

BIZNET NEWSLETTER

Private Sector Development Highlights from the COMESA Region

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WISHING TO BUY OR SELL?

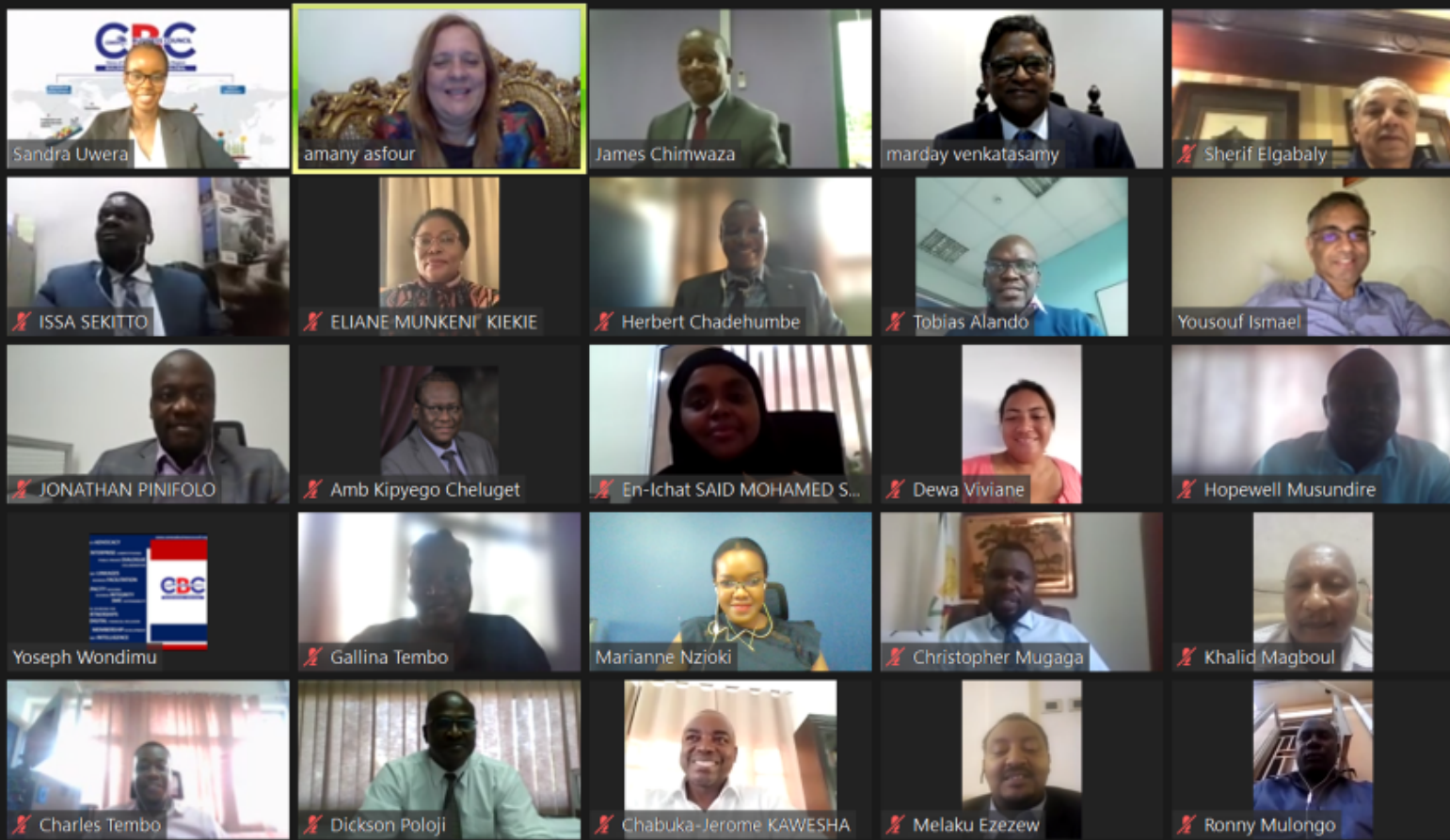
CBC - OUR SERVICES



Who we Are!!

CBC is the recognized Business Member Organization, established as a private sector institution of COMESA. We represent the interests of businesses sectors at a regional level. The services provided go beyond advocacy, to actively promote business participation in regional integration, investment and global trade. This is done by facilitating the growth of strong business synergies, the development of business opportunities, business alliances, legislative and strategic advocacy. We provide custom tailored services that are driven by both industry and enterprise interests.

