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An Agriculture Expert has called on government to expedite the process of repealing the law against individuals that sale fake seed and fertilizer to unsuspecting farmers.
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2025 BUDGET COMES WITH SHOCK ABSORBERS, SUSTAINS CRITICAL 2024 POLICY MODELS!

By Kelvin Chisanga

If it was not for the case of having some dramatic events that were highly characterized with the climate change scenarios, 2024 had some positive spot lines to underscore sound economic health and we would have recorded a high

impact growth especially with the supporting scale weighing on the key national economic fundamentals.

The recently announced 2025 projected budget by the Honourable

Minister of Finance and National Development Dr. Situmbeko Musokotwane, pointing into the next year's budget of 2025 shows a clear roadmap which is premised on the policy instruments scope as enshrined in both national development plan and vision 2030 driving on the theme of "Building

Resilience for Inclusive Growth and Improved Livelihoods" comes up at a time when national economic performance output is left with some questionable thoughts on so many factors that are sitting right on the opposite sides of the coin.

Setting upwards on the macroeconomic targets come as well, as yet with another strong target to reach out, considering that this

year will make a score line of about 2.3% on annual outputs but as indicated there is a possibility that there can be a stronger rebound and recovery in key sectors given all policy factors remain right in shape.

However the circumstances, the nation aspires to balance up economic activities with a strong mind hovering around by creating key external shock buffers and safety nets.

The climate change events have aggressively made strong attack on most of Zambia's key economic fundamentals, and prominent to these challenging situations, are the energy and food sectors.

Despite this standing effect as being witnessed, and as a way of continuous efforts of creating wider safety nets in order to drive and keep the focus on driving economic

aspirations, there hasn't been any tax rebates given out, as we will be working on template established by 2024 budget with regards to the policy set of measures.

The budget for next year is still based on already established thematic pillars of key interests as emphasized by the current governing stakeholders in their past proceeding budgets with focus to key aspects such as human capital

development, policy reforms, and prudent use of resources as well as scaling up of the domestic mobilization resource envelope.

The current governing authorities will still be seeking to work out some models on economic transformation and job creation; especially creating strong safe buffers and with respect given to the human and social development, as we

expect to create productive society soon or later with some policy interventions.

Lastly on the thoughts, it is very important to take note that as a country we are still making continuous interventions in both healthcare and education sectors, with a direct interventions to providing aid facilitations following the devastating shocks of climate change where social funding is put in place to offer temporal measures and policy interventions which has since been extended to reaching most vulnerable households who were badly hit with drought challenges.

AGRICULTURE EXPERT CALLS ON GOVERNMENT TO EXPEDITE THE PROCESS OF REPEALING THE LAW AGAINST FAKE SALE OF SEED AND FERTILIZER

By Elias Mwenda



An Agriculture Expert has called on government to expedite the process of repealing the law against individuals that sale fake seed and fertilizer to unsuspecting farmers.

Speaking in an interview with Money Daily, Dr. Oliver Bulaya says the sale of fake seed and fertilizer have negatively impacted smallholder farmers and the agriculture sector at large.

Dr. Bulaya adds that fake farming inputs have also impacted the production and productivity of the sector leading to low crop yields. He has also advised farmers to refrain from buying fake farming inputs to avoid incurring losses.

Dr. Bulaya has however attributed the trend of farmers buying low quality farming inputs to poverty and lack of capacity to afford quality seed and fertilizer.

According to Agriculture Minister Reuben Mtolo, Government has started the process of repealing the law against individuals who are involved in selling fake seed and fertilizer, to ensure that the law becomes non-bailable so as to deter people from committing such offences.

