

# THE STUDENT **Accountant**

ISSUE NO.23 SECOND EDITION 2020

OUR  
PERFORMANCE  
WILL  
PROMOTE OUR  
QUALIFICATION  
- P10

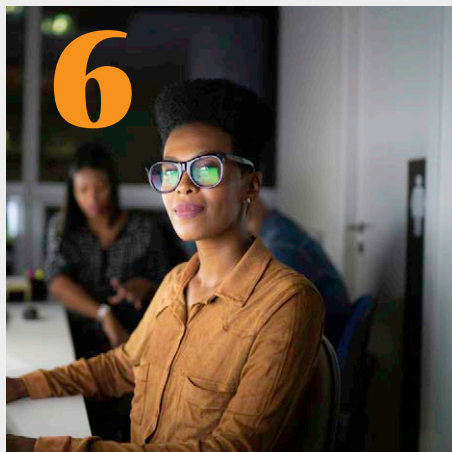
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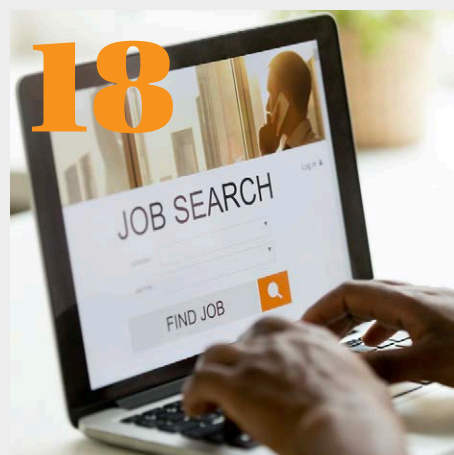
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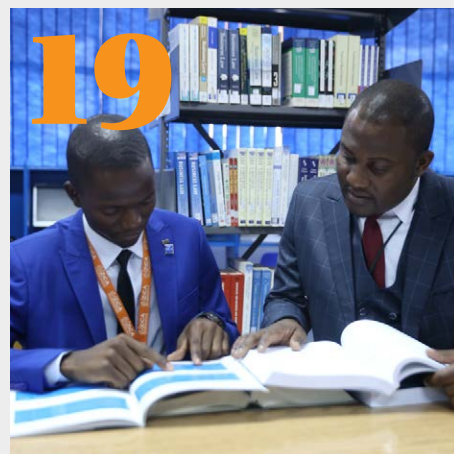
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### EDITORIAL COMMITTEE

#### CHAIRPERSON

Enos Ronald Chiyongwe

#### MEMBERS

Moses Chitoshi  
Jenipher Nsiku Nyendwa  
Barbara Hambaba Chitambala  
Sherlyn Musonda Hanene  
Samuel Olaniyan  
Ngosa Chikaka

#### PUBLISHING EDITOR

Bonna Kashinga

#### CONTRIBUTORS

Ngosa Chikaka  
Albert Mofya  
Teza James Chomba  
Frank Habanyama  
Chikwa Steven

#### CONTACT DETAILS

The Director Education and Training  
Zambia Institute of Chartered Accountants  
2374/a Thabo Mbeki Road  
P.O Box 32005  
LUSAKA-ZAMBIA  
Tel: 0211 374550-59/374563  
Fax: 0211374551-59  
Email: education@zica.co.zm  
Website: www.zica.co.zm

ZICA Northern Region Office  
2nd Floor, Mukuba Pension House, Room  
333,  
President Avenue,  
Kitwe, Zambia  
Phone: +260 212 222002  
Email: kitwe@zica.co.zm

#### DESIGN & LAYOUT



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Registration Fees	K
CA Zambia - Knowledge level	210.00
CA Zambia - Application level	215.00
CA Zambia - Advisory level	220.00
Diploma in Accountancy - Level 1	205.00
Diploma in Accountancy - Level 2	210.00
Post graduate in Public Sector Financial Management (PSFM)	210.00
Taxation Programme - Certificate	205.00
ACCA/CIMA/OAP	576.00

Subscription Fees	K
CA Zambia - Knowledge level	575.00
CA Zambia - Application level	610.00
CA Zambia - Advisory level	645.00
Diploma in Accountancy - Level 1	560.00
Diploma in Accountancy - Level 2	585.00
Post graduate in Public Sector Financial Management (PSFM)	585.00
Taxation Programme - Certificate	515.00
Taxation Programme – Diploma	540.00
ACCA/CIMA/OAP	506.00

Re - Registration Fees	K
CA Zambia - Knowledge level	570.00
CA Zambia - Application level	612.00
CA Zambia - Advisory level	654.00
Diploma in Accountancy - Level 1	555.00
Diploma in Accountancy - Level 2	585.00
Post graduate in Public Sector Financial Management (PSFM)	585.00
Taxation Programme - Certificate	500.00
Taxation Programme - Diploma	530.00
ACCA/CIMA/OAP	654.00

Examinations Fees	K
CA Zambia - Knowledge level	680.00
CA Zambia - Application level	820.00
CA Zambia - Advisory level	1,240.00
Diploma in Accountancy - Level 1	490.00
Diploma in Accountancy - Level 2	715.00
Post graduate in Public Sector Financial Management (PSFM)	700.00
Taxation Programme - Certificate	670.00
Taxation Programme - Diploma	720.00

Exemptions Fees	K
CA Zambia Knowledge level	340.00
CA Zambia Application level	410.00
Diploma in Accountancy Level 1	245.00
Taxation Programme – Certificate	335.00

Accreditation	K
Accreditation fees	2,990.00

ADDITIONAL CHARGES	K
Statement Reprint	100
Collection of Certificates	100
Exam Docket Reprint	100
Certificate Replacement	475
Student ID Replacement	165
Result Verifications	580

Remarking of Examinations answer scripts	K
CA Zambia - Knowledge level	530
CA Zambia - Application level	715
CA Zambia - Advisory level	1100
Diploma in Accountancy - Level 1	470
Diploma in Accountancy - Level 2	660
Post graduate in Public Sector Financial Management (PSFM)	660
Taxation Programme - Certificate	575
Taxation Programme - Diploma	660

“  
**All students are expected to register before they can begin their examination preparation process.**  
”



## CEO'S REMARKS



**Bonna Kashinga**  
Secretary and Chief Executive

# EDUCATION TRANSFORMATION - SERVING YOU BETTER!

It is a great privilege to present this message to students in this second issue of the Student Magazine for the year 2020. As you may be aware, in 2019 when I assumed Office as Chief Executive Officer, I undertook country wide stakeholder engagements to get market sentiments on the ZICA qualifications from students, members and tuition providers. I wish to inform you that the Institute listened to your concerns and I take this opportunity to highlight in this issue the reforms that the Institute has undertaken to cater for your concerns.

### REVISION OF ENTRY REQUIREMENTS

The Institute has revised the entry requirements for all its qualifications in order to increase the number of trained accountants in the country and hence fill the demand supply gap for accountants. Direct entry route for School leavers for the CA Zambia programme has been revised to Grade 12 School Certificate/ equivalent with five (5) O level credits or better including Mathematics and English. For Non-school leavers with Diploma in Accountancy they are required to have a recognised relevant qualifications and possess five (5) O level credits or better including Mathematics and English. For Diploma in Accountancy school leavers should possess five (5) O level credits or better including Mathematics and English.

### FLEXIBLE PAYMENT POLICY

Due to financial challenges that most students are facing, the majority are unable to pay the full fees (or book prices) at once. Based on feedback from interactions with students, they feel paying at once is restrictive and hence have requested the Institute to allow them to pay for subscriptions and examinations in instalments. In response to the above challenge, the Institute introduced a flexible payment policy for payment of the fees by students and to also introduced a lay-by manual/ book acquisition facility. The flexible payment policy will encourage students to spread the payments (i.e. pay in instalments) for their subscription, examination fees and manuals up to the due date.

### MULTIPLE EXAMINATION SITTINGS

The Institute increased the number of examination sittings to four sittings in a year for the CA Zambia and Diploma in Accountancy

programmes. This was effected early this year and the March Examination were held successfully. The quarterly examination provide students an opportunity to resit their exams and to go through the programme at their own pace.

### CHANGE OF STRUCTURE DA8 FINANCIAL REPORTING

DA8 Financial Reporting was enhanced to cover all the material under CA2.1 at the Diploma Level so that students can receive exemptions from CA Zambia CA2.1 once they complete the Diploma in Accountancy. The proposed mitigation measure was implemented in the first half of 2020.

### INTRODUCTION OF VERSION 2 AND 3 OF PRACTICAL TRAINING

The Institute Introduced two additional versions for practical training, version 2 of practical training which is applicable to a student who is currently working and is eligible to commence practical training but the student's employer have not yet signed up the MoU and the organization has professionally qualified Accountant(s) who are qualified to mentor the student and in addition, the Institute introduced version 3 of practical training experience which is applicable to a student who is currently working and is eligible to commence practical training but the employer cannot qualify to be an approved employer because they have no professionally qualified accountants or the student is the highest person in the Accounts department or the organization as the case maybe for students who are owners or CEOs of firms.

