MONTHLY BUSINESS NEWS MAGAZINE

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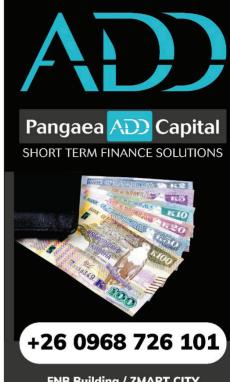
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Kansanshi Mining Plc co-sponsored and joined the National Tree Planting Day this year by donating 500 seedlings to the Solwezi Correctional Service.



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EDITORIAL



As a matter of clarity and consolidation, FQM Trident Limited is now the new name of Kalumbila Minerals Limited.

Kalumbila District, in which the FQM subsidiary operates, has been the location of mining activity which has spawned new projects, business activities and infrastructure. The company's investment in education, infrastructure, wildlife, farming and health has had a transformational impact on the rural community.

While the company seeks to meet its defined social, environmental, and economic goals over the long term, a notable multiplier effect has been observed in the business sector where locals are exploiting new opportunities. A deliberate business development programme has boosted local entrepreneurship with increased cash flow and skills,

all on the basis of preparing populations for a time after the mining operation has ceased.

Within this context, FQM Trident Ltd expresses the established FQM identity and encompasses all the operations that constitute The Trident Project—namely Sentinel, Enterprise and Intrepid.

Notably, there are no control structure changes, no operational changes and no changes in current employment conditions of service.

Corporate entities do respond to internal and external environments, and as trends demand, changes become necessary. We believe that Kalumbila District, North-Western Province and Zambia as a whole can look forward to a holistic and innovative run in the new mining season.



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E-commerce and those 'no refund' disclaimers...

BY KOCHIWE L. MUNG'OMBA

I recently had an encounter where I purchased a dress online, but when it arrived, alas, it wasn't quite what it appeared to be online. The quality was below my expectations. My natural inclination was to ask for a refund but this clearly was not as simple as I had imagined. Knowing that there are many similarly circumstanced consumers out there, I quickly put on my lawyer cap to shed light on this problem.



set out to highlight and discuss the broad issue of Consumer Protection Rights in an era of increased e-commerce with a particular emphasis on online no-refund disclaimers and the challenges of enforcing the refunds claim. I will also share my reflection on the policy options to redress the situation, fully aware that online shopping is here to stay.

INCREASED E-COMMERCE

At the beginning of 2021, it was reported by DigitalPortal that there were 5.48

With the encapsulating takeover of the Coronavirus Pandemic, there has been a noticeable shift in consumer behavioural patterns, especially with their choices on where to purchase from.

million Internet users in Zambia, which is an increase of +24 per cent since January 2020. From this number, 2.60 million people are social media users, which is an increase of +13 per cent since January 2020.

With the encapsulating takeover of the Coronavirus Pandemic, there has been a noticeable shift in consumer behavioural patterns, especially with their choices on where to purchase from.

With 92 per cent of the Zambian population availed mobile network coverage there has been an increased rise in online shopping allowing for the start-up of many online businesses, predominately on Instagram and Facebook. During a study done by Sara Drawwater on 1000+ Zambians, it was discovered that 23 per cent opted for online shopping as it was a safer way to shop during the Pandemic, and 28.8 per cent citing convenience, efficiency, and flexibility for their shift to online shopping.

NO-REFUND DISCLAIMERS

A refund is the process of giving money back to a consumer in exchange for the product they purchased, due to customer dissatisfaction. A no-refund disclaimer is the denial of this process.

The increase of online businesses has come with the 'no refund' policy plastered in the biographies and story highlights of online store pages, breaching the Competition and Consumer Protection Act No. 24 of 2010 (CCPA).

Section 48(1) of the CCPA of 2010 states that "An owner or occupier of a shop or other trading premises shall not cause to

be displayed any sign or notice that purports to disclaim any liability or deny any right that a consumer has under this Act or any other written law." This existing law identifies and protects customers from disclaimers and company policies that deny them their right to a refund

It has become abundantly clear through observation that many e-commerce businesses allow for an exchange of goods but prohibit a money refund for these goods. All consumers have the right within the law to have both an exchange and refund policy availed to them. Thus, the 'no refund' policy is a breach of this right.

The CCPA makes it a punishable offence to display these types of 'no refund' disclaimers, as stated in Section 48(2): "A person or an enterprise which, contravenes subsection (1) is liable to pay the Commission a fine not exceeding ten percent of that person's or enterprise's annual turnover." In this regard, consumers have the right to alert relevant authorities such as the Competition and Consumer Protection Commission (CCPC) of these "no refund" practices.

This policy prohibits the denial of liability by the trader in the event that they breach the Competition and Consumer Protection Act by either providing a good that is falsely represented to be of a particular standard or quality or a good that is defective as provided in Sections 47(1) and 49(1) of the CCPC respectively.

Despite the CCPC acknowledging this to be a violation of the consumer's rights, it can be argued that the current law should be amended in order to reflect the growing importance of e-commerce in day-to-day life by encompassing them in statute in order to ensure effective protection of consumers and avoid ambiguity in this growing area.

Specifically, Section 48(1) refers to "shops and other trading premises." There is no definition of the term 'premises' in the Preliminary Section of the Act leading to the ambiguity of this word. On the other hand, the Oxford Learner's Dictionary defines 'premises' to be "the building and land near to it that a business owns or use," which relates to a physical setting and does not incorporate online businesses. One may argue that due to this unrecognized area

of trade there is uncertainty within the law on whether online businesses are exempt from provisions of Section 48(1).

It can be understood that e-commerce was not incorporated in the 2010 Act as e-commerce was not widespread. The instrument accommodated the needs of consumers at that time. Nonetheless, the time has indeed changed and the law must mirror this as well in order to reflect this change.

That said, the CCPC interprets Section 48(1) of the Competition and Consumer Protection Act No.24 of 2010 to cover the online 'no refund' disclaimers. In other words, the online 'no refund' disclaimers are not exempt from Section 48(1) and therefore are in breach of the consumer's right and should not be allowed as a trading practice.

POLICY OPTIONS

Other countries exercise a refund policy in a way that benefits both the consum-

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er and the seller. The United Kingdom coins online shopping as 'distance selling' by which a consumer has not gotten the chance to view or try on the product before purchase.

Section 20 of the Consumer Protection Rights Act, 2015 in the United Kingdom, explains that the consumer is given 14 days after receiving the product to cancel their purchase and given another 14 days to return the item. The consumer does not have to give a reason for their return as they have a short-term right to reject.

Another example of a refund policy beneficial to both parties is seen in South Africa. Section 20 (as read with Section 19) of the Consumer Protection Act, 2008, of South Africa, encompasses a situation where, since the consumer has not seen the product in-person, they have a right to 'inspect on delivery' and return the product and get a full refund if unsatisfied

With the examples provided, there seems to be this common understanding that due to the fact that the consumer has not seen the product and inspected it before purchasing, they are entitled to a return.

Our Zambian laws do not currently have specific provisions entitling e-commerce consumers to a specific right and window within which to return the product and get their refund. This contributes to the challenges of getting a refund should one be dissatisfied with the product, having only seen the product from 'a distance' on the Internet.

CONCLUSION

E-commerce is the future, showing no sign of decline as consumers migrate towards purchasing online because of the variety, convenience, pricing options, and just the ability to search multiple stores from the comfort of their own home.

Therefore, it is important to take stock of all current laws in this country including the provisions of the Competition and Consumer Protection Act No. 24 of 2010, and ensure that necessary amendments are made to incorporate safeguards to enable e-commerce to grow sustainably without prejudicing the rights of the consumers.

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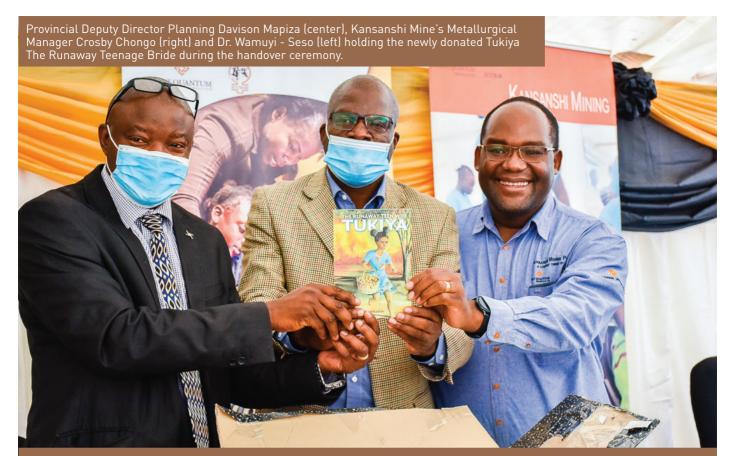




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Solwezi schools in K550,000 learning resources boost

BY **DERRICK SILIMINA**

Schools in Solwezi District recently received learning materials worth more than K550,000 from Kansanshi Mining Plc, bringing its educational support to more than 150,000 books since 2013.

mong the learning resources handed over to the Government by the mining firm include 10,595 African novels for junior readers in schools, another 1000 copies of Tukiya The Runaway Teenage Bride, and 89 early childhood education tables.