COMESA BUSINESS WEEK- ANNUAL GENERAL ASSEMBLY - 2021



The COMESA Business Council convened the COMESA Business Week from 2nd December 2021 to 3rd December 2021. The event was held in partnership with CBC Private Sector and AfricaNenda. The meetings focused on key events that raised awareness to industry and private sector development on Digital Financial Inclusion for SMEs.

On 2nd December the 10th Annual General Meeting of the CBC was hosted. Ms Uwera welcomed the CBC Members to the 10th Annual General Assembly and thanked them for a quorum participation that enabled the commencement of the meeting. She further thanked COMESA Secretariat for their representation as ex-officio through the Assistant Secretary General of COMESA.

Ms. Uwera informed the members present that the CBC has continued to gain traction in representing the COMESA private sector at a regional and continental level. Especially in the areas of policy and advocacy, identification of NTBs, development of Regional Value Chains (RVCs), and coordinating efforts and linkages with other regional business associations. CBC therefore has participated in and convened various business dialogues that brought to the table the public and private sector in the COMESA region. Through these dialogues a number of positions were adopted and formed part of the private sector positions that CBC presented at to the Industry Committee, 15th COMESA Business Forum and to the highest decision-making body of the COMESA, she stated. In conclusion, she expressed gratitude to the CBC Board, members and all stakeholders for the continued support, particularly within this time of the COVID-19.

The 10th AGM was officiated by COMESA Assistant Secretary General - Ambassador Dr. Kipyego Cheluget who welcomed all delegates to the Virtual Annual General Meeting. He recognized the key importance of private sector participation in the regional integration agenda, and further commended CBC for a series of successful stakeholder engagements and high - level meetings. In his remarks he highlighted that CBC is one of the institutions of COMESA with its own governance structure and believed that the AGM is a very important event for the CBC, where members assemble to review the performance of the council and the Board of Directors to provide records of their achievement in the last one year.

In his statement, Mr. Venkatasamy thanked the CBC Board for their commitment and dedication to the CBC agendas throughout the past year. He further thanked the COMESA, represented by Assistant Secretary General, Amb. Kipyego Cheluget for the support CBC has been receiving over the past year. In his remarks he highlighted the following:

- The Chairman commended the key activities and results for 2021 amidst the difficulties of the COVID-19 pandemic. Great strides in Policy Advocacy, Business Facilitation, and capacity building of members in technical areas related to trade.

COMESA BUSINESS WEEK- ANNUAL GENERAL ASSEMBLY - 2021

- He informed participants he will highlight what CBC have done in the 2021 Chairman's Report.
- The Chairperson also expressed his sincere appreciation to CBC development partners who have been a great source of financial and technical support to initiatives; Bill and Melinda Gates Foundation (BMGF), the Centre for International Private Enterprise (CIPE), the International Trade Centre (ITC), and private sector partners - thank you.

In his conclusion he thanked all external stakeholders, Board members, management and employees of the CBC for their concerted efforts towards the growth of the institution.

During the AGM the CBC General member ushered into office new Board of Directors that will Stir the CBC Ship for the next two years. The following Board Members were elected.

Position	Name	Chamber Represented
President	Mr. Marday Venkatasamy	Mauritius Chamber of Commerce & Industry
Vice President	Mr. Mucai Kunyihia	Kenya Association of Manufacturers
Vice President	Mr. James Chimwaza	Malawi Confederation of Chambers of Commerce and Industry
Board Director	Dr Sherif El-Gabaly	Egyptian Businessmen Association
Board Director	Ms. Eliane Munkeni Kiekie	Fédération des Entreprises du Congo
Board Director	Dr Tinashe Manzungu	Zimbabwe National Chamber of Commerce
Board Director	Mr. Melaku Ezezew	Ethiopia Chamber of Commerce and Sectoral Association
Board Director	Mr. Issa Sekitto	Private Sector Foundation Uganda

A great warm congratulations to the newly elected Board Members and special word of gratitude the out going Board directors. We wish them every success in their businesses as they continue pushing the private sector agenda in the region.



COMESA BUSINESS COUNCIL - BOARD OF DIRECTORS - 2022 TO 2024.