The Students who meet Version 2 can start the process of signing practical training mentorship agreements and recording the work undertaken immediately. Those who meet version 3 can also start recording the work undertaken immediately. Students who fall in the above categories will be required to sit for a Competency test.

### INTRODUCTION OF SHORT COURSES

The Institute signed MoUs with Celsoft, Northline Training Company and Corporate Finance Institute (CFI) for the provision short courses for capacity building. The short

courses offered through these partner Institutions are aimed at providing members and other interested parties with up-to date skills in Financial Modelling, Data Analysis and Dashboard reporting. The partnership with CFI, in particular, will consist of e-learning courses in Financial Modelling and Valuation Analyst (FMVA) Certification programme. CFI's Financial Modelling and Valuation Analyst (FMVA) Certification programme was created by experienced instructors for ambitious financial analysts, who want to close the skill gap between formal education and becoming world class financial analyst and all this can be accessed online.

## ZICA MOBILE APPLICATION

The Institute in November 2019 launched its much awaited mobile application on the Google platform. The mobile app brings services that have traditionally been available on the student portal directly to your android phone. Students can now book for examinations and workshops, view examinations results, make secure payments using VISA/MasterCard and participate in online surveys. The mobile app will be made available on iStore in months to come.

## VIDEO ON DEMAND

The Institute has introduced Examinations Answering Techniques videos which are now available on [vimeo.com](https://vimeo.com) (a video hosting site). This has been done in an effort to support the students and make them well equipped to answer future examinations. The Institute has recorded the final five papers for the CA Zambia Programme. The process of recording all the subjects has continued and is expected to be completed. Students can access these videos through their online accounts.

## INTRODUCTION OF EBOOKS

The Institute through the partnership with BPP the publishers of the current manuals and revision kits have embarked on converting all manuals and revision kits to eBooks. This will enable the books to be readily accessible as currently the hard copy manuals pose as a challenge for some students to access. This process is expected to be completed by end of 2020. The Ebooks come with the benefit of being much cheaper than the physical manual and will also provide efficiency in delivering materials to students.

## ONLINE EXAMINATION

The Institute will be rolling out its digital transformation initiative in order to serve students better and to respond to the effects of the COVID19 Pandemic which has re-defined the ways of doing business. The Institute will pilot its first ever digital examinations in 2021 for some stages of ZICA qualifications through working with tuition providers who have computer labs. There after the next phase will allow for students to sit for examinations in the comfort of their homes with remote invigilation. Up dates will be shared on this development accordingly.

## BLOCK RELEASE

The Institute introduced block release classes. The first pilot classes took place in Mazabuka last year in preparation for the December 2019 examination. These classes take place where students have no access to a tuition provider or qualified lecturers. The block

release programme is compact and runs for about two (2) weeks where the syllabus for the whole course is covered. This is also a more convenient option for students who are in employment and cannot leave the work station for a long time.

## ACCREDITATION, RECOGNITION AND REGISTRATION OF ZICA QUALIFICATIONS

In 2019 the Zambia Institute of Chartered Accountants (ZICA) submitted its qualifications consisting of the three ZiCA Diplomas and the CA Zambia program to the Zambia Qualifications Authority (ZAQA) for the accreditation, registration & recognition on the Zambia Qualifications Framework (ZQF). The Diplomas were accredited, registered and recognized on the ZQF by end of December 2019. The Institute was left with one qualification which was the CA Zambia. To expedite the completion of the accreditation of the CA Zambia Qualification, the Zambia Qualifications Authority (ZAQA) requested the Institute to carry out further stakeholder engagement to support the naming of the three repackaged qualifications for purposes of fulfilling the registration and accreditation requirements of the qualifications on the Zambia Qualifications Framework (ZQF). In this regard, the Institute embarked on a countrywide Multi-sectoral stakeholder engagement consultative programme from 29th June to date.

In view of the foregoing, the Institute would like to inform all the affected students that the process of ensuring that students are awarded the CA Zambia linked Qualifications/certifications is incumbent upon concluding the process with ZAQA and the Institute will provide updates as developments unfold. Admittedly, these engagements have taken longer than anticipated owing to the disruptions of the COVID-19 pandemic which worked against the envisaged progress in this regard.

Regrettably the planned graduation for ZICA students had to be postponed due to Covid-19 restrictions on public gatherings and ultimately the need for the Institute to conclude the process with ZAQA as mentioned above.

The Institute would like to inform all students who have completed their studies in the following; CA Zambia, Diploma in Accounting, Diploma in Public Sector Financial Management and Diploma in Taxation that the certificates shall be availed to you in this quarter and information on the graduation will be provided as soon as possible.

The Zambia Institute of Chartered Accountants (ZICA) therefore wishes to assure all affected students that the Institute is committed to addressing all scholarly concerns relating to the CA Programme Accreditation and the Graduation Ceremony respectively and will be making timely progressive updates on this matter.



**Mrs. Sherlyn Musonda Hanene**  
Acting Director Education and Training

## Promoting ZICA Qualifications through the Performance of Graduates

In this edition of the Student Accountant Magazine, we feature an article entitled "Our Performance will promote our Qualification". In the article, the author encourages the graduates of the various ZICA qualifications to perform according to their employers' expectation so that indirectly they would promote the ZICA Qualifications.

It is of no doubt that we totally agree with the encouragement and appeal from the author of the article. The key to recognition of any qualification by industry is the ability of the graduates to perform according to the employers' expectations. Performance according to the business dictionary is defined as "the accomplishment of a given task measured against preset known standards, such as accuracy, completeness, cost, and speed". There are a number of factors, personal, company-based and external that affect employee performance. Among these being technical training, job fit, clear goals and expectations, tools and equipment, morale and organization culture etc.

Based on the Institute's mandate, it has no control on a number of those factors that affect employee performance other than that of technical training. Our role is to ensure that the graduates have acquired the relevant technical skills needed to perform in accordance with the demands of industry. Hence, in order to ensure that the graduates of our qualification are able to perform to the expectation of industry, we take stakeholder consultation at the development stage of every qualification very seriously. The skills demanded by the industry are the drivers of the learning content of our qualifications. This is to ensure that the technical skills we impart in the graduates are directly linked to the skills set demanded by industry of such graduates.

For example, it is for the above reason and in response to what industry demanded that when CA Zambia was developed, a deliberate policy was put in place that no student would graduate as a Chartered Accountant until they had undergone supervised practical training for three (3) years. The technical knowledge obtained through the examinations coupled with the soft skills acquired through practical training would ensure that the graduates of CA Zambia are able to hit the ground running and hence stand out in the crowd of accountants.

Just to take you back in the memory lane, between 1996 and 2007, the Institute used to offer a technician qualification called the National Accounting Technician Certificate (NATech). This qualification became so famous among employers to extent that it was the first qualification listed or mentioned in every advert for lower and intermediate positions in the accountancy profession. One would therefore ask as to why NATech was so popular among employers to exclusion of other technician qualifications. The answer to this lies in the performance of the graduates i.e. their ability to accomplish given tasks in accordance to the employers' expectations. In our opinion, NATech graduates were able to perform well in industry partly due to the technical skills that were imparted onto the graduates. Given a task to perform, most NATech graduates were able to deliver and hence the qualification became a darling of most employers.

As pointed out by the author of our reference article, there is a limit as to how far the Institute would go in promoting its qualifications to the employers. No matter how loud the Institute might be in promoting its qualifications that would be in vain if the graduates do not perform to the expectations of the employers. There are so many accountancy graduates out there on the market. For one to stand out from the crowd, one needs to demonstrate a difference not only in your conduct but also in your performance. As an Institute, we have laid down the foundation for you to perform professionally both in industry and in self-employment. The onus is on you our graduates to prove yourself as being worth the holder of the ZICA certificate.

Our appeal to ZICA students is to be the ambassadors of the ZICA qualifications through performance. Nothing promotes a qualification better than the performance of its graduates. Your performance today will be the ward stick through which future graduates of the various ZICA qualifications will be judged by various employers. Hence we urge our ZICA graduates to perform, perform, and perform and indirectly promote the ZICA qualifications to employers through performance.





# Who are you?

## Creating a Personal Brand

By Ngosa Chikaka

When I was in secondary school, we would have what we called an Auto Book. This book had a page where you were required to write about yourself, a brief description of your likes and interest. This was before social media! In short you had a profile in a book. This to me was the beginning of creating a Personal Brand. Self-branding, or personal branding is defined by scholars as a form of marketing that an individual uses to create a uniform public image that demonstrates his or her values and overall reputation. It can also be referred to as a relationship with you, an individual who exists separately from your company.

“

*The process of personal branding involves finding your uniqueness, building a reputation on the things you want to be known for, and then allowing yourself to be known for them*

- Sanstonz

With the development of social media and an increasingly individualized society, the brand you build around yourself is perhaps the single most important way you can stand out in your spheres of influence. If you're beginning to think about your personal brand, it's crucial that you understand that personal branding is the means by which people remember you and will shape the perceptions people build around you or about you. Just like corporate institutions that have logos and corporate colours they identify with, personal branding is a depiction of yourself, the way you talk, what you talk about, the way you look, how you dress, confidence, charisma and self-esteem. Things that shape who you are!! Your personal brand centers on you as an individual and can extend to your business and other interests.

