

MONTHLY BUSINESS NEWS MAGAZINE

# SOLWEZI

T O D A Y

ISSUE 124 | DECEMBER 2021



## FQM Moulding Future Leadership

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KANSANSHI MINING PLC

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FQM Moulding Future  
Leadership



## AN INSPIRATIONAL OPPORTUNITY AT FQM...

**The leadership development programme underway at Kansanshi Mining Plc, courtesy of First Quantum Minerals (FQM) promises long-term dividends for the mining industry as a whole.**

Whereas the staff development effort started off by sharpening practical and technical skills, it has now shifted focus to higher levels; offering mentorship for greater responsibilities.

The idea is to raise indigenous personnel to run Kansanshi Mining Plc, which sounds like a fulfilment of the often-stated goal of past governments that have hoped to mould and uplift Zambians into leadership positions in the economy. Of significance, this evidently runs parallel to FQM's quest to

empower populations in the vicinity of its mines to stand and function economically after the life of the mines.

Given that foreign corporate investors are seldom seen to speak that language and to walk that talk, this development challenges other companies to think futuristic.

Like their employees, companies grow, mature and age. Without a far-sighted approach to personnel development, foreign corporate investors can at best import needed personnel, which is a glaring negative in the 2020s.

FQM certainly should be highly commended and emulated: The young generation of Zambian professionals across all sectors needs that kind of inspirational opportunity.



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# Covid-19 Financing From Medium-Term Facility Hits K9.2bn

BY STUART LISULO

**THE Bank of Zambia (BoZ) has so far disbursed around K9.2 billion out of the K10 billion Medium-Term Refinancing Facility allocated to financial service providers (FSPs) to support businesses and households hard-hit by COVID-19.**



Dr. Denny H. Kalyalya

**S**tanbic Bank Zambia Limited has thus far disbursed more than K1.7 billion, the highest amount issued by any financial institution.

In a status update as at December 31, 2021 the BoZ revealed that around K9.2 billion had so far been disbursed to businesses through their respective financial service providers, representing around 94.2 per cent of available funds.

This is up from K8.4 billion the prior month ending November, 30, 2021, but has shot up from just K1.75 billion that was disbursed by September 4, 2020, and K875.16 million which had been disbursed three months prior on June 30 that same year.

The Facility became operational in April, 2020 after the central bank established it to enable FSPs support businesses and households.

Updated data shows that by end-December, the cash disbursed had gone through a total of 21 FSPs, with 10 commercial banks and 11 non-banking financial institutions.

From the 10 banks, a nominal value of more than K7 billion was disbursed, while the 11 non-banking institutions channelled around K2.1 billion to their respective clients, representing 94.5 per cent and 93.1 per cent of the funds disbursed, respectively.

Stanbic topped the list of any financial institution having disbursed the high-

est amount of K1.78 billion of the funds so far, eclipsing its nearest rival, second-placed Indo-Zambia Bank, who disbursed around K1.54 billion, and doubling Atlas Mara in fifth position, with around K750 million disbursed so far.

On the non-banking financial institution side, Bayport was the highest in its sector having disbursed K712.5 million. Natsave, Izwe Loans and the ZNBS turned out in second, third and fourth positions, having disbursed K500 million, K336.57 million and K220 million, respectively.

In terms of the number of beneficiaries who accessed the loans, a total cumulative number of 7,606 were from banks, while 54,825 were accessed the loans from non-banks, bringing the total to 62,431 beneficiaries across various sectors of the economy.

Individuals and households were the chief beneficiaries amounting to 31,987 far outnumbering all other customer categories who accessed the Facility, the closest being the “other category” at 15,347 beneficiaries, who accessed the credit from non-banks, leaving the “wholesale and retail trade sector” a distant third with only 1,754 beneficiaries.

The Facility has an initial amount of K10 billion and tenors of five years for priority sectors identified in the Seventh National Development Plan (agriculture, manufacturing, tourism and energy) and three years for other sectors.

During the period under review ending December 30, 2021, the BoZ had approved 40 advances from a total number of 59 applications from both banks and non-banks, worth a combined nominal value of nearly K9.8 billion.



# 'Give projections before you get debt relief'

BY STUART LISULO

THE Zambian Government must now provide comprehensive information on macroeconomic projections for bondholders to consider the terms of any debt relief, says the Zambia External Bondholder Committee.



In a statement released recently, the Committee's financial advisors, Newstate Partners LLP, welcomed the Staff-Level Agreement announced on December 3, 2021, but insisted that the UPND government should now provide comprehensive information on their macroeconomic projections for bondholders to consider the terms of any debt relief.

Zambia became the first country in the post-COVID-19 era to default on an inter-

**The Committee congratulates the authorities on this positive progress to restoring macro-economic stability and improving the foundation for further economic recovery.**

est payment of over US \$42 million on its sovereign debt in November, 2020, a situation that deteriorated the relationship and undermined trust between the Government and bondholders still owed more than US \$3 billion worth of Eurobonds.

The first Eurobond of US \$750 million is due in September, 2022, but discussions are underway to restructure this bullet payment following the IMF-backed economic programme of an Extended Credit Facility (ECF) amounting to US \$1.4 billion.

"The Zambia External Bondholder Committee welcomes the announcement that the IMF and the Zambian authorities have reached a Staff-Level Agreement on an Extended Credit Facility in an amount of about SDR 980 million. The Committee congratulates the authorities on this positive progress to restoring macro-economic stability and improving the foundation for further economic recovery. Committee members now look forward to the authorities engaging in a prompt, transparent and proactive manner with the Committee on how to cure the defaults on the outstanding Eurobonds, which have persisted since November, 2020.

"Most importantly, and in line with the new administration's frequently stated commitment to transparency, comprehensive information on the macro-economic assumptions and projections underlying the SLA will be required for bondholders to consider the terms of any debt relief," the statement said.

They also demanded that inter-creditor





equity be part of the “New Dawn” administration’s strategy in dealing with all creditors fairly.

“Inter-creditor equity should also be of paramount importance in the authorities’ approach to restoring debt sustainability. In order to establish a process in which all parties have confidence, the Committee expects the authorities to engage in simultaneous discussions

with the Official Creditor Committee for Zambia and the Bondholder Committee with equality of information disclosure for both groups.

“On this basis, the Committee looks forward to engaging with the authorities in a good faith and collaborative manner in the coming weeks to seek a consensual resolution to the debt default that will allow for a faster and more resilient

economic recovery, as well as reopen market access to provide much needed financial resources to support development of the Zambian economy,” stated the Committee.

The Committee was formed in late June, 2020 to engage with Zambia and its advisors with regard to how bondholders can support a restoration of macroeconomic and debt sustainability.

The Committee and now consists of 16 international financial institutions based in the US and Europe, and in aggregate holds around 45 per cent of the total amount of Zambia’s outstanding Eurobonds, including at least 25 per cent in each of its three outstanding Eurobonds.

Committee members include a large number of fund managers that have been investing in Zambian debt, both external and domestic, for many years.

The Committee appointed Newstate Partners LLP as its financial advisors and Weil as its legal advisors

In late 2020, the Committee had complained that the previous Zambian Government’s lack of engagement and transparency did not provide for the conditions that would allow bondholders to consider providing near-term relief.

And they had argued that there was no basis to conclude that the Zambian Government intended to treat bondholders on an equitable basis with other commercial and non-concessional creditors given the authorities’ plans to continue borrowing over the next three years as at end-2020.

This followed the PF regime’s default on a US \$42.5 million coupon payment, which fell due in October, 2020, whose 30-day grace period had since lapsed in the following month by end-November, 2020.

But now that an IMF deal is on the horizon, negotiations with all of Zambia’s creditors look likely to yield a restructuring of the country’s external debt, desperately needed to free up much-needed fiscal space.





# Mining industry liabilities raise private sector debt to \$16.6bn

BY STUART LISULO

**ZAMBIA's private sector external debt stock now stands at US \$16.6 billion as a result of increased liabilities among mining companies, Bank of Zambia (BoZ) data reveals.**

**A**ccording to the 2021 Survey on Foreign Private Investment and Investor Perceptions in Zambia availed by the central bank recently, private sector external debt had leaped to more than US \$16.6 billion, an all-time high, stemming mainly from mining companies' increased liabilities.

The Survey findings reveal that private sector external debt levels were the highest on record in 2020 after surpassing US \$15.8 billion incurred in 2019.

Private sector external debt stock constitutes long and short-term borrowing from affiliates (FDI-related borrowing) and non-affiliates.

It also includes loans, debt securities, trade credits and advances, and other accounts payable, among others.

"The private sector external debt stock was US \$16.6 billion, 5.4 per cent higher than US\$15.8 billion at end-2019. The increase was due to revaluation changes in non-dollar denominated loans mostly in the electricity, manufacturing, real estate as well as information and communication sectors. Long-term borrowing accounted for 93.0 per cent of the stock.