CSPR EXCITED WITH GOVERNMENT'S COMMITMENT TO INCREASE FUNDING TOWARDS SOCIAL SECTORS

By Elias Mwenda

Civil Society for Poverty Reduction (CSPR) says government's commitment to increase funding towards social sectors will alleviate the impact of poverty on vulnerable homes. Speaking in an interview with Money News, Organization Board Chairperson Partner Siabutuba says

such interventions will also make vulnerable people viable. Mr. Siabutuba adds that the social protection is at the centre of service provision in the education and health sectors, therefore government's commitment will enhance development. In the 2025 national

budget, Government proposes to spend K16.2 billion on social protection out of which, K8.3 billion is for Social Cash Transfer, which includes the Drought Emergency Social Cash Transfer Programme and K2 billion for the Cash for Work Programme.

A Governance Expert has urged government to fully involve the mining sector as partners and see how they should extend their hands to help fund the 2025 national budget.

Wesley Miyanda tells Money Daily that next year's budget gives hope to many Zambians, especially that three quarters of it will be funded from local resources.

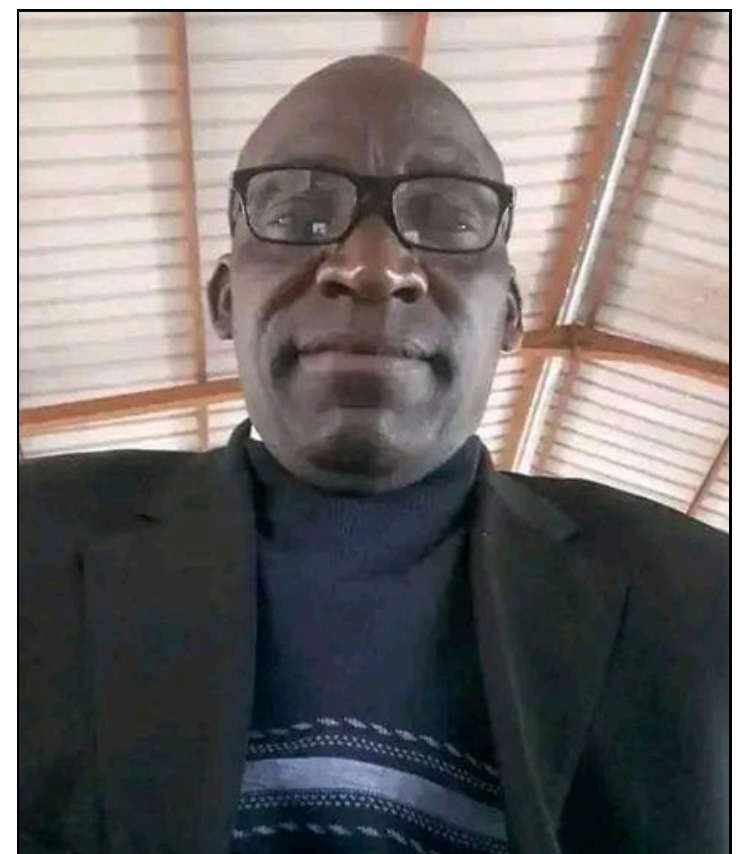
Mr. Miyanda notes that the budget outlook, breathes new life into many key sectors of the economy such as Mining, Agriculture, Education, Health, infrastructural face-lift and Social Protection.

He says all the mining projects that are currently taking place in the country will generate significant employment and trigger economic activities, which will contribute to national treasury through taxes.

Government proposes to K217.1 billion

in 2025 or 26.6 percent of GDP. Out of which,

K174.2 billion or 80.2 percent of the Budget will be financed by domestic revenues while K8.2 billion or 3.8 percent will be grants from Cooperating Partners, and the balance of K34.7 billion or 16.0 percent will be financed through borrowing.



LUSAKA SOUTH MFEZ SECURES US\$110 MILLION IN INVESTMENT FROM 15 COMPANIES

By Cecilia Chiluba

Minister of Finance and National Planning has revealed that the Lusaka South Multi-Facility Economic Zone has secured US\$110 million in investment from 15 companies, bringing the total investment value in 2024 to US\$1.6 billion.

