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excel
MAGAZINE



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CEO BELTZ MINING

DAVIES KABUSWE
EXECUTIVE PRESIDENT
SUN BROADCASTING
HOLDINGS LIMITED

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ENTREPRENEURS EXTRAORDINAIRE



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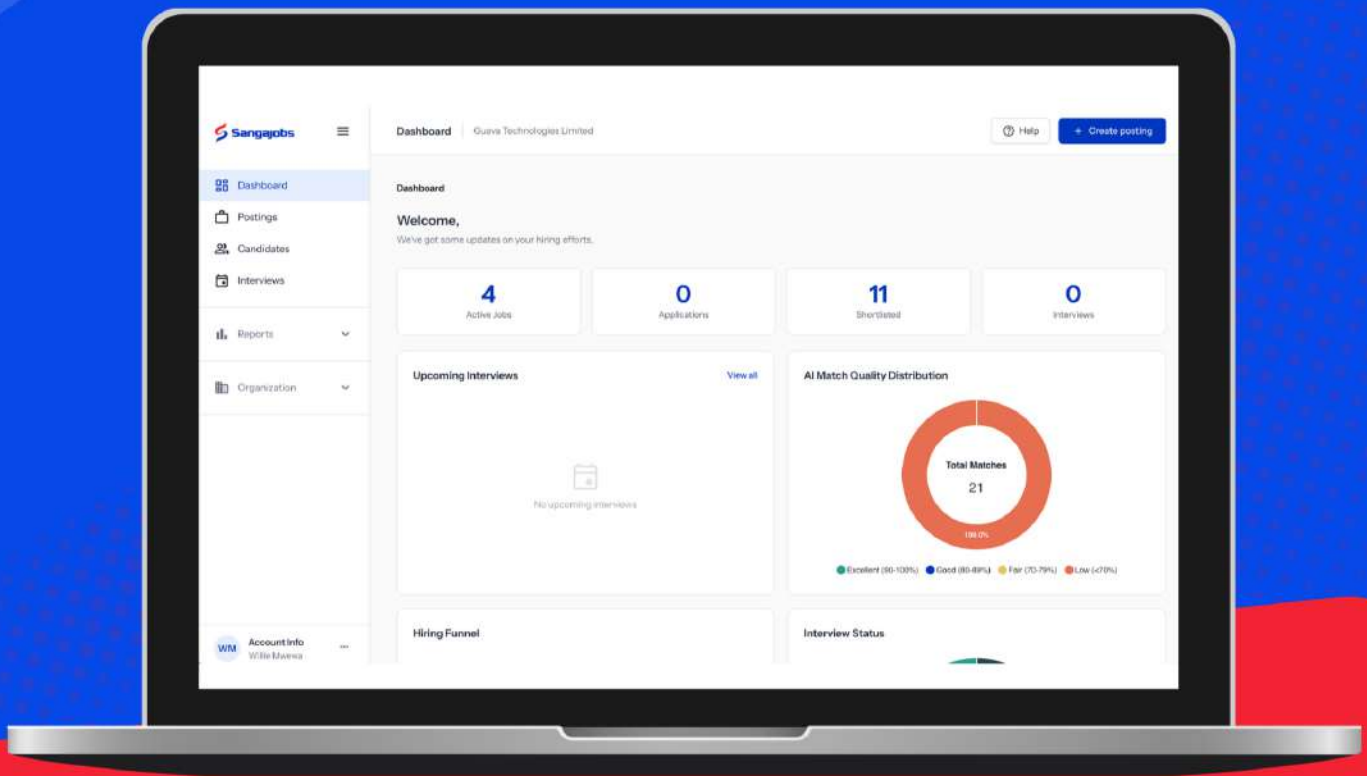
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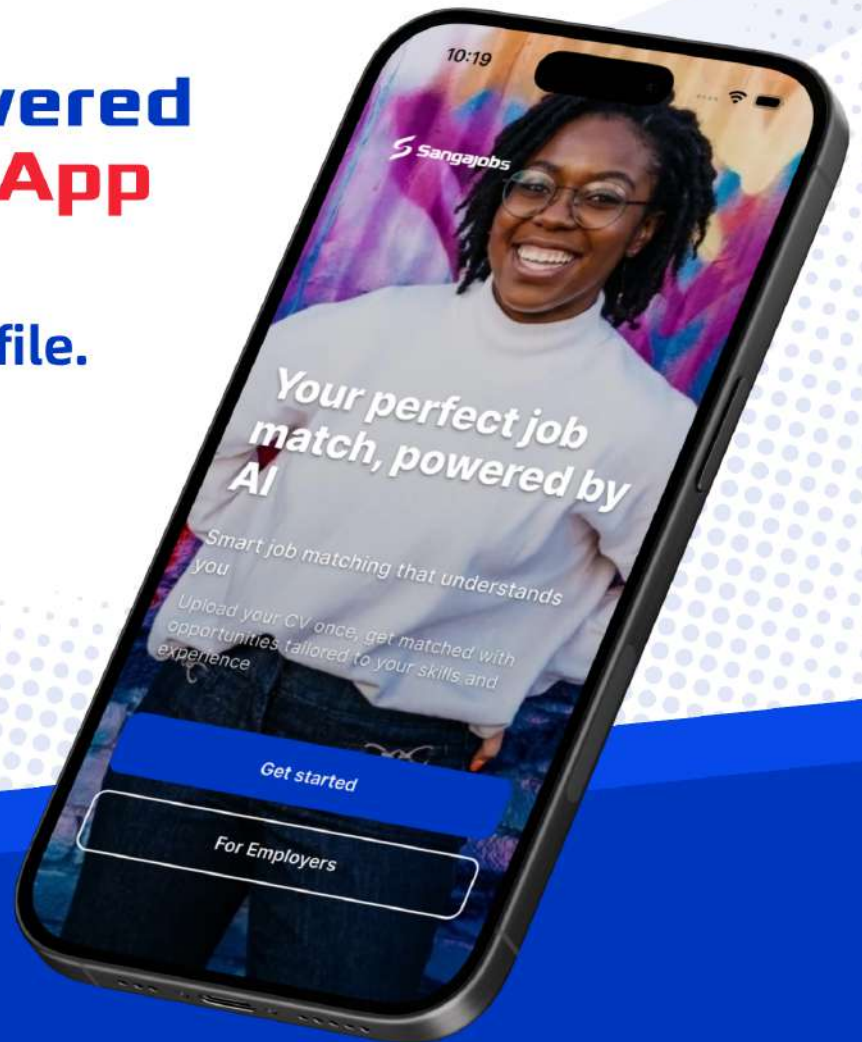


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Trade Financing:

We offer trade financing by extending credit to importers.

ENTREPRENEURS EXTRAORDINARY



By Diana Kabaila Chief Editor

Greetings, and welcome to Issue 13 of Excel Magazine. A special thank you to our features, team, collaboration partners and readers.

Entrepreneurship births enterprise – small, medium and large. Entrepreneurship is not the easiest career path; creating gainful employment for self and others; meeting statutory obligations; scaling the business; attracting investors; gaining market share and maintaining relevance, requires a lot of sacrifice and resilience.

In Issue 13, we celebrate entrepreneurs whose journeys

motivate to action, those that need to hear from others, that have walked paths before them, and whose businesses have created solutions for society's real problems. Excel Magazine celebrates the entrepreneurial journeys of Mr Davies Kabuswe, Executive President Sun Broadcasting Holdings Limited, Mr Mkhuzo Mwanza Founder and Chief Executive Officer for Zambezi Diamond group and Ms Nkandu Beltz, Founder and Chief Executive Officer for Beltz Mining.

In our spotlight is a young genius, entrepreneur in making, Mwape Chimpampa the 4th recipient of the Excel Foundation Seed

Capital. Mwape’s invention is sunscreen, motivated by her own skin condition, Albinism, her father unfortunately did not have access to sunscreen and died from skin cancer. She is determined to make sunscreen more affordable and accessible to the Zambian Albinism community and many more. Excel Magazine wishes Mwape success as she works to fulfill her purpose.

Under Excel Book Club, we feature a new book on the market, titled Entrepreneurship in Zambia, a dialogue between corresponding authors that bring their combined 25 years Industry experience in entrepreneurship to the table. The book is loaded with helpful insights that are curated to equip aspiring and young entrepreneurs with knowledge to better equip them for their entrepreneurship journey.

TRENDING TOPICS

Imisepela APP

Building capacity in the youths through job creation, skills development, knowledge transfer, working capital loans and encouraging entrepreneurship is the fastest way to reduce crime rates and poverty; and boost economic growth. An investment in the youth is an investment in the future of our country.

Excel Magazine is elated to learn of the Imisepela Youth App that brings all these opportunities to the youths of Zambia through the application

of a mobile app.

Inflation

Q1 of 2026 has recorded a downward trend in inflation in the single digits averaging at 7-9%. According to the consumer price index, the cause for deceleration was softer price increases, majorly in food items and non-alcoholic beverages.

Stable inflation signifies macroeconomic stabilization and sound money. It aids long term economic planning and boosts investor confidence.

The Overs and Unders – Zambia’s Bonds subscription outcomes

According to Bank of Zambia (BOZ), Bond subscriptions indicate investor demand, relative to the amount offered. BOZ often reports on subscription rates, where long-term bonds can have different subscription levels compared to short-term, indicating shifting investor appetites.

Key Aspects of Bond Subscriptions

Oversubscription (High Demand):
 Market Signal: Suggests strong confidence in the issuer (e.g., government), potential for higher future interest rates, and high demand for safe assets.
 Allotment: Investors may receive fewer bonds than they requested because the demand exceeds the supply.
 Impact: Oversubscribed bonds often list at a premium in the secondary market.

Undersubscription (Low Demand):

Market Signal: Indicates lower confidence in the bond or the issuer’s economic prospects.
Allotment: Investors often receive the full amount of bonds they asked for.
Impact: Can lead to a lower total amount of capital raised, or, in some cases, the issuer may decide to cancel the issue.

Brand Zambia

Operating in the communications ecosystem gives us an appreciation of the power of a good brand, and how it builds credible reputation that reduces the need to persuade. And so, when the President of the Republic of Zambia, Mr Hakainde Hichilema, launched the “Brand Zambia” campaign, the message was clear, “Strengthen National Identity”. Consistent Positive communication about our country both locally and internationally is the responsibility of all citizens, government and private sector. The aim is to boost tourism and attract foreign investments.



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- ZAMBEZI DIAMOND
- SANGAJOBS

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DAVIES KABUSWE:

THE STORY OF INNOVATION, RESILIENCE, AND VISION

BY DAVIES KABUSWE

I was born in the quiet yet industrious border town of Chililabombwe, where the rhythm of life was shaped by both the resilience of mining communities and the discipline of education. As the eighth in a close-knit family of ten, I grew up in a home defined by hard work and aspiration.

My father, a dedicated miner, embodied the grit and endurance of Zambia's Copperbelt, while my mother, a teacher, instilled in me the enduring value of knowledge, structure, and ambition. This unique blend of influences would later become the foundation of my personal and professional journey.

My early years were spent navigating the formative corridors of Kamenza Basic School, where I began my primary education from Grade 1 to 4, before progressing to Kakoso Primary School for Grades 5 to 7. These formative stages not only shaped my academic grounding but also nurtured a curiosity and determination that would define my later pursuits. I continued my secondary education at

Chililabombwe Secondary School for my junior years, before moving to Hillcrest Technical Secondary School, where I completed my senior secondary education in a new environment that broadened my perspective and ambition.

My academic journey advanced at the prestigious Copperbelt University, where I earned a Bachelor of Science in Land Economy, followed by a Master of Business Administration in Finance. Always driven to deepen my expertise, I further pursued specialized training in Social Protection and Pension Fund Administration at Eastern and Southern African Management Institute in Arusha, and expanded my global outlook with studies in Corporate Valuation in London.

Even as my academic path took shape, my curiosity had long been ignited far beyond the classroom. As a child growing up in Chililabombwe, I developed an unusual fascination with media and electronics—one that set me apart early on. While other children played, I spent hours experimenting, often building makeshift radios from



discarded telephone receivers and old radiogram parts. What began as simple curiosity soon evolved into a remarkable hands-on understanding of how things worked.

