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# BOZ WARNS OVER SURGING NON-PERFORMING LOANS

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# PRESIDENT HICHILEMA CALLS FOR ACTION-ORIENTED REFORMS TO DRIVE JOBS

By Cecilia Chiluba



President Hakainde Hichilema

President Hakainde Hichilema has called for stronger collaboration between Government and the private sector, urging stakeholders to move beyond dialogue and focus on implementing reforms that create jobs, attract investment and drive economic growth.

Speaking at the Mid-Year Private Sector Day in Lusaka, held under the theme; "Driving Jobs and Shared Prosperity: Private Sector Steering Development and Growth," President Hichilema said Zambia's development agenda depends on building strong institutions, empowering businesses and investing in human capital.

"Let us deepen our partnership and strengthen the foundations we have built together. We must create lasting systems and institutions so that future leaders cannot easily dismantle the progress we have made," President Hichilema said.

The Head of State cited free education as one of

the reforms that should be protected, describing it as both a social intervention and an economic investment capable of transforming the country's future through human capital development.

President Hichilema said Zambia must continue investing in education, skills development and workforce training to prepare citizens for emerging opportunities in various sectors of the economy.

He reiterated the importance of private sector-led growth, noting that strong and competitive businesses are critical for increasing exports, improving productivity and expanding Zambia's presence in regional and international markets.

"A strong and competitive economy requires strong businesses. If our businesses are inefficient, we will struggle to compete in regional and international markets," he added.

The President also highlighted opportunities

presented by the African Continental Free Trade Area (AfCFTA), urging businesses to position themselves to take advantage of expanded market access across the continent.

"Your business is our business because when businesses succeed, the economy succeeds.

Therefore, there is no need to continue discussing the same issues repeatedly without seeing meaningful progress," President Hichilema stated.

He acknowledged concerns around lengthy licensing and regulatory processes and pledged continued efforts to streamline procedures and remove barriers that hinder investment.

And Secretary to the Cabinet Patrick Kangwa described the Mid-Year Private Sector Day as a platform that goes beyond dialogue by tracking progress, resolving constraints and advancing concrete investment outcomes.

"Private investment thrives

where rules are clear, processes are predictable, and public institutions are responsive," Mr. Kangwa said.

He stressed the importance of maintaining economic reforms and private sector engagement beyond political cycles as the country approaches the 2026 General Elections.

And Public Private Dialogue Forum (PPDF) Health Technical Working Group Co-Chairperson, Dr Shalein Desai said Zambia's economic transformation depends on empowering the private sector and creating a conducive business environment.

Dr Desai credited President Hichilema for establishing the PPDF and placing the private sector at the centre of Zambia's economic agenda.

He said countries such as Singapore, South Korea and Rwanda have demonstrated that sustainable economic growth is achieved when governments support entrepreneurship and private sector investment.

# SUSTAINED ECONOMIC REFORMS, LOWER BUSINESS COSTS, KEY TO BOOSTING INVESTMENT - STANBIC

By Cecilia Chiluba



Stanbic Bank Zambia has called for sustained economic reforms, accelerated debt restructuring and increased support for small businesses to further reduce the cost of doing business and attract investment into the country.

Bank Chief Executive, Mwindwa Siakalima noted that Zambia has made significant progress in strengthening its economic fundamentals.

Mr. Siakalima, however, emphasized the need for both the public and private sectors to focus on implementation and policy consistency.

He made the remarks during a panel discussion at the Mid-Year Private Sector Day in Lusaka, held under the theme; Driving Jobs and Shared Prosperity: Private Sector Steering Development and Growth.

"Zambia's peace and political stability remain some of its strongest investment attractions, helping to lower country risk and boost investor confidence," he noted.

Mr. Siakalima further cited the country's vast mineral resources, including critical minerals such as copper, as well as its strategic location along six major trade corridors, as key advantages that position Zambia for increased economic growth.

"Opportunities in mining, energy, agriculture and information and communication technology should be fully exploited to drive growth during the second half of the year," Mr. Siakalima said.

He stressed the importance of improving energy supply and ensuring predictable pricing, noting that government has set a target of increasing power generation capacity from about 4 gigawatts to 10 gigawatts.

Mr. Siakalima further said reforms already undertaken in the energy sector have laid a strong foundation but called on financiers, investors and other private sector players to intensify

implementation efforts. He also urged stakeholders to improve the efficiency of trade corridors by simplifying the movement of goods and enhancing trade facilitation measures.

The Bank Chief Executive observed that inflation has returned to the Bank of Zambia's target range of 6 to 8 percent, while debt restructuring progress, economic growth and improved credit ratings have strengthened investor confidence.

"These developments are creating conditions for lower borrowing costs," he stressed. "Reductions in the monetary policy rate by the central bank have already begun translating into lower financing costs."

Day 1 of the Mid-Year Private Sector Day 2026 brought together business leaders, policymakers and key stakeholders to engage in meaningful dialogue on "Fiscal, Tax and Regulatory Reforms: Building a Competitive and Predictable Business Environment."

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# NHCC, INDIA CELEBRATE CULTURAL DIPLOMACY THROUGH YOGA AT CHILENJE HOUSE NATIONAL MONUMENT

By Cecilia Chiluba



National Heritage Conservation Commission (NHCC) has described the hosting of a yoga session at Chilenje House National Monument as a powerful demonstration of how cultural heritage and wellness can be harmoniously integrated to promote unity, healthy living and intercultural understanding.

organized by the High Commission of India in Zambia at the historic national monument,

“Heritage sites are not only spaces of historical reflection, but also living environments that can promote well-being and unity. Today’s yoga session beautifully demonstrates how wellness and heritage can go hand in hand,” he said.

Commission Executive Director Kagosi Mwamulowe said heritage sites are not merely places of historical significance but living spaces that can foster community well-being and social cohesion.

Mr. Mwamulowe further noted that Zambia and India continue to enjoy warm and longstanding diplomatic and cultural relations.

“Such initiatives strengthen people-to-people connections while encouraging appreciation of shared

values and traditions,” he added.

Meanwhile, Counsellor at the High Commission of India in Zambia, Arif Sayed described the event as a precursor to the International Day of Yoga commemorations scheduled for 21 June 2026.

Mr. Sayed said yoga is a holistic discipline that promotes physical fitness, mental wellness and spiritual balance.

“Its popularity continues to grow across the globe because of its proven health benefits and cultural significance,” he said.

He noted that yoga represents a rich cultural tradition that transcends geographical boundaries and brings people

together through a shared commitment to healthy living and mindfulness.