In his 2025 Budget Speech, Dr. Situmbeko Musokotwane says the Zone currently has 30 fully operational companies, which have created about 16,000 jobs for local people, while 21 firms are at construction stage and have created

over 8,000 jobs. Dr. Musokotwane further discloses that the Jiangxi Multi Facility Economic Zone in Chibombo district, Central Province, has attracted investment in excess of US\$40 million in the production and recycling of batteries and manufacturing of copper cables, thereby creating more than 400 jobs. He adds that in a bid to support the growth of the manufacturing sector, Government is in the process of establishing special

economic zones for beef in the Kafue Flats and crop production in Kafulafuta, Lufwanyama, Masaiti, Mpongwe, and Ngabwe districts.

According to preliminary data, the manufacturing sector grew by 4 percent in the first quarter of 2024 but contracted by 2.7 percent in the second quarter due to the shortage of electricity.

INCREASE IN CDF ALLOCATION TO K36.1 MILLION IN 2025 FROM K30.6 MILLION IN 2024 TO ENHANCE PUBLIC SERVICE DELIVERY

By Cecilia Chiluba

Governance and Development Advocates Zambia says the increase in Constituency Development Fund (CDF) allocation to 6 million in 2024

K36.1 million in 2025 from K30.6 million in 2024 will enhance Public Service Delivery. Organization Executive Director, Elias Mulenga notes

that increased funding will allow for more responsive and efficient public services, addressing specific needs of local communities.

Mr. Mulenga states that the additional funds can be used to support various developmental initiatives, such as infrastructure projects, which can stimulate local economies and create employment opportunities. He has since advised Councils to ensure that they utilize the funds for 2024 budget to finish the outstanding projects so that there is consistence in the K36.1

million that they will be given next year. Government proposes to increase the CDF allocation to K5.6 billion in 2025 from K4.8 billion in 2024, which will see each constituency getting K36.1 million from K30.

GOV'T APPLAUDS AGRICULTURAL ECONOMIST FOR CONSTRUCTING A 1 BY 2 CLASSROOM BLOCK AT MUPAMADZI PRIMARY SCHOOL

By Cecilia Chiluba

Government has paid tribute to an Agricultural Economist for constructing a 1 by 2 classroom block at Mupamadzi Primary School in Lavushimanda District, Muchinga Province, using personal resources worth over K500,000.

Lavushimanda District Commissioner Terry Kunda, says Lewis Bangwe's community service aligns with the Government's vision

to expand classroom space following the Free Education Policy. Mr. Kunda has further applauded Mr. Bangwe for empowering the community where he began his education in Grade 1, noting that such a gesture is unprecedented in the district and has left a lasting impression in Lavushimanda.

He has emphasized that Mr. Bangwe's actions demonstrate the importance of giving back when one is blessed.

And Mr. Bangwe says he used personal resources to construct the classroom block, supplemented by contributions from other former Mupamadzi pupils. Meanwhile, another former Pupil, Esby Mambwe, donated 20 desks, inspired by Mr. Bangwe's initiative.

ERB REDUCES FUEL PUMP PRICES FOR THE MONTH OF OCTOBER, 2024

By Cecilia Chiluba

Energy Regulation Board (ERB) has reduced fuel pump prices for the month of October by 77 ngwee for petrol, K1.15 ngwee for diesel and 57 Ngwee per litre for kerosene.

In a statement, Board Chairperson James Banda has attributed the price reduction to the decline in prices of petroleum products on the international market in September 2024.

of petroleum products on the international market in September 2024.

And Mr. Banda notes that during the month under review, the Kwacha against the United States dollar moved by 1 percent from K26.50 to K26.77, therefore the decline in oil prices on the international market provided a positive impact of lower domestic fuel prices.

He says effective midnight tonight, petroleum will be selling at K32.70 from K33.47, while diesel will be trading at K28.90 from K30.05, while kerosene will be pegged at K26.95 from K27.52, with Jet-A1 fuel at K29.57 per litre from K30.50.