### Defining Your Personal Brand

When building your brand it is important to start by identifying your strengths and what makes you unique. Think about the characteristics and strengths you've built so far in your life or career. If you are stuck, think about that one area where everyone says you excel. If you're still stuck, ask others to give you an honest assessment of what

they think of when they think of you. Once you have identified your uniqueness and strengths, refine them and take ownership of them. Learn all that you can and become an expert in that area.

**You can never stop learning.  
Read, absorb, and teach.**

Also, remember that personal branding is not only about selling yourself. It's about who and how you associate with others such as peers, family, friends or clients. They say birds of the same feather flock together. The company you keep is a representation of who you are. It is important to have a clear picture of your personal and professional goals, both short-term and long-term. This will help you to identify the most important things to spend your time on and have something to align your brand with. Use your values and priorities as a compass that guides you in action and decision-making. This will ensure you stay on track.

### Building a Platform for Sharing

You can have all your beautiful attributes but if no one knows about them then they are insignificant to building your brand. This

is where the need to have a virtual platform is imperative. Make sure you have active accounts on social media platforms like Facebook, Twitter, LinkedIn, and Instagram that represent your brand and provide an opportunity for you to share your voice through a blog on a topical issue, positively contributing to active trending topics by sharing your knowledge and helping others through videos and social media posts. This is where you prove you are knowledgeable about certain topics and gain recognition from doing so. Balance your social media presence with business-related updates and personal updates. That way, others will see you as an established professional but also get a sneak peek into your personal life and what makes you tick. No one needs to know what you ate for breakfast or how hard you got drunk last night, but a picture of you reading a best seller book or visiting a site of national importance is most likely to create the right type of buzz. When sharing information, find your own style to showcase originality and you don't have to do what everyone else is doing and in most cases following the crowd will make it difficult for your brand to stand out among others. Use your style and uniqueness to attract your targeted audience with the aim to create a new set of footprints for others to follow.

## Well-Known Examples of Personal Branding

Hate him or love him, Donald Trump is a modern example of how a personal brand works, but he is by no means the first model that people have for inspiration. We have the local examples of the Late Dennis Liwewe who was a renowned sports commentator and he built his brand around his style of commentating, the likes of Mizinga Melu who has made a name in the circles of banking and finance, commanding a symbol of success with utmost determination and a level of authority. These are examples of people who have mastered the art of connecting their names with their business and passions and built a solid personal brand. However, personal branding is not just for Sportsmen, Politicians or CEOs. According to a Nielson Consumer Survey, only 33 percent of buyers trust messages from a brand, while 90 percent trust messages from an individual they know. That means that if you own a business, you have a much better chance of winning people's trust if you bond with them first as a human being.

## Work the Offline World

Personal branding isn't bound to the internet or just your social media pages. When you leave your home and interact with people around town, make sure you maintain a positive and professional appearance in keeping with your brand. Carry business cards with you at all times (even if you are a student), and keep an eye out for potential clients or people of interest. People love to support local potential, local businesses and other professionals, and if you make a good impression, they'll be more eager to look into your services, hire you or refer you to someone who will.

## Consistency Is Key

One of the key components of successful personal branding is staying true (be consistent) to your brand. People will start recognizing your brand once they have encountered with it several times. If you have a Facebook, LinkedIn or Instagram account all these platforms should speak the same language. You cannot be a saint on LinkedIn and a Junkie on Instagram consistency is key for building a successful brand. If you change your image mid-stream, your audience or followers will get confused, and ultimately not know (or trust) you. If you're using multiple platforms such as websites, blogs or brochures, you need to keep your overall image and appearance the same. One way to accomplish this is to make sure your color schemes, logos, personal mottos, and your overview profile/professional look and feel are the same.

Developing a personal brand helps you build a mark around your name or your career. This mark helps you to express and communicate your skills, personality, and values. We all can be a brand and cultivate our power to stand out and be unique.

*Build your personal brand today!!*

### References:

1. <https://www.forbes.com/sites/goldiechan/2018/11/08/10-golden-rules-personal-branding>
2. <https://www.nielsen.com/lk/en/solutions/measure-ment/brand-building/>



By Ngosa Chikaka  
Marketing and Communications







# ZiCA

Competence, Integrity and Virtue

Zambia Institute of Chartered Accountants



**Because we understand that times are hard...**

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Introducing the flexible payment plan. The payment plan enables students to spread their payments (i.e. pay in installments) for subscription and examination fees up to the due date. Contact us today and find out more.

## **For More Information**

Tel: (+260) 211 374 550-9

Email: [education@zica.co.zm](mailto:education@zica.co.zm)

Website: [www.zica.co.zm](http://www.zica.co.zm)

**Not just an Accountant But a Chartered Accountant**

# OUR PERFORMANCE WILL PROMOTE OUR QUALIFICATION.

By Albert Mofya

Whenever we see a job opportunity advertisement, be it in the newspaper, television, radio or Internet, the first thing which I believe we all look out for are the qualification requirements. And when we notice that our obtained qualification is not mentioned but similar competitive qualification is mentioned, a lot of questions come into our minds. We ask the qualification owner/provider questions: is the provider of the qualification aware of how receptive employers are to the said qualifications?

Although it is imperative that the provider of the qualification should market to both potential students and employers it is essential to note that holders of such a qualifications have a role to play to promote their chosen qualification in the long run because it will play a part in terms of promoting and career advancement for such individuals.

Promotion or career advancement is a process through which an employee of a company is given a higher share of duties, responsibilities and sometimes a higher pay-scale or all of these. However, it is important that apart from holding a given qualification, performance of an individual will play a big role in as far as talent identification is concerned. If skills are an integral part of promotion this will not just be beneficial to employees but is also highly crucial for the employer, business owners in spiraling effective delivery of results. It boosts the morale of promoted employees, increases their productivity and hence improves upon the overall profits earned by the organization as well as making competing qualifications marketable and known by other employers and carrier seekers.

Whether we are in the market for a new job or not, we should be taking every opportunity to show employers how awesome we are because of the qualifications we possess. Don't wait for others to shine the spotlight in your direction as it is everyone's responsibility to sell their skills and experience.

When we have an opportunity to work as an Accountant, Auditor, Assistant Accountant or any other position using our ZICA qualification, let us perform according to our employers' expectations so that we indirectly promote and market our qualification.

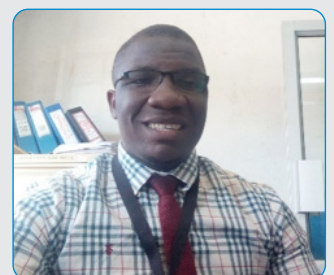
Let me share with you some of the quotes I got from two different job interviews and two different interviewers I attended:

*"We are looking for someone who has done ZICA because the previous person possessed the same qualification and his work was almost 100% perfect and he was honest and we think he is irreplaceable; please prove to us he can be replaced"*

*"Please do not disappoint us for this work we have given you, in history we have never had any problem with people we have employed with similar qualifications as you possess; we have confidence in your qualification and the quality of education you receive is extra ordinary we have no doubt"*

Business owners need employees that are able to get the job done, because employee performance is critical to the overall success of the company. Business leaders need to understand the key benefits of employee performance so that they can develop consistent and objective methods for evaluating employees. Doing so helps determine strengths, weaknesses and potential managerial gaps in the business organization.

Finally, as we work let us find at least one or two ways in which we can promote or develop our qualification to our current employer. It can be through our professional conduct, professional performance, skills, competency or any area which is related to our professional qualification so that we leave a qualification legacy for the future accountants and other job seekers.



**By Albert Mofya**  
The Author is a CA Student



# PHOTO FOCUS



ZICA CEO Mr. Bonna Kashinga (centre) and Prof. Nelson Mumba CBU Vice Chancellor (right) with Dr Chanda Shikaputo (left) and the CBU lecturing staff after presentation of Accreditation Certificates to the Copperbelt University in Kitwe.



A member asking a question during Accountants Forum at the Accountants Park



ZICA CEO Mr. Bonna Kashinga officially launched the FMVA Certification Programme



ZICA CEO Mr. Bonna Kashinga (right) exchange MOU with CIMA Country Manager Mr. Gordian Bowa (left)



The ZICA CEO Mr. Bonna Kashinga handing over Tuition Provider - Accreditation Certificate to Nkumbi College of Education Principal Mrs. Chibuye



ZICA Regional Manager Northern Ms. Violet Lichaha addressing pupils of Helen Kaunda Girls in Kitwe during a Career Talk



# THE ROADMAP TO SUCCESS: THE ATOMIC BOMB WITHIN YOU

By: Teza James Chomba

## ...Graduating From a Zero to a Hero

Are you obsessed with despair as a result of your past failures in your examinations? Are you at the verge of giving up simply because you think you are not smart enough to succeed in your academic pursuits? Perhaps it could be that you are tired of scoring Grades that have been perpetually lingering within the neighborhood of mediocrity. Whatever the case, I dare you not to relent. I have awesome news for you! Guess what? There is a light at the end of the tunnel.

