



# PEZA NEWS

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# BOZ ALARMED BY RISING PUBLIC WORKERS' DEFAULTS



By Staff Report  
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BOZ Deputy Governor for Operations,  
Francis Chipimo

## Mashau Celebrates Education Impact on 500 Learners



"...Wings of Hope Has Supported Over 500 Vulnerable Learners, Says Founder Adrian Mashau"

Full interview  
on P4



Snack on the move. A vendor serves sausages to customers at City Market in Lusaka. - Picture by Mubanga Chileshe



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# BOZ Alarmed by Rising Public Workers' Defaults

**By Staff Reporter**

The Bank of Zambia (BOZ) has expressed concern over the rising ratio of non-performing loans linked to public sector workers, warning that increasing cases of excessive borrowing pose risks to both lenders and borrowers.

In a statement issued on Friday, BOZ Deputy Governor for Operations, Francis Chipimo, said a recent financial stability assessment revealed a growing trend of some public workers obtaining off-payroll credit beyond permissible borrowing limits.

"This highlights the growing risks associated with payroll-based lending, particularly arising from practices that deliberately or calculatedly circumvent prescribed Debt Service Ratio (DSR) and affordability requirements of lending institutions," Chipimo said.

He noted that some borrowers were accessing additional credit through misrepresentation, non-disclosure of existing obligations, and multiple borrowing across different institutions.

"Recent financial stability assessments have revealed increasing incidences of some public workers obtaining credit not based on the payroll (off-payroll credit). Such credit is often beyond permissible limits through misrepresentation, non-disclosure of existing obligations, and multiple borrowing across institutions," he stated.

Chipimo further observed that some lending institutions had weak or non-compliant credit underwriting practices, including the inconsistent use of the Credit Reference Bureau (CRB) or, in some cases, disregarding bureau data altogether.

He reminded regulated lending institutions, employees, and payroll administrators that compliance with Debt Service Ratio (DSR) and affordability standards,

as well as the consistent use of Credit Reference Bureau data, is mandatory.

"These tools form a critical safeguard for responsible lending, consumer protection, prudent credit underwriting, and financial stability. All regulated lending institutions are therefore directed to strictly adhere to debt-service-ratio limits and adopt responsible lending practices," he said.

Chipimo also urged payroll administrators to strengthen internal payroll controls and recovery mechanisms and to take appropriate remedial or disciplinary measures where abuse of payroll-based deduction arrangements is identified.



BOZ Deputy Governor for Operations, Francis Chipimo

## Zambia Records Strong Response to US\$1.36 Billion Bond Buyback Offer

**By Alexis Chilumbwe**

Zambia has announced strong early results from its cash tender offer for the outstanding US\$1.365 billion Fixed Rate Step-Up Amortising Notes due in 2053, with investors showing overwhelming support for the debt management exercise.

According to a statement issued by the Office of the Secretary to the Treasury, the announcement was made at the London Stock Exchange following the launch of the tender offer on May 29, 2026.

The Government invited eligible bondholders to sell their notes back before maturity, subject to the fulfillment of financing conditions.

"By the Early Participation Deadline of June 9, 2026, we had received valid tenders totaling US\$1.335 billion, representing 97.85 percent of the total outstanding notes, demonstrating broad investor participation and support for the liability management exercise," the Office of the Secretary to the Treasury stated.

The Government noted that the transaction forms part of Zambia's broader debt management and restructuring strategy aimed at improving debt sustainability and reducing long-term debt obligations.

The strong investor response is expected to support the country's ongoing efforts to strengthen public finances and enhance macroeconomic stability as it continues implementing reforms under its debt restructuring programme.

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**By Alexis Chilumbwe**

South Korean investors have proposed a 500-megawatt solar power project in Zambia worth between US\$700 million and US\$900 million, in a move expected to boost the country's renewable energy capacity and help address electricity shortages.

Secretary to Cabinet Patrick Kangwa led a meeting in Lusaka on behalf of the Government with a South Korean delegation that is exploring investment opportunities in Zambia.

