



**Citizens Economic Empowerment
Commission**



ANNUAL REPORT —2020—

CONTENTS

| | |
|--|----|
| CHAIRPERSON FOREWORD | ii |
| DIRECTOR GENERAL'S REPORT..... | iv |
| 1.0 THE CITIZENS ECONOMIC EMPOWERMENT COMMISSION..... | 1 |
| 2.0 VISION, MISSION STATEMENT AND CORE VALUES..... | 2 |
| 3.0 INTRODUCTION..... | 3 |
| 4.0 MORE CONDUCTIVE POLICY, REGULATORY AND OPERATIONAL ENVIRONMENT..... | 3 |
| 4.1 KEY PERFORMANCE INDICATOR 4: PREFERENTIAL PROCUREMENT CERTIFICATION LETTERS ISSUED..... | 3 |
| 4.2 CEEC BOARD SUPERVISION VISITS..... | 4 |
| 5.0 INCREASED ACCESS TO BUSINESS DEVELOPMENT SERVICES..... | 6 |
| 5.1 JOBS CREATED..... | 6 |
| 5.2 KPI 7: NUMBER OF CLIENTS APPROVED FOR FUNDING THAT RECEIVED BUSINESS PLAN DEVELOPMENT SUPPORT..... | 7 |
| 5.3 INCREASED ACCESS TO COMPETITIVE MARKETS..... | 7 |
| 6.0 ACCESS TO FINANCE..... | 7 |
| 6.1 PROVISION OF EMPOWERMENT FUNDS..... | 7 |
| 6.2 APPLICATION OF EMPOWERMENT FUNDS..... | 8 |
| 7.0 PERFORMANCE OF ACCESS TO FINANCE..... | 12 |
| 8.0 CONTRIBUTION TO INDUSTRIALISATION..... | 14 |
| 9.0 PROVINCIAL HIGHLIGHTS..... | 16 |
| FIGURE 12 FARMERS COLLECTING CASSAVA CUTTINGS IN MUTANDA..... | 28 |
| 10.0 FINANCIAL REPORT..... | 19 |
| 10.1 KEY PERFORMANCE INDICATORS..... | 19 |
| 10.2 BUDGET PERFORMANCE FOR 2020..... | 19 |



CHAIRPERSON'S FOREWORD

I am pleased to present the 2020 Annual Report of the Citizens Economic Empowerment Commission (CEEC).

The Commission was established through CEE Act Number 9 of 2006 with a mandate to promote broad-based economic empowerment for targeted citizens.

I am very encouraged to report that the Commission has continued to make significant strides in fulfilling its mandate. The strategy being embarked on by the Commission is amongst the most significant and most broad-based economic empowerment programmes being implemented by Government. We are leaving no stone unturned to ensure that Zambians in all districts of the country not only fully participate and benefit from, but also that they eventually take the lead in the industrial transformation of our country.

The reform process we launched in 2013 has strongly contributed to the notable successes in the following key areas:

- 1) Disbursed more than K450 million to 5,595 empowerment projects throughout the country, creating about 41,900 jobs.
- 2) Handed over all cases of misappropriation, misapplication and corruption at CEEC sighted in the Forensic Audit Report of 2012 to appropriate investigative wings of Government.
- 3) Enhanced geographic equity by allocating 92% of the 5,595 empowerment projects approved by the Commission to rural areas.
- 4) Have allocated 49% of the of 5,595 empowerment projects approved by the Commission to the women.
- 5) Have allocated 32% of the empowerment projects approved by the Commission to the youth.
- 6) Implemented three (3) reservation schemes through Statutory Instrument No. 1 of 2017 (Reservation Scheme in Poultry and Domestic Haulage), and Statutory Instrument No. 22 of 2019 (Reservation Scheme in Commercial Cleaning).
- 7) 100% physical completion of construction of five (5) Industrial Yards in Chipata, Kasama, Mongu, Ndola and Solwezi Districts.

The CEEC programme is showing promising successes and is rapidly bringing citizen-driven industrialization to the rural areas. The Commission has now become the leading arm of Government in rural industrialization. Examples of medium scale manufacturing plants that were either operational or under installation include the following; mango juice processing and water-bottling in Mongu, starch production from cassava in Solwezi, stock feed production in Kasama and Chipata, maize milling in Nakonde, rice processing in Chama, peanut butter production in Mungwi and cotton ginning in Mumbwa.

To empower Zambians in the livestock sector, the Dairy Value Chain Development Programme has been rolled out to Southern, Muchinga, Northwestern and Copperbelt provinces, while Southern Province has also benefited from successful implementation of Beef Value Chain projects such as feedlotting in Namwala District.

To help redress the shortage of fish production in the country while giving Zambians a strong hand in the aquaculture subsector, commercial fish hatcheries were funded and fully operationalized in Nchelenge, Siavonga, Kitwe, Kasama, Chinsali, Chirundu, and Kaoma Districts. Other success stories in the sector have included support to table-fish farming projects in 35 rural districts of the country.

Support to tourism projects continued to be very strong in Southern Province particularly in Livingstone and Choma Districts, while renowned investments in the education sector have included the Chengelo School of Nursing in Kasama District, the University of Lusaka, Dove Nursing School and Shuttle Primary School in Lusaka District as well as Cina Primary School in Kitwe District.

In the energy sector, the Commission has extended support to the establishment of new filling stations in Chirundu, Zambezi and Shiwang'andu Districts, while there is an aviation fuel supply project based in Mfuwe.

In the Year under review the Commission continued to serve as Fund Manager for the Ministry of Fisheries and Livestock's Aquaculture Seed Fund, the Cashew Matching Grant Fund Facility for the Ministry of Agriculture and the Presidential Arts Development and Empowerment Scheme for the National Arts Council, all representing an asset under management value of over K590 million.

Our successes did not come without challenges. The first wave of the COVID-19 pandemic incapacitated many of our clients and severely constrained our field operations. The very low levels of empowerment and operational funding continued to inhibit the Commission from achieving much more. Nevertheless, the conviction of the Commission is that tangible progress must continue to be made notwithstanding the challenges being faced.

We remain indebted to the Ministry of Commerce, Trade and Industry for its positive facilitative role. I extend special thanks to the Zambian people for their ever-increasing engagement and cooperation with the Commission. I am particularly proud of the unflinching commitment of the Board, Management and Staff that led to the good results in 2020.

Col. Nkunga C. Mulenga DFS, psc (Rtd)
Chairperson
CITIZENS ECONOMIC EMPOWERMENT COMMISSION



DIRECTOR GENERAL'S REPORT

The Commission during the Year under review made progress towards the implementation of activities in line with the four strategic objectives.

a) Strategic Objective (SO)-1: More Conducive Policies, Laws & Regulations

i) Internally Generated Revenue: The Commission anticipated an annual internally generated income of ZMW17.524 million of which K10 million was achieved for the Year ended 31st December 2020. The shortfall in income generation was mostly attributed to the delayed commencement of disbursements under the Aquaculture Seed Fund which accounted for most of the projected Facility Fee income.

