

SOLWEZI

T O D A Y

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TDF extends financing to PADDC to support Zambian SMEs

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MINING COPPER TO GROW ZAMBIA TOGETHER AND EMPOWERING OUR COMMUNITIES

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Shelly-Ann Fraser-Pryce, the reigning World 100m champion, was crowned the Laureus World Sportswoman of the Year at the esteemed 2023 Laureus World Sports Awards in Paris.



TDF extends financing to PADDCC to support Zambian SMEs PAGE 8



A cry for consistent agro policies

At the stage Zambia has reached demographically and economically, a consistent policy framework for food security becomes an imperative.

The Zambia National Farmers Union (ZNFU) is therefore on point in urging Government to reboot agriculture policies and lure urban populations so that more citizens are involved in food production.

There was a time towards the close of the Rupiah Banda administration in 2011 that Zambia attained self-sufficiency in maize, sugar, soya beans and wheat, an accomplishment which the country has the capacity to not only maintain but achieve with other major food crops.

Since the country is well-esteemed in regional agriculture, to

the extent that the 2023 AgriTech Expo was hosted in Chisamba of Central Province most recently, it is time that all policy and logistical requirements were put in place to enable the nation live up to that billing.

On the one hand farmers are ever in mourning about low commodity prices offered perennially by the Food Reserve Agency (FRA) and persistent bottlenecks around the availability of seed, fertilizers, insecticides; and supply chain politics with poor feeder roads on the other hand.

After nearly 60 years of self-rule, Zambia is an agro superpower well able to do better in meeting all interest groups at every level of their stated needs. It is time the farmers' cry was heeded.



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Zambia returns to double inflation



BY STUART LISULO

Zambia's annual rate of inflation has increased to 10.2 per cent in April 2023 from 9.9 per cent recorded in March, mainly driven by higher non-food inflation.

Announcing Zambia's annual rate of inflation for April, Zambia Statistics Agency (ZamStats) Interim Statistician-General Mulenga Musepa disclosed that inflation marginally increased to 10.2 per cent, up from 9.9 per cent in March, breaching double-digit territory for the first time in 11 months.

Since June 2022, the country's annual rate of inflation remained in single digits for nine successive months up to March this year.

But Musepa explained that non-food price hikes, which affected and included household appliances and vehicles, were the major factors, pushing inflation up to double-digits for the first time since May 2022 when inflation was at 10.2 per cent.

"The annual inflation rate for April 2023 increased to 10.2 per cent from 9.9 per cent recorded in March 2023. This means that on average, prices of goods

and services increased by 10.2 per cent between April 2022, and April 2023. The increase in annual inflation was mainly attributed to an increase in prices of selected non-food items," Musepa told journalists during a media briefing in Lusaka recently.

While the annual food inflation rate remained relatively static at 11.6 per cent

The Special Self-Help programme delivers financial support directly to Zambian organisations with sustainable, innovative ideas to reach traditionally underserved areas or populations.

in April 2023, down from 11.8 per cent recorded in March 2023, Zambia's non-food inflation spiked to 8.3 per cent in April 2023, compared to 7.3 per cent one month prior, driven by price increases in household appliances. "This outturn was mainly attributed to increases in prices of non-food items such as household appliances, namely; refrigerators, stoves or cookers and purchase of motor vehicles," explained Musepa.

During the first sitting of the year, the Monetary Policy Committee (MPC) of the central bank increased the Monetary Policy Rate (MPR) by 25 basis points from nine per cent to 9.25 per cent, citing a heightened inflationary outlook for this year.

According to the BoZ, inflation is projected to increase and remain above the 6-8 per cent target range in sharp contrast to the earlier projection made last November that showed inflation would return to the target range in the first quarter of 2024.



Make agriculture attractive—ZNFU

BY FELIX KATYETYE

Government should consider putting up a consistent policy framework to attract urban residents towards agriculture.

Speaking on the sidelines of the 2023 AgriTech Expo in Chisamba district of Central province, Zambia National Farmers Union (ZNFU) President Jervis Zimba said Zambia had the potential to address not only the food crises within the country but also in Africa at large.

“We are aware that Zambia is a signatory to various trade protocols, however many concerns remain that we have not utilized these protocols fully. It is not a secret that farmers are capable of producing grain that can be exported to other countries, but there is need for Zambia to fully utilize the trade protocols,” Zimba said.

Government should address challenges affecting small scale farmers, leading to low production; such as low commodity prices and rigidities in the supply chain among other factors.

Africa’s food crises can be addressed if Zambian farmers were able to increase

productivity and grain to neighboring countries.

“In order for farmers to achieve this, there is a need for the Government to engage them in revising the agricultural policies as they are the direct beneficiaries unlike changing the policies through technocrats who do not fully understand the challenges that farmers face,” Zimba said.

And Golden Agriculture Research Trust Chairman Ashok Oza said Zambia was identified as a regional food production country internationally, and consequently the expo was well-placed.

Speaking at the same function, AgriTech Expo Project Director Lars Huf said that the event was the biggest agriculture rendezvous in Southern Africa, which linking agro business to business.

AgriTech expo showcased improved smart agriculture equipment and facilitated farmers’ engagement with suppliers.

And Golden Agriculture Research Trust Chairman Ashok Oza said Zambia was identified as a regional food production country internationally, and consequently the expo was well-placed.

Oza added that the expo enabled farmers to interact among their ilk and with suppliers and buyers both from within the country and from overseas.

“I thank President Hakainde Hichilema for taking time to officiate at this year’s AgriTech 2023 expo and the exhibitors for making the expo a success.”



'We want to make Zambia regional food basket'

BY DERRICK SILIMINA

President Hakainde Hichilema says the Zambia government is committed to establishing policies that will enhance innovation to make Zambia a regional food basket.

Speaking when he officiated at the 2023 AgriTech Expo in Chisamba District of Central Province, President Hichilema said the role of agriculture in economic development has been neglected for many years.

"We have dedicated 2023 to unlock rigidities that hinder progress and I want to assure the farmers and equipment suppliers that now we have put up platforms where you will see us working together. These platforms allow farmers, grain traders, millers and the Government to work together as one unit and bring all the facets together and grow our economy. We have now set up a President's Delivery Unit which will now tie the presidency into these activities," President Hichilema said.

He charged that lack of clarity and seriousness in the sector should be a thing of the past, adding that none of his

senior Government officials and other government departments would be allowed to hinder progress in the sector.

"Permanent Secretaries, I don't have to single you out because none of us, not the Ministers and not the President, will be blockers to progress because blockers breed ka' something, an issue I detest so much. I am using this platform so that someone also can hear, there could be a ZEMA person here—you've heard and there could be a WARMA person here—you've heard."

The Head of State further urged international manufacturers of agriculture equipment to establish local production plants so that even small and medium-scale farmers can easily access the tools to grow agricultural production.

Speaking at the same event, Minister of Commerce Trade and Industry Chipoka Mulenga noted that from its incep-

tion, the AgriTech Expo had played a pivotal role in creating awareness of the latest agricultural technologies trending on the continent and in the rest of the world.

"Being a private sector-driven event, the Expo exposes our farmers to productivity by enhancing agricultural machinery, inputs and practices that can easily be adopted by the farming community in Zambia," Mulenga said.

The minister implored suppliers of agriculture machinery to ensure that their technologies were affordable, easy to use and easy to maintain by all farmers, especially small-scale farmers who were the majority in the country.

The 2023 AgriTech organised by DLG Agriculture in collaboration with the ZNFU was held under the theme Growing Knowledge For Future Farmers.



Agritech Expo boosting farmers' fortunes

BY DERRICK SILIMINA

The yearly AgriTech Expo is the only professional business-led event servicing the needs of the entire agro-value chain in Zambia and its neighbouring countries.

The 2023 edition held at the Golden Agriculture Research Trust (GART) in Chisamba District from April 20-22, 2023 under the theme 'Stay Ahead of the Industry' saw live demos of the latest kit to crop plots profiling developments in agronomy.

There were various informational activities whereby the AgriTech Expo proved to be an important event in Zambia's agricultural calendar, offering unmissable networking and learning opportunities worth attending among agricultural stakeholders.

DRONES

Among the state-of-the-art precision agriculture apparatus showcased at the just-ended event were smart agricultural spraying drones from various leading local and international firms.

Sunagri Investment Zambia Limited, a local drone technology firm incorporated in 2017, demonstrated how gadgets in the agriculture sector have evolved over the years in enhancing farmers' productivity.

"Since five years of our operations in

Zambia, our drone capacity was able to accommodate four litres of pesticides to cover one acre of land but now we have the latest drones with 40 litres capacity with the capacity to spray five to six hectares," company Director Frazer Zhang said after flying one of his prolific drones.

Zhang stressed that the XAG (Xaircraft) drone is one of the effective alternatives to decimate notorious pests quickly because manual spraying during the day is labour-intensive, costly and a waste of chemicals as the worms only come out to feed on the crops at night.