"Borrowing was mainly from foreign

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**The 2021 survey summarized the magnitude, type, sources, and direction of the private sector foreign capital for the year 2020 and the first half of 2021, as well as investor perceptions on the investment climate in Zambia.**

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affiliates (US\$12.4 billion), representing 74.4 per cent of the total stock. The mining and quarrying sector contributed 60.5 per cent to total private external debt mostly in loans. The electricity and manufacturing sectors accounted for 18.9 and 10.4 per cent, respectively."

Debt remained the dominant form of Foreign Direct Investment (FDI) asset acquisition despite flows declining to US \$62.8 million in 2020 from US \$624.4 million in 2019. The decline occurred mainly due to some mining companies switching holdings of currency and deposits from affiliates to non-affiliates.

And speaking during the official opening of the virtual workshop to announce the Survey's results, BoZ Governor Dr Denny Kalyalya observed that investor perception on Zambia's economy broadly remained positive.

"With regard to investor perceptions, political stability, ease of doing business, availability of resources, and market potential continued to feature as the main factors that influenced reinvestment in Zambia," said the Governor in a speech read by Deputy Governor for Administration, Rekha Mhango.

The 2021 survey summarized the magnitude, type, sources, and direction of the private sector foreign capital for the year 2020 and the first half of 2021, as well as investor perceptions on the investment climate in Zambia.

A total of 250 enterprises with foreign liabilities and assets were enumerated out of which 135 responded, translating into a response rate of 54 per cent, a decrease from 56.4 per cent recorded in 2019.

The Survey was administered electronically due to the ongoing COVID-19 pandemic and was undertaken on a quarterly and annual basis.



# FQM MOULDING FUTURE LEADERSHIP

BY LANGMEAD AND BAKER

A senior-level leadership development programme is afoot at Kansanshi Mining Plc which has so far exposed technical staff to tertiary institutions as a way of raising personnel to run the entity.



FQM Kansanshi Mining General Manager, Anthony Mukutuma.

**F**irst Quantum Minerals (FQM) through Kansanshi has embarked on the General Manager's Leadership Development Programme, an initiative implemented through secondary school and university scholarships.

Kansanshi Mining General Manager Anthony Mukutuma says while the company has been sharpening employees' skills for practical fields, the focus is now on higher level mentorship.

**During the selection process, department heads and team leaders recommend five to six people who have displayed exceptional skill and commitment in their area of expertise.**

"We started leadership training about four years ago with the FQML CEO training programme. The CEO programme ran concurrently with other initiatives like the secondary school and university scholarships programmes with skills training in partnership with the trades school in Solwezi and other training providers."

Mukutuma, the first Zambian General Manager at Kansanshi Mining Plc, says the training programme has seen seven talented employees receive mentorship and training in senior management roles to drive long-term sustainable growth.

He notes that 20 years ago, FQM had an annual copper output of about 10,000 tonnes which by 2020 had exceeded 779,000 tonnes.

"What has become clear over the years is that we cannot maintain this growth without having a steady pipeline of leaders to underpin this growth. Our approach has always been to primarily look within for people we can develop into 'ready-now' leaders to support the forecast growth. Our goal is to ensure that as we grow, we have capable leaders to grow with us."

The company sourced personnel externally, which was another cost in that "a lot of man hours and resources are spent trying to get the new recruits up to speed with the way we do things. The challenge is that you won't get into the market and come out with people who readily understand what motivates us and our core values as FQM."

## RECOMMEND

During the selection process, department heads and team leaders recommend five to six people who have displayed exceptional skill and commitment in their area of expertise. The prospective trainees are then put through a series of psychometric and cognitive tests by an independent third party to ensure candidates are selected on merit.

Mukutuma affirms that the nomination happens at all levels so that no talent is missed.

"From an initial shortlist of 40 candidates, we ended up with six individuals who were admitted into the training programme. After only a few months





General Manager Participant Ethel Chasha-Cruz



Gerald Zamnika

of training we have seen significant growth in the trainees; in the way they are applying themselves in their current roles and in how they are interacting within their teams and with other stakeholders. This shows the value of the training.”

Further, the mining giant has partnered with world renowned leadership trainers like Franklin Covey to facilitate the training, with influential leaders within FQM and the General Manager himself spearheading the mentorship part of the programme.

#### INCREASED CONFIDENCE

Programme participant Masida Gondwe, an ICT development and integration specialist speaks of her increased confidence towards innovative solution-seeking for operational problems the mine may face.

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**And FQM Senior Mining Engineer – Blasting and Technical Services Samson Mutema sees a need for more companies to invest in upskilling employees to reach their full potential.**

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“The training has helped me embrace FQM’s core values, ‘Bolder, Smarter, Driven, Together’ in my everyday tasks. I am now bold enough to introduce new approaches to department operations, thereby helping to improve the company’s efficiency.

Ethel Chasha-Cruz, a human resource specialist believes that such programmes play an invaluable role in building a rich reserve of capable leaders in the Zambian labour pool.

“Thanks to the training, I am now able to work on the most critical parts of myself that would otherwise affect my relationship with my team. One of the key focus areas for the training is how honest introspection can help one form more meaningful partnerships with their team-mates,” Chasha-Cruz states.

And FQM Senior Mining Engineer – Blasting and Technical Services Samson Mutema sees a need for more companies to invest in upskilling employees to reach their full potential.

Most companies today promote their staff based mainly on their technical ability, but without considering their leadership skills.

“Advancements in technology and digitalization have had a telling impact on corporate leadership, in that most managers today delegate their responsibilities to machines and gadgets, neglecting the importance of building genuine interpersonal connections with their teams.

“A good leader leads from the front, working closely with the staff to bring the best out of each individual as opposed to having a digital barrier between them and the team.”

He holds that it is difficult to form fruitful synergies with a team without direct engagement, Mutema explains.


“In a leadership role, it is not just about your abilities but also about the relationship you have with your team and how you can bring out the best in them. Through the General Managers’ training programme, I have learned how to better engage with my direct reports and other colleagues, and how to find common ground in our individual work philosophies to optimize operations.”

Mutema adds, “The programme has taught me to look within and see how best I can fine-tune my abilities so that within five years I can be a leader in either FQM or the wider industry.”



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# Zambia poised for US\$330 MCC grant

BY JOHN CHOLA

Finance and National Planning Minister Dr Situmbeko Musokotwane says Zambia's selection to the new Millennium Challenge Corporation (MCC) will help Government deliver development to citizens and reduce poverty.



Musokotwane

**T**he Millennium Challenge Corporation (MCC), a United States Government Agency, on December 15, 2021, declared Zambia eligible to develop a five-year grant programme (Compact), with the actual amount yet to be revealed.

This will be Zambia's second Compact, following the expiry of the first one in November, 2018.

The first, approximately US\$350 million Compact, focused on rehabilitating Lusaka's core water system, expanding water supply and sewage networks, and improving the city's drainage.

Recent compacts signed between MCC and other eligible countries have ranged from about US\$330-\$500 million.

Dr Musokotwane observes that during the first grant progress was made with 24.8 km length of drainages completed, 330 km length of water distribution network completed, and 92km total length of core water pipes replaced.

"Today, let me take this opportunity to join President Hakainde Hichilema in

thanking the Board of MCC for selecting Zambia for the development of a second grant (Compact). The new Compact will definitely supplement the Government's efforts in delivering development to citizens."

The minister explained that he recently accompanied President Hichilema to the United States of America for the UN General Assembly, on whose sidelines the President led the Zambian delegation in talks with the Millennium Challenge Corporation at a meeting held in Washington, DC.

Dr Musokotwane said the positive deci-

**The first, approximately US\$350 million Compact, focused on rehabilitating Lusaka's core water system, expanding water supply and sewage networks, and improving the city's drainage.**

sion by MCC was an affirmation of the productive nature of the Washington engagement.

"We will soon have a new Compact; a clear demonstration of the excellent partnership that exists between the Governments of the Republic of Zambia, and the United States of America. MCC's decision to select Zambia as being eligible to develop a new Compact, is also a great sign of Zambia's growing positive reputation on the world stage. We will keep building on these positive sentiments, through partnerships based on trust, cordiality, and mutual interests," Dr Musokotwane said.

He said the state was aware that the rigorous governance standards of MCC were the basis on which MCC commitment to deliver sustainable economic growth, and help reduce poverty throughout the entire lifecycle of its investments, is weighted.

"Therefore, it is encouraging that Zambia was selected for the second Compact because the new dawn Government has demonstrated commitment to democratic governance, investing in people, and pursuing economic freedom," Musokotwane reiterated.

MCC investments are targeted at addressing constraints to economic growth. The Zambian government will be expected to facilitate a constraints analysis process to identify factors hindering growth in the country.

