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BRING BACK LIMA BANK, NAMBOARD — ANALYST

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ZRA HIGHLIGHTS TAX INCENTIVES AS OPEN DAY PROMOTES TAXPAYER EDUCATION

By Cecilia Chiluba



Zambia Revenue Authority (ZRA) has emphasized that various tax incentives are available to support key sectors of the economy, contrary to public perceptions that such incentives mainly benefit foreign investors.

Speaking to Journalists during the ZRA Open Day, Authority Commissioner General, Dingani Banda said many tax incentives already exist across different sectors but information about them is not widely known among citizens.

“Talk about the farmer, Agriculture is taxed at the lowest income tax rate of about 10 percent compared to the traditional rate of about 30 percent,” Mr. Banda explained.

He further noted that most agricultural inputs such as fertilizer, farming equipment and tractors are incentivized to

support government’s production targets.

On mining, Mr. Banda said there is a misconception that incentives are only meant for large foreign-owned mining firms. “The perception is that government has given incentives to foreigners, but we are educating them that the mineral royalty is not only applicable to a big mine, it’s also applicable to you,” he said.

He explained that the ZRA Open Day is aimed at narrowing the knowledge gap between the institution and members of the public on tax matters, adding that the initiative forms part of the institution’s broader taxpayer services and education strategy under its 2022–2026 Corporate Strategic Plan.

“In our Corporate Strategic Plan for 2022–2026, we have indicated

that we want to focus on customers operations. That’s one of the pillars there, where we want to narrow the knowledge gap between what we know as ZRA and what the members of the public know on tax matters,” he said.

He noted that ZRA has rolled out several educational initiatives targeting different groups in society, including the Smart Voices Debate programme for secondary schools and the Know Your Tax Quiz competition for universities.

Mr. Banda said the Authority has also intensified public outreach through various media platforms and engagements while establishing a dedicated Taxpayer Services and Education Department.

He added that the recently introduced Taxpayer Appreciation Day is

another effort aimed at recognizing taxpayers for their contribution to the national treasury.

Mr. Banda stated that the Open Day was created to give members of the public an opportunity to engage directly with ZRA officials, ask questions and raise concerns regarding tax administration.

“It’s an opportunity for members of the public to come and ask questions. It’s an opportunity for members of the public to come and criticize us, raise issues where we need to improve in terms of our taxpayer services, but it’s also an opportunity for us to educate members of the public on tax matters,” Mr. Banda said. “There are a lot of matters on tax that we see that members of public do not have the right information and we believe that this is a platform where we can provide the right information.”

He expressed satisfaction with the turnout during the Open Day, stressing that taxpayers had shown a positive response by accessing various services provided by the institution.

Meanwhile, Mr. Banda disclosed that ZRA is expanding its presence across the country in order to bring services closer to the people.

He said the Authority plans to open 10 new service centres this year in districts including Mpika, Mkushi, Mumbwa, Zambezi, Chililabombwe, Petauke, Monze, Mazabuka, Chongwe and Kafue.

Mr. Banda revealed that the Authority’s target is to ensure that by 2028, every citizen should be able to access a physical ZRA service within a 150-kilometre radius.

STRONG KWACHA PERFORMANCE BOOSTS BUY LOCAL DRIVE

By Cecilia Chiluba



Evans Ng’oma

BuyZed Campaign says the strong performance of the Kwacha and government interventions aimed at supporting local manufacturers are helping reduce production costs and strengthening Zambia’s manufacturing sector.

Organization Founder Evans Ng’oma, noted that stable electricity supply has also enabled factories to operate continuously, resulting in improved production and growth among local industries.

“Stable power now allows factories to run 24/7, driving consistent production and growth,” he said.

He stated that the appreciation of the Kwacha, coupled with Statutory Instrument No. 110 which reduces

import duty on raw materials by 50 percent, has significantly lowered production costs for manufacturers.

“The stronger Kwacha and Statutory Instrument No. 110, which cuts import duty on raw materials by 50 percent, have lowered production costs for manufacturers,” Mr. Ng’oma noted.

He commended the Ministry of Finance as well as the Ministry of Commerce, Trade and Industry for implementing measures aimed at supporting local production and industrial growth.

Mr. Ng’oma also hailed Shoprite Zambia for providing shelf space for locally produced goods across its stores nationwide.

“I also thank Shoprite

Zambia, Mr. Charles Bota, and his team for giving Zambian goods shelf space nationwide. Their partnership is vital for the Buy Zambian agenda,” he said.

He further urged the retail chain to continue working closely with local suppliers to ensure products meet international standards.

Meanwhile, Mr. Ng’oma appealed to manufacturers to pass on the benefits of reduced production costs to consumers through lower prices.

“With these gains, I appeal to manufacturers to pass savings to consumers through lower prices. This will boost demand for Zambian goods, protect jobs, and ensure more Zambians benefit from economic growth,” Mr. Ng’oma stated.

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HIGH COST OF BORROWING, SKILLS GAP HAMPERING PRIVATE SECTOR GROWTH - PSDA

By Cecilia Chiluba



Yusuf Dodia

Private Sector Development Association (PSDA) says high borrowing costs and a shortage of industrial skills are among the major challenges affecting private sector growth in Zambia.

Speaking in an interview with Money News, Association Chairperson Yusuf Dodia said access to finance remains difficult for many businesses due to stringent lending conditions imposed by commercial banks.

“In Zambia, private sector growth is basically being hampered by a handful of challenges. The first one, obviously, is access to money. The cost of

borrowing is very high, and the qualifications to borrow are very stringent,” he said.

Mr. Dodia noted that most banks still rely heavily on collateral-based lending, making it difficult for emerging businesses without property or assets to secure financing.

“For example, a company that wants to borrow money from a bank has to show collateral, that it’s got property that can back up the money that they want to borrow. And this is old traditional banking,” Mr. Dodia stated.

He explained that in more advanced economies, banks assess the viability of projects rather than focusing

mainly on collateral.