Exhibitors at the 2023 AgricTech Expo

TRACTORS

Tata Zambia showcased the John Deere tractors that have been in Zambia for decades and have grown from strength to strength mechanising commercial farmers and large corporations.

“Our strength is in our ability to understand our customers. Our backup service is crucial in ensuring uptime,” stated the official John Deere agriculture, construction and forestry equipment dealer in Zambia.

In the seed agribusiness, Syngenta whose ambition is to help safely feed the world while taking care of the planet was also readily available to display its science and innovative crop solutions.

“Our technologies enable millions of farmers around the world to make better use of limited agricultural resources. Through partnerships, collaboration, and the good growth plan we are committed to improving farm productivity, rescuing land from degradation, enhancing biodiversity and revitalising rural communities,” Syngenta Zambia Managing Director and Southern Africa Head Given Mudenda said.

With new and improved solutions, Syngenta aimed to transform farmer yields at scale and increase their profitability to sustainable value and boost Zambia’s food security.

INTERACT

Saro Agro Industrial Limited Managing Director Ashok Oza said the event enabled farmers to interact with other farmers, suppliers and buyers both from within the country, abroad and overseas.

Local small-scale and medium farmers who trekked the expo from all areas of Zambia were not left behind as they learned how to take agriculture as a business.

“I am really excited to see the latest agricultural gadgets on display here. This experience has re-awakened my passion to go into agribusiness full-time,” said Lackson Mweemba, a small-scale farmer who travelled all the way from Choma in Southern Province.

POLICIES

For this reason, the Government is keen to establish policies that will support innovation to grow the agricultural sector in a bid to make Zambia a regional food basket.

“We have a rare opportunity as a country given our agronomic conditions, given our hydrological conditions despite climate change, this country is a blessed one. All we need to do is to work together to realise this opportunity and this AgricTech Expo is the answer to propel do-

mestic agriculture productivity in a bid to enhance food export to neighbouring countries following food deficit exacerbated by conflicts,” President Hakainde Hichilema said when he officiated at the expo.

The Head of State highlighted a need to formalise the trade of agricultural commodities instead of smuggling, such that whenever a neighbouring country places an order for food exports, local farmers would likely benefit from that export agreement.

EMPLOYMENT

ZNFU President Jervis Zimba underscored that the natural resources that Zambia is endowed with must provide employment through value-addition activities, which was not the case as unemployment was still considerably high amongst the youth and women in the farming community.

“As this business-to-business fair belongs to us all, the goods, products, and services exhibited at the fair represent our country and its success rests on the participation of all of us. Agritech Expo aspires to connect all parts of Zambia to deepen economic integration and to boost trade and investment in the agricultural sector—not only in the country but also to serve the export markets in the region and beyond,” Zimba said on the sidelines of the event.

“We believe that by promoting trade amongst African countries, we are strengthening the continent’s industrial base and ensuring that we produce goods for ourselves and each other,” the Farmers’ Union leader stated.

The World Bank’s latest Commodity Markets Outlook warns that the war in Ukraine has altered global patterns of trade, production, and consumption in ways that will keep prices of agricultural produce at historically high levels through the end of 2024.

According to the institution, more than 66 million people are projected to experience food crises, emergencies, and famine due to conflict, climate change, and economic shocks that have converged to prevent food from reaching some communities, depress yields and make staple items more expensive.

TDF extends financing to PADDCC to support Zambian SMEs

Ebene/Lusaka, 25 April 2023 – The Trade and Development Fund (TDF), a member of the Eastern and Southern African Trade and Development Bank Group (TDB Group), is extending a USD 2 million facility to Pangaea ADD Capital Limited (PADDCC) to finance small and medium-sized enterprises (SMEs) supplying the mining and agribusiness sectors in Zambia. The facility is blended with a USD 30,000 technical assistance grant to support the capacity-building requirements of PADDCC.



Minister of SMEs Elias Mubanga (left) and CEO Pangea ADD Capital Diana Kabaila (right) at signing ceremony.

PADDCC is a financial institution specialized in supply chain finance providing invoice discounting, order financing and trade finance for SMEs that are critical in the mining and agribusiness value chains. Supporting the sustainable growth of Zambian SMEs – as top employers and key GDP contributors – contributes to boosting economic growth and job creation, while improving the business environment and competitiveness of targeted sectors.

This facility – TDF’s first in Zambia – aligns with its strategy to provide fi-

ancing to groups traditionally excluded from mainstream economic activity, such as MSMEs, women and youth, as well as to promote local content in supply chains. It also complements TDB Group’s activities in the agribusiness and mining industries in the region, through which the Group is financing projects and transactions which contribute to enhancing food security and availability of critical inputs, supporting exporting businesses and availability of forex, and boosting the supply of metals essential to the energy transition, among others.

Gloria Mamba, Group Executive and Executive Director TDF Business said: “It has been TDF’s strategy to partner with local financial institutions which can effectively intermediate our capital and on-lend to productive and impactful SMEs in our region. As such, we are very pleased to extend this facility – our first of its kind in Zambia – to PADDCC, a woman-led business with a strong track record enhancing local participation in critical national, regional and global value chains.”

Diana Kabaila - CEO PADDCC said: “As you all know, small and medium enterprises (SMEs) are the backbone of any economy. They create jobs, drive innovation, and contribute to the overall growth of a nation. In Zambia, SMEs account for over 80% of all businesses and employ over 60% of our workforce. It is clear that a credit line like this one supporting SMEs is crucial to the nation’s economic success.”

Through this facility, PADDCC will be able to serve between 50 to 100 more SMEs in the first year of the loan and broaden its service to SMEs, including more female-led businesses and those that employ youths, which are still often face challenges accessing traditional finance.

About TDF

TDF is a member of TDB Group. TDF’s mandate is to deliver intentional, sustainable, and measurable impact to its stakeholders and the wide range of beneficiaries it aims to reach in the region. To do this, TDF provides programme



(Left to right) Pangea ADD Capital team: Author Mwinga Executive Director, Diana Kabaila CEO and TDF representatives: Gloria Mumba Executive Group Director and Doreen Mashu, Relationship Executive pose for a photo at the signing ceremony.

management services, blended finance, technical assistance grants and capacity building services to expand the reach of the TDB Group by allowing many more citizens to participate in the formal financial structures in the region.

Established in 1985, the Eastern and Southern African Trade and Development Bank (TDB) is a regional development finance institution, with investment grade ratings and assets of USD 8.4 bn. TDB serves 25 member states in its region, with the mandate to finance and foster trade, regional economic integration, and sustainable development, through trade finance, project and infrastructure finance and asset management.

TDB Group, comprises TDB, the Trade and Development Fund (TDF), Eastern and Southern African Trade Advisers Limited (ESATAL), TDB Captive Insurance Company (TCI), and the TDB Academy.

www.tdbgroup.org

About Pangea ADD Capital Limited

Pangea ADD Capital Limited (“PADDC” or the “Company”) is a Zambian financial institution that specializes in providing supply chain financing solutions to businesses, with a particular focus on the mining sector. By addressing the working capital challenges faced by businesses in Zambia, PADDC has

managed to present itself as a trusted partner to numerous local and multinational corporations that wish to ease the cash flow cycle of their supply chain partners.

PADDC is dedicated to promoting economic growth and development in Zambia and sees its role as more than just a financial institution. The Company strives to create long-term partnerships with its clients, providing financing solutions, advisory services, and other resources to help businesses succeed. With a strong track record of success and a commitment to innovation and excellence, PADDC is well-positioned to continue its growth and impact in the years to come.

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SMEs cry for info on employee benefits and insurance

BY JOHN CHOLA

Small and medium enterprises (SMEs) have lamented the lack of information on employee benefits and insurance policies from service providers.

The SMEs feel disadvantaged by the absence of full briefings on the meaning of legal jargon at the time of signing up with service provider entities.

Octagon Financial Services Limited (OFSL) recently partnered with the Zambia Chamber of Small and Medium Business Associations (ZCSMBA) and the Ndola District Chamber of Commerce and Industry (NDCCI) for a management training programme.

Octagon Financial Services Limited (OFSL), formerly Alexander Forbes Financial Services Limited (AFFSL), linked up with small and medium enterprises (SMEs) from across the Copperbelt region for a ground-breaking exercise dubbed Employee Benefits Management Training held at Protea Hotel in Ndola.

Octagon, led by Phyllis Tiller, CEO and Managing Director, narrowed the conversation with the SMEs to a critical information and knowledge gap within the SMEs sector, namely 'Employee Benefits' and 'Insurance for SMEs'.

Octagon in Zambia offers employee benefits packages and financial solutions that do not leave anyone behind.

CHALLENGES

Octagon interacted with the SMEs which presented their challenges, zeroing-in on employee benefits management and insurance for SMEs.

Most SMEs participants lamented a general lack of sensitization in employee benefits management, particularly other available alternatives in the man-

agement of employee benefits. They appealed to Octagon to continue bridging the information and knowledge gap.

On the insurance front, some attendees indicated a lack of policies tailored to meet the needs of the SMEs sector.

The SMEs complained that certain service providers did not explain technical jargon in critical aspects of insurance policies at the point of signup to ensure optimal clarity.

