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Inside Stories.

**Feature: Dr Charles
Muwe Mungule**

**Postpartum
Haemorrhage.**

**ZITF: A Chronicle
of Commerce and
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BRAND ENHANCEMENT

By Diana Kabaila Chief Editor

Greetings and a warm welcome to the eminent Issue 14 of Excel Magazine. Our theme is “Brand Enhancement”. To dominate your territory, you must be a brand that walks the talk. Your brand style must be unique, innovative and trustworthy enough to stand out from the rest. People’s overall experience with your brand must be “over delivery”. This will gain you brand loyalty and lifelong positive word of mouth.

But to maintain a growth trajectory, you must avoid complacency and regularly review, and enhance your brand, because the passage of time, aggressive new market entrants and evolving interests will naturally make your brand to be outgrown and in worst cases – irrelevant.

When you enhance your brand, you will move beyond mere awareness to true market authority and gain strategic leverage for premium pricing power. Hence the need to develop your brand’s audit plan that will identify areas for improvement.

Brand enhancement goes beyond simple aesthetic makeovers; it’s about an improved total packaging that will differentiate you from competitors and make you attract your ideal target audience.

TRENDING TOPICS:

THE 60TH ZAMBIA INTERNATIONAL TRADE FAIR (ZITF)

The epitome of brand enhancement in this Issue is the Zambia International Trade Fair Trust (ZITFT). Excel Magazine congratulates the board and management of the Trust for successfully hosting the 60th event, under the theme “Bridging Markets and Building the Future”.

It was a celebration of 60 years of growth and resilience; trade barriers were eliminated as people and businesses were

linked to counterparties both local and international. We are optimistic that the linkages will yield long-term profitable results.

ZAMBIA'S DEBT FOR ENERGY SWAP

To mitigate against the ongoing climate change shocks, the Government continues to upgrade Zambia's energy infrastructure, in order to support key sectors such as mining, manufacturing, agriculture and tourism. The investment to strengthen the national grid will be sustained by the savings from the refinancing of the expensive 2053 Euro bond, to a low-cost African Development Bank facility. This intelligent swap not only manages debt, but secures long term investments in energy stabilization.

THE 2026 BANKING AND FINANCIAL SERVICES ACT OF ZAMBIA – IMPLICATIONS FOR MONEY LENDERS

The 2026 Act repeals the old Money lenders Act (cap 398) and changes the legal position of money lenders in Zambia – integrating them into the formal

financial sector regulatory framework, under the Bank of Zambia and no longer operate under a standalone law.

The money lenders are now classified as Financial Service Providers holding Financial Business Licenses. Licensing under this act is mandatory, and penalties for operating without one are up to 3 million penalty units or up to 30 years imprisonment. The Act now mandates BOZ to set Capital requirements, Fit and proper tests for directors and Board structure, strong consumer protection rules, disclosure of interest rates and charges; and prohibition of hidden fees.

Compliance with Anti-money laundering and Counter-terrorism financing rules have to be adhered to. Failure to comply with operating license rules will result in BOZ Suspending or cancelling licenses. The act effectively eliminates informal money lending and Integrates lenders into the banking system.

INSIDE STORIES

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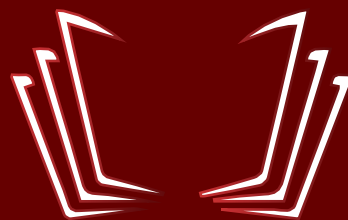
7 years old Mauristeta Zimba is the 5th recipient of the Excel Foundation seed fund. Her project is environmentally friendly tooth paste that is made from everyday kitchen products. Proof that genius is not bound by age.

Excel Magazine wishes Mauristeta God speed with her invention.

In the business segment: ZITF a chronicle of commerce and leadership; maximizing the opportunities presented by the Local Contents SI; and building resilient SMEs - NDCCI conference equips businesses for sustainable growth.

Under lifestyle: Trailblazer Profile Dr Muwe Mungule; Becoming Gina - a journey through silence, faith, and the long road from survival to becoming; Postpartum Haemorrhage – a simple guide to understanding bleeding after birth and how to prevent it.

Enjoy the read.



Promoting Impact & Relevance

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Profile Feature:

Dr. Charles Muwe Mungule

BY LUYANDO MOOYA & EPHRAIM MUFAYA

In the corridors of academia, government, and enterprise across Africa, one name consistently emerges as a force for innovation and empowerment: Dr. Charles Muwe Mungule. With a career spanning more than three decades, Dr. Mungule has become a respected voice in corporate entrepreneurship, economic development, and strategic management.

Early Foundations

Born on 17 August 1965, Dr. Mungule's academic journey began at the University of Zambia, where he earned both his BA in Economics & Business Administration and MA in Economics.

His thirst for knowledge and impact led him further afield, culminating in a PhD in Entrepreneurship from the University of Pretoria, with a focus on corporate entrepreneurship. He later added a Certified Chief Risk Officer (CCRO) credential and attained a MSc in Finance & Investment Management at the University of Salford in the UK.

This strong academic foundation laid the groundwork for his lifelong mission: to blend theory with practice in ways that transform businesses, communities, and nations.

Leadership and Empowerment
Today, Dr. Mungule serves as the Director General of the Citizens Economic Empowerment Commission (CEEC) in Lusaka, Zambia.

In this role, he drives broad-based empowerment initiatives, ensuring marginalized citizens and SMEs gain access to opportunities that foster growth and sustainability. His leadership emphasizes gender equality, entrepreneurship, and strategic innovation values that have defined his career.

Previously, he held senior positions across the continent, including Principal Lecturer at Botswana Accountancy College, Managing Director of Premier Consult CC in Namibia, and National Expert for GIZ in Zambia's water sector. Each role reflects his ability to adapt, lead, and deliver impact across diverse industries and geographies.

Regional and Global Impact

Dr. Mungule's expertise has been sought by international organizations including the FAO, EU, ILO, GIZ, and World Bank. His assignments have ranged from privatization of state-owned enterprises in Zambia, to value chain analysis of fisheries and aquaculture across Africa, the Caribbean, and the Pacific. In South Sudan, he enhanced urban vegetable production and improved fish marketing systems. In Namibia, he strengthened public service performance management and SME development.

In Somaliland, he supported private sector growth through World Bank initiatives. Each project underscores his ability to merge economic analysis with practical solutions that uplift communities.

Scholar and Mentor

Beyond his executive roles, Dr. Mungule has made significant contributions to academia. As a lecturer and supervisor, he has guided dozens of postgraduate students in entrepreneurship, strategic management, and innovation. His publications covering

topics from aquaculture sustainability to corporate entrepreneurship continue to shape both scholarly discourse and practical approaches to business development.

He also serves as a reviewer for *Acta Commercii*, a South African journal, and as an external examiner for universities in Zambia, reinforcing his commitment to academic excellence.

A Legacy of Vision and Service

Dr. Mungule's story is one of resilience, vision, and service. Whether in boardrooms, classrooms, or rural communities, he has consistently championed entrepreneurship as a tool for empowerment and sustainable growth. His career reflects a rare blend of intellectual rigor and practical leadership qualities that make him not just a scholar or executive, but a true architect of empowerment.

For Zambia and the wider region, Dr. Charles Muwe Mungule stands as a beacon of what is possible when knowledge, strategy, and passion converge.

*Promoting
Impact & Relevance*



60th ZAMBIA INTERNATIONAL TRADE FAIR 2026

“Bridging Markets, Building the Future”

“Celebrating 60 Years of Trade, Innovation
and Economic Growth”

Celebrating Sixty Years of the Zambia International Trade Fair: A Chronicle of Commerce and Leadership

The Zambia International Trade Fair (ZITF) celebrated its diamond jubilee this year, a milestone that reflects not only six decades of commerce and industry but also the evolution of Zambia’s economic diplomacy. What began in 1956 as the Northern Rhodesia Show, was reborn after independence in 1964 as the “Zambia International Trade Fair”, symbolizing the country’s determination to establish itself as a hub of trade and industrial growth.

Held annually in Ndola, the fair has become the nation’s largest exhibition house, drawing participants from across Africa and beyond. From the beginning, ZITF has been inseparable from

Zambia’s leadership.

His Excellency Dr. Kenneth David Kaunda, the founding father and first President of the Republic of Zambia, used the fair as a platform to promote self-reliance and industrialization, embedding it into the country’s post-independence identity. His successors carried the torch in different ways:

His Excellency Dr. Frederick Titus Jacob Chiluba, the second President, emphasized liberalization and private sector growth.

