MONTHLY BUSINESS NEWS MAGAZINE

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EARLY CHILDHOOD

GROWING ZAMBIA TOGETHER



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In the African context, it is always hard witness the last days of a close friend or workmate retiring from active employment.



SHORT TERM FINANCE SOLUTIONS

The Innovative Supply Chain Finance Specialist







EDITORIAL



The mobile money facility provided by cellular phone service organizations has become a life-saver for many reasons.

The short and simple procedure for opening mobile money accounts and the absence of monthly account maintenance fees are among the endearing attributes that have won the hearts of countless subscribers. To post physical money or make account-to-account transfers is notably straightforward, not to mention the ease of withdrawals.

It is inarguable that mobile money alone has multiplied subscribers to cellular phone networks.

This is the context within which MTN Mobile Money (MoMo) has rebranded, shifting from yellow to blue and increasing

benefits to its hordes of merchants and agents. MoMo now offers increased trade rewards for merchants, job opportunities for agents and cost benefits for consumers amid new business partnerships with Visa and Mastercard which could enable online purchasing. This is precisely the music everyone wants to hear.

We believe the rebranding opens new spaces for individuals and group of individuals in the economy, whether we think of small and medium enterprises (SMEs) or large corporate houses, given the wide spiral effect MoMo has already unleashed so far.

Not only is the new MoMo admirable, it is a pleasant jolt in the industry.



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Advertising:

adverts@solwezitoday.com **Editorial:**

info@solwezitoday.com

Ndola Office

Ndola adress Suite 7, Zamox Flats Lewanika Road, Ndola Telephone: +260 212 611 776 Fax: +260 212 612 218 Mobile: +260 977 820 888

Livingstone Office

Queens Park, John Hunt Way, PO Box 60689 Tel: +260 966 710 736.

Lusaka Office

Suite 3, plot 1728/M, Main Street, Ibex Hill | Lusaka, Zambia Tel: +260 777 108 870

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C/o The Royal Solwezi Hotel, Plot 447 Old Chingola Road, Solwezi, ZAMBIA Telephone: 0218 821 620 Fax: +260 218 821 966 Mobile: +260 977 820 888



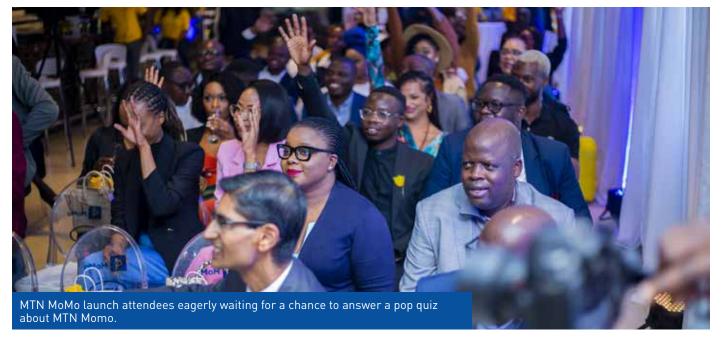
his was unveiled at an exclusive event referred to as The Big Announcement, attended by Zambia's prime socialites, influencers, musicians, businessmen and women.

Mobile Money Managing Director Kombe Malukutila announced that the official rebranding of the mobile money segment would not only benefit customers but the entity's 87,000 merchants and 78,000 agents as well.

MoMo anticipates 10 weekly winners of K10,000 in cash with the grand prize standing at K200,000.

MTN MoMo has adopted a more communal approach that can be seen not only by financial inclusion but also by the number of jobs provided for MoMo agents, trading benefits provided to merchants and increased financial accessibility.

Instead of the traditional yellow that MTN has been known for over the years, Marketing Manager Dalitso Miti said that the official colour for MoMo would be blue which is heavily relat-





ed to dependability and encapsulates everything that the firm planned on achieving in the next decade.

To celebrate MoMo's 10 year milestone the firm has launched a promotion dubbed Winamo Muli K1,000,000 Na Momo. To enter the draw, a minimum of K300 needs to be deposited into one's mobile money account in order to stand a chance to win a share of the K1,000,000 allocated to the draw.

MoMo anticipates 10 weekly winners of K10,000 in cash with the grand prize standing at K200,000.

Pafyako Malema who is the Products and Strategy Manager said that "Everybody deserves the benefits of the modern connection", embodying the launch of the campaign.

The sum of K700m insurance services has been allotted to this draw with 15 banking agents to help the free flow of finances, Malema revealed.

Other services that MoMo will provide are collateral-free loans which can be up to K10,000.

The sum of K700m insurance services has been allotted to this draw with 15 banking agents to help the free flow of finances, Malema revealed.

"We also expect to see partnerships between MoMo, Visa and Mastercard that'll help international accessibility to finances by providing cards that can be swiped and used for online purchases." Story courtesy of Suma Systems.



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'Fuel monthly reviews threatening manufacturers, transporters'

BY **DERRICK SILIMINA**

The Zambia Institute of Chartered Accountants (ZiCA) warns that the fuel price monthly reviews could create an unstable business environment in the manufacturing and transport sectors.



ZiCA president Cecilia Zimba (L) during a media briefing held at ZiCA offices in Lusaka

he Energy Regulation Board (ERB) recently said monthly fuel price reviews minimize Government's exposure to losses in the exchange rate in case of a depreciating local currency.

International oil prices and the performance of the Kwacha against the United States dollar are two major factors that determine Zambia's fuel pricing.

ZiCA President Cecilia Zimba said during a media briefing held at ZiCA offices that subjecting the manufacturing sector to such an unpredictable policy adds inconvenience to the already existing challenges.

"We stand by our earlier submission that the fuel pump price monthly review has the potential to create an unstable economic business environment due to unpredictable outcomes, which is not good for business operations," Zimba said. She stressed that the manufacturing sector had been grappling with supply chain disruptions triggered by the Covid-19 pandemic.

SUBSIDIES

Despite observing a rise in the cost of fuel caused by the removal of subsidies and monthly price adjustments, manufacturers opted to maintain the prices of their products to remain competitive on the market. That had led to slower price rises with a declining inflation rate which had been on a downward trend since August 2021.

"Increasing prices of products would have made local manufacturers lose out on customers as it would have made domestic products expensive relative to imported products from the rest of Africa and China," Zimba stated.

Manufacturers who could no longer bear the pressure from increased costs of fuel were inevitably passing increased costs to consumers, threatening higher inflation, increased levels of poverty and more job losses from the manufacturing sector.

To ensure stability within the markets, Government should have opted for a phased approach of removing subsidies as opposed to completely scraping them off.

"We are of the view that the move to adjust fuel prices monthly will make it difficult to plan and schedule business activities accordingly especially in the running of the transport and manufacturing sector. We therefore urge the Government to review this and move to a predictable industry-friendly practice."

INFLATION

Regarding Zambia's single-digit inflation at 9.7 per cent for the month of June 2022 from over 24 per cent for the same period last year, Zimba urged the general public not to mistake the slow rise of inflation to mean a reduction in commodity prices.

Zimba noted the appreciation of the Kwacha by seven per cent in the second quarter to 16.6 per cent per dollar compared to 18.10 percent in the first quarter of 2022.

"Optimism over the nation's economy since the election of President Hakainde Hichilema, a potential debt restructuring and a \$1.3 billion bailout package from the International Monetary Fund has seen a rally in the Kwacha. That has helped contain prices that are increasing due to supply chain disruptions stemming from the war in Ukraine and intermittent Covid-19 lockdowns and scares."

Non-compliance bedevils LuSE

BY **STUART LISULO**

Non-compliance on the Lusaka Securities Exchange (LuSE) is improperly diverting hundreds of millions of kwacha away from the Zambian economy each year, new research reveals.



nd renowned economist,
Professor Oliver Saasa, says
the existence of high levels
of non-compliant Related
Party Transactions (RPTs) calls for the
strengthening of the monitoring and
enforcement capacity of Government
institutions that regulate local capital
markets.

RPTs are commonly used by companies transacting with their corporate groups for the purpose of procuring raw materials, purchasing management services, securing licenses to use brands, obtaining financing and paying interest thereunder, or selling end products.

RPTs may be beneficial for companies in reducing transactional costs and improving the enforcement of contractual rights. The findings are contained in a comprehensive report dubbed: What's Yours Is Mine and What's Mine Is Mine: An Examination of the Harm Caused by Non-Compliant Related Party Transactions on the Lusaka Securities Exchange and a Proposal to Mitigate This Harm.

However, in the absence of adequate governance, RPTs are prone to abuse.

According to new research findings released by the CFA Institute, a global community of more than 180,000 investment professionals, non-compliant RPTs on the LuSE have resulted in losses amounting to hundreds of millions of kwacha from the local economy.

The findings are contained in a comprehensive report dubbed: What's Yours Is Mine and What's Mine Is Mine: An Examination of the Harm Caused by Non-Compliant Related Party Transactions on the Lusaka Securities Exchange and a Proposal to Mitigate This Harm.

LOSES

They further reveal that the local economy loses between K600 million to K1.9 billion annually due to non-compliant RPTs.

