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THE KINGDOM OF MWENDAMWALIMWA - PART II

Outside, three stern figures introduced themselves as messengers from the palace. Their message was clear: King Kafupi demanded Nkabechi's presence before the break of dawn. Their words were heavy with urgency. pg3

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ZAMBIAN SMALL-SCALE FARMERS: EMBRACING DIRECT-TO-CONSUMER MARKETING STRATEGIES

Direct-to-consumer (DTC) marketing has emerged as a powerful tool for Zambian small-scale farmers to bypass intermediaries, maximize profits, and establish stronger connections with their customers.

By selling their produce directly to consumers, farmers can gain a better understanding of market demand, receive fair prices, and build brand loyalty.

Farmers' Markets: A Community Hub for Fresh Produce. Farmers' markets have become popular gathering places where consumers can purchase fresh, locally grown produce.

These markets offer a vibrant atmosphere where farmers can interact directly with their customers, showcase the quality of their products, and build relationships based on

trust. Zambian small-scale farmers can participate in existing farmers' markets or collaborate with local organizations to establish new ones.

Community-Supported Agriculture (CSA): Building Sustainable Partnerships CSA is a subscription-based model where consumers purchase a share of a farmer's harvest in advance. This approach provides farmers with a guaranteed market and a steady income stream, while consumers benefit from access to fresh, seasonal produce. Zambian small-scale farmers can establish CSA programs by partnering with local communities, schools, or businesses.

Online Platforms: Expanding Reach and Convenience In today's digital age, online platforms offer a convenient way for Zambian small-scale farmers to reach a wider customer base.

Websites, social media, and online marketplaces can be used to showcase products, accept orders, and facilitate delivery.

By leveraging technology, farmers can connect with consumers from both urban and rural areas.

Tips for Successful DTC Marketing.

Know Your Customers: Understand your target market's preferences,

needs, and willingness to pay. Conduct market research to identify your ideal customers and tailor your marketing efforts accordingly.

Build Brand Identity: Create a strong brand that reflects your values, the quality of your products, and the unique story behind your farm. A well-defined brand can help you stand out from the competition and build customer loyalty.

Leverage Social Media: Use platforms like Facebook, Instagram, and Twitter to engage with customers, share behind-the-scenes content, and promote your products. Social media can be a powerful tool for building awareness and reaching a wider audience.

Provide Excellent Customer Service: Respond promptly to inquiries, address concerns, and go the extra mile to ensure customer satisfaction. Positive customer experiences can lead to repeat business and referrals.

Explore Value-Added Products: Consider processing your produce into higher-value products, such as jams, pickles, or juices, to increase your income and differentiate your offerings. Value-added products can appeal to a wider range of consumers and command higher prices.

Participate in Local Events: Attend community festivals, farmers' markets, and other events to showcase your products and connect with potential customers.

Networking with other local businesses can also help you expand your reach and build relationships.

Offer Home Delivery or Pickup Options: Provide convenient options for customers to receive their orders, such as home delivery or designated pickup locations.

This can enhance the customer experience and attract more buyers.

Consider Offering Subscriptions or Loyalty Programs: Implement subscription-based services or loyalty programs to encourage repeat purchases and build a loyal customer base.

These programs can provide a steady stream of income and foster long-term relationships with your customers.

own. Delegate tasks: If you have a partner or spouse, divide household chores and childcare responsibilities fairly. Consider creating a shared calendar or to-do list to keep track of tasks and ensure that everyone is pulling their weight.

Consider hiring help: If your budget allows, consider hiring a babysitter or cleaning service to lighten your load. This can provide you with some much-needed time to rest, relax, or focus on your career.

Create a Schedule Create a daily or weekly schedule: This can help you stay organized and prioritize tasks. A schedule can also help you set aside time for family, work, and self-care.

BALANCING WORK AND PARENTHOOD: TIPS FOR JUGGLING THE DEMANDS

Being a parent and having a career can be a challenging balancing act. The demands of work and family life can often feel overwhelming, leaving parents feeling stressed, exhausted, and guilty. However, it is possible to achieve a healthy work-life balance while raising children. Here are some tips to help you juggle the demands of parenthood and your career:

Prioritize Self-Care. Take care of yourself: Make time for activities that help you relax and

recharge, such as exercise, hobbies, or spending time with friends. Even short bursts of self-care can significantly improve your well-being.

Get enough sleep: Aim for at least 7-8 hours of sleep each night to improve your energy levels and mood. Lack of sleep can lead to increased stress, irritability, and difficulty concentrating.

