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TRACTION





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Each of these offerings, captured in our feature photo, reflects the full scope of Mukuba Hotel’s brand promise: **“YOUR PERFECT STAY”**.

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We offer trade financing by extending credit to importers.



By Diana Kabaila Chief Editor

Welcome esteemed readers to Issue 11 of Excel Magazine.

Our theme is **Traction**.

A warm thank you to our features, writers, advertisers, team Excel and strategic partners for your invaluable support and diligence.

TRACTION

Traction in the market place is about the right kind of progress that proves you are on the right path and establishes that the product and service offerings are working beyond theory. Traction is gained when your brand positioning is clear and your quality delivery is consistent.

In a nutshell, traction is about gaining momentum.

ANNUAL AWARDS GALA

The epitome of traction in this Issue is the awards gala by the Ndola Chamber of Commerce and Industry.

The 6th edition was held on the 3rd of October at Mukuba Hotel, graced by the Honourable Minister of Transport and Logistics Frank Tayali MP, the event was a resounding success.

The president's diligent awards

where the high light of the event, 10 individuals were awarded for their exceptional commitment to chamber duty: making a difference in the business community of Ndola by championing private sector interests' representation.

TRAIL BLAZERS

The Phenomenal Ms Subeta Mutelo Permanent Secretary under the Ministry of Small Medium Enterprises is Issue 11's main cover feature. Ms Mutelo is a visionary leader in public service and enterprise development, her career journey is nothing short of inspiring for the girl child. Seasoned Inspirational Leader in Private Sector Representation, with a dream to create 1000 jobs: Immediate Past president for the Ndola Chamber of Commerce and Industry, Joseph Malisawa discusses the local content in Zambia.

Entrepreneur Extraordinaire Gomeli Litana advises on Building Financial Freedom by investing in Agribusiness: Maize value chain - in our newly introduced segment 'Business Nuggets'.

And our charismatic Pastor Mpangwe advises on the importance of self development as a success factor in the market place.

EXCEL FOUNDATION

Giving Hope
Empowering Innovators with Seed
Capital and Visibility

Namushi Sitali is the Innovators seed fund recipient for Issue

11: A 53 year old entrepreneur, grade 8 pupil and mother of 5. You will be intrigued by the read that her quest for knowledge has landed her in the same classroom with her youngest son.

Her entrepreneurship project - making charcoal alternatives using feedstock from cassava and maize cobs complements government's efforts to curb deforestation in an effort to contain climate change. It is also a solution for maize cobs disposal - keeping her home town clean and green.

The seed fund will be used to construct a storage shelter for the briquets. We look forward to a time when Namushi's briquets will gain enough traction in the market place to be commercialized.

We also give an update on Issue 10's seed fund recipient Kennedy Mukwakwa, a student at NORTEC, whose project is RailWatch Technologies.

2026 NATIONAL BUDGET REACTIONS

The general consensus of the 2026 National budget presented by the minister of Finance and National Planning Honourable Situmbeko Musokotwane is that it is a "Progressive Budget". Our reactions and recommendations are aimed to encourage government to fast track the policy reforms and investments into identified sectors for outcomes that will improve operating conditions for the private sector to thrive. Enjoy the read.

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- DOT TRANSPORT AND LOGISTICS
- NDOLA DISTRICT CHAMBER OF COMMERCE & INDUSTRIES



GETTING TO KNOW MS. SUBETA MUTELO PERMANENT SECRETARY, MSME

Interview By Luyando Mooya & Ephraim Mufaya

Tell us about yourself, who is Subeta Mutelo?

I am a passionate public servant with a deep commitment to advancing Zambia's socio-economic transformation through the empowerment of MSMEs. I see myself as a bridge between government policy and the aspirations of ordinary Zambians. Over the years, I have dedicated my professional journey to creating spaces

where innovation, enterprise, and inclusive growth can flourish. At my core, I believe leadership is about service, integrity, and inspiring others to reach their fullest potential.

Give us highlights of your upbringing, and education background.

I grew up in a humble environment that taught me the values of hard work, resilience, and community. My early education was grounded in

rural Zambia, where I witnessed first-hand the challenges that ordinary families face when opportunities are scarce. Later, I pursued higher education in economics and public policy, both locally and internationally, which gave me the tools to merge practical solutions with strategic thinking. These experiences shaped my appreciation for education as a true equalizer.

Where did you start your career journey?

My career began in public administration, where I worked on community development programs. Over time, I transitioned into enterprise development, with a focus on unlocking opportunities for SMEs. This foundation gave me an in-depth understanding of how government systems work and how they can be reformed to better serve citizens.

What interested you to start your political journey?

For me, politics was never about power; it was about impact. I was motivated by the realization that policy decisions—whether good or bad—have a direct impact on people's lives. My political journey has been about ensuring that the voices of small businesses, women, and youths are not left out of

national planning and economic strategies.

What shaped your path into public service and enterprise development?

Growing up, I saw many talented individuals unable to progress because of lack of access to finance, markets, or mentorship. That reality compelled me to dedicate my career to leveling the playing field. Enterprise development became a natural fit because it is not just about business—it is about dignity, empowerment, and national growth.

Can you share a defining moment that influenced your leadership style?

One defining moment was during a community program in a rural district where we worked with women farmers. I saw how a small intervention—a revolving loan

scheme—transformed lives in a short time. It reaffirmed my belief that leadership is about enabling others. Since then, my leadership style has been participatory, focused on listening, empowering, and building consensus.

How do you balance the demands of national policy work with your personal life?

Balancing is not always easy. I rely on discipline, time management, and the support of my family. I make it a point to dedicate quality time to my loved ones, no matter how busy the schedule gets. My philosophy is that a leader who neglects personal balance risks burning out and losing touch with reality.

Who are your mentors or role models, and how have they shaped your approach to leadership?

I have been fortunate to be mentored by senior women in government and the private sector who broke barriers before me. Their courage, humility, and resilience inspired me to believe that women can lead effectively while still holding onto their values. I also admire global leaders who put people at the center of policy.

What values guide your decision-making, especially during challenging times?

Integrity, inclusivity, and fairness. I firmly believe that even in challenging times, decisions must not compromise the trust that



people place in government. Every decision I make, I ask myself: How will this affect the ordinary Zambian entrepreneur?

What are the core objectives of Zambia's SME policy under your stewardship?

Our SME policy aims to create an enabling environment where enterprises can thrive. This includes improving access to affordable finance, enhancing business skills, supporting innovation, ensuring market access, and building resilience against external shocks. Ultimately, the goal is to grow SMEs into sustainable businesses that contribute to job creation and national development.

What strategies are in place to support women, youth, and rural entrepreneurs?

We have mainstreamed inclusivity into all our programs. For women and youths, we provide tailored training, dedicated financing windows, and mentorship networks. For rural entrepreneurs, we are focusing on improving access to markets and

infrastructure through the Rural Enterprise Development Program, Skills Development and Entrepreneurship Project for Women and Youths under AfDB. Inclusivity is not a side program; it is central to our SME development agenda.

Can you share a recent success story that reflects the Ministry's impact on local businesses?

Recently, we supported a group of women in agro-processing (currently onboarded in one of our Industrial Yards) who, after receiving training and funding, expanded their operations and began supplying products to chain stores and supermarkets. Their story reflects how targeted interventions can elevate small businesses into formal markets.

What advice would you give to young professionals aspiring to lead in public service?

Public service is not about titles and positions, it's about commitment to the people and country. It requires sacrifice, patience, humility and integrity. My advice is: serve with humility, be patient,

stay grounded and keep learning. Never lose touch with the people you represent, and always remember that leadership is about making life better for others.

What are your future career aspirations?

My focus now is to continue building institutions that outlive individuals. In the long term, I aspire to play a role in shaping regional policies that promote African enterprise and trade, because our future lies in collective prosperity, built on stronger regional integration, cooperation and trade across Africa.

What is your advice to the girl child?

To every girl child: believe in yourself, pursue education relentlessly, and never let circumstances define your potential. The world is full of challenges, but also opportunities which come once, and when they do, you must be ready to seize them with courage and determination. Remember that your voice, your skills, and your dreams are valid, always.

At Excel Magazine, We Promote
Impact & Relevance



true essence—value creation and benefits for Zambian citizens—remains to be fully unlocked. The mining sector as the backbone of Zambia’s economy offers the clearest example. To debunk myths, we must interrogate the numbers, clarify misconceptions, and outline a way forward that builds on the progress already being made.

What Local Content is Not

At first glance, Zambia’s mining sector seems to have achieved notable progress. According to the African Development Bank (AfDB), mining houses report that 84% of their procurement is “local” (AfDB, 2019). But a deeper look reveals that only 13% represents true local procurement—goods manufactured in Zambia or services delivered by genuinely Zambian-owned firms. In fact, only 2.5% of goods and services are supplied by Zambian-owned companies (AfDB, 2019).

These statistics have adverse effects. When a foreign-owned distributor imports mill balls through Lusaka, it is counted as “local procurement.” But when a Zambian engineer in Solwezi manufactures the same product, employing artisans and sourcing raw materials locally, the economic multiplier effects are significantly different. Both are recorded as “local,” yet only one builds industries, creates jobs, and supports value chains. Debunking local content therefore starts with clarity: it is not simply about registration

LOCAL CONTENT IN ZAMBIA: TURNING INTENT INTO IMPACT

By Joseph Malisawa

Local content is a big headline in Zambia today. It features in speeches, policy frameworks and strategies across both the public and private sector. At Policy level, the Government has shown commitment through the National Local Content Strategy (2018–2022) and more recently by supporting Local Content legislation in the Minerals Regulation Commission Act no.14 of 2024 which reflects a clear will to institutionalise and enforce participation of Zambians in key value chains. The term “local content” is sometimes misunderstood, reduced to registration of companies or domiciling of foreign firms, while the

or Statements; it is about increased Local participation in procurement, ownership, value addition, labour and skills transfer.

What Local Content Means for Citizens

For citizens, local content is more than a statistic—it is jobs, business opportunities, and citizen benefit for economic development. According to the International Council on Mining and Metals (ICMM) it was estimated that Zambia's mines spend US\$1.8 billion annually on manufacturing-related inputs. Yet, of this, only US\$100 million—just 6%—went to local manufacturers (ICMM, 2014, cited in MCTI, 2018). The rest ended up abroad. In plain terms, for every kwacha spent on inputs, 94 ngwee went to foreign suppliers while only 6 ngwee stayed with Zambian firms.

This externalisation could explain why Zambia has failed to build strong mining-linked industries despite over a century of copper production. Local content should mean that Zambian SMEs in Ndola or Kitwe fabricate mill liners, process chemicals, or assemble electrical components for the mines. Instead, these opportunities are routinely lost to imports. Pleased to recognise the Manufacturing plant for Mill Liners, Screen media and Slurry pumps recently set up near Chambishi MFEZ, this is a positive step towards changing this narrative.

The AfDB estimates that if fully localised, five opportunity clusters—metallic components, electrical goods, industrial minerals, chemicals, and core services—could generate US\$1.2 billion annually (AfDB, 2019). That could mean factories in Kabwe producing valves, workshops in Kitwe repairing engines, and SMEs in Lusaka blending chemicals.

Further to this, true local content builds economic resilience. A Zambian supplier base means more taxes paid locally, stronger linkages and a buffer against foreign exchange shocks. For citizens, this is not policy jargon—it is food on the table, school fees paid, and improved livelihoods. Local content then, should mean high value contracts for SMEs, more jobs for welders, technicians, engineers and stronger forward and backward linkages in our economy. This is exactly what government's Local Content Strategies and Laws should be seeking to entrench — ensuring Zambians benefit more from their mineral wealth – “Make the Zambian Citizen Valuable”

Regional Best Practice:

Zambia can draw lessons and encouragement from regional peers while adapting solutions to its own context.

Noteworthy is that local content policies in most countries are a legal requirement to empower local SMEs to supply to the mines, create jobs and facilitate the transfer of valuable skills

and knowledge (Tordo et. al., 2013).

South Africa: Mining Charter III
South Africa's Mining Charter III stands as one of the continent's most advanced frameworks. Mandates 70% of goods and 80% of services from South African firms and 30% black ownership in mining rights and companies, embedding equity as part of empowerment (Kasolo, 2024).

The Charter has had its challenges, particularly in enforcement and product verification, but it demonstrates that clear thresholds tied to ownership and manufacturing can drive empowerment. Studies showed that achieving these targets could retain R200 billion annually within the South African economy. Lesson for Zambia: Set quantified, percentage-based targets tied to value addition and ownership, not just registration.

Democratic Republic of Congo: Mining Code (2018)

The DRC's revised Mining Code takes a bold approach. Subcontracting contracts are reserved for companies controlled by Congolese shareholders. Mining houses must sign community development agreements, linking extraction directly to local benefits.

Lesson for Zambia: Tie eligibility for supply particularly for non core goods and services contracts to genuine Zambian ownership and embed community development

obligations in mining agreements.

West Africa: Ghana, Guinea, Nigeria

 Ghana mandates annual local content plans and performance reports, including employment quotas and procurement targets.

 Guinea reserves exploration permits for Guinean nationals or majority-owned local firms.