Others are 712 early childhood education chairs and 99 Scrabble boards all valued at more than K556,000.

Speaking during the handover ceremony at Kansanshi Community Centre on Wednesday, North-Western Province Permanent Secretary Colonel Katambi described as "tremendous" the work done by the mining giant towards socio-economic development in the district and the province.

"We uphold the truism that children are our future and educated children are our guarantee of a bright future. I wish to appreciate most sincerely the investments that Kansanshi Mining Plc makes into the lives of our people as today is a further testimony of that responsive corporate citizenship by the company.

Col Katambi noted that the Government could not wish for a better partner than Kansanshi Mining Plc who were willing to invest in the future of the country.

"We uphold the truism that children are our future and educated children are our guarantee of a bright future. I wish to appreciate most sincerely the investments that Kansanshi Mining Plc makes into the lives of our people as today is a further testimony of that responsive corporate citizenship by the company. We salute you," Col Katambi said in a speech read on his behalf by provincial Deputy Director Planning Davison Mapiza.

Col Katambi has reiterated that the New Dawn Government envisions a Zambia in which there are adequate opportuni-



ties for all citizens, which requires massive investment into development fundamentals such as agriculture, health, infrastructure and education.

The PS stressed that the task is massive and requires all like-minded development partners and corporates put their shoulder to the heel with the government towards the future everyone aspires for.

"As a country, we are blessed with abundant natural resources that to this date remain largely untapped, our people included. We still have too many of our people lacking even the rudiments of literacy and numeracy, living lives of squalor and basic subsistence and without the ability to transform our natural resources into wealth and development," Col Katambi said.

The investment the mining company had made was a gesture of monumental importance not only in the size of the investment but more importantly in its impact on schools in the district.

"Books for pleasure help develop literacy and a reading culture as people who read are people who learn. They are leaders in development, being able to adopt and adapt technology and can





craft solutions to the complex and often dynamic ICT-driven environment in which we live in. Thanks to Kansanshi Mining Plc, that situation in schools in Solwezi is rapidly changing," Col Katambi added.

Speaking at the same event, Crosby Choongo, on behalf of company General Manager Anthony Mukutuma noted that since 2013, the mining firm had handed over more than 150,000 books to Government as part of its contribution to education in the district.

"We are proud to be handing over this package for a variety of reasons. While textbooks that we have assisted with over the years are essential in the delivery of education, they however do much to develop the lifelong skills of literacy and the love of reading in students," Mukutuma said in a speech read on his behalf by the mine's Metallurgical Man-

ager Crosby Chongo.

"We know that schools have been battling to put textbooks in the hands of children. In that battle, supplementary

Speaking at the same event, Crosby Choongo, on behalf of company General Manager Anthony Mukutuma noted that since 2013, the mining firm had handed over more than 150,000 books to Government as part of its contribution to education in the district.

readers are something schools have understandably considered a luxury but we know that if learners are to grow their literacy skills, they need materials that are also fun to read and we have come in to fill that gap."

The cultural relevance of the books was unquestionable as readers were able to relate with the stories, thereby enhancing their literacy skills.

"We are also proud to be contributing to the establishment of early childhood education in schools and to the development of twenty-first century skills in learners through educational games like Scrabble," Mukutuma said.

The mine manager has since implored school management against storing the learning materials in their cupboards and offices but rather make them accessible to learners.

Flight Schedule

Effective 3rd February 2022

LUSAKA

	Depart	Arrive
Monday	LUN 10:00	JNB 12:00
Tuesday	LUN 10:00	JNB 12:00
Thursday	LUN 10:00	JNB 12:00
Friday	LUN 10:00	JNB 12:00

JOHANNESBURG

	Depart	Arrive
Monday	JNB 13:30	LUN 15:30
Tuesday	JNB 13:30	LUN 15:30
Thursday	JNB 13:30	LUN 15:30
Friday	JNB 13:30	LUN 15:30















Fuel Provider Goes On Site To Uplift Orphanage

BY JOHN CHOLA

A few years ago, Shimwa Kambole resolved to present gifts to vulnerable children for every birthday.

nstead of celebrating his birthday by having splash parties with friends and family, Kambole, the Managing Director of Onsite Energy Limited, buys food and celebrates with the vulnerable people like orphans. Instead of receiving gifts on his day, he gives out to the needy.

Year in, year out Kambole takes foodstuffs to an identified orphanage and shares with the little children; throwing in some entertainment and motivational talks with the children.

It was during such moments of interaction with vulnerable children and authorities of various orphanages that Kambole learned of an undertaking by a certain family in Europe that had been supporting the girl child with school fees and other school requirements.

"In those interactions with orphanage authorities, I learned that in one instance a certain family from abroad sends money to the orphanage to meet school fees for the vulnerable children. But the other challenge was how will the children go to school covering long distances? The school had a bus but most of the time they struggled with fuel. Therefore we came in to supplement what our colleagues from outside Zambia were doing by providing fuel for the bus to transport children to school."

It was during such moments of interaction with vulnerable children and authorities of various orphanages that Kambole learned of an undertaking by a certain family in Europe that had been supporting the girl child with school fees and other school requirements.

HOME OF JOY

Home of Joy is a beneficiary orphanage in Lusaka. Its Director, Sr. Therese Kulandai hails Kambole and Onsite Energy for supporting the orphanage which is situated on the Great East Road and run by CIC Sisters for the wellbeing of the orphans and vulnerable in Zambia.

"At present, we have forty girls and four caretakers. We thank you for your support towards our children at Home of Joy by assisting with the fuel for every month from 2019 until now in order to help them to go to school without any challenges. Through your generous contribution, you have extended your hands with us in this project. We are delighted to acknowledge that your contribution is really helping us to move ahead in terms of their education. Our prayers will always be with your undertakings. May God bless all your current undertakings and all your future plans," Sr. Kulandai told Kambole.

Over the years, Kambole has escalated

the goodwill gesture from being an occasional stint on his birthdays to a normal routine that now ensures that from every litre of fuel a client purchases from Onsite Energy, a small portion is reserved to go towards supporting a vulnerable girl-child to attend school.

This action of corporate social responsibility (CSR) by Kambole and his Onsite Energy has gone on for a while and though performed privately, it was not realised that the gesture was being noticed.

On February 18, 2022, the CSR Network Zambia bestowed on Onsite Energy Limited an award for Excellence in Literacy Support to early childhood learning.

"And so that's how we won this award for the second time now; we picked it from the discussions with orphanage authorities while we were already supporting them with other gestures. From the little margins we make, we take a portion and provide fuel for the kids for them to get a better education," Kambole said.

Speaking after receiving the Award at Lusaka's Mulungushi Conference Centre, Kambole noted that with orphanages sprawling across the country due to deep and widespread deprivation, more corporate entities needed to step forward and stand in the gap. Others could help with books, uniforms and other school requirements.

WALK MANY KILOMETRES

"If you go to the rural areas the situation is even worse, because we know that children walk many kilometres just to access school, but if there was also a way of coming up with some kind of transportation in the rural area, that would make a lot of sense for humanity. One of the many challenges a girl-child faces in rural areas is mobility. Even now when there is free education, which is a plus and we thank the Government for that, some of them have to walk long distances."

Many girl-children were compelled to drop out of school because of the long distances to cover to reach school.

"Children would rather drop out from school because sometimes they get tired. They would rather stay home with their families as they may feel it's even easier for some of them to go and fetch firewood, water than walking many kilometres to school."

Many people from outside the country have taken it upon themselves to help the vulnerable girl child in Zambia with school fees and other requirements but Kambole feels it can be nice if more Zambian companies or individuals were to direct their CSR towards helping the vulnerable girl-child.

"We are a small organisation with operations in Lusaka and Kitwe, but we have chosen to help the community with the little resources we have. We are doing it from our heart and not to gain any mileage, and if there can be more oil marketing companies or institutions that can provide for other vulnerable girl-children that would be great."

ON-SITE REFUELLING

Onsite Energy Limited is a Zambian on-

site refuelling company licensed by the Energy Regulation Board (ERB) to transport petroleum products.

Kambole, originally a banker, formed the going concern in response to difficulties associated with fueling company transport fleets, generators, boilers, storage tanks, construction farm machinery and other equipment in a variety of industries in the Zambian market.

The on-site refuelling concept allows client organisations to concentrate on their core business and thus reduce on operational costs.

Onsite Energy has partnered with reputable oil marketing companies such as Total Zambia Limited, Vivo Energy and Dana Oil to offer guaranteed quality fuel and superior grade lubricants.

Engaging Onsite Energy eliminates the drudgery of moving about to refuel, which also eliminates the loss of at least 30 minutes for every vehicle or piece of equipment per day, which translates to thousands of hours lost every year.

One of the CSR Network Zambia annual awards categories is the Partnership of the Year which recognizes corporate-community partnership, corporate-non-profit partnership and corporate-corporate partnership.