Eat a healthy diet: Fuel your body with nutritious foods to maintain your physical and mental well-being. A balanced diet can

provide you with the energy and nutrients you need to cope with the demands of parenthood and work.

Set Realistic Expectations Don't be a perfectionist: It's okay for things to not be perfect all the time. Focus on what's important and let go of the small stuff. Perfectionism can lead to unnecessary stress and frustration.

Be flexible: Be prepared to adjust your plans as needed. Things don't always go according to plan, and that's okay. Flexibility is key to

navigating the unexpected challenges of parenthood and work. Set realistic goals: Break down big tasks into smaller, more manageable steps. This can help you feel less overwhelmed and more accomplished. Celebrate your small victories along the way.

Delegate and Ask for Help Don't be afraid to ask for help: Whether it's from your partner, family, or friends, don't hesitate to ask for help when you need it. It's a sign of strength, not weakness, to admit that you can't do it all on your

THE KINGDOM OF MWENDAMWALIMWA PART III

-A KINGDOM DIVIDED- *By Macphersson Mutale*



Nkabechi was snoring when his wife shook him awake. He blinked into the dimness of the room, dazed and groggy. “What’s going on?” he muttered, voice thick with sleep.

“There are people outside,” his wife whispered, her voice heavy with concern. “They say they are from the palace.”

Blinking away his drowsiness, Nkabechi rubbed his face, a surge of confusion running through him.

Why would the king’s messengers come to me at this hour? He hesitated for a moment, wiping the beads of sweat on his forehead, then rose to meet them.

Outside, three stern figures introduced themselves as messengers from the palace. Their message was clear: King Kafupi demanded Nkabechi’s presence before the break of dawn. Their words were heavy with urgency.

Nkabechi turned back into the house, his brow furrowed. “Give me a minute,” he murmured. He found his wife waiting, worry etched in her eyes.

She hadn’t forgotten the simmering rift between her husband and the king, a divide caused by their clashing visions for the kingdom.

“I don’t know what the king wants,” she whispered, her voice trembling. “It’s been so long...”

Nkabechi sighed deeply. “Uwaitwa kwisano, tafwala bwino—when summoned, you have no time to dress well,” he said, slipping on his old khaki jacket. With a final glance at his wife, he stepped outside into the inky night.

The Royal Chariot thundered along the road, racing against the looming dawn. Inside, Nkabechi’s thoughts churned.

The king had not spoken to him in years.

Yet here he was, on the way to the palace, summoned as though time itself had not frayed their relationship.

King Kafupi had not slept either. He sat in his chamber, his mind restless, gnawing at the possibility that Nkabechi might refuse to come.

But when the chariot finally arrived and the king saw his old friend step out, a wave of relief swept over him. He punched the air in silent triumph, sinking back into his chair with a smile.

At daybreak, King Kafupi gathered the people of Mwendamwalimwa and made a shocking announcement—Nkabechi, the very man with whom he had once disagreed, was to be considered his successor.

The kingdom reeled with surprise, and whispers spread like wildfire. Many of the king’s close advisors felt the sting of betrayal.

Each had harbored secret hopes that they would be the chosen one, and the council of elders descended into chaos.

Discontent brewed among the chiefs, each plotting to advance their own candidacy. Chief Ngoshe Lupola, in particular, grew ambitious. On the day of the selection, Lupola attempted to crown himself prematurely, but the people ignored his desperate grab for power.

Three agonizing days passed as the chiefdoms submitted their choices. When the Royal King Makers finally declared Nkabechi the chosen one, the kingdom was in turmoil. Yet, amidst the chaos, a new era was born.

Nkabechi ascended the throne with a firm proclamation—his reign would bring the kingdom back to its former glory, restoring honor and protecting the royal coffers from the greedy hands that had long dipped into them.

Corruption had thrived under Kafupi’s rule, and many chiefs had grown wealthy by stealing from the people. Nkabechi vowed to bring an end to this, setting his sights on those who had betrayed the kingdom’s trust.

His first act as king was swift and resolute. He ordered the arrest of all who had stolen from the treasury, even including the former king, Kafupi, whose lavish spending on royal gowns and shoes had made him the talk of the court.

Yet, Nkabechi’s reign was not without challenges. The kingdom had just endured a brutal drought, leaving the people starving and desperate.

Foreign kings offered aid in the form of yellow maize, but Slim Sikatana, the Induna of Agriculture, refused, fearing that the foreign crop would taint the kingdom’s native varieties. Nkabechi stood by Sikatana, vowing to find

a solution that would not compromise the kingdom’s integrity. As the years of his reign unfolded, Nkabechi’s discipline and order slowly restored the kingdom’s spirit. He resurrected long-abandoned royal plans and rallied the people to sacrifice and rebuild. His message was clear: We must pay our debts and regain our dignity. But trouble was never far.