 Nigeria's oil and gas sector requires 100% local ownership in certain service categories and enforces succession planning for expatriates.

Lesson for Zambia:

Enforcement must go hand in hand with clear definitions, mandatory reporting, and succession planning. Taken together, these regional benchmarks show that Zambia's current framework—based largely on strategy documents and weak enforcement—falls short. To close the gap, Zambia must borrow the best practices: quantified procurement thresholds, ownership-linked incentives, community agreements, and strong monitoring systems.

Way Forward for Zambia

The mineral regulation commission Act no.14 of 2024 states as a prerequisite for a mining company to be issued with a mining license they must undertake to promote Local Content by prioritising local companies in supply and value

chains and employment of local people. The progress made through Zambia's National Local Content Strategy and the Government's intent to consider and support Local Content legislation provides a strong foundation. Building on this, the following steps are key:

1. Re-Definitions – Clearly distinguish between domicile and ownership/ value addition to ensure statistics reflect true local benefit.
2. Strengthened Legislation – Finalise and operationalise the Local Content legislation to set percentage-based thresholds, require annual reporting, and empower regulators with enforcement mechanisms.
3. SME Support – Scale up supplier development, access to financing and technology transfer so that local firms can meet industry standards.
4. Skills Development – Integrate succession planning to ensure skills transfer through Joint Ventures and partnerships, while aligning universities and colleges with mining sector needs.
5. Link to Industrial Policy – Use mining procurement as an anchor for industrialisation, ensuring more copper and minerals are processed locally rather than exported raw.

Conclusion

Graduating Local content discussions from Intentions to impact is not about

criticising stakeholders—it is about reconciling views. The progression of the National Local Content Strategy and Local Content Legislation shows that the political will is present. The private sector has also demonstrated readiness to engage. Citizens too, are eager to participate significantly. The challenge and opportunity is to transform intent into impact. With legislation, enforcement, SME support, and skills development, Zambia can turn local content into a true engine of industrialisation and prosperity.

Key takeaways – Let us make the citizen valuable in the supply & value chains—government, private sector and citizens must work together—local content can cease to be a far-fetched pipe dream and instead become the bridge between Zambia's mineral wealth and inclusive national development.

About the Author.

Joseph Malisawa is a Zambian entrepreneur with over 16 years experience in construction and mining support services. He holds a BSc Degree in Building and an MBA. He founded construction engineering firms driving local industry growth. He has previously served as President of the Ndola Chamber of Commerce & Industry where he championed private sector development. He is a Fellow of the Engineering Institution of Zambia and serves on multiple public and private boards. He's a respected voice in private sector development and strategic advocacy. Contacts: email:joemalisawa@gmail.com

AGRIBUSINESS - MAIZE MARKETING AND FINANCIAL FREEDOM

By Gomeli Litana

If your medium to long term plan is to build financial freedom, then the maize value chain is what you need to invest in. Let me tell you why – the profit margin on a tonne of maize sold to a miller by a trader or a Farmer is atleast K100 per tonne, a truckload of 30 tonnes of maize delivered to a Milling plant will make you K3,000 profit. If you can deliver just 10 truckloads per month, your profit margin will be K30,000.

Some smart youths deliver truckloads of maize to my Milling plant every working day, and I gladly support them in my effort to encourage entrepreneurship amongst the youths and help them build capacity.

As Millers, we are looking forward to a time that the Government will only allow the export of finished maize products in order to encourage agribusiness value addition and boost domestic food security. The export of the finished products will bring in higher volumes of forex. Our local Milling companies have the capacity to off-take all the locally grown maize.

I commend the government for safe guarding the interests of the farmer by encouraging that

BUSINESS NUGGETS



- ✂ Executive Director / Chief Executive Officer for Zambezi Portland Cement
- ✂ Founder and Managing Director for Sunshine Millers Limited
- ✂ Founder and Managing Director for Jayden Oils Limited
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- ✂ Board Member for Mukuba Pension Trust Limited
- ✂ Board Chair for Craft IT Solutions Limited
- ✂ Former Board Chair for Lusaka MFEZ
- ✂ Philanthropist.

they sale their maize for a good price; as a local Miller, I can assure you that we are willing to pay a premium price to the farmer, the tradeoff we want is that the boarders are kept open for our finished products so that we can win as well.

I will conclude by giving examples of maize value

addition: mealie meal; maize grits for snacks or for use in breweries production process; gluten Free Pasta; Roller Meal; maize bran; meal 3; feed for chickens, fish, goats, pigs and cattle, to mention but a few.

In Issue 12 of Excel Magazine, my business nugget will be in oil marketing.

PERSONAL DEVELOPMENT IN THE MARKETPLACE



By Pastor Mpangwe Mutwale

I remember early in my banking career, I thought hard work alone would take me far. I believed that if I just put in the hours, I would stand out. But very quickly, I discovered something else: in the marketplace, relevance is the true currency. Hard work matters, yes, but it is not enough. Relevance comes from growth, from staying current, and from deliberately developing yourself into a brand that offers value and reliability.

The Zambian marketplace is shifting rapidly. Banking is no longer just about deposits and loans—it is about structuring complex mining deals, driving sustainability, and adapting to digital transformation. Property development is no longer just bricks and mortar—it now demands eco-friendly solutions, smart homes, and community-centered designs. Even ministry has changed. Today, a pastor must understand media, livestreaming, and digital platforms, not just pulpit ministry. The pace of change means those who stand still are left behind.

As someone who has walked across assurance and audit, into banking and finance, into mining, property development, and now into pastoral ministry, I have seen one consistent truth: those who intentionally grow, rise. Those who refuse, fade. Yesterday's sling and stone may win a battle, but it won't win tomorrow's war.

The Scriptural Foundation of Growth

Scripture is not silent about development. Proverbs 22:29 says: "Do you see a man skillful in his work? He will stand before kings; he will not stand before obscure men." That is not poetry. That is a law of the marketplace. Skill attracts opportunity. Skill elevates.

Think of David. He began as a shepherd, defeating Goliath with nothing but a sling and stones. But David did not remain that boy.

Over time, he became a commander, a strategist, and ultimately, a king. He could not have conquered Philistine strongholds with a sling. He had to become a skilled fighter. The sling was good for one season. Skill development was necessary for destiny.

The same is true for us. The tools and abilities that carried us through one stage of life

may not carry us into the next. If we do not grow, we risk fighting tomorrow's battles with yesterday's weapons.

The Marketplace as a Stage of Brands

Whether you know it or not, you are a brand. A brand is more than a logo or a slogan—it is a promise. It is what people expect when they encounter you. Your reliability, your integrity, your uniqueness—all of it forms your personal brand. Take an accountant. If she delivers accurate, timely work year after year, her brand becomes trustworthiness. A project manager who finishes ahead of schedule with minimal errors becomes known for dependability. A mining finance specialist who structures innovative deals earns a brand of thought leadership.

But brands expire when they stop evolving. Kodak once dominated photography, but when the world went digital, it refused to adapt. Today, it is a cautionary tale. Apple and Microsoft, on the other hand, reinvented themselves repeatedly and remain dominant.

The same is true of individuals. A mining engineer who ignores automation and AI will soon find his skill set obsolete. A banker who dismisses sustainability-linked financing will find himself silent in important conversations. Your brand is only as strong as your last investment in growth.

The Accountant Who Stopped Learning

Chipo was a brilliant auditor in Lusaka in the early 2000s. She had an eye for detail, and clients swore by her reports. But when IFRS standards began changing and accounting technology went digital, Chipo refused to learn. "I have always done it this way," she would say.

By the time COVID-19 accelerated digital adoption, she was sidelined. Younger, tech-savvy accountants replaced her. Her brand expired, not because she wasn't talented, but because she stopped developing. The lesson? Personal development is not optional. It is the lifeline of marketplace relevance.

The Engineer Who Chose Growth

Mwansa, on the Copperbelt, was a mid-level engineer. While many of his colleagues were satisfied with traditional methods, he started attending trainings in automation, robotics, and sustainable mining practices. He even enrolled in an online course on artificial intelligence in mining operations.

Today, Mwansa is not just an engineer—he is an innovator. A South African mining house recently invited him to help optimize their Zambian operations. His decision to grow made him indispensable.

Faith, Knowledge, and Intelligence

Some believe that faith is enough on its own. But faith without growth is incomplete. The Apostle Paul writes in 2 Timothy 2:15: "Study to show yourself approved, a workman who does not need to be ashamed, rightly dividing the word of truth."

Faith does not excuse laziness.

Faith demands growth. I have seen it in banking. Prayer alone does not close a mining deal—preparation does. Faith adds grace to what diligence has already built.

A Christian professional who prays without studying will live frustrated. Faith requires intelligence. Prayer requires planning. Spirituality requires skill. Even in ministry, the days of preaching without preparation are gone. Today's congregations expect depth, clarity, and relevance. If you cannot grow in knowledge, you will lose influence.

Never Too Late to Develop

One of the most liberating truths about development is this: it has no expiry date. You can reinvent yourself at 25, 45, or 65.

Colonel Sanders of KFC was 65 when he launched his global chicken business. I have personally seen Zambian entrepreneurs in their 50s and 60s enter property development for the first time—and succeed. The issue is not age. The real issue is unwillingness to learn. Start where you are, with what

you have, but don't stay there.

Practical Keys for Personal Development

1. Be a Student of Your Industry – Keep reading, attending workshops, and following global trends. Your business may be local, but the marketplace is global.
2. Seek Mentorship – No one grows in isolation. The right mentor can accelerate your journey by years.
3. Develop Soft Skills – Emotional intelligence, leadership, and communication often matter more than technical brilliance. A genius who cannot work with people will remain stuck.
4. Leverage Technology – Learn to embrace digital tools, automation, and AI. These are not enemies; they are allies of efficiency.
5. Invest in Character – Skills open doors, but integrity keeps them open. Without character, growth is short-lived.
6. Balance Faith and Intelligence – Pray, yes, but prepare. Fast, yes, but study. Believe, yes, but build capacity.

Conclusion - The Mandate to Grow:

Personal development is not a luxury—it is a mandate. As individuals, professionals, and believers, we owe it to God, to ourselves, and to our nation to grow.

Remember: your brand is your promise. The marketplace is full of opportunities, but they will only find you if you are skillful,

diligent, and ever-evolving.

Like David, we must transition from sling and stones to strategic conquest. Like Proverbs reminds us, we must become so skillful that we stand before kings.

Like Jesus, who grew in wisdom and stature, we too must embrace growth as a rhythm of life.

It is never too late. The marketplace is waiting for your developed version.

About Pastor Mpangwe Mutwale

Pastor Mpangwe Mutwale is a dynamic leader whose life bridges the worlds of ministry, finance, and enterprise. He is the Senior Pastor of Altar of Lively Stones (ALS), a thriving apostolic ministry headquartered in Ndola, Zambia. Known for its vibrant prayer culture, prophetic depth, and strong teaching foundation, ALS has quickly grown into an influential voice in Zambia's Christian landscape.

Pastor Mpangwe is also the visionary host of Daybreak Prayers, a daily 5 AM livestream followed by hundreds across platforms such as YouTube, Instagram, and TikTok. His ministry is marked by a passion for revival, discipleship, and the equipping of believers to take their place in the marketplace. Beyond the pulpit, Pastor Mpangwe is an accomplished professional in the banking and financial sector.

He currently serves as a Senior Relationship Manager at Zanaco Bank, specializing in the Mining and Metals portfolio. In this capacity, he manages some of Zambia's largest mining

clients, structuring financing solutions, overseeing deposits, and supporting billion-dollar projects that shape the nation's economic landscape. His expertise in mining finance positions him as a thought leader in Zambia's evolving resource sector.

His professional journey is diverse. Before banking, Pastor Mpangwe worked in assurance and audit, gaining a strong foundation in accountability, financial reporting, and corporate governance. He later expanded into property development, successfully overseeing projects that combine modern design with strategic investment returns. This blend of ministry, finance, and enterprise gives him a unique perspective: that faith and professionalism are not contradictions, but complements.

Pastor Mpangwe is passionate about personal development, mentorship, and leadership growth. He believes that every individual is a brand—a promise that must be nurtured through continuous learning, integrity, and skill.

His writings, teachings, and mentorship programs reflect this conviction. For him, ministry does not end in the church; it extends into the marketplace, where believers are called to excel as professionals, entrepreneurs, and leaders.

Above all, Pastor Mpangwe is a voice of hope and excellence for this generation. Whether in the prayer room, the boardroom, or the building site, his message is the same: pursue growth, embrace faith, and rise to the fullness of your calling.

NDCCI AWARDS GALA

CELEBRATING VISION, ELEVATING ENTERPRISE



By Ephraim Mufaya

Laughter, elegance, and the glow of ambition filled the night of 3rd October at Mukuba Hotel, as Ndola's business elite gathered for the 6th Annual Awards Gala, hosted by the Ndola Chamber of Commerce and Industry (NDCCI).

Under the theme "Celebrating Vision, Elevating Enterprise," the event stood as a tribute to entrepreneurial excellence, strategic foresight, and Zambia's promise of economic resurgence, drawing over 600 distinguished guests from the business, government, and development sectors. The evening began with a red-carpet reception, setting the tone for sophistication and celebration. Among the VIPs were the Guest of Honour, Honorable Minister of Transport

and Logistics, Hon. Frank Tayali, and the Consul General of the Democratic Republic of Congo, Monsieur Jean-Claude Kalunga. The event radiated professionalism, pride, and optimism, reflecting Ndola's growing reputation as a vibrant economic hub.