The outcome will form the basis for the selection of projects and activities to be included in the second Compact agreement between the Government of Zambia and MCC.



# British Council extols Queen's Baton Relay as strengthening Britain-Zambia links

BY STUART LISULO

THE British Council in Zambia says the Queen's Baton Relay is great opportunity to highlight the importance of international education links and cultural relations between the countries of the Commonwealth.



**B**ritish Council Zambia director David Pardoe hailed the historic official welcoming of the baton at State House in Lusaka, Saturday, following its arrival from Malawi.

Zambia hosted the Queen's Baton ahead of the Birmingham 2022 Commonwealth Games, a tradition that usually happens ahead of the Games, and passed through Kafue and Livingstone where local residents took part in one-mile relays.

Birmingham 2022 will stage the 16th official Queen's Baton Relay – an epic journey across the Commonwealth, with The Queen's Baton visiting all 72 nations and territories, reaching Europe, Africa, Asia, Oceania, the Caribbean and the Americas.

The Relay, which is an event that occurs throughout the Commonwealth prior to the beginning of the Commonwealth Games, began in October, 2021, once

Her Majesty Queen Elizabeth II placed her message to the Commonwealth into the Baton.

The Queen's Baton arrived in Zambia from Malawi on November 19 and passed through Kafue and Livingstone in the Lusaka and Southern provinces, respectively, following its flagging off at Lusaka's Civic Centre on Saturday, November 20, and official welcoming by President Hakainde Hichilema at State House on the same day.

Speaking at the British High Commissioner's residence in Lusaka recently, Pardoe extolled the event as one that highlighted the importance of international education links and cultural relations between Commonwealth countries.

"The British Council has worked with schools in Zambia for many years, we are absolutely delighted to be involved in the Birmingham 2022 games by link-



ing up schools in the UK and Zambia for this exciting event. On a personal level, as someone who was born in Birmingham and went to school in the West Midlands, this is a great opportunity to highlight the importance of international education links and cultural relations between the countries of the Commonwealth," Pardoe said in a statement released by the Council.

And Commonwealth Games Association of Zambia Secretary General Boniface Kambikambi said that Zambia was proud to be a part of the auspicious occasion, and has hailed the Queen's Baton as an international symbol of shared values between Britain and Zambia to promote sport as an area of common cooperation.

The British Council, being an organisation specialising in international cultural and educational opportunities, was part of the team organising the Queen's Baton Relay in Zambia to further consolidate the longstanding relationship between the two countries.

Zambia, being a proud member of the Commonwealth, recently witnessed the baton pass through two of its major towns, with local residents who participated in one-mile relays in Kafue, culminating in the Baton's arrival in Livingstone, Saturday, before its eventual departure for Mozambique on Monday, November 22, 2021.

Participants included teachers, pupils and Ministry of Education officials in Kafue and Livingstone.

The baton has since left the country.

*Fitted with a 360-degree camera, the Baton has 'eyes', and a 'brain', which record and transmit imagery and digital information, allowing stories from Commonwealth communities to be told. A mechanised chamber beneath the brass leaf plaque will hold a message from The Queen, to be opened at the Birmingham 2022 opening ceremony. (Photo: <https://www.birmingham2022.com/queens-baton-relay/baton/>)*



# Chipawa villagers receive two bridges from Kalumbila Minerals

BY SOLWEZI TODAY REPORTER

Kalumbila Minerals Limited (KML), through Trident Foundation, has handed over two bridges in Chipawa village of Senior Chief Musele's chieftdom.



Kalumbila District Council Chairperson inspecting the Kasombo footbridge with Sub-chief Chipawa.

**T**he construction of the bridges on the Kasombo River commenced in 2020 after both the main bridge and the makeshift footbridge collapsed, posing risks to community members who had no choice but to wade through the flowing river for access to their farm lands and other areas during rainy seasons.

Speaking during the handover, KML Assistant General Manager Junior Keyser said through collaboration with the community, the company had made significant contributions towards improving infrastructure. Special attention shall be given to maintenance of the already developed infrastructure to ensure they remain in good shape.

"I wish to bring to your attention that FQM is committed to supporting communities in five areas namely health, education, agriculture, community infrastructure and local business development," said Keyser.

He appealed to the community to take responsibility and care for the infrastructure provided for them.

Kalumbila District Council Chairperson Shadreck Munjunga applauded KML for identifying and alleviating problems faced by communities around the mine. Munjunga said the mine had demonstrated commitment to bettering the lives of the people.

"We want to thank Kalumbila Minerals

for constructing a bridge at Kasombo River to enable our people to have access to markets for their farm produce and other facilities," said Munjunga.

He further warned the community to desist from vandalizing the two bridges.

Representing the community, Kankonjhi Catholic Church overseer, Reverend Father Bonaventure Mwamba, appreciated the mine for aiding the community by constructing the bridges.

He said before the construction of the bridges, people's lives were in serious danger when crossing the river which is vested with crocodiles from the Kabompo River. The bridges would improve economic activities in the area.



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# Catholic sisters scale-up Covid-19 vaccine crusade

BY DERRICK SILIMINA

The Catholic Sisters in Zambia have launched a six-month prevention and vaccine campaign in a bid to mitigate the impact of Covid-19 pandemic and help “reduce severe illnesses, hospitalizations and deaths” in the country.



ZAS Project Manager Sr. Astridah Banda in the field doing the Covid-19 vaccine awareness in Lusaka's Kaunda Square township and during her radio show entitled “Covid-19 Awareness Program” in Lusaka - (Pictures courtesy of the Bill Gates Foundation)

**T**he campaign programme which is under the umbrella body of the Zambia Association of Sisterhoods (ZAS) which commenced in June 2021 and is targeting 1,200 healthcare providers, including Catholic nuns and members of the public.

Recently, ZAS Executive Chairperson Sr. Sylvia Kagulura noted that “the battle against the pandemic demands concerted efforts from both the public and private sector’s support in education on Covid-19 protection, behavioral change, communication, advocacy on the uptake of Covid-19 vaccines and provision of medical equipment and supplies.”

Sr. Kagulura who is Provincial Superior of the Little Servants of Mary Immaculate (LSMI) appreciated the Ministry of Health for “providing epidemiological highlights of Covid-19 and the National Response Actions to the Pandemic

through strategies to stop transmission” of the lethal Coronavirus disease.”

According to ZAS, the Covid-19 vaccine awareness initiative aimed to build the capacity of frontline health workers including doctors, nurses, clinical officers, lab, pharm and radio technicians on

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**When some of us were exposed to coronavirus, it was realized that there is a need to be vaccinated and this was also encouraged in our communities,”**

**ZAS Project Manager Sr. Astridah Banda said in an interview.**

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Covid-19 prevention through educational training, information on Covid-19 vaccine and psycho-spiritual support forums to workers and those affected by the pandemic.

“I remember when our mother superior sent circulars to all community members through the association that we are being encouraged to be vaccinated in order to take care of ourselves and our various community members. When some of us were exposed to coronavirus, it was realized that there is a need to be vaccinated and this was also encouraged in our communities,” ZAS Project Manager Sr. Astridah Banda said in an interview.

The Sisters run a total of 54 health facilities spread in 11 Catholic Dioceses in the country in coordination with Zambia Conference of Catholic Bishops (ZCCB).

In this context, Sr. Banda paid glowing

tribute to the Hilton Foundation, funders of the project who had been supportive given the need for extensive distribution of health facilities in the country.

The campaign is earmarked to procure for the 54 Sister-run health facilities personal protective equipment (PPE) kits, Covid-19 test kits, latex gloves, surgical masks, face shields, thermo guns, refilling oxygen cylinders and pulse oximeter, according to the ZAS leadership.

“The vaccine campaign is basically for me to get the choice and influence another sister through voluntary action and awareness on types of vaccine to be taken. I remember in my community influencing one sister and the first time I told her to go for the vaccine, she hesitated but after a week later, she got jabbed after she learnt that I already got mine,” Sr Banda, a member of the Dominican sisters further explained.

The drive is expected to reinforce the position of the church, which now supports Covid-19 vaccination. The Covid-19 vaccination crusade which is currently underway in the southern African country has seen many Sisters embark on various public awareness methods including radio programmes, and face-to-face community interactions.

For Sr. Magdalene Wanja who belongs to the Missionary Sisters of the Holy Family highlighted that the Covid-19 awareness drive is instrumental for her community to realize their dreams within a healthy environment.

Sr. Wanja who is in-charge of the Holy Family Homecraft Centre located in a large slum just southwest of Lusaka, Zambia’s capital, under the Cheshire Divine Providence Home said the negative effect of the global pandemic affected her school’s operations and its academic calendar.

