THE WEEKLY TABLOID
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BUSINESS & LIFESTYLE MAGAZINE
BUSINESS | INDUSTRY | MINING | ECONOMY | SPORTS
VOL 1 ISSUE NO. 9 NOV 9 - 15 2026 K10

K284bn budget: More jobs, economic growth

... Health sector to get 3,125 new workers

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Mines Minister Tambatamba urges teamwork, accountability

Newly- appointed Minister of Mines and Minerals Development Brenda Tambatamba has called for teamwork, accountability and commitment among ministry officials and mining sector institutions.

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MOODY'S UPGRADES ZAMBIA'S CREDIT RATING

ZAMBIA'S sovereign credit rating has been upgraded from Caa2 to Caa1 by Moody's Ratings, with a positive outlook, reflecting improvements in the country's debt position and economic stability.

Announced on October 30th, the upgrade marks further progress in Zambia's recovery from the 2020 sovereign debt default, following debt restructuring, fiscal consolidation and macroeconomic reforms. It also follows earlier rating upgrades by S&P Global Ratings and Fitch Ratings.

The improved rating is expected to strengthen investor confidence, enhance Zambia's attractiveness to international capital and potentially lower borrowing costs for Government and businesses over time. It could also support investment in key sectors, including mining, agriculture, energy, manufacturing and infrastructure.

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THE K284.8 billion 2027 National Budget has placed emphasis on production, infrastructure development, job creation and improved public service delivery, with Government outlining measures aimed at unlocking economic opportunities and improving livelihoods.

Presenting the budget under the theme "Grow Zambia: From Stabilisation to Unlocking Opportunities, Creating Jobs and Improving Livelihoods for All," Minister of Finance and National Planning Situmbeko Musokotwane said the spending plan would support economic growth and expand opportunities for ordinary Zambians.

Among the key highlights is an increase in the national Constituency Development Fund (CDF) allocation from K6.2 billion to approximately K9 billion, although the allocation per constituency will remain at K40 million.

Government also intends to review the CDF allocation formula to promote a fairer distribution of resources based on the varying needs of constituencies.

The road infrastructure sector has been allocated K18.1 billion, targeting the construction, upgrading and rehabilitation of 787 kilometres of roads countrywide.

The education sector will receive K38.2 billion to support school operations, infrastructure development, student loans, scholarships and the school feeding programme, alongside plans to commence construction of six new universities.

In the health sector, K30.3 billion has been allocated, with priorities including the recruitment of 3,125 additional health personnel, improved access to medicines and completion of major projects, including the Ndola Cancer Diseases Hospital.

Government also plans to transition the Farmer Input Support Programme (FISP) into an agricultural loan scheme beginning in 2027, as part of efforts to increase agricultural production.

To support entrepreneurship and small business development, a K5 billion loan guarantee scheme is planned to improve access to financing through financial institutions.

Meanwhile, Government has proposed increasing monthly Social Cash Transfer payments from K400 to K450 for eligible households, while households with persons with disabilities would receive K650.

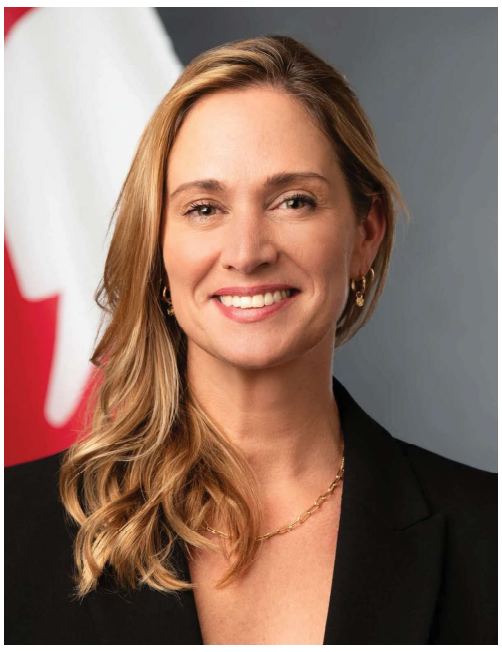
The energy sector is also expected to benefit from more than 1,400 megawatts of additional electricity generation capacity in 2027.

