

# MONEY WEEKEND

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

GET STARTED

+260 760830635 info@phoenixzambia.com

#013

Sunday, December 15, 2024

moneyfmzambia.com

+260972930606



## THE PALACE SERVANT - PART V

*The moon hung low over the kingdom, its light casting long, eerie shadows across the palace grounds. Despite the council's defeat, an unsettling air of unease lingered. Mushipe knew Chibwe's arrest was only the beginning; the rot ran deeper than one man....*

pg3

**THE SCIENCE BEHIND SOYABEANS: A DEEP DIVE (PART 1)**

pg2

**THE POWER OF CHOICES: WHY IS IT IMPORTANT TO TEACH CHILDREN ABOUT MONEY?**

pg4

**MEETING MANAGEMENT: HOW TO STRUCTURE & LEAD MEETINGS EFFECTIVELY**

pg5

# THE SCIENCE BEHIND SOYABEANS: A DEEP DIVE - PART 1



Soya belongs to the legume family. It is a short-day crop, which requires short days for flowering. The crop is one of the most important sources of oil and protein and is commonly used in both human and animal nutrition.

Soybeans contain approximately 40% protein and 20% oil on a dry matter basis. Although the oil is primarily used in edible products such as margarine and cooking oil, it is also used in products like high-grade paints and pharmaceuticals.

It can also be processed into soybean flour and soybean milk. The soybean meal left after oil extraction is mainly used as a high-protein livestock feed.

It can also be refined to produce protein extracts for direct human consumption. In Zambia, soybean is grown by both commercial and small-scale farmers. Besides its uses given above, soybean contributes to improving the fertility of the soil. The crop enriches the soil with nitrogen from the air with the help of Rhizobium bacteria in its root nodules.

It is recommended to grow

the soybean crop in rotation with cereals to improve soil fertility. While soybean is grown throughout the country, major production areas are concentrated in agro ecological Region II of Lusaka and Central Provinces, and parts of agro ecological Region III of Copperbelt Province.

### Climatic and Soil Requirements:

- **Climate:** require medium amounts of rainfall. In Zambia, Region II is the most suitable with a rainfall range of 800-1000 mm annually. The optimum temperature range for soybeans growth and development is 22- 35 C. Very low temperatures, especially during flowering, will reduce the oil content and yield.
- **Soil Types Soybean:** is well adapted to a variety of soils types. However, loose, deep and well-drained soils are ideal for optimum soybean production. But clay soils and compacted soils should be avoided. These soils are prone to waterlogging. Further, a hard crust surface

may form when the soil dries affecting emergence. The soil pH range of 5.5- 7 is ideal for optimal soybean production. If the pH is below 5, then lime could be applied. Application of lime will not only benefit soybean production but subsequent crops.

### • Recommended Varieties:

Variety selection is one of the most important choices when cultivating soybeans. A crucial element in producing soybeans profitably is variety selection. When choosing varieties, a number of traits need to be taken into account, including disease resistance, maturity, lodging, yield potential, and promiscuity. Common varieties are; Magoye, Kaleya, and Lukanga.

### Management Practices:

- **Land Preparation:** Land preparation can be started with winter ploughing which can be done in May-August. Farmers can also use conservation tillage by laying rip lines and digging basins. Farmers who have access to the necessary equipment

are encouraged to use little or zero tillage.

- **Planting:** In Zambia, soybeans should be planted within the month of December. Delayed planting can result in a decrease in potential yield, whereas planting very early can lead to poor seedling establishment. In Region II, planting should be done in the first two weeks of December. In Region III, it should be done in the last two weeks of December. However, as a safety measure against low germination, a slightly high seed rate is normally recommended i.e. farmers can use a rate of 110kg/ha. The ideal planting depth should be between 2.5 and 3 cm. It is recommended that soybeans are planted in rows using drilling. The optimum row spacing should be between 45 and 70cm.

**Weed Control:** Soybeans are very competitive with weeds once the crop develops a canopy, but early emerging weeds can cause serious problems. In most cases, weeding can be repeated 2-3

times before the shade from the narrow rows suppresses later weeds, providing effective weed control. It's crucial to note that poor weeding practices can lead to a reduction in yield by as much as 30%, highlighting the importance of effective weed management. Chemical control, which involves the use of herbicides, is primarily adopted by farmers who have the financial capacity to afford these chemicals. Herbicides, if used properly, are a safe and effective method to control certain weeds in soybeans. Important factors to consider when choosing a herbicide include:

- 1) type of weeds present,
- 2) stage of crop and weed growth,
- 3) herbicide persistence and crop rotation restrictions,
- 4) environmental considerations, and
- 5) herbicide costs. It is highly recommended for farmers to utilize commercially available herbicides for weed control in soybeans and meticulously adhere to the manufacturer's instructions for optimal results.

