

THE ZAMBIA INSTITUTE OF PURCHASING & SUPPLY



April 2012 Volume 5, Issue 5

Secretariat Newsletter



EXECUTIVE MEMBERS OF ZIPS

INSIDE
THIS
ISSUE

- ZIPS History
- ZIPS Membership Benefits
- ZIPS Chapters
- New ZIPS Executive Director's Vision
- ZIPS Affiliates

SERVICE WITH INTEGRITY

MEMBERSHIP UPDATES

The Zambia Institute of Purchasing and Supply (ZIPS) is a membership organization regulating the Practice of Purchasing and Supply Management in Zambia as provided for under the ZIPS Act No. 15 of 2003. In line with our co-operate Government Mandate, we would like to inform you are members and organizations that it is illegal to practice any Purchasing and Supply functions or be employed in any related function or portfolio without being registered with the Zambia Institute of Purchasing and Supply (ZIPS). In line with ZIPS Act No. 15 of 2003 all concerned parties should take it upon themselves to register with the Institute.

Further, we would like to invite our existing members to provide their full details or changes, to enable us to update our register and improve services delivery.

Contact Details
The Executive Director,
Chester House, Cairo Road, Third Floor,
Suit 35, Southern Wing,
P.O BOX 31162, LUSAKA
Telefax 01 222725/Tel no. 01 232720



Editorial Comment

Mwendela Christina Chisola
Executive Director

The Zambia Institute of Purchasing and Supply (ZIPS) has now clocked nine years since it was established by Act No. 15 of 2003.

It is a pride to belong to this ever growing professional body and to contribute whatever we can to its continued growth.

Membership has grown from inception to 1,225 as at 10th April 2012. A vigorous membership campaign will soon be launched.

ZIPS is also encouraged by the support it has continued to receive from the Government and PEMFA programme which once completed will propel the institute to higher heights.

All members are therefore, encouraged to participate, support and improve their skills, as the demands from the various stakeholders are high.

Now is the time for ZIPS members to take up the opportunity to make a difference by enhancing the profession.

Proposed Editorial Team

- Editor- Mwendela C. Chisola
- Editorial Assistant- Mary Kamamanya
- Members of the editorial team
- Johns J. Kalyongwe- President
- Lillian L. Shakeemba- Marketing Sub-Committee Chairperson
- Mwawi Phiri- ZIPS Member
- Bertha C. Chola- Marketing Assistant
- One member of the public be nominated

2012 ZIPS Programme of Activities

1. January : Meeting of the Council, Committees and PEMFA
2. February: 24th Hillside Institute Workshop - Golden Bridge Hotel
3. March : PEMFA Meeting
4. April : (a) Finance and Council Meeting
(b) AGM- 28th April, 2012
5. May : (a) Familiarization tour of Executive Director To Chapter
(b) Landing business plan
6. June : PEMFA Workshops
7. July : PEMFA Workshop
8. August: PEMFA Workshop
9. September: (a) International Conference
10. October: PEMFA Workshop
11. November: PEMFA Workshop
12. December: (a) Dinner Dance
(b) Official Launching of ZIPS Education in Zambia

Design & Layout Lingraphics Ltd
0211 231666 / 0955 776338
email: lingraphicsd@gmail.com



Executive Members Of ZIPS

ZIPS History

**ZAMBIA INSTITUTE OF
PURCHASING AND SUPPLY
(ZIPS) SERVICE WITH
INTEGRITY**

Historical Background

The Purchasing and Supply function is one that is common to the every day life of all human beings. It is a function that goes on in our lives, our homes, organizations, Country, community and globally. It is one of the oldest professions which involves buying and selling of goods, services and works.

However during the 1990's

Zambia had the highest number of Chartered Institute of Purchasing and Supply (CIPS) members in Africa and it was felt that there was need for a Zambian Institute to be formed to regulate the purchasing and Supply Practitioners.

A programme was therefore hatched and put in place to draft the Legislation for Zambian Practitioners. Meetings were held with the Ministry of Legal Affairs then, and the Economic and Labour Committee of the National Assembly then on the initial draft for the Zambia Institute of Purchasing and Supply (ZIPS) Act.

And on 20th September, 2003 the bill for the formation of the Zambia Institute of Purchasing and Supply (ZIPS) Act passed its 3rd Reading. The Institute was therefore formed,

and established by Law.

