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A Sustainable Road Fund

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Message from the

DIRECTOR/CHIEF EXECUTIVE OFFICER

e have spent the last couple of years since the launch of the E-Tolling Platform in 2018, working to enhance our systems and develop new strategies to create a convenient tolling experience.

Our overall goal with this platform is entirely centered on convenience for our clients. We have reduced transaction time from nine seconds to five seconds, consequently spending less time in the queue thereby, significantly reducing travel time.

For the bulk of our corporate clients on the platform, who are large fleet operators, we have created a system that helps them to efficiently manage their fleet.

A customized portal allows companies to monitor all E-Toll transactions in real-time. This system enables you to draw reports and manage the allocation of value from the comfort of your office. Usable not only on your computer but mobile phone as well.

I am excited to announce in this edition that we are expanding our E-Toll Value top-up options.

Our team has worked tirelessly to make this possible, enabling a whole new world possible with a click of a button on your phone or computer. As we have continuously reiterated in the past, our institution thrives by leveraging on corporate partnerships.

We have partnered with MTN, ZAMTEL and AIRTEL. Moving forward, our clients will enjoy the availability of loading value on their E-Toll Cards using Airtel Money, Zamtel Mobile Money and MTN Money. We have also introduced a Buy on Web option that allows you to click onto our website and

purchase toll value from anywhere you are in the country and beyond.

For us, this is the beginning. We continue to work towards finding business solutions and innovations that work to best serve the needs of our stakeholders.

We also hope that this will spark an increased interest from the general public who want to come on board the E-Toll Platform as the system becomes easier, faster and secure.

We currently have 36,895 cards in circulation, with 336 corporate accounts open. We know this number will keep growing as more people see the value of digitization. Our goal is to have 50% revenue collection on the E-Toll Cards and right now we are standing at 28%.

Eng. Wallece Mumba

NRFA HOSTS MOZAMBIQUE ROAD FUND



he Road Fund in Mozambique, like any other Road Fund in Africa, is responsible for fund mobilization to finance road infrastructure development and maintenance. Road Funds are expected to ensure the correct management of the resources allocated to them.

It is for this reason that the Mozambique Road Fund visited Zambia on the 8th of November 2021, with the aim of understanding the fuel levy management system and learn from the growth of Zambia's National Road Tolling Programme.

The delegation which comprised of a multi-sectorial team included representatives from that countrys Ministry of Finance, the Road Fund, the Revenue Authority, Energy Regulation Authority, and the Road Agency.

Mozambican head of delegation Francisco Alvero, noted Zambia's advancement in the tolling program, having 27 operational toll stations only a few years after undertaking an educational tour to Mozambique.

"It is surprising to note that Mozambique started a tolling program, way earlier than Zambia, Zambia came to learn about the National Tolling Programme from us, but here we are years later, Mozambique only has four toll gates with the aim to expand to 23 while Zambia is doing well and very ahead with over 27 inland toll gates." He said.

He said Zambia's advancement in the tolling program was one of the main reasons for their visit, and the information gathered from the tour will be shared with the relevant road bodies in Mozambique to ensure that they can also progress in that area.

And speaking when he took the Mozambican delegation on a conducted tour of the Shimabala Toll Gate between Lusaka and Kafue, NRFA Public Relations Manager Mr. Alphonsius Hamachila, said the NRFA was working with other countries in the region under the African Roads Maintenance Funds Association (ARMFA) to come up with innovative ways of raising domestic revenue for road infrastructure development.

He said the Mozambican delegation





is on a study tour in Zambia to familiarize itself on best practices in road financing particularly road tolling, fuel levy regulation, and management process as well as its contribution to road maintenance.

Mr. Hamachila also noted that The National Road Fund Agency (NRFA) had collected over K1.9 billion in tolls revenue from January to October 2021 beating the 2021 target of K1.76 billion and projected to close the year with over K2 billion tolls collection.

He attributed the high toll collection performance to robust and enhanced internal systems and controls the Agency has put in place as well as the easing of Covid-19 restrictions which has seen high traffic volumes on the major highways

Mr. Hamachila said the Agency had streamlined its operations as guided by the Ministry of Finance and National Planning.