They referred to inadequate guidance on the claims processing procedure, and the lack of post-sales initiatives between the service provider and the client after sign-up.

LARGEST

SMEs are the largest employer and accounted for the largest footprint in GDP growth last year. They account for the majority of businesses globally and play a critical role in shaping national economies through employment creation and by boosting local production.

As of 2022, according to the Zambia Development Agency (ZDA), SMEs account for more than 97 per cent of local businesses, employing more than 88 per cent of the employable population and contributing more than 70 per cent to the Gross Domestic Product (GDP).

While SMEs are the backbone of the Zambian economy, they remain fundamentally excluded in the product development initiatives of many organizations, as most service providers tailor their products to suit the capacity of larger entities.



Octagon Financial Services Limited Zambia CEO and Managing Director, Mrs. Phyllis Tiller.

On the sidelines of the workshop, Ndola District Chamber of Commerce and Industry Vice-President Joseph Malisawa appreciated Octagon's dedication to providing employee benefits packages and financial solutions that factor in the context of the Zambian SME's sector.

Also in attendance was Provincial Representative for ZCSMBA on the Copperbelt, Joshua Mukonko, who urged Octagon to upscale the training to cover SMEs at a wider scale.

Octagon is a leading regional financial services provider with significant industry consolidation within the non-profit, public and private sector in five strategic divisions, namely Pensions; insurance; property management; trainings; and actuarial services.

Madison Financial Services loses K180m

BY STUART LISULO

Madison Financial Services (MFS) Plc posted losses of more than K180 million in the financial year ending December 31, 2019, mainly as a result of a K90.2 million insurance claim that severely impacted the Group's results.

In a statement announcing the audited results for the year ended December 31, 2019, released in April 2023, the MFS Group announced it incurred losses of around K188.5 million, more than the K56.3 million in losses it posted in 2018.

According to a Trading Statement, the claim related to a financial guarantee issued to Chakaka Village Country House Limited.

"The loss was mainly attributed to an extraordinary loss amounting to K90.2 million, which crystallized in the form of an insurance claim and reversed substantial gains. The claim related to a financial guarantee issued to Chakaka Village Country House Limited a related party, in connection to a hotel development project. The risk had been carried as a contingent liability in prior years.

"The loss was further compounded by the increase in the finance costs, driven by the increase in interest costs and the weakening of the local currency resulting in exchange losses on foreign currency denominated loans," MFS Group Company Secretary Kafula Mwiche said in the statement.

MFS also experienced increased arrears from receivables due from the Government for insurance premiums and payroll microfinance loan deductions.

"...About K70-K80 million was outstanding on average from month-to-month compounding the challenges for the Group.

"The Group suffered reputational damage from going concern challenges during the year, but the Board immediately put in place recovery strategies and positive results are expected in subsequent reporting periods."

And in a separate Trading Statement, Mwiche stated that MFS Plc's Earnings per Share and Headline Earnings per Share for the financial year ended December 31, 2020, were expected to be approximately 116 per cent higher than for the financial year ended December 31, 2019.

"The movement in EPS is primarily attributed to the profit attributable to the shareholders of K30.8 million for the year compared to a loss of K188.5 million in the year 2019. The profit was mainly derived from improved Gross Written Premium in the insurance business and gains from the de-recognition of Madison Asset Management Company Ltd (MAMCo)," stated Mwiche.

"The loss was mainly attributed to an extraordinary loss amounting to K90.2 million, which crystallized in the form of an insurance claim and reversed substantial gains. The claim related to a financial guarantee issued to Chakaka Village Country House Limited a related party, in connection to a hotel development project. The risk had been carried as a contingent liability in prior years.

In 2007, the International Finance Corporation (IFC), the private sector arm of the World Bank Group, decided to invest in the Lawrence Sikutwa Associates Limited (LSA) Group and this resulted in the creation of Madison Financial Services Limited (MFS) in which LSA held 81.5 per cent and the IFC held 19.5 per cent. MFS thus became the holding company for the following subsidiaries: MGEN; MLIFE; MGen Insurance Tanzania Limited (MGenTZ); Madison Finance Company Limited (MFinance) and Madison Asset Management Company Limited (MAMCo).

In September 2014, MFS was publicly listed on the Lusaka Securities Exchange (LuSE).





US awards \$65,000 rural grants

BY STUART LISULO

The US embassy has awarded US \$65,000, about K1.2 million, in grants to non-profit organizations in four provinces.

According to a statement by Public Affairs Officer Phil Dimon, three grants have been awarded to Zambian community-based organizations through the US Ambassador's Special Self-Help small grant programme to expand economic opportunities and support food security, education, and health.

A fourth grant to Caritas Czech Republic, through the Julia Taft Refugee Fund, will establish a commercial tailoring operation for asylum seekers, refugees and former refugees in Lusaka.

Grants awarded through the US Ambassador's Special Self-Help small grant programme would support the following projects: construction of a chicken house for a project with Tirane Women's Club to improve women's livelihoods in Katandala Village of Chasefu District in Eastern Province; establishment of a crop irrigation system project with Zambia Youth League to improve food security and household income for the community in Shang'ombo District, Western Province and the drilling of

four boreholes with Revival Family of Hope Foundation to provide safe drinking water for Mai Chola and Kamukwesukeni communities in Kabanana and Zani Muone, Lusaka Province," Dimon said in the statement released recently.

The Special Self-Help programme delivers financial support directly to Zambian organisations with sustainable, innovative ideas to reach traditionally underserved areas or populations.

The Special Self-Help programme delivers financial support directly to Zambian organisations with sustainable, innovative ideas to reach traditionally underserved areas or populations.

Since its initiation, the programme has provided over US \$1.44 million to 142 community-based organisations throughout Zambia.

And the grant awarded to Caritas Czech Republic, through the Julia Taft Refugee Fund, will enable the organisation to leverage its existing expertise and infrastructure to promote linkages with the private sector to develop refugees' entrepreneurial skills and create internship and job opportunities.

By equipping beneficiaries with important new skills in marketing and managing small businesses, this support will strengthen community livelihoods, according to Dimon.

The Julia Taft Fund for Refugees is an initiative by the U.S. Department of State to respond to critical unmet needs of refugees and was named in honor of a former U.S. Assistant Secretary of State for Population, Refugees, and Migration, who worked tirelessly to improve the lives of refugees around the world.



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ABSA, Jacaranda Hub uplift young Solwezi businesses

BY SOLWEZI TODAY WRITER

The ABSA Innovation Hub powered by Jacaranda Hub successfully hosted the first-ever Founders Live Pitch event at Solwezi ABSA Bank for young innovators, start-ups and entrepreneurs to pitch to investors and a panel of judges on the colourful evening of May 4, 2023.



Chief Mumena of Kalumbila District in Northwestern Province.

Many young innovators and entrepreneurs of start-up projects attended the event to showcase their entrepreneurial skills and be exposed to business mentorship through ideation, validation and scaling up of new products and services.

Some of the projects that the young exhibitors pitched for funding were Green Tea and Moringa Project, Maila Crafts and Designs, EB Stitch Leather Products, Modee Foods Services, and Meefi Nursery Garden. Others are ZED Travel and Bweendo Water Bottling.

Jacaranda Hub has designed a package of programmes beneficial to start-up business ventures such as the NextGen and Mosi-Oa-Tunya start-ups which were opened to judges on the pitching to investors.

The NextGen which is the “Next Generation National Youth Incubation Challenge” is a programme targeted at young people to prepare them to the next generation work and give them the skills to ideate and develop their ventures.

This programme focuses on capacity building, skills development, investor readiness and innovation besides identification for innovation and mentoring of young innovators and entrepreneurs through ideation, validation and scaling up of new products and services that benefit end-users and build successful startup companies.

On the other hand, Jacaranda Hub presents the Mosi-Oa-Tunya Pitch which deals in the transformation of Zambia through innovation and entrepreneurship as an investor readiness programme that matches and connects

viable start-ups to local and global investors. It helps potential startups design, measure, and scale to get ready for financial investments.

AFRICANICITY

ABSA Bank’s creativity in community business support is expressed by the ‘Africanicity’ of getting things done to the benefit of the market players.

What people may not know is that ABSA Bank, formerly Barclays Bank, has partnered with Jacaranda Hub to provide start-up businesses with incubation services. Working through innovation hubs which are meant to provide solutions, the incubation services help to bridge the gap between the market and the customers.

Jacaranda Hub enhances community access to technology and knowledge by providing a convening point for making connections and sharing ideas.

The main goal of Jacaranda Hub is to enable innovators and entrepreneurs navigate the development of new solutions and building a start-up culture in Zambia. This Hub links end-users to new products in the local environment with a global perspective.

Founders LivePitch Deck showcased Jacaranda Hub as an organization that aimed at developing entrepreneurial programmes spearheading innovation and business among start-ups.

At this special event, Chief Mumena of Kalumbila District in North-Western Province graced the occasion.



Mara Cheelo, Founder and CEO for Jacaranda Hub.