It was later launched on 4th April, 2004 through statutory Instrument No. 34 of 1st April, 2004 at Pamodzi Hotel. The committee of drafters included among others, Mr. Mwape A. Mutakila, Mr. Misheck Kaoma, Colonel Patricia Hamusonde, Captain Mable Namfukwe and other Council members, assisted by Madam Patricia Jere of the Ministry of Justice then.

It took Four (4) years from 2000-2004 for this work to be completed. After the Act was passed, Zambia Institute of Purchasing and Supply (ZIPS) was registered with the Registrar of Societies and also with permission from the Chartered Institute of Purchasing and Supply (CIPS) United Kingdom (U. K) to

Continued

Register as a Professional Body to regulate and train Purchasing and Supply Professionals in Zambia.

The first Chief Executive of Zambia Institute of Purchasing and Supply (ZIPS) was Mr. Mwape A. Mutakila from 1st April, 2004 to 30th October, 2011.

The Institute remains indebted to him for the work that he had done over the years with so many challenges.

Zambia Institute of Purchasing and Supply (ZIPS) has had three (3) Presidents since inception, Mr. Misheck Kaoma, Mrs. Regina Nkwilimba and Mr. Jones J. Kalyongwe. Zambia Institute of Purchasing and Supply (ZIPS) has grown from strength to strength and currently has more than One Thousand Two Hundred (1, 200) members, with many more still

studying.

Zambia Institute of Purchasing and Supply (ZIPS) has had good relations with Chartered Institute of Purchasing and Supply (CIPS), United Kingdom (U.K) as well as other affiliated organizations. Currently, Zambia Institute of Purchasing and Supply (ZIPS) has embarked on establishing an Educational Programme to train Professionals. This is with the support of the Government of the Republic of Zambia (GRZ) in conjunction with PEMFA. Preparations of the Purchasing and Supply Syllabus and Study Manuals are underway and are on course. The Business Plan for Zambia Institute of Purchasing and Supply (ZIPS) for the period 2012 to 2016 has been completed.

Zambia Institute of Purchasing

and Supply (ZIPS) is now looking forward to implementing the Education Programme next year.

Zambia Institute of Purchasing and Supply (ZIPS) would therefore like to thank all our members, partners, stakeholders, financiers and the Government for all the support that has been rendered.

Zambia Institute of Purchasing and Supply (ZIPS) Secretariat,
Chester House, Cairo Road,
3rd Floor, Room 35, South Wing,
P.O BOX 31162, LUSAKA.
Tel - 01 232720
Fax no - 01 222725
Cell no - 0977 808005
E-mail zipzam@zamtel.zm
Website zipzambia.org

Codes of Ethics, Your Commitment to the Profession

Members of CIPS are required to uphold this code and to seek commitment to it by all those with whom they engage in their professional practice.

Members are expected to encourage their organisations to adopt an ethical purchasing policy based on the principles of this code and to raise any matter of concern relating to business ethics at an appropriate level.

The Institute's Royal Charter sets out disciplinary procedures which enable the CIPS Council to investigate complaints against any of our members and, if it is found that they have breached the code to take appropriate action.

Advice on any aspect of the code is available from CIPS.

As a member of the Chartered Institute of Purchasing & Supply, I will:

- Maintain the highest standard of

integrity in all my business relationships

- Reject any business practice which might reasonably be deemed improper
- Never use my authority or position for my own personal gain
- Enhance the proficiency and stature of the profession by acquiring and applying knowledge in the most appropriate way
- Foster the highest standards of professional competence amongst those for whom I am responsible
- Optimise the use of resource which I have influence over for the benefit of my organisation
- Comply with both the letter and intent of:
- The law of countries in which I practice and agreed contractual obligations
- CIPS guidance on professional practice

- Declare any personal interest that might affect, or be seen by others to affect, my impartiality or decision making
- Ensure that the information I give in the course of my work is accurate
- Respect the confidentiality of information I receive and never use it for personal gain
- Strive for genuine, fair and transparent competition
- Not accept inducements or gift, other than items of small value such as business diaries or calendars
- Always to declare the offer or acceptance of hospitality and never allow hospitality to influence a business decision
- Remain impartial in all business dealings and not be influenced by those with vested interests. ■

This Code was approved by the CIPS Council on 11 March 2009



Mwendela Christina Chisola - Executive Director

New Executive Director's Vision and Mission for ZIPS

Is to be a learning Organization which will encourage individual learning that will change the face of Zambia Institute of Purchasing and Supply (ZIPS).

