



**NOTICE AND AGENDA OF THE 34TH  
ANNUAL GENERAL MEETING**

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**25<sup>TH</sup> MAY 2019**

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# WHO WE ARE

## OUR VISION & MISSION



### VISION

A globally respected professional accountancy organisation



### MISSION

To protect public interest by upholding the highest professional standards in accountancy education and practice

## OUR CORE VALUES



**INTEGRITY**



**PROFESSIONALISM**



**CUSTOMER CENTRIC**



**ACCOUNTABILITY**



**EXCELLENCE**



**INNOVATION**

## OUR MANDATE

The Institute is a self-regulated membership body established to regulate the accountancy profession in Zambia.

The mandate of the Institute includes:

- (i). The regulation of the accountancy profession
- (ii). The regulation of the education and training of accountants, registration of students intending to study accountancy and Quality Assurance.
- (iii). The setting of ethical, auditing and accounting standards
- (iv). The investigation of the disclosures made in the public interest

## 1.0 NOTICE OF ANNUAL GENERAL MEETING

**NOTICE IS HEREBY GIVEN** that the 34<sup>th</sup> Annual General Meeting (AGM) of the Zambia Institute of Chartered Accountants (ZICA) will be held at AVANI Victoria Falls Resort, Livingstone on Saturday 25<sup>th</sup> May 2019 starting at 09.30 hours to conduct the following provisional business:

1. Receive and adopt Minutes of the 33<sup>rd</sup> Annual General Meeting held at AVANI Victoria Falls Resort, Livingstone, on 29<sup>th</sup> April 2018;
2. Receive and adopt the President's, Secretary and Chief Executive's and Operations Annual Reports for 2018;
3. Receive and adopt Audited Financial Statements of the Institute for the year ended 31<sup>st</sup> December 2018;
4. Receive and adopt recommendations for appointment of Auditors for 2019;
5. Receive and adopt the Disciplinary Committee Annual Report for 2018;
6. Receive and adopt the Standards and Regulations Board Annual Report for 2018;
7. Receive and adopt the Benevolent Fund Annual Report for 2018;
8. Elect one Council member

A member entitled to vote at the Annual General Meeting may appoint another member to vote as his or her proxy if such a member is unable to attend. The proxy form should be deposited to the Secretary and Chief Executive at ZICA secretariat by 20<sup>th</sup> May 2019 or at AVANI Victoria Falls Resort not later than 12.00 hours on 24<sup>th</sup> May 2019.

**NB. Kindly note that only one (1) proxy will be available per member at the AGM**

By Order of Council



Bonna Kashinga  
**SECRETARY**

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## 2.0 ANNUAL BALL NOTICE

The Annual Ball shall be held at the AVANI Victoria Falls Resort, Livingstone on 25<sup>th</sup> May 2019 from 18.30 hours till late.

**DRESS CODE:**      Men                                      Women  
                                 Bow tie/Neck tie                                      Dinner attire

By Order of Council

A handwritten signature in black ink, appearing to read 'Bonna Kashinga', with a long horizontal stroke extending to the right.

Bonna Kashinga  
**SECRETARY**

### **3.0. THE 34<sup>TH</sup> ANNUAL GENERAL MEETING OF THE ZAMBIA INSTITUTE OF CHARTERED ACCOUNTANTS (ZICA) TO BE HELD AT AVANI VICTORIA FALLS RESORT ON 25<sup>TH</sup> MAY 2019 STARTING AT 08:30 HOURS**

#### **FILING OF PROXIES**

Members should file in their proxies to the Secretary and Chief Executive at ZICA secretariat by 20<sup>th</sup> May 2019 or at AVANI Victoria Falls Resort not later than 12.00 hours on 24<sup>th</sup> May 2019.

#### **OFFICIAL OPENING OF THE 34<sup>TH</sup> ZICA AGM**

08:30 - Arrival of Guest of Honour, Minister of Finance, Hon. Margaret Mwanakatwe, MP  
 08:35 - National Anthem  
 08:40 - Remarks by the ZICA Secretary and Chief Executive Mr. Bonna Kashinga  
 08:50 - Welcome Remarks by the ZICA President, Mr. Jason Kazilimani, Jr  
 09:05 - Speech by Guest of Honour, Minister of Finance, Hon. Margaret Mwanakatwe, MP  
 09:20 - Departure of Guest of Honour  
 09:30 - AGM Commences

#### **THE AGENDA**

1. Call the meeting to order;
2. Observance of one minute of silence in memory of members who passed on during the previous year;
3. Adoption of agenda;
4. Receive and adopt Minutes of the 33<sup>rd</sup> Annual General Meeting held at AVANI Victoria Falls Resort, Livingstone, on 28<sup>th</sup> April 2018;
5. Receive and consider the Action Taken Report from the Minutes of the 33<sup>rd</sup> Annual General Meeting held at the AVANI Victoria Falls Resort, Livingstone, on 28<sup>th</sup> April 2018;
6. Receive and adopt the President's, Secretary and Chief Executive's Annual Reports for 2018;
7. Receive and adopt Audited Financial Statements of the Institute for the year ended 31<sup>st</sup> December 2018;
8. Receive and adopt recommendations for appointment of Auditors for 2019;
9. Receive and adopt the Disciplinary Committee Annual Report for 2018;
10. Receive and adopt the Standards and Regulations Board Annual Report for 2018;
11. Receive and adopt the Benevolent Fund Annual Report for 2018;
12. Any other Business;
13. Update on ZICA Property Fund from the Fund Manager and the Trustee;
14. Elect one (1) Council Member;
15. Closure of the 34<sup>th</sup> Annual General Meeting.

## **4.0. THE 34<sup>TH</sup> ANNUAL GENERAL MEETING OF THE ZAMBIA INSTITUTE OF CHARTERED ACCOUNTANTS (ZICA) TO BE HELD AT AVANI VICTORIA FALLS RESORT ON 25<sup>TH</sup> MAY 2019 STARTING AT 09.30 HOURS**

### **FILING OF PROXIES**

Members should file in their proxies to the Secretary and Chief Executive at ZICA secretariat by 20<sup>th</sup> May 2019 or at AVANI Victoria Falls Resort not later than 12.00 hours on 24<sup>th</sup> May 2019.

### **25<sup>TH</sup> MAY 2019**

#### **THE ANNOTATED AGENDA**

##### **1. Call the meeting to order**

The President calls the Annual General Meeting to order after meeting the 10% quorum constitutional requirement.

##### **2. The National Anthem**

The President calls for the singing of the National Anthem.

##### **3. Observance of the Minute of Silence**

The President calls for a minute of silence in honour of members of the Institute who passed on during the year 2018.

##### **4. Adoption of Agenda**

The President calls on the Secretary to read out the notice for the meeting. After the notice has been read, the President calls for a proposer and seconder for the adoption of the Agenda.

##### **5. Receive and adopt Minutes of the 33<sup>rd</sup> Annual General Meeting held at AVANI Victoria Falls Resort, Livingstone, on 28<sup>th</sup> April 2018**

The President informs members that the said Minutes are as laid before the house for members' consideration and adoption. The President guides the members on the mode of adoption to follow.

##### **6. Receive and Consider the Action Taken Report from the Minutes of the Meeting of the 33<sup>rd</sup> Annual General Meeting held at the AVANI Victoria Falls Resort, Livingstone, on 28<sup>th</sup> April 2018.**

The President requests the Secretary to read out the prepared Action Taken Report.

##### **7. Receive and adopt the Presidents, Secretary and Chief Executives' Annual Reports for 2018.**

The President presents the 2018 Annual Report.

##### **8. Receive and adopt the Audited Financial Statements of the Institute for the year ended 31<sup>st</sup> December 2018.**

The President requests the auditors to present their Audit Opinion followed by the Chairperson of the Finance and Administration Committee to lay the financial statements before the members and invite members to propose and second the adoption of the financial statements for the year ended 31<sup>st</sup> December 2018.

**9. Receive and adopt recommendations for appointment of Auditors for 2019**

The President requests the Secretary to inform members that the auditors for the Institute, BDO, have expressed interest to continue as auditors for the year 2019 and are being recommended for appointment as auditors for 2019.

The President invites members to propose and second the recommended appointment of Auditors for the year ending 31<sup>st</sup> December 2019.

**10. Receive and adopt the Disciplinary Committee Annual Report for 2018**

The President invites the Chairperson of the Disciplinary Committee to lay the report before the members and invite members to propose and second the adoption of the Report for 2018.

**11. Receive and adopt the Standards and Regulation Board Annual Report for 2018**

The President invites the Chairperson of the Standards and Regulatory Board to lay the report before the members and invite members to adopt the Report for 2018.

**12. Receive and adopt the Benevolent Fund Annual Report for 2018**

The President invites the Chairperson of the Benevolent Fund Board to lay the report before the members and invite members to adopt the Report for 2018.

**13. Any Other Business**

The President invites for any other business from members.

**14. Update on ZICA Property Fund from the Fund Manager and the Trustee**

The President invites the Fund Manager and the Trustee to update the members on the ZICA Property Fund.

**15. Elect Council Member**

The President invites the Electoral Committee to conduct elections for the vacant positions. The Chairperson of the Electoral Committee announces the vacant position of one (1) Council Member.

The Chairperson announces the voting process and any other electoral procedures.

**16. Closure of the 34<sup>th</sup> Annual General Meeting**

The President announces the closure of the 34<sup>th</sup> Annual General Meeting and invites members to the Annual Ball.



## **5.0. MINUTES OF THE 33<sup>RD</sup> ANNUAL GENERAL MEETING (AGM) OF THE ZAMBIA INSTITUTE OF CHARTERED ACCOUNTANTS HELD ON SATURDAY, 28 APRIL 2018 AT 09:30 HOURS AT THE AVANI VICTORIA FALLS RESORT, IN LIVINGSTONE**

### **COUNCIL MEMBERS PRESENT:**

Mr. Jason Kazilimani Jr	-	President, Chairman
Ms. Cecilia M. Zimba	-	Vice President
Ms. Muyaka E. Ngulube	-	Member
Mr. Bbenkele Haachitwe	-	Member
Ms. Lucy Z. Mubanga	-	Member
Ms. Chilala M. Banda	-	Member
Mr. Patson Banda	-	Member
Mr. Patrick M. Hamukale	-	Member
Ms. Yanga K. Kalaluka	-	Member
Mr. Chikusi Banda	-	Member
Dr. Dick C. Sicheembe	-	Member

### **APOLOGIES – COUNCIL MEMBERS**

There were no apologies as all the Council members were present.