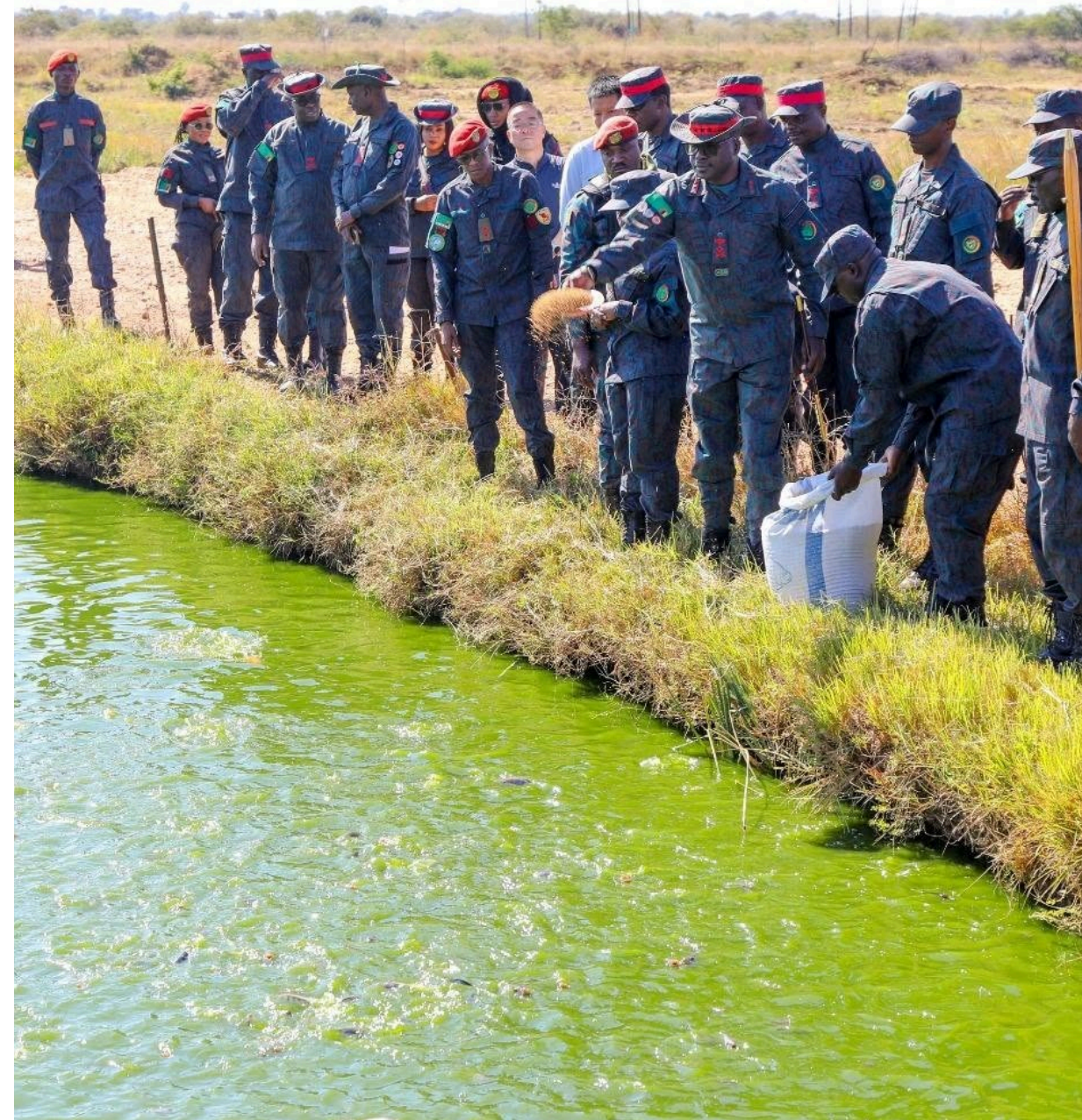
According to NHCC, the event attracted members of the public, wellness enthusiasts and heritage advocates, who welcomed the opportunity to participate in the session within the tranquil surroundings of Chilenje House National Monument.

Participants said the heritage setting enhanced their experience by providing a deeper sense of reflection, connection and appreciation of both culture and wellness.

The High Commission of India is expected to host a larger public event on 21 June 2026 to mark the International Day of Yoga, with wider participation anticipated from various sectors of society.

# ZNS EXPANDS FISH FARMING OPERATIONS IN KAFUE UNDER CHINESE-BACKED PARTNERSHIP

By Cecilia Chiluba



Zambia National Service (ZNS) says the fish farming expansion project in Chanyanya, Kafue district is expected to make the institution one of the largest fish producers in Lusaka Province within the next year.

The project follows the signing of a Memorandum of Understanding (MoU) between ZNS and Chinese investor, Golden Flow Investments Limited last month through the Ministry of Defence.

The partnership is aimed at establishing large-scale fish farming operations and fish feed production, positioning ZNS as a major player in the country’s aquaculture sector.

ZNS Commander Lieutenant General Engineer Maliti Solochi II, who toured ongoing construction works at the project site, expressed satisfaction with the progress made so far.

Lt Gen Solochi said the project is expected to transform aquaculture production in Lusaka Province and

significantly boost national food security.

“We anticipate that in the next one year, we are going to become one of the largest fish producers in Lusaka Province and adequately contribute to national food security” he said. “We will be favorably competing with other big companies in the industry.”

He said the construction of fish ponds is already underway, with Golden Flow Investments Limited working closely with the ZNS Land Development Branch to accelerate implementation.

“Construction of ponds has already commenced and I am happy with the works so far. For the next six months, 20 ponds will be constructed each month, with each pond harbouring a capacity of up to 30,000 fish,” Lt Gen Solochi added.

Lt Gen Solochi further revealed that the construction programme will continue over the next three years, culminating in the development of more

than 3,000 fish ponds.

“This is a strategic investment that will not only increase fish production but also create value through fish feed manufacturing while contributing meaningfully to the country’s food security agenda,” he stressed.

The Commander also applauded the dedication being exhibited by both uniformed ZNS personnel and civilian employees working on the project at ZNS Chanyanya Unit.

“I am happy to see the commitment by ZNS men and women in uniform together with our civilian employees to ensure that this project is up and running,” Lt Gen Solochi said. “This initiative is in line with our vision and the four pillars that guide our operations.”

According to ZNS, the project is expected to enhance Zambia’s aquaculture output, create employment opportunities and strengthen the country’s capacity to meet growing demand for fish products.

# BOZ RAISES ALARM OVER RISING NON-PERFORMING LOANS AMONG PUBLIC WORKERS

By Cecilia Chiluba



Bank of Zambia (BOZ) has expressed concern over the rising ratio of non-performing loans linked to public workers, warning that growing abuse of payroll-based lending arrangements poses a threat to financial stability.

In a statement, the central bank said the trend points to increasing risks associated with payroll-based lending, particularly where prescribed debt-service-ratio (DSR) and affordability requirements are deliberately circumvented.

It said recent financial stability assessments had revealed an increasing number of public workers

obtaining credit outside the payroll system, often in excess of permissible borrowing limits.

According to BOZ, some borrowers have secured off-payroll credit through misrepresentation, non-disclosure of existing obligations, and multiple borrowing across institutions.