According to International Accounting Standard 24 (IAS 24), RPTs are transactions where there "is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged."

And when abused, controlling share-holders force companies into inefficient RPTs (1) at inflated pricing or (2) to procure superfluous goods or services. Such inefficient RPTs are used by controlling shareholders to show excessive expenditure on a company's income statement, ultimately with the aim of (1) avoiding corporate taxation through transfer pricing and/or (2) usurping the investment returns of minority shareholders.

According to the report, the LuSE Regulations require publicly-listed companies (also known as issuers) to fulfil an approval process before engaging in RPTs. The rigour of the approval process varies based on three categories of RPTs: Exempt RPTs; Small RPTs and Large RPTs.

For Large RPTs, this is where the RPT Ratio exceeds 5 per cent, the transaction is subject to a number of requirements, including but not limited to (1) providing the LuSE with the underlying agreement of the RPT, (2) providing a statement from the board of directors confirming the fairness of the RPT, and (3) obtaining approval for the RPT through a resolution passed by a majority of votes of all shareholders, other than the related party and its associates.

"In 2020, 12 of 20 issuers listed on the LuSE engaged in Large RPTs without fulfilling the approval process beforehand. During the same period, issuers listed on the LuSE had total RPT expenditure of K4.5 billion, of which K3.8 billion was non-compliant RPT expenditure, meaning that the expenditure exceeded the threshold RPT Ratio of 5 per cent for Large RPTs and was made without fulfilling the approval process beforehand," the report, jointly-authored by investors Sumeet Jain, and Godfrey Mwanza.

"This pervasive noncompliance with regulations governing the approval process for RPTs is symptomatic of the fact that, as the World Bank noted back in 2006, 'there is very limited awareness of these provisions, and they do not appear to be enforced. With total expenditure on non-compliant RPTs in 2020 of K3.8 billion, such transactions improperly divert away an estimated K0.6 billion to K1.9 billion from the Zambian economy each year. For each K100 of inefficient RPT expenditure, approximately K68 is improperly diverted away from the Zambian economy."

WIDESPREAD

The authors, who both have extensive experience working on the African capital markets, disclosed that the damage from non-compliant RPTs was widespread across stakeholders in the Zambian economy.

"This harm is experienced by (1) local suppliers, who are displaced in procurement processes that favour issuers' related parties; (2) the Zambia Revenue Authority (ZRA), which is deprived of



taxable income; (3) minority shareholders, who are deprived of their share of earnings and (4) custodians of the stock market, whose trading commissions are stifled by suppressed share prices and trading volumes," said the report.

The precise value of inefficient RPT expenditure, and ultimately the amount diverted away from the Zambian economy, could be ascertained only after subjecting each RPT of each issuer to the approval process prescribed in the LuSE Regulations.

The process would include (1) interrogation and approval by the majority of shareholders other than the related party and its associates, (2) certification of fairness from the board of directors, and (3) review by the LuSE. Ultimately, the LuSE's progression toward maturity hinged on improved corporate governance, of which RPTs were a major component. "Corporate governance is an essential system within a stock exchange."

"This article speaks directly to the new administration's declared wish for 'clean business' through the curbing of the high prevalence of RPTs on the Lusaka Securities Exchange. The aim is to ensure that all players comply with the country's securities law. Currently, the existence of high levels of non-compliant RPTs calls for, among other things, the strengthening of the monitoring

and enforcement capacity of Government institutions that are in charge of the regulation of local capital markets," said Prof Saasa who is Premier Consult Managing Consultant in comments published in the report's Forward section.

"Compliance by the average market player in Zambia clearly requires improvement as part of the enhancement of good corporate governance. Such compliance is essential, as such a move would secure better functioning local capital markets that are so essential for fostering a robust investment climate."

Jain is an internationally experienced professional with a track record of growing and investing in businesses in Africa, while Mwanza has more than 15 years of experience working in African capital markets and is currently the head of Africa Equity Franchise at Absa Asset Management.

The CFA Institute is a global community of more than 180,000 investment professionals working to build an investment industry where investors' interests come first, financial markets function at their best, and economies grow.

For detailed analysis contained in the report, visit: https://www.cfainstitute.org/advocacy/policy-positions/whats-yours-is-mine-and-whats-mine-is-mine







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Evaluation, audit of domestic debt begins

BY JOHN CHOLA

Minister of Finance and National Planning Dr Situmbeko Musokotwane says the audit of public domestic arrears will not only verify Government debt obligations but also establish whether the State obtained value for money spent.



Dr Situmbeko Musokotwane

urrently Government owes more than US\$15 billion in local public debt.

On July 5, 2022 Government announced it had successfully completed tender processes to engage independent consultants to carry out the evaluation and audit.

The tender processes were carried out through the Finance Ministry and the Office of The Auditor-General.

Musokotwane told the media that the audit would focus on value-added tax (VAT) refunds, fuel arrears, Farmer Input Support Programme (FISP) arrears, compensation and awards, road contract arrears, and general goods and services arrears, and establish the correctness of claims pertaining.

The minister said the step, aimed at complimenting the Government's audit efforts, was necessitated by an urgent need to re-assess the correctness of the figures owed by different Government entities.

The Finance Minister has assured that the audit exercise would span two months, at the end of which the consultants were expected to submit their final reports.

Six auditing firms have since successfully been awarded contracts and they include Client Focus Solutions Chartered Accountants; CYMA Chartered Public Accountants and Management Consultants.

Others are EY Advisory Services Limited; Grant Thornton Associates Limited; Mark Daniels Chartered Accountants; and PriceWaterhouseCoopers Limited.

The Finance Minister has assured that the audit exercise would span two months, at the end of which the consultants were expected to submit their final reports. The evaluation and audit of public domestic arrears would further establish the correctness of procedures used in contracting the suppliers; whether certification was done in accordance with contracts and whether the set provisions for penalty interests were justified.

"Going forward and based on this audit, the Government will continue to work tirelessly towards returning the country to a state of fiscal stability, transparency and accountability that will facilitate sustainable economic growth and better livelihoods for all the people of Zambia. The Government will in this regard avoid over-commitments that have led to arrears building-up," Musokotwane assured.

Government would continue to monitor the living conditions of citizens towards equal opportunities, sustained prosperity and poverty reduction. This would be done through the soon-to-belaunched Eighth National Development Plan (8NDP), the Public Private Dialogue Forum (PPDF) and other development delivery frameworks such as the National Budget.

Such will be done on the platform of a stabilized and transformed economy that inspired improved investor confidence, facilitated more local and foreign investments, created more opportunities and jobs, and nurtured the economic freedom of the people of Zambia.

Musokotwane said to attain the vision, mission, goals and objectives of transforming the economy in a sustainable manner, fiscal discipline through clearly tracked public procurement and expenditure practices would be at the centre. There would be no compromises or admissible lapses.

"We are determined to follow the path of transparent and accountable economic governance, for the good of all Zambians."



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Huaxin now majority shareholder at Chilanga Cement

BY STUART LISULO

HUAXIN (Hainan) Investment Co., Limited, the Chinese cement manufacturer, now holds 81.19 per cent shareholding in Chilanga Cement Plc, formerly known as Lafarge Zambia.

his follows the results of a mandatory offer presented to minority shareholders, whilst the balance of 18.81 per cent is still held by various institutional and retail investors numbering approximately 3,516.

The Chinese cement manufacturer previously offered to buy out Chilanga Cement Plc's minority shareholders' shares at around K13.38 per share in a move designed to increase the former's shareholding in the company.

Last November, Lafarge Zambia Plc changed its name and reverted to 'Chilanga Cement Plc' following a Share Sale and Purchase Agreement signed and executed with Huaxin (Hainan) Investment Co., Limited, who previously held a controlling majority stake of 75

per cent.

According to a circular, the mandatory offer by Huaxin to the minority shareholders of Chilanga Cement opened on May 12, 2022, and closed on June 13, 2022.

As at May 12, 2022, Huaxin was the majority shareholder in Chilanga Cement with 75 per cent shareholding, while the balance of 25 per cent was held by various institutional and retail investors.

Huaxin at the close of the Mandatory Offer on June 13, 2022, acquired a total of 12,375,420 shares tendered for sale to Huaxin via the Form of Acceptance, representing 24.74 per cent of the 50,013,468 target shares that were the subject of the mandatory offer or 6.19

per cent of the total shareholding in the company.

There were a total of 160 individual acceptances out of a shareholder base of 3,676 investors.

"The net result is that after the conclusion of the mandatory offer process, the shareholding of Huaxin in Chilanga Cement has increased from 75 per cent to 81.19 per cent shareholding total," read the circular.

Huaxin, based in China, is a wholly-owned subsidiary of Huaxin Cement Co. Limited, an entity listed on the Shanghai Stock Exchange in China.

As of December 31, 2021, the total asset value of Huaxin Cement amounted to approximately US \$8.24 billion, with sales of approximately US \$5.03 billion and around 16,860 employees globally.

Huaxin Cement is a leading player in the manufacturing and marketing of cement products in China, and is rapidly expanding its footprint in Africa.