Come on friend, be excited! Unmask that frown of pessimism from your face and put on a smile of hope because success is right at your fingertips. Your story must change in no time. Do not give up! That is a sign of cowardice. Remember, winners never quit and quitters never win. In any case, you might reason:

*"I have wasted many years and opportunities, whilst my colleagues have excelled in their academic endeavours."*

Oh gosh! Will you calm down and take it easy? You should never permit negative sentiments to keep you under repress control! Murmuring and self-pity will not improve your academic life in any way. Never should you agonise for the time wasted but earnestly organise for the time remaining.

Many students have fallen prey to the predator of failure on several occasions. The

reason is not that they are dull or incapable. It is because they have not maximised the utility of their inherent potentials. However, the truth is that everyone, regardless of creed, ideology, social background or status in life, is born with potential to succeed. I urge you therefore, to rise up against this backdrop of academic malaise and reach out for your intellectual satisfaction by unleashing your full potential.

That potential within you is a silent, yet mighty weapon that can firmly plant your feet on the pedestal of academic excellence. If only you can release that innate power, you will achieve the seemingly unachievable; you will conquer the seemingly unconquerable and you will climb the seemingly insurmountable mountains!

Of course on your road to success, there are a lot of hurdles before you. There are indeed many challenges and enemies that have the propensity to hamper your progress. Challenges may come in form of financial impotence, inadequate study materials, social responsibilities and time mismanagement; whilst enemies may take the guise of discouragement, procrastination, physical ailments, examination phobia, pessimism, disappointments, self-indulgence and past examination failure.

How you handle challenges and enemies of your success determines your academic performance. You must develop a positive attitude when you find yourself caught up in

this web. You should look at your academic challenges and enemies as temporary setbacks.

Dear reader, enemies of your success in this context are not those neighbours of yours who hate you. I am talking about any non-human element that stifles your progress. Now, allow me to suggest how you handle your academic enemies. I'll go biblical, at least on this one. Well, the bible commands us to forgive our enemies, so do not hesitate to pardon laziness, discouragement, procrastination and any other academic foe for the failure they have championed in your academic endeavours. Please, do not nurse any form of bitterness towards them. You just drive them out of your life! Stop regretting about the failures that these monsters have made you sail through! If you keep grudging against them, you may just weaken your mental ability and accelerate chances of even failing worse in future. As for the challenges, you have to be responsible and determined enough to handle them squarely. Simply look at them as stepping stones to greater heights.

The fact that there are roadblocks and other barricades on the success road is not in any way a signpost that your journey must grind to a halt; that does not mean that you will not reach your final destination. You must be audacious enough to jump over every hurdle however high it may be.

The past is gone, the present is at hand and the future is unfolding. Quite intriguing,



today is the gift from God, perhaps it could be the reason we call it present. Therefore, make the best out of the present, forgetting your past failures so that you can have a better tomorrow. Do not dwell in the past, you cannot make yourself a year younger! However, your past should just be a point of reference and learning. As a matter of fact, the present is more important than the past and the future is more important than the present. Do not allow your negative past to haunt and weigh you down. You should rather, forget about your past; focus on the present and foresee your future with eyes of hope.

Get things right today! Where do you start from? How much does it cost you to succeed? Well, you need to understand that no great height was reached by a sudden flight! This is how you reach the zenith of the success mountain: "while others are snoring, you start crawling from the foot of the mountain; never relinquish the uphill task until you reach the peak".

Get started today and keep moving progressively even if your pace may be a bit slow. A slowly-moving chameleon is nearer to her destiny than a sleeping Cheetah. You do not have to be great in order to get started but you need to get started for you to become great. For your own information, little drops of water make a mighty ocean and milli-seconds made Kenneth Kaunda's age! As you mount the ladder of success, take one rung at a time until you find yourself at the top of the roof. Do not despise small beginnings and never make any stoppage in the middle of a highway lest you get bashed from behind!

Success and excellence in Examinations can be attained by any serious minded student who makes up their mind to constantly adhere to the attested principles, particularly the ones that have been brought out in this article. A lot of students start very well but in the long run, they tend to lose bearing in the forward march. Your attitude must change today! When the going gets tough, you should get tougher. That is the spirit of a conqueror!

I encourage you to be adamantly consistent even when the academic storm sweeps across your way with unforgiving rage! Thoughts of despair amidst academic difficulties are not in anyway, a remedial reaction. You ought to put up a good fight to the last atom of your strength. That power within you is like a time bomb. Allow it to detonate today. Do not sit on your potential my friend!

My fellow intellectual, you ought to be goal and action oriented. Imagine a world cup match with a pitch which has no goal posts. The Cristiano Ronaldos of this world would just kick the ball about with no orientation or sense of direction. The scenario would be absolutely clumsy! Now think of a student who does not have a goal in their study programme. Candidly speaking, such a student is bound to be a monumental failure of colossal magnitude!

You can set your goals today. Do not be discouraged by any prevailing negativity within your reach. Be visionary enough to set goals that are achievable. Do not be like a dumb man who is studying sports journalism with a view to becoming a radio soccer commentator. Or think of an average student planning to sit for eight accounting subjects at one sitting and expects to pass with flying colours within a time frame of six months. This goal is tantamount to an escapee's dream seeking refuge outside the umbrella of the universe, hoping God will not discover his whereabouts. What an illusion! Come on, be logical enough to set both short-term and long-term goals that are attainable!

After your goals are set, there is need for corresponding action. How well you execute your action will determine how successful you will be in your examinations. As you study, put in your best and ensure there is proper time management. I can rest assure you that success will give you a charming smile.

Having been enlightened on the Roadmap to success, you can now brace yourself for overwhelming academic excellence. You cannot afford to cast a blind eye to all the enriching lessons from this article. Today, your story must change! It is your opportunity to hold the bull of failure by its horns as you dare to be like a fearless matador in the bull ring. Success is right at your fingertips.

Come on, join the bandwagon of intellectual champions today! You must refuse to be an academic paradox who fails examinations whilst possessing potential for excellence. Do not look back like Lot's wife; neither turn to the left nor to the right, but fix your eyes at your desired goals. Your story must change today. Leave that desolate valley of laziness and despair and reach out for your success. That perennial tag of failure on your forehead must be stamped out as you unleash and maximise your potential today. Get ready for the ironic-twist of fate as you enjoy the thrill of graduating from a zero to a hero!



**By Teza James Chomba**

The Author is a Diploma In Accounting Student



# TURN YOUR PASSION INTO PROFITS

By: Frank Habanyama

As a child, I spent most of my church days singing and making presentations in front of a congregation. It was something I enjoyed and loved doing at any slightest given opportunity. Music was and is still my obsession. There was this kind of satisfaction I got whenever I stood in front of an audience doing my presentation. Sometimes, I made mistakes and my friends would reprimand and others could even ridicule me but I never gave up because no mistake, reprimand or ridicule could surmount to the joy and satisfaction that I got in doing what I loved doing the most.

This trend continued through my teenage into my adulthood, but little did I realize that this obsessive passion of mine could actually earn me a living.

Two years after my secondary practice, I enrolled for an accounting program at the Zambia Institute of management (ZAMIM). Upon my completion, I got myself a job and I was content with it. However, every time I worked through my daily task, I always felt something was missing within me and I was denying myself an opportunity of doing what I loved the most which could make me live a fulfilling life.

My passion has always been aligned with problem solving. This was evidenced by how I enjoyed interacting with my clients, back then in the street. At a time my contract with my first employer expired, I decided to venture into a business of selling second hand clothes (salaula). This required me to spend most of my time on the street where a lot of my suppliers had set base. They provided me with an opportunity of being street smart. My interaction with them made me realize that I could actually use my accounting and business expertise, techniques and proficiencies to help most of these informal street business set-ups.

So I voluntarily taught basic book-keeping principles and other related money matter lessons. To my amazement, I discovered that the lessons were making strides in most of my street friends. I never charged any coin but I was rewarded with the kind of satisfaction of seeing how people were appreciating my services by doing what I loved. In all that I did during my street days, passion and zeal was my drive.

With this little background I will be sharing with you on how one can turn passion into profit.

The old saying, 'if you do what you love, you will never work a day in your life.' While that mantra could be argued, the sentiment behind the phrase is definitely worth pursuing. If you want to start doing what you love, pursuing your passion should be at the heart of that decision.

No one is prohibited from being an entrepreneur while having a formal employment. After all, we are all encouraged to have multiple streams of income. Anyone can learn to earn a salary and make money by building someone else's dream and there is nothing wrong about that, but this route can never earn anybody a fortune.

Your passion can present you with an opportunity of having another stream of income.

