

QUARTERLY PUBLISHED
BUSINESS & LIFESTYLE
MAGAZINE

ISSUE 10 | JUNE 2025

excel
MAGAZINE



SCALING YOUR BUSINESS
- LELEMBA PHIRI, PH.D



HARNESSING OUR RESOURCES
- ASHU SAGAR



THE CELEBRATED DOCTOR
- AARON MUJAJATI

TRAILBLAZERS

"INSIDE TAYALI'S BLUEPRINT FOR RESILIENCE
AND GROWTH"



Sunshine Millers Breakfast & Roller



Plot 5263, Liberia Road - Ndola - Zambia
Tel: 0212 650 116
Email: sunshinemillersltd@gmail.com



FUELING INDUSTRIES, EMPOWERING GROWTH!



Our premium bulk diesel and petrol solutions ensure your business keeps moving. And now, our Oryx Filling Station on Kabwe Road is open to serve individuals and businesses better. Experience seamless fueling—wholesale or retail.



Address: Plot 5163 Liberia Road , Light Industrial Area

Call: +260966810554

TASTE THE LOCAL DIFFERENCE



THE CONVENIENT FOOD INDUSTRY THRIVES

Zambia's culinary landscape is undergoing a remarkable transformation, with the convenience food industry experiencing significant growth. Modern lifestyles demand solutions that save time without sacrificing quality, and the market is responding with innovative options. This dynamic shift reflects a nationwide embrace of more efficient and diverse food choices that fit seamlessly into busy schedules, making quality, accessible food a staple in every home.

GOURMET CONVENIENT FOOD REVOLUTION

The Meraki brand is at the forefront of this exciting culinary revolution in Zambia. We are redefining what 'convenient food' means, moving beyond traditional perceptions to offer inspired, healthy, and delicious solutions for every modern Zambian household. By combining our commitment to home grown quality ingredients, nutritional value, and diverse options (including our popular vegan range), we are not just selling food - we are empowering a lifestyle, making it easier than ever to enjoy wholesome, delightful meals, swiftly and sustainably.

THE INGREDIENTS :

With the Meraki brand, true flavor begins with integrity. We meticulously select high-quality, wholesome ingredients for every product we create. From the freshest vegetables and rich spices in our frozen pastries, to the premium ingredients that make our delicious tomato sauces, tangy mustards, and creamy mayos. We ensure pure, honest goodness in every bite. Our commitment to a thorough sourcing of raw materials means you can trust what's on your plate.

THE NUTRITION FACTS:

Eating well has never been more convenient. Our products are crafted not just for taste, but for optimal nutrition, helping you maintain a balanced diet. We offer meals and condiments packed with essential nutrients to fuel your busy day. Furthermore, we are proud to feature a diverse and growing range of nutritionally beneficial vegan products, ensuring delicious and healthy options that cater to every lifestyle and dietary preference.

THE ZAMBIAN STORY:

The brand journey is deeply woven into the fabric of Zambia. With the recent partnership with Roan Foods and Brands Limited to manufacture and distribute products under the Meraki trademark, a collaboration built on shared values and a commitment to local growth. Together, we actively support Zambian agriculture by sourcing ingredients directly from local farms, ensuring fresh, quality produce for our delicious range of convenient foods and condiments. This partnership isn't just about business; it's about giving back to our communities. By creating vital jobs across the supply chain, from farm to factory, we are fostering economic empowerment and contributing to a thriving, prosperous Zambia, one meal at a time.

www.roanfoods.com



think local first.®



MUKUBA HOTEL

— Your Perfect Stay —



Mukuba Hotel – More Than a Stay, It's an Experience.

Discover Tranquility and Elegance at Mukuba Hotel

Whether you're traveling for business or leisure, Mukuba Hotel offers the perfect blend of comfort, class, and convenience. Nestled in a serene environment with lush gardens and top-tier hospitality, we ensure a truly memorable experience.

OUR SERVICES

Luxurious Accommodation | Fully Equipped Conference Facilities | Fine Dining Restaurant & Bar | Beautiful Outdoor Pool | Wedding & Event Venues

For Reservations, Call Us Today: +260 976 090 650

We Are

THE INNOVATIVE SUPPLY CHAIN FINANCE SPECIALISTS

Why Pangaea?

00 We believe that we have a responsibility to support a sustainable future and a more inclusive world.

00 We are committed to making a positive impact, and embrace modern technology to work not just faster, not just better, but more environmentally friendly.



Our Vision

We aim to be the leading supply chain Finance Specialist in Zambia and beyond our borders. Be employers of choice and wow our clients.

Our Mission

We aim to meet our client's needs swiftly, with a professional and flexible touch to create value for both our businesses and theirs. We also aim to provide access that will enable individuals and communities to invest in their future.

Our Values

At Pangaea ADD Capital, we value working together to realise full potential for your business.

Business Overview

Pangaea ADD Capital is your innovative supply chain finance partner, specializing in Invoice Discounting and Selective Order Finance for Prevetted Off Takers/Anchors. We offer more than just funding; we provide financial consultancy and technical support, viewing our clients as partners and deeply investing in their growth. Our bespoke investment strategy is geared towards sustainable growth for SMEs, aligning with the Sustainable Development Goals, benefiting not only our primary targets but creating a ripple effect that enhances the quality of life for the ordinary citizen and provides sustainable livelihoods.

Our Top Services

Invoice Discounting:

We buy receivables from Pre Vetted Off Takers under our agreed terms and conditions, to enable suppliers and contractors improve their cash cycle.

Order Financing:

We provide funding to businesses with purchase orders to pay their suppliers and smooth out their cash flow.

Trade Financing:

We offer trade financing by extending credit to importers.

CHIEF EDITOR'S REMARKS



A warm welcome esteemed readers to the electrifying Issue 10 of Excel Magazine that is themed "Trailblazers".

In line with Government's agenda to enhance industrial development, job creation, and economic diversification, Excel Magazine has focused Issue 10 on the promotion of entrepreneurship, encouragement of MSME formalization and SME capacity building. Men's mental health challenges are a topic of discussion too.

EXCEL FOUNDATION

Excel Foundation, the CSR implementing partner for Excel Magazine has introduced a seed fund to empower innovators whose unique inventions have potential to provide real solutions for community challenges with seed capital and visibility to set the innovator on the path to Excel with their invention.

The 1st recipient of the seed capital is Kennedy Mukwakwa an engineering student at NORTEC in Ndola. His unique invention is a technological approach to enhance level crossing safety in Zambia.

Excel Magazine seeded him with seven thousand five hundred kwacha (K7,500) and sponsored

his article. It is our hope that his article will strategically position him to be identified by potential collaboration partners that will enable him to turn his invention into a reality.

MEN'S MENTAL HEALTH

This is a topic that is not spoken of too often because naturally men are expected to have exceptional physical and mental strength to turn into lemonade every lemon that life throws their way. News flash! men are human too and are gifted differently - this is the reality that Society needs to be awake to and have more empathy.

We have addressed men's mental health challenges extensively in this Issue by featuring "The Knight in Shining Armor" (Bleeding Steel) by Hope Ezra Mukwinda in Excel Book Club; under 'Health Matters' Dr Cartwright Libanda puts a medical perspective on the topic at hand; and in the segment "We Coach", Dr Rufaro Chirambo weighs in on marriage is not 50/50 but about compromise.

TRAILBLAZERS

Our cover is packed with trailblazers of our time. For context: Honourable Frank Tayali Minster of Transport & logistics and area member of Parliament for Ndola Central

shares his aspirations for his Constituency and Ministry; Ashu Sagar unpacks the topic of value addition to unlock economic prosperity; Lelemba Phiri guides on business scalability and emphasizes that growth cannot be forced, but barriers to growth can be removed; and Dr Aaron Mujajati gives us an insight into his career journey from a troubled childhood with a degenerative medical condition to a celebrated medical doctor.

2025 SOUTHERN AFRICAN BANKING FORUM

last but not the least - grateful to have been one of the delegates representing Zambia's private sector at the 2025 Southern African Banking Forum organised by Trade & Development Bank (TDB) and the European Investment Bank (EIB), at the InterContinental Resort Balaclava in Mauritius on the 5th and 6th of May. The forum was held under the theme "Connections for Growth" and it served as a platform for knowledge exchange and impactful partnerships. It was a high-level forum at which delegates engaged in strategic discussions on key trends, challenges, and opportunities shaping the region's financial landscape.

Enjoy the read.

Diana Kabaila



Contents

10

FRANK TAYALI

Inside Tayali's Blueprint for resilience and growth.

12

ASHU SAGAR

Harnessing our resources.

14

LELEMBA PHIRI

5 things you need to know about scalling your business

16

AARON MUJAJATI

From troubled childhood to a celebrated Doctor

19

PANGAEA SECURITIES

Equities take flight over bonds

24

SHEPPA KALUNGA

The AI advantage: How AI can boost Zambian Economy

26

EXCEL NEWS, BUSINESS FOCUS

Chatula Kangali, WEAC

33

EXCEL BOOK CLUB

Hope Ezra Mukwinda

36

HEALTH MATTERS

Dr Cartright Libanda

38

WE COACH

Dr Rufaro Chirambo, Betty Murambadoro

42

EXCEL FOUNDATION

Kennedy Mukwakwa

44

RISING STARTS

Simba International School Debate

46

SPORTS NEWS

Keith Mweemba Emerges as FAZ President

The Team

- Diana Kabaila - Chief Editor
- Nakiwe Simpungwe - Executive Editor
- Mafulande Kabaila - Executive Director
- Sheppa Kalunga - Graphics Designer, Social Media Manager & Writer
- Luyando Mooya- Administration & Distribution
- Ashu Sagar - Contributing Writer
- Lelemba Phiri - Contributing Writer
- Alex Vlaanderen - Contributing Writer
- Richard Siwale - Contributing Writer
- Tisi Banda - Contributing Writer
- Claude Hang - Contributing Writer
- Dr Cartright Libanda - Contributing Writer
- Dr Rufaro Chirombo- Contributing Writer
- Paul N Simpelwe - Contributing Writer
- Chatula Kangali - Contributing Writer
- Hope Ezra Mukwinda- Contributing Writer
- Regina Daka Mwale - Contributing Writer
- Betty Murambadoro - Contributing Writer

STRATEGIC PARTNERS

- PANGAEA ADD CAPITAL
- PANGAEA SECURITIES
- PANGAEA HOLDINGS
- SUNSHINE MILLERS
- JAYDEN OILS
- MUKUBA HOTEL
- ROAN FOODS
- GORA MINING SOLUTIONS
- WEAC
- NDOLA DISTRICT CHAMBER OF COMMERCE & INDUSTRIES



TRAILBLAZER

Inside Tayali's Blueprint for Resilience and Growth.

By Sheppa Kalunga

In a time when many leaders waver under pressure, Hon. Frank Tayali stands as a bold exception. As the Minister of Transport and Logistics, Tayali has distinguished himself not only by his pragmatic approach to leadership but also by his unwavering focus on capacity building and sustainable growth.

His story is one of calculated risks, relentless resilience,

and an unshakable belief in Zambia's human potential.

A Vision Rooted in Resilience

When Tayali assumed office, the challenges were undeniable. The sector was plagued by inefficiencies, aging infrastructure, and a workforce in dire need of modern skills. But instead of succumbing to the pressure, Tayali doubled down. He implemented reforms that not only addressed the immediate bottlenecks in

logistics and transport but also laid the groundwork for long-term capacity development. "The future of this country will be determined not by what we import, but by what we produce and how efficiently we move it," Tayali once remarked in a speech that underscored his vision.

Building from the Ground Up

Capacity building under Tayali has not been a mere buzzword. It's been a strategic priority. Through public-private partnerships, his ministry has rolled out training programs aimed at upskilling local talent in areas such as logistics management, road safety, and digital fleet monitoring systems.

One of the flagship initiatives has been the Zambia Transport Capacity Enhancement Program, a collaboration with both local and international experts to train young professionals for today's global supply chain demands.

Investing in People, Not Just Projects

Tayali's approach underscores the belief that infrastructure is only as strong as the people who operate and maintain it. While roads, railways, and airports have seen substantial upgrades under his leadership, equal investment has been made in soft skills, leadership development, and innovation incubation.

By partnering with technical institutes and universities, his ministry is equipping students with practical,

job-ready skills tailored to meet both current industry needs and future innovation.

Leadership in Crisis

The global pandemic tested leadership across the board. But for Tayali, it was a moment to solidify his blueprint. During that period, he fast-tracked the digitization of certain logistics processes, enhanced remote training capabilities for drivers and transport officers, and ensured the continuous movement of essential goods. His steady

hand during uncertain times not only maintained national supply chains but also boosted confidence in Zambia's capacity to withstand global shocks.

Legacy Through Empowerment

What sets Tayali apart is his long-term vision. He's not content with temporary wins or political applause. His eyes are set on generational impact — a Zambia that is self-sustaining, technologically advanced, and driven by skilled citizens.

“When you build people, you build a nation,” he says, echoing the very essence of capacity building.

Frank Tayali's story is a masterclass in resilient leadership and visionary planning. It reminds us that success isn't just about holding office — it's about making a difference.

His blueprint is clear: double down on potential, invest in people, and build a legacy that empowers generations.

Pangaea Securities News Snippet

The Centre for Trade Policy and Development (“CTPD”) signed a Memorandum of Understanding with the Southern Africa Development Community Parliamentary Forum (“SADC PF”) to strengthen trade, investment, and finance policies in the region. Under this agreement, CTPD will act as a technical resource contributing expertise in research, policy analysis, and advocacy to support informed decision-making by parliamentarians. The partnership aims to promote inclusive economic growth, deepen regional integration, and ensure equitable sharing of the benefits of economic integration across Southern Africa.

Also, The United Kingdom's (“UK”) Minister for Africa, Lord Collins of Highbury, visited Zambia to strengthen bilateral cooperation, focusing on economic growth, investment, and renewable energy. The visit highlighted the UK-Zambia Green Growth Compact, aiming to mobilize GBP2.5 billion in UK investment for sustainable development. Lord Collins also toured UK-supported projects like Zambia Sugar and Kaonga Mini Hospital, showcasing UK contributions to Zambia's growth and public services. The visit reinforced the strong partnership between the two countries and their shared commitment to prosperity and sustainability.

