

MONEY WEEKEND



#002

Sunday, September 29, 2024

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THE KINGDOM OF MWENDAMWALIMWA

SUNDAY SUCCESS: 9 ESSENTIAL HABITS TO PREPARE FOR A PRODUCTIVE WEEK

Preparing for the week ahead on a Sunday can help you feel organized, reduce stress, and set a positive tone for the coming days. Here's a list of things you can do:

TOP 8 BUSINESS BOOKS TO READ: BOOKS THAT BUSINESS LEADERS AND FOUNDERS READ

THIS WEEK ON THE INTERNET: THE BIGGEST TRENDS



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Preparing for the week ahead on a Sunday can help you feel organized, reduce stress, and set a positive tone for the coming days. Here's a list of things you can do:

1. Plan Your Week
 - Review your calendar: Check for upcoming appointments, meetings, and deadlines.
 - Set weekly goals: Identify the key tasks or projects you want to complete by the end of the week.
 - Create a to-do list: Break down tasks by day, prioritizing what needs immediate attention.
2. Meal Prep
 - Plan your meals: Decide on meals for the week and make a grocery list.
 - Batch cook: Prepare meals in advance to save time during busy weekdays.
3. Create a to-do list: Break down tasks by day, prioritizing what needs immediate attention.

- Organize snacks: Portion out healthy snacks like fruits, veggies, or nuts for easy access.
3. Clean and Organize
 - Tidy up your living space: Do a quick clean of common areas, kitchen, and bedroom.
 - Do laundry: Get your clothes clean and ready for the week.
 - Declutter workspaces: Organize your desk or home office so it's ready for productivity.
 4. Self-Care
 - Relax: Take time for activities that help you unwind, such as reading, meditation, or a bath.
 - Exercise: Get in some light movement, like yoga or a walk, to refresh your mind and body.
 - Set intentions: Reflect on your mental, physical, and emotional health goals for the week.

5. *Prepare for Monday Morning
 - *Lay out clothes: Choose your outfit for Monday to save time in the morning.
 - *Pack your bag: Get everything you need for work or school ready to go.
 - *Set up your workspace: Make sure your workspace is clean and organized for a productive start.

6. Financial Check-In
 - Review your budget: Track your expenses from the past week and plan for the upcoming week.
 - Pay bills: Handle any upcoming payments so you're not caught off guard.
 - Set financial goals: Identify any savings or spending goals for the week.

7. Reflect and Journal
 - *Reflect on the past week: Write about what went well and what you could improve.
 - *Set intentions: Jot down key goals or affirmations for the week ahead.
 - *Gratitude practice: Write about things you're grateful for to cultivate a positive mindset.
8. Sleep Preparation
 - Set your bedtime: Plan to go to bed early to start the week well-rested.
 - Wind down: Reduce screen time, listen to calming music, or read to help transition to sleep mode.
9. Digital Clean-Up
 - Organize emails: Clear out your inbox and prioritize important messages.
 - Plan your digital tasks: Set reminders or schedule tasks in your calendar or productivity apps.
 - Update your apps and devices: Ensure your phone or computer is up-to-date and working smoothly.

boss's actions are influenced by external stressors, not personal animosity. Gaining insight into their motivations can help you navigate the situation more effectively.

2. Stay Professional

No matter how difficult your boss is, it's essential to remain professional. Avoid reacting emotionally or engaging in negative gossip. Maintaining a calm and respectful demeanor demonstrates your maturity and can diffuse tension.

3. Communicate Effectively

If your boss is unclear or overly demanding, effective communication is key. Ask clarifying questions and confirm your understanding of their expectations. Frame your concerns constructively by focusing on solutions rather than complaints. For example, "I'm finding it difficult to prioritize multiple projects at once. Could you help me determine which tasks are most urgent?"

4. Set Boundaries

If your boss's behavior crosses personal or professional boundaries,

it's important to establish limits. Whether it's overwork, micromanagement, or disrespect, politely but firmly assert your needs. For instance, "I understand the urgency, but I need sufficient time to complete this task without compromising quality."

5. Document Everything

If the situation becomes consistently problematic or hostile, keep a record of your interactions. Documentation can protect you if you need to escalate the issue to HR or higher management. Keep track of specific incidents, requests, and your responses.

