

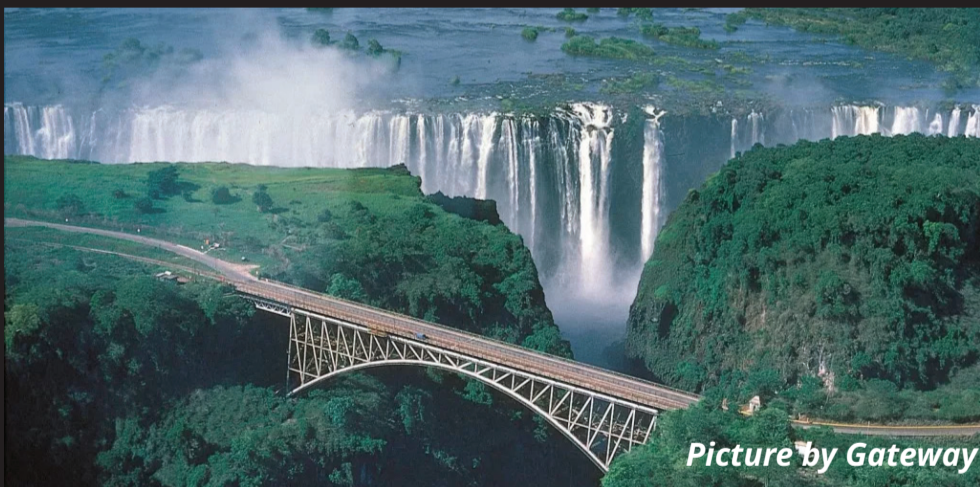


# UNLICENSED MONEY LENDING NOW A CRIMINAL OFFENSE IN ZAMBIA

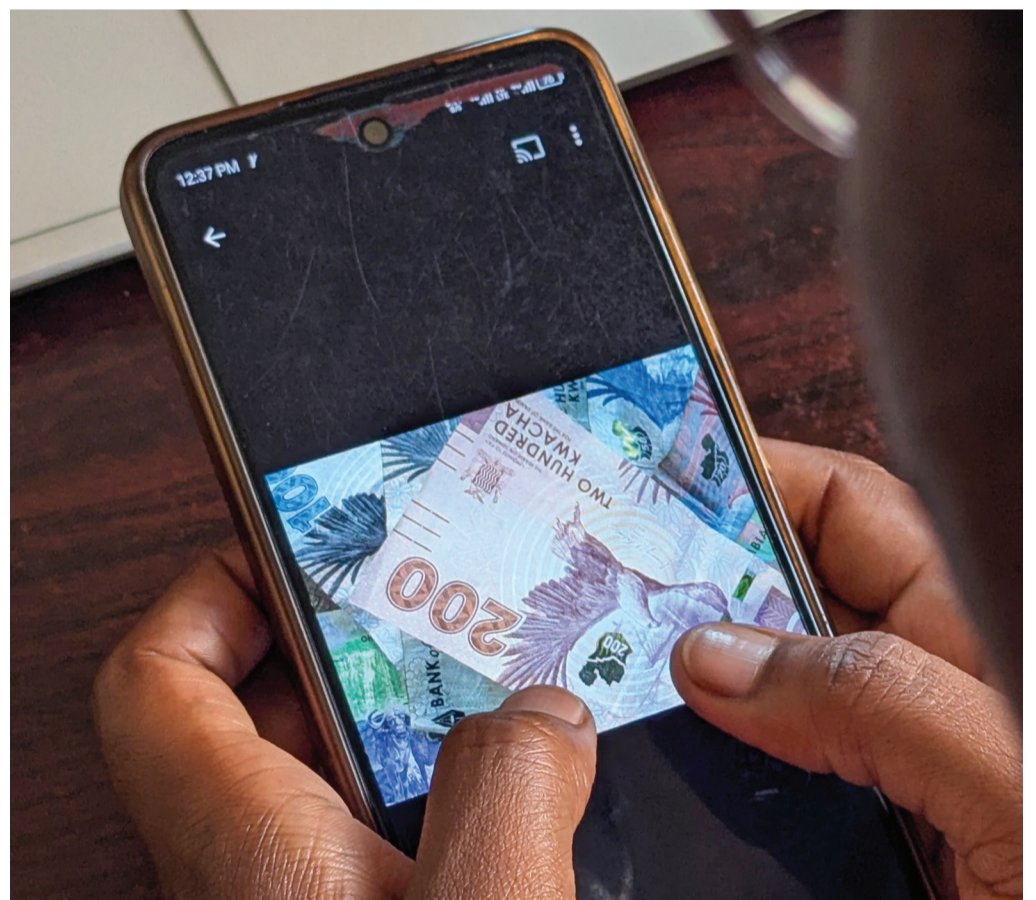
**By Staff Reporter**  
The Office of the Secretary to the Treasury has warned that operatin ..."  
*(Full story on page 2)*

