



## We can help you accept online payments for your business with FNB eCommerce



Whatever sector you operate in or the scope of your e-commerce journey, we help enable your progress at every point with considered solutions to suit your needs.



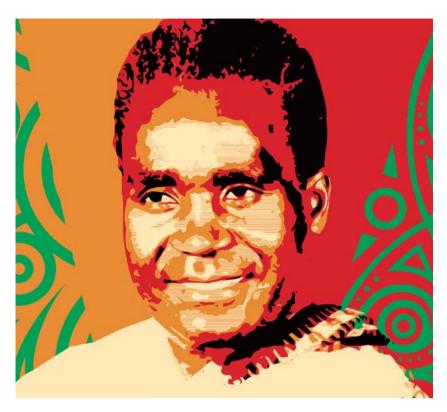




362 #RealHelp







## **COVER IMAGE:**

As Zambia commemorates 57 years of independence this October there was no one else better suited for our cover than Dr Kenneth Kaunda, who passed in June 2021. Without his contribution, and many others known and unknown, we would not be celebrating such an important milestone in our history.

## **CONTRIBUTORS**

Alec Cole, Bryan Manda, Chanda Mwenya, Jayne Mazimba, John Katebe, Jolezya Adeyemo, Leelee Ngwenya, Mbuyoti Silimina, Musonda Kambikambi, Nkonkomalimba Kafunda, Noxolo Kapela, Petra Chikasa, Royd Kapesa, Samm Tembo.

## CONTRIBUTING PHOTOGRAPHERS

Kalichi Pictures, Amish Chhagan



Download or view our e-edition.

## **PUBLISHING EDITOR**

Walid Nassar walid@silverfoxzambia.com

## DEPUTY PUBLISHING EDITOR

Jolezya Adeyemo editorial@nkwazimagazine.com

## **DESIGN**

Elijah Katema ads@silverfoxzambia.com

## SALES MANAGER

Musonda Chisenga musonda@silverfoxzambia.com

## **DISCLAIMER:**

While precautions have been taken to ensure the accuracy of the contents of our magazine, Silver Fox Publications Ltd. does not warrant or assume any legal liability or responsibility for the quality, accuracy, completeness, legality, reliability or usefulness of any information, product or service represented within our magazine. Views in this publication are not necessarily those of Silver Fox Publications Ltd.



## **PUBLISHING HOUSE**

## SILVER FOX PUBLICATIONS LTD.

+260 211 843 999 info@silverfoxzambia.com www.silverfoxzambia.com









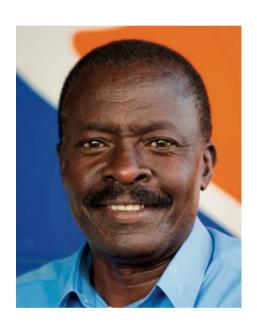
drink • hydrate • stay safe

**AQUASAVANA** 





## WELCOME ON BOARD PROFLIGHT



## Dear Passenger,

he recent election where the Zambian youth played a huge role in the final result got me thinking of the early days of Zambian aviation, post-independence. I was then a young man and there was a great feeling of optimism and excitement for growth, as at the time there were no Zambian pilots and no Zambian aviation professionals so there was a lot of space to develop. Both the Zambia Air Force and the national carrier invested heavily in the training of young Zambians as aviation professionals, not just pilots. It was an exciting time as we all felt we were contributing to the building of an industry.

At Proflight we have a few professionals who were trained in those exciting early days and who are now approaching retirement, three of these are senior pilots, included in this group is our Ceo, Tony Irwin, our Corporation Secretary, Mr Kabalika, Richard Mvula at KKIA Terminal, Mr Alick Mwanza in our maintenance department and of course, myself. These stalwarts of Zambia's aviation industry continue to lead, mentor and drive the young aviation enthusiasts and professionals working at Proflight Zambia.

However, just as Zambia is a youthful country, Proflight is predominantly a youthful company. Our maintenance director, director of operations, chief pilot, finance director and commercial director are all Zambians under 40 years of age.

Many of Proflight's employees joined the company as school leavers, many in apprentice or volunteer positions and now several of them hold management positions having worked their way up within the organisation, benefitting from internal job opportunities in a variety of departments.

One of our mantras at Proflight is 'Flexibility is the Key to Air Power' and we believe it is this ability to be adaptable, flexible and young at heart, regardless of age, that has kept Proflight surviving the last 30 years in the Zambian skies.

As a company we are very proud of our contribution to the development of Zambian aviation and the development and promotion of young Zambian talent. We are very proud of the fact that there is only one work permit holder in Proflight and that is a specialised position of an avionics engineer.

We are not a national airline but we are a proud Zambian flag carrier and plan to continue to carry the flag and further develop our route network, and, by so doing, to increase employment opportunities in the aviation sector once the COVID pandemic retreats.

Thank you to Proflight's customers and employees for their continued support and our promise is to continue to invest in our product and in our people to keep delivering a proudly Zambian product.

One Zambia, One Nation!

Yours sincerely,

Captain Philip Lemba

## WATER, WATER, WATER

## Making safe water and nutrition a priority in communities where JTI operates.



In a small village in Chipata district, the bare, brown landscape is disturbed by soil tilled in a circle. The furrows are the beginnings of a large vegetable garden and at the heart of the circle is the hand-pump drawing water from a borehole, newly installed and neatly fenced with wooden poles. This village is among the lucky few that has access to water. Despite long-running efforts by development organizations and the Government, clean water and sanitation services continues to be a challenge to many Zambians. UNICEF estimates that 4.8 million people in Zambia do not have access to clean water and 6.6 million people lack access to sanitation. Where such facilities exist, in rural and peri-urban areas, the majority of residents usually have to cover long distances to draw water for their daily household needs.

In 2021, JTI launched its Safe Water Program by investing in the installation of boreholes in communities where it operates. This was part of the company's commitment to realizing Sustainable Development Goal 6 (Clean Water and Sanitation).

To date, JTI has installed 153 boreholes in Eastern Province where it works with over 2, 000 small-scale Burley tobacco growers. The beneficiaries of the boreholes are established institutions, such as schools and rural health centers, as well as the tobacco growers and their households. The boreholes compliment other infrastructure in the grower communities and provide a social service to the communities.



"Our initial objective for the Safe Water Program was to provide clean and safe water to JTI contracted growers, so they can water their tobacco nurseries and vegetable gardens to improve production, as well as raise their household income and increase food security," says Litiya Matakala, JTI's head of Corporate Affairs and Communication.

The company has achieved this goal and much more. Through its

These school gardens help to keep children in school. They also contribute to food security and communities' self-sufficiency by providing food, as well as an outdoor classroom for learning about nutrition, agriculture and the environment.

Saint Margaret is one of the beneficiaries of JTI's Safe Water Project. The teacher in charge Sr. Beatrice is proud of what she, her teachers and school children have achieved following the installation of the borehole by JTI.

"We have a vegetable garden which is supplementing food stores for the school children. We have also started a fish farming project and are aiming to generate an income as well as provide much needed protein for the school children's diet."



The company is currently embarking on a greenhouse farming project at Mwita M Basic, Lukusuzi and Vizenge primary schools to enhance productivity of school meals support. This second phase of the program promises to enhance the school's meal provision where schools will feed from proceeds of the greenhouses every day of the school year.

The long-term sustainability of JTI's Safe Water Program is driven by the establishment of strong community partnerships with grower communities and local Government. Litiya Matakala is proud of the efforts they have made in this area, "working closely with communities and local government at district level has been a significant milestone. Through this partnership, we are able to collect and analyze data from remote and difficult-to-reach locations. This partnership not only helps to increase the water delivery but also ensures that the water facilities are sustained by local governments and communities, without needing further assistance."

Furthermore, the company was able to establish a community water management committee by training growers and providing pump mending kits to manage day-to-day maintenance and operation of the boreholes; thus, securing the sustainability of the boreholes long past its legacy in the country.



## REGULARS



**10.** BUSINESS

**16.** TABLETALK

**20.** EXPLORE

**24.** IN FRAME

**30**. VISIT







**36.** MUSIC

**40**. FASHION

**42**. CONSERVE

**44.** ART





## FEATURES



**50.** REMEMBERING KENNETH KAUNDA

**53.** WAYAWAYA

**56.** THIS IS HOW YOU'LL BECOME A MILLIONAIRE

**58.** STEVE BABAEKO



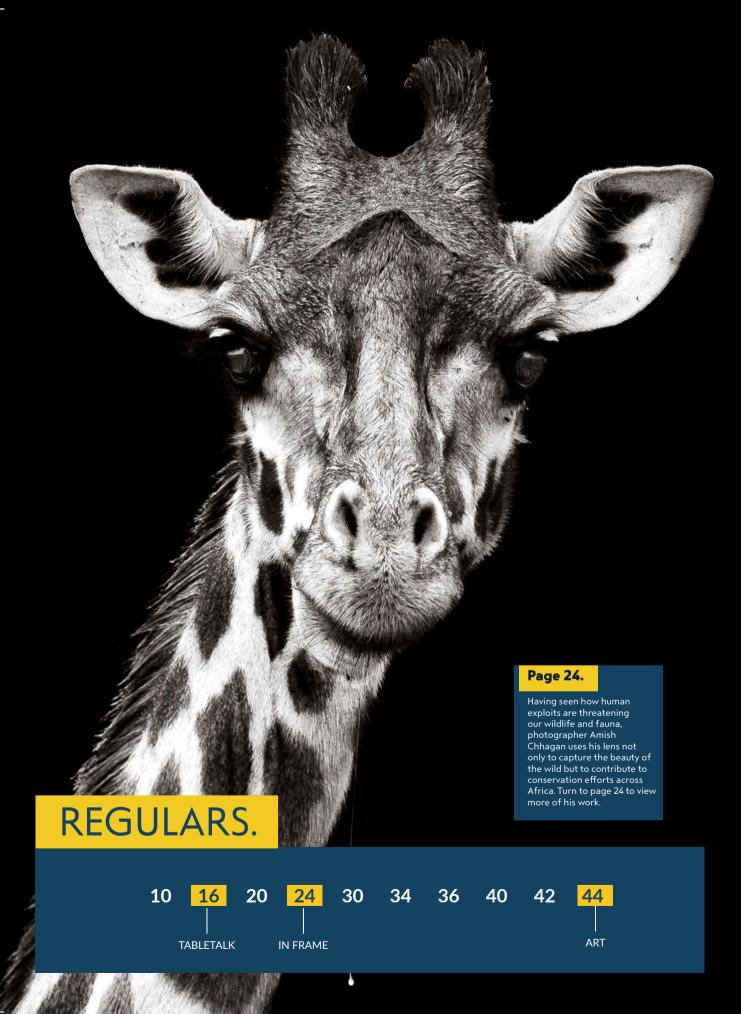




## **INSIDE PROFLIGHT**











## ZAMBIA BUYS GOLD FROM LOCAL MINERS TO BOLSTER FOREIGN RESERVES

Words by Nkonkomalimba Kafunda

he Bank of Zambia has begun buying locally produced gold from state owned Zambia Gold Company (which is under ZCCM-IH) and Canadian mining firm First Quantum Minerals (FQM) as it resumes holding the precious metal as part of its foreign reserves. The Bank of Zambia purchased 282.79 kilograms of gold last year as part of this resolve to diversify its international reserves. The central bank plans to purchase around 25,200 ounces of gold from First Quantum's Kansanshi Copper Mine and 21,000 ounces from Zambia Gold Company per year, based on gold purchase agreements signed with the two mines.

"The objective of this initiative is to shore up and diversify the international reserves. The viability and attractiveness of this venture is that the gold is being purchased in local currency," the central bank revealed in a recent statement. The bank added that the purchase price of the gold was not fixed and was determined by the London Bullion Market Association.

Bank of Zambia Governor Christopher Mvunga stressed that gold was a great store of value. "During periods of market stress - when assets would be losing value - gold would be adding value, thereby shielding the whole portfolio from large losses." The deal with ZCCM-IH gives Zambia the option to buy gold to help boost the overall availability of foreign exchange in the country, Mvunga shared. He noted that Zambia held gold reserves before 1995 but these were depleted due to severe foreign exchange liquidity challenges.

Under the agreement signed between the central bank and FQM, Zambia will buy gold produced as a by-product of 66

Bank of Zambia Governor Christopher Mvunga stressed that gold was a great store of value. "During periods of market stress - when assets would be losing value - gold would be adding value, thereby shielding the whole portfolio from large losses. the company's Kansanshi Copper Mine. Kansanshi produced 145,386 ounces of gold in 2019. FQM Director of Operations Rudi Badenhorst called the agreement an important step in building financial resilience in Zambia.

Badenhorst said the company was also in talks with the Zambian government to incentivise large-scale gold mining. "Challenges do remain for mining companies operating in Zambia but the Ministry of Finance is fully engaged with First Quantum and the Chamber of Mines of Zambia to seek out a competitive and stable mining tax code," he said.

The Bank of Zambia also signed a deal to buy gold from state mining investment firm ZCCM-IH's Zambia Gold Company. The governor said he was "delighted" as gold from ZCCM-IH will be sourced locally, in local currency.

The discovery of large swathes of gold in at least 22 sites the Ministry of Mines deems as viable, led to the formation of Zambia Gold Company in 2020. In response to a press query from *Nkwazi Magazine*, ZCCM IH Public Relations Manager Loisa Mbatha-Kakoma explained the company's origins and operations.

Zambia Gold Company Limited (Zambia Gold) was incorporated on 10 January 2020. Zambia Gold (the 'Company') is cowned by ZCCM Investments Holdings Plc (ZCCM-IH) with a 51 percent stake and the Ministry of Finance owning the remaining 49 percent stake. Zambia Gold is mandated to lead the development of the gold sector in Zambia by undertaking commercial activities for the benefit of all stakeholders. In order to achieve this objective, Zambia Gold Company will broadly undertake the following activities:

- Acquire exploration licences and carry out mineral exploration with a focus on gold (either directly or in partnership with other entities)
- 2. Develop and operate mines for gold and other precious minerals
- Refining, grading, producing, cutting and processing of gold and other precious minerals
- 4. Buying and selling of gold and other minerals
- 5. Supporting artisanal mining operations and transforming these into commercially viable activities



6. Pursue value addition opportunities in the precious metals sector

Apart from buying up gold produced by small scale artisanal miners, the company has invested heavily in its own mine site in order to boost production. "As of the end of June, a total of 100 kilograms was produced. Currently we are selling all gold produced from Kasenseli to the Bank of Zambia. Our target is to ramp up production with two new by 50 - 70 tonnes per hour processing capacity machinery that is currently being installed." Ms. Mbatha-Kakoma added, "Just for the Kasenseli Gold project in Mwinilunga alone, approximately K120 million has been injected so far. We are still undertaking exploration to delineate the mineral resource and expand operations to the rest of the licence."

Mbatha-Kakoma further shared with *Nkwazi*, "Zambia Gold Company (ZGC) continues to buy gold from local artisanal miners at competitive prices. Gold buying centres have been set-up in Rufunsa, Vubwi and Lumezi. In addition, in an effort

to support the development of the gold subsector at the artisanal level, ZGC has partnered with gold mining cooperatives in Rufunsa, Vubwi and Lumezi. The partnership involves support with exploration and processing equipment, and offtaking the gold being produced by the miners. Technical support and training is also being facilitated."