GOVERNMENT USING THE FORTHCOMING DIGITAL GOVERNMENT AFRICA SUMMIT TO SHOWCASE ITS WORKS IN DIGITAL SECURITY

By Cecilia Chiluba

Minister of Technology and Science says government is using the forthcoming Digital Government Africa Summit to showcase its works in digital security.

Speaking a media briefing, Felix Mutati states that since 2023, when Zambia hosted the inaugural Digital Government Africa Summit, a lot of progress has been made in making the country's cyber space secure, hence government

will showcase its progress during this year's event. And Education Minister Douglas Syakalima says the introduction of Free Education in Zambia has necessitated the rolling out of digital Infrastructure for education, as the recent launch of the Smart Village Project by President Hakainde Hichilema demonstrated how government is embracing the digital tools for education. Meanwhile, Smart

Zambia Institute National Coordinator Percy Chinyama says the three-day event will help in promoting digital transformation on the continent.

According to Home Affairs Minister Jack Mwiimbu, President Hakainde Hichilema will later this week open the Digital Government Africa Summit which is attracting over 500 delegates from 33 African countries.



OVER 19,000 TAXPAYERS REGISTERED ON THE SMART INVOICE SYSTEM AS AT 27TH SEPTEMBER 2024

By Cecilia Chiluba

Zambia Revenue Authority (ZRA) has disclosed that over 19,000 taxpayers have registered on the Smart Invoice System, as at 27th September 2024, with a total invoice value of K53.1 billion.

Speaking during the post 2025 Budget Symposium in Lusaka, ZRA Commissioner General, Dingani Banda reveals that the Authority will not extend the deadline on enforcement of penalties and sanctions for non-use of the Smart Invoice

by all Value Added Tax (VAT) taxpayers which was effected from 1st July, 2024 to today 30th September, 2024.

He has emphasized that effective 1st January 2025, input tax deductions for VAT will be restricted to transactions from invoices issued through the Smart Invoice system except for approved invoices from taxpayers exempted by the Act.

And Mr. Banda says there was an increase in both VAT and Turnover Tax

registrations in June 2024, due to the 1st July, 2024 deadline, but that the Authority observed a sharp decline thereafter, owing to announcement of the Grace Period.

The electronic invoicing system, which was officially launched by Finance and National Planning Minister, Situmbeko Musokotwane, on 19th March, 2024, aims to improve tax administration and combat revenue leaks

STATE-OWNED ENTERPRISES (SOES) REPRESENTS AN ANNUAL FISCAL COST OF US\$185.1 MILLION BETWEEN 2018 AND 2022

By Cecilia Chiluba

Secretary to the Treasury says a World Bank Report has revealed that State-Owned Enterprises (SOEs) have represented an annual fiscal cost of about US\$185.

1 million between 2018 and 2022.

In his presentation during the post budget symposium, Felix Nkulukusa says a preliminary evaluation of State-

Owned Enterprises' fiscal risks between 2018 and 2020 estimated annual liabilities amounting to US\$ 3 billion, representing 14 percent of Gross Domestic Product (GDP).

Mr. Nkulukusa reveals that according to the World Bank assessment, the most significant fiscal risks with a potential financial impact are attributed to capital

injections for State-Owned Enterprises with a weak financial footing including ZESCO.

He adds that Government will revise the State-Owned Enterprise Policy to strengthen the regulatory framework, reduce fiscal risks and costs by establishing fiscal discipline rules.

THE YOUTH OF ZAMBIA NEED TO STAND UP AND RECLAIM THE COUNTRY

The time has come for the youth of Zambia to reclaim their rightful place in the leadership of this nation. For far too long, the pre-independence leaders have demonstrated, beyond any reasonable doubt, that their only interest is in enriching themselves at the expense of the future generations.

Their promises of prosperity and development have given way to a reality of corruption, mismanagement, and mortgaging the future of Zambia to foreign creditors.

The billions of dollars in debt that they have borrowed have not been used to build a sustainable economy but rather to finance their luxurious lifestyles. Zambia's natural resources, the very wealth that should be driving the nation forward, have been looted for meager kickbacks while the vast majority of the population continues to struggle.

