

Upcoming Projects:





THE FUNDERAY

WACEDONIA

BULLAR RIA

BULLA

For more information,

feel free to contact us at

info@european-times.com

or visit www.european-times.com



 INTRODUCTION First CEE Economy to be Upgraded to Developed Market Status 	4	 Uniting Leaders in Construction Standards and Performance At the Helm of Poland's Booming Real Estate Market 	17 18
GOVERNMENT • Poland Welcomes New Prime Minister	6	Platform for Multilateral Business Contacts AGRICULTURE	
ECONOMY		• Significant Investment Potential in Agriculture	20
• An Open and Interconnected Economy	8	TRANSPORT	
BUSSINESS & INVESTMENT OPPORTUNITIES		• Ideal Transport Hub between the East and the West	22
 Central Location Complemented with Numerous Investment Benefits 	10	ENERGY	
 Poland's Comprehensive Service for Domestic and Foreign Investors Special Economic Zones and Industrial Parks for Speeding Up Regional Development 	12 14	• Green Energy for a Sustainable Future	24
• Innovation is Driving the Growth of the Polish Economy	15	HEALTHCARE • Healthcare Reforms Underway in One of Europe's Largest Pharmaceutical Markets	
 UNIMAX DEVELOPMENT: Poland's Esteemed Real Estate Developers HM INWEST S.A: Vibrant Polish Developer Offers Functional, Comfortable 	16		26
and Secure Residential Dwellings	16	TOURISM	
		 Rich Cultural Heritage, Modern Bustling Cities and Astonishing Natural Attractions 	28
		 PRUDENTIA APARTMENTS: 	



Business Analysts: Andrej Bozinovski & Nikola Sterjov – Head of Production: Ivana Popchev – Production Manager: Kally Themistocleous – Editorial: Tomislav Hristov & Snezana Stefanovska – Design: Panche Prendjov

Warsaw's Favourite Comfortable and Budget-Friendly Accommodation

set to Conquer the Region

30

The European Times

Zinas Kanther 16 – Karantoki Building – 7th Floor, Office
 25-26 – 1065 Nicosia – Cyprus Tel.: +357
 22030248 – info@european-times.com – www.european-times.com
 The European Times is a division of Crystal Mediacorp Limited.

This guide is protected by copyright. All rights reserved. This publication, or any part thereof, may not be reproduced, stored electronically or transmitted in any form, without the prior written permission of European Times. Every effort has been made to ensure information contained in this publication is correct and up-to-date. The authors and publisher accept no responsibility for any errors it may contain, or for any loss, financial or otherwise, sustained by any person using this publication. (05-16)



A Reputation of Political Stability

Zambia is a landlocked country in Southern Africa, neighbouring the Democratic Republic of the Congo to the north, Tanzania to the north-east, Malawi to the east, Mozambique, Zimbabwe, Botswana and Namibia to the south, and Angola to the west. The capital city is Lusaka, in the south-central part of Zambia. The country's area is 752.614 sq km, and one of the world's fastest growing populations. According to UN projections, Zambia's current population of 16.5 million inhabitants is expected to triple by 2050. The population is concentrated mainly around Lusaka in the south and the Copperbelt Province to the northwest, the core economic hubs of the country.

Zambia, unlike most of its neighbours, has managed to avoid the war and upheaval that has marked much of Africa's post-colonial history, earning itself a reputation for political stability. Zambia is a member of the African Union, the Southern African Development Community, the Commonwealth of Nations, and the United Nations. The Common Market for Eastern and Southern Africa (COMESA) is headquartered in Lusaka.

Rapid economic growth

Zambia has experienced rapid economic growth over the last decade and was among the world's fastest growing economies until 2014, with real GDP growth averaging 6.7% per year. In 2010, the World Bank named Zambia one of the world's fastest economically reformed countries. Growth slowed during the period 2015 to 2016, due to

falling copper prices, reduced power generation, and depreciation of the kwacha. Zambian economy recovered in 2017 with the key macroeconomic indicators showing improvement from 2015 and 2016. In 2017, the country recorded a growth of 4% and a GDP per capita of US\$4.000. According to the World Bank, the economic growth is forecast to increase to 4.5% in 2018 and 4.7% in 2019. Last year, the inflation rate decreased to 6.5%, and together with a stable kwacha, led to fiscal reforms and an eased monetary policy.

Zambia is Africa's second largest copper producer after the DR Congo. 2018 is projected to be a good year for the country, since the global demand for copper is projected to increase and prices are expected to remain at their current levels. The stability of the mining tax regime is anticipated to encourage investment in copper production and the ongoing energy reforms are expected to attract private sector participation.

Among the top ten safest countries to visit in 2018

The US Department of State has listed Zambia among the top ten safest countries to visit in 2018, basing its ranking on the Global Peace Index evaluation of each country's level of militarization, domestic/international conflict levels, and societal safety and security. The other countries include Slovenia, Japan, New Zealand, Norway, Chile, Austria, Singapore, Costa Rica and Portugal.





Government Focused on Growth and Enhanced Rule of Law



Zambia is a presidential representative democratic republic, whereby the President is both the Chief of State and the Head of Government. The country's Constitution was adopted on 24 August 1991, is in effect since 30 August 1991, and was most recently amended in 2016. The country proclaimed its independence on 24 October 1964. The national holiday is Independence Day, celebrated on 24 October.

Government organization

Executive branch

Zambia's Chief of State and Head of the Government is the President, currently Edgar Lungu (since 25 January 2015). Vice President is Inonge Wina (since 26 January 2015). The Cabinet is appointed by the President from among the members of the National Assembly.

Legislative branch

Zambia's legislative branch is a unicameral National Assembly, with a total of 164 seats out of which 156 members are directly elected in single-seat constituencies by simple majority vote, and eight are appointed by the President. Members are elected members to serve five-year terms. Six additional electoral seats were added for the 11 August 2016 election, up from 150 electoral seats in the 2011 election.

Judicial branch

Zambia is a mixed legal system of English common law and customary law. At the international level Zambia has not submitted an ICJ jurisdiction declaration but accepts ICCt jurisdiction. The highest courts in the country are the Supreme Court, which consists of the Chief Justice and Deputy Chief Justices, and at least 11 judges; and the Constitutional Court, which consists of the Court President, Vice President, and 11 judges. Supreme Court and Constitutional Court judges are appointed by the President upon the advice of the nine-member Judicial Service Commission headed by the Chief Justice and ratified by the National Assembly. Judges normally serve until age 65. Subordinate courts include the Court of Appeal; High Court; Industrial Relations Court; subordinate courts on three levels, based on upper limit of money involved; Small Claims Court; local courts at two grades, based on upper limit of money involved.



Elections

Zambia has universal suffrage and all citizens age 18 or older may vote. The President is directly elected by absolute majority popular vote in two rounds if needed for a five-year term and is eligible for a second term. The Vice President and the Cabinet are appointed by the President.

Administrative System

The territory of Zambia is divided in 10 provinces: Central, Copperbelt, Eastern, Luapula, Lusaka, Muchinga, Northern, North-Western, Southern, and Western province.

Government

The members of the Cabinet are appointed by the President. Edgar Lungu

Inonge Wina Vice President

Ministers:

President

Brian Mushimba Minister of Transport and Communication

Vincent Mwale Minister of Local Government

Moses Mawere Minister Youth, Sport and Child Development

Victoria Kalima Minister of Gender and Development Charles Banda Minister of Tourism and Arts

Chitalu Chilufya Minister of Health

Lawrence Sichalwe Minister of Chiefs and Traditional Affairs

Given Lubinda Minister of Justice

Jean Kapata Minister of Lands and Natural Resources

Nkandu Luo Minister of Higher Education

Stephen Kampyongo Minister of Home Affairs

Chama Davies Minister of Defence

Joyce Simukoko Minister of Labour and Social Security

Ronald Chitotela
Minister of Housing and Infrastructure Development

Chomba Sikazwe Minister of Presidential Affairs

Godfridah Sumaili Minister of Religious Affairs and National Guidance



Sylvia Chalikosa

Minister of Office of the Vice President

Emerine Kabanshi

Minister of Community Development and Social Welfare

Joseph Malanji

Minister of Foreign Affairs

Alexander Chiteme

Minister of National Development and Planning - Minister

Mathew Nkhuwa

Minister of Energy

Margaret Mwanakatwe

Minister of Finance

Dennis Wanchinga

Minister of Water Development, Sanitation and Environ-

mental Protection

Kampamba Chilumba

Minister of Fisheries and Livestock

David Mabumba

Minister of General Education

Christopher Yaluma

Minister of Commerce, Trade and Industry

Richard Musukwa

Minister of Mines and Minerals Development

Dora Siliya

Minister of Information and Broadcasting

Felix Mutati

Minister of Works and Supply

Bowman Lusambo

Minister of Lusaka Province

Micheal Katambo

Minister of Agriculture

Provincial Ministers:

Sydney Mushanga

Provincial Minister of the Central Province

Makebi Zulu

Provincial Minister of the Eastern Province

Nickson Chilangwa

Provincial Minister of the Luapula Province

Brian Mundubile

Provincial Minister of the Northern Province

Sichone Malozo

Provincial Minister of the Muchinga Province

Edify Hamukale

Provincial Minister of the Southern Province

Richard Kapita

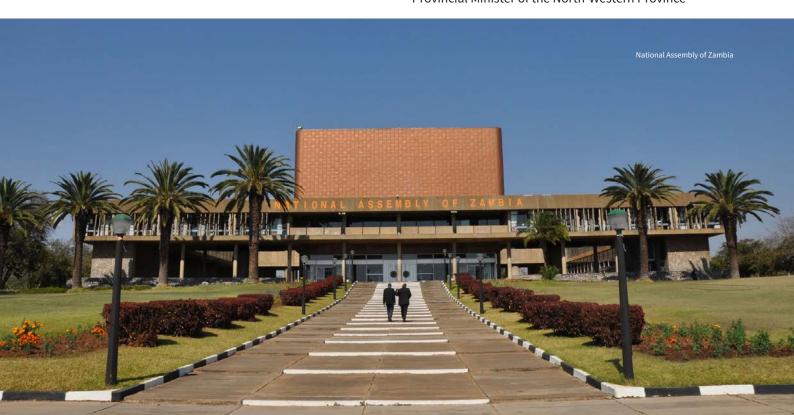
Provincial Minister of the Western Province

Japhen Mwakalombe

Provincial Minister of the Copperbelt Province

Nathaniel Mubukwanu

Provincial Minister of the North-Western Province







Supporting the Education, Sciences, Culture and Communication in Zambia

Zambia National Commission for UNESCO is a unit under the Ministry of General Education. Zambia joined UNESCO on 9 November 1964, few weeks after Zambia gained its independence. Dr. Charles Ndakala, Secretary General, discusses the important role of the Commission, its priorities and activities.

Dr. Charles Ndakala Secretary General of the Zambia National Commission for UNESCO



European Times: Please elaborate on the structure of UNESCO National Commissions?

Dr. Charles Ndakala: UNESCO is the only UN Agency to have a global network of national cooperating bodies known as National Commissions for UNESCO. Set up by their respective governments, the National Commissions operate, on a permanent basis, for the purpose of associating their governmental and non-governmental bodies in education, sciences, culture and communication with the work of the Organization.

Zambia National Commission for UNESCO was created by the act of the Parliament No. 32 and we are run by 22 commissioners, which includes the Minister of General Education, who is in fact the Chairperson of the Zambia National Commission for UNESCO. The main challenge we face is the fact that UNESCO is perceived as a cooperating partner that provides funds, when in fact we are a governmental institution under the Ministry of General Education, which means that our entire funding used to achieve the objectives of the Commission is provided by the Ministry.

European Times: What are the roles of the Zambia National Commission for UNESCO?

Dr. Charles Ndakala: The Commission is actively working in the education, natural sciences, human sciences, cultural and information and communication sectors. Our aim is to promote intellectual and international understanding and peace and tolerance amongst the people.

Other specific roles are to advise the Government on matters relating to UNESCO; to execute and to give advice on, and assistance in, the execution of UNESCO projects in Zambia; to disseminate information concerning UNESCO and its activities to the stakeholders such as the ministries, civil society organisations, and individual citizens of Zambia.

European times: Could you please elaborate on some of the projects of the Commission?

Dr. Charles Ndakala: One of our major projects is the documentation of the slave trade in Zambia. We are also documenting the culture of different tribes in Zambia, to keep our people well informed and connected to their roots.

In the information and communication sector, we have set up several community radio stations in order to ensure that all our work and information is disseminated well in all rural areas. We also hold different workshops to educate journalists on the use of ICT and how to uphold ethics during their line of work.

Regarding education, we are trying to integrate information and communication technology in the sector. We have also helped in formulating the education syllabus and in the improvement of the capacity of the teachers.



The Private Sector Together With the "Zambia Plus" Policies Will Take the Country on the Path to Sustainable Growth

Taking special pride in the fact that his country has had a long and successful association with Zambia, British High Commissioner Fergus Cochrane-Dyet is keen to emphasize the importance of United Kingdom's substantial investments in the country. This experienced diplomat is feeling particularly optimistic about the future of Zambia, and its promising market as an attractive destination for doing business.





European Times: What is the role of the British High Commission in terms of economy and which sectors have seen the most substantial investments?

Fergus Cochrane-Dyet: Over the past decades our Government and our private sector have contributed over a billion pounds in development assistance and business investments. The job of the High Commission is to safeguard that investments serve for the benefit of both the UK and Zambia. What we would like to see in the future in terms of economy is the full transitioning to a relationship which is dominated by trade and investment.

The most obvious investments have been in the finance sector, with banks such as the Standard Chartered Bank and Barclays coming to this market, as well as Prudential Insurance which brought its enormous experience from working in developing markets in Asia. In mining we have companies like Glenncore, which is a UK listed company behind Mopani, which is already investing US\$1.3 billion in three new shafts. The largest emerald mine in the world is here in Zambia (Kagem) and it is operated by Gemfields, another British company. In agriculture, in addition to our Government's investment in Zambeef, we have Associated British Foods, who through Lovo, are producing most of Zambia's sugar. There are also several individuals and British companies working in the country's thriving tourism sector.

European Times: How would you access the challenges and solutions lying ahead?

Fergus Cochrane-Dyet: I think the key to improving the economic situation in the country is not just in government policies but rather in the private sector to continue doing what it does best. At the end of the day, it is not the government that will create jobs, but the private sector. We need to find ways of how to empower this sector because the lessons from around the world show that the private sector is an important component for eradicating poverty.

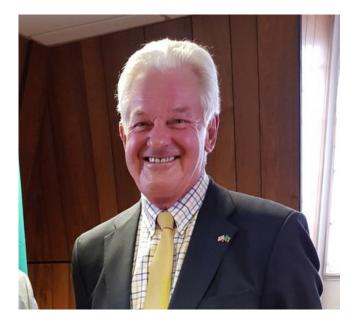
European Times: Where do you see Zambia in five to ten years from now?

