STAKEHOLDERS in the agriculture sector have been implored to prioritize value addition of produce so as to retain value to the country in the form of increased employment and value.

Addressing delegates during the announcement of additional board members to agricultural parastatal boards, Minister of Lands, Agriculture, Water and Rural Resettlement, Dr Anxous Masuka said the nation has potential to create an upward of a million jobs, a feat that can be achieved if the exportation of produce in its raw state is stopped, as the nation marches towards attaining Vision 2030.

“Each time we export raw products, we are exporting jobs, we are exporting value. “We must ensure we increase employment in the agricultural space and agriculture has the potential to employ many more people, and I think an upward of a million people in a structured, ethical, professionally run sector, we will be able to do more. “But more importantly, agriculture can uplift 70 percent of Zimbabweans that daily eke a living from agriculture so that they too do not become participants, but become major players in the upliftment of our country and they participate in Vision 2030,” said Dr Masuka.

He added that agriculture is at the center of transformation that the President (Emmerson Mnangagwa) seeks.

Speaking in an interview with The BusinessConnect renowned agriculture economist, Beran Mukwende concurred with Dr Masuka, citing exportation of raw materials only benefit downstream industries.

“For commodities like tobacco and cotton, in terms of downstream industries, we are losing. “In terms of the value of commodities, the one who gets the raw material gets a larger chunk of profit than producers. Value is on processing. Look at the clothing industry. We end up importing clothing, hence, the loss is huge. “Cotton is exported as lint so could be over 100-200% (loss) or even more. “We need to create employment. By value addition we will create more employment, bring forex. There is a need to diversify in terms of commodities,” said Mukwende.

According to the Observatory Economic Complexity (OEC), in 2019, Zimbabwe exported US$438 million in Raw Tobacco, making it the 7th largest exporter of raw tobacco, in the world. During the same year, raw tobacco was the second most exported product in Zimbabwe. Other commodities exported in their raw state include sugar with an estimated value of US$94.6 million and cotton (US$51.7m).
ZSE invests in star students on industrial attachment

By Wellington Zimbowa

The Zimbabwe Stock Exchange (ZSE) is inspired to reward innovative students on work-related learning and stimulate a spirit of business acumen.

The Innovation Challenge was introduced in 2019 to encourage students on attachment by recognizing and awarding them for the fresh ideas, which they brought to the table, with a vision to bring innovation to the Commission and the Securities industry at large. All students were required to exhibit original work and the entries would be their own ideas. The challenge required them to propose new or improved ways to implement existing solutions in the Commission’s operations or combine them or adapt them to a different context, whilst attaining SECZ’s objectives of originality and novelty of the project,” said the company on its website.

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The Second Republic led by His Excellency President Emmerson Mnangagwa, has since the on-set of winter, extended twice the national lockdown that has seen the suspension of the country’s school calendar. An extension was necessitated by the prevalence of the fast transmissible Delta variant in the environment, which increased the number of infections, as well as, seeing many people succumb to the respiratory disease. While mitigation to curb the spread of COVID-19 is commendable, regulations have seen children lose valuable learning time, as schools remained off bounce. The most affected are children from government schools who do not have access to online lessons, compared to those from privately owned schools. Marginalised pupils are mostly from the rural areas where the government

By Ruvimbo Chatyoka

The government is yet to re-release dates for schools 3rd term reopening, with the recent Cabinet report merely mentioning, “Regarding Primary and Secondary Education, Cabinet notes that the sector is continuing with its preparations for the re-opening of schools.”

This comes as a serious setback for all school-going age groups, who have lost education time because of the Coronavirus pandemic. The Second Republic led by His Excellency President Emmerson Mnangagwa, has since the on-set of winter, extended twice the national lockdown that has seen the suspension of the country’s school calendar. An extension was necessitated by the prevalence of the fast transmissible Delta variant in the environment, which increased the number of infections, as well as, seeing many people succumb to the respiratory disease. While mitigation to curb the spread of COVID-19 is commendable, regulations have seen children lose valuable learning time, as schools remained off bounce. The most affected are children from government schools who do not have access to online lessons, compared to those from privately owned schools. Marginalised pupils are mostly from the rural areas where the government

Minister of Information, Monica Mutsvangwa

is yet to provide learning resources such as computers, Internet, Radio, Television as well as electricity.