His Excellency Dr. Levy Patrick Mwanawasa, SC, the third President, underscored the importance of governance and anti-corruption as foundations

for trade confidence.

His Excellency Mr. Rupiah Bwezani Banda, the fourth President, leveraged his diplomatic background to strengthen regional partnerships.

His Excellency Mr. Michael Chilufya Sata, the fifth President, focused on infrastructure and industrial revival.

His Excellency Dr. Edgar Chagwa Lungu, the sixth President, promoted diversification and resilience. His Excellency Mr. Hakainde Hichilema, the seventh and current President, has advanced innovation, AfCFTA integration, and investment inflows. Each president’s presence at the fair reinforced

its role as a national stage for economic vision.

Equally significant has been the fair's role in welcoming foreign dignitaries, turning Ndola into a meeting point of global trade and economic dialogue. In the Kaunda era, His Excellency Mwalimu Julius Nyerere of Tanzania graced the fair in 1972, solidifying ties during the construction of the TAZARA railway, while His Excellency Samora Machel of Mozambique followed in 1985, emphasizing frontline state solidarity.

Under President Chiluba, His Excellency Robert Gabriel Mugabe of Zimbabwe attended in 1992, and His Excellency Benjamin Mkapa of Tanzania in 1995, both underscoring the importance of regional commerce in a liberalizing economy. During President Mwanawasa's tenure, His Excellency Festus Mogae of

Botswana in 2004 and His Excellency Bingu wa Mutharika of Malawi in 2007 strengthened agricultural and mining synergies.

President Banda continued the tradition with His Excellency Paul Kagame of Rwanda in 2009 and His Excellency Jakaya Kikwete of Tanzania in 2010, expanding Zambia's reach into East Africa. President Sata, ever the nationalist, chose to officiate the fair himself in 2012, before inviting His Majesty King Mswati III of Eswatini in 2013. President Lungu revived the rhythm of foreign guests, hosting His Excellency Peter Mutharika of Malawi in 2016, His Excellency Mokgweetsi Masisi of Botswana in 2018, and His Excellency Emmerson Mnangagwa of Zimbabwe in 2019.

Under President Hichilema, His Majesty King Mswati III

returned in 2023, followed by His Excellency Filipe Nyusi of Mozambique in 2024, highlighting Zambia's deepening energy and logistics partnerships.

The economic impact of the fair has been profound. Over the decades, ZITF has mirrored Zambia's economic journey: from early industrialization drives to liberalization, diversification, and now a pivot toward innovation and renewable energy. The fair has showcased advances in agriculture, manufacturing, digital technologies, and energy, reflecting Zambia's ambition to build a knowledge-based economy.

With trade surpluses, manufacturing contributing nearly 10% to GDP, and billions in investment inflows, ZITF has been both a mirror and a driver of Zambia's



economic resilience. It has provided a platform for small and medium enterprises to connect with international buyers, for local innovators to present new technologies, and for government agencies to demonstrate policy reforms in action.

Many Zambian businesses trace their first international contracts back to the fair, while regional partnerships forged in Ndola have grown into lasting economic alliances.

This year's 60th anniversary festivities were particularly memorable. The fairgrounds were transformed into a vibrant showcase of Zambia's cultural and economic diversity, with colorful parades, traditional dance troupes, and exhibitions that blended heritage with modern innovation.

Her Honour the Vice President, Dr. W.K. Mutale Nalumango, officially opened the 60th Zambia International Trade Fair on behalf of His Excellency Mr. Hakainde Hichilema, President of the Republic of Zambia. Delivering the President's speech, Dr. Nalumango captured the spirit of the occasion, emphasizing Zambia's readiness to embrace the African Continental Free Trade Area (AfCFTA) and calling on businesses to seize opportunities in renewable energy, digital commerce, and agro-processing. "The Zambia International Trade Fair is not just a marketplace," she declared, "it is a bridge to the future, a place where ideas

meet investment, and where Zambia positions itself as a leader in regional integration." Her words resonated with the thousands of exhibitors and visitors, reinforcing the fair's role as both a celebration and a catalyst for progress.

This year's ZITF, held under the theme "Bridging Markets, Building the Future," attracted participation from 22 countries, underscoring its growing significance as a platform for regional and international trade and investment.

Dr. Nalumango noted that the theme strongly resonates with the Government's vision of building a diversified, industrialised, and export-oriented economy. She highlighted Zambia's achievements, including a trade surplus recorded in May 2026, an all-time high manufacturing contribution of 9.4 per cent to GDP, and US\$16.4 billion in investment inflows over the past five years.

She also underscored the expansion of market access, which now provides Zambian products with duty-free and quota-free access to more than 90 countries, enabling greater opportunities for trade, investment, and economic growth. The Vice President further stated that Zambia stands at a defining moment in its economic journey, with renewed investor confidence and growing interest in key sectors such as agriculture, mining, manufacturing,

renewable energy, and technology.

International delegations added to the grandeur, with representatives from 22 countries showcasing products ranging from cutting-edge technology to traditional crafts. The fair's theme was evident in every pavilion, as exhibitors demonstrated how trade can unite diverse economies. Festivities included business-to-business networking sessions, investment forums, and cultural exchanges, ensuring that the jubilee was not only a commemoration of the past but also a launchpad for the future.

Sixty years on, the Zambia International Trade Fair stands as more than an exhibition. It is a chronicle of Zambia's entrepreneurial spirit, a testament to its leadership, and a beacon of opportunity for businesses and nations alike. As it continues to evolve, the fair remains a proud symbol of Zambia's place in the global marketplace and a reminder that trade is not just about goods, but about building bridges across borders and generations.



BY LUYANDO MOOYA

Building Resilient SMEs:

Ndola & District Chamber of Commerce and Industry's Conference Equips Businesses for Sustainable Growth

NDCCI SME CAPACITY BUILDING CONFERENCE



Small and Medium Enterprises (SMEs) continue to play a vital role in Zambia's economic development, contributing significantly to employment creation, innovation, and private sector growth. Yet in an increasingly competitive, technology-driven, and rapidly changing business environment, resilience has become one of the defining characteristics of successful enterprises.

Recognising this need, the Ndola & District Chamber of Commerce and Industry (NDCCI) hosted its fourth SME Capacity Building Conference on Friday, 29th May 2026, at Levy Mwanawasa Stadium in Ndola, under the theme "Building

Resilient SMEs: Innovation, Growth & Sustainability." The conference brought together entrepreneurs, policymakers, regulators, financial institutions, development partners, and industry experts to exchange ideas, build partnerships, and equip SMEs with the practical knowledge needed to thrive in an evolving business landscape.

Empowering Entrepreneurs Through the SME Incubator

More than a one-day gathering, the conference served as a catalyst for enterprise development, offering participants valuable insight into business resilience, regulatory compliance, access to finance, digital transformation, and strategic growth. Through keynote presentations, technical

sessions, interactive workshops, and networking opportunities, delegates were equipped with practical solutions to strengthen their businesses at every stage of the entrepreneurial journey. One of the defining highlights of the day was the NDCCI SME Incubator Programme Showcase and Certificate Presentation, reaffirming the Chamber's commitment to nurturing entrepreneurs beyond the conference itself.

The Incubator Programme is NDCCI's flagship business development initiative, established to nurture early-stage entrepreneurs and accelerate the growth of promising SMEs. Through mentorship, business advisory services, practical training,

strategic partnerships, and market linkages, the programme equips entrepreneurs with the skills, knowledge, and support needed to build resilient, sustainable businesses transforming innovative ideas into viable enterprises while strengthening Zambia's entrepreneurial ecosystem and fostering job creation, innovation, and inclusive economic growth.

Distinguished Speakers, Practical Solutions

The conference featured an impressive line-up of speakers from government ministries, regulatory agencies, financial institutions, development organisation's, and the private sector, each offering practical insight into building resilient and sustainable businesses.

Drawing on more than sixteen years of entrepreneurial experience, NDCCI President Mrs. Diana S. Kabaila encouraged business owners to build enterprises founded on strong systems, continuous learning, sound leadership, and strategic partnerships, rather than relying solely on individuals, a message that set the tone for a day centered on resilience, innovation, and sustainable growth.

Throughout the day, delegates explored the key pillars of business success. The Kaizen Institute of Zambia Limited introduced internationally recognised continuous improvement principles aimed at increasing productivity,

reducing waste, and improving operational efficiency. Business Development Specialist Cynthia Mulenshi Masako highlighted the importance of environmental scanning and feasibility studies in helping entrepreneurs make informed investment decisions, while Aldrin Sinkala of the ODRIN Consulting Group challenged business owners to adopt strategic thinking, market research, and risk analysis as essential tools for long-term success.