Chief Ngoshe Lupola continued to stir unrest, still bitter that Nkabechi had been chosen over him. Yet despite the grumblings, the people began to warm to their new king. Nkabechi’s justice, his vision for a better kingdom, won them over. When the time came for his second term, the selection was contentious, but Nkabechi was once again crowned king.

With the kingdom’s debts forgiven by neighboring lands, Nkabechi turned his focus to development, though he remained cautious. He instructed his Indunas to use only local resources to fund projects, careful not to plunge the kingdom back into debt. To fortify his rule, Nkabechi called upon his old friend, Nyama Soya, a wise elder from the far Eastern Kingdom. Together, they navigated the turbulent waters of kingdom politics, guiding Mwendamwalimwa into an era of peace and prosperity.

But in the third year of Nkabechi’s second reign, calamity struck. The ancestral spirits came calling, and the beloved king was claimed by the afterlife. His death sent shockwaves through the kingdom, and for thirty days, the people mourned him, carrying his body from village to village so that all might bid their final farewell.

It was a dark time for Mwendamwalimwa. But the discipline Nkabechi had instilled in his people held the kingdom together. Even in his absence, the legacy of his rule endured—order, justice, and the hope of a kingdom reborn.

End of Part III Look out for Part IV.



KWACHA

AGAINST OTHER CONVERTIBLES THIS WEEK

The Zambian Kwacha has shown mixed performance this week against major currencies.

Key Highlights:

Against the US Dollar: The Kwacha experienced slight fluctuations against the US dollar. At the beginning of the week, it traded at around K16.50 per US dollar.

However, towards the end of the week, it strengthened slightly to around K16.30 per US dollar. This indicates a slight appreciation of the Kwacha against the greenback.

Against the Euro: The Kwacha weakened against the Euro during the week. It started at around K17.50 per Euro and depreciated to

around K17.80 per Euro by the end of the week. This suggests that the Euro gained ground against the Kwacha.

Against the British Pound: The Kwacha also weakened against the British Pound. It traded at around K19.50 per British Pound at the beginning of the week and depreciated to around K19.80

per British Pound by the end of the week. Factors Affecting the Kwacha: Several factors can influence the performance of the Zambian Kwacha, including:

Copper Prices: Copper is Zambia's main export, and its price fluctuations can significantly impact the Kwacha. A rise in copper prices can strengthen the Kwacha, while a decline can weaken it.

Foreign Direct Investment (FDI): Increased FDI inflows can bolster the Kwacha, as foreign investors bring in foreign currency. However, a decrease in FDI can put pressure on the Kwacha.

Government Policies: Monetary and fiscal policies implemented by the Zambian government can affect the Kwacha. For example, interest rate hikes can strengthen the Kwacha, while government spending can weaken it.

Global Economic Factors: Global economic conditions, such as interest rate changes in major economies, can also influence the Kwacha.

Overall Outlook: The Zambian Kwacha has exhibited a mixed performance this week, with slight appreciation against the US dollar but depreciation against the Euro and British Pound.

CHIJIKA NGONGA HOSTS 3RD DISABILITY AWARDS.



Chijika Ngonga successfully hosted the 3rd Annual Chijika Ngonga Disability Recognition Awards, presented by Samaritan Hope Givers at the Mulungushi International Conference Centre. The awards ceremony featured renowned motivational speaker, author, and entrepreneur Mubita C. Nawa, along with Hon. Chibesa Phiri of the Chibesa Phiri Foundation and other notable guests.

Zanaco, a longstanding sponsor of the event since its inception, continued its support this year.

Partnerships with the Chibesa Phiri Foundation, Pick n Pay, and Wakwane contributed to the success of the event, which highlighted the achievements of individuals living with disabilities.

During his speech, Mubita C. Nawa pledged to donate a 40x40 plot and 15 pockets of cement to one of the award winners.

When Natasha, a nominee who did not receive an award, was unexpectedly announced as the recipient of this generous gift, she was overwhelmed and moved to tears." When Chijika Ngonga's book, "Soaring on a Wing" was auctioned, the CEO of Wakwane beat everyone when she got the book at K11,000



ZIBIIKA COMPETITION!



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Every month, a small or medium business will be promoted on Money FM. The business will be chosen through a combination of public nominations and internal selection. The winning business will receive a month's worth of free advertising airtime on Money FM.

Rules and Regulations:

1. Eligibility:

- o Must be a small business registered in Zambia.
- o Must have been operating for at least six months.
- o Cannot be a subsidiary or affiliate of a larger corporation.

