



Central Bank Approves Access Bank, Atlas Mara Merger



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Transport blues are now a thing of the past for Chieftainess Shimukunami of the Lamba in Lufwanyama who was gifted a vehicle valued at K900,000 by Grizzly Mining Company.





Expanding access to financial advantages...

The merger of Access Bank Zambia Limited and Atlas Mara Zambia is an important development for various historical reasons.

By January 2021 the merger of Cavmont Bank into Access Bank was completed. Cavmont was established on January 1, 2004, following a merger between Cavmont Merchant Bank Limited (which was incorporated in October 1992), and New Capital Bank Plc which was incorporated in June 1992.

Atlas Mara was founded on November 28, 2013 by former Barclays Executive Bob Diamond and Ashish Thakkar through Atlas Merchant Capital LLC and Mara Group Holdings Limited. Atlas Mara Bank Zambia Limited was established on December 1, 2016 when BancABC Zambia Limited merged with Finance Bank Zambia Limited. The latter bank was established in 1986, and after extending its presence to many districts in Zambia, and expanding to Malawi, it was on July 1, 2016 finally acquired by Atlas Mara.

From December 19, 1988 when Access Bank was issued with a banking licence in Nigeria to February 5, 2002 when it obtained a universal banking licence, it has traversed levels of growth and sectorial expansion to reach its present shareholder base of one million domestic and foreign investors. Access Bank Zambia Limited obtained its banking licence on September 24, 2008, adding the country to an establishment which spans three continents through its 740 branches in 17 countries.

The merger brings together Access Zambia's wholesale and transaction banking capabilities with Atlas Mara Zambia's market-leading retail and public sector banking capabilities. It simultaneously climaxes a rich history of changes in the country's financial and banking markets.

All clients great and small will be looking to tapping into evidently expanded access to new financial products and incentives to enhance their businesses across the sectors of the Zambian economy.



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Sparco wins 2023 Fintech Pitch Battle in Spain

BY FELIX KATYETYE

Zambian start-up Sparco is the winner of the 2023 Fintech Pitch Battle at the Global Systems for Mobile Communications Association Mobile World Congress in Spain.

The company, which provides digital banking solutions to African businesses, was chosen by the International Trade Centre to represent Zambia and showcase its innovation on the world stage.

Competing against six other start-ups from Africa, Europe, and the United States, Sparco emerged tops.

Speaking when visited by Technology and Science Minister Felix Mutati, company CEO Bright Chinyundu was delighted and expressed intentions to break into the South African Fintech space.

Chinyundu disclosed his mission to establish a novel Cape-to-Cairo payment platform, which he hoped would transform the way businesses transacted across the continent.

Mutati congratulated Sparco on its achievement and pledged Government's support for the company's ambitious plans.

The Minister visited Sparco's exhibition stand to personally congratulate Chinyundu, who founded Sparco, on his great achievement.



Sparco CEO Bright Chinyundu with his colleagues





Active Mobile Subscribers Drop to 19.8m

BY STUART LISULO

Active mobile subscribers have reduced to 19.8 million by the end of last year, down from 20.2 million in 2021

The main reason is a SIM registration exercise conducted by the Zambia Information and Communications Technology Authority (ZICTA).

Announcing findings in the 2022 Annual Market Performance Report for the Information and Communication Technologies (ICT) sector, ZICTA stated that the national mobile subscriber base had fallen to 19.8 million by end-2022.

“The total number of active mobile cellular subscriptions reduced from 20.2 million subscriptions reported at the end of 2021 to 19.8 million subscriptions at the end of 2022, representing an annual decline of 2 per cent.

“Correspondingly, the mobile cellular penetration rate, defined as the ratio of the total number of active mobile cellular subscribers to the total population, declined from 110 per cent reported at the end of 2021 to 101.2 percent at the end of 2022,” said the Report, released recently.

The overall decline in the number of mobile cellular subscriptions, as well as mobile cellular penetration rate, was

mainly attributed to “the significant number of SIM cards that were deactivated relative to the new activations during the review period in a bid to increase compliance to the SIM registration guidelines issued by the Authority as well as efforts to curb the surge in fraudulent activities carried out on mobile cellular platforms.”

But despite a decline in the total number of active mobile subscribers, findings showed that the total number of active mobile money subscriptions in the country increased to 11.2 million subscribers

Further, the value of mobile money transactions increased significantly to K295.8 billion at the end of 2022 from K169.4 billion recorded at the end of 2021, reflecting an increase of 74.63 per cent.

in 2022 from 9.8 million in 2021, representing a growth rate of 13.98 per cent.

Further, the value of mobile money transactions increased significantly to K295.8 billion at the end of 2022 from K169.4 billion recorded at the end of 2021, reflecting an increase of 74.63 per cent.

And the Report also revealed that Internet connectivity increased last year, with subscriptions growing year-on-year.

“The total number of active Internet subscriptions in the country increased from 10.4 million subscriptions reported at the end of 2021 to 11.1 million recorded at the end of 2022, representing a growth of 6.73 per cent. Consequently, the increase in the total number of active Internet subscriptions reflected a marginal increase in the Internet penetration rate from 56.7 per 100 inhabitants reported in 2021 to 56.8 per 100 inhabitants attained in 2022.

“This increase was partly attributed to the increased investment in 3G/4G networks as well as other emerging technologies,” stated ZICTA.

Southern Province Minister, Hon. Cornelius Mweetwa (c) cuts the ribbon to officially open the Stanbic Bank Livingstone branch. He was joined by Stanbic Chief Executive, Mwindwa Siakalima (r) & Livingstone Mayor, Her Worship, Constance Muleabai (l) – Photo: Stanbic

Stanbic Opens Livingstone Branch

BY STUART LISULO

Stanbic Bank Zambia Limited will help accelerate economic integration within the region following the re-opening of its upgraded Livingstone branch.

Speaking during the re-opening recently, Bank Chief Executive Mwindwa Siakalima said management felt the need to relocate the branch and upgrade it with better facilities to tap into the growing tourist potential of the area.

Zambia's official statistics reveal that tourist numbers have been increasing in recent years, with 1.6 million arrivals last year, up from 753,000 in 2021.

"The Livingstone market remains an integral part of our focus, as a Bank. The tourist capital continues to flourish and thrive with high numbers of international tourists flowing into the country year-on-year. This is one of the driving factors that motivated us to relocate and modernise our bank branch to a more spacious facility because we have confidence in the country's tourism growth potential, and Livingstone in particular remains an attractive international destination.

"We also take note of the improvements in road infrastructure with the Kazungula Bridge, having been opened for nearly two years. This magnificent 923-metre bridge with two border facilities on either side, is not only a win for Botswana and Zambia, it also contributes to integration in the southern Africa region, and illustrates development cooperation. As a Bank, we want to play an active role in helping to accelerate economic integration within the region because we believe in the potential of our people to develop our region into an economic hub."

Speaking at the same event, Southern Province Minister Cornelius Mweetwa as Guest of Honour commended Stanbic for supplementing Government efforts at scaling up private investment.

"The social and economic development of the country cannot be left to Government alone, as it is not possible for Government to deliver development

on its own because we do not have all it takes to reconstruct the economy. There is a need to engage the private sector to help our economy create more jobs and boost wealth creation.

"We, therefore, would like to thank Stanbic for recognizing the need to get closer to their customers here in Livingstone's Central Business District (CBD). We are sure that this move to upgrade their bank branch will promote private investment, growth and job creation to boost the local economy."

Stanbic's new Livingstone bank branch now has a range of state-of-the-art facilities at their upgraded Livingstone branch, which include a Cash Deposit Machine (CDM), the first of its kind in Livingstone, an increased number of Auto Teller Machines (ATMs) and a dedicated branch manager's office specifically tailored to optimise customers' banking experience.



Central Bank Approves Access Bank, Atlas Mara Merger

BY STUART LISULO

Access Bank Zambia Limited has received regulatory approval for its acquisition and merger with Atlas Mara Zambia.

Customers of both financial institutions have been assured of full banking support without any disruptions. The merger, marking a significant development in the country's banking industry, is expected to introduce a new force among the top five banks in Zambia, with a combined banking platform that leverages the strengths of both banks.

A joint statement said Access Bank Zambia, which is part of Access Bank PLC, operates through a vast network that spans three continents, 17 countries, with 740 branches, and more than 30,000 employees.

The bank boasts strong capital, liquidity, and credit ratings, making it one of the most formidable financial institutions on the African continent. "The merger with Atlas Mara Zambia, which trades as Atlas Mara Bank Zambia, is expected to create a synergistic fusion of Access

Zambia's wholesale and transaction banking capabilities with Atlas Mara Zambia's market-leading retail and public sector banking capabilities," the statement said.

This would form a universal banking

A joint statement said Access Bank Zambia, which is part of Access Bank PLC, operates through a vast network that spans three continents, 17 countries, with 740 branches, and more than 30,000 employees.

platform to significantly impact the Zambian market while the two banks will maintain separate operations as the closing and subsequent integration process commence.

Access Bank Zambia assured its customers that they would be kept informed of further developments in the process. "Growing our presence in Zambia remains a strategic priority for us as Access Bank Zambia. The bank intends to realize the synergies from both banks' stakeholders and leverage its strong track record of post-merger integration to ensure a successful transition for the benefit of all stakeholders," the statement said.

The completion of the merger was expected to create exciting opportunities for both banks and their customers, and the enlarged Access Bank Zambia and Atlas Mara Zambia would offer stronger solutions to the clientele.

'Plan your money, plant your future'

BY SOLWEZI TODAY REPORTER

Solwezi residents recently savoured a Financial Literacy Week treat when the Bank of Zambia with the German Savings Foundation-DSIK reached out to people from all walks of life.