- ii) Financial Performance: As of the Year under review, the Commission's financial performance improved tremendously from the same period the previous Year. Income was up 242%, while expenditure rose by 22% from the same period the previous Year, resulting in a Net Operating surplus of ZMW21.966 million. Equally, total assets increased by 33%, with Cash and Cash equivalents going up by 105%. Short term obligations reduced by 50% while the current ratio increased by 181% showing the Commission's ability to meet its obligations.
- iii) Preferential Procurement: During the Year under review, the Commission issued One Thousand Three Hundred and Twenty-Five (1,325) letters of Preferential Procurement (PP) Certification to companies owned by targeted citizens against an annual target of Two thousand (2000). This brought the total number of letters issued since inception to Sixteen Thousand Two Hundred and Seventy-Two (16,272). Governments' constricted fiscal policy and the impact of COVID-19 saw a significant reduction in business operations leading to fewer tenders being floated thereby affecting local businesses negatively.
- b) Strategic Objective (SO)-2 Improved Business Development Services (BDS)
- i) Jobs Created: During the Year under review, a total of 13,112 jobs were created against an annual target of Thirty Thousand (30,000). Out of the 13,112 jobs created, 8,881 were youths and 4,230 were above 35 years. 4,229 were women whilst 8,883 were men, 3 out of 8,881 youths were physically challenged. Out of the 13,112 jobs created during the year under review 10,440 were temporal jobs whilst 2,672 were permanent jobs.
- ii) Number of clients that received business development plan support: The Commission during the Year under review provided business plan development support to Eight Hundred and Fifty-Two (852) citizens against an annual target of One Thousand Six Hundred (1,600). The shortfall in business plan development support was mostly attributed to the delayed commencement of disbursements under the Aquaculture Seed Fund which was supposed to account for most of the projected business plan development support.
- c) Strategic Objective (SO)-3 Increased Access to Finance
- i) Rural share of projects: During the Year under review, the rural share of approved projects reached 72% towards the target of 86% for 2020 and 90% for the 2017-2021 strategic planning period.

- ii) Social distribution of funded projects: During the Year under review, against the 2020 targets of women 30%, youth 40%, men 70% and disabled 2%, social distribution of the number of funded projects were 49% women, 32% youth, 51% men and 1% disabled
- iii) Number of clients funded: During the Year under review, the Commission funded 2,905 clients. This was against a target of 1,600 clients.
- iv) Value of projects funded: During the Year under review, the Commission disbursed ZMW138,015,315.64 against a target of ZMW50,000,000 for 2020. This was the highest annual disbursement value recorded by the Commission since inception in 2008.
- v) Contribution to Industrialization: During the Year under review, total disbursements to investments in manufacturing projects stood at 10.1% down from 14% the previous Year. This highlighted the need for the Commission to have more discretionary empowerment funds to enable it directly influence the value of empowerment funds applied to manufacturing.
- d) Strategic Objective (SO)-4 Increased Access to Competitive Markets: During the Year under review, the Commission facilitated One Hundred and Sixty-Seven (167) market linkages against a yearly target of twenty-eight (28).

During the Year under review, the Commission faced the following challenges amongst others:

- i) The Outbreak of the COVID- 19 pandemic negatively impacted the construction of the Industrial Yards, Warehouses and Bulking Centers and had therefore increased completion timelines;
- ii) Obsolete equipment & furniture continued to hinder the effectiveness of the various departments. Computer equipment was slow due to age and requires constant maintenance. Furthermore, other classes of Assets such as Motor Vehicles also require huge expenditure on repairs and maintenance due to age.
- iii) The manpower strength as at the end of the Year 2020 stood at 52 against an establishment of 104. Low staff levels experienced at the Commission, continued to constrain performance of some of the results areas.

Notwithstanding some challenges, the Commission achieved its highest ever annual value of disbursements to empowerment projects, registering ZMW138,015,315.64 as at 31st December 2020, the highest annual disbursement value recorded by the Commission since inception in 2008.

Likando Mukumbuta

**Director General
CITIZENS ECONOMIC EMPOWERMENT COMMISSION**

1.0 THE CITIZENS ECONOMIC EMPOWERMENT COMMISSION

The Citizens Economic Empowerment Commission (CEEC) is a body corporate, under the Ministry of Commerce, Trade and Industry, established through the enactment of the Citizens Economic Empowerment Act No. 9 of 2006 to foster broad-based economic empowerment in Zambia.

Broad-based economic empowerment is defined in the Act as ‘the economic empowerment of targeted citizens, citizen influenced companies, citizen empowered companies and citizen owned companies through diverse but integrated socio-economic strategies that include ownership of productive assets and resources, increasing the levels of employment in the formal sector, increasing household incomes, expanding literacy and skills development, and ensuring preferential procurement and access to services of state institutions.

The Commission is responsible for investing and administering the Citizens Economic Empowerment Fund (CEEF), which has by law been established under Part IV of the CEE Act No.9 of 2006. The purpose of the Fund is to support the development of broad-based economic empowerment programmes and is the principal vehicle through which the Commission provides interest bearing business loans to targeted citizens.

The Commission consists of twelve (12) part-time Commissioners, who are appointed by the President of the Republic of Zambia. The Chairperson of the Commission is appointed by the President of the Republic, whereas the Vice-Chairperson is appointed by the Commissioners amongst themselves.

In 2020, the Commissioners consisted of the following: -

| Nr Member | Commissioner |
|--|---------------------------------------|
| 1. Chairperson | Col. Nkunga C. Mulenga DFS, psc (Rtd) |
| 2. Vice Chairperson | Mrs. Emelda Chabala-Melele |
| 3. Secretary to the Treasury, Ministry of Finance | Mr. Fredson Yamba |
| 4. Permanent Secretary, Ministry of Commerce, Trade and Industry | Mr. Mushuma Mulenga |
| 5. Permanent Secretary, Ministry of Labour | Mr. Chanda Kaziya |
| 6. Attorney General | Mr. Likando Kalaluka, SC. |
| 7. Others | Dr. David Nama |
| 8. Zambia Statistics Agency | Mr. Costa Mwaba |
| 9. Person representing the Universities | Mr. Sunday Chanda |
| | Ms. Bridget Sule |
| | Mr. Mulenga Musepa |
| | Dr. Stella Zulu Chisanga |

Commissioners are appointed for a term of three (3) years and are eligible for re-appointment for one further term of 3 years. Commissioner Yamba was represented in proxy by Mr. Hilary Mwansa during the Year under review.

2.0 VISION, MISSION STATEMENT AND CORE VALUES

Vision

A Nation of Economically and Equitably Empowered Citizens.

Mission Statement

The Citizens Economic Empowerment Commission is a body corporate that promotes the economic empowerment of targeted citizens through ownership of productive assets, skills development, access to finance, preferential procurement and fostering a business and entrepreneurial culture.

Values

- Accountability, transparency and fairness
- Respect for all
- Integrity
- Efficiency and effectiveness
- Hard work
- Team and supportive spirit

3.0 INTRODUCTION

A presentation of progress in programme implementation for the Year ended 31st December 2020 is as follows:

4.0 MORE CONDUCTIVE POLICY, REGULATORY AND OPERATIONAL ENVIRONMENT

The Key Performance Indicators (KPIs) for this Strategic Objective include, the Number of Preferential Procurement Certification Letters Issued, and the Reservation of Areas of Commerce, Trade, and Industry (CTI) for targeted citizens.

| KPI | 2020 Achieved | |
|--|---|-------------------|
| | Reservation Scheme | Process Indicator |
| KPI 5: Areas of Commerce, Trade and Industry (CTI) Reserved for Targeted Citizens. Key: This is a process indicator with five stages of achieved progress: 1. Selection; 2. Research; 3. Submission of recommendations to MCTI; 4. Cabinet Approval; a 5. Legislation; and 6. Implementation. The Commission is accountable for stages 1, 2, 3 and 6. | Block Making | 4 |
| | Implementation of Customs and Excise (Clearing and Forwarding Services) | 3 |
| | Salons and barbershops | 2 |

4.1. Key performance indicator 4: preferential procurement certification letters issued

The Commission issued One Thousand Three Hundred and Twenty-Five (1,325) letters of PP Certification to companies owned by targeted citizens.