6. Seek Support

Talk to trusted colleagues or mentors about your situation. They may offer useful advice or help you gain a fresh perspective. If your boss's behavior is severely impacting your mental health, consider seeking support from HR, or in extreme cases, professional counseling.

7. Know When to Move On

If all efforts to manage the situation fail, and the environment becomes toxic, it might be time to consider leaving. No job is worth your health or happiness. Focus on finding a workplace where you can thrive. While dealing with a difficult boss can be frustrating, employing these strategies can help you manage the situation effectively and protect your profession.

HOW TO DEAL WITH A DIFFICULT BOSS AT WORK



Dealing with a difficult boss can be challenging and stressful, but there are effective strategies to manage the situation while maintaining your professional integrity and well-being.

1. Understand Their Perspective

Before reacting, try to understand the reasons behind your boss's behavior. Are they under pressure? Do they have specific goals or challenges? Sometimes, a

THE KINGDOM OF MWENDAMWALIMWA

PART I

BY MACPHERSSON MUTALE



The sun hung low in the sky, casting a golden hue across the vast Mwisa Kingdom as Queen Mwendo watched from her palace, knowing her reign had reached its twilight.

Her once-lively eyes now carried the weight of years, of decisions made and battles fought. The time had come for her to pass the crown—not to a successor, but to the people of Mwendamwalimwa. "Choose wisely," she had whispered to the masses on the day of her final decree.

The Kingdom of Mwisa had long presided over the affairs of Mwendamwalimwa, but now, it was their turn to govern themselves. Whispers of change swept through the kingdom like a gust of wind before a storm. Every village, from the dense forests of Chikola to the plains of Namawinga, buzzed with names of those they believed could lead them.

Among these names, one echoed louder than the rest: Fonkofonko. A seasoned warrior and former councilor under Queen Mwendo, he stood tall—both in stature and reputation. His presence was like the mighty baobab tree, rooted deep in the earth yet reaching for the heavens. To the people, Fonkofonko wasn't just a leader; he was a legend.

When the day came for Fonkofonko to be crowned king, the streets of Mwendamwalimwa brimmed with life. Drummers pounded their instruments in rhythm with the heartbeats of the masses, sending vibrations through the ground.

The scent of roasted maize and spices filled the air as celebrants gathered in anticipation. As Fonkofonko stood before them, his chestnut skin gleaming under the sun's rays, he raised his hand. Silence fell. The kingdom had a new ruler.

Fonkofonko's first act was to appoint a council that represented every corner of the land, ensuring no voice went unheard. His reign began with a promise, one that rang through the valleys and mountains alike—"Your kingdom will be like Eden. Every child shall have milk, every family shall have eggs." And true to his word, Mwendamwalimwa thrived. The people, like a well-watered garden, bloomed under his leadership.

But time is a cruel master. Seasons changed, and with them, the fortune of the kingdom. Fonkofonko's generosity, once a source of admiration, began to dry up like the rivers in the great drought that befell the land.

The sun, once a friend, became an unrelenting foe, scorching crops and emptying reservoirs. The fields that once yielded abundance now lay barren, their soil cracked and broken. Animals, once plentiful, migrated to distant

lands in search of greener pastures, leaving the people to face hunger and despair.

The subjects, who had once sung songs of praise for their king, now whispered words of discontent. Fonkofonko, once hailed as a god among men, was now they accused him of leading them into a wasteland, no better than when they were under the rule of Queen Mwendo. Some even dared to say they preferred the days when they paid taxes to Mwisa, for at least then, their bellies were full.

Fonkofonko, standing at the balcony of his palace, watched as the people turned against him. His heart, once full of hope and determination, now felt like a heavy stone sinking in his chest. The very subjects he had nurtured were rising against him, led by those loyal to the old regime of Mwisa. His hands trembled as he clasped them behind his back, staring into the horizon, wondering how

everything had gone so wrong. Historians would one day claim that Fonkofonko's downfall lay in his over-generosity—that by providing too much, he had taught his people not to fend for themselves. They became like birds in a gilded cage, waiting for the hand that fed them, never learning to hunt. And now, when that hand could no longer provide, they turned on it.