Mr. Marday Venkatasamy
President



Mr. Mucai Kenyiha
First Vice President



Mr James Chimwaza
Second Vice President



Mr. Issa Sekitto
Board Member



Mme. Eliane Munkeni Kiekie
Board Member



Dr. Sherif El Gabaly
Board Member



Mr. Tinashé Manzungu
Board Member



Eng. Melaku Ezezew
Board Member



Dr. Amany Asfour
Immediate Past Chairperson



Ms. Chileshe M. Kapwepwe
Ex-officio COMESA Secretary General



Ms. Sandra Uwera
Board Secretary

THIRD - DIGITAL FINANCIAL INCLUSION - PUBLIC PRIVATE DIALOGUE

The Third Digital Financial Inclusion Public Private Dialogue was held on 3rd December, 2021 from 09.00hrs -12.00hrs CAT. This meeting was part of the project that CBC is implementing on Digital Financial Inclusion Plan for SMEs, with a goal to support the design, development and deployment of an Integrated digital financial services infrastructure that is low-cost, interoperable, real time and fraud resistant that serves Micro Small and Medium sized Enterprises (MSMEs) and the customers they transact with at the bottom of the financial pyramid. The CBC's expected outcome under the Digital Financial Inclusion Plan for SMES are:

- COMESA member states to consider the implementation of a harmonized digital common payment policy framework for MSMEs in COMESA region.
- COMESA member states to consider a business model for a digital retail payment platform for MSMEs that goes beyond facilitating affordable, and real time transactions for MSMEs to include strengthening the visibility and promotion of products and services for this market segment within the COMESA region.

Therefore, the objective of this event was to validate the Business Model that will inform the design, governance and implementation of the proposed regional digital retail payment platform for MSMEs in the COMESA region.

The key topics of the validation meeting were:

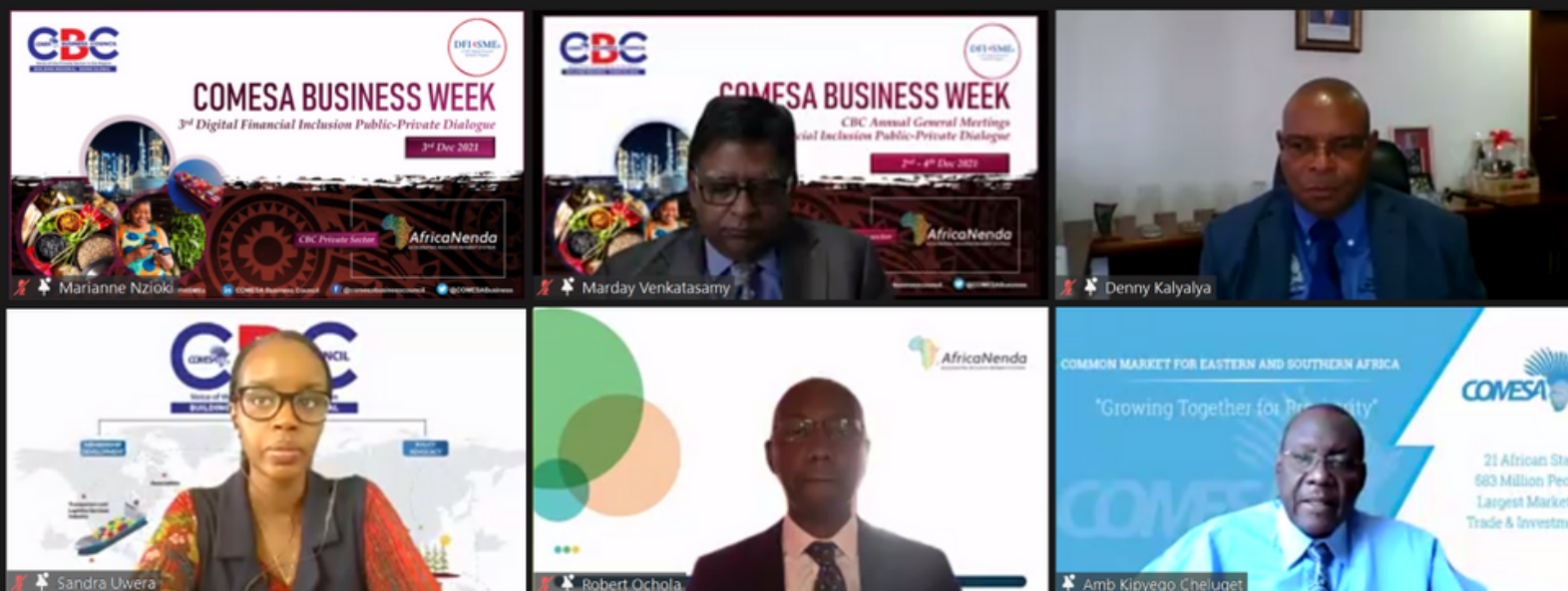
- Introduction of the Digital Financial plan for MSMEs and works done so far,
- Validation of the Business Model, a DFI payments platforms for MSMEs.