I recall dismantling radio cassette players and television sets piece by piece, driven by a need to understand their inner workings. What made this even more striking was my ability to reassemble them flawlessly—each device springing back to life as though untouched. Though my father often punished me for taking apart household electronics, my determination never wavered. If anything, the resistance only deepened my resolve to learn, experiment, and master the craft on my own terms.

By the time I was preparing to enter the Copperbelt University, my technical instincts were already well developed. Initially inclined toward pursuing electronics, a pivotal conversation with a family friend shifted my trajectory. Recognizing that I had already cultivated substantial practical knowledge in the field, I was encouraged to pursue a different discipline—one that would broaden my horizons rather than duplicate what I had already taught myself.

Taking this advice to heart, I enrolled in the School of the Built Environment, where I studied Land Economy. This decision proved transformative, equipping me with expertise in real estate, investment analysis,

property development, and valuation—skills that would later define my professional impact.

During my university years, I gained practical industry exposure through short stints at ZCCM Konkola Division during industrial breaks, grounding my academic knowledge in real-world application. Upon graduation, I joined Bitrust Real Estate, where my diligence and leadership saw me rise to the position of Head of Property Management.

My career trajectory continued upward when I joined MTN Zambia as Property Coordinator. There, I played a key role in a landmark phase of national infrastructure expansion, contributing to the rollout and installation of over 400 telecommunications towers across the country—an initiative that significantly enhanced connectivity nationwide.

I later transitioned to the National Pension Scheme Authority, where I served as Investment Manager (Properties). In this capacity, I spearheaded several high-impact developments, including the iconic Levy Mall in Lusaka, as well as large-scale housing projects comprising 438 housing units in Kalulushi and 220 housing units in Lusaka. My entrepreneurial journey is, in many ways, a return to the curiosity that defined my childhood—only this time, it found expression on a national

scale. My fascination with media never faded; it evolved. From my early experiments with homemade radios, I gradually immersed myself in the world of broadcasting, joining radio fan clubs and building relationships with industry players—radio presenters, producers, and station owners—who would later become part of my broader network and inspiration.

Even while serving as Investment Manager at the National Pension Scheme Authority, the pull toward media remained strong. What began as a passion steadily transformed into a vision. Recognizing both an opportunity and a personal calling, I made the bold decision to venture fully into broadcasting. I began assembling radio equipment piece by piece, drawing from both my technical instincts and business acumen, and laid the foundation for what would become a media powerhouse. This vision materialized with the launch of Sun FM Radio in Ndola—the first radio station in the city.

At the time, I had identified a clear gap not only in Ndola but across the Copperbelt Province: the absence of a dynamic, inclusive radio platform that could resonate with all generations. Sun FM was built on this principle—diversity in content, inclusivity in audience, and innovation in delivery. What started as a single station on the Copperbelt quickly grew into a dominant voice along Zambia's Line of Rail,

stretching from Chililabombwe to Livingstone. Sun FM distinguished itself through vibrant programming, strong audience engagement, and an unwavering commitment to quality. In time, it became the epitome of modern Zambian radio—earning numerous accolades and establishing itself as the most awarded radio station in the country, with recognition both locally and internationally.

Never one to settle, I pushed the boundaries of traditional broadcasting. Inspired by global trends and driven by innovation, I pioneered the transformation of radio from a purely audio experience into a visual one. This ground-breaking concept—“Radio on TV”—led to the creation of Sun TV, making Sun FM the first in Zambia to successfully integrate radio broadcasting with television. Building on this momentum, I identified another gap in the media landscape: the lack of a dedicated local sports channel. This insight led to the launch of SunSports TV, further diversifying my media footprint. At the same time, I expanded into community focused broadcasting with the introduction of Konkola Radio in my hometown, reinforcing my commitment to grassroots engagement.

As these ventures flourished, it became clear that a broader corporate structure was needed to sustain and scale the growing media enterprise. This led to the formation of Sun Broadcasting

Holdings Limited—the parent company under which multiple ventures would thrive. From this foundation emerged a suite of complementary businesses: Sun Records, dedicated to nurturing and promoting musical talent; AdCentro, providing strategic advertising solutions; and Daily News, an online platform expanding the group’s footprint into digital journalism.

Being recognized as an extraordinary entrepreneur is, for me, less about personal acclaim and more about purpose, responsibility, and impact. It represents a journey defined not by comfort, but by risk, resilience, and an unwavering belief in possibility. To me, the recognition affirms the courage to pursue unconventional ideas, to trust instincts shaped from childhood curiosity, and to remain committed to building something that outlives individual success. It is a reminder that true entrepreneurship is not just about creating businesses, but about shaping industries, opening doors for others, and leaving a meaningful imprint on society.

However, the journey was not without its challenges. In the early years, I faced significant skepticism from both industry players and stakeholders who questioned the viability of merging radio with television. There were financial constraints, limited access to advanced broadcasting

equipment, and the constant pressure of sustaining operations in a competitive and evolving market. At times, the vision seemed ahead of its time, requiring not just investment, but belief—often in the absence of immediate validation. Operational hurdles also tested my resilience. Building a team that could adapt to a new way of broadcasting, training talent to perform both on-air and on-screen, and maintaining consistent quality across platforms required persistence and continuous learning. There were moments of uncertainty, where growth had to be carefully balanced with sustainability.

Yet, these challenges became the very foundation of the station’s strength. I overcame them through strategic reinvestment, partnerships, and a commitment to innovation. I leaned on my multidisciplinary background—combining technical curiosity, financial expertise, and entrepreneurial instinct—to navigate obstacles and refine the model. Most importantly, I remained steadfast in my belief in the vision, even when the path was unclear.

Perhaps my boldest move was leaving the security and structure of a high-level investment role at the National Pension Scheme Authority to fully commit to an industry known for its volatility. At the time, this decision carried significant financial and reputational risk.

Media, particularly private radio, required heavy upfront investment with no guaranteed return. Infrastructure costs, licensing, content production, and staffing all demanded capital and resilience. Yet I leaned into the uncertainty, treating risk not as a deterrent, but as a strategic variable to be managed.

I approached this transition with the mindset of both an investor and a creator. Where others might have seen expense, I saw long-term value. Where others feared unpredictability, I identified patterns of growth. This dual lens enabled me to turn risk into opportunity—building scalable platforms, reinvesting revenues, and expanding strategically into television and digital media through ventures like Sun TV and SunSports TV.

Balancing the precision of investment management with the dynamism of media has been one of my defining strengths. On one hand, my background in finance and property investment instilled discipline—data-driven decision-making, risk assessment, and long-term planning. On the other, the media space demanded creativity, speed, and an intuitive understanding of audience behaviour. Rather than viewing these as opposing forces, I fused them. Every creative idea is evaluated through an investment lens, and every investment decision is informed by audience insight.

This balance has allowed me to build a media enterprise that is not only innovative, but sustainable.

The impact of my work extends far beyond business success. Through Sun FM Radio and its affiliated platforms, I have influenced millions of listeners and viewers, shaping public discourse, promoting local music, and creating a platform for voices that might otherwise go unheard. My stations have become cultural hubs—spaces where communities engage, celebrate, and stay informed. Economically, my ventures have created employment opportunities across broadcasting, production, marketing, and technology. Initiatives under Sun Broadcasting Holdings Limited—including Sun Records and AdCentro—have supported artists, empowered creatives, and provided businesses with platforms to grow. In doing so, I have contributed meaningfully to Zambia's entrepreneurial ecosystem, demonstrating that media can be both culturally impactful and economically viable.

My journey also highlights a broader truth about African entrepreneurship: that local insight is a powerful competitive advantage. As a Zambian entrepreneur, I understand the nuances of my market—the language, the culture, the aspirations of the people. This authenticity allows me to create content and businesses that resonate deeply at home, while

remaining scalable across the continent. In today's Africa-wide market, where audiences are increasingly interconnected yet culturally distinct, this ability to localize while expanding is invaluable.

Moreover, operating from Zambia has taught me resilience, adaptability, and resourcefulness—qualities that are essential in navigating emerging markets. Limited resources often demand greater innovation, and regulatory environments require strategic agility. These experiences have not only strengthened my enterprises but positioned me to compete and collaborate across Africa with confidence. Like many entrepreneurial journeys, my path has not been without significant setbacks—and one of my most defining challenges came in the early stages of building Sun FM Radio. What began as a bold vision quickly ran into the harsh realities of capital constraints, operational pressure, and industry skepticism.

There were moments when sustaining cash flow became a daily battle—when advertising revenues were inconsistent, operational costs were high, and the burden of keeping the station on air rested heavily on limited resources. At one point, the very survival of the station was uncertain. Expansion ambitions had to be slowed, difficult financial decisions had to be made, and there were instances where belief had to carry the vision

further than balance sheets could justify. It was a period that tested not just my business acumen, but my personal resolve.

From this setback came some of my most important lessons. First, that sustainability is as critical as innovation—no matter how powerful a vision is, it must be grounded in financial discipline. Second, that resilience is not just about enduring difficulty, but about adapting quickly—refining strategy, restructuring operations, and making tough decisions when necessary.

And perhaps most importantly, I learned that belief must be supported by systems: strong teams, efficient processes, and

a clear long-term roadmap. I am also betting on the power of integrated ecosystems—where media, advertising, music, and digital platforms work together to create value. This is reflected in the broader vision of Sun Broadcasting Holdings Limited, which continues to expand beyond conventional boundaries into a fully integrated media and communications group.

For me, success is not defined by financial growth alone. While profitability is essential, it is not the ultimate measure. True success lies in legacy—the ability to build institutions that outlast their founders, to create platforms that empower others, and to contribute to social transformation. It is seen

in the artists who find their voice through my platforms, the young professionals who build careers within my companies, and the communities that feel represented and connected through my content.

As a role model to many aspiring entrepreneurs, my advice to young Zambians is both simple and profound: start where you are, with what you have—but think beyond where you are. I emphasize the importance of curiosity, discipline, and patience. I encourage young people to embrace failure as part of the process, to invest in knowledge, and to remain consistent even when results are not immediate. Above all, I urge them to build with purpose—to create businesses that solve real problems and add genuine value.

If I were to speak to my younger self—the boy dismantling radios in Chililabombwe—my message would be clear: trust your curiosity—it is your greatest gift. The things you are drawn to today, even when they seem small or misunderstood, are shaping your future. Stay patient, stay disciplined, and don't be afraid to take risks. The journey will not be easy, but it will be worth it.

In many ways, that message still defines me today—a reminder that extraordinary journeys are often built on ordinary moments of curiosity, courage, and conviction.



THE ARCHITECT OF CHANGE

How 15 Failures, Faith, and a Vision for Housing Built The Zambezi Diamond Group Empire



MKHUZO MWANZA

FOUNDATIONS IN FAITH AND FAILURE

If you look at my position today as the Group Managing Director of Zambezi Diamond Group of Companies (ZDG), you might see a finished skyscraper, but you would not see the deep, often painful excavation that preceded it. My journey is rooted in the grit of an entrepreneur who refused to stay down after 15 failed businesses. Long before I was overseeing a group of companies with over 100 employees, I had done selling phones, running a restaurant and bar, and even tried managing

a boutique called “Shoe Sparkle” back in 2011.

At 42, I am a father of six children, and that responsibility grounds everything I do. People often ask what shaped the man I am today, and my answer is simple: First God, then my children. The moment I started putting God first in my life was the moment things began to turn around. My children remain my driving force and purpose. I have always been driven by the desire to create a ladder for others to climb, not just climb one myself.

THE EDUCATION OF AN ENTREPRENEUR

My path was never traditional. From the moment I entered grade one, I never felt like I fit into the traditional way of learning so school was a little complex for me, in addition to that, I did not see myself working for someone else or following the standard nine to five routine. I craved the freedom of creating employment for myself and stability for others, I only did well to prove to my father that I was not a failure. Eventually, I found my footing in accounting at ZICAS between 2001 and 2005, where I pursued CAT and part of the CIMA and ACCA qualifications.

While education gave me

a foundation, mentorship, personal development and experience shaped me more. The people around me taught me discipline, financial management, and strategic thinking. These became essential skills in building sustainable businesses. Watching other entrepreneurs, made me realize early that I was meant to build something of my own.