“If you look at modern banking in South Africa and European countries, they look at the project. They look at the viability of the project, and they fund it as a bank on the basis of viability, obviously with checks and balances in place,” he noted.

Mr. Dodia further attributed the situation to limited human resources within the banking sector, as many financial institutions lack adequate staff to properly assess and monitor business projects.

“You find that a bank branch has maybe eight or 10 employees when it should have 20 or 30. Why? Because you need employees that can go out there and look at the

companies that need support, financial support, see what they are doing, and be able to support them on the basis of due diligence,” Mr. Tembo stressed.

He added that because banks are thinly resourced, they are reluctant to take risks and instead prefer businesses with tangible collateral.

Meanwhile, Mr. Dodia expressed concern over the decline in industrial and technical skills training in the country.

He observed that the country faces a shortage of skilled workers needed to support manufacturing and industrial growth.

“In Zambia, we closed most of our trades training institutes or shifted them from trades training and skills training to colleges that are teaching marketing and other soft courses,” Mr. Dodia said.

“So as a result, you may start a company, but then you don’t have the skilled resources that can help in manufacturing and making sure that it is done correctly, efficiently, accurately, with quality.”

Mr. Dodia called for the revival and upgrading of trades training institutions across the country to support industrialization and private sector expansion.

LUAPULA DPS RALLIES COMMUNITIES TO SUPPORT EDUCATION, WARNS AGAINST EARLY MARRIAGES

By Money Daily Reporter



Evans Sikabbubba

Luapula Province Deputy Permanent Secretary has challenged young people in Chiengwe district to take advantage of Government’s investment in education by remaining focused on school and preparing themselves to become future leaders.

Evans Sikabbubba said Government will not tolerate parents, guardians or marriage facilitators denying children an education through early marriages.

Speaking during a community engagement in Chiengwe District, Mr. Siakabbubba stated that the Free Education Policy has removed barriers that

once kept thousands of learners out of school. Mr. Sikabbubba warned.

He noted that since the introduction of free education in 2022, more than 2.3 million learners have returned to school nationwide, with Luapula Province accounting for over 100,000 learners.

Mr. Sikabbubba warned that stern action will be taken against anyone involved in marrying off underage girls instead of allowing them to remain in school.

“Any guardian or parent who is going to deny children an opportunity to go to school and marry off an underage girl will face the law together with anyone

facilitating the illegality,” Mr. Sikabbubba warned.

He urged community members acting as go-betweens in marriage arrangements to verify the ages of both parties before participating, saying protecting the future of the girl child is a shared responsibility.

The Deputy Permanent Secretary stressed that Government has also expanded the School Feeding Programme to all 116 districts, benefiting over 4 million learners, while continuing teacher recruitment, infrastructure development and other education reforms aimed at building an educated and skilled nation.

ZDA SALUTES FQM FOR SUSTAINED INVESTMENT, ECONOMIC IMPACT IN ZAMBIA

By Cecilia Chiluba



Zambia Development Agency (ZDA) has hailed First Quantum Minerals (FQM) for its substantial investments and ongoing contributions to the growth of Zambia's mining sector and the broader national economy.

FQM has contributed more than US\$3.46 billion to the Zambian Government through taxes, royalties, and Pay As You Earn (PAYE) obligations.

Speaking during a visit to the FQM pavilion at the recently concluded 2026 CAMINEX Mining Exhibition, ZDA Director General, Albert Halwampa described the firm as one of Zambia's most significant investors and the country's largest taxpayer.

Mr. Halwampa highlighted the strong partnership between the ZDA and FQM in advancing investment opportunities and economic development.

"First Quantum Minerals

is a very important investor for us. As you are aware, they are the largest taxpayer in this country, and we work with them very closely," Mr. Halwampa stated.

He further acknowledged FQM's major investments under the ZDA investment licence, including the Enterprise Nickel Mine, Sentinel Mine in Kalumbila, and the Kalumbila Multi-Facility Economic Zone (MFEZ), which continue to drive Zambia's industrial and economic transformation.

"ZDA is here to promote, facilitate, and ensure that investments take place. We really appreciate what First Quantum is doing," he added. "We are looking forward to continued collaboration between the Government, the private sector, and FQM to build this economy to the levels required for current and future generations."

And FQM Trident Limited Senior Public Relations Specialist, Mirriam Harmon highlighted the company's substantial economic

footprint.

"When you come on the ground, what we have done is also invest in our graduates, our young graduates. We have graduate programmes where we are developing talent, extended to fresh graduates who apply across both our operations in various departments and disciplines," Ms. Harmon said.

She stated that FQM has collaborated with various training institutions to deliver skills training in heavy duty operation, driver training, business courses, and, increasingly, agriculture.

"FQM's scholarship programme has benefited over 700 individuals, spanning primary school through to tertiary education," she revealed. "Scholars have graduated from universities including Cavendish, UNILUS, and ZICAS, as well as schools of nursing, with graduates returning to serve their home communities as teachers, nurses, and professionals."

She added that in line with Statutory Instrument 68 on local content, FQM has placed local business development at the heart of its community investment strategy.

"The company provides structured training to host-community businesses, covering how to establish, expand, and sustain operations, and offers ongoing support to ensure these businesses remain competitive, compliant, and confident when tendering for procurement opportunities," Ms. Harmon stressed.

"FQM's vision for its greenfield acquisitions, which began with the purchase of Kiwara PLC in 2010, extends far beyond the lifespan of its mining assets. Through the development of the Kalumbila MFEZ, FQM is effectively laying the foundations for a sustainable, modern city."

ECONOMIST SAYS FALLING INFLATION SIGNALS PRICE STABILITY

By Cecilia Chiluba



Shabdin Mwemba

An Economist says the continued decline in Zambia's inflation rate is a positive signal for consumers and the broader economy, as it points to improving price stability and stronger macroeconomic conditions.

Zambia's annual inflation rate for May 2026 slowed to 6.6 percent from 6.8 percent recorded in April 2026 on account of movements in food prices.

Commenting on the development, Shabdin Mwemba explained that inflation refers to the rate at which prices of goods and services increase over time.