Speaking to the media after the meeting, Kangwa said the proposed project would be developed in ten phases of 50MW each and would utilize South Korean solar photovoltaic technology, with technical collaboration between Korean and Zambian teams.

"Once developed, it

# South Korean Investors Propose US\$900 Million Solar Project for Zambia

is expected to ease the power deficit, strengthen energy security, and support Zambia's drive to expand renewable energy generation," Kangwa said.

The proposal comes less than two weeks after Deputy Secretary to Cabinet for Finance and Economic Development Siazongo Siakalenge led a Zambian delegation to Seoul, where he called for enhanced economic cooperation between Zambia and the Republic of Korea.

Meanwhile, economist Lubinda Haabazoka welcomed the proposed investment but urged stakeholders to ensure that such commitments translate into tangible benefits for citizens.

"As much as these are very progressive moves, we as citizens should see to it that they are completed and enjoyed by Zambians. Let us not just applaud pronouncements but completed projects as well," Haabazoka said.



Secretary to Cabinet Patrick Kangwa

## Editorial

# God-Given Gifts Can Drive Zambia's Growth

Every Zambian is endowed with unique God-given gifts and talents that, when properly nurtured and utilized, can become a source of livelihood and national development. In today's world, talent is not just a personal blessing; it is an economic asset capable of creating jobs, generating income, and improving living standards.

Citizens should be encouraged to transform their gifts into businesses and careers. Whether one is gifted in music, sports, farming, teaching, technology, entrepreneurship, or craftsmanship, excellence in

any field attracts opportunities. When people consistently provide quality services through their talents, individuals and organisations naturally come knocking, creating demand that translates into financial rewards.

There should be no unnecessary restrictions on who talented citizens choose to work for. Talent and skill are universal commodities, and Zambians should be free to offer their services wherever opportunities arise, both locally and internationally. What matters is that they use their gifts productively and professionally.

The economic benefits are significant. As gifted individuals earn income, they spend, invest, employ others, and pay taxes. This circulation of money stimulates economic activity and contributes to the country's Gross Domestic Product (GDP). In many developed economies, creative

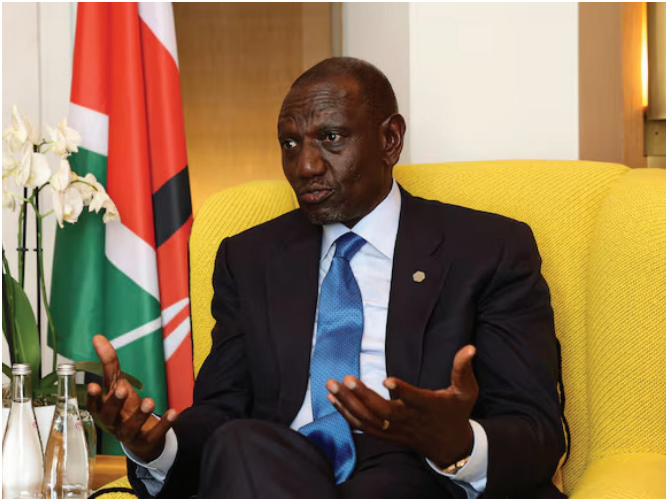
industries, professional services, and innovation-driven enterprises contribute substantially to national wealth.

Zambia must therefore create an environment that encourages talent development and entrepreneurship. By empowering citizens to monetize their God-given gifts, the country can unlock a powerful engine for economic growth and reduce dependence on traditional sectors alone. A nation that values and invests in the talents of its people invests in its own prosperity.

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## Kenya, US close in on critical minerals deal, Ruto says



Kenya's President William Ruto

Kenya is close to sealing a critical minerals deal with the U.S. under which it would process its own resources domestically, its president said on the sidelines of the G7 summit on Thursday, urging a broader reset in ties between Africa and the West.

Countries across Africa have pushed in recent years to process more of the minerals they produce domestically, marking a shift toward keeping more value on the continent.

William Ruto, representing one of several partner countries that attended the summit on the shores of Lake Geneva, said in an interview with Reuters that the agreement, covering rare earths and other strategic minerals, was already in the works and could be concluded soon.