THE NDOLA REVELATION

My turning point came during a holiday in Ndola, I met a former schoolmate who was already running a successful business, employing people, and building flats. I did not ask about his degree. Instead, I asked myself: “Do I want a degree, or do I want the money?”

That moment changed everything. I made the bold decision to commit fully to entrepreneurship, I knew it was a risk, but it allowed me to learn through real-world experience. That decision marked the beginning of the journey that would eventually lead to my first breakthrough.

BIRTHING THE POWERHOUSE: THE ZDG STRUCTURE

After years of trial and failure, the first breakthrough came with Zambezi Diamond Limited, which became the foundation of everything that followed. From that point, other companies were established, forming a growing portfolio in real estate, construction, and related services.

As the businesses expanded from 2018 onwards, operations



became increasingly complex. We already had key leadership structures in place, including directors for Finance, Human Resources, Company Secretary, Internal Auditing, and other critical functions. However, managing multiple entities independently became difficult and required a more structured approach.

This led to the formation of Zambezi Diamond Group of Companies (ZDG) in 2025, created specifically to provide centralized oversight, structured administration, and strategic direction across all subsidiaries. ZDG was not the beginning of the businesses, but the solution to managing their growth effectively.

Today, the group operates as a unified ecosystem. It includes

Zambezi Diamond Limited and Blu Reef Investments Limited for real estate, ZDC Limited for construction, and IBS Finance to support accessibility through financing. Each entity operates with clear focus while contributing to a shared vision. One defining principle has been discipline. Instead of making profits, we reinvested everything back into the business. That decision allowed us to grow from a small team into an organization employing over 100 people across multiple locations.

SOLVING THE HOUSING DEFICIT

At ZDG, we are not just building houses. We are solving a national challenge. Zambia faces a significant housing deficit, and we believe everyone deserves access to property

ownership. Our mission is to make land and housing more accessible through an integrated approach covering acquisition, construction, and financing.

We are innovating through models like rent-to-buy and leveraging the strength of our ecosystem to provide affordable, tailored solutions. Our long-term goal is to become the leading platform for housing solutions in Zambia.

A MODERNIZED LEADERSHIP STYLE

My leadership style has evolved over time. In the beginning, it was about control, but I learned that true leadership means empowering people more intelligent than yourself. Today, I lead with vision while allowing teams to operate independently within structured systems. With ZDG in place, we now focus on strategy, performance, and resource allocation, while individual companies execute operations. I am more of a listener now, learning from my team and encouraging accountability.

Despite the demands of leadership, I remain intentional about balance. Success must be holistic, both professionally and personally.

INNOVATION AND THE ZDG APP

Innovation is central to our strategy. We are developing a revolutionary digital platform that will transform how clients access property services.

From virtual site visits and applications to construction tracking and financing, everything will be accessible from a mobile device. This level of convenience and transparency positions us not just as a real estate company, but as a technology-driven solutions provider redefining the industry.

THE SPIRITUAL LAW OF GROWTH

My success is not built on business principles alone, but on spiritual ones. My greatest source of knowledge is the Bible. There is one non-negotiable rule in my life: I pay my tithes. From the beginning, I have seen how faith and discipline open doors. Many of our breakthroughs came in ways that can only be described as divine. This foundation continues to guide every decision I make.

WORDS FOR THE NEXT GENERATION

If I could speak to my younger self or any young entrepreneur, I would say: "Start early." Do not wait for perfect conditions. Start with what you have and grow. Focus on one thing, master it, and then expand. Stay disciplined, remain consistent, and trust the process. Learn to separate yourself from your business financially. Pay yourself a salary and reinvest in growth.

Above all, never sit on an idea waiting for perfection. You cannot learn to drive without getting in the car. So, when you have an idea, launch it and learn along the way.

I live by a mindset that keeps me pushing forward: "If it's possible, it will be done. If it's impossible, it can be done."



THE ENTREPRENEURIAL JOURNEY OF MS. NKANDU BELTZ



BY LUYANDO MOOYA

Ms. Nkandu Beltz - you can not say her name without thinking extraordinaire, she is a Zambian entrepreneur and mining pioneer, known for her bold efforts to transform Zambia's copper mining industry through local ownership and job creation.

Her work challenges traditional norms in a male-dominated sector, driven by a vision to alleviate poverty and empower communities. It is important to understand how her early

experiences and values shaped the resilient and visionary leader she is today.

Childhood and Upbringing

Born in Katete, Zambia, Ms. Nkandu Beltz recalls her childhood as one filled with joy, family gatherings, and traditional ceremonies. She fondly remembers joining her grandfather, who worked in government, at his board meetings, while her grandmother contributed to education. Farming was central to their livelihood, and

her grandparents maintained multiple sources of income while serving the community. Moving from Katete to Ndola marked her transition from a small town to the city, where she quickly adapted, made friends, and became active in drama despite being shy. Her love for reading shaped her worldview, with stories from her grandparents' travels sparking her fascination with London, Paris, and Milan, and inspiring her dream to travel with purpose.

Influences Growing Up

Family, community, and personal challenges played a significant role in shaping Ms. Beltz's character. She emphasizes the importance of leaving people feeling valued after interactions, a lesson reinforced by encounters with influential figures such as Dr. Kenneth Kaunda, Festus Mogae, Emmerson Mnangagwa, Richard Branson, His Holiness the Dalai Lama, and Bana Susan. These experiences instilled in her the desire to ensure that everyone she connects with feels seen and heard, even in disagreement.

Early Professional and Personal Journey

Entrepreneurship has always been part of Ms. Beltz's life. From selling fat cakes from

her mother's kitchen and ice blocks as a child to repackaging sugar in boarding school, she demonstrated a problem-solving mindset early on. Her passion for writing led her to represent Maun Senior Secondary School at various forums, later working for Ngami Times in Botswana before pursuing studies in Journalism and News Writing.

Guiding Values and Lessons

Her guiding philosophy is rooted in "Botho," a Setswana term meaning Humanity. This philosophy emphasizes mutual respect, compassion, and community interdependence, similar to "Ubuntu". Ms. Beltz describes herself as a doer, someone who takes action to solve problems whenever they arise.

Turning Point into Entrepreneurship

At 36, frustrated by Zambia's missed opportunities in benefiting from copper resources, Ms. Beltz decided to leave journalism and combine her business training to start an exploration company. She acknowledges the challenges of being a woman in mining but views it as rewarding, aiming to demonstrate that Zambians can own and manage mines successfully.

First Venture and Challenges

Her first venture ended in a public failure, with a loss of \$250,000 due to poor management, legal missteps, and weak accounting. This

experience taught her the importance of governance and operational skills, reinforcing that business degrees differ greatly from real-world practice. She resolved to remain vigilant and accountable to shareholders.

Navigating Setbacks and Doubts

Setbacks are inevitable, but Ms. Beltz embraces resilience. She admits to crying as a way to release negative emotions, but quickly regains focus and determination. Her motivation stems from a belief that God has tasked her with creating 10,000 jobs in the Copperbelt region. With a strong mindset, she plays to win, driven by collaboration and wisdom.

Evolution of Vision

Her vision has remained consistent since childhood: to help people and solve poverty through employment creation. Having lived in both Zambia's Copperbelt and Perth, Australia the mining capital of the world she recognized the potential of combining these experiences to address poverty through mining.

Proudest Achievement

Ms. Beltz's proudest achievement is yet to come. She envisions cutting the ribbon at the Mwekera/Ndola site to begin copper drilling, listing her company on both the Lusaka and Australian Stock Exchanges, and creating thousands of jobs.

Balancing Innovation and Core Values

Innovation is balanced with her core values of Botho. She emphasizes that her identity is defined by how she treats herself and others, not by her work. Her love of languages enriches her worldview, incorporating Setswana, Shona, Bemba, and Dutch terms into her vocabulary.

Relieving Stress

To manage stress, Ms. Beltz reads extensively and has recently taken up horse riding, which she finds meditative and mindful, requiring full focus on the horse and technique.

Recognition as Entrepreneur Extraordinaire

Being recognized as an Entrepreneur Extraordinaire is an honor she never anticipated. For her, the greatest reward is inspiring others to believe in themselves, with the hope that someone will say, "Because Nkandu did, I could."

Message to Aspiring Entrepreneurs

Her message to young African women is clear: if your mission and vision are defined, pursue them relentlessly. Continue learning, upskilling, and never let anyone dim your light. Kindness and resilience are key.

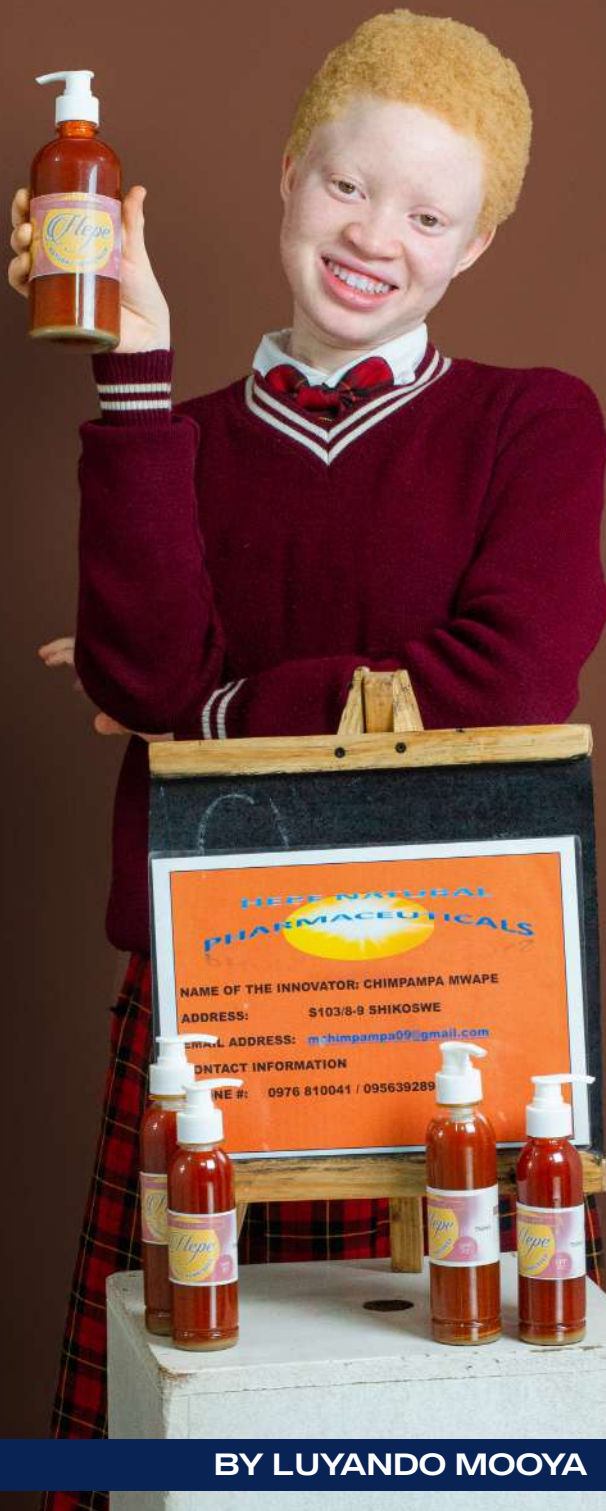
Future Goals

Looking ahead, Ms. Beltz is excited to deploy drill rigs at Mwekera/Ndola, create employment opportunities, list her company in Zambia and Australia, and publish her fourth book.

Mwape Chimpampa

Lighting Zambia's Path with Innovation

EXCEL FOUNDATION 
Giving Hope



BY LUYANDO MOOYA

Gratitude and Beginnings

First and foremost, I would like to say thank you to Excel Magazine for featuring my story in Issue 13 of their magazine and also for awarding me a sum of K7,500 as seed fund. This recognition has been a great encouragement in my journey as a young innovator.

