

FACTSHEET



The Citizens Economic Empowerment Commission (CEEC) has, for the past 15 years, relied on financial support from Government Treasury for the provision of inclusive empowerment funding to targeted citizens and companies in all the 116 districts. There has been a significant sharp increase in the percentage of Empowerment Funds released in 2022 and 2023 by Treasury compared to the past years giving a representation of 67% performance of the total amount released of K880.3million. This means that the Government, through CEEC, has supported more Zambians in the past two (2) years than ever before, thanks to deliberate commitment from the New Dawn Administration. This commitment has, so far, enabled the Commission to record successes as follows:



K156,016,051
To
72,569 MARKETEERS
IN MARKETEEER
BOASTER LOANS.

135,000
Jobs Created
(Direct & Indirect)

K505,394,910.5
To
535 SMEs &
COOPERATIVES

K51,034,146
To
5,448 BUSULU
APPLICANTS. A MAJORITY
BEING WOMEN(33%) &
YOUTH (52%)
ENTREPRENEURS.

Improved
Loan Recovery Rate of
66%
(from 27% in June 2022)

PARLIAMENT APPROVALS VERSUS TREASURY RELEASES OF THE EMPOWERMENT FUND

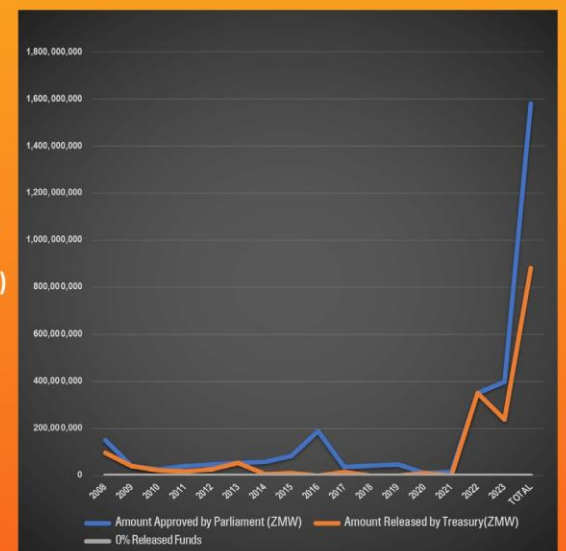




Figure 1 ZANGENA!! Some traders at Katambalala market celebrating after receiving Marketeer Booster Loans.

CEEC empowers more marketeers

To provide economic relief to some relocated street vendors in Lusaka's CBD, CEEC financed 185 traders with Marketeer Booster and Busulu loans valued at Five Hundred Ninety-Two Thousand One Hundred and Thirty-Two Kwacha (K592,132) on Friday 18 August 2023 at Lusaka City Market.

This event was graced by the Minister of Small and Medium Enterprise Development Honourable Eng. Elias Mubanga who was on hand to kick off the launch of disbursements to relocated street vendors. The empowered micro-traders are peculiar in that they were recently relocated from the streets of Lusaka to designated trading spaces in the Lusaka City Market. These former street vendors were empowered to assist them grow their businesses by offering them affordable financing that is not traditionally available to them due to stringent requirements from financial lending institutions.

Other notables at the event included Permanent Secretaries (MSMED and Local Government and Rural Development), CEEC Commissioner Cosmas Mwanakaba, the Director General, Lusaka District Commissioner – Mrs. Rose Zulu and officials from the Lusaka local authority.

On 25 August 2023, the Commission also financed one hundred and nineteen (119) marketeers from Katambalala Multi-purpose Cooperative Market in Mandevu Constituency of Lusaka District with a total of One Hundred and Nineteen Thousand Kwacha (K119,000) under the Marketeer Booster Loan product.

This highlights CEEC's commitment to continuous and inclusive empowerment by providing easily accessible and convenient financing options to the historically and economically marginalised.



Figure 2 (from L-R) Chinika Ward Councillor, Minister of SMED, Lusaka Deputy PS, PS MSMED and CEEC DG during a tour of Lusaka City Market.



Figure 3 Responsive Empowerment! Some relocated street vendors celebrating that Marketeer Booster feeling at Lusaka's City Market.