### **IN ATTENDANCE:**

Mr. Hapenga M. Kabeta	-	Secretary & Chief Executive
Mr. Charles C. Mutale	-	Director Finance & Corporate Services
Mr. Chansa Chiteba	-	Director Standards and Regulation
Mr. Modest Hamalabbi	-	Director Education and Training

**IN ATTENDANCE:** As per attendance list

**MEMBERS APOLOGIES:** As per apologies list

### **1.0 CALL THE MEETING TO ORDER**

The President called the meeting to order at 09:58 hours upon confirmation that the 10% quorum of paid up members as at 31<sup>st</sup> December 2017 was met as per the requirement of the Constitution. The President declared the meeting to be duly constituted.

### **2.0 THE NATIONAL ANTHEM**

The President led members in the singing of the National Anthem.

### **3.0 OBSERVANCE OF ONE MINUTE OF SILENCE**

The President called on members to observe a minute of silence in honour of all the ZICA

members who passed on during the 2017 financial year.

#### **4.0 ADOPTION OF THE AGENDA**

The Secretary and Chief Executive read out the notice of the Annual General Meeting. The agenda was adopted after being proposed by Major HCL Mutambo (Rtd) and seconded by Mr. Julius Zgambo

#### **5.0 RECEIVE AND ADOPT THE MINUTES OF THE 32<sup>ND</sup> AGM HELD AT AVANI VICTORIA FALLS RESORT, LIVINGSTONE, ON 29<sup>TH</sup> APRIL 2017**

The minutes of the 32<sup>nd</sup> Annual General Meeting were laid before the members for consideration and adoption.

#### **Corrections**

There were no corrections to the minutes of the 32<sup>nd</sup> AGM.

There being no corrections to be made, the minutes of the 32<sup>nd</sup> Annual General Meeting held on 29<sup>th</sup> April 2017 were adopted as a correct record of the proceedings thereof after being proposed by Mr. Tom Thewo and seconded by Mrs. Deophine Luswili.

#### **6.0 RECEIVE AND CONSIDER THE MATTERS ARISING REPORT FROM THE MINUTES OF THE 32<sup>ND</sup> AGM HELD AT AVANI VICTORIA FALLS RESORT, LIVINGSTONE, ON 29<sup>TH</sup> APRIL 2017**

##### **6.1. Chief Justice's Rules**

It was reported that the Chief Justice's Rules were still at Ministry of Justice awaiting finalisation.

##### **6.2. Resolution to Amend Section 19 (2) of the Accountants Act**

The members were informed that the holistic review of the Accountants Act, which included the amendment of section 19 (2) of the Accountants Act was completed during the year. The Accountants Act of 2008 would be repealed and replaced once the draft Bill was accented to.

##### **6.3. Statutory Instrument on Fees**

It was reported that the revised statutory instrument on fees had been submitted to the Ministry of Finance and it was anticipated that the SI would be signed before the end of the year 2018.

##### **6.4 Raising finances for ZICA Properties Limited**

Members were informed that the raising of funds for the project had commenced. The ZICA Property Fund had been launched and members were subscribing by buying units. The raising of funds by way of debt had also continued with transaction advisers recording progress in raising capital.

#### **7.0 RECEIVE AND ADOPT THE ANNUAL REPORTS FOR 2017**

The President presented the Annual report for the year ended 31<sup>st</sup> December 2017 which comprised of the President's Report, Secretary and Chief Executive's report, Financial and

Operational Review, Sustainability Report and Corporate Governance Statement. In his presentation, the President urged members to share issues that the Institute should talk about during the quarterly media briefings, and to also support the CA Zambia programme.

## **7.1. Matters arising from the 2017 Annual Report**

### **7.1.1 Growth of Membership**

In response to a member who raised concern that 2% membership growth was insignificant, members were informed that membership growth was driven by the number of graduates entering the profession and also those coming from outside the country.

### **7.1.2. Programmes to improve compliance on membership registrations**

In relation to the programmes to improve compliance on membership registrations, members were informed that the Institute sends reminders to members to meet their obligations and also undertakes compliance inspections to companies.

### **7.1.3. Appointment of Members to Boards**

On the procedure the Institute uses to appoint members to Boards, members were informed that the procedure starts with management proposing three (3) names to the President for consideration and approval. Once approved by the President the names together with their CVs are sent to the organization requesting for board representation. The organization requesting for board representation then selects from the three submitted names.

### **7.1.4. Enforcement of the Accountants Act**

On whether there were any members who had not paid subscriptions but were working as Accountants, members were informed that there were a number of such members. Such members were charged appropriate penalties on re-registration.

### **7.1.5. Payment of subscriptions by Government**

On what the Institute was doing as regards payment of subscriptions by Government, members were informed the Institute would engage the Government on the matter.

### **7.1.6. Entry requirements for CA Zambia**

On the concern that the merits grade entry requirements for CA Zambia were too high, members were informed that those with credit grades can still pursue CA Zambia but they have to go through the Diploma in Accountancy programme.

It was resolved that: "The Annual reports for the year ended 31<sup>st</sup> December 2017 be adopted". The Annual Reports for the year ended 2017 were adopted after being proposed by Mr. Andrew Chibuye and seconded by Mr. Danny Luswili.

## **8.0 RECEIVE AND ADOPT THE AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2017**

The Auditors of the Institute – BDO Zambia presented their audit opinion. Following the presentation of the audit opinion, the Chairperson for the Finance and Administration Committee, presented the highlights of the Financial Statements and laid before the members the Audited Financial Statements of the Institute for the year ended 31<sup>st</sup> December 2017.

## **8.1. Matters arising from the Audited Financial Statements for the year ended 31<sup>st</sup> December 2017**

### **8.1.1. Migration of members to CA Zambia Qualification**

On whether current members were going to migrate to the CA Zambia Qualification, members were informed that the change was not merely a change of syllabus but a change of programme and hence there were transition rules for members wishing to convert to CA Zambia.

### **8.1.2. Surplus from seminars**

On the concern that the Institute may be overcharging members for seminars, it was clarified that the surplus arises from the oversubscription in terms of attendance by members. Further members were informed that seminars was an income line for the sustainability of the Institute.

### **8.1.3. Selection of Knight Frank as Valuers**

In relation to the selection of Knight Frank as valuers of the Institutes' properties, members were informed that the matter was a management issue and not an AGM discussion matter.

### **8.1.4. ZICA Qualification being rendered Obsolete**

On the Key Audit Matter that the introduction of the new CA Zambia qualification rendered the ZICA Accountancy qualification obsolete, it was clarified that the auditors were referring to the inventory of learning materials for the ZICA qualifications and not the qualification.

### **8.1.5. Whistle Blower Protection Fund**

On whether there were any statistics of members who had benefited from the Whistle Blower Fund, members were informed that no one had benefited from the Fund so far.

It was resolved that: "The Audited financial statements for the year ended 31<sup>st</sup> December 2017 be adopted". The Audited financial statements for the year ended 31<sup>st</sup> December 2017 were adopted after being proposed by Mr. Lazarous Luombe and seconded by Mr. Wesley Beene.

## **9.0. RECEIVE AND ADOPT RECOMMENDATION FOR APPOINTMENT OF AUDITORS FOR 2018**

Members were informed that the Auditors, BDO Zambia, had expressed willingness to be reappointed as external auditors for the Institute for the 2018 financial year and were being recommended for reappointment.

It was resolved that: "Messrs. BDO be appointed as external auditors for the Institute for the financial year 2018 and that Council be authorized to determine their remuneration." The recommendation was adopted after being proposed by Major Mutambo (Rtd) and seconded by Dr. Chiara Chiumya.

## **10.0. RECEIVE AND ADOPT THE DISCIPLINARY COMMITTEE ANNUAL REPORT FOR 2017**

A member of the Disciplinary Committee, Mr. Stanley Siame, presented the Committee report to the members.

It was resolved: "That the Disciplinary Committee Annual report for the year ended 31<sup>st</sup> December 2017 be hereby adopted." The Disciplinary Committee report was adopted after being proposed by Dr. Chiara Chiumya and seconded by Mr. Danny Luswili.

### **11.0. RECEIVE AND ADOPT THE STANDARDS AND REGULATORY BOARD ANNUAL REPORT FOR 2017**

The Chairperson of the Standards and Regulatory Board, Mr. Chilufya Sampa presented the Board report for the year ended 31<sup>st</sup> December 2017 to the members.

It was resolved: "That the Standards and Regulatory Board report for the year ended 31<sup>st</sup> December 2017 be hereby adopted." The report was adopted.

### **12.0. RECEIVE AND ADOPT THE BENEVOLENT FUND ANNUAL REPORT FOR 2017.**

The Vice Chairperson of the Benevolent Fund Board of Trustees, Mr. Fred Namakando presented the report for the year ended 31<sup>st</sup> December 2017 to the members.

It was resolved: "That the Benevolent Fund Board of Trustees report for the year ended 31<sup>st</sup> December 2017 be hereby adopted." The report was adopted.

### **13.0. ANY OTHER BUSINESS**

#### **13.1. Restriction on outsourcing accounting services to centers of excellence**

A member urged the Institute to consider restricting the outsourcing of accounting services to centers of excellence by multi-national companies.

The proposal was noted.

#### **13.2. 10% of the Subscription fees to be converted into Benevolent Fund**

A member proposed that 10% of the subscription fees should be converted to Benevolent Fund income.

The proposal was noted.

#### **13.3. ZICA Graduates sitting on Committees of Council and supporting ZICA Qualification**

A member urged Council to consider incorporating ZICA graduates onto Committees of Council and also to support the ZICA Accountancy qualification.

ZICA graduates were encouraged to apply, like any other member of the Institute, for consideration into membership of Committees of Council. Where a vacancy will be available and the ZICA graduates meet the requirements for that particular Committee, they will be considered. The members were further informed that support for the ZICA Accountancy qualification will continue to be done by the Institute.

#### **13.4. ZICA Property Fund**

A member Mr. Lucas Banda, A001292, pledged K2 000 towards the ZICA Property Fund.

### **13.5. Circulation of the ZICA Benevolent Fund Account**

A member proposed that the ZICA Benevolent Fund Account details be circulated to the members so that members could deposit monies directly into the account.

### **13.6. Medical Scheme for Members**

A member requested the President to provide more details on the medical scheme for members.

Members were informed that there was a presentation made by Innovate Life Assurance, the providers of the life insurance for members. The benefits included a lump sum payment on death amounting to K40,000, funeral support amounting to K10,000 and medical benefits for in patients amounting to K300 per night up to 10 days.