The cooperatives are elated with this support. Pokela Gold Mining Cooperative vice chairman, Josias Malunga assured the government that the cooperatives would process and sell their gold to the Zambia Gold Company so as to ensure that they got the best out of their mining activities.

This is the only mining project with a local stake representation in the country. It is an example of community participation through local ownership of 5 percent in the project through the Chief Chibwika Chiefdom Trust. The Kasenseli Gold project is wholly owned by Zambians as follows: PCB (12.5 percent), Kampoko (12.5 percent), Chibwika Chiefdom Trust (5 percent) and ZGC (70 percent).





## ZAMBIA'S UPHILL INFLATION WOES

By Mbuyoti Silimina

s Africa struggles to respond to the deadly third wave of COVID-19, its month on month inflation is ultimately worsening the already depressed economic fortunes on the continent.

The Zambia Statistics Agency (ZamStats) recently announced that annual inflation for June, 2021 increased to 24.6 percent from 23.2 percent in May 2021.

According to the agency's monthly bulletin announced by interim Statistician General Mulenga Musepa on 24th June 2021, stated that on average, prices of goods and services increased by 24.6 percent between June 2020 and June 2021. Interestingly, Zambia became the second country in the world to increase its benchmark interest rate this year as it

seeks to bring down spiraling inflation that's at a five-year high. In this context, the Bank of Zambia decided to maintain the monetary policy rate at 8.50 percent.

"The Monetary Policy Committee (MPC) noted that, although inflation is projected to remain above the upper bound of the 6-8 percent target range over the forecast horizon, inflationary pressures are projected to ease faster than earlier anticipated, particularly towards the end of the forecast horizon. This is in view of improved supply of food, particularly maize and wheat following a strong crop harvest, higher than anticipated copper prices and improved external sector support," Bank of Zambia Governor Christopher Mvunga said recently during the MPC of the central bank at its May 17-18 2021 meeting.

However, the Centre for Trade Policy and Development (CTPD) has charged that

the MPR alone cannot be seen as the silver bullet to address Zambia's inflation dynamics. Rather, in addition to robust monetary policy interventions, correcting the fiscal situation is of prime importance. Topping the African list of inflationary pressure is Zimbabwe with a rate of 194% year on year, followed by South Sudan (46.8%), Angola (24.8%), the Democratic Republic of Congo (DRC, 20.4%) Ethiopia (19.2%), Nigeria (18.1%), Guinea (12.3%), Sierra Leone (10.9%) and Liberia (10.5%), according to the Economist Intelligence Unit's (EIU) latest country analysis. Financial experts say the spiking inflation rate in Zambia is due to a combination of complex factors such as the rise in food prices and depreciation of the kwacha which has in due course gulped the life out of the local economy.

Historically, the Zambian kwacha reached an all-time high of K22.61/US\$1 in June

BUSINESS



"When you look at the reports from ZamStats, they point to the fact that food inflation is one of the major factors meaning that the prices of food have gone up and this entails that it is becoming more expensive to produce this food and with an import-based economy like ours where, for instance, agricultural inputs such as fertilizer and chemicals are imported, it is obvious that will continue to induce inflationary pressures," Lusakabased economist Mambo Haamaundu told Nkwazi

Haamaundu further hinted that for as long as the high cost of production, widening fiscal deficits, unsustainable debt levels, low forex reserves, and tight liquidity conditions among others are not rectified, inflation will accelerate further.

As to whether Zambia's inflationary pressures will get better or get worse, Haamaundu predicted, "I don't see the rate of inflation going down in the next one or two months even before the year ends for as long as the country's deepening macroeconomic challenges are not addressed." With inflation up by 1.4 percent from 23.2 percent in May to nearly 25 percent for June, Private Sector Development Association (PSMD) Chairperson Yusuf Dodia has also charged that Zambia's high inflation is unacceptable.

Dodia lamented that since Zambia is a net importer of goods and services, a continuous rise in its month on month inflation rate is an indicator of a struggling economy as consumers will continue paying the price due to high cost of doing business. "We really need to deal with inflation at its root cause and two clear areas that we need to look at is to increase production of goods as a nation so that we can export more and to ensure that export earnings are returned into the economy," Dodia stated. "Right now with a US\$ 10,000 per metric ton of copper price on the international market, we are not benefiting from this in any way as a nation because once the export of copper is done, earnings are being kept outside Zambia, a situation that ought to be changed by government policy."

Meanwhile, the EIU's further glimpse in the

sub region revealed that another anchor for price trends down south is low inflation in South Africa whose central bank, the South African Reserve Bank (SARB) expects inflation to stay well within its 3-6% targetrange, at 4.3% for the year.

"We expect even lower inflation, of 3.7% based on softer economic growth than the SARB is projecting for 2021 (at 2% versus 3.8%), which makes its recordlow policy rate of 3.5% sustainable," the EIU stated adding that as South Africa is a leading trade partner for Namibia. Botswana, Lesotho and Eswatini which all have currencies pegged at parity to the rand low price growth in South Africa is reflected in these countries and provides their respective central banks with space to remain accommodative over 2021 at least. Interestingly, despite the COVID-19 outbreak, Ghana remains a shining example on the continent for having recorded lower inflation to a record low of 7.5 percent in May of 2021 from 8.5 percent in the previous month, below the middle of the central bank's target range of 6-10%. Food inflation reached an all-time low of 5.4 percent (vs 6.5 percent in April), Also, nonfood inflation declined (9.2 percent versus 10.2 percent), according to that country's statistical service.

"We need a policy that will stimulate and

facilitate competition in the economy without government interference in pricing mechanisms as well as the need to digitalise the economy by lowering taxation among ICT businesses especially during the COVID-19 pandemic." Dodia highlighted. In this context, with existing vulnerabilities in the local financial sector and fragile economic growth, Zambia's quest to restore and anchor macroeconomic stability is scheduled to implement its fiscal adjustment measures in line with the Economic Recovery Programme (ERP) and understandings reached in discussions with the International Monetary Fund (IMF) over an economic bailout programme.

Zambia, which last year became Africa's first pandemic-era sovereign defaulter on its Eurobond debt, will likely be able to finalise the IMF deal once the dust settles following a general election which took place in August of this year. An agreement with the fund is indeed crucial under the Group of 20's so-called common framework for debt restructuring that Zambia will use to rework its more than US\$12.7 billion in external debt. It is also worth noting that at the time of writing Zambia had just voted in a new government in August 2021. We wait to see what effects this will have on the country's inflation and overall economy.







## TEA BREWS AGAIN IN KAWAMBWA

Words by Nkonkomalimba Kafunda

ith the exception of water, tea is the most consumed beverage in the world. In Zambia, local production of the sweet brew has recently been brought back from the brink of extinction.

In 1964, a newly independent Zambia set about an ambitious industrialisation programme to enhance job creation and diversify the copper focused economy, looking to new, exciting ventures in agriculture, manufacturing, tourism and construction. Among several greenfield projects was the cultivation and processing of tea in Kawambwa, a rural heartland in Luapula Province in the northern part of the country. The area was climatically suitable with rainfall patterns agreeable with tea cultivation.

In 1969 the plantation was launched and processing in the Kawambwa factory started in 1976. For the next two decades the factory supplied high quality tea for domestic and international consumption

while providing much needed jobs for the locals. It was for a time the anchor industry in Luapula, a positive showcase of the government's industrialisation policy.

In 1991 there was a change of government and a capitalist liberal democracy took shape and quickly set about reforming the controlled state enterprise dominated economy. Unfortunately, without the protectionist policies of the previous government, Kawambwa could not compete with imported teas on price and, to some extent, quality as no innovations

to enhance production had been adopted since the 1970s. In 1996, the company was sold. By 2015, having changed hands at least three times, government repossessed the plantation, albeit in a state of disarray and disrepair, and set about resuscitating operations, through its investment arm, the Industrial Development Corporation (IDC).

General Manager Moses Silanda explained that the tea plants had grown into trees. "We could not get the green leaf that is required for good tea," he explained in video footage availed by the IDC acting on a request from Nkwazi. By the end of 2020, using prudent agricultural practices, ten tea varieties sitting on 423 hectares were flourishing. Among them a resilient purple variety peculiar to Kawambwa and another which is fully organically bred. "The tea plant has a hundred year lifespan so with good agriculture practices we are now picking high quality green leaf," enthused Silanda.

The company employs 850 people, the

majority of whom are women, though mostly on a seasonal basis. The plantation is a hive of activity as workers with huge baskets strapped to their backs, trudge the tea lined beds casually picking the tea. "Tea picking is an art. It needs patience and that is why we have women pickers," explained Silanda.

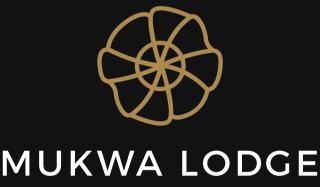
Currently about 20 tonnes of green leaf are picked and processed every day. However, as part of an expansion programme, two huge nurseries have been established. "The nurseries have 375,000 cuttings which are enough to cultivate 29 hectares to feed the plantation and an ambitious outgrower scheme.

The local traditional leadership is happy with the company's progress. "They came to me and explained what they were doing and their need for more land to undertake an outgrower scheme. So I released 4,000 hectares to be used for those interested in the scheme. The tea plant is a source of wealth as it lasts hundred years, so you

know generations will never suffer," a visibly delighted chief Mushota expounded. "Apart from the tea plant cuttings, the company imparts skills to the out growers so that the best green leaf possible is cultivated and harvested," explained Silanda.

A new ultra-modern state of the art factory is nearing completion and stands side by side with the 1976 edifice which is still processing the current crop graded for different segments of the market. This includes tea which exported to neighboring Democratic Republic of Congo.

The new factory, once commissioned, will complete the rehabilitation and modernisation of the once defunct Kawambwa Tea company. It will increase value added production and processing to 50 tonnes a day, surpassing its past glory and gaining a firm foothold in the local and regional tea market.



KITWE

## Marigold RESTAURANT

- reservations@mukwalodge.com
- 9 26/28 Mpezeni Avenue, Kitwe, Zambia

🐞 www.mukwalodge.com

+260 962 682 587 | +260 954 987 921







s a young girl Mukwandi Chibesakunda felt she didn't have a lot of highly visible female role models in positions of leadership to look up to. Fast

forward to the present day and Mukwandi is a role model to many. She has a long, distinguished career in banking and was the first female managing director of Access Bank, the first female CEO of NATSAVE and is now the first female CEO of Zanaco Bank.

While being the first woman to take on various high level positions in the corporate world matters to Mukwandi, it's more important to her that she is not the last to do so. She says, "Looking at my profile I wondered why I was the first in certain areas because when you look at Zambia, we've come over 50 years down the line. And we still have so many firsts. I think we should ask ourselves, if we are doing enough to just level the playing field. Maybe we are doing a lot more than we think because we do have these firsts."

For Mukwandi, ensuring that she's not the last woman to occupy certain positions in the corporate world comes down to working hard to succeed when given opportunities. "It's not just about me. I'm representing everyone else who may be looking up to me so it can be a burden sometimes," she shares. But while being a role model can be a hefty responsibility that comes with a number of challenges she also sees it as a privileged and fulfilling position to be in. Mukwandi explains, "It's less about the challenges than how you react to them. If you fall down seven times,

pick yourself up eight times. Because you have to go beyond the falling down. So seven times getting up is not enough, you get up the eighth time just to make sure that you carry on."

Just as Mukwandi has a number of firsts to her name so too does Zanaco. She tells me the bank, established in 1969, was born out of a desire for Zambia to have its own indigenous institutions and has led the way in innovation in the banking sector. "The first ATM in Zambia, that was Zanaco. The first mobile banking solution in Zambia, Xapit, that was Zanaco in the 1990s. We went digital in 2017, before COVID happened, because we know the future is digital. Zanaco has been an innovator and what this means for me personally is that we must build on that legacy of innovation."

As CEO, building on Zanaco's legacy means staying ahead of the curve and leading the market. Mukwandi shares, "Profitability is obviously a very strong measure for us as a financial institution. But beyond that, it's also about playing our role in the community, making sure that we identify where the future is going and how we can participate in that. And I believe that that's our vision of Zanaco for the future, to continue to lead the market and deliver to the Zambian people... Zanaco is unique in the Zambian banking sector because it's indigenous. But it

also has shareholding that is not necessarily indigenous. So we are on the cusp of both sides. And as a result of that, we have a critical role to play to raise the bar when it comes to indigenous



Being a leader doesn't mean you're extraordinary. It just means you got an opportunity and you took it."

institutions."

At this point in the conversation Mukwandi has brought up Zanaco's role in the community several times so I ask how the bank is playing its part. She tells me Zanaco has recently donated goods worth K4 million to various communities negatively affected by COVID-19. They have also assisted hospitals that have been overwhelmed by COVID-19 by covering the costs of hiring additional nurses and other caregivers, no doubt helping to save lives in the process. She further adds that Zanaco has always done a lot of work in the communities it operates in but while they do publicise some of their community work, "We don't make noise about it. Sometimes we do but what is important is that we play a role to change things for the better."

I ask Mukwandi what she thinks makes her a good leader and she pauses for a few seconds before telling me she struggles with statements like that. She believes it is up to others to judge whether or not she is a good leader and that one must always maintain humility in leadership.





"People assume that because you're a leader you're good at it but there's so many bad leaders, so many examples of bad leadership. As a leader you must recognise that you're in a privileged position. Being a leader doesn't mean you're extraordinary. It just means you got an opportunity and you took it."

She may be hesitant to call herself a good leader outright but Mukwandi is eager to discuss her leadership style and how it has evolved over the years. She describes her leadership style as people-oriented, not just focused on the people she leads but also the customers she serves. "I'm very focused on delivery and on people, because you deliver through people. It starts with me. I don't ask anyone to do something that I'm not ready to do." She continues, "If there is something that is happening that you need to give feedback on, it's actually kind to provide that feedback so that someone has a chance to do something about it. Rather than talk about them behind their back, I'd rather be honest and upfront and say this is where you're failing, this is where you're working well...I focus on the people and give people a chance. If those chances don't work, then we move on.

As for the evolution of her leadership style, Mukwandi says it has most recently become obvious to her in how she has dealt with COVID-19. As some staff members fell ill and struggled with the

financial impact of the pandemic it was decided that Zanaco would cover medical costs for staff and their families and also offer some limited assistance to the domestic workers of Zanaco staff members. Mukwandi states that five to ten years ago she would've been more focused on cost management. She notes as well that the systems set in place to help staff

members cope with the effects of COVID-19 have not been abused. A lot of trust has been placed in the staff and they have only used the services when they needed them. "So at this time, when business is down, our numbers are up. And my view is it's because we have treated our people with the humanity they deserve. The bottom line is important but people are part of the bottom line...And if you don't respect what matters to the people, then you don't respect that bottom line."

So what does Mukwandi want her lasting legacy to be? What matters is how her family sees her. "My children, my husband, my family, I would like them to remember that in all this, I still cared for them. I think that's my first priority, despite everything. And then I would like to also be remembered for delivery, that whatever it is that I set out to do I achieved."