The success of the budget will, however, depend on effective implementation, accountability and prudent utilisation of public resources to ensure that its benefits translate into improved livelihoods and economic opportunities for citizens.

> *"To support entrepreneurship and small business development, a K5 billion loan guarantee scheme is planned to improve access to financing through financial institutions..*



Zambia's 2027 budget paves way for growth, says Canadian envoy



GAAL

Canadian Ambassador to Zambia Corry Van Gaal has called Zambia's proposed budget for 2027 as paving way for economic growth under the Grow Zambia Agenda.

Ms Van Gaal says that what has stood out in the proposed budget is the government's willingness to support private sector-led economic growth in the country.

She says the budget also shows that the Zambian government clearly understands what it ought to do to stimulate growth in the economy in the next five years.

Ms Van notes it is important that the proposed 2027 budget has given an opportunity for Zambian-led businesses to take centre stage in the growth of the country's economy.

She said Canadian investment also looked set to keep growing under the current circumstances where the business environment looks stable.

Ms Van Gaal said this after attending the 2027 budget presentation at parliament in Lusaka.

And an economist Aaron Sikombe described the 2027 national budget presentation in Parliament by Finance Minister Dr Situmbeko Musokotwane as deeply embedded in the Grow Zambia Agenda.

Mr Sikombe said the budget has shown a clear departure of the country from macroeconomic debt stabilization towards production led growth, job creation and climate resilience.

He said that the 284.8 billion kwacha proposed 2027 budget is being driven largely by improvements in domestic revenue mobilization and the widening of the tax base in the proposed 2027 budget

Meanwhile, Copperbelt University Mine expert Dr Kenny Nyirenda says that the budget is good because it is also promoting sanity and growth in the mining sector.

Dr Nyirenda said that the projected 930,000 tonnes copper production was good for the mining sector's target to reach three million metric tons by 2031.

He, however, called for more investment in the sector's development of processing plants to accelerate the journey to three million metric tons of Copper production by 2031.-EXCEL



North-Western Deputy Permanent Secretary Luckson Mulumbi with Finish Ambassador to Zambia Marja Rosvall.

Finish Ambassador to Zambia Marja Rosvall has hailed the increasing use of Finish technology in Zambia mining sector.

Ms Rosvall says that about eighty percent of the technology in the country's extractive industry has links to Finland.

She says that Finland's contribution in Zambia was not only in technology in mining but it also provided expertise and innovative solutions in different sectors of the economy.

Ambassador Rosevall says that all this was happening because of the improved economic cooperation between Zambia and Finland.

She says that the two countries will continue to improve economic cooperation in various sectors of the economy to accelerate the development agenda in Zambia.

Ms Rosvall says that the Finish investment in the country is bound to grow because of the good relations between the two countries and the increasing opportunities for investment.

She said this when she paid a courtesy call on North-Western Province Deputy Permanent Secretary Luckson Mulumbi in Solwezi District.

And North-Western Province Deputy Permanent Secretary Luckson Mulumni praised Finland's contribution to economic development in the region particularly in the mining sector.

Mr Mulumbi says that all the Finish investment in the country and the region is due to President Hakainde Hichilema's sound foreign policy and economic diplomacy.

He also reiterated the government commitment to improving bilateral relations with countries like Finland to unlock the economic potential of the country in mining, agriculture and other sectors.

Mr Mulumbi says President Hakainde Hichilema's economic vision seeks to open up the country for foreign direct investment by developing strong business and economic partnerships.

He says that this in turn can boost productivity and lead to a stronger manufacturing industry in the country.