### **13.7. CA Zambia Practical Training for Members with more than five (5) years' experience**

On a member who wanted clarity on how the Institute was going to treat the practical training period for trainees with more than five (5) years of experience, it was clarified that the Practical Training Policy provides for exemptions up to a maximum of 2 years for those trainees with more than five (5) years' experience at management level.

### **13.8 Farewell to the Chief Executive Officer Mr. Hapenga Kabeta**

The President announced to the members that the Chief Executive Officer, Mr. Hapenga Kabeta would be leaving the Institute at the end of his contract on 30<sup>th</sup> November 2018. He commended him for the successes scored by the Institute during his tenure. He further told the members that the process of replacing him had commenced and that adverts for the position would be running in the media. Members gave Mr. Kabeta a standing ovation.

### **14.0. ELECTION OF ONE (1) COUNCIL MEMBER AND ONE (1) DISCIPLINARY COMMITTEE MEMBER**

The President invited the Electoral Committee to conduct the polls.

The Electoral Committee Chairperson Mr. Morgan Macheleta announced the vacant position of one (1) Council member from Commerce and Industry and one (1) Disciplinary Committee member from Commerce and Industry.

The Chairperson then invited the validly nominated candidate for the position of Council member to address the Annual General Meeting. Mr. Mukelebai Wambulawae, the validly nominated candidate for the Disciplinary Committee position was unopposed.

Following the electronic voting that was conducted, the election results were verified by an independent auditor, Ms. Alice Tembo. The returning officer, Ms. Christabel Banda, announced the elected members and declared them as a duly elected Council and Disciplinary Committee members henceforth as follows:

Council member from Commerce and Industry: Mr. Julius Zgambo

Disciplinary Committee member from Commerce and Industry: Mr. Mukelebai Wambulawae.

**15.0. CLOSURE OF THE 33<sup>RD</sup> ANNUAL GENERAL MEETING**

The President thanked the members for attending the AGM and for their active participation in the deliberations. He further invited the members to the Annual Ball in the evening.

There being no further business to discuss, the President declared the 33<sup>rd</sup> AGM closed at 12:46 hrs.

\_\_\_\_\_  
PRESIDENT

\_\_\_\_\_  
DATE



## THE OCTAGON UMBRELLA PENSION TRUST FUND *(Administered by Octagon Pension Services Limited)*

### *Benefits Enjoyed by Members:*

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# Occupational Pension Plans?

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Provision of Occupational Pension Schemes in developing countries has always had problems due to the poor economies. Because of this, pension contributions made by employees are seen as a punishment or a delay in enabling them to utilize their deferred salaries. This has been made worse by the current workforce who is very mobile and hence does not see the benefits of employer pension schemes that promise long term benefits.

One of the advantages of having an Occupational Pension Scheme from the employers' point of view is to motivate the best employees to work for them longer in anticipation of a better retirement package. The employer at the same time uses the pension plan as a tool to attract the best talent from the labour market. This latter reason may not work quite much in developing countries where the labour market is flooded with graduates from all spheres who have no jobs. But it's important to remember that an employers' need to retain a talented workforce, as well as managing the risk of huge liabilities which could arise from accrued employee benefits is the basic driver of setting up Occupational Pension Schemes. The labor market will view the way a company treats its old workers and draw conclusions as to the way other employees who will work for the same organization will be treated on leaving the company. Employees who have a good retirement package will proudly speak of their former employers and hence creating a good public image for the organization.

One challenge for employers wishing to set-up pension plans may be the processes involved in the management and registration of these plans, in the case of Segregated Pension Plans. This challenge may not apply in the case of multi-employer pension funds, also known as Umbrella Funds, which are already set-up. Engaging services of an experienced consultant, who may also be a scheme Administrator, offers a solution to the involving process of setting up a segregated pension plan.

As workforces become more mobile and laws allow for shorter vesting periods, the reward

to long term serving employees has become increasingly tenuous. This has resulted in many employers offering more cash benefit and moving away from promised benefits. For employers who run pension plans that are defined benefit, it is increasingly getting difficult to sustain the contribution levels that actuaries recommend due to dwindling employer budgets, hence the preference for other types of plans; defined contribution plans.

An employer who has a pension plan in one way is an assurance to those employees, who are not mobile, of a long-term relationship between the two parties. This motivates the employees to increase their output for the employer. More often, most pension plans will come with a death-in-service benefit and hence employees feel assured of their dependants' provision in the event of death in service. Employees will normally use pension plans with their current employers as a tool to negotiate for high remuneration with their prospective employers.

Pension plans will go a long way in reducing dependency at old age and hence reducing poverty at that level of the society. The savings that pension plans mobilise are good for the economy, because they are long-term savings. Because of this, the government has a high interest and thus ensuring that an enabling environment is provided for these schemes. It is also in the government's interest to ensure that the whole workforce is taken care of when it comes to pension plan arrangements, as in some cases, state pension schemes have capped contributions, meaning one can only retire with so much. Therefore, Occupational Pension Schemes, will compliment other pension plans, including the state pension plan, offering a better retirement.

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**By Fred Waswa, Founder,  
Octagon Pension Services Limited.**

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## 6.0 ACTION TAKEN REPORT FROM THE MINUTES OF THE 33<sup>RD</sup> AGM HELD ON 28<sup>TH</sup> APRIL 2018

No.	ITEM	ACTION TAKEN
6.1	Chief Justice Rules	The Chief Justice Rules have not been finalised and are still at the Ministry of Justice.
6.2	Resolution to amend Section 19(2) of the Accountants Act	The draft bill was prepared and is being reviewed by the Ministry of Justice.
6.3	Statutory Instrument on Fees	The Minister of Finance (MoF) signed the statutory Instrument on fees during the year. However, due to concerns raised by stakeholders the SI was revoked on 5th February 2019. After the revocation of SI 34, and under the instruction of the Attorney General, a task force comprising MoF, MoJand ZICA was constituted to redraft the SI. The new draft SI was adopted and submitted to the Ministry of Finance through the Accountant General's Office for onward submission to the Ministry of Justice.
6.4	Raising Finances for ZICA Properties Limited	The contribution from members has continued and 666 members have contributed to the fund. The contract with Time Projects Property Zambia Limited for the development of a mixed- use facility at the Accountants Park was signed after obtaining the necessary approvals from the Management Procurement Committee and the Board of ZICA Properties Limited. Time Projects would raise the component of debt finance.
6.5	Payment of subscriptions by Government	The Institute has continued to engage Government through the Office of the Accountant General who during the first quarter of 2019 provided a list of about 2,700 accounting staff under his portfolio. Of these, 2,137 accounting staff were not registered with the Institute and the Institute advised the Accountant General of subscriptions due from these accounting staff. A settlement decision of the subscriptions due is being awaited from the Accountant General.

No.	ITEM	ACTION TAKEN
13.1	Restriction on outsourcing accounting services to centers of excellence	There is no law or regulation that prohibits the outsourcing of accounting services to centres of excellence and as a result, the Institute cannot enforce this proposal. Under the current regime, it is a business decision of each company to determine how accounting services are procured whether by having in-house expertise or using group centres of excellence. That said, the Directors of any company incorporated in Zambia are responsible for the financial affairs of the company they represent and take full ownership of financial statements generated including those produced from centres of excellence.
13.2	10% of the Subscription fee to be converted to Benevolent Fund	Council noted that apart from contributions from members, 10% of the income on Annual Ball Tickets is allocated to Benevolent Fund annually. Council was of the view that unless the proposal was a markup on subscription, it will have a negative impact on the budget of the Institute and therefore did not approve the proposal. Further the Institute secured a life plan for each member from Prudential Life Assurance which provides a cash pay-out and funeral assistance to the family of a deceased member.

## 7.0 PROPOSED RESOLUTION

### 7.1 Resolution to Appoint External Auditors

BDO, the current external auditors of the Institute expressed willingness to be reappointed as external auditors for the 2019 financial year.

#### Resolution

It is hereby proposed and recommended by Council that Messrs BDO be appointed as external auditors for the Institute for the financial year 2019 and that Council be authorised to determine their remuneration.

## 8.0 REPORT OF INDEPENDENT COMMITTEES

### 8.1 DISCIPLINARY COMMITTEE

#### INTRODUCTION

The main purpose of the Disciplinary Committee is to hear disciplinary cases, determine and provide a reasoned judgement in such matters.

## Membership and Attendance

The 2018 Committee composition and attendance was as follows

No.	Name	Meetings Held	Meetings eligible to attend	Meetings attended
1.	Vincent Malambo SC (Chairperson)	3	3	3
2.	Irene Kunda (Vice Chairperson)	3	3	1
3.	Mukelabai Wambulawae	3	3	3
4.	Priscilla Seketi Bwalya	3	3	3
5.	Robert Malasha	3	3	1
6.	Stanley Siame	3	3	2

## Mandate of the Committee

The establishment and mandate of the Disciplinary Committee is provided for in Part VII of the Accountants Act of 2008. The Disciplinary Committee may receive complaints against members who have violated Section 72 of the Act and/or the code of conduct of members.

### Reportable Activities

During the year under review, there were three (3) meetings held. There was one case hearing on professional misconduct and one case on examination malpractice.

#### 1. Professional misconduct

A complaint was received against a member for offering accounting services when his firm was not registered with the Institute. The Respondent indicated that he gave support services in terms of helping his clients to prepare and submit VAT, PAYE, WHT and NAPSA returns. The Respondent denied providing accounting services, that when such services have been requested he has referred such clients to firms registered and authorised to provide those services. The DC found that the Respondent did not set up a practice as a Chartered Accountant nor did he hold himself as such.

The DC indicated that it was unable to conclude that the Respondent was guilty of professional misconduct and breach of Sections 18 (1) and 20 (1) of the Act.

#### 2. Examination Malpractice

The complaint was an examination malpractice by a student who was found using a cell phone during the examination. The Respondent denied the charge. After reviewing the representations from the defendant and the Institute, the DC found out that the Respondent was guilty of professional misconduct as defined in Section 72 (c) of the Accountants Act.

A breach of Section 72(c) brings into question the integrity of the Respondent and his fitness to join the accountancy profession. The DC was aware that the Respondent's integrity was called into question at the stage when he is taking his nascent steps to enter the profession.

The DC similarly took the view that although cheating in an examination is a seriously dishonest attempt to enter the accountancy profession, this does not mean that the Respondent is incapable of

reforming and thus redeem his integrity. However, the Respondent did not give the DC any reason to believe that he has truly repented of his wrongdoing. He began by pleading his innocence and alleging that he was forced to sign the report of the incident.