Fergus Cochrane-Dyet: The Government can prove to be a "game changer" in a positive direction if it grasps back economic reform with the help of the "Zambia Plus" economic recovery program, which has been presented by the Finance Minister and the President. I can proudly say in ten years' time, Zambia could be booming in different sectors of the economy; there will be diversification that would bring about the creation of jobs, wealth and opportunities amongst the people to start companies, and contribute to their community's growth as well as the sustainable development of this beautiful country.

Assisting Investors in One of Africa's Fastest-Emerging Markets

Bordering eight countries and being a member of many regional and international groupings, Zambia is a strategic country both in its location and abundance of natural resources. It is a member of the Common Market for Eastern and Southern Africa, which is currently a customs union, and the Southern Africa Development Communities' Free Trade Areas. Zambia is also in the forefront in pushing for the establishment of the Tripartite Free Trade Area composed of the organisations mentioned above and the East Africa Community. "In addition to being a member of the World Trade Organization, the country is implementing a number of bilateral trade agreements such as the ones with China, Canada and Japan", John Paton the CEO of the British Chamber of Commerce in Zambia explains.





European Times: What is the level of UK business involvement in Zambia?

John Paton: Britain accounts for the highest level of foreign direct investment in Zambia, and British companies are today active in most sectors of the economy, from mining to manufacturing, agriculture, tourism, health, education, financial services, ICT and renewable energies. Tullow Oil recently announced it would be investing US\$69 million for exploring hydrocarbons in the north of Zambia. With some 40% of the region's water supply, good agricultural land and an abundance of minerals, Zambia remains a country of opportunity. Doing business has improved in recent years, and successive governments have put in

place the necessary policy instruments to make life easier for domestic and foreign investors alike, even if the implementation of these policies still presents a challenge at times. The UK accounts for some one percent of Zambia's exports and approximately 2.5% of imports, so there is room for growth.

European Times: When was your organisation established?

John Paton: The British business community has met informally with the British High Commissioner and his staff, together with representatives of the Department for International Development and the UK Trade and Investment, for many years. These meetings were formalised with the incorporation of the British Chamber of Commerce in late 2014 and its formal launch in February 2015. Today its members include major UK companies such as Standard Chartered Bank, Unilever, Zambia Sugar, accounting and audit firms such as KPMG and BDO, the Intercontinental Hotel and Prudential Insurance, a recent investor.

European Times: How would you access the political stability of the country as a factor contributing to its economic growth?

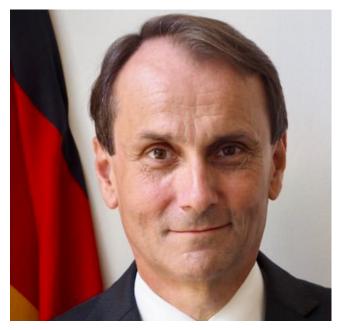
John Paton: The country is one of Africa's most peaceful, tolerant and democratic states with exceptional safety and political stability since attaining independence in 1964. The Zambian Westminster-style government and sound governance structures are based on the rule of law and respect for private property, while its independent judiciary functions through established court systems with separate commercial courts. Therefore, it is safe to say that the political system is conducive to the support of Zambia's economic success story.



Building Bridges for Sustainable Economic Growth

Germany and Zambia nurture a very deep connection, since Germany was one of the first countries to recognize Zambia as a sovereign nation. Achim Burkart, Ambassador of Germany in Lusaka, discusses the relations with Zambia in politics, economics and development cooperation.





European Times: What are Embassy's main activities and goals?

Achim Burkart: We provide information to Germany on the political, social and economic conditions in Zambia, we foster the bilateral relations and we assist German companies and investors. The German Embassy is actively working to support the reform process and stimulate the business climate in the country. The Embassy's main focus is sustainable economic development provided through vocational trainings, agricultural development and rural development.

Development cooperation is a particularly important aspect of our relations. Zambian-German development cooperation encompasses many years of commitment of the German Government to Zambia. Since 1964, when Zambia gained its independence, the German Govern-

ment has made available €912.4 million of direct bilateral assistance and another €700 million of indirect multilateral contributions to programs of the European Commission, the World Bank, the Africa Development Bank and the United Nations organisations in Zambia. The Zambian and the German Governments have agreed to concentrate their efforts in development cooperation on the two priority areas "Water and Sanitation" and "Good Governance", embracing "Decentralisation" and "Civil Society Participation".

European Times: What are the specific areas of interest for German investors in Zambia?

Achim Burkart: There is a growing interest of German companies in various sectors, starting from mining, agriculture, and recently tourism sector. The German businesses are fully integrated in the society, providing organizational support and performing social activities.

European times: What is your personal message to potential investors and visitors?

Achim Burkart: Zambia is a lovely country, the ethnic communities live together in harmony, and Zambians are very welcoming to people from other countries and that's something I appreciate about being here. There is much more in Zambia than mining, I always tell fellow Germans that there are a lot of opportunities here, if you tap in to the right area, work with the right people, you will have a successful business. There are certain challenges, but Germany and Zambia have a very open and trustful dialogue on these issues, and there are numerous positive stories to tell about this beautiful nation.

Overall, Zambia is in a very positive situation compared to other countries in the region, not only as a place to invest, but also for tourists that wish to see something unique. The Embassy and the German Chamber of Commerce are here to guide and support investors in the right areas to do business.

Continuously Developing the Traditional Friendship between China and Zambia

China and Zambia look back to 53 years of diplomatic, political and economic relations, continuously focusing on the perspectives for future cooperation in various fields. Leaving his post this spirng, Yang Youming, the Ambassador of China to Zambia, discusses the achievements made in the previous years, focusing on successful Chinese investments.





European Times: How would you describe the relations between China and Zambia?

Yang Youming: China and Zambia foster traditionally friendly and cooperative relations, based on equality and mutual benefit. In recent years, the exchange of highlevel visits between the two countries has increased in frequency. The cooperation in the field of education is very fruitful; more than 3.500 Zambian students study in China under different scholarship programs. Furthermore, China has provided over 1.800 training opportunities to government officials, technicians, scholars and journalists.

Additionally, the volume of exchange visits of cultural groups and cultural activities has increased substantially. We remain focused on promoting various projects that will further enhance the China-Zambia friendship.

European Times: Could you elaborate on the economic cooperation and the bilateral trade?

Yang Youming: The economic indicators show that the bilateral economic and trade cooperation continues to

expand. In 2016, the total trade volume between China and Zambia was US\$2.6 billion, with a significant surplus on the Zambian side. In the first half of 2017, the China-Zambia trade volume reached US\$1.7 billion, continuing the trend of year-on-year increase, which this year is 19.8%. I am confident that the economic cooperation will continue to prosper and that the figures will increase exponentially.

European times: Which sectors are interesting for Chinese investors?

Yang Youming: There is a growing interest of Chinese companies for investments in various sectors. In 2016, the volume of Chinese direct investments in Zambia amounted to US\$378 million; the total volume of investments is now nearly US\$4 billion. Zambia remains one of the top ten destinations among all African countries for Chinese investments.

Currently the two countries are working together towards implementing projects such as the expansion of the Levy Mwanawasa Teaching Hospital, the construction of three new milling plants, the Lower Kafue Gorge Hydro Power Plant, the Kenneth Kaunda International Airport, the new Ndola International Airport, and the Lusaka-Ndola Dual-Carriage Road. Once completed, I am certain that these projects will improve Zambia's infrastructure development, create more opportunities and bring more benefits to the Zambian people.

European times: Why should foreign investors target Zambia?

Yang Youming: I would like to encourage investors to come and explore the business opportunities in Zambia. While challenges remain, there is also a significant untapped potential.



Nurturing Insurance Growth in Zambia

The Insurers Association of Zambia (IAZ) is a member organization for all licensed insurers and re-insurers companies in the country. IAZ was formed in 1997 by the first few insurance companies that were licensed following the liberalisation of the economy. ZSIC General Insurance Limited had been the only insurance company in the country allowed to carry out insurance business from 1968 to 1991. However, following the opening up of the industry more companies started operating, which brought about the need to have a common body to speak on behalf of the industry and to champion the interests of insurance companies.

The Association's inaugural meeting was held on 29 August 1997, with Lawrence Sikutwa being appointed as the first president. In the 2005 amendment to the Insurance Act of 1997, IAZ was recognised as a mandatory membership body for all companies that carry on insurance business in the country, which strengthened its capacity to effectively discharge its mandate.

The new code of conduct of IAZ re-emphasises the need for members to conduct their businesses with the utmost professionalism. The principal objectives of the new code are to: promote underwriting discipline; protect and promote the reputation of insurers; promote cooperation among members; avoid unhealthy competition; and facilitate orderly expansion of insurance business in Zambia. The IAZ permanent secretariat was opened on 1 July 2013, recording a historical milestone for the Association as it

gets itself ready to re-position the insurers and reinsurers as critical constituents of the Zambian financial services industry.

Strategies for increasing insurance penetration

The role of the Association is to ensure that a favourable climate exists for insurance companies, to enable them to carry out their business in a professional manner. The Association also considers itself as the insurance ambassador to the Zambian public – the fact that IAZ is not promoting any particular company, but merely highlighting the beneficial aspects of insurance to the country, places it in a uniquely favourable position to be able to champion the growth of the insurance sector.

The current insurance penetration level in the country is below 1.5%, a situation which clearly points to the fact that there is scope for the industry and in particular the insurance companies to grow. IAZ targets are to increase the insurance penetration level to 3% by 2018, enhance the technical skills of insurers, achieve a positive public perception of insurers and transform IAZ into an indispensable partner for all insurers and reinsurers in Zambia. The Association has come a long way and current developments, along with the adoption of the five-year strategic plan will ensure that the insurance industry will contribute to the further development of the country.



Growing World Class Professional Accountancy Regulator and Educator in Zambia

The Zambia Institute of Chartered Accountants (ZICA) is the only professional accountancy body in Zambia. It is the sole organization in Zambia with the right to award the Chartered Accountant designation, providing accountability in the quality and service of the accounting profession. Established under the Accountants Act of 1982, repealed and continues to exist under the Accountants Act of 2008, with primary mandate to promote the accountancy profession, through the regulation of accountancy practice and education in Zambia. During its 35 years of existence, ZICA, which currently has around 6.000 members, achieved an international reputation for its high-quality standards, including a robust regime of continuous professional development and practice monitoring. The guiding principles of the Institute are virtue, competence, integrity and professionalism.

The Council makes policy decisions on the affairs of the Institute. It sets the strategic direction and provides oversight to the management or Secretariat of the Institute. The business of the Council is carried out through eight standing Committees and three Independent Committees. The Council is headed by the President who is elected at the Annual General meeting for a three-year term office and can be re-elected for a second term. Currently Jason S. Kazilimani is holding the office of President of ZICA.

Strengthening the international presence

Aiming to give international recognition and access to opportunities for its members, ZICA has joined Chartered Accountants Worldwide as an Associate Member,

becoming only the second Institute in Africa to be part of this premium group.

Chartered Accountants Worldwide brings together likeminded Institutes who continuously contribute to the enhancement of the value of the brand and the profession. Associate Member status is recognition that ZICA has demonstrated a commitment to the highest professional and ethical standards.

Providing eminent educational programs

In order to contribute to the further development of the profession, ZICA is taking bold steps aimed to provide the required skills in accountancy and taxation.

The Chartered Accountant (CA) brand is an internationally recognized professional accountancy designation. It is globally respected brand that will open doors to many opportunities. The CA Zambia is a premier professional accountancy qualification suitable for those that seek to be professionally qualified in finance and business. The CA equips individuals to think outside the box as graduates will serve as business advisers, finance experts, game changers, problem solvers, thought leaders and decision makers in both private and public sectors of the economy. Responding to the market demand for a specialized program in Taxation, the Institute is also providing the Taxation program, to offer a thorough understanding of the Tax system among the professionals from a wide range of disciplines.





Zambia's Internationally Acclaimed Accountants are Boosting their Clients Growth

Ravi Sankar, Senior Partner



PKF Zambia Chartered Accountants is a member firm of PKF International with presence in over 150 countries across five regions. PKF member firms offer quality, innovative business solutions to meet the evolving needs of its clients. PKF Zambia has offices in Lusaka, Livingstone and Ndola.

"Our core services are assurance, tax, advisory and business solutions to a wide range of clients in the manufacturing, logistics, not for profit, insurance, energy, hospitality, real estate, mining, retail, construction and food and drink industries., Senior Partner R. Ravi Sankar says, adding that they are expanding the consulting services to meet its clients' requirements.

"As a medium sized firm, we are recognisable for our tailored made approach and their focus on the value of the

services provided. We are committed to offer products and services that add measurable value to clients' businesses and developing appropriate solutions for clients", R. Ravi Sankar explains.

Commenting on the business climate in his country, he outlines the profit potential of Zambia's large market, its stable governance and business-friendly policies which could be further improved by encouraging equity participation and partnerships. "My advice to the Government would be to adopt policies targeting a certain percentage of the banks' lending capacity to SME's. That would help create new employment possibilities in Zambia", he concludes.



PKF ZAMBIA, Chartered Accountants 11 Sable Road, Sable House, Kabloona P. O. Box 31290, Lusaka Tel.: +260 211 267 115 / 119 adminlusaka@zm.pkfea.com



Zambia's Trusted Accountants Advise Companies How to Achieve Profit and Growth

Leading Audit and Consulting Company Provides Professional Services in Zambia

Established in 2008, Muyovwe and Company Chartered

R.M Mwiinga and Associates Chartered Accountants is a Lusaka-based company with corporate and individual membership in the Zambian Institute of Chartered Accountants. Their services include financial management, corporate recovery, tax advising, auditing, accounting, forensic accounting, corporate restructuring and reorganisation, insolvency, due diligence, preparation of business and project proposals, as well as secretarial services.

The firm has an extensive local and national portfolio in Public Sector Accounting Board Standards and Notfor-Profit Accounting Standards, information risk management, tax and secretarial services and has received numerous positive audit reports from EU and USAID funded projects. Rhoda Mwiinga, the Managing Partner, who has worked at senior management positions in the largest international auditing firms including KPMG and Deloitte, emphasises that their company's work ethic is based on "providing personal attention to clients as a key to understanding their unique business challenges. That is why we can offer high professional standards and clientspecific solutions. We are guided by a culture of 'unity of purpose', inspiring and investing in our staff so they can realise their full potential, achieving personal growth and professional development. We believe our quality of work is our best advertisement which keeps clients coming in through referrals and references."

Calling investors to come to the country and work with its vast resources, Rhoda Mwiinga offers the services of R.M Mwiinga Associates which have unique "work packages" for investors, starting from setting up companies right up to advisory, enabling them to operate in a care-free business environment.

Rhoda M. Mwiinga
R.M Mwiinga & Associates Chartered Accountants
7th Floor, Godfrey House
Corner Kabelenga/Longolongo Roads
P.O. Box 37106, Lusaka
Tel.: +260 211 224 568
Mobile: +260 977 793 342 / +260 955 263 362

rmmwiingaandassociates@gmail.com

Accountants is Zambia's leading consulting company, offering statutory audits and highly professional accounting and taxation services for small and medium enterprises. The company also provides consultancy services in the field of finance, including business proposals, business advisory, corporate recovery, insolvency and corporate secretarial. Alexander Muyovwe, Managing Partner, points out, "Our partners are members of the Zambia Institute of Certified Accountants (ZICA) and the Association of Chartered Certified Accountants (ACCA). We offer a complete solution for each client, depending on their needs. As a professional accounting and audit firm, we tailor our services to meet our client expectations while offering professional advice and assurance".