With the timely call by Kambole to other corporate houses to join the war against girl-child deprivation, it is possible that the next year's National CSR Network awards will see more organisations having partnered with Onsite Energy in supporting the vulnerable child.









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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.



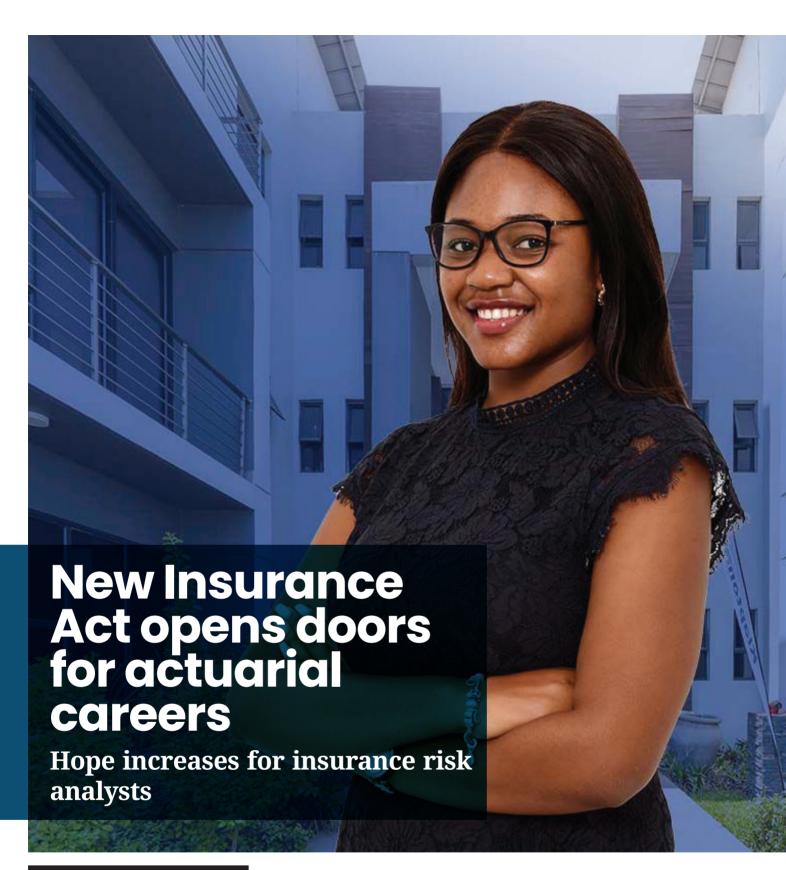
... By Working Smart and Together, We Can End COVID-19...











BY **RAIZA SIBONGILE MTAMIRA**

The actuarial profession will grow and advance in Zambia once the Insurance Act, No 38 of 2021, repeals the Insurance Act No 27 of 1997.

his is expected to transpire once the Minister of Finance and National Planning passes a Statutory Instrument for the repeal to commence. The Pensions and Insurance Authority (PIA) has hailed the Act as much-anticipated and progressive for the industry. This article zooms in on some immediate benefits in the actuarial space. Spe-

cific reference is made to sections 69 and 72 of the new Act, where it will now be mandatory for every insurer to appoint an Actuary.

Insurance and reinsurance companies need to know the possible risks from insuring an individual or company.

An actuary is a business professional who analyses the financial consequenc-



es of risk and uncertainty. Actuaries are commonly known to work in the insurance industry. Insurance companies rely on actuaries to determine risk for many types of insurance, including life, property, liability, auto, home, and other plans.

An insurance actuary analyses financial risk; which helps insurance companies design insurance policies while invaria-

bly guaranteeing external stakeholders' interest.

With this Act, actuaries will be able to define and carefully evaluate risks for respective companies properly. They will thus assist the insurance companies in making informed pricing decisions that are commensurate with the risk assumed.

In addition, the Act explicitly outlines a schedule of regulatory reports to be presented on the financial conditions of the licensed insurer for supervision purposes.

BENEFIT

Actuaries will benefit the company by:

- Improving the risk assessments;
- Increase insurance companies' investment portfolio; and
- Managing the financial reserves of the company.

The Act is a breath of fresh air for aspiring actuaries in Zambia. In the past, prospecting candidates typically had reservations about pursuing the actuarial qualification as they had questions

The Pensions and Insurance Authority (PIA) has hailed the Act as much-anticipated and progressive for the industry. This article zooms in on some immediate benefits in the actuarial space. Specific reference is made to sections 69 and 72 of the new Act, where it will now be mandatory for every insurer to appoint an Actuary.

such as:

Is it a worthwhile profession in the Zambian Economy?

What job opportunities exist?

Are there any qualified actuaries in Zambia?

Is this the right path for me?

All these concerns are valid; however, the new Act will directly or indirectly address some of these concerns by potentially providing the following benefits for actuarial students:

- Job creation/demand;
- Better career prospects;
- Mentorship programmes; and
- Study support (enabling them to not only hold academic certificates but professional certificates as well)

ACTUARIAL SCIENCE DEGREE

About seven years ago, Zambia did not have any institutions that offered a degree in actuarial science. There were also very few local professionals who could give guidance on the profession. However, today the University of Zambia and the University of Lusaka offer Actuarial Science programmes at both undergraduate and postgraduate levels.

There is also the Actuarial Students of Zambia, a platform for actuarial students to learn and exchange knowledge.

Students and professionals can also become members of the Actuarial Society of Zambia, which will enable them to expand their network.

This shows that there has been significant growth in the knowledge and understanding of the actuarial profession in Zambia. With the new Act's enactment, institutions will have a wider talent pool to source staffing needs.

The author is Treasury Officer at Klapton Re



Lusaka Telecom Solutions (LTS) has invested more than US\$12 million in fibre optic and information communication technology (ICT) services in the last seven years and has spread to various countries in Africa.

he company runs three business lines namely fibre optic solutions, microwave, ICT, wireless solutions, infrastructure and power solutions, and operates in Botswana, Malawi, Uganda, Mauritius, Namibia, Tunisia, Egypt, Mozambique, Ghana, Democratic Republic of Congo with Zambia being the head-quarters.

This emerged when ZDA Acting Director-General Albert Halwampa led senior management on a tour of the LTS to appreciate their operations.

He said opportunities were vast for e-commerce in the country especially in the wake of Covid 19 pandemic which had disrupted supply chains worldwide.

Halwampa stated that all that is needed is a reliable online platform to connect buyers and sellers.

"The Agency is looking for an investor that can invest in e-commerce infrastructure to make sure that exporters keep interacting with importers in other countries to clinch as well as seal export deals," he said. Halwampa was elated upon learning that LTS had started reaping fruits from the ZDA Congo Trade Mission in Lubumbashi in October 2021 and the Intra-Africa Trade Fair in Durban South Africa in which the ZDA facilitated participation for the various private sector players. The LTS has since commenced business into the DRC as a result of participating in the ZDA Trade Mission.

LTS Business Development Manager Mohamed Abd El-razek disclosed that a total of K14 million had been spent to date on providing forward and backward linkages to large and small businesses. The company is at the moment working with about 30 local subcontractors among them MSMEs on their various projects across the country.

He highlighted that in the wake of the COVID-19 pandemic, telecommunication services have become important for people to continue transacting and running their day to business.

"Currently, we have more than 200 employees and plan to increase to 900 by March and by the end of this year we expect to have over 1,000 employees," El-razek said.



ZDA Acting Director General Albert Halwampa (in a red/blue striped necktie) lead a team of senior management on a tour of the LTS recently in Lusaka to appreciate their operations, challenges as well as available opportunities for Zambian Micro, Small and Medium Enterprises (MSMEs)

Airtel Africa Plc attains 125 million subscribers

BY JOHN CHOLA

Airtel Africa Plc, a leading provider of telecommunications and mobile money services, with 125 million subscribers and a presence in 14 countries including Zambia, has announced positive revenue growth of 21.7 per cent to US\$3.4 BILLION at the close of 2021.



he company says its constant currency underlying revenue grew by 24.8 per cent recorded across all regions with Nigeria up 29.0 per cent, East Africa up 24.4 per cent and Francophone Africa up 19.0 per cent; and across all key services, with revenue in Voice up 16.1 per cent, and in Data and Mobile Money both up 37.2 per cent.

The telecommunications and mobile money company says its underlying earnings before interest, tax, depreciation and amortization (EBITDA) was U\$1,703 million, growing by 31.3 per cent in reported currency with an EBIT-DA margin of 48.8 per cent, an increase of 326 basis points led by both revenue

In Zambia just as the case in other regions, Airtel Africa customer base expanded, putting continental numbers at 125.8 million, a growth of 5.8 per cent, with increased penetration across mobile data (customer base up 11.1 per cent) and mobile money services (customer base up 19.6 per cent).

growth and improved operational efficiencies. Amortization is the action or process of gradually writing off the initial cost of an asset.