## Zambia, Zimbabwe to Restrict Heavy Freight on Victoria Falls Bridge

*(Full story on page 4)*



Picture by Gateway



**FILE:** A young Zambian individual is seen using a smartphone to access a mobile loan application. The person appears focused, navigating the app interface—likely reviewing loan options, entering personal details, or checking approval status. The setting is informal, possibly at home or in a public space, reflecting the accessibility of digital financial services. The image highlights the growing adoption of fintech solutions among Zambian youth, enabling quick and convenient access to credit through mobile technology.

## Zambia Secures \$1.5 Billion Energy Investment Deal with CMEC Group

*(Full story on page 5)*

## Muzala Samukonga Wins Silver in Nairobi

*(Full story on page 8)*



# Agric Extension Officer Calls for Increased Youth Participation in Agribusiness

By Alexis Chilumbwe

**M**kushi Agriculture Extension Officer Hignal Malambo Munsanje has emphasized the need for improved access to finance and affordable agricultural technologies to attract more young people into agricultural production and agro-processing.

Munsanje noted that although skills training institutions are making deliberate efforts to equip learners with practical knowledge, the high cost of agricultural technologies and complex financial application processes continue to discourage youth participation in the sector.

Speaking in an interview with Peza News on the sidelines of a Mkushi Council cooperative workshop, Munsanje urged government and key stakeholders to bridge the gap between access to agricultural technology, infrastructure, and financing.

"In the last two years, I have seen many youths graduate with strong academic results and an interest in agribusiness. However, agriculture remains a costly venture for start-ups. It requires access to arable land, modern technology, infrastructure, finance, and manpower to achieve meaningful returns," he said.

Munsanje also challenged persistent misconceptions that agriculture is a venture reserved for rural populations, describing such beliefs as outdated and counterproductive.

He warned that young people, particularly graduates who subscribe to such myths, risk limiting their own economic potential and failing to contribute effectively to national development.

"Agriculture has immense potential to create productive and rewarding employment for young people. Zambia is endowed with vast arable land, adequate rainfall, and numerous water bodies that support irrigation for year-round production. It

is unfortunate that some graduates still view agriculture as a rural activity, when in fact it offers significant opportunities for

economic growth," he added.

Meanwhile, Indaba of the Agricultural Policy Research Institute (IAPRI) Communications

Associate Linda Jere encouraged youths to take advantage of existing resources and funding opportunities to strengthen the

agricultural value chain.

Jere observed that underutilization of available opportunities continues to hinder sector growth and

expansion.

"There are numerous opportunities for young people in agribusiness, including crop and livestock production, input distribution, commodity trading, extension services, and agro-processing. Zambia continues to import large quantities of value-added products such as milled rice, edible oils, onions, and fruits—products that could be produced locally," she said.

She further highlighted agro-processing as a particularly viable entry point for young entrepreneurs due to its high labour absorption capacity and stronger returns on investment compared to primary production.

"If these opportunities remain untapped, the sector's growth will continue to stagnate," Jere warned.