James Kalala, ABSA Bank relationship manager for Corporate and SMEs.

“As start-ups you need to take advantage of this opportunity to excel in your business endeavours,” Chief Mumena advised.

“The flood gates of money are open here in Solwezi. It has dawned and money is everywhere in all directions, and there is no way things are open and you are still in trouble as the lowest impoverished person.”

Chief Mumena observed that even Government and organizations in Solwezi and elsewhere in Zambia had become so generous that they had opened “a tap of money” through NAPSA, CEEC, ABSA and other monetary avenues.

“The prevailing scenario around is like you are living by a riverbank where water is abundant but surprisingly you are using your saliva to bath. Take advantage of being at a river bank where

“We have a responsibility to ensure that our customers get value out of interaction with us and that is where we positioned our proposal and found our twin Jacaranda Hub because we found a common ground in this organization,” he said.

money, like water, is flowing in various currencies and get baptized in the right water for the perfection of your quality life!” he said prophetically.

He advised the upcoming entrepreneurs not to fear potential financiers but seek

funding to meet the growth strategy of their organizations.

OUTSTANDING

Jacaranda Hub founder and CEO Mara Zhanet Michelo said it was an outstanding achievement for Solwezi-based young innovators and entrepreneurs to come and promote their vibrant businesses.

She explained demand-driven entrepreneurship as based on love, good communication skills, team work, competency, trust-building and sizeable compromise.

“The young entrepreneurs have gone through over eight weeks of business advisory support, which is basically an incubation programme and this has been championed by ABSA Bank,” Michelo disclosed.

She thanked Chief Mumena and ABSA for their motivation, inspiration, and timely advice on the advancement of the general membership of her organization.

ABSA Bank Relationship Manager for Corporate and SMEs, James Kalala, disclosed that his bank opted to partner with Jacaranda Hub to build the capacity of SMEs in the province. Further, the bank was committed to providing affordable services to its customers.

“We have a responsibility to ensure that our customers get value out of interaction with us and that is where we positioned our proposal and found our twin Jacaranda Hub because we found a common ground in this organization,” he said.

“ABSA being an African bank, we thought part of giving back should impact the customer in such a way that even if they are left on their own, they have the capacity to survive and move to the next business level.”

The panel of judges consisted of captains of industry who offered technical advice and mentorship on market and investment opportunities, debt financing, equity investment and grants.

The skilled team of judges came from North-Western Chamber of Commerce and Industry, CEEC, FQM-Kansanshi, Barrick-Lumwana, Founders Live USA and ABSA Bank among others.

Grizzly, unions agree on pay hike

BY KAUSA MBASELA

Mine workers' unions have entered into a Memorandum of Understanding for a 10 per cent pay rise for Grizzly Mining employees.



Mr George Mumba (L) MUZ General Secretary and Mr Abdoul Ba Grizzly Mining Group Vice Chairman.



Mine Workers Union Representatives

The Mine Workers Union of Zambia (MUZ) and the National Union of Miners and Allied Workers (NUMAW) signed the agreement with Grizzly Group on a boat cruise on Makoma Dam in Kalulushi. The MoU covers the period from April 1, 2023, to April 1, 2025.

Group Vice-Chairman Abdoul Ba said the company would continue to adhere to fair workplace practices and social justice “so that we try and increase the morale of the workers as the major drivers of the company.”

Ba explained that the 10 per cent raise

across the board was meant to mitigate economic hardships among the workforce.

He urged all employees to maintain their dedication and hard work to achieve greater productivity.

“We have to keep on pedalling our company to further destinations by reinvesting in machinery and technology in order to increase the effectiveness and efficiency of the Grizzly Mining productivity.”

MUZ General Secretary George Mumba was happy with the speedy conclusion of the bargaining process, an indication of the goodwill of the company.

“We stand here as unions to express our sincere gratitude that we were able to engage in the shortest possible time and conclude the bargaining. I'd like to encourage management to continue with this transparent open-door policy.”

Mumba further implored management to keep the workforce informed of the goings-on within the organization so that they felt part of the process.

He also asked the mine to place a high premium on safety “because for us, that comes first before production.”

Mumba also urged the workers to remain committed and increase production so that the next collective bargaining process worked smoothly.

The Grizzly Group has more than 3000 employees, a number it projects to double over a two-year period, especially with the recent acquisition of a green-field project, Grizzly Copper in Kasempa, North-Western Province where exploration works are currently ongoing.

Grizzly Group CEO, Abdul Ba joins Hemant Khandelwal of J&J Jewels as he carefully dissects and examines the authenticity of gems before bidding for them.



Grizzly Group sells three tonnes of emerald

BY JOHN CHOLA

Emerald mining giants, Grizzly Group, put on sale one of the largest collection of Zambian emeralds ever to be offered on auction.

A total of 64 lots, over 3.1 tonnes of emeralds were successfully auctioned in Kitwe, recording more foreign buyers.

Grizzly Group Chief Executive Officer (CEO) Abdul Ba said at the auction that sales continued to attract collectors and gem connoisseurs from around the world.

The gemstones on auction were mined by Pridegems, which is wholly owned by the Grizzly Group of companies.

The auction house Wolle Park of Kitwe hosted the emerald bidding on April 28, 2023, running until May 2.

Ba added that certain collectors and gem connoisseurs now esteem Zambian emeralds at the level of premium Colombian stones.



Amit Khatoria and Tushar Khand marvel at one of Pridegems excavations displayed for auction at the recent Grizzly April sale.



Rashid Sheikh and Anas Sheikh of Zainab Impex captured examining emeralds at the April Grizzly auction.



Pridegems General Manager, Barbra Kafwilo, left, Grizzly Group General Manager, Carolyn Sampa, right, shows off one of the giant gemstones up for auction as ESMAZ's Carol Sayer and Michael Lwenshi looks on.

Auction official Rasika Ranasinghe observed that Zambian emeralds had higher iron content than emeralds from other countries, making them less fragile.

“High iron content also means fewer surface-reaching fractures and less need for treatments and enhancements, some of the attributes pushing the Zambian gems to the top on the global standard market.”

Ranasinghe further pointed out that although holding the auctions abroad in

places like Dubai made access easier for Asian buyers, the local sales also had multiplier effects on the local economy.

“This calls for much more effort from all of us to support the gemstone industry as it unleashes its full potential. Government ought to continue doing its part by ensuring a policy and operating environment conducive to the emeralds industry by way of tax incentives on things like equipment, flexible financing products,” Ba said.

The Grizzly Group was happy that players in the Emeralds and Semi-Precious Stones Mining Association (ESMAZ) were willing to work with large-scale miners to further consolidate the industry’s potential to add more value to the country’s economy.

He bemoaned the chronic dormancy of numerous mines and as such the Grizzly Group was encouraging the owners to synergize through cooperatives.



**FQM TRIDENT GETS CHAMBER OF MINES BEST
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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

FQM copper production drops

BY STUART LISULO

First Quantum Minerals Limited (FQM) has posted reduced copper production across all of its operations in the first quarter of 2023.



In the first quarter financial results released recently, total copper production fell to 138,753 tonnes, a 33 per cent decrease from the last quarter of 2022, where FQM posted 206,007 tonnes.

The quarter-over-quarter decrease in production was due to a 15-day temporary suspension of production at Cobre Panamá and the rainy season in Zambia, with the Kalumbila-based Sentinel Copper Mine receiving its highest rainfall in 25 years.

In Solwezi, Kansanshi continued to experience lower feed grades across all three circuits.

“Total copper production for Q1 2023 was 138,753 tonnes, down from the 206,007 tonnes reported in Q4 2022 as each of the Company’s three largest operations had negative production impacts during the period.

“Kansanshi’s copper production of 28,683 tonnes in Q1 2023 was 6,119 tonnes lower than the previous quarter due to the seasonal impact of the rainy season and lower feed grades across all

three circuits, particularly from the M11 area at lower elevations in the main pit,” FQM stated.

Sentinel reported copper production of 36,232 tonnes in Q1 2023, 37,177 tonnes lower than the previous quarter due to the intense rainy season, resulting in the accumulation of water in the Stage 1 pit.

“Saturated ground conditions significantly impacted mining rates due to poor road conditions and water in the pit prevented access to working faces, particularly in the lower benches of Stage 1.”

FQM Chief Executive Officer Tristan Pascall said the company remained focused on improving its operational performance, with mining productivity expected to recover in the remaining three quarters of the year.

Despite the first quarter challenges, copper production for 2023 remained unchanged at 260,000 to 280,000 tonnes, as higher feed grades were expected in the second half of the year with grades showing improvement already in April, company data shows.

“The current focus on deploying additional dewatering capacity in Stage 1 to regain access to the high-grade ore is already yielding results early in the second quarter. The mine plan has been re-scheduled, even if total volumes remain substantively the same and higher grade zones will be dispatched across the remaining three quarters of the year.”

FQM Chief Executive Officer Tristan Pascall said the company remained focused on improving its operational performance, with mining productivity expected to recover in the remaining three quarters of the year.