Many Zimbabwean rural folk are so impoverished that they cannot afford computers, smart cellular phones and computers, which are prerequisites to Internet learning. As such, there have been calls by teachers’ Unions for the postpone ment of Grade 7, Form 4 and Upper 6 November final examinations, citing ill preparations on the side of pupils. The Ministry of Primary and Secondary Education to postpone the exams last year”, adding that radio and TV lessons which the government hoped would allow learning to continue during the extended lockdown “reach less than 10 percent of candidates.”

Zimbabwe churns out thousands of graduates every year, based on official 2016 statistics at a time when the labour market is restrictive due to the shrinking economy, with critics saying most are half-baked.
By Ruvimbo Chatyoka

The Zimbabwe National Water Authority (ZINWA) has started rolling out prepaid water meters around the country with at least 1,000 meters having been installed in small towns, growth points, and rural service centers, while another 8,000 meters are expected to be delivered in the country in a few weeks from now. ZINWA plans to connect 35,000 units by the end of this year and the prepaid water meters will be installed for free, for now.

Corporate Communications and Marketing Manager for ZINWA, Marjorie Munyonga said, the parastatal is pleased with the acceptance of the concept from the people.

“A further 8,000 meters are expected in the country in the coming few weeks to give more impetus to the exercise. In this initial phase, ZINWA is installing the meters, including replacing the old post-paid meters without asking clients to pay anything. There will not be any changes to the tariff structure. Those on the prepaid system and those still on the post-paid system will pay the same tariffs,” said Munyonga.

The water meters are expected to improve revenue collection, regulate water consumption and ensure accurate billing for consumers. Meanwhile, ZINWA has embarked on a massive water disconnection exercise to recover $2.4 billion it is owed by consumers. So far the authority has disconnected water supplies to about 20,000 Gwanda residents over a ZWS193.2 million debt which accumulated over the years, as part of an ongoing debt-recovery operation.

Gwanda Municipality Mayor, Njabulo Siziba said residents have been forced to rely on few boreholes dotted around the town. “ZINWA disconnected our water supply on Thursday morning, leaving the town without running water. Residents are now relying on boreholes. We owe ZINWA $193 million and we are in the process of engaging them in order to rectify the issue. “We have an outstanding $150 million, which is owed to us by debtors and most of them are Government departments. This has also affected us in clearing our arrears. We are seized with the matter and we hope to have it rectified soon,” he said.

Munyonga, in a statement, said the operation is targeting government departments, local authorities and other categories of clients whose accounts are ZW$2.4 billion in arrears.

“Of the total debt, Government departments owe more than $1 billion, local authorities more than $500 million, irrigators nearly $400 million while domestic clients account for more than $200 million. The other clients such as parastatals, mines, industry, schools and churches account for the remainder of the amount,” she said.

By Vimbai Kamoyo

The government recently visited the widesty viewed marginalized San people to note their concerns, a cabinet minister has said.

Speaking at a post-cabinet media briefing, the Minister of Information Publicity and Broadcasting, Monica Mutsvangwa said a government delegation recently visited the San community on a fact-finding mission.

“The cabinet received a report on a Government delegation’s visit the San Community in Tsholotsho District in Matabeleland North Province, which was presented by the Minister of Local Government and Public Works (July Moyi).

“The delegation noted that the San people lack birth certificates and identity documents, encounter high teenage pregnancies as well as very low school completion rates at primary and secondary school, and suffer food insecurity mainly due to human-wildlife conflict and failure to practice modern agriculture,” said Mutsvangwa.

She said the government would do everything in its power to assist the community who are regarded as some of the most neglected people in the country.