Triple expo showcase happening in Zambia late September

One of the most hotly anticipated entries on the Mining and Technical Exhibition (MTE) calendar is an exciting trip to stunning Zambia for a triple expo showcase at the end of September.

ver the course of one week the MTE team will criss-cross Zambia to three exciting locations to explore the enormous potential of the notable mining operations in this resource-blessed country.

The first of these exhibitions will be our Kalumbila show taking place on September 28 from 12:00 to 17:00 at Impala Hotels and Suites. Mining operations in this area specialize in copper and nickel, so those suppliers who can offer products and services for the processing and beneficiation of copper will want to make sure they have their stand booked in order to take best advantage of this invaluable opportunity.

Following this, the team will be off to Solwezi for the second part of the three-part showcase. The Royal Solwezi Hotel will host the event on September 28 from

13:00 to 17:30 and with representatives attending from some of the largest copper mining operations in the world. You would be hard-pressed to find a better opportunity to display some of your most useful and innovative designs and services if you cater for the copper industry.

Last, but certainly not least, will be the major city of Kitwe, one of the most developed regions in Zambia. On September 30 the MTE team will be bringing our special brand of high impact expos to Nkana Cricket Club from 12:00 to 17:00. If you don't manage to catch the first two expos, this will be an excellent chance to make up by establishing contacts which could have beneficial business interactions for years to come, so don't miss out.

As with all of our exhibitions, these three shows will function as a superb platform for engagement across all levels of the industry, but with particular focus on upper level management and procurement personnel.

These visitors tend to have rather absorbing schedules so you would be wise to make use of the opportunity to speak to them face to face and—even better—demonstrate your product/service for them directly.

If you are a mine manager in the copper or precious gems industry we can put you in touch with the best possible suppliers, so any issues you are facing will be a thing of the past. Regardless of your needs, allow us to remove the hassles by bringing all interested parties together in one relaxed setting.

Andrew Macnamara, Caryn Kitching and Gillian Jeffery will be on hand at both of these events, so if you have any queries you can chat to any of the team.



Six advanced dump trucks roll into Grizzly mining site

BY JOHN CHOLA

Grizzly Mining has unveiled six more state-of-the-art BEL B50E articulated dump trucks for its Lufwanyama-based gemstone open pit operation.



ell Equipment Limited Chairman Gary Bell returned to Zambia 22 years after his last visit to personally hand over the trucks valued at US\$ 4 million to Grizzly Group Chairman Abdoulaye 'Gounass' Ndiaye at a colourful ceremony held on Tuesday at the mine.

Chairman Ndiaye has further thanked the Government for doubly committing to the growth of the gemstone industry, with hope that mineral-endowed areas such as Lufwanyama are poised for real development.

Ndiaye noted that the prevailing investor-friendly environment in Zambia, coupled with sound Government poli-



Grizzly Group of Companies Abdoulaye "Gounass" Ndiaye (right) and Bell Equipnent Group Chairman Gary Bell (left) shake hands after the handover of the B501 rucks. Picture by John Chola



Grizzly Group of Companies Abdoulaye "Gounass" Ndiaye right and Bell Equipment Group Chairman Gary Bell left being assisted by Grizzly Group Human Resources Manager Carolyn Sampa in cutting the ribbon to signify the handover of the latest B50E trucks. Picture by John Chola

cies and good leadership would catapult development in Lufwanyama and eventually the whole nation.

"Other companies should take advantage of the flourishing investor-friendly environment to come to areas like Lufwanyama to tap the economic potential and help with development," said Ndiaye.

All Zambians needed to play a part in transforming the country's economic potential into reality. Ndiaye was proud that a wholly-Zambian team had continued to manage Grizzly Mining professionally and successfully.

"Sometimes it has taken me even more

than eight months without coming to the mine site because over time I have come to appreciate the admirable commitment displayed by management and the entire staff who do all the work here and ensure operations run smoothly."

He said the partnership between Grizzly Mining Limited and Bell Equipment was a clear indication that many key partners from across the world were ready to come to Zambia and help the citizens develop their country.

"We have about 400 undeveloped mines in this area where we operate and we

Chairman Ndiaye has further thanked the Government for doubly committing to the growth of the gemstone industry, with hope that mineral-endowed areas such as Lufwanyama are poised for real development.

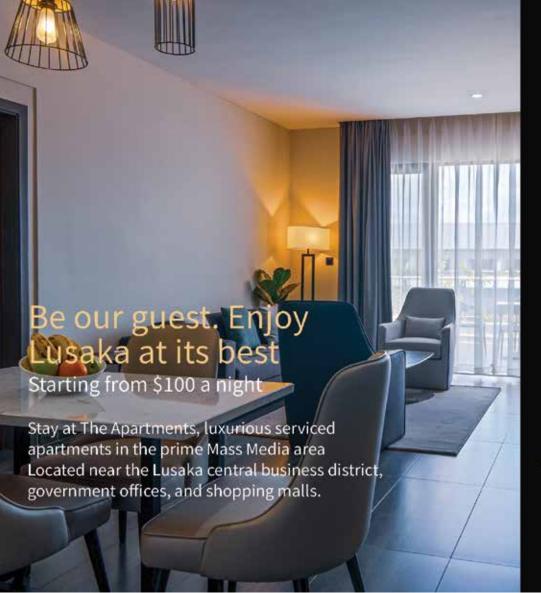
need machines like Bell Equipment to help us," intoned Chairman Ndiaye.

Bell was pleased to note the increasing demand for Bell Equipment machines in Zambia and across Africa.

"It's really wonderful to see Bell machines working here in Zambia. We understand the mining conditions in Africa, we understand the service needs and support that is required by our clients to make the machines deliver at the lowest possible cost. The relationship we have had with Grizzly over the years has been remarkable and we are very pleased to be here in Zambia today to be able to handover some of the latest machines that have been produced," Bell said.

Grizzly Mining Group General Manager Carolyn Sampa saluted the relationship between her organization and Bell Equipment, revealing that the handover was testimony that the company was now able to reinvest even more in its operations.

Sampa said the acquisition of the latest ADT Bell B50E had taken place because Government had now created an environment conducive for business to thrive, a development that was enabling her company to expand its operations and employ even more Zambians.





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MOPANI Copper Mines Plc has received working capital of US \$30 million from parent company ZCCM-IH to shore up its liquidity position and meet operational costs.

wo separate Transaction Announcements released recently revealed that ZCCM-IH had made the much-needed funding accessible via two separate tranches of US \$15 million each, channelled through different commercial banks.

In one tranche, ZCCM-IH has provided a corporate guarantee to Atlas Mara and working capital amounting to US \$15 million for onward payment to Mopani comprising: US \$5 million Letter of Credit from Atlas Mara; and a US \$10 Million Overdraft Facility from Atlas Mara, effective June 22, 2022.

The rationale of the transaction is for ZCCM-IH to support Mopani's operations, as the struggling mining company also needs working capital to urgently address the purchase of third-party concentrates and financing of mobile equipment, among others.

"The Board wishes to inform the shareholders and the market that ZCCM Investments Holdings Plc has agreed to provide Corporate Guarantees to Atlas Mara Bank for the amount of US \$15 million. In line with the requirements of Section 9 of the Lusaka Securities Exchange (LuSE) Listings Requirements, the key features of the Transaction are as follows: the provision of US \$15 million Corporate Guarantees Atlas Mara by ZCCM-IH for the provision of a Letter of Credit and Working Capital to Mopani Copper Mines Plc."

Glencore, which sold
Mopani to State mining
investment firm ZCCM-IH,
had since helped cover
some of Mopani's running
costs, including power
bills and purchases of
copper concentrate from
third parties, according to
a recent Reuters report.

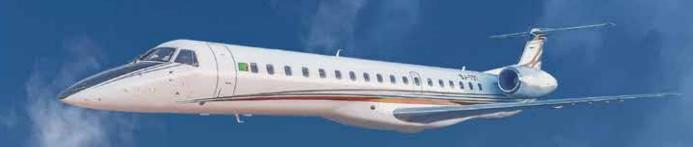
In a separate announcement, the other tranche of US \$15 million was being channelled via Indo-Zambia Bank, effective July 12, 2022.

The provision of US \$15 million Corporate Guarantee to Indo-Zambia Bank equally included a US \$10 million Letter of Credit; and US \$5 million Overdraft Facility.

Mopani currently needed a whopping US \$300 million investment to expand and boost its production.

Glencore Plc, the Swiss commodities trader and Mopani's former parent company, helped to finance the struggling mine's bills recently.

Glencore, which sold Mopani to State mining investment firm ZCCM-IH, had since helped cover some of Mopani's running costs, including power bills and purchases of copper concentrate from third parties, according to a recent Reuters report.



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Masomo Education Foundation gifts six students with study grants

BY **SOLWEZI TODAY REPORTER**

Six university students have won 2022 scholarships from the Masomo Education Foundation to pursue degree programmes around the country.

ccording to a statement issued from Burlington, Ontario in Canada, the first scholarship has been awarded to 21-year-old Prince Likezo, who will use his grant to study for a Bachelor of Science in Medicine at Copperbelt University in Kitwe.