The central bank further noted weaknesses in the credit assessment processes of some lending institutions.

“In some cases, lending institutions have also been found to have weak or non-compliant credit underwriting practices, including inconsistent use of the Credit Reference Bureau (CRB), or disregard of data from the Bureau

altogether,” the bank said.

BOZ reminded all regulated lending institutions, employees and payroll administrators that adherence to DSR and affordability standards, as well as the consistent use of the Credit Reference Bureau, is mandatory.

“It is on this basis that these tools form part of a critical safeguard for responsible lending, consumer protection, prudent credit underwriting, and financial stability,” it stated.

The Bank directed all regulated lending institutions to strictly comply with debt-service-ratio limits and strengthen responsible lending practices.

It also urged payroll administrators to tighten internal payroll controls and recovery mechanisms while taking appropriate remedial or disciplinary measures where abuse of payroll-based deduction arrangements is identified.

“The Bank of Zambia shall continue to monitor compliance with the Banking and Financial Services Act (Provision of Credit Data and Utilization of Credit Reference Services) Directive of 2020 by regulated entities, off payroll and payroll based lending practices and will take all necessary measures to ensure compliance with applicable laws and prudential standards,” the bank added.

# ECONOMIST URGES GOVERNMENT TO CUT SME TURNOVER TAX FROM 5% TO 3%

By Cecilia Chiluba



Trevor Hambayi

An Economist has called on government to reduce turnover tax for small and medium enterprises (SMEs) from the current 5% to 3%.

Speaking during a plenary session at the Mid-Year Private Sector Day in Lusaka, Trevor Hambayi argued that the current tax regime places an excessive burden on local businesses and undermines their ability to compete.

Mr. Hambayi noted that the current five percent turnover tax is too high and should be reduced.

“SMEs are paying 5% turnover tax on a monthly basis. This is too high. Effectively, this is 44% to 50% tax we are paying on an annual basis,” he said. “We need to reduce it. If we want an equal playing field, 3% should be turnover tax.”

He said creating an enabling environment for SMEs should begin with getting policy fundamentals right.

“The policy around SME support in the

country is very important so that it gives us the direction as to where we are going,” Mr. Hambayi said.

Mr. Hambayi further noted that while multinational companies continue to enjoy various incentives, local enterprises have not received comparable support.

“We are supporting multinationals, but we have not given local SMEs the same incentives. We want an equal playing field for the SMEs. If we give them an equal playing field, they are able to compete with the multinationals,” he said.

He also questioned the country's local content framework, saying greater participation by Zambian businesses should be prioritized.

“I do not understand why it's 20 percent. It should be 80 percent the other way around – 80 percent for locals and 20 percent for foreign entities,” Mr. Hambayi stated.

The Economist however, stressed that stronger support

mechanisms would be required to make local content policies effective, particularly through improved access to financing.

Mr. Hambayi also expressed concern over the lack of financing options for young entrepreneurs and startup businesses.

“How can we support our youth when there is no single bank that finances startups in the country?” he asked. “How can we support our youth if we are not supporting their startups?”

He emphasized that SMEs remain the backbone of employment creation in emerging economies and should therefore be prioritized in national economic planning.

Mr. Hambayi urged policymakers to implement reforms that promote access to finance, fair taxation and stronger local participation in the economy to unlock the full potential of Zambia's SME sector.



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THINK BUSINESS



# GOVT, PRIVATE SECTOR CALL FOR STRONGER REFORMS TO DRIVE JOB CREATION, ECONOMIC GROWTH

By Mwiya Mwiya



Patrick Kangwa

Government and private sector players have called for strengthened reforms, enhanced dialogue and greater collaboration to drive job creation, economic growth and shared prosperity in Zambia.

The calls were made during the 2026 Mid-Year Private Sector Day held under the theme, "Driving Jobs and Shared Prosperity: Private Sector Steering Development and Growth."

Speaking on behalf of Secretary to the Cabinet Patrick Kangwa, Permanent Secretary for Special Duties, Cabinet Office, Mable Nawa said government welcomed continued engagement with the private sector as part of efforts to advance the country's reform agenda.

Ms. Nawa stated that the discussions come at a time when African countries are reflecting on both the challenges facing the continent and the solutions required to accelerate development.

"We commend the efforts undertaken and encourage continued reforms in the years ahead," she said.

Ms. Nawa noted that government expects the outcomes of the dialogue to contribute to a proposed charter and report that will be presented to African leaders, providing an opportunity for broader stakeholder engagement on key economic and development issues.

She expressed confidence that the recommendations emerging from the discussions would help strengthen policy interventions and support sustainable economic growth.

At the same event, Public Private Dialogue Forum (PPDF) Director General Andrew Chipwende, emphasized the importance of ensuring that private sector voices remain at the center of national development discussions.

Mr. Chipwende described the gathering as a platform established under the

directive of President Hakainde Hichilema to facilitate meaningful engagement between government and the private sector.

"While I stand here today, this is not my show it is the show of the private sector. Our role is to listen, engage, and ensure that the concerns, proposals and recommendations of the private sector are heard and considered," he said.

He encouraged participants to take advantage of the two day forum by presenting practical recommendations that can help shape future government policies and improve the business environment.

"Our role is to facilitate this process and ensure that the outcomes of these discussions are properly documented and submitted to the relevant authorities for further consideration," Mr. Chipwende added.

Mr. Chipwende expressed optimism that the forum would generate valuable insights and

recommendations capable of strengthening public-private sector cooperation and supporting Zambia's economic transformation agenda.

Meanwhile, Immediate past Zambia Association of Manufacturers (ZAM) President Ashu Sagar called for implementation of a single licensing regime in all sectors of the economy to reduce the cost of doing business for the private sector.

Mr. Sagar noted that the private sector continues to face operational challenges due to the high cost of doing business resulting from numerous regulatory requirements which they need to meet.

The dialogue provides an opportunity for stakeholders to openly discuss challenges affecting businesses and propose solutions that can contribute to job creation and economic development.

# ZAMBIA'S OVER 97% EUROBOND TENDER PARTICIPATION SIGNALS STRONG CONFIDENCE IN DEBT RECOVERY - ECONOMIST

By Money Daily Reporter



Kelvin Chisanga

An Economist says Zambia's successful tender offer for its restructured 2053 Eurobond, which attracted approximately 97.85% investor participation,

is a strong signal of growing confidence in the country's economic recovery and debt management strategy.

Launched on 29th May, 2026, the offer invited eligible bondholders to sell their notes back to the government before maturity, subject to financing conditions being met.

Ministry of Finance and National Planning, indicated that by the early participation deadline of 9th June, 2026, Zambia had received valid tenders totaling US\$1.335 billion, representing 97.85% of the total outstanding notes.

Commenting on the development, Kelvin Chisanga said the near-complete buyback demonstrates that international

investors increasingly view Zambia as a more credible and stable borrower following the successful debt restructuring process.

