

MONEY WEEKEND

Safeguard your business from every angle with our **Business All Risk Insurance.**

GET STARTED

+260 760830635 info@phoenixzambia.com

#008

Sunday, November 10, 2024

moneyfmzambia.com

+260972930606



THE KINGDOM OF MWENDAMWALIMWA - PART VII- THE RISE OF KACHEMA MULIMI

In the fabled Kingdom of Mwendamwalimwa, whispers filled the air like smoke from ancient fires. King Kachema Mulimi had finally ascended to the throne, a seat he had pursued through storm, struggle, and relentless resolve...

pg3

A BEGINNER'S GUIDE TO BEEKEEPING IN ZAMBIA

pg2

USING ALLOWANCE AS A TOOL FOR TEACHING KIDS FINANCIAL RESPONSIBILITY

pg4

10 COMMON OFFICE POLITICS TRAPS AND HOW TO AVOID THEM

pg5

THE KINGDOM OF MWENDAMWALIMWA - PART VII- THE RISE OF KACHEMA MULIMI

By Macphersson Mutale



In the fabled Kingdom of Mwendamwalimwa, whispers filled the air like smoke from ancient fires. King Kachema Mulimi had finally ascended to the throne, a seat he had pursued through storm, struggle, and relentless resolve.

The gods had finally heard his pleas, and the ancestors, long silent, had granted him their blessings. His reign began under a heavy cloud—a kingdom crippled by debts, hungry people, and the ghost of King Adada, his predecessor, looming over every step he took.

Adada had left Mwendamwalimwa hollow. Under his rule, grand roads and glittering towers were built, but they were paid for with gold borrowed from distant kingdoms. Now, those kingdoms were at Mwendamwalimwa's gates, demanding repayment.

Chief among them was the powerful Xi Dynasty of the East, who had poured their riches into the kingdom with dreams of securing its treasures—its fertile lands, its copper mines, its very soul. Rumors spread that Adada had promised the Xi Dynasty control over two vast copper mines as collateral, a whispered deal now left unfulfilled.

But Mulimi was not Adada. The new king saw Mwendamwalimwa's salvation in the hands of its own people. Unlike his predecessor, who had cozied up to the Xi Dynasty, Mulimi turned westward, forging alliances with the Anglo-Saxons and their wealthy lands. His absence from the East was an insult to the Xi Dynasty, who saw it as a slap in the face. Some claimed that they were secretly aiding Adada's allies, hoping to bring the ousted king back to the throne to reclaim

their promised riches.

Still, King Mulimi pressed on. He traveled to neighboring kingdoms, speaking to their leaders as one farmer speaks to another, with a heart worn bare by toil and truth. His words carried the weight of Mwendamwalimwa's struggles, and slowly, many leaders softened.

They granted extensions, forgiving months, even years, of debt. But the Xi Dynasty remained firm. Their royal companies, those vast entities that controlled ships, mines, and fields across continents, held onto their claims with unyielding fists.

Back home, Mulimi's reforms swept through the kingdom like fresh rain on parched earth. He dispersed resources to every chieftom, allowing them to craft their own futures. He opened the

doors of schools to every child, filling the classrooms with laughter and hope.

His vision was that of a kingdom where each village and hamlet stood strong, where each person knew their worth and contributed to the tapestry of Mwendamwalimwa.

Yet shadows loomed. The land was wracked by drought, its rivers shrinking to a trickle, its fields withering under a harsh sun. Hunger gnawed at the people, and the once-thriving kingdom found itself desperate for food and water. Even the wells of goodwill that Mulimi had painstakingly dug began to dry up, and in their place, seeds of doubt sprouted.

King Adada's loyalists seized on this discontent. In the marketplaces, in the fields, their voices grew louder, insisting that Mulimi had overpromised and underdelivered. How, they

asked, could he call himself a king when his people were starving, his debts unpaid, his promises fraying at the edges?