NRFA, MLG, AND NCC HOLD CAPACITY-BUILDING WORKSHOPS TO REITERATE VALUE FOR MONEY





BY RACHEL NAMUKOLO

he National Road Fund Agency (NRFA) working with the National Council for Construction (NCC) and Ministry of Local Government (MLG) is undertaking capacity-building workshops for engineers in local authorities across the country to enhance value for money in road projects.

Speaking at the opening of the event in Kabwe on 8 November 2021, Ministry of Local Government Director of Housing and Infrastructure Development Eng. Nkumbu Siame said the Ministry would continue to build capacity in local authorities.

He stated that the capacity-building workshops would ensure that the knowledge and skills are imparted in the engineers for them to effectively execute their mandate, especially now considering a more pronounced decentralized policy as evidenced through increased Community Development Funds (CDF).

He said it was the Government's wish to have local authorities take over the ownership of projects by ensuring maximum participation on all infrastructure projects under their jurisdiction.

"All the feeder road contracts are restricted to the local Zambian companies. This entails that strict supervision is required on these projects if we are to realize our vision of both building capacity in local contractors and improving the condition of our road network," he said.

And NRFA Director/CEO, Eng. Wallece Mumba noted that building capacity in local authority engineers who are at the center of monitoring and supervising road projects was critical to improving the standard and quality of road projects in the country.

"We have seen an outcry on the state of the roads from the public and understandably so. These road projects are undertaken using public funds. When potholes start appearing one month after a road has been done, what do you expect the public to say?"

"We expect that after this, there should be some improvements in the way we do things roads should be able to stand the test of time." He urged the participants to take the program seriously.

Eng. Mumba further emphasized the need to adhere to quality and standards in the delivery of projects, noting that the demand for roads in Zambia was huge compared to the available resources.

Meanwhile, NCC Course Coordinator Eng. Musonda Mulenga said without skills and knowledge, the increased CDF allocation in the 2022 budget would not be properly utilized.

The NRFA working with the NCC and MLG has so far trained 20 engineers in the first capacity building workshop held in Lusaka in March this year.

Other provinces targeted for the year are Northern and Luapula. The Agency hopes to cover North-Western, Southern and Western Province next year to cover local authorities in all the districts across the country.



E-TOLL CARD VALUE TOP UP GOES MOBILE AND ON WEB



n 2018, the National Road Fund Agency flagged off an Electronic Tolling Payment Platform, a system that allows motorists to make cash less payments at all toll gates across the

country using an E-Toll Card.

What the E-Toll Card does is reduce cash handling costs, eliminate risks associated with cash handling, ensure efficient cash management for large fleet operators, ensure quick and efficient service, and reduce the risk of possible disease transmission.

E-Toll Cards are available at the NRFA Head Office in Lusaka and all toll gates across the country at K30 and comes with an initial minimum value purchase of K100. Motorists can load value at any Toll Gate across the country, deposit into the NRFA account or buy from the NRFA Head Office in Lusaka.

In our endeavor to ensure wider accessibility as well as improve service delivery to road users, the Agency has introduced extra value-loading options for motorists.

Value loading is now available on two (02) platforms, namely USSD, using the short code provided by each of the Mobile Network Operators (MNOs) and the Web Interface, which allows motorists to log on to our website on www.nrfa.org.zm and load their card by clicking on the 'Buy E-Tolls' option and following the instructions.

Search for your card either by card number or the attached phone number

To top up by Card Number

- Select Search by Card Number, enter your card number then proceed.
- Click the check box to activate the amount field then enter the intended loading amount.

To top up by Mobile Number

- Select Search, enter your mobile Number and Proceed
- A list of cards attached to the entered phone number is displayed with fields to enter the intended loading amount
- Click the checkboxes for the cards you wish to fund to activate the corresponding amount fields
- Fill the amount field
- Click on Checkout then select the network provider
- Fill in the payers phone number in the "Enter Your Phone Number" field then proceed
- A prompt will be displayed with instructions to follow on your mobile phone, then proceed.
- A prompt for your mobile money password will appear on your phone, enter your password and submit
- Back on the website, a page showing the status of transaction will be displayed.
- The status of the transaction will change to successful.

To load a pool or merchant account, follow the same steps as top up E-Toll Card by replacing the card number with the distributor code or merchant code.