My strongest passion in rendering advice to my street friends with regards to making a better and sound business decisions at any level in their lives gave birth to Entrepreneurship Live Zambia Ltd a business consultancy firm which is serving entrepreneurs and small-business owners. Upon its incorporation, I aligned myself with other partners who were enthusiastic and passionate in their relevant business fields. Besides having a formal employment, I turned my passion into a profit making venture.

Stop and ask yourself: What is your true passion? What makes you excited about what you are doing? The difference between those who push through difficult times and those who do not is passion.

Passion is your drive, ambition and the love of what you do and who you serve. It provides you with a very special view of the world that others often do not see. When people are living from passion they tend to be fulfilled, happy, healthy and love everyone around them. There is not much room to get sick, be angry or unhappy when you do something you love all day.

I have seen most of my intelligent talented peers, with best qualification and great personalities live within their comfort zone by riding on the back of the fear of the unknown.

Fear was my companion not until I realized that it was a derailment on me to achieving my entrepreneurial dreams.

**“**  
*Passion is energy. Feel the power that comes from focusing on what excites you*  
**- Oprah Winfrey**

**“**  
*if you do what you love, you will never work a day in your life*



The moment I came to a clear understanding that passion is the sword of love that pierces through the wall of fears that hold us back, I began to work my way up by moving out of my cocoon, within my comfort zone.

On a fateful Monday afternoon, I received a call which made me get a taste of my life. After spending an hour with my first ever paying client, it felt so amazing making extra money around what I loved doing. From that very moment, I could not see myself living any other way apart from what I loved to do, business!

Taking an analysis of most of the entrepreneurs in this world, you will be amazed to find out that most of them are driven by their passion. Their passion has created their empires.

If you want to start doing what you love and earn some income out of it, pursuing your passion should be at the heart of that decision. Entrepreneurs who focus on their passions tend to be more successful than their less passionate peers, and there are plenty of ways to find your passion and turn it into a thriving business.

Here are some of the suggested effective ways to find and turn your passion into a thriving venture:

## PLAY ON YOUR STRENGTHS

Just as business strategists' analyzes the business using the SWOT analysis; you can also evaluate yourself using the strength, weakness, opportunity and threats. In this instant your strength is your weapon.

Look for ways to harness your existing strengths and use them to pursue your new passion. Your leadership skills can help you build a great team, while your people's skills can make it easier to round up funding for your new enterprise. I discovered that my strength in interacting with people in a health and matured manner led me to start my side business.

Turning your passion into a thriving business may not be as daunting as you think. You may not think you have the relevant training and expertise, but many skills, including soft skills like communication and being a natural-born leader, can help.

## FOCUS ON A VISION

Vision is the ability to see things that are invisible. In other words, a vision is a mental picture of the result you want to achieve, a picture so clear and strong that will help make that result real. By articulating your

*The only thing worse  
than being blind is to  
have sight without vision*  
-Hellen Keller

vision without constraints, you are able to picture what you truly desire and take the necessary steps to move your business towards that vision.

Since the time I founded my business, I had set clear short and long term goals on how the business was going to grow into a global brand. The aim is to grow the brand that is going to stand the test of time. I have set myself this enormous goal and I am daily envisioning the outcome. I daily focus on my vision and each time I see the picture in my mind, it motivates me to even work harder towards my goal.

One greatest statement I can always quote when it comes to vision is from a lady by the name of Hellen Keller. Hellen was born a healthy and normal child who could see and hear but lost both abilities when she was only 18 months old due to a high fever from an unknown illness. When she was asked a question of what would be worse than to be born blind, her precise answer without any hesitation was that 'The only thing worse than being blind is to have sight without vision.'

Creating a vision for your life might seem like a frivolous, fantastical waste of time, but trust me, it is not. Actually creating a compelling vision of the life you want is actually one of the most effective ways to find and turn your passion into a thriving venture.

## LOOK BEFORE YOU LEAP

I was privileged to work for one of the biggest multinational organization. With its talent identification programs and continuous trainings within the organization, I got to interact with a lot of employees within and around the globe. This helped me to get an insider's perspective of what I wanted to pursue in the long run and whether it was achievable. During my free time I took up voluntary jobs in line with what I wanted to do. Doing it for free never tire me because it was what I loved doing.

All kinds of enterprise can look far more glamorous from the outside, but before you pursue your passion full time, look for ways to get an insider's perspective. If you find yourself just as passionate after getting an inside look, you will know that you are on the right track. If not, you will have avoided a costly mistake. There are many different ways to check out your passion from the inside without giving up your full-

time employment or putting your current income at risk.

## BUILD ON YOUR SELF ESTEEM

Self-esteem is an individual's subjective evaluation of their own- worth. It is the opinion of oneself. Self-esteem occurs on a continuum, meaning it smoothly varies in magnitude from low to high across different individuals. Some people have higher self-esteem, while other people have lower self-esteem. Building health self-esteem is so cardinal in your life. Do not lose yourself worthy. Never be bullied into silence by allowing yourself to be made a victim. Accept no one's definition of your life. Define it yourself. Having health self-esteem will aid you to find effective ways and turn your passion into a thriving venture.

## CULTIVATE SELF-DISCIPLINE

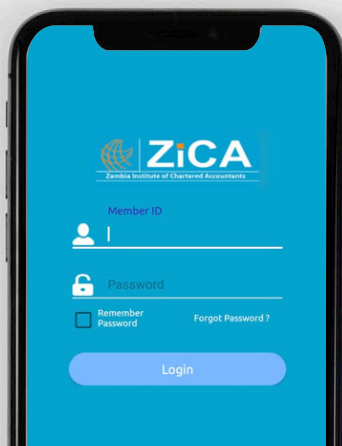
I remember sleeping late just trying to reach and make my small enterprise relevant to my then, few clients that I had. I gave up watching my favorite TV shows so as to define my business. I disciplined myself to do what I needed to do at a given time. It was the small regular steps that counted the most. Having self-discipline does not mean being harsh toward oneself, or living a limited, restrictive lifestyle. Self-discipline means self-control, which is a sign of inner strength and control of yourself, your actions, and your reactions. Self-discipline gives you the power to stick to your decisions and follow them through, without changing your mind. Having Self-discipline will help you to find effective ways and turn your passion into a thriving venture.

Whether you are planning to switch from employee to employer or just looking for a new challenge, doing what you are passionate about is a great way to make a new start. Many people go through their careers in search of a new opportunity, but they are too fearful to make the leap, but you do not have to succumb to the same fate. Always seek passion, but follow the money. If you have the expertise and the dedication to see it through, you can turn your passion into an exciting, thriving new business.

Identify a problem, use your passion to find a solution to the problem and charge for the solution. Before you realize it, profits will be your companion. Turn your passion into a thriving venture, NOW.

By Frank Habanyama

The Author is a CA Advisory Level Student/Accountant Zambeef Plc/Author and an Entrepreneur



# We've got a ZICA app!

Providing you a convenient and quicker access to information

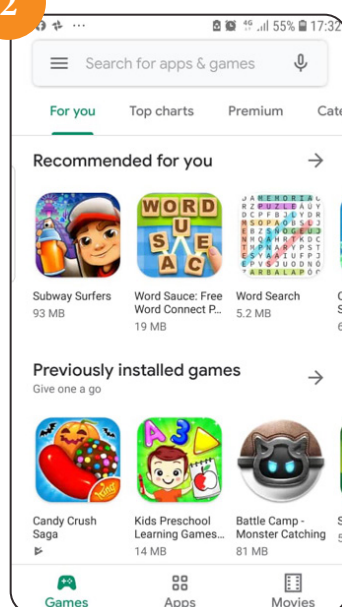
The ZICA mobile application is now available on Google Play Store. The Mobile Application is part of the Institutes strategy to redefine the membership experience. The App aims at responding to the increasing demand of convenience and quicker access to information. The introduction of the app is part of the institute's process to become more customer centric by responding to the needs of members and students.

