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## Copper Queens: Zambia's new giant-killers

**The turbo-charged Zambia Copper Queens finally hoisted the Council of Southern Africa Football Associations (COSAFA) trophy for the first time in 20 years.**

**A**t the tournament in South Africa, team Captain Barbra Banda more than rose to the occasion, banging in 10 goals to take the Top Scorer title, alongside the Golden Boot and Player of the Tournament shields.

Only in June, they had rewritten the country's football history by qualifying to the 2023 Women's World Cup in Australia and New Zealand upon reaching the semi-finals of the Women's Africa Cup of Nations (WAFCON) finals held in Morocco. Their loss to South Africa riled fans on the terraces as it followed the highly dubious disqualification by CAF of Ochumba Oseke, Siomola Mapepa and Captain Barbra

Banda; the latter on allegedly failing gender eligibility tests.

Towards the beginning of the WAFCON, she was in the process of signing for Real Madrid in Spain, a historic game changer for Zambian football as a whole.

At Tokyo Olympics 2020, Barbra Banda, not disqualified at the level, banged three hat-tricks in two matches, becoming the highest scoring African player (male or female) in the history of the tournament. Though Zambia lost 10-3 to The Netherlands, she netted three goals; repeating that feat in a 4-4 draw game with the Republic of China. On her first season in Shanghai, she banged 16 goals in 26 matches.

The new fortunes of the Zambia squad have raised hopes for the World Cup itself, given the super-charged, energetic performance of the girls moulded by Coach Bruce Mwale. We salute the giant-killers for making Zambia very proud indeed.



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PIA Acting registrar Namakau M. Mtini.

# Reinvent yourselves, PIA tells insurance industry

BY JOHN CHOLA

Despite the steady growth of the insurance industry in Zambia, the uptake of insurance products and services in the country has remained low at under two per cent.

**P**ensions and Insurance Authority (PIA) Acting Registrar Namakau Mtini has observed that low awareness levels in the general public remained one of the key barriers to growth of the insurance sector.

“As a regulator we are calling upon the insurance broking fraternity to take their position in the market. We will soon be having our Insurance Week from the 26th September and we would like to see a number of insurance

brokers coming up to participate in various activities,” said Mtini.

Speaking at the 2022 Insurance Brokers Association of Zambia (IBAZ) annual dinner held Friday at Lusaka’s Taj Pamodzi Hotel, Mtini noted that lack of appreciation of insurance by the Zambian populace was one of serious barriers the market should be concerned about.

“This is really because people do not appreciate the good insurance products that we offer. So how do

the brokers now assist in ensuring that there is a value proposition in insurance? It needs at the design stage of products that brokers must participate as you are the ones that interface with customers. It is imperative that the information you get from the customer is able to assist the underwriters in carving out the appropriate products,” Mtini said.

Poor access to insurance was one of the barriers and as such, sector players needed to change the way of doing business by being innovative.





“We are urging you as the broking fraternity to reinvent yourselves and bring about many ways of selling insurance. If we do not revisit and challenge ourselves to move away from the old traditional ways, we will see that somebody else will come and taken up our space,” Mtini warned.

She said PIA as a regulator had come up with a framework used to measure the performance of the brokers in Zambia.

Mtini wondered that some operators have followed the same business model

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**“We are urging you as the broking fraternity to reinvent yourselves and bring about many ways of selling insurance. If we do not re-invent and challenge ourselves to move away from the old traditional ways, we will see that somebody else will come and take up our space,”**

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since the 1990s when the industry was privatized, and had not evolved.

She urged the insurance broking fraternity to re-examine their business models as the only way to effectively serve customers.

The PIA Registrar encouraged insurance intermediaries to familiarize themselves with the framework as guided by the Insurance Act No 38 of 2021 which aimed to deal with issues such as treating customers fairly.

As at close of 2021 PIA recorded a total number of 61 licenced insurance brokers with a gross written premium of K5.3 billion compared to K4.5 billion in 2020.

IBAZ President, Humphrey Kabwe in his speech during the dinner said his organisation has continued to grow with membership numbers standing at 80 as at June 30, 2022.

“The membership includes large multinational and small to medium size brokers and reinsurance brokers. We have in excess of 500 technical and non-technical staff in the association and we are confident that this number will grow.”

# UNZA milling plant will impact Lusaka mealie-meal prices

BY DERRICK SILIMINA



Officials during the hand over ceremony.

In Africa, people would say they have not eaten unless they have had maize meal, commonly known as nsima and nshima in Zambia, nsima in Malawi, isichwala and sadza in Zimbabwe, papa or pap in South Africa and Lesotho, and ugali in Kenya respectively which many consume twice or three times a day. According to a new report, *Africa Maize Market—Growth, Trends, Covid-19 Impact, and Forecasts (2022 – 2027)*, the continent consumes 30 per cent of the maize produced in the world, with Sub-Saharan Africa alone accounting for 21 per cent of the consumption. The University of Zambia (UNZA) has ventured into mealie-meal production through a K26 million milling plant financed by the Chinese government. DERRICK SILIMINA reports...

UNZA management disclosed that the milling plant project which will produce 40 tonnes of mealie-meal a day, will serve a two-fold purpose: Developing and offering programmes in milling science, so far offered only by South Africa and Kenya in the region, and the processing of the grain into maize products for revenue generation.

The package comes with a retail outlet on campus.

“This is a well-thought-initiative to have a mealie-meal sales outlet within UNZA because it is supplying affordable mealie meal products to most of us students on campus. This is a welcome move as it will also expand our academic horizon in research!” said Mellody Chimba, a second-year student in the school of engineering.

In 2017, Government decided to give the plant to the university funded by China under the Presidential Milling Initiative. Two other plants

are situated in Mpika in the northern part of the country and Monze in the southern part of the country. The three plants are a result of an agreement signed when then President Edgar Lungu visited China in 2015.

“Once the milling science is introduced, I would love to study for my Masters’ degree; covering all aspects of the grain processing industry, from grain origination to specialty milling with an emphasis on the science and technology of flour milling,” says





Mukubesa Akakulubelwa, a third-year student in the School of Natural Sciences.

Compared to the prevalent selling price, K150 per 25kg bag of mealie-meal, the UNZA plant produces breakfast mealie-meal at K135 per 25kg bag, roller mealie-meal at K100 per 25kg bag, and maize bran at K2 per kg.

Dennis Sinkamba, a Lusaka-based retailer, is optimistic that the UNZA milling plant will offer competitive selling prices of grain products.

“Since the UNZA sales outlet is the cheapest in town so far, many other millers’ sales points will be forced to come up with a reflective price of mealie-meal, corn flour and other grain products,” said Sinkamba who is a grocer in Munali.

UNZA immediate past Vice-Chancellor Luke Mumba recently indicated that the milling plant would offer spill-over benefits to surrounding populations as it would create employment and improve livelihoods, provide a ready market to farmers, and a steady source of Government revenue through tax and levies.

Professor Mumba disclosed that the milling plant system, whose construction works were finalized last year, had been tested for effectiveness and efficiency.

**“Since the UNZA sales outlet is the cheapest in town so far, many other millers’ sales points will be forced to come up with a reflective price of mealie-meal, corn flour and other grain products,”**

In addition to more than 1000 solar-powered milling plants installed in various parts of the southern African nation since 2015, the milling facility at UNZA is expected to enhance skills development among students.

#### OPPORTUNITIES

According to education experts, a career in milling science and management offers outstanding opportunities as demand for milling products both flour and grain remains high in the country.

Academician Moffat Goma says a career in milling science is advantageous as graduates may venture into production, research and development or quality control.

“If this course is introduced at UNZA, it will offer both job and academic



opportunities that will go a long way to enhance our research capabilities in grain production and value chain. Key areas within milling science include utilizing the department’s grain-grading laboratory, cereal chemistry laboratories and physical dough-testing laboratories among others,” Goma states.

Speaking when he recently paid a courtesy call to UNZA’s acting Vice-Chancellor Anne Sikwibele, Chinese Ambassador to Zambia Du Xiaohui emphasized that the Embassy is willing to support Zambia’s higher education and capacity building by providing scholarships and conducting various training programmes.

Professor Sikwibele thanked China for its support and hoped to deepen cooperation with the Embassy to promote educational and cultural exchanges.