It's Easier, Faster and Secure.



NRFA IMPRESSED WITH KAPIRI **MPOSHI TOWN COUNCIL** BY LOVENESS KAONGA Kapiri Mposhi -Driector Engineering Eng. Phir Justine and Council Secretary speaking to NRFA CEO during the tour of the paved bus station in Kapiri

HE National Road Fund Agency is delighted at the manner in which Kapiri Mposhi District Council has utilized funds they were given towards the construction works at the Kapiri Mposhi Bus Station.

Speaking when the Director/CEO National Road Fund Agency and his team visited the local authority and toured the bus station on 22nd July 2021, Eng. Wallece Mumba said he was impressed with the works at the bus station which, were nearing completion.

Eng. Mumba said it was good to see that money that was being collected from the toll gates was being used for the intended purpose.

"The National Road Fund Agency financed the paving of the Kapiri Mposhi Bus Station, through the Kapiri District Council. It is also interesting to see that the council also used part of their money to see to the completion of this project."

Eng. Mumba said it was essential that development be seen in the places where money was being collected from toll gates.

And Kapiri Mposhi District Council Secretary Mr. Isaac Zimba said the local authority was grateful to the Agency for coming to its aid.

Mr. Zimba said that the paving of the bus station was a great achievement for the people of Kapiri because the facility would give them a feeling of sanity to the district.

Mr. Zimba further went on to say that 98 percent of the work was done and almost due for commissioning.

Q&A WITH NRFA DIRECTOR/CEO A ENG. WALLECE MUMBA

By Rachel Namukolo



Q. What are your aspirations for the National Road Fund Agency for the next two to three years?

A. Two things come in to mind, the first one is balance. What we would want to see is a balance between the financial resources and the Road Sector requirements. At the moment, we have got a lot more weight in terms of the requirements.

As you know Zambia is a vast country and we need to make sure that there is connectivity almost everywhere, from the urban sectors into the rural areas. The demand for road infrastructure services is very high but obviously the finances are always a binding constraint.

The second aspect is innovation. The world is going electronic and as an Agency we would want to ensure that we have robust systems that will help us serve our clients better. We want to create efficiencies and enhanced accountability through these systems we intend to put in place.

Q. The NRFA recently handed over the ASAFG chairmanship to the Mozambican Road Fund after being at the helm for three years. What did the Agency hope to achieve going into it and how did it impact the Agency's overall output coming out of it?

A. The African Road Maintenance Funds Associations (ARMFA) objective is to essentially share ideas, innovation and experiences within the road fund associations across the continent. We have been chairperson since 2018 until early this year [2021]. One of the key issues is that we have learnt a lot from the eight members in

the Southern Africa focal group of ARMFA but the biggest achievement has been that we have shared our experiences, becoming more of a beacon of learning where a number of countries came to see what we are able to do.

The Road Tolling Programme is an idea that has put Zambia on the map in the continent, where countries even beyond the Southern Africa Focal Group (ASAFG) would come and learn from Zambia.

How we are doing in terms of stakeholder management through our Public Relations Unit, how we are managing the road tolling programme through the Road Tolling Department, how we are accounting for the funds through the Fund Management Department.

We have also shared innovative ways of raising funds, innovative resource mobilization strategies like how we raised funds through the National Pensions Scheme Authority. We had Malawi send their staff to come and learn, Mozambique is also preparing to send staff. So largely, what we were in that position was more of a beacon of learning for other countries in the Group.

Q. How has the Agency evolved over the past five years?

A. Five years ago we were a very lean institution and the main focus at that time was just the Fiduciary Management aspect of the Fund.

We have evolved to being an Agency that is well-balanced, on one side having resource mobilization and ensuring value for money on the other hand. Meanwhile on the other side we have value for money which involves not just raising funds and dispersing funds but having a balance between mobilizing resources, managing the resources and ensuring that there is value for money.

In the past we would sit and wait for the Ministry of Finance to raise funds for the Road Sector [but] now we are front runners in terms of raising funds. We have come up with innovative and nontraditional methods of raising funds to make sure that the Road Sector is adequately financed. Beyond that we have also grown in terms of numbers. We were a lean institution of about 50 some six years ago. We are now over 700 in terms of staffing levels.

