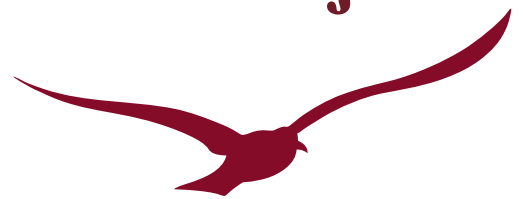


Women Creating Wealth

The Zambian Story



**Zambian Business Profiles from the
Women Creating Wealth Project**



At the height of her marketing career with a top Zambian car dealership, she had her employment contract terminated, just a couple of months before she could become eligible for gratuity. She was in declining health and with no monthly salary coming in, her bank soon recouped the remainder of the loan amount she was servicing from her meagre pension lumpsum.

This is the story of 42 year old Edna Kalala, one of the many Zambian women entrepreneurs who have gone through the Women Creating Wealth programme, an initiative by the Zambia Federation of Associations of Women in Business (ZFAWIB) and the Graca Machel Trust (GMT).

Before her career ground to a halt following her ill health and the subsequent termination of her employment, Edna had worked for a telecoms company and two car dealerships in Zambia in a marketing role.

Edna says her entrepreneurship was inspired by her father who she recalls retired aged just 40 to pursue a personal enterprise.

Out of employment, Edna had nothing but her supportive husband, Wana Kalala. Her business aspirations had to wait because she had to undergo surgery for gallstones in South Africa in 2013.



Edna Chama Kalala
CEO - Lyeni Investments

Once her health was restored, Edna pursued various business ideas ranging from baking, clothing, multilevel marketing and poultry but with little or no success. She tried a dealership with a feed stock company but that failed too. She invested in a timber business and ran into a terrible loss.

“

My father taught me not to think of being an employee for the rest of my life. He retired at 40 to pursue a personal business. When I got into college, he bought me a camera so that I could start a photography business to help with my living expenses at college.

It was not until she joined the ZFAWIB/GMT Women Creating Wealth programme. Although, she was coming from a strong marketing background, she learned that running a personal business was not necessarily equal to selling cars in a dealership.

The Women Creating Wealth provided Edna with series of months of coaching and business mentorship by different coaches and trainers. Building on her marketing background, she picked various personal entrepreneurship competencies, among them; goal setting, business proposal writing and record management.

Edna had occasionally been smoking fish in a co-operative of women but now armed with business ideas from the Women Creating Wealth project, Edna broke away from the co-operative to establish her own company, Lyeni Investments Limited.

Lyeni is a food processing company specialised in smoking meat products like chicken, fish and quails. The smokers are built outdoors and are about 3 meters high and 1.5 meters wide.

Each smoker is dedicated for a particular type of meat and a single smoker at Lyeni Investments can smoke up to 50 whole chickens per session.

The company has five key strategic employees; the director, accountant, IT support officer, production assistant and driver. The company has five interns working on the company's database.

As expected of a Director in any start up business, Edna wears many hats at Lyeni Investments, frequently chipping into different roles as and when required. Her husband, Wana, always comes in handy with logistics.



Each smoker is dedicated for a particular type of meat and a single smoker can smoke upto 30 whole chickens per session.

The smoked products are sumptuous and have various serving suggestions.

Edna plans to venture into large scale production in smoking meat while diversifying into processing pork, mutton and beef. She is planning for a larger factory with enhanced packaging technology and more transportation trucks for delivery purposes.

In line with the main objective of the Women Creating Wealth project of producing investor ready women entrepreneurs, Edna has already attracted support from the World Bank. The bank is providing free professional business consultancy services for Lyeni Investments.

in the food processing business in Zambia with a segmented market in smoking meat. The company has a fast growing clientele and regular clients among them, Mulungushi International Conference Centre, Family 24, Total Kabulonga and Panjira Co-operative.

Emerging from the negative effects of COVID-19, Edna is currently pursuing a diversification programme to expand her business but bemoans the unfavourable relationship that exist between financial institutions and emerging businesses.



Lyeni Investments Limited has received recognition and various awards.

In addition, the World Bank has granted Edna's company a clouding software package that enables authorised users to track and update different business processes of the company online. These include sales, stock, turnover and other aspects of the business.

Lyeni Investments is a growing force in

Edna is full of praise for ZFAWIB but wants the federation to do more by using its influence to lobby government to formulate more empowerment programmes that deliberately respond to women entrepreneurs. She also wants ZFAWIB to train and mentor more women and provide them with marketing and finance linkages.

Aisha Nyemba Kayabwe has been a professional teacher for 40 years. She just turned 60 but not about to retire. She was motivated to join the profession because of her passion for teaching.