My name is Mwape Chimpampa, a sixteen-year-old Zambian innovator from Naboye Secondary School in Kafue District, Lusaka Province. I am most popularly known for inventing an organic sunscreen, an innovation that earned me national recognition, including my appearance on The Zambian Genius. At just fourteen years old, I participated in the Junior Engineers Technicians Scientists (JETS) fair in 2024 under the “Medicine and Health” category, where I emerged first at national level.

A Personal Motivation

The inspiration behind my invention was deeply personal. Sunscreen is not produced locally in Zambia, yet it is a vital product especially for people with albinism who are most vulnerable to the sun's harmful ultraviolet rays. My father, who did not have access to sunscreen growing up, developed skin cancer and

sadly passed away in 2017. My sister, who also has albinism, and I needed protection. Out of this need, I developed an organic sunscreen that could serve as a safeguard for us and, hopefully, for the nation at large.

Overcoming Skepticism

Sunscreen is not widely known in Zambia, and albinism is often not recognized as a disability deserving support. Many doubted my project, but I learned to love what I do and to stay focused on my mission. My organic sunscreen is made from indigenous materials, making it affordable and accessible. It has an SPF of 22, above the recommended SPF 15 for persons with albinism, and was carefully formulated to suit different skin types.

Recognition and Growth

My journey has taken unexpected turns. From being interviewed at the National Science Centre to featuring on The Zambian Genius, each step opening new doors. I later joined the Zambia Research and Development Centre (ZRDC), where my project was incubated. This gave me opportunities to meet brilliant young minds, explore challenging fields, and learn cooperation. I was interviewed by the British Broadcasting Corporation and, in 2025, joined the Sakura Science Club after attending their program in Japan.

Impact and Vision

Zambia has nearly 30,000 people with albinism, with

17,000 living in rural areas where sunscreen is hardest to find. My organic sunscreen could help solve this problem because it can be made anywhere, allowing more people to benefit. Early tests have shown positive feedback, with 86% success among participants. The challenge now is to improve its shelf life and durability.

Beyond sunscreen, I believe Zambia must embrace innovations that support minority groups not only in medicine but also in technology, environment, and entrepreneurship. Support should go beyond funding to include training, guidance, and recognition. Education about albinism is also crucial to reduce skepticism and foster inclusiveness.

Looking Ahead

Initially, I hoped my project would reach the market within a year of recognition. I now realize more time is needed. In the next five years, I envision Zambia becoming one of the few sunscreen-producing countries in Africa. I already consider myself a junior CEO, determined to upgrade my innovation for the betterment of the albinism community.

Words of Inspiration

Success is never given on a silver platter. Hard work, determination, and dedication are needed to reach your goals. Challenges should be used as ladders, not obstacles. Make your own miracles and keep your spark lit. With persistence, it is only a matter of time before you unleash your full potential.



ENTREPRENEURSHIP IN ZAMBIA

A DIALOGUE BY DIANA KABAILA AND CHARLES SIKAOONA



Publisher's Preface

Diana Kabaila and Charles Sikaona, the authors of this book, are entrepreneurs in different spaces and possess 25 years combined experience in entrepreneurship. Their industry participation integrated with interactions of like minds has rigged them with an extensive understanding of the topic "Entrepreneurship in Zambia".

The book is uniquely written in that it is a dialogue between corresponding authors whose interests are to make meaningful contributions towards national development through their support and encouragement of entrepreneurship amongst fellow citizens. Their target

demographics are adults with an interest to create employment for self and others, and create generational wealth starting with the little that one has.

Among the focus areas under discussion in this book are the fears, apprehensions, knowledge and skills gaps, biases and unmanaged expectations by inexperienced entrepreneurs in Zambia. Enjoy reading the discussion in this book and all the best as you build a flourishing business.

About the Authors

Charles: I entertained the idea of entrepreneurship long before completing my tertiary education. My first venture was selling children's books to preschools during school holidays. During this process,

I learnt that businesses can fail if not carefully managed. Fast forward, I ventured into full time entrepreneurship after four years as an environmental manager in an oil marketing company.

The journey has not been without setbacks. I have launched several small ventures over the years, each has shaped my understanding of business and offering me the privilege of sharing with others the truths about risk, resilience, and the courage it takes to pursue one's own path despite various setbacks. My determination is fuelled by my faith in God.

Diana: Having started my entrepreneurship journey at 32, after only 5 years of formal employment, I have learnt

that one needs to have a clear understanding of the industry that they have chosen to invest in, the danger of a lack of knowledge is that one can lose their investment in the shortest possible time. One cannot start and sustain a business on a copied idea without an understanding of the intricacies of the business.

Additionally, I have learnt the value of building good teams / systems; networks; strategic positioning and being fearless in my walk with giants and captains of industry. Above all else, my trust in God for grace to flourish in my entrepreneurship journey.

About the Book

Everyone aspires to be a successful entrepreneur, yet very few pay attention to the elements that guarantee failure – our advice is that you take keen interest in researching causes of business successes and failures in Zambia before embarking on your entrepreneurship journey. A known fact is that - investors come to Zambia and make a fortune right on our soil, this is proof enough that there are great possibilities to thrive as an entrepreneur investing in an industry that you understand.

To the youths of our nation - you have the potential to make it, and like Apostle Paul's encouragement in the bible to

Timothy, let no one despise your youth. Aim at building empires, forego the instant gratification, think of how your empire will be in the future.

Push your way to the top and encourage your fellow youths to do the same. Think of how best you can invest or sponsor other people's business ideas. It is every Zambian's responsibility to ensure that our country is thriving with a crop of entrepreneurs in diverse industry supplying products and services globally.

We are hopeful that you have enjoyed our dialogue. Be on the lookout for our second edition. God bless.



A New Chapter Begins:

Northrise University Installs Its Chancellor



BY EPHRAIM MUFAYA

On February 28, 2026, Northrise University became the stage for a moment that transcended ceremony and entered the realm of legacy. In a gathering marked by dignity, reflection, and renewed vision, the university formally ushered in a new era of leadership through the installation of its new Chancellor.

Distinguished guests, academic leaders, and members of the Northrise community came together in a celebration that was both symbolic and strategic, an event that honored the past while boldly charting the future.

From the opening atmosphere of reverence, marked by

worship, prayer, and the solemn cadence of the national anthem, it was clear that this was not a conventional academic gathering. It was a convergence of purpose where faith, leadership, and education intertwined.

Delivering the opening remarks, Jeff Goble, Chair of the University Council and Northrise University's founding Chancellor, reflected on the significance of leadership in shaping the future of higher education. His words highlighted the university's commitment to excellence, governance, and transformative impact, while also acknowledging his own retirement from the role. In a symbolic passing of the baton, the ceremony

culminated in the installation of Dr. Moffat Zimba as Northrise University's second Chancellor, signaling continuity, renewal, and the beginning of a new chapter in the university's story.

The Symbolism of the Robe and the Weight of Responsibility

Taking center stage as one of the key highlights of the ceremony was the robing of the Deputy Vice Chancellor, Vice Chancellor, and Chancellor of Northrise University, a visually striking and symbolic moment that vividly conveyed authority and leadership. An act representing the transfer and affirmation of academic authority. As the academic regalia was conferred, it represented more than status;

it embodied responsibility, wisdom, and service. A moment steeped in tradition, yet forward-looking in its implications.

At the heart of the ceremony was the formal installation of Dr Moffat Zimba as Chancellor, an act that transcended tradition to symbolize the university's conscious trust in leadership defined not by authority, but by responsibility. In his address, Dr. Zimba challenged conventional notions of leadership, declaring: "Leadership is never just about title or tenure; it is about stewardship and the divine call to serve."

With quiet humility, he outlined his core duties, conferring degrees, representing the university, and championing its vision, before elevating his address to a deeper philosophical level. He emphasized that education must go beyond academic achievement: "We strive not just for higher learning, but for deeper learning—knowledge that doesn't just fill the head but transforms the heart."

In that moment, the ceremony transcended formality, capturing the true essence of Northrise University's mission: to cultivate not only intellect, but character and purpose.

A Vision Cast for the Future Honoring the institution's legacy, Lameck Mwewa guided the ceremony with clear direction, redefining the installation as far more than just a mere leadership transition. He

declared, "Today is not merely a transition of leadership, but a renewed commitment to a mission entrusted to us by God." In a thoughtful and forward-looking address, the newly installed Vice-Chancellor presented a bold, purpose-driven vision for Northrise University, one centered on growth, innovation, and sustainable development.

What set his vision apart was not its scale, but its intent: *"Our mission is to develop Christ-centered global citizens devoted to the spiritual and economic transformation of Zambia and beyond."* He stressed that true excellence must remain inseparable from service, warning against achievement without impact. His leadership framework, grounded in Christ-centered identity, academic rigor, community formation, and stewardship, is set to position Northrise not simply as a university, but as a transformative force for society.

Redefining Leadership as Servant Community

A central theme that resonated throughout the ceremony was the profound redefinition of leadership and community, an inversion of traditional structures where leaders exist not to command, but to serve. As Dr. Zimba affirmed, "In servant leadership, the pyramid is inverted. Leaders exist to support those they lead." Rooted in biblical principles, he emphasized humility, integrity, and compassion not as lofty

ideals, but as operational standards that elevate service as the highest form of authority. This vision aligned seamlessly with Northrise University's identity, reminding all present that the university is not merely an institution but a living community bound by shared responsibility. Faculty, students, alumni, and partners were called to embrace education not as a transaction, but as a transformational journey, one that equips Christ-centered global citizens to remove obstacles, empower others, and advance the spiritual and economic renewal of Zambia and beyond.

A Closing Anchored in Faith

As the ceremony drew to a close, prayers of dedication and gratitude reaffirmed Northrise University's foundation. In a moving moment of reflection, Bishop George Chanda invoked divine wisdom and guidance over the newly installed leaders, underscoring that the institution's future rests not only on strategy, but on faith. The final words carried a timeless reminder: "Unless the Lord builds, those who build labor in vain." With that benediction, the day concluded not as an ending, but as the consecration of a new beginning—a call to ground vision in divine purpose, to integrate faith and intellect, and to intentionally shape Northrise University's destiny. In that sacred moment, the University's path forward was not only blessed, it was commissioned.



The Middle East Conflict's Ripple Effect on Africa's Economies

BY CHATULA KANGALI

The escalation of conflicts in the Middle East, particularly involving the United States (US), Israel, and Iran early this year, have introduced significant economic volatility to the global economy and Africa, primarily through surging oil prices, increased shipping costs, and renewed inflationary pressures.

The situation, characterized by potential disruptions in the Strait of Hormuz, threatens to reverse recent inflation control efforts in Africa, which had seen inflation drop to 7.5 percent in February 2026. The region's instability is disrupting critical trade routes, particularly the Red Sea and Bab al-Mandab Strait, which are vital for international shipping.

Fuel Price Volatility and Inflation

Africa, a net importer of petroleum products, is highly vulnerable to Middle East

supply disruptions. Weakening currencies are amplifying the impact of price spikes, with countries like Kenya, Tanzania, and Uganda facing higher fuel costs, rising inflation, and currency pressure. The cost of importing oil has already climbed, with Brent crude rising 18 percent in the first four trading days of March.

According to the African Refineries and Distributors Association (ARDA) Crude oil consumption in Africa is projected to rise from 1.8 million barrels per day in 2024 to 4.5 million barrels by 2050. However, downstream investment has stagnated, leaving Africa stuck in a costly paradox of exporting crude and importing refined products at a premium mostly from the middle east.

Country-Specific Challenges

In South Africa, the rand is weakening, and inflation risks are rising, dimming hopes of an interest-rate cut.

Kenya is facing rising transport and logistics costs, higher electricity generation expenses, and increased inflation risks. Zambia has been identified as one of the countries that could experience significant economic shocks from high oil prices. The Gulf region plays a central role in global oil production and supply. Any military escalation in that region typically results in: Increased crude oil prices shipping and insurance cost hikes.

Supply chain disruptions

Currency pressure on oil-importing countries For Zambia, this translates into higher landed fuel costs, pressure on the exchange rate, rising transport fares, increased food and commodity prices, and inflationary pressures.

The impact on Agriculture Production

The shutdown of production facilities in the Gulf and shipping disruptions through the Strait of Hormuz has created a severe, immediate fertilizer

shortage (urea, ammonia). Rising energy and fuel prices, combined with expensive fertilizer, have increased input costs for farmers worldwide, particularly in countries like South Africa, Australia, and Brazil.