Compliance emerged as another major theme. Representatives from NAPSA and the Workers' Compensation Fund Control Board reinforced that compliance extends beyond meeting legal requirements, it is a critical foundation for sustainable business growth, covering employer responsibilities, workplace safety, and employee protection.

The Citizens Economic Empowerment Commission (CEEC) addressed one of the greatest challenges facing SMEs by outlining the financing opportunities available to entrepreneurs, encouraging delegates to strengthen financial management, prepare investment-ready business proposals, and establish sound governance structures capable of attracting funding and supporting long-term growth.

The conference also underscored the growing importance of digital

transformation, with Sheppa Kalunga of Negocio Konnect demonstrating how artificial intelligence, automation, digital marketing, customer relationship management systems, and data-driven decision-making can help SMEs improve efficiency, reduce operating costs, strengthen customer engagement, and remain competitive in an increasingly digital economy.

Learning Tailored for Every Stage of Business

Recognising that businesses face different opportunities and challenges depending on their stage of development, the afternoon programme featured specialised breakout sessions designed to provide targeted support:

- **Start-Up Track:** business registration through PACRA, tax compliance presented by the Zambia Revenue Authority (ZRA), and practical entrepreneurial lessons from Steven Sikobela of Late Harvest Agro Suppliers Limited.
- **Growth Track:** investment opportunities presented by the Zambia Development Agency (ZDA), alongside sessions on VAT compliance, Smart Invoice implementation, financial management, and record-keeping.
- **Scaling Track:** corporate governance, tax planning, audit readiness, and market expansion, led by Dr. Rozious Siatwambo and Chris Chipimo

of C. Steinweg Bridge Zambia. Interactive workshop activities across all three tracks ensured every participant left with practical knowledge suited to their stage of business development.

Key Takeaways

Throughout the conference, one message remained clear: resilient businesses are built through continuous learning, innovation, sound governance, financial discipline, digital transformation, and strategic partnerships. Delegates were encouraged to strengthen compliance, improve financial management, embrace technology, invest in their people, and build systems capable of sustaining long-term growth. Beyond the presentations, the conference created valuable networking opportunities, connecting entrepreneurs with policymakers, regulators, financiers, and development partners. Laying the groundwork for future collaboration.

As Zambia continues pursuing private sector-led economic growth, initiatives such as the NDCCI SME Capacity Building Conference remain instrumental in giving entrepreneurs the knowledge, confidence, and practical tools needed to build competitive, sustainable enterprises. And nowhere is that impact more visible than in the businesses the conference has helped shape.

Resilience in Action: Sabango's Cakes N'All



Among the businesses showcased at the conference was Sabango's Cakes N'All, an enterprise whose journey embodies everything the day's sessions set out to teach, that resilient SMEs are not built overnight, but through dedication, learning, adaptability, and an unwavering commitment to delivering value to customers.

Founded by entrepreneur Sabango Ellevina Mtonga, the business began as a modest home-based baking venture, driven by a passion for creating beautifully crafted cakes and baked treats for family, friends, and the local community. Over time, that passion evolved into a growing enterprise recognised for its creativity, consistency, and commitment to quality, the very qualities NDCCI President Mrs. Kabaila pointed to as the foundation of a business built to last.

Today, Sabango's Cakes N'All is a trusted brand serving individuals, families, organisations, and corporate clients with an extensive range of baked products, including custom celebration cakes,

wedding cakes, birthday cakes, cupcakes, pastries, dessert boxes, and other speciality creations.

Every product is prepared with quality ingredients and tailored to each customer's preferences, earning the business a loyal and expanding customer base. Its growth reflects the same principles championed throughout the conference: strengthening customer relationships, embracing innovation, and building the operational discipline needed to scale, from the Start-Up Track fundamentals of registration and compliance to the Growth Track's emphasis on sound financial management.

As Zambia's SME sector continues to expand, Sabango's Cakes N'All stands as a working example of what the NDCCI SME Capacity Building Conference set out to achieve: proof that with the right mentorship, financial discipline, and support, small businesses can grow into respected brands that create employment, strengthen local economies, and contribute meaningfully to national development.



BY EPHRAIM MUFAYA

MAXIMIZING THE OPPORTUNITIES PRESENTED BY THE LOCAL CONTENT SI



BY WABWILA MUSONGOLE

In the past, the Copperbelt has been associated with illegal small-scale mining, and the infamous individuals who seemed intent on making lawless wealth generation the trend. Many youths became infatuated with the lifestyle exhibited and influence wielded by these groupings, causing the trend to grow all the more.

Thankfully, the province has recovered since that time. However, that experience served to underline an important fact: there should be accessible methods through which indigenous individuals can access wealth generated within their localities, lest the local communities rise up and create one outside the law.

According to statistics availed by the Ministry of Mines and Minerals Development, more than 5 billion USD is spent annually on mining procurement, of which only 15 to 20 percent is awarded to local companies and less than 1 percent goes to fully

Zambian-owned enterprises. Today, Zambia boasts official framework that favours local entrepreneurs and enterprises for provision of goods and services to mining firms and mining related companies.

THE LAW

In 2025, the government of Zambia introduced the Geological and Minerals Development (Local Content) (Preference for Goods and Services in the Mining Sector) Regulations under Statutory Instrument No. 68 of 2025, commonly known as the Local Content SI. This statutory instrument mandates mining companies to reserve a portion of their annual budget for Zambian suppliers. Knowing that the law is a new arrival, the act provides for a gradual increase in that percentage, giving mining firms time and space to make the necessary adjustments since it was operationalized in January 2026.

Now that the foundation has been laid, we can unpack what these regulations mean, who they benefit, and the opportunities they provide.

SO WHAT?

The objective of this set of regulations is to benefit local companies by providing them with access to the wealth generated by mining activities,

and retaining those proceeds within the Zambian economy. Basically, this is a country-sized cash cow that every single entrepreneur in this country should milk. The onus is on the business entity to identify their niche and begin to prepare. Our desire is to outline some of the opportunities the SI provides.

1. It gives entrepreneurs (in various disciplines) access to wealth generated by local mining activities.

Oftentimes, a statement like this may sound purely motivational, but a peek into the Local Content SI proves how literal it is. (The document can be downloaded from the Ministry of Mines and Minerals Development website at no cost.) From page 6 to page 8, the act outlines the various goods and services that are necessary for mining firms to run smoothly.

Granted, under the first part of the list (the First Schedule), the technical jargon expected is everywhere. The second part (the Second Schedule), however, feels like a “no-entry fee” notice on the door leading to an A-list party.

Transportation, general cleaning and laundry, plumbing and other sanitary services are only a few of the numerous needs mining firms have.

These are services many individuals and entities provide every day! Government is telling you that every mining

company you can think of now has a percentage of their budget set aside for you. There is, however, an emphasis on quality that must be highlighted. This SI is an open invite, but the fact remains that excellence is none-negotiable. That being said, do not hold back. Additionally, if your SME is on the smaller side of the scale, there is no need to despair.

The Local Content SI states that a contract can be subdivided between two or more business entities if one is unable to meet the demand of the mining company on its own. If you are reading this and you’re not an entrepreneur, make it your personal challenge over the next few months – there is plenty of mineral cake to go around.

2. It gives entrepreneurs access to training programmes developed by mining firms to ensure local suppliers are equipped to meet their needs.

In case you are not yet convinced that the Local Content SI is for the average entrepreneur as much as it is for the business executive, this point is for you. This act mandates mining companies to prepare training courses called Supplier Development Programmes (SDPs) aimed at teaching local companies all they need to know in order to supply the firm in question. These programmes are meant to assess supplier capacity, identify and address gaps through skills training and

technology transfer, among other objectives.

Better yet, mining companies are tasked to provide working capital support for contract execution, and facilitate access to commercial financing. By now, you may have realized that entrepreneurship should genuinely be next on your list of hobbies to try out this year. If you haven’t yet fallen off your chair, you might like to know that there are a number of mining firms that are doing well with regards to SDPs.

Nonetheless, it is worth mentioning that credible institutions such as the Zambia Chamber of Commerce and Industry (ZACCI) have pointed out that the business world should have seen more effort from mining firms to fulfill their mandate as stipulated by the act in the time that has elapsed since the Local Content SI was operationalized. The hope is that the pace at which progress is being made picks up in response.