Muyovwe's main clients are the international NGOs and the Zambian entrepreneurs interested in developing well established financial systems. Alexander Muyovwe explains, "We pride ourselves in our level of professionalism. Our team is composed of qualified and competent professionals and numerous consultants from various fields of expertise". The company's affiliation with local and international accounting bodies and the continuous professional development program ensure the professional capabilities of its staff, providing easy adjustment to the changing business environment.

Discussing the company's aspirations to create international partnerships, Alexander Muyovwe concludes, "In Muyovwe Associates, you will find ethical and highly experienced accountants, and we will keep your business financially stable and healthy".

Muyovwe & Company Chartered Accountants P.O. Box 34730 Lusaka Plot 733, Chadwick House Cha Cha Cha Road South End Registered Office Plot 79A/45 Main Road CHOMA Tel.: + 260 0979 259477

Tel.: + 260 0979 259477 Tel.: + 260 0966 432652 amuyovwe@yahoo.com

Shaping the Standards of Exceptional Legal Service in Zambia



Established in 1997, in Lusaka, Zambia, Dove Chambers stands for long term experience and excellence in Zambia's legal sector. Widely renowned for its pre-eminence in providing legal services, locally and internationally, the company specializes in legislative drafting, banking and finance, corporate advisory, mergers and acquisitions and pensions funds, conveyance of property, capital markets and high level corporate litigation.

Mwangala Zaloumis, Managing Partner, points out, "We have established ourselves as a firm of choice for the corporate world and we are one of Zambia's leading law firms. Our experience brought us the leading positions in corporate and financial services, insolvency, capital markets, mining, tax, labour law, debt recovery and general litigation practice."

Provision of superior legal services

Dove Chambers excels in legal representation for corporate legal entities, individual clients and international institutions, consulting in electoral processes and litigation, administration of estates, analysis of relevant legislation, mortgages, debentures and other legal instruments. Supporting the development of the country and protecting the common good, the company has shown significant

inclusion in the drafting process of the Zambian National Constitution and has provided pro bono legal services to indigent citizens of Zambia through the Legal Aid Board. Working on large scale projects, the company has performed conveyance for commercial properties for their clients with the Barclays Bank and Asset Management Properties, Stanchart a project worth over US\$24 million. Mwangala Zaloumis highlights, "The Company has been involved in the conveyance of more than 100 high-cost and high-end properties, since 2013. We have also provided legal representation of companies for housing development, supporting the sales of housing units in the Northgate Gardens, Kansangula Road in Lusaka and the Snuggery Housing Project in Ibex Hill".

Experienced professionals and timely service delivery – a key to success

Dove Chambers is comprised of a highly professional and internationally recognized team of legal practitioners, experienced in different legal areas. In order to ensure consistency in the realization of international best practice and excellence, the company nurtures a co-opt specialist policy, engaging professionals from different sectors. Mwangala Zaloumis explains, "We are cooperating with experts from different fields, including science, engineering, economics, accounting and architecture. This has enabled our lawyers to understand and evaluate instructions with a wider breadth of experience and relevance."

Putting the efficiency and the timely service delivery, on the pedestal of the company's success, Dove Chambers has established a coordinated system with all pertinent registries and authorities, which ensures that all documents are lodged on time. She concludes, "Dove Chambers takes pride in its reputed efficiency of keeping time on deliverables. If the instructions are clear and unambiguous, we are able to draft and deliver security documentation within 24 hours after the receipt of the client's instructions".

Dove Chambers
Plot 6065, Chitemene Rd, Northmead, Lusaka
P.O. Box 39538
Tel.: +260 211 294 341
info@dovechambers.co.zm





Technical Education through Applied Learning is Transforming the Zambian Economy

With a mission to provide excellence in education, preparing the leaders of today and tomorrow for diverse careers in the high-tech information-based global society, Pascal Technical University's rapid growth is based on applied research, offering superb practical knowledge and innovative, tailor-made approaches to meet the complex needs of the future.

"Established as a college in 2014, our main focus was training for handling of heavy equipment machines which are mostly used in mining. With the aim of broadening and expanding our service offering, Pascal Operators Training was subsequently registered as a University offering certificate, diploma and degree programs under one roof. Here at Pascal, we educate students at graduate, professional and postgraduate levels in engineering, agricultural and food sciences, computer, information and technology sciences, as well as humanities and social sciences", says Amon Mumba, Managing Director. He adds that "international partners would be of great interest to our University, to help improve our structure and outputs, as well as to give our students the necessary international exposure, improving their skills in practical work. Our major interest would be to collaborate with an investor interested in the mining sector since our primary interest revolves around the mining industry."

Receiving recognition for the quality of their programmes in mechanical engineering and engineering management, the University's competitive advantage is that it offers ample opportunities to learn both by study and practice. "We believe that we produce graduates that are job creators as opposed to job seekers," Chairman Humphrey Ngulube explains, adding that Pascal Technical University is ready to bring some of the traditional industries in their region back to life through educating students to be the best engineers, inventors and manufacturers in the country. The Chairman is keen to emphasise that "industrialisation is the future for Zambia. We are strategically located, with access to eight countries in the region which gives us a market to manufacture and export our goods".

Head Principal Mubanga Mukuka points out that the University's curriculum is based on a European model, which opens the possibilities to establish links with European counterparts and create new student exchange programmes.

Pascal Technical University is ready for any collaboration that would benefit the students and the international partners. "Our experienced professors, the efficient student administration, the competent career advisers, the available financial aid and technical support are delivering a unique learning experience. We are here to deliver innovative education, inspire young people and shape Zambia's future technicians, manufacturers, scientists and engineers. We invite both students and potential partners to join our vibrant and inclusive community of scholars and be part of the great societal transformation that is underway. Our major interest is to collaborate with an investor in the Mining and Agriculture sector, as our primary interest revolves around the agriculture and mining industry", Amon Mumba concludes.



Pascal Technical University
Buteko Avenue Security house office 217 to 409, Ndola
Tel.: +260 950 464 642
+260 966 441 880
+260 212 621 894
pascaltechuni@gmail.co
pascaloperators@gmail.com
www.pascaluniversity.com





Zambia Development Agency

Promoting economic growth and development

Promoting and Facilitating Investment, Trade and Entrepreneurship

The Zambia Development Agency is responsible for fostering economic growth and development in Zambia through promoting trade and investment and an efficient, effective and coordinated private sector led economic development strategy. The agency also has the challenge to develop an internationally competitive Zambian economy through innovations that promote high skills, productive investment and increased trade.

With a vision to create 'A prosperous middle income Zambia with increased job opportunities for all', and a mission 'To promote and facilitate investment, trade and competitive entrepreneurship of businesses in Zambia', the Agency is currently operating under a five year-plan to achieve its goal 'to contribute to the creation of wealth and one million jobs through promotion and facilitation of investment, trade and enterprise development for the benefit of Zambians by 2020'.

A decade of success

The Zambia Development Agency (ZDA) was established in 2006 by an Act of Parliament and became operational in January 2007 after the amalgamation of five statutory bodies that operated independently. These institutions were the Zambia Investment Centre (ZIC), Zambia Privatisation Agency (ZPA), Export Board of Zambia (EBZ), Small Enterprise Development Board (SEDB) and Zambia Export Processing Zones Authority (ZEPZA).

The Act gives powers to the Zambia Development Agency in key areas of trade development, investment promotion, enterprise restructuring, development of green fields' projects, small and enterprise development, trade and industry fund management, and contributing to skills training development.

The amalgamated Agency is a semi-autonomous institution with its Board of Directors appointed by the Minister of Commerce Trade and Industry. The Board is comprised of members of the public and private sector, as well as civil society organisations, while both the Chairperson and the Vice Chairperson are appointed from the private sector. The organization has its head office in Lusaka and regional offices in Chipata, Kitwe, Kasama, Livingstone, Mansa, Solwezi and Mongu.

A wide portfolio of functions and services

Under the Zambia Development Agency Act, the Agency has a wide portfolio of functions and services. These include: give advice to the Minister on matters relating to industry, industry development and productivity, investments, exports of goods and services, operations of multi-facility economic zones and matters relating to micro and small-scale business enterprises; studying, upon request from the government, market access offers received from trading partners under COMESA, WTO or SADC and advise the government on opportunities and challenges generated; making detailed impact analysis on select sectors of the economy such as textiles, agriculture, mining, tourism, education, skills training, communication, transport, infrastructures development, automobiles, information technology, chemicals and steel engineering goods, through a multi-disciplinary team; establishing a database of facilities, human resource and their skills, sources of finance, technology, raw materials, machinery,



equipment and supplies with the view to promoting accessibility of these industry. Furthermore, the Agency aims to develop entrepreneurship skills and the business culture in the citizens of Zambia, promote and facilitate the development of micro and small business enterprises, formulate investment promotion strategies, promote and coordinate government policies on, and facilitate, investment in Zambia; assist in the security from any state institution any permission, exemption, authorization, licence, bonded status, land and any other thing required for the purposes of establishment of operating a business enterprise; undertake economic and sector studies and market surveys so as to identify investment opportunities; plan, manage, implement and control the privatization of state owned enterprises; oversee all aspects of the implementation of the privatisation programme; monitor progress of the privatization programme in Zambia; monitor post privatization activities to ensure compliance with any agreement entered into for the privatization of any state owned enterprises.

Additionally, the Agency also engages in the work of the multi-facility economic zones. It develops multi-facility economic zones or facilitate the development of multi-facility economic zones by any investors; administers control and regulate multi-facility economic zones and ensure compliance with this act and any other laws relevant to the activities of multi-facility economic zones; Monitors and evaluates the activities, performance and development of enterprises operating in multi-facility economic zones and prescribes and enforces measures, for the business or activity carried out within a multi-facility economic zone so as to promote the safety and

efficiency of its operations; promotes and markets multifacility economic zones among investors.

The Agency also facilitates adjustment to structural changes in the economic hardships arising from those changes; protects the interests of industries, employees, consumers and the community that are likely to be affected by the measures proposed by the agency; increase employment in Zambia; promotes regional development, cooperation and integrity; monitors the progress made by Zambia's trading partners in reducing both tariff and non-barriers; ensures that industry develops in a way that is ecologically sustainable; ensures that Zambia meets its international obligations and commitments, including those under the WTO, COMESA and SADC; and maintains regular, productive and effective dialogue and cooperation with the public and private sector and encourages public-public dialogue, private-private and private to public dialogue.

One-Stop-Shop

The Ministry of Commerce Trade and Industry launched the One-Stop-Shop for Business Registration (OSSBR) in June 2010 in line with business reforms being undertaken by the Government under the Private Sector Development Reform Programme (PSDRP). Established under the Zambia Development Agency, the OSSBR is a strategy aimed at providing both local and foreign investors with fast, efficient and business-friendly registration services and thus, reducing the cost of doing business. It also aims to make business registration services more easily accessible through establishment of one-stop-shop facilities in all the provinces of Zambia.





Ensuring Smooth Operation for the Drivers of the Economy

Exact Spares Limited is a Zambian company specialising in the supply of heavy duty equipment and spare parts for the agriculture, mining, construction and general transport sectors. Building on their seventeen years of successful business experience, they deal with leading brands such as KS Kolbenschmidt and KMP, supplying parts for trucks from the brands of Scania, Volvo, Mercedes and Daf. Their clientele comprises of a wide range of esteemed customers such as Zambeef, Lafarge, Zambia Sugar, Zambian Breweries, Konkola Copper Mines, Mopani Copper Mines, Kalumbila and Kansanshi Mines, who also benefit from the company's fully equipped engineering workshop.

Director Peter Nkhoma's international network of partners gives the company a competitive advantage. Already doing business in South Africa, the company plans to expand its partnerships and business cooperation with partners in Europe, Asia and Australia, therefore opening the doors for international clients in the future. Defining the success of Exact Spares Limited is a straightforward task for its

Director: "I understand what the customer needs, I know the market inside out, and my clients have confidence in our products and services."

Reflecting on the overall potentials of his country, Peter Nkhoma concludes that there are "a lot of opportunities in the transport and tourism sectors and we hope the incoming investments will have a significant positive impact on the development of the country".

Exact Spares Limited
Suppliers of General Transport, Construction Mining,
Agriculture, Heavy Duty Parts & Lubricants
Cha Cha Cha Rd, Lusaka 10101
PO Box 51358
Tel.: +260 211 227 766
+260 977 784 008
peternkhoma202@yahoo.com
peter@exact.co.zm





Vibrant Company Bringing Zambia's Development to the Next Level





Established in 2002 in Lusaka, Kawanaki Investments Ltd. is Zambia's renowned multifaceted company, offering a wide range of activities in the mining, construction, supplying, and recruitment sector.

The company has constructed numerous health clinics in the country in collaboration with the government, recently changing the direction of activities towards the construction of swimming pools, focusing on high-end commercial clients. Edward Simukonda, Managing Director, points out, "Our company is widely renowned for the quality it provides, the management that is involved in all stages of the process and the exceptional finishing in construction works."

Kawanaki Investments supports the initiative to construct paved roads in the remote parts of the country as a cost-efficient replacement of the expensive bituminous roads. In this context, the company is offering its knowledge and equipment, which in combination with the support of the local authorities will ensure the development of Zambia's rural areas.

Edward Simukonda emphasizes, "Our growth strategy is to identify new ways for better service, being highly responsive to the discerning needs of our customers". The company is interested in creating partnerships with European companies that can provide financial support and know-how. "Zambia is a pearl, come and discover it. The people are friendly and business orientated, the land is fertile, and the growing economy offers many opportunities. Collaborate with local partners that have the ambition to bring Zambia to the next level", he concludes.

Kawanaki Investments Ltd.
Plot No.12199 Off Buluwe Road Woodlands, Lusaka
Tel.: +260 977 778 293

A Reliable ICT Sector is the Basis for a Growing Economy



Founded in 2013 by private entrepreneurs, Techmasters Zambia Limited is known for superior, internationally certified ICT products and services which are professionally delivered by highly trained staff.

Recognising that "clean power" is one of the key areas in networking, the company is a leader in the Zambian market in providing Uninterruptable Power Source (UPS) supplies, installation, maintenance and repairs. "Many companies have lost data due to poor planning of clean power on their networks. Our devices can eliminate the costs of data recovery and loss of equipment due to severe power surges" says Chrispine Mweemba, Managing Director.

He adds that their major clients are banks and large mining companies. "We want to grow with them, so even as we introduce new services, we ensure that our customers are involved. One of our foremost priorities for the next period is to start manufacturing some of our products that we are importing from neighbouring countries such as South Africa", Chrispine Mweemba points out. With a vision firmly anchored in the future, the company is planning to set up a solar plant, ensuring sustainable growth and demonstrating care for the environment. The Managing Director explains that "international partnerships to implement these ambitious plans are welcomed".