Most students who relied on the training to find jobs in restaurants and tailoring shops dropped out of school due to financial challenges their sponsors were facing during the course of Covid-19. In September 17 last year, enrolment slumped from more than 50 students to 17.

“We have also continued to remind our students to put on masks, placed Covid-19 awareness posters in our school corridors, procured more hand sanitiz-



Sr. Magdalene Wanja demonstrates one of the Covid-19 preventative measures at her office in Lusaka (Picture by Derrick Silimina)

### **Recently Zambia relaunched the Covid-19 vaccination programme with the aim of targeting 70 per cent of the eligible population.**

ers, observing social distance and have also placed washing basins around our school premises. Some of our community members have also gotten the vaccine.”

As at December 9, 2021, Zambia has recorded 772, 582 fully vaccinated people with a cumulative total of 2, 731,797 Covid-19 cases and 3,668 deaths recorded thus far, according to data from the Ministry of Health’s latest national Covid-19 updates.

Sr Banda recently started on Yatsani radio, dubbed Covid-19 Awareness which also tackled ways the coronavirus was affecting child nutrition and maternal health, and why citizens should maintain routine health checkups and vaccinations. Each episode features a moderator, from the radio station staff, and

three panelists, who are mostly nuns from ZAS.

Recently Zambia relaunched the Covid-19 vaccination programme with the aim of targeting 70 per cent of the eligible population.

President Hakainde Hichilema, who relaunched the programme in Lusaka, the country’s capital, said having people vaccinated was critical if the fight against the pandemic was to succeed.

“As we relaunch the COVID-19 vaccination campaign, we call upon all Zambians to rise up and join hands in taking full responsibility and control in fighting the Coronavirus pandemic,” he said stressing that the rejuvenation of the vaccination campaign was necessary in order to raise awareness and create unprecedented demand for key interventions in order to save lives, livelihood and the economy.

According to the President, many people in the country had been hesitant to take the vaccine because of lack of adequate information on the safety and effectiveness of the vaccine. He urged leaders from all sectors to participate in raising awareness among members of the general public.





# Zambian develops artificial intel for security cameras

BY STUART LISULO

**LABELFUSE, a Zambian-owned technology company based in The Netherlands, has developed Artificial Intelligence (AI) software that could be used in security cameras to easily detect and identify criminals during a robbery.**

**A**I is the simulation of human intelligence processes by machines, especially computer systems. Specific applications of AI include expert systems, natural language processing, speech-recognition and machine vision.

Zambian Dutch-based technology expert and LabelFuse proprietor, Kelvin Aongola, says that deploying AI technology in security cameras enables proprietors and property owners in Zambia to identify a thief in a robbery scenario.

He added that the technology could also tackle corruption through machine learning that automates data entry in public procurement systems.

Machine Learning is the study of computer algorithms that can improve automatically through experience and by the use of data.

“What we do is AI for real time analysis. What that means is that, if, for example, you have cameras. Cameras generate a whole lot of data. All that feed “that you’re receiving, you don’t really know

what’s happening, and most CCTV owners just have to record, watch what happened and then make a decision.

“For example, theft. Theft will happen, your CCTV will just be looking and that’s it; you only get to realise when the event is done. With A.I., things you can do is, when that thing begins to happen, you get to receive alerts and identify if someone is stealing, holding a gun or if someone is doing illegal things in a place where they are not supposed to be. So, that is where LabelFuse is now,” Aongola says in an interview with Manic Creatives from his Amsterdam-based office recently.

“It could be everything from, is someone stealing, is someone holding a gun who is not supposed to be having a gun in a specific area. In retail, there’s a lot of theft in stores where people just walk in and steal whatever. But with Machine Learning, you can prevent all that because the system gets to see: did somebody forget to do a check-out, then you just send out an alert to security to say, ‘that person just walked out, without paying for that item.’

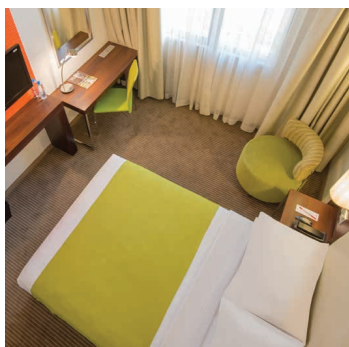
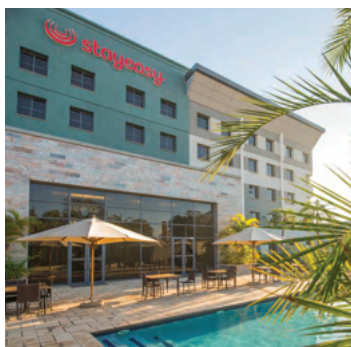
“On maintenance, when it comes to the roads. With Machine Learning, you could literally have a whole country’s map telling you, ‘this is how bad the road is countrywide, and these are the areas that you need to fix.’ So, it can just detect where the potholes are and how bad they are. Poaching is also a huge problem, right? So, you could also identify where poaching is taking place and put a stop to that.”

And the entrepreneur, who founded LabelFuse in 2018 stemming out of a now-defunct Zambian start-up, Ivitos, explained that AI technology could also be beneficial if adopted across Zambian ICT systems, including public procurement to curb corruption, among others.

“AI can identify all those anomalies in the data being captured. Where most of this corruption happens is where you allow someone to actually manually fill in the information. The most important bit about the AI is more about the confirmation; confirmation could be visual, do you need a face ID or do you need us to identify trends with the data that’s being entered.”



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# CEC expects profits to double

BY STUART LISULO

THE Copperbelt Energy Corporation Plc is hopeful its 2021 net profits could almost double figures achieved in the half-year period ending June 30.



**T**his will be on account of a continued strong financial performance.

Since announcing its half-year results in September, 2021, where the utility earned US \$25.5 million in the period ending June 30, 2021, coming from a loss of US \$32.5 million in the prior period, CEC's share price jumped from K1.40 per share in early September to K1.80 in trading sessions on the Lusaka Securities Exchange (LuSE) by the end of that same month.

Analysis from data made available on the company's share chart shows that its share price peaked at an all-time high of K2.65 per share this month since going public on the local bourse back in January, 2008 where it opened at K0.45 per share.

Market data availed by the LuSE reveals that the power utility's share price has soared to K2.65 per share by the end of December, 2021, compared to just K0.96 per share 12 months prior.

## CONFIDENCE

Commenting on the strong share price performance posted by the utility in 2021, CEC Chief Financial Officer (CFO), Mutale Mukuka, has expressed confidence that the company's performance on the local bourse would continue in view of major developments that have occurred this year.

One development was the shift in segmentation of its biggest customer, Konkola Copper Mines Plc, triggering signif-





icantly reduced receivable impairment losses.

“I think that the share price or investors are essentially looking at the value that the business has posted to-date. Secondly, they are also valuing the business and looking at the outlook. We are coming from a situation where the business was posting impairment losses as a result of the KCM non-payment and to a larger extent, that was then tied to the SI Common Carrier status that the business was given,” Mukuka has said in an interview.

“Now, with a change in segmentation from supplying power to transmission, use of system provision to that mine, that meant that we are not taking the full credit risk for KCM and from a numbers point of view, it significantly reduced the level of impairment. So, with those levels of impairment coming off and reducing significantly to numbers below US \$10 million, it meant that the business was back to being profitable just from an earnings perspective; so, moving from a loss position to being profitable once again.

“We hope that as we are getting to year-

end, we could get to a number that probably is very close to double what we had at half-year. If you look at it from that perspective, then you are essentially looking at a very profitable business.”

#### SHAREHOLDERS

He added that CEC’s consistent rewarding of dividends to its shareholders positively impacted investor sentiment in the company.

The power utility declared a 2.1 US cents per share dividend to its shareholders for the 2020 financial year, following an improved performance during the second-half of that same year.

This was followed-up with an interim dividend of 2.3 US cents per ordinary share in 2021, which translated to K0.3727 per share following its half-year profits.

“The second issue is that the business itself is a dollar business. Most of the businesses that we see around have a kwacha exposure; if you look at it from a dollar perspective, their income is not dollar-based. Now, in this instance, the income itself is dollar-based, which

**Now, with a change in segmentation from supplying power to transmission, use of system provision to that mine, that meant that we are not taking the full credit risk for KCM and from a numbers point of view, it significantly reduced the level of impairment.**

means that when you are valuing this business, it’s a business that is valued in dollars, then you apply the exchange rate. So, to some extent, the valuation that investors are applying also have some assumptions around the effects; what sort of exchange rate are they applying.

“The third issue, when you look at it from a performance perspective, is that this is a business that has consistently rewarded its shareholders with a return







in form of dividend. And if you look at the dividend payments over the years, it's something that has been growing over the years, and the growth has been reasonably okay if you compare to what other investment options that investors are looking at. So, just based on that, I think these are the sort of drivers that have impacted on the share price."