“The first quarter was difficult with production impacted at our three largest operations. At Cobre Panamá, production was interrupted by a temporary suspension of exports but returned to full production rates once the suspension was lifted. Our Zambian operations experienced a seasonal impact, however, the rainy season is nearing an end. We are focused on improving operational performance and expect production to recover over the course of the year and, as such, we remain committed to our guidance for 2023,” said Pascall.

Cobre Panamá outperformed all of FQM’s other copper-producing assets, with an outturn of 65,427 tonnes of copper in the first quarter of the year, compared to the Sentinel Copper Mine, which produced 36,232 tonnes, leaving Kansanshi the least of the major producers with 28,683 tonnes.



FQM group honours 1000 staff

BY SOLWEZI TODAY WRITER

Subsidiary companies of First Quantum Minerals (FQM) Zambia gave Labour Day awards to more than 1000 workers to mark this year's commemoration in Kalumbila and Solwezi.

In Kalumbila, FQM-Trident General Manager Junior Keyser said since its inception, one of FQM's cornerstones for growth and survival has been its strong respect and belief in the diverse abilities of its people.

He said this year's Labour Day theme "Accelerating Job Creation for Economic Growth" resonated with the company's commitment to creating meaningful jobs and in turn contributing to the country's economic growth.

FQM Trident Human Resource Manager Brighton Mwiinga said the company would continue motivating workers to drive higher production. "The company recognizes that people flourish and contribute effectively in an environment conducive to hard work, and management is committed to rewarding out-

standing performance."

The categories in which the workers were awarded were Leadership Recognition, Innovation, Outstanding Performance, Resilience, Most Safety-Conscious, and Long Service. The Mine was



also awarded for being the Best Awarding Employer during the Kalumbila District Labour Day commemoration and for sponsoring the event.

In Solwezi, at Kansanshi Mining Plc and FQMO, 137 employees were awarded for outstanding performances. The employees were awarded in various categories including Outstanding Work Performance, Most Improved, Most Disciplined and Most Safety Conscious.

FQMO Kansanshi Mining Plc Management congratulated the workers, urging them to continue to be pacesetters in everything they do because they inspire everyone to be better and do better. The workers were further encouraged to commit themselves to being the change they want to see.



Kansanshi intern wins FQM logo design competition

BY SOLWEZI TODAY WRITER

An ICT Intern at Kansanshi Mining Plc has won the Quantum Review Logo Design, an internal competition announced by FQM at the end of last year.



FQM Chief Operations Officer Rudi Badenhorst congratulating Bizmark Chabala for winning the FQM Logo design competition

Bizmark Chabala, now employed as a software developer at Kansanshi Mining Plc, was announced winner of the Quantum Review Logo Design following a review of numerous entries from across the globe.

FQM Chief Operations Officer Rudi Badenhorst and Kansanshi Mining Plc General Manager, Anthony Mukutuma, among other senior managers congratulated Chabala for emerging winner in the internal competition.

In an effort to support the branding initiative, FQM launched an internal competition providing employees an opportunity to design a logo under what is being titled 'Quantum Review'. This is

FQM Chief Operations Officer Rudi Badenhorst and Kansanshi Mining Plc General Manager, Anthony Mukutuma, among other senior managers congratulated Chabala for emerging winner in the internal competition.

part of plans to promote widely the concept of a critical review process within the business.

"One of my colleagues told me about the

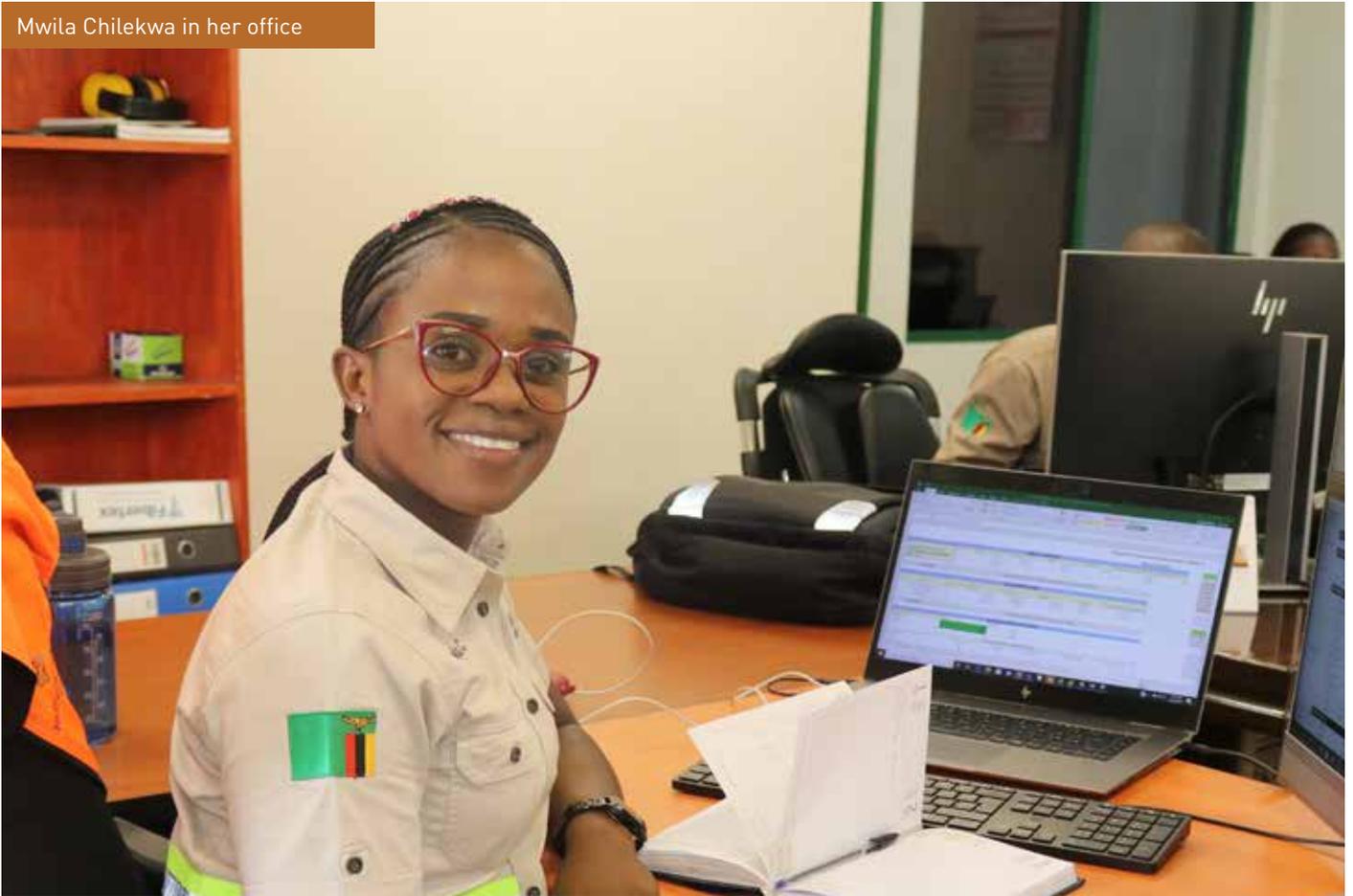


First Quantum review logo competition, I looked at it and I was eligible, I found it interesting, started coming up with the concept, I submitted the designs, it is amazing to learn my work was picked.

"When I was taking part in the competition I was not sure it was going to be this big and serious. I was shocked, I had even forgotten about the competition, it was overwhelming the people that came congratulating me," an emotional Chabala explains.

Chabala, who studied Computer Science at the Copperbelt University, has been developing his interest in Information Technology (IT) with a focus on graphic designing which he says has been appreciated in the last six months he has been at Kansanshi Mining Plc.

"So for graphic designing I started when I was in Grade Nine, then I was doing it for fun, but when I went to the University I became more passionate about it seeing how I could integrate it into computer science. I am just happy that I was given an opportunity here to develop my passion in graphic designing and I am glad it is being appreciated."



Mwila Chilekwa coordinates Kansanshi production

BY SOLWEZI TODAY WRITER

Mwila Chilekwa has become the first female coordinator for production and management at Kansanshi Mining Plc.

Chilekwa will now coordinate more than 200 workers for production to run smoothly.

Following the emergence of a vacancy for the position of Coordinator-Production, management decided that females be allowed to compete for the position internally as a step towards promoting inclusion and bridging the gap in this male-dominated field. Chil-

ekwa, who joined First Quantum Mining and Operations in 2019 under the local graduate programme as a junior mining engineer, competed against nine other females. “There was a vacancy for the position of Coordinator-Production, and Management specifically wanted a female to occupy the position as a way of promoting inclusion and bridging the gap in this male-dominated field. We have never had a female supervisor

in production aside from a few female operators. The position was open to all the potential ladies interested in the role. Ten capable ladies applied for the vacant position and later interviewed, it was an open opportunity and I was picked for the role,” she recalls.

The 31-year-old female engineer draws her strength from working around men and treasures the opportunity of being the first woman to serve in a supervisory role under production, a position that has eluded the women folk in years.