Mr Mulumbi also says that continued cooperation between Finland and Zambia can create more opportunities for skills development and sustainable economic growth for the two nations.-EXCEL

Inflation rises to 6.3%, trade balance slips into deficit

Zambia's annual inflation rate increased to 6.3% in October 2026, from 6.1% in September, driven by rising non-food prices, according to the Zambia Statistics Agency (ZamStats).

Non-food inflation rose to 7.4%, while food inflation eased to 5.7%. The overall rate remains within the Bank of Zambia's 6–8% target range.

Meanwhile, the country recorded a US$186.4 million trade deficit in September, reversing the US$48 million surplus recorded in August.

Exports declined by 8.1% to US$1.61 billion, while imports increased by 5.4% to US$1.79 billion. A 14.9% drop in refined copper export earnings also contributed to the weaker trade position.

The figures highlight continued pressure from rising non-food costs and increased import expenditure as the country prepares for the presentation of the 2027 National Budget on November 6.- ZamStats) / BoZ





El nino: Banks to remain resilient

The Bank of Zambia says commercial banks are expected to remain financially resilient even if the country experiences a severe drought during the current rainy season.

The assessment by the Bank's Financial Stability Committee examined the potential impact of drought on the banking sector, particularly the risk of increased loan defaults as farmers and other businesses face production challenges.

The committee found that commercial banks would maintain capital levels above the regulatory minimum even under a severe drought scenario, indicating their capacity to absorb potential financial losses and continue operating.

Capital requirements serve as a financial safety cushion, ensuring banks have sufficient resources to withstand losses. This is particularly important when drought affects agricultural production, potentially leaving farmers unable to repay loans.

The findings provide reassurance about the stability of Zambia's financial sector, which plays a critical role in financing agriculture, energy, manufacturing and other productive sectors under the Government's Grow Zambia Agenda.

The Bank of Zambia outlined the assessment in its latest Financial Stability Statement, with the next Financial Stability Report expected in April 2027.-EXCEL



TAMBATAMBA

Mines Minister Tambatamba urges teamwork, accountability

Newly appointed Minister of Mines and Minerals Development Brenda Tambatamba has called for teamwork, accountability and commitment among ministry officials and mining sector institutions to achieve Zambia's target of producing three million tonnes of copper annually by 2031.

Speaking during a meeting with the Ministry's senior management team in Lusaka, Ms Tambatamba said the mining sector remained a key driver of economic growth through revenue generation, foreign exchange earnings, employment creation and investment attraction.

She said achieving the three-million-tonne target required collective responsibility, strong institutional coordination and improved productivity across the mining sector.

Ms Tambatamba noted that increased copper production would contribute to national development by supporting other sectors, including agriculture, while providing resources for programmes such as free education, employment creation and social protection.

She urged ministry officials to uphold professionalism, competence and accountability, stressing that the performance of each department and institution was important in achieving the country's broader economic goals.

The Minister also pledged to work closely with technical experts and industry stakeholders in providing policy direction and strengthening the mining sector in line with Vision 2030 and the Eighth National Development Plan.- EXCEL

Commonwealth launches trade portal, Zambia among 15 pilot countries

Zambia is among 15 countries selected to participate in the pilot phase of the Commonwealth Trade Portal, a digital platform aimed at expanding trade and investment opportunities for businesses across Commonwealth member states.

The portal was officially launched during the Commonwealth Business Forum on the sidelines of the 28th Commonwealth Heads of Government Meeting (CHOGM 2026) in Antigua and Barbuda. It is designed to connect businesses with potential buyers, suppliers and investors while providing information on products, international markets, trade requirements and investment opportunities.

Zambia's participation presents an opportunity for local businesses, particularly Micro, Small and Medium Enterprises (MSMEs), to access international markets, establish business partnerships and strengthen their participation in global value chains.

Commonwealth Secretary-General Shirley A. Botchwey says expanding trade among member states is important in diversifying trading relationships and reducing dependence on traditional markets. Intra-Commonwealth trade, currently valued at approximately US$900 billion annually, is targeted to reach US$2 trillion by the next Commonwealth Heads of Government Meeting.