A Night of Elegance and Purpose

Gala Chair Mr. Lombe Kampamba officially opened the evening with remarks highlighting NDCCI's pivotal role in fostering innovation, supporting industry growth, and strengthening regional trade. He reminded attendees that the Gala is not just an awards ceremony—it is the Chamber's signature event, a platform that brings together government, industry, and the community to recognize the businesses and individuals whose hard work and vision are making

a difference, a testament to those who have gone above and beyond, setting benchmarks in manufacturing, mining, logistics, ICT, agriculture, services, and many other sectors.

Following Mr Kampamba's address, Judging Committee Chair Mr. Steven Sikobela further emphasized the integrity of the awards process, commending businesses for their dedication, resilience, and innovation—values that reinforce Ndola's dynamic business community. NDCCI president Mrs. Diana Kabaila captured the spirit of the night, reflecting on the Chamber's milestones and forward-looking vision. She highlighted initiatives such as the SME Conference and Expo, which birthed the Incubator Programme to mentor emerging entrepreneurs, and announced

the upcoming Invest in Ndola Forum on 4th November 2025, aimed at attracting investors and strengthening regional partnerships.

The NDCCI's president also took full and well-deserved recognition of key sponsors who have been instrumental in supporting the NDCCI's mission. These included Sunshine Millers, Jayden Oils, Sanlam Life Insurance, Honourable Frank Tayali, Discover Insurance, Access Bank, ZANACO, Madison General Insurance, Liquid Intelligent Technologies, and Dangote Cement. Their generous support continues to strengthen the Chamber's initiatives and impact across the region.

Hon. Frank Tayali: A Message of Hope for the Future

Fresh from an international trip to Beijing—where he signed the \$1.4 billion TAZARA revitalization agreement—Honourable Tayali the Keynote speaker, spoke passionately about Zambia's transition from being “landlocked” to “land-linked.”

Hon. Tayali highlighted Zambia and the DRC's combined 70% share of global copper and cobalt reserves, critical to emerging technologies like electric vehicles and smartphones. He elaborated on how the TAZARA project, through a public-private partnership with the China Civil Engineering Construction

Corporation (CCECC), would modernize freight operations, reduce transportation costs, and strengthen Ndola's position in regional trade.

He concluded with a powerful message urging Zambia to formalize cross-border trade and expand agricultural production to meet regional demand.

Awards Ceremony: Honoring Visionaries and Achievers

The pinnacle of the evening unfolded with the presentation of the Awards, celebrating businesses and entrepreneurs who exemplify innovation, growth, and resilience.

Among the night's winners were Stallion Motors Limited in the Transportation category, VS Cargo Limited in Logistics, Madison General Insurance in the General Insurance category, Techno Series in the ICT sector, Sailway Investments Limited in Wholesale & Retail and Pangaea ADD Capital in the Non Bank Financial Institutions category—all recognized for their leadership, creativity, and impact on the community. NDCCI's president Mrs. Kabaila also presented the President's

Diligence Awards, honoring ten individuals—Joseph Malisawa, Paul Chisunka, Chris Chipimo, Debbie Gatchel, Steven Sikobela, Subila Kaunda, Lombe Kampamba, Gomeli Litana, Inutu Mwangela, and Constance Chungu—for their dedication, loyalty, and unwavering service to the Chamber.

Entertainment and Networking

As formal proceedings concluded, guests enjoyed a sumptuous dinner accompanied by soft music and sponsor visuals. Networking, and a raffle draw added to the evening's celebratory atmosphere. The night culminated in a lively dance floor, reflecting elegance, unity, and enterprise spirit that defines Ndola's business community.

The NDCCI 6th Annual Awards Gala 2025 was more than an awards ceremony—it was a statement of confidence in Ndola's business future. Through collaboration, innovation, and resilience, the city's enterprises continue to illuminate Zambia's economic path, one visionary enterprise at a time.



WHY SAVVY INVESTORS ARE LOOKING TO THE LUSAKA SECURITIES EXCHANGE



By Mahongo C. Chilembo

The market capitalization of the African stock market is projected to reach USD1.42 trillion by the end of 2025, with a projected compound annual growth rate of 5.99% by 2026. This is being driven by investor interest and increased business activity in fintech, mining, energy and consumer consumption.

Zambia's stock market, the Lusaka Securities Exchange (LuSE), has emerged as a strong performer, ranking as the 8th best performing bourse on the continent. The LuSE All Share Index (LASI) has risen by 88% between January 2024 and July 2025 (the Period). This makes it a serious consideration for anyone looking to grow their wealth, both in Zambia or abroad.

However, it's key to understand whether this growth is superficial or if investors are making actual real returns. The answer lies in understanding the difference between simple gains and real capital appreciation, and how the market's top stocks have acted as a buffer against both inflation and currency risk for existing investors.

The Power of Real Capital Appreciation

Often when considering an investment's return, focus is on the simple percentage gain, such as a stock price rising from ZMW10.00 to ZMW20.00. This is called a nominal return or capital gains.

However, inflation is a significant factor to always consider, given the cost of goods is constantly rising. Whilst the initial ZMW10.00 may have grown, the real change in its purchasing power must be determined. That is, was the equity investment worth it or could the money have performed better elsewhere?

This is where real capital appreciation comes in. This measures how much an investment has grown in real terms after accounting for inflation. If a share price

increases by 100%, and inflation by 13% during the same period, the real gain is 77%. Understanding this concept is key for making smart investments. The goal is to acquire investments rising in value at a faster pace than inflation.

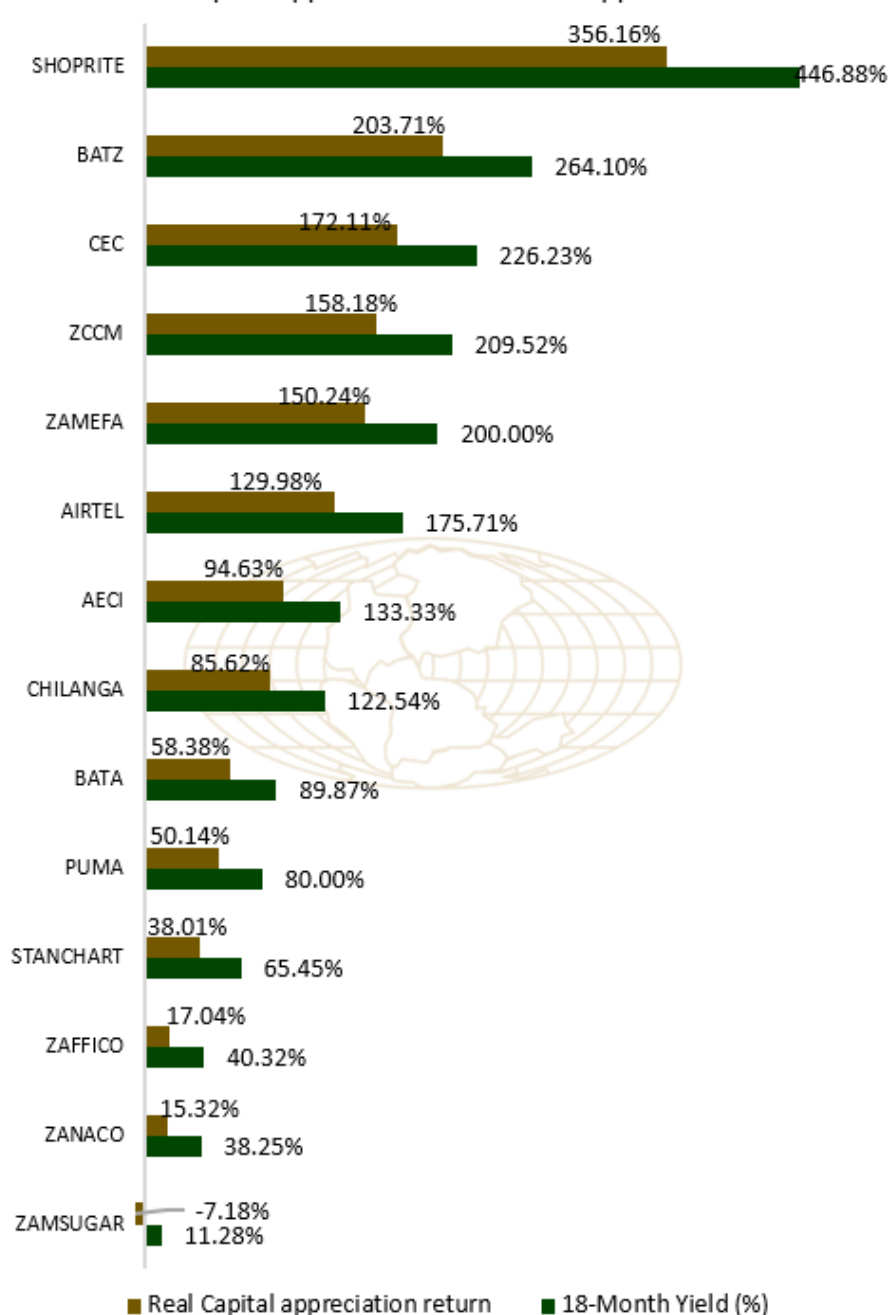
The LuSE has had a real capital appreciation value of 57.1% over the period, outpacing inflation which rose by 19.9% (change in the value of the CPI). This means money invested in January 2024, could then buy 57.1% more in terms of goods in July 2025. This demonstrates that investing in high-performing stocks is an effective strategy to not only beat inflation but to get significantly ahead of it.

A good case in point is British American Tobacco Zambia (BATZ). From January 2024 to July 2025, BATZ experienced increase in price of ZMW2.00 to ZMW7.00, which is seemingly minimal but is a 264.10% rise.

For perspective, if ZMW20,000.00 was initially invested, as of July 2025 it was worth ZMW70,000.00.

During the same period, the Consumer Price Index (CPI) increased by 19.9%, thus the real return on the BATZ stock was 203.7%.

Real Capital Appreciation vs Nominal Appreciation



Currency Risk Considerations

Investors often worry about their local currency losing value against foreign currencies like the US Dollar. As a buffer, some Zambians have taken to saving money in forex accounts or keeping foreign currencies on hand. This strategy works well to preserve value when the Kwacha is depreciating, however the opposite is true when the Kwacha strengthens.

From January 2024 to July 2025, the Kwacha appreciated against major currencies such as the US Dollar, Great British Pound (GBP), Euro (EURO) and South African Rand (ZAR), with an average nominal appreciation of c. 8.32%. An investor saving in foreign currencies and not actively trading would have lost money when converting it back to Kwacha. In contrast, the stocks

	ZMW/ USD	ZMW/ GBP	ZMW/ EUR	ZMW/ ZAR
Jan 2024	25.78	32.60	28.24	1.39
Jul 2025	23.01	30.37	26.26	1.27
% Change	-	-6.8%	-7.0%	-8.6%
	Jan-24	Jul-25	% Change	
ZMW/USD	25.78	23.01	-11%	
LUSE Market Cap ('000)	90,120,000	304,520,000	238%	
USD Market Cap	3,496,368,861	13,234,451,395	279%	

highlighted, LuSE Market capitalisation and the LASI appreciated significantly. This shows that the equities performance was somewhat independent of the Kwacha's value against other currencies. An investor holding good performing stocks benefited from considerable real gains whilst benefiting from the Kwacha's strengthening.

The Fundamentals of LuSE's Top Performers

Typically, investors over the LuSE are not reactive, usually preferring buy and hold over time. Dividend announcements and impressive financials impact the price, but not by recurring significant amounts. One aspect that the retail market has been displaying recently is the "fear of missing out" during this rising market rally.

As such, whilst these stocks do have solid fundamentals which triggered initial increases, there is an element of speculative trading further accelerating price increments.

 Shoprite Holdings PLC (Shoprite):

Nominal: +446.9% Real: +356.2%

This retail giant is dual listed on the LuSE and the Johannesburg Stock Exchange (JSE). Previously, there had been an arbitrage opportunity between the two exchanges, providing a lucrative opportunity for knowledgeable investors.

As of January 2024, it was priced at ZAR 275.00 on JSE compared to ZMW64.00 over LuSE. This situation has significantly pushed up the price, with investors purchasing above market on LuSE and transferring to the JSE. As of July 2025, the two prices were nearly equal at ZAR265 and ZMW350.

 Copperbelt Energy

Corporation Plc (CEC):
Nominal: +226% Real: +172%

The firm has emerged as a standout performer on the LuSE in 2025. CEC underwent a dynamic first half of 2025, building on a record-breaking 2024, multimillion dollar Green Bond and reinforced its leadership in the energy sector in Zambia and the Democratic Republic of Congo ("DRC").

On 22nd May, 2025, CEC became the first Zambian company to reach a market valuation of USD1 billion, exceeding its total assets

(USD857 million). Modest trading activity in the first half of 2025, but following this announcement, since June turnover and volume dramatically spiked to ZMW90 million and 4 million shares, respectively. These volumes signal increased institutional investor confidence and interest, especially given the firm's recent dividend history.

