



DMI MISSION

ZAMBIA

A N N U A L R E P O R T

2025



dmiglobalmission



dmimission



dmi-global-mission



**"Climate-smart agriculture succeeds
when collaboration is at its heart.
Shared knowledge and joint action
create solutions that last.
Accountability ensures
we deliver on our promises."**

- DMI Mission Zambia

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MESSAGE FROM THE MISSION DIRECTOR

Dear Friends,



It is with profound honour and joy that I present the 2025 Annual Report of DMI Zambia. As we reflect on a year of transformation and resilience, I am filled with immense gratitude for the milestones we have achieved and the lives we have touched through our shared mission of compassion, empowerment, and hope.

Our commitment in 2025 remained steadfast to empower underserved communities, especially women, women farmers, female sex workers, and marginalized youth, by creating meaningful opportunities for sustainable livelihoods, income generation, food security, and education.

Throughout the year, DMI Zambia courageously addressed a broad range of socio-economic and environmental challenges, including climate change, soil degradation, food insecurity, youth unemployment, and limited livelihood opportunities for vulnerable women, female sex workers, and marginalized youth.

To respond to these challenges, we implemented several transformative initiatives:

- **Climate-Smart Agriculture for Women:** We trained women farmers in sustainable farming, adopting the drip-irrigation method, promoting leadership and resilience among smallholder families.
- **Empowerment of Female Sex Workers:** Over 250 women received entrepreneurship and vocational training, enabling them to transition toward dignified, self-sustaining livelihoods.
- **Youth Skill Development:** More than 200 young people gained practical skills in tailoring, catering, computer literacy, and cosmetology, enhancing their employment prospects and economic independence.

These achievements were made possible through the dedication of the DMI Zambia team and the invaluable support of our donors, well-wishers, and the Government of Zambia. I extend my heartfelt gratitude to our Father Founder, Superior General, and Provincials, whose visionary leadership and spiritual guidance continue to inspire and strengthen our mission.

As we look ahead to 2026, we renew our resolve to serve the poor and marginalized so that they may be fully human and fully alive. Together, we are transforming lives and shaping a future defined by dignity, opportunity, and hope.

May God bless you all and our mission.

With gratitude and determination,

**Sr. Vijili Dali, DMI
Mission Director.**

MESSAGE FROM THE COUNTRY DIRECTOR

Dear Well-wishers,

The past year has been transformative for the DMI Mission in Zambia, with strong progress in Women's Empowerment, Climate-Smart Agriculture, Vocational Training, and Livelihood Promotion for vulnerable women and female sex workers. These programs strengthened community resilience, restored dignity, and created sustainable opportunities for those most in need.

Our Climate-Smart Agriculture program enabled women farmers to move beyond subsistence farming through training in drip irrigation, improved vegetable cultivation, fruit tree planting, value addition, and market linkages. This has led to increased yields, improved incomes, and better food security while protecting the environment.

Through Vocational Training, women and youth gained employable skills in tailoring, catering, computer education, and beautician services, helping them build confidence and generate income to support their households.

Livelihood support for female sex workers focused on entrepreneurship, agriculture, and animal husbandry, enabling many to transition toward alternative income sources and rebuild their lives with dignity.

While challenges such as rising input costs and limited market access remained, these were addressed through mentoring, stronger market connections, and collaboration with community leaders and government departments.

Looking ahead, we aim to expand training programs, strengthen market linkages, deepen empowerment and psychosocial support, and build stronger partnerships for sustainability.

I extend my sincere gratitude to our Zambia team, partners, donors, government departments, community leaders, and DMI leadership for their dedication and support. Together, we move forward with renewed commitment to building an empowered and resilient Zambia.

May God Bless You!

**Sr. Rani Mary, DMI,
Country Director.**

INTRODUCTION

In 2025, Zambia continued to grapple with persistent socio-economic challenges, including poverty, youth unemployment, and limited access to quality education, particularly in rural areas. Smallholder farmers remained the backbone of the economy, yet many struggled with declining productivity and the impacts of climate change. With nearly half of the population under 15, Zambia's young demographic underscored both the urgency and the opportunity for investment in skills training, sustainable farming, and women's empowerment.