"We have agreed that the minerals will be processed in Kenya," he said, following discussions he had held earlier with G7 leaders, including U.S. President Donald Trump.

"We've agreed with them on what is mutually beneficial."

Reuters



# Mashau Celebrates Education Impact on 500 Learners

By Mubanga Mubanga

**W**ings of Hope president Adrian Mashau says the organisation has supported more than 500 vulnerable children through primary, secondary and tertiary education since its establishment in 2016.

In a profile interview with Peza News, Mashau said the organisation has transformed the lives of hundreds of young people by providing educational support and creating opportunities for them to pursue higher learning.

He added that Wings of Hope has also undertaken community health initiatives, including medical screening programmes in underserved areas.

"Since 2016, we have seen about 500 children progress from primary school through secondary education and into tertiary institutions," Mashau said.

"We have also conducted medical screening programmes in various communities. At Mapenzi Blind Village, we screened about 150 people and donated prescription glasses as well as Bibles. In another community called Bwiketo, we conducted medical screenings for more than 80 people."

**Q: Can you tell us about your early life and where you grew up?**

Mashau: My name is Adrian Mashau. I was born in Solwezi before my family relocated to Livingstone in the early 2000s. I have lived in Livingstone ever since. I am the fourth-born in a family of seven children—five boys and two girls. I was raised in a devoted Christian family. Growing up was enjoyable, although discipline was strict, especially because my father served in the military. Looking back, the values and discipline instilled in us played an important role in shaping the person I am today.

**Q: Where did you go to school, and what subjects stood out for you?**

Mashau: I attended several schools. I began Grade One at Mushitala School in Solwezi



**Wings of Hope management pose for a group photo with some of the organisation's beneficiaries during a recent event. The organisation has supported vulnerable learners through various education and empowerment programmes. Photo: Wings of Hope.**

before continuing at Christ the King School in Livingstone. Later, I attended Holy Cross School and then Libuyu Secondary School, where I completed Grade Nine. I eventually completed my secondary education at Linda High School. My favourite subjects were Commerce and Geography because they were practical and relevant to my everyday life.

**Q: How would you describe yourself in a few words?**

Mashau: Humble, loving and cheerful.

**Q: What values were instilled in you while growing up?**

Mashau: Discipline, respect, faith in Christ and always remembering who you are.

**Q: Who has had the biggest influence on your character and mindset?**

Mashau: Today, I would say my mother has had the greatest influence on me. I had my biological mother, who is now late, and I also have an adopted American mother who is still alive. Seeing someone leave a comfortable life in the United States to come and serve in Africa had a profound impact on me. Her sacrifice continues to inspire me.

**Q: What principles guide your decisions today?**

Mashau: Discipline remains very important to me. I also try to consider the consequences of every decision I make and the

impact it will have on my life and on others.

**Q: How did your journey into community work begin?**

Mashau: It started while I was in high school. I always wanted to give back to the community. We often had missionaries visiting our church and carrying out outreach programmes, and I became interested in community service. At that stage, I did not know I would eventually establish an NGO. My focus was simply on helping people and making a difference wherever I could.

**Q: What was the turning point in your journey?**



**Adrian Mashau (right) poses with a beneficiary during a graduation ceremony at Northrise University. The graduate is among hundreds of vulnerable learners supported by Wings of Hope through their educational journey. Photo: Wings of Hope.**

Mashau: One major turning point was sharing my vision of starting an NGO with my family and receiving their support and approval. Often, when people decide to help communities, they face questions from relatives about why they are assisting strangers instead of focusing only on family members. However, I have always believed in helping people regardless of their background or relationship to me. Most beneficiaries in our programmes are not related to me. My Christian values have taught me to be

a cheerful giver and to understand that blessings are meant to be shared with others.

**Q: Some people may find it unusual that many beneficiaries are not family members. How do you respond?**

Mashau: It is not that I do not help my family. I do. However, most of my current programme beneficiaries are not relatives. One challenge is that family members can sometimes expect preferential treatment because of the relationship. To maintain fairness, transparency and accountability, we ensure that support is based on need and established programme criteria.