“Cabinet wishes to inform the nation that the Second Republic has made undertakings to ensure that the right to equality and non-discrimination is realised. Section 6 of the Constitution clearly states that every person has the right not to be treated in an unfairly discriminatory manner on such grounds as their ethnic or social origin. Cabinet noted that the Language Centre at Midlands State University has already translated the Constitution, the National Development Strategy 1: 2021-2025 as well as COVID-19 information manuals into the San/Tjwao language, with a view to expediting measures to safeguard the San community and advance its development.

“Cabinet directed as follows: that every Ministry should identify and take up a developmental role in areas inhabited by the San/Tjwao communities; that two or three primary and an equal number of secondary schools be set up as boarding institutions in areas easily accessible to San/Tjwao communities, in order to enhance school completion rates; that the Ministry of Home Affairs and Cultural Heritage should instruct the Registrar General’s Office to issue birth and identity documents to the inhabitants of San/Tjwao and similar communities in Zimbabwe who have hitherto been unable to obtain such documentation,” she said.

The initiative will definitely come as sweet music to the ears of the San people who are regarded as the earliest people to dwell in Zimbabwe but generally live as second-class citizens.

By Vimbai Kamoyo

The right to equality and non-discrimination is that the right to equality and non-discrimination is that the right to equality and non-discrimination is.

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Vaccination is essential to progress

Dear Editor

CITIZENS who haven’t received their COVID-19 jab should wake up and smell the coffee. The world over, people are getting the jab. It is essential if the country is to get back on its feet, as failure to do so will obviously slow progress in various sectors of the economy. Above all, a healthy nation is productive...

Concerned citizen

Ban exportation of all raw commodities

Dear Editor

FOR years, Zimbabwe has been working to grow other nation’s industries, but the Second Republic’s policies seem to be development centered, especially considering that the ban on the exportation of raw Chrome has been put in place. Chrome has got so many by-products, which the country could benefit from. We expect to see even more legislation, which prohibits the exportation of raw commodities like tobacco. Let us use these commodities to grow our own industries.

Farai, Harare

Alternative power sources key to development

Dear Editor

Fellow citizens should not continue depending on ZESA for power, but rather adapt to other means of green energy like solar and gas. The recent announcement that there has been a fault with a power generator in Hwange is not new; hence all forward-thinking citizens should get their priorities right, especially those in business, like the home industries in Kuwadzana and Glen View, among others.

Brian, Glen View
By Edward Mukaro

HYPERINFLATION on monetary assets has seen the People’s Own Savings bank (POSB) posting a loss of ZWL 434.9 million during the year ended 31 December 2020, however, the bank recorded a net profit of ZWL 352.38 million for the year in question.

In its 2020 Annual Report POSB board chairperson Israel Ndlovu said, “The loss reported by the Bank in inflation-adjusted terms reflects the impact of hyperinflation on monetary assets which constituted a significant portion of its balance sheet considering the nature of the business of the Bank.

“Net operating income for the year declined by 17% in inflation-adjusted terms to reach ZWL1.267 billion for the year 2020 due to below inflation yields on financial assets,” said Ndlovu.

Operating expenses decreased by 4% to ZWL 775 million in 2020 from ZWL 807 million in 2019 reflecting management’s commitment to keeping costs under control. Non-performing loans ratio improved significantly, from 5% as of 31 December 2019 to 0.94% as at 31 December 2020 demonstrating the significant improvement in the quality of the Bank’s loan book.

Total assets increased by 11% to ZWL 2.190 billion as of 31 December 2020 from ZWL2.879 billion in 2019. Non-performing loans ratio is 0.94% as at 31 December 2020 demonstrating the significant improvement in the quality of the Bank’s loan book.