But Mulimi's allies reminded the people of his strength, of the land he owned, which was home to the largest herd of cattle the kingdom had ever seen. They whispered of his wisdom in negotiation, his steadfast refusal to lose in business, and his reputation as a warrior of words. "He is not a king who will bow to fate," they said. "He will fight, and he will win, as he has always done."

Yet, the kingdom's greatest foe was not in distant lands nor in the fields of Mwendamwalimwa—it was time itself. With less than two years left before the people would judge his reign, Mulimi wrestled with the ticking of the cosmic clock. Time, that ancient sorceress, cast her spells upon the kingdom, testing Mulimi's resolve, challenging his spirit.

As the sun set over the Kingdom of Mwendamwalimwa, its fate lay in Mulimi's calloused hands. The people watched, waited, and whispered. Would he rise to become the savior they hoped for, or would time itself sweep him away, leaving only the dust of dreams?

And so, the kingdom's tale paused, hanging on the edge of destiny. As Mulimi gazed over his land, he knew the journey was far from over. With the heartbeat of his people as his guide, he strode forward into the unknown, determined to carve a new path for Mwendamwalimwa.

The fate of the kingdom hung in balance, a delicate dance between man and destiny. But one thing was certain: as long as Mulimi stood, he would fight. And in that fight, the spirit of Mwendamwalimwa pulsed with a renewed vigor, ready to defy the storms of fate.

End of the series. Look out for a new series next weekend.

HOW TO USE ALLOWANCE AS A TOOL FOR TEACHING KIDS FINANCIAL RESPONSIBILITY

Giving children an allowance is one of the most effective ways to teach them about money management. An allowance can be a powerful tool to instill financial responsibility, budgeting skills, and an understanding of the value of money from an early age. But simply handing out money each week isn't enough; it's about creating a structured approach that helps kids learn important financial lessons. This guide will explore how to set up an allowance system that promotes smart money habits in children.

Why Giving an Allowance Matters

Allowances offer kids the opportunity to manage money in a low-stakes environment, where they can learn from their mistakes and successes. Here are some key benefits:

- **Teaches Money Management:** Handling an allowance helps children learn how to budget, save, and spend wisely.
- **Encourages Responsibility:** It provides an opportunity to learn about financial responsibility and the consequences of their spending decisions.
- **Builds Confidence:** Managing their own money helps children develop confidence in their decision-making abilities.
- **Fosters Independence:** An allowance teaches kids how to make choices on their own, an essential skill for adulthood.

How to Structure an Allowance System

When it comes to giving an allowance, there's no one-size-fits-all approach. The best system depends on your family's values, your child's age, and what you want them to learn. Here are some steps to set up an effective allowance system:

1. Decide on the Allowance Amount

The first step is to determine how much allowance to give your child. There are a few methods to consider:

- **Age-Based Formula:** A popular method is giving \$1 (or its equivalent in your currency) per year of your child's age each week. For example, an 8-year-old would receive \$8 per week. This formula can be adjusted based on your budget.
- **Fixed Amount:** Choose a set amount that fits within your family's budget, regardless of age. This works well if you're

- looking to teach kids budgeting skills rather than increasing their allowance over time.
- **Needs-Based Allowance:** Tailor the allowance to specific expenses that your child is expected to cover, such as school snacks, small toys, or outings with friends.

2. Establish Guidelines for Saving, Spending, and Giving

Teach your children the importance of dividing their allowance into different categories. This method encourages balanced financial habits and helps them understand that money isn't just for spending.

- **Saving:** Encourage saving a portion of their allowance, perhaps by using a piggy bank or a savings account. This teaches the value of delayed gratification.
- **Spending:** Allow kids to spend a portion on items they want, teaching them to make decisions and live with the consequences.
- **Giving:** Introduce the concept of philanthropy by encouraging a portion to be set aside for charity or helping others. This can be a small percentage of their total allowance, instilling the value of generosity.