As my time with Mukwandi comes to an end I ask her what her greatest professional achievement has been. She says with a confident smile, "I think it's still coming."



"I'm very focused on delivery and on people, because you deliver through people. It starts with me. I don't ask anyone to do something that I'm not ready to do."

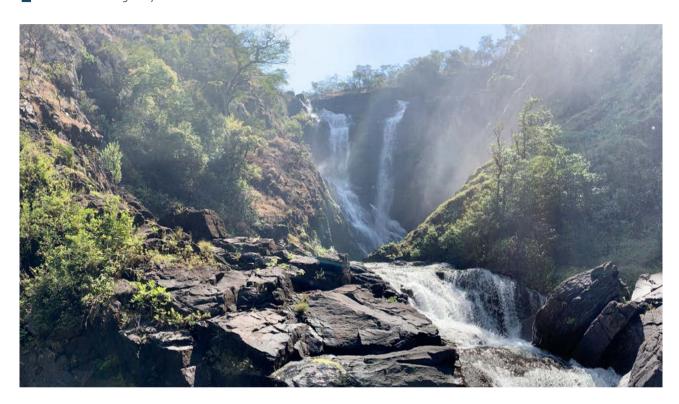




## ALONG THE NORTHERN CIRCUIT

## The journey to Tanganyika

Words and images by Petra Chikasa



eaving the urban bustle of Lusaka behind, and just a couple of hours into a three-day drive to the magnificent Lake Tanganyika, the ritual break at the roadside Fig Tree Café is always a moment to stop for breakfast, take a deep breath and throw off the stress of city life.

Beyond Kabwe and after turning right at Kapiri Mposhi, I began to sense the calm embrace of open space and to enjoy the much emptier roads. Driving long distances in Zambia is always a bit of an adventure; but dodging the 'occasional' pothole, braking for a stray goat or two, and stopping for the far too frequent police checkpoints is a price I am willing to pay for the anticipation of spending time at one of Africa's oldest, largest and deepest

lakes, and one of Zambia's finest natural treasures.

But this journey was just as much about stopping off to visit some of the natural and historical heritage sites on the way as it was about my eventual destination on the shores of Lake Tanganyika.

The first night of my journey northwards was at the roadside Forest Inn. Load shedding meant that dinner was a candle lit affair, adding to the rustic atmosphere of this small, well-kept lodge.

The next morning, I turn right out of the lodge gate and start the relatively short drive to my first stop of the day – the beautiful Kundalila Falls (the Bemba name translates as 'crying dove'), where the

Kaombe River cascades over the Muchinga escarpment. The falls is a National Heritage Site, and the attendant comes up to me as I park the car – we greet one another, and he points out the path through the trees leading to the top of the falls.

The easy walk takes me to the spot where I could see the river disappearing over the edge of the water-worn rocks into the shadows below. The river was quite low when I visited, but nevertheless the sight from the best viewing point was truly impressive.

The path continues in a loop down a steep hill to the series of pools at the foot of the falls – a perfect place for a picnic.
This was by no means my first time at Kundalila. As a guide and instructor, I had



taken groups to explore the area and to do the river walk that I would say is one of the best water activities on the Great North Road.

My next stop was only a few miles further along the Great North Road after I left the falls behind, and a very different experience. The Nachikufu Caves have been described as one of the best archaeological sites in Zambia, probably deserted in the 19th century, digs have revealed evidence of human habitation and activity going back for something like 15,000 years. Some of the finds are displayed in cases at the site.

Reached by a dirt track and a short walk, clambering over strange, parallel lines of rocks that break through the soil, the caves themselves are set in a rocky outcrop that dominates the local landscape. The guide (you can find him by chance or by calling the number on a sign by the side of the road) unlocked the gate in the fence and took me to see the main cave. He pointed out the red and black abstract patterns and animals painted on the walls, one of which shows a group of men bringing down an elephant. In the dim light, it was easy to

feel transported back in time and imagine the hunter-gatherer people who sheltered or lived here about 2,000 years ago and become lost in thought about how they lived and what inspired them to create this ancient art gallery.

Returning to the present was a slightly jarring experience, but I had to continue my journey if I was going to make my next overnight stop before dark.

Turning off the main road at Mpika town, I made for Kasama where I was planning to camp by the Chishimba Falls, which are a short distance out of Kasama town itself. The triple falls are one of the most famous in Zambia, attracting many more visitors than other sites, including the large group of local tourists that were wrapping up their day out as I arrived.

The site manager was very welcoming, showing me where to park and offering to lend a braai stand and sell a small bag or charcoal. As the sun began to set, I took the short walk to stand by the river and admire the Kaela Rapids that stretch between the two main upper and lower falls. The last, deep orange light of the day reflected off

the pools that punctuated the white water, creating a magical mixture of light and sound. It was only as darkness completely fell that I returned to eat and then settle down for the night with the sound of the river lulling me to sleep.

Waking up in the morning, a small group of children was already busy sweeping and tidying the site from the previous day. In the early morning sunshine, I was given a personal tour of the falls – first making our way to the upper falls and then retracing our steps before heading downstream to the third falls of the sequence. Having such a place to myself well before the day's visitors started to arrive simply enhanced an already amazing experience.

Before leaving Kasama on the last leg of my journey, I took the chance to visit the Mwela Rocks, with their world-famous collection of almost 2,000 rock paintings, with new discoveries being made on a regular basis. This mystical site that stretches over several square kilometres, is a series of weirdly architectural but natural formations and caves. One cave entrance is believed to have been associated with birthing rituals, a symbolic connection that

1

was easily brought to mind as I squeezed through the narrow opening in the rocks.

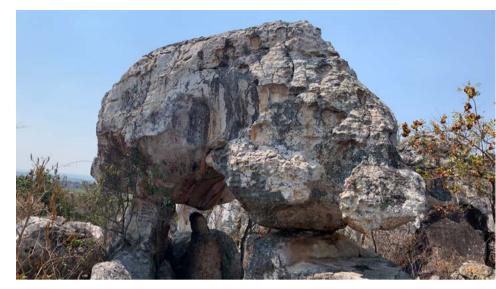
Mwela is one of the highest density rock art sites in Southern Africa, designated as a site of Outstanding Universal Value by UNESCO. After asking how long I had for the visit, my guide took me to see some of the highlights - red human and animal paintings, and many finger-printed dot and line paintings. Exploring the site was a journey through time, revealing painting after painting as we climbed over massive boulders and looked inside several small caves. The site's significance did not die off with its Stone Age creators, even today it plays a role in local religious life, with several pieces of contemporary graffiti scrawled somewhat incongruously alongside the ancient paintings.

The final stretch of my journey was the drive to Mpulungu, the port that stands at the southern end of Lake Tanganyika. The working town looks out over the lake and serves as a trading point for all manner of imports and exports to the three other countries that share the lake with Zambia.

I take an evening boat ride to a lodge by the shores of Lake Tanganyika, Isanga Bay and as we approach the lodge, we are greeted by many lights on the lake by fishermen trying to catch some fish to sell the next day. Before sunrise, they return to the lake to catch more fish, keeping each other encouraged through song and laughs. I imagine this would be a lot to take in for tourists that aren't accustomed to this kind of culture, but for me it was almost comforting, and a reminder of quite how far I was from the fast pace of Lusaka life.

Lake Tanganyika is unlike any lake in Zambia, the clear blue waters help it to stand out with abundant water life which makes it perfect for snorkelling. The lake is surrounded by beautiful, dramatic hills and mountains – one of which you can hike up to take you all the way to the top of the breathtaking Kalambo Falls.

Even though I have visited Lake Tanganyika – the world's longest freshwater lake – before, with each trip I am once again captivated by its unique beauty. The colourful sunsets, the silhouettes of the mountains in the distance and the sights and sounds of the rich fishing culture. This gem of the Northern Circuit is a pilgrimage that every person in Zambia should take to truly experience the country's history and culture – a chance to see a surprisingly different side of our land.









## Invest in government securities with Atlas Mara Bank.

At Atlas Mara Bank, one of the many ways we measure success is your financial growth. We are always looking for opportunities for you to grow and maximize your returns on investing with Atlas Mara Bank. Investing in bonds is your opportunity to grow. These investment securities are issued by the Government of Zambia and have sovereign backing. With bonds you enjoy the benefits of investment diversification, and better returns

## Benefits of investing with Atlas Mara Bank:

- Investment diversification: Reduced risk and improved returns
- Get better returns than traditional investments such as fixed deposits
- Arbitrage opportunities: Allowing for gains resulting from interest rate movements

Investment in bonds is open to individuals and organisations with a minimum transactional amount of K30,000.

To learn more contact us on +260 971 269200 or email: treasurysales@bancabc.com | zm-treasurysales@bancabc.com

## **Government Securities**

For more information visit us at atlas Mara Zambia, your nearest Atlas Mara branch, call 202 toll-free (Airtel/MTN) and 0211 224459/0211 237022 or go to www.atlasmarazambia.com

Reshaping African Banking





## Chags Photography

Words and images by Amish Chhagan of Chags Photography

rowing up in Zambia, I was fortunate to have numerous opportunities to explore the flora and fauna of this spectacular region of Africa. Between the capital city of Lusaka, where I grew up, and the numerous trips to various national parks in Southern Africa, I appreciated the glaring contrasts at a young age; ecological, physical, visual, but mental as well. The serenity of these vast lands always struck me and it was exciting to spot the wildlife. This excitement was heightened when I found photography (or rather, when photography found me).

Amish's goal with my photography is not only to showcase the beauty of African wildlife, but to bring the viewers closer to these magnificent species and their natural habitat through his visuals. I use the medium of photography to invoke the emotions depicted by both the subject and myself through my own creative lens, whether through interactions, mannerisms or nature's circle of life. Photography is an important component in conservation and as such, I donate my visuals, my time with specific conservation organisations and give a proportion of any photography income to these organisations.

\*Born and raised in Zambia, Amish Chhagan is an awardwinning photographer. Amish is currently based in Spain but makes regular visits to Zambia and other countries in Southern and East Africa. You can follow Chags' Photography on Instagram.

A brother's love My brother is my only best friend. No one can replace him."

The most intimate moments in nature are what connect us sapiens so closely to the animal kingdom, creating similar emotions to those we experience with the closest around us.







## The stare of death With rage, hunger and opportunism after an unsuccessful kill, this lioness strides towards me head-on, eye to lens.



## The A-Team

Known as the Tano Bora in the Maasai Mara, a five-cheetah coalition is virtually unheard of, combined with the decreasing number of these beautiful big cats - one must stop,witness and watch.



## Sisterhood

These lioness sisters share an intimate moment, deep in the heart of the Lower Zambezi National Park in Zambia. We have a lot more in common with the animal kingdom than we realise, more mannerisms and traits than just beating hearts; one of them is the ability to show and feel love.



## ANGOLA For the intrepid traveller Words by Jolezya Adeyemo





## **FUN FACTS**



Luanda is the world's most populous Portuguese speaking capital.



Angolan model and actress Leila Lopes was crowned Miss Universe in 2011.



It's illegal to take photos of government buildings in Angola or even view them through binoculars.



Cuba was instrumental in Angolan independence, providing military training and weapons to freedom fighters.



The giant sable, endemic to Angola, was thought to be extinct but was rediscovered in 2014.





- Luanda, more than a thriving commercial hub
- Beach living and historic architecture in Benguela
- Kalandula Falls, one of Africa's largest and most beautiful waterfalls
- Otherworldly views at Miraduoro da Lua
- A lively, dynamic culture

hough I'm not one for gambling I'd be willing to bet that most people reading this article have never considered Angola as a holiday destination. The country is known for a 27-year civil war that broke out after independence in 1975, its rich oil reserves and for having one of the world's most expensive cities for expats (Luanda). Beyond that the country largely remains shrouded in mystery.

But what doesn't make the headlines is precisely what could make Angola a worthy tourist destination. The country has a stunning array of landscapes. Angola has over 1,600 kilometres of coastline, rainforests, mountainous regions, splendid waterfalls and desert landscapes. It has a rich culinary tradition drawing on local foods, with some Brazilian and Portuguese influences. The country also has a number of national parks and protected areas, the most accessible being Kissama National Park.

Most visitors to Angola travel there for business, with Luanda being the country's economic hub. Angola has a rapidly growing economy spurred by oil and diamonds.

In the past, getting to Angola meant going through a notoriously tedious visa application but the process of obtaining a visa has been made much easier with the e-visa, introduced in 2018. Do note, Zambians, along with nationals of a few select countries, do not require a visa to enter Angola. While travelling in Angola may sometimes present some challenges it is a destination for you if you love to explore undiscovered, diverse lands. It is a destination for you if you're willing to get off the beaten track, get lost in a new culture and be flexible and a little spontaneous.







## A cultural exchange

A number of traditional and contemporary dance and musical styles have been developed in Angola and form part of the country's culture. Kizomba is an Angolan dance style and type of music which is similar to salsa and originated in the 1980s. Kizomba means party in Kimbundu, one of Angola's local languages. While still not as well-known as salsa or the tango, it has gained popularity on dance floors around the world and you can take kizomba classes in a growing number of world cities. From Joburg to Amsterdam, Tokyo to Mumbai, Shanghai to London, kizomba has made an imprint. Kizomba has been identified as a means of attracting more visitors to Angola and could have a lot of potential if done right. Other popular dance styles in Angola include semba and kuduro.

Capoeira is a Brazilian form of martial arts practised around the world that was shaped by Angolans. This unique martial art combines dance, music and acrobatics. Enslaved people taken from present-day Angola developed capoeira in Brazil, influenced by dance styles, sounds and rhythms from their home. Unfortunately, Angola's contribution to capoeira is often downplayed or not acknowledged. But whether in Angola or outside one can experience the country's culture through dance and capoeira.

## **Ethereal landscapes**

Miradouro de Lua is a collection of cliffs shaped by wind and rain to give it an otherworldly appearance. In fact, its Portuguese name translates to viewpoint of the moon. You would be hard pressed to find geographic formations anywhere on the African continent that look like this and on this scale.

Many visitors have combined their trip to Miradouro de Lua with a safari in Kissama National Park. Starting at the park and then heading out to the cliffs. And if you stay long enough, you will catch the most amazing sunset over this natural wonder. I would recommend this site to anyone but especially to those in search of photographic holidays.

Portuguese filmmaker Jorge-António was inspired by this geographical feature so much so that he named one of his films after it and even filmed some scenes in the area. The award-winning *O Miradouro de Lua* was the first Portuguese-Angolan film collaboration.

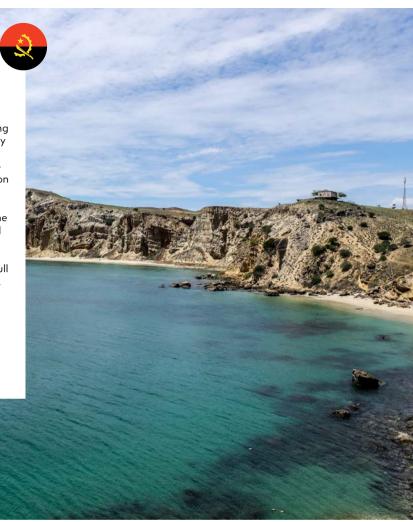






Benguela is one of 18 Angolan provinces and sits along the western coast. The region is growing in popularity as a travel destination and its cities offer a more affordable alternative to Luanda. Major cities include its capital, also called Benguela, and Lobito. The region is known for its culture, beaches, seafood, great shopping and architecture (cathedrals, lighthouses, museums and palatial government buildings, etc.). The area not only has some of Angola's best beaches and clearest waters but also has some great scuba diving spots. In addition, Lobito is said to have one of the most spectacular harbours in Africa. Benguela city, full of natural beauty, is known as the city of red acacias.