“I am happy and excited because we are coming from a position where we are used that it is just men who can be in such roles, and this is because of the na-



Eng. Mwila Chilekwa posing with her colleagues at work



Mwila Chilekwa with her husband and child

ture of the work itself, I am challenging myself to exceed expectations and break the barriers of only men being in such positions.”

Mwila, a wife and mother of one, says her work at Kansanshi was her first experience after graduating from the Cop-

perbelt University with a Bachelor of Science in Mining Engineering.

“My experience has been insightful, it has been a learning ground for me because I joined directly from school and in the practical part of the industry, I have learned data analysis and identify-

ing areas of improvement through various projects we are involved in.”

Born from Zambia Air Force retired fighter pilot, Brigadier-General Goodwell Chilekwa and Monica Chilekwa, the second born in a family of three children, prides herself as a motivated engineer whose work around men builds her confidence. “I have been working under optimization, which looks at all mining operations and identifies areas of improvement. Through running different projects I gained technical skills and knowledge in people management and relationships to achieve desired goals, this has helped me in my leadership journey both here and outside because we work with different people,” she added.

Chiekwa is grateful to Kansanshi Mining Plc for making her realize her potential and now wants women in the mining industry not to sit back but compete for leadership positions.

In continued efforts to promote the people-first drive in the working environment, FQM’s Kansanshi Mining PLC has remained consistent in developing women by entrusting them with key leadership positions.

30 artists shine at Kansanshi visual arts exhibition

BY SOLWEZI TODAY WRITER

FQM's Kansanshi Mining Plc successfully hosted a visual arts exhibition that attracted 30 artists.



Kansanshi General Manager, Anthony Mukutuma and Chief Mumena of Kalumbila District admire one of the paintings

The exhibition was conducted from May 6-13 at the Kansanshi Golf Club, and featured artists from Lusaka, Livingstone, Solwezi, and other parts of the country to promote local arts development and raise funds for the Young Women's Christian Association (YMCA).

Visual arts are an important aspect of the creative economy which incorporates the cultural arts industry, based on the use of creative imagination to increase the value of an idea.

Chief Mumena of Kalumbila District at the event extolled Kansanshi Mining Plc for supporting the arts industry and also creating a platform that allowed artists to showcase their talent.



Art on exhibition

"I want to appreciate what Kansanshi and First Quantum are doing in raising this portfolio which time and again goes unnoticed. I see a lot of history being depicted through art. These young artists we see are self-employed, and Kansan-



One of the exhibiting artists sharing information during the Art exhibition

shi has provided a great platform for them to market their artwork," he stated.

And Kansanshi Mining Plc General Manager, Anthony Mukutuma, said the mine is supporting arts programmes in schools in Solwezi and wants to leverage the knowledge and skills of the established artists to develop the young learners.

Mukutuma said from last year, the mine had worked with artists on several projects, including the recent creation of the giant "Mr Think" statue, which is an artistic representation and reminder of how nothing is bigger than safety in the mine.

Many pupils from different local schools had joined the Kansanshi Arts Club, an initiative of the mine, and the artists would be conducting workshops with the club as part of the drive to sustain art and enable these children to develop their talent and express themselves through art.

Part of the proceeds of the sales of the artworks would go towards supporting the YWCA campaign against Gender-Based Violence (GBV).



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Stanbic hands 90 desks to Bauleni School

BY STUART LISULO

Stanbic Bank Zambia Limited has donated 90 new desks to the Bauleni Special Needs Project of Lusaka.

The donation will benefit around 1,400 pupils at the school and surrounding areas. Speaking during the handover ceremony at the Bauleni Special Needs School recently, Stanbic Chief Technology Officer Wisdom Shanengeta explained that the desk donation fell under the Bank's Engineering CSR 2022 project, dubbed Kwacha-for-Kwacha. According to Shanengeta, Bank management responded to a request from the school authorities to provide desks due to the increased number of students amid a fast-growing population.

The 90 desks were procured at a total cost of around K200,000. "It's a great honour and privilege for us, as Stanbic, to be here at Bauleni Special Needs School. This is part of the education sustainable pillar that we are focusing on. We are doing some other work with other schools, including some of our staff from this department, who are here, to contribute the 90 desks procured by the Bank and staff for a sum of close to K200,000," Shanengeta said.

He hoped that the desks would contribute towards improving the quality of education for pupils at the school. "It is our belief that this will positively contribute to the quality of learning, and ultimately, the realisation of quality education for the pupils. Following this positive step by complementing the Government which introduced free education up to a certain level, there has been an outcry from many schools that the number of children attending school has increased. So, it's a challenge on the one hand, but a positive on the other hand because we have got more children coming to school. So, we have directly responded to that need."

Sr. Margaret, the Bauleni Special Needs Project Director, expressed gratitude to Stanbic for the desks, saying they will go a long way towards improving the learning environment for pupils.

Bauleni Basic Needs School Head Teacher Abbey Lukonde thanked Stanbic for the gesture, saying the donation had significantly helped to alleviate the

pressure felt by school authorities to provide adequate furniture for pupils.

"As administration, it was in our mind to add a few more desks to our existing number of desks. It was going to be another year of struggle but of little success in making our children's learning environment in terms of furniture better. Allow me to express my profound gratitude to Stanbic Bank management for this unprecedented gift of 90 quality desks to BSNP," said Mrs Lukonde.

As part of the Bank's annual internal Kwacha-for-Kwacha programme, an initiative that staff created to support CSR programmes, Stanbic chose the Bauleni Special Needs Project for support.

The School, which operates under the Bauleni Special Needs Project, was established in 1995 with the goal of community upliftment through the provision of education for differently-abled and vulnerable children.



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Japan grants Zambia K11m

BY FELIX KATYETYE

The Government of Japan has granted Zambia K11 million to support the Livingstone Museum.

Speaking during the signing ceremony with Japanese Ambassador to Zambia Takeuchi Kazuyuki, Finance Minister Sumbeko Musokotwane said the K11.6m grant would be provided through the Japan International Cooperation Agency (JICA) and will be implemented by the National Museum Board on behalf of the Zambian Government.

The grant, to be provided over two years, from 2023 to 2025, would make available research equipment, conservation, exhibition, and education initiatives; and ensure the procurement of projectors, cameras, laptops, computers, and biological microscopes. It would also provide for payments to suppliers, contractors, and consultants for the project. “Japan will provide a grant of up to K11.6 million to Livingstone Museum to support national heritage and improve heritage value and conservation by upgrading equipment needed for educational programs, exhibitions, research, documentation and conservation of collections, thereby contributing

to promoting national unity, peace and environmental sustainability,” he said.

Musokotwane added that the initiative was aimed at promoting national unity, peace, and environmental sustainability while improving national heritage value and conservation.

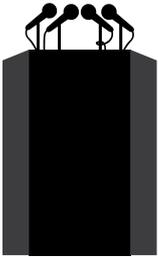
The grant, to be provided over two years, from 2023 to 2025, would make available research equipment, conservation, exhibition, and education initiatives; and ensure the procurement of projectors, cameras, laptops, computers, and biological microscopes.

Additionally, the Zambian Government was developing its tourism sector, with selected areas set to be established for high-value tourism investment in the next five years such as Nsumbu National Park in Nsama District, Liuwa National Park in Kalabo District, and the source of the Zambezi River.

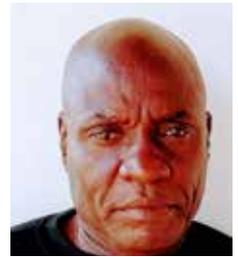
He further added that the project was expected to create employment and alleviate poverty levels in the sector.

“The potential investment opportunities in these areas include the establishment of hotels, lodges, conference facilities, tour operations and other tourism facilities. Through the implementation of this project, the Zambian Government and you as our supporting partner will make a real social-economic desirable impact in the sector,” Dr Musokotwane added.

Over the last 50 years, Japan has been a supportive partner to Zambia through projects in key sectors such as education, health, infrastructure, environment and water.



HICKS SIKAZWE ON THE PLATFORM



Stranded retirees: Time to review pension system

Pensioners' recent scramble for a 20 per cent share of their contributions as offered by Government revealed a glaring reality—that Zambia yearns for pension reforms that will genuinely benefit the retired population.



The current system is not only hoary but disadvantages the pensioners. In developed countries, workers look forward to the day they would retire after a period of undisturbed pension contribution.

In Zambia the situation is different. When a career person is about to clock retirement age, he or she develops high blood pressure, all as a result of deep thinking over what would befall them after the last day of decades of working life.

Thanks to the Chiluba housing empowerment programme, a number of workers may have houses to retire to, but thousands more do not have anything they call home. So they are immersed in fear of what would happen when the last salary is credited to their accounts.

If they do not have a retirement home,

the worry is about where rentals would come from. The thinking goes: "I have been living in an upmarket township, now how will I afford anything even close to the level where I used to be?"

All the above worries arise because of the fragile pension system that has subjected former employees to abject poverty and utter destitution.