An Organization which will actualize the creativity, aspirations and dreams of all those associated with it.

This will be achieved through unity, commitment, team work. The New Business Plan for ZIPS once implemented will provide an environment for change which will introduce a System thinking Structure, where total Quality Management and Business Re-Engineering will be put in place to ensure all members learn through CPD.

Introduction

A learning organization is one in which individuals desire to learn and

continue to always learn something Useful in life. Learning starts from the time We are born to the time we die.

Learning is therefore the "acquisition of knowledge and skills "as well as ' a process of developing our emotional spiritual, physical and creative natural Instincts to our own benefits, of others and society at large.

A Learning Organization

It is one in which all individuals learn through out their lives because we are born to learn. It is an organization which has established structures, motivated employees with clear goals and missions that are well articulated.

It is an organization which encourages 'personal mastery, relies on mental-models and ensures, dialogue and discussions through

team learning and team work. Learning should therefore be our way of life, our culture and emotional development on which our future is founded. Because individual learning is the foundation of existence, it is core to organizational learning. And its basic elements are observation, assessment, design and implementation. All individuals are therefore "what they are "because of "what they learn in life.

Basic Elements of a Learning Organization

- Learning must be a priority at Levels.
- Members must have easy access to information and communication.
- Members must show commitment to organizational ideals.
- Emphasis is laid on improving capacity and skills for members.
- The organizations base and knowledge must change in order improve solving ability and capacity for action.
- The organization operates as a whole by encompassing people as well as systems, studies and culture. It takes a wholistic approach.
- Members trust each other; to produce outstanding results.
- Members are committed to continuous improvement in their skills and avoid "mental limitations".
- All members share a common vision of greatness and team work.
- All must understand the strengths system of management in which they operate and how they can influence it.
- Employee's, members' etc. learn to complete and benchmark themselves.

Continued

Management System

A learning organization must create a special atmosphere in order to motivate all Stakeholders and create an environment conducive to learning. According to Senge (1990) "learning organizations can be distinguished from the traditional controlling organizations through the practice of the five disciplines which he calls, Systems thinking, personal mastery, mental models, shared vision and team learning". The five complement each other and should be practiced together, and continually.

Systems Thinking

It is a system of managing an organization in the same way that the "Human Body Works". It thrives on individual learning, culture and environment. The environment includes both internal and external, goals, aims and objectives being fulfilled collectively.

It requires changing the system of management from the ordinary democratic model to a viable systems model. Through this model an organization would development the elements of implementation, coordination, control, develop and policy, and continuous communication. It encourages a situation of both "double" and "triple" loop Learning.

The emphasis would therefore be on achieving goals and results as and when corrections are made (double loop) and also deep reflection into what and why do things that way (Triple loop). Organizational redesigning is key to systems thinking and it will be achieved through implemented of the Business Plan.

Personal Mastery

Without individual learning, there can be no organization learning. It is a system of ensuring continuous satisfaction and improvement of the members skills, knowledge and

capacities. This can be done through the introduction of total quality Management and Business re-engineering. Quality Standards must be set, creative leadership, team work, commitment and motivation which will lead to a quality working culture.

Individuals must be encouraged to aspire to master the profession, be disciplined for personal growth so that they are able to create and re-create to higher heights to achieve personal ambitions. And from their personal desire for personal ambition and continued learning will come the sprit of a "learning organization".

Mental-model

A mental model is a role model, a good mental-model for a person, or we can say a good example, one to emulate, an all rounder. Most successful people have mental models which they aspire and look forward to. Organizations can also have mental models of organizations that are successful and use them as benchmarks.

And so mental models can also include competitors. Management in such organizations will work hard to take actions which are positive for better results even than their mental models.

And bench marking is used to measure the strength and growth of the organization as well that of its competitors and ZIPS will work towards that.

Building a Shared Vision

One of the many definitions of an organization is "a group of people coming together, having a shared vision, common goals, values and missions that are well articulated". Building a shared vision requires that concepts are clearly understood by all members, and communicated effectively.

These are better done through a Systems thinking structure, where

Total Quality Management and Business re-engineering have been put in place to ensure all members learn while the process undergoes continuous improvement.

What this means is that, vision, mission statements and Charisma alone can not ensure a shared vision. The environment (internal and external) has to change and the members have to be re-oriented through training seminars and workshops. The results would be subjected to revisions and corrections done through the double and Triple loop system of controls, corrections and feedback.