Ndlovu highlighted that the efforts to partially privatize the bank were already underway. The Bank is one of the state entities earmarked by the Government for partial privatization. In July 2020, KPMG Advisory Services (Zimbabwe) was engaged to provide transactional adviso-

Why a Pre– Listing Statement is important to the investor

A prospective Issuer submits an Application Form and a Pre-Listing Statement (for introductions) or Offer Document (for new issues) to the Financial Securities Exchange (FINSEC) through the Issuer’s Nominated Advisor. The Pre-Listing Statement contains information and particulars given in compliance with the requirements of the issuer and the Public Finance Management Act [Chapter 22:19] which is necessary to enable investors to make an informed assessment of the financial position of the issuer and prospects of the securities.

The Pre-listing Statement does not constitute an offer for the sale of, or subscription for, or the solicitation of an offer to buy or subscribe for the securities, but is produced for information and compliance purposes ahead of the listing and commencement of trading of the securities on FINSEC.

Some statements in the Pre-Listing Statement as well as written and oral statements that the Issuer, the Guarantor or their respective representatives make from time to time in the Pre – Listing Statement may be deemed to be “forward-looking statements”. Forward-looking statements include statements concerning the Issuer’s or Guarantor’s plans, objectives, goals, strategies and future operations and performance and the assumptions underlying these forward-looking statements. When relying on forward-looking statements, prospective investors should carefully consider the foregoing factors and other uncertainties and events, especially in light of the political, economic, social and legal environment in which the Issuer and the Guarantor operate. Such forward-looking statements speak only as of the date on which they are made.

The terms of the listing outline a background to the listing, including the rationale behind the listing that is the principal reasons for the listing and anticipated benefits to the business and its shareholders, brief history and nature of the company’s business, information on the guarantor and any relevant internal processes undertaken by the issuer.

It is imperative for the investors to know the Financial Information of the issuer for at least the past five years prior to the listing by the issuer so they can make informed decisions. The Pre- Listing Statement contains a comprehensive income, statement of financial position and a statement of cash flows. The investors are also informed on how the proceeds will be used.

Investors and readers of the Pre-Listing Statement should note that the Pre-Listing Statement focuses specifically on information pertaining to the listing on FINSEC. The Directors, whose names will be given collectively and individually accept full responsibility for the accuracy of the information contained therein and certify that, to the best of their knowledge and belief, there are no facts that have been omitted which would make any statement false or misleading, and that all reasonable enquiries to ascertain such facts have been made and that this Pre-Listing Statement contains all information required by the Listings Requirements.

The Financial Securities Exchange (FINSEC) is a Zimbabwe registered securities exchange and a member of the Eurex Group. The Eurex Group has interests in the financial services and technology sectors. Corporate Registrars and Eurex Systems are the other members of the group.

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www.finsec.co.zw
By Edward Mukaro

The Restaurant Operators’ Association of Zimbabwe (ROAZ) has responded positively to the country’s push to achieve herd immunity, as the association’s Harare chapter witnessed recently the vaccination of 270 workers bringing ROAZ’s total vaccinations in the capital to 1000.

Government has been on a massive drive to have the country’s labourforce vaccinated to have the economy up and running again, in the wake of a surge in COVID-19 cases driven by the Delta variant.

ROAZ vice president Karen Mutasa said the association’s move is in line with government’s call.

“Restaurants around the country have been responding positively to the call by the Government for people to be fully vaccinated and ROAZ wanted to increase that level of support with a day session that would enable as many staff as possible to receive their first jab,” she said.

“Those first-timers will receive their second jabs in a few weeks’ time and will join the many other restaurant staff around Zimbabwe who are fully vaccinated,” said Mutasa.

Mutasa paid homage to operators as record-breaking staff turnout was witnessed recently in a vaccination session, conducted smoothly and successfully.

“The association is at present working in partnership with the Hospitality Association of Zimbabwe, the Tourism Business Council of Zimbabwe and the Zimbabwe Tourism Authority to advocate for the reopening of restaurants to sit-down dinners. At present restaurants are able only to serve takeaway or delivery food, but ROAZ has shown through research that this is unsustainable for the trade. “Our vaccination programme complements the other measures undertaken by restaurants to provide safe venues for diners, and we are working hard to have restaurants reopened in safe but welcoming conditions,” said Mutasa, who is also trustee of Solidary Trust Zimbabwe, a leading healthcare body.