Figure 1 presents the cumulative total number of PP letters that have been issued in the period 2011 – 2020.

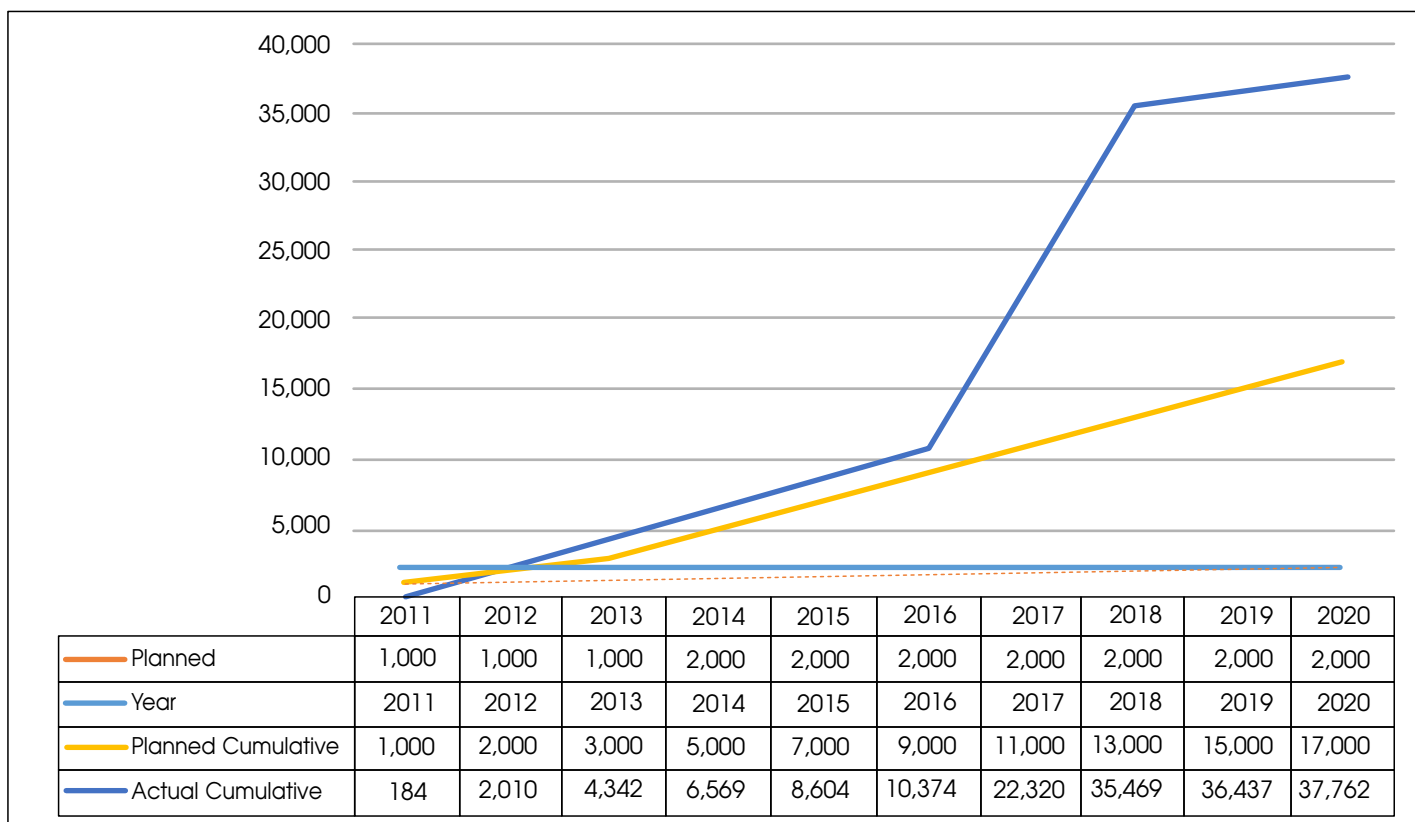


Figure 1 Number of MSMEs that received PP Certification 2011 – 2020

4.2 CEEC Board Supervision Visits

Project oversight visits for the new Board of Commissioners were facilitated in order to familiarise them with the projects that the Commission had been implementing. The projects visited included those under the Aquaculture Seed Fund, Cassava Commercialisation, Cashew Matching Grant Facility, the Industrial Yards and the Value Chain Development Programs.



Figure 2 CEEC Board Chairperson, Colonel Mulenga (RTD) monitoring the progress of the stocked fish on Lake Kariba in Siavonga.



Figure 3 The Board Chairperson's and Commissioners' visit to Northern Province Cooperative Marketing Union in Kasama district.



Figure 4 Yuyi Lubasi (in black attire), interacting with some CEEC Board members and staff during a tour of PremierCon Starch Processing Plant in Kalumbila district.



Figure 5 Commissioners touring the Mongu Industrial Yard.

5.0 INCREASED ACCESS TO BUSINESS DEVELOPMENT SERVICES

In order to contribute to industrialisation, economic diversification and job creation, the Commission undertakes various business development and implementation support activities to ensure smooth entry, survival, productivity and competitiveness of the supported MSMEs. This is done for MSMEs at all stages from initial application through to access to markets.

5.1 Jobs Created

A total of 13,112 jobs were created. This brought the cumulative number of jobs created to 41,918; an increase from 28,806 jobs recorded in 2019. Table 2 depicts the number of jobs created in the four quarters of the year ended 31st December, 2020.

Table 2: Number of Jobs Created per Province During the Year

| S/n | Province | Q1 2020 | Q2 2020 | Q3 2020 | Q4 2020 |
|------------------|--------------|------------|--------------|--------------|---------------|
| 1 | Central | 0 | 1,592 | 288 | 62 |
| 2 | Copperbelt | 71 | 80 | 398 | 404 |
| 3 | Eastern | 96 | 1,559 | 1,710 | 11 |
| 4 | Luapula | 4 | 246 | 321 | 706 |
| 5 | Lusaka | 0 | 265 | 268 | 135 |
| 6 | Muchinga | 0 | 79 | 136 | 0 |
| 7 | Northern | 42 | 432 | 586 | 915 |
| 8 | Northwestern | 132 | 0 | 410 | 413 |
| 9 | Southern | 0 | 717 | 358 | 44 |
| 10 | Western | 72 | 373 | 140 | 47 |
| Sub Total | | 417 | 5,343 | 4,615 | 2,737 |
| Total | | | | | 13,112 |

5.2 KPI 7: Number of Clients Approved for Funding that Received Business Plan Development Support

The Commission provided Business Plan Development Support to Eight Hundred and Fifty-Two (852) clients. This was done for supported MSMEs, at all stages, from initial application through to access to markets to ensure smooth entry, survival, productivity and competitiveness



Figure 6 CEEC Provincial Coordinator-Central Province, Mwaka Chileshe, conducting training for incubates in Mwekera.

5.3 INCREASED ACCESS TO COMPETITIVE MARKETS

5.3.1 Market Linkage Facilitation

The Commission facilitated **One Hundred and Sixty-Seven (167)** market linkages.

6.0 ACCESS TO FINANCE

6.1 Provision of Empowerment Funds

The Commission disbursed K138,015,315.64 to 2,905 projects. This was the highest annual disbursement value recorded by the Commission since inception in 2008.

The cumulative amount disbursed of K450,718,914.97 for the empowerment funds exceeded the amount released by Treasury of K294 million, representing a disbursement rate of 55% above Treasury releases, thereby demonstrating that the Commission had been diversifying its investment opportunities to realise the much-needed capital funding liquidity outside the Treasury funding.