A shared vision creates a sense of unity, commonality, purpose and coherence to all the activities in an organization. To have one which is not shared is a disaster. A shared vision helps members to focus their energy and bring commitment and creative change. ZIPS will ensure that communication to and from members is enhanced through the website and newsletters.

Teams Learning

It has been defined as "the process of aligning and developing capacity of a team to create the results its members truly desire". True learning begins with dialogue, participation and discussions in which all members take part. An organization needs people with talents who are able to work together for the common good.

Individual learning is the foundation for organizational learning, while organizational learning is the foundation for team learning. Therefore, let us all start learning in 2012.

Individual IQ + Team IQ = Learning Organization

The Benefits of ZIPS Membership

1. Mandatory by Law of ZIPS Act No. 2003.
2. Practicing License issued.
3. Recognition as a Professional Body.
4. Full Member (MCIPS/MZIPS) become Consultants and can be hired.
5. You can teach and present papers for Career development.
6. Interact Network with Fellow Professionals in the field for discussions, workshops and Seminars for Career development.
7. You can mentor others in skills development.
8. Procure internet Website for information relating to the Profession to improve your skills.
9. Protection from unfair treatment by employers or others.
10. Disciplined if you bring the Profession into disrepute in any way.
11. Abide by the Code of Ethics to maintain integrity and accountability in your work.
12. Assist in employment search if need be.
13. Newsletter provides you with a source of information.
14. Provide Education and certification to new members through TEVETA.

ZIPS Chapters

The Institute has five established chapters namely:-

- Lusaka Chapter
- Kitwe Chapter
- CBU Chapter
- Kasama Chapter
- Livingstone Chapter

ZIPS AFFILIATE FIRMS

The Institute has seventeen (17) affiliate firms namely

- Times Printpak (Z) Limited
- Bank of Zambia
- Hillside Institute of Business Management
- Jestic Business Consultants Limited
- B G Procurement Services
- Chifubwa Procurement Limited
- Ordercon Procurement and Management Consultancy
- Mopani Copper Mines Plc.
- Copperbelt University chapter
- Copperbelt Energy Corporation Plc
- Cavendish University Zambia
- Competition Consumer Protection Commission
- Procurement Professional Alliance Against Corruption
- Evelyn Hone College

Good Procurement Practices

By ZIPS Secretariate

Procurement by Generic Name

- Use generic names for fair competition.
- Specify quality standards, not specific brands.

Procurement Limited to Approved List of Goods

- Select safe, effective, cost-effective.
- Use formal approval procedures for procurement

Procurement in Bulk

- Concentrate purchases to increase quantities and reduce price.
- Specify divided deliveries.

Formal Supplier Qualification and Monitoring

- Use formal supplier qualification based on quality, service reliability, and financial viability.
- Approve suppliers before tendering (prequalification) and after (post qualification).
- Use a formal monitoring system to ensure continued supplier qualification.

Competitive Procurement

- Use competitive bidding on all but very small or emergency purchases to obtain the best prices.
- In restrictive tenders, only prequalified suppliers to compete
- In open tenders, suppliers must be evaluated after submission of bids.

Sole Source Commitment

- All contracted goods/ works must be competed for unless otherwise stated.
- Enter into no separate deals with contracted suppliers

Order Quantities Based on Reliable Estimate of Actual Need

- Develop reliable consumption records and data.
- Systematically adjust for past surpluses, shortage, stock outs
- Adjust for expected program growth and changing patterns

Reliable Payment and Good Financial Management

- Develop mechanisms for prompt, reliable payment.
- Prompt payment may bring down prices as much as bulk discounts.
- Financial mechanisms that establish separate accounts (for example, revolving funds) may allow the

procurement cycle to operate on a separate schedule from the treasury cycle.

- Transparency and Written Procedures
- Develop and follow written procedures for all procurement actions.
- To the maximum extent possible make information on the tender process results public.

Key Functions Checklist

- Comment on transparency of process and private provides measures to improve it. Discuss award decisions vis-a transparency.
- In the context of this case, discuss the pros and cons of prequalification and what would be the impact of replacing post qualification.
- What is your experience with decentralized procurement? Would the use of a decentralized approach have been useful in this case? Comment on composition of tendering committee.
- Separate key functions that require different expertise.
- Functions that involve different committees, units, or individual may include selection, quantification, approval of suppliers, and awards of contracts.