Our footprint has also grown, five, six years ago we were only operating from our Head Office here in Lusaka, now we are managing the toll gates which are across the country.

Right now we have 27 toll gates, once we open the Kazungula Weigh Bridge, we will be at 28 in addition to the 10 Ports of Entry. At national level we have repositioned ourselves s, looking at ourselves as an Agency that is an integral part of national economic development. We think big, we see big and our mind set is channeled towards ensuring that we contribute effectively to the development of this country.

Q. The Agency has an ambitious E-Toll Card rollout program which involves migrating all heavy duty vehicles to the cashless platform. What has motivated this move?

A. Moving away from cash based transactions at the toll station has its own challenges. Accountability is at risk, we are in the Covid era where we have challenges of transmitting Covid through cash.

We have about 43,000 to 45,000 transactions per day at the toll gates and this becomes a high risk in terms of transmitting the virus. There's also an issue of efficiency in transactions. With the E-Toll collection system you will see us serving our clients better where transactions are about 5 seconds and below.

The other motivation, is that our clients also find it convenient, imagine a company that has a fleet of 300 trucks, how do you handle that? Having to withdraw money and give the drivers money every day. The ETC allows companies to give each driver a card, which allows them to tap and go at the toll gates country wide.

It's very convenient, very easy and user friendly. We are hoping that by the end of this year, we will have over 60 to 70 percent of heavy goods vehicles paying through the E-Toll Card

Q. What is your E-Toll message?

A. It's Easier, Faster and Secure.

PHOTO FOCUS

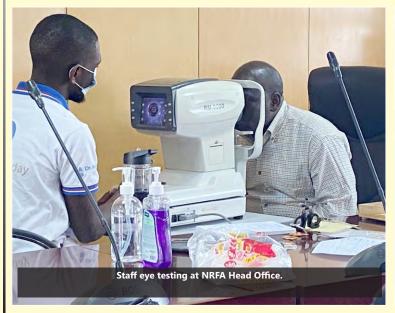








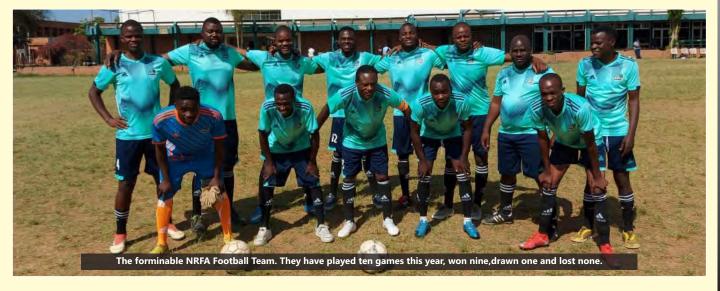












ENOCH KAVINDELE TOLL GATE TURNS TWO



noch Kavindele Toll station celebrated its second anniversary with Fisangwa Community School, situated south side approximately 8 kilometers away from the Toll Gate.

The station has been working hand in hand with the community from its inception. As Senior Toll Collector (STC) it was my vision to run a station that would not merely be about revenue collection but blend in with the community. Visibly Enoch Kavindele is the biggest standing building around Fisangwa, Ipafu up to Ngosa and Muchinshi community, therefore, the community which comprises 85 percent underprivileged people look up to us.

The station has been involved in so many life-changing activities (CSR Activities) including sponsoring school-going children, "The feed a child" initiative which saw a rise in primary school attendance at George Mwelwa primary School, Prison visitations, clothing donations, and so forth.

The donations and charitable work bring about change,

motivation, and a sense of worthiness to the recipients, being station manager since 2019 I have observed that reaction is always the same; so emotionally moving regardless of how small the donations are, I have also observed that it brings about team building and unity. Through these activities, we have connected with the community, therefore, actualizing our existence and making us a positive pillar within the community where we are situated.

27th June 2021 marked 2 years since the launch of Enoch Kavindele Toll Gate, Our second-anniversary celebrations targeted a UCZ Church in the Fisangwa area. We attended a church service and shared our day with the congregants.

The service was characterized by hymns of praise, prayer, and speeches from both the church representatives and the STC. We unboxed our donation box and handed over the items to the church overseer after the church service indeed any sharing inculcated from the heart grows into a passion, we have been passionate about our

community and hope to do so for a very long time to come.