The company's vision for growth is propelled by the political stability and the rate of economic development of Zambia. "We are surrounded by eight neighbouring countries, giving us the potential to be a regional business hub. I invite investors to come and use the business opportunities we have to offer," Chrispine Mweemba concludes.

Techmasters Zambia Limited
470 Building Opposite National Milling Head Office
Cairo Road, Lusaka
P.O Box 35141
Tel.: +260 211 238 810
Cell +260 977 181 712
info@techmasters.co.zm
www.techmasters.co.zm



Diversifying the Economy through Agriculture

Being endowed with vast land, fertile soils, 40% of the water resources in the entire southern African region, and a favourable weather pattern that can support agricultural production and hence stimulate rural development, Zambia has a vast agricultural potential. Agriculture remains the key priority sector in the growth and poverty reduction agenda of Zambia. Over 85% of the population derives its livelihood from agriculture, and most Zambians are subsistence farmers.

Zambia's total land area is 75 million hectares, and 58%, or 42 million hectares, is classified as medium to high potential for agricultural production, with rainfall ranging between 800 mm and 1.400 mm annually. The conditions are suitable for the production of a broad range of crops, fish, and livestock. Domestic production is comprised of crops such as maize, sorghum, millet, and cassava, while exports are driven by sugar, soy beans, coffee, groundnuts, rice, and cotton as well as horticultural produce. There are three broad categories of farmers: small-scale, medium, and large-scale. Small-scale farmers are generally subsistence producers of staple foods with occasional marketable surplus. Medium-scale farmers produce maize and a few other cash crops for the market. Large-scale farmers produce various crops for the local and export markets.

Contributing nearly 10% of the country's GDP, agriculture also plays a key role of supporting industries by the production of the required raw materials, producing exportable agricultural goods, generating employment particularly in rural areas, as well as providing food stuffs essential for the sustenance of acceptable nutrition standards and levels

Major opportunities for investment

Of the 58% of land suitable for agricultural production, only 15% is currently under cultivation. The government is promoting agriculture as a way to diversify the economy

from copper with the development of farm blocks in all 10 provinces for large and medium commercial farming, fish farming and livestock. Private equity and other investors are active in this sector.

In order to fully exploit agriculture, Zambia has developed well-articulated agricultural policies and strategies which emphasize objectives such as attainment of food security, maximizing farmers' incomes, promoting sustainable agriculture, and enhancing private sector roles in input and output markets. Concrete actions include policies that provide public support and investment in agriculture with a view to creating an enabling environment to attract private sector and smallholder interest in farm production, processing and trade. The main thrusts of the National Agricultural Policy are liberalization, commercialization, promotion of public and private partnerships, and provision of effective agricultural services that will ensure sustainable agricultural growth.

Opportunities for investors include large-scale farming, farm inputs and equipment supply, agro-processing and commodity trading. The sector is in need of mechanization.

Zambia among three African countries targeted by Japan for agricultural development

Japanese Parliamentary Vice Minister for Foreign Affairs, Manabu Horii, recently announced that Zambia will be among the three African countries Japan is targeting for its Agricultural Development Programme. Japan has already appointed a Senior Agriculture Advisor under the Japan International Cooperation Agency (JICA) who will soon be sent to Zambia as part of enhancing development cooperation and support to the sector. According to the Vice Minister, Japan will endeavour to assist Zambia realise its development agenda by encouraging Foreign Direct Investment and offer technical support.



Agriculture Will Create Many New Jobs in Zambia

been a good exporter of wheat, flowers, vegetables and a number of crops that are not our traditional crops in our region. The production of wheat, soya beans and cotton are a result of the positive response from the private sector. We have seen massive investments by foreign companies, in particular through out-grower schemes, and the miracle they have been able to perform with soya beans, which today is a money-making agricultural product. Many producers appreciate the potentials in farming fruits and vegetables, and the support of entrepreneurs in these sectors is one of our priorities.

European Times: What are the challenges Zambia faces in attracting foreign direct investments?

Dora Siliya: We do not have enough enablers for our farmers. What we would like to see is that all our farmers across the country, have access to energy, water for irrigation, access to cheaper financing, tax incentives and access to trade. We need an integrated approach towards agricultural development. Moving forward together with other institutions and stakeholders will propel the producers and give them the necessary access to their local markets, banks, schools and clinics.

European Times: How is the Ministry of Agriculture and Livestock cooperating with international financial institutions to improve the development of the sector?

Dora Siliya: The Ministry of Agriculture and Livestock has been working with the African Development Bank, the World Bank, Japan and the European Union regarding issues of water, harvesting, dams, agro-processing support to small-scale producers, organic farming and implementation of new farming techniques.

Zambia is moving from economic diversification to crop diversification. There is ongoing research on the number and variety of crops and fruits that can be farmed in the country. With the introduction of products such as rice, cotton, sorghum, mixed beans and soya beans, we want to introduce a whole new crop value chain with more jobs and wealth around each product.

We have signed a number of agreements with foreign companies that want to come here, support our small-scale farmers by putting them in out-grower schemes and produce, not only for the local market but exports as well. To conclude, I would say that those who will decide to come and invest now will make a wise and profitable business decision.

A growing number of young professionals with an entrepreneurial spirit are discovering the potentials of agrobusiness in Zambia. Although agriculture contributes to less than 10% of the economy, the aim of the Zambian Ministry of Agriculture and Livestock is to double that impact within the next five years. Former Minister of Agriculture and Livestock Dora Siliya, who has recently been appointed as Zambia's Minister of Information and Broadcasting Services, discusses the country's agriculture potential.

European Times: What is the government's vision for the agriculture sector? What are of the incentives or guarantees that the Ministry could provide to investors in this sector?

Dora Siliya: The mission of the Ministry of Agriculture and Livestock is to make agriculture the number one sector regarding job creation and wealth in the country. One of its objectives is to change the mindset that agriculture is not just a way of life of the old generation, but a business with many opportunities. A lot of young people should see agriculture as a business or as a chance for self-employment. One of the strongest advantages in attracting foreign direct investments is that we are a peaceful and stable country with abundant fertile land. We have set aside land for interested foreign investors for a co-venture with a lease of 99 years. Taking into account that we are working to secure access to massive volumes of water, there will be significant opportunities for investment in agriculture in Zambia.

Our non-traditional crops have done very well without support from the government. For many years, Zambia has





Comprehensive Solutions for the Farmers of the 21st Century

Motivated by the vision of improving food security across Africa, AFGRI is a leading agricultural services company with grain commodities at its focus, complemented by a wide range of other services. Providing its customers with support across the entire grain production and storage cycle, it offers them unique financial assistance and tailor-made solutions for any challenges they might be facing. The company is a renowned importer of hi-tech equipment, predominately through the John Deere brand and other well-known equipment suppliers, supported by a retail footprint in Lusaka and Mkushi.

Grain management, using world-class technology in storage and gain management inventories and the wealth of experience in procurement of maize, wheat, sunflower and soya beans has boosted the company ahead of its competitors. "We offer structured trade opportunities to the market. Grain is sourced through AFGRI marketing and carried by the raw material procurement business. We provide solutions throughout Africa with competitive interest rates and commodities brought on behalf of the clients. The ability to procure grain through our vast network of agencies makes us a leader in our field", Executive Country Manager for Zambia, Perry Mapani says.

sector by taking part of the risk and bringing down interest rates, AFGRI Financial Services through First National Bank provides financing and insurance solutions, as well as equipment service plans for the developing agro-businesses. AFGRI Financial Services prides itself on being the leading provider of customised agricultural finance solutions, with services that are transparently administered and easy to understand.

Working with banks to come to the help of the agriculture

Referring to the state of affairs in his country, he concludes that "Zambia's agriculture is growing and the government is interested in providing continuous support to this sector. There are ample business opportunities and now is the time to come and invest."

AFGRI CORPORATION LIMITED Zambia Plot No. 26593, Kafue road, 10101 Lusaka P.O. Box 37956 Tel.: +260 211 273 758 / +260 211 273 759 afgri@afgri.com.zm www.afgri.co.za













Supplying Zambia with the Superfoods of Our Time



Established in 2013, One Banja Limited specialises in processing, milling and supplying millet, cassava and pounded groundnut products for retail and wholesale. Additionally, the company repacks fine table salt, which together with its other products is found on the shelves of large chain stores and small supermarkets in Zambia. Nyamuka Zambia in recognition of the company's track record in producing high quality processed foods awarded the company with the "Good Nutrition Prize" in 2015 for its millet meal product.

The company prides itself in preserving the quality of its original nutrients with no additives or chemical alterations. "Our primary goal is to provide people with fresh, tasty and healthy products," Managing Director Nelson Mphande says.

The One Banja brand is known for its larger product weight compared with the competitors, giving customers more value for their money. The management's plans include investing in new processing and packaging machines which would help them produce more in a shorter timeframe.

Seeking partners from abroad who would be interested in profiting from the growth of the company, Nelson Mphande reflects on the abundant business opportunities in Zambia. "Zambia is ready for partnerships; we are open to learning new techniques of farming, processing our products and exporting them. Zambia is stable, strategically located, and willing to do business at the international level," he concludes.

One Banja Limited
Shop No. 100 Chikamoneka Street, Lusaka
Tel.: + +260 955 690069
+260 977 690069
nelsonmphande@yahoo.com
nelson@onebanja.com

A Leading Company Provides Diversified Support for Zambia's Agriculture Sector



NWK Agri-Services is Zambia's leading provider of agricultural services supplying the industry with competitive and innovative equipment, agronomic advice and financial solutions for the farmers, and the best market exposure for the commodities. With more than 20 years of experience, this cotton based company has developed into the most diversified agriculture company in the country, providing trading services for crops such as maize and soybeans, offering storage solutions and opening retail outlets for farming equipment. Pierre Lombard, CEO, points out "Our services create an environment for farmers that can easily sell and receive payment for the crops they produce, and we will continue to deepen this relationship offering innovative solutions that will help them grow".

NWK Agri-service's largest clients are the farmers, the millers, the oil seed processors and the traders from neighbouring countries. Pierre Lombard explains "Considering the great support that we offer to our clients, especially to our farmers, NWK Agri-service has a positive image both locally and internationally, and is well known for its social responsibility activities".

Highlighting Zambia as the best investment destination in Southern Africa, with stable political government and organized economic regime, Pierre Lombard concludes, "If you are looking for a partner in agriculture, a company that has an extensive network, understands both the local and the international environment, NWK is the company to partner with. We find pride in our slogan "Grow with us".

NWK Agri-Services 397A Kafue Road, Makeni, Lusaka Tel.: +260 21 1274970 info@nwkzambia.com www.nwkzambia.com



Significant Investments in Transport Infrastructure

Being located in the centre of the South African region, Zambia is heavily dependent on its transport network, which includes railways, roads and bridges, airports, and inland waterways. In order to develop its transport sector, the Government is focused on improving the transport infrastructure which will help the country not only in establishing smooth access to different countries but also overall trade boost in the sub-region.

Numerous roads are under construction

Road transportation is the preferred means of transport for many goods. The core road network infrastructure consists of an interconnected network of paved roads and gravel roads that is maintained by the Road Development Agency. There are a total of 40.454 km of roads, out of which 9.403 km are paved. Some of the toll routes that form the backbone of Zambian national road network include Kipri Mposhi to Nakonde, Solwezi to Kazungula and Lusaka to Mchinji via Chipata. The Government initiated the Link Zambia 8.000, an Accelerated National Roads Construction Programme in 2012 to overhaul its road networks. The development of international highways and efficient road network will link Zambia to Zimbabwe, South Africa, Mozambique, Tanzania, Malawi, Congo and Namibia. This project is specifically targeting cost reduction of user and transit times across the country. In order to manage bulk of commercial traffic, the Zambian government is encouraging private sector to invest in toll roads construction based on sustainable revenue model. Furthermore, a number of inner and outer ring roads are under construction at different stages of development which dramatically improved accessibility and reduced congestion.

Majorinvestmentsinrailwayinfrastructure

In Zambia, railways are the leading transportation mode for goods on the international and local routes. Total length of Zambian railway network is 3.126 km, out of which 900 km are main lines while the rest of the network is branch line railway. Zambia Railways is the main railway line owned by Government whereas the TAZARA line is jointly owned by Tanzanian and Zambian governments. This railway line connects Tanzania with Zambia. The 27 km Chipata-Mchinji Railway, connecting the eastern border with Malawi through to Nacala Port in Mozambique, was completed in 2010 and is operational. This further connects Zambia to railway network of Mozambique and opens various exciting and new opportunities for private sector in Malawi, Zambia and Mozambique.

The private sector is being encouraged to participate in the rehabilitation and development of railway infrastructure in Zambia. Some of the major opportunities of railway development in Zambia include: Jimbe to Chingola, which links the existing Chingola line through Solwezi to the Jibme's boarder town; Kafue, which will link Ziwa Zimbabe (the shortest route to the Baira port in Mozambique) to Zambia Railway; extension of Chipata/Mchinji railway line to TAZARA, which will link the Chipata-Mchinji line to port of Nacala in Mozambique through Petauke District; TAZARA Nseluka to link TAZARA line to Mpulungu Port at Nseluka; railway link with Namibia, etc.

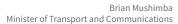
Improving airport infrastructure

Zambia has four international airports, five airstrips and five secondary airfields that serve the domestic and international flights. The main airport is Lusaka Kenneth Kaunda International Airport. Other smaller airports include Livingstone and Mfuwe, Ndola along with secondary airfields including Kasama, Kitwe, Chipata, Mongi, Mansa and Solwezi. Zambia recently adopted Open Sky Policy along with current establishment of an air cargo hub to connect with the Southern African region. The Government is focused towards improving infrastructure at all airports. Some recent developments include establishment of terminals, runways and auxiliary facilities around the airports. The new airport terminal at the Kenneth Kaunda International Airport in under construction, while a new site for the Ndola airport was recently acquired and construction works have commenced. The Livingstone International Airport upgrade was completed in 2017.



Dynamic Reforms and Investments in the Region's Emerging Transport and Communications Hub

The mandate of the Zambian Ministry of Transport and Communications is to transform the country into a regional transportation and communications hub for the Southern African Development Countries (SADC) region. Minister Brian Mushimba and his team have made far-reaching plans for rapid development and utilisation of the country's favourable factors such as central location, political stability, security and the rule of law.





European Times: What are the priorities of the Ministry of Transport and Communications?

Brian Mushimba: Our primary objective is making the transport sub-sectors more efficient and ensuring that communication is available, affordable and accessible even in the most remote parts of the country. We have invested heavily in all forms of transportation so that we can open our country. This year, we are focusing on opening waterways and utilize the capacity of the largest bodies of water. When it comes to rail infrastructure, we plan to continue our projects of linking Zambia to the region, and we will also continue injecting capital into the existing rail lines. In the aviation sector, we want to keep making progress in the construction of the new airports, and we also intend to secure funding for Mfuwe International Airport and Kasaba Bay. We have a National Master Plan with a 40-year outlook, which takes into account population growth projections and developing industries. aiming to anticipate and model a progressive vision of the future.