CEEC at 95th Agricultural and Commercial Show



Figure 4 The Commission set up a functional office at the Show to offer a comprehensive service to showgoers.

The Commission participated in the 95th Agriculture and Commercial Show which was held from 2 to 7 August 2023 at the Lusaka Showgrounds in the Ministry of Small and Medium Enterprise Development Pavillion, where we scooped two awards for Best Theme Interpretation and Best Women Enterprise Exhibit in Commercial.

The Show was held under the theme, “Inclusive Economic Transformation” and gave the Commission an opportunity to highlight inclusive empowerment which is economically transforming the citizenry of Zambia.

The CEEC team interacted with show goers by highlighting the Commission’s mandate, nine pillars of empowerment and the various loan products offered, most notably Busulu loan product.

The exhibition also gave the Commission an opportunity to sensitise the citizenry on the importance of loan repayment to enable the creation of a sustainable revolving Empowerment Fund.

The exhibition also included displays from CEEC clients who have received business loans under various loan products such as Marketeer Booster Loan, Project and Trade Finance. The exhibiting SMEs included E-Msika Services Limited, Serenity Pharmaceuticals, Vakoma Meat Products, Wash Zambia, Janet K Construction and three marketeers.



Figure 5 CEEC Staff assigned to the 95th Agricultural and Commercial Show pose with the trophy for Best Theme Interpretation.

CEEC and ZNBC to join forces



Figure 6 CEEC and ZNBC teams during the meeting.

In a concerted effort to debunk misconceptions and bring its success stories to the forefront, the Citizens Economic Empowerment Commission (CEEC) paid a courtesy call on the Zambia National Broadcasting Corporation (ZNBC).

The move was aimed at creating a groundbreaking partnership between the two institutions to leverage the vast reach of ZNBC's radio and television programs to enhance CEEC's visibility, spotlight achievements, and foster a better understanding of its pivotal role in driving economic empowerment.

The call came at a crucial juncture as CEEC seeks to counter misinformation and amplify its positive impact on communities across Zambia. By teaming up with ZNBC, the country's premier broadcasting institution, the Commission will be tapping into a powerful platform to communicate directly with the public and address any misconceptions that may exist. During talks, it emerged that at the height of a formalised partnership, a series of dedicated radio and television programs on ZNBC will showcase inspiring success stories of individuals and businesses that have thrived with the support of CEEC initiatives. These narratives will underscore the tangible benefits that CEEC has brought to aspiring entrepreneurs, marginalised communities, and small enterprises, dispelling any doubts about its effectiveness.

CEEC Director General, Dr. Muwe Mungule highlighted the significance of such a collaboration, stating, "We believe that this partnership with ZNBC will allow us to connect directly with Zambian citizens

and present an accurate picture of the transformative impact CEEC has had on lives and livelihoods. By sharing real stories of progress and growth, we can inspire others to explore the opportunities CEEC offers."

ZNBC's Director General, Mr. Berry Lwando, expressed enthusiasm for the collaboration, stating, "As Zambia's national broadcaster, it is our responsibility to facilitate open and informed conversations that benefit our citizens. We are excited to work with CEEC to present a balanced perspective and foster a greater understanding of their initiatives."

The joint efforts of CEEC and ZNBC are expected to result in increased public awareness, leading to greater participation in CEEC programs and a stronger push towards economic self-reliance. The partnership also signifies a commitment to transparency and open dialogue, as both entities collaborate to answer questions, address concerns, and provide accurate information.

In a world where information dissemination is crucial, this collaboration stands as an exemplar of how government bodies and media institutions can synergize their efforts to uplift communities. Through ZNBC's far-reaching platforms, the CEEC is poised to break down barriers, inspire progress, and pave the way for a more prosperous Zambia built on shared understanding and economic empowerment.

Market linkage created for HNM spices and herbs

HNM Spices and Herbs is an agro-processing project funded by the Commission to expand the processing of organic spices and herbs. During the month of August, the Commission assisted the client to identify potential markets for its products. This resulted in the successful market linkage of HNM to 7 up-

scaled markets namely, Melissa Supermarket, Pantry Shoppe, The Village, Little Gem, Sandy's Creation, AFRI delivery App and The Quorum. This linkage will increase HNM Spices and Herbs' monthly revenue by K87,360.