Facing rebellion, Fonkofonko knew the time had come. He summoned his council and made a decision that shook the kingdom to its core—he would allow the people to choose a new king. "If it is a ruler you desire," he declared, "then let it be one of your own choosing."

The day of the selection came, and the kingdom trembled with anticipation. From every corner of the land, the people gathered, their hearts filled with a mix of hope and fear. Would the next king be the savior they longed for, or would he too crumble under the weight of the crown? When the results were announced, the council's faces told the story before their mouths could. Fonkofonko had lost. By an overwhelming margin, the people had chosen a new king—Mwipi Kafupi, a man whose small stature belied the strength of his will.

As Kafupi stood before the people, hoisted onto the shoulders of the strongest men in the kingdom, he smiled. His voice, though soft, carried with it the weight of authority. "The hour has come," he declared, and with those words, the era of Fonkofonko ended.

But deep within the hearts of the people, a question lingered—had they truly chosen the right path, or was this only the beginning of another story, one that would test the very soul of Mwendamwalimwa? The winds of change had come, and with them, the uncertainty of tomorrow.

End of Part I, look out for Part II

ZAMBIA'S 2025 BUDGET: BUILDING RESILIENCE, STIMULATING GROWTH, AND ENSURING INCLUSIVE DEVELOPMENT *By Yusufu T*

The 2025 Budget Speech delivered by Honourable Dr. Situmbeko Musokotwane, Minister of Finance and National Planning, outlined key aspects of the country's budgetary allocations, policy priorities, and economic objectives for the year. Here are the main highlights:

1. Theme: The budget is focused on "Building resilience for inclusive growth and improved livelihoods." It aims to foster economic recovery from a severe drought in 2024 and stimulate inclusive growth while building resilience to future shocks.

2. Economic Recovery and Growth:

- Zambia's economy is projected to grow by 6.6% in 2025, driven by recovery in agriculture, mining, and other key sectors such as ICT, tourism, and construction.
- Inflation is targeted to reduce to the 6-8% range from the current high of 15.6% due to the drought-related food shortages and Kwacha depreciation.

- Debt restructuring is key to creating fiscal space, with notable progress made in negotiations with international creditors.

3. Major Allocations:

- Total expenditure: ZMW 217.1 billion, representing 26.6% of GDP.
- 80.2% of the budget will be financed by domestic revenue, with the rest coming from external borrowing and grants.
- Debt servicing: Domestic debt (ZMW 37.3 billion) and external debt (ZMW 16.7 billion) form a significant portion of the budget.

4. Key Sectors:

- Agriculture: ZMW 15.4 billion allocated, with ZMW 9.3 billion for the Farmer Input Support Programme to ensure food security.
- Infrastructure: ZMW 12 billion for road construction and rehabilitation, with a focus on PPPs for key projects such as the Lusaka-Ndola dual carriageway.
- Education: ZMW 31.5 billion, with free education continuing and substantial



investments in school infrastructure and teacher recruitment.

- Health: ZMW 23.2 billion, focusing on expanding healthcare infrastructure, medical supplies, and hiring more healthcare professionals.

- Social Protection: ZMW 16.2 billion for programs like Social Cash Transfers and Food Security Pack.

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5. Resilience and Sustainability: The budget includes initiatives for climate change adaptation, such as

expanding solar power, irrigation projects, and investment in green energy sources to reduce reliance on hydropower.

This budget seeks to strengthen Zambia's economic fundamentals while responding to the immediate challenges posed by the drought, with a long-term focus on creating inclusive, sustainable growth.

MONEY POLICY & POWER



HOST
GODWIN LUNGU



GUEST
MACPHERSSON MUTALE
COMMUNICATION & VISIBILITY EXPERT

TOPIC
2025 POST-BUDGET ANALYSIS

10 : 00 HRS
MONDAY

93.7 FM



TUNE IN TOMORROW !

MONDAY, 30TH SEPT, 2024

Join us for a comprehensive analysis of the newly presented 2025 national budget. We will discuss key allocations, potential impacts on the economy, and how it affects everyday Zambians. We'll break down the numbers, explore the government's priorities, and assess its ability to deliver on its promises. Tune in to understand how this budget will shape Zambia's future.



DID YOU KNOW ? THAT ZAMBIA..



1. Is the Home of the Shoebill: Zambia is one of the few places in the world where you can spot the elusive shoebill stork, a prehistoric-looking bird with a massive beak.