 ZCCM Investments Holdings (ZCCM-IH):

Nominal: +209.5% Real: +158.2%.

 ZCCM-IH's diversified portfolio in copper, gold, and other minerals offers significant opportunities for growth and stability. A necessity given the critical minerals boom, which when coupled with improving financials and active transactions, has inspired investor confidence.

Consequently, early 2025 the stock was in high demand with low supply, providing a chance for shareholders to bid above-market and make a profit, driving up the price.

 Metal Fabricators of Zambia PLC (ZAMEFA):

Nominal: +200% Real: +150.2%

 ZAMEFA has recorded a sharp and quick rise in price. This is mainly attributable to positive market sentiment

among retail traders due to an improvement in financial performance. The half-year 2025 23% revenue increase amidst rising copper prices lead to a 81% increase in profit after tax, a positive signal for future revenues .

 Airtel Networks Zambia PLC (Airtel):

Nominal: +175.7% Real: +129.9%

 Airtel's share price increases are driven by the scarcity of the stock with only 2.14% in free float and consistent dividend payments since 2023. However, Airtel continues to show relatively low trading activity despite its strong share price performance.

Final Thoughts: A Smart Bet for the Future.

The LuSE's recent performance is a clear signal that it is an exciting market with real opportunities.

The incredible gains seen in these stocks have surpassed both inflation and currency movements. These are a culmination of strong corporate performance, investor activity and speculative trading. For investors looking for new avenues to generate significant real returns, it would be worth understanding the dynamics of the stock market.





Photo Credit: Caritas Zambia

2026 NATIONAL BUDGET RECOMMENDATIONS

By Diana Kabaila

Excel Magazine applauds the Honourable Minister of Finance and National Planning Dr Situmbeko Musokotwane, for the Progressive 2026 National Budget that was successfully presented to parliament on the 26th of September 2025, under the theme “Consolidating Economic and Social Gains Towards a Prosperous, Resilient and Equitable Zambia.” Our interpretation of this theme is that Government will leverage the gains of the Eighth National Development Plan (8NDP) which concludes this year end, and focus on building on them. A win for private sector would

be faster implementation of policies that will lower the cost of doing business to encourage investments, industrial growth and job creation.

A CALL TO REDUCE THE COST OF BORROWING

Reducing the cost of borrowing in Zambia must be prioritized as commercial lending rates remain extremely high averaging 28-29 % per annum, among the highest in the region. This discourages investments, limits expansion, and prevents SMEs from reaching their full potential.

Access to affordable credit is critical for businesses to

reinvest, expand production and create employment opportunities.

RELIABLE ELECTRICITY SUPPLY

Government’s commitment to a diversified energy mix especially the expansion of solar energy projects is commendable, but the issue of access and affordability remains critical for households and MSMEs. The call is for Government to invest in a guaranteed supply of at least 12–15 hours of power daily to sustain production.

STABILISE PETROLEUM PRICES

Government should introduce

a policy that will stabilize petroleum prices in order to reduce the cost of doing business and improve competitiveness as petroleum products are a key production and transportation factor. A consistent and transparent fuel pricing mechanism will cushion businesses from sharp fluctuations, reduce uncertainty, and support long-term growth.

TRANSPORT AND LOGISTICS

We commend Government's focus on road rehabilitation and construction, however we urge for faster completion, with proper truck parks and facilities to ease congestion.

Having increased toll fees, which will raise transportation costs, we urge Government to speed up railway rehabilitation

and construction to give bulk haulage carriers alternative transportation as a more cost-effective and sustainable solution. This will also reduce governments cost of road maintenance.

AGRICULTURE VALUE ADDITION

We support measures to expand agricultural output which is Increased maize and soya production for exports, but we emphasize that Zambia should shift towards value addition as a national competitive strategy. Exporting raw crops limits revenue potential, while exporting processed goods can generate higher earnings and create jobs. Exporting finished products such as mealie meal, maize bran, cooking oil, and agro-based goods will boost export

earnings, create jobs, and improve food security.

ENFORCEMENT OF THE LOCAL CONTENT

We call for stricter enforcement of local content policies across key sectors such as mining, construction, energy and agriculture. This will empower SMEs, build capacity, create jobs and ensure more value is retained within the Zambian economy.

CONCLUSION

In conclusion, we emphasize that the 2026 National Budget offers opportunities for growth, but its success will depend on how effectively policies are implemented and if indeed they will actually reduce the cost of doing business.





COMMUNITY DEVELOPMENT FUND (CDF)

A GAME CHANGER

By Rebecca Mushota
Public Relations Manager - Ndola
City Council

MANY times, a topical subject and at times, a controversial one. The Constituency Development Fund (CDF) has drawn interest from people for different reasons. Taking into consideration the various call-in radio programmes on multiple radio stations countrywide monitored, many callers believe in its existence with some testifying of its goodness while others lament that they are yet to experience its impact. What is not doubted is that CDF is a topical issue that cannot be ignored.

For President Hakainde Hichilema, this is his flagship programme. A Game Changer. His Government has placed

premium on this programme and this can be seen from the many pronouncements and the dramatic shift in operations of Local Authorities. CDF has also accelerated Decentralisation. There are now some new prominent leaders in town and these are CDF Committee Chairpersons and the members as well as the Ward Development Committees (WDCs).

Even the pressure on Members of Parliament (MPs) has shifted somewhat as many are judged on how well CDF has 'Delivered' in their constituencies. Mayors and Councillors alike are also tasked by the public to deliberate on CDF and how best they could access it. But do we know what CDF is?

Basically CDF is a Government programme that has existed since 1995 but was dramatically accelerated after President Hichilema assumed office in 2021. Hence the new popularity.

In 2021, CDF was K1.6 million per constituency and it was increased to over K25 million in 2022 and now stands at K36.1 million in 2025.

CDF is a Government funding programme that has different components. These components are Community projects, which accounts for 60 per cent of the funds.

These include construction of public amenities such as classrooms, clinics, police stations, crossing points,

market shelters, ablution blocks in markets and even the procurement of heavy equipment such as Graders and Tipper trucks.

The other component is the empowerment loans. These are loans of upto K200,000 each disbursed to companies and groups that are formally registered and are unable to get loans to invest in their entrepreneurship projects from banks at competitive rates and so they get these loans at five per cent interest.

The other component is the empowerment grants. These grants are given to groups of not less than 10 people upto K40,000 each and should not be paid back but should be invested in projects that can increase the fortunes of the group and enable them offer youths employment.

The other aspects are that of skills training bursaries offered to youths to pay for their tuition as they gain a skill that can help them be self-employed or get a job and the secondary boarding school bursaries granted to the vulnerable pupils.

The City of Ndola continues to benefit from the expanded CDF in all the four constituencies which are Ndola Central, Chifubu, BwanaMkubwa and Kabushi.

Collectively, the district has allocated over K150 million from 2022 to 2024 in community projects. These projects include health facilities, police posts and

construction of classrooms. Classroom blocks have been outstanding in all the four constituencies and generally the education sector has received significant funding through the construction of education facilities.

In addition, thousands of desks have been procured for each and every classroom newly built under CDF.

Ndola has contributed to the national desks procurement for pupils which has seen 1.2 million children in Zambia that initially sat on the floor now sit on desks.

The City has also recorded over 8,500 youths empowered with various skills such as catering, carpentry, public service vehicle driving, earth moving equipment operating and others. Empowerment grants have also seen an increase in each year from 2022 to 2023 to 2024 with about K7.6 million being disbursed in 2022, over K8.6 million in 2023 and about K9 million in 2024.

For empowerment loans, about K36 million has been disbursed to beneficiaries who are well over 450 from all the four constituencies in 2022, 2023 and 2024. 2025 disbursement is still on-going.

CDF is indeed a game changer as it has enabled communities realise infrastructure, businesses and education goals that they previously only aspired of. So going back to where we

started from, with so much impact reported in this article, is it true then that some people are yet to feel the impact of CDF?

Let us take an example of the impact of some community projects in the City of Ndola. The procurement of desks, maintenance of roads and drainages, provision of sustainable solid waste management and the procurement of tents in Chifubu Constituency served over 100,000 residents.

In Munkulungwe Ward in BwanaMkubwa, 16, 700 residents benefited from the Water Reticulation (Katondo) Phase 1 project.

In Kansenshi Ward in Ndola Central, over 11,000 residents have benefited from the 1.4km of solar street lighting for Ndibu Road.

While in Kabushi Constituency, the purchase of 1,000 desks, contribution towards paving of Ndola Teaching Hospital roads, Improvement of Water reticulation System, Purchase of motor grader has benefited about 59, 400 residents.

These are isolated projects. With all these numbers just in isolated projects, it can be seen that a City with a population of 624,000 has impacted almost every resident.

What should happen now is that more has to be done to show the impact of CDF because it is there and numbers do not lie.



The Kwacha Comeback: What It Means for Zambia's Economy

By Luyando Mooya

The Zambian Kwacha has emerged as one of the world's best-performing currencies in 2025. Since the beginning of the year, the Kwacha has appreciated by approximately 19% against the U.S. dollar, strengthening from K28.99 in December 2024 to about K23.00 by mid-July 2025. This remarkable rally has been driven by a combination of domestic economic recovery, structural reforms, and favorable external conditions. But what exactly is fueling this surge, and what does it mean for the local market?

What's Driving the Force?

1. Agriculture Rebound

One of the most significant contributors to the Kwacha's appreciation has been the recovery in the agricultural sector. Following a devastating drought in 2024, Zambia experienced a bumper maize harvest in 2025, producing over 3.7 million metric tonnes.

This resulted in a surplus of nearly 500,000 metric tonnes available for export. The increased maize supply has had a multi-layered impact on the economy. Firstly, it has boosted foreign exchange earnings through maize exports, increasing the supply of U.S. dollars in the market and strengthening the Kwacha. Secondly, the surplus has driven down domestic maize prices, helping to reduce food inflation which is a major component of Zambia's inflation basket.

Lower inflation not only eases the cost of living but also supports a more stable currency by improving investor confidence and reducing pressure on monetary policy. Additionally, the improved trade balance and positive market sentiment surrounding the agricultural rebound have further reinforced the Kwacha's upward momentum.

2. Debt Restructuring and Fiscal Reforms

Zambia's successful debt

restructuring and ongoing fiscal reforms have also played a pivotal role in restoring investor confidence. The restructuring process has significantly reduced the country's debt burden, freeing up resources for development and reducing the need for further borrowing. This has improved Zambia's creditworthiness, making it more attractive to foreign investors.

Credit rating agencies such as Moody's and Fitch have responded positively, upgrading Zambia's outlook due to the government's commitment to reforms. These upgrades signify financial stability and have encouraged foreign portfolio investment, increasing demand for Kwacha-denominated assets.

At the same time, fiscal reforms such as cutting deficits, improving tax collection, and controlling public spending have demonstrated fiscal discipline. These measures have helped reduce inflationary pressures and created a more stable

macroeconomic environment, further supporting the Kwacha's appreciation.

3. Copper Boom

Zambia's copper sector, the backbone of its economy, has also seen a dramatic resurgence. In the first quarter of 2025, copper production rose by nearly 30%, increasing from approximately 173,000 to 224,000 metric tonnes. This surge in output, particularly from key mines like Konkola Copper Mines and Mopani Copper Mines, has significantly boosted export earnings.

Copper accounts for over 70% of Zambia's export revenues, so the increased production has led to a substantial inflow of foreign currency. This has improved the supply of U.S. dollars in the market, easing pressure on the Kwacha. The rebound in copper production has also restored investor confidence in the mining sector, especially when combined with the country's improved fiscal outlook. With inflation easing and economic growth projected at 6% the highest since 2021 the macroeconomic environment has become increasingly favorable, further strengthening the Kwacha.

4. Foreign Investment Inflows

Another key driver of the Kwacha's appreciation has been the rise in foreign portfolio investment. As international investors purchase Zambian government bonds, equities, and other financial instruments, they bring in foreign currency

primarily U.S. dollars which must be converted into Kwacha.

This increased demand for the local currency has helped push up its value.

These capital inflows have also boosted foreign exchange reserves and improved liquidity in the financial markets. More importantly, they reflect growing investor confidence in Zambia's economic prospects. A stable and appreciating currency, combined with structural reforms and improved governance, has made Zambia an increasingly attractive destination for long-term investment.

Economic Implications of the Kwacha's Rise

While the strengthening of the Kwacha brings several benefits, it also presents certain challenges for the local economy.

Positives

-  Lower Inflation: Annual inflation dropped to 14.1% in June 2025, the lowest in 14 months. This is largely due to reduced food prices and cheaper imports.
-  Cheaper Imports: A stronger Kwacha lowers the cost of imported goods and fuel, easing pressure on businesses and consumers.
-  Consumer Relief: The government and economists have urged businesses to pass on the benefits of a stronger currency by reducing commodity prices, offering relief to households

Challenges

-  Export Pressure: A stronger Kwacha can make Zambian exports more expensive and less competitive on the global market, potentially affecting trade balances in the long run.
-  Policy Dilemma: The Bank of Zambia may face pressure to cut interest rates in response to the stronger currency and lower inflation. However, doing so could risk undermining monetary stability if not carefully managed.