"This transaction is more than a debt repayment exercise; it is considered as a strategic liability management operation that simplifies Zambia's external debt profile, reduces long-term debt management risks and strengthens debt sustainability," he said.

Mr. Chisanga explained that by retiring the bond at a discount to its face value, Zambia potentially lowers future debt-servicing obligations while improving the overall quality of its debt portfolio.

He noted that the strong investor response also sends a positive message to global financial markets, credit rating agencies and foreign investors.

"It enhances Zambia's

reputation, supports future market access, and could contribute to lower borrowing costs over time," Mr. Chisanga added.

"Going forward, the key challenge will be maintaining fiscal discipline and ensuring that improved investor confidence translates into economic growth, investment and job creation."

According to Government, Zambia is funding the repurchase of its expensive, restructured 2053 Eurobonds using a US\$600 million low-interest loan from the African Development Bank (AfDB), complemented with the mobilization of the Republic's own resources.

Central to this initiative is a transformative 15-year national Grid Resilience Program, a condition of the AfDB's support that underscores the power of linking fiscal responsibility with national development.



# CEEC PROMOTES INDUSTRIALIZATION THROUGH VALUE ADDITION, COMMUNITY-BASED PROJECTS

By Money Daily Reporter



Citizens Economic Empowerment Commission (CEEC) says it is deliberately taking work with the produce and economic empowerment programmes into rural communities to accelerate rural industrialization in line with Zambia's Eighth National Development Plan (8NDP).

CEEC Director of Operations, Beenzu Simuyambala, said many people in rural areas have limited access to smartphones and digital platforms, making it difficult for them to access information on available opportunities and empowerment initiatives.

Speaking during a panel discussion at the Private Sector Day in Lusaka, on SMEs, Women, Youth Entrepreneurship and Local Content, Ms. Simuyambala said the Commission had adopted a grassroots approach aimed at supporting women and youths using resources and economic activities already existing within their communities.

"We made the deliberate decision to go into rural

areas to support women and youths. We want to support people where they are and work with the produce and resources that are available in their areas," she said.

She explained that CEEC is providing agricultural support through irrigation schemes and mechanization initiatives to improve productivity and enhance livelihoods in rural communities.

Ms. Simuyambala further revealed that the Commission has initiated various projects across the country tailored to the comparative advantages of different regions.

She cited an aquaculture initiative in Western Province, where cooperatives have been formed and supported to undertake large-scale fish production projects in areas that previously lacked significant investment in the fisheries sector.

Ms. Simuyambala stressed that the Commission is also supporting artisanal miners in the Gwembe Valley by promoting value addition in gold production.

She said CEEC is working on establishing a gold processing plant in Shikankata to ensure that gold is processed locally before being exported.

"When gold goes out to the Democratic Republic of Congo, they do not want raw gold. They want value addition. Our people should be able to export processed gold and earn more from their products," Ms. Simuyambala stated.

Ms. Simuyambala added that CEEC is supporting the establishment of maize milling plants in rural areas and facilitating partnerships with financial institutions to strengthen small-scale mining ventures.

In the rice sector, she said the Commission is developing major rice processing projects in both Sikoongo and Nakonde districts to reduce dependence on neighbouring countries for processing services.

"You go to Nakonde and most of the rice on the market comes from Tanzania. Yet our people

grow rice locally but take it across the border for processing. It is the Tanzanians who benefit from the value addition," she noted.

She said the planned processing plants would enable Zambia to produce, process and market rice competitively on international markets, adding that CEEC's approach is centred on identifying existing economic activities within rural communities and providing the necessary support to increase productivity and add value.

Ms. Simuyambala reaffirmed the Commission's commitment to promoting inclusive economic growth by ensuring that rural communities participate meaningfully in Zambia's industrialization agenda.

The 2026 Mid-Year Private Sector Day is being held under the theme; Driving Jobs and Shared Prosperity: Private Sector Steering Development and Growth.

# ZEHEST URGES POLITICAL PARTIES TO PRESENT PRACTICAL, COSTED MANIFESTOS AHEAD OF 2026 POLLS

By Money Daily Reporter



Zambia Empowerment Hub for Entrepreneurship and Skills Training (ZEHEST) has called on all political parties to publish clear, practical and costed manifestos ahead of the 2026 General Elections.

Organization Executive Director, Clarence Muzyamba said in a statement that voters should be provided with comprehensive policy proposals that explain how jobs will be created, how the economy will be managed and how public resources will be utilized responsibly.

Mr. Muzyamba stressed that manifestos should promote transparency and enable citizens to hold leaders accountable for their promises.

"Manifestos must provide measurable

targets, timelines and budgets. Voters should know what will be done, by when, and at what cost," Mr Muzyamba said.

He further urged political parties to place youth employment, entrepreneurship and skills development at the centre of their policy agendas.

Mr. Muzyamba also called for greater fiscal discipline, arguing that political parties should clearly outline how they intend to manage public debt, reduce wasteful expenditure and ensure transparency in the management of public funds.

On public service delivery, he said manifestos should contain practical interventions aimed at improving healthcare,

education, access to water and local infrastructure.

"Manifestos should outline practical plans for improving health, education, water, and local infrastructure that directly affect communities," he stated. "Zambians have the right to make informed decisions. Manifestos should be tools for accountability, not just campaign documents."

Mr. Muzyamba encouraged political parties to engage citizens, the business community and civil society organizations in the development of their manifestos to ensure that the final documents reflect the needs and aspirations of the people.



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*"The right to assemble and speak freely is not a gift of the state. It is the inheritance of every citizen, etched in the marrow of democracy itself."*

There is a question that Zambians have been asking for decades, in whispers at political rallies, in angry courtrooms, and now loudly in the streets of a republic approaching another general election: Do I need a "police permit" to hold a public gathering?

The short answer, the plain, unvarnished, legally accurate answer, is **NO**.

But as with most things in law, the full story is richer, older, more contested, and far more consequential than a single word can carry. To truly understand where we are, we must first understand where we are coming from. Suffice to say that where we came from is the most unglamorous of all origins: a colonial outpost anxious to keep its subjects quiet.

**The Colonial Womb: Where It All Began**

The Public Order Act was enacted in 1955, not by an independent African republic, but by the colonial government of Northern Rhodesia, a British protectorate whose administrators were far more interested in the suppression of African political mobilisation than in the protection of civil liberties. This law was a child of empire, born of the same ideological womb that produced similar legislation across British-administered Africa: a legislative architecture designed not to manage public gatherings but to **prevent** them, particularly those that challenged colonial authority.

At its core, the Act required any person wishing to hold a public meeting, procession or demonstration to first obtain a permit from the police. Not a notification, not an advisory but a permit, meaning the police had the affirmative power to grant or deny your right to assemble. The implications of this distinction cannot be overstated. A notification system respects the right and merely asks the state to make administrative preparations. On the other hand, a permit system subordinates the right itself to the discretion of a police officer. The former treats citizens as rights-holders; the latter treats them as supplicants.