The initiative is expected to reduce information gaps and trade barriers, making it easier for smaller businesses to explore opportunities beyond their domestic markets. It could particularly benefit youth-led and women-owned enterprises, as well as businesses in agriculture, agro-processing and manufacturing.

For Zambia, the initiative aligns with the Government's Grow Zambia Agenda, which prioritises increased production, export diversification, industrial development, investment and job creation.

However, maximising the benefits will require strong collaboration between Government and the private sector, particularly in preparing local businesses to meet international standards, understand export requirements and supply competitive products.

The success of Zambia's participation will ultimately depend on how effectively local enterprises use the platform to secure new markets, increase exports, attract investment and create employment.-EXCEL.

Lobito forestry project on cards

The World Bank Group and the Ministry of Green Economy and Environment have accelerated efforts to turn around the forestry economy in Zambia.

This is being done through the Lobito Corridor Integrated Forest Economy (LIFE) project.

The project is a US$102 million forestry initiative by the World Bank to develop the country's commercial plantation forestry sector along the Lobito Corridor.

World Bank Group Zambia country Director Martine Valcin says that the World Bank wants to help the country to build a sustainable forestry economy that creates jobs, increases local value addition, attracts responsible investment and creates meaningful opportunities for local enterprises.

Speaking at a consultative meeting on the LIFE project in Ndola, Ms Valcin said that the project had the ability to turn commercial forestry into a major driver of economic growth and sustainable development in regions like the Copperbelt Province.

Ministry of Green Economy and Environment Permanent Secretary Douty Chibamba highlighted the critical role that Lobito Corridor Integrated Forest Economy project will play in the Grow Zambia Agenda.

Dr CHIBAMBA, who officiated at the consultative meeting in Ndola, says that communities in the forestry value chain will not just be able to extract resources, but will be producers and business owners.



CHIBAMBA

He says opportunities that may come through the project were sustainable plantation establishment, forest management, harvesting, transport, timber processing and furniture manufacturing.

And Copperbelt Permanent Secretary Lawrence Mwanza who was represented at the event also attended by Ndola District Commissioner Precious Njekwa called the LIFE project as something that would help the province in its drive to combat deforestation as well as diversify its economy away from mining.-EXCEL

IDC, Chinese firm in $213m vaccine plant deal

The Industrial Development Corporation (IDC) has signed a Joint Venture Agreement with Chinese medical firm Jijia Medical Services to establish a US$213 million vaccine manufacturing plant in Zambia.

The project will be implemented in two phases, with the first requiring US$24.13 million to establish oral cholera vaccine production. The second phase, estimated at US$188 million, will expand the facility into bulk vaccine manufacturing while transferring scientific and technical expertise to Zambian personnel.

Announced by President Hakainde Hichilema last week, the plant is expected to become Africa's first cholera vaccine manufacturing facility.

The agreement officially establishes ZAMVAX Limited, a partnership aimed at strengthening Zambia's pharmaceutical manufacturing capacity and positioning the country as a regional vaccine production hub.

Under the arrangement, IDC will hold a controlling 60 percent stake, while Jijia International will own the remaining 40 percent. The partnership builds on a Memorandum of Understanding signed in 2024.- EXCEL



AfDB sets aside $35m for Muchinga industrial yard establishment

The African Development Bank (AfDB), working with the Zambian Government, has set aside 35 million United States dollars to establish a new industrial yard in Muchinga Province.

According to Muchinga Province Permanent Secretary Dr Tuesday Bwalya, the Industrial Yard will be located in Chinsali District as part of the efforts to boost small and medium enterprise operations across the country.

Dr Bwalya believes the project will support the economic growth of the province and the country.

The development falls under the Phase Two of AfDB's Skills Development and Entrepreneurship Project.

Chamber of Commerce and Industry President, Colonel Alfred Sooka, has described the development as a huge milestone in supporting the growth of SMEs in the province.