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# Economy rebounding, strong kwacha slowing inflation

BY JOHN CHOLA

Zanaco Bank anticipates a reduced inflation rate falling in the range of 6–8 per cent by the third quarter of 2023.



Panelists highlighting the developments in the economic landscape.

**S**peaking during the Zanaco Quarterly Economic Review discussion hosted for clients, Zanaco Head Economic Research Dr Patrick Chileshe said the stronger Kwacha is keeping prices of imported consumer goods stable while at the same time muting production costs and consequently moderating inflationary pressures.

“The exchange rate is the most important factor in Zambia’s inflation dynamics. Zambia’s consumer basket is heavily tilted toward imported consumer items, which are usually priced in US dollars. So when the currency is appreciating, the direct effects are that the kwacha price of imported items starts going down, although sometimes there is inertia by traders who maintain the same prices,” Dr Chileshe said.

He observed general positivity in the economy, which is also countering capital flight risk from rising external interest rates.

Zanaco Head of Communications, Verona Mwila-Nkolola, said the sentiments are backed by the attained IMF bailout as well as the economic restructuring programme.

Speaking at the same review, Ministry of Finance Permanent Secretary in charge of Budget and Economic Affairs, Mukuli Chikuba, affirmed Government’s commitment to stabilizing the fiscal environment.

“Part of the policy trajectory, or the components that make up the policy trajectory from where we are going forward, is in the first year to attain macroeconomic stability and stabilize the fiscal environment so that in the medium- to long-term the financial markets can provide the needed impetuous for growth. The first pillar is that of stability; beyond stability, we need jobs and incomes to improve and that is where growth comes in as a second pillar.”

He said Government’s focus was on

growth with an emphasis on growing the manufacturing, energy, mining, agriculture and tourism sectors, which will be key drivers in attracting Foreign Direct Investment (FDI).

“We are stabilizing the economy because we want investments to come in and improve further our macroeconomic projection going forward. We expect the economy to grow by 3-4 per cent in the medium term. FDI coming back into the country will further these projections.

“We have seen what has happened in the mining sector with First Quantum Ltd announcing its investment of US\$1.5 billion which came as a result of the stability that Government has established. Generally, for this sector to grow, there was need for FDI to come in”, said Chikuba.

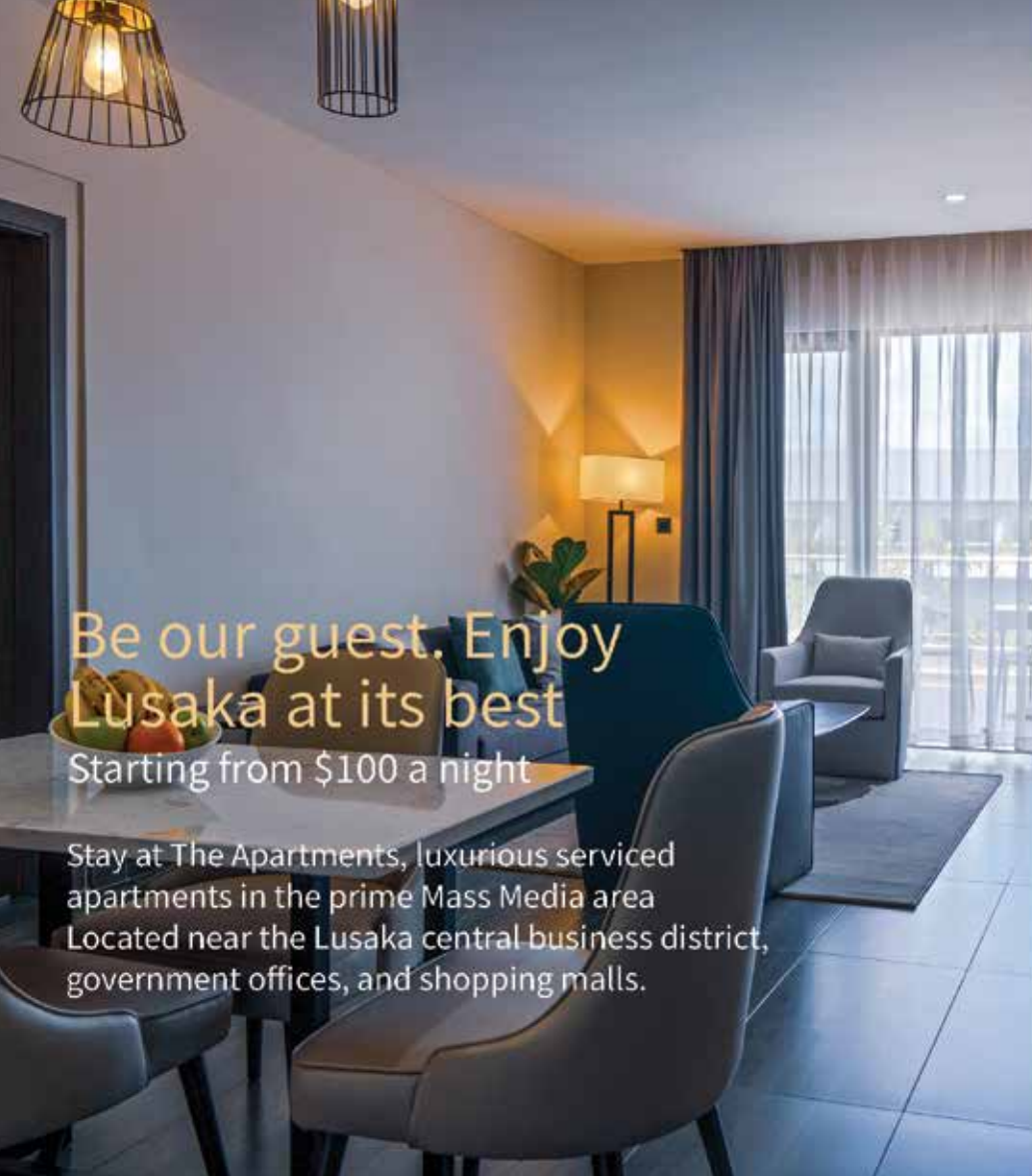
Further during the discussion, Bank of Zambia Head of Economics Dr Jonathan Chipili said lending rates were beginning to come down and would positively impact growth.

“With the shift in the macroeconomic environment, borrowing costs should begin to come down. Despite remaining sticky, there is a bit of curvature in lending rates, pointing downwards. With this, borrowers should begin to see the benefits,” Dr Chipili said.

Zanaco Chief Risk Officer Mutisunge Zulu also noted that the cost of living was declining and could subside further as economic fundamentals continue to improve.

“The argument that we have is that inflation has been on a downward trajectory, but people are arguing about how the effects are not being felt. One thing we should take away from this is that the rate at which the prices are falling will definitely not be the same as the rate that should apply to prices in shops.

“The cost of living is elevated but it is subsiding and will take a bit of time, but if you look at the fundamentals right now you will agree with me that there is improvement on the relative basis year on year, which will start to trickle down to the average Zambian,” Zulu said.



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Shepolopolo warming up during this years Wafcon tournament.



# Unstoppable Copper Queens take COSAFA throne

BY JACK MWEWA

**Z**ambia's Copper Queens finally lifted the Council of Southern Africa Football Associations (COSAFA) trophy for the first time in 20 years after beating long-time rivals, Banyana Banyana of South Africa.

Buoyed by their earlier exceptional performance, having come out third at the Confederation of African Football (CAF) Africa cup finals held in Morocco, the Zambian women made their intentions known from the first game in the tournament.

It was a perfect start with the Bruce Mwape-led team cruising through to the finals upon beating Namibia 2 - 0, Lesotho 7 - 0 and eSwatini 2- 0. The queens would have reigned without conceding a single goal, had it not been for a Lushomo Mweemba own goal in their 2 - 1 semi-final win against Tanzania.

Last year's champions Tanzania would later settle for the bronze medal after defeating Namibia 2 - 1 in the third place playoff.

As expected, the Copper Queens and Banyana tie was a nail-biting encounter full of chances for both sides, but a hungrier Zambian side subdued the youthful South African squad and emerged victorious.