#### POSITIVE POLICY

And he explained that Zambia's mining sector, which now has a positive policy direction and outlook, also influenced the company's share price performance.

"The business is largely linked to mining in Zambia. If you look at the policy direction of the mines that the government has put up, it is an ambitious plan to get to three million tonnes (of copper) in the next decade. If that is growing, it means that most of the suppliers to the mines, CEC included, they have to grow with that ambitious plan. So, if you are looking from outside, you are essentially looking at all these factors: the current things that have happened and then, going forward, what are the things that

will happen that will impact positively on the business," he says.

"I think for most of the businesses, not just CEC alone, the environment is right, and the policy direction is that we need to push and grow the economy. Now, as the economy is growing, which sectors are contributing to the growth? My ex-

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**If you look at the policy direction of the mines that the government has put up, it is an ambitious plan to get to three million tonnes (of copper) in the next decade. If that is growing, it means that most of the suppliers to the mines, CEC included, they have to grow with that ambitious plan.**

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pectation is that if mining is growing, then all the suppliers are growing, CEC will grow so there is quite a lot of optimism in that area."

Mukuka welcomed the recent appointment of renowned energy expert and proprietor of Petrotech Oil Corporation Limited, Reynolds Bowa, as the Energy Regulation Board (ERB) board chairperson.

Bowa, up until 2020, was a non-executive director on the board of Copperbelt Energy Corporation Plc, representing ZCCM-IH.

"Mr Bowa was our vice-chair. He has a lot of expertise in the energy sector having been part of the Oil Marketing Companies (OMCs); subsequently, he owned his own. And his expertise where he worked with CEC and others, I have no doubt that he's got what it takes to be part of the team that regulates this sector. So, we can only wish him well and look forward to them pushing the sector forward. Overall, it's a very good competent team, which we look forward to working with," says Mukuka.



# CECA pledges ‘orderly’ board transition

BY STUART LISULO

CEC Africa Investments Limited (CECA) announces an “orderly transition” of board members from its subsidiary, the Abuja Electricity Distribution Plc (AEDC), following reports of a replacement with new members by a Nigerian government agency.



According to a first cautionary announcement released by CECA recently, the Bureau of Public Enterprise (BPE), a Nigerian government agency, has appointed an interim board of directors of AEDC after reports of a dispute among shareholders of KANN Utility Company Limited.

The current operations of CECA are based in Nigeria and it acquired its shares in Abuja Electricity Distribution Company (AEDC) Plc through its subsidiary KANN Utility Company Limited.

KANN is a special purpose vehicle that was formed as a joint venture company for the acquisition of AEDC. The AEDC is majority owned by KANN and distributes power in Abuja, the federal capital territory of Nigeria and the surrounding states of Kogi, Nassarawa and Niger.

“As some of our shareholders may be

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**CECA is a public company in terms of the Securities Act No 41 of 2016 and its shares are registered and regulated by the Securities and Exchange Commission of Zambia (SEC), and has its shares traded on the second-tier market of the Lusaka Securities Exchange (LuSE).**

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aware, there have been reports in the Nigerian press and on social media recently, pertaining to actions alleged to have been taken to replace the board and management of Abuja Electricity Distribution Plc.

“A letter [dated December 6, 2021] has been received by the boards of AEDC and its parent company, KANN, from the Bureau of Public Enterprise (BPE) in Nigeria, indicating that the dispute between the shareholders of KANN is affecting the operations of AEDC,” CECA’s Head of Corporate Services Clara Mvula narrated in a statement.

“As a consequence of this, BPE who holds shares in AEDC on behalf of the Federal Government of Nigeria has stepped in to appoint an interim Board of Directors, and management team of AEDC with immediate effect. CECA advises its shareholders that steps will be taken to work with all concerned parties to ensure stability, and if need be, provide for an orderly transition.”

CECA promised to inform the public of developments in the matter as they become known. Accordingly, shareholders were advised to “exercise caution when dealing in the company’s shares until a full announcement is made.”

CECA is a public company in terms of the Securities Act No 41 of 2016 and its shares are registered and regulated by the Securities and Exchange Commission of Zambia (SEC), and has its shares traded on the second-tier market of the Lusaka Securities Exchange (LuSE).

CECA was established in early 2013 as a pan-African company with a mandate to develop, finance and operate power projects across sub-Saharan Africa.

Sponsored by one of Africa’s most successful private power utilities, CEC Plc, CECA was set up to leverage indigenous talent in the power sector and to raise human capital to assist in building Africa’s energy platform.

The current operations of CECA consist of the following structures and arrangements: i) 100 per cent equity holding in Copperbelt Energy Nigeria Limited; ii) 75 per cent equity holding in KANN Utility Limited (KANN), which in turn owns 60 per cent equity in AEDC.



# Buy a Toyota on lease!

BY BUUMBA CHIMBULU

## TOYOTA Zambia will soon introduce vehicles affordable for medium to low-income people.

**T**he organization has therefore partnered with LOLC Finance Zambia on a guaranteed buy-back scheme for repurchasing of vehicles leased to customers through the financial institution at the end of the lease period.

The partnership with LOLC Finance Zambia is meant to allow people who did not have all the money at once to buy a car.

“The guaranteed buyback scheme is part of the company’s programme to enable more middle income class people to have access to vehicles. The customers have up to five years to pay back as long as they have a steady flow of income,” says Toyota Zambia Marketing Manager, Charles Daka.”

“Under the scheme, we are also selling pre-owned vehicles starting with a Vitz and Harrier but we intend to include other models next year to give our customers variety.

**Daka explained that the financial institution would finance cars that were up to 15 years old because traditionally commercial banks only funded brand new vehicles and those that were up to five years old.**

“Since the pre-owned cars programme started in the first quarter of this year, it has received overwhelming response from the public,” Daka said during the handover of the prize ceremony for the 70 years celebration of the Land Cruiser recently.

Daka explained that the financial institution would finance cars that were up to 15 years old because traditionally commercial banks only funded brand new vehicles and those that were up to five years old.

He also said the company had a shortage of semiconductors which had resulted in delayed delivery of cars to customers, which situation was expected to normalize in the first quarter of next year.

Several products targeting medium to low income people will be introduced. In September, Toyota Zambia partnered with First National Bank (FNB) Zambia under the same guaranteed buy back scheme.



# STOP

COVID-19

## STOP THE SPREAD OF COVID-19.

Follow these 5  
Golden rules...

01

Mask up, and make sure your mask covers your nose and your mouth.



02

Frequently clean your hands with soap and water, or use an alcohol based hand sanitizer.



03

Maintain at least a 1-meter distance between yourself and others.



04

Avoid large crowds and crowded places, and limit social gatherings.

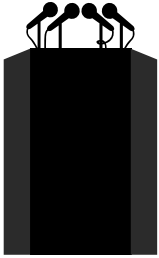


05

Proper nutrition and hydration are vital. A well-balanced diet strengthens your immune systems and lowers the risk of chronic illnesses and infectious diseases.



...By Working Smart and Together, We Can End COVID-19...



## HICKS SIKAZWE ON THE PLATFORM



# 2021! What a year!

The most dramatic of events for the year 2021 was the August 12 elections which saw Zambia's third political transition from one political party to another.

**G**eneral elections that are conducted every five years were held to elect a new captain of the ship at State House, Members of Parliament, mayors and councillors throughout Zambia.

The United Party for National Development (UPND), an organization that has been in opposition for the last 23 years, unseated the Patriotic Front (PF), which came to power in 2011.



**Tourism, Zambia's new kid on the economic block suffered irreparably as international visitors who bring in the much-needed foreign exchange could not come in the country to view the Victoria Falls in Livingstone, or go to visit the many tourist sites and attractions dotted through out Zambia.**

The PF ascendancy was the second transition after the first was heralded in 1991 by the Movement for Multiparty Democracy (MMD) that defeated the United National Independence Party (UNIP) whose leader Kenneth Kaunda had been in power for 27 years, seventeen of which had been under the one party state dictatorship.

Again, like in the previous three transitional elections, on August 12, 2021 Zambia scored another first by conducting and running peaceful elections, a rare occurrence in many countries of the world and especially in Africa and other developing continents.

Despite the unprecedented pre-election violence that characterized the relationship between the then ruling party PF

and its arch rival, the UPND, Zambia still over saw a tranquil transfer of power – democracy prevailed.

### ROUGHEST

But for those in business and commerce, whether big or small, it was one of the roughest of years. The corona virus that erupted in China in 2019 continued to ravage the globe, decapitating not only the aviation services but the flow of goods between nations, eventually disrupting world economies. Along the way, millions of people died taking away even those needed to drive global activities that generate wealth.

Most economies shrivelled, as companies closed down to send people home as they were no longer making enough money to keep them in employment. Others cut working hours, allowing staff to operate from home while trying to hold on to online working. Not much was achieved.