2021 was marked as a year to be driven by innovation in the books of our CEO and Director, Eng. Wallece Mumba.

As Enoch Kavindele Toll Gate, we personalized this theme and ran with it as a station that has continued to innovate various programs since its inception.

In 2018, the NRFA launched the Electronic Tolling Card, a cashless payment platform to be used by motorists to access toll stations across the country. This was an innovation aimed at reducing cash handling and the risks associated with it.

To get on the innovation wagon, we formulated the independence promotion on the 18th of October, 2021, to sell one hundred discounted E-Toll Cards. The initial standard amount of K30 was subsidized, therefore, cards were being sold at K20. With full team effort, a total of one hundred and thirty-eight cards (138) were sold, raising the sales to 95% from the previous month.



This promotion follows one that was conducted in 2020. A door-to-door campaign effected in July with our star salesperson being Mr. Kennedy Kayamba, who tirelessly footed and sold plenty of cards.

Other innovations have been the innovation register opened at the station to encourage staff to participate in various activities at the toll gate such as tree planting, cleaning the toll station, formulation lasting solutions to GVM challenges

We also initiated a dress code Rota which sees toll collectors wearing white shirts on Monday, Black Shirts on Tuesday, and the traditional NRFA chitenge outfits of Thursday and so forth. This is to



encourage uniformity and uphold a professional standard look.

Management has been

extremely supportive of our initiatives, giving the team motivation to do even more.

A LADY WHO TURNED HER STRUGGLES INTO SUCCESS





n life, there is a principle of cause and effect were every single action in the universe will always produce a result. This is true for a Hellen Mwape Chinyama, a lady who went through difficulties but her great efforts landed her a good job and a happy family.

Coming from a humble beginning, Hellen struggled through her way until she reached a pinnacle of her success to work at National Roads Fund Agency (NRFA).

"To start with I had a strong

desire to work for the National Roads Fund Agency (NRFA), I remember traveling by bus with 2 babies and a heavy pregnancy to attend an aptitude test at UNZA early 2016 but was not successful. Later, I attended another one at Nortec in Ndola for Micheal Chilufya Sata Toll Gate, there too I was not successful. The third one was at Kanfinsa Secondary School for Wilson Mofya Chakulya Toll Gate, there again it was not successful."

After learning from failure, Hellen attended a fourth interview. "The fourth interview was in Mpongwe and after great effort, this one was successful. I was later offered a contract of employment for Chembe Border toll plaza," she narrates.

Even after she was employed by NRFA her struggles were not over yet. She recounts, "At the time I was employed as a Toll Collector at Chembe Border toll Plaza our lastborn son was 3 months old having been born on 18th May 2019. And Chembe being a very remote place without running clean water or good sanitation, I had to leave behind 3 children of ages 5yrs, 3yrs and 3 months with my husband in Kitwe".

Mr Solomon Lungu, Hellen's husband could attest to the difficulties the family went through after Hellen went to work in Chembe.

"The period that my wife was in Chembe, it was a challenging time as I had to manage our home with 2 school going children and a baby who had been whined from breastfeeding. There were times when the kids got sick while their mother was away, she had to help me take care of the kids remotely which was very difficult for her but I had to encourage her to concentrate on her work," says Mr Lungu.

He adds: "Luckily, every after 10 days of working she would come home for her 3 days off work. That

helped a lot atleast she would be able to spend time with the kids. This was somehow also quite helpful as an entrepreneur as this enabled me to make my work schedule flexible. This also helped my wife to be stable with her work deliverables whilst home".

Hellen has a strong sense of career development. At the time she started working with the agency, she was pursuing her Bachelor's degree in Banking and Finance at Copperbelt University. It was not easy for Hellen as she was enrolled as a part-time evening student. She had to do a lot of self-study to keep up with school also everytime she was off work. Hellen divided her time to catch up with missed classes at school.