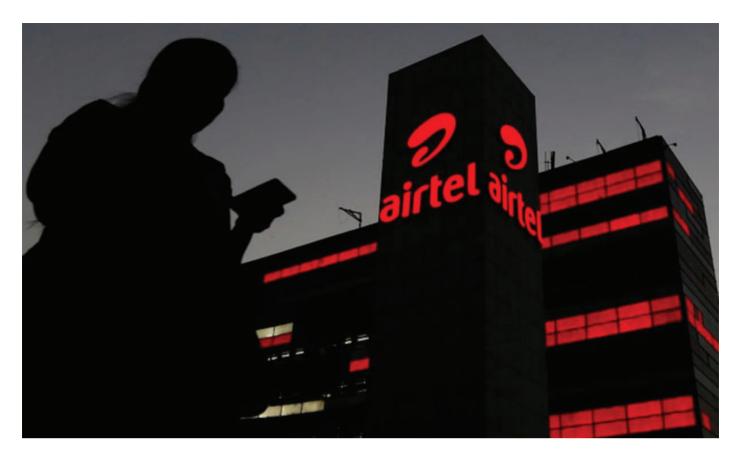
In its unaudited results for nine-month period ended December 31, 2021 announced February 4, 2022, the company stated that its operating profit grew by 43.1 per cent to U\$1,146 million in reported currency while profit after tax almost doubled to U\$514 million as higher profit before tax more than offset associated tax charges.

In Zambia just as the case in other regions, Airtel Africa customer base expanded, putting continental numbers at 125.8 million, a growth of 5.8 per cent, with increased penetration across mobile data (customer base up 11.1 per cent) and mobile money services (customer base up 19.6 per cent).

Customer base growth was affected by the National Identification Number (NIN/SIM) regulations in Nigeria but returned to growth in this region in the third quarter; excluding Nigeria the customer base grew by 12.0 per cent.

Airtel Africa Chief Executive Officer, Segun Ogunsanya, remarks on the trading update:

"A strong third quarter has contributed to a pleasing nine-month financial performance across all key metrics. Operationally we have continued to execute on our network and distribution expansion plans, driving continued strong growth in average revenue per user (ARPUs) across voice, data and mobile money. We have also seen further improvement in our customer growth trends for the Group with Nigeria returning to strong customer growth after a period affected by the implementation of new 'know your customer' requirements, posting



1.9 million net additions in the third quarter, taking total Group customer additions to 3.1 million."

Ogunsanya was particularly pleased with developments in Nigeria, where in November the firm received approval in principle for both a payment service bank (mobile money) licence and a super-agent licence.

He said management was now working closely with the Central Bank of Nigeria to meet all its conditions to receive the final operating licences and commence operations, a move he believes will enable Airtel to expand its digital financial products and reach the millions of Nigerians that do not have access to traditional financial services.

The firm continued to strengthen its balance sheet, with leverage ratio now 1.4 times underlying EBITDA, thanks both to continued increases in operating cash flow delivery and to more than U\$550 million of cash received from minority investments into the mobile money business.

"We will continue to invest in expanding and evolving our platform to further deepen both financial and digital inclusion across Africa. I continue to see huge growth potential across voice, data and mobile money and our strategy is delivering against this opportunity. Our

The Covid-19 pandemic contributed to a rapid acceleration of already existing macro trends across the countries where Airtel Africa operates, with people, businesses and governments seeking access to more and better connectivity and improved financial inclusion.

sustained investments in both network and distribution expansion will help to ensure that both the communities and economies across our footprint will continue to benefit from increased and affordable connectivity and financial inclusion.

"We are committed to continue to improve the delivery of our services to our customers, with sustainability at the heart of our continued purpose to transform lives across Africa," Ogunsanya said.

Airtel Africa offers an integrated suite of telecoms solutions to its subscribers, including mobile voice and data services as well as mobile money services, both nationally and internationally.

Airtel Africa aims to continue providing a simple and intuitive customer experience through streamlined customer journeys.

The Covid-19 pandemic contributed to a rapid acceleration of already existing macro trends across the countries where Airtel Africa operates, with people, businesses and governments seeking access to more and better connectivity and improved financial inclusion.

Ogunsanya says the challenging times showed that the telecoms industry was a key and essential service for these economies, allowing customers to work remotely, reduce their travel, keep connected and have access to affordable entertainment and financial services.

Covid-19 presented significant challenges to the business, particularly during the initial phase of the pandemic in the first quarter last year, when mobile money and mobile services growth both slowed.

He however noted that the actions taken by the Airtel Africa Board at that time enabled the continued execution of the company strategy, including meeting increased customer demand for data, mobile money and mobile services.



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EU fisheries project uplifts seven districts

BY **DERRICK SILIMINA**

Seven districts are upgrading the fishing sector following the entry of the Zambia Development Agency (ZDA) and cooperating partners to strengthen the industry.



Chief Mphuka of the Chikunda people express gratitude for the support rendered to the cooperatives in the area $\,$

he ZDA in partnership with ActionAid Zambia, the Department of Fisheries, the ECOFISH Programme, the European Union (EU) and other cooperating partners, is implementing the Zambia Sustainable Small-Scale Fisheries Project (ZSSSFP) in seven districts including Kafue and Luangwa districts.

The team is training cooperatives in the fish value chain to equip them with requisite information, skills and resources to run fishing projects as viable and profitable businesses.

In the process the team is also creating a platform for cooperatives to gain relevant information and access technical support.

Traditional leaders in Luangwa district of Lusaka Province have welcomed the ongoing development initiatives in their area. In a joint statement, Senior Chief Mburuma of the Nsenga-Luzi people and Chief Mphuka of the Chikunda people, have welcomed the activities conducted by ActionAid Zambia and the ZDA in their chiefdoms.

Speaking after attending one of the business and entrepreneurship training ses-

sions held by AAZ and the ZDA on how to run fishing as a viable and profitable business venture, Chief Mphuka expressed gratitude for the support rendered to the cooperatives and encouraged his people to be committed if they were to see the desired results.

"We have been crying for development and jobs in our communities and this is one way in which our cries have been answered. Let us embrace the people that are helping to bring development to our communities, utilize the resources and knowledge prudently and show commitment," said Chief Mphuka

The traditional leader urged the cooperatives to jealously guard the knowledge and resources given to them as resources were scarce.

The chief said cooperatives were a sure way of creating jobs for the youth and women, thereby improving the standard of life in the communities. He stressed the need for continued dialogue between traditional leaders and stakeholders for the success of the projects.

He further urged the Kakaro community that received a scale and a booster pump after the training not to abuse the equipment but use it for the intended purpose.

"Time and again, I will be passing through to monitor the use of this equipment and to see how you are implementing the knowledge you have learnt from the training," added Chief Mphuka.

And Senior Chief Mburuma saluted ActionAid Zambia, Government and the cooperating partners for considering Luangwa District for their interventions in the fishing industry value chain.



Senior Chief Mburuma of the Nsenga-Luzi people welcomes the promotion of growth cooperatives through business entrepreneurship skills and technical support activities conducted by AAZ and the ZDA in his Chiefdom.

Kalumbila Minerals becomes FQM Trident

BY **DERRICK SILIMINA**

Kalumbila Minerals Ltd will now operate as FQM Trident Ltd, catering for all projects and programmes while enabling clarity in the FQM group.

anagement at Kalumbila Minerals Ltd has proposed to revise its trading name to FQM Trident Limited, a name that incorporates its true identity as a First Quantum Minerals owned company.

According to an internal memorandum issued to all staff and contractors by KML General Manager Sean Egner, the renaming process is expected to be completed during the first quarter of 2022.

"As we intend to seek board approval and bring the enterprise project into operation, management has considered the above and decided to revise our trading name to "FQM Trident Limited," a name that incorporates our true identity as a First Quantum Minerals owned company and is inclusive of all the trident project operations," Egner said.

FQM Trident Ltd will remain a fully-owned subsidiary of First Quantum Minerals Ltd as there is no ownership or control structure change.

"You will therefore see a few changes in our branding to reflect this name change. Please note; there will be no changes to conditions of employment or any effect to the day-to-day operations at Sentinel and Enterprise Mines. Please let us all welcome and embrace this new identity that continues to confirm our association to both FQM and our Trident Project operations," he assured.

Egner disclosed that since inception, the mining operations and project has incorporated three mining licences, namely Sentinel, Enterprise and Intrepid which collectively make up "The Trident Project".

He further highlighted that the setting up of FQM Trident Mine, formerly known as KML, has created new opportunities for economic growth in Kalumbila District of North-Western Province And Nvumabaranda
Group of Companies Chief
Executive Officer Kennedy
Nduna has appreciated
FQM Trident Ltd for
creating an enabling
environment for other
businesses to thrive in
Kalumbila District.

and beyond.

He said the influx of migrant employees and subsequent increase in population have created a demand for new projects, business activities and infrastructure which has ultimately improved the quality of life for the rural community.

Egner stated that with the existing resourceful environment, businesses have since tapped into the multiplier effects that have been brought about as a result of increased cash flow and skills development after the setting up of FQM Trident Mine and one such business is Nvumabaranda Group of Companies.