Section 5(4) of the Public Order Act Cap 104, as it stood for decades, embodied this colonial logic with clinical precision. Contravention was criminalised under Section 7 of the same Act, meaning, you did not just lose your rally, you also risked losing your freedom. The police officer standing between you and your constitutional right was judge, jury, and gatekeeper all at once.

He could be bribed, bullied, or simply biased. This continued even after independence in 1964, oddly, in independent Zambia, successively under the one-party state and later under multi-party competition, this colonial instrument proved remarkably useful to whoever happened to be in power.

The irony is almost literary: a law conceived to keep Africans from challenging British rule became, after independence, a favoured tool of African governments determined to keep Africans from challenging each other for power.

**Christine Mulundika and the Day**

# DO CITIZENS NEED A POLICE "PERMIT" TO HOLD A PUBLIC GATHERING?

*By Mehluli Malisa Batakathi - a Constitutional Lawyer, Governance Activist and teaches Constitutional and Administrative Law at the Copperbelt University*

**the Court Said "No"**

It took forty years of independence and the return of multiparty politics in 1991 before Zambia's courts found the courage to confront this colonial ghost head on. When they finally did, it is telling that the catalyst was a woman, named Christine Mulundika.

In 1995, Christine Mulundika and seven others appeared before the Supreme Court of Zambia in what would become one of the most celebrated constitutional cases in the nation's legal history. The appellants mounted a direct challenge to Section 5(4) of the Public Order Act Cap 104, the provision that compelled organisers of public gatherings to obtain a police permit, arguing that it was irreconcilably inconsistent with Articles 20 and 21 of the Constitution, which respectively protect freedom of expression and freedom of assembly.

A secondary, and politically charged, challenge accompanied the primary one: certain government office-holders were exempted from the permit requirement entirely. The President and some senior government officials could speak; the opposition could not, well not without first going, cap in hand, to the nearest police station.

The Supreme Court, in a majority decision authored by then Chief Justice Ngulube (with Justice Chaila dissenting), held the following:

First, Section 5(4) of the Public Order Act Cap 104, insofar as it required organisers to obtain a permit from the police, contravened Articles 20 and 21 of the Constitution and was therefore null and void. Second, the exemption granted to certain office-holders was discriminatory and likewise unconstitutional.

The reasoning was elegant and enduring, according to the Supreme Court, the purpose of the Public Order Act was to regulate public meetings, not to restrict them. For regulation to be lawful, the police needed to be notified in advance so they could make arrangements to preserve public order. But notification, that is, the civic courtesy of telling the authorities you are coming, is fundamentally different from permission. A notification does not await approval, but it simply informs. Meaning that no police officer or any other authority may lawfully deny a gathering simply because he disapproves of its organisers, its purpose, or its politics.

*Christine Mulundika* was a constitutional earthquake. It declared, with the full authority of the apex court, that Zambian citizens do not require anyone's permission to exercise a constitutional right. The state's role was facilitative, not prohibitive. The baton had been thrown, the question was whether the legislature would catch it cleanly.

**The 1996 Amendment: Progress, Promise, and the Small Print**

In the year following the Mulundika judgment, Parliament moved to amend the Public Order Act through Act No. 36 of 1996. On its face, the amendment appeared to honour the Supreme Court's judgment. The permit requirement was removed, and in its place, Section 5(4) now required any convener of a public meeting, procession or demonstration to give the police at least seven days' notice of the intended gathering. This was progress, meaningful, hard-won, court-mandated progress. The colonial permit had, at least in legal text, been buried.

But the devil, as he invariably does, lurked in the subsections. Section 5(5) gave the police officer handling the notification sweeping mandatory powers: to dictate the date, time, duration, venue, persons permitted to speak, and even the matters to be discussed at the meeting. Section 5(6) went further still, clothing the regulating officer with broad discretion to defer the intended event. The permit had been abolished in name, but its spirit had been quietly smuggled back in through the back door of subsections that nobody had read carefully enough.

The result, in practice, was that the police continued to behave as though Mulundika had never been decided. Officers routinely treated the notification as a permit application, imposed conditions that amounted to de facto bans, and used the broad deferral powers of Section 5(6) as a tool of political suppression. The faces in the offices changed with every government and successive election, but the behaviour did not.

**The Courts Speak Again: Resident Doctors and the LAZ Challenge**

As abuse compounded upon abuse, the courts were called upon again, not once, but repeatedly, to actualize what *Christine Mulundika* had promised. In *Resident Doctors Association of Zambia & Others v Attorney General SCZ* Judgment No.12 of 2003, the Supreme Court confronted a brazen case of police excess. The police had not merely regulated a gathering; they had obliterated it. The court found that the police had flagrantly violated the Public Order Act and consequently infringed the petitioners' rights under Articles 20 and 21 of the Constitution. The Supreme Court affirmed what should already have been clear: rights to free speech and freedom of assembly are not ornamental, but they are central to the concept and ideal of democracy. Courts, the judgment declared, must adopt an interpretation of rights instruments that gives citizens the full measure of their enjoyment, not a diminished substitute.

The Supreme Court was effectively saying what the police refused to hear; facilitating a gathering is your duty, disrupting it is a constitutional violation.

Then came the *Law Association of Zambia & Chapter One Foundation v Attorney General* Appeal No. 8 of 2005, in which LAZ squarely challenged the constitutionality of Sections 5 and 6 of the Public Order Act as they stood after the 1996 amendment. The High Court, and subsequently the Supreme Court, found that the amended Section 5(4) was constitutional, since it no longer required a permit but merely a notice. However, the Supreme Court found that Section 5(6) the deferral provision, fell short of the

constitutional threshold, as it failed to oblige the police to suggest a reasonable alternative when deferring a gathering.

The Supreme Court was therefore alive to the abuses, but was threading the needle between the legitimate need to maintain public order and the inviolable right of citizens to assemble. And its message was consistent: the police cannot deny gatherings; they can, with constitutionally bounded discretion, regulate the logistics of those gatherings, but even that discretion has limits. The jurisprudential arc is clear. From 1995 onwards, Zambia's superior courts have, in case after case, affirmed that the freedom to assemble is constitutional bedrock. The police are facilitators and not gatekeepers.

**In Plain Language: What the Law Actually Says**

So let us be direct, let's be plain and speak the law the way it ought to be spoken, not in the shadow of legalese, but in the daylight of democratic clarity.