Colonel Sooka says that the chamber was undertaking a project to change the face of Mpika District through the unlocking of its economic potential in the agriculture, tourism and manufacturing sectors.

He said the establishment of an industrial yard will come in hand to accelerate the drive to diversify and grow the local economy.

Colonel Sooka said the establishment of an industrial yard will especially be key in setting up a strong manufacturing industry in the province driven by SMES in tomato processing and other critical areas.

He said that the yard will be a great achievement for the province and that it also aligned well with the Grow Zambia Agenda.

Meanwhile, some local enterprises in Muchinga Province have started positioning themselves in readiness for the establishment of the industrial yard.



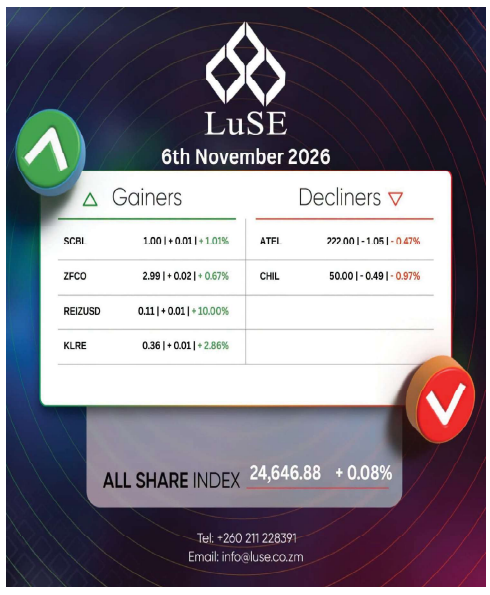
BWALYA

Mr Patrick Chelu, a local small business owner in Mpika, says that called on SMES in the province to get ready to benefit from the industrial yard and contribute to the growth of the economy in the province and the country.

He says that establishment of an Industrial yard will be an opportunity for local enterprises to unlock their potential.-EXCEL

"the establishment of an industrial yard will come in hand to accelerate the drive to diversify and grow the local economy.