"We fully understand that our operation presents a significant conducive socio-economic environment that extends from local to regional scale. The opening of this private hospital symbolises the growth of our town, which has been developed in an environmentally conscious manner fostering green initiatives and responsible environmental management," Egner said.

Recently, during the official opening of Nvumabaranda Hospital in Kalumbila District, FQM Trident Mine General Manager said when FQM embarked on the audacious vision to establish a green mine and town in the little known part of Zambia, there were many doubts about how the company would develop a town with amenities such as schools.

markets and clinics.

Egner has since commended Nvumabaranda Group of Companies for building a hospital and setting up various businesses in Kalumbila and has urged other small and medium enterprises to seize the available opportunities and work with other stakeholders to grow into viable business houses.

He stressed that with support from Government line ministries and through collaboration with the community, FQM Trident Mine through Trident Foundation Limited (TFL), has undertaken various initiatives to promote sustainable development that meets the locally defined social, environmental, and economic goals over the long term.

"The company has invested heavily in education, infrastructure, wildlife, farming and health in order to promote and uplift the living standards of the local people. While some local people are employed to work on the mine; FQM is committed to reduce dependence on the mine alone and has been promoting local business development to enable community members to have sustainable livelihoods at the end of the mining life."

And Nvumabaranda Group of Companies Chief Executive Officer Kennedy Nduna has appreciated FQM Trident Ltd for creating an enabling environment for other businesses to thrive in Kalumbila District.

Nduna intimated that he has received tremendous support from the mine which has made it possible for him to expand his business in hospitality, cleaning services, catering, conference facilities and health service provision.

He has since called on more businesses to emulate his efforts and contribute to the economic development of Kalumbila District.



BY FELIX KATYETE

Barrick Gold Corp has announced intentions to re-purchase shares of up to \$1 billion following its unexpected 2021 fourth-quarter fiscal year result.

eating analysts' estimates, the gold mining giant net earning more than doubled from the previous quarter to \$726 million while adjusted earnings per share reached \$0.35 beating analyst expectations of \$0.30, who had anticipated a higher fourth quarter tax rate.

Barrick CEO Mark Bristow has revealed in a phone interview that operations across Barrick's copper and gold mining increased in 2021 as the impact of inflation was mitigated.

"The gold industry is facing inflation, but that's good for gold. It is what it is, we have to manage it," he says, adding there were "opportunities to mitigate the price increases."

He notes that energy is the biggest driver of cost increase and that Barrick's solar power facilities at the mines in Nevada and Mali will help reduce the power costs. Bristow further observes that Barrick intends to buy back shares

as the share price on the stock market is not reflecting the value of the company's assets.

Seeking alpha.com
revealed that there has
been an increase in
terms of \$0.09 to \$0.10 in
dividends because of safe
measures the firm has
put in place since Bristow
assumed the position of
CEO at Barrick.

Barrick's shares surged in 2020 when gold prices spiked in response to the global pandemic but have since dropped 15.6 per cent in 2021.

Seeking alpha.com revealed that there has been an increase in terms of \$0.09 to \$0.10 in dividends because of safe measures the firm has put in place since Bristow assumed the position of CEO at Barrick.

Sources point out that Barrick has made major strides under the leadership of Bristow with the Lost Time Injury Frequency Rate (LTIFR) down sharply for the second year in a row to 1.47, a more than 30 per cent improvement from 2018. It is however worthy noting that Barrick has made these positive strides in the period when the corporate world is grappling with inflation pressure.

There are plans to focus on the safety of not only the corporation but also its employees who are the main contributor to Barrick's growth.

Pridegems mineworkers win pay rise

BY JOHN CHOLA

The Mineworkers Union of Zambia (MUZ) has signed a collective agreement that will see salaries of its members working for Pridegems Mines Ltd increased by K500 in 2022 and another K500 in 2023.



Pridegems Mines Limited General Manager, Barbara Kafwilo (right) and Mine Workers Union of Zambia (MUZ) President Joseph Chewe (left) exchange collective agreement documents after signing them. This was at Kitwe's Pamo Hotel. Pictures by John Chola.

ridegems Mines Ltd, a Grizzly Mining Ltd (GML) subsidiary, is also enhancing existent allowances under the agreement.

MUZ has since noted that negotiations were not easy because the expectations from workers were huge considering the high cost of living prevailing in the country.

MUZ President Joseph Chewe noted that besides the salary increase, his members at Pridegems Mines will now also enjoy improved transport allowance, housing allowance, better health scheme among several other items that were part of the agreement.

"As MUZ we are proud that this has come to pass. As we sign this agreement we urge all the employees to familiarize with the contents of the agreement. We would like to wish Pridegems Mines Ltd well in their operations and may we reiterate that industrial harmony is our top priority and cardinal so that we can promote productivity," Chewe said.

Pridegems Mines General Manager, Barbra Kafwilo expected that the margin of increase would add value to employees standards of living and motivate them to work extra hard.

While management would have loved to implement a higher pay rise, a balance had to be observed for the company to remain operational and relevant to all stakeholders.

She emphasized that human resource was the most important resource in her organization; and hence it was just for both parties to reach agreement so that they focus on the core business, which is mining.

"To our various stakeholders, customers, suppliers, the unions and the Government of the Republic of Zambia led by President Hakainde Hichilema, we intend to continue to earn your confidence by not only being responsive to the needs of our employees but also to continue to partner with communities in which we operate."

The company would partner with communities through its robust corporate social responsibility programmes aimed at alleviating poverty, unemployment, health related issues and poor living standard among the local people.

Pridegems would further ensure timely payment of various taxes through the Zambia Revenue Authority (ZRA) and sustain payments to all suppliers, Kafwilo assured.

She appealed to union leaders at both branch and national level to continue partnering with management in promoting good industrial relations which had been the company's cornerstone of the successes recorded over the years.



Grizzly Mining Limited Group Human Resources Manager Davy Phiri, Pridegems Mines Limited General Manager Barbara Kafwilo and MUZ President Joseph Chewe left signing the collective agreement documents. This was at Kitwe's Pamo Hotel. Pictures by John Chola

CAPAH Chairperson Ambrose Lufuma in brown safari suit speaking at the vehicle handover while Grizzly mining group managers extreme far right and second from left listens. Lifuna was flanked by CAPAH National coordinator, Shiyama Kutoha in blue suit and CAPAH member, Mubika Mubika first from left. Pictures by John Chola



African parliamentarians receive HIV project vehicle

BY JOHN CHOLA

The Grizzly Group of Companies has donated a Toyota Land Cruiser worth K1 million to the Coalition of African Parliamentarians against HIV and AIDS (CAPAH).

rizzly General Manager Carolyn Sampa and Pride Gems General Manager Barbara Kafwilo handed over the vehicle to CAPAH Chairperson Ambro-

se Lufuma at Parliament Building on March 7.

Speaking after the vehicle handover ceremony, Sampa said her organization

was fulfilling a pledge made during the CAPAH fundraising dinner in November 2021.

Sampa said the company greatly valued efforts aimed at improving the health of Zambians, hence the initiative by Zambian Parliamentarians was worth supporting.

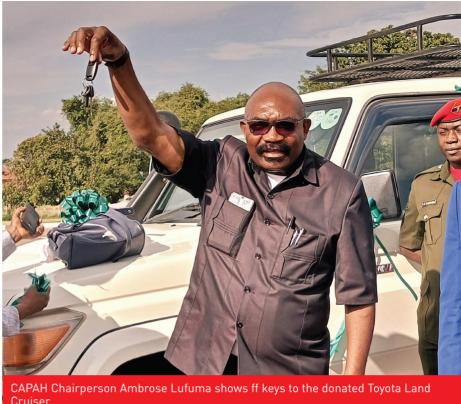
"Grizzly Group of Companies is a whol-



ly-owned Zambian company which over the years has not only paid taxes but also ran vigorous corporate social responsibility programmes which stretch far and wide beyond just the areas where we operate in," Sampa said.

Grizzly had continued building schools, health infrastructure, roads, aiding farmers, supporting traditional leaders and carrying out community works.

"Today we are here at Parliament building to donate this Toyota Land Cruiser to CAPAH, a pledge we made just two





Grizzly Group of Companies General Manager, Carolyn Sampa hands over keys of the donated Toyota Land cruiser to CAPAH Chairperson Ambrose Lufuma.

months ago. We are proud to be associated with the works of CAPAH in trying to mitigate the Impact of HIV/AIDS and efforts against other social and environmental ills. We hope that this gesture will go a long way in helping the coalition to reach out to more citizens in far-flung areas where such services are equally and dearly needed," Sampa added.

CAPAH Chairperson Ambrose Lufuma, who is also Kabompo Member of Parliament and Minister of Defence, thanked Grizzly group of companies for what he described as a timely donation to the coalition.

Lufuma said the coalition had waged

war against HIV/AIDS and other challenges haunting communities around Zambia.