3. Decide on the Frequency

How often should you give the allowance? This can depend on the child's age and maturity level.

- **Weekly:** Younger children benefit from receiving their allowance weekly, as it helps them learn about budgeting in shorter timeframes.
- **Bi-Weekly or Monthly:** Older children can handle receiving money less frequently, which teaches them to plan for longer-term expenses.

4. Connect Allowance to Chores (or Not)

There's an ongoing debate about whether allowances should be tied to household chores. Both approaches have their merits:

- **Allowance Linked to Chores:** This method teaches kids the value of



- **hard work and earning money.** For example, they can earn a set amount for each completed chore, like washing dishes or mowing the lawn.
- **No Strings Attached:** Some parents prefer to give an allowance without attaching it to chores, viewing chores as part of family responsibilities. This approach allows children to focus on learning how to manage money without seeing it solely as a reward.

5. Teach Accountability

Once your child receives their allowance, let them make their own decisions on how to use it. However, guide them through the decision-making process by discussing the pros and cons of their choices. For example, if they want to spend all their money on candy, let them experience the consequences when they have nothing left for a toy they really wanted.

- **Encourage Tracking:** Help them keep track of their money using a simple notebook or a digital app designed for kids. This practice builds their budgeting skills.
- **Review Together:** At the end of each week or month, review their spending and saving habits to see what they did well and what they could improve on.

Common Allowance Mistakes to Avoid

When setting up an allowance

system, avoid these common pitfalls:

- **Bailing Them Out:** If your child spends all their allowance too quickly, resist the urge to give them extra money. Let them experience the natural consequences, which is a valuable lesson in budgeting.
- **Being Inconsistent:** Stick to a regular schedule for giving allowances. Inconsistency can confuse your child and make it harder for them to plan their finances.
- **Setting No Boundaries:** While giving your child control over their money is important, set some ground rules to prevent inappropriate spending. For example, prohibit spending on junk food or items you don't approve of.

Conclusion

Allowances can be an excellent tool for teaching financial responsibility, but the key is to approach it with intention and structure. By setting up a thoughtful allowance system, you can help your child develop healthy money habits that will serve them well into adulthood. Whether you tie it to chores or not, whether you focus on saving, spending, or giving, the most important thing is to use the allowance as an opportunity to teach valuable life skills.

By guiding your children through the process of managing their own money, you empower them to make smart financial choices now and in the future.

10 COMMON OFFICE POLITICS TRAPS AND HOW TO AVOID THEM



Navigating office politics can be challenging, but it's a reality in almost every workplace. Whether you're trying to build alliances, climb the corporate ladder, or simply survive the daily grind, it's crucial to avoid common pitfalls that can derail your career. Here are ten office politics traps to watch out for, along with strategies to steer clear of them.

1. Gossiping About Colleagues

The Trap: It can be tempting to join in on office gossip to fit in or bond with colleagues. However, spreading or engaging in rumors can quickly damage your reputation and lead to mistrust.

How to Avoid It: Stay away from conversations that involve gossip. If someone tries to involve you, steer the discussion back to work-related topics or politely excuse yourself. Remember, if someone gossips to you, they're likely gossiping about you too.

2. Taking Sides in Office Conflicts

The Trap: Office disagreements can become political battlegrounds, with colleagues trying to recruit others to their side. Taking sides can put you in a difficult position, especially if the conflict escalates.

How to Avoid It: Be neutral and diplomatic. Focus on finding solutions rather than choosing sides. Offer to mediate if appropriate, but avoid being drawn into personal conflicts that don't involve you.

3. Over-Promising and Under-Delivering

The Trap: In an effort to impress your boss or colleagues, you might promise more than you can realistically deliver. This can lead to missed deadlines, subpar work, and damaged credibility.

How to Avoid It: Set realistic expectations from the start. It's better to under-promise and over-deliver. If you realize you've taken on too much, communicate early and seek help or adjust deadlines.