2. Is a Land of Termite Towers: Zambia is home to some of the largest termite mounds in the world, towering over 20 feet high.

3. Is a Hidden Gem for Birdwatchers: With over 750 species of birds, Zambia is a paradise for birdwatchers, offering opportunities to spot everything from eagles to colorful sunbirds.

4. Is a Cradle of Civilization: Zambia is believed to be the birthplace of early humans, with evidence of ancient stone tools and human remains dating back millions of years.

- **Is a Land of Traditional Ceremonies:** Zambia's rich cultural heritage is reflected in its numerous traditional ceremonies, such as the Kuomboka, a colorful festival celebrating the migration of the Lozi people.

These are just a few more fascinating facts about Zambia, a country that continues to captivate visitors with its natural beauty, cultural diversity, and warm hospitality.



Watch out for offers on our social media pages and website

We've partnered with local hospitality providers to offer exclusive discounts. Enjoy lower rates for your stay, special activity packages, and deals at selected restaurants and lodges across Zambia. Plan Your Perfect Holiday Today.



TAKE A HOLIDAY YAMU LOKO

Discover the Best of Zambia Experience the magic of Zambia like never before. Whether you're seeking relaxation, thrilling adventures, or a blend of both, Zambia offers something for everyone. From serene lodges and eco-friendly resorts to budget-friendly guesthouses, you'll find the perfect spot to unwind and explore.

WWW.ZAMBIA.TRAVEL



MINISTRY OF TOURSIM LAUNCHES HOLIDAY YAMU LOKO

The Ministry of Tourism and the Zambia Tourism Agency officially launched the "Take a Holiday Yamu Loko" campaign at Garden Court in Kitwe. The initiative, which is being

supported by key tourism stakeholders, aims to encourage Zambians to discover and appreciate the diverse and beautiful landscapes of their own country.

THIS WEEK ON THE INTERNET: THE BIGGEST TRENDS



The Technology Trap: Capital, Labor and Power in the Age of Automation by Carl Benedikt Frey

- Recommended by: Helen Poitevin, Distinguished VP Analyst, Human Capital Management
 - Why she suggests it: "This is a fine analysis of the impact of technology on work by one of the economists who kicked off the firestorm of interest in the impact of AI on work in 2013. 'The Technology Trap' offers an updated view and a historical overview of the impact of automation on different groups of workers."
- "Analog" by Robert Hassan
- Recommended by: Chris Howard, Global Chief of Research
 - Why he suggests it: "'Analog' explores our desire for 'real' experiences in the midst of the current digital deluge. But Hassan also points out that one era's innovation is often the next's 'real' experience."

"The Art of the Good Life: Clear Thinking for Business and a Better Life" by Rolf Dobelli

- Recommended by: Mbula Schoen, Senior Director Analyst, CIO Leadership of Information Talent & Organizational Dynamics
 - Why she suggests it: "Dobelli explores the stoic philosophy and its applicability in today's world. He takes the liberty also to borrow from Daniel Kahneman but writes in a light and often very witty style."
- "American Prometheus: The Triumph and Tragedy of J. Robert Oppenheimer" by Kai Bird and Martin J Sherwin
- Recommended by: Jorge Lopez, Distinguished VP Analyst, Digital Business
 - Why he suggests it: "This book provides a deep dive into the personality of J. Robert Oppenheimer, a man of genius intellect, who was able to gather together other geniuses of his time — Einstein, Born, Bohr, Fermi, DeBroglie, Teller and more — and get these very independent intellectuals to focus on designing and

- building the atomic bomb. For the aspirational leader, this is a very inspirational as well as down-to-earth description of the joys and the despair of pursuing enormous goals with the best minds."
- "Scale: The Universal Laws of Life, Growth, and Death in Organisms, Cities, and Companies" by Geoffrey West
- Recommended by: Rita Sallam, Distinguished VP Analyst, Data & Analytics
 - Why she suggests it: "West gives fascinating examples of the laws that drive the life cycle of all things, including companies. It's full of great insight on how things scale and how to sustain success."
 - "How to Tell a Story: The Essential Guide to Memorable Storytelling from The Moth" by Meg Bowles, Catherine Burns, et al.
 - Recommended by: Tori Paulman, Senior Director Analyst, Employee Experience Technology

Why they suggest it: "I think every single one of us should read (and reread) this book. I've used it to improve both my presentations and my relationships."