High costs and limited availability of fertilizer are forcing farmers to reduce usage, which is leading to lower crop yields and threatening food security, especially in Africa.

Within the conflict zone, agricultural land, irrigation systems, and water treatment facilities have been severely damaged, destroying local production capabilities. Grain shipments in the Black Sea and other regions have been disrupted, with Iran's imports of wheat facing challenges.

Highly vulnerable due to heavy dependence on food imports and localized conflict disruption. Countries like Sudan, Tanzania, and Kenya are at risk due to high reliance on Gulf fertilizer imports.

Australian and Brazilian farmers are facing significant challenges in securing fertilizers for upcoming planting seasons. The conflict is causing a "compound shock" of energy and fertilizer shortages that threatens to sustain higher food prices throughout 2026.

The Impact on Commodity Prices

Rising crude oil and diesel

prices directly increase transportation and food costs, with, for example, South Africa experiencing sharp increases in fuel prices.

Countries relying heavily on imports, such as Zambia, are most vulnerable to shortages due to limited foreign exchange reserves. The surge in import bills places pressure on national budgets, forcing central banks to consider raising interest rates, which further squeezes consumers. Longer shipping routes and insurance premiums associated with regional instability increase the cost of delivering goods.

Impacts on SMEs

Wars and geopolitical conflicts in the Middle East significantly impact Small and Medium Enterprises (SMEs) by creating severe economic instability, interrupting supply chains, and reducing access to finance, often hindering their vital role as employment engines in the region.

Conflict disrupts transportation and trade, making it difficult for SMEs to operate, especially those in tourism, retail, and manufacturing.

In high-risk environments, banks reduce exposure to the SME sector, exacerbating the existing challenge of obtaining capital for expansion. Regional conflicts, combined with fluctuating oil prices, lead to lower consumer confidence, reduced demand, and uncertainty. Conflict can cause labour shortages or

make it difficult to attract and retain skilled employees due to insecurity.

The absence of robust bankruptcy laws or effective commercial courts means that in times of crisis, SMEs face greater risks of debt criminalization. While countries directly involved in conflict (e.g., Yemen, Syria) face total disruptions, neighboring countries may experience indirect impacts through supply chain bottlenecks, reduced investment, and decreased tourism.

While SMEs are more adaptable than large corporations, their lack of deep financial reserves makes them more vulnerable to prolonged crises.

The impact on the manufacturing sector

The ongoing conflicts in the Middle East this year is creating severe, adverse impacts on the African manufacturing sector by driving up input costs, disrupting logistics, and threatening food security.

Disruptions in the Middle East, a major source of raw materials, are driving up costs for manufacturers. Fertilizer prices have spiked by over 30 percent, affecting agricultural manufacturing, while rising oil prices (potentially affecting fuel costs by R2-R4.50 per liter in South Africa) are raising overall production and logistics expenses.

Conflict-related maritime security issues, particularly

in the Gulf region, are causing shipping delays, container shortages, and port congestion, impacting the delivery of intermediate goods and raw materials.

Escalating tensions are triggering a potential pullback of investment from Gulf Cooperation Council (GCC) states, which have been significant financiers of African industrial infrastructure.

While some African nations face pressure to pick sides, increasing competition from cheaper, subsidised imports particularly from China, which is re-orienting its trade focus toward the Global South—threatens to displace local manufacturing.

The combination of rising logistical costs, debt burdens, and lower growth makes African manufacturing firms vulnerable to financial failure, with 86 percent reporting brand damage due to supply chain disruption.

Impact on Africa's Travel and Tourism Sector

The 2026 Middle East conflict is significantly impacting Africa's travel and tourism sector by causing major flight disruptions, increasing fuel costs, and reducing tourist arrivals. Key African hubs (Nairobi, Johannesburg, Addis Ababa) are facing reduced connectivity, while North African nations face safety-related demand drops, threatening to derail the continent's early 2026 tourism recovery.

Significant airspace closures and flight cancellations in the Middle East have disrupted key routes connecting Africa to Europe and Asia. Ethiopian Airlines suspended flights to ten Middle Eastern destinations, cancelling over 100 weekly flights.

As a major transit hub, disruptions in the Gulf are inflating operational costs for airlines, as fuel accounts for a significant portion of expenses. Increased airfares and reduced connectivity are affecting tourism demand.

Several African countries, including Egypt, Tunisia, Tanzania, and Morocco, are warning of a potential decline in international arrivals. While Southern and East Africa have seen minimal immediate impact, future bookings are slowing down.

The conflict has prompted many governments to advise against travel to parts of the region, including Egypt, impacting tourist confidence. The disruption of travel routes and supply chains threatens to reverse the 11.7 percent increase in passenger demand that Africa saw in January 2026, according to the International Air Transport Association (IATA).

Key impacts on consumers

The Conflicts are causing immediate consumer pain through spiked oil and gasoline prices, driving up global inflation. Households are facing higher costs for goods,

transportation, and, potentially, heating, while facing increased anxiety and reduced purchasing power. These, combined with higher interest rates, are creating a “crisis fatigue” mindset and reducing overall consumer sentiment.

Gasoline prices are surging, and home energy bills are projected to rise due to volatility in oil and natural gas markets. Rising shipping costs and energy prices are driving up the cost of groceries and everyday goods.

Inflation and increased borrowing costs are putting pressure on household budgets, forcing consumers to cut back on discretionary spending. Concerns over shipping lanes, such as those through the Red Sea, are contributing to potential shortages or higher prices for imported goods.

The crisis calls for the need for energy diversification, with some nations like Ethiopia accelerating electric vehicle adoption and focusing on renewable energy to mitigate future risks.

While some African countries produce oil, the overall dependence on imported refined products makes the continent highly susceptible to price shocks, with experts warning of potential catastrophic impacts on economic growth if disruptions persist.



Zambia's 2026 Tax Reforms

Key Changes and Implications for Businesses

BY EPHRAIM MUFAYA

2026 marks a watershed moment in Zambia's economic landscape. The government's newly unveiled tax reforms are more than legislative adjustments, they signal a deliberate shift in fiscal strategy, recalibrating responsibilities between the state, businesses, and citizens. For some, the reforms represent opportunity, for others, a stark new reality demanding adaptation and resilience.

As Zambia grapples with informality, rising fiscal pressures, and the drive toward modernization, businesses of all sizes now stand at the intersection of compliance,

growth, and survival.

At the heart of the reforms lies a bold intent to broaden the tax base and bring more enterprises into the formal fiscal framework. For years, Zambia's tax burden has rested disproportionately on a narrow group of compliant businesses. The 2026 measures seek to correct this imbalance by tightening oversight on informal and semi-formal enterprises, while reinforcing compliance across all sectors of the economy.

One of the most notable changes is the introduction of a Minimum Alternative Tax (MAT), designed to ensure that companies declaring little or no profit still contribute

a baseline level of tax. This directly targets aggressive tax planning and long-standing loopholes, shifting the system toward guaranteed minimum contribution rather than profit-dependent participation. In doing so, the government signals its determination to create a fairer and more predictable tax environment, where every business plays its part in sustaining national development.

Adjustments to Value Added Tax (VAT) highlight the government's push for structure, fairness, and efficiency. Under the 2026 reforms, selected government loan-financed projects are now zero-rated, meaning businesses

involved do not charge VAT on these projects while still being able to reclaim VAT on costs, effectively reducing project expenses and improving public investment efficiency. Stricter rules on input VAT claims and compliance are designed to curb abuse and strengthen revenue collection across the board. In addition, the reforms formalize remission pathways for long-standing VAT debts, covering insolvency cases, inactive accounts, and small debts under ZMW 200 that have gone uncollectable for over a decade. These changes not only level the playing field but also give businesses an opportunity to clean up their books, settle historical liabilities, and focus on moving forward with confidence in a fairer tax system.

The scope of Property Transfer Tax (PTT) has been widened to include indirect transfers, such as share transactions that change ownership of underlying assets. Businesses are now also required to disclose who the beneficial owners of these assets are, promoting greater transparency in corporate and property dealings. Relief is available for genuine group reorganizations, as long as the companies involved have been part of the same group for at least three years.

Additionally, exemptions now apply to share forfeitures made for restructuring purposes. These changes aim to close loopholes that allow assets to be transferred without tax,

while still supporting legitimate corporate reorganizations. The reforms also target fast-growing digital finance. Mobile money transactions will now have a tiered levy, meaning the fee depends on the amount sent: transfers under ZMW 150 are charged ZMW 0.32, while transactions above ZMW 5,000 are charged ZMW 8.00. This change shows the government's intention to collect revenue from the rapidly expanding mobile money sector.

Similarly, the new Betting Levy Act imposes a 5% levy on both deposits and withdrawals from online gaming accounts, creating a double taxation effect that will reshape the economics of online betting platforms. Operators are required to comply with strict monthly reporting and record-keeping obligations, with penalties of up to ZMW 300,000 per month for non-compliance. Betting companies must now invest in upgraded systems to meet compliance standards, while mobile money platforms may be appointed as withholding agents to ensure accurate levy collection.

Underpinning all these changes is a strong push toward digitization. The Zambia Revenue Authority (ZRA) is advancing the use of electronic invoicing systems, digital tax platforms, and real-time reporting mechanisms. These tools are designed not only to improve efficiency but to enhance traceability, reduce human discretion,

and minimize tax evasion. For compliant businesses, this promises faster processes and clearer systems; for others, it introduces a new level of accountability that demands operational readiness.

More than ever the reforms emphasize accountability and fairness, signaling a move from discretionary enforcement to a system-based approach where predictability and clarity become the new standard of governance. In this new fiscal chapter, taxation is not merely about collection, it is about shaping a responsible, transparent, and modern economic ecosystem that underpins Zambia's long-term growth.

For small and medium enterprises (SMEs), the implications are immediate. Increased compliance obligations and reporting requirements will add operational cost and pressure. Many SMEs, accustomed to flexible or informal structures, must now upgrade systems, train personnel, and adopt new accounting practices. For some, this will be a steep learning curve, for others, a chance to formalize, access financing, and unlock growth.

Larger corporations may benefit from a more predictable system. Streamlined digital processes and clear obligations reduce uncertainty, making long-term planning and investment more feasible. The reforms also create a

level playing field by reducing loopholes and enforcing fair taxation, aligning Zambia with global standards.

Yet ripple effects extend beyond businesses. Higher compliance costs may feed into pricing pressures, subtly affecting consumers. In a climate of constrained disposable income, even small shifts can influence demand, competitiveness, and investment strategies.

Zambia's 2026 reforms are a clear signal: tax is now central to business strategy. Compliance can no longer be treated as peripheral; it is integral to resilience and growth. Forward-thinking businesses will invest in technology, professional advice, and financial planning to navigate the new landscape.

Those that adapt early may gain a competitive edge, while those that resist risk setbacks.

The reforms also carry a philosophical message: taxation is not merely about collection, but about shaping a responsible, accountable, and transparent economic ecosystem. Businesses are both contributors to and beneficiaries of this system; their success is intertwined with national development.

Zambia's 2026 tax reforms mark a pivotal point. Ambitious yet challenging, they promise a fairer, more transparent, and digitally enabled tax environment, but demand adaptation, planning, and investment from businesses. If executed well, they could

expand the tax base, encourage formalization, and stimulate long-term growth. If not, they risk creating disproportionate pressure, particularly for SMEs, undermining the very objectives they intend to achieve.

Ultimately, the question is not whether reform is needed. The question is how businesses, policymakers, and citizens will respond. Adaptation, foresight, and strategic alignment will determine whether 2026 is remembered as a year of transformation or simply a redistribution of fiscal weight. For Zambia's business community, the message is clear: the rules of the game have changed, survival and success depends on readiness.





BY LUYANDO MOOYA

PLATINUM AUTHORS CONFERENCE: Elevating Zambia's Literary Voice

On March 24, 2026, Mulungushi international Conference Centre hosted the 2nd Platinum Authors Conference, a landmark gathering of writers, publishers, policymakers, and literacy enthusiasts. The event was more than a celebration of storytelling it was a serious dialogue on the future of Zambia's literary industry, its challenges, and its opportunities in the global publishing ecosystem.