2. Selection Process:

- o Selection will be based on factors such as:
 - Business story and impact on the community
 - Innovation and creativity
 - Customer satisfaction and reviews
 - Overall business viability

3. Advertising Airtime:

- o The winning business will receive a month's worth of free advertising airtime on Money FM.
- o The airtime will be used to create and broadcast radio commercials and live programs.
- o The winner will also be featured on our social media and digital publications including Money Daily.

The Money FM 'Zibiika SME' competition is a platform designed to showcase small businesses, to strengthen their connection with the community.



THINK BUSINESS



ZAMBIA

IN 60 YEARS ...



Has seen the tremendous growth in the Mining sector. Mining in Zambia has played a central role in the country's economy since its independence from British rule in 1964. Copper has been the dominant mineral, making Zambia one of the world's leading copper producers. Here's a broad overview of the evolution of Zambia's mining sector from independence to the present:

1. Post-Independence (1964-1970s): Nationalization and Growth

- Independence and Nationalization: Upon gaining independence in 1964, Zambia inherited a booming mining industry from its colonial past. The copper mines were controlled by private companies, mostly foreign-owned. However, in the early years of independence, the Zambian government, under President Kenneth Kaunda, sought greater control over its resources.
- Creation of ZCCM: In the 1970s, Zambia nationalized its mining industry and created Zambia Consolidated Copper Mines (ZCCM), a state-owned entity that managed the mines.

The government believed nationalization would allow Zambia to reap the full benefits of its resources. Copper revenue became the backbone of the economy, funding national development projects.

- Copper Boom and Bust: In the early post-independence years, high global copper prices fueled Zambia's economy. However, by the late 1970s, a global collapse in copper prices plunged Zambia into economic difficulty. The country's dependence on copper made it vulnerable, leading to rising debt and economic instability.

2. 1980s-1990s: Economic Decline and Privatization

- Economic Crisis: The decline in copper prices through the 1980s worsened Zambia's economic situation. ZCCM faced declining production, rising costs, and inefficiencies. The over-reliance on copper, coupled with mismanagement and political instability, severely weakened the economy. Zambia experienced high debt and inflation.
- Privatization in the 1990s: In the 1990s, under pressure from the International Monetary Fund (IMF) and the World Bank, Zambia embarked on a structural adjustment program. This led to the privatization of the mining sector, which was viewed as a means to revive the ailing industry. ZCCM's assets were sold off to private investors, including multinational mining corporations.
- New Foreign Investment: Companies like Glencore, First Quantum Minerals, and Vedanta Resources entered the Zambian mining industry. Copper production rebounded in the late 1990s and early 2000s, aided by rising global demand, particularly from China.

3. 2000s: Revival and Expansion

- Copper Boom and Economic Recovery: The 2000s saw a new copper boom, driven by high global demand, especially from emerging markets like China and India. Copper prices soared, and mining companies invested heavily in modernizing operations and expanding production.
- Economic Growth: Zambia's economy started to recover, and the mining sector remained the largest contributor to foreign exchange earnings and tax revenue. Copper production reached its highest levels

since the 1970s, helping the country post stronger economic growth rates.

- New Developments: The Lumwana Mine (operated by Barrick Gold) and Kansanshi Mine (operated by First Quantum Minerals) became major contributors to Zambia's copper production. The sector also saw increased investment in other minerals such as cobalt and nickel.

4. 2010s: Challenges and Policy Shifts

- Fluctuating Copper Prices: The decade witnessed periodic volatility in copper prices, which continued to affect Zambia's economy. Mining remained a crucial part of the country's export base, but the country struggled to diversify its economy.
- Policy Changes and Taxation Disputes: In an effort to increase revenues from mining, successive Zambian governments introduced various tax regimes targeting mining companies. These changes led to tensions between the government and multinational corporations, as companies often resisted the higher taxes, arguing that the government's approach discouraged further investment. At the same time, the government sought to balance mining revenue collection with the need to maintain a competitive investment climate.

- Dependence on Copper: Zambia remained overly dependent on copper mining, which made it vulnerable to global price fluctuations. However, efforts to diversify the economy, including expanding into agriculture and tourism, were slow to materialize.

5. 2020s: Green Energy and the Future of Mining

CONTINUED ON NEXT PAGE...

- **Increased Focus on Cobalt:** With the global shift toward renewable energy and electric vehicles, there has been increased demand for cobalt, a critical component in batteries. Zambia, which has significant cobalt deposits (often found alongside copper), has the potential to benefit from this trend, though mining operations and output still focus primarily on copper.