After a total of 109 minutes of play into extra-time, Copper Queens captain

**“Like I said earlier, the girls’ performance is as a result of investment and planning over a long period of time, that success did not come by accident,”**

Barbra Banda met a pin-point swing from Margaret Belemu and netted her 10th goal of the tournament. Prior to that, South Africa seemed to have strategically contained Banda for almost the entire match. The talisman was locked by three defenders each time she touched the ball. Having missed a few chances, the Zambian captain made no mistake with what looked like the last opportunity as a penalty shootout seemed imminent.

That goal was enough to secure Banda's spot as the tournament's Top Scorer and enable her to claim the Golden Boot. Banda was also awarded the Player of the Tournament shield in recognition of her consistent performance.

## TEAM WORK

Later in an interview, Banda attributed her achievement to team work, hard work, discipline, and concentration





amidst tough situations.

"I owe this achievement to team work; we worked hard as a team, remained disciplined and focused even when the game got tougher," she said.

In the absence of Copper Queens' first choice goal keeper Hazel Nali, second choice Catherine Musonda won herself the Golden Gloves for her performance in front of the net.

Going into the final, Copper Queens coach Bruce Mwape had declared his team ready, stating that time had come to take the coveted trophy home.

"We had seen our opponents, having played them several times before. There was no second chance - it was a do-or-die situation," he said.

It was mainly at the feet of Banyana Banyana that the regional title had eluded the Queens.

The title embellished the Queens' recent qualification to the maiden Women World Cup. To qualify to the World Cup, the Queens had terrorized opponents at the Women's Africa Cup of Nations (WAFCON), beating the likes of Cameroon, Togo, Tunisia, and Senegal before South Africa controversially stopped them at semi-final stage. That loss was overcast by dark clouds after CAF disqualified Barbra and two other players, a development fans believed was intended to cripple the Queens' strike force.

Football Association of Zambia (FAZ) President Andrew Kamanga maintains his earlier stance that Copper Queens' achievement was as a result of systematic planning and investment built over time.

"Like I said earlier, the girls' performance is as a result of investment and planning over a long period of time. That success did not come by accident," he said.

#### ACCOLADES

At the end of the tournament, the team recorded several accolades as Banda and keeper, Musonda found their names among the 11 best players at the tournament with Belemu, Mweemba and Tembo as substitutes. Their trainer Bruce Mwape emerged best coach.

Beating South Africa in the final was

seen by many Zambian soccer fans back home as sweet revenge seeing as South Africa had earlier in Morocco denied them WAFCON final slot with a late winner.

Some Queens were returning to South Africa a week later after featuring in the Green Buffaloes Women team who earlier participated in the Hollywoodbets Council of Southern Africa Football Associations (COSAFA) Women's Champions league CAF qualifier finals.

Having emerged leaders from each participating group, Green Buffaloes were pitted against South African Women champions Mamelodi Sundowns who they beat 6 - 5 on post-match penalties.

As things stand, Copper Queens are third best in Africa, Champions of the Southern Africa region while Green Buffaloes women team are best club in the region.

Zambia President Hakainde Hichilema who has keenly been following Copper Queens' success could not hide his delight at the victory with a post on his Facebook page.

"Hearty congratulations to the Copper Queens for lifting the COSAFA women's soccer trophy, we are back in the Champions League."



The Copper Queens during an intense penalty shootout.





## Copper Queens' Thrilling Cosafa Squad In Full

### GOALKEEPERS:

Eunice Sakala (Nkwazi Queens), Letisha Lungu (ZESCO Ndola Girls), Agness Banda (National Assembly), Mary Nanyinza, Catherine Musonda (both Indeni Roses), Chitete Munsaka (Lusaka Dynamos Women FC)

### DEFENDERS:

Vast Phiri (ZESCO Ndola Girls), Esther Banda (BUSA), Esther Siamfuko (Queens Academy), Bertha Imponene (Nkwazi Queens), Agness Musesa,

Lushomo Mweemba, Anita Mulenga, Martha Tembo (all Green Buffaloes), Judith Soko (YASA), Pauline Zulu (Lusaka Dynamos Women FC), Margaret Belemu (Shanghai Shengli-China),

### MIDFIELDERS:

Ireen Lungu (Green Buffaloes), Mary Wilombe (Red Arrows), Evarine Susan Katongo (ZISD Women), Natasha Witika (Bayelsa Queens-Nigeria), Avell Chitundu (ZESCO Ndola Girls), Maweta

Chilenga (BUSA), Norin Betani (Indeni Roses), Misozi Zulu (Hakkariguku Spor FC -Turkey)

### STRIKERS:

Natasha Nanyangwe (Green Buffaloes), Ochumba Oseke Lubanji (Red Arrows), Elizabeth Mwale (ZISD Women), Eneless Phiri (Police Doves), Jessy Zulu (Pataaki), Noria Sosala (Indeni Roses), Barbara Banda (Shanghai Shengli-China), Lillian Mwaba (Queens Academy).





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Muzala Samukonga, left, of Zambia reacts as wins the men's 400m final. CREDIT-AP.

# Zambian athletes shine on the international stage

BY JACK MWEWA

At a time the local national football league had gone on recess, attention shifted to Morocco where the Zambia National Women's Football team, otherwise known as Copper Queens, participated in the 2022 African Cup of Nations for Women (WAFCON).

**T**hen followed the 2022 Commonwealth Games held in Birmingham, England where a total of 41 competitors, out of them 30 men and 11 women, took part in nine sports disciplines.

Zambia Copper Queens announced their intention at the WAFCON by beating the likes of Cameroon, Togo, Tunisia, and Senegal in a huff before South Africa stopped them quite controversially at the semi-final stage.

## ROBBED

Qualifying for their maiden Women World Cup appearance, the Copper Queens put on a splendid performance

against South Africa, a game many believed was robbed by questionable officiating and the exclusion of three Zambian firebrands by the CAF on grounds of high levels of testosterone. The girls were Barbara Banda, Rachel Kundananji and Rachel Nachula.

In a statement in the heat of the furore, the Football Association of Zambia (FAZ) said, "CAF needs to apply the same standard used across various leagues and FIFA competitions for consistency since the excluded players remain eligible to play in their leagues. Regrettably, the players being denied an opportunity to showcase their skills on African soil have been free to play at FIFA and International Olympic Committee organized competitions that deploy a less stringent standard."

Football Association of Zambia (FAZ) President Andrew Kamanga said Copper Queens' achievement was as a result of systematic planning and investment built over time.

"We are happy with the performance of our women's soccer team at WAFCON, but it must be noted that such success did not come by accident, but through long term planning and investment put in the team over time," said Kamanga.

By achieving that feat, some players did not only gain the much needed international exposure, but also marketed themselves to the outside stage.

Excitement and euphoria was evident going by the reception accorded to the





Boxer Patrick Chinyemba has been crowned Bronze Medal at the ongoing Commonwealth Games in Birmingham.

women and technical team when they arrived back home.

A bulk of Copper Queens would again meet some of their South African opponents when Green Buffaloes Women team participated in the Hollywoodbets Council of Southern Africa Football Associations (COSAFA) Women's Champions league CAF qualifier finals in August.

Having emerged leaders from each participating group, Green Buffaloes were pitted against South African Women champions Mamelodi Sundowns in the final played from Sugar Ray Xulu Stadium in Durban, South Africa.

### CROWNED

It was after a goalless 90 minutes with 30 minutes extra time that Green Buffaloes

beat Mamelodi Sundowns 6-5 on post-match penalties to be crowned COSAFA club champions.

That victory meant Green Buffaloes who are Zambian Champions also booked a place to the 2022 TotalEnergies CAF Women's Championship League to be held in Morocco later this year.

As for the Commonwealth Games, some Zambians thought team Zambia was going out there to simply participate and return empty-handed as the trend had been in the past.

Although the spotlight fell briefly on the hullabaloo caused by unsettled allowances by some athletes, track and field sprinter Muzala Samukonga's outstanding performance recaptured Zambians' interest.

### FIRST GOLD MEDAL

Samukonga beat other competitors in men's 400 metres finishing in 44.66 seconds thereby, minting Zambia's first gold medal in 31 years.

What made Samukonga's feat exciting was that for over three decades since legendary hurdler Samuel Matete won Gold in Tokyo 1991 Olympics in 47.62

seconds, medals had eluded Zambia.

