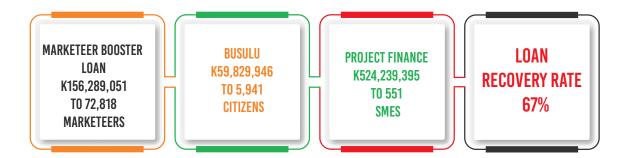
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Our Numbers, as of 30 September 2023



The Cooperative model at work in Northwestern Province



Figure 1 Through membership to a cooperative that received support from CEEC, Merian Kalala was able to procure a tractor for use on her farm and hire-out to other farmers in need. Thus, improving efficiency and also having another source of income.

The Solwezi District Farmers Agro-Dealers, a cooperative with members in Solwezi, Mushindamo and Kalumbila districts, acquired a loan from CEEC for the procurement of fertiliser and other farming inputs under the Commission's Trade Finance loan product.

The loan has impacted over 300 farmers who have since started paying back with half of the loan repayments being made so far. Due to consistent repayments, the cooperative is hopeful that the entire loan will be paid back by year end.

As a result, the status of "credit risk" has been overturned as the member farmers have exhibited an impressive trend in loan repayments largely due to an increase in productivity.

The long-term goal of the cooperative is to change farming from a seasonal activity into a business undertaking to be managed throughout the year because of the good market within the country and beyond the borders.

Merian C. Kalala, a member of the cooperative, was empowered with a loan to purchase a tractor. Upon receiving the loan, she

hired thirty-three (33) temporal workers to work on her farm. Currently, seven (7) workers are permanently working at the farm.

Not only has the tractor brought efficiency to farm operations, as evidenced by land clearing for planting castor beans and other crops, it has also presented a business opportunity to Merian. When not in use at the farm, the tractor is hired out to other farmers within Northwestern province to generate extra income which is assisting her to make loan repayments.

Currently, Merian has thirty (30) farmers waiting to hire out the tractor to plough their fields. She intends to continue paying her loans using income generated from the sale of her harvest and hire of tractor.

CEEC applauds Solwezi District Agro-Dealers as a successful cooperative that is providing employment, identifying investment opportunities, collaborating for growth, evenly distributing its wealth and committing to loan repayment.



Figure 2 Merian (middle) overseeing land preparation using her tractor procured through CEEC support.

CEEC Attends 2023 Global Entrepreneurship Congress

The Ministry of Small and Medium Enterprise Development Permanent Secretary, Subeta Mutelo led the Zambian delegation to Melbourne, Australia to the Global Entrepreneurship Congress (GEC).

GEC is aimed at building one Global entrepreneurial ecosystem for communities, leaders, policy makers, investors and entrepreneurs responsible for driving innovation and technology in their communities and countries.

This year's GEC, themed, "**Transform Your World**", brought together people from across the world for a fourday conference from 19 to 22 September with the aim of kick-starting a new era of vision-casting, collaboration, and collective action to solve global challenges, create long-lasting growth to make people's daily lives better.

The Congress brought together approximately 4,000 delegates from nearly 200 countries, and provided a unique platform for entrepreneurs, policymakers, investors, and innovators to exchange ideas and foster collaboration on a global scale.

Zambia's participation in the Congress highlighted the country's ambition to innovate Zambian entrepreneurs and promote an ecosystem for economic growth and job creation through the Ministry of Small and Medium Enterprise Development.

The Zambian delegation comprised of public and private sector players, local entrepreneurs, personnel from the ministries of Local Government, Commerce Trade and Industry as well as Science and Technology, among others.

For CEEC, the benchmarking visit was a valuable learning experience that will contribute to the organisation's growth and competitiveness. By adopting best practices, addressing areas for improvement, and being exposed to collaboration opportunities and fostering a culture of continuous improvement, we are well-positioned to thrive in an ever-evolving business landscape.

Moving forward, CEEC will incorporate GEC to its annual activities with an inclusion of CEEC supported clients to ensure continuous beneficiation for them and the Commission.

CEEC extends gratitude to the Ministry of Small and Medium Enterprise Development, GEN Zambia President and the GEN executive team for the invitation, support, hospitality and willingness to share knowledge and expertise on entrepreneurship development.



Figure 3 Zambia's Ambassador to Australia and New Zealand, Dr. Elias Munshya (l) with PS MSMED, Subeta Mutelo (r) during GEC in Australia.



Figure 4 The Zambia delegation at GEC 2023 that took place in Australia.

The Aquaculture Seed Fund

What is it? The Aquaculture Seed Fund is a component of the Zambia Aquaculture Enterprise Development Project (ZAEDP) being executed by the Ministry of Livestock and Fisheries with support from the African Development Bank (AfDB).

What is CEEC's role? The Commission was appointed as the implementing partner by the Ministry of Livestock and Fisheries to manage the Seed Fund i.e. disbursing and recovering loans.

What is the objective? To contribute to economic growth as well as provide food and nutrition security in Zambia. The Project's development objective is to advance the aquaculture sub-sector as a viable and inclusive business opportunity, through enhanced production and productivity, in order to improve the livelihoods of beneficiaries along the Aquaculture Value Chain.

In this section, we shed light on some achievements of the Seed Fund in some districts of Northwestern and Copperbelt provinces.



Exploring Copperbelt and Northwestern Aquaculture Projects

A team led by the CEEC Aquaculture Business Development Specialist, Victor Manda, visited seven districts on the Copperbelt and in Northwestern provinces to monitor project progress and provide guidance to loan recipients.

To date, CEEC through ASF has approved funding for 2,743 out of the targeted 2,924 projects, with a total disbursement of USD\$18.779 million and has recorded a recovery rate of approximately 58%, just shy of the annual target of 60%.