- **Resource Nationalism and Policy Tensions:** In recent years, resource nationalism has reemerged in Zambia, with some politicians calling for increased state control over the mines and more equitable distribution of mining profits. The government has repeatedly revised its mining taxation policies, seeking to find a balance between encouraging investment and ensuring the country benefits more from its natural resources.

- **Environmental Concerns:** The Zambian mining industry has also faced increasing scrutiny over environmental issues. Mining activities, particularly in the Copperbelt region, have caused significant environmental degradation, including water pollution, deforestation, and soil contamination.

- **The Role of Foreign Companies:** Large multinational mining companies remain dominant in the Zambian mining sector. This has raised concerns about how much of the mining revenue actually benefits Zambians, as a significant portion of profits is often repatriated to foreign shareholders.

Key Challenges Moving Forward:

- **Economic Diversification:** Zambia's over-reliance on copper has been a double-edged sword.

The government continues to face the challenge of diversifying the economy beyond mining to shield itself from future commodity price shocks.

- **Infrastructure and Power Issues:** While Zambia has vast mining resources, issues such as unreliable power supply and inadequate infrastructure limit the full potential of the mining industry.

- **Social and Environmental Impact:** There are ongoing concerns about the social and environmental impact of mining operations, including displacement of communities, worker safety, and ecological degradation.

Conclusion:

Mining has been the backbone of Zambia's economy for decades, with copper as its primary export.

**WHAT IF WE TOLD
YOU BLACK FRIDAY IS
ABOUT 2 START
EARLY AT MONEY FM.**

**50% SLASH
WOULD YOU
LOVE THAT?**





a business together, here are a few tips to help you succeed:

Clearly Define Roles and Responsibilities:

Establish clear roles and responsibilities within the business to avoid confusion and conflict.

Set Boundaries:

It's important to set boundaries between your personal and professional lives to maintain a healthy balance.

Have Open and Honest

Communication: Talk openly about your expectations, fears, and concerns to address any issues before they become problems.

Seek Outside

Advice: Consider seeking advice from a business mentor or counselor to get an objective perspective on your partnership.

Ultimately, the decision to start a business together is a personal one.

If you and your partner share a strong bond, a clear vision, and a willingness to work through challenges, the rewards can be immense.

PARTNERS IN BUSINESS: THE PROS AND CONS OF COUPLES WORKING TOGETHER

The idea of couples working together in a business venture can be both exciting and daunting. On one hand, it offers the potential for a deep sense of partnership, shared goals, and mutual support.

On the other hand, it can also introduce new challenges and complexities into a relationship.

Pros of Couples Doing Business Together:
Shared Vision and Goals: Couples often have a strong alignment of values and goals, which can make it easier to set and achieve business objectives.

Mutual Support and Trust: The foundation of a strong relationship is trust, and this can be a significant advantage in a business partnership.

Enhanced Communication: Couples are often more comfortable communicating openly and honestly with each other, which can be beneficial in a business context.

Balanced Decision-Making: Couples can bring different perspectives and strengths to the table, leading to more balanced and informed decision-making.

Increased Job Satisfaction: Working alongside your partner can be incredibly fulfilling, leading to increased job satisfaction and a stronger sense of connection.

Cons of Couples Doing Business Together:

Blurred Lines: The lines between personal and professional life can become blurred, potentially leading to stress and conflict.

Power Struggles: If one partner feels they are dominating the relationship, it can lead