There is a range of high end and budget-friendly accommodation options. (The same can be said of Luanda but you will have a few more options on the budget-friendly side.)



# K K h that all long of the second of the sec

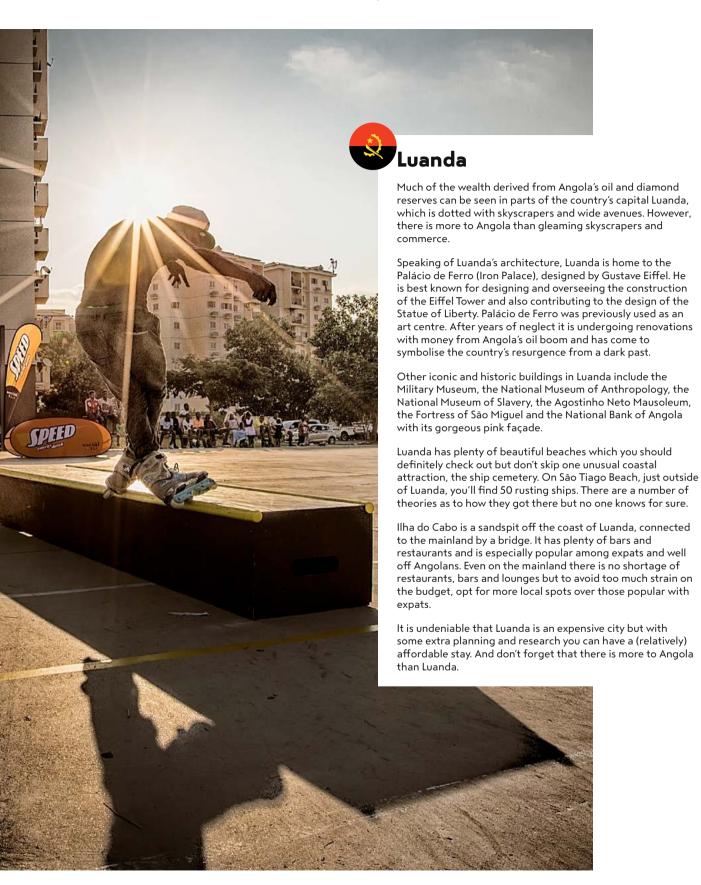
## Kalandula Falls

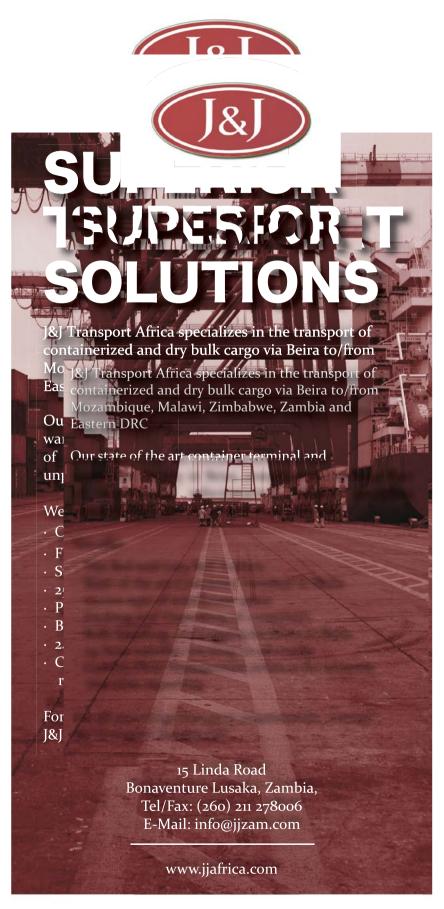
Kalandula Falls on the Lucala River is one of Africa's largest waterfalls although just how large is disputed. Depending on who you ask, it is either the second largest or the third largest waterfalls on the continent. What isn't disputed is that the falls are absolutely breathtaking and not to be missed. The horseshoe-shaped falls is located in Angola's rainforest in Malanje Province. Despite being one of Africa's grandest waterfalls, it receives relatively few visitors.

You can take a day trip to the falls or camp out for longer and really take in the beauty of the area. You can also swim at the base of the falls.

The falls are at their fullest during the rainy season which lasts from September to April, with November to January being the months with the most rain.

34 \_\_\_\_\_















J&J TRANSPORT GROUP OF COMPANIES













# **T-LOW:** THE AWAKENING OF AN ARTIST

Words by Samm Tembo, Images courtesy of T-Low

mos Chipasha, popularly known as T-Low, aka the Melody Man, is easily one of the best musicians Zambia has produced. And I don't say this biasedly or as an exaggeration. I say this honestly, as someone who appreciates genuine art. T-Low is easily one of the most authentic Zambian artists I've seen emerge in the past five years.

T-Low's defining look consists of sunglasses, a flat top haircut and Hawaiian style shirts. The Afro-pop and RnB singer has a laid back demeanor. The consistency and quality of his music is hard to ignore; he gets better and better with every offering. From his 2017 *Melody Man* EP, which garnered him fame with its hit single 'Because of You' (featuring Mumba Yachi), to the *Edge of Silence-Compilation*, up until his debut album *The Awakening*, which released in May of this year T-Low has outdone himself.

From the title track 'The Awakening,' which serves as the intro of the album, featuring new wave rapper Tale Sheazy, you get a clear view of what kind of artist and person T-low is...a thinker. A person in search of answers and truths that not many young artists are exploring in their music today. At

66

At its core, The Awakening is introspective and existential, but it's not lacking in the chilled vibes the artist is known for offering in his music.

37

1 U S I C

its core, *The Awakening* is introspective and existential, but it's not lacking in the chill vibes the artist is known for offering in his music.

I begin our conversation by congratulating T-Low for putting out a solid body of work, especially in a global pandemic; a time when a lot of artists and creatives are holding off putting out work in an unsure climate, before moving on to ask him about his acclaimed first album.

"There's a lot of things happening in the world right now," soft-spoken and sober-minded, he begins to enlighten me. "And none of it is anything new. I've been trying to figure out what my place in all of this is. As an artist, what am I trying to say to the world? And I realised, before we try to reach out to the world, we have to start with the community. We have to look at ourselves and realise...we are the community.

It starts with us! And this is where my awakening begun. Me taking the time to develop a clear understanding of everything I know and trying to figure out a way to use that to benefit others through my gift of music. This thought process is what you hear on the album." And true to his word, the pensiveness and poignancy is evident throughout the duration of the 14-track album.

Contented with the sobering anecdotes of his journey to The Awakening, laced with stories of his move away from organised religion to spirituality, we backtrack to the crux of how T-Low became a singer. "I first started music as a rapper. But listen to my voice, nobody took me seriously. I moved to Chingola to pursue my music career either way and that's where my singing took off. I had this song I wanted to do with Afunika, but it didn't happen because of his schedule. He was always unavailable," he shares solemnly. "My producer at the time asked me, 'Iwe mwaice, why wait for Afunika when you can just sing the whole thing yourself?' But I didn't believe I could. I didn't believe I had the voice for it. But I sang either way, and it turned out great! That's how I became a singer. That was the birth of the melody man." A sense of both pride and disbelief evident in this anecdote.

"It's funny, at the time the sound in Chingola was mostly rhumba. Then came this kid singing in English, serving vibes of Afro-Pop mixed with RnB...even Lusaka was behind on that sound. So it was easy for people to take notice." He shares further, switching seamlessly between English and Bemba throughout our conversation; his Copperbelt roots palpable in his accent and argot.

With a few music videos planned for songs off the album and a few more in ideation for previous bodies of work (not saying which ones, you will have to wait and see) T-Low shows no signs of slowing down. He aims to do more collaborations with artists like Mumba Yachi, Theresa Ng'ambi and James Sakala, in sharing his message with the rest of the world.





# **GWM P-SERIES**

### RUGGED OUTSIDE - LUXURIOUS INSIDE



# Ease of financial transactions in Africa



# THE YELLOW CARD APP

If ever a concept has been pertinent, it is that of celebrating humanity and togetherness amid diversity at this time. It is knowing and appreciating your life because of the existence of others – ubuntu. And this is one of the beautiful things about being a part of Africa and celebrating Africa Day. It is a reminder that we share a common goal as a continent, which unites the people and gives the sense of kinship so that wherever you find yourself, you know you are home.

At Yellow Card, one of our aims is to see Africans have the tools to attain financial independence and Africa come together as one. As the driving force behind the economic growth of any nation is the collective growth of the population within it, we came together to help achieve this.

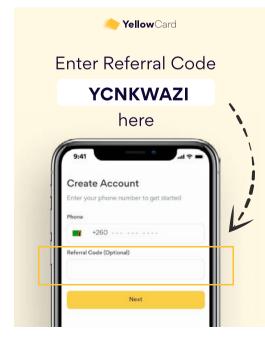
Yellow Card is a fast-growing fintech that is providing access to cryptocurrency to everyone regardless of status or location. The rationale behind this is simple: Over the past year, for instance, due to the impact of Covid-19, many countries have experienced serious economic challenges that have seen inflation and interest rates rise so that the average citizen is struggling to make ends meet, perform simple financial transactions and plan for a bright future. But with the breakaway from traditional finance that cryptocurrencies

such as bitcoin bring, thus making processes smoother and cheaper, everyone including the unbanked and underbanked can now have access to financial tools to better their lives. And this is the African dream.

To make this happen, we have a strong belief that Africa has the resources to rebuild its broken walls. This is why Yellow Card is built by Africans for Africans. With operations currently in 11 countries, we have established bases in these countries where people who know the lay of the land are working hand-in-hand with fellow citizens across the continent to create a sustainable financial solution powered by the decentralized power of the blockchain. This drives home the point, that wherever you are in Africa, you can contribute your quota to help with the work of promoting African freedom.

Some of the ways we are doing this include providing a platform open to anyone to buy cryptocurrencies with their local currency and easily send and receive money and perform trade across Africa and the world. Beyond that though, we have prioritized educating the masses on the benefits and utility of bitcoin and cryptocurrency as well as sharing ways to attain financial freedom. This mission birthed collaboration with other like-minded

organizations where we have featured in conferences such as the Crypto Tamanga Meetup to celebrate Bitcoin Pizza Day, webinars co-hosted by BongoHive as well as other related events around Southern Africa and the rest of the continent. These culminated in the recent launch of Yellow Card Academy, our onestop resource centre for everything crypto. With Yellow Card Academy, anyone from the comfort of their home can access cryptocurrency resources that can help them make smart financial decisions on their journey to financial independence.







# **WELCOME** TO THE **HOUSE OF** PML

Words by Bryan Manda, Images courtesy of Peter Mwansa

wide variety of Zambian designers and fashion houses have emerged over the years. They have broken new grounds to reach astonishing new heights of ingenuity and creativity. House of PML by Peter Mwansa, established in 2019, is one of those brands.

Peter Mwansa is no stranger to the Zambian fashion scene. With the rise of social media, he saw the opportunity to document his style to the masses on Facebook and Instagram in 2014. This led to his fashion blogging career under the name PeterMyLife. Peter details that he began blogging because he was inspired by the multiple Nigerian fashion pages that he followed on Instagram; this later led to him writing and creating his own website.

From top fashion blogger to top fashion designer, Peter Mwansa (left) has come full circle. Peter's up and coming House of PML brand is on the radar of every Zambian fashionista.

"I have always been in love with fashion. My mother played a huge role in grooming me and making me the man I am today. She is such an inspiration to me. I ventured into fashion design because upon graduation from Mulungushi University, I couldn't find stable employment in my field. I saw a career in styling and making clothes which later led to my fashion brand."

House of PML is a design house specialising in bespoke clothes for your different occasions, including corporate events and social events such as weddings (soon to be newlyweds or guests). In addition to custom made clothes, House of PML also offers a full styling service and consultation for your special days.

"My creative process starts exactly when the client walks in with what they want to be tailor-made for them. I had to pick a niche and discovered I am very good at men's clothing, with a more specific focus on suits. I describe my fashion brand as luxurious and versatile fit for the metrosexual man and the modern day woman." Peter explains.

From dressing Zambian celebrities like Cleo Ice Queen to models and numerous brides, grooms and groom's men, Peter is proud of how he has managed to grow his brand and how he has managed to make it a household name. His also proud of his brand ambassadorship with Chivas and reveals that working with Zambian rapper Macky 2 and popular songbird Wezi on this project has been a dream come true. He also shares that being on multiple billboards has been overwhelming and fulfilling but most importantly he is happy to be gaining an increasing amount of recognition and praise for his work. Discussing his role on the Zambian fashion scene, he shares that he is proud to learn that he has inspired people with his early success.

When asked about how he stays organised when provided with multiple design orders from clients, Peter shares that, "I value appointments and record keeping because it is serious work for me. I enjoy meeting respective clients and having detailed conversations on how they want their ideas brought to life."

It is no secret that designers impact fashion trends and we wait in

anticipation to see what they will create next. So I was excited when I asked Peter what's next for him and he told me. "I have so many plans. I am working on taking House of PML to the international stage. I recently got nominated for The Nigerian Fashion Awards in Lagos and I'll be traveling there in November. I am looking forward to collaborations and interviews that will take my brand to the next level. I have also been working with South African bloggers and creatives. I have seen a lot of designer's push boundaries and that is why I am the only one who can take my brand to international platforms. Not even the sky is the limit."

Peter Mwansa | @peter\_mylife on Instagram House of PML | @houseof\_pml on Instagram











# **CONSERVATION AND TOURISM SOCIETY (CATS)**

## Tackling human-animal conflict

Words by Alec Cole, Images courtesy of Alec Cole and Lucian Coman

t's 3 a.m. on a cold winter night in Livingstone sometime in August 2020. The night is quiet enough to hear the water thundering over the Victoria Falls like a distant earthquake. Everyone is asleep. Suddenly the silence is disturbed. The sharp, loud explosions of firecrackers and shouting rupture the silence." It sounds like a warzone, and it is.

It's elephants. It's our amazing, wonderful and iconic gentle giants back from their southerly forays. They are returning from the rich grazing of the Okavango Delta, Hwange National Park, Chobe National Park and Kafue National Park.

We hear the crescendo before the call comes in. The team is already mobilising and rushing to the car.

Elephants are drawn yearly to Livingstone for the winter thorn pods and the palm ivory nuts, the mungongo, the marula, and of course, the mangoes. They are following the ancient routes carved out by their ancestors

returning to the forests. The very same forests the elephants' forefathers planted and nurtured over thousands of years.

It sounds romantic and exciting for Livingstone to say "Our elephants are back!" - not many places in the world can say that.