Tourism, Zambia's new kid on the economic block suffered irreparably as international visitors who bring in the much-needed foreign exchange could not come in the country to view the Victoria Falls in Livingstone, or go to visit the many tourist sites and attractions dotted through out Zambia.

At local level small-scale players like marketeers, welders, brick layers, electricians, traders, vendors and others in the self-employment category who are key contributors to the country's wealth building, were terribly hit below the belt as many people encountered problems



in accessing goods and services.

## PRESSURE

Land transport, like the aviation sector, was under pressure to regulate not only operations but passengers and movements.

Conveyance of imports and exports was disrupted blocking the inflow of income in the country.

Public service buses were compelled to reduce the number of passengers for them to comply with the public health requirement of social distancing. This measure translated into reduced income and earnings, for many transport operators.

It was worse for business men and women who only owned a single bus or taxi as the take-home bowl could only boast of few contents.

As the economies shrunk, many people could not raise enough funds to continue with construction or service provision projects, again many people were left in abeyance without knowing what to do or where to turn to for solace.

The academic sphere was another sector severely hit as the disease disrupted the learning calendar subjecting university, college and school children to virtual learning in a country where this type of technology is limping and inaccessible especially in rural areas.

## BORDERS

To stem the tide of the spread of the killer virus countries closed off borders, effectively

baring business between nations. As the world grappled to find a remedy for the disease, countless lives were lost.

Local initiatives to fight the pandemic were equally biting. The movement of people was discouraged with crowds completely outlawed. Funerals and burials were restricted to 50 attendants only.

Crowd bans severely affected the entertainment world which in recent years has been contributing to the survival of the country's economy.

Without crowds football teams could not play or practice, leaving hundreds of people who rely on the sport for employment without income. Other sports disciplines were affected too. Major sports events at national or global level were suspended indefinitely.

The arts and music industry came to its knees as the atmosphere could not allow public performances, whether out or indoor events. Take away public performances from musicians and those in drama and theatre, and you have scrapped their source of income.

## PANIC MODE

The situation was worsened by the fact that the world was thrown into a panic mode because there was a scramble to cure and managing the disease which was spreading like wild fire.

It eventually became difficult to stop people from going to the market to either sell or buy food. A lot of families including the jobless survive on vending and trading of commodities in markets and other open areas.

Countries which attempted to close off markets could not manage to do that for long as people could not survive without going to the market.

There came the discovery of the variety of vaccines that were helping to slow the spread of the killer virus. As vaccinations heightened, more and more restrictions were being lifted or revised as the world adapted to managing the prevalence of the virus.

The greater challenge for the Government of Zambia is to get as many people as possible to get vaccinated. It will help matters for people to individually observe the demanded public health requirements, masking up, washing hands regularly with soap, social distancing and getting vaccinated.

The year 2021 was a difficult year for business and ultimately for world economies such as Zambia.

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.



# BoZ issues K8.4bn from Medium-Term Facility

BY STUART LISULO

**THE Bank of Zambia (BoZ) has so far disbursed around K8.4 billion out of the K10 billion Medium-Term Refinancing Facility.**



Indo-Zambia Bank Limited has disbursed the highest amount of any financial institution at more than K1.5 billion.

In a status update on the K10 billion Refinancing Facility as at November 30, 2021, the BoZ revealed that around K8.4 billion had so far been disbursed to businesses through their respective Financial Service Providers (FSPs).

The sum represents around 85.4 per cent of the total available funds from the Facility.

This is up from just K1.75 billion that was disbursed over one year prior by September 4, 2020, and K875.16 million, which had been disbursed three months

prior on June 30.

The Facility became operational in April, 2020, after the central bank established it to enable FSPs support businesses and households that had been hard-hit by COVID-19.

Updated data from end-November shows that the cash disbursed had gone through a total of 25 FSPs, with 10 commercial banks and 15 non-banking financial institutions.

From the 10 banks, a nominal value of over K6.3 billion was disbursed, while the 15 non-banking institutions channelled around K2.1 billion to their respective clients, representing 83.1 per cent and 93.1 per cent of the funds dis-

bursed, respectively.

Indo-Zambia Bank Limited topped the list of any financial institution having disbursed the highest amount of a staggering K1.5 billion of the funds so far, eclipsing its nearest rival, second-placed Stanbic, who disbursed around K1.35 billion, and doubling Atlas Mara in fourth position, with K750 million disbursed so far.

On the non-banking financial institution side, Bayport was the highest in its sector having disbursed K712.5 million, leaving Natsave, Izwe Loans and the ZNBS in second, third and fourth positions, respectively, having disbursed K500 million, K336.57 million and K220 million, respectively.

In terms of the number of beneficiaries who accessed the loans, a total cumulative number of 6,957 were from banks, while 54,825 were accessed the loans from non-banks, bringing the total to 61,782 beneficiaries across various sectors of the economy.

Individuals and households were the chief beneficiaries amounting to 31,987, far outnumbering all other customer categories who accessed the Facility, the closest being the “other category” at 15,347 beneficiaries, who accessed the credit from non-banks, leaving the “wholesale and retail trade sector” a distant third with only 1,754 beneficiaries.

The Facility has an initial amount of K10 billion and tenors of five years for priority sectors identified in the Seventh National Development Plan (agriculture, manufacturing, tourism and energy) and three years for other sectors.

During the period under review ending November 30, 2021, the BoZ had approved 41 advances from a total number of 57 applications from both banks and non-banks worth a combined nominal value of nearly K9.8 billion.



# State releases social protection funds

BY JOHN CHOLA

Government through the Ministry of Finance and National Planning has announced the release of K837 million for social protection programmes.



Felix Nkulukusa

Secretary to the Treasury Felix Nkulukusa said on December 28 that of the K837 million released, K255 million is targeted at pensioners under the Public Service Pensions Fund (PSPF), and K50 million for those under the Local Authorities Superannuation Fund (LASF).

Of the total released for social protection, K402 million is for the Social Cash Transfer Programme and K130 million for the Food Security Pack Programme.

President Hakainde Hichilema earlier in the day announced: “We have started paying off our retirees who spent many years waiting for their pension. In our 2022 budget, we have allocated K2.1 billion to dismantle these outstanding arrears. Our preoccupation is not the 2026 election, but serving the people of Zambia.”

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**Next year, the transfer value per household is also targeted to be increased from K150 to K200 per month and from K300 to K400 per month for households with severely disabled members.**

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Nkulukusa added that the action has been taken to ensure sustained and continued protection of the poor, the vulnerable, and pensioners.

“I take this opportunity to urge all imple-

menting agencies of the released funds to ensure that effective payment systems are deployed so that we do not prolong the hardships experienced by our fellow citizens, especially retirees, the poor and the vulnerable,” Nkulukusa said.

As at end September 2021, pension benefit arrears for retired public service workers stood at K1.2 billion. Nkulukusa regretted that the bloated outstanding arrears negatively impacted their livelihoods.

By end of August 2021 there were 880,539 beneficiaries on the social cash transfer programme with Government now targeting to raise the number to over one million in 2022.

Next year, the transfer value per household is also targeted to be increased from K150 to K200 per month and from K300 to K400 per month for households with severely disabled members.

With regard to the Food Security Pack Programme, the number of beneficiaries will be increased to 290,000 households in 2022 from 263,700 as at end-August 2021.

Nkulukusa added that other social protection interventions that would be scaled up include the Girls Education and Women’s Empowerment and Livelihood Programme, the Home-Grown School Feeding Programme, Public Welfare Assistance Scheme, and Child Welfare Programmes.

To safeguard the livelihoods of retirees in 2022, Nkulukusa stated, the Government would dismantle all outstanding pension arrears for public service.

# Kalumbila youths in block-making, welding boost

BY SOLWEZI TODAY REPORTER

Kalumbila Minerals Ltd have handed to Kisasa community some block-making and welding equipment as an interest-free loan.



Kalumbila Minerals Public Relations specialist Mirriam Harmon delivering her keynote speech at the handover ceremony.

**K**ML Community Affairs Manager, Joseph Ngwira said during the handover that the mine was not able to employ all the youths in the community, but was committed to empowering them to be self-reliant through education and business support.

Ngwira said that the company did not promote handouts but encouraged personal skills development, financial independence and self-reliance as opposed to waiting for employment. He said youths should endeavour to create employment for fellow youths as the only sure way of ending the cycle of unemployment.

“The mining company supports youths of Musele chieftdom with scholarships in trade courses such as brick-making, welding and joinery; after which they are offered interest-free equipment loans to enable them to go straight into production.”





Kalumbila Youths and KML representatives pose for a photo

At the same event, Kalumbila District Council Chairperson, Shadreck Munjunga, expressed gratitude to KML for supplementing Government efforts in alleviating unemployment. He encouraged the youths to work hard while they wait for the Government to boost their businesses through the Ministry of Small and Medium Enterprises Development.