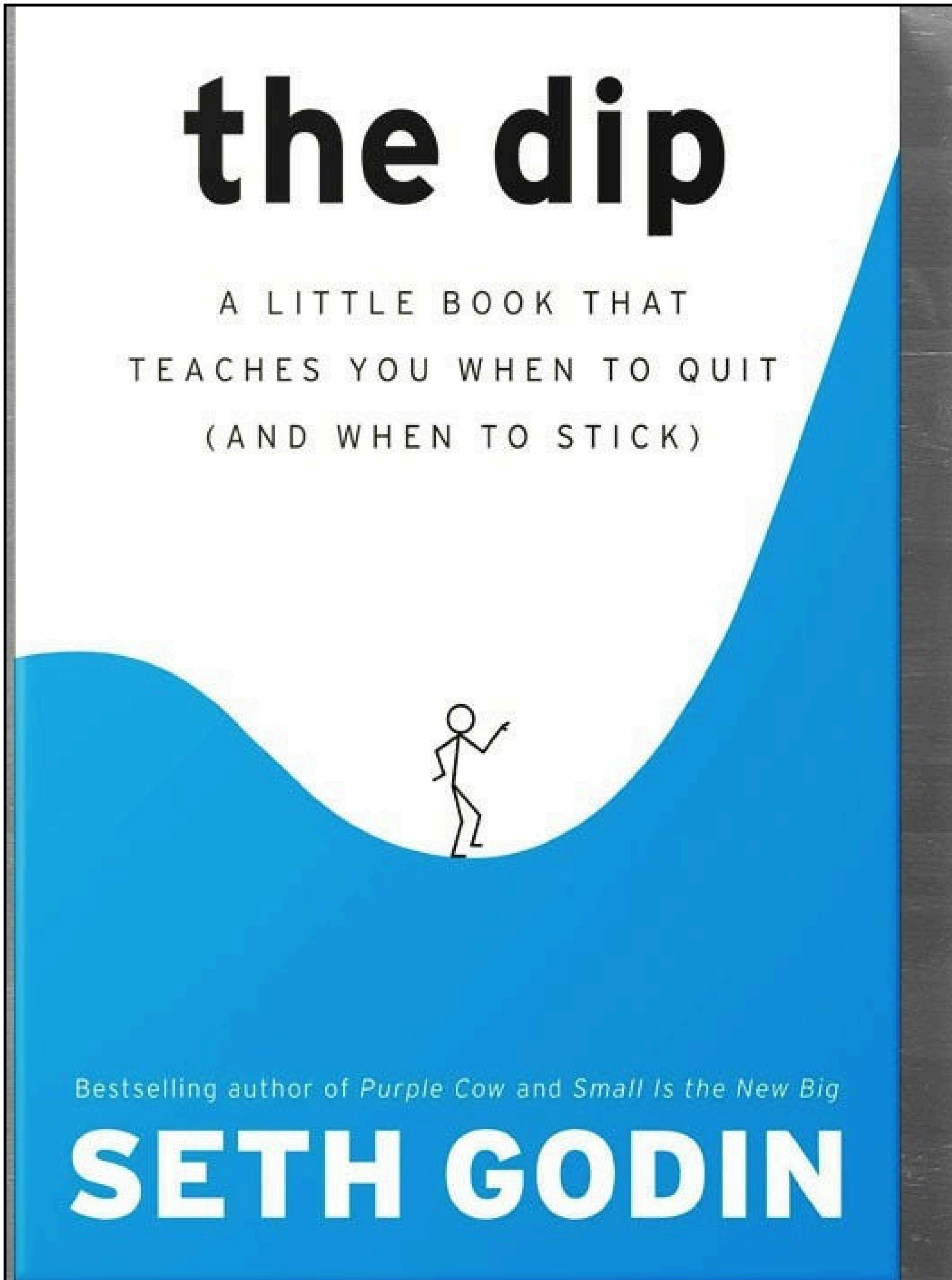
to power struggles and resentment.

Financial Risk: Investing in a business together can be a significant financial risk, and disagreements about money can put a strain on the relationship.

Lack of Privacy: Working closely with your partner means you'll be sharing your professional challenges and successes with them, which can sometimes feel overwhelming.

Tips for Success: If you and your partner are considering starting

SETH GODIN'S BOOK "THE DIP: A LITTLE BOOK THAT TEACHES YOU WHEN TO QUIT (AND WHEN TO STICK)"



where you can truly excel and where the Dip is worth overcoming.

- He challenges the conventional wisdom that "winners never quit" and instead encourages strategic quitting.

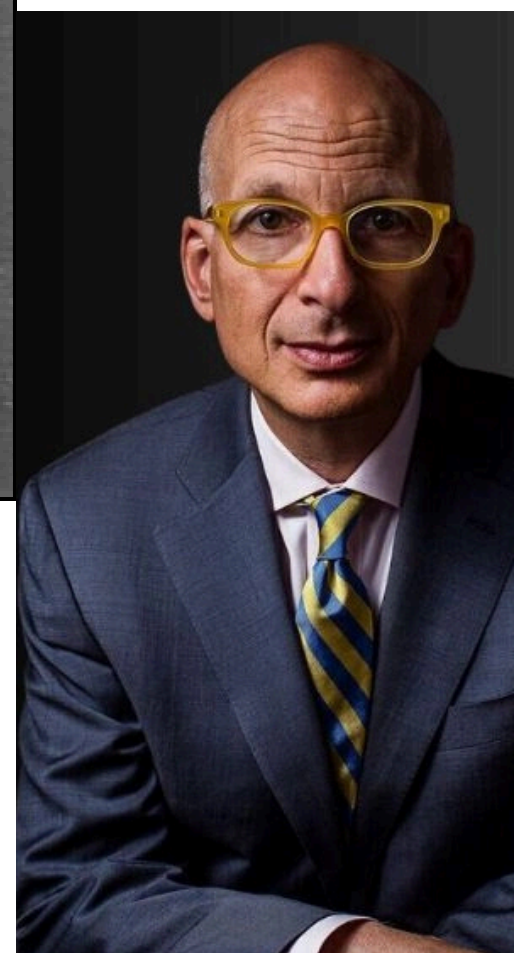
3. Scarcity and Success:

- The Dip is what creates scarcity, which in turn increases the value of success. Few people make it through the Dip, which is why those who do succeed often reap disproportionate rewards.

