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EMA GOMMITTEE PROVES 15 PROJECTS W

Zambia Environmental Management Agency (ZEMA) has approved 150 projects worth US\$2.9 billion, out of the 153 that were considered by the Environmental Assessment Committee... Page 2

FINANCE MINISTER URGES **INSURANCE FIRMS TO SATISFY CUSTOMER NEEDS**

KCC SPENDS K325,000 ON PPE FOR CASH FOR **WORK BENEFICIARIES**

ZDA PARTNERS WITH EIPA TO EXPAND INVESTMENT, TRADE RELATIONS

Page 5

Page 6

Page 3

THINK BUSINESS

ZEMA COMMITTEE APPROVES 150 PROJECTS WORTH US\$2.9 BILLION

By Cecilia Chiluba



Professor Lovejoy Malambo

Zambia Environmental Management Agency (ZEMA) has approved 150 projects worth US\$2.9 billion, out of the 153 that were considered by the Environmental **Assessment Committee** (EAC), at its October, 2024 sitting.

Agency Board Chairperson, Professor Lovejoy Malambo revealed that this represents a 29 percent increase from 116 projects approved during Infrastructure the September, 2024

Professor Malambo disclosed that the Committee approved 100 projects under mining and mineral processing sector, at an investment cost of US\$2.1 billion, representing the highest number of approved projects, followed by energy sector with 19 at a cost of US\$765 million.

"Additional approvals included 15 projects under the Manufacturing and Processing sector, 9 projects under the Development sector, 4 sitting of the Committee. projects under Tourism

and 3 projects in the Agriculture and Forestry sector," Professor Malambo stated.

He added that the proposed establishment of a Sorting, Processing and Marketing Facility for Solid Waste Recyclables in Livingstone, is among the Manufacturing and Processing projects that were approved.

"The establishment of the facility will have a positive impact on waste management in the country as it will not only

reduce contamination but also minimize the release of Green House Gasses produced by decomposing waste," he stated.

Professor Malambo pledged the Agency's commitment towards prioritizing sustainable development through rigorous environmental assessments and ensuring that the country's growth aligns with environmental protection and promotes green investments while creating economic opportunities.

ECONOMIST UNHAPPY WITH MPR HIKE

By Elias Mwenda



Shabdin Mweemba

An Economist says Bank of Zambia's decision to increase the Monetary Policy Rate (MPR) to 14 percent from 13.5 percent will make it more challenging for businesses and individuals to access loans from financial institutions.

Speaking in an interview with Money FM News, Shabdin Mweemba says the loans will be more expensive, thereby leading to a reduction in money supply in the economy and high inflation rate.

Mr. Mweemba expected the Central Bank to reduce the rate based on the current

market conditions, because it is already hard for people to access financing from lending institutions.

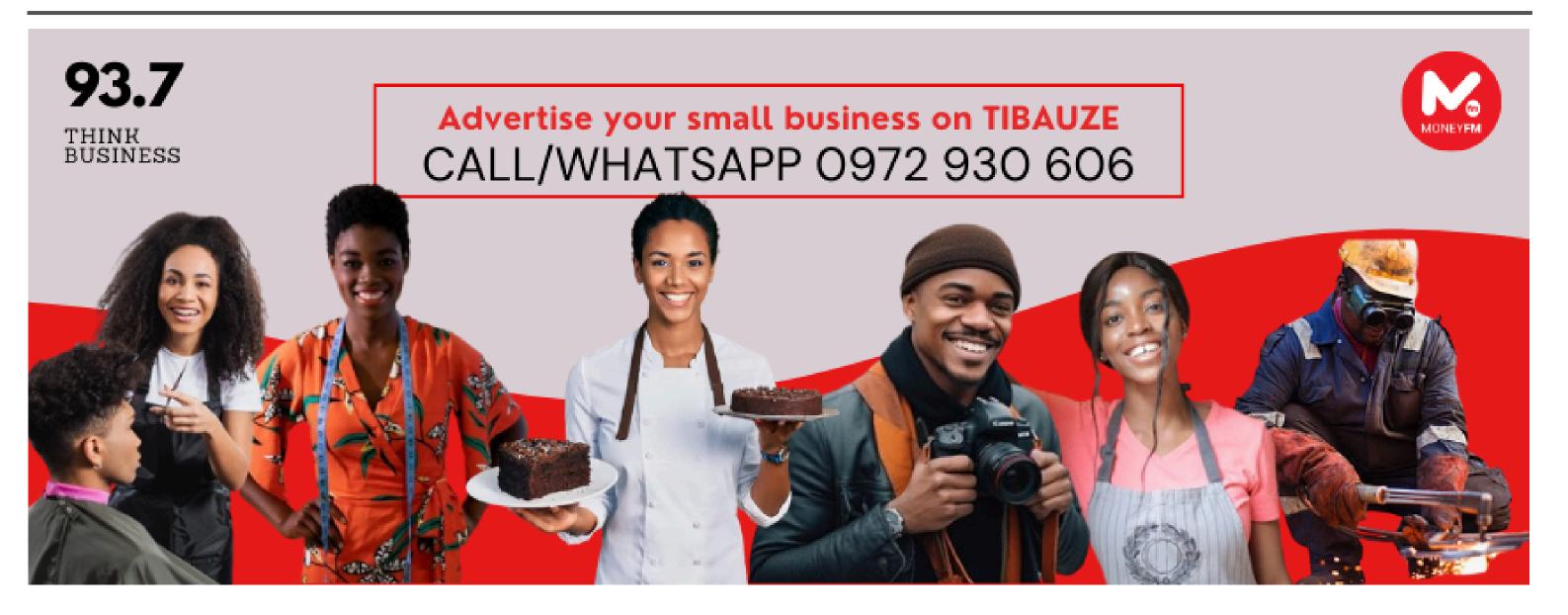
He notes that as farmers are starting the new agriculture season, it was imperative for the central bank to maintain or reduce the MPR to enable them have access to affordable loans so as to increase crop production.