4. Aligning Yourself Too Closely with One Person or Group

The Trap: Forming a strong alliance with a particular colleague or team can be beneficial, but it can also backfire if office dynamics change. You risk being seen as biased or as someone who plays favorites.

How to Avoid It: Build diverse relationships across departments and teams. This will broaden your network and reduce your dependence on any single person or group. Be friendly and professional with everyone, regardless of their rank or influence.

5. Ignoring the Office Power Dynamics

The Trap: Failing to recognize the influence and authority of certain individuals can lead to missteps in communication and decision-making.

How to Avoid It: Take time to understand the formal and informal power structures in your workplace. Observe how

decisions are made and who has the most influence, even if they don't have the highest title. This will help you navigate interactions more effectively.

6. Engaging in Passive-Aggressive Behavior

The Trap: Avoiding direct confrontation by resorting to passive-aggressive tactics—like giving the silent treatment, making sarcastic remarks, or deliberately withholding information—can harm relationships and make you look unprofessional.

How to Avoid It: Address conflicts openly and professionally. Use "I" statements to express your feelings and focus on resolving the issue rather than letting it fester.

7. Trying to Be Everyone's Friend

The Trap: While it's great to be friendly, trying to please everyone can lead to blurred boundaries and make it difficult to say no. This can result in being overburdened with work and becoming stressed.

How to Avoid It: Be professional and courteous, but set clear boundaries. It's okay to say no when necessary, and you don't have to be friends with everyone to maintain good working relationships.

8. Overlooking the Importance of Visibility

The Trap: Doing great work is important, but if no one knows about it, you might miss out on recognition and opportunities for

advancement. Staying "invisible" can hinder your career growth.

How to Avoid It: Make your accomplishments known in a humble way. Share your successes with your manager during meetings or performance reviews. Don't shy away from presenting your ideas in meetings or taking credit for your work.

9. Being Resistant to Change

The Trap: In any workplace, change is inevitable. Whether it's a new management structure, a shift in strategy, or updated processes, resisting change can label you as inflexible and difficult.

How to Avoid It: Be adaptable and open to new ideas. Embrace change as an opportunity for growth. If you have concerns, voice them constructively, focusing on solutions rather than problems.

10. Burning Bridges When Leaving a Job

The Trap: It can be tempting to air your grievances or cut ties with colleagues when you're on your way out. However, the professional world is surprisingly small, and your reputation follows you.

How to Avoid It: Leave on a positive note, even if your experience wasn't ideal. Give proper notice, offer to train your replacement, and thank your colleagues for the opportunity. You never know when you might cross paths with them again in the future.

Conclusion

Office politics are an inevitable part of any workplace, but by avoiding these common traps, you can navigate them effectively and build a positive reputation. Focus on maintaining professionalism, building diverse relationships, and communicating openly. By doing so, you'll position yourself for success while steering clear of unnecessary conflicts and pitfalls.

Mastering the art of office politics doesn't mean manipulating others—it's about understanding workplace dynamics and making smart choices that advance your career.



ZIBIIKA COMPETITION!



TELL US ABOUT YOUR BUSINESS
& STAND A CHANCE TO GET ONE
MONTH FREE ADVERTISEMENT!