By Wellington Zimbowa

Central bank run Foreign Exchange Auction System (FEAS) has to date disbursed US$1.72 billion to the country’s economic productive sectors, Reserve Bank governor Dr John Mangudya has revealed.

FEAS was launched in June, last year, in a bid to salvage local industries from the dire hard currency shortages critically needed to purchase key raw materials; hence, fueling production, as well as deterring the black market.

In his recent Mid-Term Monetary Policy statement, the central bank governor commended the official forex platform for ensuring that via-tigating the system, whilst the Con-federation of Zimbabwe Industries (CZI) has embraced the initiative for stimulating capacity utilisation, through capital goods importation.
Friendship with Italy in offing

By Vimba Kamoyo

Plans to have a formidable friendship with Italy are at an advanced stage, a local organisation has said.

The Zimbabwe Italy Friendship Association (ZIMTA) says it “intends to create an active cultural and socio-economic link to support the continuity of bilateral cooperation initiative and enabling them to bear fruit through the consolidation of friendship.”

In a statement sent to The Business Connect, the organisation says “the aim of the Association is to promote friendship and solidarity between the Italian and Zimbabwean people through an ever deeper mutual knowledge. (The association also intends) to support and exchange cultural, social and sporting activities and initiatives. Organise exhibitions, concerts and shows. Facilitate access to research, education and training to widen the scope of our synergies. To drive a new era of development, growth, productivity.

Facilitate investment and trade in raw materials, manufacturing and infrastructure. To encourage the capacity to constantly evolve, to adapt, to be creative, innovative and entrepreneurial, by creating an environment that both stimulates and welcomes knowledge.”

The organisation says it membership will benefit through networking. “Our members get individual exposure through personal introductions facilitated by the Association at its sectorial events and through its administration. All new members are introduced publicly at the Association’s events, such as workshops, knowledge Cafes and cocktail receptions,” organisation said.

The association says it’s open to anybody who has links with Italy or an event organiser to join it. “Who should join? Any Zimbabwean corporate operating in Italy; any Zimbabwean entity with an Italian owner or management team; any association or business chamber with similar goals; an exhibition or event organizer. Parties that are inter-

E4Impact and Zimita build a bridge between Italy and Zimbabwe

E4Impact is an initiative launched in 2010 by ALTIS – Graduate School of Business and Society of Università Cattolica del Sacro Cuore, with the objective of training and supporting impact entrepreneurs in the developing world in the start-up and growth of their businesses. In 2015, thanks to the Moratti Family, Mapei SpA and Webuild, SpA, E4Impact became a Foundation. E4Impact contributes to the accomplishment of many of the United Nations 2030 Sustainable Goals, thanks to its MBAs, Accelerator programs and international projects. The Foundation operates in 17 African Countries and has trained over 3,000 entrepreneurs to date. More than 11,000 jobs have been created by E4Impact Entrepreneurs.

The Foundation also facilitates the creation of ties between European and African companies attentive to social and environmental impact. In Zimbabwe it works closely with the The Zimbabwe Italy Friendship Association (ZIMTA) to create partnerships between the companies of the two countries.

ZIMTA organization has the scope to promote friendship and solidarity between the Italian and Zimbabwean people and to support and exchange cultural, social and sporting activities and initiatives like exhibitions, concerts and shows. Moreover, it facilitates the access to research, education and training to widen the scope of synergies. It encourages the capacity to constantly evolve, to adapt, to be creative, innovative and entrepreneurial, by creating an environment in which knowledge is welcomed and stimulated.