Bank of Zambia has raised the Monetary Policy Rate by 50 basis points to 14.0 percent for the fourth quarter of 2024, from 13.5 percent in the previous quarter, on account of the continued rise in inflation rate, which

has moved away from the target band of 6 to 8 percent.

Although the measure is aimed at controlling inflation rate which has currently stands at 15.7 percent, very few individuals and businesses will be able to borrow, the hike in the Monetary Policy Rate translates into the high the cost of borrowing from Commercial Banks and other lending institutions.

According to the Central Bank, inflation is expected to decline to 9.0 percent in the first three quarters of 2026, which will still be outside the 6-8 percent target band.



Answered Prayer Propertie

FINANCE MINISTER URGES INSURANCE FIRMS TO SATISFY CUSTOMER NEEDS

insurance industry is to

raise the bar, ensure the

outstanding that the

complaints against

customer experience is so

insurance become a thing

of the past. Goodwill and

reputation are invaluable

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remedy a lot of the

trying to market

public perception will

challenges faced when

insurance. I implore each

Dr. Musokotwane stated.

Dr. Musokotwane also

pledged Government's

commitment towards

faced by insurance

providers due to the

addressing the challenges

to address the legislative

one of us do our part,"

By Cecilia Chiluba



Dr. Situmbeko Musokotwane

Experts in the Insurance industry and other stakeholders have convened in Chongwe for a three-day Annual Insurance Conference organized by Insurers Association of Zambia.

The Experts include insurers, reinsurers, brokers, risk managers, Information and Communication Technology (ICT) service providers, regulators, risk managers, among others.

The 10th Insurance Conference which will run from 13th to 15th November 2024, is being held under the theme. "Adapting to the changing landscape of economic, environmental and social risks."

And officiating at the Conference this morning, Minister of Finance and National Planning urged the Insurance sector to provide products and services that offer

customer needs.

Dr. Situmbeko Musokotwane said there is need for the sector to raise the bar by ensuring outstanding customer experience to reduce the many complaints by policyholders.

Dr. Musokotwane, who was represented by Ministry's Acting Permanent Secretary for **Economic Management** and Finance, Mulele Mulele, also called for collaboration between the public and private sectors in mitigating climate related risks and cushion their effects on the citizens and businesses.

He further stressed the need for citizens to consider ways to diversify their income and manage risks which they face, noting that Insurance is a key avenue to prepare for the unexpected calamities.

"Our appeal to the

future. We are also aware of the uncertainties around the use of the Smart Zambia system and intermediaries such as the online tax platform. The Government continues to work towards an amicable solution that will both satisfy the tax requirements without posing a risk of double taxation on the same policies," he added.

event, Pensions and **Insurance Authority** Peter Banda said the conference, provides a platform that offers an opportunity to sharpen delivering products and facing.

Meanwhile, Insurers Association of Zambia (IAZ) President Irene Muyenga, said the 2024 Insurance Conference theme; underscores the industry's imperative to tackle Environmental, Social and Governance (ESG) challenges, noting that there are environmental risks, such as climate change, which poses significant threats to

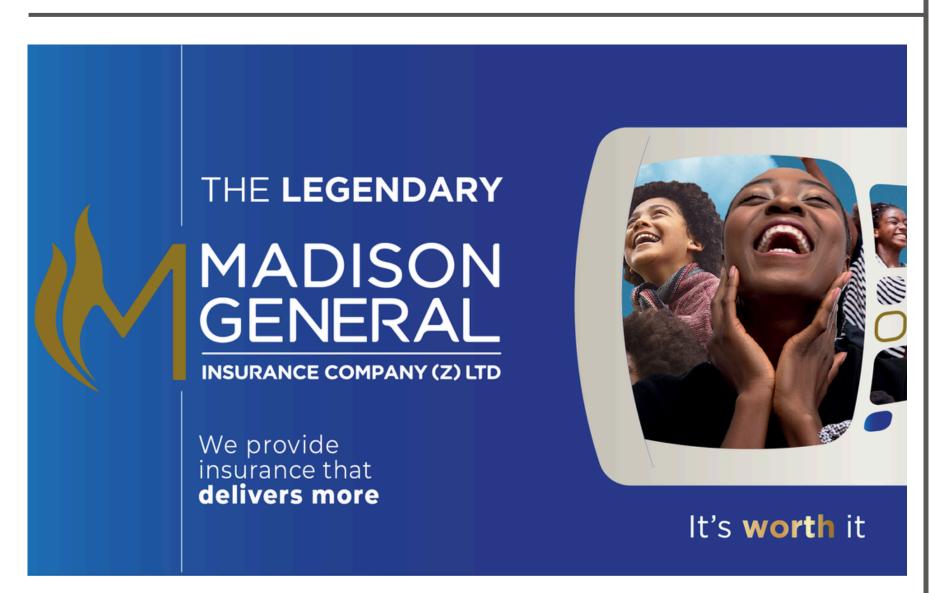
"The Insurance sector was able to respond to the crisis, as exemplified by recent pay-outs under the FISP weather index insurance program. but we must be prepared for more environmental challenges to come," Mrs. Muyenga noted.