During the opening ceremony Ms. Sandra Uwera, Chief Executive Officer, COMESA Business Council (CBC) welcomed participants to the meeting and thanked COMESA Secretariat for their continuous support to the private sector inclusion agenda. She further, thanked the Gates Foundation, for their support towards this agenda.

Ms. Uwera highlighted that the CBC Digital Financial Inclusion program is currently in its first phase where the business case report was developed and informed the development of the model policy and regulation guidelines for a digital integrated regional common payment scheme for MSMEs in COMESA. The Model Policy and regulation guidelines were validated and adopted this year on 27th July, 2021.

She further made mention that this meeting would review and validate a draft study report of the Business Model on implementation and operation of the Regional Digital Retail Payments Platform for MSMEs in COMESA Region. This draft report was prepared by the Consultants which were hired by CBC (CYMA – Chartered Public Accounts & Management Consultants).

She highlighted that the MSME sector has in the last three decades been a prominent source of livelihood through the absorption of disadvantaged groups such as youth, women, and the with different disabilities. The expected result of the DFI program is therefore to streamline cash-based MSMEs into digital markets that enjoy affordable, interoperable, transparent and real-time financial transactions and the impact is increase volumes of cross border transactions, financial inclusion, increase visibility of African products within regional markets and the participation of MSMEs in regional trade.



THIRD- DIGITAL FINANCIAL INCLUSION- PUBLIC PRIVATE DIALOGUE

In the meeting - Amb. Dr. Kipyego Cheluget, COMESA's Assistant Secretary General represented COMESA Secretariat and commended the CBC for the progress made so far on the digital financial inclusion; In the 1st Phase of the project, business case report was produced, which recommended the establishment digital payment platform and development of policy framework for digital payment for MSMEs in COMESA. In 2nd phase of the project, CBC drafted Policy framework for the regional digital payment and now it is undertaking the study on business modelling for digital payment platform.

He was happy that that we would be receiving a presentation on the report of the business modelling on digital payment platform from the consultant. He stressed that There is need to ensure that we have a good policy environment and have built adequate capacity among the MSMEs in COMESA to use it. He commended the dialogue as a good opportunity to discuss more the right business model for digital payment platform for retail payment.

The Third PPD was officiated by the Governor of the Bank of Zambia Dr. Denny Kalyalya who highlighted that the Digital Financial inclusion is widely recognized as one of the most important engines of economic development. Its contributions to GDP and business creation and expansion – particularly to MSME's. He mentioned that great progress has been made towards broader financial inclusion in COMESA, based on the most recent data from the World Bank (2018).

With the implementation of the digital retail payments platform for MSMEs in COMESA Region, we expect a further in Financial Inclusion especially for those in the bottom of the financial pyramid. Some of the measures that have enhanced financial inclusion during the COVID-19 pandemic in the COMESA States includes the introduction of cash transfers to the poor through mobile money cash transfers, encouraging cashless payment and scrapping transaction fees between banks and Telcos for values of less than or equal to \$10 dollars.

He highlighted that the objective of the third Public-Private Dialogue will be to validate the Business Model Report that will inform the design, governance, and implementation of the proposed regional digital retail payment platform for MSMEs in the COMESA region.

It is foreseen that the infrastructure (hard and soft) proposed by the business model, will be supported by harmonized regulatory processes under the COMESA model digital common payments policy that will facilitate transparent, affordable, and real time transactions for MSMEs.

The following recommendations were made during the discussions:

- Need for development of rules to govern national and regional switches
- Need to establish workgroups specific to the DFI agenda
- Data protection laws and measures to be enhanced
- Building on existing infrastructure to govern DFI agenda
- Training of MSMEs and women led enterprises critical for DFI agenda



VALUE CHAINS FOR A MADE IN AFRICA REVOLUTION



As the world is developing strategies to recover from the COVID-19 pandemic, UNDP and the African Continental Free Trade Area (AfCFTA) Secretariat, an organ of the African Union, publish the 2021 Futures Report: "Which Value Chains for a Made in Africa Revolution".