**To be continued....**

# THE PALACE SERVANT - PART V

By Macphersson Mutale



The moon hung low over the kingdom, its light casting long, eerie shadows across the palace grounds. Despite the council's defeat, an unsettling air of unease lingered. Mushipe knew Chibwe's arrest was only the beginning; the rot ran deeper than one man.

Days turned into weeks, and Mushipe, Mukasa, and Mwansa worked tirelessly to strengthen their position. Kabaso began implementing reforms, aiming to dismantle the old power structures that had allowed corruption to fester. But the council, though weakened, was far from defeated. They retreated to the edges of the kingdom, rallying dissenting nobles to their cause.

Bupe, too, was not untouched by the events. His once-carefree laughter grew quieter, replaced by questions about the burden he now bore. One evening, he approached Mushipe,

his small hands clutching a wooden toy.

"Uncle Mushipe," he began hesitantly, "why do they hate me? I didn't choose this."

Mushipe knelt to meet the boy's gaze. "They don't hate you, Bupe. They fear you. Fear makes people do terrible things. But remember this: you have the heart of a king and the love of your family. That's stronger than their fear."

Bupe nodded solemnly, but Mushipe saw the weight of responsibility settling on his young shoulders.

One evening, as Kabaso held court, a messenger burst into the hall, breathless and pale.

"My king," he gasped, "the council's loyalists have amassed an army. They march toward the palace, their numbers growing by the hour."

The room fell silent, save

for the crackling of the torches. Kabaso's jaw tightened. "How long do we have?"

"Two days, at most," the messenger replied. Mukasa was the first to speak. "We can't face them in open battle. The palace guards are outnumbered, and the villagers are untrained." Mwansa stepped forward, her voice calm and steady. "Then we must outthink them. Let them underestimate us, and we'll use the terrain to our advantage."

Over the next two days, the palace became a hive of activity. Mwansa worked with the villagers to craft traps and fortify key points around the palace. Mukasa coordinated with the guards, ensuring they knew the plan. Mushipe took to the villages once more, rallying those who had suffered under the council's oppression.

By the time the enemy forces arrived, the kingdom was ready.

As dawn broke, the loyalists charged, their war cries echoing across the plains. But the villagers, hiding in the hills, launched a surprise attack, raining stones and arrows upon the advancing army. Traps lined the main road, halting their progress and scattering their ranks. Mushipe and Mukasa led a small force to the enemy's rear, cutting off their retreat. In the chaos, Chibwe's remaining allies were captured or fled.

When the dust settled, the palace stood unscathed. Kabaso addressed the kingdom from the palace balcony, his voice carrying across the crowd.

"Today, we have shown that unity is stronger than fear. This victory belongs to all of us—villagers, nobles, servants, and soldiers. Together, we will build a kingdom where every voice

matters."

The crowd erupted in cheers, their faith in the throne restored.

That evening, as the palace celebrated, Mushipe found himself alone on the same balcony where he had once planned his escape. Mukasa joined him, her face weary but triumphant.

"You did it," she said softly. "We all did."

Mushipe smiled, though his eyes remained distant. "The battle is won, but the war is far from over. Bupe's path won't be easy. Neither will ours."

Mukasa placed a hand on his shoulder. "We'll face it together. Like we always have."

As the two stood in silence, watching the stars, Mushipe allowed himself a rare moment of hope. For the first time, the palace felt like more than a prison—it felt like a home.

**To Be Continued...**

# THE POWER OF CHOICES: WHY IS IT IMPORTANT TO TEACH CHILDREN ABOUT MONEY?



Although it may seem like a daunting task, teaching children about money is essential to ensuring that they will be able to handle their finances responsibly in the future.

## Teaching kids about money – why is it so important?

It's important to think about how best we can pass on money skills to our children at an early stage.