"Our services and interventions are desired in almost all our constituencies around the country but in the past we faced some challenges in mobility which I am sure will be minimized by this donation. We commend Grizzly Group of Companies, its management and board of directors for coming to our aid. We promise to make good use of this donation," Lufuma said.

CAPAH National Co-ordinator, Shiyama Kutoha and CAPAH member Mubika Mubika were among those who witnessed the handing over of the vehicle.

Rwanda: Kagame unveils multi-billion eco-friendly housing project



BY ALICE KAGINA AND EDWIN ASHIMWE

President Paul Kagame alongside First Lady Jeannette Kagame on Friday launched the construction of a new eco-friendly housing estate in Nyarugenge District, Kigali.

he development follows an agreement signed between Rwanda Development Board (RDB) and ADHI Corporate Group, a construction company established more than 10 years ago in Gabon.

Upon his arrival, Kagame together with the First Lady toured a total of five housing models which were showcased as a sample to the guests.

The leaders were accompanied by various high ranked government officials,

at the ceremony hosted in the Karama neighborhood.

ADHI plans to construct more than 2400 housing units in Kigali through five phases. The first phase, currently under construction, will see 252 units complete by 2022.

The Head of State said that the initiative demonstrates what is possible in a sector that Rwanda has 'for the past years', made little progress.

"To have it affordable, sustainable and most of it arrived through local materials, I think is the best combination we can have," he said.

However, he pointed out that the launch was only the beginning citing that a lot more was required to make significant progress.

"More work is still needed. Training of our people that has to take place, materials that have to be accessed locally... The sustainability model is self-explanatory."

Rwanda, Kagame said, has been a good partner to ADHI and that the launch requires a stronger partnership. "We should do whatever is possible to have Rwandans access these houses in big numbers."



President Kagame, First Lady Mrs. Kagame, Soleman and his wife inside the complete units.



Outside shot of the Bwiza Riverside Homes.

Soleman Idd, the ADHI Chairman, highlighted that the construction method is innovative, leading to market preference. "Our construction method is innovative yet uses proven technologies and materials that, when combined, result in faster, cheaper, stronger, and long-lasting buildings." He added, "Our built houses suffer minimal impact from the weather, seismic damage, wind and fire, rust, rot, and humidity. With our in-house training, skill development, certification and tools, we also empower both genders economically."

AFFORDABLE HOMES

The Bwiza Riverside affordable homes project, according to officials, is expected to cost over \$100 million.

With patented construction technology

"It's also about different housing and we want to reduce the informal settings. We've seen some pockets of Kigali. If we can have this kind of houses that replace those informal settings then we have more decent living, more urbanization in a more organized way, which is what our government wants to achieve," Clare Akamanzi, RDB CEO stated.

that uses modular parts, pre-made in a factory, for "plug-and-play" construction, the developers say the project aims to be environmentally friendly in both its construction methods and community layouts.

The method results in 53 per cent on-site energy savings and future cost savings for homeowners.

Bwiza Riverside will use green infrastructure to develop a sustainable community with a low carbon footprint.

The development comes at a time Rwanda aims to create 150,000 new dwellings annually to meet the projected demand of 5.5 million dwellings by 2050.

"It's also about different housing and we want to reduce the informal settings. We've seen some pockets of Kigali. If we can have this kind of houses that replace those informal settings then we have more decent living, more urbanization in a more organized way, which is what our government wants to achieve," Clare Akamanzi, RDB CEO stated.

According to her, the project is expected to boost the government's goal of urbanization to reach 35 per cent by 2024. "However, we need to see more houses being built as there is still a significant gap to meet the demand for affordable housing. We encourage more developers to take advantage of the existing incentives, which include the provision of infrastructures like roads, water and electricity, and a reduced corporate income tax of 15 percent."

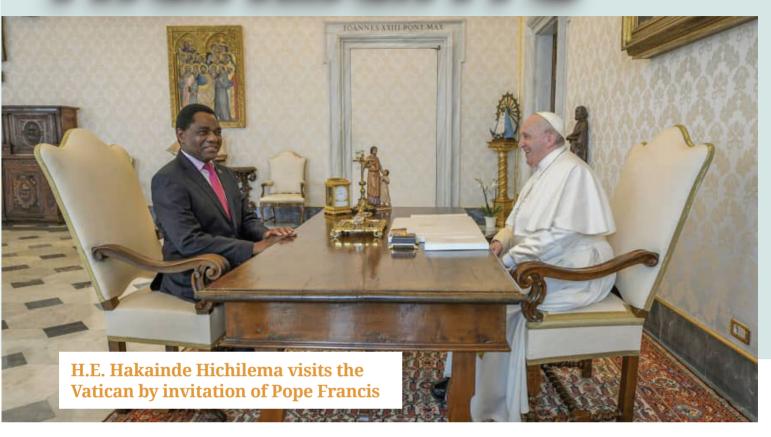
TRANSFER OF SKILL

ADHI Corporate Group has also established a training academy for Innovative and Sustainable light steel frame construction, under which 120 Rwandan students are currently being trained.

Students, according to Hassan Hassan ADHI General Manager, receive on-site, competency-based training to prepare them for future employment opportunities.

"Besides employment opportunities, we empower them with entrepreneurial skills. We want to establish satellite warehouses where they can be franchise shareholders," Hassan added. The News Times/ Solwezi Today.

February HIGHLIGHTS













ZANACO Plc Chief Executive Officer
Mukwandi Chibesakunda jointly-won the African
Female Leader of the Year Award, jointly alongside, Nigeria's Stella
Fubara- Director of International Operations at Dubai Department
of Tourism and Commerce Marketing.



Increase investment in radio broadcasting— ATU

BY JOHN CHOLA

Secretary General of the African Telecommunications Union John Omo has called on stakeholders to further use radio broadcasting to influence Africa's digital transformation. mo said the sooner Zambians and populations across Africa appreciated the benefits of digital technologies, the faster the adoption would be even as the continent works towards closing the digital divide separating it from developed countries.

Zambia joined the rest of the world in commemorating the World Radio Day, February 13, under the theme Radio and Trust at the Mass Media Complex in Lusaka.

Omo said in a continent that grapples with limited ICT infrastructure and restricted access to Internet and digital technologies, radio remained the leading communication medium with the biggest audience and the widest geographical coverage.

Radio caters to roughly 800 million Africans that remain offline as outlined in a 2021 report by the International Telecommunication Union.

While modern technologies like the Internet have been received with skepticism, radio had over the years predominantly emerged as a trusted and influential source of information in Africa

Omo asked how radio could be used as a catalyst in Africa's digital transformation, observing the incorporation of technology into radio broadcasting, such as online/livestreaming services and the increased interaction between radio stations and their listeners through mobile phones. The developments were a clear indication of the complimentary roles of the technologies.

"Throughout history, radio has done tremendously well in influencing positive behaviour change among communities in Africa, sparking socio-economic development." The rise of community radios for instance, had played a key role in conveying vital information and raising the awareness and understanding of these communities on important issues such as health, peace, civil rights, human rights, education, agricultural best practices, and financial growth and empowerment.

In commemoration of World Radio Day, Omo said Africa's digital transformation was not dependent on the attitude of some Africans towards ICTs but on the availability of ICT resources and infrastructure.

"Acknowledging that investment in ICT to the tune of US\$100 billion is one of the key solutions in dealing with the digital divide in the continent, it is also important for Zambia and Africa at large to prepare its population for the digital transformation. Radio can play a key role in educating the masses on the importance of ICTs and technologies and advocating for the increased use and uptake of ICTs," Omo said.

He added that Internet safety and cyber security were key areas that radio can play a role in promoting ICT adoption and usage as online security threats could discourage individuals including children from fully exploiting the benefits of the Internet. Radio could play a key role in educating the society on online safety by drawing messages from existing laws.

Through the radio, the community can be educated on how to identify and report online and ICT-facilitated crimes including those committed against women and children.

Omo quoted the spring 2017 Global Attitudes Survey conducted by PEW Research Centre which stated: "The Internet can be used for personal and consequently societal development. Daily, new opportunities for education, career development and endless commercial activities are availed across the Internet yet a majority of mobile device users in Sub-Saharan Africa mainly use their devices for social and entertainment purposes than for information-seeking or career- and commerce-related activities."

The African Telecommunications Union (ATU) believed that radio could also be used to encourage audiences to ful-



ly exploit ICTs, including their mobile phones, to access such opportunities and develop knowledge and skills that ccould positively impact themselves and the society.

Additionally, he said, radio can also be used to encourage and challenge small business and farmers to explore online markets and resources. Many new and innovative digital platforms and services were now available for small businesses and farmers to use.

"With these tools being introduced at a rapid pace, there is a dire need for them to be educated on how to take advantage of such opportunities and thrive in an ever-changing digital environment. When it comes to ICTs and digital technologies, content is the driver for the demand side of infrastructure. Africa as a continent should promote the produc-

He added that Internet safety and cyber security were key areas that radio can play a role in promoting ICT adoption and usage as online security threats could discourage individuals including children from fully exploiting the benefits of the Internet. Radio could play a key role in educating the society on online safety by drawing messages from existing laws.

tion of local content and applications and radio can be used to encourage local content development as well as promote the digital content sector," observed Omo.