## Unlicensed Money Lending Now a Criminal Offense in Zambia

**T**he Office of the Secretary to the Treasury has warned that operating a money lending business without a valid licence is now a punishable offense under Zambian law, as authorities tighten oversight of the sector.

In a public notice, the office directed all individuals and companies engaged in money lending to obtain or renew licences issued by the Ministry of Finance and National Planning through the Accountant General's office.

The statement emphasized that compliance with the Money Lenders Act (Cap 398) remains mandatory, cautioning that failure to secure a licence constitutes a legal violation.

Authorities further outlined key requirements for licensing, including registration with the Patents and Companies Registration Agency (PACRA) and the Zambia Revenue Authority (ZRA). Applicants must also provide a police clearance certificate, a certificate from a Magistrate or Subordinate Court, bank statements, and details of their business location.

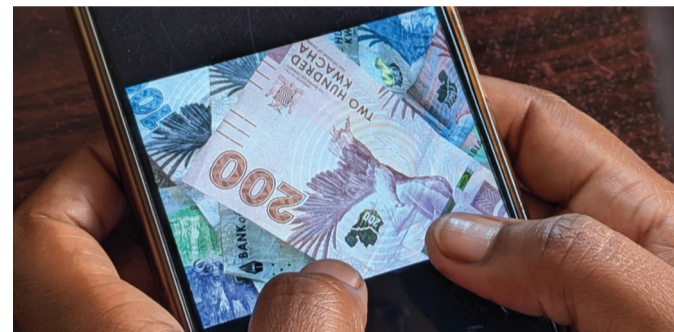
However, a significant legal shift is underway. Lubinda Habaazoka, a senior lecturer at the University of Zambia, noted that the Banking and Financial Services Act, 2026 has repealed the Money-lenders Act (Cap. 398), fundamentally changing how money lenders are regulated.

Under the new framework, money lenders are no longer

treated as standalone entities but are now classified as financial service providers, specifically falling under the category of financial businesses regulated by the Bank of Zambia.

This reclassification brings stricter regulatory requirements, including mandatory licensing, minimum capital thresholds, corporate governance standards, and ongoing reporting obligations.

Dr Habaazoka



warned that penalties for non-compliance have significantly increased. Offenders risk fines of up to three million penalty units or imprisonment of up to 30 years.

The reforms also

introduce enhanced consumer protection measures, signaling government intent to formalize the sector and curb exploitative lending practices.



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Editorial

# Zambia's Crackdown on Unlicensed Lenders Is a Necessary Reform—But SMEs Must Not Be Left Behind

The government's decision to criminalize unlicensed money lending marks a decisive shift toward formalizing Zambia's credit market. While the directive from the Office of the Secretary to the Treasury may appear administrative on the surface, its implications for small and medium enterprises (SMEs) and ordinary borrowers are far-reaching.

For years, informal money lenders have filled a critical financing gap left by traditional banks. Many SMEs—especially in the informal sector—depend on these lenders for quick, collateral-light loans to

sustain cash flow, restock inventory, or respond to emergencies. Borrowers, too, have often turned to these sources due to accessibility, speed, and fewer bureaucratic hurdles.

However, this convenience has come at a cost. Unregulated lending has frequently exposed borrowers to exorbitant interest rates, opaque terms, and aggressive recovery practices. In this context, integrating money lenders into the formal financial system under the Bank of Zambia, as enabled by the Banking and Financial Services Act, 2026, is a welcome and necessary reform.

By reclassifying money

lenders as financial service providers, the law introduces stricter licensing requirements, capital thresholds, and governance standards.



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For borrowers, this could translate into greater transparency, fairer pricing, and stronger consumer protection. For the broader economy, it promises improved financial discipline and enhanced confidence in

the credit market.

Yet, the transition is not without risk.

The heightened regulatory burden—ranging from licensing

costs to compliance obligations—may push many small, informal lenders out of the market. If this happens abruptly, SMEs could find themselves cut off from their most immediate and accessible sources

of credit. Traditional financial institutions, often risk-averse and collateral-driven, are unlikely to fill this gap quickly.