What we call "debt restructuring" is nothing more than passing on the burden to future generations—the youth will be left to clean up this mess, while those who created it will have long since faded into history.

Expecting these same minds to now offer solutions is delusional. The reality we are living today is the direct result of decisions made 50 years ago by these leaders.

They created a system that mirrored the colonial structures of oppression, and they have continued

to maintain that system for their own gain. The idea that they can now somehow turn things around is laughable.

With all the natural resources Zambia possesses, coupled with its vibrant and talented youth, the position we are in today is unacceptable.

While we celebrate independence on paper, the country's political and economic structures are still a reflection of colonialism. We have failed to create our own political system that empowers our people.

We have equally failed to transform our economic structures into a model that benefits the many rather than the few.

Our educational institutions are designed not to liberate but to stifle critical thought. They mimic the colonial system of training obedient workers, not innovative thinkers.

Countries that gained independence at the same time as Zambia have progressed into industrialized economies, yet we remain an importer of the very goods we have the resources to produce ourselves.

Our minerals are extracted, priced, and sold by foreign entities with little to no benefit to Zambians. We don't even

have the capacity to know exactly how much of our own wealth is leaving our borders.

Our forests are being decimated, sold off to the highest bidder, while those in charge turn a blind eye in exchange for kickbacks from the illegal sale of Mukula and Mukwa logs.

In the global race for technological advancement, Zambia lags behind, stuck in pre-Newtonian methods of

production. Our institutions of governance serve not the people, but the narrow, selfish interests of the political elite. They are nothing more than instruments of power and control, manipulated to maintain the status quo and ensure the continued exploitation of Zambia's resources.

The recent displays of solidarity among these pre-independence leaders as they face arrests are not a sign of their commitment to the people of Zambia.

It is a desperate attempt to maintain their hold on power and perpetuate the corrupt system they

created. They have no interest in liberating this country—they are merely fighting to protect their ill-gotten wealth and continue benefiting from a system that serves them.

It is time for the youth to wake up. These political leaders do not have your best interests at heart. They will throw you the occasional crumbs from their table and make empty promises to win your support, but their true goal is to use you as

tools to maintain their grip on power.

The post-independence generation must realize that we can only go as far as our vision allows. The limited vision of our past leaders is what has led to the mess we are in today.

It is time for a new generation of leaders who can see beyond the outdated, colonial structures and envision a Zambia that is interconnected with the global economy—a Zambia where opportunities are boundless.

Now is the time for the youth to rise up and reclaim this country. The future of Zambia depends

on the youth to provide the transformative leadership that will set the nation on a path of growth and prosperity. The youth must demand change and refuse to be shackled by the failures of the past.

This is your moment. It is time for an awakening, a revolution of a generation long chained by the failures of others. It is time to break free and lead Zambia into a future of hope, progress, and opportunity. The future is in your hands, and you must rise to the challenge.

“
WE HAVE EQUALLY FAILED TO TRANSFORM OUR ECONOMIC STRUCTURES INTO A MODEL THAT BENEFITS THE MANY RATHER THAN THE FEW.
”

MONEY EDITORIAL

Seven types of income

Earned The most common type. This is money made from working a job	Profit Money made from selling a product or service for a profit	Interest Earned by lending money to others, typically through a savings account	Rental Earned by renting out real estate properties you own.
Capital gains When you sell assets such as stocks for more than you bought them	Dividend Some companies pay dividends as a reward to shareholders.	Royalty Earned by owning and licensing intellectual property, such as patents or copyrights.	



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AFDB APPROVES US\$25 MILLION LOAN TO IMPROVE ACCESS TO SEYCHELLES RENEWABLE ENERGY PROJECTS

African Development Bank Group (AfDB) ABIDJAN, Board of Directors has approved a \$25 million loan to Seychelles to implement the first phase of the Economic Resilience and Green Recovery Support Programme aimed at economic governance management across the archipelago.