"How Big Things Get Done: The Surprising Factors That Determine the Fate of Every Project, from Home Renovations to Space Exploration and Everything In Between" by Bent Flyvbjerg and Dan Gardner

- Recommended by: Andrew White, Distinguished VP Analyst, Data & Analytics
- Why he suggests it: "Brilliant — and with a nice dose of large-scale IT projects included in the analysis. Every CIO and transformation lead should be aware of the findings in this book, which plays well with Gartner's advice that 'strategy is learning by doing.'"

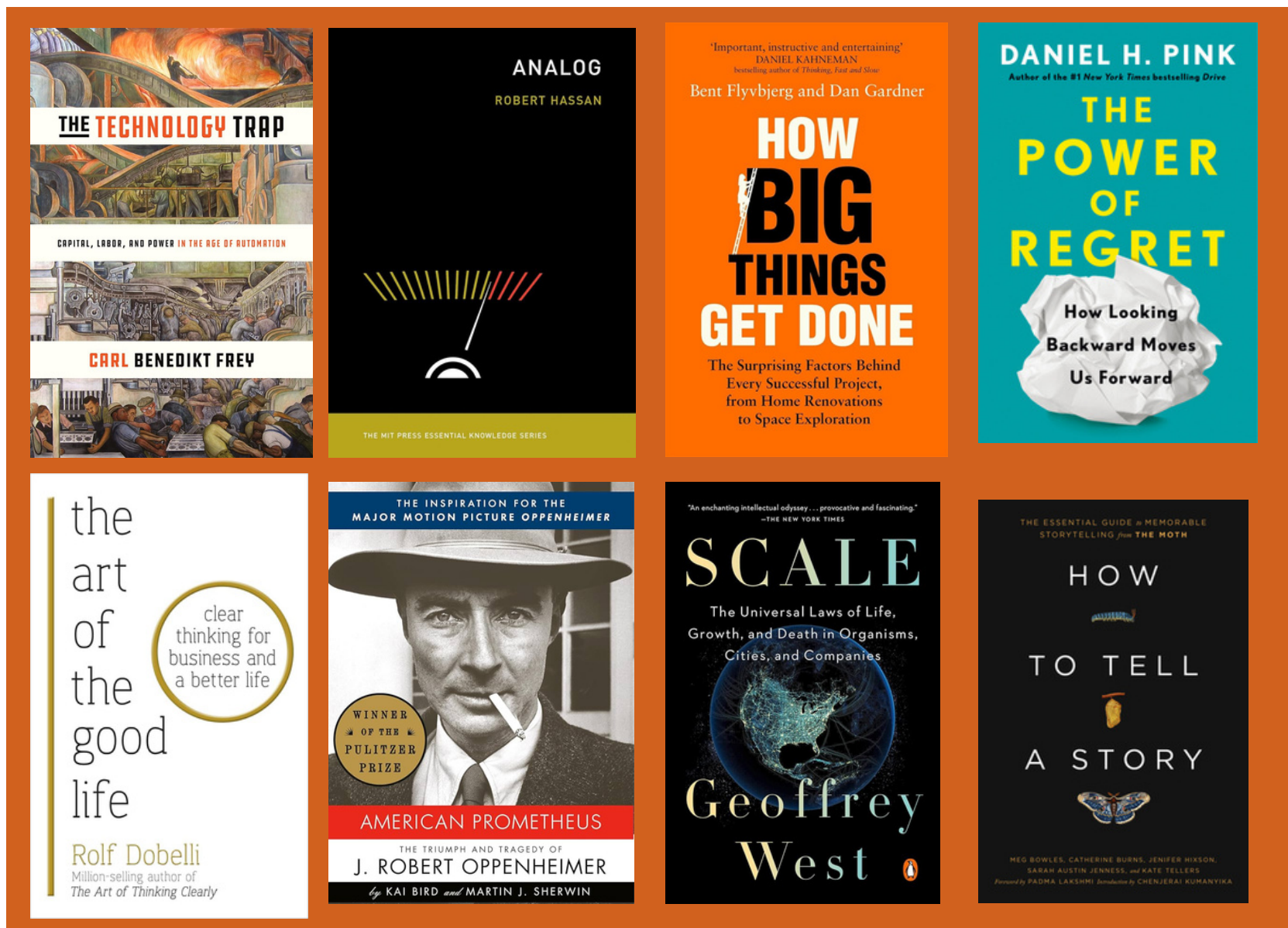
"No Rules Rules: Netflix and the Culture of Reinvention" by Reed Hastings and Erin Meyer