The result could be a tightening of liquidity at the grassroots level, precisely where economic resilience is most fragile.

Policymakers must therefore strike a careful balance. Enforcement of the new regime should be firm but phased, allowing existing lenders time to formalize. At the same time, deliberate efforts are needed to expand access to affordable credit—through microfinance institutions, digital lending platforms, and targeted SME financing

schemes.

Financial literacy will also be critical. Borrowers must understand their rights under the new system, while lenders must be supported in meeting compliance standards without being driven out of business.

Ultimately, the success of this reform will not be measured solely by how many unlicensed lenders are shut down, but by whether SMEs can still access timely, affordable credit—and whether borrowers are genuinely better protected.

A safer financial system is a worthy goal. But it must also remain an inclusive one.

## ASK PEZA

**What should I do if I am offered a job with a very low salary?**

**Peza Response:**

**First, do not rush to accept or reject.**

Consider:

- Is there room for negotiation?
- Are there other benefits (experience, exposure, growth)?
- Does it align with your long-term goals?

If the salary is too low:

- Politely negotiate with justification
- Or decline respectfully if it does not meet your needs

Not every opportunity is the right opportunity. Balance between gaining experience and ensuring you are fairly compensated.

**How do I professionally resign from my current job?**

**Peza Response:**

Resigning should always be done professionally to protect your reputation.

Steps to follow:

- Write a formal resignation letter
- Give the required notice period as per your contract
- Inform your supervisor before others
- Offer to assist with the handover

process

Please Avoid:

- Leaving abruptly without notice
- Speaking negatively about the company

Leave on good terms. Your current employer may become your reference in the future.

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- Degree in Mechanical Engineering

- Registered with EIZ (Engineering Institution of Zambia) or eligible for registration
- Minimum 5 years' experience in mining, construction, or heavy equipment environment
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# Zambia, Zimbabwe to Restrict Heavy Freight on Victoria Falls Bridge

**By Alexis Chilumbwe**

Zambia and Zimbabwe are set to restrict heavy freight traffic on the historic Victoria Falls Bridge following an announcement by President Hakainde Hichilema.

The move, revealed during the Engineering Institution of Zambia Conference in Livingstone last week, is aimed at preserving the structural integrity of the 120-year-old bridge, which was completed in 1905 and remains a key regional landmark.

Emerged Railways Properties (Pvt) Limited (ERP), jointly owned by the Zambian and Zimbabwean governments, has welcomed the

decision, describing it as timely and necessary.

In an interview with Peza News, ERP stated that the restriction is intended to safeguard the bridge's dual role as both a transport link and a major tourism attraction, while ensuring safe passage for light

vehicles and visitors.

"The announcement by the President aligns with recent infrastructure developments in the region, particularly the commissioning of the Kazungula Bridge," the company said.

The Kazungula Bridge, designed to handle heavy

commercial traffic, has already eased congestion and reduced reliance on the Victoria Falls crossing. Authorities say bulk freight will now be redirected to alternative routes, including the Chirundu and Kazungula corridors.

Officials further

stressed that protecting the bridge goes beyond engineering considerations, noting its significance as one of Southern Africa's most iconic tourism sites.

Meanwhile, infrastructure expert Engineer Chiwala

cautioned that changes in usage patterns must be carefully managed to maintain the bridge's longevity.

"If heavy usage continues in concentrated periods, it places strain on the structure. Currently, approximately 170 freight trains pass over the bridge each month, sometimes within short intervals. This is not sustainable," he said.

Chiwala warned that if structural stress is not controlled, the bridge's load capacity could decline over time, potentially limiting its future use to pedestrian access and tourism-related activities.