## How to get that app:

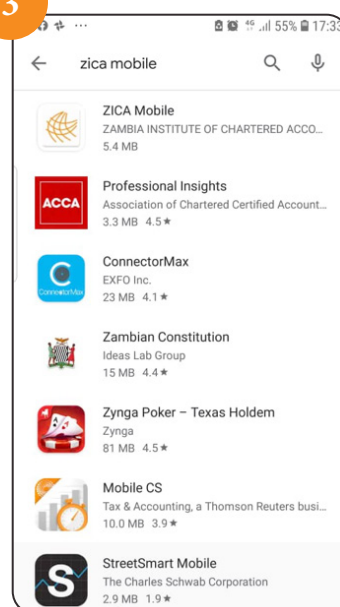
### 1 Open the Play Store



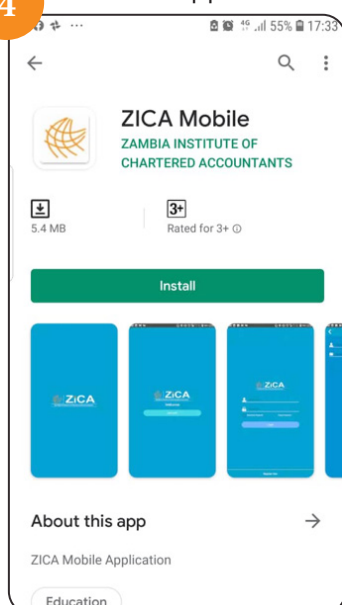
### 2 Search for ZiCA Mobile



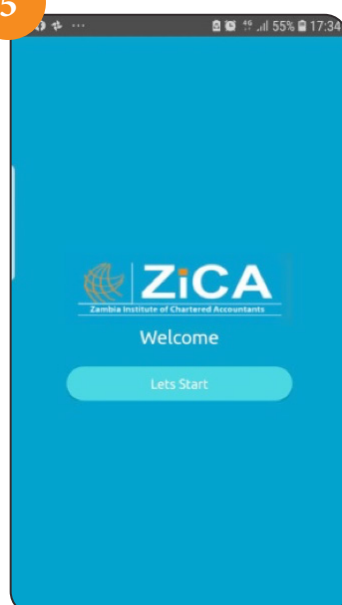
### 3 Click and Install



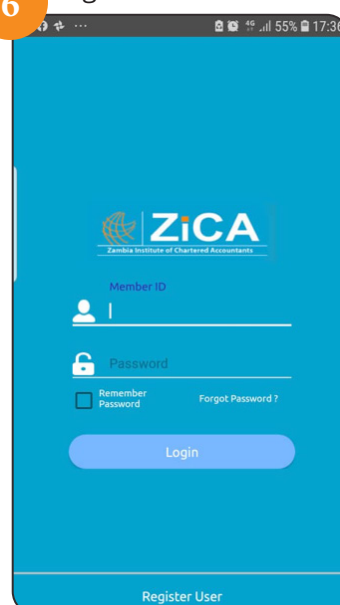
### 4 Install the app



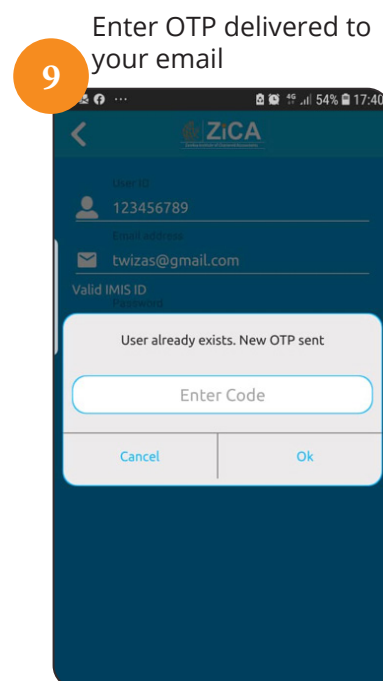
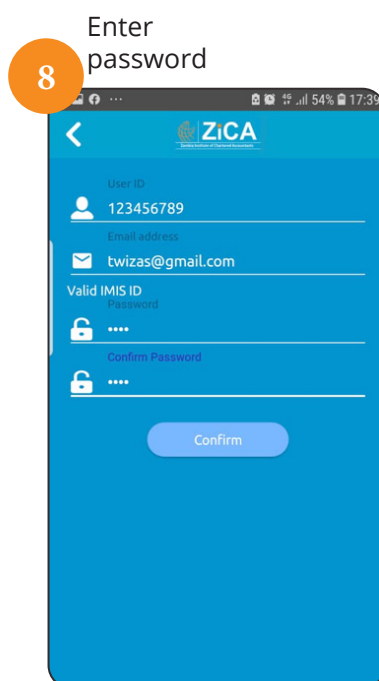
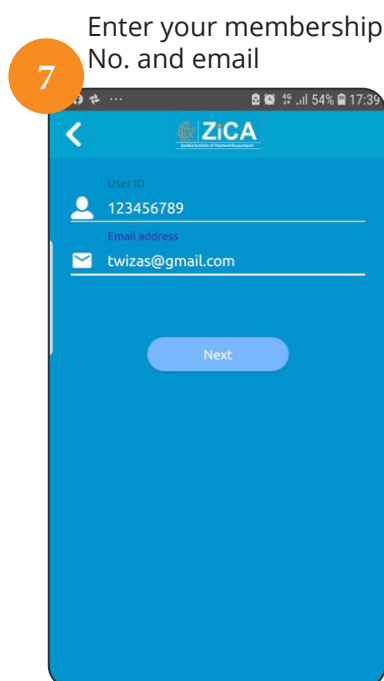
### 5 Click Lets Start



### 6 Register User



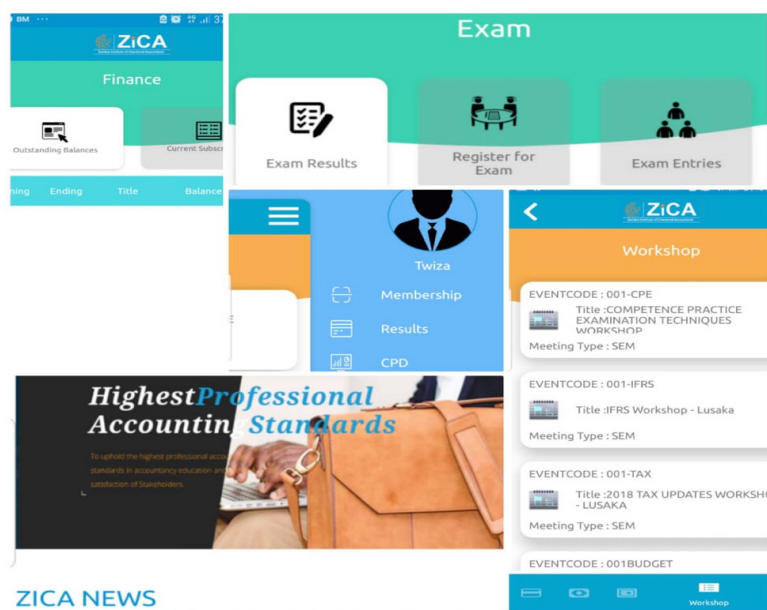




## What can you do on the ZICA Mobile App?

The ZICA Mobile App brings services available from the Institute on to your smartphone. With the ZICA Mobile App, you can:

1. Pay for subscription
2. Register and Pay for examinations
3. Register and Pay for workshops / seminars
4. Participate in surveys
5. Collaborate with other members
6. Read news and publications
7. View examination result
8. Vote in ZICA elections
9. Download examination docket



*bringing services available from the Institute on to your smartphone*



# IS YOUR C.V ROBOT-PROOF?

By: Chikwa Steven

*"Thank you for applying, we regret to inform you that, we are unable to proceed with your application, please feel free to visit our website for further opportunities in the future..."*

Have you ever received such a message instantly after applying for a job online, then chances are your curriculum vitae (CV) is not robot proof! The modern recruitment process has not lagged behind with advances in technology. Increasingly we see a lot of recruiters requiring that job applicants apply for job advertisements on their websites or via Email. We are slowly bidding farewell to the traditional job applications sent via physical postal services. To increase one's chances of landing a job through these modern interfaces therefore, one has to keep abreast with how technology plays a role in the recruitment process. In this article we will discuss recruitment robots or Applicant Tracking Systems, abbreviated as (ATS). We will look at what they are, why they are used, how to tell if a firm is using an ATS and finally how to make your CV compatible with system to improve your chances of scooping that job.

## WHAT IT IS?

An ATS is a type of software used by recruiters and employers during the recruitment process to collect, sort, scan, and rank the job applications they receive for their open positions. These software packages can be programmed to scan for specific keywords to determine if the job application should be passed along to the recruiter. Its job is to essentially weed out unqualified applicants so the recruiter can devote his or her time to evaluating the candidates who are more likely to be a good match for the position. Firms advertising vacancies can receive thousands of applications making it practically impossible for human resource staff to analyze each and every application. Such an endeavor would be tedious, expensive and time consuming to say the least. Hence recruiting firms make use of robots (ATS), such programs can take only a small fraction of the time that humans can take to sift through job applications. These programs make the hiring manager's life easy, but they can be an applicant's worst enemy. An application first has to pass through the critical lens of these bots or programs. It is estimated that over 75% of large firms use these programs as part of their recruitment process, obviously understanding the use of ATS is critical for job search success.

## HOW IS IT IDENTIFIED?

How then can you tell if the firm you wish to work for is using an ATS? The bigger the firm the higher the chance that it is using an ATS. Applying via a company page is a good indicator that they may be using an ATS. Being required to upload your CV can also raise a red flag that your CV must first pass the critical test of an ATS. Armed with an appreciation and the knowledge of how this works lets now look at how you can make sure that your CV is not rejected by one of them. A compromise has to be made to achieve this end, many job seekers would like to have fancy looking CVs adorned with tables, charts and even pictures. An ATS is not human, as such it cannot read such things and so all of such would have to be erased if you want your CV to be ATS compatible. Listed below are other items which may cause a CV to be tossed out by an ATS.