**Q: What challenges did you face when starting out?**

Mashau: One of the biggest challenges was dealing with people who promised financial support or pledged to join the initiative but never followed through. It was discouraging, but we remained focused on our mission.

**Q: What do you consider your biggest achievement so far?**

Mashau: One of our greatest achievements has been signing a Memorandum of Understanding with Northrise University. Through this partnership, academically gifted students supported by Wings of Hope have an opportunity to pursue

tertiary education at Northrise without facing the financial barriers that often prevent vulnerable learners from accessing higher education.

We have also built valuable partnerships with individuals and organisations in the United States who continue to support our work.

**Q: What major obstacles have you faced, and how do you deal with setbacks?**

Mashau: Challenges are part of growth. They build character, inspire innovation and motivate us to keep moving forward.

Whenever difficulties arise, I remind myself why we started this organisation in the first place. The purpose behind our work is what keeps us going, even when circumstances become difficult.

**Q: What do you enjoy doing outside your professional life?**

Mashau: I enjoy spending time with my family, travelling, watching football, and cooking. Those activities help me relax and recharge.

**Q: What goals are you currently working towards?**

Mashau: I want to see more students graduate from Northrise University and other tertiary institutions. I also hope to establish more partnerships and sign additional memoranda of understanding with higher learning institutions. On a personal level, I would like to further my academic qualifications and eventually pursue a PhD.

**Q: What message would you like to leave for young people?**

Mashau: Never lose sight of your purpose. Stay disciplined, remain committed to your goals and always look for ways to positively impact the lives of others. Success becomes more meaningful when it is used to uplift communities.



**By Alexis Chilumbwe**

The Government, through the Ministry of Health (MOH), has announced the receipt of assorted medicines and medical supplies procured from the Arab Republic of Egypt as part of efforts to strengthen healthcare delivery across the country.

Speaking at a media briefing in Lusaka, Health Permanent Secretary for Technical Services Kennedy Lishimpi said the medical consignment reflects the Government's commitment to prioritizing government-to-government procurement arrangements, which promote collaboration and knowledge sharing in the healthcare sector.

Lishimpi noted that the procurement, facilitated through the Zambia Medicines and Medical Supplies Agency (ZAMMSA), marks a significant step towards achieving universal health coverage in Zambia. He urged stakeholders and members of the public

# Zambia Receives Medicines and Medical Supplies from Egypt



Health Permanent Secretary for Technical Services Kennedy Lishimpi

to safeguard the medical supplies to ensure they benefit the intended communities. Meanwhile, Presidential Advisor on

Health Roma Chilengi said the receipt of the health commodities demonstrates the strengthening

partnership between Zambia and the Arab Republic of Egypt. "The collaboration is expected to promote

local pharmaceutical manufacturing and highlights the importance of safeguarding health commodities. It is now

ZAMMSA's responsibility to ensure that these medicines reach communities across the country," said Chilengi.

And ZAMMSA Director General Liyoka Liyoka said the procurement will enhance medicine availability, improve health commodity security, and reduce the risk of stock-outs and treatment interruptions in health facilities.

"The agency has started receiving 30 containers of medicines and medical supplies from Egypt. The consignments are expected to provide an average of eight months of stock coverage for several essential medicines. They will be distributed nationwide to improve service delivery and minimize stock-outs," said Liyoka.

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Hundreds of ships remained at a standstill in the Strait of Hormuz on Monday, as the United States and Iran reached an initial agreement that would extend their shaky ceasefire and lead to the reopening of the strait.

US President Donald Trump said on Truth Social that vessels were “starting to move, many loaded up with Oil” under the terms of the deal.

But experts who track ship movements disputed this claim, saying traffic is likely to remain limited.

Exact details of the deal, which would potentially allow oil and natural gas to reach the global market through the critical waterway, were not immediately and officially released.