But the forest is fenced. The routes are now blocked. Every year, more houses, more buildings, more hotels, more lodges, more farms spring up. Every one of them, with a fence. They spring up like a mobile prison, a complicated maze confining the elephants, restricting movement, denying access to feeding grounds.

Where they used to feed from winter thorn pods, someone planted maize, tomatoes and vegetables. Someone cut down the ancient forest, someone fenced it off. Where they once wandered, propagating the land, they are no longer welcome.

They are chased and misunderstood. They are villainised and hated and they are persecuted at every step. Even the tourist



Understanding elephants is the key to cohabitation. The communities that are most affected by the elephants have never been exposed to any kind of wildlife education. Elephants are viewed the same way that lions are, false reporting, social media, myth and mystery have created a false sense of fear.



lodges fence them out and chase them away. By day Livingstone sells itself as the tourism capital of Zambia. It paints a picture of harmony and fun. By night it is a hotbed of human-animal conflict. People have gardens and grow tasty food. Poor waste management creates piles of rubbish and food. Elephants love food!

Understanding elephants is the key to cohabitation. The communities that are most affected by the elephants have never been exposed to any kind of wildlife education. Elephants are viewed the same way that lions are. Misinformation, social media, myth and mystery have created a false sense of fear. The same communities never see any kind of incentive for sharing their land with elephants. Homes and villages that have their gardens raided find themselves in dire straits, unable to feed the kids or generate any income. Despair and lack of compensation breeds negativity and hatred. They are told to coexist and that having wildlife is a good thing, but they see no benefit at all.

The Conservation and Tourism Society (CATS) actively works to change the mindsets of those affected and teach how cohabitation with elephants can bring upliftment, pride, prosperity and revenue to the community.

The CATS Elephant Response Team (CERT) offers a 24 hour team ready to respond to calls from the community. By using an elephant experienced driver, and using a vehicle as the primary mitigation tool, the team is able to intercede, discourage and intercept elephants as they find their way into gardens and smallholdings. After only a year of following, observing and mitigating these great beasts, we have

come to know many of them, and they have come to know us. Sometimes the sound of our familiar engine is enough to change the elephant's course. Imagine, he recognises the sound of our engine and he knows what's coming next, and he just can't be bothered to stick around. The simple act of confidently interceding with a vehicle and the gentle persuasion has seen incredible response from the elephants.

A year down the line the effected people have been sensitised and included in workshops and training programmes. Since the inception of CERT, the CATS team has established a great rapport with the community. In the 2020-21 season where elephants come into town, no people and no elephants where killed in the operational area for the first time in memory. Firecrackers are a thing of the past and no longer do the Dambwa residents form mobs to chase and terrify elephant in the middle of the night. People are working with us, they are appreciating elephants and also grasping the possible benefits of tourism by working with the elephants. Instead of a conflict zone, we now have a cohabitation zone.

In June 2021 the newly formed Dambwa Community Business Unit (CBU), which combines respected and senior elders from the community and skilled CATS volunteers, is spearheading this great change of attitude by bringing tourism to the community. They have designed some fun and exciting tours that will bring foreigners and residents alike into the cohabitation zone! They have a sunset tour, a cultural tour, a bicycle tour, a birding tour, a walking tour and an elephant night viewing tour.

The (sewer) ponds have long been a main attraction for birders and now a young member of the community is being trained as a community guide to escort and help you find the rare and exotic bird species that frequent the pond system. Viewing platforms will be going up in key places to watch wildlife as it moves between the ponds and the Mosi-Oa-Tunya National Park.

Revenue from the above tours and activities is directed at community sensitisation and upliftment programmes, litter management, and most importantly, youth groups and kids clubs are providing sports and educational activities for street youths and orphans. Community members are directly involved in the tours and benefits are shared fairly, equally and transparently.

It's a shining example of how a little combined effort can effect great change. The people are happier, the elephants are happier and the Dambwa community is showing all of us that Zambians can love and benefit from their wildlife as much as the foreign tourists do.

It's heartening to see how human cooperation and compassion can change so many lives and circumstances. It's why we rose to be the dominant species on the planet. It's also why we are still perfectly placed to learn how to coexist and have cohabitation zones instead of conflict zones.

If you would like to learn more about CATS or are able to support our work please get in touch on +260 9777 460 602. You can also check out CATS-Conservation and Tourism Society on Facebook.



# THE ARTISTIC IDEOLOGIES OF KENNETH KAUNDA

Words by Chanda Mwenya





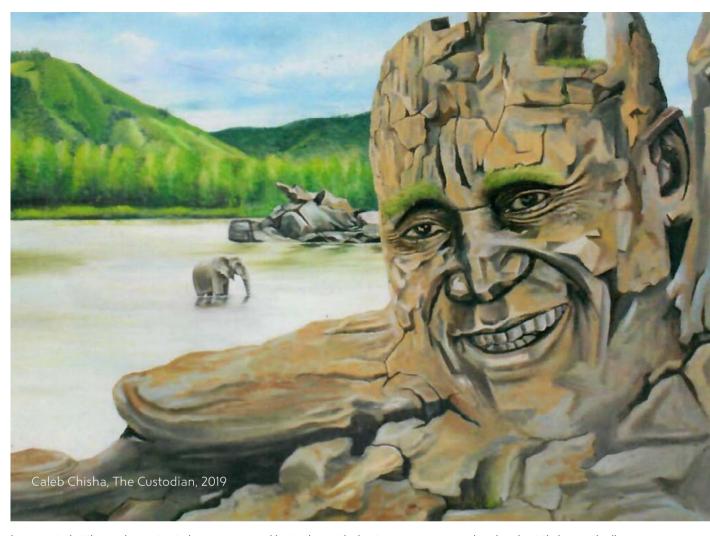
here is a larger-thanlife icon conspicuously missing from the Zambian landscape and more so at the centre of the 57th anniversary of the country's independence. That figure is the first president of Zambia Dr Kenneth David Kaunda who died in Lusaka on June 17 2021, aged 97.

Kaunda has engraved an indelible footprint on the political stage in Zambia, Africa and the world. Kaunda is well placed among world leaders as a respected politician. However, his pedigree in arts and literature deserve more recognition. Kaunda was a fledged musician and an accomplished author of several books. Some of the books authored by Kaunda include Zambia Shall be Free (1962), Humanism in Zambia and a Guide to Its Implementation (1967), Letter to My Children (1973), Kaunda on Violence (1980). The Riddle of Violence (1981) and The State of the Nation: National Economy (1988).

While the book Zambia Shall Be Free can be seen as his political autobiography, Letter to My Children chronicles his own childhood, growing up as an ordinary village boy with a disciplinarian father who helped groom him into a responsible adult. Other books, such as Humanism in Zambia, record the ideological mind of Kaunda.

Kaunda loved music, not just as a listener but as a performer. Whether he was singing his all-time favorite love song 'Pagan Moon' for his wife Betty or 'Tiyende Pamodzi' for the people, the music touched the mind and moved souls. Whether in his books or through music, Kaunda applied his creative ability for the good of humanity. But how can Kaunda, an ingenious creative and leader be immortalised for posterity? A yet to be unveiled five metre bronze statue of Kaunda has





been erected at the newly constructed Longacres Mall in Lusaka. The statue created by artist Chande Kapundu is arguably the most representational depiction of Kaunda on the Zambian landscape.

#### Art Ideologies

Zeela Art Gallery and Home Stay in Lusaka's New Kasama area is an artspace where first President Dr Kenneth Kaunda's ideologies have been embraced and celebrated. The creative space which is home to Bedah and Charity Salasini, and prides itself as a sanctuary for art and culture has paid homage to Kaunda's intellectual legacy. Zeela's appreciation of the Kaunda's beliefs and values was revealed through the Letters to My Grandchildren\* art exhibition in November 2019. The exhibition illustrated Kaunda's thoughts on nature, culture and art. It exhibition engaged top Zambian artists to create works anchored on Kaunda's three symbolic epistles to his grandchildren. In essence, Kaunda

was speaking to the youth about some fundamental principles of life.
"Nature is a diversity of life. It is an abundance of living things that draw energy from one another and essentially end up sharing the same energies among themselves," Kaunda's letter on nature reads in part. Kaunda's demonstrative description of nature was ably depicted by Caleb Chisha in a painting titled The Custodian. Caleb paints a surrealistic face of Kaunda formed from a landmass, imposed against a backdrop of an expanse of water and a serene wildness complete with wildlife.

"Culture is your birthright. A nation without a culture is dead. Culture is a data bank of our identity, histories, our ways of knowing and doing and indeed our common existence as a people," Kaunda wrote. Kaunda's thoughts on culture were illustrated by artist Gordon Shamulenge in his painting dubbed Ubuntu. Gordon employs traditional motifs to create a painting depicting different

people going about their everyday lives. The artist explains that the painting highlights the celebration of our unity in diversity.

In his third letter Kaunda addresses art. He writes, "My dear ones, let me share something with you. In the days of my childhood, art was part of my everyday life. I collected things from nature and used them to make things to play with and for amusement. That's what I call creativity." Indeed, Kaunda was an artist in his own right, leaving behind inspiring works which now forms part of Zambia's creative heritage.

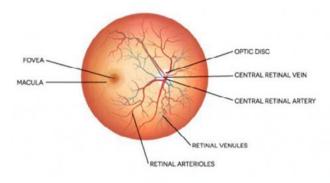
\*The featured paintings were among those included in Zeela Art Gallery's Letters to My Grandchildren exhibition. Zeela's founders, Bedah and Charity Salasini, described the exhibition as "a fundamental reflection of the Kenneth Kaunda legacy."

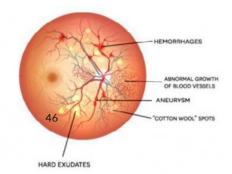
# DIABETIC RETINOPATHY

## An inconspicuous eye condition

#### NORMAL RETINA

#### DIABETIC RETINOPATHY









iabetic eye disease comprises a group of eye conditions that affect people with diabetics. These conditions include diabetic retinopathy, diabetic macular edema (DME), Cataract and Glaucoma. While all forms of Diabetic eye diseases have the potential to cause severe vision loss and blindness, Diabetic Retinopathy involves changes to retina blood vessels that can cause them to bleed or Leak fluid, distorting vision.

It is the most common cause of vision loss among people with Diabetics and a leading cause of blindness among working – age adults. DME is the consequence of diabetic retinopathy that causes swelling in

the area of the retina called the macula. Controlling Diabetics by taking medications as prescribed, staying physically active, and maintaining a healthy diet can prevent or delay vision loss. Diabetic retinopathy often goes unnoticed until vision loss occurs, people with diabetics should get a comprehensives dilated eye exam at least once a year.

Early detection, timely treatment, and appropriate follow -up care of Diabetic eye disease can protect against vision loss. Diabetic Retinopathy can be treated with several therapies, used alone or in combination. Treating diabetic eye disease is easiest when caught early. As a diabetic patient, you are predisposed to eye disease. During

our comprehensive eye exam, we will determine your prescription for eyeglasses or contact lenses, and check your eyes for common eye diseases.

Additionally, we assess how your eyes work together as a team and evaluate your eyes as an indicator of your overall health.

If you have questions about our eye exam or need more information, Visit Vison Care branch network in all shopping Malls or our web site :www.visioncarezambia.com or info@visioncarezambia.com or call us today at +260 978 509 858 to learn how we can help.

Article by Vision Care Appasamy Eye Hospital – Cataract & Cornea Surgeon

#### YOU ONLY HAVE ONE PAIR OF EYES LOOK AFTER THEM!

EYE HOSPITAL Independence Avenu +260 211 233 601/2

**EAST PARK MALL BRANCH** +260 954 241 596 SOCIETY BUILDING BRANCH +260 211 230 475/6

**BRANCH** 

+260 218 821 348

**CHIPATA BRANCH** 

+260 216 223 153

**GREAT NORTH MALL BRANCH**+260 955 798 803 | +260 977 798 803

SOLWEZI MALL WATER FALLS MALL

**BRANCH** +260 955 798 803 **D.R CONGO BRANCH** +243 816 740 844

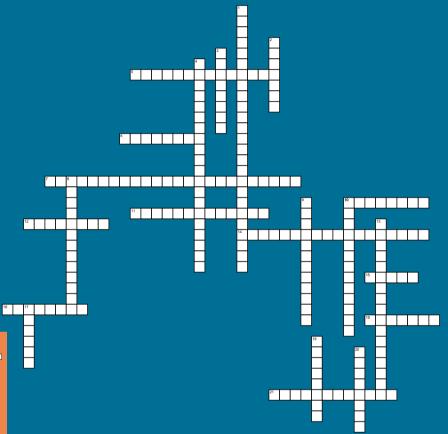
MANDA HILL MALL BRANCH +260 211 254 216 **KITWE BRANCH** +260 212 227 149/50

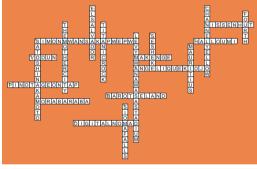
227 149/50 **BRANCH** +260 211 272 431/2

**KABWE MALL BRANCH** +260 971 767 347 LEVY JUNCTION MALL BRANCH +260 211 324 062/3

**MAKENI MALL** 

# CROSSWORD PUZZLE





**ISSUE 52 SOLUTIONS** 

#### DOWN:

- 1: Africa's largest copper producer
- 2: National Savings and Credit Bank is better known as
- 3: Town on the southern end of Lake Tanganyika
- 4: Kabwe-based institution of higher learning
- 8: T-Low also goes by this name
- 9: Surname of Zanaco CEO
- 10: Renowned Zambian sculptor
- 13: Political autobiography published in the 1960s
- 17: Word's most populous Lusophone capital city
- 19: Brazilian martial art with Angolan roots
- 20: Angolan province

#### **ACROSS:**

- 5: Archaeological site in Zambia
- 6: Electronic equipment and systems fitted in an aircraft
- 7: Art exhibition in honour of Kenneth Kaunda
- 10: Copperbelt town
- 11: French engineer
- 12: Prehistoric period
- 14: Slogan popularised by Kenneth Kaunda
- 15: Zambia's first mobile banking service
- 16: Physical gold or silver kept in bars
- 18: A type of hair cut
- 21: Celebrity client of Peter Mwansa





**Ms. Mfikeyi Makayi** Barloworld Zambia Country Manager

# BARLOWORLD EULOGISES KK'S ECONOMIC LEGACY

Words by Mbuyoti Silimina

he story of Barloworld
Equipment Zambia Limited is
one of success, longevity and
high performing products.

With over 100 years of

With over 100 years of operations in Africa, the firm is backed by Johannesburg Stock Exchange-listed Barloworld Limited, a R62 billion company with secondary listings on the London and Namibian Stock exchanges.

Having entered the Zambian market in 1994 taking over the Caterpillar dealership from Mazembe Tractor Company, Barloworld's past 26 years as an operator investor has seen the business expand its presence in the primary sectors of mining and construction.

"Our fixed presence in Lusaka, Kitwe, Solwezi, Lumwana and Kalumbila has consolidated our support to these industries as well as the Zambian people over the last two decades," Barloworld Zambia Country Manager Mfikeyi Makayi told Nkwazi.

Barloworld Zambia is cognizant of the socioeconomic reforms put in place by Zambia's first president Dr Kenneth Kaunda. Reforms which laid the foundation for the future success of Barloworld Zambia today.