Prince hopes to become a "well-trained doctor working in all local facilities diagnosing and treating various illnesses and injuries."

Daniel Mushitu, 27, will study for a Bachelor of Engineering degree in computer sciences at DMI-St Eugene University.

Daniel is especially interested in the study of cyber security, telecoms and crypto and blockchain because he believes "the future is about technology, be it in the health sector or business sector."

The third scholarship has been awarded to 32-year-old Thandiwe Mulilo who

will now be able to continue her studies in medicine at Mulungushi University School of Medicine and Health Sciences in Livingstone, Zambia.

Thandiwe, who is a single mother of a girl, has overcome great obstacles to be where she is today. "The selection committee was convinced that Thandiwe, who obtained a distinction in each one of the subjects she took at the end of her high school, will become a great doctor and civic minded individual in the community," the Foundation said.

Mumba Musonda, 20, will do his degree of electrical and electronics engineering at the Copperbelt University. The selection committee was impressed by Mumba's passion and singlemindedness.

The fifth candidate is 21-year-old Natasha Mulenga Zulu who will do a Bachelor of Science degree in Purchasing and Supply at the University of Lusaka.

Natasha's father died when she was only five. Despite this and her mother's inability to get a steady job in the formal employment sector, Natasha performed well at secondary school and is now a Masomo scholar.

Natasha believes she can contribute to the development of Zambia by being a diligent supply chain leader in the purchase of products and services.

For the first time, the Foundation has offered a sixth scholarship, which has been awarded to 20-year-old Dalitso Raelly who will use it to read for Bachelor of Science degrees in Medicine and Surgery at the University of Zambia.

Dalitso's primary career objective is "to be equipped both theoretically and practically in medicine and use the acquired skills to immensely contribute to the good health and wellbeing of people."

Her secondary objective is to expand







her experience in leadership skills to drive change and positively affect people's lives through sharing knowledge and skills.

SELECTION COMMITTEE

Steve Orsini, as chair of this year's independent Canadian Selection Committee said:

"It was a true honour and privilege to participate on the Masomo Education Foundation Selection Committee to recommend scholarships to aspiring, talented and incredibly resilient university students in Zambia. Their heartfelt passion, unwavering commitment, and unrelenting desire to overcome incredibly difficult and challenging conditions to pursue their higher education is an inspiration to us all.

"It was truly a challenge to select a few top candidates from such an incredible roster of worthy applicants. A special thank you to the Masomo Foundation for funding these critically important scholarships that will help improve the lives of these well-deserving students."

The members of the Selection Committee are as follows:

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

Kathleen Gnocato is Director, Product Development and Strategy with MaRS Partnerships. In this role, Kathleen convenes and supports start-ups, clients, and partners as they work together to navigate industries in the midst disruption and change.

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

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

Orsini holds a Bachelor of Applied Arts in Urban and Regional Planning and a master's degree in Environmental Studies.

Kathleen Gnocato is Director, Product Development and Strategy with MaRS Partnerships. In this role, Kathleen convenes and supports start-ups, clients, and partners as they work together to navigate industries in the midst disruption and change.

In this client-facing work, Gnocato is passionate about addressing the world's complex problems with innovation and positioning Canada as a leader in the innovation economy. Leveraging her experience with complex problem-solving and human-centered design practices, Gnocato is responsible for the design and development of MaRS products and services to a range of clients.

Clients include corporates, non-profits, regulators, government entities, electric utilities, large-scale generators, health-care providers, and financial institutions.

Gnocato also manages project delivery teams and internal resourcing to support the successful delivery of projects in Canada, the United States and South America.

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

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

Dr Catherine Chandler-Chrichlow is the Dean of the School of Continuing Studies at the University of Toronto. Prior to this role, Dr Chandler-Chrichlow was Executive Director of Career Management and Corporate Recruiting at Western University's Ivey Business School.

She also led 3C Workforce Solutions which conducted human capital research in partnership with organizations such as Mercer International to determine talent needs across major sectors such as transportation, communications, and hospitality in Ontario.

Dr Chandler-Chrichlow has recently completed her term as the Board Chair of the largest immigrant mentorship network in Canada.

She holds a PhD in adult education from the University of Toronto and has a Master of Education degree in human development and evaluation from Harvard University. This is in addition to a Bachelor of Science degree as well as a diploma in education from the University of the West Indies.

Joanne Leatch is a lawyer and serves as senior counsel with Tribunals Ontario. She primarily provides legal support for the Social Benefits Tribunal/Child and Family Services Review Board/ Custody Review Board and the Ontario Special Education Tribunals.

Leatch also holds the Associate of the Royal Conservatory of Music of Toronto (A.R.C.T.) diploma in Piano (Teaching) and Voice (Performance and Teaching). She puts these to good use through teaching children and adults, piano, voice, and music theory; and she also regularly performs herself.

Leatch is significantly involved in volunteer work in Honduras. She is a member of the Board of Directors of El Hogar (Canada) Projects. El Hogar Canada works in partnership with Honduras and the United States.



The organization aims to provide children and young people living in vulnerable situations with a quality education and safe living environment so that they will take their places as productive citizens of Honduras.

El Hogar Canada assists wherever those in charge of the school in Honduras need help, be it fundraising, running games, or helping in a classroom.

Joanne Leatch is a lawyer and serves as senior counsel with Tribunals Ontario. She primarily provides legal support for the Social Benefits Tribunal/Child and Family Services Review Board/Custody Review Board and the Ontario Special Education Tribunals.

Pre-Covid Leatch led groups to Honduras more than 15 times to volunteer but more importantly, to become immersed in Honduran culture and what El Hogar is trying to do.

She looks forward to travelling there again as soon as circumstances permit.

FOUNDATION

The Masomo Education Foundation is supported entirely by private donations and does not receive any government money. The Foundation is run entirely by volunteers resulting typically in overhead expenditure of less than three percent of revenue.

The Foundation, which has a Canadian Board of Directors, aims to finance the education of talented young women and men in Zambia.

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

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ZICTA-Airtel rendezvous stirs 60 young innovators

• ENHANCING SOCIETY'S CAPACITY TO EVOLVE

BY JOHN CHOLA

Over the last several decades, innovation has become a significant way to resolve critical problems, combatting serious social risks and threats.



nnovation has seen the birth of new ideas and technologies that increase productivity and generate greater output and value for given input.

Several authors have noted that since the industrial revolution, energy-driven consumption of fossil fuels has led to a rapid increase in carbon dioxide (CO2) emissions, disrupting the global carbon cycle and leading to planetary warming. Innovation has been able to discover some tangible solutions to remedy these disruptions.

Although innovation may sound like a mere catchphrase for some, there are many other reasons why corporate bodies and nations much emphasize it. While innovation allows organizations to stay relevant in the competitive market, it also plays an important role in economic growth.

Key in point has been the Zambia Information and Communications Technology Authority (ZICTA) ICT Innovation Programme established since 2016 with Airtel Networks Zambia Limited being the third-time Platinum Sponsor.

Zambia, like many other countries, is alive to this reality as can be seen through collaborative efforts by Government institutions and the corporate world to promote innovation.

Key in point has been the Zambia Information and Communications Technology Authority (ZICTA) ICT Innovation Programme established since 2016 with Airtel Networks Zambia Limited being the third-time Platinum Sponsor.

As the sponsor, Airtel Networks Zambia has pumped K250,000 into the programme.

ZICTA ICT Programmes Officer Vanessa Chavula explains that the programme



was initiated to, among other things, respond to the Authority's mandate as prescribed by Section 6.2 (h) of the Information and Communication Technologies Act No. 21 of 2009, "To promote research, development and the use of new and appropriate technologies in the sector and to promote the manufacturing and production of relevant apparatus."

This initiative, Chavula adds, exists solely to provide business and technical developmental support services to ICT-related innovators, startups and entrepreneurs that have innovative, viable and scalable ideas or business ventures that offer solutions relating to any sector of the economy.

PROMISING

The 2022 ZICTA ICT Innovation Programme has since seen 60 promising young innovators participate to develop or grow their tech-related innovations or projects into tangible, value-adding products or services.

"During the webinar,
Airtel Zambia's legal team
led by Counsel Precious
Mukwemba mentored us
on how we can protect
our innovation ideas,
intellectual property, the
importance and processes
of licensing or registering
of a business entity," adds
Mkandawire.

Benefits offered to the participants of the programme include soft skills and personal development workshops, mentorship support with industry experts, access to technical/prototype testing devices and funding opportunities which can commercialize or scale-up selected projects. Chavula states that the overall objective of the programme has always been an enabling environment that stimulates innovation, promotes the prosperity of start-up and early stage entrepreneurial companies, contributes to job creation and ultimately fosters development in the ICT sector.

Aaron Mkandawire is one of the 60 innovators enrolled into the programme. He attended the recent Airtel Networks Zambia two-day webinar.