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

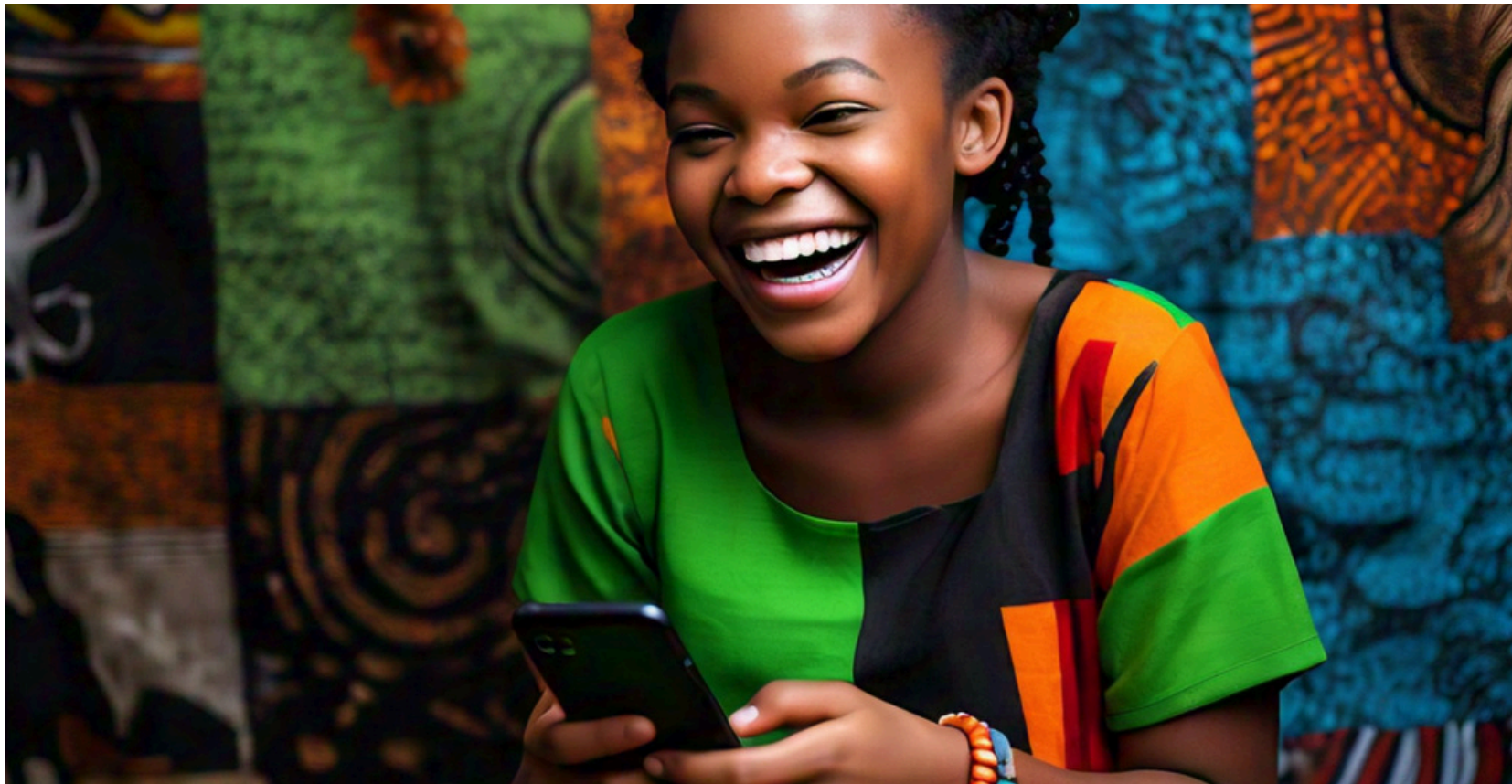
3. Advertising Airtime:

- 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.



THIS WEEK ON THE INTERNET: VIRAL MOMENTS, MEME UPDATES, AND SOCIAL BUZZ



The internet is constantly buzzing with new content, viral trends, and unexpected moments that capture our collective attention. This week was no exception, with social media platforms lighting up with memes, challenges, and conversations that kept everyone talking. Here's a roundup of the top viral moments, internet crazes, and social buzz that dominated the digital landscape this week.

1. The "Bed Rotting" Trend Takes Over TikTok

If you've been scrolling through TikTok this week, you've probably noticed the surge of videos tagged with #BedRotting. This viral trend features users embracing the art of doing absolutely nothing, often lounging in bed with snacks, binge-watching shows, and simply enjoying a day of rest.