The operation, the first in a series of programmes scheduled for 2024, 2025 and 2026, will support efforts by the Seychelles authorities to improve tax revenues and enhance governance in the public sector, including efficiency of public spending and public service delivery as key pathways to advance governance and economic management reforms.

The tax will play an important role in the country's tax mobilisation efforts and provide funds for investment in circular economy projects. The programme will support current efforts of the Seychelles Ministry of Investment, Entrepreneurship and Industry to drive economic diversification and transformation in the key sectors of fishing and tourism.

According to a statement, these initiatives include the revision of relevant legislative frameworks to promote growth of the private sector, supporting the recently approved industrial policy.

The programme will also help the Seychelles authorities to deepen reforms that promote environment and climate resilience, assisting the government's efforts to integrate climate adaptation and mitigation into the National Development Strategy for 2024-2028.

The overall aim of the program is to contribute to Seychelles' medium-term objectives of improving access to renewable energy, enhancing inclusive growth, and creating jobs, while leaving room for manoeuvre in the budget sphere and promoting debt sustainability.

As of 1st July 2024, the AfDB's approved and ongoing portfolio in Seychelles comprises seven operations for a total commitment of \$33.7 million.

PORRIDGE RECALLED AFTER THREE CHILDREN DIE IN SOUTH AFRICA

An instant porridge has been withdrawn from sale in South Africa after three young children died reportedly after eating it.

Police spokesperson Lt Col Siphokazi Mawisa told local newspaper the Daily Maverick the children, aged 18 months to four years, had complained of stomach aches after eating Top Score Instant Porridge, before they died on Friday.

Supermarket Spar, where the porridge was purchased, has instructed all stores to remove the product from its shelves. The Namibian company which made the porridge, Namib Mills, said although, "there is currently no evidence linking our product to this unfortunate event, we are taking the matter very seriously".

MALAWI'S AFRO-POP SENSATION, ONESIMUS, HAS SECURED TWO PRESTIGIOUS NOMINATIONS IN THE UPCOMING ZIKOMO AFRICA AWARDS.

The "African Butter" creator has been recognized in the categories of Best Zikomo Artist of the Year and Best Zikomo Song of the Year for his hit single "Controller". Onesimus took to Facebook to express his excitement and optimism about winning the awards. "This year, we bagged two nominations at the Zikomo awards: Artist of the Year and Song of the Year. We've won it before and I believe this time, with my fellow Butterlions, we're about to do it again," he wrote.

This is not the artist's first time being recognized by the Zikomo Africa Awards, having previously taken home awards in past ceremonies.

In addition to the nominations, Onesimus has also announced an upcoming international performance. On October 17, he will fly to Israel to entertain his fans.

The Zikomo Africa Awards, scheduled to take place in November, aims to celebrate outstanding individuals and organizations making significant impacts in various industries.



EXCHANGE RATES

9/30/2024 8:15:31 AM



Indicative Foreign Exchange Rates

Rate Sheet no. 499

	International Cross Currency Rates				Kwacha Local Currency Rates			
		Buying	Selling		Buying (Cash)	Buying (TT/TCs/BN)	Selling (Cash)	Selling (TTs/TCs/BN)
United States Dollars	USD	1.0000	1.0000	USD	26.3278	26.3278	26.7385	26.7385
British Pounds Sterling	GBP*	1.3109	1.3585	GBP*	35.2278	35.2278	35.7774	35.7774
Euro	EUR*	1.0935	1.1329	EUR*	29.3818	29.3818	29.8402	29.8402
South African Rand	ZAR	16.7068	17.3105	ZAR	n/a	1.5440	n/a	1.5681
Swedish Kroner	SEK	9.8942	10.2491	SEK	n/	2.6075	n/	2.6482
Swiss Francs	CHF	0.8250	0.8550	CHF	a	31.2644	a	31.7522
Danish Kroner	DKK	6.5476	6.7821	DKK	n/	3.9404	n/	4.0018
Norwegian Kroner	NOK	10.2828	10.6526	NOK	a	2.5089	n/	2.5480
Japanese Yen	JPY	139.0424	144.0184	JPY	a	0.18556	a	0.1885
Chinese Yuan Renminbi	CNY	6.8726	7.1184	CNY	n/	3.7541	n/	3.8127
Tanzanian shilling	TZS	2670.5000	2776.0250	TZS	0.00964	0.00964	0.00977	0.00977
Kenya Shilling	KES	125.9300	131.4425	KES	a/a	0.2041	a/a	0.2073
Botswana Pula	BWP*	0.0752	0.0787	BWP*	n/a	2.0299	n/a	2.0615