Source: [Pangaea News Letters](#)

By Mr. Ashu Sagar

As I begin to write this article, it is tempting to feel that I may simply be stating the obvious. Yet, in policy discourse and economic development, it is often necessary to reiterate the obvious in order for it to be formally acknowledged, understood, and acted upon. Zambia has long depended on mining as the backbone of its economy, both prior and post-independence.

The sector is frequently perceived as the “special needs” child of our national economy, receiving the most concentrated attention and support. While the importance of mining cannot be overstated, it is equally critical to ensure that the natural resources we own are harnessed in a way that contributes meaningfully across multiple points of value creation for the Zambian population.

The concept of trade offers a useful comparison. Think of it this way, when a one-hundred kwacha note passes through many hands such as traders, producers, and service providers, it multiplies in value across the economy. Similarly, the more stages a resource passes through in a well-structured value chain, the more economic value is created, leading to increased employment, industrial diversification, and wealth distribution. Zambia is richly endowed with a wide variety of natural resources like minerals, gemstones, arable land, wildlife, scenic



HARNESSING OUR RESOURCES:

The Case for Value Addition in Zambia through Productive Value Chains.

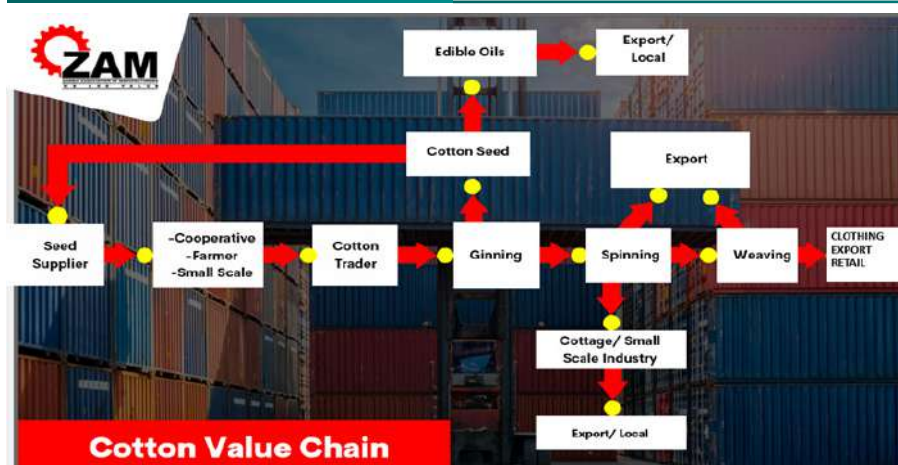
tourism sites, and most importantly, its people. For the purpose of this article, I will focus on the potential of mineral and agricultural value chains as key drivers of inclusive industrial development.

Broadly, there are two approaches used in the development of value chains. One is organic growth, which occurs naturally over time while the other is deliberate intervention which is mostly driven by targeted government policies and private sector engagement.

In Zambia, we have seen limited success through either path, though a few notable exceptions exist. This presents a compelling case for intentional, strategic intervention. For such intervention to be successful, we must first

understand how to map value chains and identify multiple paths of value creation for each resource. Let us consider cotton as an illustrative example. I have used an example from Zambia Association of Manufacturers (*see next page*) to amplify the process. Starting with the seed, we can map its progression through various stages; ginning, spinning, weaving, and eventually garment manufacturing.

Each stage represents an opportunity for value addition. Critical to this process are deliberate external interventions, represented by “yellow dots” in the chart, which come in the form of government legislation (tax policy, regulation), private sector investment, and support from cooperatives and development agencies.



Controlling the Resource

To build effective value chains, we must first ensure control and consistency of resource supply. In the mining sector, for example, copper is Zambia's most prominent mineral. Yet, local manufacturers often face high costs due to pricing benchmarks set at the London Metal Exchange (LME), which include logistics and warehousing expenses. There is a need for a mineral reservation policy that allocates a small percentage of refined copper for local procurement at fair domestic prices.

This would enhance supply reliability for the secondary industry. In the case of agriculture, cotton represents a resource we can create and scale through support to farmers and the input supply chain. The Zambian Government made encouraging strides in the 2023 Budget by introducing tax incentives to revive the cotton value chain.

These must be supplemented with additional measures such as allowing high-yield seed varieties (non-GMO where appropriate), strengthening out-grower

schemes, and supporting cooperative development.

Creating the yellow dots

In the context of the mapped value chain, the “yellow dots” represent critical points for deliberate policy intervention. These points mark strategic opportunities where targeted government and private sector actions are essential to stimulate value creation. While initial interventions such as securing a consistent supply of raw materials have begun to establish these key points, further expansion of value creation hinges on additional, purposeful policy measures. Government policy plays a pivotal role in enabling these interventions. Instruments such as tax incentives, streamlining of licensing requirements, improved access to financing, targeted Constituency Development Fund (CDF) allocations, and initiatives aimed at skills development are among the many potential enablers. Although not exhaustive, these measures exemplify the types of support required to catalyze the growth of productive value chains. Ultimately, the concept of engineered or “forced”

value chain development necessitates robust external support mechanisms to flourish. While discussions surrounding the “how” and “when” of these interventions are ongoing, excessive deliberation often leads to missed opportunities. Timely and decisive action remains vital to translating potential into tangible economic outcomes.

Connecting the dots

Once policy interventions are in place, it is the private sector that must mobilise resources and seize emerging opportunities. With access to capital, skills, innovation, and entrepreneurship, the private sector can connect the dots, transforming theoretical value chains into practical engines of economic activity. Each point of value creation contributes not just to profits, but also to employment, tax revenue, GDP growth, and most importantly, economic diversification. As we aspire to transform Zambia into an industrialised, resilient economy, value chains must become our central focus.



About Author

Mr. Ashu Sagar is a Zambian qualified accountant who is a Fellow of the Association of Chartered Certified Accountants (ACCA) and an Associate of both the Chartered Institute of Management Accountants (CIMA) and the Zambia Institute of Certified Accountants (ZICA).

With over 25 years of experience, Mr. Sagar holds various positions at the top management level. He is the Managing Director at Carribean Beverages Limited Zambia, manufacturers of Aquavita Mineral water.

Mr. Sagar is the President of the Zambia Association of Manufacturers (ZAM), Vice Chairperson of the Zambia Development Agency (ZDA) and the Vice President Manufacturing at Zambia Chamber of Commerce and Industry (ZACCI); He is also a Board Member and Past President Ndola and District Chamber of Commerce and Industry, currently serving as its Trustee.



By Lelemba Phiri, Ph.D. - Entrepreneur turned investor

5 THINGS YOU NEED TO KNOW ABOUT SCALING YOUR BUSINESS

After building three companies from the ground up and investing in 30 more, I've learned that scaling isn't about forcing growth — it's about removing barriers to natural growth. But before you can remove barriers, you need to build something people actually want. Here are five critical elements that determine whether you'll successfully scale or hit a wall.

1. Start with a Good Product That Meets Customer Needs

You cannot 'force-feed' people a product or service they don't want or need. I've watched countless entrepreneurs burn through a lot of money trying to convince the market their product or solution matters, when the market was already telling them it didn't by not buying it repeatedly. Before you think about scaling,

make sure you have something people genuinely need and want. This sounds obvious, but it's the most common mistake I see. Founders fall in love with their solution and assume everyone else will too. They build elaborate marketing funnels and hire sales teams to push a product that customers are lukewarm about.

The best products sell themselves. If you're constantly having to convince people why they need what you're offering, you might have a product problem, not a marketing problem. Listen to your customers. Pay attention to how they actually use your product versus how you intended them to use it. The market will tell you what it wants — you just have to be willing to hear it. When you get this foundation right first, everything else becomes exponentially easier.

2. Build a Clear Path to Your Customers

Having a great product means nothing if people can't find it, understand it or buy it easily. I've seen many entrepreneurs learn this the hard way. They have an incredible solution, but the go-to-market strategy was essentially "build it and they will come." The customers didn't.

Your scaling strategy must answer three questions: How will your ideal customers discover you? How will they learn about what you do? How simple is it for them to actually purchase from you? Map out every touchpoint in your customer journey. If someone hears about you at a conference, can they easily find your website? Once there, is it immediately clear what you offer and how it helps them? Can they buy or sign

up without jumping through hoops? Every friction point in this process is a leak in your growth engine. Fix the leaks before you turn up the pressure.

3. Assemble a Team That Can Execute

Ideas on their own don't scale — execution does. The difference between companies that grow and companies that stagnate often comes down to whether they have people who can turn strategy into results. When I evaluate companies for investment, I spend more time assessing the team than the product.

Can the founder delegate effectively? Does the team have complementary skills? Most importantly, do they have people who have successfully scaled businesses before? You don't need superstars in every role, but you need people who are hungry, reliable and aligned with your vision. One great executor is worth five mediocre hires. Invest in finding them, compensating them well and giving them the authority to make decisions.

4. Cash Is King

Revenue might pay the bills, but cash flow determines whether you survive the scaling process. Growth is expensive. You're hiring people, investing in systems and often extending payment terms to win bigger clients — all while waiting for those investments to pay off. I've seen profitable companies go under because they couldn't bridge the cash gap that comes with rapid growth. Build detailed cash flow projections for different growth

scenarios. Understand your cash conversion cycle and work to shorten it. Secure financing before you're desperate, not when you're running on fumes. Most importantly, learn to say no to opportunities that might strain your cash position. That big client who wants 90-day payment terms might not be worth the risk if it puts your payroll at risk.

5. Know When to Let Go

The hardest part of scaling isn't building the business — it's stepping back from it, when necessary. Every founder I know struggles with this, myself included. It is hard not to want to review every piece of marketing copy even when you have 100+ customers in the name of 'maintaining quality', but that behaviour can actually strangle growth.

Your ability to scale is directly tied to your ability to let go. Start by identifying what only you can do versus what you do because you've always done it. Then systematically remove yourself from the second category.

Document your processes, train your team and give them real authority to make decisions. Yes, they'll make different choices than you would. Some will be worse, but many will be better.

More importantly, they'll make decisions faster because they won't be waiting for your approval. Your role shifts from being the person with all the answers to being the person who ensures the right questions get asked.

The Bottom Line

Scaling a business isn't about forcing growth — it's about removing the barriers to natural growth. Start with something people genuinely want, build clear paths for them to find and buy it, assemble a team that can execute consistently, manage your cash carefully and learn to step back so others can step up.

Lelemba Phiri, Ph.D. is a gender lens investor focused on investing in female-led and gender-diverse teams building scalable, sustainable businesses.

Pangaea Securities News Snippet

President Donald Trump announced that within one to two weeks he will send letters to U.S. trading partners setting unilateral tariff rates, effectively imposing a take-it-or-leave-it deal ahead of the July 9 deadline when the 90-day tariff pause expires. Markets reacted cautiously to the news, with Asian indexes falling slightly. The tariffs continue to pose challenges to U.S.

businesses and consumers, with concerns that the costs ultimately fall on American companies and shoppers. Overall, Trump's approach signals a hardline stance on trade, emphasizing unilateral tariff decisions to pressure trading partners into agreements.

Source: Pangaea News Letters



FROM TROUBLED CHILDHOOD TO CELEBRATED DOCTOR. THE AARON MUJAJATI STORY.

By Nakiwe Simpungwe

At age 4, Dr. Aaron Mujajati suffered a major blow to his young life that would have adverse effects on his health for several years. Born in 1975 as a third child in a family of 10. His father, a Shona from Zimbabwe and his mother, a Lozi from Zambia, had something in common - an unshaken belief in God.

A belief that would carry them through the years as they navigated the difficult period of nursing back to health, their beloved son Aaron, who at age 4, had been diagnosed with Pyomyositis, a bacterial infection of the skeletal muscles, which resulted in osteoarthritis, a degenerative joint disease which causes tissues in the joints to break down over time.

This condition saw young Aaron hospitalised at the University Teaching Hospital for a very long time. Doctors finally suggested amputation of his left leg as a solution to the problem.

His father agreed if it could save his son's life. The suggestion, however, did not sit well with his mother, who felt her son would have a miserable existence without a leg. According to her, it would even be better if her son died rather than live his life without a leg.

Armed with a fierce resolve that she would nurse her son back to health on her own, she ran away from UTH and took him home.

Mrs Mujajati took care of her ailing young child as best she could and would administer physiotherapy on him every day to help the leg which was at this point stuck in a flexed position to gain back its function.

And that is how Aaron Mujajati, who was born a healthy child till age 4, started learning how to walk all over again.

As she nursed his leg back to life, Mrs Mujajati impressed upon her son that though God had, in her own words, taken away his leg, he would give young Aaron a brain that would enable him excel academically.

A couple of years later, now well enough to finally go to school, Aaron was enrolled at Emmersdale Primary School, where he did his grade 1 to grade 7 from 1982 to 1990. It was not a smooth path as he was constantly bullied by his friends both at school

and at home because of his leg, which gave him a severe case of low self-esteem.

Coming from Chaisa compound, a poor neighborhood that was crime prone and notorious for substance abuse and other bad vices, Aaron had no role models outside his family to look up to and make him aspire a better life for himself - so he failed his grade 7 exams. This broke his mother's heart and made him realise that he had to work harder and redeem himself in her eyes.

He repeated grade 7 and passed with flying colours on his second attempt and gained entrance to the prestigious Matero Boys secondary school - which was only reserved for the most intelligent boys at the time.

At Matero boys, he took art as a hobby. It may interest the reader to know that Dr. Mujajati is an accomplished artist. He also met 4 guys whose focus was studying hard and getting the best results in school - he worked hard to catch their attention and became one of them. At grade 9, the 5 of them did extremely well in the exams, 4 of them made it to Hilcrest and one of them went to David Kaunda Technical High School. While at Hilcrest, he nurtured ambitions of becoming a lawyer, but the careers master at the school told him that he would do well to study medicine because he was doing exceptionally well in maths and science.