Suma Systems Chaired the 2022 World Radio Day organizing committee which culminated into a commemoration event and exhibition by various radio stations held at Zambia National Broadcasting Corpoation (ZNBC) Mass Media Complex.



Kaonde People Of Zambia, Congo In New Interaction



BY JOHN MUBAMBE

The Kaonde people of North-Western Province in Zambia and the Kaonde of Upper Katanga Province in the Democratic Republic of Congo have cemented their cultural bonds.

he two ethnic groups, which historically lived together in today's Democratic Republic of Congo before one group trekked to modern-day Zambia, now recognize a need to consolidate cultural ties.

A cultural ensemble of the Kaonde peoples from the two neighbouring countries enthralled guests at the Cultural Interaction Night held at G-Greens Lodge in Solwezi to build the sense of identity and continuity.

Lukwesa was happy that Nsakwa Yaba Kaonde in Zambia and Congo met to share historical values and norms after decades of migration from Kola in the Democratic Republic of Congo.

Jacques Kyabula Katwe, the Governor of Haut Katanga (Upper Katanga), stressed the need for a cultural, social, and economic liaison between the Congolese and Zambian Kaonde people to strengthen their mutual relationship.

Katwe disclosed that Nsakwa Yaba Kaonde in Congo had further advocated the engagement of the Zambian and Congolese Governments to jointly construct a road from Likasi town in Congo to Solwezi border in Kyafukuma/Mulenga areas of North-Western Province of Zambia.

"This anticipated road will benefit the two twinned Kaonde people of the two nations in the enhancement of their



Haut Katanga Governor Jacques Kyabula Katwe of the Democratic Republic of Congo addressing members of Zambian and Congolese Nsakwa Yaba Kaonde Cultural Associations during the Cultural Interaction Night at G-Green Lodge in Solwezi on Thursday. Picture by JOHN MUBAMBE.



Democratic Republic of Congo's Nsakwa Yaba Kaonde president Eric Sakuyema Lukwesa encouraging novel solutions and dialogue as a bridge between the Kaonde people from the two countries. Picture by JOHN MUBAMBE

economic endeavours. Once the road planned to connect the two provinces is constructed, there would be a common trading framework, cultural development, and the promotion of the cultural heritage of the Zambian and Congolese communities which would benefit the

large twinned geographical area of the Kaonde people," he said.

Katwe appreciated the warm receptivity of the host Zambia cultural group and said he was optimist of ebhanced international cooperation emanating from

"I am happy for the twinning between the community living in the two countries having the same origin and exchanging cultural experiences. This is possible by the will of the Congolese and Zambian Committees to meet often."

the alliance.

Eric Sakuyema Lukwesa, Congolese President of Nsakwa Yaba Kaonde, urged the Kaonde Communities of Zambia and Congo to exchange cultural experiences in order to cement their relationship that has existed since the ancestral epoch.

Lukwesa was happy that Nsakwa Yaba Kaonde in Zambia and Congo met to share historical values and norms after decades of migration from Kola in the Democratic Republic of Congo.

"I am happy for the twinning between the community living in the two countries having the same origin and exchanging cultural experiences. This is possible by the will of the Congolese and Zambian Committees to meet often."

Mr. Lukwesa said his organization would establish a cultural space to accommodate exchange visits based on traditional performing arts, social practices, festive events, traditional craftsmanship and many other forms of cultural heritage exchange.

And Zambia's Nsakwa Yaba Kaonde Organizing Chairperson, John Katambo, explained that the successful cultural interaction had brought about a platform for members to explore developmental opportunities.

Mr. Katambo, who is also National Vice-Chairperson for Zambia's Nsakwa Yaba Kaonde, thanked all stakeholders from the two parties who were involved in the organization of the first and historic event that brought together the Kaonde cultural associations from Congo and Zambia.











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Solwezi Correctional Service in tree-planting boost

BY MWANSA MAMBWE

Kansanshi Mining Plc co-sponsored and joined the National Tree Planting Day this year by donating 500 seedlings to the Solwezi Correctional Service.

uring the tree planting exercise, North-Western Provincial Minister Robert Lihefu called for concerted efforts towards actualizing a green economy towards restoring the integrity of the protected forest reserves.

The forest reserves in the province had over the years been marred by human encroachment and indiscriminate felling of trees.

Lihefu said this in Solwezi in a speech read on his behalf by provincial Permanent Secretary Col. Grandson Wishikoti Katambi during the 2021-2022 tree planting ceremony at Solwezi Correctional Service under the theme Tree Planting; Pathway To A Green Economy.

Lihefu said that there could be no meaningful development if the health of society was compromised by environmental conditions that threaten the very existence of humanity.

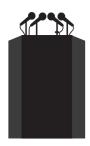
The global community was battling the effects of climate change that has manifested itself through various environmental catastrophes such as floods, delayed and erratic rainfall, drought, and a rise in disease incidences.

"I would like to call upon the people of North-Western Province, and that includes men, women and the youth, to take this opportunity within the rain season and plant tress at their homesteads, schools, churches, places of work and any other space where they could plant a tree." And Maxwell Phiri, Principal Forestry Officer for the province, said that the annual provincial deforestation rate in the province stood at 0.34, the third-highest rate of deforestation in Zambia.

"You must realize that direct and indirect causes are unsustainable agricultural practices, unsustainable harvesting of timber, unregulated charcoal production, late dry season fires, and infrastructure development, among others," Phiri said.

Forests should be protected as they were an important natural resource which played an important role in people's livelihoods and reduced the effects of climate change.

And in a vote of thanks, Zambia Correctional Service Regional Commander, Assistant Commissioner Mwangala Kufuna, was very pleased with efforts made by every stakeholder who donated trees and assured the donors that every plant would be taken care of.







REVISE strategy to develop Zambia's road network

Admittedly there has been an attempt in Zambia to overhaul the country's flagging road network. There have been further efforts to construct more public buildings in the form of schools, hospitals, clinics and office outlets.

or the last government, infrastructure development is perhaps one area where the administration would easily be remembered for. With the theme, not leaving anyone behind, roads were either opened up or refurbished in several parts of the country. Hospitals, clinics. Schools followed behind in unprecedented tow.

The projects were so massive that a sig-







nificant number of the public buildings were abandoned either for lack of payment or contractors awarded the jobs used up the money and abandoned the works. Behind such initially good initiatives, there is the negative side where works have been abandoned and will need massive infusion of funding to complete them.

What is also true is that there is still a lot of work that is needed in the development of the country's road network. More roads are needed to either get opened up or rehabilitated. Much of the rural areas remain un accessed because for some of them there has never been anything resembling a road since independence more than fifty years ago.

As a result rural farmers are still grappling with their hard earned produce to find a market for them so that they can support their siblings either in primary, secondary schools or university. Year in and year out farmers in Zambia's border areas find a market for their maize, millet, sorghum, beans including livestock in neighbouring countries.

The only disadvantage is that the items are disposed of at give away prices as farmers are saddled with grain, beans or any other foods, fearing that should they keep the produce it would go to waste. Alternatively briefcase traders have found their way into villages and swindled communities out of their crop yields.

Even with the political hype that went with the last administration of developing the country's road network, there are still long stretches of countless roads that have not been done. Many inter-town, provincial, even international roads, remain a sorry sight.

On the Copperbelt for instance the Ndola Mufulira road is a very critical connecting feature to the Democratic Republic of the (DRC), it is a gateway to Zambia's exports to that country, but it has remained neglected for many years.

The 63 kilometre stretch has now been literally abandoned as motorists opt to use the long way via Kitwe to get to Mufulira, leaving a distance which can be covered in under an hour. Minibus operators and smaller vehicles can no longer use the road as potholes have graduated into craters.

The stretch has never been tarred again since UNIP immediately after independence worked on the road. Other than being a gateway to the DRC, the only vehicles that use the road regularly, and without option, are huge trucks traversing between a mine near Sakania, just inside the Congo and the rest of the Copperbelt.

As the trucks trudge along the road, because of the weight of the cargo, every year the highway gets damaged further. If the rains pour the way it has done this year, the desecration to the all important road is unimaginable.

Mufulira road is not the only one that has been abandoned and neglected. The all famous Kapiri Nakonde highway is not an all weather road. Despite that it is another critical gateway for Zambia's exports and imports through to the port of Dar es salaam in Tanzania, it is increasingly getting damaged and little efforts are being made to reverse the situation.

Yet this is the inlet for all manner of imports that come through Dar from cars, clothing to foodstuff. Every day Zambian entrepreneurs travel to Nakonde to buy rice onions, beans and clothing for resale in the capital Lusaka, the Copperbelt and other cities and towns in Zambia.

The much more innovative Zambians don't end at Nakonde but push inside Tanzania, even up to Dar to order merchandise, come back and use the terrible road. The story is the same when

you look at connecting roads in Western province, parts of Southern, Central and other provinces.