Hannah Redder, DSIK Project Advisor, interacting with pupils at a school in Solwezi during the Financial Literacy week

Also at work in the district were other financial institutions including Stanbic Bank, Bayport Financial Services, Longhorn Pension Trust Fund, FNB Bank, Atlas Mara Bank, Invest Trust Bank, ZANACO, ABSA and NATSAVE.

BoZ in partnership with German Sparkassenstiftung (German Savings Banks Foundation-DSIK) successfully promoted financial literacy in a programme which benefitted entrepreneurs, pupils, teachers, farmers, small-scale entrepreneurs and the general public in selected places of Solwezi, under the theme "plan your money, plant your future."

DSIK is the implementing partner of the Bank of Zambia in the area of strengthening financial literacy and inclusion in Zambia.

For 10 years, German Sparkassenstiftung has conducted interactive and board-based financial literacy training programmes, called Business Game Sim-



ulation Training in Zambia.

The simulations target small-scale entrepreneurs within a set which includes farmers, marketeers, and household individuals. Since 2013, DSIK has trained more than 25,000 participants in all 10 provinces of Zambia in almost 1,200 interactive three-day trainings.

Speaking in an interview at BoZ and DSIK exhibition stand at City Mall in Solwezi on Wednesday, March 22, DSIK

Senior Project Officer Chambata Mbizule said the two institutions were jointly in the province to raise awareness in topics like savings, budgeting, and responsible use of money. "Every year at the end of March, we have a Financial Literacy Week in Zambia, where we promote financial literacy through awareness campaigns and this year we are here in Solwezi to promote a savings culture in the area," said Mbizule.

BoZ chose to hold the event in Solwezi because it was scheduled in the BoZ 2023 financial literacy campaign and as DSIK was an implementing partner of the National Strategy on Financial Education (NSFE II) it had collaborated with the central bank to educate individuals around this year's theme.

The Financial Literacy Week for 2023 was launched on March 20 in Lusaka by BoZ Deputy Governor of Operations Dr Francis Chipimo on behalf of the BoZ Governor Dr Denny Kalyalya. Mbizule said the team, led by DSIK Project Manager Reinhold Hoernie, had aligned three major activities to enhance the financial literacy training in Solwezi over the week. "This week, we will have an exhibition at City Mall with different banks and financial institutions to raise financial literacy awareness to the general public," he said.

From Wednesday to Friday, a Micro Business Game Training session for small-scale entrepreneurs is being conducted at Solwezi Central Church of Christ through the main implementing partner organization in Solwezi, the Charity Centre for Children and Youth Development (CCCYD). "Other activities on the schedule of the Financial Literacy Week in Solwezi involve training at both St. Charles Special School (for children living with disabilities) and Solwezi Urban Combined Secondary School," he disclosed. Mbizule further said there was a financial literacy awareness programme which was aired on FCC- Solwezi Community Radio Station on a topic dealing with the importance of financial planning and savings to the community members.

The radio panellists included representatives from BoZ namely Assistant Manager in the Financial Sector Development Unit (FSDU) Collins Muchipu and Assistant Manager Security Operations Luka Chiwowo from the BoZ Regional Office based in Ndola.



Bo'Jangles:

Food Destination Par Excellence

BY SOW COMMUNICATIONS

Where food imitates art — Bo'Jangles Restaurant in Lusaka is finally here to tantalize and tickle our taste buds. Set the scene and Taste the Jazz! It's time to think of food as a destination!

The seating arrangements and décor feature high-quality materials and artful presentation. Beautiful objects, which have been carefully selected and procured from around the world, set the scene for an upscaled experience and ambience for all guests.

SAVOIR-FAIRE

The Bo'Jangles team encompasses truly remarkable professionals, their culinary craftsmanship, talent, passion, art, style, and creative flair can all be experienced with ease at this remarkable jazz-themed restaurant. Renowned and acclaimed chefs, sommeliers, and outstanding front-of-house directors from different parts of the world represent the diversity and rich culture of service that all form part of the DNA of Bo'Jangles Lusaka. The result is astoundingly fusional — Zambian-sourced and locally grown foods with world-class flair.

Their extraordinary skill, and attention to detail that is accompanied by their love for creating fine food, their savoir-faire, passion to serve, and dedica-

tion to excellence—a trademark of hospitality at its nest.

Bo'Jangles is Lusaka's premier destination for novelty, bold, flavourful cuisine, all matched by excellent delivery. What's more, you don't have to wait for dinner to enjoy the menu, Bo'Jangles' commitment to serving impeccable food begins at 7 am daily!

PRIVATE DINING

Private dining seals the deal whether guests are organising a birthday lunch or a business lunch presentation. Our highly qualified staff works with each group to create a personalised, enjoyable, and memorable event.

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cially packaged for the privacy-minded guest. Whether you want to impress your new client or host a team-building event for your employees, corporate dining makes the perfect meeting place where impeccable and flavourful dining pairs well with corporate conversation.

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Banks Up Financial Inclusion at COMESA Market

BY STUART LISULO

Commemorating Financial Literacy Week during Women's Month in March 2023 was significant for various financial institutions as efforts to narrow the gap between the genders intensified.

The majority of Zambians remain financially illiterate and are still faced with challenges of access to financial resources and knowledge management for them to excel.

For instance, the 2020 Finscope Survey, which measured financial health and literacy for the first time, found that only 13.6 per cent of adults were financially healthy, and 23.6 per cent were financially literate.

This points to the need for a re-energized and sustained effort in the promotion of financial literacy with an increased emphasis on children and youths so that Zambia may attain its goal as espoused in the National Strategy on Financial Education to have a financially educated population by 2030.

However, the Survey also notes that overall financial inclusion increased to 69.4 per cent, from 59.3 per cent in 2015, while formal financial inclusion rose significantly to 61.3 per cent from 38.2 per cent.

This was largely attributed to the uptake of mobile money, which went up by 58.4 per cent from 14.0 per cent. As the Bank of Zambia (BoZ) correctly observes, technology and innovation in the financial sector have played a major role in raising the level of financial inclusion in the country over the last five years.

One commercial bank that serves as an example of a financial institution that has enhanced financial inclusion, particularly for women and youths, is Stanbic Bank.



Stanbic takes Anakazi Banking to COMESA Market.

The Bank's Financial Literacy Training and Sensitization Workshop to train female market traders on the importance of saving and investing ahead of this year's Financial Literacy Week (FLW) brought to light deliberate efforts to bank more of the unbanked of Zambia's population. Stanbic Bank trained its marketeers and traders to provide the best financial education to other sectors of the community.

The Bank also showcased its Anakazi Banking financial solutions during Women's Month, which coincided with International Women's Day on March 8.

On March 3, the Anakazi Banking proposition was introduced to COMESA female traders, who overwhelmingly welcomed the product.

Jean Shamyombe, a veteran trader at COMESA Market, says women in the area had yearned to access financial services to enhance the security of their

income.

She observed that Stanbic's presence at the market enlightened the traders of the possibilities of growing their hard-earned income, as opposed to placing funds outside the banking and financial services sector.

"Opening up bank accounts is of high interest to traders. They really need savings accounts because most of the time they used to save in other ways. Stanbic Bank has done a good job to help marketeers because they will now become more financially independent. Demand to open bank accounts is high among traders," Shamyombe said in an interview following a tutorial on the benefits of savings.

Bank staff, led by Manager Formal Sector-Main Markets, Chiwala Shichilaba, explained the importance of savings and investments.

She addressed numerous questions from the traders related to how to open bank accounts, interest earned on savings accounts at Stanbic and the availability of foreign exchange for traders.

The high interest from the traders resulted in more than a dozen female dealers instantly opening up bank accounts on-site, boosting the financial inclusion agenda.

This year's Financial Literacy Week theme was: "Plan your money: Plant your future," which essentially aimed to raise awareness about the importance of adopting a responsible, informed and forward-looking approach to making financial decisions.

Check Bad Pricing of Inputs — ZNFU

BY JOHN MUBAMBE

Zambia National Farmers' Union (ZNFU) President Jervis Zimba has observed that challenges farmers are facing in maize production can only be addressed through practical changes in the prices of farming inputs under the Farmer Input Support Programme (FISP) in the agriculture sector.



From left to right: Merian Kalala, Solwezi District Farmers' Association Chairperson; Jervis Zimba, ZNFU president; and Florence Phiri, ZNFU member

Speaking at Aaso Hotel in Solwezi recently during the ZNFU Regional Meeting for all District Farmers Associations (DFA) in North-Western Province, Zimba said farmers were adversely affected by the escalating prices of fertilizers and the status quo needed to change to improve agricultural productivity. "FISP has a lot of challenges and we are hoping this time it is going to be better, but as a Union, we should now start thinking outside the box of FISP programme," said Zimba.

He noted that FISP would never be enough for everyone in the country, and advised some citizens of Zambia to avoid politicizing the price of maize grains for the sake of increasing sustainability and food security.

The Farmer Input Support Programme (FISP) is a Government initiative intended to empower the vulnerable but viable smallholder farmers with subsidized farmer inputs like fertilizer and seeds.

Zimba said he had received so many

reports across the country alleging that farmers were getting worried about the politics behind the maize price in the nation. "If we are not careful, and if politicians can't stop politicizing agriculture, the situation might result in farmers losing interest in cultivating maize which is a staple crop in the country," he said worriedly. He put out a call to the Government to address the current issue of empowering some farmers with the privilege of getting fertilizers from FISP whilst others were denied the opportunity.

"So, it is an issue where we have got to deal with the Food Reserve Agency (FRA) system of pricing maize based on FISP, and this issue is actually 'killing' other farmers who are not benefitting from FISP," he said. He advised the Government to look at how best to resolve the matter to avoid a situation whereby only farmers on FISP might be the only ones left to grow maize in the coming farming season.