European Times: What steps are you taking in reforming the communication sector?

Brian Mushimba: We remain dedicated to providing the universal access to networks, Internet and ICT across the country because we want our people to have full e-access

to the world. The future of this country is e-commerce, starting from e-government to e-services and, therefore, we need to have the infrastructure to take mobile services and smartphones to rural areas. We are rolling out phase for setting up bigger and stronger towers with better signals, targeting mostly rural areas. Upon the successful completion of this project, we will have up to 92% of coverage. We are also focusing on reforms to incentivize investment and create more competition, including cyber law, cyber-crime law, data management law and an electronic commerce law, which will be implemented to create a favourable environment for e-services. Lastly, we are working to allow other players into the telecommunication sector, which will create more competition, the quality of services will improve, and costs will decrease.

European Times: Where do you see the transport and communication sector in the next period?

Brian Mushimba: I see a Zambia with more roads, more efficient rail lines and viable water transportation. I see communication being accessible and affordable to many people. I see a country that has efficient transport and communication systems which support businesses and bring growth and modernization.

European Times: What makes Zambia attractive for foreign investments?

Brian Mushimba: The most important thing investors look for is stability. Zambia is politically and economically stable, and its policies and regulations are favourable for investors. The growing population means access to competitively priced labour and a growing market. Additionally, investors in Zambia instantly have access to the markets of nine countries. It is one the safest countries on the continent, with well-functioning police and army forces that guarantee security, with a constitution that we all respect, with a law-abiding citizenry that is kind and hospitable. We are a Government that creates opportunities for foreign investors with real incentives. Investors and tourists alike should come and explore our beautiful parks, touristic sites and exotic wildlife. They will love it!



Zambia's Leading Car Rental Company that Provides Comfortable and Reliable Services

Established in 2008, Bikolinah Car Hire is a Zambian owned leading car rental, offering comprehensive selection of luxury and economic vehicles that satisfy all the requirements for safety and comfort. Basing its success on the extraordinary service, Bikolinah employs professional drivers with good knowledge of local roads and qualified mechanical engineers providing quality maintenance of the vehicles. Managing Director Russell Phiri points out, "Our core value is to be committed to our clients. Our aim is to have the suitable car delivered to the client on time and to ensure that the vehicle is in good working condition. With our proven quality service, we have established cordial and stable relationships with our clients in Zambia and beyond".

Extensive fleet of vehicles

Bikolinah Car Hire provides a 24-hour car rental service, both self or chauffeur driven, offering the lowest rates and the latest models of cars. The company's vehicles range from small economic cars such as Toyota Corolla (Allion), Toyota Corolla (VVTI), and Toyota Corolla. Clients can also choose from the fully equipped 4x4 vehicles, including Land Rover, Toyota Land Cruiser VX, and Toyota Land Cruiser Prado. This list is complemented with a luxury Mini Bus Mercedes Benz Sprinter with 15 seats.

The company provides vehicles for airport transfers and local tours. Russell Phiri explains, "For interna-

tional visitors, imagine a car hire experience that begins with a warm welcome at the airport. Bikolinah drivers are courteous and professional and they can be your tour guides around the beautiful sites of Zambia". The company's clients come from the private and the public sector, including institutions such as the Electoral Commission of Zambia, the PELUM Association Regional Desk, and the Society for Family Health.

Becoming the regional leading car hire

"In the next five years, we see Bikolinah as the leading car hire in Zambia and in the region, serving a much broader network of clients", Russell Phiri explains. He concludes, "Zambia has a lot of potential to grow, in terms of business and investments. The country is politically stable with wonderful people, and I encourage the investors to come and do business in our country. If you are in Zambia and you need a comfortable car, Bikolinah has its doors wide open and warmly welcomes you".





Africa's Leading Airline Provides Superb Aviation Service and Extensive Global Connections

Developed in 1945 as the country's national carrier, the Ethiopian Airlines (Ethiopian) played a key role in the creation of the largest African airlines network. Tigist Eshetu, Country Manager for Zambia, highlights, "Over the past seven decades, Ethiopian has been a pioneer of the African aviation as an aircraft technology leader". She adds, "As members of the Star Alliance, we operate in partnership with renowned carriers in Africa, Europe, Asia and the Far East, and offer the best connection and smooth transfer to any destination in the world".

Today, Ethiopian Airlines is the leading and most profitable airline, providing annual transfer of 7.6 million passengers and over 266.000 tonnes of cargo, through a current fleet of 91 aircrafts, realizing revenues of US\$2.5 billion in 2016. EAL currently operates to over 55 destinations in Africa including Zambia. Since the establishment of the first flight to Zambia in 1996, the airline has developed connections from Lusaka, offering 10 flights on weekly basis, and daily flights from Ndola. Tigist Eshetu says, "Ethiopian plays a major role in fostering the export activities of Zambia by operating three cargo flights on weekly basis".

Wide range of aviation services

"EAL is not just an airline, it is a complete aviator, an aviation group of seven business units, including International passengers, Regional express, Freighter cargo network, MRO for aircraft maintenance, Aviation Academy, Ground handling and Catering services", Tigist Eshetu explains. The company cooperates closely with international and corporate clients, including organizations such as African Union, United Nation, Common Market for East and Southern Africa, IGAD and African Development Bank. In addition, the airline provides high quality and competitive services to business and leisure travellers. Tigist Eshetu adds, "Ethiopian Airlines firmly believes in partnerships and joint operations, which is why we have invested



Tigist Eshetu (MBA), Country Manager for Zambia, has served Ethiopian Airlines for the past 17 years in different units and in various capacities.

outside the country in ASKY and Malawian Airlines, and hope more partnerships to come in the future".

Supporting the development of Africa's superb aviation skills

Ethiopian Airlines is a multiple award-winning airline, acquiring 12 major awards in the last two years, including the SKYTRAX and the Passenger Choice Awards. The company provides incubator for the creation of skilful aviation workforce, through the largest Aviation Academy in Africa accredited by IATA/ICAO for training pilots, flight mechanics and engineers, hostesses, aviation sales, cargo logistics and leadership.

Tigist Eshetu concludes, "I welcome our business partners and clients to enjoy the state-of-the-art and reliable passenger and cargo service that the Ethiopian Airlines provides, flying to five continents, 95 international destinations, of which 55 in Africa. We also have 39 regular cargo destinations located in Africa, Asia and Europe. Bringing Africa together! Come and enjoy our outstanding Passenger, Cargo, Maintenance, Catering, aviation training services!"

Ethiopian Airlines Lusaka City Office

Ethiopian Airlines Garden Plaza Building, First Floor, Thabo Mbeki Road, opposite ZICA offices, Lusaka P.O. Box 32240 Lusaka

Tel.: +260211236401/02/03 +260 955 236 401 / +260 979 821 971







Customs clearing and freight forwarding company

We uses world class logistics skills in order to meet customer needs and requirements in a timely fashion.







Outstanding Freight Services for Clients Seeking to Make 'All the Right Moves'

Worldmasters Freight Logistics Limited is Zambia's leading freight forwarding company, which offers a comprehensive array of exceptional road, air, ocean and rail freight services. Sibalwa Chimuka Mudenda, Chief Executive Officer, highlights, "We pride ourselves on providing a flexible and innovative approach in finding the best solutions for our esteemed clients". Established in 2003, the company has built a reputation of providing superb personalized service for its clients and unlimited support for the development of its highly professional staff. "We place substantial attention on training our staff through a program which covers statutory industry requirements as well as personal development", the CEO points out.

Worldmasters specializes in domestic, regional and international road and air transfers, customs and forwarding services, and rail cargo movements anywhere in the SADC region. The company also offers courier services for its clients. Sibalwa Chimuka Mudenda emphasizes, "Our average timing for clearance of goods is between six and 12 hours and we don't charge for storage. We are also efficient at handling shipments and there is a smooth, continuous, and up-to-date flow of information".

"With our quality people and advanced information tech-

nology, we are dedicated to offering the best international and domestic logistics services and networks that enable our customers to make 'All the Right Moves in their supply chains', the CEO explains, adding that Worldmasters provides its customers with full control and visibility both in choosing the best-in-class service providers and help in managing supply chains.

Worldmasters' list of major clients includes large companies from the private sector as well as public institutions, such as the Ministry of Agriculture, Food and Fisheries, the Computer Systems, the Zambia Airforce, Zambia Airport Corporation and Indo Zambia Bank. Sibalwa Chimuka Mudenda concludes, "Our rewards arise from the satisfaction of our customers, their customers and associates. We strive to become a vital link in our customers' business success. Choose our services and we will make 'All the Right Moves for you'.

Worldmasters Freight Logistics Limited Room 114 1st Floor, Chiparamba House Chiparamba Road, Off Cairo Road, Lusaka 10101 Tel.: +260 211 234 970 world@microlink.zm world@worldmastersfreight.com



EXODUS W RLDWIDE VAN LINES LIMITED



Moving People and Businesses Forward

Exodus Worldwide Van Lines Limited is Zambia's leading indigenous operated transport logistics company offering global Road, Sea and Air Transportation. The Company offers safe and reliable transport logistics for Household Goods and Personal effects, Commercial Cargo and Project logistics.

Exodus Worldwide Van Lines Limited offers its clients a detailed appraisal of all local and international moving requirements and provides comprehensive information on insurance procedures, advice on all facets of the international moving process and assistance with the completion of required documentation as specifically requested for by destination countries. The company provides its services through a well-established global Cargo Networks of Partners (CNP) in origin and destination countries.

Further, the company provides short and long term secure storage facilities which are guarded round-the-clock with surveillance systems and rapid response teams.

"Our growth over the past eight years has been exponential", says the company's Managing Director Godfrey Mufaya. "We humbly started from a national and regional scope of work; we now move cargo across the globe", he adds.

"We are proud to be in Zambia and Africa as "Africa is the future of the world" it has almost everything the world is looking for in terms of resources. What we now need is to collaborate with our European partners and see how we can learn and benefit from each other", Godfrey Mufaya concludes.

Exodus Worldwide Van Lines Limited Plot No.10, Makeni Road, Makeni, Lusaka P.O. Box 350254 Chilanga Tel.: +260 955 772 044 +260 697 772 044 exodvan@zamtel.zm



Driving the Zambian Economy Forward

Cargo Trotters is a Zambian based company dealing with transport logistics and trading. Benard Mafayo Gumbo, its Director, reflects on the first steps in establishing the company back in 2007. "Although with a professional background in accounting, my passion has always been the transportation sector. I started with one truck, and with the encouragement from colleagues from Kenya, I enlarged the fleet with a fuel tracker, and then a 25.000-litre trucker. Today we are operating with five trucks, and the expansion of the business requires for even more vehicles", he points out.

Cargo Trotters specialise in the transportation of all sorts of cargo from one end of the country to another, ranging from sugar and steel, up to cotton and mineral products. "We can carry any goods that clients need us to carry", Benard Mafayo Gumbo says, adding that they have just received a business deal to import tonnes of bitumen for the road rehabilitations which are taking place in the country. Although working primarily in Zambia, Cargo Trotters plan on increasing their fleet and expanding their scope upon the demand of a loyal client who has specifically asked them to transport goods to and for Mozambique.

Their main clients are Zambia Sugar, Ballore, Cargill, Nsimbi Steel and Spear Milling. "In the future, we would like to have more of our customers coming from the mining businesses, as well as Government agencies. The growth potential of working with these clients is higher since their attestation of the quality of our services has a positive multiplying effect."

Although there is significant competition in the transport sector, Cargo Trotters competitive advantage is their reliable and well-trained team. The small, but efficient group of in-house professionals has managed to generate reasonable profits over the past ten years, reducing the loss of time and work, and ensuring that the company delivers their client's precious cargo securely and on time. Their experienced and disciplined drivers are the key staff which works round the clock to ensure the highest professional standards which are synonymous with the company's name.

Cargo Trotters are proud of their solid, proven record of service delivery to their customers, who demonstrate their confidence by coming back with new business orders.

Benard Mafayo Gumbo reflects on the business climate in Zambia by expressing faith in the country's investment potentials. "We have a very healthy business environment, political stability and hardworking people. When you look at Cargo Trotters as an example, we are successfully operating for ten straight years by utilising our own company's funds, without the need of being credited from outside. So, feel free to come and invest in Zambia and let Cargo Trotters be at your service", he concludes.

Cargo Trotters 6th Floor, Godfrey House, Longolongo/Kabelenga Rd, Lusaka 10101

Cargo Trotters
ADDRESS
6th Floor Godfrey House, Longolongo / Kabelenga Road

P.O. Box 30695, Lusaka, 10101 Tel.: +260 211 237 745 +260 967 829 261 benard.gumbo@gmail.com





A Vibrant Company Offers Superb Freight and Logistics Services



Established as a fright managing company, Cargo Safety Limited offers superior freight and logistics services, ensuring the customer's satisfaction through an outstanding knowledge and experience in the industry. The company has noted significant growth in 2013 with the diversification of its activities including container management, transport and freight shipping. Wonder Silomba, Managing Director, points out, "Our main service is transport, both locally and internationally, including countries like Zimbabwe, South Africa, Tanzania, Mozambique and China. We are not a large team, but we have agents stationed at the main ports and borders, ensuring that the products of the clients are safe and delivered on time".

Today, Cargo Safety provides transport for different types of goods ranging from maize to metal steels and minerals. The company also handles all types of shipments including bulk, break bulk or containerized cargo and offers customs and clearing services to its clients. Wonder Silomba says, "We are small but very efficient. Our competitive advantage is that we provide customs and clearing services combined with the transport of goods at competitive prices".

Building close relations with the clients

The company maintains strong relations with its clients, constantly seeking to satisfy their needs and solve their challenges. Cargo Safety provides services for the Government and the private sector, including companies such as NWK Agri Services and BUK Parts. "Our future strategy is

to target small walk-in clients from the local market and international clients looking for long term partnerships, in order to expand and acquire a recognition on the international market", adds Wonder Silomba.

Putting the values of integrity, reliability and professionalism at the pedestal has proven to be a success strategy in the creation of many long-lasting partnerships. Wonder Silomba explains, "We believe that we are our own competition, we always strive to be better at service delivery today than we were yesterday".

Embracing the bright future

Guided by its main objective to become one of the leading transportation companies in Zambia, Cargo Safety's future plans include increase of the fleet and transportation of goods to broader destinations. Pointing out the importance of the international partners and investors in the country, Wonder Silomba concludes, "We are willing to learn from our international partners and ensure that our company will become the centre of brilliance in freight logistics. We are dedicated and accomplished professionals and we are here to provide the highest levels of quality service for our customers".

Cargo Safety Limited
Central Park Business Park, Unit 1, Room 64, Lusaka
10101
Tel.: +260 977 968 766

35







Company with a Large Portfolio of Services offers Flexibilityand 'Customer-First' Approach



Founded in 1993, Beachcraft Investment Ltd. throughout the years expanded its portfolio of manufacturing and supplying by diversifying and venturing into construction. With over seven years of extensive experience in this sector, Beachcraft's major projects are mainly focused on building of drainages and building of schools. "In addition to our construction projects, under manufacturing and processing we specialize in battery acid and battery water. We import the chemicals from South Africa, repackage them and then sell them to filling stations and wholesale shops", Director Lewis Lengwe Chitula explains. "Our main clients under construction has been the government and under manufacturing, we work mostly with fuel stations", he adds.