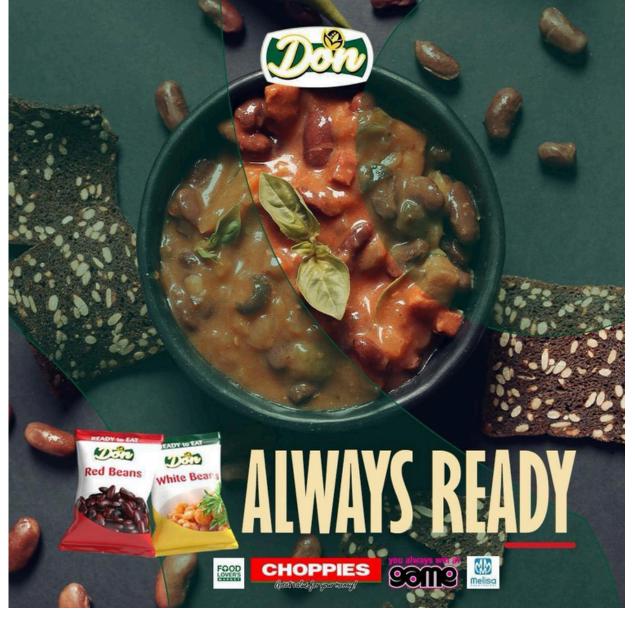
differences in the near

Speaking at the same (PIA) Board Chairperson the industry into services that are relevant to risks that the public is

AP PROPERTII **PLOTS ON** Medium cost area located in Mungule ten miles only 3km off the tarred road. Availability of: schools, road network, electricity and hospital. 20m x 20m - K 10,000 (cash), K15,000 installments (in 6 months)

unique value chain that includes brokers, insurers farmers and the country and reinsurers. at large. "As Government we are aware of the challenges faced in provision of the required Zambia Revenue Authority transit bonds, and the need to review the legislation governing their provision. We are looking into this matter and hope





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PIA OBSERVES INCREASED DEMAND FOR CLIMATE RELATED INSURANCE

By Cecilia Chiluba



Chola Mwamba

Pensions and Insurance Authority (PIA) says it has observed an increased demand for climate related insurance.

Speaking at the 2024 Insurance Conference in Chongwe, Authority Registrar and Chief Executive Officer, Namakau Ntini said this is as a result of the challenges induced by climate change.

Mrs. Ntini stressed the need for industry players to enhance development and investment in green products to respond to the demand for climate related insurance.

"While we recognize that a few more insurers have joined the FISP insurance product, we would like to see more insurers developing innovative products suited to customers affected by extreme weather events, beyond FISP, including other social and economic challenges," Mrs. Ntini stated.

She also urged Insurance firms to show commitment towards treating policyholders fairly, and ensure efficient claims processing, and fraud prevention mechanisms in order to build trust and confidence in the market.

"Let us collectively work towards making insurance a household name in Zambia as a

reliable risk mitigation solution. By developing innovative products, prioritizing innovation, treating customers fairly and curtailing fraud, we can amplify the industry's impact and relevance in the community," she added.

She further challenged the industry to realign strategies with the evolving economic, environmental and social dynamics placing customer needs at the forefront of their efforts.

Speaking at the same event, Insurers Association of Zambia Dr. Nkaka Mwashika noted that the industry contributes significantly to long-term financial stability, by safeguarding and social risks."

people's hard-earned investments.

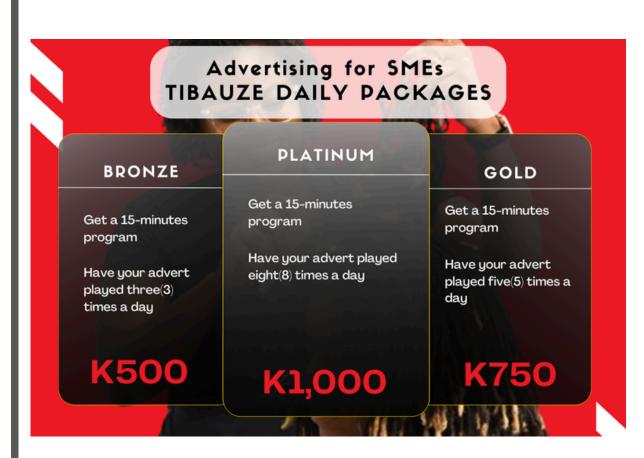
Dr. Mwashika emphasized that effective risk management through insurance enables businesses to rebound from adversity, and helping institutions and individuals to avoid financial setbacks.

"Insurance plays a pivotal role in society, by providing a financial safety net against unforeseen losses. By cushioning businesses and households from financial shocks, insurance facilitates swift recovery and continuity of economic activity," he said.

(IAZ) Executive Director The 2024 Annual Insurance Conference is being held under the theme: "Adapting to the changing landscape of economic, environmental,

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KCC SPENDS K325,000 ON PPE FOR CASH FOR WORK BENEFICIARIES

By Elias Mwenda



Emmanuel Lupikisha

Kitwe City Council (KCC) says it has procured 718 reflective jackets and 117 sets of Personal Protective Equipment (PPE) for Cash For Work beneficiaries at a cost of K325,000.

Council Public Relations Officer, Emmanuel Lupikisha said as the rainy season begins, there is an increased need to protect individuals working in hazardous conditions, particularly those exposed to storm water while clearing drainages.

Mr. Lupikisha stated that procurement of the

PPE, which includes gumboots, work suits, and gloves, will be an ongoing exercise with new supplies purchased each time the administrative allocation for the program is received, to ensure a continuous supply of protective gear for all beneficiaries.