Aisha is a product of a series of training and mentorship programmes by the Zambia Federation of Associations of Women in Business (ZFAWIB) and the Graca Machel Trust (GMT). She is the proprietor of Grandma Pre and Primary School in Chilenje South.

Established in 2006, Grandma Pre and Primary School has catchment beyond Chilenje South. The school attracts learners from as far as New Kasama, Woodlands and Libala. Aisha, says the school has excellent reading classes rivalled by none in the area.



Aisha Nyemba Kayabwe
CEO - Grandma Primary School

“

At Grandma Primary School, we take reading classes very seriously because success in all class work is based on reading. Teaching is not just a skill, it is a calling and If I have a child who is struggling with class work, I take time to pray and ask God to intervene.

Grandma operates on a strict teacher to pupil ratio, with each class enrolling not more than 30 learners. According to the school manager, Nadine Kayabwe, the school has dozen learners on waiting lists across all grades. The school manager says it is the policy of the school to ensure all learners receive personalised attention from the teachers.

The Women Creating Wealth Programme has enhanced Aisha's business ethics and she stresses Grandma Primary School does not run like business usual. Aisha recalls that some Women Creating Wealth training programmes were so intense that some participant opted out along the way.

The practical training programme required participants to identify a business that they would pilot over a week but the chosen business ideas had to be different from the participant's usual line of business. Participants were assessed based on how they applied the skills they acquired during training. Trainers demanded receipts and conducted full supervision on the week-long business projects.

Aisha chose a garbage collection business and her target market was hoteliers operating in Lusaka. Once she got dirty collecting garbage from hotels and lodges, she felt like she really owned the business. The pilot business was so successful that she strongly considered venturing in it full time.

“

During the training programme, the coaches tasked us to pick a business that we could actually run for a week under their supervision. I identified a garbage collection service for hotels and lodges in Lusaka.

The business was a huge success and a few weeks after the training, I had some hotels calling to offer me contracts for garbage collection.

After the training, Aisha recalls that a couple of hoteliers offered her contracts for the garbage collection service. She declined and continued to pursue her lifelong passion in education.

Aisha grew more confident with every training under the WCW programme. Soon she began to pitch business proposals with multiple financial institutions. She managed to attract a named bank to finance the purchase of a school bus.

With systems in place and goals clearly set, Grandma Primary School serviced the loan on schedule. In her quest to grow her business, Aisha sought a bigger loan from another bank, this time to open a new campus.



**Nadine Kayabwe
School Manager**

The facility was approved and disbursed in a phased manner. The bank supervised and funded different components of the project separately.

For example, the bank paid the owner of the property first. Different contractors involved in the renovations and modifications were contracted and paid at respective stages of the project.

Grandma Primary School's new campus is now fully operational and has taken up some of the prospective learners who had been on the waiting lists. Like the old campus, the new campus operates early education to grade 7 classes.

It is clear that Grandma Primary school is attracting funding from different financial institutions.

Again, Aisha has successfully paid off the recent loan and has the same bank knocking on her door to ask her to obtain a new facility.

Although Aisha continues to seek opportunities and partnerships, she is taking her time to hatch a very good and bigger bankable project.

One of the objectives of the Women Creating Wealth Programme is to model investor ready women entrepreneurs and Aisha fits the bill. She can currently approach multiple banks for funding but she is not entirely happy with the interest rates the financial institutions are charging.

The indefinite closure of schools by authorities during the first wave of the COVID-19 left the school financially paralysed.



The Grandma new campus project is complete. The loan facility obtained to finance the project has since been serviced in full.

With over 21 teachers and other support staff to take care of, the school devised virtual classes and humanely reduced the school fees by half.

Despite the losses the school incurred during the first wave of COVID-19, Grandma primary School is still running the Orphans and Vulnerable Children (OVC) project.

Aisha has dreams of building a technical school that will equip girls with technical skills that have long appeared to be reserved for men.

She wants the technical training to come with a mindset shift towards training students for entrepreneurship beyond the job market.



The old Grandma School campus still services the community of Chilenje South and surrounding areas and operates all grades from pre-classes to grade 7.

The OVC project is a special initiative by the school aimed at providing free education for doubled orphaned children in the community.

Under the project, the school waives all school fees for the vulnerable children across all grades. Free uniforms are also provided for the learners.

Aisha is eternally grateful to ZFAWIB and the Graca Machel Trust for the wealth of business knowledge she has acquired through various training programmes she has participated in.

She is hopeful that the two organisations will connect women entrepreneurs to favourable financing.