Convenor Dr. Dora Siliya opened the conference with a deeply personal reflection on her journey with books. She recalled how her childhood reading was dominated by Western tales such as Goldilocks and The Hardy Boys, until she encountered Kenneth Kaunda's Letter to My Children. That discovery revealed the power of local voices and inspired her lifelong passion for writing.

Dr. Siliya emphasized that if Africans fail to tell their own stories, others will continue to misrepresent them. She cited the global debate around Cleopatra's portrayal in film as an example of how narratives are often shaped by outsiders. Her message was clear: books are not just entertainment they are tools of empowerment, cultural preservation, and national development.

She urged policymakers to integrate literature into development

agendas, stressing that the publishing industry can create jobs, foster identity, and contribute to economic growth. Her rallying cry was to make books "sexy again" transforming them into interactive, digital, and engaging experiences that resonate with modern youth while preserving cultural depth.

Keynote Address by Abdullahi Pule, Founder of Nuria Stores

The conference was honored to host Abdullahi Pule, who flew in from Nairobi to share his journey and vision. Mr Pule who is the founder of Nuria Stores, one of Kenya's largest online and physical bookstores, widely recognized for its bold campaign "Shamelessly

Advertising African Books.” His mission is simple yet powerful: if Africans do not tell their own stories, no one else will.

In his address, Mr. Pule talked about Africa’s storytelling traditions, reminding the audience that oral narratives, proverbs, songs, and chants once carried culture and values across generations. The tragedy, he noted, was that while Africans excelled at oral transmission, they failed to document these stories, leaving outsiders particularly colonial powers to record and define African identities. This gap, he argued, is why African literature must now be deliberately documented, published, and promoted.

He highlighted Nuria’s deliberate shift from selling mostly international titles to prioritizing African authors. Today, 60% of the books sold by Nuria are African works, with over 3,100 self-published authors supported across the continent and diaspora. He challenged Zambian communities to follow suit: every tribe, every storyteller, every cultural custodian should document their proverbs, myths, and traditions in book form. “Documenting our stories gives us power,” he said, “and ensures that future generations 50, 100, even 400 years from now will inherit a written legacy.”

He also addressed the broader forces that have shaped Africa’s literary landscape, from

colonial economic exploitation and political systems to cultural erasure and psychological dependency on foreign validation. Yet, he pointed to a rising tide of change: the growth of book clubs, the resurgence of libraries, and the increasing appetite among Gen Z readers for fantasy and cultural books that help them rediscover identity. His central theme was clear, African publishing must reclaim its voice by documenting, owning, and promoting its stories intentionally.

Co-founder of the Women’s History Museum, Samba Yonga delivered a thought-provoking address of the day. She challenged participants to rethink the very definition of a library. While modern libraries are seen as buildings filled with books, she reminded the audience that pre-colonial African societies had their own “living archives” embedded in material culture, rituals, songs, and community practices. These indigenous systems stored and transmitted knowledge through objects, symbols, and traditions, serving as pedagogical tools that taught values, ethics, ecological intelligence, and social order.

Examples included cave drawings as visual records, rainmaking practices as ecological knowledge, wooden tablets as mathematical memory devices, and the Musa as teaching instruments for womanhood and responsibility. She emphasized that these

were not primitive fragments but organized systems of thought. Colonial disruption, however, fragmented these systems, leaving what she termed “petrified archives” knowledge that exists but in a frozen, misunderstood form. She urged the audience to reconnect with elders, language, and traditions, treating material culture not just as heritage but as knowledge. Her message was clear: the future of Zambian publishing lies not only in producing books but in relearning and reading the libraries we have already inherited.

The panel discussions throughout the day offered a frank and constructive look at the state of Zambia’s publishing industry, beginning with the challenges and moving toward practical solutions. Panelists pointed out that high publishing costs remain a major obstacle, particularly for emerging authors who struggle to afford production and distribution. Distribution itself was highlighted as another pressing issue, with rural areas often left underserved despite their potential readership. Limited literacy engagement was also raised, with calls for stronger community-based programs to nurture a culture of reading beyond formal education. Finally, the influence of social media was discussed, as short-form content on platforms like TikTok and Instagram increasingly competes with long-form reading, threatening to erode attention spans and

reduce deep engagement with books.

In response, the panelists proposed a series of resolutions designed to strengthen the ecosystem. They emphasized the importance of government partnerships with authors and publishers to ensure schools and libraries are stocked with diverse, locally relevant books. Private investment was identified as equally vital, not only to drive innovation but also to guarantee sustainability in the sector.

The discussions underscored the need to reframe publishing as a holistic ecosystem, one that involves authors, publishers, distributors, and readers working together to build a vibrant literacy culture. Leveraging digital formats and interactive storytelling was also seen as a key strategy to capture younger audiences, making books more accessible and appealing in the age of technology.

Despite the dominance of short-form content, panelists expressed optimism about the enduring value of books. They noted that while social media satisfies immediate curiosity, books remain essential for deeper engagement, identity formation, and intellectual growth. Gen Z readers, though mobile-first, continue to return to books for meaning and depth, proving that long-form reading still holds relevance. The way forward, they concluded, lies in balancing modern digital



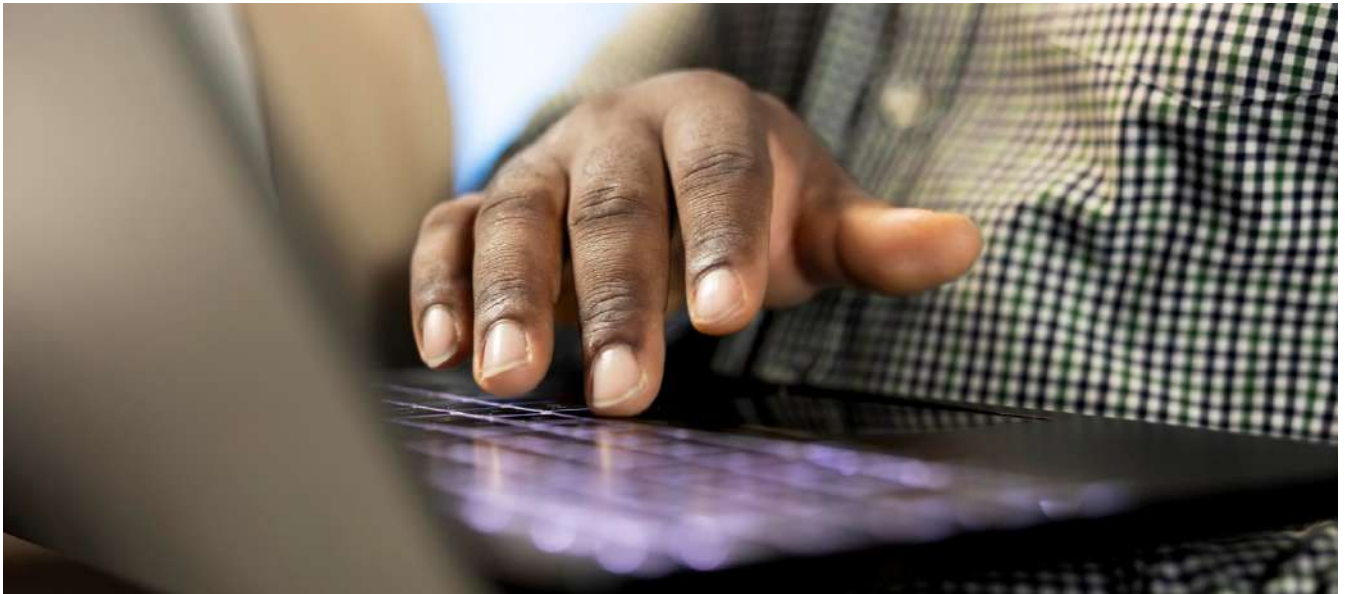
trends with the timeless power of literature, ensuring that Zambia’s publishing industry not only survives but thrives as a cornerstone of cultural preservation and national development.

Alongside these discussions, the ISBN crisis was also highlighted as a serious challenge, with invalid numbers undermining authors’ credibility internationally. Solutions included appointing a new interim agency, strengthening the role of the National Archives, and sensitizing authors through education campaigns. These issues, together with other challenges raised during the conference, underscored the urgent need for a transparent framework and

collective effort to safeguard

The Platinum Authors Conference left participants energized and united by a sense of collective responsibility. It reinforced that literature is not just about books it is about shaping society, preserving identity, and driving innovation. By spotlighting both opportunities and obstacles, the conference positioned Zambia’s literary community for growth and global relevance.

It is clear from this conference that Zambia’s authors are ready to write a new chapter one that blends tradition with technology and ensures that Zambian stories resonate both locally and globally.



WHY TECHNOLOGY ADOPTION IN ZAMBIA IS STILL LOW - AND WHAT MUST CHANGE

BY SHEPPA KALUNGA

Zambia has made notable strides in expanding internet access and mobile connectivity over the past decade, yet technology adoption across the country remains stubbornly low.

Despite a young and growing population, many Zambians still interact with digital tools in only the most basic ways, if at all. Understanding why this gap persists is essential if the country hopes to unlock the economic and social potential that technology offers.

The most immediate barrier is cost. Smartphones, laptops, and reliable internet subscriptions remain expensive relative to average household incomes. For a family in a peri-urban or rural area, spending money on a data bundle often feels like a luxury when more

pressing needs like food, school fees, and healthcare take priority. Even where mobile network coverage exists, the cost of staying connected pushes many people offline. Until devices and data become genuinely affordable, large portions of the population will remain on the sidelines of the digital economy.

Infrastructure is another major challenge. Outside Lusaka and a handful of provincial towns, connectivity is patchy at best. Rural communities, which make up a significant share of the population, frequently lack the towers, fibre lines, and electricity supply needed to support consistent internet access. Without power, even owning a phone becomes an exercise in frustration.

Expanding infrastructure into underserved areas requires coordinated investment from both government and the

private sector, and progress has been slower than it needs to be. Digital literacy also plays a critical role. Access alone is not enough if people do not know how to use technology in meaningful ways.

Many Zambians, particularly older adults and those with limited formal education, find digital platforms confusing or intimidating. Schools, for their part, often lack the equipment and trained teachers to integrate technology into learning. The result is a cycle where people avoid what they do not understand, and the skills gap widens with each passing year.

There is also a trust problem. Stories of online fraud, mobile money scams, and data misuse have made many Zambians cautious about engaging with digital services. Without strong consumer protections and visible enforcement, it is

difficult to convince people that the online space is safe. Building trust will require better regulation, transparent data practices, and consistent public education about how to stay safe online.

But perhaps the most overlooked barrier to real technological progress in Zambia is the failure to adopt and own digital systems. Across both the public and private sectors, there is a deep reluctance to invest in building or purchasing systems that organisations can call their own. Instead, the default choice is to rent. Businesses subscribe to foreign platforms on a monthly basis. Government departments rely on donor-funded solutions that come with expiry dates. Schools use free tiers of software that could be withdrawn at any time. The pattern is the same everywhere: Zambia is a nation of digital tenants in a world that rewards digital landlords.

This rental mindset is driven largely by fear of the unknown. Owning a digital system means taking responsibility for it. It means hiring developers to maintain it, training staff to use it, and making long-term financial commitments that many decision-makers find uncomfortable. Renting, by contrast, feels safe. Someone else handles the updates, the security patches, and the troubleshooting. But that comfort comes at a steep price. When you rent a system, you do not control your own

data. You cannot customise the platform to fit local needs. And if the provider changes its terms, raises its prices, or shuts down entirely, you are left starting from scratch. Zambia has experienced this more than once, yet the lesson never seems to stick.

Consider how many Zambian businesses still run their operations on spreadsheets and WhatsApp groups instead of investing in proper enterprise systems. Consider how many government services still depend on manual paperwork because the idea of commissioning a tailored digital solution feels too risky or too expensive. The irony is that the cost of not owning systems is often far greater than the cost of building them. Lost data, duplicated effort, slow service delivery, and missed opportunities all add up quietly in the background, year after year.