The Report generates a first in time analysis of what is shaping up to be concrete opportunities in the AfCFTA. Applying a methodological assessment of the tariff and services offers that have been exchanged amongst AfCFTA State Parties, it identifies 10 Value Chains that constitute some of the areas in which investment decisions could be made - given the emerging contours of the One African Market. Value Chains identified include Automotives; Leather and Leather Products, Cocoa; Soya; Textiles and Apparel; Pharmaceuticals; Vaccine Manufacturing; Lithium - Ion Batteries; Mobile Financial Services; and Cultural and Creative Industries.

With this product, government officials can target which sectors consist of opportunities for their nation's entry into the AfCFTA market, creating targeted trade capacity-building programmes that can strengthen exporter readiness. Businesses are also in a better place to make sound decisions of where to invest to seize AfCFTA opportunities. And those areas where further improvements need to be made are also pointed out - to create stronger chances for a Made in Africa Revolution.

Read More on: [Futures Report 2021 | UNDP in Africa](#)



COMESA – GERMANY TRADE RELATIONS

Introduction

Germany is one of COMESA's top export and import trading partner over the past years. According to Trademap, in 2019, Germany was the 6th top export destination for COMESA, consumed US\$ 7,5 Billion worth of products from the bloc. The top export products include petroleum oils – crude, Insulated wire, coffee, parts and accessories for tractors, motor vehicles, and parts for machinery. On the other hand, COMESA sourced goods worth US\$8.1 billion. The top import products include, motor cars and other motor vehicles, medicaments consisting of mixed or unmixed products, tractors, insulated "incl. enamelled or anodised" wire, cable, electrical apparatus for switching or protecting electrical circuits, and motor vehicles for the transport of goods.

The charts below highlights COMESA top export and import markets 2019

Chart 1: COMESA Top Export Markets

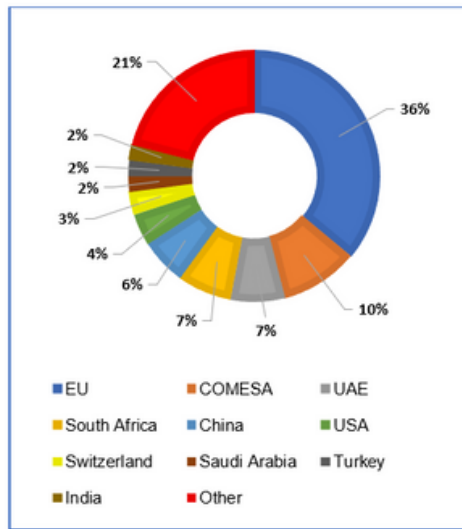
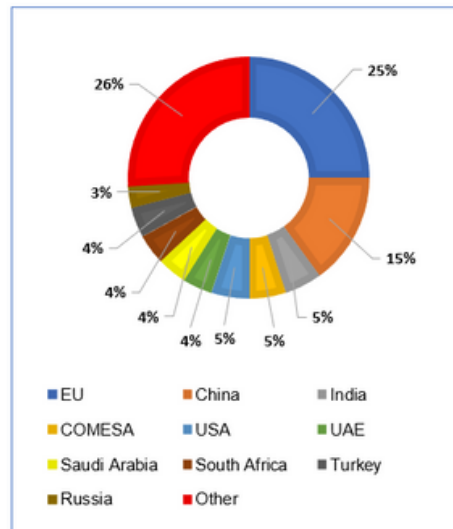