"Priority for receiving this PPE has therefore been given to beneficiaries involved in drainage clearing and the September allocation removal of illegal community dump sites."

"Distribution of the essential equipment has started with beneficiaries in Wusakile and

Kamfinsa Constituencies," Mr. Lupikisha stated.

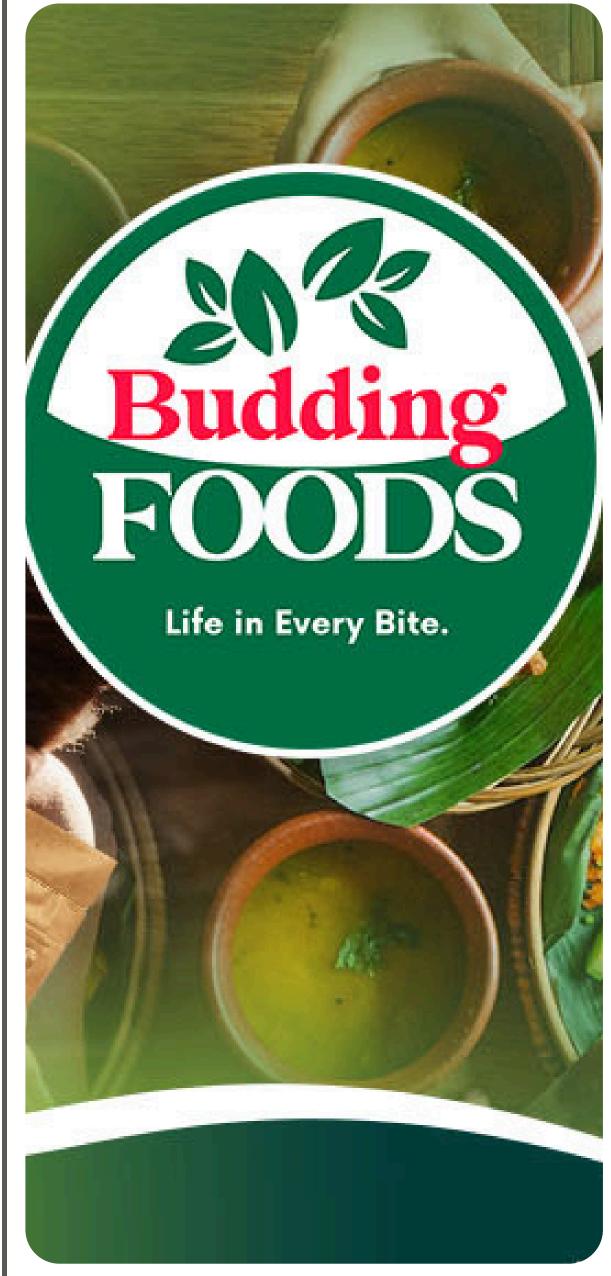
He added that under the Cash for Work program, K150,000 is allocated to cover fuel, lubricants, hand tools, and PPE, among other administrative costs.

"In August 2024, a total of 1,770 beneficiaries were engaged, and an estimated 8,852 people are expected to benefit from the under Cash for Work."

"A total of K5,311,067.22 was allocated under cash for work to carter for the district for the month of September," he said.

The Cash for Work program is a government initiative led by Ministry of Local Government and Rural Development, and implemented through local authorities to support community development and employment to help community members access some relief funding in exchange of labour.

The Cash for Work program also covers road maintenance, public infrastructure rehabilitation. environmental restoration, and the cleaning of public spaces such as markets and clinics.







ZDA PARTNERS WITH EIPA TO EXPAND INVESTMENT, TRADE RELATIONS

By Cecilia Chiluba



Zambia Development Agency (ZDA) has partnered with Eswatini Investment Promotion Authority (EIPA) to develop stronger business relations.

The areas of cooperation include investment, trade promotion and facilitation, exchange of information on trade, investments, incentives, policies, regulations and investment opportunities, among others.

Speaking during the signing of a Memorandum of Understanding, ZDA Board Chairperson Biemba Maliti urged the two parties to come up with a clear strategy to implement the partnership.

Professor Maliti stressed the need for ZDA and EIPA to work together to promote investment and skills transfer for the development of key economic sectors in both countries.

He noted that both countries are endowed

differently, therefore working together could help grow the industries in both countries.

"We can enhance our bilateral trade agreements to provide better incentives for private sector engagement through initiatives such as investment summits, trade missions, and establishing clear guidelines for crossborder investments will help attract mutual investment," Professor Maliti stated.

And ZDA Director General Albert Halwampa said the signing of the MoU is a symbol of commitment to strengthen efforts to improve trade and investments between the two countries and the region.

Mr. Halwampa highlighted the focus areas of collaboration as agriculture and agroprocessing; Tourism, culture, and heritage; Infrastructure development and connectivity; Energy sector; Education and skills development; Human capital development; and Trade facilitation and policy harmonization.

Meanwhile, EIPA Board Chairperson Theo Hlophe noted that the MoU signing was a great milestone for both countries, emphasizing that the interactions should be country to country and not Agency to Agency.

"The two countries should take advantage of their geographic location as land-linked countries to trade and invest in each other's countries,' Mr. Hlophe stated.

And EIPA Chief Executive Officer, Sibani Mngomezulu expressed the need for the two institutions to learn from each other and work together for the greatness of the two countries.

"EIPA is a sister to ZDA and the MoU will make us seamless in our operations," Mr. Mngomezulu said.