But over and beyond political freedom, Dr Kaunda wanted to achieve economic emancipation and improve the welfare of ordinary citizens through an enormous drive to accelerate investment especially, in the fields of mining and construction.

Dr Kaunda's investments in Zambians laid the foundation on which Zambians across the country can build on today.

"KK's mining policies were multi-faceted, in retrospect with good intention during difficult times. Firstly, of key note and success to this day was KK was very deliberate about education policies for Zambians. He ensured a deliberate policy that the Zambian people attained the best international education & exposure in running the mining sector through scholarships without discrimination or prejudice, Zambians were sponsored to universities globally by ZCCM with the view that they returned to work in the mining industry. Many Zambians today are known globally for their expertise in the fields of copper mining, engineering, geology and metallurgy.

Secondly, the 1969 Mulungushi and Matero Reforms significantly shaped the future of Zambia's mining policy with the formation of ZIMCO and MINDECO. The intention was to maximize the sector's economic potential & drive development," Makayi noted, "it coincided with tumultuous times in independence struggles in southern Africa, with Zambia as a key frontline state.

As a result, Zambia became and remains one of the world's largest copper producers and the second largest producer on the African continent (behind the Democratic Republic of Congo). Copper is the mainstay of the country's economy and has been for almost a century.

The Barloworld country manager highlighted that KK's One Zambia, One Nation motto which is embedded in every Zambian's mind has kept Zambia a peaceful and inclusive nation that has never experienced war. "This element of his leadership has shaped how we lead our business in Barloworld by reinforcing inclusion, having dialogue and appreciating differences"

In this context, Barloworld's consistency in delivering quality construction and mining equipment to the earthmoving industry has contributed to the growth of the country's mining industry.

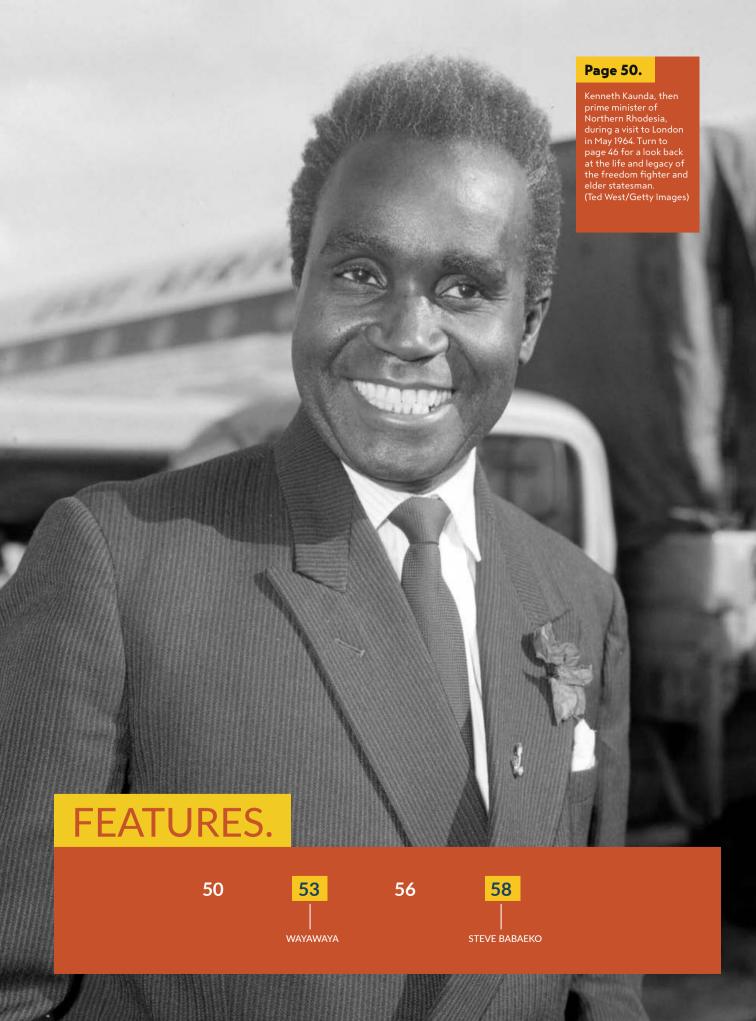
In 2014, Barloworld solidified and affirmed its investment commitments by increasing its footprint North Western and Copperbelt provinces constructing a \$14million facility in Kitwe, which comprises of a world class training facility, component rebuild centre and 10,000m2 warehouse to ensure adequate support to the mining operations in the Copperbelt and North Western provinces.

In the construction sector, whether one is in a residential or non-residential building, infrastructure or road construction, Barloworld Equipment's best machinery and power generation equipment in Southern Africa - including 35 different types of work-tools ensure quality after sale service to all its paraphernalia.

"We seek to support projects that will ensure access to local and international markets with ease as the expansion of our road infrastructure is cardinal to boosting regional trade and with eight neighbours to become a land-linked country," Makayi stated.

Barloworld will always remember Kaunda for creating a solid foundation for the country's development program which the firm renowned for its Cat earthmoving machines is happy to be associated with.

"Over the last 26 years, favourable mining policies encouraged mine operator's exploration programmes into the North Western Province as our primary clients invested in new equipment which consequently meant increased opportunities to create employment and growth for Barloworld as well as to support the sector," Makayi noted.







# REMEMBERING KENNETH **KAUNDA**

### The father of the nation

Words by John Katebe

n 17 June 2021, the world received the sad news of the passing on of Zambia's first president, Dr Kenneth David Kaunda, After 21 days of mourning, Kaunda was put to rest on 8 July, 2021.

So much has been written about Kaunda during his life and after his death. Some of the comments have been very flattering while others have been negative. This can be attributed to the fact that one section of writers is made up of Kaunda's

devoted hero-worshippers while the other comprises people who feel aggrieved by the past rule of Kaunda. I offer myself as someone who belongs to neither of these two groups. My aim is to give a positive but sober view of the man's achievements.

I was born exactly 30 years after Kaunda. I became aware of the existence of the man somewhere around 1962. I remember accompanying my father to a few political rallies organised by the United National Independence Party (UNIP) that were addressed by Kaunda. I clearly recall that the man inspired a spirit of awe and

admiration among those who heard him speak.

Kaunda went on to rule independent Zambia from 1964 to 1991. Having lived under his rule, I feel qualified to give an informed opinion about Kaunda's performance as a leader. I am aware that Kaunda, being human, made some grave mistakes during his tenure of office but my focus is on the things that he did well. My view is that, apart from those mistakes, Kaunda did a wonderful job of governing this country under extremely difficult circumstances.







This view is supported by the way Kaunda was mourned by Zambia and her neighbours. An unprecedented period of 21 days of national mourning was declared. Several of Zambia's neighbours also declared periods of national mourning for him in their countries.

It was remarkable to see a number of presidents from neighbouring countries enter Zambia to mourn Kaunda at a time when a virulent variant of coronavirus was ravaging the country. They chose to come in person to pay their last respects to a man they regarded as one of Africa's great statesmen.

What is it exactly that made people want to honour this man in his death?

Regionally, Kaunda contributed to the liberation of neighbouring countries from colonial rule by actively supporting their independence struggles. He believed that as long as any of Zambia's neighbours were not independent, Zambia could not consider herself truly independent. The gratitude expressed by leaders from other countries during Kaunda's funeral was

testimony to how significant Kaunda's contribution to the liberation of their countries was.

Kaunda's sacrifices on behalf of the Zambian people took a toll on their social and economic lives. Some of them even became bitter enemies of Kaunda because they believed that his policy was detrimental to the welfare of Zambians. They did not appreciate the fact that it is sometimes necessary to make short-term losses in order to achieve long-term gains.

On the local front. Kaunda ushered in a philosophy of oneness among the people of Zambia regardless of the tribe one hailed from. He encapsulated this philosophy in a motto that has stood the test of time: "One Zambia, one nation."

He supplemented this motto with a onesentence song, "Tiyende pamodzi ndi m'tima umo." (Let us live together in unity, with one heart.)

Kaunda's government set up local industries in various provinces of Zambia to manufacture industrial goods and domestic products in order for us to become self-



Kaunda set high standards of national leadership. He lived by well-defined personal principles. He did not need to be controlled by external rules or quidelines. His beliefs and personal principles were enough to ensure that he exercised ethical leadership.



reliant.

One of the greatest achievements of Kaunda's government, one for which he will forever be eulogised, was the provision of free education to every Zambian. Kaunda's aim was to ensure that indigenous Zambians would eventually take over most of the jobs that were being done by foreigners at the time.

Another notable achievement of Kaunda was the promotion of indigenous Zambian music. He gave a directive to local radio stations to predominantly play locally produced Zambian music. As a result of this directive, there was a proliferation of Zambian music on the scene.

Kaunda set high standards of national leadership. He lived by well-defined personal principles. He did not need to be controlled by external rules or guidelines. His beliefs and personal principles were enough to ensure that he exercised ethical leadership.

Kaunda led by example. Unlike his successors, he showed absolute faith in the medical facilities that he had helped build. He regularly visited the University Teaching Hospital (UTH) for his medical check-ups and treatment.

Kaunda lived a simple life and did not need to steal money from public coffers to sustain an extravagant lifestyle. His wife and children emulated him in that regard. One of Kaunda's sons, Masuzyo, studied motor mechanics at Kabwe Trades Training Institute where I had the opportunity to teach him mathematics. The young man's behaviour attested to the outcome of a good upbringing.

Kaunda was a genuine human being who was not afraid to weep in front of thousands of people. He would often break down while addressing a public meeting or conducting a press conference. Some people referred to him as "cililalila" – one who cries all the time. What cannot be denied is that Kaunda was a compassionate person who was often driven to tears by the suffering of other people.

Kaunda was a disciplinarian who not only exercised self-discipline but enforced discipline among his government ministers and public servants. He did not hesitate to take action to maintain discipline among his cabinet.

I would not be doing justice to Kaunda if I did not comment about two false statements that were made about him.



Some people were of the view that Kaunda equated himself to God because of a slogan which was shouted by his followers: "Kumulu ni Lesa; panshi ni Kaunda." (God rules in heaven while Kaunda rules on earth.) Kaunda did not coin this phrase; his followers came up with it and it became popular throughout the country. Kaunda did not embrace the idea that he was a kind of earthly god. His own words demonstrated that he regarded God and Jesus Christ very highly.

Then there were those who believed that Kaunda regarded Zambians as unintelligent. This conclusion was arrived at because of Kaunda's frequent use of the phrase "stupid idiot" to describe people he regarded as guilty of certain negative behaviors and

traits. It was meant to be understood as a figure of speech. Unfortunately, his detractors twisted the phrase to mean something else.

All in all, Kaunda was an enigmatic personality who was always smartly dressed, often in a safari suit, and always carrying a white handkerchief wherever he went. It is my opinion that the white handkerchief symbolised Kaunda's unwritten individual mission statement: to help bring peace on earth.

How well did Kaunda fulfil his mission in life? Only God can truly say. As for us, we must now let Kaunda forever rest in peace..





# **WAYAWAYA:** The Art of Collaboration and Innovation

Words by Leelee Ngwenya, Images courtesy of Iris Nikolaisen

e live in a world where fast fashion is the in thing, the more affordable way to shop and the most prevalent

kind of fashion that exists in the West and is increasingly common in Africa. You can look stylish for less and keep up with all the latest trends. However, this kind of fashion is unethical; it is not environmentally friendly, is wasteful and the workers producing the clothing often work under harsh conditions with low wages.

WAYAWAYA Bags is one local brand that is making a lasting change in sustainable fashion, which in the era of fast fashion is remarkable. The team consists of eight Zambian female artisans, Norwegian founder Iris Nikolaisen and British operations manager Sebastian Pope. WAYAWAYA embodies the philosophy of slow fashion by advocating for manufacturers, engaging local artisans and creating sustainable fashion.

The phrase WAYAWAYA loosely translates to 'wasting time' but this brand has managed to elevate the phrase. A great



WAYAWAYA embodies the philosophy of slow fashion by advocating for manufacturers and the environment by engaging local artisans and creating sustainable fashion.







accessory made from leather takes time, it has to be carefully designed, thought out and executed. The use of leather in their products also means that the process is slower because the leather is sourced from two tanneries, African Gameskin and Hannitan Leather, which happen to be in South Africa.

At the moment Zambia doesn't have local tanneries that provide leather for items like handbags, with the focus being on leather for industrial use. By trading with other countries like South Africa, and Zimbabwe, and Botswana with better quality leather the hope is that it will motivate Zambia to produce higher quality leather over time. Especially as there are more and more brilliant creators from Zambia working with leather.

Collaboration plays a big role at WAYAWAYA, with training being facilitated between Zambia, Zimbabwe and South Africa. "We first worked with Chloe Townsend from Cape Town who had an amazing background with her brand Missibaba, a luxury accessories label making unique statement leather handbags. I met Chloe through Angela, our lead designer. We told Chloe that we wanted to offer vocational training and create sustainable employment. She basically spent six months teaching us everything from how to cut leather, how

to create a collection, design and more. From there we collaborated with Miko from Bulawayo who had relocated to Livingstone and is an excellent leather shoe maker. He was one of the first to teach us how to make leather products. He was joined by a Zambian gentleman named Victor who was trained by the Norwegian Peace Corps twenty-five odd years ago." WAYAWAYA has since been able to exhibit their work in both Cape Town and Johannesburg fortifying their ties in the South African creative industry.

To create an enjoyable work environment Iris wanted all of the women to be able to understand how all the different components that go into the product making work. Iris explains, "We work dynamically. Everyone has some sort of ownership to every single element of making a batch from cutting the leather to putting the brass buckles on. There are certain people that are better than others in certain areas and vice versa. But they all do everything, so they are all involved in stitching, cutting and polishing." Iris works mainly with the design team and often has her ideas challenged by Angela. Iris shares, "I may come up with a design idea but once it hits the machine it might not necessarily be so feasible!" The collaborative spirit of the brand is what makes for the great quality of their end products as all the artisans are equally

trained in all aspects of creating the leather accessories.

Providing local women with access to income and vocational training is part of the brand ethos. The in-house vocational training has so far trained two separate groups of women with eighty percent of the women who have received the training still working at WAYAWAYA. The women who were trained have gone on to participate in peer-to-peer training like working with sewing circles in Livingstone and sharing their skills.

With the principle being slow fashion and creating long lasting accessories, WAYAWAYA doesn't release collections or accessories ranges. The work is about passion over consumerism and it's a conscious choice not to have collections. Iris enthuses, "If you have a look at the Birkin bag, it has always been the same, just a change in colour and texture and pattern. With us the actual bag model stays the same, but then depending on interest from clients and what's available, we change the materials. So, at the moment I'm actually sitting with some cotton that we've dipped into beeswax, which could be a really cool texture to put on our bag. The ideas come from potential clients, previous customers that we have, or questions like 'Why haven't you made wallets?'" To limit wastage WAYAWAYA uses the





leather scraps and trims to design their unique card holders and smaller accessories. They have always been conscious of how all the materials are used and making sure that they get the most out of them. This kind of thinking has led to the discovery of the use of banana fibres and other alternatives like fish leather. Iris shares, "We have a have a big fish farm here. We have been in talks about setting up a tannery for the fish skins, which is very environmentally friendly compared to cow hides. Fish leather is also ten times stronger than cowhide."