Beachcraft Investment is a company with many competitive advantages. The company has great interaction with both skilled and unskilled workers, mobilizing them and training them to produce high quality results. Over the years, the company has diversified in terms of services, which shows their flexibility and 'customer-first' approach. "We have the experience and qualified staff which know

their work. When taking upon a project, we always try to go an extra mile and have the work done within the agreed time and we also provide after service consultation to our clients", Lewis Lengwe Chitula emphasizes. "Most importantly, our clients have trust in Beachcraft Investment and they frequently refer us to other clients. Having a good relationship with all our clients is what has kept our company moving. Honesty, Integrity and Hard work are our three main pillars", he highlights.

Beachcraft Investment sees numerous opportunities in Zambia's construction sector, which is why the company is focusing more and more on this segment. "We are planning to attract more clients from the private sector and we are also very optimistic and open to international partnerships, especially in the area of housing and infrastructure. We are looking for long term partnerships with companies which will bring new techniques, skills and expertise. Together, we can grow our portfolio of projects and help Zambia's development", the Director points out. "Zambia is an emerging market with a growing population, substantive resources, and numerous opportunities. Interested parties are welcome to taste the Zambian market, to work with companies like Beachcraft, which offer honesty, skill and good working ethics", he concludes.

Beachcraft Investment

SPECIALIZED IN: General Construction, General Property
Maintenance and Renovation, Electrical Hardware
Supplier of Motor Vehicle Spares, Protective Clothing,
Safety Wear, Battery Acid, Battery Water, Cleaning
Materials, Refrigeration, Road Networking, Refuelling,
Paving Flat Stones and Civil Works

Cell: +260 971 091457 +260 977 694424 beachcraft2003@yahoo.com





Surveying and Constructing the Economic Growth of Zambia

Over the past decade of its successful business operations, Simsurvey Mapping Consultants has been Zambia's favourite company of choice for construction and survey services. Currently employing 26 experts on a full-time basis, the company's clients have predominately been government agencies and city councils, with a growing share of private customers in recent years. Their international footprint of clients goes as far as the United States, Europe and Asia.

"One of our first and biggest projects was surveying locations for the entire network of cell towers in Zambia. Our second largest operation included pole alignments for the Rural Electrification Authority projects. Currently, we are proud to be responsible for helping our esteemed customers to acquire various properties, surveying and facilitating all documentation needed to proceed title deeds. We have also played a major role in surveying and preparation of sites for the majority of the toll gates being developed by the Road Development Agency", Managing Director David Mbale emphasizes.

Simsurvey Mapping Consultants has skilfully implemented other massive projects such as the surveying of 10.000 properties in different areas in Chisamba, Kalumbila town and Kafue. Its professional teams have done paving and earthworks in the famous Twangale Park, as well as

building and renovation of residential houses.

Actively working on expanding their services, the company has plans to acquire land and divide it into sub-sectors for agriculture and residential purposes, which would be given under lease. The implementation of their growth strategy welcomes the participation and partnership of regional and global companies.

"In a bid for company growth, we intend to include more professional disciplines so as to improve diversity in the company, thereby being able to tackle more of our clients' challenges", company projects engineer says.

"As an economy, we are working to overcome the challenges posed by the insufficient availability of capital. We are eager to match fresh investments with the skills and expertise which are readily available in the country. Our company welcomes foreign investors who will discover Zambia as an exciting living and business environment", David Mbale concludes.

Simsurvey Mapping Consultants Plot No. 4 off Lubu Road, Lusaka 1010 Tel.: +260 977 499 803 mbaledavid@gmail.com

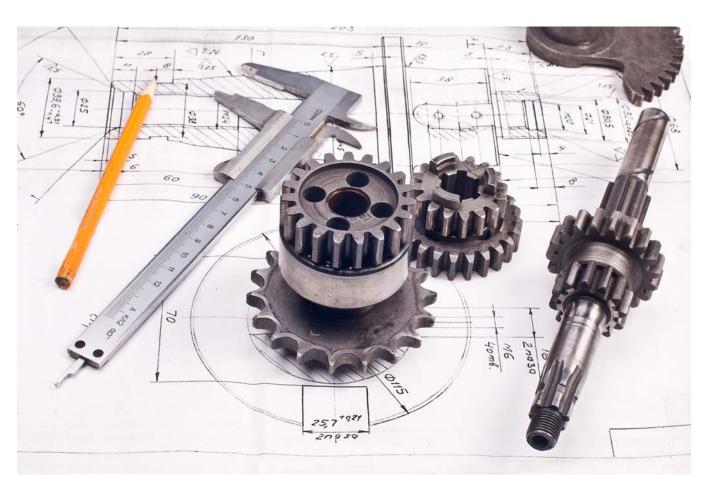












Vibrant Company Grows into Zambia's Regional Construction Leader

Established in 2013 in Lusaka, Zambia, Steps Trading and Construction LTD specializes in a wide range of construction works, including reconstruction, electrical works, plumbing and sewage. Stephen Sikazwe, Managing Director, points out, "We are a dedicated team of highly experienced professionals that exerts high quality delivery service for our clients. Our key priority is to deliver the projects in timely manner".

The company's main clients are the Government and the country's NGOs. Stephen Sikazwe highlights, "We have done several projects for NGOs, such as the Society for Family Health, the Agriculture Show Society and the Handmade Sisters, ensuring good and professional relationship". Some of the company's largest projects include the construction of schools, staff houses and sewerage networks.

Discussing future plans, Stephen Sikazwe explains, "We are aiming to be the major regional player in the next

five years". The company is interested in deepening the collaboration with Zambia's major water companies and has the full aptitude to cooperate with international investors from the European Union and the UK. By further developing its international partnerships, the company is increasing its competitive advantages, gaining in reputation, know-how and technology transfer. Stephen Sikazwe concludes, "Zambia has surpassed its image as a land locked country and has grown into a land linked country, becoming part of COMESA and SADC. The vast majority of people are well educated and have great entrepreneurial spirit. We are ready to welcome everyone who is willing to work or invest in Zambia".

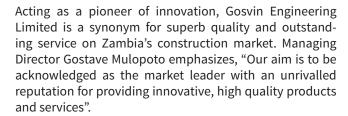
Steps Trading and Construction LTD P.O. Box 32740, Lusaka Tel.: +260 977 750 101 +260 950 753 307 steptradingconstruction@gmail.com



GOSVIN ENGINEERING

Setting International Standards of High-Quality Products and Exceptional Service in Zambia's Construction Sector





Established in 2007, the company specializes in building services, general civil engineering works and general roads and earthworks. Gostave Mulopoto explains, "We also specialize in manufacturing of blocks, IBR roofing sheets and ridges, pre-mixed concrete, pavers, Kerb stones and stone crushing". The wide range of services includes, mechanical structure steel works and rehabilitations, electrical and instrumentation installations, construction of distribution power lines, civil works for power stations, sub-stations and communication systems, substation erection and power line construction, steel structure erections and supporting infrastructure to public works.

High proficiency at executing works in timely manner

In order to meet the international quality standards, the company has adopted the international ISO 9001 quality management system, implemented in the design, development, production and installation of the construction projects. "Gosvin Engineering Limited is committed to the delivery of quality products and services in full compliance with its contractual requirements. We are dedicated to continuous improvement of our products, processes, systems and services, always ensuring timely delivery", the Managing Director highlights. The company basis the continuous success on the main principles of integrity and honesty, business excellence, commitment and respect for the business partners, the employees and the society.



Openness to international cooperation

The company maintains close cooperation with the public sector, providing works for the Ministry of Higher Education and the Ministry of Works and Supply. In the private sector, Gosvin Engineering collaborates mainly with the mining companies from the Copperbelt Region. Gostave Mulopoto says, "We have been involved in the building of the Energy Regulation Board and we have worked on the construction of society houses, airports, residential apartments and educational institutions".

The company's long-term goal is to offer their services to markets outside the country and create international partnerships with foreign investors, which will support the further development of the company and the country as well. Discussing the potential for cooperation with foreign partners, he adds, "We have available land in the Copperbelt, and we are welcoming foreign partners to build a joint venture hotel, in the next few years".

Gostave Mulopoto concludes, "Zambia is a very peaceful country, we have many business opportunities in different sectors, such as construction, agriculture and tourism. Our Government is stable and good incentives are provided for the investors", adding that the company is ready for further growth and partnerships, and eager to support the country's continuous development as one of the fastest growing economies.

Gosvin Engineering Limited
Lusaka Branch: Plot No. H50C, Sable Road, Kabulonga,
Lusaka
Kitwe Branch: Plot No.848, Chimwemwe, Kitwe
Tel.: +260 965 858 551
+260 950 230 985
gosvinengineering@gmail.com



Elevating Zambia's Construction Standards

Christomu Construction and General Dealers is a civil engineering company with expertise in construction, housing renovation, interior design, additions and rehabilitation works.

Its team of experienced personnel makes sure that each project is executed according to the customer's requirements, at every stage of the process. "Our competent staff of electricians, plumbers, builders, welders, carpenters, painters are there to guarantee customer satisfaction", Managing Director Christopher Mukuka Kashimoto emphasizes.

The company is well renowned for superb work on the finishing stages in buildings, such as tiles, aluminium and wooden office partitioning, painting, ceiling and electrical works, carpentry and joinery, all types of paving, roofing and welding, as well as supplies of window and door frames.

Their clients include government contractors, the private sector and construction projects financed by the European Union. The Managing Director emphasises that they would like to have more customers coming from outside Zambia

in the future, helping them to gain wider international exposure. "We are open to international partnerships, which will further boost the growth of our company", Christopher Mukuka Kashimoto highlights.

Christomu Construction and General Dealers take particular pride in the quality of their work, doing their utmost to uphold the high standards which their customers expect. "Our partners and clients are always our top priority. We value every one of them, and we commit to operating with integrity, honesty and accuracy. Our mission is to provide cutting edge solutions to the ever-increasing demand of the Zambian construction industry for modern buildings, quality maintenance and supply", Christopher Mukuka Kashimoto concludes.

Christomu Construction and General Dealers
P.O Box 37350, Lusaka 10101
Tel.: + 260 977 602 291
+260 955 513 898
chriscon@yahoo.com



Leading Construction Company Sets Quality Standards in Zambia

Merging the knowledge and the expertise into a vision for sustainable development, Akufuna Consulting and Engineering Services represents a symbol for quality and innovation on Zambia's construction market. Situated in Lusaka, the company specializes in restoration of historical monuments, rehabilitation and construction of hospitals, residential buildings, administrative buildings, industrial halls, technical and public buildings, roads and platforms.

Emphasizing the ambition to change the classic forms of doing business and use the potential of Zambia's construction sector, Peter Mapalo, Managing Director, explains, "The organization of the company is based on a flexible managerial scheme with well-defined departments that easily relate and complement at any time", adding that communication is key in all business sectors.

Offering wide range of construction services

Acting as a general contractor and working through its own production base and subcontracting companies, Akufuna provides a wide range of services including design, consultancy, construction works, development of residential real estate projects, supply of building materials and prefabricated elements. Peter Mapalo points out, "We develop projects in different forms of collaboration. We have our own production base with closed and open storage areas, line for the production of precast and reinforced concrete, access to the concrete and mortar railway, and a workshop for metal, wood, aluminium and PVC joinery, giving us the possibility to insure great service and quality throughout the process".

He adds, "At this moment we have the logistic and financial capacity to successfully execute construction works and their installations in the following types of projects: civil engineering, public buildings, industrial and road construction and environmental works".

Highly professional and personal service – the key of success

Akufuna puts its employees on the pedestal of the company's success, employing highly qualified and professional staff and constantly investing in their further development. Peter Mapalo points out, "Three of our employees are currently in China in order to further improve their professional knowledge and create connec-



tions with potential international clients". Highlighting the importance of including new workforce in the company's activities, he adds, "We believe in recruiting our people from universities and teaching them according to our company's values".

Considering the importance of the personalized professional service, the company appoints one contact person per project. Peter Mapalo explains, "We ensure that one person is on disposal of the customer from the beginning to the end of the project, taking responsibility for the whole process. This shows the dedication that the company has to the quality and timely execution of the work".

Openness to international partnerships and foreign investments

Guided by the aspirations to expand its activities and work on larger international projects or projects supported by Zambia's Government, Akufuna seeks international partnerships with European investors that will provide financial support. Peter Mapalo concludes, "People must understand that Africa offers many business opportunities. We have the potential to improve many things and develop markets that are unknown or very young. Investors should look towards Zambia and embrace the challenge".

Akufuna Consulting and Engineering Services Plot 5126 Chinika, Light Industrial Area Lusaka Tel.: +260 972 127 659 akufunaconsulting@gmail.com



Real Estate Company Becomes a Job Provider and a Motor of Local Growth

Founded in 2012, Luck One Enterprise and Property is a real estate company based in Lusaka, Zambia, whose main line of business is selling land parcels at affordable rates with flexible payment plans. The plots are sold with a clear title, with the company doing all the necessary paper work to process the contract of title for its customers. Besides land, this company provides other services including the import of genuine home and office furniture and high-quality construction materials.

Luck One Enterprise and Property offers houses at affordable rates, conveniently located in the proximity of local services and amenities. "With vast experience in the sector, this company guarantees to deliver the best options for your land and housing requirements", Director John Njebe explains.

The company sells and rents land and buildings for commercial, industrial and investment purposes. Featuring a team of in-house experts in the commercial property market, Luck One offers its customers property that meets their business objectives.

Working with farming specialists, they specialise in the selling of land suited for agricultural production. Luck One Enterprise and Property also offers a wide selection of farm houses for sale or rent. Their team provides expert advice, recommending parcels which match the client's production requirements.

"We are here to serve our people", John Njebe says, adding

that they are offering to consultancy services to potential partners who want to get involved in housing projects in Zambia. "We have a thorough understanding of the market, and we strive to become the first company in Zambia to build a low-cost housing village", he points out.

Inspired by the unemployment problem of young people in his country, Luck One is trying to give them the possibility to work and have a house. The company has started a new project that empowers young job seekers that want to become home owners, by purchasing cars and hiring them as drivers. "The money they make partly goes into the payment of the house, and young people have both a home and a job", John Njebe explains.

Working successfully with their Chinese partners, Luck One is looking to expand its business model to other parts of the world. Offering its advice to national authorities on how to create more opportunity for local entrepreneurs, John Njebe is proud that his company's primary objective is to serve the parts of the population which are in dire need of housing and jobs. "As social responsibility projects grow, their impact casts a bright light on the entire economy and the future of the country", he concludes.

HM Inwest S.A.
Str, Solec 22, 00-410 Warsaw
Tel.: +48 226 163 194
biuro@grupainwest.pl
www.grupainwest.pl



Building the Future of Lusaka

Constructing the Foundations of Zambia's Growth

Established in 1988, R Mposhi Enterprises is a renowned Lusaka-based company specialised in the construction of major infrastructural objects such as schools and hospitals, in addition to individual housing objects. Their services also extend to general repairs and renovations, refurbishing, drainages and electrical fittings.