"Where there's inflation, prices of goods and services will still be going up, but the difference now is that the rate at which the prices are increasing is lower," he said.

He told Money News in

an interview that the decline in inflation suggests that prices are becoming more stable, which is beneficial to consumers.

"The benefit to consumers is that when they go to the shop today and buy a commodity at a certain price, when they come back after some months, there won't be much change in the price because prices are becoming stable," Mr. Mwemba noted.

Mr. Mwemba added that stable prices can help households plan their spending more effectively, as consumers can expect fewer sharp increases in the cost of goods and services.

He further stated that the falling inflation rate is also an indication that key macroeconomic variables are beginning to improve.

"It also shows that the macroeconomic

variables are beginning to improve, and that's why we are seeing this stability in the inflation rate," he added.

Mr. Mwemba further said the slowdown in inflation means the Kwacha is no longer losing value as rapidly as before.

"What consumers should expect is that their money will not be losing value at a fast rate. The value of the Kwacha has strengthened compared to the way it was last month because it's not losing value at the same pace," Mr. Mwemba explained.

He, however, acknowledged that although inflation is declining, prices of essential commodities may still remain high, but the pace of increases is expected to slow down.



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THINK BUSINESS



AGRICULTURE ANALYST CALLS FOR RE-ESTABLISHMENT OF LIMA BANK, NAMBOARD TO SUPPORT FARM CREDIT

By Money Daily Reporter



Kasote Singogo

An Agriculture Analyst and Pioneer Influence Founder has called for the re-establishment of LIMA Bank and NAMBOARD, as the two institutions are critical to the success of Zambia's agriculture financing reforms.

In a statement, Kasote Singogo said the recently announced Credit Window under the government's Comprehensive Agriculture Support Transformation Programme (CATSP) risks failing without a clear institutional framework to administer agricultural loans.

"The new dawn government recently announced a Credit

Window as a policy initiative to enable farmers to access loans. This initiative is bound to fail because it is not clear how the Credit Window will be administered," Mr. Singogo said.

He questioned which institution would be responsible for loan disbursement, appraisal and administration, stating that transparency and professionalism were essential in handling public funds.

"Without an institutional framework free of political biases and transparency of appraisal and disbursement, the window is bound to shatter to smithereens," he stated.

Mr. Singogo noted that

LIMA Bank, before its collapse, was specifically established to manage agricultural financing through loan appraisal, disbursement and administration, which are necessary activities in the administration of public funds.

He further stated that successive governments had failed to undertake meaningful reforms in the agriculture sub-sector despite repeated policy changes.

"Governments have come and gone and none has been brave enough to undertake comprehensive reforms in the agriculture sub-sector to introduce real reforms," Mr. Singogo said.

Mr. Singogo noted that while CATSP was intended

to transition farmers from the Farmer Input Support Programme (FISP) to a credit-based financing model, the country needed strong institutions to support the transition.

He stressed that both LIMA Bank and NAMBOARD should be revived with strong private sector participation to improve efficiency and accountability in the agriculture value chain.

"LIMA Bank and NAMBOARD are two key institutions which must be brought back with a private sector agenda modeled into it," he emphasized.

Mr. Singogo also criticized the continued use of the Food Reserve Agency (FRA) as a marketing institution, arguing that its mandate was being misunderstood.

"Zambia fails to see that the FRA is not a marketing agency and must not be treated as such. Treating it as such explains the policy fault lines experienced at the present moment," he said.

He added that attempts to transform the FRA into a marketing agency had contributed to instability in the agribusiness sub-sector.

"LIMA Bank was a financing agency in the agro subsector and NAMBOARD was a marketing agency in the sub-sector. Both are required to contribute meaningfully in the agriculture sub-sector as a business," Mr. Singogo added.

GOVT FLAGS OFF PHASE ONE SUPPLY OF SOLAR MINI-GRID KITS FOR RURAL SCHOOLS, HEALTH FACILITIES

By Money Daily Reporter



Prof. Ephraim Munshifwa

Ministry of Energy has flagged off phase one supply of solar mini-grid kits under the Presidential support, aimed at improving access to electricity in rural communities, with selected schools and health centres set to benefit.

Speaking during the donation of solar equipment to Kaumbwe Constituency, Professor Ephraim Munshifwa, said the initiative marks another milestone in Government's efforts to expand access to clean and sustainable energy services across the country.

Prof. Munshiwa stated that the solar mini-grid kits had been donated by Simba New Materials Technology Company Limited of Jiangsu Province, China, and comprised 49-kilowatt solar photovoltaic capacity systems and 130-kilowatt-hour energy storage systems.

He commended the company for supporting Zambia's energy access agenda and promoting sustainable

development through strategic partnerships. information and communication technology, and other essential services.

"The Ministry of Energy is greatly appreciative of the support rendered by Simba New Materials Technology Company Limited through the donation of solar mini-grid kits. This contribution demonstrates the vital importance of partnerships in accelerating Zambia's energy access agenda," Prof. Munshiwa said.

He noted that Zambia was intensifying efforts to diversify its energy mix through renewable energy sources in response to the effects of climate change on hydropower generation.

Under phase one of the initiative, eight government schools and five rural health centres in Kaumbwe Constituency will receive and install the solar systems.

Prof. Munshiwa stressed that the installations would improve service delivery in the education and health sectors by providing reliable electricity for lighting, refrigeration,

"These installations will greatly improve service delivery in the education and health sectors by providing reliable electricity for lighting, refrigeration, information and communications technology, and other essential services," he added.

He said the initiative is aligned with Government's broader objective of increasing rural electrification and promoting renewable energy technologies in line with the National Energy Policy and Vision 2030.

He expressed optimism that the partnership would continue to grow and positively impact more communities across the country.