WAYAWAYA is making long lasting change with long lasting products for the fashion-conscious traveller. The signature tones and colours used in the accessories are earthy, using yellows, oranges, reds, blues and browns. WAYAWAYA is incorporating metal finishes and different techniques to weave leather straps, such as braiding, a technique they have adopted in order to be in charge of as much of the value chain as possible. The possibilities are endless with the innovations that these women have been able to play with in order to make sure that they are long lasting.







# THIS IS HOW YOU'LL BECOME A MILLIONAIRE

Words by Jayne Mazimba

illionaire status.
Everyone wants it but what does it take to get there.
Besides winning the lottery or being lucky enough to come into a large inheritance, there are some more realistic, albeit less exciting ways to hit millionaire status.

As a banker and personal finance educator for over nine years, I've frequently seen an interesting paradox of excuses among a mix of individuals who say they want to be millionaires but do not have the will power and courage to begin working towards that goal.

The students and twenty-somethings say they are too young and do not have a source of income. The middle-aged claim they have too many responsibilities and do not earn enough. The high inflation in Zambia has also become a very popular excuse. These two age groups will always promise themselves that they

will work towards that goal once their income increases. The older folks, even the high-income earners will usually begin taking control of their finances because retirement is looming. However, they too assert that millionaire status is too far out. They believe they are too old and will settle for just a comfortable and minimalist retirement as the goal. The truth is that millionaire status is simple but it's not easy. Thousands upon thousands of average people have done it. Most of these are average earning individuals from small business owners, teachers, lecturers, nurses and so on. This is according to Thomas Stanley and William Danko's study of The Millionaire Next Door. These people followed a simple sequence of;

- Financial goal setting with a longterm view of ten years or more
- Hard work to earn and increase income
- Consistent savings and investments
- Frugal living or at least keeping monthly expenses below the

66

The younger an individual is, the easier the climb to millionaire status. On the flip side, the older an individual is, the more likely they have access to larger amounts of disposable income to save and invest. The difficult part is getting clear on the vision and beginning to consistently act.

#### incomes received

The younger an individual is, the easier the climb to millionaire status. On the flip side, the older an individual is, the more likely they are to have access to larger amounts of disposable income to save and invest. The difficult part is getting clear on the vision and beginning to consistently act. Below is a simulation of what an individual would be saving and investing every month from their current age to retire a millionaire at 65 or even sooner.

The following assumptions were made for this simulation.

- The individuals are beginning their savings and investing at Zero.
- 2. A conservative interest rate of 8% was used over the entire period. In Zambia, 8% was the average of high interest savings accounts that are relatively easy to access
- The savings amount also remains constant over the entire period. This means that any increase in savings amounts would shorten the period to the millionaire status.
- For the purposes of this article, millionaire status is at cash (liquid) savings and investments.
- No other accrued assets are considered. Assets such as real estate, statutory pension contributions, extra investments in stocks, government securities which would occur over the



natural life of a financially conscience individual would be a bonus and further serve to bettering the ultimate financial status.

Some pretty cool realisations stick out of the simulation. A 20-year-old would only be saving a minimum of K200 to be a millionaire by 65. A 40-year-old would need to commit to K1050 only whereas a sixty-year-old would need to save close to K14,000 a month. The amounts start increasing dramatically from 45 years old. This is because of the shortened time period. Looking at the simulation from time horizon on the left as the base, an individual would be saving that age groups amount to millionaire status. For instance, a 35-year-old aiming to be a millionaire in 5 years' time, would need to be saving the same amount as the 60-year-old.

The compounding effect is the best part. For K200 a month, contributed over 45 years. The 20-year-old

contributes only 10% of the million at K108,000 over their lifetime but still ends up with K1,061,940.70 meaning the extra K953,940.70 was all earned from compound interest. On the flip side, the older someone starts the more actual cash they contribute. For instance, someone starting at 50 years old will contribute almost 52% of the million targets at K522,000 and earn only 48% or K488,200.91 in compound interest for a total net of K1,010,200.91 at retirement.

A lot more can be stated about how to become a millionaire. Diversified investment portfolios that offer a mix of real estate, government securities and even cryptocurrencies, which in Zambia earn some of the highest returns, are great options and should be pursued in earnest. However, the point here is to show the reader that millionaire status is attainable. Clarity, commitment and consistency that's all. Along the way knowledge is gained, complex investments are used, and the goal runs towards the pursuer.

starting	Monthly	Annual	Annual	Actual Lifetime	Actual Lifetime	Total Value of	% of Actual Contribution Against Total	Years of
Age	•	Contribution	Return	contribution	growth	Savings at 65yrs	Value	Saving
20	200.00	2,400.00	8%	108,000.00	953,940.70	1,061,940.70	10.17	45
25	300.00	3,600.00	8%	144,000.00	910,284.37	1,054,284.37	13.66	40
30	450.00	5,400.00	8%	189,000.00	850,128.77	1,039,128.77	18.19	35
35	700.00	8,400.00	8%	252,000.00	798,206.62	1,050,206.62	24.00	30
40	1,050.00	12,600.00	8%	315,000.00	690,234.90	1,005,234.90	31.34	25
45	1,700.00	20,400.00	8%	408,000.00	600,010.27	1,008,010.27	40.48	20
50	2,900.00	34,800.00	8%	522,000.00	488,200.91	1,010,200.91	51.67	15
55	5,500.00	66,000.00	8%	660,000.00	352,911.21	1,012,911.21	65.16	10
60	13,700.00	164,400.00	8%	822,000.00	191,343.82	1,013,343.82	81.12	5

Figure 1: How much you need to save to retire a millionaire by different age groups.

The Nerd Wallet investment calculator on www.nerdwallet.com was used to derive the final savings value at the end of each time period.



# STEVE BABAEKO Nothing less than extreme Words by Royd Kapesa, Images courtesy of X3M Ideas

teve Babaeko stands at the center of the Nigerian creative industry. As the founder and CEO of X3M Ideas (pronounced Extreme) and also the president of the Association of Advertising Agencies of Nigeria (AAAN), he is shaping the future of creative arts in Nigeria and beyond. Steve was born and raised in the northern Nigerian city of Kaduna in Kaduna State. His family struggled to make ends meet. "I think I was about ten years old when I became conscious of the fact that we were very poor. It was an interesting period because I suddenly realised that I couldn't afford most of the things that my mates had in school", he says, recalling his childhood.

As a child, Steve's dream was to become a news presenter, attracted by the prospect of making appearances on TV. In pursuit of his dream, he got an internship at the largest broadcaster in Nigeria, which revealed a different side to the job. He experienced first-hand the modest salaries that news presenters earned and he decided to pursue another dream - making it in the burgeoning creative industry. To pursue this new dream, Steve realised that he had to leave Kaduna for the bustling city of Lagos, which he did at the age of 24. His success in Lagos was a result of luck and grit in equal measure. Upon arrival in Lagos, without a place to stay, he "squatted" in a hotel with a chef for two years as he found his feet in the big city. This tenacity would later serve him well as an entrepreneur in a competitive field. During this tumultuous time he spent his days in search of work, armed with his writing ability. Eventually, he landed a job as a trainee copywriter at a well-known agency in Lagos. This first job was the start of a life-long journey to change the face of advertising in Nigeria.

Advertising agencies are the engine of creativity, working with marketing departments to craft exciting creative elements that connect with the hearts and minds of consumers. These agencies comprise the best and brightest people,





# Business at your finger tips.

Download the NAPSA App and register workers, file returns & pay contributions or simply track your NAPSA records while on the move. It is easy, safe and secure.















ranging from; designers, writers, photographers and strategists. This combination of talent is then outsourced to a client to deliver on marketing objectives. X3M Ideas was launched on 1st August 2012 with the mission to redefine advertising in Nigeria. In the nine years since it was founded, the agency has grown exponentially and is now positioned as the top marketing firm in Nigeria, counting the biggest companies globally as clients. What differentiates X3M starts with the name itself, which sets the tone for everything the agency does.

As Steve puts it, "If you call yourself Extreme, you shouldn't be caught doing the safest work in the country. Your ideas must be seen to represent the name you bear. So the ideas have to be on the edge and they have to be extreme."

To ensure that the work at X3M meets Steve's high standards, he challenges his team with the extreme test – where he asks the question; "Do you think this idea is extreme enough?" That keeps X3M ahead of the competition in Nigeria.

After successfully conquering the Nigerian market, Steve is casting his vision to the rest of Africa. X3M now has a physical presence in five other African countries - South Africa, Mozambique, Zambia, Zimbabwe, and Botswana – with plans to expand to more countries by the end of 2022.

Commenting on the expansion, Steve says, "Africa has the least intra-continental trade in the world, that is to say, Africans are not doing business with other Africans. Unless we create opportunities for other Africans, we will continue to be victims of the narrative that says that there is only poverty, war and hunger in Africa" However, opportunities are often accompanied by challenges, and the advertising industry in Africa is not immune. Digital is taking over at a rapid rate and creatives are opting to work as freelancers – going directly to the client with their portfolios in hand.

Steve believes, the more things change, the more they stay the same. He expects the tide will turn again and equilibrium will be restored in the advertising industry. "When television came, everyone thought that was the death of radio, but today both radio and television are thriving. What will happen is that the new media of today, will be the old media of the next three years" he says confidently.

It is a mammoth task to summarise Steve



Babaeko in one article. He is a highly accomplished entrepreneur that has built a strong business in a very competitive field. At the age of 50, he has more energy than many of his peers and he is still committed to making his mark in Africa. Steve's own words perhaps provide clarity on his view of the world -"Entrepreneurship, I just realised, includes two major things. The first is, how do vou take all of the chances that come your way and calculate the risk of all the opportunities surrounding you? The second is, how are you willing to add value to your community and your customer. In the nine years we have been operating as an agency, we undertake a project to rehabilitate a government school every year and hand it over to the government. That is our contribution."



If you call yourself extreme, you shouldn't be caught doing the safest work in the country. Your ideas must be seen to represent the name you bear. So the ideas have to be on the edge and they have to be extreme



TRADEPRO BARRIERTEX

**Exterior Textured Paint** with ENHANCED **FLEXIBILITY** 

Medium texture finish Hides plaster imperfections Long lasting finish For enhanced flexibility Covers up to 5 m2/L



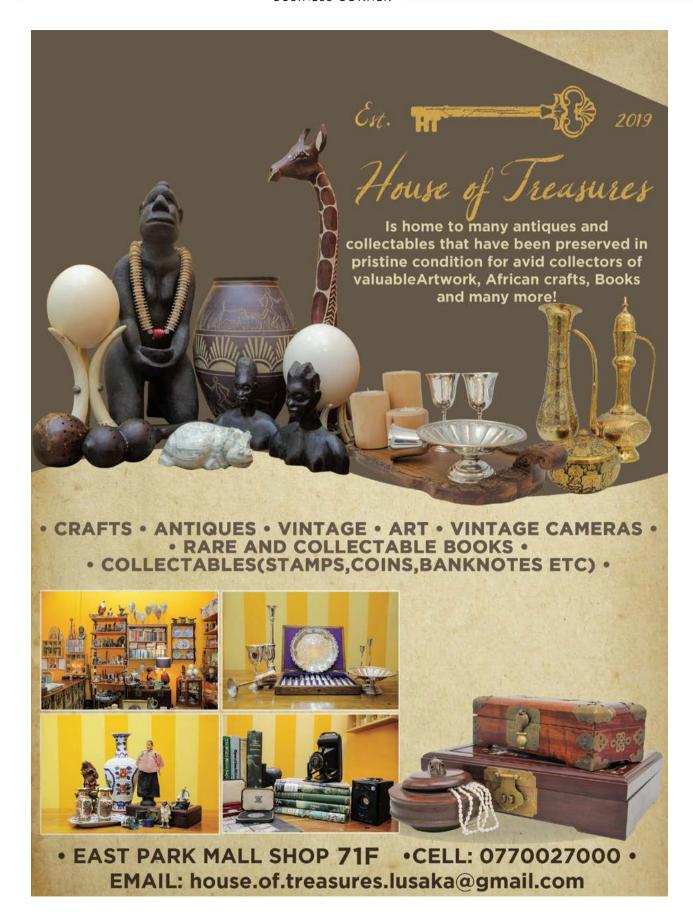


**EXTERIOR** 

Plot # 7174, Mukatasha Road | P.O. Box RW 79x | Lusaka - Zambia | Tel: +260 211 287978 / 211 288117 | +260 211 288129 / 211 845668 | Fax: +260 211 287932 Plot No. 2715, Nyerere Road | P.O. Box 20362 | Kitwe - Zambia | Tel: +260 212 217018 / 212 218128 | +260 211 288129 / 211 845668 | Fax: +260 212 218089







# **SMART SAVER** 2021 IS HERE!



#### **DOWNLOAD THE APP NOW!**





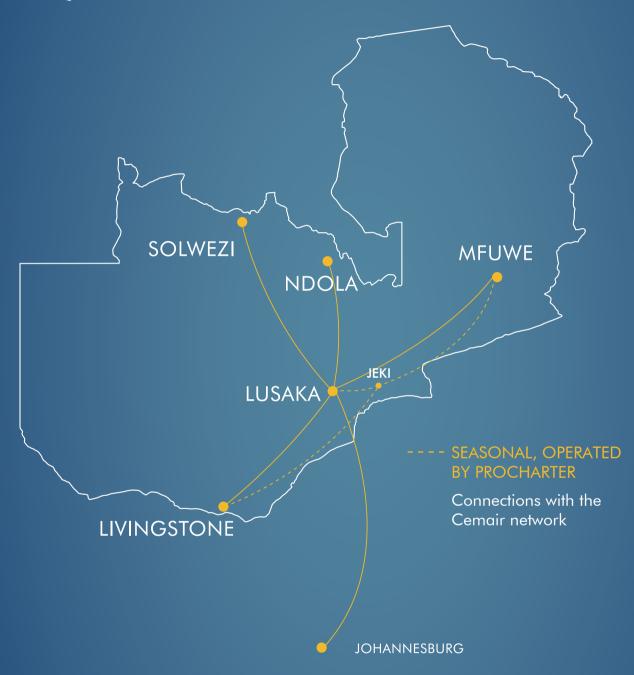




www.smartsaverzambia.com | info@smartsaverzambia.com +260 211 843 999

# DESTINATIONS

plane smart





reservations@proflight-zambia.com

**(** +260 977 335 563

 $\bigcirc$  +260 956 374 743

(C) +260 974 778 552

www.flyzambia.com





# FLIGHT SCHEDULE SEPTEMBER | OCTOBER 2021

#### **LUSAKA - SOLWEZI**

#	DEP	ARR	М	Т	W	Т	F	S	S
910	07:15	08:25					×		
914	14:45	15:55	×		×				

#### **LUSAKA - LIVINGSTONE**

#	DEP	ARR	М	Т	W	Т	F	S	S
704	10:45	11:55	*		×		×		*
706	15:00	16:10		×		×		×	

#### **LUSAKA** - MFUWF

#	DEP	ARR	М	Т	W	Т	F	S	S
802	08:55	10:05		×		×		×	
808	16:20	17:30	×		×		×		×

#### **SOLWEZI -** LUSAKA

#	DEP	ARR	М	Т	W	Т	F	S	S
911	09:05	10:15					×		
915	16:20	17:30	×		×				

#### **LIVINGSTONE - LUSAKA**

#	DEP	ARR	111		• • •	Т	F	S	S
705	12:20	13:30	×		*		×	*	
707	16:50	18:00		×		×		×	

#### MFUWE - LUSAKA

#	DEP	ARR	М	Т	W	Т	F	S	S
803	10:35	11:45		×		×		*	
809	18:00	19:10	×		×		×		×

#### **LUSAKA - JOHANNESBURG**

JOHANNESBURG - LUSAKA

# DEP ARR M T W T F S S

021 12:00 14:00 💢 💢 027 18:00 20:00

#	DEP	ARR	111		• • •	Т	F	S	S
020	07:30	09:30	×	×	×	×	*	×	×
026	14:45	16:45					×		×

#### LUSAKA - NDOLA

#	DEP	ARR	М	Т	W	Т	F	S	S
300	07:00	07:45	×		×				
300	07:35	08:20		*		*		×	
304	11:15	12:00					×		×
308	17:30	18:15		×		*	×	*	*
308	18:00	18:45	×		×				

#### **NDOLA-** LUSAKA

#	DEP	ARR	М	Т	W	Т	F	S	S
301	08:25	09:10	×		*				
301	09:00	09:45		×		×		×	
305	12:40	13:25					*		×
309	18:55	19:40		*		×		×	×
309	19:10	19:55	×		×				



SIDE NOTE Proflight Zambia reserves the right to change, suspend or amend this published schedule without prior notification. Every effort will be made to operate as per the planned schedule.