Accordingly, the DC found that the Respondent lacks the requisite level of integrity required of an Accountant. The DC ordered the cancellation of the Respondents Certificate of Registration as a Student Member of the Institute pursuant to Section 77 (5) (a) of the Act.

### **3. Conclusion**

I just want to let you know that my tenure of office and that of the Vice officially expired on 30<sup>th</sup> April 2018 but there were pending cases that were handled by myself that needed to be concluded.

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## **Vincent Malambo SC. CHAIRPERSON**

### **8.2 BENEVOLENT FUND BOARD ANNUAL REPORT FOR 2018**

#### **Objectives and Operations of the Fund**

The principle objective of the Fund is to raise and maintain funds for the purpose of assisting persons in need that are or have been members of the Institute and their spouses or dependents. The Fund also targets to provide critical medical care to members within Zambia on a case by case basis. However, due to constraints in financial resources the assistance is restricted to payment of school fees for children of deceased members.

The fund depends on volunteers for all its administrative work including honorary audit services provided by HLB Zambia.

The major sources of income for the Fund include contributions by members, donations and interest on investments. The income is invested in interest bearing financial instruments. The Fund assists beneficiaries by awarding educational grants to children of deceased members.

#### **Business Transacted during the Year**

The Benevolent Fund Board met once during the year under review to consider cases from families of members in distress, review the financial performance of the fund, review strategy and approve financial statements.

#### **Financial Assistance**

During the year the Board continued supporting 5 children of late members by paying for their school fees. Of these children, four (4) at secondary school and one (1) at University.

#### **Financial highlights**

##### ***Income***

Based on the draft financial statements, the Fund recorded a total income of K107, 351 compared to the K52, 818 in the previous year. The sources of income were as follows:

Source	2018 K'000	2017 K' 000
Subscriptions	13,550	9,915
Interest earned	13,157.2	15,869
Annual Ball collections	11,320	23,700
Raffle Proceeds	11,500	5,800
Donations	-	-
<b>Total</b>	<b>49,527.2</b>	<b>55,284</b>

As can be seen from the table above, contributions from members have continued to decline threatening our ability to continue supporting persons in need.

### Expenditure

The Board spent a total of K72, 442 compared to K110, 804 in the previous year. Of the total expenditure, K67, 831 was spent on requests for school fees for children of late accountants against K106, 305 in the previous year.

### Projected Expenditure

In the 2018 financial year, projected expenditure is around K120, 000 most arising from increased claims by beneficiaries and new cases being recorded.

### Investments and Bank balance

As at 31<sup>st</sup> December 2018, the bank balance was K18,540 (2017, K3,928) and short term investments stood at K107, 815 as compared to K175, 490 for the previous year.

### Obituary

The Board wishes to report with sadness the demise of the following ZICA members since the last AGM:

1. Juliet Daka Chansa - FZICA
2. Mpe Mbetwa - FZICA
3. Bless Nzemba - FZICA
4. Ndinawe Lister Nankamba - AZICA
5. Ackley Simwinga - AZICA
6. William Kabwe Kasase - AZICA

May the souls of our departed comrade rest in eternal peace

### Future Plans

The Benevolent Fund Board will continue to undertake its humanitarian functions for members going through difficulties and also assisting families of the deceased members.

To achieve this, the Board will intensify its fundraising activities through the following measures:

1. Lobby for corporate sponsorship of some of the activities of the fund.
2. Hold a raffle during the upcoming year.
3. Explore other investment opportunities which may yield better returns than the traditional Fixed Deposits.

### Conclusion

We have recorded a significant increase in the demand for financial assistance compared to the income generated by the Fund. For instance, the total income during the period was K49, 527 against

total expenditure of K72, 442. The trend was similar in the last financial year where income continued to decline in comparison to expenditure. At this rate, the Fund may not meet financial needs of our beneficiaries beyond this year. The available resources can only pay for school fees for one year. It is in this regard that I wish to make an earnest appeal for charitable contributions from members for us to continue on our path to serve families in need. I must attest that the Fund has given hope to many families of our deceased members who have been at the point of destitution.

On behalf the Benevolent Fund Board I want to take this opportunity to thank all members who made a contribution in any way to the activities of the Fund during the year 2018. The Fund appreciates any assistance members can give to ensure that the Fund continues to provide support to all beneficiaries who are in need. The effectiveness of the Fund depends on the collective contributions of members. As indicated in the financial highlights, membership contributions have continued decline whereas requests for financial assistance is on the rise. This trend will adversely affect the Fund's operations.

Lastly, I wish to thank all the Board members and the ZICA Secretariat for the amount of support rendered to the Board during the year 2018.

R. R. Sankar  
**CHAIRPERSON**

## 9.0 PROFILES FOR CANDIDATES STANDING FOR ELECTION TO COUNCIL

### COUNCIL

#### **Ms. Ethel Muyaka Ngulube**

Ms. Ethel M. Ngulube is a Fellow of ZICA. She has over 20 years of experience in public, private and international development aid sectors. She is currently working for the Global Fund Fiduciary Agent leading a team of finance experts in Nigeria. She previously worked for UNDP in South Sudan and Zambia as Quality Assurance and Compliance Specialist and Finance Advisor. She is currently a Council member, Chair of the Education Committee, founder and national coordinator of FZWA, President of IFWA IPPA, CIMA Zambia, past Deputy Chair of CIMA Regional branch forum and a Rotarian.

#### **Mr. Andrew Nyika**

Mr. Andrew Nyika is an Associate Member of ZICA. He is currently Head Digital Risk & Compliance at ZANACO. He has over 12 years' of experience in Commerce and Industry. He previously worked for Airtel Networks Zambia Plc as Compliance Manager, Madison Life Insurance Zambia providing risk and assurance services for Madison Life Assurance Limited and Lawrence Sikutwa & Associates as Audit Manager.

#### **Mr. John Sinyangwe**

Mr. John Sinyangwe is an Associate Member of ZICA. He has over 14 years of experience in Commerce and Industry. He is currently working for CIDRZ as Head of Finance. He previously worked for TAJ Pamodzi as Senior Accountant, IPAS as Finance Coordinator.

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**ATTENDANCE LIST AT THE  
33<sup>RD</sup> AGM**

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## ATTENDANCE LIST AT THE 33<sup>RD</sup> AGM

1	Akombelwa	Namakau Angelina, AZICA	26	Bwembya	Raymond Chongo, AZICA
2	Alutuli	Abraham, FZICA	27	Bwembya	Deborah S, FZICA
3	Bamukunde	Martin, AZICA	28	Chabala	Regina Musonda, FZICA
4	Banda	Anderson, AZICA	29	Chabu	Mcmillan, FZICA
5	Banda	Emmanuel M, AZICA	30	Chaka	Chaka, FZICA
6	Banda	Lucas, AZICA	31	Chakalashi	Chembe, AZICA
7	Banda	Osman S, AZICA	32	Chakatala	Lovemore, FZICA
8	Banda	Yendeka Chinyama, AZICA	33	Chalimbana	Foster Emmanuel, FZICA
9	Banda	Caroline B. C, FZICA	34	Chanda	Bridget Nkhoma, AZICA
10	Banda	Charles, FZICA	35	Chanda	Yvonne Kabwe, AZICA
11	Banda	Chikusi M., FZICA	36	Chanda	Mumba, FZICA
12	Banda	Chipili Kalumba, FZICA	37	Chandalala	Patrick C., AZICA
13	Banda	Christabel Michel, FZICA	38	Chansa	Nannah Nkunika, AZICA
14	Banda	Felistas Mwitwa, FZICA	39	Chansa	Loveness M. M., FZICA
15	Banda	Mathews, FZICA	40	Chapasuka	Michael, AZICA
16	Banda	Naomi Musanide, FZICA	41	Chasha	Clement, AZICA
17	Banda	Patrick T, FZICA	42	Cheembela	Bobbline, FZICA
18	Bbuku	Lwando Mweene, FZICA	43	Chela	Lazarous, AZICA
19	Bbuku	Miyoba Michelo, FZICA	44	Chembo	Lloyd, FZICA
20	Beene	Wesley Moonga, FZICA	45	Chewe	Martin, FZICA
21	Bowa	Michael Kabaso, AZICA	46	Chongo	Evans Lengwe, AZICA
22	Bukankala	Chanda Peter, FZICA	47	Chota	Wellingtone C, AZICA
23	Bwalya	Brian, FZICA	48	Chungu	Lemmy, AZICA
24	Bwalya	Kangwa Benny, FZICA	49	Chungu	Kelvin, FZICA
25	Bwato	Vincent, AZICA	50	Chungu	Vestus, FZICA

51	Chuunga	C. Y.N., AZICA	79	Kabwe	Faustin M., FZICA
52	Chuunga	Kelly, AZICA	80	Kabwe	Gregory C., FZICA
53	Chyapeni	N. Bruce, AZICA	81	Kabwe	Janet, FZICA
54	Daka	Daliso, AZICA	82	Kabwe	Martin, FZICA
55	Daka S.	Esther, AZICA	83	Kachinda	Lyndon M., FZICA
56	Fulai	Donald, FZICA	84	Kalaluka	Namataa P., FZICA
57	Gatsi	Chola, AZICA	85	Kalaluka	Nambayo, FZICA
58	Haabeka	Brenda Mambwe, FZICA	86	Kalangwa	Fides M., FZICA
59	Haboongo	Pritchard, FZICA	87	Kalela	Vincent Chanda, FZICA
60	Hachibozu	Manns, FZICA	88	Kalesu	Nickson, AZICA
61	Hachoongo	Boaster, FZICA	89	Kalifungwa	Patrick, FZICA
62	Hamabwe	Michelo K., FZICA	90	Kalilo	Martin, AZICA
63	Hamalabbi	Modest, FZICA	91	Kalimina	Harold, AZICA
64	Hamuchenje	Hurst, FZICA	92	Kaliyangile	Namaambo M, FZICA
65	Hanjalika	Busiku, FZICA	93	Kalobi	Kingford, AZICA
66	Hanyuma	Harold, AZICA	94	Kalonga	Luse Chansa, FZICA
67	Hanzala	Dyford, AZICA	95	Kaluba	Charles, FZICA
68	Hatuma	Mainza, AZICA	96	Kaluba	Kelvin M. FZICA
69	Itwi	Kalaluka, FZICA	97	Kaluwe	Akataluka
70	Jayetileke	Elmo, FZICA	98	Kamanga	Gerald Chiyeso, AZICA
71	Jerahuni	Tinashe, AZICA	99	Kambo	Beatrice Seulu, AZICA
72	Jere	Desmond, FZICA	100	Kanaganayagam	David, P. K, FZICA
73	Jere	Erik, FZICA	101	Kanchele	Costern, FZICA
74	Kabaso	Maybin, AZICA	102	Kangwa	Chilufya, L. AZICA
75	Kabole	Hillard, FZICA	103	Kangwa	Dominic, FZICA
76	Kabonga	Valentine Chola, FZICA	104	Kanyenda	Sankhani, FZICA
77	Kabwe	Chitalu, AZICA	105	Kapalu	Clement K. FZICA
78	Kabwe	Edward Musonda, FZICA	106	Kapambwe	Arnold, FZICA
			107	Kapambwe	Lillian M., FZICA