There is also a cultural dimension to this problem. In Zambia, technology is still widely seen as something that comes from elsewhere, something built by other people for other markets. This perception breeds passivity. Rather than asking how we can build systems that solve our own problems, the instinct is to ask which foreign product we can subscribe to.

Local developers and tech entrepreneurs exist in growing numbers, but they are often overlooked in favour of

international brands, even when a homegrown solution would serve the purpose better and keep the money circulating within the economy.

The path forward requires a fundamental shift in mindset. Zambian organisations, both public and private, need to start seeing digital systems not as expenses to be minimised but as assets to be owned. Government should lead by example, commissioning locally built platforms for public services and creating procurement policies that give Zambian tech firms a genuine seat at the table. The private sector must move past the false comfort of renting and begin investing in systems that give them control over their operations and their data.

Educational institutions should teach students not just how to use technology but how to build, manage, and think critically about the systems that shape modern life. Affordability, infrastructure, digital literacy, and trust all matter. But until Zambia confronts its deeper reluctance to own its digital future, progress will remain shallow.

The country has the talent, the ambition, and the entrepreneurial energy to build systems that work for its own people. What it needs now is the courage to stop renting someone else's vision and start investing in its own.

A LIFE UNFAIRLY CUT SHORT.

The tragic tale of Hellen Kamutumbe



BY NAKIWE SIMPUNGWE

In the heart of Kalumbila, a quiet town nestled in Zambia's northwestern province, a life was brutally cut short. Eneless Hellen Kamutumbe, a vibrant soul with a family and dreams, became a victim of senseless violence. Violence that was so random unexpected, unnecessary and avoidable.

Hellen was more than just a name; she was a mother, a sister, a daughter, and a friend. Her life was taken by a mob fueled by fear, superstition, and anger. As we share her story, we hope to honour her memory and spark conversations that can prevent such tragedies in the future. Hellen had left her hometown of Chingola on the Copperbelt to pursue business interests in Kisasa, Kalumbila, something she had done several times as an entrepreneur.

As she quietly moved in the crowded kisasa market on that fateful day, she happened to bump into Prince Ntambo, a 25 year old man who began shouting, accusing Hellen of stealing his manhood. Before Hellen could understand what was going on, a mob quickly

descended on her, attacking her with sticks and stones. The Police moved in to try and control the situation, but they were overpowered by the angry mob, 3 of them getting injured and a police vehicle getting damaged in the process.

As the attack intensified, she must have pleaded for mercy, and she was shown none as the mob, which included young people taunted her, brutalised her, and subsequently took her life.

Following the horrific murder of Hellen Kamutumbe, Kisasa Market in Kalumbila, where the heinous crime was committed, has been closed indefinitely at the order of Senior Chief Musele.

President of the Republic of Zambia, His Excellency Mr Hakainde Hichilema has instructed the police to leave no stone unturned in seeing to it that justice is served and all the perpetrators are brought to book.

The number of people arrested in connection to this case has reached 259 with 96 females, 163 males and 50 juveniles. The suspects face varying charges

such as murder, assault on police officers, malicious damage to property and riotous behaviour.

This tragic case highlights several important lessons:

- Mob justice is never the answer: Violence and vigilantism only lead to more harm and suffering.
- Superstitions can be deadly: Beliefs in witchcraft and harmful magic can lead to violence and discrimination.
- False accusations have consequences: Accusing someone without evidence can lead to devastating outcomes.
- Empathy and understanding are crucial: We should strive to understand and support each other, rather than turning to violence.
- Justice systems need to work: A fair and transparent trial is essential in bringing justice to victims and their families.

As we reflect on the senseless violence that took Eneless Hellen Kamutumbe's life, we're reminded of the devastating consequences of mob justice and superstition. Hellen's story is a painful reminder that false accusations and harmful beliefs can have irreversible consequences. As Zambia's authorities work to bring justice to Hellen's family, let's hope her legacy sparks meaningful conversations and change. May her memory be a catalyst for a more empathetic and just society.



Mother & Child Health Clinic

MARY BEGG HEALTH SERVICES

BY MONICA MWENI CHANDA - PUBLIC RELATIONS OFFICER

Every mother and child deserves safe care and a healthy start.



Mary Begg Health Services has officially opened a Mother & Child Health Clinic in Ndola — a powerful milestone in strengthening maternal and paediatric healthcare in Zambia.

Why This Matters

Behind every healthy child and safe delivery, there is highly skilled and experienced professionals providing high quality standard of care.

Zambia, like many growing nations, continues to prioritize maternal and child health as a cornerstone of community development.

In this way, they are, as a facility, actively contributing to the SDG

3 goals adopted by the United Nations in 2015 under the 2030 Agenda for Sustainable Development – Good Health and Well-Being, recognising that supporting mothers and children lays the foundation for stronger, healthier, and more resilient communities. In alignment with these goals, Mary Begg Health Services prioritises are:

- Target 3.1: Reducing maternal mortality to safe levels through skilled care, safe delivery services, and emergency obstetric support.
- Target 3.2: Ending preventable deaths of newborns and children under five through

immunisation, improved nutrition, and access to quality healthcare.

- Target 3.7: Ensuring universal access to sexual and reproductive health services, empowering women through family planning and health education.
- Target 3.8: Advancing universal health coverage so mothers and children can receive essential healthcare without financial hardship.

Through this new venture, MBHS commits to strengthening community wellbeing, while directly contributing to sustainable national health outcomes.

BUILDING A SAFER ZAMBIA, ONE WORKPLACE AT A TIME

Transforming Emergency Medical Services

MARY BEGG HEALTH SERVICES is now an accredited Continuing Professional Development (CPD) provider, offering certified emergency training to workplaces of all types — heavy industry, offices, corporate organisations, and community institutions.

This accreditation allows MBHS to expand its reach, delivering formal, recognised training, that strengthens workforce readiness and organisational resilience.

When Every Second Counts! Emergencies can strike anywhere — on a mine site, in a corporate office, or even at a community event. Cardiac

arrests, severe injuries, and trauma demand immediate action.

Mary Begg Health Services (MBHS) has been at the forefront of Zambia’s emergency care evolution. From pioneering the country’s first private Paramedic Internship Site to launching the National Advanced Life Support (ALS)



Paramedic Internship Program, MBHS has developed skilled paramedics ready to save lives. CPD Programs

- CPR – Cardiopulmonary Resuscitation
- First Aid & AED – Automated External Defibrillator
- BLS – Basic Life Support
- ITLS – International Trauma Life Support
- ACLS – Advanced Cardiovascular Life Support
- PALS – Pediatric Advanced Life Support

MBHS integrates practical readiness directly into workplaces:

- On-site emergency stations
- Hands-on drills and simulations
- Ambulance readiness and rapid response systems
- Team-focused trauma and haemorrhage management

Whether in a factory, office, or community setting, MBHS ensures employees are confident, capable, and ready to handle emergencies.

For Enquiries please call
Call: +260 765031929



WHY WOMEN NEED TO KNOW THEIR BLOOD GROUP



BY DR MICHEAL MBULO OBGYN

Blood groups are determined by antigens on the red blood cells. An antigen is any substance that the immune system recognises as foreign, with the potential to trigger an immune response.

Blood groups

There are two blood group systems: the ABO system and the rhesus system. Many people know their A, B, AB and O blood type but don't know their rhesus blood type. The rhesus complex is made up of several antigens. A parent contributes one to the offspring. Those who carry the D-antigen are referred to as rhesus D positive and those who don't carry it are referred to as rhesus D negative.

The Rhesus Factor

The rhesus status is extremely important in reproductive health. This is because the D antigen (Rh positive) is capable of stimulating antibody formation. If a woman is Rh negative and conceives from

a man who is Rh positive, the baby born will be Rh positive. This is because where the two blood groups co-exist, the positive group is the one that gets expressed.

The problem occurs when a rhesus negative mother is pregnant with a rhesus positive baby and has been sensitised at some stage. There is a chance of anti-D antibodies developing against the unborn baby's cells. These antibodies may cross back to the baby and destroy the red blood cells. This may cause mild, moderate or severe disease in the unborn baby.

Triggers

Transfer of these red blood cells to the mother may occur without any obvious predisposing event. However, it is more likely to occur with the disruption of the placental bed and may occur following miscarriage, ectopic pregnancy and, invasive uterine procedures such as amniocentesis. It most commonly occurs in labour

and during delivery, particularly delivery of the placenta.

Sensitization procedure

An immune response does not always follow transfer of foetal red blood cells to the mother due to a number of factors. In general, two exposures to the Rh antigen are required to produce any significant sensitization, unless the first exposure is massive. This is why the first pregnancy is usually not affected.

Medical Intervention

This condition is preventable if you know your Rh status. A single injection given in pregnancy and delivery or after any potentially sensitizing event would stop the mother's body from forming those harmful antibodies.

Every woman should know her blood group, and especially her rhesus factor. This could protect her pregnancy and subsequently her unborn child.

KNOWING WHO YOU ARE



BY SUBILA KAUNDA

One of the most misleading statements that people often make, especially the unemployed, is the statement “I have nothing to do.” This is a very misleading statement because in this life, every human being has something to do. At least we all have ourselves to become.

In fact, the greatest work that every individual has, is not external, but internal, every human being must strive to utilize the 24 hours they are given to become the best version of themselves.

In this life, you are supposed to announce who you are to society, and not the other way round. You do not have to rely on society, other people, or other institutions to define you because that will be speculation. Only you can

announce yourself to us. But how can you announce a self you do not know? This is the challenge for most people. They are clueless about themselves.

They have attended school, but school taught them more about other people and their great achievements. History classes that we took in schools made us memorize the great works of others, and we wrote big essays about them and their achievements. Same thing with church. Church tells us a lot about the great acts of men and women who have gone before us and their achievements.

But here is your greatest challenge, there has been no one to tell you about yourself, and yet you do feel it inside of you that you too, are great.

This, therefore, makes personal development a matter of life and death for you. Because you have a huge responsibility of finding yourself and then announcing yourself to us. This can only happen if you commit to personal development.

A commitment to personal development leads to an increased level of self awareness, once you raise your level of self-awareness, you improve the quality of your choices. Once your quality of choice improves, you improve the quality of your life, and this has a ripple effect on whatever

you associate with, your family, organisation, and nation at large.

Realise one thing about life; in this life, anything that matters, anything that counts, anything that’s worth it, if at all it is important, then it is hidden. Opportunities are hidden in problems, minerals are hidden underground in ores, electricity is hidden in water and rays of sun, furniture is hidden in trees, even God is a matter of seeking in order to find Him, and so on. What makes you think, as important as you are, you are exempted from the list of hidden matters. Commit to personal development and find yourself, and when you do, maximize and manifest yourself because creation awaits your manifestation.

In a world where you can become anything, become yourself. With all the people you meet in this world, just make sure you also meet yourself. In a world where you have so many things to pursue and find, do not forget to pursue and find yourself also. Because it pays to be you.

The most exciting life you can ever live in this world, is a life where you focus on giving your best version, and paying you, is like icing on the cake. Where money is not your primary pursuit, but a reward of what you do.



Picture From Northrise University FB Page

ZAMBIA AIR FORCE EXPO & MARATHON 2026: A Landmark Celebration of Aviation, Innovation, and National Unity

BY EPHRAIM MUFAYA

The Zambia Air Force (ZAF) Expo and Marathon 2026 marked a significant milestone in Zambia's aviation and defense calendar, debuting as a large-scale national event that successfully brought together the Airforce, private sector, and members of the public. Hosted in Ndola at Peter Zuze Air Force Base, the expo was held on the 6th and the marathon on the 7th March 2026, in line with celebrations marking the Zambia Air Force's 61st anniversary.

What made the event particularly significant was not only its scale, but its vision. The expo moved beyond a traditional military display and evolved into a platform for innovation, community engagement, and economic

collaboration. It reflected a modern approach to defense institutions, one that embraces openness, public interaction, and cross-sector partnerships. Ahead of the Expo, the Commander of the Zambia Air Force Lt Gen Oscar Msitu Nyoni, convened a Breakfast Meeting with Captains of Industry on 18th February 2026 at Kitwe Garden Court.