Munjunga urged youths to look for feasible businesses ideas that can help develop and enhance economic activities in this community. The district was blessed with multiple resources such as land, water, and forests which the youth could take advantage of to develop businesses unique to Kalumbila District.

Nokias Muchinga, a beneficiary of the interest-free equipment loan through a 10-member youth group called Musele Youth Enterprise, said their group applied for a loan for concrete block-making equipment after conducting a market research within the district.

He thanked the Trident Foundation Ltd (TFL) for the prompt disbursement of the loan which enabled the group to go straight into production of between 300 and 2000 concrete blocks per week.

In the quest to enhance economic development in Musele Chiefdom, Kalumbila

**Munjunga urged youths to look for feasible businesses ideas that can help develop and enhance economic activities in this community. The district was blessed with multiple resources such as land, water, and forests which the youth could take advantage of to develop businesses unique to Kalumbila District.**

Minerals Limited (KML) through Trident Foundation Limited (TFL) has continued to support Small Scale and Medium Businesses undertaken by the youth.

TFL was established by KML as a not-for-profit organization to implement Corporate Social Investment (CSI) activities on behalf of the mine.

The mine has identified four major areas in which to support the community; namely education, health, agricul-

ture, community infrastructure and local business development. For local business support, Trident Foundation carries out activities whose aim is to stimulate, support and sustain local businesses in the community to continue beyond the life of the mine.

Through its Local Business Development section, TFL's goal is to improve the livelihood of members in the community by undertaking initiatives that offer business opportunities to small scale entrepreneurs.

Trident Foundation has to date been carrying out business and entrepreneurship training and facilitating exposure tours to help enlighten the locals on modern day business operations. The Foundation has also been supporting businesses in the community with equipment loans to start and improve their businesses as well as providing mentorship and coaching sessions for them to be both profitable but sustainable.

Although KML is not obligated to carry out such activities in the community, the company lives by the motto of First Quantum Minerals' CEO, Philip Pascal, "To leave the communities in which the company operates better than they were before the mine was set up".

# Government assures communities around Kalumbila Minerals

BY JOHN CHOLA

Government has finally calmed fears among communities surrounding Kalumbila Minerals Limited over the sustainability of the multimillion water infrastructure the First Quantum Minerals (FQM) subsidiary has installed.

**F**rom its over US\$44 million community investment ploughed during the period 2011 to end of 2021, Kalumbila Minerals Limited (KML) through its Trident Foundation Limited (TFL) has mounted state of the art water reticulation connecting the once thirsty communities.

Permanent Secretary for the Ministry of Water Development and Sanitation, Joe Kalusa has told the communities around KML Sentinel Mine project that government had heard their concerns and would actively work out a plan to ensure that the dear water infrastructure was safeguarded to last their lifetime.

Chairlady of the Kisasa Community Water Scheme, Joyce Kamboyi told the PS when he toured the KML Water projects, Tuesday that while the Mine was making heavy investments in providing clean water to all the communities surrounding it, there was urgent need for the central government to join hands in helping sustain the infrastructure.

“We have heard your genuine cries and concerns as to what happens to the lifespan of these infrastructure the investors have given to us. We are going to sit as government representatives in the North Western Province, the North Western Water and Sanitation Company and the local Council to ensure that we have a way of sustaining this high costing infrastructure,” Kalusa assured.

Kalusa affirmed that all stakeholders had acknowledged and agreed that the water infrastructure that KML had put in place serving the wider communities in Kalumbila district was very mechanised and expensive hence the need to quickly find a way of sustaining it.

PS Kalusa noted that the solar technology systems the mine was using to power boreholes supplying water to communities posed challenges during cloud cover hence also the urgent need to consider connecting the installations to the na-



Kisasa Community Water Infrastructure

tional electricity grid.

“Let me assure the communities around Kalumbila Mine that as government and all stakeholders we are going to find a way in which we have to sustain the infrastructure. This model of water scheme has worked well elsewhere like in Luapula Province, so we are going to also find out how our friends there are doing it and quickly decide how we are going to do it here,” Kalusa said.

He acknowledged that FQM through KML and TFL incurred a high cost to install the water reticulation for communities in the district and that if the facilities were left without a proper sustainability plan devised by all responsible stakeholders, the investment risked going to waste.

Kalusa commended TFL and the provincial water and sanitation officials for mobilising community members who comprise bodies such as the Kisasa Community Water Scheme that helps in the day to day running of water projects.

“The community members who are part of the family running those water schemes, ourselves the government, the provincial water and sanitation company, the local Council and the Mine we

will be sitting down and finding a way forward to ensure that this project keeps going. We don’t want it to be a white elephant but a moving elephant,” Kalusa affirmed.

And Kisasa Community Water Scheme Chairlady informed the PS that the gesture by KML to provide communities with clean tap water had drastically lessened a burden on most citizens who used to walk long distances to fetch the commodity.

Ms Kamboyi paid tribute to KML for changing the lives of rural people in their area of operation positively by way of halving their poverty status and dignifying them.

Kamboyi appealed to PS Kalusa to urgently take charge of the sustainability programme of the KML fitted water system as the mine could not go on doing so even after investing heavily towards the projects.

“This mine has a life span and one day may wound up and in the meantime they are also rolling out similar and other projects to other needy areas. How will we survive if government does not come in to take responsibility for the projects born out of the mine’s efforts to supplement the state. We appeal to government to hold hands with us communities to safeguard these facilities,” said Kamboyi in Kaonde.

TFL Manager Joseph Ngwira led the PS and his entourage on the feminisation tour of the water project.

Ngwira is pleased that government was ready to play an even enhanced and long term role in sustaining the water and other community investment projects delivered by KML.

PS Kalusa is leading a team of officials from his Ministry and line departments on a visit to water facilities in North Western and Copperbelt Provinces.



# Gift Puteho: Cycling dream taking shape...

BY JOHN CHOLA

Like every child, Gift Puteho had hopes and aspirations to become someone notable in life until 2016 when his father died.



Gift Puteho

**A**fter the ordeal of losing his parent, left with a jobless mother, life was never easy for Gift as he faced numerous challenges including school sponsorship.

As all hopes seemed dashed, Gift looked to one of his deeper passions, cycling.

However, having hope and aspirations is one thing but how to actualise such for a lad like Gift who desired to become a professional cyclist required more than just a bicycle.

Helped by new technology, Gift discovered that there was the Kansanshi Mine Cycling initiative that had taken what

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**“Gift found out about the Kansanshi Cycling initiative and constantly kept in touch with us asking whether it was possible for him to be allowed to showcase his skills.**

---

somehow had been considered a minor sport and turned it into a prominent regular show.

The long distance between Livingstone where Gift lived and Solwezi, the home of the Kansanshi Cycling initiative, did not deter him from enquiring further about this shining now highly sought for endeavour.

Gift made every effort until he got contacts of Kansanshi Cycling team leaders and started communicating making an impression on them how much he loved the sport and wished to one day be one of those striving to put Zambia on the international map through sports.

After making several correspondence attempts with leaders of the Kansanshi Cycling team, Gift was eventually invited to travel from Livingstone to Solwezi.

He is a special case because the Kansanshi cycling team gets its members mainly from within Solwezi. We sent him some money to travel to Solwezi and when he first raced with the team, he performed excellently such that we decided henceforth that he joins us,” explained Kansanshi Cycling Team trainer Ryan Elis.

Gift finally joined the Kansanshi Cycling team in 2017 at the age of 16.

“I requested to come to Kansanshi after explaining to the leaders that although I was passionate about the sport, I had difficulties which I felt would be lessened if I became part of a sponsored team. I am extremely indebted to Kansanshi Mine for making my dream come true,” Gift said.

Kansanshi Cycling also took responsibility for sponsoring his education, providing him housing and all his personal and sporting needs.

On September 10 and 11, 2021, Kansan-





Kansanshi Cyclists after a successful competition.

shi once again held its prestigious cycling weekend and Gift shined emerging 6th in the overall category and top in the sub junior category, a tournament contested about 230 individuals between the ages one to over 60 years.

“When my father died I feared that was going to be the end of my aspiration to become a professional cyclist. Reaching out to Kansanshi and not only being accepted as part of the cycling team but also sponsored at school and providing everything I need in life, has just re-birthed me,” Gift said.

Gift feels life has transformed under the Kansanshi Cycling team.

“To Kansanshi Mine and the cycling team itself I say thank you for helping and giving me hope again after I lost my father. If it wasn’t for Kansanshi Mine through its inclusive cycling initiative, things could have been worse for me. Going forward I just want to assure the Mine that I will push on until I race in

**Right now I know of 13 young people being sponsored by Kansanshi Mine and without this bold step these youths who would have been out there involved in bad behaviour and illicit activities.**

the Olympics,” Gift said.