Product Quality Assurance Program

- Establish and maintain a formal system for goods quality assurance.
- Include quality assurance certification, inspection of testing, and reporting suspect goods.

Annual Audit with Published Results

- Conduct an annual audit to assess compliance with procurement procedures, promptness of payment and related factors.
- Present result to the appropriate public supervising body.

Regular Reporting on Procurement Performance

- Report key procurement performance indicators against targets at least annually.
- Use key indicators such as ratio of prices to world markets prices, supplier lead times, percent of purchases made through competitive tendering, and planned versus actual purchases.

This is My Story

This is My Song

By Lillian Shakeembe - VP (North)

Mary Magdalene

Hi! My name is also Mary. I come from the village of Magdala in the Southern Province of Judea. That is why I was given the name Magdalene. I did not know Jesus as a Child. But got acquainted with him as a man, during which time he defended me on several occasions when the righteous people would have discarded me from their company as a sinful woman. He even stood up for me when my own sister condemned me for not assisting her with housework. He indeed restored to me my dignity as a woman who had God given rights to live my life independently. I was also the first person to see him when he rose from the dead.

This is my story and this is my song. I grew up as an emotional, self assertive and ambitious girl. I did not like the idea of tying myself down to one man in marriage. I wanted to be progressive; always moving towards the best the greatest, and the richest. No man could dare to stop me in my tracks. Men came and went in and out of my life. I was a woman of the town, or as many referred to me as a public woman.

I was very charming and men admired my beauty. I decided to take full advantage of that fact. I allowed only rich and famous people to come near me. I entertained those who were willing to shower gifts and riches just to be favoured with a smile from me. Sure enough, by the wealth of my friends I became the richest and the most famous woman in town. Men and women dreaded me. I knew the secrets of most famous men. Rich traders, government officials, wealthy farmers, famous politicians, those were my friends and I was aware of

their strengths and weaknesses. So, to them I was a power and threat.

But all this wealth did not quench my thirst and my inner craving. The more famous and richer I became, the greater the ambition grew and the more desperate I thirsted for money, fame and power. I desired things as long as I did not own them, but as soon as I got them, I didn't care for them anymore. I went for new ones. Eventually, I realized I was running an un-ending race, chasing after fame and power. I was running after a mirage which was bound to disappear after some time. Yes, rich famous and powerful men kept on chasing after me but in the end I was left with a hollow feeling. By now nothing could satisfy my inner yearning. I had become immune to men, their attention, and their touch. One man's friendship did not stereotype so devoid of excitement.

Feeling of emptiness and frustration set in my heart. I became sick and began to suffer from occasional spells of mental disturbance. At one time I would be happy and normal; only to find myself in fits of anger frustration and mental depression.

To add to this, another problem came into my life. I came face to face with the haunting questions: Where am I going? Where will I end up? Which man is going to be my friend in old age? My age-mates, other girls from the village of Magdala, were by now, all married and settled. They were mothers of many children. Most of them were poor, but they looked happy and contented. My other age-mates, boys from the village of Magdala were all middle-aged men now, married, settled and generally happy. My heart filled with bitter jealousy and hatred for them, and most of all, for myself. Yes, I resented them for their happiness and myself for my misery. Being poor they could not even dream of associating with me let alone becoming intimate with me. My frustration intensified I began to suffer from regular bouts of hysteria.

Nobody cared to find out what I was suffering from and I did not trust anyone well enough to tell my problems. To many people I was possessed by Seven evil spirits.

Then, one day during one of my pleasant mood as I was driving my chariot down the street in the city of Jerusalem, I met this man. I had heard that his name was Jesus and he was a preacher and a teacher of extra-ordinary calibre. He was highly popular especially among tax collectors' sinners and the poor. He drew large crowds to his audience, which included even Jewish leaders. As I past by in my chariot I saw him standing by the street corner discussing something with Jewish elders. This was my first time to see him. He was an attractive young man of about thirty and really handsome. A man and a half; by normal standards. I could not resist the temptation to lure this great preacher to my friendship as I have done before with many other preachers. I stopped my chariot in front of him turned to him, and gave him one of the most killing smiles. He looked straight into my eyes. I felt his gaze was penetrating right into the very depth of my person. There was a smile on his lips, but it was different from mine. His, was not killing it was reviving. It was not tempting but forgiving. It was not tainted with lust, but radiant with love. He did not speak a word but his silence spoke volumes to me. Here was a man who was different from all others I had come across. He was not going to take my body, but was going to give his body to be broken for me. Here, at last, I found my man, the happy end to my life's long search. Jesus the love incarnate!