"Our marriage was not affected by the distance as we maintained our effective communication wherever possible and we did everything together in managing our family by giving support to each other in our endeavors, says Hellen. Whilst trying hard to run a home afar, there were challenges. Hellen stressed, "The biggest challenge, however, was the time when my husband wanted to communicate emergencies while I was tolling. We were not allowed to use mobile phones while on a shift, so it was hard to communicate with him. The other challenge we faced was the cost of running 2 homes while I was in Chembe, my husband had to buy and send clean drinking water from Kitwe in 20 ltrs water dispenser bottles. He had to do this because there were continuous outbreaks of dysentery and diarrhea in Chembe due to lack of clean drinking water".

Hellen's ambition for education did not stop amidst huge challenges. She pursued her education and graduated with a first degree. She has now enrolled to study for a master's degree in Accounting and Finance with Copperbelt University CBU.

She encourages couples to have a well thought out plan on how to balance work and career development, "Every spouse desires to be together with their dear one and also more for us young couples we want to work out together with aspirations to raise our kids together but at times our career demands the otherwise, so it's important to have good plans," she advises. "Now, I have been transferred to Sabina and coming from home has made our lives easier and also it is easier for my academic pursuits," she says with a smile.

Hellen has an advice for couples. "My encouragement to other couples especially in our generation where career pursuits are at the center of our lives, it is important to support your partner, and also you have to trust each other and encourage each other to be responsible and put the family first," Hellen says.

"Above all, we have to put God at the center of our lives for us to be successful and for the marriage to hold together," she concludes.

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She encourages couples to have a well thought out plan on how to balance work and career development

MCS-EDU AND CHARITY FUND





he Michael Chilufya Sata Toll Gate Education and Charity Fund is an education trust fund whose main purpose is to raise funds to support the orphans, vulnerable, and less privileged children to attain quality education.

Each staff member at Michael Chilufya Sata Toll Gate contributes k50.00 monthly toward this programme to enable them raise the funds to support the needy. 30 percent of the raised funds are reserved for staff distress needs.

As a station, we are excited to come up with this initiative. One of the reasons for running this initiative is the belief that practicing the habit of giving to the needy brings joy, helps to overcome one's selfness and brings profound benefits.

Furthermore, the staff at the station feels that there is a moral and ethical obligation that is massively engaging and helps to strengthen oneself in a manner that is consistent with our moral conviction.

In the first quarter of 2021, the station raised a total of amount K6000.00 out of which K1500.00 was paid out to four members of staff who had bereavements at the station. From the remaining balance, K3500.00 was used to procure covid-19 materials for donation to a local community school called Kasongo Combined School which is located

about 2km from Michael Chilufya Sata Toll Plaza.

Kasongo Combined School is currently facing a lot of challenges as confirmed by the school Head Teacher Mrs. Mwaba, which have adversely impacted on the delivery of quality education to the community. Among the challenges the school is facing, include girls dropping out of school due to pregnancies and early marriages, inadequate school infrastructure to support a conducive learning environment, poor feeding programmes resulting in some learners dropping out of school, inadequate learning materials and limited covid-19 materials to enable the school effectively fight the pandemic.

On 11th August 2021, the station through the Edu and Charity Fund executive committee members donated covid-19 materials valued at K3500.00, to the school management to help strengthen the schools response efforts against the pandemic at a colorful ceremony held at Kasongo Combined School. Some of the materials donated to the school included 2 big drums for water, 2.5liters Germ disinfectant chemicals by 10, 2.5 litres Methylated spirit by 3, 16 liters Sprayer, 500ml Nova deam by 2 and 2.5 liters Surgical spirit by 3.

During the handover ceremony,

the Station Manager Mr. Kasolo Kalwazhi in a speech read on his behalf by the delegation leader Mr. Nkole Francis said the donation Micheal Chilufya Sata Toll Gate was presenting to the school management signified the importance of the working relationship that the station and the school authority have embarked on. He further charged that such community participation programmes must be promoted in our local communities as they better provide linkages to strengthen and facilitate closer collaboration and future engagements amongst the stakeholders.

And receiving the donation on behalf of the school, Mrs. Mwaba thanked Micheal Chilufya Sata Toll Gate for the gesture.

"We have a rare opportunity today to receive the covid-19 Materials from Micheal Chilufya Sata Toll Gate Toll plaza which exhibits the fact that we can get material support from the friends of the school in our local community" she further reiterated that the covid-19 materials received would go a long way in improving the response efforts.