MOODYS UPGRADES ZAMBIA'S CREDIT RATING

From Front Page

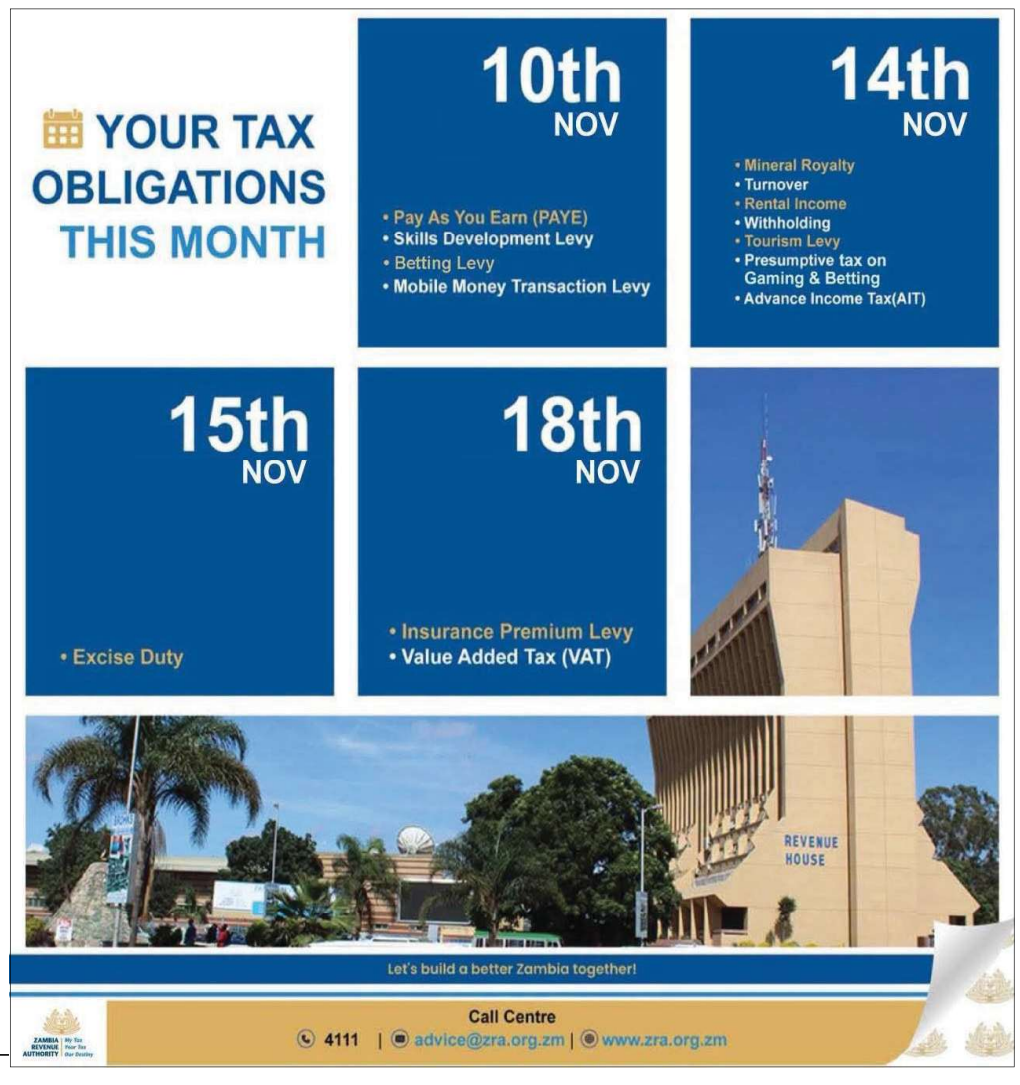
The development comes after Zambia reached a staff-level agreement with the International Monetary Fund on 9 October 2026 for a proposed US$1.472 billion, 36-month Extended Credit Facility, subject to approval by the IMF Executive Board.

The upgrade comes ahead of the presentation of the 2027 National Budget by Minister of Finance and National Planning, Dr. Situmbeko Musokotwane, on Friday, 6 November 2026.

Under President Hakainde Hichilema's Grow Zambia Agenda, Government aims to translate economic stability into increased production, investment, exports, job creation and improved household incomes.

Government says it remains committed to fiscal discipline, prudent debt management and sustainable, private-sector-led growth, emphasising that improved credit ratings must ultimately translate into tangible economic opportunities and better livelihoods for ordinary Zambians.-EXCEL





Refined copper exports rise 6.3%

...as September earnings drop

Zambia's refined copper exports increased by 6.3 percent in the first nine months of 2026, reaching 663,000 metric tonnes compared with 623,800 metric tonnes recorded during the same period in 2025.

According to the Zambia Statistics Agency (ZamStats), cumulative export volumes remained higher than last year throughout January to September, with the difference widening to 39,200 metric tonnes by the end of the third quarter.

However, despite the increase in cumulative exports, refined copper earnings declined by 14.9 percent in September, falling from US$1.098 billion in August to US$934.7 million.

ZamStats attributed the decline mainly to reduced shipment volumes, which dropped by 15.3 percent from 76,700 metric tonnes to 64,900 metric tonnes. This was despite a 0.9 percent increase in the London Metal Exchange copper price, which rose to US$14,483.4 per metric tonne.

Meanwhile, Zambia recorded a trade deficit of US$186.4 million in September, reversing the US$48 million surplus recorded in August. This followed an 8.1 percent decline in exports to US$1.606 billion, while imports increased by 5.4 percent to US$1.793 billion.