3. It builds and elevates the portfolio of both the entrepreneur and business entity.

Being associated with a mining or mining related company is prestigious in its own regard. It raises eyebrows and comes with industrial “street cred.” It increases your credibility while letting onlookers and potential clients know that you are not small at all.



WHAT NOW?

At this point, all sorts of brilliant ideas may have come to mind, as they should. You may also be wondering where to start. Some simple guidelines may help you get the ball rolling:

- Read and understand the Local Content SI. Knowledge is power, and understanding makes that knowledge mean something to you.
- Join business associations. Being part of a group makes it easier to seek audience with necessary stakeholders, and even access the firms and organizations you are targeting. There is power in numbers.
- Be bold enough to approach or contact the Ministry of Mines and Minerals Development, as well as the Ministry of Small and Medium Enterprise Development, as their sole purpose is to facilitate your growth and put you in a position to flourish. Your questions need not be highly intellectual. A desire to learn paired with commitment is all you need.

We look forward to seeing local suppliers rising, shining, and reaping the benefits of the blank empowerment cheque that is the Local Content SI.



ZAMBIA'S CAPITAL MARKET PERFORMANCE - H1 2026

BY FABIAN CHEWE

A Market Transformed by Stability

The first half of 2026 represented a watershed period for the Zambian capital market, transitioning from a recovery phase to a phase of robust, fundamentals-driven growth.

Investor sentiment was profoundly reshaped by a confluence of positive macroeconomic factors: a dramatic return of inflation to the central bank's target band, a significant appreciation of the Kwacha, a stable monetary policy environment, and a strong economic growth outlook. The Lusaka Securities Exchange (LuSE) delivered an exceptional performance,

ranking as the world's second-best performing stock market in January and maintaining strong momentum through June.

This positive trend extended across asset classes, with the equities market showing broad-based gains, and the bond market experiencing unprecedented demand. This analysis provides a deep dive into the performance of Zambia's capital markets in H1 2026, exploring the key drivers, sectoral performances, and the outlook for the remainder of the year.

The Macroeconomic Backdrop-The Engine of Growth

The resurgence of Zambia's capital markets in H1 2026 is inextricably linked to a profound

improvement in the country's macroeconomic fundamentals. Inflation Tamed: Perhaps the most significant development was the decisive deceleration of inflation. From a high of 11.2% in Q4 2025, inflation declined sharply to 7.1% by the end of Q1 2026, and further to 6.5% by June, bringing it squarely within the Bank of Zambia's 6-8% target band. This disinflationary trend was supported by a strong Kwacha and moderating food prices, restoring predictability to the economic environment.

Kwacha Strength: The Zambian Kwacha experienced a remarkable rally, appreciating by approximately 13.3% against the US dollar in the first quarter alone. This appreciation, driven by improved foreign exchange inflows and a positive shift in market confidence, was a critical factor in taming inflation and making Zambian assets more attractive to foreign investors.

Monetary and Fiscal Prudence: The Bank of Zambia's (BoZ) decision to reduce the monetary policy rate from 13.50% to 13.25% signaled confidence in the improving inflation outlook and contributed to a more accommodative financial environment. Furthermore, the government's commitment to fiscal consolidation, highlighted by the country emerging from its sovereign default and the successful restructuring of approximately 94% of its debt, sent a powerful signal to investors, restoring credibility

and attracting significant interest.

The macroeconomic stabilization was underpinned by strong economic performance. The economy expanded by 7.7% in the first quarter of 2026, compared to 4.5% in the same period of 2025, driven by robust growth in agriculture, information and communication, and wholesale and retail trade.

Equity Market Performance: A New Era for the LuSE

The equity market was the standout performer in H1 2026, characterized by a significant increase in market capitalization, a broadening investor base, and spectacular returns for several listed companies.

Market Size and Participation: The LuSE's total market capitalization grew from approximately K330 billion in Q4 2025 to K341.9 billion in H1 2026. More importantly, the number of investors in the equities market grew by an impressive 11%, from roughly 83,000 to 92,000, signaling a widening of market participation beyond institutional players. The LuSE All Share Index (LASI) rose by 5.29% to close at 27,289 points by the end of Q1 and sustained its strong performance into June. This momentum was reflected in strong equity turnover, which exceeded K120 million, with more than 13 million shares traded.

Benchmarking and Global Recognition: In January 2026, the LuSE was recognized as the world's second-best performing stock market, with a nearly 17% gain in US dollar terms, leading the African continent and trailing only Bulgaria. This global recognition cemented the LuSE's status as a leading frontier market, attracting significant international attention.

Exceptional Stock Performances: The rally was not confined to a few sectors but was notable for its breadth. A

number of companies delivered extraordinary returns to shareholders in H1 2026. Early Q1 leaders like ZANACO (+62.88%), ZAFFICO (+40.06%), Bata Zambia (+28.48%), and Airtel Zambia (+27.06%) also contributed significantly to the strong sentiment.

The performance of Zambia Sugar was a landmark event, as it became the third listed company on the LuSE to surpass a market capitalization of one billion US dollars, joining Copperbelt Energy and ZCCM-IH.

Company	H1 2026 Share Price Gain
Networks Zambia	+122%
ZAMEFA	+100%
AECI Mining Explosives	+65%
BAT Zambia	+62%
ZCCM-IH	+55%
Copperbelt Energy Corporation	+52%

Bond Market and Investor Sentiment

The fixed-income market mirrored the buoyant sentiment in the equities market, with demand for government securities reaching new heights. **Government Bond Auction:** The auction held on January 23, 2026, was a clear demonstration of renewed investor confidence. The Bank of Zambia offered K4.2 billion in bonds, but received bids totaling a staggering K9.07

billion, more than double the amount on offer, highlighting a strong appetite for government paper. The central bank ultimately allocated K5.39 billion, with the strongest demand concentrated in the 5-year, 7-year, and 10-year maturities, where cut-off yields ranged between 14.90% and 18.79%. This oversubscription reflected a positive shift in risk perception regarding Zambia's sovereign debt. **Government Securities**

Issuance: In a sign of fiscal strategy, the government significantly scaled up its domestic borrowing posture. Bond auction sizes in Q1 2026 were increased to K4.2 billion, a 133% increase from K1.8 billion in Q1 2025, while Treasury bill auctions remained unchanged at K2.2 billion. This strategy demonstrates the government's ability to successfully tap domestic savings for its financing needs.

Corporate Bonds: While the government bond market attracted the most attention, corporate bond activity also showed interesting developments. In Q1 2026, institutions from the microfinance sector dominated corporate bond issuance, indicating a move towards formal capital market financing by non-traditional sectors.

Market Developments, IPOs, and Outlook

The positive momentum in H1 2026 was further underpinned by strategic market development initiatives and a promising pipeline of new listings.

Infrastructure and New Listings: The LuSE, under CEO Nicholas Kabaso, is actively working to simplify listing rules to ease market access and attract a broader base of issuers and investors. The successful listing of Klaption Reinsurance in March 2026 was a welcome addition, and the planned IPO of Zamtel later in the year is expected to open the

telecommunications sector to wider citizen participation. Furthermore, the planned launch of a gold-linked ETF aims to tap into the precious metals rally, offering investors a new asset class and further deepening the market.

Looking Ahead: A Balanced Outlook

Strengths: The outlook for the Zambian capital market in the second half of 2026 is cautiously optimistic. The key strengths are clear: the successful restoration of macroeconomic stability, a credible debt restructuring process, strong GDP growth (forecast at 4.3% for 2026), and a booming copper sector that continues to attract significant foreign investment. The market cap-to-GDP ratio (including Shoprite) reached 51.6% in Q1 2026, showing positive progress towards the Capital Markets Master Plan target of 30%.

Risks: However, the path ahead is not without risks. The IMF has flagged fiscal pressures that intensified in 2026 due

to pre-election spending and expenditure overruns, projecting the primary surplus to decline to 1.1% of GDP. Furthermore, rising global fuel prices and geopolitical tensions (such as the war in the Middle East) could push inflation back up to 8.5% by year-end, potentially reversing some of the gains made in H1.

The key challenge will be for the incoming government, following the August 2026 elections, to maintain fiscal discipline and continue the reforms that have restored investor confidence. In conclusion, the first half of 2026 was a period of remarkable resurgence for the Zambian capital market. Solid macroeconomic management restored investor trust, fueling a rally in both equities and bonds. While challenges remain, the foundations laid in H1 2026 position the market for continued growth, contingent on navigating the fiscal and geopolitical headwinds in the second half of the year.