This collaboration will build a new bridge between Italy and Zimbabwe, creating further occasions to meet and cooperate in the name of sustainable development.
One is not necessarily born with courage, but one is born with potential. Without courage, we cannot practice any virtue with consistency – Maya Angelou

By Chester Dimairho

Today we continue talking about the decisions you need to make as your business grows. Last week I wrote that you need to put systems in place and hire the right people. Remember our main thrust is to have a business which can submit a bankable plan and actually get the funding. I feel like pulling out my hair whenever I read about SMEs failing to get funding just because they do not have collateral! That is just a drop in the ocean. Let me give you a tip on collateral. If you find yourself with excess funds which are not immediately required, you would rather purchase a fixed property than a motor vehicle. Unfortunately, the times we live in have social media and a lot of people live their lives in the public gallery. So much effort is being made by people to look like they are successful, instead of them actually being successful. Do not get caught in this trap. When you purchase a fixed property, it’s not written on your forehead. But the providers of finance really don’t care about whether you are popular or not. They care about the fact that you have a fixed property. Banks worldwide prefer fixed properties as collateral security over other moveable assets. Let me do a little analysis. Say there are two people. One bought a vehicle for US$100,000 and the other bought fixed property of the same value. Within three years’ time, the vehicle may be sold for less than US$30,000. Actually, a brand-new vehicle loses half its value on the day it’s bought and driven out of the showroom. On the other hand, the fixed property may gain value over the same three-year period. When you look at this analysis, I am sure you can see that the person who bought a fixed property can secure a much larger loan than the one who bought a motor vehicle. These are some of the reasons you need to be aware of. The growth phase is characterized by capital accumulation, and the savvy business owner will know that such accumulated capital should be allocated between competing alternatives wisely. That being said, collateral security is just a small piece of the jigsaw puzzle. The early growth phase is an important period in your business’ lifecycle as it sets the platform for you to structure your business properly. You should also seriously consider engaging an auditor to start performing external audits on your financial statements. When providers of finance request for your financials and you submit audited financial statements, it sets you apart from everyone else. Small business owners fear the cost of having such an audit done, as the only audit firms they know are the Big Five, and these guys charge an arm and a leg. However, you need to be aware that there are many small audit firms which can provide the same service at a significantly lower cost without compromising the quality of the work. In fact, there are almost 60 registered audit firms in Zimbabwe with the majority being small to medium sized audit firms. You can obtain the full list from the Public Accountants’ and Auditors’ Board (PAAB). There you have it. With my parting shot, “Mastery is the path of patient dedicated effort without attachment to immediate results”, have a pleasant week ahead.

“Chester Dimairho is a fellow of the Association of Chartered Certified Accountants, a Public Auditor and an Associate Member of the Institute of Directors. He founded his audit firm in 2020, and the firm got two international accreditations within the same year. He is currently serving as a non-executive director to the board of Chengugetedza Depository Company. The views expressed in this article are his personal views and should not be treated as professional advice. He can be contacted at chesterdimairho@gmail.com”

SMEs and IP 19: Geographical Indications – unpacking the potential

By Moses Nkomo

There are multiple benefits of GIs ranging from premium prices for the products, fostering rural development, global market visibility, ensuring control over premium products, and GIs help limit unfair competition. We unpacked the prospect of attracting premium prices in the previous article, and we dig deeper in the present article.

(i) Fostering rural development

Imagine the communal banana or avocado growers from Chipinge, Odzun Dronde valley selling their produce ensuring get quality products, and GIs help limit unfair competition. We unpacked the prospect of attracting premium prices in the previous article, and we dig deeper in the present article.

(ii) Global market visibility

According to the African Union, Continental Strategy for Geographical Indications in Africa, 2018-2025, An appealing benefit to the protection of GIs is increased visibility in global markets of the products protected under GIs, which not only increases the level of income per household, but also enhances sub-sectors such as tourism. Global market visibility is very important in this globalised village as it helps to increase demand for products, which comes with improved prices and generation of foreign currency for developing countries.

(iii) Consumer quality assurance

Consumers attach greater value to product labels because they inform them of quality and help in making purchase decisions. Products produced under Good Agricultural Practice, popularly referred to as global GAP standards are synonymous to the GIs because they inform consumers of the quality of the products. GIs are premised on goods originating from a given place having certain quality, reputation or other characteristics which are attributable to the place of origin. The GI label is a badge of quality.