"We have over-politicized the agriculture sector and the problem we now have is

that everyone wants to buy cheap mealie-meal, but who will grow maize for the production of cheap mealie meal when the price of fertilizers is too high?" he asked.

It was high time that Government and all Zambians realized the dilemma and aimed at educating consumers that there was no control over the price of fertilizer. Some stakeholders observed that farmers under FISP would not manage to feed the nation by themselves.

Zimba complained that the scenario of farmers failing to graduate from peasant to commercial farming due to challenges attributed to the high price of inputs was retrogressive to the development of the agriculture sector in the nation. "We always grow extra food for us to sell, so now if the pricing mechanism can't change I am afraid the message I have received is that things are not going to be very good. But however, we are responsible farmers and we have to put this across to the Government and soon we shall have an engagement with the Head of State regarding the pricing model we have in this country, which does not favour the farmers to pay back the loans, especially frustrated maize growers."

Zimba emphasized the need for farmers to diversify to other crops such as beans and soya beans whilst growing maize under hard circumstances. "Let us also do value addition on groundnuts, onions and Irish potatoes to acquire an alternative plan outside the FISP box so that we grow food for mother Zambia and export the surplus."

Reacting to the issue involving the challenge caused by the FRA marketing price of maize, Solwezi District Farmers' Association Chairperson Merian Kalala sided with farmers who were not impressed with the price of their produce. "That's why some farmers hastily take their maize to Congo illegally, because of not getting the value for maize here in Zambia," said Kalala. Kalala observed that the number of farmers growing maize has been reducing gradually because of the same challenge of buying expensive fertilizers from the shops.

She hoped Government and other stakeholders would provide tangible solutions to the noticed farmers' challenge of advocating better maize pricing, to encourage them to thrive in their agricultural endeavours next farming season.



HH Wins Global Water Award

BY FELIX KATYETYE

Zambia's President Hakainde Hichilema has been presented with the inaugural VIP Global Water Changemaker Award in recognition of his country's leadership in launching the Zambia Water Investment Programme.

State House Communication Specialist Clayson Hamasaka disclosed that the award was received on behalf of the Zambian people by the country's United Nations Permanent Representative, Ambassador Dr Chola Milambo, at a United Nations Water Conference Side Event in New York on March 22, 2023. "The Zambia Water Investment Programme (AIP-Zambia) was launched by President Hichilema on July 16, 2022, during the African Union Mid-Year Co-ordination Summit held in Lusaka.

"The programme aimed to create job opportunities for 200,000 people in formal employment and 800,000 in indirect employment by 2030, through gender-sensitive investment in water security, industrialization, and climate-resilient development," Hamasaka added.

He adds that the programme had been conducting training sessions for leaders in various sectors to integrate gender considerations into water and climate activities across the country.

It was expected that the programme would benefit at least two million Zambian citizens through economic opportu-

"The VIP Global Water Changemaker Award recognizes the efforts of individuals and organisations in driving change and promoting sustainability in the water sector."

nities generated by water and sanitation investments and other interventions.

"The VIP Global Water Changemaker Award recognizes the efforts of individuals and organisations in driving change and promoting sustainability in the water sector."

Speaking about the award, President Hichilema said, "I am humbled and honoured to receive this award on behalf of the people of Zambia.

"It is a testament to our commitment to sustainable water management and our efforts to ensure that water is a source of socio-economic development. We will continue to work towards creating opportunities for our people and promoting sustainable development in our country," the President tweeted.

From Cleaner to Cleaning Company CEO

BY CLINTON MASUMBA

A former cleaner decided to repackage her years of experience to form a cleaning company and become an employer.

The story of a 41-year-old woman who worked as a cleaner, has turned into a success.

Gladys Banda, 41, now proprietor of FM Cleaning Services, worked as a cleaner at the age of 16 at a local hotel after completing school in Bournemouth, England. But 25 years on, she now has more than 160 employees on her list, all thanks to Kansanshi Mining Plc.

Married with four children, Gladys attended primary and secondary education in the United Kingdom, later obtained a Diploma and Degree at the University of Zambia and Texila American University in Business Administration respectively.

Since 2008, Gladys, through her company FM Cleaning Services, has been tendering for contracts at Kansanshi Mining Plc among other companies in the now competitive cleaning services business, but finally her persistence paid off with mines taking her on. Her efforts have not been in vain.

“When I was young, I worked as a cleaner, so I have cleaned before. When I finished school, I got a job at a local hotel as a housekeeper, which is something my workers don’t even know. I was young then at only 16, but I gained the experience.

“Kansanshi, has shown me that they are non-discriminatory and do not mind who is competing for business, whether male or female as long as one is capable of doing the business to their satisfaction. When we took a keen interest in

the functionality and operations of the North-Western Chamber of Commerce, Trade and Industry, we knew a day would come when we would be able to reap the benefits of this connection, and here we are today” she adds.

Gladys recalls that her company participated in a tender that was advertised through the Chamber by Kansanshi Mining Plc, and was successful after the competitive process.

“We decided to participate in the tender. The challenge in the past has been in the area of capacity, but we have been working on overcoming this. For example, our project with Kansanshi is being done in collaboration with another female-led cleaning company called Cleanquip owned by Delipha Phiri.

“With this in mind, having been given this opportunity by Kansanshi, we will inspire more women to participate in tenders and will help break the stereotype that the mining environment is only favourable to male contractors.”

She recalls that FM Cleaning kept pushing on realizing that business was competitive and the mine was always looking for quality deliverables. “We kept knocking and the door opened. Connections? No, maybe the North Western Chamber was our only link to the Kansanshi tendering system.”

She said the advantage is that with the tendering system in Kansanshi, one can participate in a tender from anywhere in the country online, which is a major advantage for anyone interested.



Gladys Banda, now proprietor of FM Cleaning Services. Picture by Mwansa Mambwe

In recognizing that Women worldwide have historically faced barriers in workplaces, Kansanshi Mining Plc, has remained committed to breaking down these barriers and is creating a culture of fairness, respect and equal opportunity for all in its different areas of operation. And in line with this year’s Women’s Day theme “DigitALL: Innovation and technology for gender equality”, Gladys is an example that Kansanshi is not too far behind with regards to keeping up with the demands of creating all-inclusive platforms such as online tendering systems.

McGerald Mvula, Supply Chain Manager at Kansanshi Mining Plc says Kansanshi believes that promoting diversity, inclusion, and equity is not only the right thing to do but also a business imperative. A diverse and inclusive workforce drives innovation, creativity and better decision-making, which ultimately leads to better outcomes for the business and well-being.

“We have a reputation to protect, we do not want to get involved in solicitation of bids or any fraudulent activities, that is why we are working with the North-Western Chamber. So you notice that from time to time, we have bids that are coming from the chamber, who end up winning contracts with Kansanshi.”

He says Kansanshi Mining Plc, has remained committed to supporting the local businesses as a way of helping grow the economy, create employment for others through the suppliers and contractors and this is done in non-discriminatory fashion.

Raena Patel, Managing Director at PhaseOne Testing Limited, posing with staff members. Picture by Mwansa Mambwe



Lady-driven Company Astonishes Mining Industry

BY SOLWEZI TODAY REPORTER

At first peep, the look of things at FQM's Kansanshi Mining Plc in Solwezi, North-Western Province is quite ordinary, with menfolk working the pits with machinery.

Not much out of the usual seems to be happening, but then a closer look reveals a young woman striving among the men.

Raena Patel, 22, Managing Director at PhaseOne Testing Limited, leads a company that was recently awarded a contract at Kansanshi Mining Plc to offer Non-Destructive Testing (NDT) services.

Florida-based Patel, who has a Bachelor's degree in Economics and Political

Science from Florida State University and certifications in Non-Destructive Testing from The American Society for Nondestructive Testing founded PhaseOne Testing Services (which her young sister who currently studying at her alma mater hopes of joining) in 2022.

"I read an article on non-destructive testing, something completely different from what I studied (Economics), and I fell in love with the concept. I did market analysis research, and I saw that it's not very prevalent in this country. Yet it

is a very important thing that a lot of industries practise because you are testing the quality and the strength of a material that could make or break a life. So I went to South Africa to study it," said Patel.

With her certifications under her belt, Patel shared her ambitions with those close to her, "I told my family, this is what I want to do; I want to open up a business in non-destructive testing and see how far I can go with it."

Before PhaseOne Testing Services was awarded the contract, Patel had to train around eleven people in Non-Destructive Services who she now relies upon and this has been her greatest moment because she feels knowledge of NDT is



rare in Zambia. And as a small company that's growing, the money is going straight back into the local economy. "My initiative is to grow Zambians here and provide them jobs with new knowledge that's incredibly specialised," Patel said.

With Kansanshi Mining Plc being a machinery-intensive environment with different types of heavy equipment and machinery which can cause fatal accidents if not subjected to safety testing, non-destructive testing services are a priority. Non-destructive testing is a composition of various techniques applied in analysing and evaluating the state, integrity, or properties of materials, systems, components, or equipment without damaging the test subject col-

lectively or individually. PhaseOne Testing Limited is on a mission to technologically advance the engineering field and has arrived, fully motivated to ensure the safety and reliability of equipment used in all heavy-duty industries.

According to the International Labour Organisation, as of 2019, only around 14 per cent of the total population working in the mines are women.

