

Empowerment FACTSHEET



Figure 1 MSMED, CEEC, FQM-Trident and Prospero team pose for a photo with the newly opened business incubation centre in the background.



CEEC Partners with Mining Giants to Boost Local Business

The Citizens Economic Empowerment Commission (CEEC) has signed a game-changing partnership with FQM Trident Limited and PROSPERO Zambia Limited to supercharge small businesses in Kalumbila.

What's New?

The May partnership creates a business incubation centre delivering targeted training to local micro, small, and medium enterprises (MSMEs) and cooperatives. Training covers essential areas like business management, financial literacy, quality standards, and regulatory compliance.

Expected Impact

Stronger Local Businesses: Enhanced competitiveness through hands-on training and mentorship

Mining Opportunities: Increased MSME participation in the lucrative mining value chain

Sector Growth: Expanded programmes in construction and agriculture

Job Creation: New employment opportunities boosting community prosperity

Scalable Models: Development of businesses that can replicate their success regionally

Immediate Results

A 3-day business clinic ran alongside the MoU signing, connecting local entrepreneurs directly with CEEC's support services and expert guidance.



Figure 2 Minister of SMED, Elias Mubanga, flanked by CEEC DG, Dr. Muwe Mungule (long sleeved shirt) appreciate local SME products in Kalumbila.

Looking Ahead

This initiative demonstrates how strategic partnerships can drive inclusive economic growth. CEEC believes consistent capacity-building efforts will position local MSMEs as key contributors to Zambia’s national development, reinforcing the Commission’s commitment to building a resilient, inclusive economy through its comprehensive development framework.

CEEC's Commitment to Loan Recovery and Fiscal Responsibility

The Citizens Economic Empowerment Commission (CEEC) reaffirms its unwavering commitment to upholding accountability and protecting public funds through a clear and transparent loan recovery process.

The Commission assures loan recovery efforts are conducted strictly within the bounds of the law and are not intended to dismantle businesses, but to enforce accountability in line with the obligations undertaken by loan beneficiaries.

CEEC follows loan recovery guidelines with Legal Channels that state that when a client defaults on their loan, a structured process is followed which also includes court-ordered repossession of assets. This approach reflects CEEC's zero-tolerance policy for loan defaults and ensures the responsible use of empowerment funds.

While the Commission is firm in its stance on recovery, it also remains open to constructive engagement. Clients are strongly encouraged to proactively communicate with CEEC to explore solutions such as loan restructuring or business support services before enforcement measures are taken.

The Commission is resolute in fulfilling its mandate to promote inclusive economic growth while ensuring that all beneficiaries are held to the highest standards of accountability, as this will ensure the growth and actualisation of a revolving fund.

Agricultural Mechanisation Loans Driving Bumper Harvest



The Citizens Economic Empowerment Commission (CEEC) is proud to be playing a pivotal role in the anticipated bumper harvest for the 2024–2025 farming season, thanks to its strategic loan products focused on agricultural mechanisation and alternative energy solutions.

Through these initiatives, the Commission supported farmers with essential equipment, agricultural inputs, solar energy solutions and irrigation systems. These interventions enabled many farmers to begin cultivation early despite the

widespread drought that affected large parts of the country.

In total, CEEC funded 159 agricultural mechanisation projects and 56 energy sector initiatives, representing a combined investment of K135,904,285. These targeted efforts are not only addressing immediate farming challenges but are also laying a strong foundation for long-term food security and economic resilience.

From the supported projects, the Commission expects a total harvest of 26,969.25 tonnes of various crops including maize, rice, fruits, vegetables, and others, cultivated across 9,921 hectares.

One success story is CanZam Farms in Chongwe District, which received support through the mechanisation loan facility. The farm began cultivating maize on 10 hectares and is expecting a yield of over 40 metric tonnes.

Farm Manager Robert Muchimba attributed the farm's success to CEEC's timely support. "The mechanisation loan enabled us to acquire a tractor set, solar panels, a borehole and a full irrigation system," he said. He also highlighted the farm's commitment to inclusive employment, having hired local men and women, including one person living with a disability, as permanent staff.



Figure 3 Robert Muchimba at CanZam Farms inspecting his soon-to-be harvested crop.

With ambitions to expand to 40 hectares of maize and introduce tomato farming, CanZam Farms shows the transformative impact of CEEC's agricultural financing model.

As the farming season progresses, CEEC remains committed to empowering Zambian farmers and ensuring that sustainable agriculture remains at the heart of the nation's development.

It is for this reason that the Commission, in May, relaunched the agricultural mechanisation loan product to significantly contribute to government’s agenda to boost maize production to 10 million metric tons by 2027 through dedicated support for irrigation systems and solar energy solutions, specifically targeting farmers in rural communities across the country.

Farmers and agricultural enterprises have until the 16th of June to submit their applications. All interested applicants are encouraged to submit their applications, in line with the advertisement, to the nearest CEEC provincial office.



Figure 4 To contribute to government’s agenda of increased crop production, CEEC rolled out a call for irrigation system support in May 2025.

Local Farm Grows into Major Supplier



FreshPoint Fruit and Veggies Limited has transformed from a backyard garden into a thriving agribusiness now supplying major local retailers.

Proprietor, Christopher Lungu, started small in Mungule area, growing produce for his family’s consumption. Today, his operation spans two locations and employs 13 permanent staff, with additional seasonal workers during harvest periods.

With a K1 million empowerment loan from the Citizens Economic Empowerment Commission (CEEC), Lungu expanded to Chirundu, establishing three hectares of banana plantations along the Zambezi River. The funding enabled crucial infrastructure improvements, including solar-powered water pumps and protective fencing.

“We applied for K2 million and received K1 million instead, but it was enough to kick-start the business,” Lungu explained.

At the original Mungule site, FreshPoint operates 18 greenhouses producing green beans, onions, and English cucumbers using modern agricultural techniques.

The strategic expansion demonstrates how targeted financial support and innovative farming practices can transform small-scale operations into commercially viable enterprises that create meaningful employment and strengthen local food supply chains.

FreshPoint’s journey from home garden to retail supplier showcases the potential of Zambian agriculture when backed by appropriate investment and modern farming methods.



Figure 6 Christopher Lungu (l) in conversation with CEEC staff during a monitoring tour.

From Struggling to Thriving: Mumweha Farms' Solar Success

Mwebeshi, Lusaka – When power outages threatened to destroy his banana farm, Mweemba Moomba faced a difficult choice: watch his business collapse or find a solution.

Located in Mwebeshi, Mumweha Farms was struggling with inconsistent irrigation due to frequent power cuts, severely limiting banana yields and threatening the farm's survival.

Enter the Citizens Economic Empowerment Commission (CEEC). Through their empowerment loan facility, Mr. Moomba secured funding for a game-changing upgrade: a complete solar-powered irrigation system with booster pumps.

The results speak for themselves. Consistent water supply has led to dramatically improved banana yields, transforming a failing operation into a thriving agricultural business.

What's Next?

Mumweha Farms isn't stopping at survival. Plans are underway for value addition through banana processing and packaging, with export markets in their sights.

This success story exemplifies CEEC's broader mission: targeted financial support that creates jobs, strengthens food security, and builds resilient communities. One empowered farmer creates a ripple effect that benefits families, communities, and national development.



Figure 8 Mweemba Moomba on site at Mumweha Farms.



Credits

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