision by comparing hard copies of handouts with notes taken down during training. He has gained considerable record-keeping abilities, maintaining a book which shows sales transactions, expenses and records of suppliers and customers.

Upon acquiring knowledge from the training, he now opens his shop at 07:20 hours and closes at 20:00 hours daily.

## STRATEGY

“This strategy has enabled me to catch both early shoppers and late shoppers. My business has since shown a tremendous improvement in sales. Prior to this, I used to make about K900 per day, but now I make an average of K3,000 daily,” he says.

Shindikinya has further worked on reducing on irrelevant expenses, improving the quality of his products, and enhancing the level of customer care. He now has a bank account with Cavmont Bank, now under Access Bank, where he makes business savings.

In January 2021, Shindikinya's capital was estimated at K21,000 and he planned to grow it to K30,000 between April and July 2021.

“To my surprise, with good business knowledge application, my capital has grown beyond expectation to more than K50,000.”

## DIVERSIFY

He now plans to diversify by opening outlets at Kyawama, Mitech and Zambia markets. The first new outlet will be located at Mitech by October 2021, where he will establish a wholesale for plastic bags.

Given an opportunity, Shindikinya plans to attend a General Management course to help him run his business better as he intends to formalize the business by December 2021 to increase his chances of doing business with other institutions.

The FWIL mentoring team advised him to begin by registering a business name, and would help him with creating a Facebook page to be used for advertising purposes.



BY DERRICK SILIMINA

## Imaginative Kasongo diversifies, dreams big

Charity Kasongo, 54, has become a thriving businesswoman who provides wholesale packaging of softies and runs a hair salon in Solwezi of North-Western Province.

In 2018, Kasongo enrolled for the business development programme sponsored by the Kansanshi Mine Plc courtesy and executed by Fortune World Investment Ltd.

In March, 2019 Kasongo managed to complete year one, but the physical training workshops were put on hold in year two due to the Covid-19 outbreak. She has since been advised to continue the training by following the radio broadcasts.

At the time of recruitment for the training, Kasongo depended on her softies business which produced the popular Freeze-It. She has now diversified into a hair salon business which provides hair blowing, plaiting, and facial make-up services. On average, K120 per day is generated from the salon, especially during month-ends. Ladies' slippers are also on sale.

"At the time of starting my first business, I had a capital of K1,500. My capital has since grown to K5,000. The training has equipped me with the ability to advertise my products and services via social media and through personal selling strategies to potential clients," Kasongo said.

**In March, 2019 Kasongo managed to complete year one, but the physical training workshops were put on hold in year two due to the Covid-19 outbreak. She has since been advised to continue the training by following the radio broadcasts.**

Kasongo now aims to relocate her Freeze-It making business to Messengers compound market where she will rent a shop and reach more customers. Her Freeze-it machine produces up to 60 litres of drinks per day.

"One 20 litres of Freeze-Its brings in an amount of K110 at the moment, and sales are expected to double during the summer, beginning from August, when demand for the product will be higher."

"My relocation will be done as soon as my capital grows to K10,000, and I expect to raise this capital by December 2021," she confirmed.

The Fortune World mentoring team encouraged her to persevere in her quest to diversify her enterprise and promised to guide and monitor her business progress.



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