6.2 Application of Empowerment Funds

6.2.1 Direct Treasury Funding (Including Revolving Fund)

The Commission had, since its inception, cumulatively received K294,181,000.00 in empowerment funding from Treasury, of which, K284,181,000.00 had been disbursed. In August 2020, the Commission received K10,000,000 that was reserved for contribution towards the financing of business loans to operationalise Industrial Yards in the First Quarter of 2021.

Table 3: shows more Treasury commitment towards releasing empowerment funds between 2008 and 2020.

Table 3: Performance of Treasury Releases of Empowerment Funds 2008-2020

| Year | Amount approved by parliament (ZMW) | Amount released by Treasury | % of released funds | Funding Variance (ZMW) |
|--------------|-------------------------------------|-----------------------------|---------------------|-------------------------|
| 2008 | 150,000,000.00 | 96,181,000.00 | 64% | (53,819,000.00) |
| 2009 | 40,000,000.00 | 40,000,000.00 | 100% | (0.00) |
| 2010 | 25,000,000.00 | 22,000,000.00 | 88% | (3,000,000.00) |
| 2011 | 40,000,000.00 | 18,000,000.00 | 45% | (22,000,000.00) |
| 2012 | 47,000,000.00 | 25,000,000.00 | 53% | (22,000,000.00) |
| 2013 | 53,000,000.00 | 53,000,000.00 | 100% | (0.00) |
| 2014 | 57,000,000.00 | 5,000,000.00 | 9% | (52,000,000.00) |
| 2015 | 82,000,000.00 | 10,000,000.00 | 12% | (72,000,000.00) |
| 2016 | 187,500,000.00 | 0.00 | 0% | (187,500,000.00) |
| 2017 | 35,163,540.00 | 15,000,000.00 | 43% | (20,163,540.00) |
| 2018 | 42,743,410.00 | 0.00 | 0% | (42,743,410.00) |
| 2019 | 46,681,002.00 | 0.00 | 0% | (46,681,002.00) |
| 2020 | 11,000,000.00 | 10,000,000.00 | 91% | (1,000,000.00) |
| TOTAL | 817,087,952.00 | 294,181,000.00 | 36% | (522,906,952.00) |

Table 4 presents the number of projects disbursed by the Commission directly from Treasury empowerment funds. As at 31st December, 2020, the Commission had 3,833 funded projects. In terms of value, the Commission was sitting at K386.7 million cumulative value of Treasury funded projects.

Table 4: Direct Treasury Funded Number of Projects Funded by Province

| S/N | Province | Cumulative No. of Projects as at q3 2020 | Actual No. of Projects Q4 2020 | Cumulative No. of Projects as at Q4 2020 | Share of the project |
|-----|---------------|--|--------------------------------|--|----------------------|
| 1. | Central | 317 | 0 | 317 | 8% |
| 2. | Copperbelt | 325 | 0 | 325 | 8% |
| 3. | Eastern | 344 | 0 | 344 | 9% |
| 4. | Luapula | 213 | 0 | 213 | 6% |
| 5. | Lusaka | 402 | 0 | 402 | 10% |
| 6. | Muchinga | 294 | 0 | 294 | 8% |
| 7. | Northern | 629 | 0 | 629 | 16% |
| 8. | North-Western | 274 | 0 | 274 | 7% |
| 9. | Southern | 426 | 0 | 426 | 11% |
| 10. | Western | 609 | 0 | 609 | 16% |
| | TOTAL | 3,833 | - | 3,833 | 100% |

6.2.2 Disbursement of the Cashew Matching Grant Fund Facility

The Government of the Republic of Zambia, is through the Ministry of Agriculture with support from the African Development Bank, implementing the Cashew Infrastructure Development Project (CIDP) in targeted districts of Western Province, with the aim of reviving the Cashew subsector, and is one of the Government’s priority projects. The Ministry of Agriculture appointed CEEC as the Fund Manager of the Matching Grant Facility of the Project.

Following two (2) Calls for Applications, the CEEC Board approved 123 projects from the ten target districts. As at 31st December, 2020, the Commission had disbursed grants amounting to K15,603,281.68 to implement projects and feasibility studies along the Cashew Value Chain in the target districts of the Project. Table 5 presents the type of projects that have received disbursements.

Table 5: Distribution of Disbursements by Project Type under the Cashew Matching Grant

| Value Chain | Project Type | Number of Projects | Amount Disbursed (ZMW) | % Disbursed |
|--------------|--------------------|--------------------|------------------------|-------------|
| Cashew | Marketing | 1 | 70,000.00 | 1% |
| Cashew | Processing | 10 | 4,586,774.21 | 8% |
| Cashew | Production | 102 | 5,960,686.80 | 83% |
| Cashew | Storage & Handling | 4 | 418,101.00 | 3% |
| Cashew | Intergrated | 5 | 4,485,789.64 | 4% |
| Cashew | Feasibility Study | 1 | 81,930.03 | 1% |
| TOTAL | | 123 | 15,603,281.68 | 100% |

6.2.3 Disbursement of the Aquaculture Seed Fund

The Government of the Republic of Zambia, through the Ministry of Fisheries and Livestock with support from the African Development Bank, is implementing the Zambia Aquaculture Enterprise Development Project (ZAEDP) whose objective is to contribute to economic growth as well as provide food and nutrition security in Zambia. The Ministry of Fisheries and Livestock is the Executing Agency while the Department of Fisheries (DoF) is the Implementing Agency.

The DoF appointed CEEC as its Implementing Partner for the ASF. The ASF was to facilitate the development of at least 2,924 MSMEs along the Aquaculture Value Chain (at least 2,400 competitive smallholder fish producers in pond and cage culture, and at least 500 other value chain actors).

6.2.3.1 Disbursement to Fish Hatcheries and Nurseries

The Commission made cumulative disbursements of K119,954,927.23. Table 6 provides a summary of the disbursements by Project Type.

Table 6: Summary of Disbursements to Aquaculture Business Loans in 2020

| Province | Approved Business Loans | | Disbursement Details | | | |
|---------------------------|-------------------------|-----------------------|----------------------|-----------------------|------------|------------|
| | Number | Amount (K) | Number | Amount (K) | Number | Amount (%) |
| Central | 74 | 14,294,603.80 | 70 | 9,907,532.30 | 95% | 69% |
| Copperbelt | 114 | 18,908,961.81 | 100 | 8,225,478.88 | 88% | 44% |
| Eastern | 71 | 13,586,083.45 | 68 | 5,629,619.64 | 96% | 41% |
| Luapula | 114 | 32,116,284.23 | 100 | 24,457,132.65 | 88% | 76% |
| Lusaka | 163 | 24,135,447.09 | 160 | 8,955,036.59 | 98% | 37% |
| Muchinga | 97 | 12,577,418.26 | 90 | 7,415,408.65 | 93% | 59% |
| Northern-Western | 136 | 26,563,263.10 | 128 | 16,300,277.55 | 94% | 61% |
| Northern | 171 | 27,866,629.80 | 160 | 13,682,224.08 | 94% | 49% |
| Southern | 103 | 16,540,742.15 | 100 | 12,301,759.91 | 97% | 74% |
| Western | 165 | 17,400,443.18 | 159 | 13,050,456.98 | 96% | 75% |
| Consolidated Total | | 203,989,876.87 | | 119,954,927.23 | 94% | 59% |

6.2.3.2 Disbursement to Fish Pond and Cage Culture Loan Beneficiaries

The Commission disbursed K76.371 million to loan beneficiaries under the Micro Finance Projects category. To mitigate against the risk of diversion of funds by clients, the Commission made disbursement in two phases and loan payments made directly to suppliers identified by the clients.