The agreement further sets forth the procedures of cooperation for the

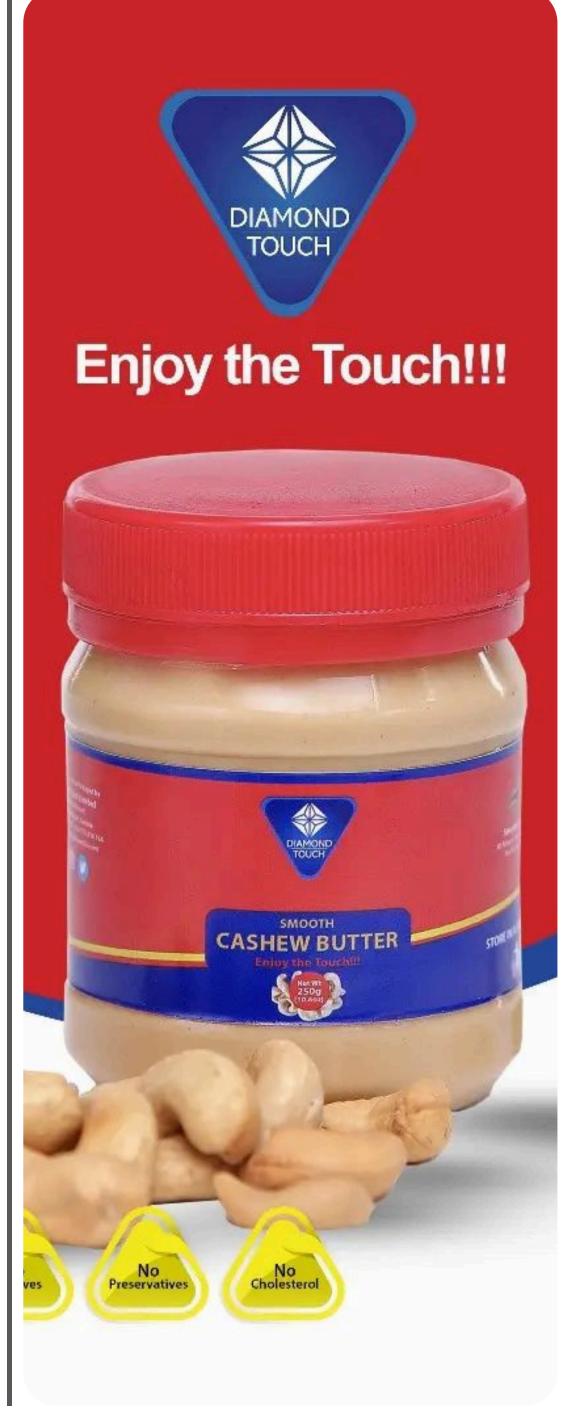
expansion of investment and trade relations between Eswatini and Zambia, strengthening institutional relations and capacity building through mutual cooperation.

The two institutions will also encourage and support the exchange of technical expertise, knowledge and training opportunities, facilitate linkages of exporters from each other's country to buyers in the local markets and encourage linkages and partnerships between SMEs from both countries.

In addition, ZDA and EIPA will work together in organizing business missions related to trade and investment, participate in exhibitions, meetings and conferences and cooperate in implementing a sustainable strategy for a variety of capacity-building and development activities of common interest.

This is according to ZDA Head Communications and Public Relations, Kwali Mfuni.







When President Hakainde Hichilema was in opposition, he was relentless in questioning the performance metrics—if any—that guided the ministers of the then-ruling Patriotic Front (PF) government.

Back then, he raised a crucial point: how could we measure success if we didn't know what was expected of these ministers? Yet here we are today, under the New Dawn Administration, wondering the same about his own cabinet. Do these ministers have Key Performance Indicators (KPIs), or have they abandoned the very accountability they once advocated?

KPIs are more than just corporate jargon; they are a standard, a commitment to measurable progress and impact. If President Hichilema promised a transformative agenda, where are the markers to gauge his ministers' contributions to this vision?

From Agriculture to Technology, Finance to Justice, we need clarity on how these portfolios are being assessed, if at all. Without these standards, are we simply floating on political rhetoric, with ministers occupying seats rather than driving change?

Take, for instance, the

DOES PRESIDENT HH HAVE KPIS FOR HIS MINISTERS?

much-touted agricultural sector transformation. In opposition, Hichilema and his party repeatedly stated that agriculture would be the engine of Zambia's economic recovery. But instead of transformation, all we've seen are minor tweaks to existing policies.

It seems as though the Minister of Agriculture is at

meet them. The result is a rudderless ministry, with minimal ground broken in policy shifts or outcomes for farmers.

This policy vacuum extends beyond agriculture.

like Small and Medium Enterprise Development, Technology and Science, and Green Economy was supposed to spark innovation and drive economic growth. Yet, what groundbreaking achievements have we seen? Apart from creating jobs for their own staff, these

ministries appear to be floundering. For whom are they creating jobs and policies? Certainly not for the Zambian commoner who needs practical solutions, not promises.

The Ministry of Information and Media faces the growing

What about private channels that actively engage the audience? If we don't have policies that reflect a changing media landscape, how can we sav we are prepared for a progressive Zambia?

The Ministry of Fisheries

How about the Ministry of Finance. In a struggling economy, this ministry should be at the forefront of policy innovation. But what have we seen? Instead of forward-thinking reforms, we are stuck with a rigid combination of contractionary monetary

> fiscal policies that don't serve Zambia's longterm economic KPIs, how can we government is

policies and bloated

making progress toward its economic promises?