108	Kapekesa	Rhoda, AZICA	137	Kunda	Chapa, FZICA
109	Kapesa	James, FZICA	138	Kunda	Francis, FZICA
110	Kapoma	Chomba, FZICA	139	Kunda	Guylet, FZICA
111	Kapulula	Ireen Sakala, FZICA	140	Lane-Poole	Lyndon, FZICA
112	Kasambula	Kalunga, FZICA	141	Lesa	Peter B., FZICA
113	Kasanda	Richard Tapa, FZICA	142	Lesa	Vivienne., FZICA
114	Kasaro	Christopher, FZICA	143	Lichaha	Violet M. FZICA
115	Kasepa	Sylvester Besa, FZICA	144	Lifweba	Happy F. FZICA
116	Kasoma	Robert Loti, FZICA	145	Liswaniso	Namakando, ZICA
117	Kateule	Marjorie, FZICA	146	Litaka	Cecilia M. FZICA
118	Kaulule	Simawe Siame, AZICA	147	Litana	Billy K., FZICA
119	Kaumba	Jones Mukuta, FZICA	148	Liyanda	Ephraim, AZICA
120	Kaumbi	Kebby, FZICA	149	Lizazi	Nchindo, AZICA
121	Kauseni	Nambwenga M., FZICA	150	Longwe	Bydon, FZICA
122	Kavimba	Chintu, FZICA	151	Lubasi	Imasiku, FZICA
123	Kayata	Christopher L., FZICA	152	Lumbala	Malasa, FZICA
124	Kayembe	Godfrey, FZICA	153	Lubasi	Imasiku, FZICA
125	Kayira	Sarah Walapwa, AZICA	154	Lumbala	Malasa, FZICA
126	Kayombo	Christor, AZICA	155	Lungowe	C. Sichiila, AZICA
127	Kayombo	Beauty M M., FZICA	156	Lungu	Kampamba
128	Kayuma	Benson S., AZICA	157	Lungu	Chikange
129	Khonje	Simon, AZICA	158	Luombe	Lazarous M. FZICA
130	Kolala	Diana Nciwa, FZICA	159	Lupaka	Phinias, FZICA
131	Kongwa	David, FZICA	160	Luswili	Danny, FZICA
132	Konie	Sekwila Victor, FZICA	161	Luswili	Deophine M., FZICA
133	Kowa	Teza Francis, FZICA	162	Luwisi	Tonderai, FZICA
134	Kumar	Monika, FZICA	163	Lwandamina	Clement, AZICA
135	Kumwenda	Wumi, FZICA	164	Lwizi	Fabian, AZICA
136	Kunda	Jerome M. AZICA	165	Maambo	Herbert, FZICA

166	Macheleta	Morgan D. FZICA	195	Mazimba	Priscilla, FZICA
167	Machila	George	196	Mbale	Evaristo, AZICA
168	Machila	Mike M C., FZICA	197	Mbanga	Nyambe, AZICA
169	Mafumo	Charles, AZICA	198	Mbangu	Kamba, AZICA
170	Mahtani	Rajun L., FZICA	199	Mbao	Elizabeth M., FZICA
171	Maiba	Josphat P. FZICA	200	Mbewe	Gibson, AZICA
172	Makasa	Stephen, AZICA	201	Mbewe	Marah D. AZICA
173	Makumba	Martin, AZICA	202	Mbewe	Charles, FZICA
174	Makumba	Benjamin, FZICA	203	Mbewe	Joe, FZICA
175	Malama	Fima, FZICA	204	Mbewe	Zephenia, FZICA
176	Malamba	Zacharia N., FZICA	205	Mbozi	Stephen, AZICA
177	Malangisha	Brian N., FZICA	206	Mbulo	Chibeza, AZICA
178	Malawo	Loyce, AZICA	207	Mfula	Clement K., FZICA
179	Malembeka	Rhoda Banda, AZICA	208	Miamba	Humphrey, FZICA
180	Malipilo	Melina M. FZICA	209	Michelo	Maunga T, AZICA
181	Malukutila	Emmanuel C. FZICA	210	Milambo	Francis, AZICA
182	Malunga	Tamara Mwanza, AZICA	211	Milambo	Timothy, FZICA
183	Mambwe	Eric M. AZICA	212	Miyanda	Rachel C., FZICA
184	Manda	Rhoda, FZICA	213	Mkandawire	Elijah L., FZICA
185	Manyika	Boyd C., AZICA	214	Mkonda	Nsansa K., AZICA
186	Mapulanga	Petronella N., AZICA	215	Mlauzi	Henry, FZICA
187	Mapulanga	Quevel, AZICA	216	Moono	Sitanimezi M., FZICA
188	Masumbu	Aubrey, FZICA	217	Mpabalwani	Mwamba, FZICA
189	Mataka	Chiti K., FZICA	218	Mpamba	Annie, AZICA
190	Matimba	Joseph, FZICA	219	Mpofu	Bornwell, AZICA
191	Maule	Norman, FZICA	220	Mponda	John M., AZICA
192	Maundu	Maila, FZICA	221	Mpundu	Chalwe, FZICA
193	Mazaba	M. Isaac, FZICA	222	Mubambe	Oliver M., AZICA
194	Mazimba	Clare M.M., FZICA	223	Mubanga	Gladys S., AZICA

224	Mubanga	Phillip,	253	Mulenga	Kampamba K., FZICA
225	Mubita	Alex Mundia K, AZICA	254	Mulenga	Mwaba, FZICA
226	Mucheka	Kudakwashe, AZICA	255	Mulenga	Peter, FZICA
227	Muchima	Ennerty, AZICA	256	Mulenga	Victor, FZICA
228	Mudenda	Austin M., FZICA	257	Muleya	R.C., FZICA
229	Mudenda	Petrina M., FZICA	258	Mulimbika	Changwe, FZICA
230	Mugala	Chance, FZICA	259	Mumba	Charity, AZICA
231	Mugara	Obert, FZICA	260	Mumba	Ray, AZICA
232	Muhundika	Victor H. FZICA	261	Mumba	Kalangu D., FZICA
233	Mukoboto	Hellen K. FZICA	262	Mumba	M'boo, FZICA
234	Mukolwe	Francis Xavier, C. AZICA	263	Munakabayo	Lackson, AZICA
235	Mukonde	Felix, AZICA	264	Munasha	Alex C., FZICA
236	Mukonka	Evans, FZICA	265	Mundia	Lilian, AZICA
237	Mukosha	Jonathan, FZICA	266	Muneku	Kawina, AZICA
238	Mukuka	Lazaro, AZICA	267	Munkombwe	Fredrick S., AZICA
239	Mukuka	Mutale	268	Munkombwe	Gloria M., FZICA
240	Mukumbuta	Lubona Y., AZICA	269	Muntanga	Lucky K., FZICA
241	Mukwela	Chrispine, AZICA	270	Munthali	Nicholas, AZICA
242	Mulaisho	Joseph, AZICA	271	Musa	Kangwa, FZICA
243	Mulemena	Nicholas, AZICA	272	Musakanya	Richard, AZICA
244	Mulendema	Chintu Y., FZICA	273	Musanshi	Martin Jnr, FZICA
245	Mulenga	Francis, AZICA	274	Mushaukwa	Lubasi, FZICA
246	Mulenga	James, AZICA	275	Musonda	Beatrice C., AZICA
247	Mulenga	Masuzyo, AZICA	276	Musonda	Mutale Christine, AZICA
248	Mulenga	Michael C., AZICA	277	Musonda	Nsama Constance, AZICA
249	Mulenga	Mukokwa, AZICA	278	Musonda	Basilio, FZICA
250	Mulenga	Bella Jnr, FZICA	279	Musonda	Boniface, FZICA
251	Mulenga	Ben, FZICA	280	Musonda	Brian, FZICA
252	Mulenga	Dorothy M., FZICA			

281	Musonda	Edwin, FZICA	310	Mwalo	Bizwell Isaac., AZICA
282	Musonda	Jeff, FZICA	311	Mwamba	Nancy, FZICA
283	Musonda	Webby, FZICA	312	Mwambwa	Ron M. FZICA
284	Musune	Sikambala M. FZICA	313	Mwandila	Manyani, AZICA
285	Musunga	Chalwe Albert, FZICA	314	Mwanza	Francisco, AZICA
286	Musyani	Mathews M., AZICA	315	Mwape	Cynthia, AZICA
287	Musyani	Justin, FZICA	316	Mwape	Lubono, AZICA
288	Mutale	Charles C. FZICA	317	Mweemba	Stanny, FZICA
289	Mutale	Christabel K., FZICA	318	Mweetwa	Jacintha Chimuka, AZICA
290	Mutale	Daniel, FZICA	319	Mwelwa	Clementina N., FZICA
291	Mutale	Paul M C., FZICA	320	Mwenda	Winfredah N., AZICA
292	Mutambo	Joseph, AZICA	321	Mwenda	Jeffrey Kato, FZICA
293	Mutambo (Rtd)	Humphrey C. L, FZICA	322	Mwense	Dedu Sakala, AZICA
294	Mutanga	Charles, FZICA	323	Mwewa	Debora. AZICA
295	Mutati	Felix C. FZICA	324	Mwewa	Bruce, FZICA
296	Mutukwa	Joshua, AZICA	325	Mwiinga	Mercy, AZICA
297	Mutupop	Nalishebo, FZICA	326	Mwiinga	Saviour, AZICA
298	Muuka	Richard, AZICA, azica	327	Mwiinga	Lloyd, FZICA
299	Muulu	Beston, AZICA	328	Mwiko	Mubanga, FZICA
300	Muungo	Mweemba, AZICA	329	Mwila	Doris Kaunda, AZICA
301	Muwanei	Mulemwa, FZICA	330	Mwila	Michael, AZICA
302	Muyana	Peter, FZICA	331	Mwila	Saviour, AZICA
303	Muzuma	Steven, FZICA	332	Mwila	Kennedy, FZICA
304	Mvula	Aaron, AZICA	333	Mwiwa	Yule, FZICA
305	Mwaba	Mwelwa, FZICA	334	Mwiya	Mwiya, AZICA
306	Mwala	Mack Makokwa, AZICA	335	Nakapite	Mwaka, FZICA
307	Mwale	Mathews, AZICA	336	Nali	Kelvin A.R, FZICA
308	Mwale	Maxwell, AZICA	337	Namakando	Fred Nyambe, FZICA
309	Mwale	Madaliso M., FZICA			