4. The Importance of Focus:

- Rather than spreading your efforts across many areas, it's crucial to focus on the areas that matter most and where you have the potential to be the best.

Godin's writing style is concise and to the point, making *The Dip* a quick yet thought-provoking read for anyone looking to refine their approach to work, projects, or personal goals.



Seth Godin's book "**The Dip: A Little Book That Teaches You When to Quit (and When to Stick)**" is a short but impactful read about the importance of knowing when to quit and when to persevere. Godin argues that many people give up on their goals too early or stick with losing causes

for too long. The key is learning to recognize "the Dip," a temporary setback that, if pushed through, leads to greater success, versus a "cul-de-sac," which is a dead-end situation where effort won't bring rewards.

Here are a few key takeaways from *The Dip*:

1. **The Dip vs. The Cul-de-sac:**
 - The Dip is a natural part of any significant journey—it's the period of difficulty that precedes mastery or breakthrough success. It's hard but worth pushing through.
 - The Cul-de-sac, on the other hand, represents an endless

slog with no potential for improvement. Quitting this is wise because it's a waste of time and energy.

2. **Quitting is a Strategy:**
 - Godin argues that quitting the right things at the right time can lead to greater success. Focus your efforts on areas

OCTOBER MOVIES

EURONEWS CULTURE'S FILM OF THE WEEK: 'THE APPRENTICE' - THE POLARIZING DONALD TRUMP ORIGIN STORY



Abbasi zeroes in on the early stages of Trump's ascension by showing him grow stronger as Cohn weakens - in large part due to an AIDS diagnosis. This parallel trajectory isn't particularly subtle but laudably avoids easy caricature, as the director isn't interested in presenting these people as monstrous – rather as exploitative parasites who create their own realities in which there are only “killers and losers”.

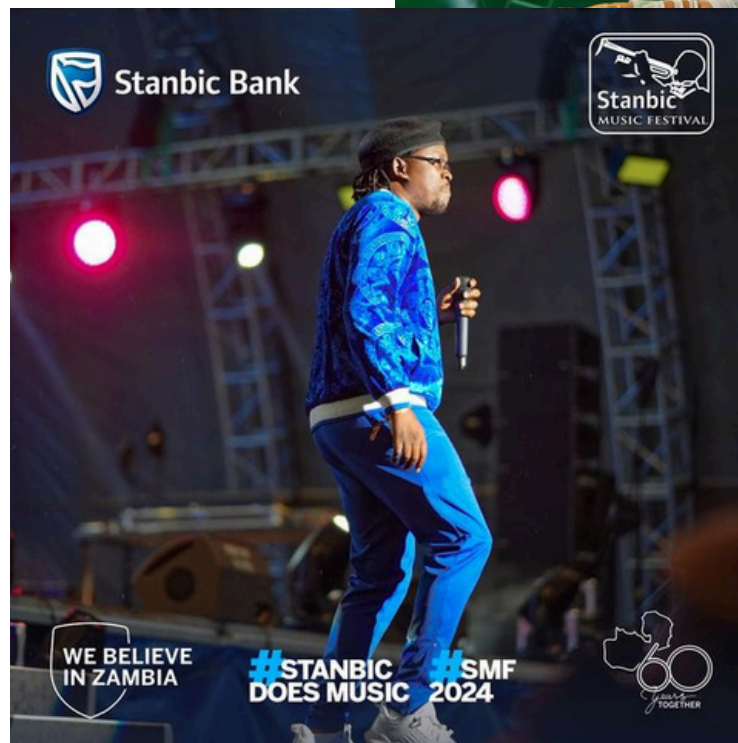
Stan is excellent as Trump, convincingly taking the character from obsequious wannabe to out-of-touch gremlin. After his Silver Bear-winning turn in *A Different Man*, the actor dons more prosthetics but dodges any kind of cheap mimicry by nailing the gestures and slowly drip-feeding more tics and verbal quirks as the runtime progresses. And as the amoral narcissism builds. The fact that Stan is able to capture all the vocal and physical mannerisms and it not be just another grotesque impersonation – especially after years of countless comedians doing their best Don – is a welcome surprise.