"As a beneficiary of the 2022 ZICTA Innovators Programme I wish to pay tribute to Airtel Networks Zambia and ZICTA for giving us the opportunity to be part of the initiative. Zambia, like many countries across the world, faces a lot of problems which require critical thinking and genius intervention to identify and solve.

"I am very certain that if more corporate companies emulate ZICTA and Airtel Zambia to create such programmes, we will also see the birth of many homegrown solutions to our challenges."

Mkandawire narrates that the webinar saw the 60 innovators being mentored in how to navigate start-up financial issues; such as how to raise finance for the business, and initial stage finance structures. Also covered was understanding cash flow as well as how to recognize profitability and losses of a business.

"During the webinar, Airtel Zambia's legal team led by Counsel Precious Mukwemba mentored us on how we can protect our innovation ideas, intellectual property, the importance and processes of licensing or registering of a business entity," adds Mkandawire.

The innovators also had the rare opportunity during the webinar to grasp marketing and branding ideas delivered by the Airtel Zambia marketing and enterprise team.

"We had Mr Joshua Sichinga from the Airtel Zambia Marketing and Enterprise team offering us free knowledge on how to set the objective of the product, how to identify our target market, how to market our product and set pricing structures. He also spelt out the importance of branding and differentiating products, as well as how to make a sales pitch. These are valuable lessons all of us innovators dearly needed, thanks to

ZICTA and Airtel Zambia for making it possible."

LESSON PLANS

Mkandawire has identified the difficulties teachers in Zambia face in preparing lesson plans, and invented a solution that will help tutors in the process.

There are several reasons why designing the lesson plan is important. Experts state that a lesson plan is very useful in helping teachers pin down specifics, which can help them to prevent classroom difficulties should they get confused in explaining something.

A lesson plan gives the teacher a framework of an overall shape of the lesson, and raises students' confidence in the teacher. However, the problem has been that this process is quite tedious for teachers as they have to repeat the same for every lesson.

Mkandawire's innovation will simplify the process, making it easier for teachers to come up with lesson plans which in the end will enable them to enjoy their work.

The lesson plans could enable inexperienced teachers organize content, materials, and methods.

TOURISM APP

Another participant, Kumbukhani Simukonda, says the Innovators Programme has enabled him develop a digital web-based and mobile phone app that will make it easier for the country to put tourism information in one place.

"The ZICTA ICT Innovators Programme is a brilliant concept making it possible for genius's idea to be brought to life. This programme makes intellectuals think more about the problems the society faces and helps in finding solutions. This programme has made many of us realize our potential and reach that higher level of creativity," Simukonda says.

He adds that the ZICTA Airtel Zambia collaboration exposed innovators to the webinar which also revealed a lot on copyright and intellectual property.

"Zambia's tourism sector has so much potential but it's been under-utilized, partly because of little attention given to



it despite the country being hugely endowed with so many beautiful sites.

"I have appreciated this problem and my innovation is targeted at a digital platform that should showcase Zambia's tourism potential by providing locations and contacts of local tour guides in most of the untapped areas."

Simukonda's innovation aims at impacting Zambia's foreign exchange earnings through a digital platform that should be easily accessed by tourists in the country and around the world.

SUCCESSFULLY

The ZICTA Innovation Programme has successfully conducted six editions since 2016, with more than 80 workshops and events hosted; more than 300 beneficiaries, and more than 30 start-ups successfully commercialized.

"The ZICTA Innovation Programme has also seen more than 200 jobs created, more than 15 cooperating partners investing above K1 million worth of direct financial support towards entrepreneurs, and more than K2.5 million ploughed into the programme," Chavula explains.

In order to be able to resolve varied societal problems, more private, public and non-profit sector entities need to collaborate just as ZICTA and Airtel Zambia have done.

From the ICTs perspective, the fundamental outcomes of innovation are: enhanced communication, economic growth, educational accessibility and environmental sustainability, all leading to increased well-being for all.

According to a Stanford study, innovation has been responsible for up to 85 per cent of all economic growth, and McKinsey also notes that 84 per cent of executives say that their future success is dependent on innovation.

As already shown from the ZICTA Innovation Programme, invention is important to the advancement of society as it solves critical social problems and enhances society's capacity to evolve.



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ALLERGIC CONJUNCTIVITIS

Allergic conjunctivitis is inflammation of the conjunctiva, which is the tissue that covers the inside of eyelids, as well as the white part of the eyeball.

Causes

Allergic conjunctivitis is caused by allergens and irritants, such as pollen, dust and mold. Allergic conjunctivitis can be grouped into two types:

Seasonal allergic conjunctivitis: The seasonal form is associated with seasonal allergies that usually occur during the spring and summer months, and sometimes during the fall. Exposure to pollen, grass and other airborne allergens causes seasonal allergic conjunctivitis.

Perennial allergic conjunctivitis: The perennial form persists throughout the year, and is generally triggered by indoor allergens such as animal dander, dust and mold spores.

Symptoms

- Intense itching of eyes and urge to rub eyes.
- Red eyes.
- · Watery or white, stringy mucus discharge.
- · Swollen eyelids.

These symptoms may be accompanied by nasal symptoms such as a runny or itchy nose, or sneezing.

Treatment

Treatment for allergic conjunctivitis may include:

- · Cold compress.
- Artificial tears.
- · Anti-allergy eye drops or oral medications

Some additional measures may be helpful, such as:

- · Avoiding allergens.
- Washing your face after exposure to environmental allergens such as dust or pollen.
- Frequent washing of clothes.
- Keeping contact lenses and cases clean and changing contact solution daily.

The author is a Senior Optometrist And Contact Lens Practitioner at Vision Care Opticians Cephas Kasanda Sichalwe.

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'Connect with your cultural identity'

BY **DERRICK SILIMINA**

All Zambians should know their cultural identity, says Chief Mumena Eshiloni XI of the Kaonde people.



Chief Mumena, his spouse and Kansanshi Mining Plc officials pose for a photograph by the sculpture of the lion symbolising the Batembuzhi (Lion clan) of Mumena Chiefdom.

peaking when he recently unveiled the totem for the Batembuzhi (lion) clan of the Mumena Chiefdom in Kalumbila District, the traditional leader said it was unfortunate that some people did not know their clans. He further urged those with the awareness be proud of their clans which were their cultural heritage.

"And from today if you don't know your clan, go and ask because that is your identity. This will help you in many things," Chief Mumena said.

TOTEM

A totem is an animal or other natural object that is chosen and respected as a special symbol of a community, clan or chiefdom. The totem for the Batembuzhi clan is a lion statue which is a sym-

In accepting the artistic work, the traditional leader praised the mining firm for partnering with the royal establishment in identifying and preserving the people's culture and heritage.v

bol of strength and care.

The event took place on July 29 at Chief Mumena's palace whereby the lion stat-

ue was placed right in front of the main arena for the Lubinda Ntongo traditional ceremony.

The artistic work was sculpted by a local artist Nsofwa Bowa who was sponsored by Kansanshi Mining Plc, a subsidiary of First Quantum Minerals (FQM).

Chief Mumena expressed gratitude that the unveiling of the sculpture had taken place prior to the traditional ceremony which was recently held on August 6, 2022.

In accepting the artistic work, the traditional leader praised the mining firm for partnering with the royal establishment in identifying and preserving the people's culture and heritage.

"This is good use of corporate social re-



sponsibility, you have helped us because through this our people will be able to know their identity," Chief Mumena said.

Lubinda Ntongo signifies the hunting skills of the Kaonde people, and is an occasion when new crops are also tasted with some of the highlights of the ceremony being worship of God, the Creator.

In addition, the King Lion (Chief Mumena) majestically appears in his royal mukundu (long skirt) on the stage to charm the crowd with his tantalizing performance with his 'Kutomboka' dance.

Speaking at the same event, Kansanshi Mining Plc General Manager Antony Mukutuma said the sculpting project had been close to the heart of the company as it highlighted the importance of cultural heritage.

In a speech read for him by Corporate Affairs Manager Kyansenga Chitoshi, Mukutuma said because of its importance, the company had worked with a very talented Zambian artist in coming up with the emblem.

"We are happy to partner with a local artist to highlight an important cultural heritage. This piece of art truly symbolizes the lion clan," said Mukutuma.

VALIDATION

FQM's presence at the just-ended 2022 Lubinda Ntongo traditional ceremony made an impression towards cultural validation.

The Mumena Royal Establishment and FQM-Kansanshi Mining Plc partnership has worked on a number of key cultural, environmental and agricultural events.

In attendance at the ceremony held under the theme Enhancing Peace, Unity and Development across Gender and Cultural Diversity were Kansanshi Mining Plc Corporate Affairs Manager Kyansenga Chitoshi and Manager for Corporate Social Responsibility (CSR), Bruce Lewis.

The mining giant showcased and provided philanthropic services to members of the Mumena community and ceremony goers.

The FOM Health and Wellness team was at the ceremony for health promotion, screening for HIV, syphillis, gonorrhoea and respiratory tract disease, alongside malaria tests and treatment.

Other health services included nutrition. school health, maternal child health, condom distribution, and general health facilities supported by FQM in Solwezi, Kalumbila and Mushindamo districts.