Amid these challenges, the Daughters of Mary Immaculate (DMI) reached over 1100 individuals and 1517 families across 20 villages in Lusaka and Chipata Provinces through integrated programs promoting dignity, livelihood security, and resilience.

DMI empowered 1000 women through entrepreneurship, agricultural support, health awareness, and behavioural change initiatives, helping them achieve economic independence and leadership within their communities. Targeted assistance was also extended to 200 female sex workers, who gained access to health care, life skills, and alternative livelihood options enabling them to rebuild their lives with dignity and stability.

To address the growing effects of climate change, women farmers were trained in climate-smart techniques such as drip irrigation, agroforestry, and soil conservation. These efforts improved food security, nutrition, and income through backyard cultivation and small-scale farming enterprises.

To combat youth unemployment, 65 young people particularly girls and young women received vocational training in tailoring, catering, computer literacy, cosmetology, and digital skills. Many secured jobs, launched small businesses, or accessed government start-up grants.

DMI also strengthened Village Savings and Loan Associations (VSLAs), enabling women to access credit, build savings, and establish income-generating activities.

As we reflect on 2025, DMI celebrates the courage and progress of the communities we serve. With continued collaboration from our partners and donors, we remain committed to building a more equitable, resilient, and empowered Zambia, where every woman and youth can thrive in dignity and hope.





Our Vision

Loving God and Serving the Poor to Be Fully Human and Fully Alive.