While it started as a humorous take on self-care, it quickly became a commentary on the need for mental health breaks in a world that often

glorifies hustle culture. TikTokers shared their best tips for a cozy bed-rotting day, making it clear that sometimes, taking a break is the ultimate form of self-care.

2. Elon Musk's X Rebrand Continues to Stir Up Controversy

Elon Musk's controversial rebranding of Twitter to X continues to generate buzz. This week, users were divided over new updates that Musk introduced, including a possible paywall for accessing certain features. Many longtime Twitter users expressed frustration, sparking debates about the future of the platform.

Memes and reactions poured in, with some users humorously comparing X's new features to older platforms like MySpace and AOL. The hashtag #RIPTwitter trended once again as users reminisced about the old days of the blue bird app.

3. AI-Generated Music Hits New Highs

AI is taking over the music industry in a big way, and this week, a new AI-

generated song went viral, featuring the voices of popular artists who had nothing to do with it. The song, created by a talented YouTuber using AI, left listeners both amazed and concerned about the implications for the music industry.

While some fans celebrated the creativity, others raised ethical questions about using AI to mimic artists without their consent. This sparked a heated discussion about the future of music, creativity, and copyright laws in the age of artificial intelligence.

4. The Return of the "How Hard Did Aging Hit You" Challenge

Social media was flooded with side-by-side photos this week as the "How Hard Did Aging Hit You" challenge made a comeback. Users shared pictures of themselves from years ago compared to now, showcasing their transformations.

The hashtag #AgingChallenge quickly gained traction on Instagram and Twitter, with celebrities and influencers joining in on the fun. Some

used the trend to highlight their fitness journeys, skincare routines, or simply to laugh at their fashion choices from the early 2000s.

5. A Heartwarming Rescue Story Captures Millions

In a wholesome twist, the internet came together over a heartwarming story that went viral this week. A video of a lost puppy being reunited with its family melted hearts across platforms, garnering millions of views in just a few days.

The video featured the emotional reunion and showcased the power of community efforts in bringing the pup back home. Users shared their own pet reunion stories, turning social media into a feel-good space for once.

6. Meme of the Week: "Is This a Crossover Episode?"

A new meme format swept across the internet, dubbed the "Is This a Crossover Episode?" meme. It all started when two unexpected public figures collaborated on a surprise

Instagram Live session, leaving fans in shock. The phrase was used to humorously compare random or unexpected mashups, from unlikely celebrity friendships to bizarre food combinations.

The meme quickly evolved, with users creating their own funny scenarios, solidifying it as the internet's latest obsession.

7. Trending Hashtag: #DigitalDetox

As conversations around mental health continue to grow, the hashtag #DigitalDetox trended this week as users shared their experiences of taking breaks from social media. Many shared tips on how to unplug, whether by setting screen time limits, going on nature retreats, or simply turning off notifications for a day.

The movement encouraged people to disconnect and recharge, reminding everyone that while the internet is fun, it's important to find balance in our digital lives.

Wrap-Up: The Ever-Changing World of the Internet

The internet is a wild and unpredictable place where trends, challenges, and conversations can explode overnight. From light-hearted memes to meaningful discussions about mental health and technology, this week proved once again that there's never a dull moment online.

Whether you're here for the laughs, the debates, or the feel-good stories, the internet continues to be a space where we connect, share, and engage with the world around us. Stay tuned for next week's roundup as we dive into more viral moments, social media crazes, and everything in between!

BIG DEAL

THIS NOVEMBER

BLACK FRIDAY

COMES EARLY

Bring your business now
and get 50% off, let us help
you get your business to
the right customers.