Matete himself was on hand to receive





Shepolopolo getting pumped up before a game.

the athletes at Kenneth Kaunda International Airport where he congratulated them for making Zambia proud.

“It is exciting for me to welcome athletes back after a commendable performance they put up in Birmingham, I hope that many other athletes should emulate them,” he said.

From his past experience Matete said that achievement calls for individual athlete commitment and stakeholders’ investment to achieve such feats at international stage. Other than Samukonga’s gold medal, others in boxing like Sydney Zimba bagged silver in men’s over 63kg welterweight while Patrick Chinyemba got bronze in men’s over 48 kg flyweight.

With those three medals, Zambia would then finish in 20th position in medal ranking as other athletes ended up in the top 10 brackets.

National Olympics Committee of Zambia (NOCZ) President Alfred Foloko, like his FAZ counterpart, attributes athletes’ achievement at the Commonwealth to long-term preparation. He said what Zambians were seeing in athletes today



Barbara Banda - Shepolopolo.

was an investment of over many years of planning and strategizing.

“As NOCZ we sat and resolved that we would no longer go to those tournaments as mere participants, but as competitors, hence the preparations of athletes, some of them who had to camp for months,” Foloko said.

He cited the hiring of some sports

experts from the United Kingdom who came to drill Zambian athletes here as part of preparation for the just ended Commonwealth Games as one such long term strategy.

It is hoped that with positive results recorded as a result of strategic planning and investment, other sports stakeholders would have picked up some valuable lessons.



# FISP goes as social protection spending increases

BY STUART LISULO

**G**overnment will phase out the Farmer Input Support Programme (FISP) by the end of December while social protection spending in Zambia increases from 0.7 per cent of GDP in 2020 to 1.6 per cent by 2025.

To make the FISP programme more cost effective, better targeted and equitable across beneficiaries, Government will implement a new Comprehensive Agriculture Support Programme (CASP) beginning in the 2023/2024 farming season.

This will be a direct outcome of the US \$1.3 billion International Monetary Fund (IMF) economic bailout package, says the Fund.

Responding to a press query, IMF Resident Representative Preya Sharma stated that spending on social protection in Zambia was projected to more than double from 0.7 per cent of

GDP in 2020 to 1.6 per cent by 2025 in the wake of the bailout package.

The Fund announced the landmark decision to approve the 38-month Extended Credit Facility (ECF) arrangement for Zambia on August 31, 2022, to enable fiscal adjustment and debt restructuring, create fiscal space

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**“Measures to support the most vulnerable include increasing the number of recipients of the Social Cash Transfer to 994,000—an almost 50 per cent increase over 2019 recipients—and the monthly benefit increased from K90 to K110, with World Bank support,”**

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for social spending to cushion the burden of adjustment, and strengthen economic governance by improving public financial management.

The programme is based on the Zambian Government's home-grown economic reform plan that aims to restore macroeconomic stability and foster higher, more resilient, and more inclusive growth. The development should spur much-needed financial support from development partners.

The Executive Board's decision enabled an immediate disbursement of roughly US \$185 million, with more funding due to be disbursed over the loan period.

“A key objective of the authorities' reform programme, supported by the Fund, is to gradually increase the level and quality of social spending to reduce poverty and inequality, as well as improve access to basic social services, especially in rural areas. Spending on



Beneficiaries of the Social Cash Transfer Programme in Zambia taking part in a community gathering - Credit FAO.

social protection is projected to more than double from 0.7 per cent of GDP in 2020 to 1.6 per cent by 2025 (around the average for sub-Saharan African countries).

“Measures to support the most vulnerable include increasing the number of recipients of the Social Cash Transfer to 994,000—an almost 50 per cent increase over 2019 recipients—and the monthly benefit increased from K90 to K110, with World Bank support,” Sharma told Solwezi Today Magazine.

“Other social protection programmes are also being expanded: including programmes to mitigate food security risks, keep girls in school, and help provide meals for students in schools. The Fund-supported programme incorporates providing access to free education for all and a much-needed increase in spending on health and education, including hiring over 41,000 additional health and education workers.”

On the debt restructuring which is desperately needed to revive the local economy, Sharma said the country’s debt service-to-revenue ratio would need to reach 14 per cent by 2025 from

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**“Other social protection programmes are also being expanded: including programmes to mitigate food security risks, keep girls in school, and help provide meals for students in schools. The Fund-supported programme incorporates providing access to free education for all and a much-needed increase in spending on health and education, including hiring over 41,000 additional health and education workers.”**

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the present 61 per cent to ease the level of debt distress.

“The overall objective of the debt restructuring is to bring the risk of debt distress to moderate over the medium-term. This requires bringing the debt service-to-revenue ratio to 14 per cent by 2025, (from 61 per cent now) and maintaining it at this level (on average) for the remainder of the 10-year horizon (2026-2031).

“Achieving this goal also implies the restructuring would need to bring the present value of external debt-to-exports ratio to a level consistent with ‘substantial space’ to absorb shocks by 2027. For countries with weak debt-carrying capacity like Zambia, this level is 84 per cent.”

According to its Memorandum of Economic and Financial Policies (MEFP) published in the latest IMF Staff Report, the Zambian Government outlined its commitment to increase social sector spending in the medium-



term in the wake of the approved ECF.

“To ensure sustained and continued protection of the poor and vulnerable, in particular given the continued negative effects of the COVID-19 pandemic on livelihoods, scaling up of social protection programmes will be undertaken in 2022 and over the medium-term.

“Specific actions to be undertaken include: increasing the number of beneficiaries under the flagship Social Cash Transfer Programme to over 1,024,000 households in 2022 from 880,539 households in August 2021; increasing the transfer value per household in 2022 to K200 per month from K150.

“For households with a severely disabled member, the transfer value will be increased to K400 per month from K300; increasing the number of beneficiaries under the Food Security Pack Programme to 290,000 households in 2022 from 263,700 in August, 2021; expand support to the girl child through the Keeping Girls in School Programme to 43,520 girls in

2022 from 28,964 girls in 2021.

“Scaling up of the home-grown school feeding programme from 39 to 59 districts; continued implementation and scaling up of the public welfare assistance scheme; and women empowerment programme; and clear all outstanding pension arrears as at end 2021 for public service workers and eliminate the accumulation of arrears by staying current on pension employee and employer contributions.”

As part of the conditionalities of the bailout, the Zambian Government plans to phase out FISP by the end of December this year, and replace it with an electronic agri-input system as one of the set structural benchmarks.

Government will also reinstate VAT and Excise duty on petroleum products by the end-September, 2022 as a final push towards cost-reflectivity.

“To make the FISP programme more cost effective, better targeted and equitable across beneficiaries, Government will implement a new

Comprehensive Agriculture Support Programme (CASP) beginning in the 2023/2024 farming season,” it read.

“To gradually return to cost-reflective pricing and cushion against a rapid raise in the cost of production and the cost of living, a multi-step petroleum price adjustment and reform process will be implemented. In the first step, an upward revision of petroleum prices to eliminate price support was effected in December, 2021.

“Further, commencing 31st January, 2022, the pricing cycle for petroleum products was adjusted from 60 days to 30 days with prices adjusted based on the cost-plus pricing model, while maintaining the pricing trigger band of +/- 2.5 percent.

“As a final push towards cost-reflectivity, Government will reinstate VAT and Excise duty on petroleum products by end-September, 2022 (structural benchmark), concurrently with pumping diesel through the pipeline and the procurement reforms.”



Farmer inspecting crops.



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# FRA closes 2022 crop marketing season

BY STUART LISULO

THE Food Reserve Agency (FRA) has closed the 2022 crop marketing season after purchasing 130,000 tonnes of white maize.

**T**he FRA has purchased around 133,019.25 metric tonnes of white maize out of its intended target of 170,000, representing 78 per cent of its target.

Announcing the closure of this year's season in a statement, FRA Public Relations Assistant Manyando Inambao Luywa stated that the Agency had achieved only one of its targets, with the purchase of the targeted 1,500 tonnes of soya beans.

Data shows that of the 170,000 tonnes of white maize targeted for purchase, the Agency bought 133,019.25 tonnes; while from the planned 1000 metric tonnes of paddy rice, only 89.84 tonnes were

purchased, amounting to around nine per cent.