While Gift remains steadfast pushing on to professional racing, he too places great emphasis on education.

Trainer Ryan Ellis describes Gift as a phenomenon self-determined promising talent poised to carry the Zambian flag high.

Elis says in terms of the talent Gift was

on a clear path to stardom joining the ranks of some of the top racers that had been at the top during the Kansanshi Cycling Weekend.

“Some of these racers are on a new stunning level. For instance if Bernard Saulombu went to South Africa and raced with his age group he would become top, these guys are in the top 10 in Africa and I pretty confident gift will soon be in that group,” Elis said.

Its Gift’s hope that Kansanshi Mine will continue sponsoring cycling.

“Right now I know of 13 young people being sponsored by Kansanshi Mine and without this bold step these youths who would have been out there involved in bad behaviour and illicit activities.

Gift is indeed a clear example that Kansanshi Mine Plc through its sports sponsorship initiative has proved a true corporate citizen changing lives for the better.



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# Making kitchenware in Solwezi

BY DERRICK SILIMINA

As the importation of kitchenware is seemingly shrinking gradually in Zambia, some local innovative minds have captured a major share of the domestic market.

**E**mmanuel Kamau, 29, a resident of Kandemba area of Solwezi District in North-Western Province is one of the few young creative entrepreneurs making some cool cash from kitchenware manufacturing business.

In 2018, Kamau with three other partners started the business venture with a minimal capital of K200.

The business involves buying aluminium metal from various companies, melting it at high temperatures in a makeshift oven; pouring the molten metal into moulds made out of sand to bring out different sizes and designs of aluminium pots.

“This is a very good business because we have many customers who come to buy pots for instance for resale. In short, we sell our products at both wholesale and retail price,” Kamau says.

## PRODUCES

The business produces on average 30 pots per day, depending on availability of materials. Scrap aluminium is secured at K5 per kg, and the finished products sell at prices ranging from K30 to K90 each depending on size.

He stated that with availability of materials, sales can even go up to 300 pots every month as the retail price for the biggest pot peaks at K130 each.

“This business is able to raise between K20,000 and K25,000 in terms of sales turnover, with profits coming to about K12,000 per month. Our capital base currently stands at K15,000 in terms of liquidity, and 50 per cent of the proceeds are reinvested into the business,” he explains.

Due to restrictions of movements brought about by Covid-19 between 2020 and 2021, Kamau regrets that the business temporarily experienced some setbacks in terms of access to materials, therefore slowing down manufacturing activities.

However, since the situation has now improved as more materials are now available, Kamau has a vision to improve the workshop by constructing a better oven, connecting electricity and purchasing equipment such as a welding and grinding machine to be used for cutting of aluminium to smaller pieces for melting.

“With such machinery in place, we anticipate to earn a minimum of K25,000 per month. We are in the process of registering our business with PACRA so as to tap into the vast opportunities such as financing and markets,” Kamau says.

## AFLOAT

Despite some economic hurdles, Kamau and his partners have managed to keep the business afloat, thanks to some

business tactics acquired from the Fortune World Investments’ training business workshops which are powered by Kansanshi Mining Plc.

When Kamau recruited for the business development programme in 2021, he was able to clear all the 24 topics.

“The training equipped me with the ability to manage finances prudently, hence expanding the business. Currently, funds are saved via a mobile money facility. One of the attributes that I got from the training is the ability to overcome fear and be able to venture into business with confidence,” Kamau says.

He salutes the KMP management for providing a platform of empowerment through the business training. That has rekindled his appetite for further training in metal fabrication to improve skills for business enhancement.

The Fortune World mentoring team were impressed with the innovation displayed by the youthful entrepreneurs and urged them to expedite the process of registering the business and opening a company bank account.

“Once your business is registered, it would easily be linked to the North Western Chamber of Commerce to access further capacity building opportunities,” FWIL Managing Director Mukumbi Kafuta said.





# Taking onion trading to another level

BY DERRICK SILIMINA

As the trading of onion becomes competitive on the local market, many marketeers are taking the agribusiness venture to another level.

One such seasoned marketeer is Susan Kapambwe who operates from Kyawama market in Solwezi District of North-Western Province. At the age of 40, Kapambwe's area of speciality is the buying and selling of mainly onions and tomatoes.

"This onion business is very lucrative as it has high profits. I buy onions from Kapiri Mposhi and Nakonde, which I come to resell here in Solwezi. I started the onion business in 2010 with a minimal capital of K500, and I have since grown my capital base to K8,000 in terms of cash at hand," Kapambwe affirms.

Kapambwe explains that she procures one 50 kg bag of onion at K600, and upon selling the onion in smaller heaps at retail price, makes about K1,500 from one bag, making a profit of K900 per bag.

At most, she procures about eight bags

**"Prior to attending the training, I had poor financial management practices and my business remained stunted," she stressed.**

at the total cost of K4,800 and one bag takes about five days to sell.

"To ensure my bags of onion sell quicker, I distribute some of them to fellow marketeers who sell on my behalf. Each marketeer then brings a K1,200 while retaining K300 sales commission. My profit per bag comes to about K600 when sold through agents."

She said the onion business has been of great help to her as she is currently

building a house where she has already spent K10,000 on building materials.

In 2020, Kapambwe decided to sharpen her business proficiency and enrolled for the business development training conducted by Fortune World Investment, courtesy of the Kansanshi Mining Plc.

At the time, lessons were still being conducted physically but due to the Covid-19 outbreak, classroom based training was put on hold, and she has continued following lessons on radio.

Kapambwe has so far followed ten lessons via radio training and affirmed that the training has given her capacity to deal in more than one product at once.

"Prior to attending the training, I had poor financial management practices and my business remained stunted," she stressed.

Kapambwe says after having been equipped with the knowledge in Financial Management, it has made her a better manager, hence being able to grow her business to its current state.

"I now plan to diversify my business to rearing village chickens that will lay eggs for hatching to increase the number of birds, while extra fertilized eggs would be sold at K150 per tray," she said.

Having felt the impact of the FWIL business training, Kapambwe hopes to enroll for a piggery rearing course in future. She anticipates diversifying into rearing pigs that will be supplied to supermarkets in the form of processed pork.

"I intend to register my business and have asked the FWIL mentoring team for guidance because my initial capital in the piggery is K10,000 which I hope to raise in the next 6 months," she said.

Apart from running her own business, Kapambwe belongs to a 40 member cooperative which was recently registered. The group intends to venture into crop and poultry farming on a five hectares piece of land which she bought and offered.

"Thank you KMP management for the knowledge they are providing through the business training, which has made my business grow," Kapambwe affirmed.





# Grocery business on the way up

BY DERRICK SILIMINA

While the idea of starting a business is on many people's wish-list, the biggest hurdle to cross for many is the capital and this is followed by managerial skills on the heels.

In Zambia, one of the simplest forms of a business to start is a grocery store. It is the commonest business one can come across in any area where people are found simply because the stocks relate to everyday human desires.

Lufunda Zangi, 29, is one of the young entrepreneurs based at Kyawama Market in Solwezi, making a living from grocery business.

"I started my grocery business in 2014 with cooking oil as my main product. I then began to slowly add other products such as sugar, salt, baking powder, soap, rice and other products which are found at my store today," Zangi remembers.

**Currently, Zangi has stock worth K3,500 while his business is worth about K8,000. In future, he plans to open a shop to host the growing business with more space to stock goods as some of his goods are currently being stored in other people's shops.**

With K500 as his initial capital, Zangi now has over K4,000 in cash and described the grocery business as good because of his ability to look after the family through it. He says potentially, his business is able to make about K500 profit per week.

In February 2020, Zangi got encouraged by a friend to enroll for the business development training programme which is powered by Kansanshi Mining Plc.

Zangi attended nine physical training workshops before they were put on hold due to the outbreak of Covid-19.

Due to his busy schedule at the market, Zangi was not able to continue with the training via radio but the Fortune World mentoring team encouraged him to apportion time for the radio training as it was equally effective.

"The topics I have grasped so far have helped me with better customer care. I am now able to identify more market opportunities. Before attending the training, my business was failing due to poor customer relations, but the situation has since improved," he affirmed.

Currently, Zangi has stock worth K3,500 while his business is worth about K8,000. In future, he plans to open a shop to host the growing business with more space to stock goods as some of his goods are currently being stored in other people's shops.

He further states that his intention is to attend training in poultry farming so as to embark in that business. Zangi is delighted, as the business development training has also helped him with proper records management.

"Thank you KMP management for facilitating the business training through the FWIL and I urge them to continue with the same spirit of empowering local SMEs with knowledge," he said.

The FWIL mentoring team urged Zangi to register his business so that he is connected to the chamber of commerce for further capacity building opportunities.





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