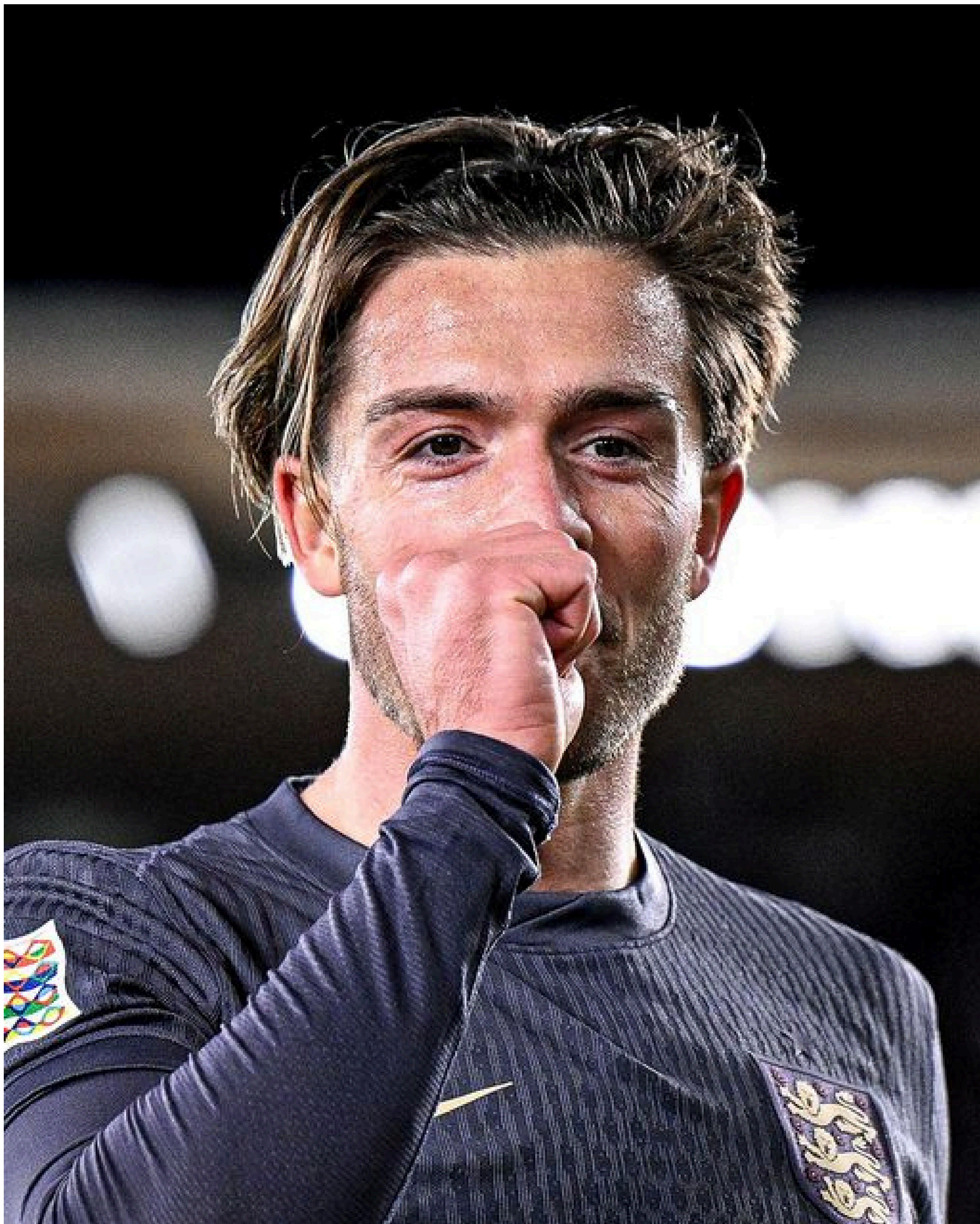
His skill is matched by Strong's throughout. The *Succession* actor manages to give layers to a complicated character: Cohn is a loathsome ghoul who boasts about how he orchestrated the death penalty for Ethel Rosenberg, but also a self-loathing homosexual who realises he has unwittingly unleashed a monster.

The way in which the actor manages to find pathos in the irredeemable is one of the film's greatest strengths.



STANBIC MUSIC FESTIVAL IMAGES





JACK GREALISH IS ON IT! HE'S SCORED TWO GOALS IN HIS LAST THREE APPEARANCES FOR ENGLAND, AS MANY AS IN HIS FIRST 36 INTERNATIONAL CAPS.

THINK BUSINESS