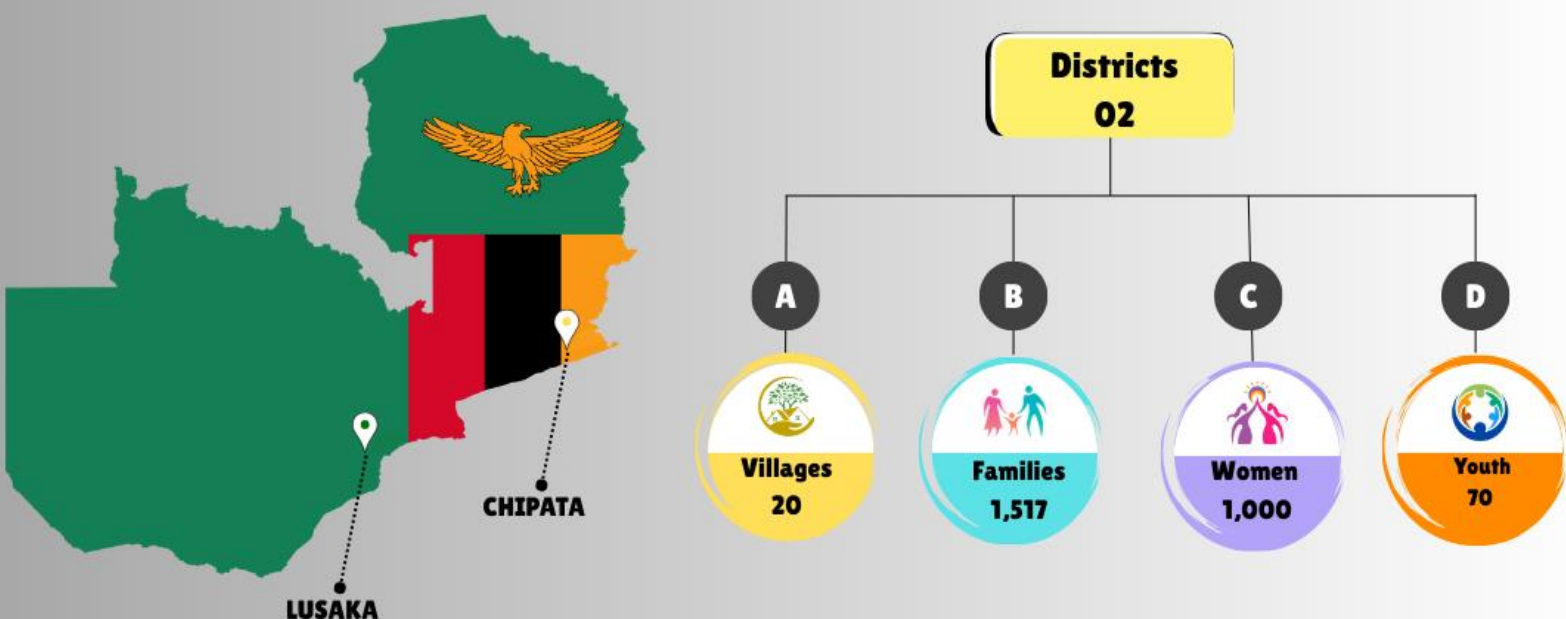
Our Mission

To enable underprivileged communities especially women, children, and youth, to become champions of change by providing them with the best opportunities for their education and development.

Core Values

**Accountability
Justice
Integrity
Dignity
Collaboration**

PROGRAM COVERAGE



Major Programs

Women Empowerment

- **1,000** women smallholder farmers are members of farmer associations.
- **100** farmer association and federation leaders attended a refresher training on integrating VSLA concepts with farmer associations in Chipata.
- **800** women farmers in Chipata were trained and are using low-cost drip irrigation.

Climate Smart Agriculture

- **300** women farmers were trained on market linkages and value addition by the Ministry of Agriculture.
- **200** women farmers are producing and selling honey.
- **50** women farmers received fruit tree seedlings and planted them in their gardens.

Vocational Education

- **70** youths completed a six-month vocational training course.
- **47** trained youths from the previous year obtained employment or started their own businesses.
- **17** trainees applied to access CDF support from the government.

FACT SHEET - 2025

S. No	Particulars	Status as of December, 2024	Status as of December, 2025
A	Geographic Coverage		
1	Number of Provinces & Districts having programs	Provinces – 3 Districts - 6	Provinces – 3 Districts - 3
2	Number of rural wards and Local Communities/villages having programs	Rural Wards – 5 Rural Villages- 60	Rural Wards – 5 Rural Villages- 20
3	Number of urban wards and Neighbourhoods/Compounds	Urban Wards – 3 Urban Compounds - 5	Urban Wards – 2 Urban Compounds - 5
B	Participant coverage		
1	Number of women smallholder farmers in Farmer Associations	1200	1000
2	Number of youths trained in 6-month Vocational courses	120	25
C	Key results - Climate Smart Agriculture program		
1	Number of women farmers trained and using Low-cost drip irrigation in Chipata	700	800
2	Number of women farmers using cold storage in Munchini market for storage and sale of their vegetables	100	100
3	Number of women farmers trained on market-linkages and value-addition by the Ministry of agriculture.	200	300
4	Number of women farmers producing and selling honey	300	200
5	Number of women farmers received the fruit tree seedlings and have planted in their garden	500	50
6	Number of Farmer association & Federation leaders attended the refresher training on integration of VSLA concepts with Farmer associations in Chipata	80	100
7	Number of Farmer associations conducting regular weekly meetings by themselves	150	150
8	Number of Farmer associations accessed Government CDF grant and started Group Enterprises	125	125
9	Number of Farmer associations obtained loan from the Ministry of Development Office	10	10
13	Number of members trained on one-month skill trainings (beads-making,	800	800

	catering, soap-making, Energy saving stove, value addition on Tomato and others)		
D	Key result - Vocational Training Program		
1	Number of youths completed their 6-months vocational training course in Chipata	46	25
2	Number of trained youths from the previous year obtained employment or started their own business.	70	2024 trained youth– Obtained employment – 40 Started own business – 7
3	Number of trainees applied to access CDF from the Government	40	2024 batch applied and waiting – 20 2024 batch received CDF – 12 2025 batch and applied and waiting – 17 2025 batch received - 0



Agriculture is our wisest pursuit, because it will in the end contribute most to real wealth, good morals, and happiness." - Thomas Jefferson

PROGRAM IMPACTS

1. WOMEN EMPOWERMENT (WE)

- 1,000 women smallholder farmers are members of farmer associations.
- 100 farmer association and federation leaders attended a refresher training on integrating VSLA concepts with farmer associations in Chipata.
- 800 women farmers in Chipata were trained and are using low-cost drip irrigation.
- 800 members were trained through one-month skill programs, including bead-making, catering, soap-making, energy-saving stove production, tomato value addition, and other skills.