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 Producer: SAMPA MEMORY  
 Director: KEVIN McJOHNSON MULENGA  
 Playwright: CHRISPIN MANDANDA

**CAST:**  
 LEO D. SIMUKOKO, MOSES DIVINE, BLESSINGS LUWISHA, GABBI LAMBA, BISHOP NKONGOLO, LEE NONDE

K300 ORD, K500 VIP  
 29TH MAY, 2026  
 LUSAKA PLAYHOUSE

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 MILES 10 STUDIOS

A MILES 10 STUDIOS PRODUCTION

# MASK HALF-IN-MAST

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 Producer: SAMPA MEMORY  
 Director: KEVIN McJOHNSON MULENGA  
 Playwright: CHRISPIN MANDANDA

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K300 ORD, K500 VIP  
 29TH MAY, 2026  
 LUSAKA PLAYHOUSE

**By Staff Reporter**  
 Zambia has secured a landmark US\$1.5 billion investment in the energy sector from China Machinery Engineering Corporation (CMEC Group), marking a major step toward strengthening the country's power generation capacity.

According to a statement issued by the Zambia Development Agency (ZDA), the investment was successfully facilitated in collaboration with the Zambian Embassy in Beijing. The deal will see the development of a diversified 900-megawatt (MW) power portfolio in Zambia.

The project will comprise three key components: a 300MW coal-fired thermal power plant, a 300MW solar power facility, and a 300MW wind power plant, reflecting a balanced approach to both conventional and renewable energy sources.

ZDA Director General Albert Halwampa said the investment aligns with Zambia's ambitious target of increasing installed electricity capacity to 10,000MW by 2031.

# Zambia Secures \$1.5 Billion Energy Investment Deal with CMEC Group

"This investment is a major step towards achieving Zambia's target of 10,000 megawatts of installed power capacity by 2031. It reflects growing investor confidence in our energy sector and our broader economic reforms," Halwampa said.

He added that the rising regional demand for electricity presents Zambia with a strategic opportunity to position itself as a net exporter of power while supporting domestic industrialisation.

Meanwhile, Zambia's Ambassador to China, Ivan Zyuulu, welcomed the development, noting that it underscores the strengthening bilateral relations between Zambia and China.

"It is a clear demonstration of the confidence that Chinese enterprises have in

Zambia's investment climate. The Embassy will continue to facilitate strategic partnerships that translate into tangible development outcomes," Zyuulu said.

CMEC Group is expected to visit Zambia in June 2026 to

commence feasibility studies. The company has indicated that it possesses both the financial and technical capacity to begin construction of all three power plants simultaneously.

ZDA, together with

the Zambian Embassy in Beijing, is currently undertaking a joint investment promotion roadshow in China

aimed at positioning Zambia as a prime destination for foreign investment.

## US Invests Millions in South Africa's Rare Earths Project Despite Tensions

The United States is bypassing a frosty diplomatic relationship with South Africa to secure its high-tech future. Despite escalating tensions over Pretoria's domestic and foreign policies, the US International Development Finance Corporation (DFC) is moving forward with a \$50 million investment in the Phalaborwa Rare Earths Project. Located in South Africa's Limpopo province, this 'experimental' project

aims to extract critical minerals like neodymium and praseodymium, essential for EVs, smartphones, and fighter jets, not from a traditional mine, but from massive piles of industrial waste known as phosphogypsum. As China currently controls nearly 90% of global rare earth refining, Washington is racing to build a 'China-free' supply chain.



# Access Bank Zambia Secures Triple Honours for Excellence in Talent Development, Remittance, and Risk Management



Global Banking & Finance Review® is pleased to announce that Access Bank Zambia has secured three prestigious recognitions at the 2026 Global Banking & Finance Review® Awards, winning Best Graduate Recruitment Strategy Zambia 2026, Best Bank for Remittance Zambia 2026, and Best Bank for Risk Management Zambia 2026. These accolades highlight the bank's strong performance across talent development, financial accessibility, and risk management, reflecting its well-rounded leadership within Zambia's banking sector.