In normal circumstances, once a person retires, the individual ought to immediately draw a salary from NAPSA. This money is not a gift or a favour, but the total amount that one may have been contributing to prepare for a rainy day, after the tour of duty.

NIGHTMARE

But it does not happen that way: Retirement in Zambia is a nightmare as it opens a long battle for elusive pension

and sometimes even terminal benefits. The reason is simple: though the law is clear most Government agencies have been allowed to get away with murder.

The majority of state-run firms tend to deduct dues from employees but never remit them to the National Pension and Savings Authority (NAPSA), or do so erratically. As a result of this pattern, by the time one retires, one does not qualify for any benefits from the NAPSA scheme. Even in cases where NAPSA has taken culprits to court, nothing happens; the former workers are left to starve, sometimes to death.

In this area alone there is need for amends. If workers' dues have been deducted but not remitted to NAPSA, why should former workers suffer the brunt of the injustice? The law needs to strengthen so that NAPSA can still pay retirees but recover from the erring firms.

DESTITUTION

As things stand in this country, retirement signifies a new chapter of destitution. The former workers have no option but to begin surviving on alms, if relatives and friends are ready to stretch their arms towards them.

Retirees, especially those with low skills, may end up taking up jobs as guards or other menial tasks for them to survive. Those that may have benefitted from the Chiluba house empowerment scheme move out of sometimes plush homes, leaving them on rent so that they realize a stipend to live on.

In most cases, many of the retirees without fall-back sources of income die prematurely, as if they were not entitled to any pension or benefits during their many days of work and service to the country.

The situation is not any better for the surviving families of the workers that die in service. While on paper benefits are supposed to be availed immediately, again it takes decades for the survivors to begin getting paid. Many families have not even smelt such benefits.

RELIEF

With this background, you can understand the relief that ran through many workers' minds when the Government announced that workers could access 20 per cent of their pension contribution. Though one can access payment on-line, NAPSA outlets countrywide were raided by applicants turning up in person.

In developed countries pensioners are not only well-respected, but they become the new sources of income as they now venture into setting up money-generating ventures and employing people to work for them.

Some retirees and their spouses go globe-trotting, visiting countries they have never been to because they have the money. Their pension had accumulated and was accessed on the day they transitioned from the world of work to the world of rest. That is not the case in Zambia.

Up to the time of writing, Government offices in all ministries were sporadically raided by former civil servants that had not been paid their dues, long after retirement.

Government after government, nothing tangible has been done to change the tragic situation of Zambian pensioners, and the suffering continues.

FINAL SOLUTION

Even the 20 per cent NAPSA facility is not the final solution because it favours those still in employment when NAPSA has still to deal with multitudes of retirees, senior citizens that badly need the money, but have not been paid for one reason or the other.

Commendable though, is the Govern-

Some retirees and their spouses go globe-trotting, visiting countries they have never been to because they have the money. Their pension had accumulated and was accessed on the day they transitioned from the world of work to the world of rest. That is not the case in Zambia.

ment move to take this critical decision. But it will be wrong to view the facility as a favour to the worker. No. This is the money they have been contributing over the years and are simply getting an advance against their contributions.

Reality is that Government through NAPSA has benefitted more than the employees that contribute the money. Today NAPSA has countrywide investment while the true stakeholders remain destitute.

Reforms are needed to make NAPSA more accessible and more beneficial to employees who contribute than it is now.

Ultimately Government would score high marks if it overhauled the entire pension system in the country.

PUNISH

One of the major steps needed to be taken is strong legislation that will punish companies and individuals that fail to remit workers' dues.

In the current arrangement there appears to be no consequences for companies and officials that flout the law by failing to remit employees' dues.

It is important to note that NAPSA and other state agencies seem to be tougher on private companies than they are on Government departments. This is wrong, because the Government employs more people that are left destitute after years of faithful service.

Sometime during the MMD reign the Ministry of Labour proposed that workers get annual gratuity instead of wait-

ing for lump sum payments that do not come when needed. This was not pursued.

However, the bottom line is that there is need for total overhaul of the pension system to one which will benefit the people. What is the point of waiting for a large sum of money that will not be paid immediately one leaves employment?

It is criminal to let a retiring employee slide into a destitute or die just because of an archaic pension system. It is always important to change what is not working.

The current pension system needs review if Zambian workers are going to see any benefit.

Hicks Sikazwe is the author of three books, ZAMBIA'S FALL BACK PRESIDENTS, A Curse for Fear of succession, WASTED YEARS, Decimated Industries, Abject Poverty, Sagging Economy, Is there Hope and VOTERS IN SHADOWS, an Inquiry into Zambia's 2021 election violence. He is also former Deputy Editor-in-Chief of Times of Zambia and now Communication and Media Consultant based in Ndola. Comments: 0966929611, 0955929611, 0974613941 or hpsikazwe@gmail.com, hpsikazwe@yahoo.com



Bo'Jangles: Experience Zambia's hospitality at its finest

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!



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

"A FUN FOR ALL destination in the heart of Lusaka"

Now firmly on the map, at Longacres Mall, Longacres, Lusaka! Our flagship dining and entertainment venues have been delighting patrons everywhere in Zambia for several months now.



On your journey into Lusaka, we invite you to make a stop and experience Zambian hospitality at its finest.

OUR STRATEGIC PARTNERSHIPS ARE AT THE HEART OF OUR ETHOS AT BO'JANGLES

Bo Jangles restaurant has employed nearly 170 local support staff, thereby contributing effectively to the growth of the hospitality and tourism sectors in the city.

More than just an entertainment venue, we recognize that in today's fast-paced and highly competitive world, partnerships are an integral part of the global customer experience.

At the core of our ethos, is to leverage and combine our collective strengths, ideas, resources, and expertise to attain a common goal. Partnering with tour operators, for example, will help us reach wider markets, increase revenue, and build a stronger brand image.

The Zambia Tourism Agency (ZTA) has pledged its support and, on two important strategic meetings with us, has reaffirmed its commitment to support business and increase the visibility of our tourism enterprises.

We, in turn, continue to pledge our commitment to employing unskilled youths and providing them with a solid foundation to learn a trade, in the tourism and hospitality sector.

VISIT THE QUBE NIGHTCLUB!

The Qube is Lusaka's premier entertainment nightclub and music hub in Lusaka. The nightclub is located at Longacres Mall and boasts state-of-the-art, ultra-modern fittings and fixtures. This nightclub is the jewel of the city for partygoers everywhere.



The Qube is open daily from Wednesday through Sunday from 20.30 and will delight and enthrall patrons from the ages of 21 and above.

If you like to dance, drink premium quality beverages, and eat tasty food late in the night and into the sunrise, you can count on finding a haven at The Qube! The drinks and food menu are available online at www.bojangles.life.

GREAT ESCAPE

Situated above the Bo'Jangles restaurant is a whole new world of fun for the kid while parents enjoy a meal at the restaurant.

Kids Gaming area

A one-stop family entertainment center housing a state-of-the-art gaming area is installed with modern games and an arcade, including a candy store area that will keep the kids in love and keep them coming for more.



Virtual Golf

This is a golf enthusiasts' heaven. The virtual Golf area allows you to play and practice, without having to walk the distance!

Customers can subscribe to the various membership packages and enjoy free coaching lessons as well as unlimited access to the facility anytime.

Bowling Alley

As an added amenity, the 6-lane bowling alley and lounge cater to individuals and large groups seeking to enjoy a fun, action-packed night out. The bowling area has a private bar, lounge and diner-style foods. The unique setting allows customers to meet, socialize, and enjoy drinks while enjoying the sport.

Subscribe to a membership package for unlimited access, or visit us anytime with a single entry fee at the door.

Zambian kid wins mini mister africa 2023

BY MARTIN MUSUNKA JR

The Little Mister and Miss Africa tournament, which was held in Johannesburg, South Africa, saw all Zambian participants walk away with prizes.



From left to right_ Twasanta - 1st runner up Little Miss Africa, Lindiwe - National director, Tendai - Queen of Cultural Diversity and Makarios - Mini Mr. Africa 2023

The event categories allowed kids between the ages of five and 16 from nine African countries to demonstrate their abilities and cultural attire and make presentations about their nations.

Makarios Kaunda was named Mini Mr Africa 2023, and additionally, took away two prizes: best talent and most popular participant.

The first runner-up for Little Miss Africa 2023 was Twasanta Kanyanta, while Queen of Cultural Diversity went to Tendai Mafukidze.

Belleza Talent Agency founder and National Director Lindiwe Kasonde thanked the children's parents for letting them display their abilities on such a significant platform.

Kasonde also acknowledged headline sponsors Harvest Group, La BamBam Place, BountyShop Zambia, Jara Grocery Stores, RwandAir, Blink Africa Designs, Swiss Arabian Zambia and others for believing in the children.