**EACH TIME A WOMAN
STANDS UP FOR HERSELF
SHE STANDS UP FOR
ALL WOMEN.**

— MAYA ANGELOU

PROGRAM STRATEGIES

1. WOMEN EMPOWERMENT (WE)

Women in Zambia continue to face social and economic barriers that limit their participation in development, particularly in rural areas and low-income urban communities. Limited access to education, productive resources, formal employment, and financial services reinforces gender inequality and poverty.

Female sex workers are among the most vulnerable, often driven by unemployment and lack of livelihood options, and face stigma, exploitation, and exclusion from economic opportunities.

The Women Empowerment Program aims to strengthen economic resilience, social inclusion, and leadership among women especially rural women, VSLA members, and female sex workers through financial empowerment, livelihood development, and life skills training.

Objectives

- Enhance women's economic independence through strong community institutions, leadership development, and diversified livelihood opportunities.
- Support vulnerable women, including female sex workers, to transition to safer, sustainable, and dignified income sources through skills training, entrepreneurship, and improved access to financial services.

Program Strategies

VSLA Strengthening and Leadership Development

Through this strategy, our program formalizes and strengthens women-led VSLAs to improve savings culture, internal lending, and financial discipline. We build the leadership and management capacities of VSLA and federation leaders, enabling them to guide their groups effectively. Additionally, we support women in accessing government grants, financial institutions, and community-based funds to expand their economic activities.

Livelihood Support for Female Sex Workers (FSW)

Our program engages female sex workers through supportive and non-judgmental outreach that fosters trust and builds social support networks. We provide alternative livelihood pathways through skills training, micro-enterprise development, and small capital support for income-generating activities. Women are also empowered through



life skills, financial literacy, and confidence-building sessions, along with strengthened linkages to government programs and private sector employment opportunities.

Skills Training and Entrepreneurship Promotion

We deliver hands-on community-based skills training in catering, tailoring, beadwork, soap-making, energy-saving stove production, and food processing. Entrepreneurship modules are integrated to build women's capacities in business planning, financial management, and marketing. To ensure long-term sustainability, we provide mentorship, create market linkages, and promote collective marketing through federations and women's groups.

2. CLIMATE-SMART AGRICULTURE (CSG)

Agriculture remains the primary livelihood for most rural households in Zambia, yet the sector faces persistent challenges that limit productivity, food security, and income generation. Smallholder farmers rely heavily on rain-fed agriculture, making them vulnerable to frequent droughts, erratic rainfall, and long-term climate variability. Declining soil fertility, limited access to inputs, and weak extension support further constrain yields. Women farmers who contribute significantly to the country's agricultural workforce experience additional barriers such as limited access to irrigation, quality inputs, storage facilities, and markets.

To address these systemic challenges, the Climate-Smart Agriculture Program equips smallholder farmers, especially women and youth, with the knowledge, technologies, and organizational support needed to build climate resilience and improve household income. The program works through low-cost drip-irrigation methods, Farmer Associations (FAs) and Farmer Producer Organizations (FPOs) to strengthen collective action, expand internal financing mechanisms, and promote the adoption of climate-smart technologies. By introducing low-cost irrigation, improved storage, fruit trees, and modern beekeeping technologies, the program enhances both on-farm production and post-harvest value chains. It also enhances post-harvest handling, value addition, and market engagement through improved storage, linkages, and training opportunities.

Objectives

- Enhance the adoption of climate-smart agricultural technologies and practices among smallholder farmers to improve productivity, household food security, and climate resilience.

2. CLIMATE-SMART AGRICULTURE (CSG)

- 300 women farmers were trained on market linkages and value addition by the Ministry of Agriculture.
- 200 women farmers are producing and selling honey.
- 50 women farmers received fruit tree seedlings and planted them in their gardens.
- 150 farmer associations are independently conducting regular weekly meetings.
- 125 farmer associations accessed government CDF grants and started group enterprises.