The session brought together private sector leaders, including the presidents of the Chambers of Commerce and corporate executives from diverse industries. More than networking, it was a strategic forum to align expectations, mobilise support, and open doors for exhibition, sponsorship, and supply partnerships. This groundwork proved decisive: the strong corporate presence at the Expo was a direct outcome of

early engagement. In essence, the meeting signalled the Air Force's evolving role not only as a defender of the skies, but as a convener of national development and a catalyst for collective progress.

The ZAF Expo 2026 was designed to bridge the gap between the defense sector and civilian society while showcasing Zambia's aviation capabilities and development potential. On the first day of the expo, over 150 exhibitors participated, representing sectors such as mining, agriculture, technology, manufacturing, construction, and finance. This wide participation highlighted the growing connection between national security and economic development. Defence institutions like the Zambia Air Force are increasingly recognized not

only for security provision but also as contributors to national development. By opening the platform to private companies, government agencies, and innovators, the expo created space for collaboration and idea exchange. For exhibitors, the event offered visibility, networking opportunities, and access to stakeholders across sectors. It also reinforced the role of defense-linked platforms in supporting innovation, investment, and long-term development goals.

A key highlight of the expo was the Zambia Air Force's demonstration of operational strength and technical capability. The displays reflected precision, discipline, and professionalism. Aerobic performances captivated audiences as aircraft executed coordinated maneuvers across the sky, demonstrating pilot skills and aircraft performance. Paratrooper jumps further demonstrated operational precision and special forces capability. Interactive exhibition stands allowed visitors to engage directly with Air Force personnel, gaining insights into aviation systems, flight operations, aircraft maintenance, and organizational structure. For many young attendees, this created inspiration and awareness of aviation career pathways.

Held on the second day, the (ZAF) Marathon added a dimension of participation and inclusion to the event. It

attracted professional athletes, civilians, and members of the security forces. The event featured three categories, a 21-kilometre half marathon, a 10-kilometre race, and a 5-kilometre fun run, ensuring participation across different fitness levels. Beyond competition, the marathon symbolised endurance, discipline, and unity, values closely associated with military service and national identity. The participation of civilians alongside military personnel reinforced a strong sense of shared purpose and national cohesion. The marathon also encouraged healthy lifestyles and community engagement, making it both a sporting event and a national unifying activity.

Beyond exhibitions and sporting activities, the ZAF Expo and Marathon maintained a vibrant and inclusive atmosphere that made it a family-friendly national experience. Live musical performances created a lively environment and showcased local artistic talent. Entertainment was integrated throughout the venue, ensuring continuous engagement for visitors. Children's play areas provided safe and interactive spaces for younger attendees, allowing families to enjoy the event comfortably. Innovative displays and educational exhibits further enriched the experience, combining learning with entertainment. This blend of activities transformed the expo into a national gathering that extended beyond a formal military exhibition into a

shared educational, social and recreational experience.

At the heart of the ZAF Expo and Marathon was fundraising, with a strong focus on supporting community development initiatives. The event demonstrated the Zambia Air Force's commitment to uplifting vulnerable groups, making social impact a central outcome rather than a secondary feature.

This effort was reinforced by significant private sector participation. Diamond Sponsors, Mopani Copper Mines and Access Bank Zambia Limited, each contributed K500,000, while Corporate Sponsors such as Greengold Estate, Hollard Life Zambia and Sanlam Life Insurance Zambia Limited provided additional substantial support. Their involvement reflected a shared commitment to driving meaningful change. Funds raised, targeted at approximately K6 million were directed toward the rehabilitation of Mitanda Home for the Aged and the provision of desks for the Lions School for Children with Disabilities in Ndola, enhancing both care and learning environments.

These contributions highlighted the Zambia Air Force's broader role in national development, extending beyond defence into active social responsibility, while reinforcing the value of collective action in nation-building.



BY PAUL SIMPELWE

FOR decades, the story of Power Dynamos on the continental stage felt incomplete like a tale frozen in time since that glorious day in 1991 when the Kitwe giants conquered Africa and lifted the Mandela Cup.

But in the 2025/26 CAF Champions League, something changed. This was no longer a club chasing echoes of its past. This was a team writing a new chapter.

When Power clinched the 2024/25 MTN Super League title ahead of rivals ZESCO United, it was another chance to rewrite history in the Champions League.

The MTN Super League champions, whose domestic consistency carried them to the title ahead of ZESCO, entered the Champions League with uncertain expectations.

History was against them, Power had never reached the CAF group stages since the format was introduced in 1997 and worse no Zambian team had qualified to the group stage in the last five years.

Since winning the “CAF Cup Winners” Cup, also known as the “Mandela Cup” in 1991, Power has underperformed every time they have qualified for CAF interclub competitions. The year they won the Mandela Cup, CAF had not yet introduced the group stages.

Immediately after being crowned MTN Super League champions, Power coach Osward Mutapa declared the team needed to make a mark in the Champions League with group stage as the main target.

“It is time to start working and planning. We need to beef up with players we feel can help us in both the league and CAF

championships. We need players especially in attack and midfield. We want to see if we can bring back the two slots we lost. So, the first target will be the group stage and see what happens from there,” Mutapa said.

Power’s journey began in the preliminary round where they were drawn against Ivorian powerhouse ASEC Mimosas. It was the kind of tie that often ends Zambian campaigns before they truly begin. But Power refused to follow the script.

The Zambian champions laid the foundation for qualification with a narrow 1-0 victory in the first leg at the Levy Mwanawasa Stadium in Ndola on September 20 2025, thanks to an Innocent Kashita goal in the seventh minute.

However, ASEC managed to secure the same victory in the



return leg a week later to secure a 1-1 draw on aggregate forcing the game to be decided on penalties

Despite being away, Power held their nerves and beat the hosts 4-5 on penalties thanks to successful spot kicks by Moses Shumah, Titus Chansa, Kondwani Chiboni, Ayodeji Bamidele and Chifundo Mphatsi.

The next hurdle was the decisive pre-group stage round against Ugandan giants Vipers SC.

Few expected the Zambian side to pull off a result away from home, but Power stunned their hosts with a 2-1 victory in Uganda with goals from Shumah and an own goal by Derrick Ndahiro cancelling out Yunus Sentamu goal.

The return leg was played on Zambia's Independence Day, October 24th and Shumah scored again in a 1-1 draw to seal a 3-2 aggregate triumph and secured the club's historic passage to the Champions' League group stage.

For Mutapa, the moment marked a personal milestone as he became the first coach to guide Power into the competition's group phase.

"I said it that it is important that we qualify and give the Zambians a 61st birthday present. But for me what was important was qualification to the group stage. We are happy that we qualified," Mutapa said.

With group stage qualification achieved, the club awaited to learn who their opponents would be as the draws loomed. If qualification was historic, the group stage draw was daunting.

Former Chipolopolo captain Christopher Katongo conducted the draws as he drew a team at a time until Power's name came up.

Power were placed in Group A alongside defending champions Pyramids FC of Egypt, RS Berkane of Morocco, the then reigning Confederation Cup holders and Nigerian side Rivers United FC.

For a team making its debut at this level, the group represented a baptism of fire but while everyone feared for Power, Mutapa was excited with the draws.

"I felt excited when Katongo mentioned the Power Dynamos name in the group stage of the champions league.

It is a tough group which has champions of the champions league as well as champions of confederation cup. Also, Rivers is a team that has been in the quarter final of the confederation cup. It is a group of big boys but we are equally big boys and that is why we are in the same group," Mutapa said.

But the early matches exposed the harsh realities of top-level continental football. Power opened their campaign with a 3-0 defeat away to Berkane before suffering a narrow 1-0 loss at home to Pyramids.

A goalless draw against Rivers at home in the next match offered a glimpse of resilience, but it was clear the team was still adjusting to the demands of continental football.

The pressure was mounting on Mutapa and the team after playing the first three games of the group without scoring a goal and only picking one point from a possible nine.

Fans feared for the worst of what would come in the return legs.

"I'm disappointed with the

result. This is a game we created a lot of chances, played all the football but didn't score. I feel in the last 10 minutes it even became dangerous because our players became frustrated and wanted a goal and we left behind two against three which is not good," Mutapa said after the draw against Rivers.

As the tournament resumed, Power began to show greater confidence and composure. The return fixture against Rivers in Nigeria produced a famous 1-0 victory, the club's first goal and win in the group stage. Defender, Chiboni's goal in the 50th minute proved decisive and sparked the team's revolution in the group.

Momentum continued when Power hosted Berkane in Ndola and delivered an impressive 2-0 victory with goals from Ronel Manyanga and Prince Mumba to keep their quarter-final hopes alive. Suddenly, the Zambian champions were back in contention.

Heading into the final group match, Power needed a win away to Pyramids in Egypt while hoping Rivers would beat Berkane. But the task proved too great. Despite a spirited performance, Power fell 3-1 to the Egyptian champions, ending their dream of reaching the quarter-finals.

Pyramids finished the group unbeaten on 16 points followed by Berkane with 10 points while Power was three points behind

in third place on seven points and Rivers was bottom with one point.

Even so, the campaign left a lasting impression as the debutants showed remarkable growth and competitiveness against some of Africa's strongest clubs.

Mutapa reflected on the team's exit and said he had picked valuable lessons, promising the team will do better next time.

"We have taken lessons from these games. Of course, also looking back at the games we played before this game where maybe we could have taken maximum points. Especially playing at home, we need to win all our home games," Mutapa said.

The players echoed Mutapa's feelings after the exit. Midfielder Owen Tembo described the group stage performance as a great experience for the players.

"It has been a great experience to most of us. All I can say is that I'm so proud of this group. They gave their all.

It is a motivation to us so that we defend the title," Tembo said.

Defender Dominic Chanda said the team did well despite not reaching the quarter final.

"We did well, it wasn't an easy game. We knew what was ahead of us. I'm proud of my team, I'm proud of everyone," Chanda said.

Midfielder Salulani Phiri promised that Power will bounce back stronger and will re-write their script.

"We may be out of the CAF Champions League, but we walk tall and proud. Thank you to our amazing fans who believed in us and reminded us that it was possible. This is not the end of our story, winners always rewrite the script. We'll



be back stronger,” Phiri.

And delegation leader, Football Association of Zambia (FAZ) representative, Brian Sakulenga urged Power to work on a few areas that will make them compete at the top. He said the team had done an excellent job representing Zambia and was proud of the levels of discipline.

“There are just a few things that Power Dynamos need to work on or iron out so that next time we will be able to do it better, we will be able to defeat other teams like Pyramids and other strong teams,” Sakulenga said.

Club chief executive officer Gibson Chaloba summarized the team’s group stage debut as something the team needs to aspire for every season.

Chaloba said the club has realised how lucrative competing in the group stages is and will do whatever it takes to support the team so that it continues to compete in the group stage.

Despite competing in the group

stage for the first time Chaloba said the club is not satisfied with an early exit and vowed to return and win it next season. “We were not satisfied per se because this competition one should be able to plan to win it. Of course, our goal was to reach the group stage which we ably attained.

Now that we managed to go to the group stage, I think we need to redevelop our goal, probably to go up to the semifinal and the like. For now, let’s say we are happy, we have learnt lessons. We are not satisfied, if we say we are satisfied, next year we will come again and reach the group stage,” Chaloba said.

He promised that Power will return wounded next season and go all the way.

“We have won it before, so there is nothing like putting our bar too low. We are aiming high because that is where the moneys are and we want to get that money. These moneys should not just be left to the Arab countries.

“We will come back wounded.

We have learnt a lot and this time when we come back into this competition, our bar, our focus is to reach the finals because we are not just spending to reach the group stages. We want to go there, reach the finals and win it,” Chaloba said.

For finishing third in the group, Power is guaranteed to pocket US\$700,000 (about K13.7million) which may increase before the close of the season.

For Power, the achievement carried even greater significance considering that when the club lifted the CAF Cup Winners’ Cup, popularly known as the Mandela Cup, in 1991, the competition did not feature a group stage format.

Now, more than three decades later, the Kitwe giants have finally broken new ground in the modern Champions League era. And although their maiden group stage journey ended before the knockout rounds, it was a campaign that signaled Power’s return to Africa’s biggest stage.



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