**You do not need a police permit.**

What you need to do is notify the police at least seven days before your intended gathering. That notification is not an application neither is it a request. It is not a petition, it is a courtesy, one with constitutional backing, that allows the police to make arrangements to protect your life, the lives of other participants, the lives of bystanders and property. The police officer who receives that notification has one primary function, to facilitate your constitutional right, not to frustrate it. He or she may, within strict constitutional limits, suggest adjustments to logistics, a different time or venue if there is a genuine and documented conflict. But the operative word is suggest, not dictate, and the power to defer cannot become, by any stretch of statutory creativity, a power to deny. This is not radical, this is the position of the law as decided by the Supreme Court in 1995 and this is the law as reaffirmed by every superior court that has revisited the question since. The police in Zambia are not the referees of who may or may not exercise constitutional rights, they are the protectors of life and property at constitutionally protected gatherings. That is an honourable and important role. It is important to note that it is a fundamentally different role from the one they have, too often and for too long, claimed for themselves.

**The Public Gatherings Bill 2026: History Repeated in Disguise**

Against this backdrop of decades of judicial effort to free citizens from the grip of the colonial permit mentality, Parliament passed the Public Gatherings Bill No. 71 of 2026. The government described the legislation as a "major democratic reform" intended to replace the colonial-era Public Order Act. Home Affairs Minister Jack Mwiimbu announced it with fanfare, defining a "public gathering" as a meeting or procession of seven or more people, and assuring Zambians that the law would improve the protection of constitutional freedoms.

Opposition parties, civil society organisations, and rights advocates read it differently, Zambia was, at the time of passage in May 2026, barely three months from a general election in August. The critics warned that the new legislation would give police broader powers to limit dissent and restrict freedom of expression during

the most politically sensitive period in the country's electoral cycle. The Law Association of Zambia mounted a formal campaign urging President Hichilema to refuse assent, arguing that the Bill was constitutionally defective and undemocratic.

The concerns were not abstract. Civil society observers noted that the Bill, despite its progressive packaging, retained the architecture of control that had made the Public Order Act so amenable to abuse. A law that exempts religious gatherings and weddings but places political assemblies, the most constitutionally vital category of public gathering, under a regime that continues to blur the line between notification and permission, is not a reform, it is a rebranding.

History, when it is not learned from, has a way of reintroducing itself in new legislative garments.

**A Salute to Presidential Conscience**

On 10 June 2026, President Hakainde Hichilema did something that deserves to be recognised clearly and commended unreservedly: he refused to assent to the Public Gatherings Bill, declaring it "against public interest". In doing so, the President placed himself on the right side of a thirty-year constitutional argument. He listened, to the Law Association of Zambia, to civil society, to the public, and he acted on what he heard. That is not weakness, that is responsive, constitutionally sensitive governance.

The President's decision is, at its core, a reaffirmation of the principle this article has traced from the colonial statute book to the steps of the Supreme Court: that the freedom to assemble is not negotiable. It is not subject to the comfort of the government in power or the convenience of the police. It belongs to the citizens, irrevocably, as a constitutional inheritance.

This act of presidential conscience should be acknowledged, particularly because it is not without political cost. Refusing to assent to a Bill passed by a Parliament dominated by your own party requires a commitment to principle over politics. President Hichilema has demonstrated that commitment and Zambia is better for it.

But the story does not end here, the refusal to assent returns the Bill to the National Assembly, and with general elections scheduled for August 2026, the fate of this legislation now rests with a parliament yet to be constituted. The next Parliament, emerging from the crucible of a hard-fought election, will inherit this unfinished business. The challenge is formidable. The temptation for any government, of any political persuasion, to retain instruments of assembly control is as old as power itself. What the next Parliament does with the Public Gatherings Bill will speak volumes about the democratic convictions of whoever wins in August. The question they must answer is one that thirty years of jurisprudence have already answered for them: does this law treat citizens as rights-holders, or as supplicants seeking favour from a police officer?

Zambia's courts have answered that question consistently and courageously. The Supreme Court in Mulundika and again in Resident Doctors. The courts in the various iterations of the LAZ challenges and the answer is always the same: citizens are free and the law must reflect that freedom, not constrain it. The new Parliament must draft, debate and pass a Public Gatherings Act that is unambiguous in three things: Notification, never permission, Citizens notify; the police facilitate. Until that law exists, the ghost of the 1955 colonial statute will continue to haunt every political rally, every civic protest, and every gathering of citizens who have the audacity to exercise the rights their Constitution guarantees.

# JOBS ARE ZAMBIA'S STRONGEST WEAPON AGAINST THE RISING COST OF LIVING

President Hakainde Hichilema's renewed call for action-oriented reforms that stimulate private sector growth comes at a critical time for Zambia's economy. While inflation has eased into the Bank of Zambia's target range and the Kwacha has shown encouraging stability in recent months, many households are yet to feel meaningful relief. The reason is simple: economic stability alone does not automatically translate into improved living standards. The missing link is jobs.

For most Zambians, the cost of living is measured not by economic indicators but by whether they can afford mealie meal, transport, rent, school requirements and healthcare. A stable currency and lower inflation are welcome developments, but they have limited impact if thousands of young people remain unemployed or underemployed. The most sustainable solution to the cost-of-living challenge is creating decent, productive jobs that put money into people's pockets.

The President was right to emphasize that Zambia's development agenda depends on a strong partnership between Government and the private sector. Around the world, it is businesses—not governments—that create the majority of jobs. Government's role is to create an environment

where businesses can invest, expand and employ more people.

This requires moving beyond policy announcements to implementation. Businesses have consistently raised concerns over access to affordable finance, lengthy licensing procedures, regulatory bottlenecks and infrastructure gaps. Addressing these challenges would unlock investment and encourage both local and foreign companies to expand operations.

The President's observation that discussions must now give way to action deserves serious attention. Zambia has held numerous investment forums, economic dialogues and public-private consultations. The challenge has never been a shortage of ideas. The challenge has been translating those ideas into tangible projects that create employment.

The importance of investing in education and skills development also cannot be overstated. Free education is one of the country's biggest long-term economic reforms because it expands access to learning and prepares the next generation for the labour market. However, education alone is not enough. It must be matched with skills that employers actually need.

Technical and vocational education should receive

even greater attention. Zambia's mining expansion, agriculture, construction, manufacturing, tourism and ICT sectors all require technicians, artisans, machine operators, software developers, engineers and skilled tradespeople. Producing graduates whose qualifications do not match industry demands only shifts unemployment from those

processing industries, create rural jobs and add value to agricultural products before export. Every processing plant established creates employment not only inside the factory but throughout the supply chain.

The mining sector offers similar opportunities. Government's ambition of increasing copper production

observed, economic reforms should continue beyond political cycles. Investors seek policy consistency, predictable regulations and stable institutions. Confidence is built over years but can quickly be lost if reforms are reversed.

Countries cited during the Private Sector Day—including Singapore, South Korea and Rwanda—did not transform their economies through government employment alone. They empowered entrepreneurs, invested in infrastructure, improved governance and created conditions where businesses could flourish. Zambia can draw valuable lessons from these experiences.

Ultimately, reducing the cost of living is not simply about lowering prices. It is about increasing incomes. When people have stable jobs, they can withstand economic shocks, save for the future, educate their children and contribute more to national development.