In grade 12, Aaron passed his exams and gained entrance to

the University of Zambia, where he would study medicine.

In the second year, whilst at UNZA, he came upon a program on ZNBC TV, which was hosted by Chibamba Kanyama, which talked about the stock market. He immediately picked interest in it and armed with a K60 monthly allowance that was being provided by the institution, he decided to dedicate K20 each month to buying shares and would make his way to Pangaea Securities where he would buy shares in Chilanga Cement.

He also made a deal with a farmer who supplied him 40 trays of eggs per week, which he sold to the UTH canteen and some to his schoolmates. By the time he reached 6th year in medical school, Aaron decided to sell his shares in Chilanga Cement, coupled with the money he had made from the sale of eggs, he was able to buy his first car, a Toyota Camry and that was how his transport business started.

By the time he was completing his studies at UNZA and starting work as a medical doctor, he was already an established businessman, having registered a car hire company called Cubit Zambia Limited.

Dr. Mujajati holds a Bachelor of Human Biology and Bachelor of Medicine and Surgery degrees, a Master's degree in Internal Medicine, and an MBA in Healthcare Management.

Whilst at UNZA, he served as Vice President of the students Union.

In his career, he has served as president of the Zambia Medical Association, a position he held for 2 terms. Some of his achievements include him institutionalising ZMA and moving it into an office. Under him, the institution bought its first vehicles. He ensured that the organisation had a great working relationship with the government to the extent that when the Republican President at the time, Mr Edgar Lungu suffered a medical emergency, he had a joint press briefing - with him to assure the nation that all was well.

In 2017, Dr. Mujajati was appointed as Health Professionals Council of Zambia Registrar. Under him, the breaking of ground for the construction of the HPCZ offices was done. 11 vehicles were bought, and the financial status of the organisation moved from K23 million to K70 million annually.

Under him, the time it used to take for one to sit on the specialist register was reduced from 2 years to just weeks. He argued that as long as a person had a degree, qualified, and met the criteria, there was no need to delay the process of one getting their medical practicing Licence.

In an unfortunate turn of events, Dr. Mujajati was dropped as HPCZ CEO by then Health Minister Dr. Chitalu Chilufya and sent to head Ndola General Hospital, a position he refused to accept because he felt that he had been unfairly dismissed as HPCZ Registrar. He stayed home for a while to

figure out what to do next, and during that period, he decided to use his Facebook page to raise awareness about different medical related matters. His page grew in leaps and bounds with many social media patrons flocking there to get insights on topics such as breast cancer, fistula, intersex, the importance of drinking water, and eating watermelons. Soon, Dr. Mujajati became a brand and was referred to as the celebrity doctor.

He later closed his car hire and used the money he had saved up to open his own practice, and that is how Carepeak Specialist Clinic was born. Dr. Mujajati also runs an insurance company aside from the clinic.

Dr. Mujajati is married to, Ushmaben Patel Mujajati, his wife, a Zambian medical practitioner of Indian descent. Together, they have 4 daughters.

Dr. Mujajati is very intentional about managing his work and family time, ensuring that both aspects of his life get the necessary attention they require.

He is also a published author and has Co-authored a book on medical law and ethics as well as research papers on topics such as AIDS associated with Kaposi's sarcoma.

When he is not working, he loves to paint and has done some amazing pieces of art.

Dr. Mujajati has, like many achievers, experienced failure in his life. He says he overcomes failure by not

dwelling more than necessary on things that did not go well.

"When things don't go well for me, I withdraw because I need time to analyse what has happened. I spend a lot of time analysing the situation until I figure it out. If I am the one in the wrong, I own up and take responsibility. Because look, life is too short and so we can't keep dwelling on what didn't go well. Because in my life, I have had few things that have gone well, and so I believe they need to be celebrated," he says.

Asked what he wants his legacy to be. Without hesitation, he says, "If my children can say I was a good father, that is my deepest desire. I know that I've done my best in raising them. I just hope that my best has been good enough. For instance, I ask their teachers if my children are decent people. Do they allow others to speak knowing their turn will come too. Do they respect their teachers? Because it's not just about them getting good grades but being good, decent human beings to others. That matters a lot," he says.

"I spank my children if need be. I do not allow them to be rude to their teachers because if they can be rude to their teachers, they can also be rude to me and their mother," he adds.

Dr. Mujajati has profound advice for young people:

"Work hard - Be authentic and to thy self be true. Be honest and have integrity. Let your word be bold, it always pays off; Delay gratification; Be patient

because great things don't just mushroom overnight, they take time and patience," he says.

"I, for one, do not have a personal car right now. That is because I don't want to get just any car. I want to get my dream car, so I will wait till I am comfortably able to buy my dream car," he says. Asked about his dream car. He says with a smile, "I've always been a huge fan of the Mercedes Benz S Class. That is my dream car," he adds.

Asked about his plans for the next 5 years, Dr. Mujajati says he will still be practicing medicine and has plans of expanding his clinic to other towns.

He says his dream is to see Zambians have access to quality health care right here at home as opposed to them having to go and seek it outside and states that this is what Carepeak will achieve for its clients.





By Alex Van Vlaanderen & Richard Siwale

EQUITIES TAKE FLIGHT OVER BONDS



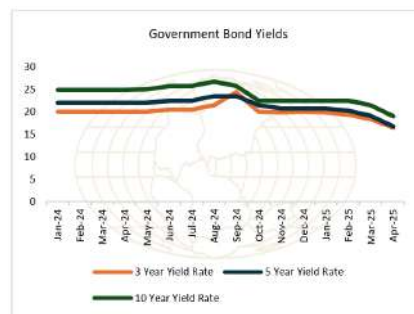
In the evolving economic environment, returns on equities have outperformed bonds, prompting a rebalance of assets allocation towards equities on the Lusaka Securities Exchange (“LuSE”).

Zambian capital markets have experienced a significant upswing with equities performing well, a sharp contrast as bond yields have declined. The LuSE All Share Index (“LASI”) rose by over 40% from 12,583 to 17,645.66 points reflecting strong price performance among stocks and investor confidence. Meanwhile, over the same period, bond yields across key tenors 3 year, 5 year and 10 year instruments declined sharply.

This yield compression is largely attributable to macroeconomic factors such as the progressive debt restructuring, fiscal discipline and government economic stability measures. While liquidity and market depth remain modest, and fixed income still plays a role in diversification and capital preservation the decline bond yields suggest a shift in asset allocation. However, this shift is not without risks: market

volatility, concentration in a few large-cap stocks, and limited exit options remain key considerations for investors navigating Zambia’s emerging capital markets.

Understanding the Decline in Bond Yields



Source: Bank of Zambia

Yield Trends in Zambia’s Bond Market

As shown in the graph, Zambia’s government bond market has experienced a notable decline in yields over the past 12–24 months, driven by improved macroeconomic fundamentals. As of April 2025, the 3-year bond yield declined to 16.5% from 18.45% in 2024, the 5-year yield dropped to 17.4% from 19.2%, and the 10-year yield fell to 19.5% from 21.48% according to World Government Bonds. Driving Forces Behind

the Yield Decline In an effort to foster economic stability, the government raised the statutory reserve ratio from 9% to 23% and increased the monetary policy rate from 14% to 14.5%, aiming to tighten liquidity in the financial system.

However, despite these tightening measures, investor demand for government securities remained robust which in turn drove bond prices up and yields down. This is because as demand increases, bond prices rise, leading to a decline in yields reflecting the inverse relationship between the two.

International Monetary Fund (“IMF”) Programme and Debt Restructuring Progress:

Zambia made substantial progress on debt restructuring through 2024. Agreements with both bilateral and commercial creditors reduced the country’s total debt service burden from nearly 80% of the budget in 2021 (ZMW142.3 billion) to a projected 31% in 2025 (ZMW55.15 billion) according to the PwC Zambia Economic Review. The IMF’s Extended Credit Facility remained a key

anchor for economic reforms, unlocking disbursements for fiscal support and enabling better debt transparency. This progress significantly reduced sovereign risk and restored investor confidence in the government securities market.

Improved Fiscal Discipline:

Fiscal performance exceeded expectations in 2024, with domestic revenue collections reaching ZMW151.2 billion, surpassing the budgeted target of ZMW149.8 billion. Additionally, the budget deficit narrowed to ZMW 20.3 billion (2.7% of GDP), significantly below the government's target of ZMW 36.3 billion (4.8% of GDP). These improvements in fiscal discipline supported sovereign creditworthiness, facilitating lower yields across government debt instruments.

Equity Market Growth: A Counter-Narrative



Source: Lusaka Securities Exchange

Key Drivers of Stock Market Growth

Referring to the graph above, the surge in the LASI from April 2024 to April 2025 can be underpinned by a strong combination of capital appreciation, robust dividend payouts, and improved investor sentiment. Several high-performing stocks were instrumental in driving this

growth, collectively contributing to the index's impressive year-on-year gain of over 40%:

- ▶ Airtel led the way, with its share price rising by 105.75 % as investors responded positively to strong earnings and the company's position in the telecommunications industry.
- ▶ Shoprite also played a significant role, climbing 38.89 % attributed to resilience in the retail sector and further amplified by its dual listing on the Johannesburg Stock exchange, despite the company not declaring a dividend.
- ▶ British American Tobacco gained 27.88 %, supported by consistent performance and income appeal.
- ▶ Z C C M - I n v e s t m e n t Holdings, which advanced by 23.08 % on renewed interest in mining.
- ▶ African Explosives Zambia, which rose 18.86% amid stronger demand in industrial and mining-related activity.
- ▶ Beyond share price gains, dividends made a significant contribution to total investor returns. The high dividend yields observed among leading stocks in 2024 were underpinned by strong financial performance and a commitment to shareholder returns.
- ▶ British American Tobacco Zambia delivered a standout yield of 14.4%, reflecting robust cash flows and consistent payout policy.
- ▶ AECI Mining Explosives declared a final dividend of ZMW 3.88 per share,

while Chilanga Cement distributed ZMW 2.00 per share—both signaling solid earnings and disciplined capital management.

- ▶ Zanaco reported a profit of ZMW 1.8 billion and issued a dividend of ZMW 0.438 per share, reaffirming its strong profitability.
- ▶ Airtel Zambia also posted a ZMW 1.25 billion profit, supporting a 5.2 % yield and maintaining its appeal as a reliable income stock.

Emphasizing the trend of strengthening share price and dividend yields Copperbelt Energy Corporation became the first indigenous Zambian company listed on the LuSE to surpass a market capitalization of USD1 billion.

This jump over the USD1 billion benchmark came after a single day 6.19% share price increase from ZMW16.65 to ZMW17.68 on 22 May 2025.

Institutional & Retail Asset Allocation Trends

As of March 2025, the total turnover for bond trades was ZMW1,816,475,311.

A bonds face value is the amount the bondholder will receive upon maturity. The face value of bonds was ZMW2,057,097,708 reflecting the significant capital being transacted by institutions in the bond market.

While pension funds are also present in the bond market, they recorded no trades in March 2025 according to LuSE Monthly News Flash, instead

majority of the trades were conducted by banks. This reduced activity of pension funds in the bond market can be attributed to their increased trading activity on the LuSE. While retail clients had a higher number of trades (2,678 buys and 2,009 sells) compared to institutional clients (84 buys, 753 sells), institutional investors dominated in terms of volume and turnover.

Institutional investors contributed to 57% of the buy turnover and 88% of sell volume in contrast to retail investors contributing 43% of the buy turnover and 11% of the sell volume.

The total buys and sells for equities amounted to ZMW84,631,018.36 in turnover for March of 2025.

The bond market in Zambia is significantly larger in terms of total turnover and face value compared to the equity market. Institutional investors play a key role in

both markets, though their influence is more pronounced in the bond market. In equities, while retail investors engage in more trades, institutions in particular pension funds drive majority of the market's value.

Retail Participation and Digitization

The advent of the LuSE trading application ("app") has broken down barriers to entry and made the equity market more accessible to retail investors in Zambia. According to the LuSE March 2025 Press release, quarterly basis activity recorded on the app was ZMW3 million up 11% on the previous quarter and representing its highest quarterly activity since its launch in 2023.

This positive trend continued into April of 2024 where the app reached ZMW1.7 million on the buy side-marking both the highest monthly turnover for the year so far and the first time mobile trading surpassed

the ZMW1 million mark. This milestone represents a 122% increase from activity recorded in March. This overall trend could be attributed to high use of mobile payment methods in Zambia, which have continued to account for majority of total retail payment value.

Conclusion

Zambia's capital market has seen a shift, with equities outperforming bonds and attracting increased investor attention. Despite strong demand for government securities, attributing to high bond prices and low yields, LASI delivered impressive gains, supported by strong share price growth and dividends.

Institutional investors continue to drive market value, while retail participation is rising, boosted by the LuSE trading app. Although risks remain in a developing market, equities are gaining momentum as a leading choice for investors.

Pangaea Securities News Snippet

President Hakainde Hichilema has officially launched the EUR12 million Kazungula Water Supply and Basic Sanitation Project in Zambia's Southern Province. The project is expected to benefit around 13,000 residents and is presented as a model for climate-resilient, people-focused infrastructure. The project aims to secure safe water and sanitation for Kazungula's residents, especially those in low-income and peri-urban areas, while setting a benchmark for climate-smart infrastructure in Zambia.

Source: Pangaea News Letters



Zambia's Mineral Wealth - A Chance to Build a Better Future Together

By Tisi Banda & Claude Hang

Zambia stands at the precipice of a mineral-led economic transformation. With abundant critical minerals, supportive trade frameworks, and a deepening capital market ecosystem, the country offers one of the most compelling investment propositions on the continent. Various deposits of minerals such as cobalt, manganese, zinc, lead, coal, limestone and gold have been discovered in the country. Zambia's copper currently accounts for a tenth of the world's copper deposits and the country is also home to one of the largest emerald mines worldwide.