Access Bank Zambia's performance at the 2026 Global Banking & Finance Review® Awards reflects its strategic commitment to innovation, operational excellence, and sustainable growth. The bank continues to distinguish itself through forward-looking initiatives that strengthen workforce capabilities, enhance financial connectivity,

and ensure robust governance and risk oversight.

The Best Graduate Recruitment Strategy Zambia 2026 award acknowledges Access

Bank Zambia's structured and impactful approach to talent acquisition and development. The bank has implemented a comprehensive graduate recruitment programme

designed to attract high-potential individuals and equip them with the skills required to thrive in a competitive financial environment. Through mentorship,

rotational assignments, leadership training, and continuous professional development, the programme has successfully created a pipeline of future leaders aligned with the bank's long-term vision.

In addition, Access Bank Zambia's recognition as Best Bank for Remittance Zambia 2026 highlights its strong capabilities in delivering efficient and customer-centric cross-border payment solutions. The bank has leveraged digital platforms, strategic global partnerships, and streamlined processes to offer fast, secure, and cost-effective remittance services. These solutions play a vital role in supporting individuals and businesses, facilitating international

transactions, and promoting financial inclusion across Zambia and beyond.

Complementing these achievements, the Best Bank for Risk Management Zambia 2026 award underscores the bank's disciplined and proactive approach to managing risk. Access Bank Zambia has established a comprehensive risk management framework that integrates advanced analytics, governance structures, and regulatory compliance measures. By effectively addressing credit, market, operational, and compliance risks, the bank has demonstrated resilience and stability in an evolving financial landscape.

**Globalbankingfinance**

## Iran war drives up costs for Africa's airlines

The global aviation industry — including Africa's rapidly growing sector — is struggling to cope with the economic fallout from the Iran war.

One of the most immediate pressures comes from jet fuel costs, which make up a significant portion of airline operating expenses.

Jet fuel, a kerosene-based product refined from crude oil, is the primary fuel used by airlines.

However, disruptions linked to the Iran war have caused prices to double in some markets, leading to supply shortages.

"The impact is that it has affected how much African carriers purchase aviation fuel for their operations,"



**Ethiopian Airlines said in March that the Iran war cost it around \$137 million a week**

Dominick Andoh, managing partner of AviationGhana, an online aviation news portal, told DW.

Concerns over energy security have pushed up global oil prices.

In early trading on

Wednesday, Brent crude oil was trading at close to \$98 a barrel — up more than 30% since the war started at the end of February, news agency Reuters reported.

Analysts attribute the increase to fears

that a fragile ceasefire between the United States and Iran could collapse, especially after the US seized an Iranian cargo ship and shipping traffic through the Strait of Hormuz remained largely halted.

Andoh noted that the spike in fuel prices has inevitably been passed on to passengers.

"The prices of tickets have gone up," he told DW.

"If you look at the fuel surcharge margins for the tickets that have been sold since the war broke out, especially in April, the fuel surcharges have gone up by various percentages."

Flight disruptions add to financial losses. The severity of the crisis has raised alarms among African business leaders.

"The majority of African airlines won't be able to survive," the current spike in fuel costs, Nigerian billionaire Aliko Dangote. **DW**

# Zambia to Host 2026 Men's Zone VI IHF Trophy at OYDC

Zambia is set to host the 2026 Men's Zone VI IHF Trophy from April 28 to May 3 at the OYDC Zambia Sports Development Centre, in what is expected to be a major boost for the development of handball

in the region. The tournament will bring together some of Southern Africa's finest young handball talent, with teams competing in the Under-17 and Under-20 men's categories. Participating

Malawi, Zimbabwe, Namibia, and hosts Zambia.

Speaking ahead of the event, Handball Association of Zambia president Victor Banda expressed confidence in the country's readiness to stage the competition, citing the quality of facilities and organizational preparedness.

"Zambia is fully prepared to host this important tournament. Facilities at OYDC are in excellent condition and we are ready to deliver a successful and



## McIlroy and Norris honoured at Laureus awards

Rory McIlroy and Lando Norris have both been rewarded for their respective successes in 2025 at the Laureus awards in Madrid.