Nevertheless, the country's cumulative trade value for January to September 2026 increased by 43.4 percent to US$27.1 billion, compared with US$18.9 billion during the same period last year.- ZamStats

Lobito railway secures two million tonnes in freight pledges

The proposed Zambia-Lobito Railway Project has secured freight commitments covering 2 million tonnes, with a further 5 million tonnes of potential cargo identified, strengthening prospects for the development of the 830-kilometre railway linking Zambia's Copperbelt to Angola's Atlantic coast.

According to the Africa Finance Corporation (AFC), the project has completed engineering studies, while preferred contractors have been selected for both the Zambian and Angolan sections. Contract negotiations are expected to begin in November 2026, with further progress on financing arrangements targeted for 2027.

The freight commitments are expected to improve the project's attractiveness to investors and support efforts to secure the required construction financing. Once completed, the railway could provide Zambia with an alternative export route, reduce transportation costs and improve access to international markets for copper, cobalt and agricultural products.-AFC

Africa establishes $5bn energy bank

Africa has established a US$5 billion Energy Bank in Nigeria to support financing for oil and gas projects as traditional international lenders scale back funding for fossil-fuel developments.

The institution, established by the African Export-Import Bank (Afreximbank) and the African Petroleum Producers' Organisation (APPO), is headquartered in Abuja and is expected to finance projects across the oil and gas value chain, including exploration, production, refining and distribution.

-AFREXIMBANK





MWENDABAI

Local contractor Mwendabai outlines challenges, successes

LOCAL construction firm Image Civil Engineering Limited is relying on quality workmanship, effective project planning and strong teamwork to overcome financial challenges and maintain consistent delivery of construction projects across Zambia.

Managing Director Engineer Jonathan Mwendabai says delayed payments, particularly on government projects, and limited access to affordable financing remain major obstacles facing small and medium-sized contractors.

He said the challenges often affect cash flow and make it difficult for local contractors to execute projects within agreed timelines.

"For SMEs like our business, the major challenges that this industry is facing are actually financial challenges. We also have delayed certification of works, especially for government projects, and delayed payments," Mr Mwendabai said.

He has, however, attributed his company's ability to remain competitive to careful financial planning, cost management and maintaining high standards of workmanship.

Mr Mwendabai said the company factors in fluctuations in material prices and fuel costs when preparing project budgets, while regularly reviewing its plans to accommodate unforeseen expenses.

"We don't have control over changes in market prices of commodities, materials and fuel hikes, but we have something we can control: planning," he said.

He added that the company has prioritised quality and timely delivery, which has helped it build a reputation and attract clients through recommendations.

"We have placed a premium on quality and timely delivery of these works. That has given us an advantage and helped us build our name," he said.

Mr Mwendabai said the company's commitment to consistent standards had enabled it to expand from undertaking a single residential project in Ndola to executing projects across the country.

He has since called on financial institutions to introduce contractor-friendly financing facilities that would enable local SMEs to access funding against awarded contracts.

His company recently received recognition from the National Council for Construction and the Ndola Chamber of Commerce for excellence in the construction industry.-EXCEL





EDITOR'S ENTREPRENEURSHIP NUGGETS

CONSTRUCTIVE CRITICISM

Be a person that another can count on to provide them with the necessary constructive criticism in order to help fix a tilted crown.

Know that people do not forget such acts of kindness and often return them with loyalty.

#Entrepreneurship&PersonalleadershipNuggetsbyDianaKabaila.

SUDOKU # 3

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Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

If you use logic you can solve the puzzle without guesswork.

Need a little help? The hints page shows a logical order to solve the puzzle. Use it to identify the next square you should solve. Or use the answers page if you really get stuck.

DROP SUMS PUZZLE

Drop Sums FC485S4R

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Ndola City – Industrial glory days! P2

This piece started last week and was to be continued in this issue. I alluded to Dr Kenneth Kaunda's desire to industrialize Zambia so that our nation could gain economic sovereignty.

He was the architect of the April 1968 watershed Mulungushi Reforms, identified by many as Zambia's Magna Carta for Industrial Development.

It was the policy designed for economic independence for the country, providing opportunities for Zambians to take control of its own resources and destiny.