Conclusion

The Kwacha's comeback in 2025 reflects Zambia's resilience and the positive impact of coordinated policy efforts across agriculture, mining, fiscal management, and investment promotion. While the appreciation brings welcome relief to consumers and signals economic recovery, it also calls for careful policy calibration to ensure that the gains are sustainable and inclusive. As Zambia continues this path, maintaining investor confidence, export competitiveness, and macroeconomic stability will be key to securing long-term prosperity.





THE DATA PROTECTION ACT OF 2021 AND ITS IMPLICATION ON THE ZAMBIAN BUSINESS LANDSCAPE

By Eng. John Silungwe

1.0 INTRODUCTION:

The Zambian Data Protection Act of 2021 is a landmark legislation aimed at protecting the personal data of individuals in Zambia. The Act has significant implications for businesses operating in Zambia, requiring them to adapt to new data protection regulations.

Before we delve into the actual intricacies of the Law, it is important to understand the background to this piece of

legislation and why the Zambian Government felt it necessary to enact it.

2.0 EVOLUTION OF DATA PROTECTION LEGISLATION

2.1 Global Level

- i. In the 1970's and 1980's, the world's first data protection laws emerged in Europe, with Germany's Hesse state enacting the world's first data protection law in 1970.
- ii. The Organisation for Economic Co-operation and Development (OECD) issued guidelines on the protection of privacy and trans-border flows of personal data in 1980.
- iii. The EU's Data Protection Directive 95/46/EC set a comprehensive framework for data protection, influencing data protection laws worldwide.
- iv. The Asia-Pacific Economic Cooperation (APEC) Framework's Cross-Border Privacy Rules (CBPR) system was established in 2011 to promote data protection and facilitate trade.
- v. The European Union's

General Data Protection Regulations (GDPR), effective since 2018, has become a benchmark for data protection regulations globally, with its stringent requirements and significant fines for non-compliance.

- vi. Many countries have since enacted or updated their data protection laws, often drawing inspiration from the GDPR, such as the California Consumer Privacy Act (CCPA) in the United States.

2.3 Zambian Case

Zambia, like many African countries assented to the African Union's Malabo Convention on Cybersecurity & Data Protection in March, 2021, when it submitted its ratification. The Convention later came into effect on June 8, 2023, after 15 African Union member states ratified it. Shortly after, the Data Protection Act of 2021 was enacted by the Zambian Parliament. Prior to its enactment, the National Assembly sought the input of various stakeholders to review the Bill before it became law. Many stakeholders, including the author of this article, made submissions to the Parliamentary Committee on Media, Information and Communication Technologies. It is fair to say that, like all other law making process, not all submissions made by various stakeholders, were taken on board to form part of the enacted law. Certainly there are areas of the Act that

need improvement in order to align it to global standards and best practices. The Zambian Government is already talking of repealing the Act and expanding it to include data in general, not just personal data as it were. It is also important to mention that the Zambian Data Protection Act of 2021, like most data protection laws across the world, was crafted based on the European GDPR, both in its content and structure.

3.0 RATIONALE FOR DATA PROTECTION LEGISLATION

Data Protection legislation aims to strike a balance between protecting individual rights to privacy and promoting the benefits of the digital economy. Legislation of data protection laws across the globe has been necessitated by the following sequence of events:

- ✍ The advancement in digital technology and globalization in the last few decades has resulted in substantial increase in the sharing of personal data;
- ✍ Following the advancement in digital technology and its application in e-commerce and business processes, Personal Data has become a necessary input in the provision of goods and services across virtually the entire spectrum of human social and economic activities;
- ✍ As a result, big and small corporations have commercialised the exchange of personal data at global scale, and its

booming, e.g. Facebook, Google, X (Twitter), LinkedIn etc. **DATA IS THE NEW GOLD!**

- ✍ Like any other human activity, bad elements of society have taken advantage of this boom to exploit weaknesses in the handling of personal data for selfish gains, e.g. ransomware, identity theft and fraud, etc.
- ✍ In view of the above, it has become imperative for governments across the globe to enact laws that would ensure the protection of the personal data of its citizens and help enforce their fundamental right to privacy.

4.0 SALIENT FEATURES OF THE ZAMBIAN DATA PROTECTION ACT OF 2021

- ✍ Establishment of the Data Protection Commission, office of the Data Protection Commissioner and its functions;
- ✍ Requirement by any entity, individual or corporate, that is involved in the collection, storage, transfer, or otherwise processing of personal information, to register as either a Data Controller or Data Processor or both, with the Data Protection Commission, depending on its role in the data processing decision making process
- ✍ Gives Principles and Rules relating to Data Processing
- ✍ Explains the duties and responsibilities of the



Data Controller and Data Processor

- ✍ Gives applicable exemptions from Principles and Rules of Data Processing
- ✍ Highlights the Rights of Data Subjects
- ✍ Spells out regulation on transfer of personal data across the borders of Zambia
- ✍ Prescribes penalties for breach of the provisions of the Act.
- ✍ Registration and regulation of Data Auditors

5.0 REGULATIONS AND GUIDELINES OF THE DPA

Like any other piece of legislation, the Data Protection Act of 2021 has Regulations and Guidelines that have been developed in order to give further clarity to various provisions of the Act.

Regulations are like secondary legislation and they provide further detail, or modify existing primary legislation, without going through the full parliamentary process, and are issued by the Minister responsible for Information and Communication Technologies in form of Statutory Instruments (SI's).

Guidelines, on the other hand, are developed and published by the Data Protection Commission, and meant to give detailed guidelines on certain aspects of the Act to make it easier for compliance by the affected entities.

It is therefore advisable to read the Main Act side by side with relevant Regulations and Guidelines, all accessible on the Data Protection Commission's website, in order to comprehensively understand

the provisions of the Act.

6.0 WHAT DOES THIS MEAN FOR BUSINESSES IN ZAMBIA?

Having spelt out what the Act is all about, it is clear therefore that every business in Zambia that processes personal information of its employees, customers, business partners etc., whether public or private, big or small, needs to register as either a Data Controller or Processor or both, depending on its role in the data processing decision making process. The registration form can be obtained online from the Data Protection Commission's website www.dataprotection.gov.zm.

The registration process is just the beginning of the compliance journey for any business entity. There is much more that needs

to be done in order for any business to be compliant to the Act.

Compliance to the Act is not a one-off event; it is a continuous process, with changes and improvements along the way. Below is a summary of the key activities that any business entity needs to do as it implements its Compliance Programme:

- i. Attend or organise a Data Protection Law Awareness Training or Seminar for Top Management
- ii. Appoint a Data Protection Officer (DPO)
- iii. Register as a Data Controller or Processor
- iv. Carry out Gap Analysis to determine current status versus final status of compliance;
- v. Do Data Mapping to fully comprehend the data flow across the whole business processes in order to design necessary data protection interventions at every stage of data processing
- vi. Develop and implement data protection related policies
- vii. Carry out detailed data protection training for employees and other entities involved in the processing of personal information across the entire data processing value chain of the business
- viii. Develop and implement Records of Processing Activities (RoPA) framework that would act as evidence of tracking every data processing activity when

called upon to demonstrate compliance by the regulator or data auditors

- ix. Carry out Data Protection Impact Assessments (DPIA) on systems, planned or currently in use, to identify the potential risks involved in using the system on the data subject's personal information, and develop mitigation measures to either reduce or eliminate the risks identified.
- x. Put in place organisational and technical measures to ensure the security of personal data being processed.
- xi. Facilitate mandatory annual Data Audits by data auditors that are accredited to the Data Protection Commission
- xii. Meanwhile, report any data breach that may occur at any time to the Data Protection Commission in line with the relevant provision of the Act

8.0 Conclusion

The Data Protection Act of 2021 has been enacted to help businesses put in place technical and organisational measures that would ensure the protection of personal information that they process, from unauthorized access and use.

Like most business regulatory laws, the unintended consequence of this legislation is the cost of compliance that it brings to businesses. This cost will vary depending on the volume of personal

information that is processed on regular basis and therefore the scope of the organisational and technical measures that the business would need to put in place in order to comply to the Act. However, the cost of non-compliance could be much more and catastrophic to any business, both in terms of penalties that it may have to pay or the reputational damage that it can suffer.

The compliance roadmap is highly technical in certain aspects. It is therefore advisable to seek help from experts in data protection who are also in turn regulated by the Data Protection Commission. If you or your organisation need help in the implementation of the Data Protection Compliance Programme, you can get in touch with Eng. John M. Silungwe on email address johnsilungwe5@gmail.com or Cell No's 0966786820/0750786820.

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WHY HUMANS MUST COLLABORATE WITH ARTIFICIAL INTELLIGENCE

By Sheppa Kalunga

In the twenty first century, artificial intelligence has moved from the realm of science fiction into the fabric of everyday life. Once imagined as a distant possibility, AI now influences industries ranging from healthcare and finance to transportation, education, and entertainment. Its presence is felt in smart assistants, automated financial analysis, and even creative pursuits such as music and literature.

The central question is no longer whether humans should engage with AI, but how they can do so wisely, ethically,

and effectively. Collaboration with AI is not merely a choice; it is a necessity for progress, innovation, and the responsible stewardship of human potential.

At its essence, artificial intelligence excels at tasks that involve the analysis of vast quantities of data with precision and speed far beyond human capability. Humans, in contrast, excel in areas such as creativity, moral reasoning, empathy, and contextual understanding. When these complementary strengths are combined, remarkable outcomes become possible. In the field

of medicine, for example, AI algorithms can quickly process thousands of medical images to detect patterns or early signs of disease, while doctors interpret these results in the broader context of patient history, ethics, and holistic care. This partnership enhances decision making, reduces errors, and ultimately saves lives.

Collaboration with AI is not limited to technical efficiency; it represents a profound opportunity to expand human potential. By automating repetitive and routine tasks, AI frees humans to focus on innovation, critical thinking,

and problem solving. In scientific research, AI can analyze enormous datasets, identify trends, and propose hypotheses at a speed no human could achieve alone. Meanwhile, researchers design experiments, validate findings, and interpret results within ethical, social, and philosophical frameworks. This combination of machine intelligence and human judgment accelerates discovery while ensuring that wisdom and responsibility remain central to progress.

Moreover, the partnership with AI extends beyond science and technology into areas of creativity and culture. Artists, writers, and musicians are increasingly collaborating with AI to explore new forms of expression. AI can suggest novel combinations of ideas, patterns, or melodies, while human creators inject emotion, intention, and meaning. In this way, artificial intelligence becomes a tool for amplifying human imagination rather than replacing it.

Despite these possibilities, collaboration with AI is not without challenges. Critics point to risks such as job displacement, privacy breaches, algorithmic bias, and ethical dilemmas. These concerns are real and must be addressed through regulation, education, and ethical oversight. Yet avoidance of AI is not a solution. By learning to work alongside intelligent systems, humans retain agency

and influence over how AI is used. Developing the skills to understand, guide, and evaluate AI ensures that its benefits are harnessed responsibly, while its risks are mitigated. In this sense, collaboration is not passive reliance; it is active partnership and stewardship. Historically, human progress has been defined by our ability to extend our capabilities through tools.

From the earliest use of stone implements to the invention of the printing press and the development of computers, humanity has continually augmented its abilities. Artificial intelligence represents the latest, and perhaps most profound, extension of human intellect.

To reject this partnership is to deny ourselves the opportunity to address some of the most pressing challenges of our time, including climate change, global health crises, and sustainable economic development. AI, when guided by human insight, can help analyze complex systems, model potential solutions, and implement strategies that would be impossible for humans alone.

Collaboration with AI also carries a philosophical dimension. It forces us to reflect on what it means to be human in an age where machines can mimic or even surpass certain cognitive abilities. Rather than viewing AI as a threat, humans have the opportunity to redefine their own roles in

society. We are called to focus on empathy, ethics, creativity, and wisdom—qualities that remain uniquely human—while leveraging AI to extend our understanding and impact. This collaborative approach ensures that technology serves humanity, rather than the other way around.

In conclusion, the collaboration between humans and artificial intelligence is essential, inevitable, and transformative. It allows us to combine the speed, precision, and analytical power of machines with the creativity, judgment, and moral reasoning of humans. This partnership is not a surrender of control but an expansion of human capability. By embracing AI thoughtfully and ethically, we can accelerate innovation, improve quality of life, and address global challenges with unprecedented effectiveness. The future will belong to those who understand how to work with AI responsibly, creatively, and wisely. In doing so, humanity will not only survive the technological era but will thrive in ways previously imagined only in the realm of possibility.





IMAGE CIVIL ENGINEERING LTD (ICE LTD)

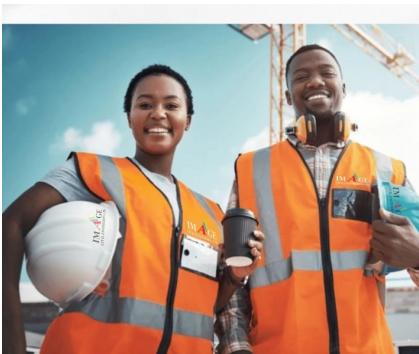
Image Civil Engineering Ltd (ICE Ltd), founded and headquartered in Ndola at Stand No. 167, Deport Road, has grown into one of the Copperbelt's leading general construction firms. We can be reached through our website www.imagecivilengineering.co.zm, by phone on +260 974 758 688 or +260 957 645 339, or by email at info@imagecivilengineering.co.zm.