Chart 2: COMESA Top Import Sources



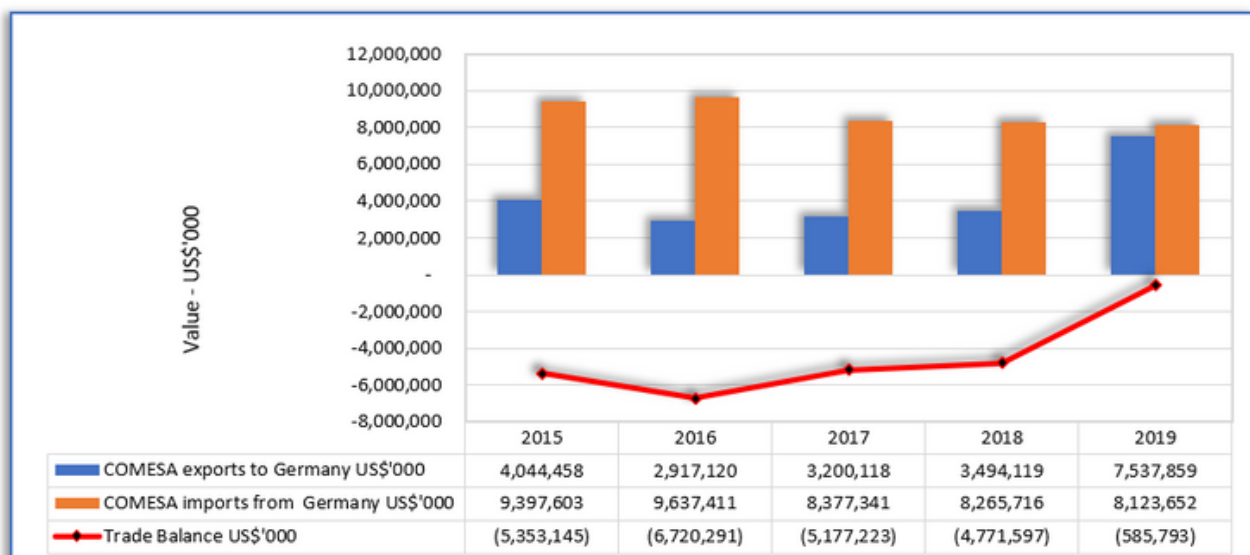
Source: COMSTAT Database

2. COMESA-GERMANY TRADE TREND

In 2019, COMESA total trade with Germany amounted to US\$ 15,7 billion (exports & imports). Goods exports totaled \$7.5 billion; goods imports totaled \$8.1 billion. COMESA goods trade deficit with Germany was \$586 thousand.

The chart below highlights the bilateral trade trend between COMESA and Germany.

Chart 3: COMESA-Germany Trade Trend: 2015 – 2019



Source: UNCOMTRADE, ITC Trademap

COMESA – GERMANY TRADE RELATION

3. COMESA TOP EXPORT PRODUCTS TO GERMANY

The top export categories (4-digit HS) in 2019 were: petroleum oils – crude, Insulated wire, coffee, parts and accessories for tractors, motor vehicles, and parts for machinery. Table 1 below shows the top COMESA export products to Germany.

Table 1: COMESA Top export products to Germany – 2019

Product label	Value in 2019 US\$'000
All products	7,537,859
Petroleum oils and oils obtained from bituminous minerals, crude	4,326,911
Insulated wire, cable "incl. coaxial cable"	835,434
Coffee, whether or not roasted	235,690
Men's or boys' suits, ensembles, jackets	223,963
Parts and accessories for tractors, motor vehicles	105,897
Petroleum oils and oils obtained from bituminous minerals (excluding crude)	99,344
Parts for machinery	84,692
Vanilla	75,315
Footwear	72,530
Jerseys, pullovers, cardigans, waistcoats	65,114
Electrical apparatus for switching or protecting electrical circuits	64,996
Electric motors and generators (excluding generating sets)	63,026
Women's or girls' suits, ensembles, jackets	52,436
Tracksuits, ski suits, swimwear and other garments	42,687
Tricycles, scooters, pedal cars	38,229
Electrical transformers, static converters	36,981

Source: UNCOMTRADE, ITC Trademap

4. COMESA TOP IMPORT PRODUCTS FROM GERMANY

The top import categories (4-digit HS) in 2019 were: Motor cars and other motor vehicles, Medicaments consisting of mixed or unmixed products, Tractors, Insulated "incl. enamelled or anodised" wire, cable, Electrical apparatus for switching or protecting electrical circuits, and Motor vehicles for the transport of goods. Table 2 below shows the top COMESA import products from Germany .