GOVERNMENT PRIORITIZING REFORMS TO STREAMLINE BUSINESS LICENSING SYSTEMS - BRRA

By Cecilia Chiluba



Business Regulatory processes, repetitive minimize physical visits by She stated that BRRA will

Review Agency (BRRA) information requests, businesses, improve coordinate the

says Government has uncoordinated inspections, transparency and implementation of the

at streamlining business procedures, which have revenue administration and initiative in collaboration

licensing systems and negatively affected enhance coordination with the Ministry of Local

improving service delivery businesses, especially Micro, Small and Medium Government and Rural

in a bid to reduce the cost Enterprises (MSMEs). service delivery. from the European Union

and time of doing business in Zambia. (EU) through the Technical Assistance Project on

Speaking during a stakeholder consultative meeting on the proposed Electronic Single Licensing System (E-Council) for local authorities, BRRA Executive Director Sharon Sichilongo noted that businesses continue to face numerous challenges in complying with licensing requirements at local authority level.

“In recognition of these challenges, Government has prioritized reforms aimed at streamlining business licensing systems and improving service delivery. It is against this background that the proposed Electronic Single Licensing System seeks to consolidate and digitize licensing services under local authorities through a single integrated platform,” she said.

Mrs. Sichilongo said the current system is characterized by multiple permits, fragmented

She explained that the proposed E-Council system is expected to significantly reduce processing timelines,

Mrs. Sichilongo stressed that the success of the reform initiative will depend on collaboration and consensus among stakeholders.

“Your views, technical input, recommendations will therefore be critical in shaping a practical, sustainable, and user-centred system that responds to the needs of businesses, authorities,” Mrs. Sichilongo stated.

She stated that BRRA will coordinate the implementation of the initiative in collaboration with the Ministry of Local Government and Rural Development, with support from the European Union (EU) through the Technical Assistance Project on Inclusive Regulatory Environment Conducive to Business and Investment in Zambia under the Ministry of Commerce, Trade and Industry.

Mrs. Sichilongo expressed hope that the deliberations would provide strategic direction and lay a strong foundation for the national reform initiative aimed at improving Zambia’s business regulatory environment.

GOVT URGES MILITARY PERSONNEL TO ENSURE SAFETY FOR ALL VOTERS DURING AUGUST ELECTIONS

By Money Daily Reporter



Ministry of Defence Permanent Secretary has urged military personnel in the country to ensure safety for all voters during the August 13, 2026 General Elections.

Maambo Haamaundu emphasized that peaceful elections are the foundation of a strong and united nation.

Officiating at the 2026 United Nations (UN) Peacekeeping Day events in Lusaka, Mr. Haamaundu stressed the need for military personnel to work towards guarding the peace the country currently enjoys.

“Peaceful elections are the foundation of a strong and united nation. Let us protect the peace and ensure that every citizen votes

freely and safely,” Mr. Haamaundu stated. He also hailed the Zambian peacekeepers who paid the ultimate prize in pursuit of peace in other countries.

“The Zambian government believes in helping other countries pursue the path of peace hence the sending of peacekeepers abroad under the United Nations,” he said.

And UN Secretary General Antonio Guterres disclosed that 4, 500 peacekeepers have died while serving in UN missions worldwide since 1945.

In a speech read for him by United Nations Acting Resident Coordinator Dr. Peter Lasuba, Mr. Guterres

said currently, over 50,000 UN peacekeepers are deployed across the globe, protecting civilian lives in wartorn countries.

“Far from home, in some of the world’s most dangerous settings, they deescalate tensions between hostile parties, oversee aid delivery, support elections, and create space for political solutions to grow,” Mr. Guterres said.

This year’s United Nations Peacekeepers Day is being held under the theme “Invest in Peace.”

This is according to a statement issued by Ministry of Defence Principal Public Relations Officer, Paul Shalala.



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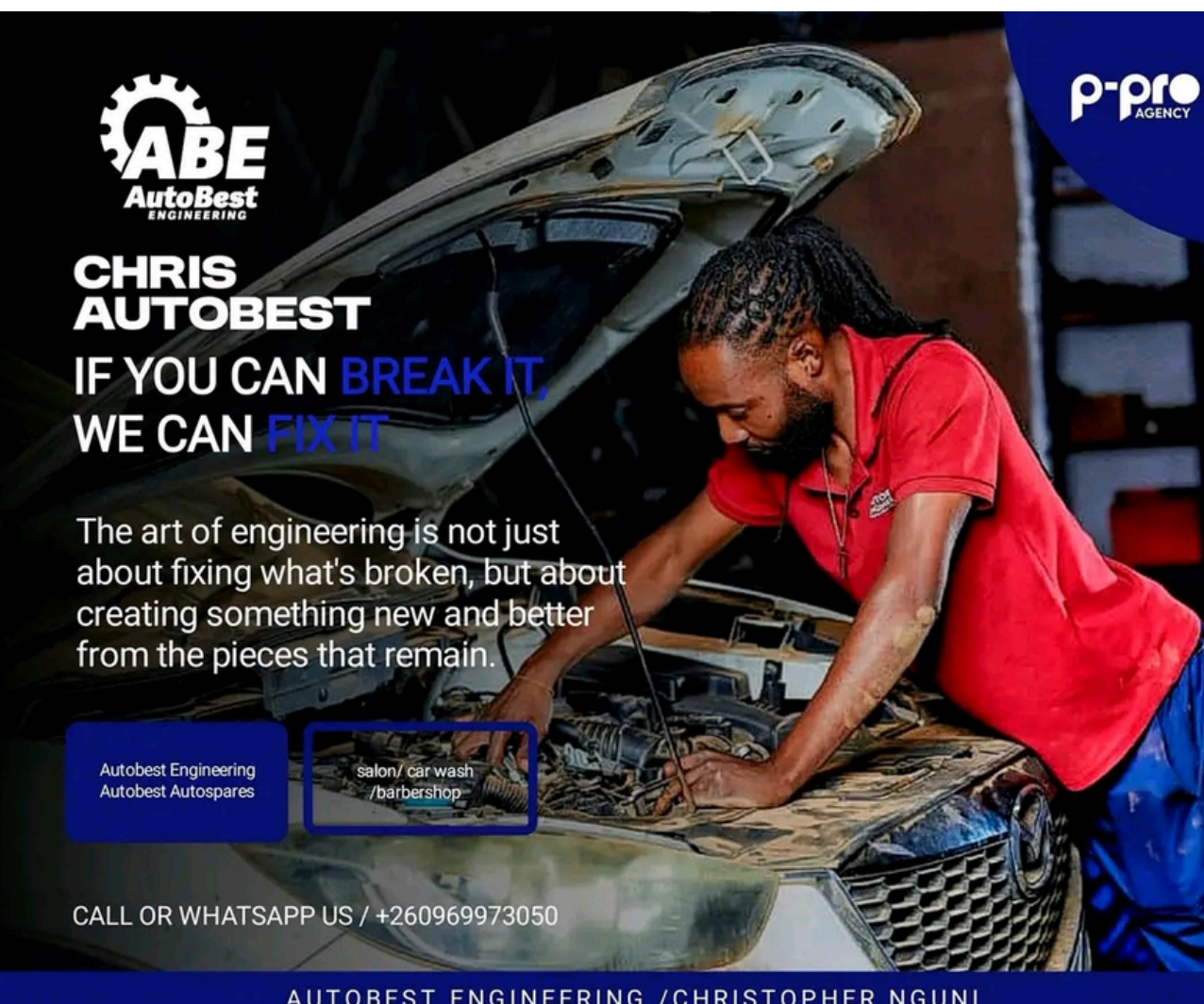
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CARBON MARKETS AND CIRCULAR ECONOMY OPPORTUNITIES