The memorandum of understanding, brokered mainly by Pakistan, starts with the simultaneous lifting of Iran’s closure of the Strait of Hormuz and the US blockade of Iran’s ports, according to Pakistani officials.

# Ships remain on hold in Strait of Hormuz despite announced US-Iran deal

The two sides will then begin 60 days of negotiations over Iran’s nuclear program and the potential lifting of sanctions, they told the AP, speaking on condition of anonymity because the text is being kept confidential.

Iran signaled implementation would not start until the signing, which Pakistan said would take place Friday in Switzerland.

The closure of the Strait of Hormuz has roiled international markets and sent prices of fuel and other essential goods, including food, spiralling.

*Africanews*



Hundreds of ships remained at a standstill in the Strait of Hormuz on Monday,

## African Development Bank and Brazilian Cooperation Agency Sign Pact to Boost Africa’s Food Systems and enhance resilience



Paulo de Souza Amado, Charge d’Affaires of Embassy of Brazil in Côte d’Ivoire (l) and Martin Fregene, Officer in Charge for AfDB’s Vice Presidency for Agriculture, Human and Social Development (r) hailed the cooperation agreement’s leveraging of institutional strengths to benefit Africa’s people.

The African Development Bank Group and the Brazilian Cooperation Agency have agreed a new strategic partnership in Abidjan on 12 June to expand cooperation in food systems, job creation, climate resilience, health systems, and private sector development

across Africa.

Martin Fregene, Officer in Charge of the Vice Presidency for Agriculture, Human and Social Development signed a Memorandum of Understanding on behalf of the Bank Group. Paulo de Souza Amado, Charge d’Affaires of Embassy of Brazil in Côte d’Ivoire, signed for the Brazilian Cooperation Agency, which manages planning, coordination, and implementation of Brazil’s international technical and development cooperation programmes.

The agreement will seek to leverage the African Development Bank Group’s financing,

convening power, and regional reach and Brazil’s experience in tropical agriculture, renewable energy, public health systems, skills development, and enterprise growth. The two partners will coordinate to scale

practical solutions to some of Africa’s most pressing development challenges.

“The Memorandum... lays the foundation for a long-term partnership. A partnership that goes beyond one-off initiatives to promote structural

transformations, strengthen national capacities, expand triangular cooperation and mobilise resources as well as know-how on a large scale,” de Souza Amado said at a signing ceremony in Abidjan.

*afdb.org*

### ‘They came with machetes’ - deadline looms for migrants to leave South Africa



Esnat Joseph said a gang of men came to her home in Durban to threaten the family - forcing her to flee with her triplets

South Africa has become a hostile place for undocumented migrants, as a deadline set by protesters for them to leave the

country approaches.

“I am very scared and traumatised,” Esnat Joseph, a 36-year-old Malawian woman, told the BBC as she tried to comfort her crying one-

year-old triplets.

She fled her home in an informal settlement in the port city of Durban, in KwaZulu-Natal province, seeking refuge in an open field where up to 7,000 foreigners - mainly Malawians - began gathering with their belongings two weeks ago.

“The people came to my house and told me: ‘You must leave. We don’t want you people to stay here any longer, so you have to go to your country.’ There were 10 and they were carrying weapons,” *BBC*



# Green Buffaloes Wallop Prison Leopards in Midlands Netball League



FILE: Green Buffalos players during a training session.

**(From P8)**

In attack, national team captain Beauty Nakazwe combined effectively with goal shooter Brenda Mwaba and wing attacker Justina Mwale. The trio benefited from the energetic play of centre Gift Ndawa, whose distribution and movement helped turn almost every attacking move into a scoring opportunity.

The reigning 2025 league champions, Prisons Leopards, attempted to change the momentum through a series of substitutions, but their efforts yielded little success. Harriet Muchuma emerged as one of the standout performers for the hosts, although she received limited support from the rest of the attacking unit.

The victory keeps Green Buffaloes in second place on the league table with 14 points, level with leaders Napsa Stars but separated by goal difference. Buffaloes also have a game in hand, giving them an opportunity to move to the top of the standings.