*Base currencies

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PRISON LEOPARDS PLACE FRANK MITI ON ADMINISTRATIVE LEAVE

By Lucky Chama

National Division One side Prison Leopards Football Club has placed Head Coach Frank Miti and First Assistant Coach Collins Mulenga on administrative leave.

In a statement, the club has revealed that goalkeeper trainer Eugene Tchatchoua's contract has not been renewed. Assistant Commissioner Bob Shaloba, states that during an emergency meeting held at the club's

secretariat on Sunday, the Executive Committee decided to make changes to the technical staff, citing concerns over the team's poor run of form in the National Division One League. Prison Leopards has only collected 7 points from six matches, with 2 wins and 1 draw. Second Assistant Coach Shemu Musukwa has been appointed as interim head coach until a substantive head coach is appointed, while goalkeeper Langston

Chisi takes charge of the goalkeeping department until further notice. Additionally, Technical Chairman Elijah Chembo has been reassigned to lead the Prison Leopards Queens and Young Prison Leopards in the same capacity.

Shaloba has reaffirmed that the club's main objective for this season remains the same: 'to bounce back to the Super League'.



ZESCO NDOLA GIRLS MAINTAIN PERFECT START TO 2023/24 SEASON

By Lucky Chama

Zesco Ndola Girls has continued with its impressive start to the 2024/25 Super League as they recorded their seventh win of the season following a 4-1 win over Green Eagles.

The Ndola side has now opened an 8-point lead at the summit.

At Sunset Stadium, ZANACO Ladies recorded their first win of the season as they hammered Nchanga Rangers Queens 5-0 with Beauty Matilda Namalulu Zulu scored a brace, while Mercy

Mwenya, Justina Zulu, and Ruth Mukusi pitched in with a goal each.

Elite Ladies edged Choma Warriors 1-0 as ZISD FC cruised to a 3-1 away win over Play It Forward, which took them to second place with 13 points.

Elsewhere, Indeni Roses' poor run of form continued as they suffered their third straight loss after they were handed a 2-1 defeat by Kamfisa Police Blue Eagles, thanks to a Ruth Ngoma brace.

Lusaka-based Luyando Foundation Girls and Trident Queens played to a 1-1 draw, while Precious Nsama netted a hat-trick to guide Nkwazi Queens to a 3-0 win over Nkana Queens.

ZAMBIAN NATIONAL TEAMS EARN US\$2,000 FROM ZAMBEZI CHALLENGE SEVENS

By Lucky Chama

Zambian national teams earn US\$2,000 from Zambezi Challenge Sevens

The Zambia Men's and Women's Rugby Sevens Teams have each claimed US\$1,000 from their successful participation in the fourth edition of the Zambezi Challenge Sevens in Zimbabwe.

The two-day tournament comprised 16 teams from the men and 4 teams for the women, drawn from Zambia, Botswana, and Zimbabwe.

The Zambia Women's Rugby team finished second after losing to Lady Cheetahs White 10-5. The men's team dropped out of the main cup after losing 19-21 to Harare Sports Club before playing in the Plate semi-finals and beating Old Hararians 40-12.

This result pushed the Lechwe into the Plate final, where they emerged victorious against the Old Georgians 21-10. Zambia's Mariah Lyamba was crowned the best women's player of the tournament.