Inside Mimbula Minerals

BY EPHRAIM MUFAYA

Mimbula Minerals Limited, a subsidiary of UK-based Moxico

Resources Plc, continues to position itself as one of Zambia's fastest-growing copper producers. During the first half of 2026, the company recorded strong progress across operations, workforce development, and community engagement, painting a picture of a young

but rapidly expanding mine determined to balance growth with responsibility.

Leadership Focused on Discipline and Care

Company leaders have been vocal about the values driving Mimbula's growth. Chief Operating Officer Theo Silver says productivity is not just about producing more. It's about doing things better, safer, and together. He points

to equipment reliability and staff empowerment as key to the company's next stage of growth. Board Director Davis Mwanamoya looks at things from a governance angle.

He says productivity cannot be separated from strong Environmental, Social and Governance (ESG) practice. Growth, he says, should never come at the cost of safety or community trust.

Public Relations Officer Ian Chitu Chomba echoes this commitment to transparency and shared ownership of the company's results, while the mine has also drawn praise from industry observers for its safety culture and its role in Zambia's mining growth.

Rewarding the Workforce

Among the standout developments is a 12% salary increment for unionised employees, the fourth consecutive annual increase since 2022 agreed during 2025 collective bargaining talks with the Mine Workers Union of Zambia, the National Union of Miners and Allied Workers, and the Miners, Technicians, Artisans and Allied Workers Union of Zambia.

The new package, effective November 2025, includes an enhanced education allowance, an improved funeral grant, and a 13th cheque awarded in December. Union leaders praised the deal as a model of progressive labour relations, while management linked the increment to the company's broader commitment to Zambia's national target of 3 million tonnes of annual copper production by 2031.

In other HR news, Eng. Joseph Milambo was confirmed as Mine Manager after rising through the company's ranks. Group HR Manager Peter Chishika was also named a Fellow of the Zambia Institute of Human Resource Management, the institute's highest honour.

The company also bid farewell to Accountant Eveness Pulantila, who left after three years of service, and paid tribute to Eddie Mfunda, an employee who died in a mine accident, with management reaffirming its commitment to safety and to supporting his family.

Expansion on Track

Much of Mimbula's story this year is one of growth. Phase One of the mine, commissioned in 2023 by President Hakainde Hichilema, established a 10,000 tonnes-per-annum heap leach and solvent extraction/ electrowinning (SX/EW) plant.

The company is now well into Phase Two, a US\$250 million expansion that will lift annual production capacity to 56,000 tonnes, supported by a US\$50 million streaming agreement with Ecora Resources and targeted for completion by the end of 2026. A further Phase Three, focused on cobalt recovery from an estimated 38.6-million-tonne resource, is currently under a bankable feasibility study.

Progress is already visible: production from a new Multipurpose Gyratory began in July 2025, with October 2025 recording the year's highest output 289,724 tons of agglomerated material and 1,667 tons of copper. The company's workforce has grown to approximately 1,700 employees, reflecting the scale of the expansion under way.

Safety as a Core Value

Safety remains central to how Mimbula operates. The company has made improvements in sanitation and pest control since full operations began in 2021, including bait-station rodent control and an Indoor Residual Spraying program to combat malaria-carrying mosquitoes. The mine workshop, often described as "the heart of the mine," continues to keep equipment reliable and available thanks to its maintenance teams.

The company has also sponsored five Safety, Health and Environment officers through specialised firefighting training in Kabwe, procured a fire tender truck, and rolled out a strict "no cell phone use on site" policy designed to reduce distraction-related accidents. Fortnightly mass safety meetings chaired by General Manager Jason Pitchford reinforce what the company calls a "zero tolerance for unsafe acts" culture.

A joint inspection by the Ministry of Green Economy and Environment and the Zambia Environmental Management Authority also commended Mimbula's environmental restoration efforts, including rehabilitated tailings ponds.

Investing in Community

Beyond the mine gate, Mimbula continues to invest visibly in Chingola. A women's empowerment program run



with the Business Development Center Zambia has now trained more than 700 women in entrepreneurship and business skills.

The company was a Gold Sponsor of the Chingola Business Forum on local content law compliance, received commendation from the Zambia Institute of Chartered Accountants for regulatory compliance and student sponsorship, and invested over US\$20,000

in athletics development in 2025, including sponsorship of the Chingola Independence Marathon. Its football teams, the Mineral Boys and Amazon Girls, remain a visible symbol of the company's youth development commitment, with the Mineral Boys recently earning promotion to the Copperbelt Division 3.

A Company on the Rise

Taken together, these developments tell one clear story. Mimbula is still a young

mine, but it is growing fast. It is working to raise production from 10,000 to 56,000 tonnes a year, while staying focused on safety, fair treatment of workers, and real investment in its community.

As Mimbula works toward Zambia's national copper goals, its leaders want to show that growth can happen the right way, captured in the company's own guiding principle: "My safety, your safety, our responsibility."

Entrepreneurship Coaching



BY DIANA KABAILA

As an entrepreneur and author, I have come to appreciate the value of coaching and information sharing, given that one's experiences can influence and motivate to action those that need to hear from others that have walked a path before them. It is encouraging to note that personal efforts to shape the entrepreneurial minds of those with young businesses and the aspiring ones, have contributed to growth of enterprise in Zambia.

Read on:

- ✓ To change your life's story from ordinary to extraordinary, you have to be focused and determined to walk the extra mile and awaken the sleeping industry giant that is in you,

believe that the market place has enough room for smart and hard workers to become captains of industry.

- ✓ But let's be candid, there is a price to pay for success, to become a captain of industry you need a lot of discipline and tenacity; and you will face setbacks, things will not always go according to plan.
- ✓ Through challenges, you learn perseverance and the importance of investing in personal growth. Personal growth will teach you to let go and not take personal what has not worked.
- ✓ Always have a plan B. When one endeavor fails or you

simply outgrow it, move on with your head high because such is life. Avoid holding on indefinitely because negative environments have a way of consuming you. Self-pity is an absolute no, pity does not pay the bills. Believe that God has a reason for redirecting you.

- ✓ Before starting a business, have an understanding of the industry that you have chosen to invest in, to avoid financial losses and regulator penalties. Avoid copy and paste of businesses, because what will work for one, may not work for you. Believe that short cuts will cost you.
- ✓ Build good teams that will manage your businesses without your direct supervision. Invest in good digital systems that will enable you to monitor performance remotely.
- ✓ Build good networks, position yourself strategically and be fearless to walk with giants and captains of industry. Show up with confidence, learn and speak the same technical lingo to gain trust of investors and clientele.
- ✓ Step out of the comfort of working for others for too long; working for others is simply creating wealth for them. They will pay you according to

The Hidden Cost of Manual Processes in SMEs



BY SHEPPA MARK KALUNGA

Small and medium enterprises often measure the cost of manual work by counting paper, printer ink, or employee hours. The larger expense is almost invisible. Every manual approval, handwritten register, spreadsheet copied from one computer to another, and message passed through personal phones creates decision friction. Decision friction is the delay between information becoming available and leadership being able to act with confidence. In

competitive markets, that delay quietly reduces growth.

The Silent Tax on Decisions

Most business owners monitor revenue, expenses, and profit. Very few measure decision latency. When inventory figures are updated at the end of the day instead of instantly, purchasing decisions are based on yesterday's reality. When customer payments are reconciled manually every Friday, cash flow planning becomes guesswork. The business is effectively paying a hidden tax through slower

decisions rather than direct financial charges.

Knowledge Evaporation

Manual organisations depend heavily on people remembering procedures. When experienced employees resign, they leave with undocumented knowledge that disappears overnight. This phenomenon can be described as knowledge evaporation. Digital workflows preserve organisational memory by embedding procedures into systems instead of relying solely on individual experience.

Context Switching

Employees rarely perform one task from beginning to completion. They answer messages, search for files, rewrite figures, and verify information across several applications. Every interruption forces the brain to rebuild context before productive work resumes. Research has shown that repeated context switching reduces concentration, yet many businesses unknowingly design operations that require it throughout the day.

Compounding Delay

A delay of only three minutes repeated across one hundred transactions each day becomes hundreds of lost hours over a year. Unlike equipment failure, these losses do not appear on maintenance reports. They accumulate quietly until competitors with automated workflows deliver faster quotations, quicker service, and better customer experiences.

The Competitive Gap

Digital transformation is no longer about replacing paper with computers. The strongest organisations create connected information where sales, finance, inventory, customer service, and management share a common source of truth. Consequently, leaders spend less time validating information and more time creating value. This shift increases organisational intelligence rather than merely improving efficiency.