- Horizontal lines.
- Vertical lines.
- Text boxes.
- Graphs.
- Graphics.
- Symbols (such as ®,&)
- Italicized characters.
- Photos
- ""
- White font on dark background.
- Multi-colors.
- Mixed font.
- Hyperlinks.
- Underlines.
- Font size that is smaller than 11 pts.
- Pdf documents.

If any of the above items are present on your CV, the ATS will reject it in only a couple of seconds. Therefore to further improve the chances of your CV making it ensure that

it is tailored to keywords from the job description. The ATS may be programmed to search for a key word from the job description in a CV and then toss out all the CVs which do not contain that key word. A simple test that can help you to tell if your CV is ATS compatible is to convert it to plain-text file. After the conversion, review the results, if the plain-text version is missing details from your original CV, has characters saved incorrectly, or looks disorganized, then assume your CV is not ATS compatible and needs to be edited.

## CONCLUSION

Therefore, the next time you apply for a job on a company website make sure to design your CV with two audiences in mind, first the ATS and then the human resource staff. Do keep that fancy well designed CV when you are applying via physical postal services, but keep your CV simple when you have ascertained that it will pass under the scrutiny of a bot. Yes, go ahead and beat those bots.

### References:

1. <https://www.rezrunner.com/blog/applicant-tracking-systems/>
2. <https://cgecindia.blogspot.com/2019/07/ats-compliant-resume-applicant-tracking.html>
3. <https://www.topresume.com/career-advice/what-is-an-ats-resume>



By Chikwa Steven, ZICALIC

The Author is an Assistant Accountant in the Office of the Auditor General





**Sherlyn M. Hanene**  
Manager Examinations

# NOTICE FOR DECEMBER 2020 EXAMINATION REGISTRATION

Notice is hereby given that registration and payment for the December 2020 Examination Session is now open. You are reminded that the deadline for payment of examination fees for the December 2020 examination session is 6th November 2020. The December 2020 Examination Session will cover **all subjects** in the following programmes:

- **CA Zambia**
- **Diploma in Accounting**
- **Certificate and Diploma in Taxation**
- **Diploma in Public Sector Financial Management**

The **good news for all students** registering and paying their examination fees early is that a 10% discount is on offer under Our Early Bird Registration promotion. The table below shows fees that will be applicable depending on the period an examination entry is paid for:

	Early Bird Registration	Normal Registration	Late Registration
	Exam fees per subject (10% Discount)	Exam fees per subject	Exam fees per subject (20% Penalty fee)
Due Dates	Closes on 30 <sup>th</sup> September	From 1 <sup>st</sup> October To 6 <sup>th</sup> November	From 7 <sup>th</sup> November To 13 <sup>th</sup> November
Programme	K	K	K
CA Knowledge level	612	680	816
CA Application level	738	820	984
CA Advisory level	1,116	1,240	1,488
Diploma in Accountancy level 1	441	490	588
Diploma in Accountancy level 2	644	715	858
Taxation Programme - Certificate	603	670	804
Taxation Programme - Diploma	648	720	864
PSFM	630	700	840

## Please Note the following:

1. All students are required to register for the examinations online. **No student will be registered for examinations without registering online. Students should ensure that they upload a recent digital passport size photograph of themselves onto their ZICA student account. No student will be allowed to take the December 2020 Examinations without producing an examination docket which has a clear face picture of the candidate.**
2. Any registration for the Examination that will remain unpaid by the due date for Early bird (30th September 2020), for Normal Registration (6th November 2020), and late registration (13th November 2020) will automatically be cancelled and students will be required to re-register for the Examinations.
3. Online examination registration is unavailable to all students that have not paid their 2020 subscription fees or owe the Institute any amount (e.g. exemptions and previous examinations).
4. Successful registration is available for verification immediately one completes the process. Verification of payment must be done 24 hours after online payment and 48 hours after bill muster payments are done. The window for verifying can be accessed through the EXAMS tab in the ZICA Student/Member online account as indicated below:

[REGISTER for September 2020 Exams](#)

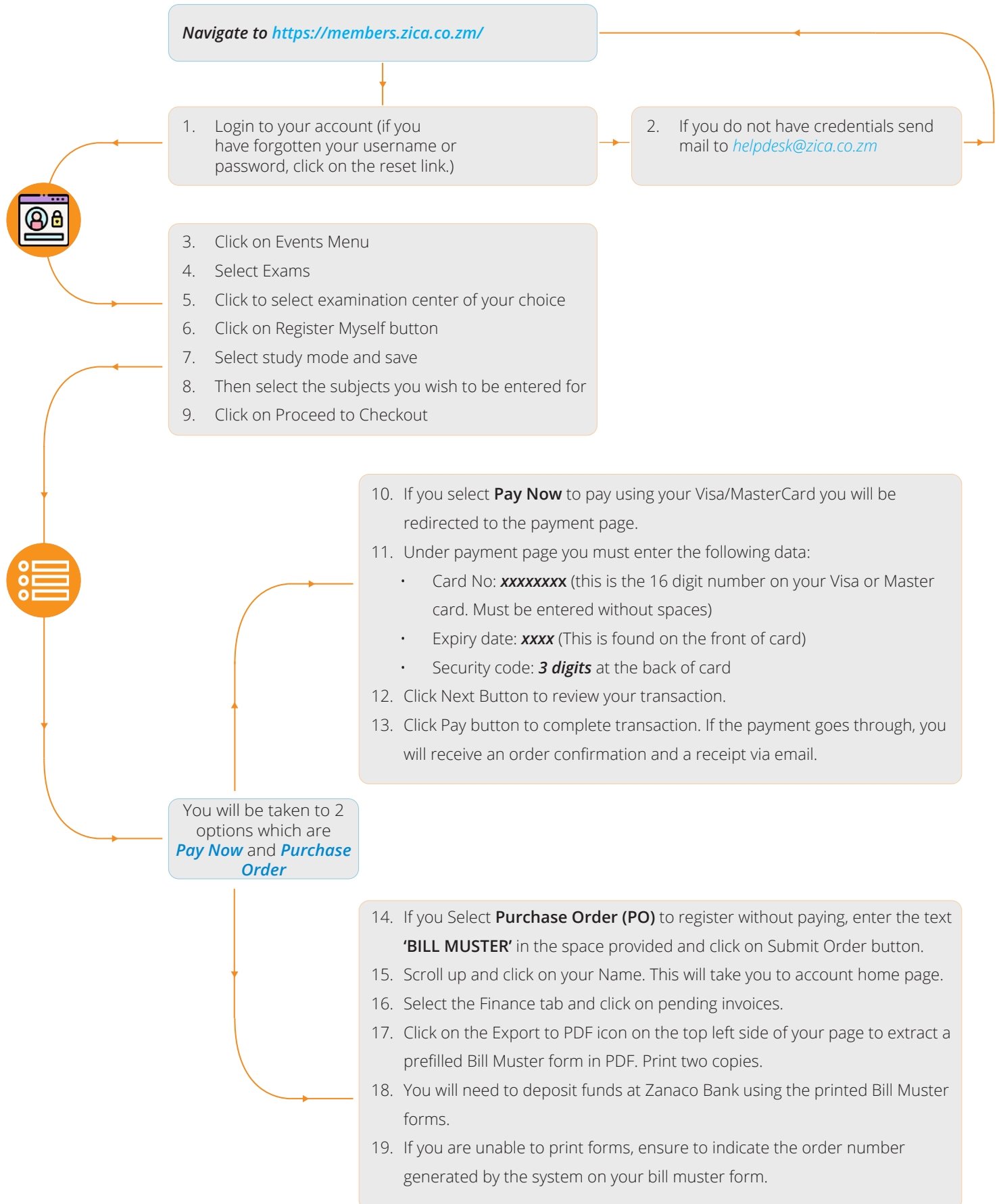
[VERIFY Exam Registration \(September 2020\)](#)

[DOWNLOAD Exam Docket \(March 2020\)](#)

[DOWNLOAD Exam Malpractice Declaration Form](#)

[WATCH our latest Exam Techniques Videos!!](#)

Follow the steps below for your examination registration;





## Deferment of Examinations Rules

Students who wish to defer any examination shall make an application in writing. Applications for deferment of examinations shall only be allowed on four (4) conditions.

- (a) **Illness:** applications for deferment are only authorised where illness is supported by a certificate issued by a registered medical practitioner. Such deferments shall attract a charge of 30% of the applicable examination fee per subject for the following examination session.
- (b) **Nursing an ill immediate family member:** applications are only authorised if the person who is ill is a spouse, child, biological parent or legal guardian of the candidate. The application must be supported by a certificate of illness issued by a registered medical practitioner. A charge of 30% of the applicable examination fee per subject for the following examination session shall be levied on such deferments.
- (c) **Loss of an immediate family member** – applications are only authorised if the person who died is a spouse, child, biological parent or legal guardian of the candidate. The application must be supported by the death certificate and burial permit for the immediate family member who has died. Such deferments shall NOT attract any charge.
- (d) **Legal grounds** – applications for deferment are allowed for persons who are required to attend court sessions or to give evidence in courts of law at the same time as they are expected to sit examination. Such deferments shall attract charge of 30% of the applicable examination fee per subject for the following examination session.