338	Nambeye	Valerie Mwinji, FZICA	366	Nyalazi	Eunice, AZICA
339	Nampito	Kezia, AZICA	367	Nyambe	Mildred Monde, AZICA
340	Ndalameta	Patrick C. AZICA	368	Nyambe	Namushanawa, FZICA
341	Ndhlovu	Kelvin, AZICA	369	Nyampandu	M. Aubrey, AZICA
342	Ndhlovu	Christian Rene, FZICA	370	Nyemba	Clive B. AZICA
343	Ndhlovu	Elizabeth, FZICA	371	Nyika	Andrew M., AZICA
344	Ndhlovu	Naomi Hara, FZICA	372	Nyirenda	Chilala, AZICA
345	Nenechi	Maureen K., FZICA	373	Nyirenda	Tronie R. AZICA
346	Ng'ambi	Sunga Namwai, AZICA	374	Nzara	Regis, FZICA
347	Ngambwa	Wanjivwa N., AZICA	375	Onde	Royd, FZICA
348	Ng'anjo	Martha, AZICA	376	Phiri	Codillia S., AZICA
349	Ngoma	Maureen, AZICA	377	Phiri	Kaphale, AZICA
350	Ngoma	Tamala Sakala, FZICA	378	Phiri	Masauso, AZICA
351	Ngulube	Joseph N. FZICA	379	Phiri	Stanley M. AZICA
352	Ngunja	Martin, AZICA	380	Phiri	Casius, FZICA
353	Njelemba	Simon, FZICA	381	Phiri	Jackson, FZICA
354	Njovu	Simon, AZICA	382	Phiri	John
355	Nkhoma	Mulombe, FZICA	383	Phiri	Pethel C. FZICA
356	Nkonjela	John, FZICA	384	Phiri	Remmon, FZICA
357	Nkosi	Timeyo Rantitiya, FZICA	385	Phiri	Thomas, FZICA
358	Nonde	Makasa Mulenga, AZICA	386	Pumulo	Lubinda, AZICA
359	Nondo	Henry C., FZICA	387	Ravi Sankar	R. FZICA
360	Nseluka	Chanda M. AZICA	388	Sakala	Hwiza, FZICA
361	Nseluka	Choolwe, AZICA	389	Sambo	Rodger, FZICA
362	Nsenje	Francis, AZICA	390	Samboko	Lackson N., AZICA
363	Ntinda	Allan. AZICA	391	Sankwana	Namwila M. FZICA
364	Numba	Chewe, AZICA	392	Seketi	Priscilla B., FZICA
365	Numbwa	Vincent, FZICA	393	Sendoi	Patience C., FZICA
			394	Shabusale	Yumiko, FZICA

395	Shachele	Leslie, AZICA	423	Simfukwe	William, FZICA
396	Shamatanga	Mundeke, FZICA	424	Simpungwe	Benjamin M. FZICA
397	Shampande	Innocent, FZICA	425	Simukoko	Asher Aash, AZICA
398	Shandavu	Shakayobo, FZICA	426	Simulyampondo	Caroline N.N., AZICA
399	Shiku	Nelly S, AZICA	427	Simundivwi	Ridias, AZICA
400	Siachinji	Caphard, FZICA	428	Simunji	Koonwa, FZICA
401	Siame	Lister N., FZICA	429	Simuyi	Joma T., FZICA
402	Siame	O'brien K., FZICA	430	Simwaka	Nancy, AZUCA
403	Siame	Stanley, FZICA	431	Simwanza	Samuel M. AZICA
404	Siame	Temwa M., FZICA	432	Simwinga	Auckley, AZICA
405	Siamuyoba	Millen S., FZICA	433	Simwinga	Evaristo C. FZICA
406	Siasinyanga	Munsaka S., FZICA	434	Sing'ambwa	Nathan, FZICA
407	Sibanda	Tinos, AZICA	435	Sinkala	Florence Nyangu, AZICA
408	Sichembe	Clement F., FZICA	436	Sinkala	Ronald, FZICA
409	Sichilima	Nonde, AZICA	437	Sinyangwe	John, AZICA
410	Sichilongo	Nora C.M., FZICA	438	Sinyangwe	Lucas, FZICA
411	Sichimba	Tresphord K., AZICA	439	Sitali	Patricia M. H, FZICA
412	Sichula	Mulwanda, AZICA	440	Sitambuli	Mpaisha, AZICA
413	Sichula	Sydney S., FZICA	441	Siwingwa	Alinaswe Johnwell, AZICA
414	Sijamba	Collette T. Mwansa, FZICA	442	Siwingwa	Linda, FZICA
415	Sikanyika	Mathews, AZICA	443	Sokoni	Chearyp M, FZICA
416	Sikaona	Alick D., FZICA	444	Sundano	Joyce P, FZICA
417	Sikazwe	Davies M. Fred, AZICA	445	Sunkutu	Abel, AZICA
418	Sikazwe	Philip K. AZICA	446	Syamutondo	Eleutherious, AZICA
419	Sikazwe	Raymond., FZICA	447	Syanziba	Ansley Thula S. FZICA
420	Sikwanda	Andrew, AZICA	448	Taima	Frank Tonde, AZICA
421	Simenda	Emmanuel M. AZICA	449	Tembo	Daniel, AZICA
422	Simeza	Niza Gladys, FZICA	450	Tembo	Elizabeth, AZICA



451	Tembo	Emmanuel, AZICA	5	Banda	Dennis, ZICA Lic
452	Tembo	Felistus, AZICA	6	Banda	Ketness, ZICA Lic
453	Tembo	Jackson M., AZICA	7	Banda	Chadika, ZICA Tech
454	Tembo	Jane, AZICA	8	Besa	Jackson, ZICA
455	Tembo	David, FZICA	9	Botha	Baldwin, ZICA Tech
456	Tembwe	Chewe D., FZICA	10	Bowa	Chikwe B. ZICA Lic
457	Thewo	Tom Joseph K. FZICA	11	Bukuta	Happy N., ZICA Grad
458	Wambulawae	Kumoyo, FZICA	12	Bupe	Charles, ZICA Tech
459	Wambulawae	Mukelabai, FZICA	13	Bwalya	Angela B., ZICA Tech
460	Yamba	Leah Mutale, FZICA	14	Bwalya	Miriam S., ZICA Grad
461	Yuyi	Mwambwa, FZICA	15	Bwalya	Timothy, ZICA Grad
462	Zeula	Kennedy, FZICA	16	Bwalya	Veronica M., ZICA Lic
463	Zulu	Beatrice, FZICA	17	Bwalya	Evaristo, ZICA Tech
464	Zulu	Dandawa Simeon, FZICA	18	Chabala	Brian C. ZICA Tech
465	Zulu	Kwezekani, FZICA	19	Chabooka	Amos, ZICA Grad
466	Zulu	Ringo, FZICA	20	Chanda	Benstein, ZICA Lic
467	Zyambo	Shadreck, AZICA	21	Chanda	Chanda Patrick, ZICA Lic
468	Zgambo	Julius, FZICA	22	Chanda	Brenja, ZICA Tech
469	Zimba	Isaac, AZICA	23	Chanda	William, ZICA Tech
470	Zimba	Brown, FZICA	24	Changwe	Josephine, ZICA Tech
471	Zimba	Isiah, FZICA	25	Chansa	Melinda K., ZICA Tech
472	Ziwa	Chikumbuso, FZICA	26	Cheembela	Moffat, ZICA Lic
473	Zulu	Julius, AZICA	27	Chembe	Maubrey Ngosa, ZICA Tech
<b>IN ATTENDANCE</b>					
1	Banda	Chana, ZICA Grad	28	Chewe	Caroline Ndhlovu, ZICA Tech
2	Banda	Jessy K. ZICA Grad	29	Chiabi	Lenox Handema, ZICA Lic
3	Banda	Alepha Charles, ZICA Lic	30	Chiabi	Junitor Munsaka, ZICA Tech
4	Banda	Azell S., ZICA Lic			

31	Chibesa	Christopher Chambanenge, ZICA Lic	54	Chishimba	Stephen, ZICA Tech
32	Chibesakunda	Beatrice, ZICA, Lic	55	Chisoko	Jones Kombe, ZICA Grad
33	Chifunda	Ian, ZICA Lic	56	Chisongo	Nathan, ZICA Tech
34	Chiimbila	Jojo Cuthbert, ZICA Lic	57	Chitalu	Ian, ZICA Lic
35	Chikombola	Obbious, ZICA Lic	58	Chiteta	Kasemuka, ZICA Lic
36	Chikoti	Nidah Chisanga, ZICA Tech	59	Chitundu	Kaseke Sikasote, ZICA Grad
37	Chileshe	Clara Mukuka B. ZICA Lic	60	Chituta	Precious Likwesa, ZICA, Lic
38	Chileshe	Chilupe, ZICA Tech	61	Chivuno	Patrick, ZICA Tech
39	Chiluba	Gregory, ZICA Tech	62	Chiyabe	Monde, ZICA Lic
40	Chilufya	Mupesa, ZICA Lic	63	Chomba	Brenda, ZICA Grad
41	Chime	Jane, ZICA Lic	64	Chongo	Ellis, ZICA Tech
42	Chimfwembe	Kafula, ZICA Grad	65	Chunga	Sharon Musonda, ZICA Grad
43	Chimpampwe	Martin, ZICA Lic	66	Dabali	Evans, ZICA Tech
44	Chipango	Monica, ZICA, Grad	67	Dinala	Patricia, ZICA Lic
45	Chipyoka	M`zingo Jumbe, ZICA Grad	68	Fwemba	Susan Mulindwa, ZICA Grad
46	Chirwa	Joseph Mwillen, ZICA Lic	69	Goma	Silvester H., ZICA Tech
47	Chirwa	Chiwonisko, ZICA Tech	70	Haambote	Chipo Chimuka, ZICA, Lic
48	Chisala	Kaluba, ZICA Lic	71	Habwanda	L. M. K., ZICA, Grad
49	Chisanga	Benaya, ZICA Lic	72	Hachizobe	Obert, ZICA LIC
50	Chisanga	Joseph Mwamba, ZICA Tech	73	Hamalala	Mainga, ZICA, Tech
51	Chisanga	Malvin Nkonde, ZICA Tech	74	Hambiya	Peter, ZICA Tech
52	Chisha	Kelvin, ZICA Lic	75	Hamoonga	Jeff, ZICA Tech
53	Chishimba	Godfridah C.M., ZICA Lic	76	Hantumbu	Phoustinos, ZICA Lic
			77	Hazemba	Tendai, ZICA Tech