With approval from the National Council for Construction (NCC), we assure clients of our compliance with national standards and regulations.

Our growth is echoed by our Chief Executive Officer, Mr. Mwendabai Jonathan, who notes: "We started as a small outfit with a big vision - to contribute meaningfully to Zambia's infrastructure growth. Today, our footprint across the Copperbelt and beyond shows that commitment pays off when it's backed by integrity and hard work."

OUR CORE SERVICES

1. General Housing Projects
2. Storage Facility Projects
3. Steel Structure Projects
4. Corporate Projects
5. Educational Projects
6. Structural Projects
7. Health Care Projects
8. Civil & Road Works
9. Water Works



WHY CHOOSE US?

1. Proven expertise in CDF projects and community initiatives.
2. Tailored private sector solutions for commercial and industrial projects.
3. Integration of sustainable practices in every project.
4. A trusted partner who values quality, efficiency, and client satisfaction.

Corporate Social Responsibility

We underline our role not only as a construction company but also as a community partner. ICE Ltd sponsored the Katanino Traditional Ceremony 2024, graced by His Excellency the President, Mr. Hakainde Hichilema, and continued our support this year 2025.



As Eng. Mwendabai, CEO, says:

“We believe culture is the soul of a people. By sponsoring the Katanino Traditional Ceremony, we are honoring our heritage, strengthening unity, and giving back to the communities that have supported us.”

Our CSR agenda also includes uplifting schools, clinics, and vulnerable groups, ensuring business growth goes hand in hand with community development.



ABOUT MR. MWENDABAI JONATHAN - CEO

Mr. Jonathan is an experienced engineer and business leader with a passion for infrastructure development. Under his leadership, ICE Ltd has grown from humble beginnings into an NCC-approved contractor recognized across the Copperbelt.

He is committed to excellence, empowering young professionals, and ensuring the company's vision continues long into the future. His mentorship has already transformed young professionals into corporate-ready executives, supported by higher education and advanced skills training.



MIMBULA MINERALS LIMITED



Mimbula Minerals Limited which is a subsidiary of Moxico Resources Plc, officially commenced extraction operations at the Mimbula Copper Project in December 2022 with the launch of Phase 1: a heap leach and solvent extraction-electrowinning (SX/EW) plant designed to produce 10,000 tonnes of copper cathode annually; followed by first production in late 2022; commercial sales in early 2023; and a ceremonial mine opening graced by President Hakainde Hichilema in March 2023.

Strategically located near other major copper operations in Chingola, Copperbelt Province, the Mimbula Mine is part of Zambia's new wave of modern

mining operations, leveraging innovative technologies, world-class engineering, and sustainable development practices.

Core Operations

Mimbula Minerals is primarily focused on the extraction and processing of copper cathode through open-pit mining and Solvent Extraction and Electrowinning (SX-EW) technology.

The mine's operations are based on a vast oxide copper resource with significant potential for long-term, scalable production.

Key operational highlights:

Open Pit Mining using truck-and-shovel methods, Gyratory Crusher and

Processing Facilities, Modern SX-EW Plant for high-grade copper cathode production, Water Management and Environmental Safety Systems.

Sustainability and Community Development.

Mimbula Minerals is deeply committed to Corporate Social Responsibility (CSR), embedding community and environmental care into the heart of its operations.

CSR Focus Areas

Education: Scholarships, school infrastructure, and learning materials.

Health: Medical supplies donations and health awareness campaigns.

Sports: Sponsorship of youth football teams (Amazon Girls &

Mineral Boys).

Water & Sanitation:

Boreholes and sanitation infrastructure.

Environmental Stewardship:

Tree planting, land rehabilitation, and anti-plastic pollution drives.

The company supports inclusive growth by investing in community well-being, youth development, and local economic participation.

Employment and Skills Development

Mimbula Minerals is a major employer in Chingola, offering hundreds of direct jobs and many more indirect opportunities. The company emphasizes:
Local employment and skills

transfer, Graduate training and internships, Strong workplace safety culture and Continuous professional development.

Through capacity-building, the mine is helping shape the next generation of Zambia's mining professionals.

Vision and Growth Strategy

Mimbula Minerals' vision is to become a model for sustainable, modern mining in Zambia and beyond. With a focus on: Ramp-up to 56,000 tonnes per annum of copper cathode; Expansion into nearby ore bodies and satellite deposits; Increased beneficiation and

local value addition; Digital innovation and data-driven mining efficiency. Mimbula is aligned with Zambia's national target of producing 3 million tonnes of copper by 2031, contributing directly to economic growth, job creation, and industrial transformation.

Parent Company: Moxico Resources PLC

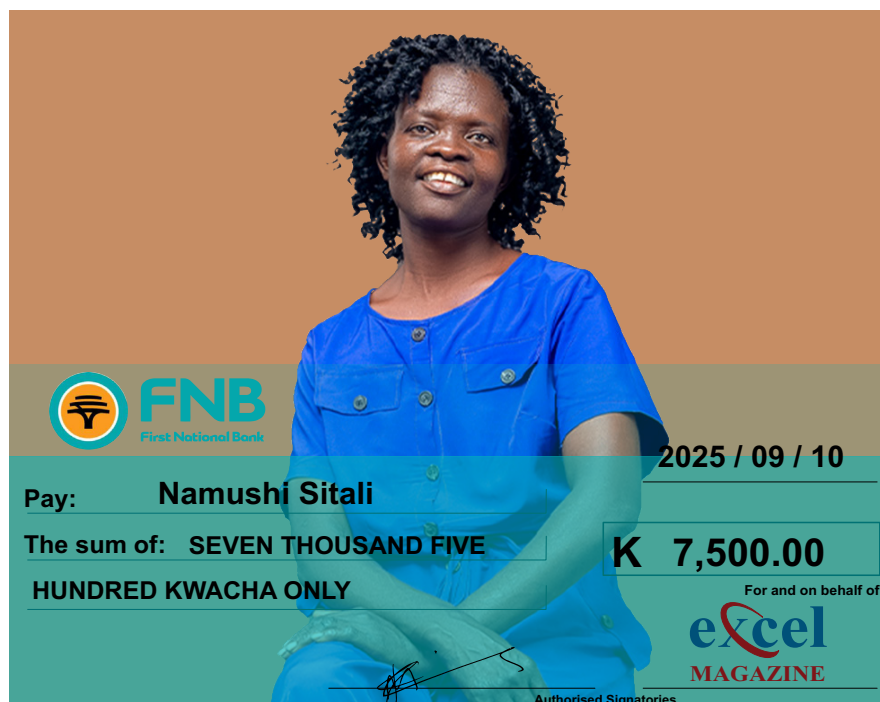
Mimbula Minerals is owned by Moxico Resources PLC, a UK-headquartered mining company with a portfolio of high-potential copper assets across Southern Africa. Moxico's investment philosophy is grounded in: Operational excellence; Responsible mining and Long-term community partnerships.



EXCEL FOUNDATION

Giving Hope

Empowering Innovators with Seed Capital and Visibility



to school in Grade 6 under the adult education class at Kasankwa Primary School.

What motivated you to return to school at this stage?

Namushi: I realized as a human being, that in order for me to live and be able to survive with the harsh and much demanding developments, I needed to learn how to read, write, understand and at least speak a bit of other languages especially English. I will be able to acquire a bit of knowledge to help me run my own small business. The pronouncement of free education by the Republican President Hakainde Hichilema gave me the energy and hope that I would achieve my heart's desires.

What does education mean to you personally?

Namushi: Education is like an office... before you enter, one cannot know what is inside. So go in there and you will learn about the whole world. It also opens someone's mind to know the outside world, especially when you know how to read and write.

In this age we are living, education must be a requirement for everyone. According to me, education also means it is a stairway for anyone to become anybody in life.

What inspired you to take interest in science and innovations?

Namushi: I was inspired by the fact that innovations provide a

Namushi Sitali:

A Journey of Resilience, Innovation, and Hope

By Namushi Sitali

First of all, I would like to say thank you to Excel Magazine for this chance to feature in the magazine and for the seed fund of K7,500 towards my business.

This money is really going to help me a lot. I plan to use it to build a small shelter where I can make my charcoal and keep my ingredients safe. That same shelter will also work as a small shop where I'll be selling the charcoal from. I really appreciate this support it means a lot to me.

Tell us about yourself

Namushi: My name is Namushi Sitali. I am 53 years old and a Form 1 pupil at Uphill Day Secondary School in Itezhi-tezhi District. I am also a mother of five children, three boys and two girls. I stopped school in Grade 4 in 1986 when I was 13 years old. After so many years of learning life challenges, I decided to go back

platform for everyone who is thirsty for knowledge and has the curiosity to learn and know new things. Innovations provide the much-needed solutions to our day-to-day problems and challenges starting right from household to national and global. Innovations help me to know more and advance my knowledge.

What things can people be surprised to learn about you?

Namushi: People will be surprised to know I am a 53 years old lady who goes to a normal school and in Form 1, learning in the same grade and class with my last born son who is 14 years old. They may also be surprised to know how much I have learnt in the short time I have been in school.

Who is the person you admire and why?

Namushi: The Vice President of the Republic of Zambia, Madam Mutale Nalumango. Her zeal for education and her courage to become the Republican Vice President.

What inspired you to create this project?

Namushi: I do feel the impact of climate change; the droughts, intense heat, load shedding and other challenges that come with the effects of deforestation. Now in the quest to finding solutions to these problems I thought of corn cob charcoal in order to reduce the rate at which humans are cutting down trees.

What is your solution for

firewood and how does it work?

Namushi: The solution to stop firewood cutting is my innovation of corn cob charcoal. I am making some very sustainable charcoal from empty maize cobs and cassava powder. It is a very powerful energy source that can satisfactorily meet the home demands and can also be useful for heating in industries.

Can you explain your project in simple terms and what it is all about and how does it matter?

Namushi: My project is an innovation that uses local and neglected materials that may not be environmentally friendly if left unattended to. It removes dirt from the environment and protects the trees, since the charcoal is now coming from

the empty maize cobs thrown away. It provides a genuine solution to the demands for the much-needed source of energy for cooking all kinds of foods in a home.

What challenges did you face while developing your idea?

Namushi: I had challenges with the access to Internet to help me do more research on the scientific finding regarding my idea. Having limited literacy level, I mostly relied on my teacher Mr. Kyabala J D to help put the ideas together, access the internet and typing of the project scripts.

A challenge still stands as commercializing the project will require me to purchase some processing machines and equipment.



How did it feel to be selected to participate in the JETS fairs.

Namushi: I felt good, and I was very excited, because it was like a dream come true for me to showcase my idea especially at National level.

How do you hope your invention will impact the community?

Namushi: My charcoal is cheap thus it is economical at household level. It is readily available because it is produced right in the community. The citizens will enjoy the type of cooking energy that lasts longer on the brazier. Users will enjoy using the product as the energy produces less emissions, therefore this type of charcoal can be used indoors.

How do you see your project being scaled or applied beyond your school or community?

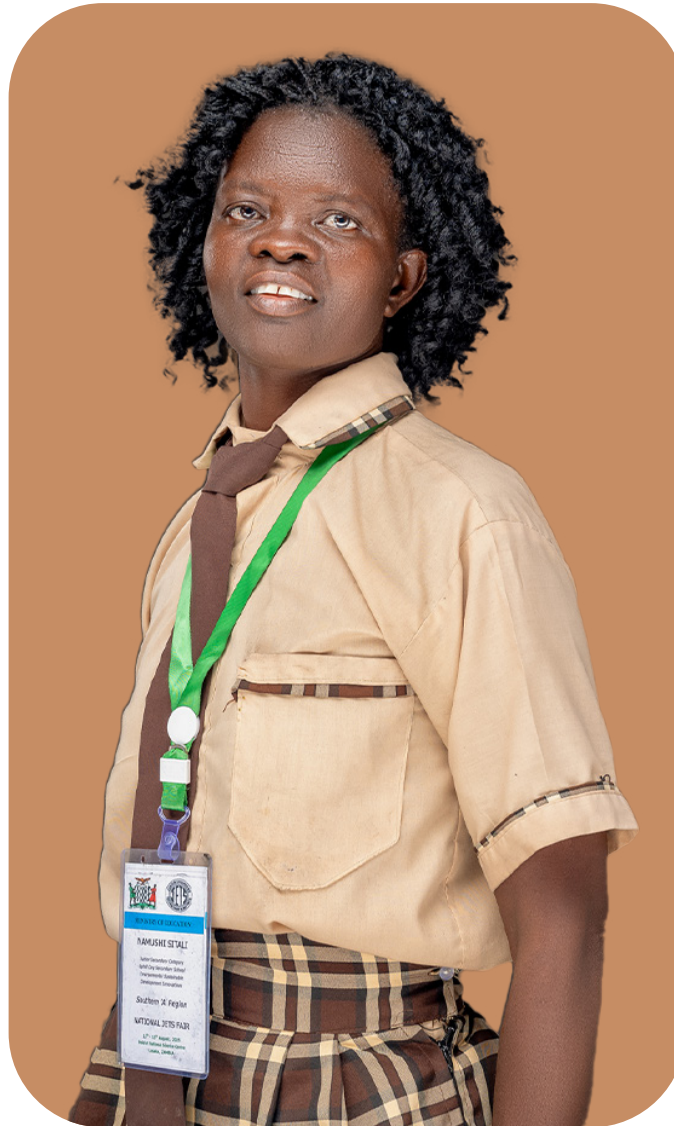
Namushi: It is a massive project if supported and sponsored. It is a kind of energy source that will replace most sources in our households in the community.