The first phase of disbursement was made towards digging of fish ponds and construction of fish cages by loan beneficiaries in the districts. The second and final phase of disbursement was to allow for purchase of fingerlings and fish feed in readiness for stocking of the certified ponds and cages by the beneficiaries.

Five Hundred and Thirteen (513) smallholder fish farmers had their ponds and cages certified by the DoF, whereas, CEEC made full disbursements to 462 fish farmers; translating into a disbursement rate of 90%. A summary of the disbursement status in Phase 1 and Phase 2 to Micro Finance Business Loans is presented in Table 7 and 8 respectively.

Table 7: Disbursement to Micro Finance Business Loans in Phase 1

| Province | Number | Amount (ZMW) | Number | Amount (ZMW) | Num(%) |
|--------------|--------------|-----------------------|--------------|----------------------|------------|
| Central | 71 | 9,142,033.80 | 71 | 873,300.00 | 100% |
| Copperbelt | 105 | 13,002,455.60 | 101 | 1,242,300.00 | 96% |
| Eastern | 63 | 7,878,440.12 | 59 | 5,875,763.20 | 94% |
| Luapula | 153 | 15,385,242.00 | 151 | 1,857,300.00 | 99% |
| Lusaka | 94 | 11,906,325.80 | 92 | 1,131,600.00 | 98% |
| Muchinga | 93 | 9,283,183.00 | 87 | 1,070,100.00 | 94% |
| Northern | 167 | 20,108,962.60 | 163 | 2,110,850.00 | 98% |
| Northwestern | 128 | 16,122,238.40 | 124 | 1,575,400.00 | 97% |
| Southern | 98 | 14,076,140.20 | 94 | 688,800.00 | 96% |
| Western | 164 | 16,292,121.30 | 162 | 1,992,600.00 | 99% |
| Total | 1,136 | 133,197,142.82 | 1,104 | 18,417,013.20 | 97% |

Table 8: Disbursement to Micro Finance Business Loans in Phase 2

| Approved Business Loans | | | Disbursement Details | | | |
|-------------------------|--------------|-----------------------|----------------------|-------------|----------------------|------------|
| Province | Number | Amount (ZMW) | Certified (DoF) | Paid (CEEC) | Amount (ZMW) | Num(%) |
| Central | 71 | 9,142,033.80 | 51 | 51 | 6,568,177.80 | 100% |
| Copperbelt | 105 | 13,002,455.60 | 57 | 53 | 6,825,753.40 | 93% |
| Eastern | 63 | 7,878,440.12 | 29 | 29 | 3,734,846.20 | 100% |
| Luapula | 153 | 15,385,242.00 | 47 | 33 | 4,249,997.40 | 70% |
| Lusaka | 94 | 11,906,325.80 | 59 | 59 | 7,598,480.20 | 100% |
| Muchinga | 93 | 9,283,183.00 | 41 | 40 | 5,151,512.00 | 98% |
| Northern | 167 | 20,108,962.60 | 128 | 115 | 14,810,597.00 | 90% |
| Northwestern | 128 | 16,122,238.40 | 55 | 52 | 6,696,965.60 | 95% |
| Southern | 98 | 14,076,140.20 | 73 | 73 | 9,401,509.40 | 100% |
| Western | 164 | 16,292,121.30 | 90 | 88 | 11,333,326.40 | 98% |
| Total | 1,136 | 133,197,142.82 | 630 | 593 | 76,371,165.40 | 94% |

6.2.3.3 Disbursement to Fish Farming Input Supply and Integrated Business Loans

The Commission disbursed a total of K51.515 million to forty-nine (49) citizen owned businesses involved in fish farming under the Project Finance Category.

6.2.4 Presidential Arts Development Empowerment Scheme (PADES) Loans Disbursements

The Commission entered into a partnership with the National Arts Council of Zambia (NAC) to disburse and manage the Presidential Arts Empowerment loans. The Commission received K27,219,944.00 for disbursement to the 152 artists under NAC's Presidential Arts Empowerment Loans out of which K15,407,148.96 was successfully disbursed to 90 artists representing a 57% disbursement rate of the total K27,219,944.00 PADES Funding received.

Table 9: Disbursements to PADES Loan Beneficiaries

| S/No | Province | No. of Loans | Loan Amount | Amount Disbursed | Disbursement Rate of Total Funding |
|------|---------------|--------------|----------------------|----------------------|------------------------------------|
| 1 | Central | 8 | 1,815,787.29 | 728,329.05 | 3% |
| 2 | Copperbelt | 14 | 3,977,403.31 | 3,198,555.87 | 12% |
| 3 | Eastern | 11 | 1,356,782.14 | 1,209,282.80 | 4% |
| 4 | Luapula | 2 | 1,881,892.39 | 973,411.01 | 4% |
| 5 | Lusaka | 23 | 8,889,074.98 | 6,451,510.38 | 24% |
| 6 | Muchinga | 5 | 631,613.52 | 475,653.52 | 2% |
| 7 | North-western | 5 | 1,023,731.90 | 492,139.90 | 2% |
| 8 | Northern | 6 | 900,691.60 | 500,133.00 | 2% |
| 9 | Southern | 8 | 1,236,239.71 | 921,456.31 | 3% |
| 10 | Western | 8 | 1,201,709.36 | 456,677.12 | 2% |
| | | | 22,914,926.20 | 15,407,148.96 | 57% |

6.2.5 Cassava Commercialisation Initiative

The Commission supported a total of 2,722 farmers in the target districts of Kasama, Mansa and Solwezi (including Mushindamo and Kalumbila) Districts in Northern, Luapula and North Western Provinces respectively.

7.0 PERFORMANCE OF ACCESS TO FINANCE

Strategic Objective 3 of the 2017-2021 Strategic Plan “Increased Access to Finance” aims to create greater opportunities for participation in the economy by targeted citizens and targeted companies through provision of financial services such as grants and business loans encompassing three categories of enterprise: micro, small and medium scale.

In line with the Guiding Principles of the 2017-2021 Strategic Plan, the Commission endeavors to implement economic empowerment measures in a manner that enhances equitable participation of targeted citizens in the economy with geographic equity between the ten provinces of Zambia, between rural and urban areas, across the gender divide between men and women, as well as to address the marginalization of youth and persons living with disabilities.

7.1.1 Key Performance Indicators

Table 10 highlights the KPIs for Access to Finance achieved for the 2017-2021 planning period, as at 31st December, 2020.

Table 10: KPIs for Strategic Objective 3 Increased Access to Finance

| KPI | 2020 Achieved |
|---|---|
| KPI 1: Rural share of approved empowerment projects | 72% |
| KPI 2: Social distribution of approved projects | Youth - 32% Women - 26% Men - 74% |
| KPI 6: Number of clients funded | Persons living with disabilities - 1% K2,905 |
| KPI 8: Value of funds disbursed (K) | K195.4 Million |

7.1.2 Geographic Equity

The Commission supports empowerment projects geographically distributed as equitably as possible across the country in all the ten provinces. Table 11 represents this geographic distribution for CEECs supported empowerment projects in Zambia over the period 2008-2020 by number and value of projects.