The table below give a summary of the conditions, the charge and the due date for deferment of the September 2020 examinations.

Item No.	Conditions	Charge	Due Date
1	Illness	30%	18 <sup>th</sup> September 2020
2	Nursing an ill immediate family member	30%	18 <sup>th</sup> September 2020
3	Loss of an immediate family member	NIL	18 <sup>th</sup> September 2020
4	Legal grounds	30%	18 <sup>th</sup> September 2020

**NB:** Any application for examination deferment that shall be received after 18<sup>th</sup> September 2020 shall not be approved even when the condition for deferment is allowed.



# *Cramming! Sounds Familiar?*

Getting set to study can sometimes be a matter of realizing that if you don't get started right away and use whatever time remains you may well end up failing the exam. For many students, the concept of study brings to mind the mythology of late term cramming efforts and all-nighters. What is Cramming "to study for an examination by memorizing facts at the last minute." It is common for most students to hysterically compile and study notes until they feel they have grasped on the information, undertaking intense study sessions only to feel frustrated at the results later on. Does this sound familiar?

The approach of cramming at the last minute often fails because you have to assimilate and integrate vast quantities of information in too short a period of time. You are likely to feel overwhelmed and overloaded with details and ideas that do not seem connected. Such feelings will likely contribute to a broader sense of anxiety and fear for the exam. You cannot expect to perform well consistently with this sort of preparation and attitude. When you cram, you do not allow yourself adequate time to integrate ideas, to consolidate information into meaningful patterns, to analyze and criticize the ideas, to reflect on ideas so as to gain a deeper understanding of their connections, to test yourself by recitation and elaborative rehearsal. Instead, you struggle to hold all the terms and concepts in your memory long enough to make it to the exam room. Some information "spills out" on the way: the newly-learned material is not well connected to previously retained information. Under the pressure of the exam, you may find that you forget pertinent details, that you cannot see important connections, and that you cannot adequately analyze and interpret the questions so as to draw on what you do remember.

We wish to urge all our students to attend full time or part time lessons and make use of ZICA online resources such as Examination Answering Techniques. Ask other students, the peers, other qualified professional accountants and on what is important and compare this with what you thought was important. Get to study early in order to avoid cramming, the idea is to consolidate and integrate your prior learning as you proceed through a course of study. Such consolidation and integration is most effective when it is gradual and regular. Always refer to the student handbook as your study guidance.

**cramming: -  
to study intensively  
over a short period  
of time just before  
an examination.**

## **EXAMINATION DESK**

### **References:**

1. [www.minotstateu.edu](http://www.minotstateu.edu)
2. English Dictionary



### CA ZAMBIA PROGRAMME

14<sup>TH</sup> TO 18<sup>TH</sup> DECEMBER 2020

DATE	MORNING (09:00 - 12:00)	AFTERNOON (14:00 - 17:00)
Monday 14 <sup>th</sup> December	CA1.1 – Financial Accounting	CA1.5– Management Theory and Practice
	CA2.1 – Financial Reporting	
	CA3.1 – Advanced Financial Reporting	
Tuesday 15 <sup>th</sup> December	CA2.2– Management Accounting	CA1.3 – Business Economics
	CA3.5 – Advanced Management Accounting	
Wednesday 16 <sup>th</sup> December	CA1.2 – Business Statistics	CA1.6 – Business Communication
	CA3.3 – Strategic Business Analysis	
Thursday 17 <sup>th</sup> December	CA2.3 – Auditing Principles and Practice	CA2.4 - Taxation
	CA3.2 – Advanced Audit & Assurance	CA3.4 – Advanced Taxation
Friday 18 <sup>th</sup> December	CA2.5 –Financial Management	CA1.4 – Commercial and Corporate Law
	CA3.6 –Advanced Financial Management	CA3.7 – Public Sector Audits and Assurance
	CA3.8 – Public Sector Financial Management	

### DIPLOMA IN ACCOUNTANCY PROGRAMME

14<sup>TH</sup> TO 18<sup>TH</sup> DECEMBER 2020

DATE	MORNING (09:00 - 12:00)	AFTERNOON (14:00 - 17:00)
Monday 14 <sup>th</sup> December	DA1 - Financial Accounting	DA7 - Principles of Management
	DA8 - Financial Reporting	
Tuesday 15 <sup>th</sup> December	DA5 - Cost Accounting	DA3 - Business Economics
	DA9 - Management Accounting	
Wednesday 16 <sup>th</sup> December	DA2 - Quantitative Analysis	DA4 - Information Technology and Communication
Thursday 17 <sup>th</sup> December	DA11 - Principles of Auditing	DA10 - Taxation
Friday 18 <sup>th</sup> December		DA6 - Business Law
		DA12 - Governance and Corporate Law



# ZiCA

Competence Integrity and Virtue

Zambia Institute of Chartered Accountants

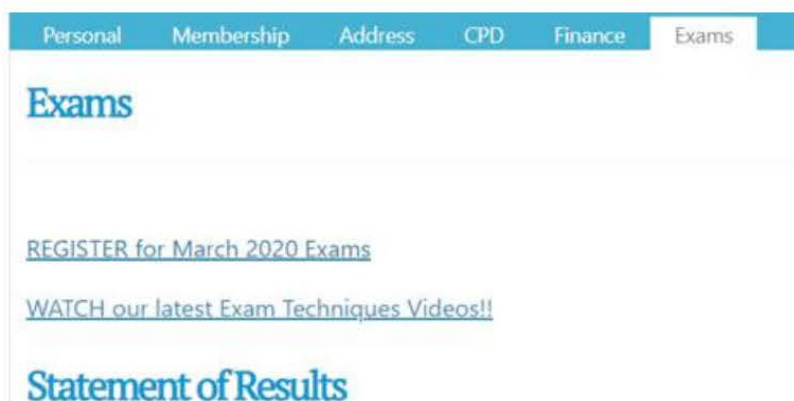


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## **EXAMINATION TECHNIQUES VIDEOS**

The Institute is pleased to inform you that the Examinations Answering Techniques videos are now available on vimeo.com (a video hosting site). This has been done to support the students and make them well equipped to answer questions in examinations.

Members / Students can access these videos through their online accounts. Alternatively, the videos can be access on the following URL: <https://vimeo.com/channels/zica>



### **For More Information**

Tel:(+260) 211 374 550-9

Email: [education@zica.co.zm](mailto:education@zica.co.zm)

Website: [www.zica.co.zm](http://www.zica.co.zm)

**Not just an Accountant But a Chartered Accountant**



### DIPLOMA PUBLIC SECTOR FINANCIAL MANAGEMENT

14<sup>TH</sup> TO 18<sup>TH</sup> DECEMBER 2020

DATE	MORNING (09:00 - 12:00)	AFTERNOON (14:00 - 17:00)
Monday 14 <sup>th</sup> December	PFM1 – Public Sector Accounting	
	PFM6 – Financial Reporting Framework for Public Sector Entities	
Tuesday 15 <sup>th</sup> December		PFM3 – Governance and Management in the Public Sector
Wednesday 16 <sup>th</sup> December		
Thursday 17 <sup>th</sup> December	PFM5 – Public Sector Audits	
Friday 18 <sup>th</sup> December	PFM4 – Public Sector Financial Management	PFM2 – Legal Aspects of Public Sector Finance and Administration

### DIPLOMA IN ACCOUNTANCY PROGRAMME

14<sup>TH</sup> TO 18<sup>TH</sup> DECEMBER 2020

DATE	MORNING (09:00 - 12:00)	AFTERNOON (14:00 - 17:00)
Monday 14 <sup>th</sup> December	DA1 - Financial Accounting	DA7 - Principles of Management
	DA8 - Financial Reporting	
Tuesday 15 <sup>th</sup> December	DA5 - Cost Accounting	DA3 - Business Economics
	DA9 - Management Accounting	
Wednesday 16 <sup>th</sup> December	DA2 - Quantitative Analysis	DA4 - Information Technology and Communication
Thursday 17 <sup>th</sup> December	DA11 - Principles of Auditing	DA10 - Taxation
Friday 18 <sup>th</sup> December		DA6 - Business Law
		DA12 - Governance and Corporate Law

## Contact Details

For any clarifications, you may contact the following:

The Director – Education and Training  
Zambia Institute of Chartered Accountants  
Plot Number 2374/a Thabo Mbeki Road  
P.O. Box 32005  
Lusaka  
Phone: +260 211 374550/9  
Fax: 0211 374560  
Email: [education@zica.co.zm](mailto:education@zica.co.zm)

The Regional Office- North  
Zambia Institute of Chartered Accountants  
2nd Floor Mukuba Pension House, Room 333  
President Avenue  
P.O. Box 23593  
Kitwe  
Tel: +260 212 222002  
Email: [kitwe@zica.co.zm](mailto:kitwe@zica.co.zm)



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