Their largest customers include the Ministries of Justice, Transport and Communication, Health and Lands, Community Development and Lusaka's City Council.

"We are eager to grow as a company, expanding towards the international market, which will enable us to join forces with the private sector and have most of our projects financed before execution. A silent partner would be ideal, as this would give the company an international image, boosting the enterprise's growth and competitiveness", Felix Funga, the company's Chairman says, adding that with the rate of referrals which keep bringing new clients, their profits are expected to double within the next three years.

R Mposhi Enterprises take particular pride in the fact that their work is contributing to the local economy. The company employs local personnel whom they continuously train, building new and renovating existing public infrastructure to improve communal life.

A large part of the current Zambian growth is based on the construction sector. In addition, the country has readily available land to be tapped and explored in areas like mining, tourism and agriculture. "We have a stable government, hardworking people and a favourable business climate. Investors coming to our country can be assured that our company is ready to offer its expertise, honesty, integrity and high-quality work", Felix Funga concludes.

Established fifteen years ago amidst challenging market conditions, DSQ Consulting today enjoys a nation-wide reputation for its broad spectre of construction services, especially their road construction segment. Director Terry Chinamano emphasises that the company engages in "a dynamic development process, focused on building a system that will produce, in the long run, immediate solutions tailored to the needs of customers. One of our main competitive advantages is the ability to understand customer relationships, not as a rigid contract concluded by an act of sale and purchase of a service package, but a permanent constructive interface which turns partners into lifelong friends and colleagues."

By using the finest, high-quality concrete which is durable, cost-efficient and easy to maintain, the roads they construct set the standards for other market competitors. In addition, bridges and commercial infrastructure are becoming priority areas in the company's portfolio, after a phase in which DSQ Consulting had its focus on the residential segment of the market. However, the firm's trained and experienced professionals maintain their impeccable track record in exterior finishes (roof covering, insulating windows, exterior plasters, polystyrene insulation), interior finishes (plasters, ceramic wall and floor tiles, parquet), sanitary facilities, thermal and electrical installations.

A favourite choice for businesses, their projects include multifunctional buildings, retail shops and shopping centres, residential complexes, hotels, public buildings and parking lots. DSQ Consulting has been contracted for building industrial and production halls, warehouses and logistics centres, refinery spaces, wind farms and airports.

Reflecting on the business climate in Zambia Terry Chinamano concludes by saying that "investors should be confident of the country's great potential and the capabilities of its hard-working people."

R Mposhi Enterprises 21st Floor room 11, Findeco House, Lusaka Tel.: +260 977 889 289 fungafelix@yahoo.com DSQ Consulting Ltd.
Plot 521 Great East Road , Lusaka
Tel.: +260 963 36217
dsqconsultingltd@gmail.com



Cargo and Trade for the 21st Century

Road Works and Construction Professionals Await Investors in Lusaka

Established in 2010 as a company dealing with imports of vehicles from Japan, Forlan Logistics & Car Dealers Investments Ltd today is renowned for customs clearing and forwarding, offering direct shipment between Zambia and all corners of the world. Their excellent track record, expertise and reliability in delivering containerized cargo, motor vehicles and any other merchandise meant for export or import into Zambia, is complemented with consultancy and after sales service, ensuring additional customer satisfaction.

However, the company's ambitious CEO Patrick Mungo is thinking big. He is leading a ground-breaking project called "Ekont", which he believes could be "the next African Ebay or Amazon, a platform where one will be able to buy anything online." Additionally, Forlan Logistics is working on a plan to introduce a cutting-edge Customer Relationship Management System and to expand their client base, which now includes companies such as Zamchin, Zamstan, Formex, and Saloba Construction.

Explaining his company's competitive advantages, Patrick Mungo points out, "Our employees stationed at different ports and border posts provide 24-hour service delivery. We have ample storage space, and when it comes to the release of cargo for shipping, the dispatch process is quick".

Reflecting on his country as an attractive location for foreign direct investments, Patrick Mungo calls on future clients, "When you need our service, we will deliver it, anytime, anywhere."

Forlan Logistics & Car Dealers Investments Ltd Plot 5251, Zecco Building, Room 11, Next to Bata Factory, Mukwa Road, Heavy Industrial Area, Lusaka10101

Tel.: +260 967 929 253 flcardealers@gmail.com www.flcardealers1.com

Specialising in roadworks and new constructions of residential and commercial property and renovations, Capestone Construction has earned a superb reputation by maintaining the highest quality of workmanship in all phases of work. Starting its operations in 2014 on a critical patch of the Zambian Great East Road, today the company offers a variety of services from the stage of planning until the final product. "We are construction partners who are passionate about our work. Being fully committed to our partners' success, we take pride in being solution providers", Director Huddy Mwamba points out.

Encouraged by the excellent client referrals, the company puts specific emphasis on quality control and customer feedback. As the company's largest client, the Zambian Road Development Agency recently awarded Capestone Construction with the tasks of constructing sidewalks and drainages from Chelstone, Lusaka to the national airport roundabout, as well as significant building operations on the new Sinazongwe road.

Capestone Construction's management is looking forward to putting more focus on private sector clients and non-governmental organisations, which have shown significant potential in contributing to community growth. This entirely Zambian owned company is interested in partnerships with international economic entities seeking to explore the numerous opportunities laying in the domestic economy.

"Zambia offers excellent investment opportunities based on its political stability and serious advancements in the area of the rule of law. The business climate builds upon the nation's hardworking people and the Government's substantial incentives for investors. The best way to learn how to harvest the ample opportunities here is by personally witnessing the growth potential of our economy. Capestone Construction is your company of choice; our honesty and integrity constantly assure our clients that they have made the right choice", Huddy Mwamba concludes.

Capestone Construction Chalala 326, Shantumbu Rd, Lusaka 10101 Tel.: +260 973 462 027 huddymwamba@rocketmail.com



Creating a Sustainable Future for Zambia

Zambia's energy sector offers exceptional investment potential in many areas, including electricity generation, petroleum processing and distribution, coal mining and processing, and renewable energies.

Demand for energy in Zambia has been growing along with the country's rapidly developing GDP. Rising demand for energy in Zambia parallels growing energy demand throughout Southern Africa, and Zambia has the potential not only to supply its own energy but also to export energy to neighbouring countries.

Currently, the country's energy supplies come mostly from hydroelectricity. As Zambia explores new ways to provide power in the face of increased demand, there are arrangements to diversify into geothermal, fossil fuel, and solar energy.

Recent developments in the energy sector

The Zambia Development Agency (ZDA) states that the demand for electricity in Zambia has been growing at an average 3% or between 150MW-200MW each year.

Zambia's electricity mix is dominated by hydro generation. The country's installed capacity stands at 2.347

Megawatts (MW). Zambia has about 6.000 MW unexploited hydro power potential. The main hydro power stations include Kariba North Bank Power Station, Kafue Gorge Power Station, Victoria Falls Power Station, and Itezhi Tezhi Hydro Power Station. It is estimated that Zambia possesses 40% of the water resources in the Southern African Development Community. Large and mini-hydro stations account for 95% of installed capacity. Approximately 4% of the country's generation mix is provided by fossil fuels, including diesel-based mini-grids operated by ZESCO, the Ndola Energy Heavy Fuel Oil Plant (50MW), and six gas turbines (80MW) owned and operated by the Copperbelt Energy Corporation.

There are five electricity companies in Zambia: the state-owned Zambia Electricity Supply Corporation (ZESCO) Limited; Copperbelt Energy Corporation (CEC); North-Western Energy Corporation (NWEC); Lusemfwa Hydro Power Company (LHPC); and Maamba Collieries Limited. Currently, ZESCO is the largest electricity company in the country, running and operating power stations, transmission lines, and distribution networks.

One coal-fired plant, Maamba Collieries, was commissioned towards the end of 2016 and is currently generating 300 MW of power purchased by ZESCO for distribution on the national grid. Zambia's current proven coal deposits



are located in the Southern Province and estimated to be about 80 million tonnes. Coal remains an important source of energy for the mines and industry, however despite the large reserves. The future of coal fired plants depends on exploration of coal deposits.

Zambia is a member of the Southern Africa Power Pool and is therefore able to sell or buy excess electricity generated in the region.

Zambia is self-sufficient in all its energy sources with the exception of petroleum, which contributes about 9% to the national's total energy requirements, particularly in the agriculture, transport and mining sectors.

The imported feed stock is in the form of spiked crude oil, transported through the 1,705 Km TAZAMA pipeline (jointly owned by the Governments of Zambia 67% and Tanzania 33%), and refined at Indeni Petroleum Refinery in Ndola on the Copperbelt Province of Zambia.

Zambia is viewed as a key growth area for copper production which is likely to rank the country in the top five highest copper producers globally. In addition, Zambia's coal industry is viewed as a key growth sector. Despite currently being one of the smallest coal producers in Southern Africa, Zambian coal output is forecast to experience rapid growth. Major domestic customers include the copper mines, the brewery companies, tobacco farmers, and manufacturers. With the regional power deficit, coal could become a major source of power generation especially with improved and more efficient generation technology.

On the right track towards meeting renewable energy targets

Zambia has abundant renewable energy resources spread out through the country. Zambia enjoys long and intense

hours of annual sunlight to support solar energy generations, and averages about 2.000-3.000 hours of sunshine per year. The solar power or photovoltaic (PV) market remains dominated by government, NGO and donor funded projects. The government intends to generate 600 MW through solar by 2020.

Zambia is implementing the Second Scaling Solar project by the Industrial Development Corporation (IDC), and in close coordination with the Ministry of Energy. This second mandate for Scaling Solar was signed in February 2017 with the World Bank under the IFC program that is helping developing countries procure low cost, privately financed, solar power. The First Scaling Solar project was auctioned in May 2016 for two solar PV plants of 50 MW each.

Wind energy in Zambia is relatively low with wind data collected at 10 meters per second (m/s) above the ground indicating speeds of between 0.1 to 3.5 meters per second with an annual average of 2.5 m/s. These wind speeds are not suitable for electricity generation, but they are suitable for water pumping for household use and irrigation purposes. The Zambia Department of Energy has plans to develop a wind atlas to identify areas where electricity could be generated.

Zambia has more than 80 hot springs, of which 35 were rated high in terms of surface temperature, flow rate, proximity to power lines, as well as ease of access and relative energy potential. These springs have not been tapped for industrial or energy provision purposes, due to high costs. Currently there is only one small geothermal generation plant in Zambia, the Kapisya hot springs, which was installed following an initiative from the Italian Government in the mid-1980s and two 120 KW turbines were installed in 1987. Recent estimates indicate that the plant can be upgraded to produce 2 MW of electricity. Efforts are now being made by ZESCO to revive the plant.





Strengthening of the Health Sector Underway

The successful attainment of Zambia's goal of being a prosperous, middle-income country by 2030 as stipulated in its Vision 2030 begins with transforming the country into a nation of healthy and productive people. The Government has shown commitment to health as demonstrated through a growing health budget in absolute terms and in per capita terms. The increase in the financial resources to the health sector is largely due to additional donor support. The Ministry of Health's focus is the provision of a continuum of care with particular emphasis placed on strengthening health systems and services using the primary health care (PHC) approach. Zambia welcomes private companies and investors in the healthcare sector.

Structural reforms for organizational improvement

Zambia is divided into 10 administrative provinces and 105 districts. Health management is done through provincial health offices (PHOs) (10), DHOs (105), and statutory bodies. The country has eight third-level hospitals, 34 second-level hospitals, 99 first level hospitals, 1,839 health

centres, and 953 health posts. All third-level hospitals are Government owned. Of the second-level hospitals, 26 are Government-owned, and eight are owned by the Churches Health Associations of Zambia (CHAZ).

The health services in Zambia are provided by four main players, namely the Government, faith-based (non-profit) providers, the mines, and private (for-profit) providers. The public sector is the biggest health provider; 90% of patients seek care in facilities owned and run by the Government. The national level is responsible for overall coordination and management, policy formulation, strategic planning, and resource mobilisation. The PHO is the link between the national and district level and is charged with backstopping provincial and district health services. The provincial is also tasked with the provision of second - level referral services (through general hospitals). The district is responsible for implementation of health promotion, preventive, curative, and rehabilitative services. Administratively, the district health office is responsible for coordinating service delivery at that level. Each district has a district hospital, which provides first-level referral services. Below



the district there are health centres, which provide both static and outreach activities.

Ongoing Infrastructure Development

Positive strides were also made in infrastructure upgrade and construction. As of December 2016, 275 out of 650 health posts were built and are now operational. Furthermore, 36 district hospitals were under construction, while Matero and Chilenje Health Facilities have been upgraded. The University Teaching Hospital (UTH) and provincial hospitals were undergoing modernization with the installation of computerized tomography (CT) scans, mammography equipment. Intensive care units (ICU) in some selected general hospitals had also been installed.

The construction of the National Health Training Institute with a capacity of 3.000 student is nearing completion, with 70% of construction work done. Construction of 240 in-patient bed capacity at the Cancer Disease Hospital (CDH) was completed and is now operational.

Prioritising human resources

Human Resources for Health (HRH) are an essential input into the delivery of health services. An appropriately trained, skilled, and well-motivated workforce is cardinal for the efficient delivery of health services. The MOH will, therefore, continue to prioritize HRH and ensure an adequate number of well-trained workers equitably distributed in health facilities across the country.

There has been a substantial increase in numbers of staff deployed at health centres and hospitals over the past years. Worth to note is that during 2016, the Ministry recruited a total of 2,071 health workers.

In scaling-up the production of health workers, new training institutions (public and private) were opened. This subsequently contributed to the increase in the number of health workers. In efforts to augment the number of

health workers, new training programs have been introduced for community health assistants, combined registered nurse midwifery, Bachelor of Dental Surgery, direct entry midwifery, clinical instructor, HIV nurse practitioner, critical care, paediatrics, and Master of Medicine, Bachelor of Clinical Sciences, and e-learning training of nurses.

Growing pharmaceutical sector

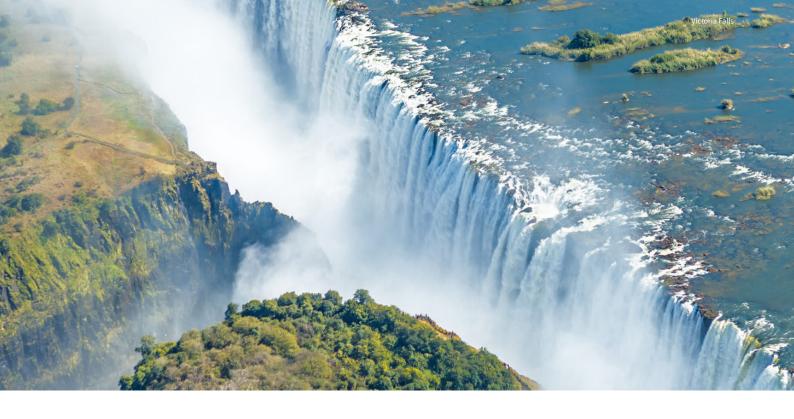
The MOH has continued to review and update the essential medicines list that guides product selection and availability. Over the past five years, Government and CPs have increased the drug budget support by more than 100%, leading to about 78% availability of essential medicines and medical supplies in the public sector.