“Climate-smart agriculture feeds the present without starving the future.”



- Strengthen farmer institutions and market systems by supporting Farmer Associations and Farmer Producer Organizations to establish internal financing, engage in collective marketing, and increase income through value addition and improved market access.

Program Strategies

Promote Climate-Smart Agricultural Practices

Our program trains farmers in the adoption of water-efficient and climate-resilient agricultural technologies, such as low-cost drip irrigation, that boost productivity during dry spells. We promote integrated agriculture through fruit tree planting and modern beekeeping, while strengthening farmers' knowledge of soil and water conservation. Together, these practices improve household food and nutrition security and support diversified income generation.

Strengthen Farmer Associations (FA) for Internal Financing

The program empowers Farmer Associations to establish and manage internal revolving funds that support agricultural inputs and related activities. Through the integration of VSLA principles, farmers enhance transparency, financial discipline, and leadership capacity within their groups. This internal financing system enables timely access to small capital for farming operations and enterprise expansion.

Promote Collective Marketing and Value Addition through FPOs

By strengthening Farmer Producer Organizations, the program enables farmers to engage in collective marketing, negotiate better prices, and reduce post-harvest losses. Access to cold storage and other infrastructure supports improved product quality and longer shelf life. Market linkage and value-addition training offered in partnership with the Ministry of Agriculture further enhance farmers' competitiveness and income potential.



3. VOCATIONAL TRAINING (VT)

- 25 youths completed a six-month vocational training course in Chipata.
- 7 trained youths from the previous year obtained employment or started their own businesses.
- 17 trainees applied to access CDF support from the government.



"Empower youth with skills today, and they will build the world tomorrow."

3. VOCATIONAL TRAINING (VT)

Zambia has a young population, yet youth unemployment remains a major development challenge. Many young people especially from low-income households lack access to market-relevant skills, vocational training, and pathways into stable employment. Skills mismatches, limited career guidance, and few apprenticeship opportunities leave youth unprepared for work or entrepreneurship. Although initiatives like the Constituency Development Fund (CDF) exist, many youths lack the capacity to access these opportunities or develop viable business proposals. The Vocational Education Program addresses these gaps by equipping young people with employable skills, entrepreneurship training, and structured apprenticeships aligned to local market needs, strengthening their livelihood security and economic resilience.

Objectives

- Equip youth with market-driven technical and vocational skills that enhance their employability and enable them to secure decent work opportunities in local industries.
- Promote youth entrepreneurship and self-employment by integrating business development training, apprenticeships, and support to access government financing schemes such as the CDF for start-up capital.

Program Strategies

Design and Deliver Market-Based Vocational Courses

Our program conducts regular market assessments to ensure that all vocational courses align with current industry needs and employment trends. We offer six-month and one-year courses in trades such as tailoring, catering, computer skills, and cosmetology, all delivered through practical, competency-based training by certified instructors. These courses equip youth with technical skills that match available job opportunities in local markets.

Integrate Entrepreneurship Development and Apprenticeship

Entrepreneurship modules are integrated into all training pathways to build business planning, financial literacy, and problem-solving skills among youth. Structured apprenticeship placements with local workshops, service providers, and small businesses enable trainees to gain practical experience and develop workplace readiness. Continuous mentoring helps youth refine their business ideas and prepare viable start-up proposals.

Vocational education programs have made a real difference in the lives of countless young people nationwide; they build self-confidence and leadership skills by allowing students to utilize their unique gifts and talents.

Conrad Burns

Promote Access to Government Schemes for Youth Start-Ups

The program supports youth to engage effectively with government livelihood schemes by providing guidance on applying for the Constituency Development Fund (CDF) and other grants. We assist youth in preparing proposals, documentation, and financial plans while building their confidence to interact with institutions and funding agencies. This support ensures that more youth can translate their skills into viable micro-enterprises.



"Skills create opportunities where none seem to exist."