If given resources or investment what improvement or expansion would you make.

Namushi: We would do more research on the production and improve the quality of the

briquette. I would appreciate it a lot and that would be deemed as prayers answered.

Thus, I would create a company to be supplying the much needed 'Nashi Charcoal' made from my project to all towns throughout the country.



How do you balance your studies with your innovation works?

Namushi: I spare weekends and holidays to work on my innovations, but during school days I do pay much attention to attending classes and I also have to look for resources to find food for my family.

What changes would you like to see in your community?

Namushi: People should revert to using this kind of innovation if we are to find solutions to the issues of climate change.

My innovation is a solution to less rainfall patterns. Thus, if it is embraced, trees will be spared and we could be moving in the right direction in trying to reduce load shedding of electricity.

How do you think innovations can help solve everyday problems in Zambia?

Namushi: As a country Zambia we have so many problems and challenges that need more innovation in different fields just like my project. By applying and practicing not hiding our ideas (innovations). Performing various research in finding solutions.

If you could invent anything else, what would it be?

Namushi: I would love to find cures for HIV/AIDS and cancerous diseases.

What advice would you give to your fellow inventors or students?

Namushi: I want to encourage

my fellow inventors to remain focused and never to quit nor give up on their work. All they have to do especially those that did not make it to the finals, is to keep working and improving their innovations. Every innovation is a good idea, and they all deserve to be given some attention, and also opportunity to explain their idea and be heard.

What words do you have for our Leaders?

Namushi: I would love to say quite a good number of things to our leaders and the government at large. Government should give more support to our inventors countrywide.

There is need to support JETS programs financially in order

for the activities to flourish in schools. Government should provide a favorable platform for a fair and protected environment, especially for product protection.

There is need to reinforce the law with regards to intellectual property protection. Government should consider taking good schools and health facilities to the most remote areas of Zambian communities.

I say so because there are people whose innovations are never heard. This is so because they do not have access to the schools where they could get more knowledge from the teachers.

I want to take this rare privilege

and opportunity to thank my teacher Mr. Kyabala because he has been a great leader in guiding me throughout my struggles to build and get this project to where it has reached.

Finally, I want to thank the Government and our Republican President Mr. Hakainde Hichilema for the continued support to the people with challenges and the underprivileged throughout Zambia.

Social cash transfer and cash for work has very much liberated many households in Zambia especially in the middle of droughts and climate change problems being paused on the communities.

UPDATE ON ISSUE 10, EXCEL FOUNDATION FEATURE



RailWatch Technology
Kennedy Mukwakwa
Level Crossing Safety Advocate
kennedymukwakwa1@gmail.com
Phone: 0960680237.

By Kennedy Mukwakwa

I am deeply grateful to Excel Magazine and the Excel Foundation for featuring my project (RailWatch Technologies) on Level Crossing Safety in Issue 10 and for providing the seed fund that has supported its development. Indeed the funding was a seed which is now growing.

Since the feature, the funding has enabled me to:

- ✍ Procure key components that the project needed for it's completion.

✍ Advance the design and testing of the Level Crossing Safety prototype.

✍ Conduct awareness campaigns and stakeholder engagements with railway authorities and road safety agencies.

✍ Improve the technical efficiency of the system by refining detection and alert mechanisms.

These steps have brought the project closer to real-world implementation, with the ultimate goal of reducing accidents and saving lives at level crossings.

The recognition and support from Excel Foundation not only provided financial assistance but also gave the project

visibility, which has opened doors for collaborations and discussions with key partners in the transport and safety sectors i.e Zambia Railways Limited (ZRL) and Road Transport and Safety Agency (RTSA).

Looking ahead, my focus is on scaling the project, conducting more extensive field trials, and partnering with government and private stakeholders to ensure that this technology can be widely adopted for safer railway-road interactions in Zambia and beyond.

I sincerely thank Excel Magazine for its continued interest in my journey and for the opportunity to showcase my progress in this Issue.



FINGERPRINTS – IMPACTING THE WORLD FROM THE INSIDE OUT

AUTHOR: NDASHI KAPEMBWA

By Ndashi Kapembwa

Overview

“Fingerprints” by Ndashi Kapembwa is a faith-based manual for spiritual growth and kingdom impact. The book was initially crafted with a focus on young people and later expanded for all believers.

It calls Christians to a life of intentional impact by cultivating integrity, humility, and excellence. The central metaphor—fingerprints—represents the unique and lasting marks individuals leave behind, echoing their influence and faith journey. The core message: transformation begins from the inside out.

Introduction: The Call to Leave Fingerprints

Ndashi introduces the concept of fingerprints as personal, undeniable marks of influence. He challenges readers to consider whether they are leaving behind meaningful evidence of their existence—evidence that reflects and points to God’s glory.

This call to impact is not limited to pastors or clergy but extends to every believer, reminding us all of the Great Commission. The book positions every Christian as a minister, tasked with leaving fingerprints that point to their Maker.

Foundational Principles for Lasting Impact

The book is structured around four key areas of focus:

1. Ourselves
2. Doctrine/Teaching
3. Work
4. Pursuit

These areas, Ndashi argues, are critical for believers to master if they are to truly leave godly fingerprints on the world.

1. Watch Yourself – Building from the Inside Out

The starting point of any lasting impact is personal transformation. Ndashi emphasises that we are our first responsibility. Drawing from Galatians 6:1 and 1 Timothy 4:16, he exhorts believers to “watch your life and doctrine closely.” This involves examining one’s:

- ✍ Heart condition: ensuring purity and right motives.
- ✍ Public conduct: living consistently in and out of the spotlight.
- ✍ Relationships: especially in marriage, which he considers a form of ministry.
- ✍ Humility: avoiding the trap of pride, which leads to downfall.

He warns that neglecting self-watch results in ministry without foundation, leading to compromise, or hypocrisy. Paul’s call to persevere in self-watch is likened to abiding (Greek: meno)—a continual, enduring practice, not a seasonal one.

2. Public Conduct and Integrity

Ndashi devotes significant attention to the public life of

a Christian. He argues that integrity is not merely about perception but is an internal standard that reflects in public life. He says, “We need to be so used to doing the right things in private and become so carried away that our public lives will simply be but an overflow of our private lives”. A believer’s life is always under observation, and public failure can discredit their message and damage the reputation of the Gospel. Integrity, he explains, is doing the right thing even when no one is watching. It includes:

- ✍ Consistency between words and actions.
- ✍ Awareness of influence, knowing that someone sees you as a hero or example.
- ✍ Avoiding actions that could cause weaker believers to stumble, as per 1 Corinthians 8.

He notes that influence is impossible without integrity. In fact, public influence is sustained by private character.

3. Humility

Humility is presented as the antidote to pride—a key cause of ministerial failure. Ndashi references James 4:6 and 1 Peter 5:5 to highlight that God opposes the proud but gives grace to the humble.

He warns that pride often creeps in unnoticed, especially when success is misattributed to self rather than God.

True humility, he says, is:

- ✍ Obedience, not cowardice.
- ✍ Submission, not slavery.
- ✍ A lifestyle, not a performance.

He uses the example of King Nebuchadnezzar’s fall in Daniel 4 to demonstrate the dangers of pride and God’s power to humble those who elevate themselves. Humility, therefore, must be practised and not merely performed. It is not in how one looks, but in the internal posture of the heart. He also ties prayer directly to humility, quoting John Piper: “Prayer is the open admission that without Christ, we can do nothing.” He sees prayer not just as communication, but as transformation—a key component of watching oneself and remaining humble.

4. How and Why Watch Yourself

Here, Ndashi provides practical tools to cultivate personal transformation:

a. Meditate on the Word of God

Scripture is essential for instruction, correction, and training in righteousness (2 Timothy 3:16–17). Without it, the heart grows dull and open to deception. Through regular meditation, believers are kept aligned with God’s truth.

b. Prayer

Prayer strengthens the relationship with God, anchors the believer in purpose, and invites divine transformation. Ndashi draws from E.M. Bounds and other spiritual leaders to assert that prayerful leaders birth prayerful followers.

c. Fellowship with Believers

Community is essential.

Christians must avoid spiritual isolation. Fellowship sharpens, encourages, and corrects. Ndashi likens believers to sticks that burn brighter and stronger together, illustrating the power of collective spiritual pursuit.

Why this matters:

- ✍ To win the eternal crown (1 Corinthians 9:24–27)
- ✍ To ‘save’ oneself and others (1 Timothy 4:16)
- ✍ To gain true influence (built on trust and integrity)
- ✍ To please Jesus, our commanding officer (2 Timothy 2:3–4)

5. Doctrine and Teaching

Ndashi insists that every believer especially those who teach must handle the Word with accuracy. Misquoting or misapplying scripture misleads others and dishonours God. Excellence in teaching requires effort, diligence, and submission to the Holy Spirit’s guidance.

Key takeaways:

- ✍ Strive for theological integrity—even in songs, poems, and social posts.
- ✍ Labour over scripture—not just speak from emotion.
- ✍ Learn, apply, and then teach.

He warns against arrogance masked as revelation. Instead, the believer must always be teachable, seeking understanding and being willing to sit at the feet of Jesus before standing before people.

6. Mind Your Work

This chapter extends the principle of excellence to ministry outputs. Ndashi contends that Christianity is not an excuse for mediocrity; it's what makes it unacceptable. Every poem, song, sermon, or act of service should reflect God's excellence.

He draws from 1 Peter 2:9, interpreting "show forth the praises" as showing forth excellences. Using the Greek word arete, he highlights that we are to display the excellence of God in everything we do. He argues that excellence is costly, but worth it.

Self-improvement, he notes, is intentional. Growth in skill, knowledge, and influence does not happen by accident. Reading, learning, and training are critical, even if it means acquiring them outside formal education.

7. Watch Your Pursuit

The final section examines motives. Ndashi critiques the obsession with fame, platforms, and the idea of "making it." He reminds readers that ministry is not limited to stages, TV screens, or social media metrics. The pursuit of significance must be rooted in God's agenda, not self-promotion.

Key principles:

-  You are already where you are meant to be - serve diligently there.
-  Stage is not equal to ministry - true ministry happens in relationships and daily life.

-  Let your gift make room for you - Proverbs 18:16.
-  Do not pursue platforms prematurely - wait on God's timing and instruction.
-  Avoid chasing influence without substance - growth without grounding leads to collapse.

He encourages young ministers to focus on faithfulness, obedience, and authenticity. When these are present, God handles the promotion.

Conclusion: It's Time for Fingerprints

Ndashi closes the book with a powerful challenge: leave your fingerprints—unique marks of influence, service, and obedience that point back to God. Whether your impact is global or local, your life is meant to count.

He reiterates:

-  Build the minister before the ministry.
 -  Focus on integrity, doctrine, humility, excellence, and godly pursuits.
 -  Let your life echo God's character in everything.
- "Fingerprints" is ultimately a call to authenticity—impacting the world not with empty performance, but with a life transformed by God, lived from the inside out.

Final Word:

Ndashi Kapembwa's Fingerprints is a timely discipleship guide, especially for believers in creative arts, teaching ministry, and leadership positions. It blends practical wisdom, theological

insight, and personal conviction, urging every Christian to live intentionally, faithfully, and excellently—**FOR THE GLORY OF GOD.**

ABOUT THE AUTHOR

Ndashi Kapembwa is a dynamic speaker, author, leadership trainer, coach, and podcaster (The Legacy Leaders Podcast) who is passionate about inspiring and equipping others to reach their full potential. With a strong background in communication and leadership, he brings over a decade of experience in developing people and delivering impactful messages across diverse platforms.

He holds a Bachelor of Engineering in Chemical Engineering from the Copperbelt University and a Certificate in Coaching Practices from the University of California, Davis.

In addition to his work in leadership development, Ndashi has extensive experience in graphic design and creative communication, having supported various brands, events, and organizations in crafting compelling visual and strategic content.

He is happily married to Chewe Kapembwa and they together serve as pastoral board covers for the Youth Ministry at Anointed Life Church in Lusaka under the leadership of Pastor Gladys Paswani.

IN PURSUIT OF LOST RELATIONSHIPS



By Betty Murambadoro

I had an honour of counselling a colleague recently, who is convinced that he erred in prematurely resigning from employment in pursuit of what he thought was the “real deal”, which alas turned out to be a nightmare. What intrigued me so much are his guts to book an appointment, dress-up and walk into the former employer’s premises to forge a way to mend relations and present himself again for a possible re-hire. He is convinced that rebuilding the relationship with his former employer is worth the hassle. This encounter made me reflect: What does it take to pursue a seemingly lost relationship you willingly walked away from?