### 1. Encourage children to count coins:

One of the hardest things to convey when beginning to teach kids about money is the value of coins. With some coins looking similar to unfamiliar eyes, think the 50ngwee (copper) and K1 (silver), it is important to make sure your child has grasped the basic concept of what each coin is worth.

If you are wondering how to teach your child the value of money then you will be pleased to hear that there are a number of things you can do. The most simple of which involves laying out all denominations of coins and talking your child through each one and its value.

If however you are looking for a simple money game for your child, the following is a good one

to start with:

**Step 1:** Gather lots of coins together with your child (50n, K1)

**Step 2:** Choose an amount of money you are going to make using all of the denominations of coins available (we recommend K5 to keep the number of coins needed to a minimum)

**Step 3:** Show (or let your child work out) how many of each coin is needed to make the desired amount. E.G you will need ten 50ngwee coins to make K5, five K1 coins to make K5 etc.

**Step 4:** Let your child visualise the values of the coins. To reinforce the concept, ask them to try building their own piles.

### 2. Go shopping together:

Teaching kids about money should involve giving them an idea of how much things cost, as this can definitely be an issue when you are out shopping with your child. As adults, we know that expensive items are treats because we have years of experience balancing the

budget. However, many children have not yet learned the concept of understanding the cost of things.

To help overcome this, take your child shopping and show them the cost of different items. When at the shop, parents should involve them in decisions and explain their choices. Ensure you bring cash for the shopping trip to involve your child in understanding transactions. Allow them to count the money and hand it to the cashier, encouraging them to think about the spending process. Request them to check the change afterward to help them become familiar with the mental calculations involved.

All of this should help them begin to realise that whilst **money = items** when in a shop, different amounts of money means you can buy different amounts of items. Sometimes teaching kids about money means going back to basics to ensure key concepts are grasped.

### 3. Give your child a commission:

While the giving of an

allowance, or pocket money, is common in many homes, you could consider giving your child a commission instead. By doing this, instead of simply giving them money for no real reason, you will be paying them for the chores they do around the house like cleaning their bedroom, vacuuming and washing the dishes.

This approach helps them realize that money is earned instead of simply given to them, which is a good mindset for children to adopt early in life.

### 4. Help Them Set a Budget

You can do this for your kids at any time during their childhood when they have their own money from an allowance or from birthday or holiday gifts.

This practice is especially valuable when they start earning a steady income either with part-time work during their school years or their first full-time job. Making a budget can be simple; there are only a handful of basics involved in how to make a budget. Using a simple spreadsheet to itemize income and expenses can encourage healthy financial habits.

Additionally, there are plenty of budgeting apps that make managing those two columns easy for your mobile-phone-savvy children to follow.

The sooner kids learn how to use a budget to manage their money, the better prepared they'll be to plan for their future, save for significant purchases in adulthood, allocate funds for emergencies, and avoid the credit-card debt spirals that can ruin lives.

### Conclusion

Teaching children about money equips them with the knowledge and skills they need to manage their money effectively now and in the future.

Children who do better with money tend to have parents/carers who talk to them about money and give them responsibility for spending and saving from an early age.

# MEETING MANAGEMENT: HOW TO STRUCTURE & LEAD MEETINGS EFFECTIVELY



Are you looking to improve your meeting management skills? Perhaps you are struggling to achieve your meeting objectives effectively.

Properly managing and leading effective meetings doesn't have to be difficult. In this guide, we'll go over the key principles and best practices of meeting management, along with tips on how to structure and lead meetings effectively.

## What makes a meeting effective?

A successful meeting is one that achieves its objectives efficiently, fosters collaboration, and leaves participants with actionable outcomes. Clarity of purpose, active engagement, effective time management, and clear takeaways are the key features of a successful meeting. Before exploring meeting management best practices, let's first understand what makes meetings effective.

- **Clear Purpose and Objectives:** For example, having a clear purpose such as 'to finalize the budget for the upcoming project' and well-defined objectives like 'to allocate resources efficiently' are crucial for a successful

meeting. Prior to scheduling a meeting, it's essential to ponder: What is our end goal? What specific results do we aspire to attain? Communicating these goals to participants not only sets expectations but also ensures that everyone is on the same page from the start, fostering a productive and cohesive meeting environment. When attendees grasp the 'why' behind the meeting, they are more inclined to actively engage, share valuable insights, and drive meaningful outcomes.