PROGRAM ALBUM

WOMEN EMPOWERMENT



Sisters with VSLA Members



Marketing Linkages Training



Value addition on Tomato Paste



CLIMATE-SMART AGRICULTURE



Drip Irrigation Sites



**Meeting With Farmers
/Female Sex Workers**



Honey production



**Visit by Melania
Foundation**

VOCATIONAL SKILL TRAINING



**Vocational Skill
Training Centre**



**Prayer Before the
Class**



vocational Training

Computer Training



Catering Training



**Graduation
Ceremony for Youth**

Story - 01: “From Vegetable Seller to Mini-Restaurant Owner”- Mrs. Mary

Mary lives in Chipata, Zambia, and is a hardworking woman committed to improving her family's life. She is a member of the Helen Village Savings and Loan Association (VSLA) formed and supported by the *Daughters of Mary Immaculate (DMI)*. Before her transformation, Mary



earned her livelihood by selling vegetables on a small scale, with limited income and few opportunities for growth.

Prior to joining the VSLA, Mary struggled to provide adequately for her family. Her vegetable business generated very little profit, and she lacked knowledge of savings, budgeting, and financial management. Meeting household needs and supporting her children's education was a constant challenge, though she remained hopeful for a better future.

Mary's journey changed after joining the Helen VSLA, where she received training in business management, bookkeeping, leadership, and financial literacy. Through these sessions, she learned the importance of saving, budgeting, and reinvesting income. With encouragement and motivation from the DMI team and the VSLA members, she began saving regularly and gained the confidence to expand her livelihood activities.

Using her savings and newly acquired skills, Mary opened a mini-restaurant near Chipata Motel, serving traditional Zambian meals. Her restaurant quickly gained popularity for its quality and taste, attracting over 60 customers daily. Her increased income now enables her to pay school fees, meet household expenses, and significantly improve her family's standard of living.

Mary expresses her heartfelt gratitude to the DMI Sisters and the Helen VSLA for their training, encouragement, and continuous support. Empowered by her success, she now mentors other women, inspiring them to start small businesses, save regularly, and work toward economic independence.

“Start small, save consistently, learn every day, and never give up — success will follow.”

Story - 02: “From Small-Scale Farmer to Community Role”- Mrs. Mama Mary

Mama Mary lives in the peaceful village of Simoni, Chipata District, Zambia. She is a hardworking woman who depended on small-scale farming to support her family. Despite her determination, limited resources and traditional farming practices kept her household vulnerable and struggling to meet basic needs.



Before joining the DMI Farmers’ VSLA Group, Mama Mary faced frequent crop failures due to poor harvests, unpredictable weather, and lack of access to quality inputs and financial services.

Low income made it difficult to provide food for her family, pay school fees, or save for the future.

In 2014, Mama Mary joined the DMI Farmers’ VSLA Group, where she gained access to regular savings, agricultural loans, and training in Smart Agriculture, financial literacy, and leadership. Through consistent participation, she learned improved farming techniques such as proper crop spacing, organic pest control, soil fertility management, and record keeping. With small loans, she invested in improved seeds and fertilizer, applying the knowledge gained through training.

As a result of improved practices and timely access to credit, Mama Mary’s farm productivity increased significantly. Her household income improved, enabling her to feed her family, pay school fees on time, and save regularly. With growing confidence and experience, she became a lead farmer, training other women in her village on smart farming methods and financial management. Today, her family enjoys stability, and her children attend school without interruption.

Mama Mary expresses her sincere gratitude to the DMI team and the Farmers’ VSLA Group for their continued guidance and support. Empowered by her journey, she now inspires other women, firmly believing that when women learn, save, and support one another, entire communities rise together.