"The FRA weekly crop purchases trend is projected to achieve the 2022

**Announcing the closure of this year's season in a statement, FRA Public Relations Assistant Manyando Inambao Luywa stated that the Agency had achieved only one of its targets, with the purchase of the targeted 1,500 tonnes of soya beans.**

targets within the week ending 31st August, 2022. It is in this regard that the Agency is immediately closing the purchase of the designated crops. The Agency will register farmers that have already delivered their crop at designated satellite depots in order to expedite purchases and to avoid sending them back. The registration of such farmers and counting of their bags will be concluded by Friday 2nd September 2022 and all formalities will end on 9th September, 2022," read the statement.

White maize was priced at K3.20 per kg or at K160 per 50 kg bag; soya beans at K11 per kg or K550 per 50 kg bag, while paddy rice was purchased at K5 per kg or K200 per 40 kg bag.



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# 'We have stabilized Zambia's economy within a year'

BY JOHN CHOLA

President Hakainde Hichilema says his administration has built back foreign exchange reserves to 3.7 months of import cover as at end of June 2022.

**T**he reserves are enough to absorb any external shocks and give assurance to foreign investors operating in the country.

Before the change of Government in August 2021, the country's national foreign exchange reserves had been decimated to 1.9 months of import cover which was way below the internationally recommended threshold of three months import cover.

**The favourable and predictable policy environment had unlocked the landmark investment of US\$1.35 billion for the enterprise nickel project in Kalumbila District and expansion at Kansanshi mine in Solwezi District.**

President Hichilema reiterated that his team is in office to improve the welfare and wellbeing of the Zambian people, with a clear intent and resolve to achieve what they planned to do for Zambia and its people.

The President said this when he officially opened the Second Session of the Thirteenth National Assembly under the theme Working Together Towards Socio-Economic Transformation: Stimulating Economic Growth for Improved Livelihoods.



“We have put back our economy on a positive growth trajectory, and we project the economy to grow at an average of 4 per cent in the medium term. We have consistently subdued inflation from a high of 25.6 per cent in August 2021, to a single digit of 9.8 per cent as at August 2022 – putting us on course to achieving our targeted inflation of 6 per cent – 8 per cent range for the medium term.”



### **The favourable and predictable policy environment had unlocked the landmark investment of US\$1.35 billion for the enterprise nickel project in Kalumbila District and expansion at Kansanshi mine in Solwezi District.**

Hichilema added that his outfit had also stabilized the exchange rate against major convertible currencies, making the kwacha one of the best performing currencies in the world.

Government had prioritized fiscal discipline, through enhanced transparency and accountability, to protect public resources, NS serves the Zambian people with a sense of humility, clarity and diligence.

“Our focus has been and remains that of transforming our country into an industrialized nation, with the participation of citizens and in partnership with the private sector, to systematically unlock various economic opportunities to deliver inclusive development, jobs and improved livelihoods for our people. After stabilizing the economy we are now focused on resolving one of biggest economic challenges—the debt crisis.”

The President said that with the backing of domestic and international partners under the Group of 20 common framework, the International Monetary Fund (IMF) had approved support towards Zambia’s home-grown economic programme which puts it on course to restructuring the debt.

The support is expected to free up the much-needed resources to support local economic development agenda as espoused in the 8th national development plan.

Government would ensure continued prudent fiscal management by reforming public financial management systems and laws, and by enhancing transparency and accountability.

“In this regard, our administration has prioritized agriculture, mining, manufacturing and tourism, as key drivers to achieving economic transformation; while considering energy, transport, information and communication technology—as well as research and development, as key enablers of this transformation agenda,” Mr Hichilema said.

To turn around the mining sector, the UPND administration was creating an environment conducive for increased local investment and participation, while positioning the country to take advantage of emerging opportunities in mining value chains at local, regional and global level.

The favourable and predictable policy environment had unlocked the landmark investment of US\$1.35 billion for the enterprise nickel project in Kalumbila District and expansion at Kansanshi mine in Solwezi District.

Hichilema said this was a clear testament of his administration’s efforts to improve the mining sector, create jobs and wealth for people and the communities they live in.

“The Nickel project and the extension of the mining life at Kansanshi, for the next 20 years, will not only contribute to economic growth but also provide and secure the much-needed jobs for our people.”



# FNB Zambia flags off loan promotion

BY JOHN CHOLA

First National Bank Zambia Limited (FNB) has launched a new promotion, Win Back Your Loan campaign.



FNB Head of Retail, Mwamba Musambo

**T**he product which is a six-month unsecured salary-backed loan promotion is designed to provide the market with competitively priced credit facilities to enable account holders meet their various needs.

Through this promotion, customers who apply for a personal loan with FNB Zambia during the campaign period will automatically enter a monthly draw for a chance to get back their loan amount, up to a maximum of K50,000 each, directed towards the full or part payment of their loan.

FNB Head of Retail Banking, Mwamba Musambo said: "FNB offers among the most competitive rates on car, home and personal loans in Zambia, and now we have gone one step beyond with our Win Your Loan Back campaign by offering our customers the chance to have a portion of their loan written off. This campaign illustrates FNB Zambia's emphasis on creative and customer-focused innovation and continues our commitment to creating

real and exponential help for our customers."

Musambo explained during a recent media briefing in Lusaka that for the duration of the campaign that runs until March 2023, there would be monthly draws where any individual that takes an FNB personal loan

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**FNB Brand and Communications Manager Karen Gombo Adams shared further that the Bank will offer personal loans of up to K500,000, car loans at competitive rates, smart devices as low as K203 monthly repayments, scheme loans minimum income K2,500 and non-scheme minimum income K5,000.**

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will have a chance to win back up to a maximum of K50,000 each, for purposes of repaying the loan.

"In effect customers have a chance to have a loan that they don't have to pay back. This is one of the ways FNB Zambia is making help a reality for our customers."

FNB Brand and Communications Manager Karen Gombo Adams shared further that the Bank will offer personal loans of up to K500,000, car loans at competitive rates, smart devices as low as K203 monthly repayments, scheme loans minimum income K2,500 and non-scheme minimum income K5,000.

Scheme personal loan had been reduced to as low as 20 per cent from previous 27.5 per cent.

Non-scheme personal loans reduced to as low as 23 per cent from previous 34.5 per cent while home Loans reduced to as low as 18 per cent from previous 24 per cent and vehicle and Asset Finance reduced to as low as 18 per cent from previous 24 per cent.



# Chibuyu most expensive Microfin, Bayport cheapest

BY STUART LISULO

**CHIBUYU Finance is the most expensive lender among the 32 non-bank financial institutions and Bayport is the cheapest of all.**

**T**he Bank of Zambia (BoZ) as at June 30, 2022 said Chibuyu is the most expensive lender of credit, charging consumers an annual interest rate of 192.2 per cent among the 32 non-bank financial institutions.

In a demonstration of the cost of borrowing K1000 for one year across all 34 entities, which comprised of microfinance institutions and building societies, among others, Chibuyu ranked the most expensive lender with a total cost of borrowing amounting to K1,961.60 in interest cost for a small loan of K1,000.

A publication of charges, fees and commissions compiled and published by BoZ said Robert and Syls Microcredit ranked second with their total cost of borrowing amounting to K1,495 in interest cost for the same loan amount of K1,000.

FMC Finance charged clients a total of K1,026.75 in interest cost for the same loan amount placing the company as the third highest micro-lender.

On the cheaper end of the scale, Bayport, a popular favourite among Government civil servants, offered the cheapest loans, charging their clients an annual interest rate of 25.49 per cent, translating to K143.41 as the total cost of borrowing for a K1000 small loan, making the company the cheapest lender among all 34 entities.

Other microfinance companies lending K1000 below a 100 per cent interest rate

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**Other microfinance companies lending K1000 below a 100 per cent interest rate include: Agora Microfinance Zambia Limited, whose interest rate was pegged at 68.67 per cent; Izwe Loans at 55.51 per cent; and Unifi at 97 per cent, among others.**

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include: Agora Microfinance Zambia Limited, whose interest rate was pegged at 68.67 per cent; Izwe Loans at 55.51 per cent; and Unifi at 97 per cent, among others.