By Prof Bupe Getrude Mutono-Mwanza



As countries and industries intensify efforts to address climate change, carbon markets and the circular economy are increasingly being recognized as complementary pathways toward sustainable development. Together, they create opportunities for reducing greenhouse gas emissions, improving resource efficiency, generating green jobs, and attracting climate finance. For developing countries such as Zambia, these approaches present significant opportunities for inclusive economic growth and environmental sustainability.

Understanding Carbon Markets

Carbon markets are systems that allow governments, organizations, or companies to buy and sell carbon credits. A carbon credit represents the reduction or removal of one ton of carbon dioxide (CO₂) or its equivalent from the atmosphere. These credits are generated through activities such as renewable energy projects, reforestation, energy efficiency improvements, methane capture, and sustainable waste management.

There are two major types of carbon markets:

1. Compliance Markets – regulated by governments under national or international climate policies.
2. Voluntary Carbon Markets – where companies and institutions voluntarily purchase carbon credits to offset their emissions and meet sustainability goals. For many African economies, voluntary carbon markets are becoming increasingly important because they provide financing opportunities for community-based environmental projects.

The Link Between Carbon Markets and Circular Economy

A circular economy aims to minimise waste and keep materials and products in use for as long as possible through reuse, recycling, repair, remanufacturing, and sustainable design. Unlike the traditional “take-make-dispose” linear model, the circular economy reduces resource extraction and environmental pollution.

Circular economy activities can generate measurable carbon reductions, making them eligible for carbon financing. This creates a powerful connection between carbon markets and circular economy strategies.

Examples include: (See table below)

Circular Economy Activity	Carbon Market Opportunity
Recycling plastic waste	Reduced emissions from virgin plastic production
Organic waste composting	Methane emission reduction credits
Waste-to-energy systems	Renewable energy carbon credits
Sustainable agriculture	Soil carbon sequestration credits
Industrial symbiosis	Reduced industrial energy consumption
Reuse and repair businesses	Lower manufacturing-related emissions

Key Opportunities for Zambia

1. Waste Management and Recycling

Urban centres such as Lusaka generate increasing amounts of plastic and organic waste. Improving waste collection, recycling, and composting systems can significantly reduce methane emissions from dumpsites while generating carbon credits.

Integrating informal waste pickers into recycling systems can also promote social inclusion and green employment.

2. Renewable Energy and Biomass Utilization

Agricultural residues, forestry waste, and organic waste can be converted into renewable energy sources such as biogas or biomass fuel. These projects can reduce reliance on charcoal and fossil fuels while attracting carbon finance.

3. Sustainable Mining and Industrial Practices

Mining industries can adopt circular economy principles through waste recovery, metal recycling, water reuse, and energy efficiency improvements. Such interventions can support emissions reductions while improving environmental compliance.

4. Green Entrepreneurship and SMEs

Small and medium enterprises (SMEs) can benefit from emerging green business opportunities in recycling, eco-design, remanufacturing, and sustainable packaging. Carbon financing mechanisms can provide additional investment incentives for these enterprises.

Challenges Limiting Progress

Despite the opportunities, several barriers remain:

- Limited awareness of carbon trading mechanisms
- Weak measurement and verification systems
- Inadequate waste management infrastructure
- Limited access to climate finance
- Policy and regulatory gaps

5. Build capacity in carbon accounting and project verification.

6. Encourage partnerships between government, academia, industry, and communities.

7. Invest in recycling infrastructure and renewable energy technologies.

Conclusion

Carbon markets and circular economy strategies provide a transformative opportunity for sustainable development. By linking waste reduction, resource efficiency, and emissions reduction, countries can simultaneously address climate change, unemployment, pollution, and economic resilience. For Zambia, investing in circular economy systems supported by carbon finance can accelerate the transition toward a greener and more inclusive economy.

ABOUT AUTHOR:

Prof Bupe Getrude Mutono-Mwanza is an Associate Professor in Sustainable Supply Chains and Circular Economy and also serves as the Associate Director at the Graduate School of Business, University of Zambia.

She is also Professor Extraordinarius at the University of South Africa. She has over ten years of experience in academic leadership, teaching, and research.

Her areas of expertise include production and operations management, sustainable supply chains, and the circular economy. She has supervised and examined several postgraduate theses, contributed to major international sustainability projects, published extensively, and serves on editorial boards, professional associations, and university governance committees.