**50%
OFF**



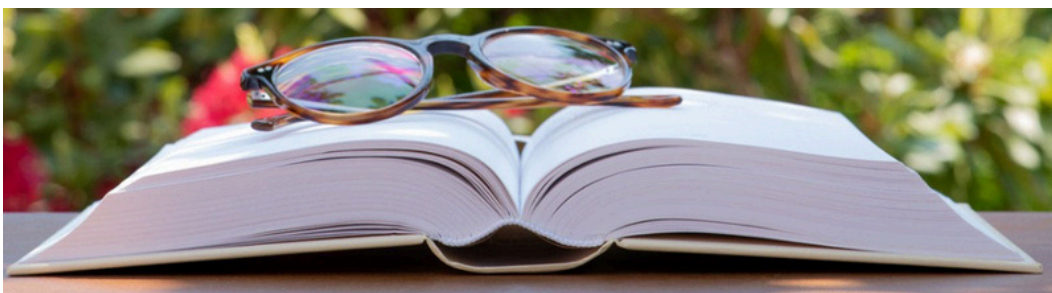
Call us today.
+260972930606

THINK BUSINESS

EAT THAT FROG : A REVIEW

"Eat That Frog! by Brian Tracy is a productivity classic that focuses on tackling your most challenging tasks to overcome procrastination and boost productivity. The title, inspired by a quote attributed to Mark Twain, suggests that if the first thing you do each morning is eat a live frog (your biggest, most difficult task), you'll have the satisfaction of knowing that it's probably the worst thing you'll face all day.

- **Prioritize the Most Important Task:** Tracy emphasizes the importance of identifying your most significant task (the "frog") each day. By focusing on what will have the biggest positive impact, you can maximize your effectiveness and progress towards your goals.
- **The 80/20 Rule:** Known as the Pareto Principle, this rule suggests that 80% of your results come from 20% of your efforts. By identifying and focusing on these high-value activities, you can streamline your work and reduce wasted effort.
- **Break Down Big Tasks:** Tracy advises breaking down large tasks into smaller, manageable steps. This way, they feel less overwhelming and are easier to approach without procrastination.
- **Plan Every Day in Advance:** Developing a habit of planning each day ahead of time can clarify your priorities, increase your focus, and help you avoid distractions.
- **The Law of Forced Efficiency:** Tracy suggests setting self-imposed deadlines or limits on certain tasks to work more efficiently. This way, you're compelled to focus only on what's truly important and minimize time-wasting activities.



Tracy provides various strategies for beating procrastination, such as visualizing the benefits of finishing tasks, creating routines, and cultivating self-discipline through consistent daily action. Eat That Frog! is structured with short chapters focusing on practical techniques, making it easy to digest and implement into your life. By following these principles, Tracy believes readers can consistently accomplish more, make better use of their time, and ultimately enjoy a more productive and fulfilling life.

93.7
THINK BUSINESS

Advertise your small business on TIBAUZE for as low as K50
CALL/WHATSAPP 0972 930 606

NOVEMBER 2024 MOVIES



11 Movies For Entrepreneurs

1. Startup.com
2. Catch Me If You Can
3. Lord of War
4. Wall Street
5. Rogue Trader
6. Fyre
7. Twelve Angry Man
8. Office Space
9. Moneyball
10. The Founder
11. The Social Network