Unlocking Strategic Value through Innovation

With the recently adopted African Continental Free Trade Area ("AfCFTA") Agreement, which will reduce tariffs and promote intra-African trade and the Southern African Development Community

("SADC") driving regional industrialization, Zambia is well positioned to become a cornerstone of global critical mineral supply chains.

Outlook of Zambia's Mineral Economy

Zambia's ambitious target of tripling its copper production to 3mn tonnes per annum (Mtpa) by 2030 presents a major opportunity for the country's economic development. To achieve this, a substantial 800,000 kilotonnes per annum (Ktpa) is projected to come from independent, early-stage mining projects.

Unlocking these projects from exploration through to project finance, construction, commissioning, and production requires an estimated USD12-15bn in capital on independent projects. This financial requirement poses a tall challenge. While global specialist mining funds hold approximately USD17bn, only

a meagre 3% of this capital is specifically focused on Africa. This disparity creates a substantial funding gap for African mining projects, hindering progression.

The pressing need for dedicated investment underpins initiatives like Pangaea's drive to establish the Critical Minerals Fund to bridge this financing deficit and unlock the continent's vast critical minerals potential. The Environmental Social Governance ("ESG") led fund will offer investors a unique opportunity to support sustainable extraction while meeting growing demand for critical inputs in the global energy transition.

Zambia's Mineral Wealth and Strategic Potential

Zambia, known for its copper mining, holds great potential for mining value addition projects to produce electric wiring and renewable systems. With the scheduled commissioning of First Quantum Minerals Plc ("FQM") S3 Expansion which is estimated to increase Kansanshi Mine's copper production to an approximated 100-250 000 tonnes per annum. The S3 Expansion seems to align with Zambia's goal to achieve 3 million metric tonnes in copper production by 2030. The presence of Lithium is ideal for the manufacturing of EV batteries. Companies such as Arab-owned LUSAIL Energy's Zambian mine produced approximately 70,000 metric tonnes of high-grade spodumene lithium ore in 2024 thereby underpinning the need to pursue further discovery on the mineral.

Although historically not as avowed, uranium is a critical mineral that has gained global interest as nuclear energy reclaims a more significant role in clean energy solutions. With rising energy demand and the need for carbon neutrality, Zambia's uranium sector stands to play a pivotal role. This can be evidenced by global interest within the space by companies such as GoviEx Uranium Incorporated ("GoviEx").

Case Study: GoviEx Uranium's CAD 10.47Mn Private Placement

GoviEx is a Toronto Stock Exchange ("TSX") Venture Exchange-listed company with a focus on Uranium mining in Africa. GoviEx owns the fully permitted Muntanga Uranium Project in Zambia—an asset boasting 40Mn pounds of Measured and Indicated uranium ore resources and 7.4Mn pounds Inferred. Pangaea was engaged by GoviEx's as to secure a CAD6.9Mn equity investment locally. This was following an initial ask of a CAD7.5Mn target (CAD 5Mn LIFE Offering

and CAD 2.5Mn Concurrent Offering). GoviEx upsized their requirement to 10.47Mn due to strong demand from a local investor. The success in raising the required initial funding locally, exemplifies the market outlook on mineral project finance.

- The private placement was structured to issue 209,412,000 Units at CAD 0.05 per Unit, each consisting of one common share and one warrant with exercise price USD 0.05.
- The transaction valued GoviEx at approximately CAD 45Mn pre-money, with shares appreciating post-close amid bullish uranium sentiment.
- The local Zambian investor subscribed to 138,710,000 Hold Units (CAD 6.9Mn, approx. 13.6% stake in the entire company). The success in raising the CAD 6.9Mn of the required CAD 10.47Mn for GoviEx Uranium Inc., locally, exemplifies local market outlook on mineral project finance.

GoviEx is well-positioned to become Zambia's first major Uranium producer, and Zambia itself is solidifying its reputation as a global uranium investment hub.

The Road Ahead: Turning Potential into Prosperity

As Zambia's capital markets continue to evolve, the opportunity to scale similar transactions is significant. Capturing this value requires a concerted effort to attract long-term capital, foster local-international collaboration, strengthen infrastructure policy, and promote sustainable mining practices.

Conclusion

Zambia, with its abundant critical minerals, supportive trade frameworks, and a deepening capital market ecosystem presents a compelling investment propositions on the continent. Successful facilitation of early stage funding such as the GoviEx financing demonstrates Zambia's potential. The country has the capability to become a significant critical mineral producer with focus being directed to more deliberate funding allocated to resource definition, developing early-stage projects into viable mines and enhancing value addition to already producing mines.

With structured smart capital solutions Zambia stands to champion sustainable development. Zambia's critical minerals sector calls for investors, policymakers, and partners to join hands in unlocking its full potential.



Who is shaping Africa's future?

Nga tatufwile, ninga banani?
Fa re sa dire rona, ke mang yo o tlaa dirang?
Ha ba sa lo ita ba bika, bana ba?
Nga tatwaikala fwe, ninshi banani?
Ngati si ife, ndani angatichitire?
Ti lwa ko ba se, ta ni ydo se?
Uma singakwenzi thina, ubani ozokwenza?
Tulekana basobela ba bika?
As ons dit nie doen nie, wie sal?
Loko hi nga endli hina, i mani loyi a nga ta endia?

If not us, then who will do it?

Partner with us today to
invest in Africa's tomorrow.





**Nuturing
Prosperity,
Embracing
Heritage**






THE AI ADVANTAGE: HOW ARTIFICIAL INTELLIGENCE CAN BOOST THE ZAMBIAN ECONOMY



By Sheppa Kalunga

Artificial Intelligence (AI) is no longer a futuristic concept; it is now a present-day force that is transforming economies, industries, and lives across the globe. For Zambia, AI presents a unique opportunity to bridge developmental gaps, stimulate innovation, and drive inclusive economic growth.

As the world moves towards intelligent automation, data-driven decision-making, and smart services, our country stands at a pivotal moment to either embrace AI or risk being left behind.

Understanding AI in a Zambian Context.

AI refers to systems or machines that mimic human intelligence to perform tasks and improve themselves based on the information they are fed with. This includes things such as chatbots, voice assistants, predictive analytics, self-driving cars, smart houses and automated agricultural systems.

In Zambia, the utilization of AI might look a bit different compared to developed

countries because we still have a huge population that is not knowledgeable about it. But the potential impact is just as significant. AI can help solve real challenges such as improving crop yields, optimizing transportation, streamlining public services, and enhancing education.

How AI Can Boost the Zambian Economy

Agriculture Optimization

Agriculture remains the backbone of Zambia's economy. With AI-powered technologies like drone surveillance, soil sensors, and predictive analytics, it can help farmers monitor crop health, manage pests, and predict weather patterns. The ripple effect is increasing food production and reducing losses.

Smart Healthcare Solutions

With limited access to doctors, especially in rural areas, AI-powered diagnostic tools and telemedicine platforms can extend medical services to underserved communities.

Chatbots and apps powered by AI can offer basic healthcare support and reminders for medications or checkups. It is

just a matter of sensitization on how the community can relate with these systems.

Job Creation Through AI- Driven Startups

AI is not just about replacing jobs as many people are claiming; it is however about creating new ones. Young Zambian entrepreneurs can tap into this space by launching tech startups offering AI-related services including data labeling, chatbot design, content generation, and machine learning model training. Global companies are outsourcing these services, and Zambia's youthful population is well-positioned to supply them.

Education Transformation

AI can personalize learning for students through smart tutoring systems, language translation apps, and adaptive learning platforms. This is particularly powerful in Zambia, where access to quality education is inconsistent. Teachers, too, can benefit from AI-based lesson planning and grading tools thereby providing efficiency.

Efficient Public Services and Governance

The Government can also

use AI for data analysis, fraud detection, tax administration, and even in predicting social needs.

Imagine a city council predicting potholes before they become dangerous or a ministry streamlining NHIMA or PACRA services through automation. These are realistic AI-powered possibilities and yes, Zambia has potential to achieve this with the right investment.

How Ordinary Citizens Can Capitalize on AI

🔗 Learn AI-Related Skills: Platforms like Coursera, YouTube, and Udemy offer free or affordable AI courses. Basic understanding of AI tools (like ChatGPT, Deepseek, Google Bard, Copilot

or Canva's AI features) can boost productivity and job opportunities.

🔗 Leverage AI Tools for Daily Business: Small business owners can use AI for marketing (automated content creation, social media scheduling), bookkeeping (AI-driven accounting apps), and customer service (chatbots).

🔗 Encourage AI Use in Schools: Parents and teachers should advocate for digital literacy programs that include AI tools, preparing students for future-ready careers. We need to think forward.

For Zambia to truly benefit from the AI revolution,

collaboration between the government, private sector, and educational institutions is very essential. Investment in infrastructure, internet access, and policy development will be vital in ensuring that AI benefits all and not just a few.

Conclusion

AI is not a threat. It is a tool. And like every powerful tool, its value depends on how we use it. Zambia has the talent, the youth, and the hunger for change.

If we embrace AI strategically, we can unlock new economic frontiers and transform the lives of ordinary citizens. It is time for Zambia to not just consume AI, but create with it.



We define ourselves into 5 service lines being:

- » Property Valuation
- » Estate Agency (Property acquisition, leasing & disposal advise)
- » Facilities management
- » Property management
- » Property research and feasibility studies for planning and development

📞 +260 967 931 510 | +260 975 812 848
 ✉ info@AaronShawProperties.com
 📱 @AaronShawZM
 🌐 www.AaronShawProperties.com





The Imperative of Business Sustainability and Environmental Protection in a Changing Climate

By Chatula Kangali

As the world grapples with the challenges of climate change, it has become increasingly clear that business sustainability and environmental protection are no longer just desirable but essential.

The quest for economic growth and development must be balanced with the need to protect the planet and its resources for future generations.

Business sustainability is not just a moral imperative, it is also a sound business strategy.

According to research, companies that prioritise sustainability are better equipped to navigate the risks and opportunities presented by climate change.

By reducing their environmental footprint, businesses can minimise costs, enhance their reputation and build resilience in the face of climate-related disruptions.

Environmental protection is in this case a shared responsibility that requires the active participation of governments, businesses and individuals.

Businesses have a critical role to play in reducing their environmental impact and promoting sustainable practices throughout their operations and supply chains.

By adopting environmentally friendly practices, businesses can help to mitigate the effects of climate change and ensure a sustainable future. Zambia currently has legal and regulatory frameworks that

guide business sustainability and environmental protection.

The main piece of legislation is the Environmental Management Act (EMA), which provides a comprehensive framework for environmental governance.

This law empowers the Zambia Environmental Management Agency (ZEMA) to enforce standards related to Environmental Impact Assessments, pollution control and environmental stewardship.

Other key laws include the Forest Act and the Water Resource Management Act, focusing on sustainable forest management and water resource protection, respectively.

How can Businesses Reduce Environmental Footprint through Sustainable Business Practices?

Companies can significantly mitigate their impact on the environment by assessing and streamlining their operations to minimize greenhouse gas emissions.

1. Adopting Environmentally Friendly Practices

Companies can adopt simple yet effective practices, such as a “Friday cycling day,” where employees are encouraged to ride bicycles to work instead of driving. This initiative not only reduces the company’s carbon footprint but also promotes a healthier lifestyle for employees. By implementing such practices, businesses can demonstrate their commitment to environmental sustainability.

2. Environmental Impact Assessments

Experts say the importance of Environmental Impact

Assessments (EIAs) in helping businesses predict and prevent potential environmental harms. EIAs enable companies to identify areas of concern and develop strategies to mitigate their impact on the environment. By conducting EIAs, businesses can ensure that their operations cause minimal damage to the environment.

3. Efficient Resource Management

Efficient resource management is crucial for businesses to reduce expenses and costs while increasing profits and revenue. By adopting sustainable practices, companies can minimize waste, reduce energy consumption, and optimize resource utilization. This approach not only benefits the environment but also enhances the company’s bottom line.

By adopting sustainable practices, reducing greenhouse

gas emissions and promoting environmentally friendly products and services, businesses can help to mitigate the effects of climate change.

Companies can also play a key role in driving innovation and developing new technologies and solutions that support a low-carbon economy.

As the world continues to grapple with the challenges of climate change, it is clear that business sustainability and environmental protection are essential.

Business sustainability and environmental protection are indeed critical in the face of climate change.

By prioritizing sustainability, businesses can minimize risks, capitalize on opportunities, and contribute to a sustainable future.





WOMEN'S ENTREPRENEURSHIP ACCESS CENTRE (WEAC)

"From Vision to Impact"
A DECADE OF IMPACT AT SCALE
**CELEBRATING 10 YEARS OF CATALYZING
WOMEN'S ENTERPRISE IN ZAMBIA AND
BEYOND**



By WEAC

OUR ORIGINS: WHERE PURPOSE MET POSSIBILITY

In 2015, the Women's Entrepreneurship Access Centre (WEAC) was founded with a bold and ambitious vision to dismantle the gender barriers that hinder

women's full participation in entrepreneurship and economic development.

What started as a modest initiative rooted in the belief that every woman deserves equal access to opportunity, has today grown into a

nationally recognized platform accelerating women and youth-led enterprises across Zambia.

WEAC was born at a time when women entrepreneurs in Zambia struggled to access the capital, capacity, networks, and credibility needed to scale their businesses. The prevailing systems were not designed with them in mind. Our founder, Nambula Kachumi, envisioned an ecosystem where women's businesses could thrive sustainably, leveraging mentorship, enterprise development, advocacy, and innovation.

OUR PURPOSE: BUILDING AN EQUITABLE ENTREPRENEURSHIP ECOSYSTEM

At its core, WEAC exists to level the playing field. Our purpose is to bridge the systemic gaps in entrepreneurship through practical interventions that strengthen women's participation in the economy, particularly those operating in underserved communities and informal markets. We design and deliver targeted programs that provide women with:

- » Business incubation and acceleration support
- » Financial literacy

and investment readiness training

- » Market linkages and product development
- » Policy advocacy for gender-equitable economic reforms
- » Leadership and digital innovation capacity-building
- » WEAC is not just a center, it's a movement. One that champions inclusive enterprise development and challenges the status quo.