From these recoveries, the Commission has reinvested K29.425 million into new beneficiaries.

The visit to Copperbelt and Northwestern provinces also celebrated a remarkable 95% (9,500 metric tons) increase in fish production since the Project's inception.

Furthermore, the Project has significantly contributed to economic growth, food security, and nutrition in numerous communities across the country. It has also spurred job creation, with 11,200 jobs created, nearing the goal of 11,750 sustainable direct jobs.

During this visit, the team toured districts including Zambezi, Kasempa, Solwezi, Mushidamo, Chingola, and Kalulushi.

The Ripple Effect of Citizen Empowerment

In line with one of CEEC's 9 Pillars of citizen economic empowerment that speaks to transformation of society through the promotion of a supportive entrepreneurship culture, CEEC places an instrumental role in channeling of resources, knowledge, as well as enabling active participation from indirect beneficiaries. Aside from the direct impact on the individual and communities, CEEC has had profound ripple effects on many other economic sector players creating synergies that drive notional development.

Among such players is Kisalala Fisheries in Solwezi district of Northwestern province. The company being run by a Zambian youth is a fish hatchery that supplies fingerlings to fish farmers of Northwestern province. The company, has over the past 2 years, been the biggest supplier of fingerlings to CEEC clients supported by the Aquaculture Seed Fund (ASF) component of the Zambia Aquaculture Enterprise Development Project (ZAEDP).

During interaction with CEEC members of staff, the Director at Kisalala Fisheries, Muyunda Muyunda, pointed out several aspects of growth since the company started dealing with CEEC aquaculture beneficiaries. Mr. Muyunda stated that through the partnership, his farm has expanded from having 4 to 8 breeding ponds, this has also led to the increase of his company's employee base. Thus, creating employment opportunities for the residents of Kisalala village in Solwezi.

The farm has also increased the number of fingerlings produced in order to meet the demand from CEEC clients from as far as Chavuma district.

This partnership is evidence that CEEC support towards economic sector players has contributed to market expansion of private businesses that don't not directly access empowerment from the Commission. In turn, this enables the expansion of the consumer base, thereby stimulating demand across sectors. In this case, the beneficiaries of the Aquaculture Seed Fund are now customers sourcing fish fingerlings from hatcheries such as Kisalala.

The aim of the Commission is to be a catalyst for national development with impact that is not only felt directly by supported clients, but by several other sector players.

By empowering individuals and communities, CEEC contributes to job creation, economic diversification, human capital development, access to capital, market expansion, infrastructure development, and a culture of innovation and entrepreneurship.

In this regard, the ripple effect of citizen empowerment through CEEC is a key driver of progress and prosperity in Zambia, benefitting all economic sector players and fostering sustainable development.



Figure 3 Kisalala's eight (8) breeding ponds that are as a result of CEEC's increased support to aquaculture clients in Northwestern Province.

Vantsi Fisheries - Expanding Fish Farming On The Copperbelt

An idea that resulted from retirement in formal employment, Vansti Fisheries Ltd, is an aquaculture farm that came to fruition through financial support from the Citizens Economic Empowerment Commission (CEEC). A group of four men who opted to venture into fish farming after retiring from their careers, are now standing as the biggest fish farmers managing 30 fishponds, cages and tanks at their fish farm located in Chingola district on the Copperbelt.

Through the Aquaculture Seed Fund, Vansti Fisheries Ltd has been able to stock 12 fish cages in a man-made dam, constructed 14 ponds and 6 fish tanks that they use for their brood stock and catfish. The company is also constructing a fish processing plant for the purposes of cleaning, drying and packaging their harvested fish for sale, locally and export.

In the quest to manage their operational costs by taking advantage of the vast water resource within reach, Vantsi utilised part of its loan facility to invest in a manual water pump. This innovation has saved the company from spending huge sums of money on fuel and electric waters pumps to enable satisfactory production on the farm.

Vantsi has also been able to provide employment and accommodation to some locals who assist in the effective day-today operations on the farm. Company Chairperson, James Chinyama, attributes the successes so far to the financial and technical assistance provided by the Commission, further pledging to pay back the loan facility to enable the Commission to empower other entrepreneurs.



Figure 4 The CEEC monitoring team and Vantsi Fisheries Ltd management during a tour of the fish farm in Chingola district.

Upholding Professionalism and Courtesy: CEEC's Commitment to Serving the Public

In recent times, the Citizens Economic Empowerment Commission (CEEC) has been facing a wave of criticism, primarily stemming from the frustration of applicants regarding a perceived lack of feedback on their business loan applications. This issue has surfaced repeatedly on various social media platforms, particularly in Facebook comments and discussions on radio shows. As stewards of empowerment and economic progress, it is imperative that we address these concerns with utmost dedication to our core values: professionalism and courtesy.

At CEEC, we understand the significance of our mission – to foster broad-based economic empowerment of the targeted citizens and companies through diverse and intergrated economic strategies in order to contribute to socioeconomic development. To fulfill this commitment, we must prioritize effective communication. It is crucial for every member of our staff to recognize the concerns expressed by the public and to respond with the highest degree of professionalism and courtesy.

In light of recent events, we want to reiterate our unwavering commitment to serving the public transparently and efficiently. We are actively working on streamlining our communication channels and enhancing our feedback mechanisms to ensure applicants receive timely updates on their loan applications. We acknowledge that our past performance may have fallen short, but we are committed to improvement.

We encourage all members of the CEEC family to remember that our actions directly impact the lives and aspirations of our fellow citizens. Let us continue to uphold the values that define us – professionalism and courtesy – as we strive to empower our nation's entrepreneurs and uplift our communities. Together, we can bridge the gap and restore trust in CEEC as a beacon of hope for economic empowerment.



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