Among the country's two leading building societies, ZNBS charges customers an effective annual interest rate of 63 per cent for K1000 compared to LOLC Zambia's 66.83 per cent for the same amount.

And between the Development Bank of Zambia (DBZ) and Natsave, the latter was found to charge customers more than four times its interest rate for a K1000 loan at 63 per cent compared to the former's 15 per cent.

According to the BoZ, the difference in the effective annual interest rate on loans obtained from different financial service providers arises from factors such as differences in the frequency of compounding interest, differences in the effective loan periods and differences in the average principal amounts outstanding during the effective loan periods.





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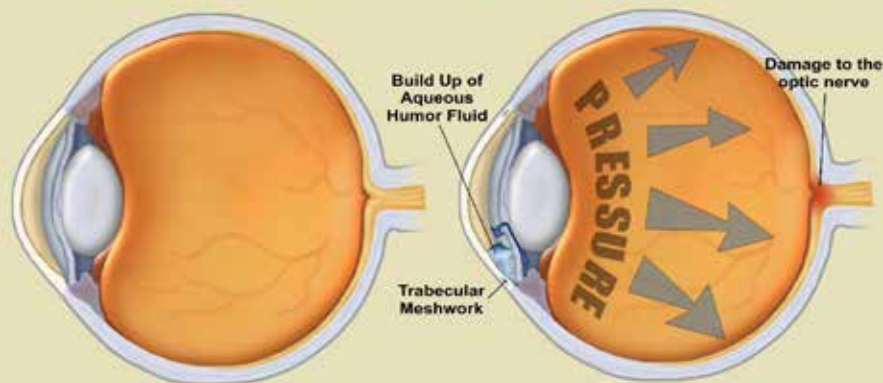
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## GLAUCOMA - A SNEAKY THIEF OF SIGHT

**G**laucoma is a leading cause of blindness in Zambia. Any person more than 40 years of age has a risk of having or developing glaucoma.

Glaucoma is a disease of the eye, where the eye pressure is higher than normal. As with blood pressure, eyes also have a particular pressure (intraocular pressure) and it is supposed to be less than 21mm Hg. When the pressure in the eye is higher than the normal or damage the nerve of the eye (optic nerve).

Unfortunately, the damage is irreversible and the treatment to control the eye pressure aims at maintaining the existing vision. In other words, the disease can be prevented by appropriate eye checkups and treatment by an ophthalmologist (eye doctor). Treatment includes eye drops or sometimes surgery to control the eye pressure.

Many causes are postulated, the important ones being hereditary or genetic. Others include inadvertent use of steroids in any form, injury, complicated eye surgery, etc. An eye checkup once a year is recommended for any person more than 40 years of age to find this silent thief of sight and treat it at an early stage.

**The author is a Consultant Ophthalmologist Cornea Surgeon at Vision Care Appasamy Eye Hospital**

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**"You have one pair of eyes, look after them."**



Chief Kapijimpanga of the Kaonde speaking people during the planting ceremony of an orchard within the vicinity of his palace.

# Kapijimpanga orchard planting takes off

BY DERRICK SILIMINA

**Kansanshi Mining Plc will plant 400 fruit trees in the Kapijimpanga chiefdom of Solwezi and spur the establishment of a processing plant.**

**T**he mining giant has embarked on an orchard pilot project with the end goal of producing canned fruit, dried fruit, or whole fruit for the local and international market.

The project would be notably based on wood ash and organic pesticides, growing avocados, mangoes, oranges, lemons, litchis and pawpaws and others.

Speaking when he officiated at a colourful planting ceremony within the vicinity of his palace on Wednesday, Chief Kapijimpanga who planted the first fruit tree on a one-acre tract said the initiative is the first in the diversification of agriculture in his chiefdom as championed by the mine.

“We are receiving this initiative whole heartedly and we give it the blessing

of God and all our efforts to make sure it succeeds. As a servant of God, I will proclaim that it has already succeeded,” Chief Kapijimpanga affirmed.

The Chief noted that the fruit tree planting initiative would serve as an example to his subjects and teach them how to grow fruits and increase household incomes going forward.

It was high time the local farmers consider diversifying from maize production to fruit growing, an enterprise that would foster sustainable income in each and every household.

“We will work with the Ministry of Agriculture and the mine to ensure the success of the programme through best practices in this initiative. We are looking to a time where this project is replicated in other chiefdoms across the country so that Zambia may begin

to export fruits. Here we are closer to the border with Congo DR which is a big market for our people.”

The traditional leader acknowledged the positive impact Kansanshi Mine had thus far made in his chiefdom.

“If you look around, they have intervened at our local clinic by upgraded it with staff houses, water and sanitation, conservation farming, skills development and as of last week Kansanshi through the royal establishment has trained more than 50 truck drivers, has trained over 40 builders from Solwezi trades and is working on our dams to help diversify our agriculture among other things,” he said.

Speaking at the same event, Kansanshi Mining Plc Corporate Social Responsibility (CSR) Manager Bruce Lewis said the fruit planting initiative aimed to grow fruit for the local market as well as the regional and international markets.

“We are busy with the feasibility study and that feasibility study is going to tell us what value addition to give to the fruit—is it canned fruit, dried fruit or whole fruit? And depending on the results of that feasibility study, we will build the infrastructure that will be needed to add value to the fruit,” Lewis stated.

Ministry of Agriculture Extension Methodologist Cosmas Kasaro commended the fruit tree planting initiative as it would contribute to food security in the area.

“As farmers, we should work with our stakeholders (Kansanshi Mine) and see to it that this programme succeeds as it relates to our Government’s call to diversify our agricultural produce. We, as the Ministry of Agriculture, support this initiative and we shall be there to give necessary help,” Kasaro said on behalf of the office of the Solwezi District Agricultural Coordinator.

Speaking on the sidelines of the orchard planting ceremony, Kansanshi Mining Plc Senior Agricultural Officer Nigel Saunders who works under the CSR department said the project would adhere to organic practices.

“Everything that we put in here is organic, we use wood ash and organic pesticides among others. On each acre, we expect to have avocados, mangoes, oranges, lemons, litchis and pawpaw among others,” Saunders noted.

**Story courtesy of Suma Systems.**



# Making waves in the car rental industry



Dadcoff Siwale (left) Dashedelle Siwale (right).

BY MARTIN MUSUNKA JR

**Kwelan is an online car rental service that connects people who want to rent out their vehicles with people who are looking to rent vehicles.**

**W**ith its fleet of 60 motor vehicles, Kwelan aims to provide clients a luxurious experience while protecting and empowering all parties in an atmosphere of ease.

A team member inspects each vehicle that a potential partner brings to the platform to make sure that meets roadworthiness standards. In case of potential risk, with the vehicle or the client, Kwelan reserves the right to cancel a booking and refund the client.

Kwelan aims to have at least 150 cars by the end of the year, to reinforce its present variety of vehicles that include motorbikes, sedans all the way up to trucks.

Other than providing vehicles, Kwelan sees itself evolving into a one-stop shop not only for vehicles but also for information on various facilities, goods and services for tourists and potential investors coming into Zambia.

In an interview with Solwezi Today, Kwelan founder Dadcoff Siwale stresses that the lack of digital

information in the Zambian industry limits local and international clientele.

Siwale says, “We would like to make sure that people do not struggle to find out everything that is happening in the country. The lack of information and the complexity of the car rental process may end up painting a bad image of the country when on the contrary we are more than capable of providing prime services and are a hot cake right now in terms of investments.”

Chief Operating Officer Dashedelle Siwale believes that for exponential change to happen in the country, “each player in their respective industries needs to play their role to the fullest because the time for change is now. I would like to urge the youth to take the risk and take matters into their own hands ensuring excellence in our country.”

The lack of information manifests in the common view that tourism is for foreigners because it is “too expensive”. The closing of borders during Covid-19 revealed to Zambians that local destinations are affordable and the tourism industry saw a spike in local travelers.

This gives Kwelan a chance to be a major player by potentially partnering with airlines, hotels and resorts to provide luxurious package deals for both locals and visitors.

For purposes of security and avoidance of swindling, Kwelan does not allow cash payments. Kwelan has also partnered with Paypal, a trusted international platform while engaging local transaction platforms.