DISCOURAGED

Patel admits initial feelings of discouragement once she saw how difficult it was to get a contract in the mines without being connected to an insider. Ultimately, her persistence in following established procedures allowed her to get a foot in at Kansanshi Mining Plc, "Every day, it took persistence, it took kind emails. Every email saying, 'Thank you so much for your guidance, thank you so much for your assistance.' I had no connections here (Kansanshi Mining Plc). I was very reliant on just showing who I am and how I can provide a service that they expected - because once again, I'm a brand new company. When I tendered for this contract, I would sleep at 12:00 am and wake up at 3:00 AM, for two months straight for the months of September and October, I was probably sleeping three to four hours a night to compile, to understand, to study, to learn how to speak to people. Because I knew one day FQM would communicate with me, it took a lot of sleepless nights. I had to persist on my goal every day and envision it."

SITE VISIT

Patel encourages suppliers and contractors not to be deterred, but to understand what they could be missing when given an opportunity for a site visit to the Mine.

Kansanshi Mining Plc has a deliberate policy that has been running since 2021 aimed at allowing any supplier or contractor to showcase what services they can provide even before any tender is floated.

McGerald Mvula, Supply Chain Manager at Kansanshi Mining Plc, explains that an Open Day avails interested parties the chance to visit and display what they can offer, "If they are capable of doing business, we give them a chance. We have an Open Day on a Tuesday at

Kansanshi Mining Plc, where vendors from all over the country are able to book an appointment. They come to site and show us what they can do. So the major interest we have in suppliers is whether they are capable of doing what they think they are doing."

"We try to educate our vendors that knowing someone in the organisation doesn't help you to give a quality product. So even vendors who may think they know someone here, they are not going to win in the tender process because they know someone. Our tender processes are transparent as they can be. If you are not capable of doing something, knowing someone won't help you to deliver an item on time...So my encouragement to suppliers is they shouldn't be focusing on knowing someone, but they must be focusing on knowing their product and their services so that they can be able to stand on their own. Because the person who is able to explain what they can do does not need to know anyone," Mvula added.

Because of the mine's best practices in procurement processes and promoting local businesses, Kansanshi Mining Plc last year won two awards, one with the Zambia Institute of Procurement and Supply, and another with the Chamber of Mines.





**FQM TRIDENT GETS CHAMBER OF MINES BEST
PERFORMER IN ENVIRONMENTAL MANAGEMENT
AWARD 2021**

Environmental Management at FQM Trident Limited is characterized by a well matured and determined system that is committed to environmental protection in managing, reducing and where practicable eliminating environmental risks in our business. This is anchored on four sustainability pillars of applying technically appropriate technologies, being an economically viable operation, socially responsible and environmentally sensitive. The mining environment is constantly changing, therefore, we continually check the effectiveness of our control measures by placing environmental wellbeing at the heart of our planning and decision making phases.

We remain committed to the continuous improvement of our approach to responsible mining by ensuring that each aspect of our operation meets the increasing environmental performance standards.



FQM Trident Limited

Women of the Year cash awards

BY SOLWEZI TODAY REPORTER

Forty-five women working on site at Kansanshi Mining Plc and First Quantum Mining and

Operations Ltd in Solwezi are enjoying cash awards marking the 2023 International Women's Day.

The two companies joined in the commemoration of this year's International Women's Day under the theme

DigitALL: Innovation and Technology for Gender Equality.

Kansanshi Mining Plc General Manager Anthony Mukutuma reiterated the company's commitment to promoting diversity, inclusion, and equity in the workplace.

"We recognize that Women worldwide have historically faced barriers in the workplace. We are committed to breaking down these barriers and creating a culture of fairness, respect and equal opportunity for all," he stated in his Women's Day message.

He said Kansanshi Mining Plc, understood that promoting diversity is not just about increasing representation of women in the workforce, but also creating an inclusive and supportive environment enabling all employees, regardless of gender to fully apply themselves to their work.

The company would continue to actively foster a workplace culture where everyone felt valued, respected and supported, and where opportunities for growth and development were available to all.



First Quantum and Operations Ltd Management congratulating the awarded ladies



Superintendent, Talent Management, Human Resources Mazila Mwinga (m) pose with the awarded ladies



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Accolades pour on Kansanshi, Trident

BY SOLWEZI TODAY REPORTER

Kansanshi Mining Plc and Trident Ltd were recently celebrated for their outstanding corporate social responsibility initiatives at the 10th annual Zambia Institute for Public Relations and Communication conference.



Southern Province Minister Hon. Cornelius Mweetwa (m) poses with FQM Trident Public Relations Specialist Mirriam Harmon and her colleague Mwiza Nzala

The conference and awards gala was held in Livingstone, under the theme Professional and Cutting-Edge PR and Communication.

In the Best Corporate Social Responsibility/Investment (CSR/I) Programme category, Trident scooped the top award for promoting education, health, agriculture, local business support, wildlife and forestry conservation.

FQM Trident Senior Specialist for Public Relations Mirriam Harmon also won a recognition award for her contribution to the promotion of public relations in Zambia.

Kansanshi Mining was ranked fourth best in Corporate Social Responsibility for its significant social impact at Nsanshi Arts. The art studio trains survivors of abuse and vulnerable women in goldsmithing and jewelry design. These are identified through the Kansanshi Mining Plc-supported GBV One-Stop Centre at Solwezi General Hospital.

FQM's Kyansenga Chitoshi, Clinton Masumba, Mirriam Harmon and Mwiza Nzila, from Kansanshi Plc and Trident Ltd were among the 300 delegates from the public relations and communications field who participated in the conference.



Kansanshi Mine Corporate Affairs Manager Kyansenga Chitoshi



Kansanshi Specialist Corporate Affairs - Clinton Masumba

FQM Trident Goes for Energy-Saving

BY BUTTYSON KANDIMBA

An energy-saving campaign by First Quantum Minerals Trident (FQM TRI) is underway to reduce power consumption and enable all sectors of the economy to sustain operations.



FQM Trident Ltd General Manager Junior Keyser addressing the employees during the launch



FQM Trident LTD employees following the proceedings of the launch

First Quantum Minerals Trident Limited (FQM TRI) launched the Energy Saving and Carbon Footprint Reduction Campaign on April 4 with a commitment to practically save energy and reduce the mining operation's demand on national energy.

Assistant General Manager Fredrick Wouters said the mining firm is committed to energy-saving initiatives which will see the mine reduce its demand on

the country's energy distribution system and also reduce the negative impact on the environment. The campaign would further help to improve FQM TRI's operational efficiency and reduce its costs.

"Through this programme, we aim to deliver a meaningful reduction of our operations energy consumption over the next few years," Wouters said.

Management had put in place an ener-

gy-saving team to harness the collective knowledge and creativity of the entire workforce to identify opportunities, investigate novel solutions and implement initiatives.

Wouters added, "As a leadership team, we all understand that implementing these initiatives will require a significant investment of time and resources, but we know it is the right thing to do for the sustainability of our operations as well as for our reputation as a responsible mining company."

Before officially launching the campaign, General Manager Junior Keyser acknowledged that the hard rock mining industry was a significant consumer of energy hence the importance of reducing energy consumption to achieve sustainability. He appealed to all superintendents, managers and business partners to support the initiative and embrace the change that will come with it, "This project came about late last year in reaction to a conjunction of circumstances like the increasing cost of pressures on the industry associated in particular to energy and fuel." Other factors included low water levels in the Kariba Dam which resulted in power outages which affected many communities across the country. The country is faced with several challenges related to energy production and management because it relied heavily on hydropower generation. "To address these challenges, the Zambian Government has implemented a number of policies aimed at promoting energy efficiency and conservation as well as the use of renewable energy sources," he said.

Barrick to Ramp Up Copper Production

BY STUART LISULO

Barrick Gold Corporation says it is set to be among the world's top copper producers once a Pakistani asset comes on-stream by the end of the current decade.



President and CEO of Barrick - Mark Bristow

In a statement following the release of the company's 2022 financial year and fourth quarter results, Barrick Gold President and Chief Executive Mark Bristow said the company, which owns and operates Lumwana Mining Company, had been steadily building its copper portfolio with a view to ramp up its output once Reko Diq comes on-stream.

In one of the most significant developments of the company's financial year, work has started on the development of the massive Reko Diq copper-gold project in the Balochistan Province of Pakistan.

Reko Diq is expected to double the size of the company's copper production capacity when it is commissioned in 2028.

Barrick owns 50 per cent of the project and will operate it, with the bal-

ance shared by the Government of Balochistan and three Pakistani state-owned enterprises.

"We've been building our copper portfolio, and when Reko Diq comes on-stream it will lift us into the 'premier league' of copper producers. Given these resources, our proven strategy and our global expertise, I believe the case for investment in Barrick is becoming increasingly compelling," Bristow said in a press release.

Reko Diq, which upon completion was expected to be one of the largest copper mines in the world as well as a major gold producer, would have an enormously beneficial impact on the remote and neglected province of Balochistan.

The project would further catalyse increased foreign investment throughout

Pakistan.

The mine, which would have a lifespan of multiple generations, is a partnership between Barrick, which owns 50 per cent of the project and is the operator, the provincial government of Balochistan, which holds 25 per cent, and three Pakistani state-owned enterprises, which share the remaining 25 per cent.

The shareholding structure is in line with Barrick's policy of benefit-sharing partnerships with its host countries.

And Barrick's 2022 copper output increased to 199,580 metric tonnes from 188,240 tonnes recorded in 2021, boosted mainly by Lumwana's strong growth throughout the year.

The copper mine produced 121,109 tonnes last year, up from 109,769 tonnes in 2021, maintaining its lead among all three of Barrick's copper-producing assets globally — Zaldívar and Jabal Sayid.

Company data also shows that the Lumwana copper mineral resource base grew by 89 per cent, net of depletion, relative to 2021.

This follows the completion of the preliminary economic assessment on the Super Pit expansion that demonstrates strong potential for a Tier One Copper Asset.