A New Performance Indicator

Many executives track productivity per employee. An emerging indicator deserves equal attention: decision cycle time. This measures how long it takes an organisation to detect an event, understand its impact, decide on an action, and execute that decision. Businesses with shorter decision cycles usually adapt more quickly to market changes, customer expectations, and economic uncertainty.

The future advantage for small and medium enterprises will not belong to businesses that simply purchase more software. Instead, it will belong to organisations that redesign their processes around trustworthy data, connected systems, and rapid decision making. The hidden cost of manual work is not paper or administration. It is the gradual erosion of speed, knowledge, confidence, and competitiveness. Leaders who eliminate these invisible costs today will build businesses that remain resilient tomorrow.



EXCEL FOUNDATION

Giving Hope Empowering Innovators With Seed Capital



Sparkling Smiles: Mauristeta Zimba's Natural Toothpaste

BY LUYANDO MOOYA

At just 7 years old, Mauristeta Zimba is already showing the world that children can be inventors, problem-solvers, and dreamers with big ideas. Her story is one of curiosity, creativity, and determination all sparked by something as simple as brushing her teeth.

Her Childhood

Mauristeta describes her childhood as joyful: she plays with friends, learns new things every day, and enjoys reading books that are above her level, watching cartoons, and writing. Her family

plays a big role in her growth, encouraging her, advising her when she's unsure, and providing the materials she needs to explore her interests.

The Spark of Inspiration

Her journey began when she noticed discomfort every time she used regular toothpaste. Sometimes, when she accidentally swallowed it, she experienced mild stomach aches. This made her curious, could there be a safer, natural alternative? With her father being a scientist, her mother a teacher, and her cousin a medical personnel; she was surrounded by inspiration. Her school also encouraged her through the JETS platform, which promotes creativity and innovation among young learners.

Experimenting With Nature

Mauristeta began searching for local natural ingredients that could help with oral health. She asked adults for advice, tried different combinations, and carefully observed texture, taste, and smell. After many trials, she finally settled on a recipe that was easy, pleasant, and suitable.

Her toothpaste has a fresh natural smell thanks to mint and

cloves. It has a mild taste and leaves the mouth feeling clean and refreshed after brushing.

Challenges and Triumphs

Finding the right combination of ingredients and texture wasn't easy. But through research and consultation, she overcame the difficulties. Her teachers and family encouraged her creativity, helping her understand that young people can solve problems in their communities. When she shared her toothpaste, people were excited and asked many questions about how she made

it. Some even felt inspired to try their own ideas. Mauristeta herself felt proud when her idea became a real product that children could use. Representing her province at the national level at such a young age was a moment of pure joy.

Dreams for the Future

Mauristeta hopes her toothpaste will help children and families improve their oral hygiene. She also wants to inspire other children to be creative and solve community problems. With the seed

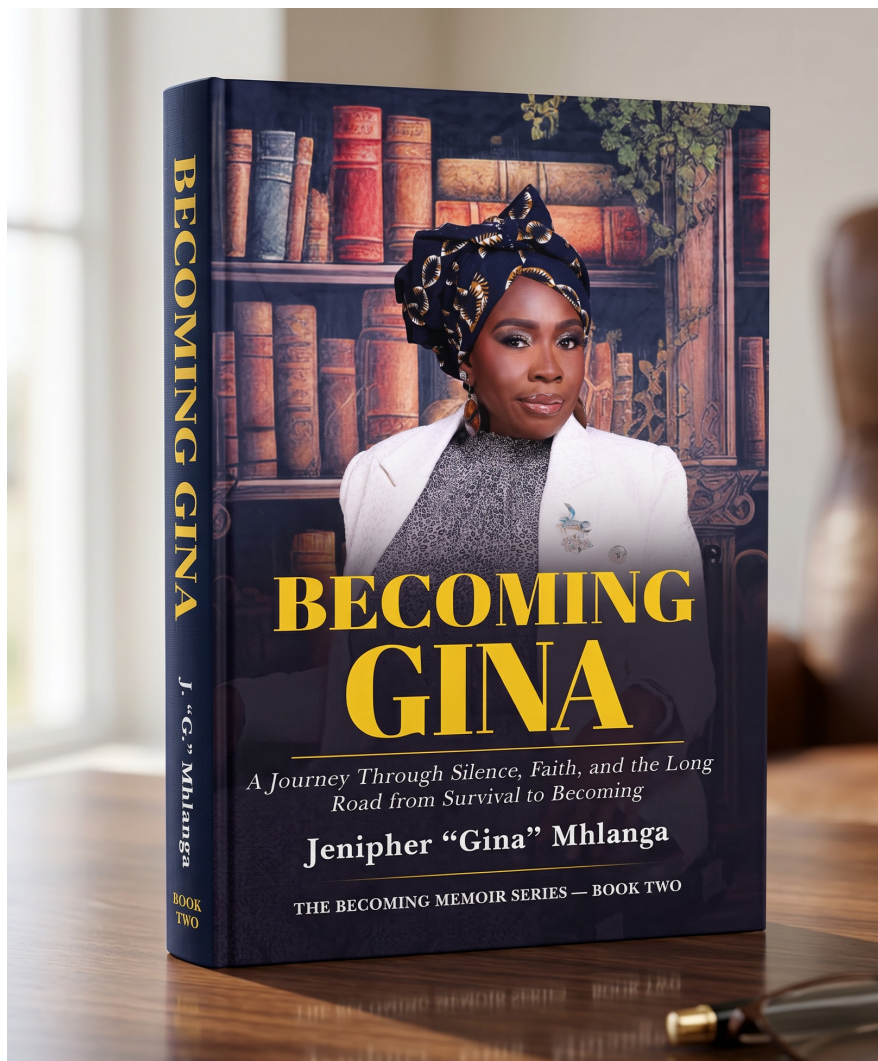
grant she received from Excel Foundation, she plans to improve her toothpaste by buying better materials, enhancing packaging, and producing more samples. She will also continue researching and developing the product with guidance from adults.

Her dream is to grow her toothpaste into a successful local business that creates opportunities for others. And when she grows up, she wants to be a dentist and an inventor, creating products and solutions that make life better.



Becoming Gina

A Journey Through Silence, Faith, and the Long Road from Survival to Becoming
The Becoming Memoir Series · Book Two — Anchor Summary



BY JENIPHER "GINA" MHLANGA

Readers who met Jenipher "Gina" Mhlanga in *Enabling Emotional Trauma* will remember the God Gap: that sacred interval between what breaks us and who we are becoming, written, as she put it, from inside the middle and not after it. *Becoming Gina*, the second book in *The Becoming Memoir Series*, is what the same woman writes once she has walked further down that road, far enough to look back without flinching and forward without fear.

The guiding voice is the one her readers know, calm, faith-held, and culturally rooted, but here it grows surer and wider, no longer speaking only from the pause but tracing the whole long arc that runs through it.

The book opens where the spirit was still being formed, in the uneven rhythms of 2017 to 2021. Ten steps forward: clarity,

courage, small victories. Then a hundred steps back. Gina does not rush this season toward resolution; she honors it as sacred time, insisting that God often does His finest work in unfinished spaces. A summer afternoon in Paris in 2017, where she stood almost by accident as the Tour de France reached its finish, becomes her quiet metaphor: she was standing at the edge of her own race and did not yet know it. Paris, she writes, did not change her. It revealed her.

From that threshold the memoir reaches back to the beginning. In *The Foundation* we meet the girl they called maNdeti, a child raised not by her absent biological father but by her father's people, the grandmother and aunts and uncles who claimed her fully as their own. We meet Roy, the man who fathered her in spirit and believed in the unseen potential of a village girl. We meet a child who sang through everything, who learned early that music could carry what words could not. And we follow the tender thread of the names she carried, the names given, the names lost, the single name, Gina, stripped from her on an official register while her family name held. The book's title is its first quiet promise: the reclaiming of a name, and a self.

Then come *The Losses*. One by one the pillars fall: the great-matriarch umaNkomazana; uLady, swallowed by the water well; her grandfather uMlobiseni; her aunt Kellinah.

“Gina renders grief not as spectacle.” But as the slow rearranging of a life, the steady withdrawal of shelter. “This is not your father’s house,” she is told, and learns what it costs to belong nowhere and everywhere at once.

The Cold World is the book’s hardest country. A marriage curdles into what she names Emotional Guns and Roses, love and harm wearing the same face. When it ends, it ends in a courtroom, and Gina refuses the role written for her. “This is my court,” she declares, gathering a sisterhood whose loyalty becomes its own kind of law. Beneath it all runs her one refusal: she is the woman who must not disappear.