My life changed that very moment. I felt I was saved at last; saved from running after many men from all my frustration and misery. I felt I had become whole, healed and clean.

Continued

This is My Story, This Is My Song

No more demons, no more evil spirits tormenting me anymore. The evil spirit of ambition, lust, greed, hatred, jealousy, loneliness and defeat had left me forever. I felt I was a clean person for the first time in my life. I drove my chariot on and returned home; a woman born again!

That day onwards all I could think of was this man, Jesus. I felt a great desire to talk to him, to touch him, but found myself utterly unworthy of doing so. Moreover, the man was an itinerant preacher; always on the move. At long last, I heard that he was invited for supper in the home of a Pharisee called Simon.

This, at last, was my opportunity to come face to face with Jesus. I took with me a jar of very expensive alabaster perfume. A rich friend had presented it to me and I had not yet used it. I entered Simon's house and saw Jesus reclining on a couch, as was the custom, talking to his host and a few other men. I recalled his healing gaze in the street of Jerusalem and words failed me. My love and gratitude for this man of God began to flow through my eyes as unending streams of tears. I could not look at him anymore in the face. I fell on my knees on the floor and clasped at his feet, those blessed feet.

I became hysteric again, but it was a different kind of hysteria; one of unspoken joy. I kissed his dusty feet

again and again, washed them with my tears and wiped them with my long hair.

I was too excited to open the jar of perfume in the proper way. I just broke it open on the floor, and poured the entire contents on my Lord's feet. Some of the men sitting there began to fume and grumble. I heard someone talking of the poor, and another describing me as a sinner. But this did not bother me. My chance was here at last and I could not loose it for anything in the world. After all, these grumblers neither understood him nor me. Men when will they learn to understand us, women?

Then I heard Jesus speak for the first time. My heart throbbed to know that my lord was on my side. There was only one thing that I could not understand. Why did he describe my action as preparing his body for burial? I only understood that great mystery three days later, when I saw the Lord of my life carrying his cross through the very streets of Jerusalem where I had met him for the first time. The once strong and handsome body was now frail and splattered with blood. The Roman soldiers were mocking him and whipping him mercilessly as he staggered under his heavy load. His minced flesh and blood was flowing in the air at each whip. My heart bled as I accompanied the procession to the hill of Golgotha outside Jerusalem. There, they killed the Lord of my life on the cross. He died loving and forgiving his murderers. He was buried in Jerusalem and on the third

day, with other women, we went to the grave to anoint his body. We reached the grave, and to our surprise, found it empty. Who had stolen the body? Or, had he risen and disappeared? We could not tell. My companions returned to Jerusalem to tell his disciples of the news of the empty tomb, but I stayed behind.

Tears rushed out of my eyes. My meeting with Jesus had been so brief, and now I could not even anoint his body after death! I stopped there and cried. Suddenly, I saw a man standing nearby, with his back towards me. Who was he? May be the care taker, "I thought to myself" I asked him if he knew where the body of Jesus was, the man turned to me and said "Mary! Oh my God, it was Jesus himself. The lord of my life stood before me having risen from the dead according to what I heard he used to say, and of course, what our own teachers had taught us. I felt a great impulse to run to him and hug him. I exclaimed: "Rabbuni which means master (John 20:17)" but he stopped me short and told me to go to his brethren.

Yes, to his brethren: the unbelieving disciples, the sinners, the sick, the lonely, the marginalized, in brief, the poor of this earth. That is where to meet him.

Yes, my name is Mary of Magdala. Jesus made me, whole. What he did for me he is more than ready to do for you who is reading my story. ■

What Counts Most

Let us not be satisfied with just giving money.
Money is not enough, money can be got,
but they need your hearts to love then
everywhere you go.

Mother Theresa (1910 1997)

I don't think you ever stop giving. I really don't
Think it is an ongoing process.
And it's not just about being able to write a
cheque. It's being able to touch
somebody's life.

Oprah Winfrey (Born 1954)

Congratulations Chipolopolo Boys !!!



Congratulations to the Chipolopolo Boys for winning the Africa Cup trophy. Please win it nafuti-nafuti!!!

ZIPS invites members to contribute sports articles to the next issue.