Zambia's total copper output plunged to around 763,288 tonnes last year, a seven-year low, a 4.7 per cent drop from 2021 and the lowest since 2015, according to data compiled by Bloomberg.

The decline comes despite elevated copper prices on the international market and tax incentives to boost production within the mining sector.



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Puma Energy Profits Hit K231.5m

Puma Energy Zambia Plc has posted a profit after tax of K231.5 million during its 2022 financial year, mainly triggered by increased volumes by around 9 per cent.

In a statement announcing the audited results for the year ended December 31, 2022, the company stated that its profit after tax jumped to around K231.5 million last year, up from K86.1 million by the end of 2021, mainly boosted by increased sales volumes that jumped 9 per cent over the corresponding period under review.

“For the year ended December 31, 2022, the Company recorded a profit after tax of K231.51 million compared to K86.08 million recorded in the previous financial year. Volumes were 9 per cent higher than those achieved in the year ended December 31, 2021.

“A profit before finance costs, taxation and exchange gains of K331.99 million was achieved for the year ended December 31, 2022, compared to

K197.53 million for the previous year, while the pre-tax profit was K325.90 million compared to K140.18 million the previous year. During the year under review, the Company invested over K62.93 million in capital projects mainly in its retail network,” Puma stated.

It added that sales volumes were expected to grow this year, given the new strategic initiatives the company undertook.

“With the Company’s new business prospects in some of its key business segments, coupled with new positive strategic initiatives being put

in place, sales volumes performance is expected to grow in 2023. The strong investment programme will provide added benefits to the business and hence, the Company is confident that it will continue to remain a key player in the energy sector,” stated Puma.





CEC Posts \$370m Revenue

Copperbelt Energy Corporation Plc has posted increased gross revenue of more than US\$370 million, mainly driven by higher local power, wheeling and regional power sales.



CEC Plc Managing Director Owen Silavwe says the group is in a much better position today to focus on its strategic priorities and deliver long-term economic benefits to its stakeholders in the regions where it operates.

According to the company's results for the financial year ending December 31, 2022, CEC posted gross revenue of US \$374.4 million, up from US \$342.7 million, mainly driven by listed factors.

"Group revenue increased by 9 per cent to US \$374.4 million (2021: US \$342.7 million) driven mainly by higher power, wheeling and regional power sales of 9 per cent, 45 per cent and 12 per cent, respectively. The general improvement in collections positively impacted the liquidity position, resulting in cash flow from operations of US \$94.5 million (2021: US \$79.3 million) and a cash balance of US \$83.4 million (2021: US \$92.7 million)," CEC stated in a statement.

However, the company's profit after tax remained relatively flat at around US \$50.8 million last year from around US \$50.9 million on the back of higher impairment losses of US \$24.1 million incurred last year, up from US \$12.6 million, driven by the recalibration of the IFRS 9 impairment model.

And Silavwe hailed the 2022 financial performance, saying the group is in a much better position today to focus on its strategic priorities and deliver long-term economic benefits to its stakeholders in the regions where it operates.

"The Group is in a much better position today to focus on its strategic priorities and deliver long-term economic benefits to its stakeholders in the regions where we operate. We continue to deliver on our operational and financial performance," Silavwe said in a statement.

"We are continuing to invest in our power network, achieving asset upgrades and modernisation, which ena-

ble more efficient and reliable service delivery to our customers."

He added that energy demand by CEC customers increased last year to 5,913GWh, up from 5,717GWh in 2021.

"...This covers power demand across all business segments – local power supply, domestic and international wheeling, transmission use of the system and regional power supply.

"We expect the upward trend in demand to continue in the medium to long-term, driven primarily by anticipated mining activity ramp-up both in the Zambian and DRC markets. The long-term value creation is underpinned by growth opportunities we see in both markets that should drive financial performance," said Silavwe.

CEC declared and paid an interim dividend of US \$50.4 million for its 2022 financial year, which represents a 35 per cent increase over the 2021 dividend distribution of US \$37.4 million.



Zambian Breweries Starts \$80m Expansion

BY STUART LISULO

Zambian Breweries Plc will implement its \$80 million capital expenditure strategy to expand capacity at its Lusaka plant.

The group posted operating profits of K294 million by the end of the 2022 financial year, mainly driven by strong volumes, mix and price moderation.

In a statement announcing its audited results of the company for the financial year period ended December 31, 2022, Zambian Breweries announced it was proceeding with its landmark US \$80 million project to double capacity at its Lusaka plant.

"I am pleased to say that we are now going ahead with the milestone US \$80 million capital expenditure strategy that will help meet market demand through the doubling of capacity at our Lusaka plant. The expansion is expected to be complete by the end of 2023. This commitment lies at the heart of our strategy of investing for the long-term strengthening of our business," Company Sec-

Higher margin imports, particularly cans, gave net revenue a further boost, although the core local brands continued to see strong demand and thus dominated the sales mix,".

retary Deborah Bwalya said in a statement.

"We announced our US \$80 million capacity expansion plans in 2022. This project is expected to double the capacity of our plant in Mungwi Road, Lusaka, following completion towards the end of 2023. It will also enable us to make cassava-based products in Lusaka that are currently only produced in Ndola."

And the brewer posted a higher operat-

ing profit of K294 million by the end of last year, mainly driven by strong volumes, mix and price moderation.

"Despite some supply challenges, beer volumes in 2022 grew by high single digits compared with 2021. Net revenue grew by 19.7 per cent compared with the previous year, driven by both price and mix, with a healthy increase in margins, resulting in an operating profit for the year of K294 million, which was an increase of 55 per cent on our 2021 performance. Higher margin imports, particularly cans, gave net revenue a further boost, although the core local brands continued to see strong demand and thus dominated the sales mix," said Bwalya.

Zambian Breweries Plc is a subsidiary of AB InBev, the Belgium-based brewer, which took over ownership of SABMiller in a US \$100 million deal back in 2016 and assumed new ownership of Zambian and National Breweries Plc.

AB InBev also manufactures the globally-renowned Stella Artois and popular Budweiser beer brands, among others.



2022-2023 **TREE PLANTING SEASON**

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Kansanshi Mining Plc leading the way in planting 18,000 trees this season



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'Let's plant trees for good health'

BY SOLWEZI TODAY REPORTER

North-Western Provincial Permanent Secretary Grandson Katambi has implored the people of the region to participate in tree planting which offers numerous ecological, economic, social and health benefits.

Colonel Katambi has also advised the people of the province to avoid indiscriminate cutting of trees and encroachment of forest reserves which were set aside for both protection and productive purposes.

He was speaking on Tuesday March 21 at Kyapatala Primary and Secondary Combined School in Solwezi during this year's International Day of Forests.

The Day was commemorated under the theme Forests and Health, which highlighted the health factors of forests.

Colonel Katambi said the significance of forests was reflected in the theme which underscored the importance of forests in ensuring a healthy ecosystem that supported all life forms.

"Forests give so much to our health, and the concept of health has to be understood widely to include not only treatment of diagnosed illnesses but to prevent illnesses," observed Colonel Katambi.

He explained that forests provided timber used for furniture, construction works and poles, alongside food, livelihood and income-earning opportunities.

SOURCE

Colonel Katambi said forests were a source of a wide variety of medicinal products that formed the backbone of traditional medicine used to prevent and cure various health challenges. Forests were precious natural resources whose edible products such as wild



Kyapatala Group leader Janet Mwambila taking a lead in tree planting

fruits and vegetables, tubers, caterpillars, honey and mushrooms contributed to a healthy diet. "Forests also provide us with oxygen which is important for our very survival as they clean up the atmosphere of harmful elements such as carbon dioxide which is one of the greenhouse gases responsible for global climate change."

He said forests protected river sources that provided water for the generation of hydroelectricity, irrigation of farms, and fish farming.

Colonel Katambi urged the people of the province to support President Hakainde Hichilema's call to plant two million trees countrywide over the next five years.

"The New Dawn Government of Presi-

dent Hakainde Hichilema is committed to ensuring the protection and preservation of forests. This can be seen in the current steps taken to review and strengthen the Forestry Policy of 2014 and the Forestry Act of 2015," he said.

And Provincial Forestry Officer Maxwell Phiri explained several health benefits that forests provided to human beings and animals.

The theme for this year's International Day of Forests underpinned the importance of forests in poverty reduction, environmental sustainability and food security. Phiri cautioned every citizen to act responsibly for their benefit and the benefit of future generations.

"When we lose or destroy our forests we also lose the benefits we have accrued from these forests," he said.

DEFORESTATION

Phiri disclosed that in Southern Africa, Zambia was considered to have the highest rate of deforestation, with a record annual forest loss of 276,000 hectares per year.

The major drivers of deforestation included illegal charcoal production, unsustainable timber production and unsustainable agriculture.

"So, if we continue cutting down our trees, it will culminate into negative effects, and to avoid this scenario let us encourage ourselves to develop a habit of planting trees," he said.

To protect forests and other natural resources, the Government had put in place legislation to protect the forests.

Phiri said the responsibility to conserve and plant trees should not be left to the Government alone but involve everyone in all communities.

In a vote of thanks, Kyapatala group leader Janet Mwambila thanked the Government and other stakeholders for spearheading the tree-planting campaign in her area.

She advised residents of the Kyapatala area not to uproot the trees that were planted at the school during the programme, and encouraged them to continue doing the same to promote the benefits of the forests' existence.



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Airtel Africa commits US\$50 million to education

BY JOHN CHOLA

Airtel Africa has committed to invest US\$57 million into educational programmes in Zambia and other 12 markets under a five-year partnership with United Nations Children's Fund (UNICEF).