HNM Spices & Herbs Production Centre

CEEC schools UNILUS

The Commission participated in a business clinic organised by the Zambia Development Agency (ZDA) at the University of Lusaka (UNILUS). The event was held at the University of Lusaka Silverest Campus from 3 – 4 August 2023, where 100 students were sensitised about CEEC products and services.

The business coaching topics included: discussions on the concepts of business entrepreneurship; learning and understanding the business, business theories and practice.



CEEC Staff with students during and after a business coaching session

Ukusefya Pa Ng'wena Traditional Ceremeony

The Commission attended the Ukusefya Pa Ng'wena Traditional Ceremony of the Bemba People in Mungwi District, Northern Province which took place on 19 August. A formidable team of CEEC staff from Business Development, Credit and Risk as well as Operations and Public Relations units, and the CEEC Provincial Office was formed and commenced its activities 3 days prior to the Traditional Ceremony to sensitize, train, disburse funds and make loan recoveries in Kasama, Mpulungu and Mungwi districts.

The objectives of the Northern Province mission included increased publicity, stakeholder engagement, sensitisation about newly introduced loan repayment

methods through mobile money platforms, encourage loan repayments from all loan beneficiaries, pre-finance training for approved Busulu loan applicants leading to disbursements through an exhibition at the traditional ceremony. As a result, the mission achieved the following:

- 850 Zambians sensitized on the CEEC products and services.
- 782 loan beneficiaries, mostly under the Busulu and Market Booster loan products trained in both pre-finance and post disbursement.
- 200 new loans under Busulu loan product disbursed to a tune of K1,000,000.00.



Minister of SMED, Hon. Elias Mubanga (middle), CEEC Northern Provincial Coordinator (left) and PR and Communications Manager(right) during a media interaction at Ukusefya Pangwena Traditional Ceremony.

Long Service Awards

In the heart of the bustling Empowerment House, the elegant boardroom table shimmered with anticipation. The occasion was a celebration unlike any other – a tribute to those whose unwavering commitment had spanned a decade. The air buzzed with excitement as colleagues gathered to honour the employees who had dedicated ten years of their lives to public service through CEEC.

DG gave his statement, his eyes twinkling with pride. “Institutional memory is not only recorded in documents and files, but it also thrives in human beings. An employee who has been in an institution for a long time can easily relate to issues at hand... and that’s the extent to which we appreciate employees that have been around for a longer period. Long term service reveals numerous things such as institutional memory embedded in members of staff.” Dr. Mungule’s words carried weight, resonating with every heart present. He continued, “I speak on behalf of the Board and Senior management that there is a strong desire to recreate and rebrand CEEC. Therefore, as long serving members of staff, you are relevant to this process for the purposes of adding value to CEEC and that is why we are honouring your remarkable milestone. It is a testament to character, dedication, and unwavering loyalty”.

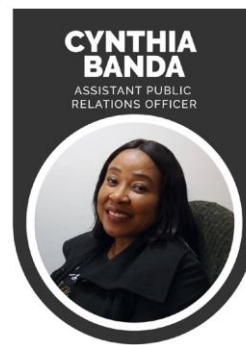
One by one, the employees who had served for a decade were invited to give a brief about their TENure at CEEC. Each was met with hearty applause, the room alive with the spirit of appreciation. A brief was projected, showcasing their journey within the Commission – from their initial days of enthusiasm to their present role as mentors and leaders.

One by one, they shared their stories – stories of challenges overcome, milestones achieved, and memories cherished. Their testimonials were laced with nostalgia and a sense of belonging, underscoring the profound impact their colleagues had on their journey.

The afternoon wended into evening with the significance of the event shining brilliantly. It was a celebration not just of years spent, but of bonds formed, challenges met, and successes shared. What dawned is to be relevant in an institution, one must desire to continuously learn and improve themselves.

The history of the Commission cannot be comprehensively written without the input of each one of us.

10 years IS an exhibition that you have CHOSEN to remain relevant - DG



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**Citizens Economic Empowerment
Commission**

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A Leader in Sustainable & Inclusive Citizenry Empowerment