Transport and Logistics ministry is yet another slept German Shepherd . Where is the modernized transport plan? We need electric trains, safe roads, and efficient logistics—not just a slew of tolls and poorly maintained highways. Without a clear roadmap for our transport sector, how can Zambia compete in a globalized economy?

In the realm of justice, where revolutionary judicial reforms are desperately needed, we've only

scratched the surface with the repeal of defamation laws. What about a master plan for prison reform, to transform correctional facilities into centers of rehabilitation and economic productivity?

The New Dawn government promised to repeal oppressive laws such as the Cyber Security and Cyber Crimes law. Now. 3 years and 3 months into office, it seems that promise is conveniently forgotten.

The Zambian people deserve to know if President Hichilema's ministers are held to any measurable standard. After all, his own background as a businessman implies that he understands the importance of setting and meeting performance targets.

If he cannot hold his own ministers accountable, then perhaps we need to question the effectiveness of his administration's commitment to true change.

Zambians did not vote for mere seat-fillers—they voted for transformative leadership. If the President and his ministers fail to provide clear, tangible results, then the New Dawn will be nothing more than a fading shadow of broken promises.

odds with his boss's lofty ambitions—or perhaps has be assured that the New Dawn and Livestock is no influence of social media different. What tangible and the struggles of outcomes have they traditional media, yet it achieved in tackling

seems content to let these issues fester. Instead of formulating policies to support legacy media The creation of ministries outlets like Times of Zambia, Zambia Daiky Mail, NAIS ZANIS and ZNBC, they maintain an outdated TV levy, an insult to Zambian viewers and an ineffective strategy in a digital age.

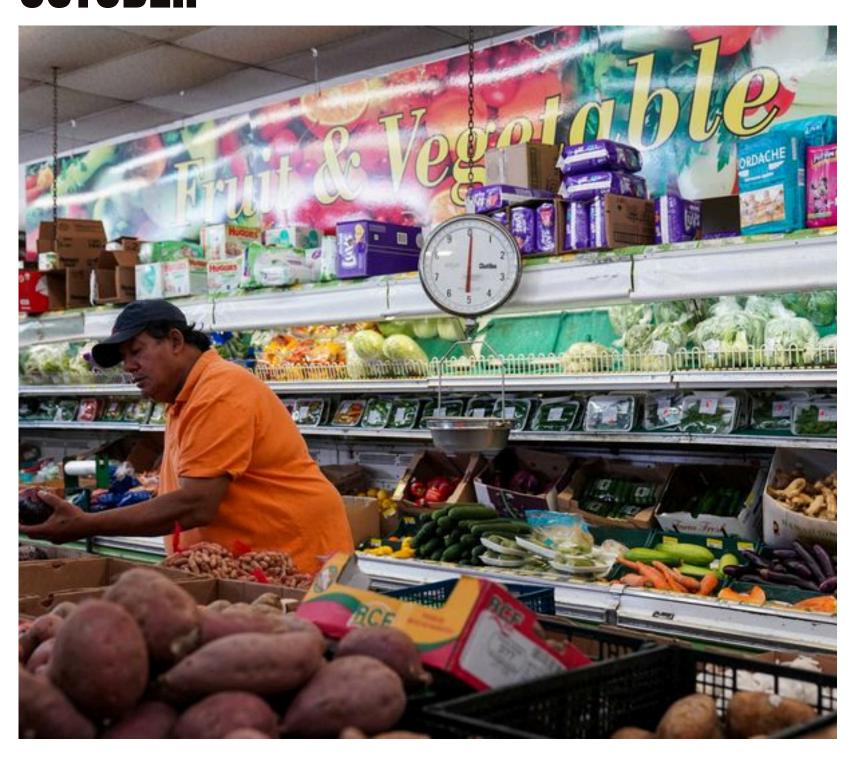
Why should ZNBC, as state media, be the sole beneficiary of this levy? livestock diseases or reducing the fish deficit? In a country as rich in natural resources as Zambia, why haven't we set concrete goals, like increasing our cattle herds, like we have done in mining, let us target 40 million cattle by 2030 or achieving selfsufficiency in fish production? If these ministers were held to KPIs, perhaps we would see more action and fewer empty promises.

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INFLATION PROGRESS STALLS IN US IN **OCTOBER**



Inflation in the US picked up last month, as progress toward stabilising prices appeared to stall.

BBC reports that the Labor Department said consumer prices bank might not lower months to October, driven by higher

housing and food costs, marking a slight uptick from 2.4% the month before.

The latest figures added to speculation that the US central rose 2.6% over the 12 rates as much as had been expected in the months ahead.

The Federal Reserve wants to see inflation, the rate at which prices rise, fall back to about 2%.

It started cutting interest rates in September, noting the significant improvement since June keep pressure mounting 2022, when prices were surging at a rate of more consumers.

than 9%.

But analysts are warning of new risks, as President-elect Donald Trump promises a mix of tax cuts, tariffs and migrant deportations that some say are likely to on businesses and

CENTRAL BANK OF NIGERIA TARGETS 28 MILLION UNBANKED NIGERIANS IN **BOLD FINANCIAL INCLUSION DRIVE.**

By BBC

At the recent 2024 International Financial **Inclusion Conference in** Lagos, the Central Bank of Nigeria (CBN) revealed a concerning statistic that 28 million Nigerians remain without access to formal banking services.

Bank Governor Olayemi Cardoso

emphasized that advancing financial inclusion is essential not only to uplift these individuals but to secure broader economic stability and growth.