## Extraordinary Messi makes more history in masterclass for the ages

It was a day for football's biggest names. But even amid so much star quality, Lionel Messi still took top billing.

Hours after France's Kylian Mbappe and Norway's Erling Haaland had lit up the World Cup with two goals each, the stage was set.

But this was no supporting act, this was the main show. The Messi show.

His first World Cup hat-trick, a record-equalling 16th World Cup goal, and another reminder that despite his age, he isn't going away.

Argentina beat Algeria 3-0, and Messi was at the centre of it all.

As the sun dipped behind the Kansas City skyline, the 38-year-old became the first man in history to feature at six World Cups - beating rival Cristiano Ronaldo by a day.

Twenty years ago to the day after his World Cup debut as an

18-year-old at Germany 2006, one of the game's greatest superstars looked as sharp as ever in delivering another spectacular performance on his 200th appearance for his country.

There were a few moments of concern after his opener when Messi's studs

caught the top of Aissa Mandi's heel just past the half hour mark but, no action was taken, and the Argentine took full advantage.

Afterwards, he said: "To enjoy this with my family, with my teammates, the ones who are always there, is a really beautiful moment.

"The squad, it's a very united, very strong group. I feel good; we were lucky enough to win a tough match. It's important to start off with a win in the

first game.

"I'm grateful to the fans, because once again they've shown that Argentina is

crazy

about this - we packed the stadium again.



"Everything I'm experiencing now is a bonus. I've been fortunate enough to achieve all my dreams — or even more than I ever dreamed of achieving — both professionally and personally."

Argentina head coach Lionel Scaloni, added: "I don't

have the words to describe Messi. For 20 years, he's had us used to seeing things like this and he inspires everyone who watches him play."

There was an early glimpse of what was to come.

Four minutes in, Messi raced clear and put the ball past Algeria's keeper, Luca Zidane, only for the offside flag to prevent what would have been a fairytale start. Fans celebrated as if they had won the World Cup.

## Floyd Mayweather facing felony charges for passing bad check



Boxer Floyd Mayweather is facing two felony charges alleging theft and "intent to defraud" by passing a bad check to purchase a \$200,000 watch in Las Vegas, according to Nevada court records.

Mayweather was not present for a Clark County court hearing Monday and was instead represented by his counsel. Mayweather's official charges are "theft, value \$100,000 or greater" and "draw or pass check with intent to defraud, value \$1,200 or greater."

Clark County

prosecutors filed an initial criminal complaint on April 27, according to court records obtained by ESPN, followed three days later by a court order that Mayweather appear before a judge. Monday's appearance by his attorney apparently fulfilled that order.

The complaint alleges Mayweather wrote a \$200,000 check from a Wells Fargo Bank account to Gold and Beyond, a high-end Las Vegas resale boutique, on Dec. 31, 2024. The complaint alleges Mayweather wrote the check when he "had insufficient money.ESPN





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# GREEN BUFFALOES WALLOP PRISON LEOPARDS IN MIDLANDS NETBALL LEAGUE



*IN ORANGE: Green Buffaloes' Defender Memory Musonda trying to defend a free flowing ball*

**By Alexis Chilumbwe**

**A**rmy-sponsored side Green Buffaloes Women's Netball Club handed Zambia Correctional Service (ZCS)-sponsored Prisons Leopards a convincing 41-29 defeat in Week 9 of the Midlands Netball League (MINA) played at the Prisons home ground in Kabwe.

The highly

anticipated encounter between the two netball powerhouses attracted large crowds, including athletes from squash, karate and tennis, as well as spectators who had participated in the recently concluded Defence Force Games.

Many netball enthusiasts had expected Prisons Leopards to hand Buffaloes their first defeat of the season. However, the army side delivered a dominant performance, excelling

in both attack and defence while maintaining their lead throughout the match.

Buffaloes capitalised on the experience of their national team players, with Corporal Esther Kunda and Lance Corporal Memory Musonda forming a solid defensive partnership that repeatedly frustrated the Leopards' attacking efforts.

(Continues on P7)