78	Jere	Chaka, ZICA Grad	106	Kapika	Kalangu, ZICA Lic
79	Kaaba	Eugene, ZICA Lic	107	Kapila	Martha, ZICA Tech
80	Kabanda	Godfrey, ZICA Tech	108	Karumazondo	Francis, ZICA Grad
81	Kabanga	Caroline, ZICA, Tech	109	Kasabula	Sarah M. ZICA Lic
82	Kabuka	Mary Kunda, ZICA, Lic	110	Kasaila	Jonathan, ZICA Lic
83	Kabunda	Gastav, ZICA, Tech	111	Kasempa	Salome, ZICA Tech
84	Kabuswe	Lawrence M., ZICA Tech	112	Kasitu	Lackson S. ZICA, Tech
85	Kabwe	Aaron Mulenga, ZICA Grd	113	Kasiya	Sarah M., ZICA Lic
86	Kabwe	Tresphord, ZICA Tech	114	Kasoma	Emmanuel, ZICA, Lic
87	Kachanta	Justine, ZICA Lic	115	Kaunda	Kunda, ZICA Grad
88	Kafumukache	Tukiya, ZICA Grad	116	Kavimba	S. Kazilmani, ZICA Tech
89	Kahali	Paul Sianga, ZICA Tech	117	Kawandami	Angela C. ZICA Lic
90	Kalenga	Cecilia M. ZICA, Grad	118	Kayama	Sipalo, ZICA Lic
91	Kaleya	Stephen M, ZICA Lic	119	Kayanika	Tito, ZICA Tech
92	Kalinda	Given, ZICA Tech	120	Kayombo	M. Cynthia, ZICA Grad
93	Kalobwe	Ndele, ZICA Tech	121	Kayombo	Mukazu, ZICA Lic
94	Kaluba	Mary Kaonga, ZICA Lic	122	Kayula	Robert, ZICA Grad
95	Kaluba	Patience, ZICA Lic	123	Kipume	Shadreck, ZICA Tech
96	Kalyati	Martine, ZICA Lic	124	Kuchaya	Aaron K. ZICA Lic
97	Kanda	Michael, ZICA Lic	125	Kulofwa	Francis, ZICA Tech
98	Kangombe	Isaac, ZICA Tech	126	Kunda	Clement, ZICA Grad
99	Kangote	Mwaba C. ZICA Tech	127	Labouschagne	N. Alberto, ZICA Grad
100	Kangwa	Harriet, ZICA Tech	128	Lesa	Nkula, ZICA Lic
101	Kangwa	Sylvester C, ZICA Tech	129	Lesa	Peter C. ZICA Lic
102	Kanyata	Sydney, ZICA Grad	130	Libi	Millupi, ZICA Lic
103	Kapampa	Giff, ZICA Lic	131	Libinga	Jameson, ZICA Grad
104	Kapekesa	Keith, ZICA Grad	132	Liswaniso	Liswaniso, ZICA Lic
105	Kapenda	Tumusiye, ZICA Tech	133	Liyungu	Patricia K. ZICA Tech
			134	Lloyd	Madaliso M. ZICA Grad

135	Lombe	Evans, ZICA Lic	164	Malisase	Kelvin M. ZICA Lic
136	Lombe	Emmah, ZICA Tech	165	Malulu	Joseph C. ZICA Tech
137	Lubasi	Likando, ZICA Tech	166	Manda	Diniwe C. ZICA Grad
138	Lubemba	Joseph, ZICA Lic	167	Mandefu	Friday, ZICA Grad
139	Lukonde	Lombe, ZICA Lic	168	Manyoni	Osborne, ZICA Lic
140	Lukumba	Brian, ZICA Tech	169	Masase	Musonda A, ZICA Tech
141	Lumbwe	Emmanuel, ZICA Tech	170	Matafwali	Kabungo, ZICA Grad
142	Lungu	Eveness, ZICA Grad	171	Matungu	C. Eunice, ZICA Lic
143	Lungu	Agnes C. ZICA Lic	172	Mazimba	Given M. ZICA Grad
144	Lungu	Kasalapo, ZICA Lic	173	Mbale	Benson, ZICA Tech
145	Lungu	Violet, ZICA Lic	174	Mbandama	Anten N. ZICA Lic
146	Lungu	Lasiwe N. ZICA Tech	175	Mbao	Winston K. ZICA, Lic
147	Lupiya	Mwape, ZICA Tech	176	Mbewe	Musanjama, ZICA Lic
148	Lupupa	Ruth, ZICA Grad	177	Mbewe	Andrew, ZICA Tech
149	Lushinga	Chibuta, ZICA Lic	178	Mbwanga	Kahilu, ZICA Grad
150	Luundu	Martin, ZICA Lic	179	Mfula	Lillian, ZICA Lic
151	Luwisha	Mercy, ZICA Tech	180	Mfuta	Evaristo, ZICA Tech
152	Luyi	Gabriel, ZICA Grad	181	Mhango	Vipya S. ZICA Tech
153	Luzendi	Kawangu S. ZICA Grad	182	Michelo	Habbwe Don, ZICA Tech
154	Lwambo	Fidelis, ZICA Lic	183	Milambo	Malama, ZICA Lic
155	Lwenje	Emmilliana, ZICA Tech	184	Miti	Mabvuto, ZICA Lic
156	Machuta	Bwalya, ZICA Lic	185	Miti	Sitiyana S. ZICA Lic
157	Mafu	Racheal H. ZICA Lic	186	Miyoba	Chipo, ZICA Lic
158	Maimbo	Treasure, ZICA Grad	187	Mkandawire	Abel, ZICA Tech
159	Mainga	Sifaya, ZICA Lic	188	Moonga	Dorcas M. ZICA Lic
160	Makulilla	Emmanuel, ZICA Grad	189	Mpande	Harrison, ZICA Tech
161	Malaika	Francis, ZICA Tech	190	Msimuko	Agnes M. M., ZICA Tech
162	Malama	Benson C. ZICA Grad	191	Mtonga	Daniel B. ZICA Grad
163	Malama	Emmanuel, ZICA Tech			

192	Mtonga	Daniel G. Lic	219	Mulenga	Webster, ZICA Tech
193	Mtonga	Shadreck, ZICA Lic	220	Muleya	Richard C. ZICA Tech
194	Mubialelwa	Imataa, ZICA Lic	221	Mulolwa	Michael M. ZICA Lic
195	Mubiana	Akakulubelwa, ZICA Tech	222	Mulombe	Pascal S. ZICA Tech
196	Muchimba	Martin, ZICA Grad	223	Mulonda	Chibwe N. ZICA Grad
197	Mudenda	Brendah S. ZICA Lic	224	Mumba	Jaxwell C. ZICA Lic
198	Mugala	Musyani S. ZICA Tech	225	Mumba	John, ZICA Tech
199	Mujajati	Misheck, ZICA Grad	226	Mumbi	Evans, ZICA Lic
200	Mukala	Kenneth, ZICA Tech	227	Mumbi	Kelvin, ZICA Tech
201	Mukanda	Abraham, ZICA Grad	228	Munamunungu	Vincent, ZICA Lic
202	Muketoi	Sepiso, ZICA Grad	229	Mundia	Sibeso C. ZICA Tech
203	Mukonka	Webster, ZICA Tech	230	Munsanje	Namakau M. ZICA Grad
204	Mukumbi	Daisy Banda, ZICA Grad	231	Munthali	Millie T, ZICA Grad
205	Mukupu	Jackson K. ZICA Lic	232	Munyati	Alexshina
206	Mulambia	Victor, ZICA Lic	233	Munyati	Peter T., ZICA Tech
207	Mulanda	George M. ZICA Lic	234	Muselema	Mangani, ZICA Lic
208	Mulapwa	Peter, ZICA Tech	235	Musenge	Ilunga Yotham, ZICA Grad
209	Mulasikwanda	Miniva M., ZICA Tech	236	Museta	Clive K. ZICA Grad
210	Mulele	Diana, ZICA Tech	237	Mushalula	Michael, ZICA Grad
211	Mulemfwe	Brenda M. ZICA Tech	238	Mushinga	Jeremiah N.L., ZIC Lic
212	Mulenga	Chakupewa H. ZICA, Lic	239	Musonda	Matilda, ZICA, Grad
213	Mulenga	Eddie, ZICA Lic	240	Musonda	John B. ZICA Lic
214	Mulenga	Gilbertha, ZICA Lic	241	Musonda	Peter, ZICA Tech
215	Mulenga	Nelacy, ZICA Lic	242	Mpiya	Grace M. ZICA Lic
216	Mulenga	Stephania L., ZICA Lic	243	Musonda	Selemani N., ZICA Tech
217	Mulenga	Wilbroad K., ZICA Lic	244	Musopelo	Rosina, ZICA Lic
218	Mulenga	Miriam, ZICA Tech	245	Musukuma	Samuel, ZICA Grad
			246	Musukuma	Hobby, ZICA Tech