Moving from the food industry, Ndola had a thriving pharmaceutical industry. There was Gamma and Pharmanova, producing most of the primary health care medicines.

In the vehicle and mobility industry, we hosted Dunlop Zambia that produced different sizes of tyres and also gumboots and other rubber-based products.

Zambia only knew one brand of tyres: Dunlop! In 1978, Tata Zambia opened its assembly plant for commercial and light truck vehicles here in Ndola. They produced the famous "our lorry" trucks in bright colours, that were distributed to government schools across the country.

We had a blue one at Mwinilunga Secondary where I did my G8-9. But the cherry on the cake was Rover Zambia Ltd, that assembled the famous Land Rover 109 and designed the 110 (best 4x4 by far) including the military version of land rover jeep. This was Ndola in its glory days! And it was very clean. Together we can rebuild our city back to its glorious days!





Jude and Jobe Bellingham could be the first brothers to play together for England since Gary and Phil Neville 19 years ago.

'A beautiful story' for Bellingham brothers

It may be a surprise to some but Jobe Bellingham's call-up to the England senior side has been a long time coming.

The 21-year-old's career path has been very similar to that of his 23-year-old brother Jude - England's star player at the World Cup and one of Real Madrid's best players. Both were stars of the Birmingham City academy before big-money moves to the German Bundesliga and England call-ups.

Jobe's debut for Birmingham came at the age of 16 years and 107 days - 69 days older than Jude when he made his first appearance for the Blues' senior side.

The central midfielder then moved to Sunderland and helped them win promotion to the Premier League before joining German side Borussia Dortmund at the age of 19 in a deal worth up to £31m.

Jude also moved to Dortmund when he was 17, before developing into one of the world's best players and joining Real Madrid.

Having one of the best midfielders in the world as your older brother comes with challenges and Jobe has consistently been compared to his sibling.

But the former Sunderland midfielder is his own player, wearing 'Jobe' on the back of his shirt instead of his family name. He said it was suggested to him by a former coach because "it shows that I'm going my own way".

England manager Thomas Tuchel told BBC Radio 5 Live it is "a beautiful story".

"They are both good for each other," he added. "My understanding is they are very close.

"It makes life easier for Jobe to come into camp and know his brother is one of the key players in our team. So, that will hopefully help him, but don't forget he is here on his own merits, and he is not here because of his brother."

Jobe is a different type of player to Jude, sitting deeper in the midfield, but is as physically imposing while still being good on the ball.

He is the current captain of the England Under-21 side, and Tuchel said Young Lions head coach Lee Carsley had been pushing for some time for the younger Bellingham to get senior recognition.

"He's the standout player," said Tuchel. "He's the captain, so the door should always be open for the pathway, always be open for special performances over a long period of time.

"That's what Jobe has done on top of it. He found his way, he found his rhythm with Dortmund. He's had an excellent start to his season, is a regular starter and influential.

Thomas Tuchel on Jobe Bellingham's England call-up

England host Croatia at Wembley on Thursday, 12 November before travelling to Madrid to take on Spain on 15 November in this next international break.

With Arsenal's Myles Lewis-Skelly suspended for the first game, and Bournemouth's Alex Scott out injured after shining on his debut in last month's 7-0 win over Croatia, Tuchel said a natural "opportunity" for Jobe had opened up.

"He deserves to make an impression for us," said the German in his news conference after naming the squad.

"It's an incredible achievement for the family and for the brothers. I saw his excitement straight away and his smile.

"He has an open and calm personality. He's one of five players for the central midfield.- BBC

Ronaldo bids farewell to portugal after 23yrs

Football superstar Cristiano Ronaldo has announced his retirement from international football, bringing an end to an extraordinary 23-year career with the Portuguese national team.

The 41-year-old made the announcement on November 5, 2026, through an emotional farewell message, confirming that he would hand over Portugal's iconic number 7 shirt after the November international fixtures.- REUTERS