Table 2: COMESA Top import products from Germany – 2018

Product label	Value in 2019 US\$'000
All products	8,123,652
Motor cars and other motor vehicles	746,232
Medicaments consisting of mixed or unmixed products	521,694
Tractors (other than tractors of heading 8709)	288,554
Insulated "incl. enamelled or anodised" wire, cable	216,356
Electrical apparatus for switching or protecting electrical circuits	181,674
Motor vehicles for the transport of goods	169,026
Instruments and appliances used in medical, surgical, dental or veterinary sciences	146,259
Centrifuges, incl. centrifugal dryers	143,042
Dishwashing machines; machinery for cleaning or drying bottles	141,266
Wheat and meslin	127,240
Electrical transformers, static converters	115,290
Machines and mechanical appliances	104,791
Parts and accessories for tractors	104,538
Milk and cream, concentrated	101,889
Special purpose motor vehicles	94,725
Diagnostic or laboratory reagents on a backing	82,913
Pumps for liquids	80,836
Boards, panels, consoles, desks, cabinets	71,533
Printing machinery	71,148
Tubes, pipes and hoses, and fittings	70,157
Taps, cocks, valves and similar appliances for pipes	70,149
Insecticides, rodenticides, fungicides, herbicides, anti-sprouting products	69,630
Prepared binders for foundry moulds or cores	68,450
Articles of iron or steel	67,690
Articles of plastics	67,444

Source: UNCOMTRADE, ITC Trademap

COMESA – GERMANY TRADE RELATIONS

5. COMESA COUNTRIES EXPORT VALUES TO GERMANY

COUNTRY	Value in 2019 US\$'000
Libya, State of	4,386,707
Tunisia	2,117,553
Egypt	1,609,382
Madagascar	213,141
Ethiopia	163,775
Kenya	155,291
Malawi	97,176
Uganda	95,186
Zambia	87,376
Congo, Democratic Republic of the	77,758
Mauritius	62,751
Zimbabwe	47,605
Burundi	15,710
Rwanda	14,133
Sudan	13,923
Comoros	8,192
Eswatini	6,218
Somalia	3,102
Seychelles	2,346
Djibouti	427
Eritrea	127

Source: UNCOMTRADE, ITC Trademap

6. TOP COMESA COUNTRIES SOURCING FROM GERMANY

COUNTRY	Value in 2019 US\$'000
Egypt	4,046,493
Tunisia	1,626,000
Libya, State of	484,379
Kenya	392,944
Ethiopia	344,070
Sudan	174,191
Mauritius	161,965
Uganda	122,430
Seychelles	94,374
Congo, Democratic Republic of the	89,672
Zambia	71,365
Rwanda	63,632
Madagascar	58,844
Zimbabwe	36,702
Malawi	34,014
Somalia	30,704
Djibouti	18,741
Burundi	14,965
Eritrea	14,354
Eswatini	9,273
Comoros	920

AIRLINES STARE AT FRESH STORM AS NEW CORONA VARIANT EMERGES



Airlines are staring at a slowdown in business ahead of the festive season as nations impose new travel restrictions on South Africa and seven other countries due to a highly infectious new coronavirus strain. The discovery of the new Omicron coronavirus variant in South Africa has caused a panic move globally forcing nations to impose travel bans. The European Union, the United States, Israel, United Arab Emirates, the UK, among other nations, have suspended flights to southern Africa while Singapore, Italy, and Israel have placed all of those nations, plus Mozambique, on their red lists.

Kenya Airways has said it will not fly passengers coming in from Southern African countries to Dubai after UAE stopped admission of persons from these countries to their territory. The new variant is likely to hit transit passengers who use Jomo Kenyatta International Airport as a hub for connecting flights. Qatar Airways has announced that it has suspended flights to and from South Africa, Mozambique, Angola and Zambia. Rwanda became the first East African nation to suspend direct flights between Kigali and Southern African countries. The new variant is likely to hit transit passengers who use Jomo Kenyatta International Airport as a hub for connecting flights.

Kenya has enhanced screening of travellers from South Africa, Namibia, Lesotho, Botswana, Eswatini, Zimbabwe, and Hong Kong with the health acting director-general Patrick Amoth saying that they would be required to present proof of vaccination before being allowed in. Travellers are also required to present a negative Covid -19 test result obtained 96 hours before arrival into the country. British Airways on Friday said it was contacting affected customers by the ban on flights from Southern Africa while another airline, Virgin Atlantic said it would be reviewing its schedule for South Africa for the coming week, with flights from Johannesburg to Heathrow cancelled between noon on Friday and 04:00 on Sunday.

The latest Covid-19 crisis is already causing a storm in the aviation sector with players such as Kenya Airways expected to suffer disruptions at a time they had projected bigger businesses coinciding with the Christmas festivities. The global aviation industry had started showing signs of recovery as more countries opened their borders with an increase in the rate of vaccinations, giving hopes to the sector that was hit hard by the pandemic. International Air Travel Association (IATA) said the sector recorded an 18 percent growth in September, compared with the previous month, in what came as good news to the sector. Major economies across the world including the US, India, China and a host of European countries had opened up their borders to tourists before the outbreak of the new variant.