In order to meet the human resource challenges in the pharmaceutical sub-sector the development of an HRH workforce plan for supply chain specialists, clinical pharmacists, and public pharmacists is underway.

The pharmaceutical industry is expected to continue its growth trajectory. The world health organization (WHO) report showed that the Zambian Pharmaceutical market size had reach US\$241 million by 2014. The manufacturing potential of the pharmaceutical industry has great promise due to the rise in consumer spending, increased medical needs as well as improved diagnostic services. Most of the US\$241 million is currently spent on exports but in the past few years, some pharma manufacturing companies have been set up that manufacture a wide range of mainly essential and generic drugs at the same time generating much needed jobs and further boosting the local retail market.

The government is making efforts to attract major manufacturing global giants in Zambia. With the central location and relatively safe investment climate, the country can house these global companies regional manufacturing and drugs production hubs.





Diverse Tourism Options at the Heart of Africa

Blessed with awe-inspiring natural wonders, an abundance of wildlife, huge water bodies and vast open spaces, Zambia is the real gem for Tourism on the African continent. The land of the legendary African walking safari, Victoria Falls, the wild Zambezi River, abundant wildlife, and raw wilderness, Zambia is acknowledged as one of the safest countries in the world to visit. Located in the heart of Africa, in Zambia travellers can experiences some of the finest Safari tours on the planet, including face to face encounters with nature at its most wild. Tourist attractions range from the magnificent waterfalls on almost every river to the natural lakes, wildlife, forests, culture, etc.

Whilst Zambia is now one of Africa's most urbanised countries, much of the country remains wild, underdeveloped and unspoiled, with a great percentage of land allocated by the government to conservation projects, national parks and game management areas. Many of these parks are home to incredible numbers of Africa's most-feted wild mammals and extraordinary birdlife.

Tourism crucial to for on-going economic development

Zambia's tourism potential draws from its natural environment, from which abound a variety of tourism attractions. Zambia is one of the fastest growing economies on the African continent and tourism is crucial to the country's on-going development. With a primary goal to diversify the economy, Zambia's Governments has made plans to build upon the country's rich tourism potential and promote Zambia as one of the best tourist destinations in Africa. Zambia's tourism sector has been given the nontraditional export status and is receiving a lot of support from the Government by way of infrastructure development, promotion of increased private sector participation, as well as attractive tax incentives for all investments in the sector.

In January, Zambia was visited by the new United Nations World Tourism Organisation (UNWTO) Secretary-General Zurab Pololikashvili, who has pledged to enhance multilateral relations with Zambia and promised UNWTO's assistance and support for promoting the country and increasing the number of international tourists.

Victoria Falls – one of the seven natural world wonders

Zambia is one of the most water rich countries in Africa, with five vast lakes, three major rivers, 18 waterfalls and various wetland areas. Spectacular waterways provide adrenaline-thrills or a leisurely playground of activities for all ages. Seventeen magnificent waterfalls, apart from the



spectacular Victoria Falls, provide 'cascade followers' an adventure into the remote undeveloped rural areas where a taste of village life can be experienced.

Zambia is home to Victoria Falls, one of the seven natural wonders of the world and one of the most beautiful places on earth. Victoria Falls is roughly twice as high and twice as wide as Niagara Falls, and it's surrounded by large parks full of hippos, elephants, rhinos, antelope and more. It presents a spectacular sight of awe-inspiring beauty and grandeur on the Zambezi River, forming the border between Zambia and Zimbabwe. One special vantage point is across the Knife-edge Bridge, where visitors can have the finest view of the Eastern Cataract and the Main Falls as well as the Boiling Pot, where the river turns and heads down the Batoka Gorge. Other vantage points include the Falls Bridge, Devils Pool and the Lookout Tree, which command panoramic views across the Main Falls. Victoria Falls is inscribed as a UNESCO World Heritage Site.

South Luangwa – the first sustainable wildlife park in the world

In November 2017, Zambia's South Luangwa National Park, one of the greatest wildlife sanctuaries in the world, has been declared the first sustainable wildlife park in the world. The declaration was bestowed on the park by the former Secretary General of the United Nations World Tourism Organisation UNWTO, Taleb Rifai, who visited the park together with Zambia's Minister of Tourism Charles Banda. The declaration of South Luangwa as a park committed to sustainable tourism means that the sanctuary has proved that it has the potential to meet the current tourism needs for the people and those of the future generations. Zambia has set a precedent being the first country on the Africa continent and the world-over to dedicate its national park and the surrounding areas as suitable for sustainable tourism development.



Plot 6078A, Great East Road
Northmead, Lusaka
Telefax: +260 211 22 1914
Mobile: +260 972 434 248
+260 963 199 543
+260 967 777 823
excel.travel@travelport.co.zm
marketing.travel@travelport.co.zm
www.exceltravel.com



Dynamic Travel Agency Provides World-Class Services in Zambia

Established in 2002, Sunbird Travel and Tours Ltd. is one of the best travel agencies in Zambia, providing a wide range of services that include ticketing, air charters, visas, car rentals and tour packages, for Zambia and the South African region. Dolly Sayena, Director, emphasizes "We are a 24/7 operating agency, we are always available for our clients, adhere to their needs and deliver the best possible service". She adds, "We have improved as a company, and with our great connections worldwide we are able to make good deals with hotels all over the world", pointing out the extensive experience and the proven record of professional services based on credibility, honesty and excellence.

"The company has shown immense growth in the past five years and we are proud to have many of the largest companies in Zambia as our clients", Dolly Sayena says. Sunbird Travel and Tours cooperates with clients from the private sector, including companies such as ZESCO and First Quantum Minerals. The company is interested in establishing collaboration with clients from the mining sector, and creation of long term partnerships with international companies.

Highlighting the warm hospitality of the nation and the numerous vivid and natural tourist attractions of Zambia, Dolly Sayena concludes, "If you are seeking a service, with a good advice and competitive price that will keep you satisfied, come to Sunbird. We have the best deals and packages for you".

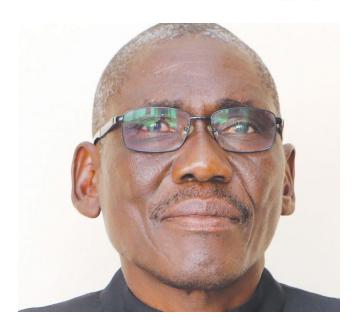
Carousal Shopping Centre, Shop Number 4, Corner of
Lumumba/Kafue Rd
Lusaka 10101
Tel.: +260 211 227 064
sunbird@microlink.zm
www.sunbirdtravel.weebly.com



Tourism Boosts the Growth of Zambia

The Zambian Ministry of Tourism has been working very hard on reforming and supporting its sector as one of the key motors of the national plan to launch the country to a status of a middle-income state by 2030. In this period, the country's aim is to double its annual GDP which currently stands at 4%. Minister of Tourism Charles Banda and his team are optimistic and enthusiastic about achieving this goal.

Charles Banda Minister of Tourism



European Times: Could you highlight some of the priorities which you were addressing in the past several years?

Charles Banda: Essentially, we are working to improve our tourism products and maximise their sales.

One of our top developments is Northern Circuit, a new area with tourism potential which we have opened. A fully integrated tourism resort is under construction at Kasaba Bay in Nsumbu National Park. Work has already begun on major infrastructural developments, including a new runway at Kasama Airport which is to be completed this year. There has been an increase in the development of hotels and lodges, as a result of the stable macroeconomic environment and investment climate. Zambia successfully co-hosted the United Nations World Tourism Organisation General Assembly several years ago, which put the spotlight on the country as a tourist destination through

widespread global media coverage and catalysed developments and upgrades of various infrastructures as well. We are constructing a new, ultra-modern facility at Kenneth Kaunda International Airport in Lusaka. Another international airport will be built in Ndola. We will work with our national carrier to operate strategic routes by direct flights.

European Times: How many tourists are coming into your country and what are Zambia's competitive advantages in tourism?

Charles Banda: Our unique culture gives us a competitive edge which is why we launched the Pamodzi Carnival, and the Livingstone Cultural Arts Festival as permanent features on the Zambian Tourism Calendar, showcasing our diverse culture, cuisine, arts and crafts, dance and music.

In 2015, we had over 945.000 tourist arrivals, in 2016 we had over 1.128.000 visitors, and in 2017 we received over 1.340.000 entries.

European Times: Which immediate challenges do you need to overcome and how do you plan to achieve sustainable financial support for your sector?

Charles Banda: Lack of sufficient all-weather roads and other infrastructure has negatively affected the industry. One of the methods to achieve financial sustainability is our new tourism fund based on a particular levy, which will ensure the development of new infrastructure and products based on thorough research and take tourism marketing to a more advanced level. We will increase the accessibility of tourist areas, recruit and train more wildlife police officers and strengthen partnerships with the key stakeholders in the tourism industry.

I call on investors to visit Zambia, explore the many opportunities it offers and enjoy our beautiful country, its nature, wildlife and culture.



Convenient, Comfortable and Easy On Your Budget

Operating under the umbrella of Tsogo Sun, Southern Africa's premier gaming, hotel and entertainment group, StayEasy Lusaka is consistently rated as one of the best budget-friendly hotels in town. Located on Church Road, only minutes from Lusaka's central business district, StayEasy Lusaka offers value for money to business and leisure travellers seeking accommodation in Zambia's vibrant capital city.

The hotel offers guests a choice of 130 tastefully furnished and comfortable en-suite rooms which include a range of amenities, including free high-speed internet and self-serving workstations. Accommodation options include double or twin bed configurations and all rooms are equipped with flat screen televisions with selected local and international channels, air-conditioning and tea and coffee making facilities. Scenic garden views, traditional hospitality and outstanding service ensure that guests can relax knowing that the hotel caters to every need they might have. Offering complimentary breakfast, an inviting outdoor pool and a patio leisure area, StayEasy Lusaka is a proud recipient of Trip Advisor's Certificate of Excellence.

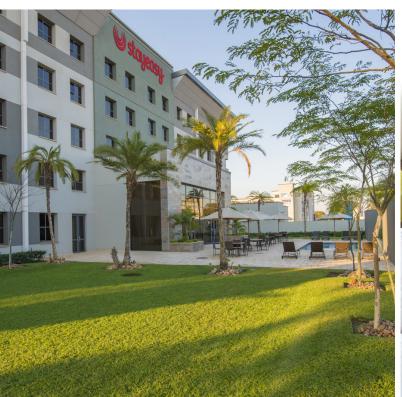
"Although our primary service is accommodation, bringing in 90% of our revenue, we also offer conferencing services which are a growing part of our business portfolio", General Manager Christopher Nsenje says. He adds that their concept of a budget hotel which offers much more than it is expected has proven successful, attracting an equal number of domestic and foreign visitors.

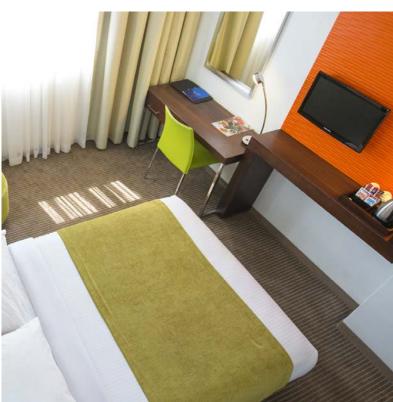
"Our most significant competitive advantage is the location of this beautiful hotel, situated in town and surrounded by facilities such as the main bus terminal, cafés, a beautiful mall and health centres that are just a stone throw away", Christopher Nsenje points out, adding that people doing business or travelling on a budget, can be assured of "cleanliness, great sleep and fresh breakfast."

Guests who wish to explore the surrounds are spoilt for choice, with attractions like the Kabwata Cultural Village, the National Museum and several craft markets nearby. Nature lovers are conveniently located within reach of the famed Lower Zambezi National Park and several other world-class game reserves.

"Zambia is an excellent destination for investment and doing business," the General Manager concludes. Describing the country as safe and politically stable, with warmhearted people, Christopher Nsenje calls for visitors on business or leisure trips, especially from the United States and the European Union, to "plan their visits and see for themselves – they will not regret it."

StayEasy Lusaka
Corner of Church & Kabelenga Roads
Levy Business Park, Lusaka
Tel.: +260 211 372 001/50
+260 974 778 858
StayEasyLusaka.Reservations@tsogosun.com
tsogosun.com







Zambia's Superb Retreat is waiting to Charm You

Palmwood Lodge, an oasis on the outskirts of Lusaka, the busy Zambian capital, is a tranquil haven with lush manicured gardens in a serene environment. Established in 1998, the hotel has 44 guest rooms, four conference rooms and two restaurants with a 24/7 reception, WiFl, restaurant, room service, lounge and bar.

Once customers enter the retreat, strolling through the five hectares of garden, featuring an outdoor pool and a stunning variety of trees including palms and flowers, they forget that they are indeed in the city, or conveniently located near the Airport which is just 13 km away. The rooms and suites are all nestled within, giving guests a feeling that they are in the countryside. They are accessed through a private entrance and feature furnished patios, flat-screen satellite TV's, air-conditioning, work desks, ironing facilities and refrigerators.

"Our beautiful and evergreen gardens offer an excellent venue for exclusive concerts and weddings; we also provide entertainment areas for private parties, swimming pool and a children's playground", owner Mabel Sissing says.

Admired by Booking.com reviewers, Palmwood Lodge's pleasant staff offers its guests a peaceful and quiet place, with an exotic touch and a superb cuisine in a fresh and clean environment.

"For those that have a passion for fishing and angling, they are most welcome to visit our sister resort, the luxurious Matoya Fishing Lodge which is located 600 km

from Lusaka. This guarantees to be a trip that meets and exceeds all your expectations. Our amazing team takes extra care that every detail of your trip is carefully tailored and executed. Our staff focus on your entire end-to-end experience and are renowned for being friendly, accommodating and intuitive of your every need", the owner points out, adding that additional information of the luxurious lodge is available at www.matoyalodge.com.

Interested in attracting more international visitors, especially from Europe, Mable Sissing explains that "Zambia is probably one of the safest countries to visit in Africa, with a stable and democratic political system. We have some of the world's most amazing tourist attractions, including the Victoria falls which will leave visitors with a beautiful and unforgettable footprint of experience. When you are in Lusaka and you feel you need a relaxing environment, offering peace and quiet after your spectacular tour of beautiful Zambia, Palmwood Lodge is here waiting for you. Our guests that have enjoyed the Palmwood Lodge experience always return. So, come over and spoil yourself too, as our slogan says, 'a fine retreat'."

Palmwood Lodge
Central Street, Plot No. 609, Chudleigh, Lusaka
P. O. Box 35256
Tel.: +260 211 295 411
+260 95 363 4880
info@palmwoodlodge.co.zm
lodgemanager@palmwoodlodge.co.zm
www.palmwoodlodge.co.zm