UMBRELLA'S LAST SHADE: WHY LUSAKA NEEDS AN EXECUTIVE MAYOR

By Patrick Chifwambwa



A city that cuts down its oldest living witnesses to declare itself modern has forgotten what modernity truly means. The umbrella tree does not argue; it simply falls, and in its falling leaves a void no pavement can fill. We mistake the whine of the saw for the sound of progress, when in truth it is the sound of collective amnesia—a forgetting that infrastructure is not the enemy of nature but a guest within it. Every mature tree removed is a silent treaty broken: between the generation that planted and the generation that now inherits only the memory of shade.

That silence now hangs over several roads in Lusaka, where the Lusaka City Council has removed selected umbrella trees along road reserves under the Constituency Development Fund. The council's defence is not without sense: umbrella trees possess aggressive, wide-spreading root systems that crack pavements, lift paving blocks, and drive up maintenance costs. In a city desperate for durable roads, this is a genuine engineering problem. Yet the response—cut first, promise to replace with palm and Ashoka trees later—exposes a deeper sickness in how we govern urban space. As Tchiyiwe Chihana rightly noted on Facebook, replacement planting alone does not compensate for the loss of decades-old canopy. A sapling is not a synonym for a tree. A plan is not a promise.

To understand why we keep reaching for the saw, we have to look backwards. Most of Lusaka's mature umbrella trees were planted during the late colonial and early

post-independence years—the 1960s and 1970s. They were part of a deliberate vision: a garden city on the Lusaka Plateau, where wide avenues and shade trees signalled order, health, and civility. That vision, however flawed in its origins, bequeathed us a natural asset that no CDF budget can replicate. We have become orphaned custodians of a canopy we did not plant, and we are failing to protect it.

Fast-forward to today, and the City Planning Department operates at less than 40 percent of its professional establishment—this according to a 2022 JICA capacity assessment. Fewer than five qualified urban planners with any training in green infrastructure remain on staff. There is no dedicated urban forester. No tree inventory. No by-law that defines a protected tree or requires a permit for removal on public land. So when a roads contractor needs to show CDF results quickly, and the planning department lacks the expertise to say "not without a root-mapping study and a public hearing," the saw wins every time. This is not a failure of individual will. It is a structural collapse of institutional memory.

Other African cities face the same tension between asphalt and roots, yet some have responded with real sophistication. Kampala, once notorious for falling trees and haphazard removals, completed a two-year, 53,000-tree audit across four central districts. Each tree was tagged, measured, health-assessed, and entered into a GIS database. That audit became the

foundation of a 20-year Urban Forest Management Plan, which now requires that any road design affecting a mature tree must include a certified arborist's report and a public notice period. Today Kampala is Africa's first FAO-recognised "Tree City of the World" (2021). Their roads still get paved. They just pave around the trees.

Tshwane, or Pretoria, enacted an Urban Forestry By-Law: no tree on a public road reserve above a specified diameter may be removed without a permit, an independent risk assessment, and proof that mitigation—root barriers, permeable paving, or realignment—has been exhausted. Violations carry stiff fines. Nairobi redesigned road expansion along Waiyaki Way to retain mature Jacaranda and Grevillea trees by shifting drainage lines and using suspended pavement systems. The upfront cost was higher, but lifecycle maintenance savings and preserved property values have already justified the investment. What do these examples share? Three things Lusaka currently lacks: a statutory protection framework, a technically competent planning department, and a political leadership with the authority to say no.

That last point brings us to the mayor. Under Zambia's Local Government Act (Cap 281), the Lusaka Mayor is largely ceremonial. Real executive power lies with the Town Clerk and council directors. The mayor can chair meetings, cut ribbons, and issue statements—but cannot unilaterally halt a tree removal, cannot reallocate funds to an arborist study, cannot demand a town hall before the saws start. This is a colonial relic. In South Africa's major metros, the executive mayor appoints a mayoral committee, directs departmental heads, and bears direct accountability to voters. When a

Johannesburg mayor decides to protect a row of trees along Oxford Road, that decision is implemented within weeks. When a Cape Town mayor prioritises green infrastructure, the budget follows.

I believe we should pilot a reform: amend the Local Government Act to establish an executive mayor model for Lusaka and, potentially, two other major cities. The amendment would require a parliamentary bill, which could be introduced as a private member's bill or through the Ministry of Local Government. A transitional clause could allow for a referendum of Lusaka residents—because concentrated power must be visibly and directly answerable to the people who lose their shade.

An executive mayor would not just save umbrella trees. She or he would be compelled to debate and deliver on a broader urban agenda: stormwater drainage, since mature trees absorb thousands of litres of rainwater and their removal without alternatives worsens flash floods; pedestrian infrastructure, because pavements are ecosystems of movement, rest, and shade; informal settlement upgrading, so that tree protection does not become a tool for displacement; building setbacks, currently ignored bylaws that an executive mayor could finally enforce; and public transport route planning, which should be designed to preserve trees, not the other way around. These are not niche environmental concerns. They are the everyday texture of urban life, and they deserve a political champion with real power.

Before the coming mayoral election, I call on every Lusaka resident to ask each candidate three specific questions. Will you commit to a public, independent audit of all mature trees on road reserves, with

results published within six months of taking office? Will you support a Tree Protection By-Law modelled on Tshwane's, with permit requirements and public notice for any removal? Do you endorse the executive mayor model, and will you lobby the Ministry of Local Government for a pilot in Lusaka?

And to the Lusaka City Council, I say this: issuing a press release after the trees are gone is not transparency. Before the next road project, publish the technical assessments. List the mitigation measures considered. Hold a town hall in the affected ward. Let the people see the evidence that a tree's removal was truly unavoidable.

Lusaka needs roads. But a city that cannot keep its oldest living residents—the umbrella trees that watched us grow from a small colonial outpost into a sprawling metropolis—is not modern. It is merely poor and in a hurry. We can pave and preserve. We can invest and listen. But only if we have the courage to reform not just our roads, but the very architecture of power that decides what stays and what falls.

Let the next mayor be an executive. And let the first executive order be this: no mature tree shall see the saw until the people have seen the plan.

ABOUT THE AUTHOR:

Patrick Chifwambwa turns complex ideas into thoughtful storytelling on an array of topical issues—from urban governance to environmental justice—bringing depth and clarity to the conversations that shape our lives.