The school Head Teacher pledged to ensure that the materials donated to the school were well accounted for.







THE ESSENCE OF UNDERSTANDING THE MANDATE OF THE AGENCY



nderstanding the mandate of the employer is one of the most important requirements that every responsible employee must strive to achieve from the onset.

This is because this one fundamental aspect of life brings forth numerous invaluable benefits to both the employers and the employees.

While it eases the understanding of common purpose and direction to the employers, to the employees, it helps to carefully leverage their skills and innovatively craft their experience to spark new and fresh ideas so as to consistently add value to the institution.

Additionally it makes the employee appreciate that work is not business as usual but it's a relationship based on performance, which is centered on high levels of discipline, focus and hard work.

That said, it is therefore, imperative to deduce that every employee must understand the mandate of his or her employer, the various services they provide to the community, the key stakeholders they interact with in the supply chain and the form of communication used for interaction.

When I was deployed as a Toll Collector at Michael Chilufya Sata Toll Plaza, I did not fully understand the mandate of National Road Fund Agency (NRFA). I did not fully

understand that the Agency has a mandate of Fiduciary Management; I did not fully understand the Agency's expanded responsibility of resource mobilization in the road sector, and furthermore, I did not fully understand that the Agency has the responsibility of value addition to the economy.

My perception was that my job was highly formalized with a lot of repetitive tasks as long as it is done to specific standardized operation guidelines over and over the next is pay day. To make matters worse, I thought I was the only one enveloped in this darkness of error.

However, one day, on given a productive day shift, I took an initiative to inquire from my co-toll collector who was on my immediate left tollbooth, I politely asked whether she understood the mandate of the Agency, the services the Agency provides to the Zambian community and in what form of communication. To my surprise, she answered my question with a question. She affirmatively

responded... "What kind of a question is that?", from there I concluded that she was also in the dark just like me. I then realized that it was not enough to just be an employee of an Agency. I needed to understand fully the mandate of the Agency.

Upon awakening my conscious, I understood that actually it is very important to understand the mandate of the Agency for the following reasons:

- ➤ It helps one to identify his/her role in the Agency and position themselves correctly in their responsibilities
- ➤ It helps one to increase his/her productivity levels.
- It helps one to avoid undesirable side effects, such as reduced employee job satisfaction because of repetitive of certain tasks.
- ➤ It helps one to improve his/her team work attributes, because they will find it easy to fill in for the Co-worker, so that they promote the mandate of the institution.
- It helps one to maintain the focus, energy and direction.
- It helps one to see better the positive aspects of the daily activities.

In conclusion, understanding the mandate of the Agency is very important to every employee in the Agency.

NRFA LADIES JOIN THE "DUKUTOBER INITIATIVE" TO SUPPORT EFFORTS TO DRIVE AWARENESS ON BREAST CANCER



very October, people all over the world show their support for everyone affected by breast cancer, in accordance, National Road Fund Agency Ladies stood in solidarity with the women battling with Breast Cancer.

Breast Cancer became the most commonly diagnosed cancer type in the world in 2020. The International A g e n c y f o r R e s e a r c h o n Cancer(IARC) estimates that there were more than 2.26 million new cases of Breast Cancer and almost 685 000 deaths from Breast Cancer worldwide in 2020. Breast Cancer was the most common cause of cancer death in women and the fifth most common cause of cancer death overall.

The global burden of Breast

Cancer mortality is marked by inequality in high-income countries, where the prognosis for patients with breast cancer is generally quite favorable. There are disparities in survival between different socioeconomic groups. In low - and middle-income countries, barriers to diagnosis and treatment mean that women are much less likely to survive the disease. In 2020, half a million women in low- and middleincome countries died of breast cancer; almost three-quarters of global deaths from the disease occurred in these low and middle income countries.

This situation is projected to get worse. IARC estimates that by 2040 the incidence of breast cancer will increase by more than one-third, to more than 3 million new cases per year, and breast cancer mortality will increase by more than one-half, to more than 1 million deaths per year. These increases will be driven mostly by demographic factors as the population's age and lifestyle factors change, particularly in low- and middle-income countries.

Women in Zambia are therefore urged to screen for Breast cancer, as early diagnosis is key to early treatment.