- Recommended by: Gene Alvarez, Distinguished VP Analyst, Information Technology
- Why he suggests it: "This book made me think about these questions: Why do we have so many rules to run companies and this one succeeded by not having any? Is there such a thing as too many rules? Give it a read and you may think twice before adding more rules to processes in your organization — and how you hire."

"The Power of Regret: How Looking Backward Moves Us Forward" by Daniel H. Pink

- Recommended by: Don Scheibenreif, Distinguished VP Analyst, Customer Experience
- Why he suggests it: "Pink gets you to view regret as something that can help you move forward, instead of backward. I found his advice to be helpful at home and at work."

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How to Tell a Story: The Essential Guide to Memorable Storytelling from The Moth-by Meg Bowles, Catherine Burns, et al.

Why you should read it: “I think every single one of us should read (and reread) this book. I’ve used it to improve both my presentations and my relationships.”

SEPTEMBER MOVIES

HIS THREE DAUGHTERS

Elizabeth Olsen, Natasha Lyonne and Carrie Coon play estranged sisters caring for their ailing father in this Netflix drama from writer-director Azazel Jacobs, who previously directed the film “French Exit.” Tender and heartwrenching, this looks like a full-on weeper but that trio of actresses are a force to be reckoned with. Tissues recommended.



I SAW THE TV GLOW

Jane Schoenbrun’s A24 film “I Saw the TV Glow” is a singular work of art. You ain’t seen nothin’ like this before. The story is partially inspired by Schoenbrun’s love of “Buffy the Vampire Slayer” as it follows two young outcasts in 1996: Owen (Justice Smith) is uncomfortable in his own skin and Maddy (Brigitte Lundy-Paine) dreams of escaping home. The two bond over Maddy’s obsession with a TV series called “The Pink Opaque,” and come to love the show so wholly that they wish they could live inside the show instead of in their actual lives. From there things get incredibly trippy, and much is left open to interpretation but at its core, “I Saw the TV Glow” is one of the most fully realized stories about the trans experience put to screen so far.



OCTOBER MOVIE PREMIER-2025



This October on the 5th, one of Zambia’s finest filmmaker, actor, director and producer Owais Ray Mwape premieres “Look in the Mirror” feature film. As the zambian film industry continues to grow, the glow on its prospectives to compete at an international leve escalates. local is laka. **Money Daily reports**

BOOMPLAY TOP 10 ZED HITS



Superman ft. Omarion
Yo Maps



Follow (feat. Driemo)
Triple M zm



Akolwa ft. Challenger
Chanda na Kay



Ma Regret ft. Chewe & Styve
Ace
KB



Mpawi ft. Jae Cash & Kayz
Adams
JEMAX



ICHIBYONGO
JC kalinks



Ni Natural (feat. Yo Maps)
Macky2



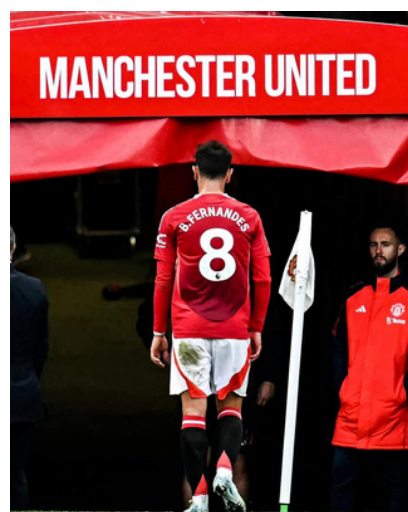
One Day ft. Yo Maps
JEMAX



Thank You
Tianna



Confirmation ft. Iyanya
Yo Maps



SUNDAY SPORTS

“WALK OF SHAME AS MANY UNITED DROP TO 12TH ON THE TABLE”