The Guardian reports that data from the Access to Finance survey by **Enhancing Financial Innovation and Access** illustrates a clear gap,

with 26% of Nigeria's adult population excluded from essential financial services like savings, loans, and insurance.

This exclusion affects the economy, particularly by limiting the financial independence and growth opportunities for millions.



EXCHANGE RATES



Indicative Foreign Exchange Rates

Rate Sheet no.

561

		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	27.3315	27.3315	27.7672	27.7672
			1				1	
British Pounds Sterling	GBP*	1.2438	1.2884	GBP*	34.6919	34.6919	35.2449	35.2449
Euro	EUR*	1.0340	1.0710	EUR*	28.8388	28.8388	29.2985	29.2985
South African Rand	ZAR	17.8831	18.5347	ZAR	n/a	1.4973	n/a	1.5211
Swedish Kroner	SEK	10.7711	11.1583	SEK	n/a	2.4865	n/a	2.5261
Swiss Francs	CHF	0.8693	0.9005	CHF	n/a	30.8099	n/a	31.3010
Danish Kroner	DKK	6.9266	7.1745	DKK	n/a	3.8668	n/a	3.9284
Norwegian Kroner	NOK	10.9245	11.3196	NOK	n/a	2.4513	n/a	2.4904
lapanese Yen	JPY	152.7722	158.2385	JPY	n/a	0.17532	n/a	0.1781
Chinese Yuan Renminbi	CNY	7.0952	7.3490	CNY	n/a	3.7750	n/a	3.8351
anzanian shilling	TZS	2592.1000	2704.9750	TZS	0.01029	0.01029	0.01044	0.01044
Cenya Shilling	KES	126.1260	131.6455	KES	n/a	0.2115	n/a	0.2149
Botswana Pula	BWP*	0.0713	0.0742	BWP*	n/a	1.9938	n/a	2.0256

Base currencies

Note: All transactions above USD10,000 or equivalent must be referred to the Global Markets Sales Desk. Please be advised that rates may change at short notice due to market conditions.

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PANGEA DAILY MARKEY NEWS

World Bank Group Commits USD3 Billion To Support Zambia's Development Goals – Zambia Monitor

The World Bank Group has pledged approximately USD3 billion to Zambia under the new Country Partnership Framework ("CPF") for 2025-2029, with nearly half of the funds already disbursed. Speaking at the CPF launch at the Mulungushi Conference Centre in Lusaka on Wednesday, World Bank Country Manager, Achim Fock, outlined World Bank's focus areas, which included enhancing jobs, human capital, and climate resilience. Fock highlighted that USD200 million had been approved to strengthen Zambia's social protection programs, including the Refugee and Host Community Project. He also expressed optimism for upcoming approvals, including the Climate and Economic Resilience Financing and the Zambia-Tanzania Interconnector.

Fibre Optic Cables Should Be **Considered 'Critical Infrastructure'** In Africa, Google Says – Reuters

African governments should give fibre optic cables greater protection from attacks and harmonize policies around layouts to encourage the development of tech infrastructure, a Google executive said on Thursday. Charles Murito, Google's head of government relations and public policy in Africa, wants fibre classified as critical infrastructure, giving the terrestrial and subsea cables that underpin the continent's communications more protection. Damage caused by criminal syndicates seeking to steal batteries and generators from tower base stations and dig up fibre optic cables has increased significantly in recent years, creating extra costs for network when it gathers next month, infrastructure providers.

Global Oil Market Faces A Million-Barrel Glut Next Year, The IEA Says – Bloomberg

Global oil markets face a surplus of more than 1 million barrels a day next year as Chinese demand continues to falter, cushioning prices against turmoil in the Middle East and beyond, the International Energy Agency said. Oil consumption in China — the powerhouse of world markets for the past two decades — has contracted for six straight months through September and will grow this year at just 10% of the rate seen in 2023, the IEA said in a monthly report on Nov. 14. The global glut would be even bigger if OPEC+ decides to press on with plans to revive halted production according to the agency.

Zambia Bonds Trading Summary

A total of 12 Government Bond trades with a total quantity of ZMW48,509,000 and turnover ZMW40,856,540 were processed today.

Lusaka Securities Exchange Trading Summary

For Kwacha denominated securities: In 135 trades recorded today 84,564 shares were transacted resulting in a turnover of ZMW748,764.76. The following price changes were recorded today: +ZMW0.01 in SCBL and -ZMW0.01 in CECZ. Trading activity was also recorded in AECI, BATA, CHIL, MAFS, NATB, PUMA, ZABR, ZMBF, ZNCO, ZSUG as well as CCAF on the quoted tier.

For the dollar denominated security (REIT): No trades were recorded today.

The LuSE All Share Index closed at 16,038.34 points 0.00% higher than the previous trading day close. The market closed on a capitalization of ZMW188,821,811,851.84 including Shoprite Holdings and ZMW81,756,358,231.84 excluding Shoprite Holdings.

SPORTS NEWS





BANDA SHINES GLOBALLY, NOMINATED FOR NWSL AWARDS

By Lucky Chama

The National Women's Soccer League has announced the finalists for the 2024 NWSL Awards including the Most Valuable Player, Defender of the Year, Goalkeeper of the Year, Rookie of the Year, presented by Ally, and Coach of the Year.

New this season, the NWSL has introduced a category honoring the Midfielder of the Year. Orlando Pride's Barbra
Banda and Marta have both
been named a finalist for
Most Valuable Player, Emily
Sams and Kylie Strom have
both been named a finalist
for Defender of the Year,
Anna Moorhouse has been
named a finalist for
Goalkeeper of the Year,
Marta has also been named
a finalist for Midfielder of the
Year and finally, Seb Hines
has been named a finalist
for Coach of the Year.