If Zambia is to achieve shared prosperity, the country's economic success must be measured not only by GDP growth, inflation figures or exchange rate stability, but by the number of meaningful jobs created. Employment remains the surest path to reducing poverty, easing the cost of living and delivering inclusive economic growth for all Zambians.



without education to those with degrees but no jobs.

The African Continental Free Trade Area (AfCFTA) also presents enormous opportunities. Zambia sits at the crossroads of Southern and Central Africa, giving local businesses access to a market of more than one billion consumers. But regional markets can only be exploited if Zambian firms are competitive enough to produce quality goods at competitive prices. This again points to the need for investment in productivity, technology and industrialisation.

Agriculture remains another major source of employment. The projected bumper harvest should not simply be viewed as increased food production. It should be seen as an opportunity to expand agro-

to three million tonnes annually should generate thousands of jobs beyond the mines themselves. Engineering services, transport, manufacturing, equipment maintenance and local supplier businesses all stand to benefit if deliberate policies promote local participation.

Small and medium enterprises (SMEs) also deserve greater support. They remain the backbone of Zambia's economy and employ a significant proportion of the workforce. Improving access to affordable credit, business development services and digital markets would enable many SMEs to grow into larger employers.

Importantly, job creation must not become a political slogan that surfaces only during election periods. As Secretary to the Cabinet Patrick Kangwa rightly

“Think Business”



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THINK BUSINESS

# OIL COULD HIT \$150 IF U.S.-IRAN CEASEFIRE COLLAPSES

By Oil Price



Oil prices could hit \$150 per barrel if hostilities between the United States and Iran escalate further from the current, most testing period in the ceasefire, according to intelligence firm Rystad Energy.

escalation marks a full resumption of hostilities or a dangerous but still containable episode," Jorge Leon, senior vice president and head of geopolitical analysis at Rystad Energy, said, as carried by Business Standard.

Renewed hostilities would further deepen the supply shut-ins in the Middle East as the war risk and the near-closed Strait of Hormuz continue to pressure upstream production, the Norway-based energy research company said.

Early on Thursday, oil prices spiked in Asian trade as the U.S. carried out strikes in Iran, while Tehran declared the Strait of Hormuz is closed again.

The latest escalation started with the downing of a U.S. Apache helicopter near the Strait of Hormuz on Tuesday, with the U.S. responding by

"At this stage, it is too early to say whether the current

hitting targets in Iran. U.S. Central Command also disabled a tanker in the Gulf of Oman as it tried to break the U.S. blockade of the Strait and failed to comply with orders from U.S. forces.

The current escalation is seen as the most serious test of the fragile ceasefire that has been in place since early April.

# US OVERTAKES SAUDI ARABIA AND RUSSIA AS WORLD'S TOP OIL EXPORTER

By Invezz

The United States has become the world's largest oil exporter, surpassing traditional heavyweights Saudi Arabia and Russia, a dramatic shift accelerated by the ongoing US-Iran war and years of shale-driven production growth.

This milestone marks a profound reversal for a country that once suffered greatly from the 1973 Arab oil embargo, imposed in retaliation for US support of Israel.

Back then, long gas lines and economic pain defined America's energy vulnerability. Today, it wields significant influence as the top global supplier.

US exports of crude and refined fuels reached approximately 10.5 million barrels per day in May, according to ship-tracking data from Vortexa.

This marked the third consecutive month the US held the top exporter position. In comparison, Russian exports stood at around 7 million bpd, while Saudi Arabia's were at 5.9 million bpd.

Just a year earlier, Saudi Arabia exported about 8.1 million bpd, while the US shipped 6.6 million bpd.

The rapid change reflects disruptions to Saudi and

Russian supplies due to the Iran conflict, Ukrainian attacks, and sanctions.

America's rise began after 2010 when shale oil and gas production soared. The country first became the world's top gas producer, then the top oil producer.

The lifting of a 40-year export ban in 2015, a legacy of the 1973 embargo, opened the floodgates for US crude to reach global markets.

Unlike OPEC nations, where governments control output, the US boom is driven by private companies responding to market signals and profit opportunities.

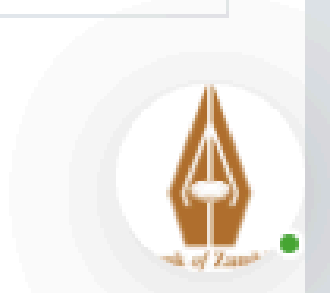


## EXCHANGE RATES

Last updated: 10-06-2026

CURRENCY	BUYING	SELLING
ZMW / USD	17.5567	17.6067
ZMW / GBP	23.5540	23.6334
ZMW / EUR	20.3096	20.3709
ZMW / ZAR	1.0640	1.0675

[Download historical rates](#)



Source: Bank of Zambia (BOZ)

# FROM HEROES TO COACHES: WHY ZAMBIA'S AFCON LEGENDS STRUGGLE TO ELEVATE THE PREMIER LEAGUE

By Nchimunya Abishai Mweetwa



Zambia's football story is one of triumph, resilience, and heartbreak. From the Africa Cup of Nations (AFCON) final and semifinals in 1994, 1996, and 1998, to the unforgettable victory in 2012, the Chipolopolo have etched their name into continental history. These players carried the weight of a nation, performing under immense pressure and proving themselves against Africa's finest. Yet, a paradox remains: despite their pedigree, none of these AFCON veterans have gone on to win the domestic league as head coaches in the Zambian Premier League.

This article is focused specifically on those who played at AFCON tournaments. It does not dismiss the many former footballers who have achieved significant success in coaching and management. Rather, it highlights the unique paradox of AFCON veterans—players who thrived under continental pressure but have not translated that experience into domestic coaching triumphs.

## The Legacy of Experience

The players of 1994, 1996, and 1998, as well as the core group that matured through the 2006, 2008, and 2010 tournaments before lifting the trophy in 2012, were forged in the crucible of continental competition. They endured the pressure of knockout stages, the tactical demands of elite football, and the psychological strain of representing Zambia on the biggest stage. This experience is invaluable. It should have been harnessed to inspire, mentor, and elevate future generations.

## The Coaching Gap

Yet, when these same players transitioned into coaching, their impact has been muted. None have won the domestic league as head coaches, and few have built sustainable success at club level. The question is not about their talent or commitment—it is about the structures that surround them. Exposure alone does not guarantee coaching excellence. Without deliberate pathways, mentorship, and

institutional support, even the most experienced players can struggle to translate their knowledge into results.

## Lessons from the 2012 Core

The 2012 AFCON triumph was the culmination of years of growth, unity, and resilience. That group had played together through multiple tournaments, learning from setbacks and building chemistry. Their victory was not accidental—it was the product of continuity. Yet, when those same players stepped into coaching roles, the continuity was broken. The systems that nurtured them as players did not exist to support them as coaches.