MILESTONES: A DECADE OF DEDICATION

Over the last 10 years, WEAC has directly impacted over 5,000 women and youth entrepreneurs and engaged over 200 ecosystem partners through programs, research, and policy engagement. Key milestones include:

- » AWE Zambia (Academy for Women Entrepreneurs): Supporting over 900 women in Lusaka, Ndola, Kitwe and Livingstone, with business training and mentorship.
- » Green Innovation Programs: Empowering women in sustainable agriculture, energy, and climate resilience.
- » Digital Transformation Initiatives: Training MSMEs in digital tools, AI, and e-commerce.
- » Policy Influence: Shaping national conversations on financial inclusion and gender reforms.
- » Innovation Factory Launch: A flagship hub for business innovation and growth.

LOOKING AHEAD: THE NEXT CHAPTER

As WEAC marks a decade

of impact, we are not just looking back, we are leaping forward. Our future plans are anchored on three pillars:

1. Expanding Rural Access: Establishing satellite centres in underserved provinces.
2. Investment and Finance Readiness: Launching finance solutions tailored for women entrepreneurs.
3. Regional Collaboration: Scaling impact beyond Zambia through continental partnerships.

We are also developing sustainable social enterprise models, including microfinance services and digital learning academies.

THE 10TH ANNIVERSARY CELEBRATION AND IMPACT CAMPAIGN

2025 marks a major milestone, WEAC's 10th Anniversary, and we are commemorating it with a vibrant campaign that celebrates our community of alumni, partners, and change-makers. Key highlights include:

- » WEAC Alumni Summit: A day of networking, insights, and enterprise showcases.
- » WEAC Impact Awards: Celebrating entrepreneurs and ecosystem champions.
- » Impact Documentary: Capturing stories of transformation and resilience.

CONCLUSION: OUR WORK IS FAR FROM DONE

As we celebrate ten years of impact, one thing is clear: the work of building inclusive economies is far from over. WEAC stands ready, with the lessons of the past,

the momentum of the present, and the vision for the future to continue being a catalyst for women's economic empowerment in Zambia and across Africa.

Together, we rise. Together, we build. Together, we thrive.

For partnership, support or to attend the upcoming Alumni Summit or nominate someone for the Vision to Impact Awards,

visit: www.weaczambia.org or email info@weaczambia.org

Pangaea Securities News Snippet

Economist Kelvin Chisanga predicts the Zambian Kwacha will continue to see modest short-term gains due to increased seasonal tax inflows, strong agricultural performance and dividend receipts from the mining sector. However, he warns these gains may not last beyond August, as rising import demand and external risks could weaken the currency later in the year. The Kwacha's future will depend on both domestic policies and global economic conditions.

Source: Pangaea News Letters



NDCCI LAUNCHES SME BUSINESS INCUBATOR DURING THE 2025 SME CONFERENCE & B2B EXPO.

By Sheppa Kalunga

In an inspiring show of innovation, resilience, and collaboration, the 2025 SME Conference and B2B Expo was successfully hosted from 22nd to 23rd May 2025 at Levy Mwanawasa Stadium in Ndola.

Organized by the Ndola & District Chamber of Commerce and Industry (NDCCI), the two-day event drew over 250 participants from across Zambia, bringing together SMEs, corporate leaders, government representatives, financial institutions, and development partners for an experience that was as enlightening as it was empowering.

With the theme “SMEs: The Now and Future Corporate Business,” the event focused on elevating SMEs from survival mode to strategic enterprise.

The conference and expo were more than just networking events. They were incubators of ideas, policy engagement hubs, and showcases of Zambian business potential.

Day One - Empowering Through Knowledge at the SME Conference

The first day was marked by powerful keynote speeches, educational sessions, and panel discussions. It opened with targeted presentations that addressed critical issues facing the SME sector. Covering areas in financing, leadership, compliance and innovation.

Among the standout presentations was Mr. Ngosa Chisupa's session on “Lessons in Business Growth – From Start-Up to Corporate”. His talk introduced the “SME Growth

Ladder,” which offered practical pathways for businesses to scale sustainably.

Dr. Elizabeth Lungu Nkumbula followed with a compelling discourse on the role of leadership in SME success, urging entrepreneurs to build a culture of vision-driven leadership and emotional intelligence within their teams.

Dr. Davison Todson Gomo addressed one of the sector's greatest pain points: access to capital. His session on “Financing the Future” provided invaluable strategies and case studies demonstrating how SMEs can position themselves for both local and international funding.

Other highlights included:
 ▶ Esther Kapisa's practical take on HR challenges,

emphasizing performance-based structures and compliant practices.

- » Prospero Zambia's strategic framework titled "5 Cs for Success", which is, capacity, connection, capital, culture, and compliance.
- » Presentations by Access Bank Zambia on financing solutions and Zambia Revenue Authority (ZRA) on navigating tax compliance.

The day wrapped up with a vibrant panel discussion on "Innovation & Value Addition: The Competitive Edge for SMEs," which encouraged participants to rethink their business models and explore ways to innovate even in resource-limited environments.

Day Two - Showcasing Potential at the B2B Expo

The second day shifted gears toward connection and

commerce with a high-energy Business-to-Business Expo. The event attracted 59 exhibitors from diverse sectors, including finance, health, real estate, ICT, agriculture, and manufacturing.

The Expo was graced by Hon. Frank Tayali, MP for Ndola Central Constituency and Minister of Transport and Logistics, who conducted a walk-through of the exhibition booths alongside NDCCI President Diana Kabaila.

Both leaders took time to engage with entrepreneurs, learn about their businesses, and discuss their challenges firsthand.

The formal proceedings saw certificates of recognition awarded to sponsors, exhibitors, and long-standing NDCCI members for their continued dedication to business excellence.

Hon. Tayali, in his keynote speech, reaffirmed the government's commitment to

supporting SME growth through investments in infrastructure, simplification of business registration, and local content promotion.

He called the Expo a "model of public-private partnership" and emphasized that "no business is too small to dream big." NDCCI President, Mrs Kabaila used the platform to announce the **launch of the NDCCI Business Incubator Programme**, a six-month initiative aimed at guiding SMEs through mentorship, compliance, leadership, and access to funding. The program will also include the formation of a WhatsApp group for informal SMEs, allowing for continuous peer-to-peer learning and Chamber engagement.

Outcomes and Impact

The 2025 SME Conference and B2B Expo did not just deliver promises, but delivered impact.



Practical Capacity Building:

Attendees walked away with actionable knowledge. Sessions were tailored to answer real SME concerns such as tax compliance, funding, leadership, and operational efficiency.

Enhanced Visibility for Local Brands:

The Expo provided SMEs with the platform to present their goods and services to a diverse and influential audience, increasing their market exposure and brand visibility.

Government and Policy Engagement:

With participation from Members of Parliament and the Ministry of Small and Medium Enterprise Development,

the event facilitated important conversations on policy reform, regulatory streamlining, and infrastructure rehabilitation, especially in Ndola's industrial zones.

Sponsors and Partners

The event was generously sponsored by a wide range of institutions, with the Ministry of Small & Medium Enterprise Development as the Diamond Sponsor. Other notable sponsors included the Bank of Zambia, Prospero Zambia, Hon. Frank Tayali, Workers Compensation Fund Control, Sunshine Millers, ZRA, Zanaco, Late Harvest Agro, Discover Insurance and Stallion Motors.

Associate sponsors like Excel Magazine Zambia,

Simba International School, Nsanika Executive Lodge, and Voyagers provided in-kind support that was essential to the event's success.

The 2025 SME Conference and B2B Expo was a movement toward the economic empowerment of Zambia's entrepreneurs. It provided a fertile ground for knowledge sharing, business matchmaking, and policy influence, all while celebrating the resilience and creativity of Zambian SMEs. As the NDCCI continues its mission to create an enabling environment for SMEs, the message from this year's event is clear: The future of Zambia's economy is small in size, but big in potential.





KNIGHT IN SHINING ARMOR: BLEEDING STEEL (Men's Mental Health)

By Hope Ezra Mukwinda

When I wrote *Knight in Shining Armor: Bleeding Steel*, I wasn't simply stringing together stories. I was bleeding onto each page. I was pulling words from the hurting parts of my heart that had been too silent for too long. This book was birthed out of raw pain — pain that came from losing my father and several men in my community to suicide.

These weren't just personal tragedies; they were wake-up calls about a larger, deadlier silence surrounding men's mental health. Writing this book became both my therapy and my mission — to fight back against the silence that is costing us our brothers,

fathers, husbands, and sons. As I put pen to paper, I made a promise to myself: I would not sugarcoat. I would not whisper. I would write loudly and honestly about what I have seen and felt — the way society raises men to be knights, dressed in shining armor, expected to save everyone else while they slowly die inside. My aim was simple but urgent: to give men permission to feel, to fall, to fail, and to heal — without fear of being called weak or “not man enough.”

The title itself, *Knight in Shining Armor: Bleeding Steel*, carries the theory that men are viewed as masculine, macho, and indestructible — perfect beings expected to carry the weight of

the world without ever cracking. But my life experience has taught me that this armor is not impenetrable. As much as society wants to believe men are made of rock or steel, they feel, they fall, they hurt, and yes, they bleed emotionally just like anyone else.

The book unfolds through seven fictional but deeply real stories. Each one was crafted to shatter a dangerous myth about manhood.

In *Loud Silence*, I tell the story of a rich bachelor trapped in an abusive and toxic relationship. This narrative was especially important to me because society rarely admits that men can be victims too. We are quick to dismiss their pain, assuming that strength makes them immune to abuse. But in reality, the silence around male victimhood is deafening — and it's killing men from the inside out. Writing this story allowed me to scream on behalf of every man who has ever been told to “man up” while he was quietly dying inside.

The Preacher's Kid sheds light on a different kind of pain — the unseen struggle of children raised in religious homes, particularly those of clergy. I have witnessed firsthand the immense pressure placed on preacher's kids to be perfect. They are expected to be models of virtue, often at the expense of their own mental health. This story gave me the chance to humanize them, to show that behind the perfect Sunday smiles are real, raw emotions fighting to break free.

One of the hardest but most necessary stories for me to write was *Unsung Melodies*, which tackles the painful and rarely spoken issue of male rape. This subject makes people uncomfortable because it doesn't fit our narrative of men as invulnerable. But it happens — and the men who survive it carry complex, hidden scars. This story was my attempt to give voice to those who have been silenced, shamed, and ignored for too long. It was painful to write, but it was even more painful to think about the millions of men suffering in silence.

Guards Up addresses heartbreak — a topic we often minimize when it comes to men. Society expects them to “move on” without grieving, to act as though emotional pain is beneath them. But heartbreak cuts deep, and its long-term effects can shape a man's entire life. In this story, I wanted to validate pain and dismantle the toxic belief that men don't feel deeply when relationships fail.

With *The Clergy Don't Crack*, I turned the spotlight on men in spiritual leadership. We often assume clergy are morally and emotionally flawless, but they too, struggle under the weight of impossible expectations. This story was my way of saying even spiritual leaders feel pressure, even they hurt, and even they need support. It's a reminder that no one — no matter how elevated — is immune to mental health challenges.

Death Within the Walls is a reflection of the collective grief we all experienced during

the COVID-19 pandemic. But I chose to focus specifically on how men were expected to hold families together while silently bearing their own pain. This story is a tribute to the unspoken grief that unfolded behind closed doors and the emotional toll that many men are still carrying today.

Lastly, *Dinner for Two with the Chez Ntemba Demoness* tells the story of a politician trapped in a toxic marriage. It's a critique of societal pressures that push men to marry for status rather than love, often leading to emotional ruin. This narrative allowed me to explore the hidden struggles of men in power — those who appear successful on the outside but are emotionally broken within. Beyond the stories, I felt it was important to include discussions on critical issues affecting men today. I tackled topics like *toxic masculinity*, which teaches men to suppress vulnerability until it destroys them. I wrote about the hidden horrors young men face in university and college — pressures that no one warns them about but that can shatter their mental health.

In *Money or Nothing*, I addressed the cruel economic expectations placed on men, making them feel worthless if they aren't financially successful. This message is one I've seen break men in my own community, and it was time to call it out. And in the section on *Daddy Issues*, I confronted the deep wounds caused by absent or abusive fathers — wounds that ripple through generations. As I wrote, I kept coming

back to one painful truth: we are failing our men. We cheer them on when they save others but shame them when they need saving. We applaud their strength but mock their vulnerability.

My book is my rebellion against this hypocrisy. It's my way of giving men back their full humanity — the right to feel, to break, to cry, and to seek help without fear. The process of writing *Knight in Shining Armor: Bleeding Steel* was both healing and heartbreaking. I had to confront my own biases about masculinity. I had to grieve, again and again, the men I've lost. And I had to commit myself, fully and painfully, to advocating for those still struggling in silence. Every story in this book carries pieces of real people I've known, real stories I've heard, and real pain I've witnessed. And every word was written with the hope that it might save someone — that a man somewhere might read it and feel less alone, less ashamed, less trapped.

This book is more than a collection of narratives — it's a movement. It's a call to action for families, communities, educators, policymakers, and health professionals. We cannot continue to demand strength from men while denying them the spaces to express weakness. We cannot keep telling them to be rocks while ignoring the fact that even rocks erode under pressure. As I reflect on this journey, I realize that *Knight in Shining Armor: Bleeding Steel* is not just for men. It's for women

too — for mothers raising sons, for partners loving men, for sisters, friends, and colleagues. We all have a role to play in dismantling the toxic narratives that keep men chained in silence and shame.

If there is one message I hope readers take away from my book, it's this: men, like everyone else, deserve to be whole — not just strong, but also soft; not just protectors, but also protected; not just providers, but also recipients of care. They deserve to bleed without apology and to heal without stigma. As I continue my advocacy for mental health, particularly for men, I hope this book will open doors — doors that lead men out of the dark caves of silence and into spaces where they can breathe, feel, and live fully.