Airtel Africa Plc CEO Dr Segun Ogunsanya

Airtel Africa Plc CEO, Dr Segun Ogunsanya, made the commitment at the opening of a two-day conference in Nairobi, Kenya where executives of Airtel Africa and the UNICEF convened to discuss implementation of the landmark partnership across 13 out of Airtel's 14 markets.

At the event Ogunsanya reflected on the effects of Covid-19 pandemic on education in Africa leading to school closures, and charged the participants to continue to work closely with stakeholders, especially the governments and educational authorities, to ensure that vulnerable children in remote communities, were given the opportunity to learn.

Ogunsanya urged affected countries including Zambia to support this important initiative, noting that there were challenges faced in the implementation of the partnership in some of the 13 African countries.

He said as a leading telecommunications company in the region, Airtel Africa was using its unique insights to stand up for the children of Africa's right to education and equality of opportunity.

Ogunsanya reiterated Airtel Africa's corporate purpose of transforming lives and pledged that the organization will continue to champion the quest for bridging the digital divide and promoting financial inclusion.

Welcoming the participants, UNICEF Deputy Regional Director Lieke van de Wiel described the Airtel Africa/UNICEF partnership as an important collaboration of private and public sectors, aimed at putting children at the heart of their learning, and changing the narrative in education after years of loss during the Covid-19 pandemic.

She commended Airtel Africa for getting on board and encouraged the participants to seize the moment by sharing experiences and exchanging ideas and learnings on how best to implement the initiative.

In 2021, Airtel Africa and UNICEF signed a landmark partnership committing to provide access to quality education for more than one million children by connecting schools to the internet and providing access to zero-rated educational platforms in 13 African countries.

Airtel Africa is the first private sector company on the continent to partner with UNICEF to support programmes focused on accelerating digital learning, with access to education as one of the key goals of Airtel Africa's sustainability strategy.

Airtel Africa, a leading provider of telecommunications and mobile money services with a presence in 14 countries across Africa, has restated its commitment to the relentless pursuit of a better future for African children through the provision of access to digital education.

Chieftainess Shimukunami gets into her newly donated Toyota Hilux Double Cab at her palace in Lufwanyama district



Grizzly Mining Cheers Chieftainess with Vehicle

BY DERRICK SILIMINA

Transport blues are now a thing of the past for Chieftainess Shimukunami of the Lamba in Lufwanyama who was gifted a vehicle valued at K900,000 by Grizzly Mining Company.

The government has applauded the company's Corporate Social Responsibility (CSR) programmes in the Lufwanyama

District of the Copperbelt Province.

Lufwanyama District Commissioner Justin Mwalikwa saluted the mining com-

pany for once again stepping forward to support the war against the immobility of chiefs in Lufwanyama.

"My district is the least developed and it needs investors like Grizzly to partner with the New Dawn Government in order to improve local people's livelihoods. Most of us have benefited in one way or the other by the giving hand of Grizzly Mining as their deeds speak for themselves," Mwalikwa said.

Speaking when the mining firm donated a Toyota Hilux double-cab at the royal palace on Wednesday, the District Commissioner urged other corporate entities to emulate Grizzly Mining which has well-served the communities in which they operate. The mining firm had proven to be an all-weather friend not only



Vehicle donation Grizzly



in Lufwanyama District but the country at large due to their vigorous CSR programmes.

"This hand-over ceremony we are witnessing today should be the seventh of its kind in our district and if this endeavour is replicated by other corporate partners, this is what will guarantee steady development and reduce poverty levels among our people," Mwalikwa added.

Speaking at the same event, Grizzly Mining Corporate Affairs Manager Barbara Shilengwe said the donation was a sure way of supplementing the government's effort to uplift people's socio-economic conditions.

The vehicle would enable Chieftainess Shimukunami to tackle issues such as

The vehicle would enable Chieftainess Shimukunami to tackle issues such as gender-based violence, early marriages, illiteracy and poverty reduction among others.

gender-based violence, early marriages, illiteracy and poverty reduction among others.

"This is why over the years, we have placed emphasis on operating ethically and sustainably in all the communities we operate because this creates social value and improves social welfare among our people. It is for this reason therefore that the Chairman of Grizzly Group of companies Abdoulaye Ndiaye and his executive team decided to approve the donation of a Toyota Hilux double cab worth K900,000 to our mother Her Royal Highness Chieftainess Shimukunami," Shilengwe said.

The donation had been made possible because of the enabling environment created by the New Dawn Government, particularly in the gemstone sector and the mining industry in general.

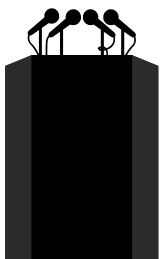
Zambia had a competitive advantage with its massive natural resources and geographical location within the continent, enabling the country to position itself as a trade corridor and investment hub within the sub-region and beyond.

"We wish to emphasise that the Grizzly group as an organisation is here to stay and therefore this relationship between ourselves and the Shimukunami Chieftdom shall get even stronger. We wish to commend Her Royal Highness for being a true agent of development," she stated.

Chieftainess Shimukunami expressed her heartfelt gratitude to the entire Grizzly Mining management for having come to her rescue in addressing logistical challenges.

Afterwards, Shimukunami Royal Establishment Chairperson Zachariah Mabenga said the mining firm had over the years shown acts of kindness to the royal establishment beyond its CSR programmes.

"Ever since you started your operations here in our district, you have employed our children at the mine, supported various socio-economic groups and suppliers of goods and services, and helped in the education, agriculture and health sector among others," Mabenga noted.



HICKS SIKAZWE ON THE PLATFORM



Major Maize Exporter Resorts to Imports...

The first three months of 2023 were perhaps the toughest for maize farmers in Zambia, a country which depends on the grain as a staple food.

Early in November and December 2022, farmers countrywide complained that there had been an erratic supply of fertiliser. To expect a reasonable yield the country uses two types of fertiliser. The first is D-Compound and the next is Urea. D-compound is applied in the early weeks after the maize has germinated and urea acts like a booster and is strewn later. Strangely, unlike in the past, the brands were not available on time. When fertiliser surfaced, farmers said it was late, inadequate or too expensive for most people, especially among communities in rural areas.

With the poor supply of fertiliser, especially its late arrival, many farmers feared that this year's maize yield would be terribly affected. That there would be a severe maize deficit that would affect the country's grain exports and choke the supply of mealie-meal for local consumption.

As if the messy and erratic supply of fertiliser to Zambian farmers was not headache enough, a natural disaster struck Southern Africa. A cyclone called Freddy swept through Mozambique, Malawi, South Africa and Zambia, uprooting homesteads, wiping away entire villages and destroying crops.

The worst hit was Malawi, where hundreds of people died as the cyclone ravaged the Central African state uprooting villages and public structures, in the process killing hundreds of people with mudslides and rubble.

Though the natural disaster had struck Mozambique, Zambia and South Africa the devastation could not be compared with the Malawi outcome; the impact there was catastrophic.

EMPTY

But the common outcome was that in

all these countries crop fields remained empty. Tracts of land which donned maize, beans sorghum, cassava, and millet plants were all washed clean, remaining unbelievably bare.

In recent years Zambia has been a net exporter of maize not only to the Southern African region but Kenya, Sudan and other regions in East Africa. At the height of the country's maize bumper harvests, the UN's Food Agricultural Organization (FAO) acting on behalf of the World Food Programme has procured maize from Zambia.

With the expected bad yield because of the late distribution of fertiliser and the effects of the cyclone that saw floods ravage Malawi and many parts of Zambia and neighbouring countries there are fears of an equally poor maize yield this season.

The Malawi floods did not only wipe out crop fields but discharged humanitarian crises that led to a barrage of homeless people running into Zambia for survival. As the country mobilised food and other forms of aid for affected families in Malawi, further efforts were made to look after families who had crossed into Zambia to seek sanctuary.

Despite the above negative aspects in the maize narrative, the government went ahead to allow maize and mealie-meal exports mostly to the Democratic Republic of the Congo (DRC). Agriculture Minister Mutolo Phiri assured the nation that measures had been taken to ensure that the country was not depleted of the much-needed grain and the mealie-meal.



SHORTAGE

So with that green light, the millers and others in the trade offloaded the two commodities for the green dollar so that by March, Zambia experienced a severe shortage of mealie-meal. On the ground hotspots like border areas on the Copperbelt, North-Western Province, Luapula and Northern, local people could not be outdone.

Individuals, using illegal night path tracks ferried the mealie-meal on their heads and bicycles, braving the night to take the commodity across the border. According to residents of Kawama Township in Ndola, a 25 kg bag of mealie meal would fetch anything from K400 and above depending on how deep one enters the DRC.

Day after day media carried reports of Zambia National Service (ZNS) personnel intercepting loads of mealie-meal both in daylight and nighttime, arresting suspected smugglers and seizing the contraband. More stories emerged of police and ZNS staff raiding communities, opening up grocery stores, shops, garages and even houses looking for cargo meant to be allegedly smuggled out.

IMPORT

The situation got so out of hand that Finance Minister Situmbeko Musokotwane had to sign a statutory instrument to allow millers to import mealie-meal to meet the country's shortfall.

Importing mealie-meal, critics say, should embarrass the country because Zambia does not only grow maize but has been for some time a net exporter of the grain in the region. The imported mealie-meal may not be safe, observe nutritionists, because the brand may be Genetically Modified (GMO) stuff which Zambia has rejected for many years.

Amidst, this confusion Kenya announced that its nationals would come into Zambia and contract local people to grow maize for consumption in the East African country. The development, Kenya argued, would be cheaper than importing Zambian maize to end hunger in that country.

It is very clear that all the developments cited above invited questions on the need for the country to review some of the policies surrounding agriculture,

The situation got so out of hand that Finance Minister Situmbeko Musokotwane had to sign a statutory instrument to allow millers to import mealie-meal to meet the country's shortfall.

trade, exports and imports of critical crops like maize.