THE INFLATION QUESTION: WHY ZAMBIANS STILL FEEL THE PAIN DESPITE FALLING NUMBERS

Zambia's inflation rate slowing to 6.6 percent in May 2026 is, on paper, good news. Economists are applauding the continued disinflation trend. The Bank of Zambia's target range of 6 to 8 percent has been achieved. Food inflation has slowed. The Kwacha is showing signs of stability. Government officials and analysts are speaking confidently about improving macroeconomic conditions.

But beyond the statistics and technical language lies a harder and more uncomfortable national question: if inflation is falling, why are so many Zambians still struggling to survive?

That is the real debate the country must confront honestly.

Inflation slowing does not mean prices are falling. It simply means prices are rising at a slower pace. This distinction is important, yet it is often lost in public discussions. A bag of mealie meal that rose sharply over the past two years does not suddenly become cheap because inflation has dropped from 6.8 percent to 6.6 percent. Cooking oil, transport, rentals, school fees and electricity remain expensive for the average household.

For many citizens, especially those in the informal sector, life is still financially brutal.

The challenge with economic indicators is that they can create two

different Zambias. One Zambia exists in reports, graphs and policy presentations. The other exists in markets, buses, compounds and households where people are calculating every coin before making a purchase.

Ordinary people judge the economy differently. They judge it by how many meals they can afford, whether transport fares are manageable, whether salaries can last the month, and whether businesses are making profits or closing down.

That is why celebrations over falling inflation must be measured and realistic.

Yes, disinflation is important. A stable inflation environment matters for investors, business planning, lending and economic confidence. Economists are correct to point out that price stability creates predictability. Businesses can plan better when costs are not changing wildly every month. Consumers also benefit from reduced volatility.

But stability alone is not prosperity.

The real issue is whether incomes are growing fast enough to match the cost of living. For many Zambians, the answer is no.

A worker whose salary has remained unchanged for two years does not experience relief simply because

inflation has slowed. In fact, many households are still recovering from the severe economic shocks caused by drought, energy challenges, currency depreciation and previous price spikes. The damage caused during periods of high inflation does not disappear overnight.

This is why Government must avoid the temptation of

There is also another important question policymakers must confront: who is benefiting the most from this improving economic environment?

Large corporations with financial reserves can absorb economic shocks more easily. But small businesses, marketeers and low-income

There is also a communication challenge. Authorities must explain economic developments honestly without appearing disconnected from lived realities. People do not reject statistics because they hate economics; they reject narratives that seem divorced from their daily experiences.

The truth is that both realities can exist simultaneously. Inflation can genuinely be falling while citizens still genuinely struggle.

And perhaps that is the most important lesson in this moment. Economic success cannot only be measured by macroeconomic stability. It must also be measured by dignity, affordability and opportunity.

Zambia is clearly making progress in stabilizing key economic fundamentals. That deserves recognition. But the bigger test begins now.

Can falling inflation eventually lead to lower pressure on households? Can economic stability create meaningful jobs? Can growth improve ordinary lives?

Until those questions are answered positively, many citizens will continue asking a simple but powerful question: If the economy is improving, why does life still feel so hard?

earnings remain highly vulnerable. Many still borrow simply to survive. Others have reduced consumption, delayed medical care or withdrawn children from expensive schools.

An economy cannot truly be considered healthy if citizens are constantly adjusting downward just to cope.

Government therefore faces a major responsibility. The current macroeconomic improvements must now transition into visible household relief. Citizens need to feel economic recovery, not merely hear about it.

This means accelerating job creation, stabilizing electricity supply, supporting local production, reducing the cost of doing business and strengthening social protection systems. Economic growth must become inclusive and tangible.

assuming that positive macroeconomic indicators automatically translate into improved living standards.

The reality on the ground remains fragile.

The slowing of food inflation, largely driven by mealie meal, maize grain and vegetables, is encouraging. The projected bumper maize harvest of 4.9 million metric tonnes could further improve food security and help stabilize prices. However, Zambia's economy cannot survive on maize alone.

What about youth unemployment? What about the rising cost of urban housing? What about access to affordable healthcare? What about businesses struggling with power disruptions and high operating costs? These are the pressures shaping public perception far more than inflation percentages.



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THINK BUSINESS

MTC INVESTS N\$625 MILLION TO UPGRADE NAMIBIA'S NETWORK COVERAGE

By The Namibian



Mobile Telecommunications Limited (MTC) has announced a N\$624.9 million capital investment plan for the 2025/26 financial year to upgrade its network infrastructure and expand coverage across the country.

Speaking at a high-level information and communication technology (ICT) stakeholder event at Oshakati, MTC marketing officer Tim Ekandjo explains that the funding will target

several key infrastructure projects.

These include modernising the existing network, upgrading ICT systems, expanding transmission capacity, and building new mobile towers to cope with rising data demands.

A major focus of the rollout will be extending reliable signal to remote and underserved areas, ensuring that rural communities gain better

access to telecommunications.

To improve operational continuity and network resilience, MTC will also invest in power infrastructure at its network sites to prevent service downtime.

Additionally, part of the budget will fund new strategic business initiatives aimed at driving long-term growth and digital innovation across Namibia.

BURS INTRODUCES NEW DIGITAL VAT ON JUNE 1

By Daily News

The Botswana Unified Revenue Service (BURS) is expecting to rake in an additional P450 million annually when it officially introduces Value Added Tax (VAT) on remote digital services on June 1.

The upcoming tax regime, which aims to broaden the national tax base and capture revenue from the rapidly expanding digital economy, was detailed by BURS leadership during a media engagement in Gaborone on May 27.

Speaking at the event, BURS acting commissioner general, Ms Vivian Lesedi explained that remote services referred to digital products supplied electronically by providers located outside Botswana and they included popular streaming platforms, online advertising, cloud computing and software subscriptions.

Ms Lesedi noted that the initiative was designed to modernise tax administration while creating a level playing field between traditional local

brick-and-mortar businesses and foreign digital giants.