The 2024 NWSL
Awards are voted upon in two rounds, with fans having the opportunity to participate in the final round of the voting process. The final round will also include voting for the 2024 NWSL Best XI, presented by Amazon Prime, honoring a first and second team representing the top 22 players in the league.

The Copper Queens striker has also been ranked third in the ESPN FC Top 50 Players for 2024.

Using a ranked ballot, each No. 1 vote was worth 50 points, and each No. 50 vote was worth one point. At the end, ESPN tallied up the points to get the final list.

Ahea of her is Naomi Girma of USA and Spain's Aitana Bonmatí who tops the list for the second year running.

Banda's move to the Orlando Pride earlier this year marked the secondhighest women's transfer (\$740,000) behind Zambia teammate Racheal Kundananji.

Banda has scored the second-most goals in the NWSL in 2024 with 13.

JAZ PROMISES INCLUSIVE 2024 AMBASSADOR'S JUDO CUP

By Lucky Chama

Judo Association of Zambia (JAZ) General Secretary Mabvuto Ng'uni has described the upcoming 2024 Japanese Ambassador's Judo Cup as a highly inclusive event.

Ng'uni states that the tournament to be held on November 16, 2024, at the OYDC-Zambia Sports Development Center in Judo Hall will provide opportunities for refugee Judokas to compete.

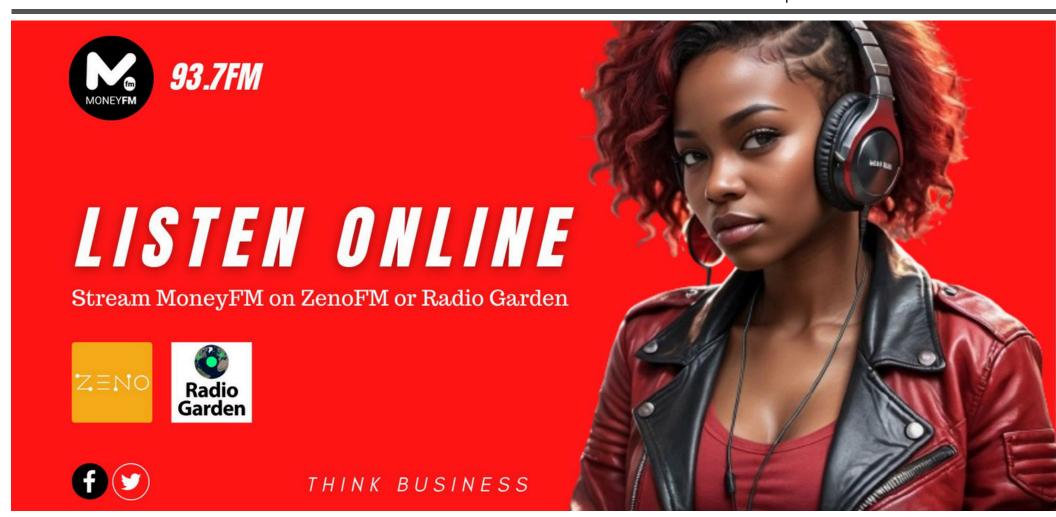
He adds that the even also fosters gender equality by offering chances for female athletes to compete. And commenting on the recent K50,000 donation by CFAO Mobility Zambia, Ng'uni states that the partnership is pivotal in empowering Zambian judokas to compete on larger, international stages.

This annual event has become an invaluable platform for our Judokas, offering them the opportunity to showcase their talent, dedication, and growth year after year.

This year's Japanese Ambassador's Judo Cup marks the 34th edition, with Green Buffaloes Judo Club dominating last year's event.



Mabvuto Ng'uni



KAMANGA COMMENDS TRANSFER COMMITTEE FOR TIMELY CASE RESOLUTION

By Lucky Chama

The Football Association of Zambia Player's Status and Transfer Committee has ruled that player Bertha Kashinga was free to join a professional club of her choice after winning her case against ZISD Women FC, who were hindering the movement of the player to a professional club of her choice as an amateur.

The committee also ruled that Priscilla Namwiinga was granted her right to leave Elite Ladies and join a club of her choice.

In the case of Joseph Chewe versus Indeni, where the player reported the club for unfair termination of employment, the Player's Status Committee ruled that they could not adjudicate on the matter as the player had already taken the matter to an ordinary court of law, which abrogated the FAZ and FIFA statutes.

The committee directed the player's representative to inform the player about the violation of the FAZ constitution, specifically referring to Articles 61 and 62.

Regarding the case of Paul Banda against Forest Rangers, the committee dismissed the player's request for gratuity, as he was on loan from Power Dynamos while with Forest Rangers.

Forest Rangers were found not guilty of failure to meet its financial obligations as the player negotiated a separate deal after the club-to-club arrangement was finalized. The specific loan agreement did not include any provision for gratuity.

In the case of Mike Banda, who invoked action against Lumwana Radiants for unfair termination, the committee ordered the club to compensate the player for the remainder of the contract that was prematurely terminated. The

player was terminated without any prior warning or notice.

The committee decided to award the player K230,000 to cover the remaining period of the contract.

All parties have a right of appeal on the rulings by the committee.

FAZ general secretary Reuben Kamanga has paid tribute to the committee for making sure that cases are cleared within time.

"The committee deserves commendation for making sure that cases that border on players and coaches are cleared within time," says Kamanga.



Reuben Kamanga