COUNTRY TEAM



SR. RANI MARY
Country Director



SR. MARY CHARLE
Unit Program Manager
Lusaka



SR. ADAIKALA MARY
Unit Program Manager
Chipata



MR. RUBEN BANDA
PRO
(Public relation officer)



MS. CECILIA
Coordinator, Skill
Training



SR. ROSI
Accountant

ANNUAL PLAN FOR 2026

1. Climate - Smart Agriculture Program (CSA) for Women

a. Objectives

- ❖ Farmer associations (FA) promote climate-smart agriculture for increased household food & nutrition security.
- ❖ Farmer associations create internal funds for financing agriculture and allied activities leading to increased income.
- ❖ Farmer Producer Organizations (FPO) promote collective marketing and value - added services leading to increased profits.

b. Program Activities

- Establish Smallholder Farmer Associations (FA) with 20 to 30 women members.
- 50 Farmer Associations to formulate their bye - laws and train their leaders.
- Facilitate the Farmer Associations to integrate savings & loan activity using the Village savings & loan association methodology.
- 1000 Train Farmers to adopt climate smart agriculture techniques such as low-cost drip irrigation for vegetable garden, cultivate fruit trees and adopt crop rotation.
- 500 Train members to prepare and consume balanced & healthy meal.
- Facilitate all FAs in one village or neighborhood to form Farmer Producer Organization (FPO) and strengthen its leadership.
- Train FPO to conduct market assessment and take up collective marketing and Value-addition of production.

2. Vocational Education Program (VE)

a. Objectives

- ❖ Design and implement market-based vocational training courses for youth members.
- ❖ Integrate 'Entrepreneurship development' module and apprenticeship for all courses.

b. Program Activities

- Conduct Market Assessment to select the courses.
- Develop Curriculum based on TEVETA guidelines.
- Integrate Business promotion & management modules in the training curriculum.
- Acquire training equipment and expand infrastructural facilities in Chipata & Lusaka (Hostel for Girls)
- Obtain TEVETA registration for the one training centers.
- 50 Obtain CDF fund to students.
- Plan and conduct training courses.
- Network with potential employers for job placement.

3. Humanitarian Assistance

Objective:

- ❖ To provide relief and recovery support to communities affected natural and man-made natural disasters

Program Activities:

- Organise relief assistance such as food and non- Food items

FINANCIAL PLAN - 2026

Program Area/Plan details	No. of Settlement /village	No. of direct participants	Annual Projected budget USD	Funds raised for this program	Balance funds to be raised for this program
Smart agricultural program	20	1000	5000	-	-
Vocational skills training center		100	100,000	70,000	30,000
Sex workers	5	100	25,000	25,000	-
Children	3	100	5000	-	-

STAFFING PLANNING -2026

Category of staff/Numbers in each category	No. of Senior Leadership staff (CD/DCD/Senior Manager and others)	No. of Middle-level staff (Unit/office/program/Project Manager, Coordinator)	No. of Entry-level staff (Officer/Assistant and other support staff)
DMI members	1	1	
Staff	1	5	1
Unpaid volunteers			15
Consultant	1	-	-

CAPITAL INVESMENT

Category of Capital Investment	No. of Units to be purchased USD	Budget (USD or specify currency)	Amount of funds raised for this purchase
Construction for Girls hostel	100,000	50,000	50,000
School Chair	6,000	-	
Building pre school	70,000	70,000	
Construction of pigs house	10,000	10,000	-

CONCLUSION

In 2025, Daughters of Mary Immaculate (DMI) Mission – Zambia advanced its mission of empowering women, youth, and vulnerable communities through targeted Climate-Smart Agriculture, Vocational Education, and Humanitarian Assistance programs. Throughout the year, DMI strengthened farmer associations, expanded access to climate-resilient farming practices, and enhanced vocational training pathways, contributing to improved household incomes, food security, and employment prospects. Women and youth were equipped with practical skills and resources that increased their participation in local economies and strengthened community resilience.

Complementing these development efforts, DMI sustained its humanitarian response by supporting vulnerable schoolchildren and households facing food insecurity, ensuring that immediate needs were met while long-term solutions were reinforced. The achievements of 2025 underscore DMI Mission – Zambia’s commitment to inclusive and sustainable development, driven by community participation and strategic partnerships. As the organization looks ahead, it remains dedicated to scaling proven interventions, fostering social inclusion, and building resilient livelihoods that enable disadvantaged populations across Zambia to thrive.





DMI MISSION ZAMBIA

(TRUST OF DAUGHTERS OF MARY IMMACULATE & COLLABORATORS)

P.Box: 330081, 9 Miles, Great North Road, Chibombo,
Lusaka, Zambia