A dear family friend emphatically told me that we should never ever give up on our children. She occasionally creates sombre moments in our regular golden-girls-get-togethers by sharing the roller-coaster journeys she travelled with each of her children. Her mantra is premised on knowing that, there are relationships worth fighting for and pursuing at maximum effort. My own exhilarating moments in the marketplace are when I push myself to eat

humble-pie and chase after a business relationship I know I just must restore. What a mission! What an experience! It’s moments such as these that I acknowledge that we were created to be relational and not for isolation.

Sometimes we lose relationships out of a mistake made or unintended offence. Sometimes we just fall out of favour not that we have done anything to deserve the fall-out. Sometimes a relationship just grows cold and eventually parties check-out without a termination announcement. Or sometimes we make blunders which at the time, back then, were not exactly obvious blunders. Sometimes the cares of this world and the deceitfulness of riches can sour relations. In business, it may simply be that a competitor came up with a more compelling value proposition. Perhaps complacency or things just slip through the fingers and we cannot pinpoint where exactly things went wrong. It could be familiarity that eventually led to glossing over relationship-denting incidents. Then gradually or suddenly, you find yourself deserted.

I could go on and on citing possible reasons for loss of relationships. Regardless of the root cause of losing the

relationship, there may be a drive in you to just want to mend relations, reconnect, pick-up from where we left off and do life together again. But how easy is it to take the initiative? For some, pressing the escape-button permanently is the easiest to do. Like I have already said we were never created for isolation. Human nature is designed to be relational. Even in business, to win that heart-share (not wallet-share) should not be premised on transactional relationships. Lasting business relationships should be based on mutual trust, authentic relating and focus on adding value to each other's strategic priorities.

Reaching out to make amends may not necessarily mean blindly bringing back the relationship to where it was before but may simply mean extending an olive branch of mutual respect, understanding and peace. Or simply just being the mature one to break the impasse. It is therapeutic to make that deliberate effort even if the offer does not yield immediate positive results. In the long run that seed sown will bear fruit and in fact, it is fulfilling to just know that at least I tried to reconnect, even if I got rebuffed.

I have noticed some blind spots hindering us from taking the initiative to fight for the lost relationships:

1. Pride :- climbing down is sometimes not comfortable at all. I recall a humbling experience I had

reconnecting with a family member I had disconnected from for a season. How fulfilling it was for me to make the mature move. Even though the relationship was not fully restored to former glory, I still celebrate the achievement.

2. Unforgiveness:- an obvious truth for most of us. Letting go, easier said than done, yet very much worth it in resetting a relationship.
3. Fear of the unknown:- we get so absorbed with imagining multiple scenarios, some so horrendous, of what could possibly happen if we reach out to that old lost business partner.
4. Possibility of repeated harm: - yes, the default conclusion is usually that the harmful reason for exiting the relationship will be repeated, so why take the risk.

So what then are the tips towards regaining lost relationships, regardless of what role you played in damaging the old relationship: -

1. As I type this article, I am hearing my amazing Human Resources practitioner, Audrey Mlambo, echo "be authentic, bring the best version of yourself". Just reach out with a genuine heart to rebuild.
2. Acknowledge that there could be a role you played in deterioration of the relationship. No need to peel old wounds though, but it is a show of high

emotional intelligence just acknowledging your part of the injury without apportioning blame to the other.

3. "Power of Vulnerability" by Brene Brown emphasizes how we should just bite the bullet and reconnect. What is the worst that could happen to you?
4. People do business with people they like, so fix that relationship. Am reminded of the words from Romans 12v18 "if possible, so far it depends on you, live peaceably with all".
5. Possibility thinking – why ponder negative conclusions all year round that you are going to be rebuffed. Who said? Embrace possibility-thinking, take that leap of faith and who knows the good which may come out of this?

Happy selling, marketing and regaining lost relationships in 2025 and beyond.

About Author

Betty has served in the financial services sector for 27 years, in multiple roles largely focused on corporate clients. She has direct work experience in Eswatini and Zimbabwe. In her current role serving as Executive Director-Corporate & Investment Banking at Stanbic Bank Zimbabwe, Betty oversees Client Coverage, Investment Banking, Transaction Banking and Treasury functions. She holds a Master of Commerce in Development Finance (MCOM), Master of Business Leadership (MBL), Bachelor of Commerce Finance Honours and Diploma in Credit Management.

What is Internal Medicine?



By Dr. Abidan Chansa

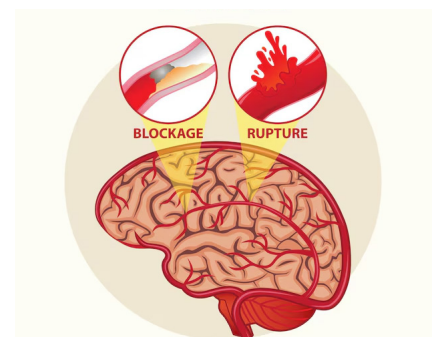
Internal Medicine is a medical specialty that doctors who specialise in it — deal with adult patients that have nonsurgical conditions that range from infectious diseases to chronic diseases like hypertension and diabetes.

Doctors who are specialists in Internal Medicine also deal in complex medical conditions such as diseases of the internal organs like the alimentary system, the heart, kidneys and lungs among others.

Most skin conditions and other diseases known as autoimmune conditions are under the realm of internal medicine. Internal medicine specialist can further super specialise into

areas like Gastroenterology, Cardiology, Haematology, Dermatology, Respiratory and Rheumatology. Thus, internal medicine specialist are involved in the prevention, diagnosis and management of adult patients that present with infectious and chronic diseases that do not require surgical intervention. In certain times they act as the coordinating team between many specialties in the day-to-day care of patients.

In Zambia it takes a minimum of 4 years of specialist postgraduate training for someone to be conferred as a specialist in Internal Medicine. They deal with conditions such as HIV, Diabetes Mellitus, Anaemias, Tuberculosis, Stroke, Dementia, Deart Diseases among many others.



What is stroke?

A syndrome that results from the disturbance of blood supply to the brain or a portion of the brain. It can manifest as disturbance of speech, loss of function of the limbs, loss of consciousness, loss of sight or a combination of the above mentioned.

All age groups can be affected by stroke but it usually affects older people.

What are the types of Stroke?

1. Haemorrhagic Stroke - is a stroke in which there is bleeding in the brain as a result of rupture of the blood vessel.
2. Infarctive Stroke – is a stroke caused by a blocked blood vessel.
3. Subarachnoid Haemorrhage – this is a stroke that is caused by bleeding in the brain.

Who is at risk of developing a stroke?

1. Anyone suffering from high blood pressure especially those who have uncontrolled BP due to a number of reasons, chief among them poor adherence to taking antihypertensive drugs.
2. Anyone with uncontrolled high blood sugar.
3. Patients with uncontrolled

Sickle cell disease.

4. Patients that have malformations in the blood vessels especially malformations in the blood vessels of the brain.
5. Certain individuals with diseases of the blood vessels other than malformations.
6. Trauma to the brain.
7. Certain infectious diseases like HIV and Syphilis.
8. Autoimmune diseases. These are disease where there is inability by the body's immune system to recognise its own body parts as belonging to the body. The immune system instead recognises these as foreign and attacks them.

How can stroke be prevented ?

The first step is routine frequent scheduled medical check-ups by members of the public at recognised and registered health facilities

where competent trained health professionals prescribe the tests to be done at the medical examination.

The second step is the general members of the public adopting healthy lifestyles that include healthy eating, regular physical activities, paying attention to mental health aspects and eating fortified non fast foods. For those that have diseases that predispose them to stroke, there is need for them to adhere to medical advice and be compliant to treatment prescribed by attending healthcare professionals.

What steps should be taken when one suffers a stroke?

Immediate action should be to rush the patient to the nearest hospital for immediate assessment and treatment. This is due to the fact that there is a window which normally is less than 6 hours in which

interventions can be instituted to preserve the part of the brain that is under attack (loss of blood supply).

Adhere to the prescribed treatment by health Professions. These include medical or surgical interventions in addition to rehabilitation protocols instituted by the Physiotherapists. Continue scheduled regular clinical reviews at the health facilities.

What is the general outcome for stroke?

The mortality from stroke is quite high. The disability that follows survivors also varies with some attaining full recovery while the majority suffer some form of disability. Those that suffer disability are placed under rehabilitation services that are coordinated by the physiotherapy department.



ABOUT THE AUTHOR

Dr. Abidan Chansa is a practicing specialist medical doctor and a practicing Consultant of Internal Medicine. He is a graduate of the University of Zambia where he obtained both his undergraduate and postgraduate qualifications. He is a Fellow of the East, Central and Southern African College of Physician and also a Fellow of Palliative Medicine. He is currently serving as the Senior Lecturer of Internal Medicine in School of Medicine at the Copperbelt University. He is also ZESCO United Football Club team physician.



ZAMBEZI DIAMOND FUNDRAISING GOLF DAY

By Paul Simpewe

The Ndola Golf Club came alive on September 14 as golfers, corporates and philanthropists gathered for the first ever Zambezi Diamond fundraising golf tournament.

Despite being a first fundraiser under Zambezi Diamond, the event surpassed expectations as a total of K80,371 was raised from the participating companies and individuals. The proceeds raised from the event are earmarked for the improvement of the Mother's Shelter at the Arthur Davison Children's Hospital, a critical

facility that provides essential accommodation for mothers whose children are undergoing treatment.

The tournament, which saw the participation of over 10 companies, was not just an event of competitive display but also a demonstration of the power of corporate social responsibility and community solidarity.

Although the tournament was primarily aimed at raising funds for a good cause, the competitive spirit of the golfers could not be subdued as they showed their skills on the course.

In the individual category, Tara Allin claimed the top spot with an outstanding 41 points. Loudy Simooya and F Ziba tied for second with 39 points, with Simooya edging out Ziba on countback.

In the team event, Zanaco emerged superior finishing top with 112 points and were closely followed by Madison Insurance who finished with 111 points and in third place was Jordan Travels on 107 points.

The day was filled with excitement and friendly competition, as companies from various sectors came together to contribute to a noble cause.

The atmosphere was further enriched by the presence of the main guest, Dayne Moore, who despite suffering a sprained ankle before the event, stayed on to witness the proceedings and show his support for the cause.

Moore who is now based in South Africa competing on the Sunshine Tour is a Ndola Golf Club product and was excited to be part of the fun.

"I'm saying this straight from the heart. When Zambezi approached me to be on board and help bring in the numbers, I had to do it. It's for a great cause at the end of the day. I also feel like with what golf has done for my life, it is also my responsibility to give back to the community in form," Moore said.

He added that he was happy to return to the golf course he

joined when he was eight years old and seeing familiar faces was heart-warming as he gets lonely in South Africa at times. Zambezi Diamond Group chairperson expressed his gratitude for the support shown by the companies and individuals who participated in the event.

He admitted that being the first ever tournament he did not know what to expect but was happy that the event turned out to be beyond what he had imagined.

“I’m humbled by the turnout. This is the first time we are doing this and we didn’t know what to expect, but the turnout has been fantastic. I appreciate everyone who came today, and we’ve enjoyed a good game,” Mbewe said.

Mbewe also highlighted that the tournament was more than just a day of sport - saying raising more than K80,000 at one event is encouraging and showed that when individuals and companies work together, a lot can be achieved.

“It is a testament to what happens when business, community and compassion come together. At Zambezi Diamond, we believe that success is not measured solely by profit margins but also by the impact we make in the communities we serve,” Mbewe said.

Mbewe emphasized that the event is just the beginning of a

long-term partnership aimed at uplifting the community.

“We recognized that this task cannot be achieved by us alone and so we called upon other partners to help make this effort a success. I commend the sponsors, Zanaco, Excel Magazine, Avani, Stanbic Bank, Bank of Zambia, Madison Insurance, Northrise University and all the sponsors. This is not the end but the beginning. It is a partnership to contribute to the well-being of the community,” he said.

The importance of the Mother’s Shelter was underscored by Sukwa Musonda, the Head of Nutrition at Arthur Davison Hospital.

Musonda could not hide her appreciation revealing that the shelter has been in need of attention for a long time.

“We have had the Mother’s Shelter, but honestly, it hasn’t been in great condition and we are glad that they have taken a step further to look into that. Our children couldn’t get better if their parents are not in a better place,” Musonda said.

The renovation of the shelter will ensure that mothers have a safe and comfortable place to stay while caring for their sick children, providing peace of mind during a challenging time.

Zambezi Diamond’s Sales and Marketing Manager, Victoria Siame explained that plans are under way to make the event annually after receiving good

response from partners. She emphasized that mothers and babies need special care.

“It has been a successful tournament. The response by the companies and individuals to compete for a good cause is very encouraging. We know that these mothers need special care and a very good environment for their safety and health. This is the first fundraising tournament we are having, but looking at the response, we want to make it an annual event.”

“We should be able to identify an area of need every year and donate to it,” she said. Ndola businessman Gary Rutherford put icing on the cake after he announced that he will donate 20 by 20 liters of paint towards the rehabilitation of the shelter.

Rutherford further commended Zambezi Diamond for the efforts the company has put in the Corporate Social Responsibility describing it as one of the best in Ndola.



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