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Kansanshi Mining Plc General Manager, Anthony Mukutuma, addressing employees on the importance of the launched My Reason to THINK programme. Picture by JOHN MUBAMBE.

# Mine gives employees reasons to THINK safety

BY JOHN MUBAMBE

In support of the safety and health of employees, Kansanshi Mining Plc launched My Reason to THINK (MRTT) programme at the Copper House on August 12, 2022.

**M**RTT has been launched in line with First Quantum Mining's goal to reduce the risk of work-related injuries.

Kansanshi Mining Plc General Manager Anthony Mukutuma said My Reason to THINK was a reliable safety programme which would spur employees and contractors on the Kansanshi site to individually work safely.

Mukutuma explained that the safety campaign launched would motivate employees to think about their safety in all environments.

"This programme will help each one of

**"It is much easier to follow the rules for working safely if we have a reason to do so. The reason could be family, business, recreation or good health. What is your reason to THINK?"**

you to take responsibility for your own safety at any place where you are with clarity of mind of why this is important for you. It doesn't have to be only at your work place but can be at your house, church, club or anywhere else,"

said Mukutuma.

My Reason to THINK was an appendage of the THINK programme which meant to equip employees to remain safe as they worked in various sections at Kansanshi site and in all other First Quantum operations throughout the world.

"It is a practical and sensible approach to safety at Kansanshi Mine which encourages employees to perform tasks safely under the ethos 'No job is so important that it cannot be done safely.'

"It is for this reason that the organization has at this stage decided to involve you in revamping the THINK programme by

exploring a new dimension—My Reason to THINK and I am happy to announce the launch of this important programme at Kansanshi Mining Plc,” he said.

My Reason to THINK demonstrated individual responsibility in safety consideration, meaning that every employee had a good reason to keep living healthy and enjoy the things they loved doing the most.

Mukutuma said the programme was launched for every employee to care for oneself and others, including loved ones.

“So please if you do not feel safe, do not do it and report to your supervisor, because you have a reason to THINK,” he advised employees.

Mine Manager Clayton Reeves said My Reason to THINK is a programme which

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**My Reason to THINK demonstrated individual responsibility in safety consideration, meaning that every employee had a good reason to keep living healthy and enjoy the things they loved doing the most.**

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is taking the company to the next level of progression in terms of safety practice.

He encouraged employees to take advantage of the programme so as to keep themselves and their families safe.

And Corporate Affairs Manager Kyansenga Chitoshi implored gathered employees to take safety lessons seriously and share the information with their families in order to protect their well-being.

“I recently attended my daughter’s graduation and that moment for me, and all parents and guardians, is a special moment; and my reason to THINK,” she said.

Manager for safety, Teza Kasengele emphasized the need for employees to always follow safety guidelines based on their reason to THINK!

“It is much easier to follow the rules for working safely if we have a reason to do so. The reason could be family, business, recreation or good health. What is your reason to THINK?”



Teza Kasengele: Manager for Safety. Picture by JOHN MUBAMBE.



# 60 village banks trained in Kalumbila



Some of the participants during Training.

BY SOLWEZI TODAY REPORTER

## FQM Trident Mine in Kalumbila is spearheading the training of community members in village banking with 60 banks so far covered.

**T**hrough its Local Business Development Support, the Trident Foundation Ltd (TFL) which is a corporate social responsibility (CSR) function of the mine recently trained 52 community members in village banking.

*The trainees represented 27 village banks, 25 of which were operated by women. This brings the total of TFL-trained and supported village banks to 60.*

FQM Trident Ltd Community Affairs Manager Joseph Ngwira said the aim of training communities in village

banking was to promote a savings culture.

“Community members are also shown that village banking provides access to credit for their various business ventures.”

Ngwira encouraged participants to take advantage of such opportunities and equip themselves with the knowledge provided them.

He urged the trainees to use the money acquired through savings to invest in viable businesses that were sustainable beyond the life of the Mine.

Collectively, the village banks save an average of K150,000 per month and approximately K2m upon the year-end hare-out.

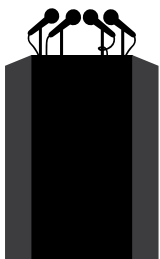
“With the existing resourceful environment, businesses around Kalumbila District have tapped into the multiplier effects that have been brought about as result of increased cash flow and skills development following the setting up of FQM Trident Mine,” Ngwira noted.

He explained that FQM Trident understood that its operations presented a socio-economic environment that extended from local to regional scale, which had ultimately improved the quality of life for the rural community.

Trident Foundation Ltd had continued to train the local people in the mine catchment area with business skills with the sole aim of equipping the communities to sustain themselves after the life of the mine.



Participants with Mr. Joseph Ngwira, FQM Trident Ltd Community affairs Manager



HICKS SIKAZWE ON THE PLATFORM



# Open up utility sectors to competition

Zambia's construction sector is not only robust but perhaps the most successful in the country's economic reform programme.



**U**ntil 1996, building a house or thinking of putting up one was far-fetched. First you needed to have land, and then you thought of where to get the money for the task, and finally sought paid-for personnel to build.

President Frederick Chiluba set the pace when he ordered that all district councils sell their old stock to sitting tenants. The local authorities, he argued, had made enough money from the housing units, and that councils should instead build new houses for resale or rent.

The Government did not end there. It opened up land procurement processes and made available huge tracts of land to offer to people to build. Today every piece of space which was open yesterday

has been filled up.

## POPULATION INCREASE

What this revolution translates into is that as Zambia's population increases, there are clear efforts made to increase on accommodation especially in the ever-expanding urban and peri-urban settlements.

An increased population means pressure on social facilities such as schools, hospitals, clinics and other health facilities, with a corresponding rise in demand for teachers, health workers and other categories of civil servants.

Higher populations further call for an increase in the number of vehicles, that is, buses and taxis to serve the new popula-

tion that needs to travel not only within districts but beyond.

So, from a single decision to free the construction industry from State control and let councils sell off old housing stock to build better and modern set for resale and rent, there has been a profitable chain reaction where a lot more families have benefitted and the economy reaped some positive gains too.

Remember that as individuals go into increased construction of housing units and other social dwellings, they not only help ease the accommodation crisis, but they create income for home consumption and taxes for the State, which in turn will pump that money into needy areas and boost development.

## SERVICE PROVISION

But sadly, one area where citizens have been disappointed in the revolution is in the service provision sector. Yes, councils may have opened up and allocated land for development, but large tracts are not serviced. They have no roads, let alone linkages for water, electricity and so forth.

Despite that the local authorities collect rates from developers, the money which should have gone into immediately servicing the new areas does not, and roads are not provided.

Councils are not the only culprits. These new areas, some of them beautiful as they may emerge, lack conventional water supply. Residents have to rely on boreholes and wells for consumption. As if that is not stressful enough, getting pow-



er supply to the building is like trying to meet with Jesus in heaven.

Again going into the past a little may help us understand the argument. Shortly after Independence, councils were the key drivers of development, thus they were lumped with all manner of responsibilities which they performed on behalf of the Government.

The local authorities were in-charge of providing water to residents. That included setting up treatment plants, providing supply networks to distribute the water and maintaining the complex systems.

The councils further were the sole providers of housing to companies and individuals. They were responsible for repairs of every sort, whether it was plumbing works, replacement of broken window panes, painting or repairing collapsed roofing.

That was not the end. The local authorities were also in charge of providing electricity to residents. Again it means they connected power to areas where it was needed, carried out the maintenance and other demands that go with provision of power on a mass scale.

As time went on, it was discovered that the local authorities were biting more than they could chew. The reasons were forthcoming and simple. The institutions could not, over time, build capacity to provide the services. They could not be allowed to invest in these vital sectors, because that had to be done by central government.

### HIVING OFF

So in an effort to improve the provision of services, Government began hiving off some of the roles. The first was electricity provision; ZESCO was thus created as the sole manager and supplier of power to citizens.

Second, water departments from the councils were also removed to create parastatal companies now responsible for water management, treatment and distribution.

However, as water firms have also not provided sewerage facilities, developers have, again, to fall back on unconventional means that threaten the safety of ground water.

Note that while Zambia controlled robust mining industries, townships in mine areas never experienced water or electricity problems; the copper incomes took care of that.