Last month, the US announced that it had started allowing fully vaccinated tourists following months of restriction with India following suit this week. Kenya Airways has so far resumed flights to India and UK with increased frequencies to London after Kenya was removed from the red list, which had barred travellers from Kenya to go to Britain. The emergence of the new variant will now see airlines go back to the drawing board in regard to additional frequencies that they had planned to increase ahead of the holiday season. Health experts say that the new virus is the "worst one we've seen so far", and there is concern it has the potential to evade immunity.

No cases of the new variant have been confirmed in Kenya so far. As of last week Friday, only 59 cases had been identified in South Africa, Botswana and Hong Kong where it was first directed. Experts have already warned the new variant could be problematic because its genetic composition makes it more transmissible.

Read more on: <https://www.theeastafrican.co.ke/tea/business/airlines-stare-at-fresh-storm-as-new-corona-variant-emerges-3637300>

EGYPT WORKS TO BUILD A GENERATION CAPABLE OF OCCUPYING FUTURE JOBS- EL SAID



Egypt's Minister of Planning and Economic Development Hala El-Said has said that future jobs are one of the most important development issues, as labour markets are witnessing a major turning point. This came during her participation in the World Forum for Higher Education and the General Conference of the Islamic World Educational, Scientific and Cultural Organization (ISESCO) on Tuesday.

She added that the rapid technological developments have greatly affected the production process, the structure of the labor market itself, and the specializations required in the labour market. The Egyptian planning minister indicated that future jobs require new skills, including artificial intelligence, digital platforms, and robotics, in addition to other behavioral skills related to leadership, critical analysis, and space science skills. El-Said referred to the report of the Organization for Economic Cooperation and Development, which indicated that based on the automation process that is taking place, 14% of jobs are at risk, and 32% of jobs need to intensify efforts to change skills to be able to keep pace with the new labor market.

"So the main issue is to reduce the gap between the requirements of the labor market, which has become highly developed, and the skills offered," El-Said explained. El-Said noted that in the absence of skills development, there will be a large gap between the skills of graduates, whose number ranges from 800,000 to 900,000 annually, and the requirements of the labor market. El-Said added that the Egyptian economy enjoys a great demographic advantage, as the youth sector from 15 to 29 years represents a large proportion of the population.

On the Egyptian state's efforts to confront developments and challenges that affect the labor market, El-Said explained that the state's efforts are divided into several main pillars. First of which is availability, as Egypt increases investments by 100% annually in universities nationwide. The second pillar is quality, by improving information infrastructure in Egyptian universities; to develop the educational system in universities, in addition to the new specializations, which are the interdisciplinary specializations between the different faculties. El-Said also referred to the third pillar, which is technical education, explaining that this system has suffered in Egypt over the years. She said that for the first time in Egypt, there will be sectorial skills and councils that supervise the skills required in each sector, to ensure that graduates are suitable for the labour market.

El-Said added that within the framework of the technical education system; Schools are linked to national projects, noting that some applied schools in industrial zones are linked with the Ministry of Industry. El-Said stressed that all these efforts changed the mental and societal image of the technical education system, pointing to another system, which is an academy for teachers and technical education that the Ministry of Education and Technical Education is working on, stressing that the teacher is the basis of the educational process. On the third pillar which is investing in behavioral and leadership skills, El-Said referred to the President's launch of the National Academy for Training and Rehabilitating Young People in Leadership, which provides a large number of leaders who are trained in many skills for long periods to ensure that they have the leadership skills to lead various institutions.

Concerning digital skills, El-Said explained that future jobs require a very high number of digital and technological skills, which requires the state to invest in this type of program. And finally, entrepreneurship, El-Said stressed the importance of this pillar with the volume of graduates from the labor market, explaining that investment is made in the demographic advantage so that graduates do not look for jobs, they create jobs for themselves and their colleagues.

Read more on: <https://dailynewsegypt.com/2021/12/08/egypt-works-to-build-a-generation-capable-of-occupying-future-jobs-el-said/>

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2

MEMBERSHIP DEVELOPMENT

We are our members
-towards strengthened business collaboration

1

BUSINESS FACILITATION SERVICES

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