Please check our website www.flyzambia.com for updated departure days and times.



## FLYING STEADY WITH PROFLIGHT ZAMBIA

Local pilot soars over obstacles to land dream job

USAKA, ZAMBIA – Mutukwa Michael Mukela is one of the longest serving pilots at Proflight Zambia, with a career spanning 11 years.

Michael joined Proflight in 2010 as a young pilot shortly after obtaining his Commercial Pilot's Licence (CPL). His professionalism has seen him rise quickly from flying a Cessna Caravan to a first Officer on the airline's flagship aircraft, the CRJ 100 Jet.

Who is Michael?

Mutukwa Michael Mukela is the first born in a family of four. He was born in Maseru,

Lesotho, to John and Mathetha Mukela. His family later moved to Zambia where he and his brother began their primary school education at Lusaka's Chudleigh Primary School in 1993.

He spent much of his childhood moving between different countries including Lesotho, Eswatini and South Africa before settling in Zambia after graduating from high school. In January 2006, Michael applied and was accepted into the Zambia Air Service Training Institute (ZASTI) where he started his Private Pilot License (PPL) training.

"We were only five in that year's intake," narrates Michael. "It took me just over a year to complete my training, which is a very long time by aviation standards." "In July 2007, I began training for my CPL (Commercial Pilot License) from Lusaka Flight School at Kenneth Kaunda International Airport. A lot of people aren't aware that training to become a pilot is not only mentally challenging but financially too."

"I faced financial difficulties during my

CPL course and that's where Proflight stepped in to help. In return, I was to work for the company as an intern in their dispatch office until I finished my flight training. During that time, I was fortunate enough to be invited on a few flights with some of Proflight's pilots and Tony Irwin himself." Journey with Proflight. In September 2009, Michael completed his CPL training and soon received a job offer from Proflight Zambia. He started as a co-pilot on the Cessna Caravan - a role he held until his promotion to Captain on the BN2 Islander aircraft in 2013. "I started on the Cessna Caravan and have logged over 2000 hrs on that machine. I then flew the Britten-Norman Islander, a high-wing twin piston aircraft, where I accumulated 500 hours. The next aircraft I had the pleasure to handle was the Jetstream 4100. Most of my flying hours have come from this aircraft. I have logged over 3000 hours on this plane." "Finally, the CRJ 100 is the plane I'm currently flying. I have less than 100 hours on this plane, but they are rising steadily. Other aircraft that I have



flown are the Cessna 172, Cessna 182 and Cessna 206."

What inspired you to go into aviation? "Growing up I was fortunate enough to travel by air. It was this that first sparked my interest in flying. As I grew older the desire deepened. As a result, when I got to high school, I chose subjects that are required for one to be accepted into flight school."

"And later, I bought the flight simulator game which I played obsessively on my computer. From playing the game, I was able to learn the basics of aerodynamics, the telephonic alphabet and that landing a Boeing 777 is not easy."

Tell us about your job, what does it involve? "It all starts the night before with adequate sleep. The following day one is obligated to sign in an hour before the scheduled time of departure in our dispatch office. Here we receive all legal documentation necessary for the flight which include but are not limited to journey logs, dispatch release forms, expected weather at departure point, en route, destination and alternate airport, accident/incident report forms." "In short, we are briefed by our dispatch officer about any information pertaining to the flight that may be of interest and/or concern that we may not be aware of." "My job is very involving and it requires a lot of co-ordination with other departments. My department, Flight Operations, is essentially a product of other departments like Reservations and Maintenance. We wouldn't fly if either one of the two were not there."

"We all share the responsibility of making sure the company runs safely, efficiently and offers reliable air services to our customers."

#### **Moments**

"My proudest moment in aviation is when I completed my CRJ type rating at Lufthansa Flight Training in Berlin Germany in 2020," he recalls.

"I remember being relieved, excited and overcome with joy at the fact that I was done with the course but more so because graduation meant I would be able to fly again after more than eight months on the ground. That, I won't forget."

"As Proflight has grown, I think I've grown along with it. The fact that I have been able to progress through to the level I am now is a blessing. I always try to be a better person than I was the previous day while ensuring I stay focused on my goals."
"If you do not have the end goal or end vision in your mind, you won't take the necessary steps to achieve it. And that is a powerful motivator because once you see the results of your efforts, it encourages you to keep going."

What are the biggest issues facing indigenous Zambians in aviation today? "One of the biggest hurdles facing Zambians today is a lack of sponsorship to attend flight training. If it were not for Proflight Zambia's intervention, I do not know what would have happened to my training."

"If a system by which aspiring aviators could access funds to pay for their training, even as student loans, a lot of bright underprivileged youths would be able to pursue flying as a career. This problem is made worse by a lack of training institutions across the country."

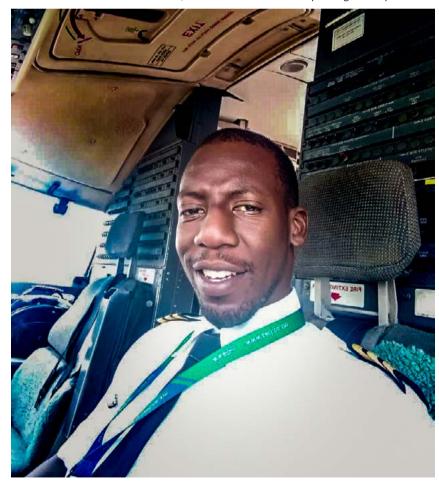
What keeps you going?

"Love what you do and do what you love. Don't be afraid to reach for the stars, for they are within you. You are the creator of your destiny so do not procrastinate because the future is in your hands. Keep positive, don't give up on your dreams and remember, you cannot grow without pain." Uplifting the next generation of aviators

Over the last decade, Proflight Zambia has observed a marked increase in the number of young Zambians taking up careers in aviation.

Despite the difficult economic conditions and a high level of uncertainty in the local Aviation Industry caused by COVID-19, a few tenacious youths are prepared to face down the challenges and nurture a career in Zambia's blossoming aviation sector.

Proflight Zambia has continued to empower and help build many young Zambian pilots like Michael Mukela. Eleven years ago, only 10 percent of Proflight's pilot body comprised Zambians while today, over 90 percent of the airline's pilots are locals.COVID-19 prevention guidelines as mandated by the Ministry of Health to ensure passenger safety.







# PROFLIGHT GOES THE EXTRA MILE FOR CHIPATA KK RUNNER

After covering a staggering 588km in a 10-day run in honour of the late Dr Kaunda, Morgan Banda flies home aboard Zambia's leading airline

USAKA, ZAMBIA – The story of Morgan Katatala Banda made the rounds on social media in July when he ran from Chipata to Lusaka to attend the burial of the late first republican president, His Excellency Dr Kenneth Kaunda.

Mr Banda's superhuman accomplishment caught the attention of Rural Electrification Authority Engineer and Board Chairperson Johnstone Chikwanda, who sponsored an air ticket on Proflight for his journey home, via Mfuwe.

In response, Proflight Zambia offered the ticket at a massively discounted rate to allow Mr Banda to take his first flight home.

"Mr Banda's extraordinary gesture in memory of the late Dr Kaunda mirrors Proflight's philosophy in going the extra mile and recognising the spirit and culture that makes our nation great. We salute him," said Proflight Zambia Director Flight Operations Captain Josias Walubita.

The musician, businessman and self-proclaimed peace advocate said he had been heavily inspired by the late founding father's values and felt compelled to honour his hero with the incredible feat upon hearing the news of his passing.

"I received the news of his passing with deep shock and sadness. Mr Kaunda was a man who fought for our freedom, and I just thought to take the journey no matter how difficult it would be," said Mr Banda shortly before boarding his first ever flight.

Morgan left Chipata on June 26, 2021 and spent 10 days braving the elements before arriving in the capital on July 6 to a warm welcome from the Permanent Secretary of Home Affairs Masiye Banda and other officials.

When asked how people would react to him as he ran past them along the way, he said: "The response was overwhelming. People would cheer me on as I made my way through their communities."

"On a few occasions people would stop and give me various donations including fruit and water to help me on my journey. I took advantage of the growing public interest to hand out flyers I had printed carrying messages of peace, love and unity in Nyanja, Bemba, and English. I made the flyers to help keep Dr Kaunda's legacy in my own small way."

Mr Chikwanda said he was moved to fly Morgan home because he supported his message of peace, love, and unity, and the ticket was his way of showing solidarity.

"I felt he needed to be honoured in one way or another," said Mr Chikwanda.

"I got in touch with Mr Morgan and asked him if he would be willing to be put on a flight via Mfuwe. A gesture he gladly accepted especially that he had never flown before."

"Proflight was very magnanimous and decided to offer a hefty discount on the air ticket and they did that at a time when there was no flash fare to Mfuwe. They recognised and identified with the passion and motivation of Mr Morgan, and as a sign of solidarity towards this feat, they extended that gesture. I am extremely grateful that many other people came on board to make his life easier and to help him go back with a sense of tremendous achievement. I hope that he continues being a peace ambassador and that he carries on the legacy of our late president."renewed vigour and optimism as it continues its quest to connect the nation - building on its four values: safety, reliability, efficiency and friendly service.



## PROFLIGHT FLEFT

#### **BOMBARDIER CRJ100**



PROFLIGHTZAMBIA

FLEE	T LENGTH	WING SPAN	HEIGHT	FUEL CAPACITY	MAX ALTITUDE	SPEED	MAX PASSENGERS
1	26.51m	21.03m	20ft	2159kg	41000ft	682km/h	50

#### **JETSTREAM 4100**



## TRAVEL TIPS

#### **FLYING COMFORTABLE**

- Before you fly, get a good night's sleep. Rest and some light exercise will help you cope on your journey.
- Wear loose, comfortable clothing and shoes that are not too restrictive.
- Eat a light, well-balanced meal before you travel and opt for a smaller helping than normal on the plane.

A Preflight safety demonstration is always made before take off. A safety pamphlet is also provided at your seat. Please familiarize yourself with its important information and note the nearest emergency exit.

Smoking on board is strictly prohibited. This includes any artificial device or e-cigarettes.

#### **ELECTRONIC DEVICES**

Please ensure that all electronic devices are turned off before taxiing and take off as they may interfere with the safe operation of the aircraft. These include cellphones, laptops, remote controlled games,

#### **BAGGAGE ALLOWANCE**

In addition to the carry on luggage allowance provided herein, each passenger may carry without additional charge, the following carry on items the weight of which shall not exceed 5kg. The carry on items are permitted for use during the flight and when retained in the passengers' custody as listed here below:

- A lady handbag, pocket book or purse, which is appropriate to normal traveling dress and is not being used as a container for the transportation of articles, which would otherwise be regarded as baggage.
- Laptop
- An overcoat, wrap or blanket
- A small camera and/or a pair of binoculars
- Reading material
- Infant's food for consumption in flight.
- Infant's carrying basket



Banned, restricted and dangerous goods are articles or substances that are capable of posing a risk to health, safety, property or the environment.

If you wish to travel with any such goods or material, please be aware of the restrictions or steps you may have to take if wishing to travel on a Proflight Zambia service.

To ensure the safety of the aircraft and those on board, checked in or hand baggage must not contain articles or substances that could pose a danger during flights these include:

Prohibited Items



#### **CORROSIVES**

such as acids, alkali wet cell batteries and apparatus containing mercury

## FLAMMABLE LIQUIDS & SOLIDS

such as lighter and heater fuels, paint. All safety matches and fire lighters

#### **COMPRESSED GASES**

deeply refrigerated flammable non-flammable) such as butane, oxygen propane and aqualung cylinders



#### **EXPLOSIVES**

such as fireworks, flares munitions, Ammunitions and pistol caps

## BRIEFCASES / ATTACHE CASES

installed with alarm devices









# OXIDISING MATERIALS & ORGANIC PEROXIDES

such as bleaches and fibre glass repair kits

## RADIO ACTIVE MATERIALS

## INFECTIOUS SUBSTANCES

such as bacteria and live virus materials

#### **POISONS**

such as insecticides,weed killers, arsenic & cyanides

#### **TOXIC SUBSTANCES**

such as bleaching powder and peroxide

#### IF YOU ARE CARRYING ANY OF THESE ITEMS, YOU MUST INFORM THE AIRLINE

Medical and toilet articles may be carried in small quantities. Safety matches may be carried on the person



## **HARRISON & ASSOCIATES**

Chartered Accountants and Business Advisors

# JOIN US NOW WE MAKE YOUR BUSINESS GROW

Upgrade your business above the ordinary acceptable levels and exceed the shareholders' expectations by seeking professional advice. At Harrison & Associates Chartered Accountants and Business Advisors, we will assist you to meet the various, and sometimes competing needs of your various stakeholders in a value-for-money basis and free your time to concentrate on your core business areas. We handle auditing, accounting, tax, company secretarial and other business advisory services.









You can now send money to China instantly using Rapidtransfer to the Alipay app

Fee based on the transferred amounts, excludes any local tax and \$1 commission to Alipay.

Real time receipt

Transparency

1% fees\*

Rapidtransfer

Download our Rapidtransfer app or visit us in-branch today





ecobank.com









# An 'Off The Cuff' facility when you need it most



Get an Overdraft of up to K1,000,000

We know that life can be unpredictable in these unprecedented times. As such, we have an Overdraft Facility specifically designed to finance your unplanned or reccuring expenses. Access up to K1,000,000 on your current account in either Kwacha or US Dollar.

Email: privatebanking@zanaco.co.zm