Distribution of Empowerment Projects by Province

Table 11: Provincial Distribution of Empowerment Projects by Number

| Province | Baseline 2016 | Actual 2017-Q4 2020 | Actual Cumulative 2008-Q4 2020 | Cumulative Share of Projects 2008-Q4 2020 |
|--------------------|---------------|---------------------|--------------------------------|---|
| Central | 254 | 135 | 389 | 7% |
| Copperbelt | 195 | 166 | 361 | 6% |
| Eastern | 262 | 109 | 371 | 7% |
| Luapula | 133 | 420 | 553 | 10% |
| Lusaka | 317 | 177 | 494 | 9% |
| Muchinga | 219 | 133 | 352 | 6% |
| Northern | 495 | 812 | 1307 | 23% |
| North-Western | 126 | 460 | 586 | 10% |
| Southern | 308 | 168 | 476 | 9% |
| Western | 381 | 325 | 706 | 13% |
| Grand Total | 2,690 | 2,905 | 5,595 | 100% |

These trends demonstrate the Commission’s commitment to empowering citizens in the rural provinces. The remarkable increase in the uptake of empowerment funds by these rural provinces really showcases the success of the Commission’s domestic investment promotion efforts as mandated by CEE Act No. 9 of 2006.

The trends clearly underline the Commission’s success in the implementation of its geographic equity policy.

7.1.3 Distribution of Empowerment Projects by Social Category

Performance in the distribution of the number of empowerment projects by social category is defined as Youth (males and females 18-35 years old), Women (females above 35 years old), Men (males above 35 years old), and persons living with disabilities (both males and females living with disability).

As at 31st December, 2020, the social distribution of the number of funded projects reached 47% women, 32% youth, 53% men and 1% disabled.

8.0 CONTRIBUTION TO INDUSTRIALISATION

CEEC's contribution to industrialisation can be measured in the context of its contribution to Zambia's desired transition from being a primary sector economy to a secondary sector economy.

Table 12 presents the Commission's sectoral investments as they are distributed by the primary sector economy, the secondary sector economy, the tertiary sector economy and the quaternary sector economy.

Table 12: Disbursement of Projects by Sector

| Sector | 2008 - 2011 | | | | 2012 - 2016 | | | | 2017 - 2021 | | | | Totals | | | |
|--------------------|-------------|-------|-----------------------|-------|-------------|-------|-----------------------|-------|-------------|-------|-----------------------|-------|-------------|-------|-----------------------|-------|
| | Projects | % | Amt Disbursed | % | Projects | % | Amt Disbursed | % | Projects | % | Amt Disbursed | % | Projects | % | Amt Disbursed | % |
| Agriculture | 187 | 15.7% | 25,281,495.61 | 16.9% | 631 | 42.0% | 40,321,574.10 | 38.1% | 1665 | 37.8% | 42,955,496.85 | 12.3% | 1852 | 33.1% | 68,236,992.46 | 13.7% |
| Aquaculture | 0 | | 0.00 | | 0 | | 0.00 | | 1433 | 32.5% | 119,954,927.23 | 34.2% | 1433 | 25.6% | 119,954,927.23 | 24.0% |
| Construction | 68 | 5.7% | 20,999,928.79 | 14.1% | 4 | 0.3% | 743,670.59 | 0.7% | 57 | 1.3% | 19,461,791.87 | 5.6% | 125 | 2.2% | 40,461,720.66 | 8.1% |
| Education | 6 | 0.5% | 800,000.00 | 0.5% | 1 | 0.1% | 2,000,000.00 | 1.9% | 7 | 0.2% | 2,981,000.00 | 0.9% | 13 | 0.2% | 3,781,000.00 | 0.8% |
| Energy | 9 | 0.8% | 2,393,060.00 | 1.6% | 5 | 0.3% | 1,912,590.67 | 1.8% | 13 | 0.3% | 8,161,011.28 | 2.3% | 22 | 0.4% | 10,554,071.28 | 2.1% |
| Financial Services | 6 | 0.5% | 211,000.00 | 0.1% | 1 | 0.1% | 114,093.00 | 0.1% | 6 | 0.1% | 561,300.00 | 0.2% | 12 | 0.2% | 772,300.00 | 0.2% |
| Forestry | 1 | 0.1% | 20,000.00 | 0.0% | 8 | 0.5% | 205,337.63 | 0.2% | 1 | 0.0% | 50,000.00 | 0.0% | 2 | 0.0% | 70,000.00 | 0.0% |
| Health | 3 | 0.3% | 110,000.00 | 0.1% | 0 | 0.0% | 0.00 | 0.0% | 0 | 0.0% | 0.00 | 0.0% | 3 | 0.1% | 110,000.00 | 0.0% |
| ICT | 27 | 2.3% | 3,652,799.46 | 2.4% | 2 | 0.1% | 290,000.00 | 0.3% | 16 | 0.4% | 1,976,580.00 | 0.6% | 43 | 0.8% | 5,629,379.46 | 1.1% |
| Manufacturing | 65 | 5.5% | 9,473,214.00 | 6.3% | 175 | 11.7% | 24,078,279.25 | 22.7% | 167 | 3.8% | 40,935,678.14 | 11.7% | 232 | 4.1% | 50,408,892.14 | 10.1% |
| Mining | 3 | 0.3% | 677,925.00 | 0.5% | 10 | 0.7% | 1,202,667.55 | 1.1% | 10 | 0.2% | 425,942.27 | 0.1% | 13 | 0.2% | 1,103,867.27 | 0.2% |
| Services | 133 | 11.2% | 22,747,228.24 | 15.2% | 31 | 2.1% | 3,797,422.70 | 3.6% | 116 | 2.6% | 30,769,125.25 | 8.8% | 249 | 4.5% | 53,516,353.49 | 10.7% |
| Tourism | 105 | 8.8% | 20,312,253.80 | 13.6% | 20 | 1.3% | 6,757,713.99 | 6.4% | 84 | 1.9% | 31,036,595.99 | 8.9% | 189 | 3.4% | 51,348,849.79 | 10.3% |
| Poultry | | | | | | | | | 1 | 0.0% | 250,000.00 | 0.1% | 1 | 0.0% | 250,000.00 | 0.1% |
| Trade | 574 | 48.3% | 42,637,075.14 | 28.6% | 597 | 39.7% | 23,795,000.26 | 22.5% | 715 | 16.2% | 32,251,467.71 | 9.2% | 1289 | 23.0% | 74,888,542.85 | 15.0% |
| Transportation | 1 | 0.1% | 5,000.00 | 0.0% | 17 | 1.1% | 715,004.22 | 0.7% | 25 | 0.6% | 3,070,980.56 | 0.9% | 26 | 0.5% | 3,075,980.56 | 0.6% |
| Processing | | | | | | | | | 1 | 0.0% | 53,051.28 | 0.0% | 1 | 0.0% | 53,051.28 | 0.0% |
| Arts | | | | | | | | | 90 | 2.0% | 15,407,148.96 | 4.4% | 90 | 1.6% | 15,407,148.96 | 3.1% |
| | 1188 | | 149,320,980.04 | | 1502 | | 105,933,353.96 | | 4407 | | 350,302,097.39 | | 5595 | | 499,623,077.43 | |

The Commission is implementing the Skills Development and Entrepreneurship Project Supporting Women and the Youth in Zambia (SDEP-SWY) by providing \$30 million to facilitate the construction of eight (8) Industrial Yards and provide support to the development of the Cassava Value Chain in the target districts of Mansa in Luapula Province, Kasama in Northern Province, and Solwezi in Northwestern Province, with market development interventions extending to Lusaka and Copperbelt Provinces.



Figure 7 Kitwe Industrial Yard-General Workshops



Figure 8 Lusaka Industrial Yard-General Workshops

9.0 Provincial Highlights

a) ASF, Lusaka Province: Stocking of Fishponds for Beneficiaries at Namulela Youth Cooperative, Kafue District.

Namulela Youth Cooperative is located in Chanyanya area of Kafue District and has a total membership of twenty-four (24). After successfully applying for businesses loans under the ASF, 17 members of the Cooperative have received full disbursements amounting to K2, 189,392.60.