Kasonde expressed his gratitude to Marina Shumikhina for her invaluable assistance in planning and carrying out the project. Story courtesy of Suma Systems



Makarios Kaunda - Mini Mr Africa 2023

'How I resurrected from an inferno'

BY DERRICK SILIMINA

This skilled grocer at Solwezi Main Market knows how to multitask, make swift decisions and work long hours, years after an inferno laid waste to a solid enterprise. "I started the grocery business in 1995 while living in Kitwe. In 2012, I moved to Solwezi where I continued with my business. I sell mealie-meal, cooking oil, sugar, detergents, and drinks among others," says Edon Kyewe, 40. Kyewe who describes the business as very good and profitable started with an initial capital of K10,000 which he grew to K15,000 in five years.



Edon Kyewe

Unfortunately, in 2017 an inferno swept through his shop and destroyed all his property. Against all odds, Kyewe retreated to his village where he ventured into maize production and harvested 80 bags. He sold the grain to the Food Reserve Agency (FRA), raising K7000 which he ploughed back to restart his grocery. "My business has now grown to K15,000. My vision is to grow the business to where it was a few years back because my monthly profits stand at K2000." Kyewe is determined to raise K150,000 and open a wholesale shop to supply the many grocers in Solwezi's central business district with fast-moving consumables.

In January 2022, he enrolled on a business development training programme financed by Kansanshi Mining Plc and facilitated by Fortune World Investment. "The programme helps small

"My business has now grown to K15,000. My vision is to grow the business to where it was a few years back because my monthly profits stand at K2000."

business owners manage their finances better and offer good customer care. The programme encourages financial discipline, especially since profit margins in the grocery business are small," he says.

He proposes that Fortune World embarks on a massive student recruitment exercise and capture more marketeers since one of the topics, 'Business Planning' has made him a better businessman. "I would like to encourage Kansanshi Mining to consider opening a business school where certification would be issued to advance many entrepreneurs. I also urge mentors to begin multiple projects to accelerate business growth."

An eye on greater fortunes

BY DERRICK SILIMINA

With a thriving business centre and a busy restaurant, Bregan Mambwe, 30, is pursuing a two-pronged enterprise with an eye on greater fortunes.



Bregan Mambwe

Mambwe runs both undertakings at Solwezi main bus station, offering photocopying, typing, printing, and binding services at the business centre, and a range of foods at the restaurant. “I opened this shop in 2018 after attending the Kansanshi Mining Plc-sponsored business development workshops with a start-up capital of only K5,000. It has now grown to a value of K50,000. I have managed this business well and employed two permanent workers at the business centre,” Mambwe says.

After being inspired to diversify his business, Mambwe opened the 24-hour restaurant in April 2022 with K45,000 as an initial capital which came from the business centre. With six employees busy at the restaurant, Mambwe is able to meet workers’ dues as well as K2,500 in monthly rentals, “Monthly profit comes to over K15,000. Our daily menu on of-

fer includes nshima, snacks and drinks. We also bake cakes at the restaurant as well as supply food to various schools in the district.”

The vision is to expand the business by

Some retirees and their spouses go globe-trotting, visiting countries they have never been to because they have the money. Their pension had accumulated and was accessed on the day they transitioned from the world of work to the world of rest. That is not the case in Zambia.

injecting capital into the fast-moving takeaway segment of the restaurant. There is a plan to open a barbershop in Kiyawama in four months.

He also seeks to attract customers who do not have cash but can pay via mobile money services. Plans to introduce mobile payment services are underway and will be implemented in the next two months.

“Knowledge acquired from the training has helped me with bookkeeping, customer care, time management and diversification.”

Mambwe expresses gratitude to KMP for the opportunity to acquire knowledge. “I am now doing well in life because of the mining company’s selfless approach to empowering local entrepreneurs with the knowledge to manage their businesses.”

Fraser-Pryce wins 2023 Laureus World Sportswoman of the Year Award

BY WORLD ATHLETICS

Shelly-Ann Fraser-Pryce, the reigning World 100m champion, was crowned the Laureus World Sportswoman of the Year at the esteemed 2023 Laureus World Sports Awards in Paris.



The ceremony, held at the Pavillon Vendome, gathered all eight award winners, esteemed members of the Laureus World Sports Academy, previous Laureus winners, and numerous renowned athletes.

Fraser-Pryce's remarkable achievement included clinching a record-breaking fifth 100m gold at the World Athletics Championships Oregon22, an impressive feat thirteen years after her initial triumph. Her collection of world sprint titles surpasses that of any other athlete, and in 2022, she ran the 100m in under 10.7 seconds an incredible seven times, surpassing the previous record for a female sprinter in a single calendar year by three instances.

"I was thrilled to be nominated alongside such inspiring women athletes, and to win this award, voted for by some of

the greatest sportsmen and women of all time, is just amazing," said Fraser-Pryce. "This is the sixth time I've been nominated in this category, so to finally hold the Laureus statuette in my hands is one of the greatest honours of my career.

"When athletes have the spotlight, it's important the example we set is the best it can be," she added. "We have a responsibility to influence the next generation in a positive way and that's what the Laureus Awards are all about."

Among the other notable winners was football star Lionel Messi, who earned the prestigious Laureus World Sportsman award.

The nominees for the Laureus World Sports Awards are determined by the international media, while the final selection of winners is made by the 71 mem-

bers of the esteemed Laureus World Sports Academy. These members consist of legendary sporting figures who have exemplified athletic excellence over the past five decades, making them the ultimate jury for this prestigious accolade.

The 2023 Laureus World Sports Awards served as a celebration of the finest athletes of 2022 and paid tribute to some of the greatest sports icons of all time. Additionally, the event commemorated the mission that Laureus has championed since its establishment in 2000, when its first patron, Nelson Mandela, delivered a powerful speech emphasizing the transformative power of sports. Mandela famously stated that sports possess the ability to change the world, inspire individuals, and foster unity among people like few other forces can. This enduring vision continues to propel Laureus in all of its endeavors.



1 April 2023

VP Harris arrives in Zambia for first official visit

American Vice President Kamala Harris ended her tour of Africa with a stop in Lusaka. This landmark trip to Zambia was also a sentimental one as it marked Harris' return to the country she visited as a child.

During her two-day visit, Zambia's financial woes took centre stage and she reiterated her call for the conclusion of Zambia's debt restructuring.

While in the country, Harris made stops at Panuka, a farm using innovative techniques to improve crop production and the site where her maternal grandfather's former home once stood.

3 April 2023

Peru stripped of U-17 World Cup hosting rights



Fédération internationale de football association (FIFA) announced that it had withdrawn Peru's hosting rights for the U-17 World Cup Tournament which is scheduled to take place from 10 November - 2 December 2023.

The decision was the result of FIFA determining that Peru was not ready to stage the tournament citing Peru's inability to fulfil its infrastructure commitments. Football's governing body is yet to announce a replacement host for the 24-team competition

This decision comes after FIFA also took away the men's Under-20 World Cup from Indonesia last week because the country did not want to host Israel in the tournament.

18 April 2023

President Hichilema signs National Pension Scheme Amendment Bill

President Hakainde Hichilema has officially enacted the National Pension Scheme Amendment Bill 2023, allowing for the partial withdrawal of pensions. The legislation fulfils a major campaign promise of the United Party for National Development (UPND) and has generated considerable enthusiasm countrywide. The President took to online platforms to announce the signing of the bill, emphasising its alignment with the party's



commitment to the Zambian people.

The National Pension Scheme Authority (NAPSA) confirmed that eligible individuals can begin making claims immediately. NAPSA's Director General, Muyangwa Muyangwa, further explained that partial benefits will be swiftly disbursed to beneficiaries' designated bank or mobile money accounts, ensuring prompt access to these funds.

20 April 2023

SpaceX's Starship explodes after launch

SpaceX's new uncrewed rocket, Starship, exploded minutes into its maiden flight following its test launch in Texas. Despite the failure, SpaceX engineers viewed the mission as a success in terms of gathering valuable data for future flights. SpaceX CEO Elon Musk tweeted his congratulations to the team and stated that they would try again in a few months.

The ultimate goal for Starship is the creation of a reusable and cost-effective vehicle that can transport large payloads into space and potentially revolutionise space tourism and exploration.

The Federal Aviation Administration has stated that it will investigate what transpired.



25 April 2023

ANC wants out of the ICC

South Africa's ruling party, the African National Congress (ANC) is seeking to repeal the country's membership in the International Criminal Court (ICC), according to President Cyril Ramaphosa.

The decision comes on the heels of the ICC issuing an arrest warrant against Russian President Vladimir Putin over Russia's alleged deportation of Ukrainian children. Ramaphosa stated that the decision to leave the ICC was based on concerns over the court's handling of cases of that nature saying, "The governing party, the African National Congress, has taken that decision that it is prudent that South Africa should pull out of the ICC, largely because of the manner in which the ICC has been seen to be dealing with (these) type of problems."

Days before this announcement, South Africa's parliament had declared its intention to abandon a legislative process to withdraw from the ICC.





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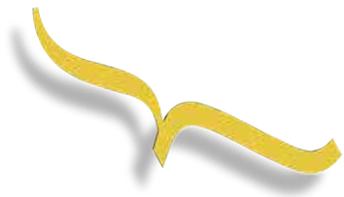
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