## Systemic Issues

The reality is that Zambia's football development structures are not designed to convert player experience into coaching success. Former players often lack access to advanced coaching licenses, structured internships, or modern methodologies. While CAF coaching courses are a mandatory requirement for anyone venturing into coaching, they are still not enough. A license alone does not guarantee competence

or success. What is missing is a holistic system—one that combines formal training with mentorship, practical exposure, and institutional backing. Clubs, meanwhile, may not prioritize long-term development, focusing instead on short-term results. Without reform, the cycle repeats: heroes on the pitch, but struggles on the touchline.

## A Call to Action

Zambia cannot afford to let its football heroes fade into obscurity without passing on their wisdom. The Football Association of Zambia (FAZ), clubs, and academies must create deliberate pathways for ex-players to thrive as coaches. This means:

Establishing mentorship programs that pair former players with experienced tacticians.

Investing in continuous education and modern coaching courses beyond CAF's baseline requirements.

Integrating ex-players into technical departments to bridge the gap

between playing and management.

Building governance structures that prioritize long-term development over short-term gains.

## Conclusion

The paradox of Zambia's AFCON heroes is not a failure of talent—it is a failure of systems. Their experience under continental pressure is a treasure that must be harnessed. If Zambia is to rise again and dominate African football, it must elevate its heroes from players to successful coaches. Only then can the legacy of 1994, 1996, 1998, and 2012 truly inspire generations to come.

Let's use it.

## ABOUT THE AUTHOR:

*Nchimunya Abishai Mweetwa*

*Former footballer and sports development advocate with a sports integrity mindset, focused on player welfare and sustainable growth of sport in Zambia.*



**SAMUKONGA HEADLINES ZAMBIA'S SIX-MEMBER ATHLETICS TEAM FOR 2026 COMMONWEALTH GAMES**

By Lucky Chama

Paris 2024 Olympic bronze medallist and reigning Commonwealth Games 400 metres champion Muzala Samukonga will spearhead Zambia's athletics team at the 2026 Commonwealth Games in Glasgow, Scotland.

The National Olympic Committee of Zambia (NOCZ) and Commonwealth Games Association of Zambia (CGA) officially unveiled the national delegation that will

compete at the Games scheduled for July 23 to August 2.

NOCZ and CGA President Alfred Foloko announced a 22-member Team Zambia comprising athletes from five sporting disciplines—athletics, judo, boxing, swimming and bowling.

The Glasgow Games are expected to attract approximately 3,000 athletes from 74 Commonwealth nations and

territories.

Athletics has been allocated six athlete slots, with Samukonga leading the charge as Zambia seeks to build on its impressive performances at previous editions of the Games.

Joining Samukonga in the athletics squad are Niddy Mingilishi, who will compete in the 200m and 400m, Emeldah Kapunjila in the women's 400m, Edna Ng'andula in the women's

100m and 200m, Kennedy Luchembe in the men's 400m and Patrick Nyambe, who will also compete in the men's 400m.

The athletes represent some of Zambia's leading athletics clubs, including Zambia Correctional Service, Green Eagles Athletics Club and Green Buffaloes Athletics Club.

The athletics team will be guided by coaches Kezzias Nyendwa and Douglas

Molo. Samukonga heads to Glasgow as one of Zambia's brightest medal prospects, having captured Commonwealth gold in Birmingham in 2022 before adding an Olympic bronze medal at the Paris 2024 Games.

**SOMALI REFEREE OMAR ARTAN, BARRED FROM 2026 FIFA WORLD CUP, LANDS UEFA ROLE**



By FSL - The Union of European Football Associations, UEFA, has confirmed the appointment of Somali referee Omar Artan to officiate the 2026 UEFA Super Cup.

This highly anticipated match is scheduled for 12 August in Salzburg, featuring UEFA Champions League winners Paris Saint-Germain against UEFA Europa League champions Aston Villa FC.

"Despite his youth, Artan has quickly made a name for himself as one of the world's leading referees and has been on the FIFA international officiating list since 2018," UEFA noted. He notably officiated the second leg of the 2025/26 CAF Champions League final, solidifying his reputation in the sport. In recognition of his exceptional performances, he was honoured with the CAF Men's Referee of the Year Award in 2025. Although Artan was

selected as part of the match officials for the FIFA World Cup 2026, he was unable to participate due to restrictions preventing him from entering the United States.

His appointment to referee the UEFA Super Cup falls under the framework of the recent Memorandum of Understanding (MoU) between UEFA and CAF, which aims to foster cooperation in various areas, including refereeing. Both UEFA and CAF are dedicated to promoting football development at all levels and upholding the core values of unity, equality, and non-discrimination.

Aleksander Čeferin, UEFA president, said: "Omar Artan is an excellent young but already experienced referee, who has proven himself at the highest competition level of the Confederation of African Football. Football is made to connect people, and UEFA wants to show its respect to Omar and his outstanding officiating skills, which had earned him such a prestigious nomination."



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THINK BUSINESS



**'BEST CANADA TEAM EVER' BID TO SHINE AT HOME WORLD CUP**

By BBC Sport

Amid political turbulence in the US and talk of moving matches out of Mexico, it can be forgotten that there is a third co-host of the 2026 World Cup.

avoided the local travel cost controversies of some American locations thanks to both cities – Vancouver and Toronto – having stadiums in the city centre.

finals, following those of 1986 and 2022. Their record is not exactly exemplary – six games, six losses, two goals scored and 12 conceded.

"Canada is often overlooked, we will be fine about that," Canadian football journalist Har Johal told BBC Sport. "We will smile, be polite, and allow the countries down south take the headlines."

Ticketing issues though are the same as elsewhere thanks to Fifa's pricing structure, while hotel prices are steep - downtown Vancouver hotels have rates of more than \$1,000 per night during the World Cup, with some above \$2,000 on match days.

They were backed as potential dark horses at Qatar 2022 following an impressive qualification campaign, but they were outclassed in a tough group featuring Belgium, Croatia and Morocco – the latter two reached the semi-finals.

But behind the politeness stereotype, there is a steely belief that arguably Canada's greatest-ever men's football team can finally make a statement on the world stage this summer - starting with their opening match against Bosnia-Herzegovina (Friday, 20:00 BST).

The average hotel price of downtown hotels during the 2010 Winter Olympics in Vancouver was \$359 per night. Rates have surged by over 300% in some cases, compared to typical 2025 prices.

On the field, this will be Canada's third appearance at the men's World Cup

But four years on, more top-level international experience under their belts and the booster of a home crowd, Johal says there is a growing expectation of Canada being ones to watch.

"The timing is fantastic, but it has been building for Canada - we have seen more players in Europe, the



talent is there," she said. "At Qatar, the expectations were high and they are high again this year.

"People are getting excited, it is slowly building. People are really behind Team Canada, it is ramping up every day.

"This is a great generation, the best Canadian team we have ever had."