MEASURES

Much as the country earns foreign exchange from maize exports, what measures were taken to ensure that the country did not deplete even stocks set aside for local consumption? Why did the Government allow mealie-meal exports if there was no stock to determine local consumption? Smuggling is not new in Zambia; it has been with us for a long time.

In fact, in crisis times politicians have been implicated not only as the major drivers of the scourge but as critical beneficiaries as they have the resources to mobilize money and vehicles to ferry the commodity into the Congo. Next to business people, it is politicians who have the muscle to obtain export permits for maize and other crops.

So then, arresting community members who ferry a single bag or two from Kawama and other border areas may seem to curb crime, but may also amount to harassment when compared to the loads carted by business interests and politicians.

It is very clear that with the above background, Zambia will face a maize deficit this season; again there will not be enough mealie-meal to go around. But for how long are we going to continue importing mealie-meal when we have been exporters of maize, the main ingredient?

To make amends Zambians need transparent policies. For example, Government should never allow maize exports when there is no surplus yield. When there is extra maize to sell outside, proper measures should be in place to facilitate even peasants at the community level to export even a single bag and earn the much-needed dollar.

REGULATED

Above all, it is time trade between Zambia and the DRC was regulated. Zambia is now a continental producer of maize, and with proper policies, the country should benefit from this massive score. After almost 60 years of independence, we have failed to work out measures that will determine regular and decent trade between the two countries.

Maize exports to the DRC would earn Zambia substantial foreign exchange and uplift the standards of living among communities in both that country and here at home. In fact, the DRC by its turbulent background is not an agriculturally gifted country; so it needs any and every food. Talk of chickens, eggs, goats, pigs, cattle, rice, cassava, and maize, well supplied in a controlled manner, Zambia would not have to depend on copper as the key source of foreign exchange.

If there is going to be any dawn at all over this issue, Zambia and the DRC need to regularise trade and remove the term smuggling from their dictionaries. The time is now not tomorrow.

Hicks Sikazwe is a former Deputy Editor-in-Chief, Times of Zambia, now Media and Communications Consultant based in Ndola. Comments: hpsikazwe2017@yahoo.com, hpsikazwe2010@gmail.com or 0955/0966 929611.





Masomo Education Foundation, a Canadian-based not-for-profit corporation, invites students who are committed to contributing to the development of Zambia to apply for the 2023 Masomo Education Foundation Scholarships.

Masomo's aim is to improve Zambian technical capacity in fields such as agricultural science, business, engineering, mathematics, medical studies, and technology.

Who Can Apply?

The Masomo Education Foundation Scholarships are open to:

- Zambian Citizens
- Students attending, or with admission letters to, Zambian educational institutions of higher learning
- Students with a demonstrated capacity for academic excellence
- Students with genuine financial constraints which might prevent them from pursuing higher education
- Students whose fields of study will contribute to Zambian technical capacity

Who Can Apply?

How Should My Application Be Organized?

- In the first section, provide your full name, age, name of the Zambian institution at which you wish to study, field of study, length of programme, and cost of programme.
- In the second section, explain your career objectives, and motivation to contribute to the development of Zambia.
- In the third section, provide details about your financial circumstances which should be considered by the selection committee.
- In the final section, provide any additional biographical information which you feel will assist the committee in evaluating your application.

Attach, in the following order, these supporting materials:

- Proof of Zambian Citizenship and residency
- A copy of your letter of acceptance from the Zambian educational institution of higher learning you wish to attend.
- A copy of your academic transcripts
- Three letters of reference, one of which must be from a person who has taught you within the last two years. Letters of reference must include the contact information, including the phone number of the reference writer.

When and How Can I Apply?

Applications must be received by May 19, 2023. Applications will be accepted either electronically (in a single pdf file) by email to the Secretary of the Selection Committee at: info@masomoeducation.org

Or by mail to:

The Secretary of the Selection Committee
Masomo Education Foundation
2290 Kirkburn Drive
Burlington, Ontario L7P 4G7
Canada

The subject line for all electronic submissions must be "Masomo Scholarship 2023" followed by the applicant's full name. Please note that Masomo scholarships are granted by the foundation on merit, based on the above criteria.

ZCCM-IH Board of Directors and Management visit Kansanshi

The new ZCCM-IH Board of Directors and Management visited Kansanshi Mining Plc in Solwezi on a familiarisation tour.



The team was impressed and expressed their appreciation for the significant investment, state-of-the-art technology, the S3 Project construction that is currently underway, and the ongoing corporate social responsibility (CSR) activities and projects.

The board members held discussions with the FQM Kansanshi Management team led by Kansanshi General Manager Anthony Mukutuma.

The following were among the visiting board members; Mr. Moses Nyirenda, Mr. Philippe Taussac,

Bishop John H. Mambo, Dr. Ndoba Joseph Vibetti, Mr. Tisa Chama, Loisa

Mbatha, Kateale Nakazwe and Henry Sampa.

FQM Kansanshi Management team led by Kansanshi General Manager Anthony Mukutuma with some of the ZCCM- IH Boards members



The ZCCM- IH delegation with FQM Kansanshi Management team



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Riding on Business Training...

BY DERRICK SILIMINA

Tennyson Mwansa is among salaula traders in Solwezi cashing in from the booming global trade in second-hand clothes and household materials.



Tennyson Mwansa at his salaula stand

Since he opened his first shop in 2019, the business has grown to a point where it is worth K45,000. “The goods include items such as bath towels, bed sheets, mattress covers, duvet covers, bathrobes, curtains, children’s rompers, and clothes for men and women which are worth K15,000,” Mwansa explains.

Mwansa, 36, says through undergoing business training through Fortune World Investments which is funded by Kansanshi Mining Plc, he learned money management which has helped him better maintain records of sales, expenses, and profits. Further to that, he has hatched a marketing strategy and created a WhatsApp group for customers.

The ability to identify business opportunities is another benefit he derived from

the training, resulting in him being able to open shop at Solwezi’s main market.

Mwansa, who describes the salaula business as “very profitable”, has developed

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a unique approach to re-ordering stock, and as such, most of the items stocked in his shop are not found in other competitors’ outlets. With his registered business name Ladies Paradise, and another, SWEPCO General Dealers, the trader now plans to open yet another shop that will only stock second-hand shoes. “Apart from this shop, I have another clothing shop at the roadside. The value of that stock is estimated at K30,000,” he discloses.

Mwansa salutes the local business development training programme sponsor and facilitator organization for enhancing entrepreneurial acumen in the district. He has now enrolled on a university course in project management. “I urge my fellow youths to enrol for the training so that they find something to do with the skills they would acquire.”

Imaginative Poultry Farmer Expands into Cassava, Maize, Soya

BY DERRICK SILIMINA

At 49, Azi Kambangu is a successful poultry farmer in the bustling mining town of Solwezi.



Azi Kambangu replenishing feed for her chickens

Based in Mitech Extension, Kambangu started out in 2021, armed with K5000 in start-up capital which she used to procure 100 broiler chicks at K7 each.

"I made a profit of K7000 from my initial poultry business and this proves that it is a good venture. It does even better during the dry season. I have continued with the poultry business and I am now rearing a variety called Kuroilers," she said.

According to Kambangu, broiler chicken prices in Solwezi range between K100 and K120 while a Kuroiler is going at K200 per bird respectively. Her second batch of 270 birds gave her a profit of K19,000.

Kambangu supplies a ready market

for chickens as far as Mwinilung'a District, ensuring that her well-packaged dressed chickens are transported in a frozen state.

"This poultry venture has given birth to a grocery store at St Francis which I rent at K1000 per month. I have invested K15,000 worth of stock in the shop. The outlet is barely a month old, as I opened this grocery business in February this year, yet the sales are moving at a fast pace."

Additionally, Kambangu has procured a 25x30m plot worth K15,000 which is located in Weigh Bridge area and has built an apartment which is currently rented out, giving her an extra source of income.

She has also diversified into cassava pro-

duction in Solwezi's Zangamenu area in a bid to expand her source of income.

In January 2021, Kambangu realised the need to sharpen her skills and enrolled in a business development training courtesy of Kansanshi Mining Plc which is facilitated by Fortune World Investment Limited.

She is one of the first participants who transitioned from classroom to radio-based business training that is aired every month in the district.