At district level most of the towns still yearn for proper roads. Some of the worst serviced areas in townships are new residential areas. Most of them do not only have roads, but there are no sewerage connections or water supply. Residents have to rely on unsafe wells and expensive boreholes.

Both the water in boreholes and wells may not be all safe as it is not tested for impurities. In Ndola, the sprawling Mitengo residential area along Mufulira road has had a few roads done but the majority are not. There are no street names, or street lights to an extent that the area up market as it is, remains a den of thieves and night prowlers.

The reason is simple: geography favours night house breakers. Darkness will provide cover for them. When they break into a house, they haul goods and slip into the darkness using unconventional paths where you can not chase after them with a vehicle because there are no roads.

Recently I visited the mining town of Mufulira, like the rest of many parts of the country. The story of the road network remains sad.

Roads are a very critical component of communications and development. The United States of America (USA), and China enjoy high levels of development because of the investment they have sunk into building broad based road networks.

In Zambia while acknowledging past efforts in developing the county's road network there appears to be no policies to guide the exercise. As a result road network development has evolved into a political assignment used as a tool to please voters. Because of the craving to impress those who vote, the roads have been built selectively without a system.

For instance one road can be tarred in Chawama Mateo Chimwemwe, Kansuswa or Nchanga townships, but the rest of areas wallow into bad roads.

To reverse the situation the country needs to devise workable and sustained plans to improve the country's road network. The current behaviour of selectively doing roads is not only unprogressive but delays the country's development agenda.

For example if three is a two year programme to work on roads in Ndola, why not focus on one area, do all the roads and move to the next instead of concentrating on one road where perhaps a councillor lives or the area MP has an interest in

Over the years a lot of money has been sunk into road development, but there is very little to show for it. What is tragic is that there is no programme by either district councils or at national level to have a sustainable maintenance culture for the roads to last long.

There is an imperative for those in power to stop treating road development as political favour, but a means to foster development. Unless there is a change of strategy Zambia will always be saddled with sub standard roads.

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BY **FELIX KATYETYE**

A sugarcane farmer of Kimale in Solwezi is recording meaningful profits from a small patch of land

braham Musamvu, who also produces vegetables such as cabbage, rape and beans, has resolved to expand his sugarcane production from a half-lima plot to one hectare.

He says prior to enrolling for A business development training programme, he carried out sugarcane farming in a traditional manner, barely realizing any income from the trade. The skills he acquired from the workshops had now helped him take sugarcane farming to a commercial level.

Musamvu adds that after applying his acquired skills, his half-lima of sugar-

cane was now giving him about K7000 as net profit.

Speaking to the Fortune world mentoring team that paid him a visit recently, Musamvu said he planned to increase the farming space to one hectare which should bolster his profit income to K12,000 on average every season.

Fortune Word Managing Director Mukumbi Kafuta who led the mentoring team said the fact that sugarcane farming did not need fertilizer to grow was the more reason many farmers should embrace it and diversify into sugarcane farming. Musamvu has commended Kansanshi Mining PLC for empowering the locals with free business development training which had given birth to a 25-member cooperative.

The cooperative once commissioned is expected to embark on a fish farming project that will cushion the deficit of aquatic products in the country.

In 2018 Mr. Musamvu and 24 others enrolled for the Kansanshi Business Development training programme in which they acquired business and financial literacy.

The skills acquired include record-keeping, saving part of the profit for reinvesting, and identifying business opportunities.

The Fortune World monitoring team took time to encourage the farmer to consider registering his business in order to have access to Government and private funds allotted to small and medium enterprises.

Ten women get the hint... Business development programme inspires new cooperative



BY JOHN CHOLA

Ten women of Kandemba are cruising with their Twinyingishe Multipurpose Cooperative which is actively producing vegetables with an eye on mass producing poultry and day-old chicks.

hairperson Daris Masando attributes their inspiration to their participation in Fortune World Investments Limited (FWIL) business workshops which are supported by Kansanshi Mining Plc.

"The Twinyingishe Multipurpose Cooperative has 10 active members who were all faithful participants of the Kansanshi-sponsored local business development training programme and who graduated with certificates at the end of 2018," says Masando.

She adds that the cooperative is cur-

rently involved in farming of different vegetables segmented in half-lima of Chinese cabbage, rape, an indigenous eggplant popular known as impwa and pumpkins (leaves).

The chairperson further discloses that the cooperative has put plans in place to start with 500 day-old birds before diversifying into layers.

Masando, 68, says from the knowledge that she acquired from the training, she expects to harvest 100 bags of maize, 20 bags of popcorn and 40 bags of unshelled groundnuts.

She further explained to the monitoring team which visited her recently that at the current market prices her earnings may tally K30,000.

She references the various skills the women acquired during the training, such as an ability to diversify their business, enhanced management and supervision among others.

She is optimistic that the cooperative will not fail as it is rich in human resources ranging from both the youth and old.



e also performs plumbing works such as geyser installa-

tion, toilet mounting, pipe lining and sewer lines.

Additionally, he has a running contract with the Citizens Economic Empowerment Commission (CEEC) to produce fish-smoking machines and steel tables for SMEs funded by CEEC in the fish value chain.

Joy Chisanga, 29, of Solwezi's Kyawama Compound started his small business with an initial capital of K2000 and now can boast of K15,000 cash at bank, thanks to knowledge imparted from the Kansanshi Mining Plc-sponsored business development training implemented by Fortune World Investments Limited (FWIL). From K2000 start-up capital, Chisanga now makes a monthly income in profit of about K5000.

A FWIL team recently paid a mentoring call on Chisanga and found that he had also grown his assets; machinery and stocks belonging to the business are now currently valued at K30,000.

FWIL Managing Director Mukumbi Kaf-

uta who led his team on a visit has noted that Chisanga had a bank account with FNB where proceeds from the business are deposited for safe-keeping and future reinvestment.

Joy Chisanga in action.

Kafuta said Chisanga had since employed three workers, thereby fulfilling one of the training objectives, which is employment creation.

"He enrolled for the business development training programme in January 2019 and attended 12 topics in year one. He received two certificates in the same year, and acquired sufficient knowledge to help him in his business journey. Knowledge acquired from the training gave Chisanga the idea of registering a Business Name at PACRA.

"He has also acquired a tax certificate from the Zambia Revenue Authority (ZRA) and is in the process of acquiring certificates from National Pension Scheme Authority (NAPSA), Workers Compensation and Zambia Public Procurement Authority (ZPPA). The company is registered for construction and metal fabrication works," Kafuta observes.

"In the next two years, he plans to begin operating from his own premises and relocate from the current business location belonging to his father. Furthermore, Chisanga plans to open a branch in Kisasa area of Kalumbila District where his services were currently also on high demand," says Kafuta.

The Fortune World mentoring team advised Chisanga to look out for opportunities under the Constituency Development Fund (CDF) and apply for tenders in the construction sector.

Chisanga thanked Kansanshi Mine management for the life-transforming knowledge which he was able to utilize, and further praised Kansanshi Mine for being the only mine sponsoring such a programme which enabled beneficiaries to access free training.



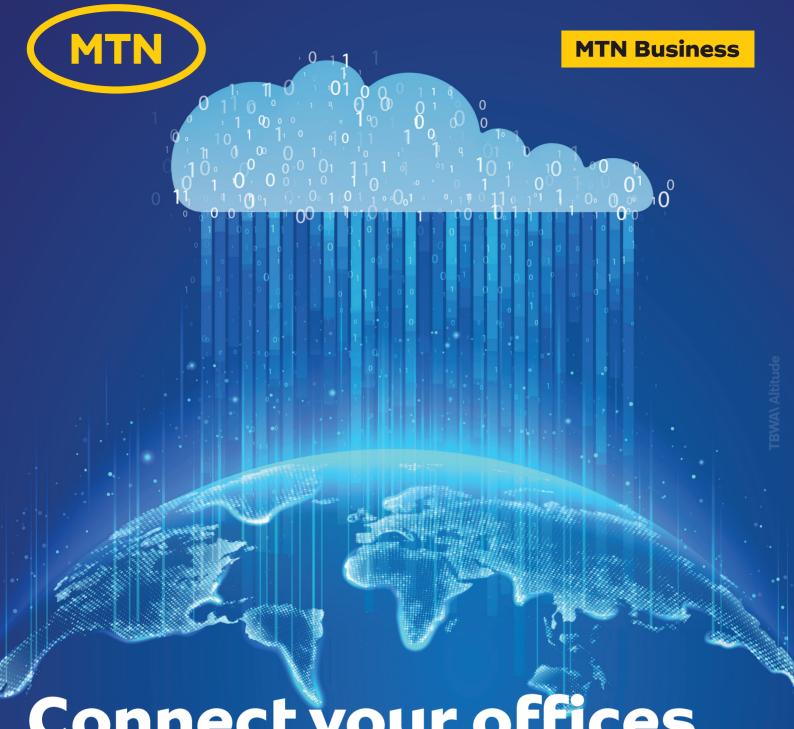
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