MONEY FM FAN OF THE WEEK

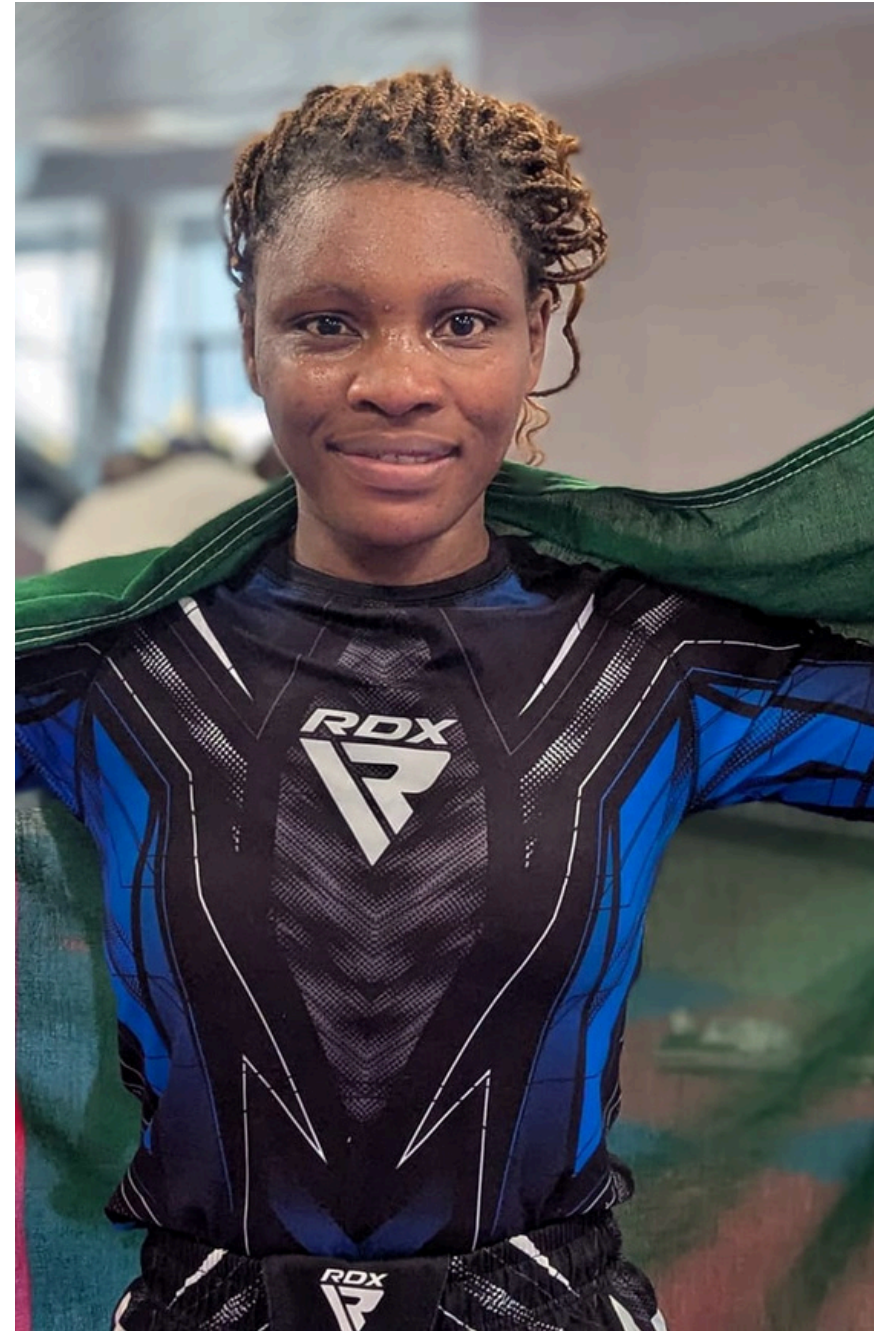


“ Ongani Dumisani T. Banda , we just wanted to say thanks for following along! We really appreciate your support. Keep being awesome! ”

HISTORIC! MIRACLE CHIPITO DELIVERS BRONZE MEDAL!



Miracle Chipito stepped into the cage against England's Chloe Gowen in a hard-fought semi-final bout. She has achieved a bronze medal at the IMMAF World Championships, proving she is a championship-caliber athlete capable of clinching gold on the world stage.



MIRACLE CHIPITO

MWENYA CHIPEPO RECORDS THIRD WIN AS KALAMPA THRASH INDENI 3-0!

Mwenya Chipepo's impressive start to life at Nkana continued following a comprehensive 3-0 away victory against Indeni Football Club at the Levy Mwanawasa Stadium in Ndola.

Goals from Idriss Illunga Mbomba, Charles Zulu and Christopher Ilonda Itaka were enough for Kalampa to collect maximum points. Nkana now has 16 points.