247	Musukwa	Kennedy M., ZICA Lic	274	Mwansa	Edgar M. ZICA Grad
248	Musumali	Justeen C. ZICA Lic	275	Mwansa	Peter L. ZICA Lic
249	Musunga	Gilchrist, ZICA Tech	276	Mwansa	Chanda Joel, ZICA Tech
250	Musyani	Bernard, ZICA Lic	277	Mwanza	Foster, ZICA Grad
251	Mutafu	W. Catherin, ZICA Grad	278	Mwanza	Mzondiwe, ZICA Grad
252	Mutakela	Sebastian N. ZICA Lic	279	Mwanza	Andrew, ZICA Lic
253	Mutale	Esther, ZICA Grad	280	Mwanza	Japhet, ZICA Lic
254	Mutale	Chilufya, ZICA Lic	281	Mwanza	Levy, ZICA Lic
255	Mutasha	Mike Casper, ZICA Lic	282	Mwase	Micklas, ZICA Tech
256	Muunga	Wendy Imbuwa, ZICA Tech	283	Mwate	Bernadette, ZICA Lic
257	Muwanga	George, ZICA Tech	284	Mweemba	Virginia,
258	Muwowo	Kasalwe, ZICA Lic	285	Mweemba	Doubt, ZICA Lic
259	Muwowo	Jessy, ZICA Tech	286	Mweemba	Gibson, ZICA Lic
260	Muyenga	Namaya, ZICA Grad	287	Mweemba	Nchimunya K. ZICA Lic
261	Mvula	Alice Biniwa, ZICA Grad	288	Mweemba	Emmanuel, ZICA Tech
262	Mvula	Nalishebo N. ZICA Lic	289	Mwelwa	Collins, ZICA Lic
263	Mvula	Jacob K. ZICA Tech	290	Mwelwa	Stanley, ZICA Lic
264	Mvula	Jane, ZICA Tech	291	Mwembani	Brenda M, ZICA Grad
265	Mwaba	Clarence, ZICA Lic	292	Mwenda	Faith T. ZICA Tech
266	Mwale	Lazarus, ZICA Lic	293	Mwendapole	Cyril M., ZICA Tech
267	Mwale	Alice, ZICA Tech	294	Mwenya	Maximilian, ZICA Lic
268	Mwale	Yvonne Sinkala, ZICA Tech	295	Mwewa	Shirley M. ZICA Grad
269	Mwamba	Chanda, ZICA Grad	296	Mwiinde	Leaky, ZICA Lic
270	Mwamba	Irene Kasuba L. ZICA Lic	297	Mwiinga	Ireen, ZICA Tech
271	Mwamba	Patricia, ZICA Tech	298	Mwila	Grace, ZICA Lic
272	Mwanakatwe	Joseph, ZICA Tech	299	Mwila	Joseph, ZICA Lic
273	Mwanangombe	Muyano, ZICA Lic	300	Mzyeche	Simon, ZICA Tech
			301	Nachilima	Ireen, ZICA Lic

302	Nachinsambwe	Racheal K., ZICA Grad	331	Nkhosi	Isaac, ZICA Grad
303	Nalumino	Malikana, ZICA Lic	332	Nkweemwa	Wedson, ZICA Tech
304	Namakando	Munganzi, ZICA Grad	333	Noanga	Flinton M., ZICA Tech
305	Namakobo	Annetta, ZICA Grad	334	Nondo	Annie, ZICA Lic
306	Nambeye	Elida, ZICA Grad	335	Noyoo	Mukelabai, ZICA, Lic
307	Namonje	Lekanga, ZICA Lic	336	Nsama	Mubanga, ZICA Grad
308	Namusokwe	Mary, ZICA Tech	337	Nsama	Mirraly K. ZICA Lic
309	Namwanza	Eddie M. ZICA Lic	338	Ntabo	Matthew M. ZICA Tech
310	Nankamba	Twiza, ZICA Lic	339	Ntambo	Fanwell, ZICA Tech
311	Nankolongo	Angela M. ZICA Lic	340	Nyemba	Michael, ZICA Lic
312	Nankonde	Dorothy, ZICA Tech	341	Nyirenda	Peter Edward, ZICA Grad
313	Nanyangwe	Mwiche, ZICA Grad	342	Nyirenda	David, ZICA Lic
314	Nawezhi	Pythias, ZICA Grad	343	Nyirenda	Kennedy, ZICA Lic
315	Ndhlovu	Philimon C., ZICA Lic	344	Nyirongo	Jackson, ZICA Tech
316	Ndhlovu	Paul M. ZICA Tech	345	Nyundu	Towela N. Manda, ZICA Lic
317	Ndilema	Collins K. ZICA Tech	346	Olaniyan	Samuel Elukunle, ZICA Grad
318	Ndlovu	Bonani., ZICA Lic	347	Paito	Alex C. ZICA Tech
319	Ndola	Francis., ZICA Lic	348	Pendwe	Elizabeth, ZICA Tech
320	Ng'andu	Clara., ZICA Lic	349	Phiri	Bernas C. ZICA Grad
321	Ng'ombe	Lhozindabah, ZICA Lic	350	Phiri	Charles, ZICA Grad
322	Ngosa	Derrick C., ZICA Lic	351	Phiri	Paul Jr., ZICA Grad
323	Nguluwe	Gertrude N., ZICA Lic	352	Phiri	Venansio D. ZICA Gra
324	Ngwira	Benight, B., ZICA Lic	353	Phiri	Oliver, ZICA Lic
325	Njongo	Chinyama, ZICA Tech	354	Phiri	Oscar, Lic
326	Njovu	Victor, ZICA Lic	355	Phiri	Rabson Moses, Lic
327	Nkalamo	Nyembezi N., ZICA Lic	356	Phiri	Samuel Kachigo, ZICA Lic
328	Nkhata	Nyambo, ZICA Grad	357	Phiri	Ackim, ZICA Tech
329	Nkhata	Tonny, ZICA Lic			
330	Nkhata	Stephen, ZICA Tech			

358	Phiri	Alick, ZICA Tech	386	Siakakole	Simon, ZICA Tech
359	Phiri	Elias, ZICA Tech	387	Siamang'onze	Alfred, ZICA Tech
360	Phiri	Emmanuel, ZICA Tech	388	Siambilu	Clive, ZICA Lic
361	Phiri	Lyson, ZICA Tech	389	Siambizi	Navy, ZICA Lic
362	Phiri	Rodgers, ZICA Tech	390	Siame	Willie, ZICA Grad
363	Phiri	Stella, ZICA Tech	391	Siasulwe	Isaac Daka, ZICA Lic
364	Phiri	Thomas Msipu, ZICA Tech	392	Sibajene	Stella Mutinta, ZICA Lic
365	Saili	Mwelwa, ZICA Grad	393	Sibambo	Julie Nalukui, ZICA Tech
366	Saili	Sam, ZICA Tech	394	Sibbuku	Mpande, ZICA Tech
367	Saisonga	Kakoma W. ZICA Lic	395	Sichilima	Pugnacious, ZICA Grad
368	Sakala	Mary M.C., ZICA Grad	396	Sichilya	Harry, ZICA Tech
369	Sakala	Valerian, ZICA Lic	397	Sichivula	Kambole, ZICA Lic
370	Sakwimba	Godwin C. ZICA Lic	398	Sikaale	Peggy, ZICA Grad
371	Salale	Stephen, ZICA Lic	399	Sikateyo	Maureen M., ZICA Grad
372	Salumayi	Bridget M. ZICA Lic	400	Sikayuni	Beatrice Moono, ZICA Tech
373	Samalela	Shem, ZICA Lic	401	Sikazwe	Diana Chintu M, ZICA Lic
374	Samatemba	Abel, ZICA Tech	402	Silavwe	Gilbert, ZICA Lic
375	Samboko	Choolwe, ZICA Lic	403	Silavwe	Thomas, ZICA Tech
376	Sampa	Marian Mulube, ZICA Grad	404	Silembo	Muntanga, ZICA Lic
377	Sangwa	Ireen, ZICA Grad	405	Sililo	Collins Benson, ZICA Lic
378	Sansali	Ikabongo S, ZICA Tech	406	Silomba	Belize, ZICA Grad
379	Sapola	Maureen K., ZICA Tech	407	Silungwe	James Patwa, ZICA Lic
380	Semba	Fridah Chama, ZICA Lic	408	Simambwe	Simambwe Mwila, ZICA Tech
381	Shanungu	Daphine, ZICA LIC	409	Simanwe	Luckson Mwila, ZICA Lic
382	Shikaputo	Chanda G., ZICA Lic	410	Simbeye	Cephas, ZICA Grad
383	Shombo	Kennedy, ZICA Grad	411	Simbotwe	Elithia Beene, ZICA Tech
384	Siakachoma	Conrad, ZICA Tech	412	Simbunji	Bernard C. ZICA Lic
385	Siakachoma	Jonah, ZICA Tech			



413	Simfukwe	Brian, ZICA Lic	440	Tembo	Nicholas, ZICA Tech
414	Simpungwe	Terrys, ZICA Lic	441	Test1	Test1, ZICA Tech
415	Simukonda	Erick, ZICA Tech	442	Theu	Nedson, ZICA Tech
416	Simulunda	Paxina, ZICA Tech	443	Yombwe	Josephine, ZICA Lic
417	Simumba	Emmanuel M., ZICA Grad	444	Zimba	John, ZICA Lic
418	Simwanza	Shabani, ZICA Grad	445	Zimba	Chibeza Laston, ZICA Tech
419	Simwawa	Mwape Mubeta, ZICA Tech	446	Zimba	Luyando S., ZICA Tech
420	Sindawa	Henry, ZICA Tech	447	Zulu	Abigail N., ZICA Grad
421	Singo	Gilbert Dobani, ZICA Lic	448	Zulu	Janet, ZICA Lic
422	Sinkala	Frazer, ZICA Lic	449	Zulu	Whyson, ZICA Lic
423	Sinkala	Kennedy, ZICA Tech	450	Zulu	Matthews, ZICA Tech
424	Sinkala	Nkumbu, ZICA Tech	451	Zyambo	Fred Erick L. ZICA Grad
425	Sinkamba	Golden, ZICA Grad			
426	Sinyangwe	Marron, ZICA Tech	<b>APOLOGIES</b>		
427	Sishekanu	Francis, ZICA Lic			
428	Siwale	Cosam C. ZICA Lic	1.	Malasha	Robert, FZICA
429	Siwale	Njavwa, ZICA Lic	2.	Muyanga	Elemso
430	Soko	Benny, ZICA Lic	3.	Kamwimba	Isaac
431	Soko	Moses, ZICA Tech	4	Ntini	Hamoonga H. FZICA
432	Sosala	Victor, ZICA Tech	5.	Ntini	Namakau Mundia. FZICA
433	Spaita	Erica Ng'andwe, ZICA Tech			
434	Tembo	Anthony, ZICA Grad			
435	Tembo	James, ZICA Grad			
436	Tembo	Ackim, ZICA Lic			
437	Tembo	Michael Z., ZICA Lic			
438	Tembo	Rodrck, ZICA Lic			
439	Tembo	Michael, ZICA Tech			

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