My dream is that one day, society will no longer see vulnerability as a threat to manhood but as a vital part of it. Because at the end of the day, even knights in shining armor bleed. And acknowledging that, is not a weakness — it's the first step toward true healing. As I wrote each section, I found myself grieving not only for my father but for every man who ever felt too ashamed to ask for help. My father, like the knights described in the title, wore his armor every day until it became his prison.

He was rock, steel, and saviour to everyone but himself. And when life's battles grew too heavy, he fell—but the world only noticed when it was too late. This book gave me permission

to finally confront that pain. To acknowledge that my father's death wasn't just a personal loss but a societal failure—a consequence of the silent epidemic of unspoken male suffering. So, as I close this review, I feel compelled to include a letter—a letter I wish I had written to my father before it was too late. It feels right to share it here, as part of my reflection on this transformative book.

A Letter to My Father

Dear Dad, It's hard to believe how many years have passed, and yet, every time I close my eyes, the pain feels fresh, like a wound that refuses to heal. Losing you wasn't just the end of your life—it shattered pieces of mine too. Pieces I'm still trying to gather. Pieces I poured into every word of this review. Dad, *Knight in Shining Armor: Bleeding Steel* was born because of you. Because I never got the chance to tell you that it was okay to break. That it was okay to cry. That you didn't have to carry the world on your shoulders while your own heart was bleeding. I wrote every page with your face in my mind and your silence echoing in my ears.

I wish I could turn back time and tell you that you didn't have to be the unbreakable man society demanded. You could have been human—fragile, vulnerable, and still worthy of love. I look around now, and I see so many men walking the same lonely road you did. Pretending to be strong while silently falling apart. And every time I see them, I see you. That's why I had to write this book. To speak

the words I couldn't say to you in time. To give other sons and daughters the chance to save their fathers, brothers, and husbands before it's too late. You taught me strength, but losing you taught me the importance of softness—the softness we deny our men until they die from the weight of suppressed pain. I hope this book reaches every man who feels trapped behind his shining armor. I hope it reaches every woman raising a son to remind her that even boys need space to cry. And I hope, wherever you are, you can feel the love and the fight I've poured into every chapter.

Dad, I wish I could have saved you. I wish I had the words then that I have now. But if this book can save even one man from walking the same path you did, then maybe, just maybe, your death wouldn't have been in vain. I miss you every day. And I love you—not for the unbreakable man you tried to be, but for the beautiful, imperfect human you really were.

Your daughter,
Hope





A LOOK AT MEN'S MENTAL HEALTH

men than women. This fact has been researched so that it can be ascertained and also to know the reasons why mental health has a gender predisposition. Some of these facts by researchers are discussed in this article. In the last decade there has been an increase in discussions regarding mental health and specifically men's mental health has come on the scene to be a solid component of concern.

This is as a result of both increased cases of mental health ailments among men and the increased knowledge in the science of mental health. Different scholars have defined mental health in different ways but they all direct to a state of emotional, psychological and social wellbeing.

Mental health describes a state where one is able to manage or cope with stress, interact well with others and work towards maximal productivity. Globally the most common mental health manifestations among men include anxiety, depression, post-traumatic stress disorder (PTSD), Substance abuse and recently schizophrenia has been added to the list.

CAUSES

The causes of mental health challenges can be classified as intrinsic and extrinsic. However,

extrinsic factors are responsible for over two thirds of the causes. The major intrinsic causes include physical diseases that affect the body, especially terminal illnesses like cancers, heart failures, kidney failures and many more. These illnesses have had a significant effect on mental health of patients, of which the most common being depressive disorders. With the increase in the incidence of non-communicable diseases, the World Health Organisation has also recorded an increase in mental health challenges. The extrinsic causes of mental health challenges among men include Societal expectations and cultural norms which have been implicated as major causes of mental health challenges among men.

The masculinity expectation where men are expected to be physically and emotionally unbreakable; the common nature of men to keep matters to themselves and the advent of social media have been critical components in the increase of mental health challenges. Finances and economic challenges have an effect on mental health especially in low social-economic communities.

SYMPTOMS AND EFFECTS

There is a plethora of symptoms of mental health challenges. Symptoms depend on which disorder has manifested. For example, a person with a

I heard of a story of two siblings who were raised by an abusive drunkard father. Despite being subjected to a similar childhood trauma, one sibling grew up to become a drunkard like his father while the other grew-up to never take alcohol. When they were interviewed on the reason why their lives were so different, they both gave a similar response. The drunkard sibling said; "I drink because I saw how my father used to drink."

On the other hand, the sober sibling said; "I don't drink because I saw how my father used to drink." These two siblings are a pure example of the impact of mental health. It is estimated that 1 in 8 people globally suffer from a mental health challenge. It is further estimated that men are affected 3 times more than women. Confirming that the challenge is more inclined to

mental health challenge that has manifested into an anxiety disorder may have different symptoms to a person whose challenges have manifested with a depressive disorder. However, the symptoms are intertwined. A depressed person can resort to substance abuse while a person with anxiety disorder can also resort to taking substances. In a similar manner, a person who has a manifestation of post-traumatic stress disorder can have difficulties sleeping and a depressed person can also have a similar manifestation. Basic Knowledge on the symptoms of a compromised mental health helps in the realization that there could be wrong to necessitate seeking help. The most common symptoms that we should watch out for include;

- » Changes in appetite
- » Changes in sleep pattern
- » Irritability and anger
- » Loss of interest in things that used to excite one
- » Suicidal thoughts or feelings of worthlessness
- » Defensive mechanisms
- » Substance abuse especially alcohol

General changes in behavior necessitate a check on mental health status.

EFFECTS OF DERRANGED MENTAL HEALTH

The effects of mental health challenges cannot be overemphasized as they can be seen in the rising number of suicides which are 3 times more among men as compared to women. The

effects are also seen in rising numbers of psychopathic crime, rising number of divorce cases and low productivity among men who are expected to be highly productive.

Mental health is the pinnacle of productivity because it dictates how people feel, behave and think. How one interacts with co-workers in a work place is directly proportional to the state of their mental health. Some people may always show up at work with different moods that affect the work environment in a negative way, some people behave aggressively to co-workers while others have feelings that distort efficiency in work places and many more effects. Globally, organizations have realized the effect of good mental health among their employees and hence the birth of mental health projects in different organizations.

WHAT SHOULD I DO?

After reading this article you may have come to a realization that you may be experiencing a mental health challenge and asking yourself what you should do about it. The best thing to do about this health issue is to seek help. The same way you would visit a dentist for a toothache is the same way you should visit a doctor, psychiatrist or mental health specialist. There is no reason to be ashamed as a man.

The same way you can catch malaria is the same way you can have a mental health challenge. The major step in your healing is the realization that you need help. The journey to mental health

calls for self-forgiveness and acknowledgement of your limitations and not the perceived societal limitations.

This realization places you in a state of positive complacency with your abilities. Walking down the corridors of a certain hospital when I was doing my obstetrics rotation, I saw a man who broke down and cried loudly as the midwives showed him his twins who had just died after birth. Everyone looked at him with kind of a strange eye as if to tell him that men should not cry.

Realizing every eye on him, the man composed himself but I could tell that he had just bottled up so much hurt that would explode at a wrong time. It's time to acknowledge that men should also cry, that men can breakdown, that men are also emotional and that men can also fail and its okay. Hospitals have specialist clinical psychologists who offer professional help with utmost confidentiality. They can be accessed at any time and free of charge.



By Dr. Cartwright Libanda.

Medical Doctor| Personal Development Expert| Mental Health Enthusiast| MPh Student

MARRIAGE IS NOT 50/50

UNREALISTIC EXPECTATIONS PLACED ON HUSBANDS.



By Dr Rufaro Chirambo

Marriage is a sacred covenant designed by God, reflecting His love and unity (Genesis 2:24). Scripture provides clear guidance for husbands and wives, emphasizing mutual respect, sacrificial love, and shared purpose. In a world where cultural norms often clash with biblical values, understanding God's design for marital roles is essential for building marriages that glorify Him.

The concept of 50/50 in marriage typically refers to the idea that both partners

should contribute equally to the relationship, sharing responsibilities, efforts, and decision-making.

LIMITATIONS AND CRITICISMS

1. The 50/50 concept can create unrealistic expectations, as relationships are often dynamic and unpredictable.
2. Partners may not always contribute equally, and that's okay. Relationships involve give-and-take, and partners may need to adapt to changing circumstances.

3. The 50/50 concept can lead to a focus on fairness and equality, rather than on building a strong, loving relationship.

Marriage calls for relinquishing ones' rights, which is really tough in today's "me first" world, because we can get lured into thinking that our "rights" and our happiness is what is most important.

Ultimately, the success of a marriage depends on many factors, including communication, trust, and mutual respect. While the 50/50 concept can be a useful framework, it's essential to prioritize building a strong, loving relationship that works for both partners. Husbands and wives should fully know, understand and execute their roles adequately for a healthy marriage relationship.

UNREALISTIC EXPECTATIONS PLACED ON HUSBANDS

Societal expectations can place significant pressure on husbands, often perpetuating unrealistic standards. Here are some examples:

Traditional Masculinity

1. **Emotional Stoicism**
Husbands are often expected to suppress their emotions, leading to difficulties in expressing feelings and forming deep connections.
2. **Financial Provider**
The expectation that husbands must be the primary breadwinners can lead to stress and feelings of

inadequacy.

3. **Physical Strength** :The pressure to conform to traditional masculine physical ideals can lead to body image issues and low self-esteem.

Relationship Expectations

1. **Fix-It Man**: Husbands are often expected to fix problems and provide solutions, rather than simply listening and offering emotional support.
2. **Constant Leadership** Husbands may feel pressured to always take the lead in decision-making and problem-solving.
3. **Unrealistic Communication Expectations**: Husbands may be expected to always know what to say,

be perfect communicators, or never struggle with expressing themselves.

Impact on Mental Health

1. **Stigma around Mental Health**: Husbands may feel discouraged from seeking help for mental health issues, leading to untreated problems and increased stress.
2. **Toxic Masculinity** :The pressure to conform to traditional masculine norms can lead to toxic behaviors, such as aggression and dominance.

Breaking Down Expectations

1. **Redefining Masculinity**: Encouraging husbands to express emotions, prioritize mental health, and redefine what it means to be masculine can help break down

unrealistic expectations.

2. **Promoting Emotional Intelligence**: Teaching husbands to recognize, understand, and manage their emotions can lead to healthier relationships and improved mental well-being.
3. **Embracing Vulnerability**: Encouraging husbands to be vulnerable and open with their emotions can help build stronger, more authentic relationships.

Marriage cannot be 50/50 because each partner has their distinct roles and responsibilities which should be executed 100%.

This leads to fulfillment and understanding in a marriage relationship. These roles complement each other, promoting unity and harmony.



Live-wire Relationships

"While you cannot change people, you can influence their behaviour"- Raphael Lapin

By Betty Murambadoro

Ever had relationships around you, classified as "trade-with-caution" or more precisely "live-wire" because you can unexpectedly be electrocuted mentally? But what earns them this title? It could be a high standard of excellence they have, meaning you cannot just show up before them unprepared and haphazardly.

Perhaps they are in high-pressure environments, and you simply cannot afford to show up with no clarity of thought.

Or they might be so structured that there must be some form of order, sequence and

rhythm in how you connect. Is there anything wrong with being classified “live-wire”? Well, it’s not necessarily a bad title to earn or give someone. These are high-stakes relationships where the business benefits in maintaining the relationship in the long-run.

Therefore, a must-keep, given the high returns. Agreed that live-wire personality types arise due to a myriad of reasons, good or bad, but it is that art or science to learn to effectively deal with live-wire personalities and still get the business done.

This is a key attribute in successful relationship management. Reflecting on how it was so dicey and life-threatening for the biblical Queen Esther to approach her husband, the king, uninvited and yet she still did so persuasively and prevailed.

She found a way to appeal to the king taking the risk, knowing the king had the power to raise or not raise the sceptre, ultimately determining her fate. Truly there is a way of navigating live-wire relationships with excellence and diplomacy. You can be very kind, yet firm enough to still disempower a live-wire personality, and with dignity too.

Once tamed appropriately, a live-wire personality can achieve such tremendous results. Think of the biblical Paul, a classic live-wire personality, who was managed appropriately by divine intervention, resulting in him authoring the multiple books of the bible we benefit from today.

Expertly managing live-wire relationships can reap abundant benefits. In family environments, we all have that one person, who is dreaded by the clan, and you engage them at-your-own-risk. However there is always someone in the family, who can impactfully permeate that personality and successfully act as an emissary for the rest of the clan to negotiate and position tough family matters.

What is the fibre inherent in these people who can successfully tame and prevail over a live-wire personality? I almost fell off my chair last year when my fourteen-year-old son, Mukundi, proudly announced who the live-wires are in the family. I will not risk unpacking how the conversation went, when I sought more clarity from my prince.

The late musician Leonard Dembo’s lyrics for the song, “Manager”, were so instructive on how irrational it is for an employee to despise his or her manager, when in fact the very manager influences the future of employees’ family well-being. Or even a student cursing a teacher, who in fact imparts the much-needed education.

The song portrays a live-wire case, where there just must be a way to navigate the manager or teacher in a developmental and responsible manner, even when they have erred. If we take a look at the marketplace and professions, there are those who somehow seem to have it in them to just speed-dial that live-wire business partner.

Others cannot understand, how in the first instance you can dial that personality anytime, get the call answered collegially and graciously. How is this possible, when all the others quack in their boots just seeing this personality walk towards them? Mike Teke, wrote the insightful book, “The future of Leadership is Collegiality”. I drew so much out of his writing.

You can be decent and polite in how you engage but this does not make you weak in navigating tough live-wire relationships. You can still call the shots, in an accommodating way and with a smile too. Conversely, I too can be that live-wire personality but remain collegial. The extent of collegiality must be balanced though, but one should be civil, human and still drive the right outcome without being dragged into unpleasant hostile moments.

It is a journey learning not to fearfully play egg-shells tip-toeing around personalities deemed to be live-wire. I learnt a new term at a recent training session that there can be “meeting silence” yet so much “corridor violence”, simply because we have not mastered the art or science of conversing with live-wire relationships confidently.