After the privatization of the mining sector, ZESCO and the new water companies have had to provide services to former mine dwellings as well.

### CONTROVERSY

Over the years, the services provided by the power and water utilities have come into question, at the most under a lot of controversy. Complaints abound; from customers hanging on waiting lists for ages after paying for connections, with accusations of client favouritism.

One of the reasons that there is pressure on the power company and water firms is that the country's population has increased with proportional expansion in construction. As such the providers urgently need to build capacity.

In the recent past there have been complaints of low investment in the power sector which has as a result struggled to keep up with rising population. For example, Zambia went through half a decade of load shedding, with a lot of theories fronted, some of them political as the cause of the power scarcity.

Clearly the service providers have been over-stretched for no fault of their own. To atone for a bumpy past; the country needs to shift from the current paradigm to a revised one.

While ZESCO and the water firms demand immediate reforms such as robust reinvestment in technical services and human resources, Government needs to move a step ahead.

### COMPETITION

The widely acknowledged need is to allow competition in the energy and water sectors. As an immediate imperative, the private sector should be allowed to invest in these critical areas to improve the services.

The new Government which came on the platform of turning things round needs to move quickly to unwind legislation that for some time has been holding back progress in the two sectors.

The State should consider allowing even small operators to step in. For example, an individual entrepreneur can set up a facility say to supply power to one section of the district or better still the entire district. When that happens there will be less pressure on the national grid and supply can be re-routed to exports and other needy areas for industrial purposes.

Similarly, allow more private enterprises to compete with Zambia's water firms in the supply and treatment of water. This is important to harness completion and improve efficiency.

Government should take a leaf from the mobile telephone industry whereby MTN, and Airtel have effectively supplemented on the presence of Zamtel. Today Zambia ranks reasonably high in the use of mobile telephony in Africa.

Competition is not only vital but healthy.

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# Hopeful multi-entrepreneur looks forward

BY DERRICK SILIMINA

Kisa Ndovi resides in the Solwezi Fisheries area and has already established herself in poultry, boutique and salon enterprises.



Ms Ndovi poses at her salon during mentoring session.

**N**dovi, 28, enrolled for the Kansanshi Mining Plc sponsored business development programme in January 2020, received a certificate in June the same year and ventured into business.

The youthful entrepreneur affirmed that she has continued attending the radio broadcast training facilitated by Fortune World Investment to date.

"In May 2022, I opened a salon business and my initial investment included a dryer, a blower, a toner and rollers. My total investment including rent came to about K2, 600."

Ndovi disclosed that she makes a turnover of K1,800 per month and has since engaged an assistant hairdresser on a full-time basis.

With a profit margin of about K1000 per month, Ndovi plans to relocate her salon business to the town centre, increase her equipment and service more clients due to the higher population in the central business district.

## She paid tribute to KMP for the knowledge which inspired her start a business instead of staying at home as she did prior to the training programme.

Ndovi has since formally registered her business as Kindos Poultry and Boutique.

"I intend to raise about K15, 800 for the town business because I believe more revenue will be generated with new investment," she said.

Ndovi was now able to apply good customer relations, time management and good financial management in her daily business errands.

Through her salon business, she has bought another blower, toner and hair pieces for sale, therefore expanding the business income.

"In twelve months' time, I look forward

to saving enough funds to relocate the business to the town center," Ndovi reiterated.

Asked if she has tried to apply for any Government empowerment funds, Ndovi said due to lack of tangible information on processes and procedures, "it is almost impossible."

The Fortune World Investment mentoring team led by its Managing Director Mukumbi Kafuta urged her to apply for the Citizens Economic Empowerment Commission (CEEC) funds which are currently available.

She paid tribute to KMP for the knowledge which inspired her start a business instead of staying at home as she did prior to the training programme.

Ndovi hopes to revive her poultry business in Kandundu area where she lost about 50 Sasol chickens in a disease outbreak, as she only has five remaining.

"I intend to restart the chicken business in June 2023 because of its high profitability."



# Solwezi mixed farmer goes natural

BY DERRICK SILIMINA

In the highlands of the mining town of Solwezi in North-Western Province, more entrepreneurs are turning to a centuries-old form of agriculture to keep afloat.

**T**heresa Chifita, 41, from Solwezi's Mitech area is a local mixed farmer growing seedlings for sale and vegetables including Chinese, rape and cabbage.

In addition, Chifita currently rears various breeds of village chicken with the use of natural herbal treatments as opposed to manufactured chemicals. She pays tribute to the Kansanshi Mining Plc-sponsored business development programme which sharpened her mindset to run her agribusiness effectively.

"I started my poultry business in 2020 with a capital of K1000 and in the first batch, I made a loss due to a high mortality rate. But in the second batch, after I ordered 100 birds, I have since sold 84 birds and made about K13,440 despite recording 16 mortalities," Chifita says.

The business development training programme facilitated by Fortune World on behalf of KMP has helped her with record-keeping in agriculture, trading and poultry business.

"I started training in 2020 where I completed only five topics. In 2021, I restarted the training and I am faithfully following the teachings on radio," she said.

Since then, her business planning is straightforward and that she is able to account for her income and expenditures with ease.

Because of the business training, she has improved her business and is making better profits.

Chifita paid tribute to KMP for the training, stating that acquiring such knowledge from a college would be expensive. She has urged the mining firm to continue for the benefit of other citizens.

"My family has been transformed due to the knowledge applied in my business as I am now able to keep my money via a savings group. I have K6000 cash in one group and about K4000 in another."

According to her, the rare breeds of chickens are given natural remedies in

the form of various leaves which are dissolved in drinking water as opposed to giving them chemicals.

As one fully-grown chicken sells at K150 per hen and K180 for a cock at the local market, more and more customers have turned to healthy eating, therefore creating high demand.

"These chickens are said to have a very good taste compared to broilers. The cost of 100 day old chicks costs K500. These chickens also lay eggs, and depending on the feeding programmes, one hen can lay between one to two eggs per-day," she discloses.

With her near future plans to build a bigger poultry house and have a wire around, Chifita has maintained 100 birds for a while.

She further makes additional income by supplying empty grain bags from a Lusaka factory for resale to local farmers.

"I bought 500 bags at K3000 and sold each at K10, and I made K5000. This business is very lucrative."





# Big dreams versus humble education

BY DERRICK SILIMINA

Ruth Tantula feels good about her farm that yields rape, Chinese cabbage, onions, eggplants, sugar canes, okra, maize and popcorn in Kifubwa, Solwezi—but is unhappy that due to humble education her women's club is unable to craft good funding proposals.

**T**antula, 57, belongs to a registered women's club involved in maize production. The 35 members are planning forays into poultry farming, sewing and baking.

Though encouraged by the Fortune World Investment Managing Director Mukumbi Kafuta to apply for funding from Constituency Development Fund (CDF) and Citizens Economic Empowerment Commission (CEEC), Tantula pointed to the humble educational background of the club members.

Tantula said her club's lack of ability to write winning proposals was the reason for not applying for CDF.

"As FWI, we pledge to devise ways of helping such groups with humble education to have them write proposals and access CDF and CEEC funds," Kafuta

said.

Tantula's challenge has been inadequate capital as she is now targeting to get a water pump in 2023.

"Through this business of gardening, I have managed to educate my children, three are now working and two are now school leavers," she says.

Against all odds, Tantula has built a four-bedroomed house valued at K30, 000 and is able to feed her family with her home-grown food on her three hectare piece of land located near a river in Solwezi's Kifubwa area.

She pays tribute to the business development programme powered by Kansanshi Mining Plc which moulded her mindset to use her small holder farmland and build herself a decent life.

"I enrolled for training in 2018 and

did all the 24 topics and received four certificates. I learnt financial management, and the ability to start with little is one of the virtues I acquired from the training," Tantula explains.

Tantula also learnt the art of creating employment for herself, therefore goes to her farm every day of the week.

"I also engage labourers from time to time, therefore creating temporary employment for others in the community."

Her future plans are to team up with her children, purchase a tractor and produce maize and soya beans on a large scale.

"Thank you KMP for the lessons provided which have made me gain knowledge for tangible results. I also urge others to embrace the knowledge which can help transform their lives."





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