The Corporate Social Responsibility (CSR) Department and the Young Women Christian Association of Zambia (YWCA) jointly sensitized visitors against Gender Based Violence (GBV), child marriage, early pregnancies, defilement and child abuse. They shared information on advocacy and the importance of education.

The department also sensitized the public on the importance of green charcoal in supporting and promoting afforestation on a mission to discourage deforestation.

Hundreds of people from Chief Mumena's chiefdom, the neighbouring areas and visitors from the perimeters outside Kalumbila District where the host chiefdom is based thronged the FQM stands.

Prior to the ceremony day, the Conservation Unit filmed videos on FQM's Conservation Farming Programme to encourage farmers adopt and practice conservation agriculture to increase their yields.



BY JOHN MUBAMBE

Nine First Aid teams from FQMO Ndola and Kansanshi Mining PLC have sharpened their skills following a successful interdepartmental competition in Solwezi at the close of July.

ansanshi Mining PLC hosted the event at Solwezi Lodge on Saturday July 23 to enhance responses to emergency situations in the mine plant and surrounding communities besides preparations towards the inter-company First Aid competition.

The competition whose theme was First Aid Gives Life a Second Chance, was held under the auspices of the Chamber of Mines of Zambia Council for First Aid which is responsible for the supervision and coordination of such activities in the mining industry.

General Manager Anthony Mukutuma commended the organizers, participants, business partners and community partners for holding the competition after a two-year break caused by the Covid-19 pandemic.

In a speech read on his behalf by Kansan-

shi Mine Training Manager Charlie Watt, Mukutuma disclosed that by the time the competition was held, Kansanshi Mine Site trained a total of 2,196 first aiders in various levels of First Aid skills.

"This year and going forward, competitions have been approved and Kansanshi Mining Plc is glad to participate in the Inter-Departmental First Aid Competition taking place today in preparation for a larger competition which will take place at NFCA in Chambishi on 24th September 2022."

Zambia Chamber of Mines representative Dr Mieke Mulenga said the competition was instrumental in providing critical skills for emergency preparedness programmes.

"The skills exhibited here are not just for show but to ensure there are competent First Aiders in all areas of operation to attend to any injuries in a timely manner." she said.

The Chamber of Mines of Zambia Council for Mining First Aid was encouraged that Kansanshi Mining Plc had continued to support the First Aid competitions by providing the financial and human resources as well as hours spent on training.

During the opening of the competition, FQMO Manager for Safety Justin Mpesa said, "First Aiders should be equipped with the necessary skills and broaden their understanding so that they are ready to handle any emergency response that can be required at work, home and in the community."

And Ephraim Phiri, one of the organizers, added that the skills acquired in the First Aid competition would be helpful in sensitizing miners to aid injured colleagues before reaching the hospital for doctors' attention.

The Kansanshi Mining Plc Team A took top honours at this year's competition, with Team B and FQMO Team C emerging second and third respectively. Story courtesy of Suma Systems.



Kansanshi scoops top mining prize at North-Western Show

BY JOHN MUBAMBE

Kansanshi Mining Plc has scooped first prize in the mining section at the 59th North-Western Provincial Agriculture, Mining Industrial and Commercial Cooperative Show.



Maximillian Katanga from Kansanshi Foundation explains to the Mayor of Solwezi, Remmy Kalepa (in a green hat), how the improvised cooler works. Picture by JOHN MUBAMBE

he FQM company, under the Kansanshi Foundation, scooped the prize following its successful exhibition of innovations.

Kansanshi Mining Plc stand at the show, whose theme was Innovation Through Technology, was unique with its enthralling innovation of a crops' cooler in which the temperature inside was very low compared to the outside environment.

The First Quantum Health and Wellness Team pitched up tents which turned out to be crowd pullers as they provided attractive quality health services.

Other sections of the stand highlighted conservation farming, Green charcoal training, village banking, adult literacy, gender-based violence (GBV) and nutrition.

"We are very impressed with Kansanshi Mine's innovations at this year's agriculture show and we remain expectant of our mining partners to change the farming method from hand tools to a mechanized system which will graduate them to commercial farmers."

Solwezi Mayor Remmy Kalepa, who was Guest of Honour, was very impressed at the level of Kansanshi's support to the community around the mine. Kalepa noted that the beneficial support from Kansanshi Mine to the farmers and community members has resulted in improved living standards.

He urged management at the mine to consider supporting farmers with knowledge and logistics that would help turn their farming into rewarding business.

"We are very impressed with Kansanshi Mine's innovations at this year's agriculture show and we remain expectant of our mining partners to change the farming method from hand tools to a mechanized system which will graduate them to commercial farmers."

Prior to the agricultural show, Kansanshi Mining Plc partnered with Hematon Agro Services Ltd of Lusaka in delivering a farming for beginners' workshop which was held at the Kansanshi Foundation in Solwezi during July 4 and 5, 2022.

The workshop targeted employees interested in investing in farming as a business, and provided knowledge required before investing in farming, and farm record-keeping with exposure conservation farming methodologies.

Hematon Agro Services' Chief Financial Officer Tracy Kakalaki disclosed that her company provided record-keeping training to the Kansanshi Foundation field officers using Hematon farm record books.

She said the field officers were also taught how to make use of the books to monitor the financial growth and crop management of small-scale farmers under the Foundation in Solwezi.



BY JOHN MUBAMBE

In the African context, it is always hard witness the last days of a close friend or workmate retiring from active employment.

fter a period of 15 years, Godfrey Msiska, Kansanshi Mine's 'image creator' is set to retire at the end of July 2022.

Msiska's career at the mine began on July 13, 2007 at Kansanshi Mine, where he served as the first Public Relations Manager after leaving the banking sector where he had worked for 32 years. His last position was that of Chief Executive Officer of New Capital Bank Plc, which was later to merge with Cavmont

Msiska used his earlier acquired banking skills to sharpen his public relations abilities. His banking experience was a big boost to the public relations works at Kansanshi Mining Plc.

"My banking experience helped me a lot in my job, in the sense that I instilled a strict accounting discipline, not only in my team members, but also in the qualified accountants whom I interacted with as we carried out company functions which were financially linked. My ethos is that honesty is the best policy. At times I was labelled as being 'pedantic' by some people I dealt with, but I have never compromised my principles when it comes to accounting.

Msiska began his career as a banker with Standard Chartered Bank Zambia in 1971 and held various managerial roles within the banking system before spending the last 15 years as Public Relations Manager at Kansanshi Mining Plc.





Msiska's role as Public Relations Manager enhanced the visibility and reputation of FQM-Kansanshi.

"It's hard to find the right words to describe my time with Kansanshi. Suffice to say it has been an enthralling 15 years that felt like it was just five years! So much happened during that time, I could almost not keep track. It was a memorable 15 years."

Msiska says he retires to spend more time with his family and to explore the other side of the world outside employment.

During the conversation, Msiska shared some reflections on Kansanshi's growth over the years of his tenure of office, during which the mine's installed cop-



Mr. and Mrs. Msiska pose for a photo with their son.

Msiska is a lover of sport.

He plays tennis, golf
and enjoys walking. He
is on record for sports
contribution at the
company as he was at
some point patron of all
the company's sports
clubs which have seen
great success, at all
levels of competition from
district to national.

per production capacity rose from 120,000 tonnes per year in 2005 to way above 250,000 tonnes. Production was bound to increase further, with the upcoming development of the Sulphide 3 project.

He also noted that the mine had increased employment numbers from 2000 to just above 6000 fulltime employees. In that period, it spent a colossal amount of money on its corporate social investment programme in local communities.

Msiska was happy to list some of the signature projects he was involved in as manager for public relations. The projects were either planned with the communities in advance, or had to be done at short notice due to their nature.

He fingers the rebuilding of the Solwezi

General Hospital Maternity Ward that had been completely destroyed by a heavy storm in March 2019.

"I was appointed as Project Coordinator by the General Manager and had to oversee and push for the project to be completed in double quick time. This involved a number of activities ranging from mobilization of funds from Kansanshi Mine and other corporate bodies within Solwezi whom we had asked to partner with the mine in fixing an essential community service hospital ward. The project cost was US\$250,000 and we managed to complete the work of rebuilding and re-equipping the ward in good time."

SPORT

Msiska is a lover of sport. He plays tennis, golf and enjoys walking. He is on record for sports contribution at the company as he was at some point patron of all the company's sports clubs which have seen great success, at all levels of competition from district to national.

He also facilitated community sporting ventures sponsored by Kansanshi Mining Plc under its Corporate Social Responsibility (CSR) programme in its quest to add value to the health of the community.

His most memorable moment at Kansanshi is the FQM Kansanshi Mine sponsorship of the live broadcast of the 2012 Africa Cup Football finals on ZNBC TV, at the time he was the anchor panelist on TV as he and renowned Zambi-



an football gurus analyzed the possible outcome of the tight fight for the Golden Africa Cup.