I aspire to get to levels where there are no unapproachable live-wire personalities around me. Who knows, we could be live-wire personalities to others. Some of the key learnings to us all whether you have the tough task of navigating live-wire personalities or you are the live-wire personality yourself, here

are some nuggets of how we can make relationships still work:-

- » Sticking to factual information in articulating the situation at hand, guards against the conversation degenerating into undesirable zone;
- » Ensuring that professional words are used in written communication is less likely to be interpreted wrongly;
- » Choosing to do good is always rewarding in the long-run;
- » A strong work ethic will always stand out regardless of the live-wire personalities around;
- » Guard your sobriety at all times. Sheree Shereni expertly in her book, "To be Sober", nailed it when she said that in managing tough relationships or situations we should aspire to be free from "intoxicating"

influences removing us from sound judgement or clarity of mind. In reality, emotional intelligence ultimately sobers up live-wire situations and personalities. Sometimes the vocabulary of silence works too. You are less likely to be misquoted when you remain silent.

While there is no one uniform way of navigating live-wire relationships, I aspire that my level of relationship engagements grows to be H.O.T. "honest, open, transparent" in all my dealings.

No live-wire relation can fail to appreciate the immense value derived from H.O.T. engagements in the long-run.

Special thanks and acknowledgement to the recent teachings I derived from my Pastor on how "H.O.T." engagement style can tame the wildest of relationships.

Pangaea Securities News Snippet

The Zambian government and the International Monetary Fund ("IMF") have reached a staff-level agreement under the Fifth Review of Zambia's Extended Credit Facility ("ECF"). This agreement, pending final approval, will unlock about USD194 million in new financing reflecting Zambia's improved economic performance but also highlighting ongoing fiscal and structural challenges. Final disbursement depends on IMF board approval and continued reform efforts by the Zambian government.

Source: Pangaea News Letters

IN LOVING MEMORY OF CHOMBA NAKAZWE

"A fighter, a believer, and a beacon of hope."

It is with deep sorrow that we announce the passing of Chomba Nakazwe, a courageous cervical cancer awareness advocate, devoted wife, loving mother of twins, and an inspiration to many. Chomba passed away peacefully on 29th



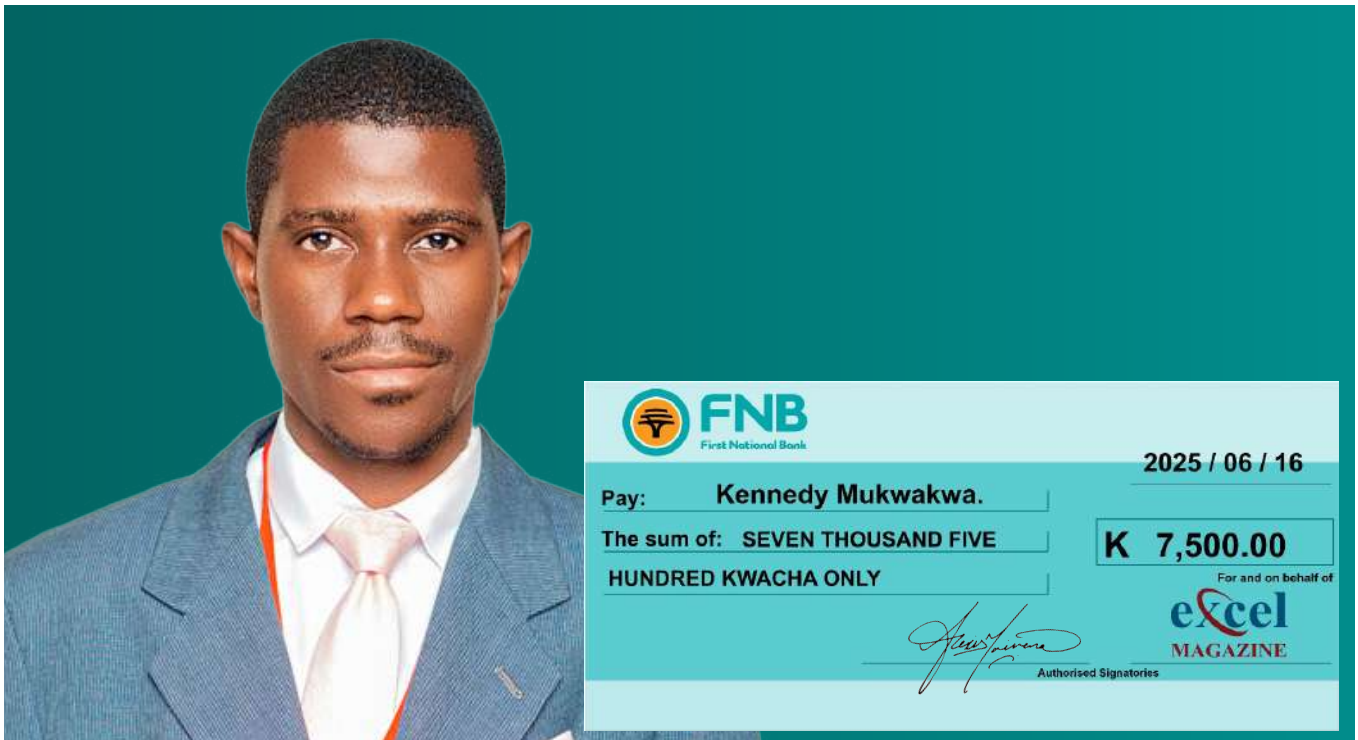
April 2025, after a valiant battle with cervical cancer. Featured in Issue 8 of Excel Magazine, Chomba shared her story with unshakable faith and resilience. Her legacy lives on in the lives she touched through her advocacy, her strength, and her determination to give hope to others. She will be dearly remembered for her unbreakable spirit and her unwavering trust in God. "What God cannot do does not exist." – **Chomba Nakazwe**

May her soul rest in eternal peace.

EXCEL FOUNDATION

Giving Hope

EMPOWERING INNOVATORS WITH SEED CAPITAL AND VISIBILITY.



By **Kennedy Mukwakwa**, Electrical Engineering Student & Level Crossing Safety Advocate

Enhancing Level Crossing Safety in Zambia: A Technological Approach

First of all, I would like to thank Excel Magazine for Seeding me with K7,500 and sponsoring my article in Issue 10.

Introduction

Level crossing accidents remain a significant concern in Zambia, often resulting in fatalities, injuries, and damage to property. Despite existing safety measures, many crossings—especially in rural areas—lack adequate warning systems, leading to

preventable collisions between vehicles and trains. As a long-time advocate for railway safety and an electrical engineering student, I have dedicated years to designing and prototyping innovative solutions to improve level crossing safety. My project, initiated in 2016, explores cost-effective, technology-driven systems to mitigate risks and save lives.

The Problem: Zambia's Level Crossing Safety Challenges.

Zambia's railway network,

operated by Zambia Railways and TAZARA, spans thousands of kilometers, intersecting with numerous roads.

Many crossings rely solely on passive signage or manual gatekeepers, leaving room for human error and negligence. Key issues include:

- » Poor visibility, especially at night or in adverse weather.
- » Lack of automated warnings, leading to delayed reactions.

- » Vandalism and theft of safety equipment.
 - » Limited public awareness of crossing protocols.
- These gaps demand a reliable, low-maintenance, and scalable solution—one that leverages modern technology to enhance safety without prohibitive costs.

My Project: Prototyping Automated Level Crossing Systems

Since 2016, I have developed multiple prototypes using sensors, microcontrollers, and wireless communication to create early-warning systems. Key features of my designs include:

1. **Sensor-Based Detection, Alert Systems, Infrared & Ultrasonic Sensors:** Detect approaching trains at a safe distance, triggering alarms and barrier mechanisms.

LED Warning Lights & Sound Alarms: Provide clear, visible warnings to motorists and pedestrians.

Solar-Powered Operation: Ensures functionality in areas with unreliable electricity.

1. **Emergency lay-by.** The emergency lay-by are extension routes right from the centre of the level Crossing. They provide an escape path for a vehicle in the middle of the crossing when the train is coming.
2. **IoT-Enabled Monitoring (Latest Prototype)** My most advanced prototype integrates Internet of Things (IoT) technology, allowing: Real-time alerts to authorities when crossings are breached. Remote monitoring of crossing status, helping railway operators respond to faults or obstructions.

3. **Cost-Effective & Scalable Design** Recognizing budget constraints, my prototypes prioritize locally available materials and modular designs for easy deployment. The systems remain affordable for widespread implementation.

Impact & Future Goals

If adopted, these systems could drastically reduce accidents, aligning with global safety standards. My vision includes: Piloting the technology at high-risk crossings in collaboration with Zambia Railways. Public awareness campaigns to educate communities on crossing safety. Government & private sector partnerships to fund large-scale deployment.

Call to Action

Level crossing safety is a shared responsibility. I urge stakeholders—government agencies, engineers, and communities—to support innovative solutions.

By embracing technology, Zambia can prevent tragedies and build a safer railway network for future generations. For inquiries or collaboration, **Email: kennedymukwakwa1@gmail.com or call 0960680237.**

Together, we can save lives.



About the Author.

Kennedy Mukwakwa is a final-year electrical engineering student and level crossing safety innovator. His work has been recognized by the Zambia National Broadcasting Corporation, the Engineering Institution of Zambia, the Northern Technical College, and he continues to advocate for smarter infrastructure in Zambia.

Excel Foundation is the Corporate Social Responsibility (CSR) implementing partner for Excel Magazine.

Excel Magazine, Promoting Impact & Relevance in Our Communities.



SIMBA INTERNATIONAL SCHOOL SHINES IN FIRST-EVER DEBATE TOURNAMENT, AT THE ‘NATIONAL DEBATE LEAGUE,’ IN LUSAKA AT THE UNICAF UNIVERSITY

By Regina Daka Mwale (Mrs.)

Simba International School marked a historic milestone as it participated in its first-ever debate tournament organized by the National Debate League of South Africa at the UNICAF University, from the 23rd May to 25th May 2025.

The prestigious event, held in Lusaka under the umbrella of, ‘The National Debate League’, brought together top young minds from 12 schools across Zambia, offering an exciting and intellectually charged platform for discussion and dialogue.

Simba International School was represented by a delegation

of 20 students, forming four teams—two junior and two senior squads—each ready to showcase their critical thinking, public speaking, and persuasive reasoning skills. For a debut appearance, the school exceeded expectations, earning accolades and leaving a strong impression on both judges and fellow participants.

The highlight of the tournament came as 10 of Simba school’s participants were recognized with “Best Speaker” awards within their respective teams. This remarkable achievement speaks volumes about the students’ preparation, poise, and passion for debate.

The students who were awarded with best speaker from the senior team were, Rodney Sikumba, Makayla Kabaila, Kayla Kunda, Nthembe Chaponda, Marriam Bassoum and Vaniah Chomba.

The students who were awarded with best speaker from the junior team were; Mapalo Chilekwa, Antonios Grigorakis, Jashandeep Singh Bamrah, Chawanzi Chaponda and Aadhya Mehta. Students described the experience as both “thrilling and challenging.” It pushed them beyond their comfort zones, exposing them to high-caliber competition and fostering

a deeper understanding of global issues. “It was intense but so rewarding,” said one senior team member, Vaniah Chomba. “We learned to think quickly, speak confidently, and work as a team under pressure.”

Teachers and coaches from Simba International school praised the students’ performance and the learning opportunities the event offered. “This tournament has opened a new chapter for our debate program,” said the school’s debate coordinator, Mrs. Regina Daka Mwale. “We are incredibly proud of how our students represented Simba School, not just with their achievements but with their spirit and sportsmanship.”

With this successful debut, Simba International School looks forward to a growing presence in the world of competitive debating and plans to return stronger in future tournaments. For the students, it was not just about winning trophies, but about gaining confidence, new perspectives, and lifelong skills. As one junior debater, Mapalo Chilekwa put it, “This is only the beginning.”

The Simba International School debate team has since progressed to the next stage of the competition, which is the Pan African Conference in Cape Town, South Africa from the 30th June to the 3rd July 2025. The students who

qualify to participate in the Pan African Conference from the senior team are, Vaniah Chomba, Marriam Bassoum, Makayla Kabaila, Rodney Sikumba and Kayla Kunda. The students who qualify to participate from the junior team are; Mapalo Chilekwa, Aadhya Mehta, Chawanzi Chaponda, Jashandeep Singh Bamrah and Antonios Grigorakis. The delegation is looking forward to another thrilling and exciting experience at the Pan African Conference in Cape Town.



Pangaea Securities News Snippet

The African Union's African Peer Review Mechanism ("APRM") disputes Fitch's downgrade of Afreximbank, saying Fitch wrongly classified some loans as non-performing. APRM argues Fitch misunderstood Afreximbank's unique status and loan restructuring processes. Fitch stands by its decision, citing higher credit risks. The disagreement highlights challenges in rating African financial institutions fairly.

Source: Pangaea News Letters

KEITH MWEEMBA

EMERGES AS NEW FOOTBALL ASSOCIATION OF ZAMBIA PRESIDENT



It's A New Dawn Administration At Football Association Of Zambia And Zambia Athletics : Cheers To New Leadership

By Paul Simpewe

In a dramatic and eventful chapter in Zambian football history, Keith Mweemba has emerged as the new president of the Football Association of Zambia (FAZ), defeating incumbent Andrew Kamanga to signal a shift in leadership and vision at the top of the country's most followed sport.

The FAZ elective Annual General Meeting, held on May 9, 2025, at Misuku Lodge in Kabwe, ended with Mweemba securing 45 votes, comfortably ahead of Kamanga's 25.

Adrian Kashala collected 17, while former Chipolopolo captain Emmanuel Munaile exited the race

without a single vote. In the vice presidency race Mutale Ng'andu beat incumbent Justin Mumba totaling 52 votes against 30.

For Mweemba, a lawyer and the architect behind the rise of Maestro United Zambia (MUZA) FC, it marks the beginning of a four-year mandate that many hope will restore faith and ambition in the national game.