In 2020, half a million women in low- and middleincome countries died of breast cancer; almost threequarters of global deaths from the disease occurred in these countries.

Feedback from facebook seedback from





Evans A. Namz asks

Hello are toll cards obtained at any time or it's just during the day?



Answer

You can get an E-Toll card from any toll station at any time, however at our Head Office, operational hours are from is 8:00 hours and 17:00 hours.



Chiluwa Mbewe asks

When does one qualify for a discount? Is it after 10 times or the 10th time?



Answer

One qualifies for a Frequent User Discount (FUD) after ten passages within a calendar month at the same toll station using the same vehicle.



Naren Thakur asks

I have an E- Toll Card. Other than going into your offices to add money into it. Is there an online option available where I can recharge it from?



Response

You can top up your E-Toll Card by direct funds transfer or cash deposit depositing money into our provided account into our account. You can contact us on 0777398701 for more information Note that other payment options will soon be available to card users on all mobile networks as well as our website.





Kay Phiri asks

How do I apply for an E-Toll Card?



Answer

You can visit any of our toll stations across the country to get an E-Toll card at only K30, all you need to do is fill out a KYC form and load in a minimum value of K100.



Oscar Chanda

What are the requirements for someone to have a toll card?
How long does it take?



Answer

The only requirement to get an E-Toll card is your NRC, and filling out a KYC form. The E-Toll card is going for K30 only and a minimum value of K100. You can get an E-Toll card from any of our toll stations across the country or our Head Office in Lusaka. It takes less than 5 minutes to have your card activated for use.



FOCUS ON TOLL STATIONS NATIONAL ROAD FUND AGENCY

OPERATIONAL INLAND TOLLING POINTS

CENTRAL PROVINCE

GEORGE KUNDA SC: Kapirimposhi - Mkushi Road

KATUBA : Lusaka - Chisamba Road MANYUMBI : Kabwe - Kapirimposhi Road MUMBWA : Lusaka - Mumbwa Road

COPPERBELT PROVINCE

ENOCH KAVINDELE : Chingola - Solwezi Road KAFULAFUTA : Kapirimposhi - Ndola Road MICHAEL C. SATA : Ndola - Kitwe Road MPONGWE : Mpongwe - Luansobe Road

SABINA: Kalulushi - Sabina Road

WILSON MOFYA CHAKULYA : Kitwe - Chingola Road

EASTERN PROVINCE

ALEXANDER GREY ZULU : Nyimba - Petauke Road REUBEN .C. KAMANGA : Katete - Chipata Road

LUAPULA PROVINCE

CHEMBE : Chembe Border MIBENGE : Mansa - Samfya Road NTOPOSHI : Mansa - Luwingu Road

LUSAKA PROVINCE

CHONGWE: Lusaka - Chongwe Road SHIMABALA: Lusaka- Kafue Road MUCHINGA PROVINCE CHILONGA: Mpika - Serenje Road NORTHERN PROVINCE

KALENSE: Kasama - Luwingu Road KAKONDE: Mbala - Nakonde Road KATESHI: Mbala - Kasama Road NORTH-WESTERN PROVINCE

HUMPHREY MULEMBA: Solwezi- Mutanda Road

SOUTHERN PROVINCE

DANIEL MUNKOMBWE: Monze - Choma Road KEBBY MUSOKOTWANE: Zimba - Livingstone Road

WESTERN PROVINCE

LUI : Senanga - Sesheke Road MWEEKE : Kaoma - Mongu Road TAPO : Mongu- Kalabo Road

OPERATIONAL PORTS OF ENTRY

- 1. KATIMA MULILO/ Katima Mulilo Border
- 2. KAZUNGULA / Kazungula Border
- 3. VICTORIA FALLS/ Victoria Falls Border
- 4. KARIBA/ Kariba Border (Siavonga)
- 5. CHIRUNDU / Chirundu Border
- 6. CHANIDA / Chanida Border (Katete)
- 7. MWAMI / Mwami Border (Chipata)
- 8. NAKONDE / Nakonde Border (Nakonde)
- 9. KASUMBALESA /Kasumbalesa Border (Chililabombwe)
- 10. MOKAMBO/ Mokambo Border (Mufulira)