Thirty-four (34) fish ponds belonging to the Cooperative were fully constructed and stocked with 102,000 fingerlings with an expected yield of 27.5 tons in June 2021.

Through the business loan received, Namulela Youth Cooperative also procured a 3ton light truck at a cost of K250,000.00 to assist in operations on the farm. The Cooperative has so far created 30 permanent jobs.



Figure 9 A member of Namulela Youth Cooperative inspecting fingerlings that were delivered for stocking.

b) Fish Farmers in Siavonga District, Southern Province

A total of twenty (20) projects valued at K3,358,432.00 had been funded to engage in cage fish farming in Siavonga district under ASF. The Project has created twenty-two (22) permanent jobs.



Figure 10 Eight cages stocked with 12,000 fingerlings for Siavonga Youth fish farmers on Lake Kariba.

c) **Cotton Value Chain - Mumbwa District, Central Province: Mumbwa Farmers Ginning and Pressing Company**

Mumbwa Farmers Ginning and Pressing Company Limited (MFGPCo) is situated in Mumbwa District of Central Province. The shareholding comprises of Mumbwa Farmers District Association, Zambia National Farmers Union (ZNFU), Cotton Association of Zambia (CAZ) and CEEC. MFGPCo was funded with K12,223,616.04 under the Cotton Value Chain. The Company was funded in order to procure ginning equipment and construction of the ginning plant. The project is operational with a ginning plant with installed double roller gin technology, which produces high quality fiber. The ginning equipment has a ginning capacity of 5000 metric tons per season and has created 4,004 jobs in the province.

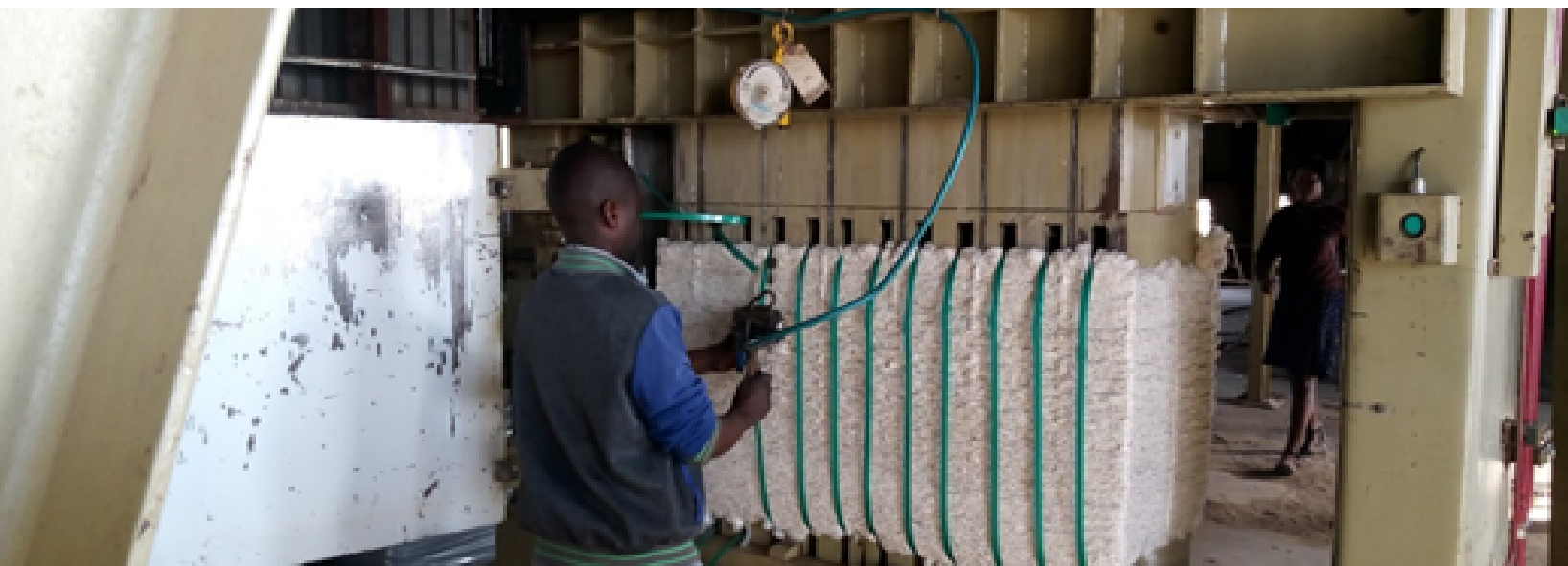


Figure 11 A Ginnery worker wrapping a produced complete lint bale.

d) Cassava Value Chain Development

The Commission funded 24 cassava-processing companies with the aim of transforming Zambia into a net-starch exporter.

The Commission provided inputs and training on how to produce disease-free cassava cuttings to enhance productivity to 3,400 farmers in Kasama, Mansa and Solwezi (Kalumbila and Mushindamo) districts.

This intervention will increase productivity from 5tons per hectare to 25tons per hectare. Disease free, early maturing and high yielding cassava materials are being produced in partnership with the Zambia Agricultural Research Institute (ZARI).



Figure 12 Farmers collecting cassava cuttings in Mutanda.

10.0 FINANCIAL REPORT

10.1 KEY PERFORMANCE INDICATORS

For the Year under review the Citizens Economic Empowerment Commission under the 2017-2021 Corporate Strategic Plan, Strategic Objective No. 3, KPI 10 on Internally Generated Revenue, the Commission anticipated an Annual Internally Generated Income of K17.524 million, of which K10 million was achieved for the year ended 31st December 2020.

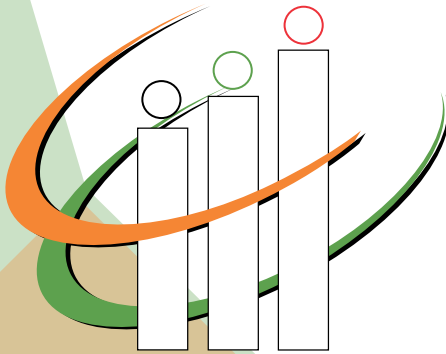
10.2 BUDGET PERFORMANCE FOR 2020

In the Year under review, the Commission budgeted to spend K55.751 million, K30.751 million under Operations and K25 million as loan disbursements under Empowerment. Empowerment Treasury Funding was K1 million below budget as the Empowerment Fund only received K10 million out of an annual budget of K11 million. Under Operations, the Commission budgeted for a total income of K26.910 million, consisting of K13.226 million Operations Grant, here the commission achieved an adverse variance of 8% having only received K12.124 million, K9 million from Interest on Loans, of which 100% variance was recorded, K1.250 million from Facility Fees under Empowerment Loans also of which an adverse variance of 100% was recorded, Facility Fees under the Aquaculture Seed Fund of K3 million was budgeted for the year under review, the commission raised K5.999 million under this Income Line. Other Income was budgeted for at K0.020 million, under this budget line, the Commission received K14.120 through a settlement of PAYE and raised K0.143 million through placements of excess Empowerment Funds.