"Believe you me, I was the only panelist that kept saying Zambia would lift that cup, and it happened. Give me ice cubes and I will go and sell them to the Eskimos! Other memorable events were the hosting of King Mswati of Eswatini when he visited Kansanshi Mine in 2009, and the successful hosting of an international boxing tournament in 2018 featuring Catherine Phiri, the famous Zambian female boxer, who came to support us in our fight against early child marriages and gender based violence (GBV) by showing the Solwezi residents that blows should only be exchanged in the boxing ring as a sport."

VALUES

Having been the pivot of the interaction between the mine and the its stakeholders, Msiska confesses that he will miss everything and everybody that he came into contact with within the company circles and the local communities. Anthony Mukutuma, the Kansanshi Mine General Manager, described Msiska as a leader who made life for the company and its publics easier due to his rare capacity to resolve any challenges involving the mine and its stakeholders in a win-win manner.

"FQM is a good employer which allows its employees to grow, based on the company's values of being Bolder, Smarter, Driven, and Together."

He looks forward to a restful retirement, knowing full well that he gave his job and work his best. He strongly believes that it is honourable to retire from one's employment in peace.

"We are grateful to Godfrey for his service and the times we shared together. We value his support and continued hard work. It is sad to see him go," said Matt Pascall the FQM Group Director of Business Development during Msiska's farewell party at the Kansanshi Golf Estate where he served as Club President for 12 years.

Pascall considered Msiska's work to have been part of the strength of the FQM in Zambia, given the tremendous work he had done for the company.

He applauded Msiska's dedication and support and presented to him a copper plaque as a token of appreciation.

Anthony Mukutuma, the Kansanshi Mine General Manager, described Msiska as a leader who made life for the company and its publics easier due to his rare capacity to resolve any challenges involving the mine and its stakeholders in a win-win manner.

There is no doubt that Msiska will be sorely missed by many whose lives he positively impacted at the mine and its surrounding communities.

Enter sQuidCard: Digital tools for Zambia's rural areas

Education is a basic human right recognized globally and documented in many education policies, even among sub-Saharan African countries, Zambia inclusive. Education must therefore be available to all people to enable them explore their maximum potential. After many years of moratoria on the recruitment of teachers, the New Dawn administration of President Hakainde Hichilema, barely a year in power, has taken some earthmoving steps towards making education for all a reality. Be that as it may, the country still faces several challenges to deploy education to citizens especially in rural Zambia where, according to the World Bank, the poverty rate stood at 76.7 per cent in 2015. Since children who do not go to school often end up in child labour so as to contribute to household incomes, and many girls end up in early marriage to ease the economic burden on the families, access to education in rural Zambia will provide a pathway out of poverty and its vagaries. Today, with the entry of sQuidcard Ltd, rural children have a new opportunity to access education. JOHN CHOLA speaks to sQuidcard Ltd Chief Executive Officer, Adam Smith



Please give us your name, role and the company you work for?

My name is Adam Smith. I am the CEO of a company called sQuidcard Ltd.

What is sQuid?

sQuid is a multi-use transactional platform providing payment, e-learning and attendance solutions, mainly in the education sector. Part of our business is in the UK, where we deliver a digital marketplace for 800 schools, and process on campus payments. The other part of our business is focused on Africa, where we The way that learning tools can be made accessible online, and how they can best be used, is still white space out there—and we need to ensure not just that the formal curriculum material is available, but also the innovation material too.

specialize in deploying our platform to help transform the education experience for children in schools.

So, you help deliver digital learning in schools?

Broadly, yes. Although it's better to come at it from another direction; and look at what is needed in schools to improve learning outcomes for children, and then to determine how digital services can contribute to that objective. We have spent the last eight years gaining an understanding of this very complex area through our extensive work in

Kenyan schools, and now in Nigerian schools too.

So, this is more than just delivering computers for schools?

Most definitely. We think of the computer device as part of the access pillar, but we have three other pillars that are fundamental in delivering positive impact. Firstly, the teachers—we can't expect digital tools for children to work unless we ensure that teachers are skilled and motivated to use them, so digital teaching strategy is really important. Second, we believe that parents in all communities want the best for their children and can be mobilized to help with things like learning literacy by reading at home, especially if can provide them simple tools on their mobile phones. Thirdly, we think of content. We call this the digital white space. The way that learning tools can be made accessible online, and how they can best be used, is still white space out there-and we need to ensure not just that the formal curriculum material is available, but also the innovation material too. That can help open a child's enquiring mind, or help them grasp that difficult maths problem.



Coming back to your 'access' pillar—does this mean online services for schools?

Most definitely. We have to make connected schools a reality, and that means even in rural environments we must strive for Internet access to schools, so that we can develop these pillars for transforming education.

Is school connectivity practical in places like rural Zambia?

Yes. This requires working with the network providers and getting their support. I have been involved in telecommunications, Internet services and now digital learning for over 25 years, and we understand how to get this done. In our programme in Kenya, we connected 200 rural schools with satellite broadband.

Grid power is most desirable, but solar-based solutions also work. We can power schools using solar energy, which is becoming more affordable. For instance, a school can now have a Smart Solar Media System, which can turn any space into a classroom. It comes with a projector, speakers, a flexible solar panel and power banks. It can power a computer laptop.

It is also important to recognize what is happening in all communities, which is the ever-growing access to smartphones and data services. Connectivity is far more widespread in rural communities than we assume, and it is growing every day. Part of our access strategy is to tap into this network.

Once you have connectivity, the ability to access learning content, then the real challenges of delivering eLearning as a service can begin.

How can eLearning help improve delivery of quality education in rural areas?

That is a great question. I mentioned the pillars of our strategy, but really the first question should be 'what is the learning environment in which we are trying to set those pillars?'

Rural areas tend to be underserved when it comes to education—basic community infrastructure and services are usually poor, schools themselves are under-invested. It can be difficult to maintain the right numbers of teachers for the number of children, so schools need to get financial support from the parents, and of course parents themselves may not be very-well engaged in learning, given their own education levels and experiences.

With high pupil-teacher ratios, teachers have little to no time to attend to individual pupils' needs, which increases the chances of some children beginning to drift away from regular attendance at school, and as they become less engaged, they risk eventually dropping out altogether. So poor attendance leading to dropout is a gradual process, and one of our aims is to monitor attendance, highlighting through data those groups of children who are at risk and then using digital tools to try to reverse that, by improving engagement. Our attendance monitoring software effectively replac-

es the school register and provides a real-time understanding of attendance patterns at the school, year, class and gender level.

OK, so you find out what's going on in terms of pupil attendance, but then what?

This is where we leverage the power of an eLearning programme.

Firstly, we help build teacher capacity with online teaching tools that they can easily access to help improve their teaching skills, building capacity to deliver great teaching for all the children. A key part of our programme is to help teachers through continuous professional development—providing resources and training through modules available online through the sQuid Portal resources. The desirable state is to have teachers uploading their own teaching materials and sharing them with others, creating a great resource for all, but especially for new teachers.

We focus particularly on how to teach literacy, and digital literacy. In Kenya we developed a mobile-based literacy teaching course to upskill teachers on how to teach English in class. We supported it with field officers who helped the schoolteachers engage and form groups to give each other feedback and help with digital content. Together with regular reading assessments of pupils, this helped improve literacy standards in schools.

Secondly, another area of focus is to deliver online learning materials to the pupils. We make digital local content accessible both at school and at home. In class, this can be done with the teacher using a laptop and projector, or with pupils using computer tablets. Offline capability enables downloadable content without a continuous need for the Internet. We also work with the schools and parents to encourage them to load a very simple low bandwidth smartphone app so that children can access reading materials at home on their parent's phones.

This is pioneering stuff, but it is important to try to get parents engaged in children's learning at home.

Tell us more about the work you have done in Africa

Our programme In Kenya started in



2015, in partnership with the Ministry of Education and part-funded by UK's Foreign and Commonwealth Development Office (DFID as it used to be named). We set out to improve education outcomes in maths, literacy and life skills for 285,000 children across 245 rural schools by delivering access to digital education services and content, supported by on-ground teams that worked closely with the schools and teachers.

We built and installed the digital access tools and partnered with specialists in particular content areas, complementing our own focus on literacy. We bring over 250 man-years of experience in what really works in transforming rural education systems, and we bring all the hardware, connectivity and solar solutions to ensure success; building local teams to help ensure what we do is effective and long-lasting. We are now deploying a similar programme in Nigeria.

Why are you thinking of doing a project in Zambia?

We can see huge effort in education is underway in Zambia—Government's recently announced hiring of 30,000 teachers is excellent news. And the close partnership between Government and mining companies to help bring better access to education in the mining communities underlines the importance of

supporting the rural schools. But the scale of the challenge is huge, and Covid-19 demonstrated the need to start implementing digital programmes.

The eLearning platform and implementation capability we have would support Government and mining community initiatives and add further resources to help achieve better education outcomes for children. We bring the ability to tailor a solution that meets the Government needs whilst also opening up new thinking in how to best use digital tools. We look forward to talking with the Government and the various mining companies to explore potential partnerships.

Before we conclude; any final words?