Northern Ireland's McIlroy won the Comeback of the Year award after winning his first Masters golf title last year.

England's Formula 1 driver Norris, who won his maiden World Drivers' Championship, took the Breakthrough of the Year award.

McIlroy, who won the Masters again earlier this month, beat Justin Rose in a sudden-death play-off to earn the Green Jacket 12 months ago.

The 36-year-old - a former winner of the Breakthrough of the Year award - became just the sixth man in history to win all four Majors following his 2025 Augusta triumph.

"There are certain moments in your career that stay with you, and winning the Masters is one I'll carry with me forever. To then have a year like that recognised by Laureus is very special," McIlroy said.

"Completing the career Grand Slam was incredibly emotional. It's something I've been chasing for a long time, and it probably means more because of everything that came before it. **BBC**



memorable event," Banda said.

The Local Organising Committee has also indicated that Team Zambia is well-prepared for the challenge, with both the Under-17 and Under-20 squads eager to impress on home soil.

The regional competition, held under the auspices of the International Handball Federation Zone VI structure, serves as a key platform for nurturing young talent and providing international exposure to upcoming players.

Beyond the competition, the tournament is expected

to promote regional unity and further elevate the profile of handball across Southern Africa.

Meanwhile, OYDC Zambia continues to cement its reputation as a leading venue for international sporting events, reflecting its commitment to youth development and sporting excellence.

The public has since been urged to turn out in large numbers to support Team Zambia and witness top-level handball action during the week-long tournament.

OYDC website

## Guardiola Confident City Can Win EPL Title

The Citizens beat Burnley 1-0, and Erling Haaland's fifth-minute goal proved enough to secure victory at Turf Moor, but it was the only one of their 29 shots to find the back of the net.

Manchester City has risen to the summit of the league standings with 70 points, level with

Arsenal but superior in goals scored. This shift in positions in the Premier League has

ended Arsenal's 200-day stint at the top.

Burnley have since been relegated to the

Championship after the defeat.

In a post-match interview, Guardiola expressed delight with the victory over Burnley while admitting the physical and mental effort put into Sunday's win against Arsenal showed at times.

Guardiola also noted that the result is the most important thing as City moved above Arsenal to the Premier League summit for the first time since August.

"Winning is the main target," said Guardiola. "Considering the last three days and the emotion and

physicality in the game we played, we made an extraordinary game. The chances we created, we could score more goals, but the important thing is winning every game."