Total expenditure for the year ended 31st December 2020 was K25.022 million against budgeted expenditure of K30.751 million, resulting in a 19% positive variance. All expenditure lines were kept within Budget during the year ended 31st December 2020.

| Budget Performance for Year Ended 31st December 2020 | | | | |
|---|---------------------------|-------------------|---------------------|-------------------|
| Details | 2020 ANNUAL BUDGET | 2020 YTD | VARIANCE | % VARIANCE |
| Sources of Empowerment Funds: | | | | |
| Empowerment fund Treasury appropriation | 11,000,000 | 10,000,000 | 1,000,000 | -9% |
| Empowerment fund loan recoveries | 14,000,000 | 8,967,505 | 5,032,495 | -36% |
| Total Income from Empowerment Funds | 25,000,000 | 18,967,505 | 6,032,495 | -24% |
| Operations Income: | | | | |
| Treasury Grant | 13,226,844 | 12,124,605 | 1,102,239 | -8% |
| Interest from paid up loans | 9,000,000 | 4,004,685 | 4,995,315 | -56% |
| Facility fees on Treasury funding | 1,250,000 | - | 1,250,000 | -100% |
| Facility fees on ZAEDP funding | 3,000,000 | 5,999,784 | (2,999,784) | 100% |
| Keyman insurance Admin fees | 413,727 | - | 413,727 | -100% |
| Other income | 20,000 | 14,859,727 | (14,839,727) | 74199% |
| Total Income from Operations Funds | 26,910,571 | 36,988,801 | (10,078,230) | 37% |
| Total Source of Financing | 51,910,571 | 55,956,306 | (4,045,735) | 8% |
| Operations and Credit Related Costs: | | | | |
| Personal emoluments | 20,858,683 | 18,436,158 | 2,422,525 | 12% |
| Operating expenditure | 7,594,986 | 5,329,463 | 2,265,523 | 30% |
| Credit Related Costs | 2,297,451 | 1,256,666 | 1,040,785 | 45% |
| Total Operations and Credit Related Costs | 30,751,120 | 25,022,287 | 5,728,833 | 19% |
| Empowerment Loans Disbursed | | | | |
| | 25,000,000 | 3,070,033 | 21,929,967 | 88% |
| Total Application of Funds | | | | |
| | 55,751,120 | 25,022,287 | 30,728,833 | 55% |
| Net surplus | (3,840,549) | 11,966,514 | (15,807,063) | 412% |
| SO1: More Conducive Policies, Laws and Regulations | | | | |
| LEGISLATIVE DRAFTING AND LIBRARY | 13,500 | - | 13,500 | 100% |
| GOOD GOVERNANCE & ORGANISATIONAL OVERSIGHT | 664,494 | 650,794 | 13,700 | 2% |
| LAZ ANNUAL GENERAL MEETING | 25,000 | 5,500 | 19,500 | 78% |
| INTERNAL AUDIT ACTIVITIES | 50,000 | - | 50,000 | 100% |
| INTEGRITY COMMITTEE | 6,275 | - | 6,275 | 100% |
| FIELD OPERATIONS AND SUPPORT MANAGEMENT | 431,200 | 350,000 | 81,200 | 19% |
| COMMUNICATION MANAGEMENT | 825,000 | 817,635 | 7,365 | 1% |
| CAPITAL EXPENDITURE | 100,000 | - | 100,000 | 100% |
| FLEET MANAGEMENT | 400,000 | 245,007 | 154,993 | 39% |
| HUMAN RESOURCE MANAGEMENT | 1,000,000 | 997,937 | 2,063 | 0% |
| ADMINISTRATION AND OFFICE MANAGEMENT | 2,525,057 | 2,517,422 | 7,635 | 0% |
| FINANCIAL MANAGEMENT | 216,220 | 215,950 | 270 | 0% |
| PROVINCIAL OPERATIONS SUPPORT | 600,000 | 236,500 | 363,500 | 61% |
| PROCUREMENT MANAGEMET | 130,000 | 85,400 | 44,600 | 34% |
| SECTOR CODE DEVELOPMENT | 200,000 | - | 200,000 | 100% |
| DEVELOPMENT OF RESERVATION SCHEMES | 28,240 | - | 28,240 | 100% |
| INFORMATION SYSTEM MANAGEMENT | 380,000 | - | 380,000 | 100% |
| Sub Total | 7,594,986 | 6,122,145 | 1,472,841 | 19% |
| PERSONAL EMOLUMENTS | 20,858,683 | 18,436,158 | 2,422,525 | 12% |

| | | | | |
|---|-------------------|------------|-----------|------|
| PERSONAL EMOLUMENTS | 20,858,683 | 18,436,158 | 2,422,525 | 12% |
| SO2: Improved Business Development Services | | | | |
| PRIOTIZE AND PHASE CLUSTER DEVELOPMENT | 30,000 | - | 30,000 | 100% |
| CALL FOR APPLICATIONS AND DUE DILIGENCE | 100,000 | - | 100,000 | 100% |
| BUSINESS DEVELOPMENT AND ASSESSMENT | 26,400 | - | 26,400 | 100% |
| COMMISSIONING OF FUNDED PROJECTS | 100,000 | - | 100,000 | 100% |
| Sub Total | 256,400 | - | 256,400 | 100% |
| SO3: Increased Access to Finance | | | | |
| GENERATE CLIENTS AND DISBURSE FUNDS | 75,000 | 30,000 | 45,000 | 60% |
| IDENTIFY AND PROMOTE INNOVATIVE FINANCE OPTIONS | 62,793 | - | 62,793 | 100% |
| SUPPORT CO-OPERATIVES | 200,000 | - | 200,000 | 100% |
| LOAN RECOVERY | 1,000,000 | 393,984 | 606,016 | 61% |
| Sub Total | 1,337,793 | 423,984 | 913,809 | 68% |
| SO4: Increased Access to Competitive Markets | | | | |
| CAPACITY BUILDING | 82,968 | - | 82,968 | 100% |
| PRE-FINANCE TRAINING | 100,000 | - | 100,000 | 100% |
| KAIZEN TRAINING | 125,000 | - | 125,000 | 100% |
| ZABS TRAINING AND CERTIFICATION | 69,250 | - | 69,250 | 100% |
| MARKET TRAINING AND LINKAGES | 125,000 | 40,000 | 85,000 | 68% |
| MARKET CERTIFICATION | 75,000 | - | 75,000 | 100% |
| PROMOTION OF FUNDED TARGETED CITIZENS' PRODUCT | 68,000 | - | 68,000 | 100% |
| MONITORING AND EVALUATION | 58,040 | - | 58,040 | 100% |
| Sub Total | 703,258 | 40,000 | 663,258 | 94% |
| Total Operating Expenditure | 30,751,120 | 25,022,287 | 5,728,833 | 19% |



Citizens Economic Empowerment Commission

Empowerment House

Plot No. 6457 Los Angeles Boulevard,
Long Acres, Lusaka. Tel: 0211-
256020/0978-779395

CEEC Lusaka Provincial Office

21 Joseph Mwilwa Road,
Rhodes Park Lusaka.
Tel: 0211-237556

CEEC Luapula Provincial Office

Rooms 108, 110 and 113, Provident
House, Chitimukulu Road, Mansa.
Tel: 0212-821445

CEEC Eastern Provincial Office

Room 1, New Wing Provincial
Administration, Hospital Road,
Chipata. Tel: 0216-221936

CEEC Southern Provincial Office

Plot DZ 188, Choma Dairy Co-operative
Union Complex, Choma.
Tel: 0213-323363

CEEC Copperbelt Provincial Office

Room 188 Immigration Building
Buteko Avenue, Ndola.
Tel: 0212-618133

CEEC Northern Provincial Office

Kasama Industrial Yard, 8km
from Kasama CBD,
off the Kasama-Mbala Road.

CEEC Central Provincial Office

Rooms 6 and 7 Labour Building,
Chilufya Katebe Road, Kabwe.
Tel: 0215-223915

CEEC Muchinga Provincial Office

Plot 888 Kakula Street, Chinsali.
Tel: 0214-565118

CEEC North-Western Provincial Office

Rooms 111-113,
NAPSA Building, Independence
Avenue, Solwezi. Tel: 0218-821713

CEEC Western Provincial Office

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Empowerment House

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