Achieving sustainable improvement in education requires long-term thinking. No one disagrees that digital programmes are essential, but too often they are of a fly-in/fly-out nature—very intense, wonderful while they last, but not long-term effective.

Our vision is to create a situation where digital tools aren't a project but a truly valued part of the way we deliver teaching and learning in schools, and that they become 'the way we do things around here'. This also means an investment in local capability—not just training the teachers, but supporting

Achieving sustainable improvement in education requires longterm thinking. No one disagrees that digital programmes are essential, but too often they are of a fly-in/fly-out nature—very intense, wonderful while they last, but not longterm effective.

the services, the equipment and all—which adds local jobs too. And let's not forget that it opens up opportunities beyond the school for other types of digital learning too.

If we can get to the point where digital is truly cost-effective in education, then it will be on the way to being ubiquitous in all schools. And that means we would be giving every Zambian child an opportunity to grow up not just literate but digitally literate, opening up the opportunities for them to fully participate in the digital economy. This creates better employment and entrepreneurship and in turn drives GDP.

That is a powerful vision.



Marjory Kamwanga, 37, recently secured a plot worth K8000 in Solwezi's Kimiteto area and is constructing a poultry house to accommodate 1000 birds.

aving sustained income-generation from chicken rearing, she has managed to become a successful business woman thanks to the Fortune World Investment, the facilitators of a business training programme funded by Kansanshi Mining Plc.

"I started my poultry business in 2016 with 100 birds with an initial capital injection of K35, 000 and my profit is between 70 to 80 per cent depending on management," Kamwanga says.

After she enrolled for the business training in 2016, Kamwanga learned financial discipline and developed the art of good customer care which has attracted many clients.

She describes the business as good and lucrative, stating that one can never go wrong if all poultry requisites are in place.

Currently, the number of birds is limited to the size of the poultry house which

In 2015, the Kansanshi Foundation used to give her and her colleagues 25 chicks and feed to raise these birds for sale, adding that the capital raised through this grant is in use till this date.

has stood at 120 as maximum capacity since 2016 to date.

Kamwanga as a single mother of five supports all of her children educationally, including her oldest son who is studying at Mulungushi university.

"I pay K12,000 per semester in tuition fees for my son, and all fees are raised from my poultry business," she notes.

Her chickens sell at retail price at Solwe-

zi Main market in partnership with her colleague who also maintains a 2000-bird chicken run.

"I use my finances prudently according to plan to avoid being extravagant. I stick to record-keeping in the form of receipts, to observe income and expenditure as well as profits realized."

Apart from running the poultry business, Kamwanga is a crossborder trader who travels to Botswana to bring in television sets and beddings to meet clients' orders.

She describes the business as lucrative despite the long distances to be covered. She plans to register her business as soon resources are available in the course of the year.

"Thank you KMP for the work you are doing in imparting knowledge to entrepreneurs, which gave birth to my poultry business. I am self-employed now, may God bless Kansanshi mine," she prays.

Eighty children throng Mount Carmel school

BY **DERRICK SILIMINA**

More than 80 children attend baby class to Grade Five at Mount Carmel Education centre, a noticeable institution that is placing its footprint in Solwezi's private schools sector.



olden Kamau, 36, and his partner plan to secure a school bus and increase its infrastructure, now that its incomes have more than doubled, from K20,000 to K50,000 per term.

Kamau spells out the challenges of maintaining school operations due to lack of resources and adequate business planning.

"After I went through the Kansanshi Mine-sponsored business training in 2020, I have continued applying my knowledge especially in resource identification utilization, as well as business planning."

Kamau, a teacher by profession, was speaking when the Fortune World Investments Ltd mentorship team toured the school's six classrooms and headmasters' office.

EMPLOYED

The business training had made Kamau resourceful and the school had em-

ployed five teachers and three support staff, thereby fulfilling an objective of employment creation.

He stated that despite major expenses including salaries, rentals, water bills and electricity, the institution was able after expenses to record K10,000 in monthly profits.

With future plans to grow and upgrade the school up to Grade Seven level, Kamau is upbeat about the success of the business.

"Our school has a system which works through admission books, class registers, teachers log book, receipt book and cash flow book, and stores records which are meant to monitor the school operations and ensure its growth."

Kamau thanked KMP and Fortune World for imparting business knowledge to many in Solwezi, and appealed to the mining giant to identify a few visionary businesses and enhance their operations.

PEANUT BUTTER

Besides running a private school, Kamau is also owner of a peanut butter production business whose facility is located in Solwezi's Kandundu area.

During a tour of the business facility by the FWIL mentorship team, Kamau mentioned inadequate raw materials for processing due to inadequate capital and reluctant business partners who did not have momentum to push the business.

Machinery at the facility included a machine which can produce 50 bottles per day. Kamau is looking to procure a 200 bottles per day machine, hinting that capital required for that level of operation is minimum of K20, 000 and equipment worth K30, 000.

"Currently, the peanut butter business operates on an order basis as I have put in place measures to raise more capital, acquire raw materials and re-open the facility to run on a full time basis."

Becoming a fashion force to reckon with...

BY **DERRICK SILIMINA**

Daniel Sakala of Solwezi learned designing and tailoring in 2018 courtesy of a friend who taught him the basics, and took off on a borrowed a sewing machine, civility of another friend.



ow equipped with his own three tailoring machines, Sakala, 45, belongs to a tailoring cooperative with a membership of 20 small and medium enterpreneurs (SMEs). Currently, five members are being trained through a programme called Tools With A Mission which is preparing to offer logistical support.

Prior to the tailoring, he worked for First Quantum Minerals (FQM) but was at some point laid off.

"My initial capital was only K1000 in 2018. The business has raised K10,000 capital as I was able to save to buy two second hand sewing machines at K1,000 and K800 respectively. I procured another one at K1,200 to make it three ma-

chines."

Sakala began making school uniform, shirts, dresses and skirts based on chitenge material. When the COVID-19 pandemic hit, his business struggled, but against all odds managed to weather the storm.

With his products including gowns, work suits, handbags made out of chitenge material, school ties and trousers, Sakala has become a force to reckon with in the local fashion industry.

DEMAND

"This is a good business because my products are on demand and the sales are good especially during month ends (pay days)," he explains.

In a bid to sharpen his business acumen, Sakala enrolled for business training in January 2020. Changing The Mindset is a topic that fascinated him and transformed the way he operated his busi-

Prior to that, Sakala was reckless with his expenditure and helped people carelessly.

In addition, he learned time management which helped him allocate adequate time to his business. He now works from as early as 0700hrs until 1800hrs, six days a week.

The time management discourse gave him discipline, and taught him how to minimize unnecessary movements during working hours so as to catch as many customers as possible. Sakala is now good at comprehensive record-keeping.

"With this business, I am able to sustain my children's education and take care of my family adequately."

COOPERATIVE

The cooperative Sakala works under is registered with the Registrar of Societies and has its own bank account. It is specialized in tailoring, poultry (village chickens) and crop farming (maize and vegetables).

Sakala who is the cooperative chairperson (Kyapata buyangi) has since continued to follow the business training on radio courtesy of the Fortune World Investment.

He commended the FWIL mentorship visits and describes them as inspiring. He appeals for linkages to finances for business growth.

"My message to KMP is that they should continue sponsoring the training, because not everyone can be employed at the mine. Many are being equipped with knowledge to self-employ."



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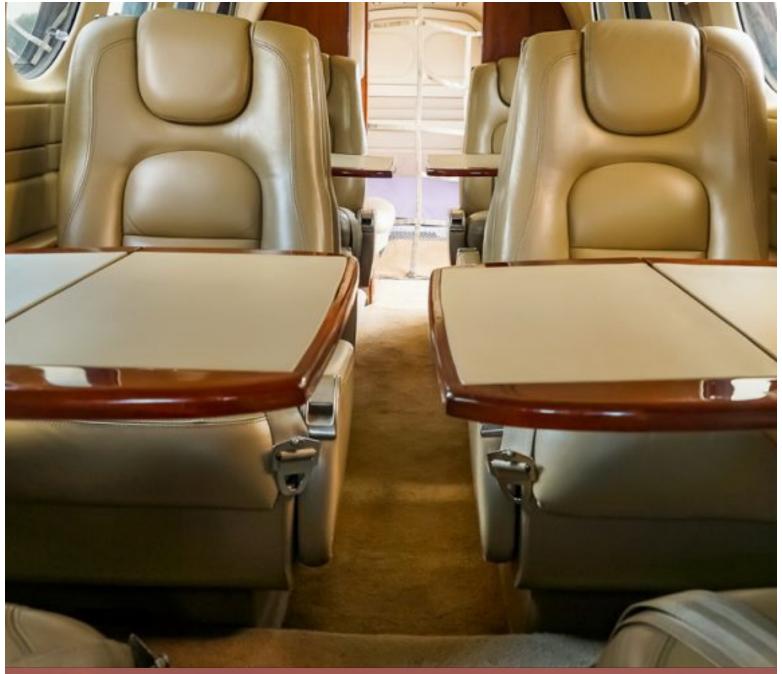
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