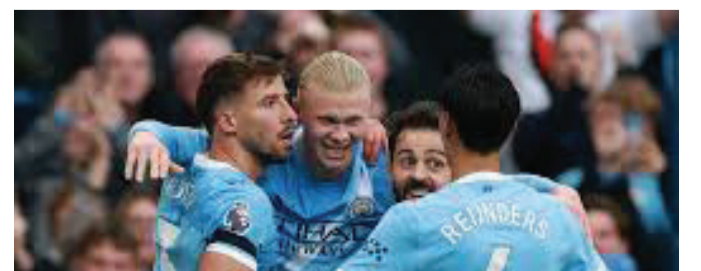
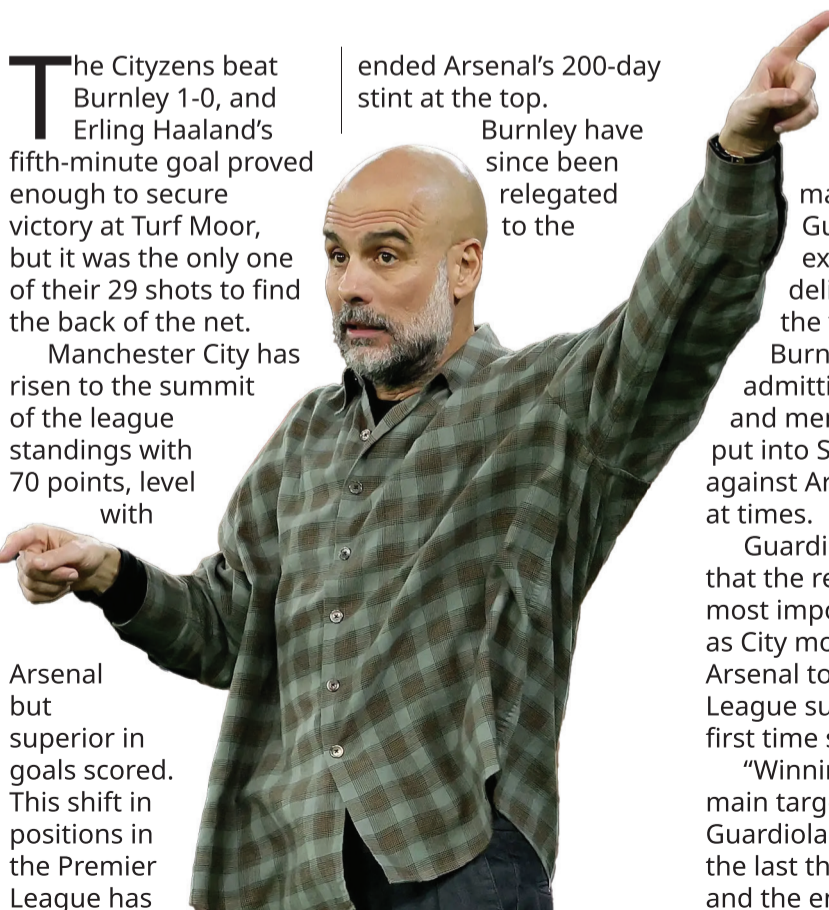
Guardiola has spelt out the plan in the remaining matches, stating that, "five games in the Premier League for both teams and we see what happens. We had chances. We've to win the games, but it was clear, clear, clear. We were not "umph" in the

last part of the shots."

The Man City boss remains optimistic his side will win the matches at 'all costs'.

"I completely agree that winning is all that matters, but not just in April, in September and October and November. We have to win at any cost, yeah, but we have to do something."

Man City will now shift their attention to the FA Cup semi-finals against Southampton on Saturday. **Bolanews**



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# MUZALA SAMUKONGA WINS SILVER IN NAIROBI

**By Staff Reporter**

Zambia's sprint star Muzala Samukonga delivered another impressive performance, clinching a silver medal at the Kip Keino Classic in Nairobi, Kenya, after finishing second in the men's 400 metres.

Samukonga clocked a season's best time of 44.55 seconds in a fiercely competitive race held under the theme "One Lap. No Mercy." The event attracted a strong international field, including South Africa's Zakithi Nene and American athlete Brian Faust.

In a statement published on the Zambia Athletics Association website, the association praised Samukonga's consistency and determination:

"You continue to

raise the Zambian flag high on the global stage through discipline, resilience, and excellence. Your progress is inspiring a new generation of athletes to dream bigger and run harder."

They further added: "The nation is proud of you. Keep pushing, keep shining, keep making history. Zambia stands with you every stride of the way."

The race, staged in Nairobi, lived up to expectations as a high-stakes one-lap contest, with Samukonga holding his own against elite competition to secure second place.

Following his Nairobi outing, Samukonga is scheduled to compete in South Africa on April 29, as part of his preparations for the upcoming African

Senior Athletics Championships to be held in Ghana.

The Zambia Athletics Association expressed confidence that exposure to top-tier international competition will sharpen the athlete's form ahead of continental duties.

Samukonga remains one of Zambia's brightest track prospects, with his continued participation in global meets highlighting the country's growing footprint in international athletics.

**Muzala Samukonga is a leading Zambian track and field athlete specializing in the 400 metres.**



## Guardiola Confident City Can Win EPL Title

Manchester City manager Pep Guardiola has stressed the importance

of winning their matches regardless of the

scoreline. **(Continues on page 7)**