- **Thoughtful Preparation:** Effective meetings require careful preparation from both organizers and participants. Organizers should create a well-structured agenda that outlines topics, timeframes, and any necessary pre-meeting materials. On the other hand, participants should come prepared by reviewing the agenda, relevant documents, or background information. When everyone arrives with a clear understanding of the context and expectations, meetings become more productive and efficient.
- **Engaged and Prepared Participants:** Success hinges on the active participation of attendees.

Encourage participants to come prepared by sharing specific materials, such as agendas or pre-reading materials, ahead of time. When participants are well-prepared, the meeting can stay focused and on track, allowing everyone to dive into the discussion effectively. Create an inclusive environment where everyone feels comfortable sharing their thoughts and ideas to promote active participation. A successful meeting welcomes diverse perspectives and encourages open dialogue.

- **Effective Time Management:** Time is a valuable resource, and wasting it in unproductive meetings can be costly. Effective meeting management involves setting a realistic agenda with specific time allocations for each agenda item. Adhere to the schedule to demonstrate respect for participants' time commitments. If a topic needs further discussion, consider arranging a follow-up meeting to explore it in more detail without interrupting the current one. Remember that concise, focused meetings are frequently more efficient than extended, unfocused ones.
- **Actionable Takeaways and Follow-Up:** The true success of a meeting is measured by

what happens afterward. Make sure each meeting concludes with clear takeaways and action items. Assign responsibilities and set deadlines to ensure progress. A follow-up mechanism, whether it's meeting minutes, shared notes, or a project management tool, helps track progress and holds everyone accountable.

- **Continuous Improvement:** Successful meeting management is an ongoing and continuous process of improvement. Regularly solicit feedback from participants to understand what's working well and what can be enhanced. Utilize this feedback to refine your meeting practices, thereby creating a culture of continuous improvement.

Incorporate these ingredients into your meeting management approach, to transform your meetings from time-consuming obligations into powerful tools that drive towards achieving goals.

## Conclusion

Effective meeting management is crucial for successful leadership and productive organizations. By understanding important strategies and proven methods, leaders can create impactful meetings that promote teamwork, clear communication, and discussions focused on achieving goals.



# 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.*



# **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**

## **BOOK REVIEW: MAIN STREET MILLIONAIRE: HOW TO MAKE EXTRAORDINARY WEALTH BUYING ORDINARY BUSINESSES**

Rich people know a secret. In this book, former Wall Street investor Codie Sanchez pulls back the curtain.

Most people look for wealth in all the wrong places. From dropshipping and startups to grinding for promotions, you might believe you have to trade your life to be one of the few who win. But the truly rich know these paths are paved with delusion and false promises.

In *Main Street Millionaire*, Codie Sanchez teaches you the path the wealthy really walk. Instead of risking it all with little chance of success, she shows you how to acquire cash-flowing businesses that are winning right now.

Sanchez, one of the world's leading small business experts, reveals the dealmaking framework she's taught to tens of thousands, and that she's used to build her own 9-figure holding company. Her secret? She acquires overlooked "Main Street" businesses. We're talking about the unsexy but reliably profitable industries — like plumbing, construction, cleaning, electrical — that white collar workers have overlooked.

In this book, you'll see practical strategies and step by step processes to acquire cash flow and freedom. You'll meet humans just like you who have changed their life through ownership.

### **You will learn:**

- Why today's market is ripe for generational wealth creation
- How to identify and close amazing business deals, without being wealthy
- How to 10x your growth after acquiring a small business
- The 7 businesses you should never buy, and why
- How to own multiple businesses at once (without losing your mind)

### **Conclusion**

It's not for slackers. It's for those who want meaning and fulfillment while building their community. Codie's no-BS, out-of-the-box wisdom is the antidote to a complacent life of making other people rich. In summary: Your money, and meaning, is on Main Street.