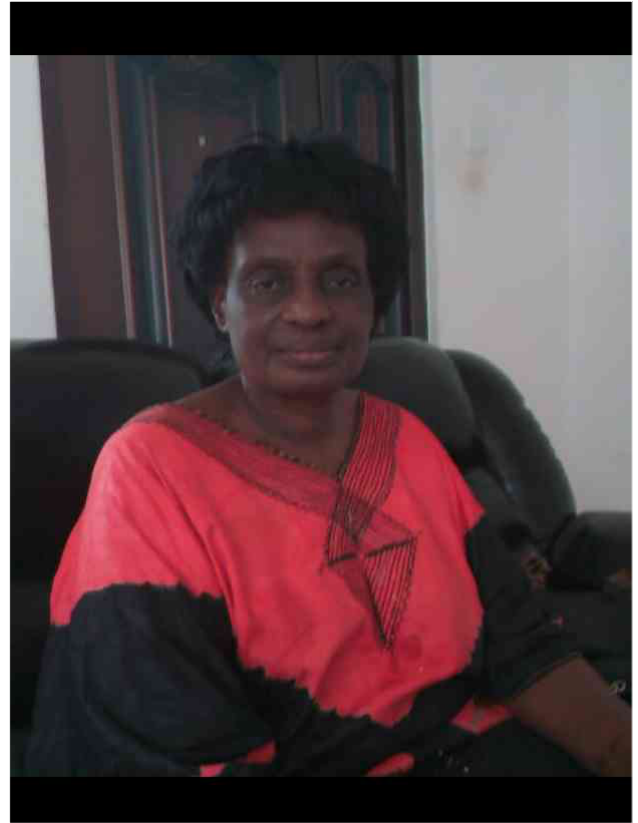
She started her working life as a clerical officer in the Ministry of Health, became Assistant Personnel Officer in the Ministry of General Education and later practiced nursing at the University Teaching Hospital's Intensive Care Unit. She has also pursued several professional qualifications during the transition.

These days, 59 years old Victoria Chirwa is a National Council for Construction certified contractor, specialised in road maintenance. Victoria says she was driven to enter the industry because of her love for good road infrastructure and to have an opportunity to create jobs and ultimately help alleviate poverty.

Following her voluntary separation from the Ministry of Health in 2001, Victoria moved to form Zimbo Enterprises Limited. The company is rated grade 5, according to the National Council for Construction classification.

Victoria says her business is on the upward trajectory due to various business training programmes she has attended offered by the Zambia Federation of Associations of Women in Business (ZFAWIB) and the Graca Machel Trust (GMT).

Zimbo Enterprises Limited has executed a lot of road projects among them, Mupansha turn-off, Shantumbu, Chimbotela, Kitwe – Sabina and



Victoria Chirwa
CEO - Zimbo Enterprises

Chakwinga Mine. These projects are duly completed and inspected.

Through her mentorship and coaching interactions in the Women Creating Wealth programme, Victoria has travelled extensively, home and abroad to explore joint venture opportunities. She has travelled to Malawi, Mozambique, Democratic Republic of Congo and the United Arab Emirates.

Domestically, she has represented ZFAWIB in international seminars held in Zambia revolving around women in construction. During those interactions, she has helped clarify and correct negative publicity about the quality of road infrastructure in Zambia.

Victoria lauds ZFAWIB for linking her to various entrepreneurs and partners worldwide. She has learned financial literacy, enhanced her record management and mustered advanced business pitching skills.

So far, Zimbo Enterprises has obtained multiple bank overdrafts from its bank and continues to be in good books with the financial institution because the company has settled all the loans.

Victoria is now in the final stages of negotiating for a huge financing package from another local bank after successfully going through the initial stages.

The company's workforce currently includes the director, an assistant director, accountant, site foremen for different project sites and general workers depending on the scope of work.

The Ministry of Works and Supply is the company's major client with an active 3-year road maintenance project on sections of Mumbwa and Great East Roads.

Victoria believes in the empowerment of women entrepreneurs but laments the lack of implementation of initiatives aimed at getting women into construction.

She says Zambian women in construction are unable to bid for huge contracts because they lack

equipment and end up falling off the bidding process when competing against multinational contractors.

Victoria appeals to ZFAWIB and the Graca Machel Trust to facilitate the interface between women in construction and possible financiers of heavy equipment used in mining and road construction.

“

The ZFAWIB training programmes have been relevant to my business. I have travelled with the organisation extensively and have tapped into so many different business environments.

The incorporation of a professional accountant in my company has helped us to meet our tax and other statutory obligations on time.

Victoria hopes to elevate her company classification to grade 4 to enable her bid for more complex road works. With all systems in place and her hunger for more business knowledge still growing, Victoria's company will soon start competing at a higher level for road construction works.



Zambia Federation of Associations of Women in Business
Kwacha House Annex, Ground Floor Room 9
Cairo Road, Lusaka - Zambia
Tel: +260 977 488 519
Email: zfawib@yahoo.co.uk