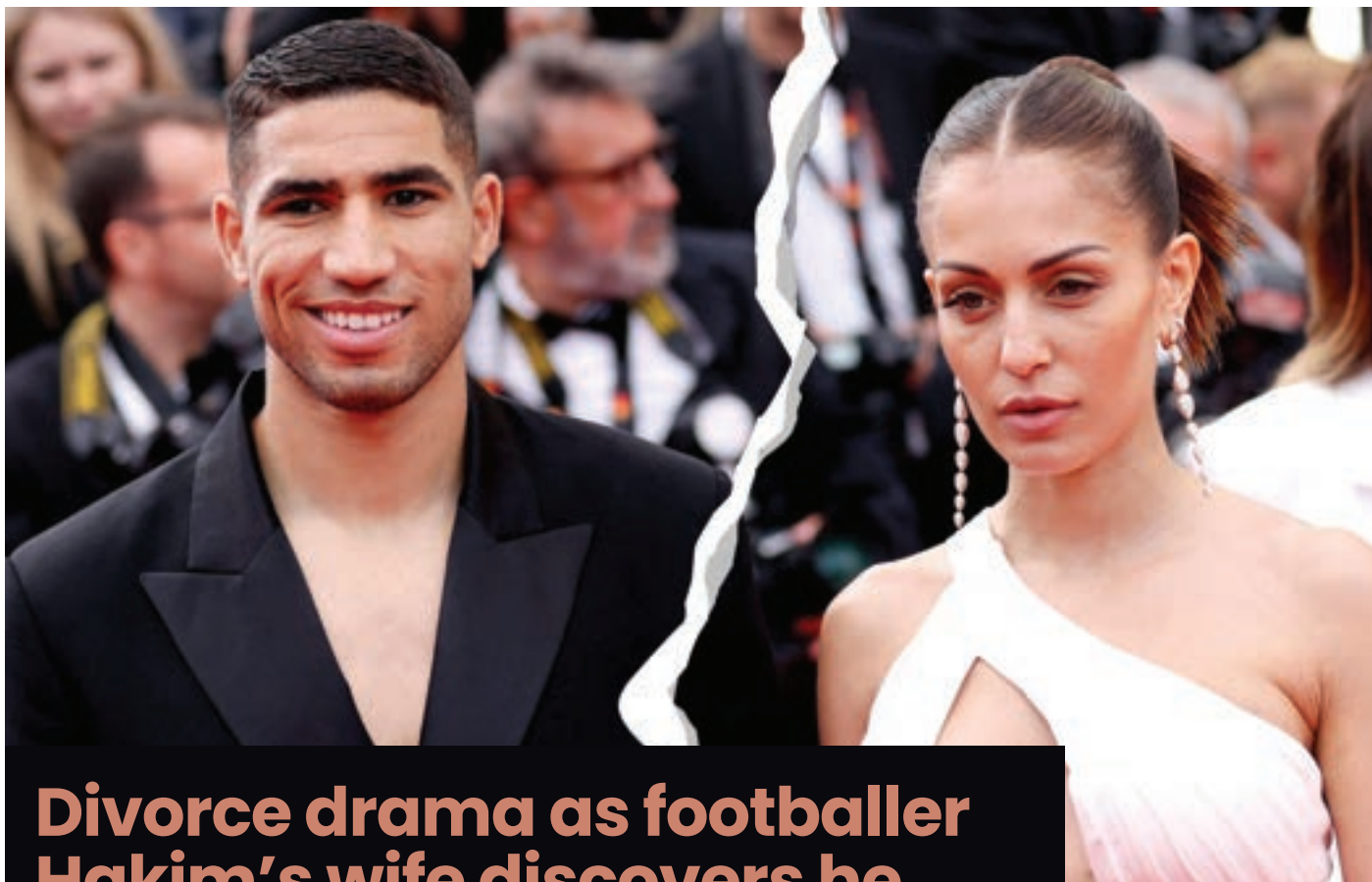
"I completed my first phase of training and got a certificate and I am now a confirmed graduate. The training has helped me with the ability to document business transactions including income, expenditures, profits and budgets," she states.

Against all odds, Kambangu's dream is to expand her agro-business from growing cassava to maize and soya beans, with plans to buy a utility vehicle for the transportation of her farm produce to the market.

She pays glowing tribute to the KMP and acknowledged how resourceful the training is to most local SMEs like herself.

"Thank you KMP for the initiative as the training has given me business skills to become what I am today. May the mining company continue and should come up with specialized programmes," Kambangu affirms.

Fortune World Managing Director Mukumbi Kafuta has since encouraged Kambangu to register a business name to attract further opportunities.



Divorce drama as footballer Hakimi's wife discovers he owns 'nothing'

BY BEN UGBANA

Morocco and Paris St-Germain footballer, Achraf Hakimi has become a trending topic across the world after his wife discovered he owns nothing despite earning millions of Euros as a sportsman in his prime.

Hakimi's wife, Hiba Abouk, had requested a divorce and sought to divide all of the footballer's assets equally, but during the court session, it was revealed that he had nothing in his name.

Hiba was shocked to learn that her 24-year-old husband had placed all of his assets and funds in his mother's name, and that he frequently asked her to purchase items for him.

Millions of dollars in Hakimi's pay were deposited in accounts with his mother's name on them, along with all of his homes, cars, clothes, and jewelry.

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The fact that Hakimi was under investigation in Paris, France, for alleged rape, even though his marriage to the Spanish actress had already been deteriorating for months, was the last straw.

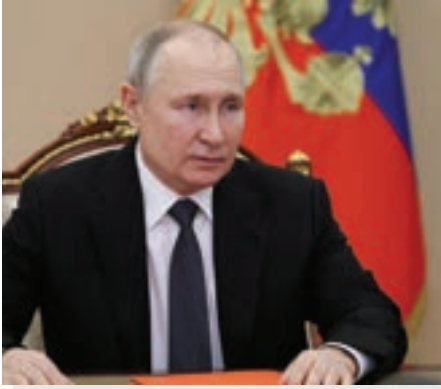
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According to reports, his mother's name is on the title of 80% of everything he owns. Recall that in 2018, Hakimi and Hiba started dating; they were wed in 2020; and they had two boys. She filed for divorce sometime in March 2023 following an allegation of cheating.

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Hakimi's decision to protect his riches by not having it registered in his name has garnered international attention, and some have praised him for being "wise" and a living legend.



ICC Issues Arrest Warrant for Putin

The International Criminal Court (ICC) has issued arrest warrants for Russian President Vladimir Putin and Children's Rights Commissioner Maria Lvova-Belova over war crimes allegedly committed during Russia's invasion of Ukraine in 2022. The ICC accuses Putin of unlawfully deporting children from Ukraine to Russia and has reasonable grounds to believe he committed the criminal acts directly, as well as working with others. Moscow has denied the allegations and denounced the warrants as "outrageous". As Russia is not an ICC member country, the court has no authority there, but Putin could be arrested if he sets foot in any of the court's 123 member states. The move was welcomed by Ukrainian President Volodymyr Zelensky and Russian opposition activists, but Kremlin spokesman Dmitry Peskov said any of the court's decisions were "null and void".

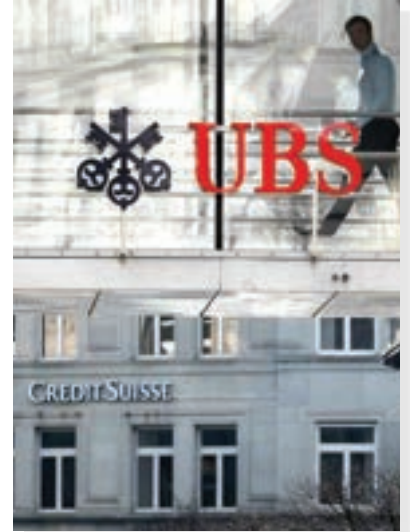
South African Court Orders Healthcare Workers to End Strike

The South African Labour Appeal Court has ordered striking state healthcare workers to end a weeklong walkout after wage talks with the government failed. The National Education, Health and Allied Workers' Union (NEHAWU) members have been demanding a 10 per cent wage hike, while the government offered 4.7 per cent. The strike has affected services in some of the country's big hospitals, and the health department has stated that the strike has disrupted the provision of essential healthcare services in the country, leading to untold suffering and frustrations among the public.

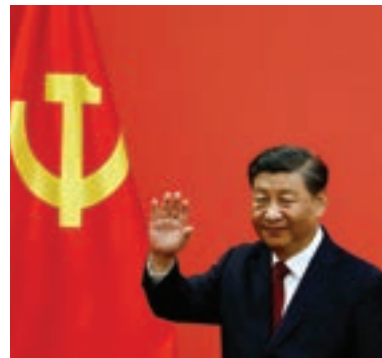
UBS Buys Embattled Credit Suisse for \$3.2 Billion

UBS has agreed to buy its struggling rival Credit Suisse for \$3.2 billion in a deal aimed at stabilising the Swiss banking system and protecting the country's economy. The Swiss National Bank, the government, and the Swiss Financial Market Supervisory Authority all played a key role in bringing about the combination of the two largest banks in the country.

Credit Suisse shareholders will receive one UBS share for every 22.48 Credit Suisse shares they hold. The combined bank will have \$5 trillion of invested assets. The deal is not a bailout, according to Karin Keller-Sutter, the Swiss finance minister.



Xi Jinping Re-Elected as Chinese President



China's parliament has appointed Xi Jinping as president for an unprecedented third term, cementing his position as the country's most powerful leader in generations. In a carefully choreographed ceremony, Xi took an oath to "build a prosperous, strong, democratic, civilised, harmonious and great modern socialist country". The appointment is a ceremonial addition to his iron grip on power, which includes his positions as head of the Chinese Communist Party and the military. Xi's third term comes as China faces major headwinds, including slowing growth, a troubled real estate sector, declining birth rates, and deteriorating relations with the US.

US Vice-President Harris Begins Tour to Charm African States



US Vice-President Kamala Harris has embarked on a nine-day trip to Africa, which will include her visit to Ghana, Tanzania, and Zambia. The visits by top US officials are seen as a reflection of a growing awareness that the US needs to deepen its engagement with Africa, amid competition from global powers such as China and Russia. Harris's visit is expected to discuss economic issues faced by Ghana and Zambia, which are seeking to restructure their debts amid financial crises. While African countries are keen to forge relationships with a range of global powers, including China and Russia,

there is a growing sentiment that they should have a free choice in their relationships with the rest of the world. The US is keen to emphasise its focus on democracy, human rights and good governance in its relationships with African countries, something that sets it apart from China and Russia.

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3 rd	K500

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1 st	K10,000
2 nd	K5,000
3 rd	K3,000
4 th	K2,000
5 th	K1,000

Age Category Prizes

1 st	K1,000
2 nd	K800
3 rd	K300

5KM

1 st	K5000
2 nd	K3,000
3 rd	K2,000
4 th	K1,000
5 th	K500

Age Category Prizes

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2 nd	K400
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