In *The Turning*, the survivor begins, deliberately, to become. She sells her lobola cows to survive the divorce, a culturally devastating act rendered with startling dignity. She learns discernment, the art of protecting her peace. She confronts the cycles handed to her, the inherited pattern of enabling, the generational weight of teenage motherhood, with a resolve unforgettable in its plainness: stop the bleeding, then end the cycle. And she names the ache hidden inside every rise, the loneliness of elevation, of being seen for the arrival and never for the cost.

The final movement, *Becoming*, is quieter and somehow larger. Gina discovers the beauty of building in silence, guarding her dreams from the wrong

ears, rising before dawn to write, leaning on the steady community of the Round Table. She crosses an ocean.

In Chicago and there she meets the diaspora’s particular loneliness and its particular grace: the cold, the winter swimmers, the strange freedom of being unknown. And she arrives, at last, as the unhurried woman, no longer bracing for impact, no longer late, no longer failing. Simply becoming. Two ropes hold her through every fall: faith and song. She is, before anything else, a girl who sang through everything, whose belief never required the storm to stop before she could worship inside it. The music is literal, the Ndebele and Zulu songs that score weddings and farewells, and also a posture: the refusal to let grief have the last note.

What makes *Becoming Gina* remarkable is the voice that carries it. Faith here is never loud; it is presence, the steady awareness of God holding space when answers stay delayed. *Becoming* too, is rarely loud; at times it is only persistence, showing up tired but willing. Yet where the first book spoke in hushed, single notes, this one moves in full chords, awareness, faith, humor, loss, and battered forward motion mixed into every chapter, what Gina calls a cocktail, not a recipe.

Her Ndebele and Zulu inheritance is not decoration but the bloodstream of the

book: uGogo, lobola, the wedding songs sung over and over, the grandmother who paid a bride price on behalf of an absent son.

It is a story specific enough to belong to one woman and the village that raised her, and universal enough to belong to anyone who has ever silenced herself to keep the peace.

Readers who hold Trevor Noah’s *Born a Crime* close, its Southern African weave of mother, faith, and humor carried through hardship, will feel at home in these pages, alongside lovers of the culturally rooted storytelling of Chimamanda Ngozi Adichie and Edwidge Danticat. It is, finally, a memoir about trauma that is not about trauma at all, but about a birthright. “I was not lost,” Gina writes. “I was not late. I was not failing. I was becoming.” In *Enabling Emotional Trauma* she wrote from inside the pause God was holding. In *Becoming Gina*, she writes as a woman who has felt that pause break open into a life, and who has found, at last, the unhurried voice to tell it.



Postpartum Haemorrhage: What Every Parent Should Know

A Simple Guide to Understanding Bleeding After Birth and How to Prevent It



Why Does Bleeding Happen After Birth?

Having a baby is a wonderful event, but sometimes things do not go as planned. One of the most serious dangers after childbirth is heavy bleeding, also called postpartum haemorrhage (PPH). It is a worldwide issue and one of the main reasons mothers lose their lives after giving birth. But the good news is, with good care, it can be prevented and treated.

It is important to know that towards the end of pregnancy an incredibly large amount of blood flows through the placenta. The placenta is a temporary vital organ that connects the mother and the baby, and it supplies the baby with oxygen and nutrients, removes waste products, and produces hormones necessary to maintain the pregnancy. Following the delivery of a baby, the placenta separates from the uterine wall and gets delivered as well.

With separation of the placenta, the blood vessels on the placental bed of the uterus get torn and bleeding is initially controlled by contraction of uterine muscles which

compresses the bleeding vessels. This is then followed by clotting and subsequent obliteration of these vessels. Failure of the uterus to contract after placental separation leads to excessive placental site bleeding.

What Causes Bleeding? Weak Uterine Muscles (Uterine Atony)

Normally, after the baby and placenta are delivered, the uterus squeezes tightly to help stop bleeding. Sometimes the muscles don't squeeze hard enough, especially if the uterus is stretched from a big baby, twins, too much fluid or the presence of fibroids.

Long or very fast labours, labour induced with medicines, or many previous pregnancies can also make it harder for the uterus to work well. When this happens, too much blood can be lost.

Birth Injuries

Some injuries from childbirth are easy to see, while others may happen inside the uterus and are not obvious right away. Because of this, it is safest for all pregnancies to be delivered in a hospital where help is immediately available.

Retained Placental Tissue or Clots

Sometimes, pieces of the placenta or clots stay behind in the uterus after birth. If this happens, the uterus cannot squeeze properly, and bleeding continues.

Low Placental Implantation

When the placenta attaches lower down in the uterus, there are fewer muscles to help squeeze it after delivery. This means the uterus may not be able to control the bleeding at the site where the placenta was.

Blood Clotting Problems (Coagulation Disorders)

Some rare inherited conditions affect the blood's ability to clot. More commonly, diseases like high blood pressure or kidney issues can cause blood to take longer to clot. This makes it harder for the body to stop bleeding quickly after birth.

Prevention and the Importance of Antenatal Care

Postpartum haemorrhage can be deadly and can happen quickly. But if the mother

is in the right place—like a hospital—it can be treated. And most importantly, it can often be prevented with proper antenatal care (the check-ups you get during pregnancy). Antenatal care is a key part of primary health care. It is all about keeping the mother healthy during pregnancy and making sure she and her baby get the best possible care.

In Summary

Bleeding after childbirth is a serious problem, but it does not have to be fatal. Knowing the risks and making sure you have regular antenatal care, and a safe delivery can save lives. If you are pregnant or supporting someone who is, remember: hospitals are the safest place for delivery, and antenatal check-ups are essential. They help keep both mother and baby healthy.



Dr Michael Mbulo OBGYN



2026 WORLD CUP

BY PAUL SIMPELWE

When FIFA announced that the 2026 FIFA World Cup would expand from 32 to 48 teams, sceptics predicted a bloated tournament that would sacrifice quality for quantity. Critics feared too many mismatched fixtures and a congested calendar.

Instead, the tournament co-hosted by the United States of America, Canada and Mexico produced one of the greatest World Cups in history.

With a record 104 matches, new narratives emerged almost daily. Football's traditional powerhouses still stood tall, but only after being pushed to their limits by ambitious newcomers who refused to play the role of underdogs.

More significantly, Africa announced itself as a genuine force in world football, producing its best collective performance on football's biggest stage.

A World Cup of New Records

History was rewritten before a ball was even kicked. The tournament became the largest World Cup ever staged, featuring 48 nations and 104 matches which were both FIFA records. More countries than ever before had the opportunity to compete, opening the door for football's emerging nations to test themselves against the world's elite.

Pre-Tournament Favourites: Expectations vs Reality

Before a ball was kicked, the list of favourites looked familiar. Defending champions Argentina arrived with Lionel

Messi chasing one more final World Cup triumph, while France returned with the most talented squad hoping to wipe out their disappointment from the previous edition.

Argentina entered the tournament as the team to beat. With the evergreen Lionel Messi leading a talented squad that blended experience with youth. Messi's brilliance justified the hype as he inspired Argentina back to the final while also climbing to the top of the all-time World Cup scoring charts. France were once again among the bookmakers' favourites thanks to the devastating quality of Kylian Mbappé. Having already won the World Cup in 2018 and starred in Qatar 2022, Mbappé carried France's attacking threat and lived up to expectations, finishing among the tournament's leading scorers and guiding Les Bleus to the semi-finals.

England arrived with one of the most balanced squads in the competition. While captain Harry Kane remained their proven goal scorer, much of the spotlight fell on midfield sensation Jude Bellingham, whose maturity, creativity and eye for goal made him one of the tournament's standout performers.

Spain were viewed as dark horses capable of going all the way. Built around the youthful brilliance of Lamine Yamal and the midfield control of Pedri, La Roja combined flair with tactical discipline. Their impressive consistency throughout the tournament eventually carried them to the World Cup final.

Brazil could never be overlooked despite arriving in transition after the Neymar era. Much of the attacking responsibility rested on Vinícius Júnior, whose pace and creativity made him the Selecao's biggest weapon. However, Brazil fell short of expectations after suffering a shock Round of 16 exit to Norway.

Portugal also entered the tournament with genuine title ambitions. Many viewed this tournament as the last chance for one of the greats, Cristiano Ronaldo to win a World Cup title. Portugal were also looking up to Bruno Fernandes, whose vision and leadership was expected to drive the team. While the traditional heavyweights largely remained

competitive, the tournament demonstrated that reputation alone no longer guarantees success.