Kamanga's nine-year tenure, which began in 2016 after defeating football icon Kalusha Bwalya, ends on a note of both progress and controversy.

Kamanga's administration is credited with the growth in women's and youth football, yet continually haunted by

the men's national team's struggles to qualify for Africa Cup of Nations (AFCON), a once-routine achievement for the Chipolopolo.

Kamanga's bid for a third term was nearly unchallenged after opponents were initially disqualified over integrity test results.

But a successful appeal reinstated three candidates, reopening the race but just hours before the original AGM was to take place in Livingstone, an injunction from Damiano Academy halted proceedings, prompting FIFA who were present as observers together with COSAFA and CAF officials to cancel the meeting to avoid third-party interference.

The association was later advised to reconvene within three weeks—culminating in the decisive Kabwe vote.

Mweemba's journey from grassroots football to Football House is exemplary of a man who built from the bottom up.

In 2007, he founded MUZA FC with modest ambitions and by 2023, the club had finished second in the Super League and debuted in the CAF Confederation Cup, a testament to steady leadership, local investment and long-term planning.

But now, Mweemba faces a far bigger task, steering Zambian football at a national and international level, amid mounting expectations and deep-rooted challenges. But it is a challenge he said he is ready to undertake and invited all stakeholders to work with him including his predecessor.

In his acceptance speech Mweemba declared that he is now the father of all clubs in Zambia and not MUZA alone.

To demonstrate his commitment, he announced his resignation as MUZA president to avoid conflict of interest, vowing to lead an impartial and professional administration. In his first media briefing at Football House, Mweemba outlined his plans where he promised to foster unity across all levels of football, provide equal support to clubs and provincial structures, retain what is working while reforming what is broken and strengthen national teams and prepare

them better for continental and global tournaments.

“We still have to work together with the former president Mr Andrew Ndanga Kamanga. He is a very important part of what we are trying to do. He was president for a long time, if we are going to discard that knowledge then we are making a mistake. He has experience even at international level”.

“He has institutional memory, he has certain competences and obviously we will need them. We will also need other former presidents like Teddy Mulonga who I’m in touch with, we will need his wisdom. Kalusha Bwalya himself, we will need his input where possible,” Mweemba said. Mweemba also promised to build on the success that the previous administration scored using the old adage “if it aren’t broken, don’t fix it”. While Mweemba’s tone is unifying, the challenges are

immediate and complex. FAZ has been plagued by financial constraints, outstanding dues to lower-division referees and growing discontent among clubs over delays in grant disbursement. These issues are compounded by public frustration over the men’s national team’s inconsistent performances.

Zambia currently sits in third place in its FIFA World Cup qualifying group, trailing Morocco by nine points, and faces an uphill battle to revive those hopes. However, both the men’s and women’s teams are set to feature at this year’s AFCON and WAFCON tournaments, offering a chance for redemption. Mweemba believes with proper planning and engagement with the coaches, Zambia can win both tournaments which can trigger a turnaround in fortunes for the country. “I always believe in adequate, meticulous and thorough



preparations. So we have to give support to our coaches, we engage them so that they give us what plans they have put in place. If we play our cards right we can actually win both the AfCON and WAFCON (Women's Africa Cup of Nations)," Mweemba said. The Copper Queens will compete in July's WAFCON in Morocco, while the Chipolopolo head to the men's AFCON in December.

The Copper Queens were drawn in Group A with the hosts, Senegal and Democratic Republic of Congo while the Chipolopolo in Group A with Morocco, Comoros and Mali. Apart from the WAFCON and

AFCON, Mweemba inherits a football legacy left by Kamanga that saw the boys and girls under-17 teams qualify to their respective World Cups. Mweemba has promised enhanced support for coaches and technical teams, as well as a long-term approach to development, including schools football and academy structures. Keith Mweemba steps into office not only as a football administrator but as a symbol of change at a time when many feel Zambian football has drifted from its roots and promise. His election represents a vote of confidence in youthful leadership, grassroots

wisdom and a willingness to confront hard truths. The coming months will test Mweemba's ability to unite a fractured football family, deliver structural reforms, and elevate Zambia's presence on the continental stage. With the 10 provincial elections already decided which constitutes the executive the country awaits to see if Mweemba will maintain Rueben Kamanga as secretary general or he will propose a new name of someone who carries his vision. For now, hope has returned and with it, a renewed belief that Zambian football's best days may still lie ahead.



Image Source: ZNBC Today

MAJOR BERNARD BWALYA ELECTED AS NEW PRESIDENT OF ZAMBIA ATHLETICS

In a landmark shift for Zambian athletics, Major Bernard Bwalya has been elected as the new President of Zambia Athletics (ZA), succeeding Elias Mpondela, who stepped down after an unprecedented 27-year tenure.

The scene was set at Lusaka's Mulungushi International Conference Centre on March 22, 2025, where an elective Annual General Meeting would decide who would lead ZA for the next four years. In the running for the presidency were three

seasoned administrators, Major Bwalya, then Vice President, outgoing General Secretary Davison Mung'ambata and former Secretary General Kennedy Mubanga, who later withdrew in a strategic move to endorse Bwalya. After a nail-biting first round, the unthinkable happened, a tie as both Bwalya and Mung'ambata secured 46 votes.

The ZA constitution required the presiding officer, Joseph Mbewe, to break the deadlock by casting a vote for his preferred candidate.

But Mbewe, in a move that seemed to match the unpredictability of sport itself, opted not to cast a deliberate vote. Instead, he drew lots, writing down the two names before placing them in a ballot box and later pull out one name which would go to be the new president of ZA, the name he pulled out was Major Bernard Bwalya.

"This is not a vote for Major Bernard Bwalya alone, this is a vote for us and it is a vote for Zambian

athletics,” Major Bwalya said. It was a unifying message from a man who campaigned on the promise of athlete-centered leadership.

Bwalya, a seasoned athletics administrator with a military background, wasted no time in laying out his agenda, to build on the legacy of his predecessor while ushering in structural reforms and fresh ideas. At the heart of his vision is the belief that the sport belongs to the athletes and that their voices must come first.

“We have put in quite a number of strategies of what we want to do and what is expected of us. We want to ensure, starting from provincial levels we enhance unity. We as Zambia Athletics we have to create a sustainable financial institution.

“We are going to ensure that we call more athletes to the national team. We cannot have two or three athletes in a country of more than 10 million youths. We are going to streamline by having senior national team, under-18 and under 16,” Major Bwalya said.

Elias Mpondela may have stepped down, but his shadow looms large over the association he led for nearly three decades. During his tenure, Zambia Athletics rose from relative almost unrecognizable to global visibility. From Olympic appearances to Commonwealth gold, Mpondela oversaw a golden era that saw the likes of Sydney Siame, Kabange Mupopo and Muzala Samukonga become household names.

His crowning moments include Zambia’s first Olympic track medal in almost 30 years and Samukonga’s sensational gold at the 2022 Commonwealth Games. In a moment of grace and continuity, Bwalya offered Mpondela lifetime membership and dubbed him the “Father of Athletics in Zambia.”

Mpondela responded with humility, saying, “I felt extremely humbled and honored. I just hope those who gave me this title meant it, because I meant it. I will always be part of ZA.” Despite supporting Mung’ambata in the election, Mpondela offered his blessings to Bwalya and urged the new executive to aim higher than the benchmarks he set. Major Bwalya’s plans are ambitious but appear well thought out with top of his agenda being decentralization.

Bwalya is determined to establish area athletics boards in underrepresented provinces like Luapula and Northern, ensuring national inclusivity. He also promises to support community clubs financially, but was quick to add that they should not become too dependent on handouts and should be innovative. Major Bwalya then made a bold promise regarding term limits.

In a sporting culture where leaders often overstay their welcome, Bwalya made it clear that he intends to lead by example. “For me, two terms maximum. I’m done and another person comes. World Athletics allows three terms, but we’ll

change our constitution. If others want three, I’m still comfortable with two,” he said. In saying he’ll walk away after eight years, Bwalya is challenging not just his association but the entire governance culture in Zambian sport.

Bwalya’s leadership begins at a time of both promise and pressure with the World Championships and Olympic qualifiers on the horizon where expectations are high. His promise to grow local competitions to international standards, attract foreign athletes and increase medal tallies an ambitious one but it’s one that could redefine Zambia’s athletics identity.

Major Bwalya will be deputized by Moses Phiri who won the vice presidency. Phiri stunned Zambia’s athletics icon and former world champions Samuel Matete who looked favorite to win the position as well as former sprinter Carol Mokola. Ends...



Image Source, OYDC Website

DTH Bits

Tricone Bits

DTH Hammers

Drifter Bits

Hole Openers

Drill Rods & Drill Subs

Shank Adaptors

Coupling Sleeves

Steel Casings

Odex Hammers & Bits

MINE VENTILATION

Measuring and testing solutions enhance mine ventilation, thus ensuring optimal airflow and safe air quality for workers that are underground.



Head Office

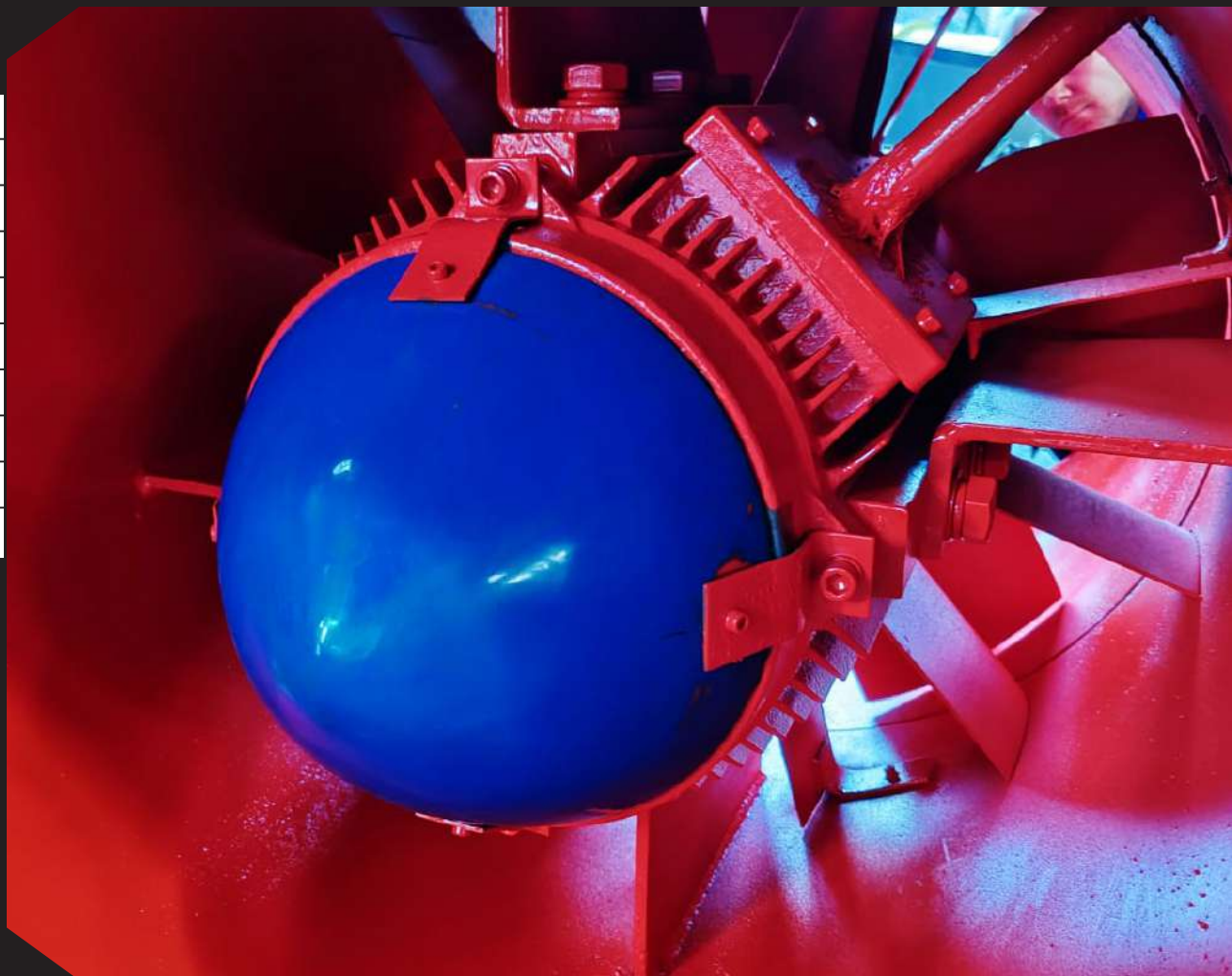
+26 (0) 96 590 0551



barbara@goramining.com



mbachi@goramining.com



AFTRADING IS A PROUD PARTNER OF GMS



POWER YOU CAN TRUST

YOUR
**ONE
STOP**

ROCK DRILLING EQUIPMENT
AND FLUIDS SUPPLIER

Borehole Casings

Borehole Chemicals

DTH Hammers

DTH Drill Bits

Drill Rods & Adaptors



Head Office

+27 (0) 12 111 9520



www.aftrading.co.za



Info@aftrading.co.zm



THE BIG 5



AF GEOLOC



AF 650



AF POL 21



AF HYDROFOAM



AF GRIP

FIND OUT MORE AT WWW.AFTRADING.CO.ZA



**VISIT OUR WEBSITE TO ACCESS OUR PREVIOUS
AND LATEST EXCEL MAGAZINE ISSUES**

Visit: www.excelmagazinezambia.com

**Visibility Starts Here – Advertise
With Us Now**

GET IN TOUCH TODAY

+260 770 217 171 | +260 971 844 776

info@excelmagazinezambia.com

www.excelmagazinezambia.com

FNB Building/Zmart City. Suit 1. 1st Floor, President Avenue. Ndola - Zambia

excel MAGAZINE

+260 977 133 436 | +260 971 844 776
info@excelmagazinezambia.com
www.excelmagazinezambia.com

**FNB Building/Zmart City. Suit 1. 1st Floor,
President Av Ndola - Zambia**

FREE DISTRIBUTION