Rating: ★★★★★ (4/5)



How to Make Extraordinary Wealth  
Buying Ordinary Businesses



CODIE SANCHEZ

**93.7**  
THINK  
BUSINESS

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



**THINK BUSINESS**



# DECEMBER 2024 RELEASES



## HOMESTEAD

IN THEATERS CHRISTMAS  
DECEMBER 20

ANGEL  
Production

angel.com/homestead

RYAN DESTINY ACADEMY AWARD<sup>®</sup> NOMINEE BRIAN TYREE HENRY

## THE FIRE INSIDE

FROM ACADEMY AWARD<sup>®</sup> NOMINEE RACHEL MORRISON  
AND ACADEMY AWARD<sup>®</sup> WINNING WRITER BARRY JENKINS

BASED ON THE INCREDIBLE TRUE STORY



ONLY IN THEATERS  
CHRISTMAS DAY

## MONEY FM 93.7

P R E S E N T S

- |  |                                      |
|--|--------------------------------------|
| <b>1</b> VINCHEZO CHEERS<br>TO THE GOOD TIME         | <b>6</b> SWAT<br>NEVER GIVE UP       |
| <b>2</b> YO MAPS<br>EX WAMUNANDI                     | <b>7</b> JC KALINKS<br>MARADONA      |
| <b>3</b> BADBOY SHEZY &<br>ABASHITINA<br>TAWAKANWEKO | <b>8</b> DADDY PHIL<br>MY YEAR       |
| <b>4</b> 4 NA 5<br>TELL THEM                         | <b>9</b> BQUAN<br>NKONDO             |
| <b>5</b> LAKA GUY RON D<br>LIFE KU SUNKA             | <b>10</b> UMUSEPELE CHILE<br>DENKEDE |

**the local** **10**  
**OUTPUT TOP**  
**WITH DJ HYPE**  
FRIDAYS TIME  
0900 - 1200

Created by  
pizara

LET'S KEEP SUPPORTING ZAMBIAN MUSIC

ALBUM SPOTLIGHT: 76 DRUMS - FALL SIXTIMES, RISE SEVENTIMES (EP)

## FALL

SIXTIMES, RISE SEVENTIMES



## RECOMMENDED GAME : SCRABBLE



Scrabble is a word game in which two to four players score points by placing tiles, each bearing a single letter, onto a game board divided into a 15x15 grid of squares. The tiles must form words that, in crossword fashion, read left to right in rows or downward in columns and are included in a standard dictionary or lexicon.

# ZAMBIA CLAIM DOUBLE IN BOYS & GIRLS COSAFA U17 CHAMPIONSHIPS



Zambia successfully defended the title they won in Malawi in 2022 by defeating Angola 2-1 to clinch the TotalEnergies CAF Under-17 Africa Cup of Nations | COSAFA Qualifier at the University of Johannesburg's Soweto Stadium on Friday.

Both teams had already booked their places in the continental finals set for Cote d'Ivoire next year, but the Zambian took home the bragging rights after making it a 'one-two' following earlier success in the 2024 COSAFA Under-17 Girls' Championship final when they beat Lesotho 15-0.

In the Girls competition, Zambia become the first two-time winners of the competition, repeating their 2021 success. Uganda (2019), Tanzania (2020) and South Africa (2022) are the other winners.

The Under-17 girls win completes a hat-trick of trophies for the Zambian women's sides this year following that of the Under-20 girls and the senior women's teams this year. Chipasula deservedly won both the Player of the Tournament and Golden Boot for her 13 goals.

Compatriot Loveness Chingwele won the Golden Glove for best goalkeeper and Lesotho took home the Fair Play award.

in the Boys category, the speedy winger Mapalo Sumite claimed the Player of the Tournament accolade, while Abel Nyirango clinched the Golden Boot for his seven goals. For his exploits between the goalposts, Gelson Dala of Angola claimed the Golden Glove, while Angola were also awarded the Fair Play prize.

## BANDA, MSSOUDY AND NNADOZIE, AFRICA WILL CROWN A NEW QUEEN

Who will take over from Nigeria legend Asisat Oshoala and become the 11th different winner of the CAF Women's Player of the Year Award, earning the crown of Queen of African football?

The answer will be revealed on Monday when the prestigious 2024 CAF Awards ceremony is held at the Palais des Congrès in Marrakech, Morocco from 19h00 local time.

After a rigorous voting process, the final three nominees for Women's Player of the Year can be revealed with Zambia striker Barbra Banda, Morocco forward Sanaâ

Mssoudy and Nigeria goalkeeper Chiamaka Nnadozie still in the running.

These three outstanding players shone throughout the year and in their own way have embodied the excellence and passion of African football.

**BARBRA BANDA (ZAMBIA)**  
Club: Orlando Pride, United States

**SANAÂ MSSOUDY (MOROCCO)**  
Club: AS FAR, Morocco

**CHIAMAKA NNADOZIE (NIGERIA)**  
Club: Paris FC, France