Africa's Rise

If one story defined the tournament beyond the traditional football powers, it was Africa's rise. For the first time, Africa fielded ten representatives at the World Cup, and nine of them progressed beyond the group stage, an unprecedented achievement that shattered perceptions about the continent's competitiveness. Gone were the days when one African nation carried the hopes of an entire continent as Morocco, Egypt, Ivory Coast, Senegal, Ghana, debutants Cape Verde, Democratic Republic of Congo (DRC), Algeria and South Africa all qualified to the knock out stage from their respective groups. Only Tunisia out of the 10 representatives failed to progress but the continent had made its statement.

After becoming Africa's first-ever World Cup semi-finalists in Qatar in 2022, the Atlas Lions of Morocco proved their breakthrough was no accident. They comfortably negotiated a difficult group that included Brazil, Scotland and Haiti before surviving nerve-racking knockout encounters against the Netherlands and co-hosts Canada.

Their reward was another showdown with France, the same nation that had ended

their fairytale run four years earlier. Although Kylian Mbappé inspired France to a 2-0 victory, Morocco left the tournament with renewed respect rather than disappointment. Back-to-back deep World Cup runs confirmed that African football now possesses teams capable of consistently challenging the world's best.

Cape Verde Captures the World's Imagination

Every World Cup produces an underdog that wins hearts of the fans and in 2026, that team was Cape Verde. Making their World Cup debut, the tiny island nation refused to be overshadowed. Cape Verde embraced fearless attacking football that captivated neutral supporters across the globe.

Their group campaign alone became one of the tournament's surprises. Draws against Spain, Uruguay and Saudi Arabia were enough to send them through as one of the best third-placed teams. Then came the unforgettable clash with defending champions Argentina. For 120 minutes, Cape Verde matched Messi's side stride for stride. After a 1-1 draw in normal time, both teams exchanged goals in extra time before heartbreak struck in the cruelest fashion imaginable.

A late own goal by Diney Borges handed Argentina a dramatic 3-2 victory, denying Cape Verde a historic penalty shoot-out and a place in the round of 16.

They may have been eliminated early but they departed as the tournament's favourite underdogs.

Egypt Finally Break Through

Few African moments carried greater emotional significance than Egypt's long-awaited breakthrough.

Despite appearing at the World Cup on three occasions, the Pharaohs had never won a match on football's biggest stage. That changed on June 22. A convincing 3-1 victory over Switzerland in their second group match ended decades

of frustration and ignited belief throughout the squad. The team overcame Australia in the round of 32 winning 4-2 on post-match penalties following a 1-1 draw to set up a round of 16 clash with Argentina.

Egypt's journey ended painfully after surrendering a two-goal advantage in the Round of 16 encounter. The team was less than 10 minutes away from qualifying to the quarter final but late goals from the defending champions broke the hearts of many Africans. Argentina scored three goals in 12 minutes to win 3-2. The

Pharaohs were unlucky after seeing a controversial VAR decision rule out what could have been a decisive goal. The team was leading 1-0 when the goal was ruled out after earlier saving a penalty from Messi.

A Continent Rising Together

Beyond Morocco and Cape Verde, Africa's strength lay in its collective success.

South Africa, Ghana, Algeria, Ivory Coast and DRC all advanced to the knockout rounds, each showcasing tactical discipline, technical



quality and growing self-belief. For decades, African football has searched for consistency at World Cups and in 2026, it finally arrived.

Rather than relying on isolated success stories, the continent produced depth that suggested its rise is sustainable.

The Race for the Golden Boot

Away from the battle for the trophy, another contest captivated supporters worldwide. The Golden Boot race remained fiercely competitive throughout the tournament.

Heading into the semi-finals, Messi and Mbappé shared the lead with eight goals each, while Norway's Erling Haaland had already exited with seven. England's Bellingham emerged as one of the tournament's biggest surprises, scoring six goals from midfield same as teammate Harry Kane. Unlike previous World Cups dominated by a single prolific striker, the 2026 edition produced a scoring race that remained wide open until the closing stages.

Messi also rewrote another chapter of football history. His tally of 21 career World Cup goals elevated him above Germany's Miroslav Klose, whose record of 16 had stood for more than a decade. Mbappé, meanwhile, climbed to 20 goals, signaling that football's greatest scoring rivalry is far from over.

The Giants Still Stand

Despite the rise of football's emerging nations, the established powers ultimately reminded everyone why they remain among the world's elite. France, Spain, England and defending champions Argentina formed a heavyweight semi-final lineup, the first time since 1990 that those four footballing giants occupied the final four together.

But none enjoyed an easy passage. England survived stern tests against Mexico and Norway.

France had to overcome an inspired Morocco. Argentina required every ounce of experience to eliminate Cape Verde and later Egypt. Spain quietly negotiated one difficult knockout tie after another with the composure of champions.

The tournament revealed that the traditional powers remain supreme, but the narrow margins are fast closing up.

The Fans Who Became the Tournament's Heartbeat

Beyond the goals and the stars, the 2026 FIFA World Cup belonged just as much to the fans. From the opening match to the closing weekend, stadiums across the United States, Canada and Mexico became vibrant festivals of colour, music and culture.

No supporters captured the imagination quite like Norway's travelling faithful. Returning to

the World Cup after years in the wilderness, thousands of Norwegian fans transformed every match into a sea of red, white and blue.

Their trademark Viking chants echoed around packed stadiums, but it was their synchronized rowing celebration that became an instant global sensation. During matches, supporters mimicked rowing longboats in unison while chanting "Heia Norge," creating the illusion of a Viking fleet sailing through the stands. Television cameras regularly cut to the spectacle to capture the moments.

Equally unforgettable was the return of the Mexican Wave. Although the famous stadium celebration has been part of football folklore for decades, nowhere did it feel more fitting than in its country of origin. Mexican supporters sparked wave after wave that swept through packed arenas regardless of which teams were playing.

Elsewhere, Argentine supporters filled stadiums with deafening versions of their now-famous terrace songs, Moroccan fans lit up venues with drums and nonstop chants, while England's travelling army entertained their team through every knockout round. African supporters arrived in colourful traditional attire, waving giant flags and dancing to the rhythms of drums and vuvuzelas, adding a unique flavour to the tournament atmosphere.

In the end, the 2026 FIFA World Cup was not only remembered for the football played on the pitch but also for the unforgettable scenes in the stands.

The Final

The curtain came down on a historic 2026 FIFA World Cup with Spain crowned world champions for the second time in their history after edging Argentina 1-0 in the final at New York New Jersey Stadium. In front of a capacity crowd of 80,000 fans and millions watching around the globe, the two footballing giants produced

a tactical masterclass. Spain dominated possession for long spells while Argentina relied on quick transitions and the individual brilliance that had carried them to a second successive World Cup final. With neither side able to find a breakthrough in regulation time, the contest stretched into extra time, where Spain finally found the decisive moment. Substitute Ferran Torres struck the all-important goal just one minute into the second half of extra time to break the hearts of the Argentines.

The goal sparked jubilant

celebrations among the Spanish players and supporters, while Argentina pushed desperately for an equaliser but were repeatedly denied by Spain's resolute defense.

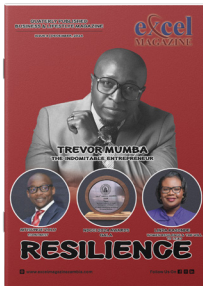
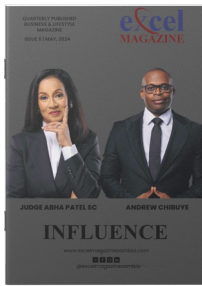
After a month-long competition, the first 48-team FIFA World Cup delivered dramatic upsets, record attendances (over 6 million) and unforgettable memories.

Spain's triumph completed an impressive campaign that saw them eliminate Belgium, France and finally Argentina on their way to lifting football's biggest prize.
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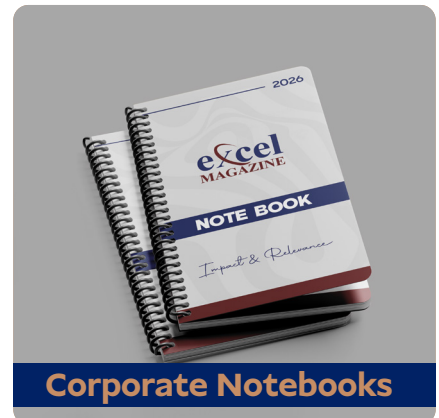
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