“The rapidly expanding digital economy requires tax systems that are responsive and equitable. This initiative seeks to ensure that both resident and non-resident suppliers of services consumed in Botswana are taxed fairly and effectively,” she said.



EXCHANGE RATES

Last updated: 28-05-2026

CURRENCY	BUYING	SELLING
ZMW / USD	18.5257	18.5757
ZMW / GBP	24.8652	24.9342
ZMW / EUR	21.5547	21.6147
ZMW / ZAR	1.1351	1.1383

Source: Bank of Zambia (BOZ)



ZAMBIA TO HOST KENYA, LESOTHO, ZIMBABWE IN FOUR-NATIONS TOURNEY

By Lucky Chama

Zambia will host a four-nation women's football tournament next month as preparations intensify for the upcoming Women Africa Cup of Nations (WAFCON) in Morocco.

The Football Associations of Zambia, Kenya, Lesotho and Zimbabwe have confirmed the participation of their respective senior women's national teams in the Zambia Four Nations Tournament scheduled to take place from June 1 to 9

at Levy Mwanawasa Stadium in Ndola.

According to a joint statement issued by the participating football associations, the tournament will serve as part of preparations for teams heading to the 2026 Women Africa Cup of Nations, which will be held in Morocco from July 25 to August 16.

The associations said the tournament will also help

other participating teams strengthen their competitiveness ahead of future international assignments.

"Some of the teams participating in the Four Nations Tournament are looking to fine tune ahead of the Women Africa Cup of Nations (WAFCON) that will take place in Morocco from July 25-August 16, while others are looking to consolidate their competitiveness for

forthcoming assignments," the statement read.

The organisers described the competition as more than just a football event, saying it will also promote collaboration and unity among the participating nations.

"The tournament will not just be a platform to enhance the teams' competitiveness but an opportunity to foster collaboration among the

four nations," the statement added.

"We look forward to a great football festival and celebration of excellence with some of the leading personalities in the women's game set to be part of this tournament."

The four-nation competition is expected to attract strong interest from football fans, with Zambia's Copper Queens using the matches to sharpen preparations ahead of their WAFCON campaign.

BURUNDI BEEF UP TECHNICAL BENCH



By Lucky Chama - continue preparations.

Burundi have intensified preparations ahead of the 2027 AFCON qualifiers by strengthening their technical bench and continuing with high-profile international friendlies.

Former Burundi captain Saido Berahino has officially returned to the national team setup, this time as part of coach Patrick Sangwa Mayani's technical staff ahead of their friendly match against Equatorial Guinea on June 4 in Marrakech, Morocco.

Berahino, remembered for helping Burundi qualify for their first-ever AFCON tournament in 2019, was spotted actively assisting during training sessions as Intamba mu Rugamba

The former West Bromwich Albion striker is now transitioning into coaching, bringing valuable international experience and leadership back to the squad.

Burundi are one of Zambia's opponents in the 2027 AFCON qualifiers alongside Algeria and Togo. Their recent preparations come after suffering a heavy defeat to Morocco in an earlier friendly match.

Many Burundi fans believe Berahino's return could provide motivation and added tactical strength ahead of the qualifiers.

Zambia will face Burundi on November 11 and 15.



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THINK BUSINESS



FORMER STRIKER CALLS FOR PROPER FOOTBALL BRANDING

By Lucky Chama

Former Zambia international striker Signs Chibambo has urged local football clubs to embrace proper branding and modern business practices if they are to become financially stable and attractive to sponsors.

Chibambo said one of the major challenges affecting Zambian football is the failure by many clubs to treat football as both a sport and a business.

He noted that while football has evolved globally into a multi-million-dollar industry driven by branding, merchandising, sponsorships, media rights, and fan engagement, many local clubs continue to focus only on activities on the pitch.

"One of the biggest problems in Zambian football is the lack of proper branding and business thinking in our clubs. Many teams are struggling financially because they focus only on the game and forget that football today is also

about marketing, quality, identity, and professionalism," Chibambo said.

He observed that many clubs continue purchasing poor quality jerseys and equipment, which negatively affects their image and reduces their ability to attract sponsors and business opportunities.

"Most clubs continue buying cheap quality jerseys and equipment that do not attract sponsors, supporters, or business opportunities. A football club's image matters. Your jersey, logo, tracksuits, bags, and camp kits represent your brand. If your branding looks poor, even potential sponsors lose confidence," he said.

Chibambo further stated that another setback for local football is the lack of exposure among some football administrators to modern football business systems.

"Football around the world is making money through branding, merchandise, media, fan



engagement, sponsorships, and professional presentation. But locally, many clubs are still struggling because they have not embraced these opportunities," he added.

The former striker said football clubs can generate sustainable income if they invest in professional branding and presentation.

"Football can make money on its own when clubs invest in quality branding and a professional identity," he said.

Chibambo also encouraged clubs seeking to improve their image to invest in professional logo designs and quality football merchandise to make Zambian football more appealing and marketable.

"Our goal is to make Zambian football look sweet, attractive, modern, and marketable," he said.

QUEENS FRIENDLIES SQUAD



- GOALKEEPERS**
 MWILA CHISHALA MUFUNTE
 CATHERINE MUSONDA
 HAZEL NALI
 EUNICE SAKALA
- DEFENDERS**
 LUSHOMO MWEEMBA
 MARGARET BELEMU
 PAULINE ZULU
 MEMORY NTHALA
 MAPALO MALUBA
 RACHEAL NACHULA
 MARGRET GONDWE
 XIOMARA MAPEPA
 SALIYA MWANZA
 MARTHA TEMBO
- MIDFIELDERS**
 SUSAN BANDA
 IREEN LUNGU
 GRACE CHANDA
 EVARINE SUSAN KATONGO
 NATASHA NANYANGWE
 RHODA CHILESHE
- STRIKERS**
 BARBRA BANDA
 PRISCA CHILUFYA
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 AVELL CHITUNDU
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 KABANGE MUPOPO
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 ENELESS PHIRI