(iv) Prevention of unfair competition

GIs play an important role in ensuring that consumers are not cheated in that they outlaw the use of misleading or deceptive indications. Producers of GI protected products are authorised by law to prevent good which do not come from the country, region or locality being labelled with the GI. This secures market exclusivity for the producers and helps maintain a level playing field.

(v) Strengthening collaboration and teamwork

Place branding as a collective process fosters cooperation rather than competition among the producers, addressing the importance of institutions and organizations in the rural constituencies. GI protection involves defining the product characteristics, organizing the group of producers, setting up quality standards, devising the right to use the indication, establishing control schemes, planning marketing strategies, obtaining legal protection as well as enforcement of rights. This requires collaboration and teamwork among all the stakeholders.

From the foregoing it is evident that there is a compelling case for promotion of GIs in Zimbabwe, and Africa at large. There are boundless opportunities to leverage on GIs to enhance the sustainability of the agricultural sector in particular and to open up regional and international export markets for local products, earning precious foreign currency and turning around lives and communities.

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Moses Nkomo
Zimbabwe
Iconic
Business Leaders
As the philosophical saying goes, don't seek to do the extraordinary, but do the ordinary in the best way you can. Perhaps the little action or deeds that a person does each day subsequently inform their personality and nature, thereby distinguishing for bad or good from others. No one needs to be superficial to do the extraordinary or what is commendable.

As a continuation to our Iconic Series edition, this week we celebrate business executives under the banner “Iconic Business Leaders in Zimbabwe”. These men and women have risen to the call in their different portfolios, exhibiting business acumen, innovation, visionary leadership, and dynamic innovation.

The Iconic Business Leaders in Zimbabwe supplement is a rubber-stamped initiative by The BusinessConnect to showcase inspiring stories emanating in our country conducted through a well-orchestrated survey. Deservedly, milestones need to be acknowledged, celebrated and cherished.

The idea behind this is to stimulate a character of striving, perseverance, agility, dedication and progressive competition, while setting the pace for an inspired Zimbabwean community.

Watch out for the upcoming edition of The BusinessConnect, as we continue celebrating business executives. Well done to the current crop of business leaders who made the cut and keep on inspiring generations, as we build our Zimbabwe.

https://www.facebook.com/eBusinessConnect Twitter: @ZimBu25 LinkedIn: e-Business Connect Zimbabwe

Until next year...
God bless you all!!!

Mrs. Blessing Magenga
Group Executive
Admore Kandela
Chief Executive Officer (Executive Director)
PEOPLE’S OWN SAVINGS BANK (POSB)

Strong managerial background with senior level local / international experience and cross sector exposure. Good strategic appreciation and vision, able to build and implement sophisticated plans with a proven track record explicitly supporting business needs. Self-driven and self-reliant, sets aims and targets and leads by example, collaborative approach with good interpersonal skills to engage, motivate and encourage others through change.

Academic Qualifications
- MBA in Responsible Banking (IEB, WSBI, LSE)

Eng. John M Mberi
Chairman of Afrosoft, has been recently appointed to the Board of the Harare Institute of Technology (HIT) after retiring as Chief Executive of Afrosoft in 2018. He holds a Master of Science Degree in Computer Systems Engineering, diploma and certifications in Business and Human Resources Strategic Management.

A trained Corporate Governance Leader, Eng. Mberi is a Visionary and Strategist by nature. He is married with three (3) children. He is a Bible Studies Fellowship (BSF) Member and a social tennis player.

Before joining Afrosoft, Eng. Mberi worked as a Software Systems Engineer and Consultant for Realtime Computers, Consultant for Beverly Building Society and the Insurance Industry for over ten (10) years. As an ICT Consultant, he has travelled the world over and has particular experiences with the Asian ICT revolution.

A National icon in Information and Communication Technologies (ICTs), Eng. Mberi has represented the technology industry as Board Member of the Zimbabwe Scientific Centre - SRDC, member of the ICT National Economic Council, member of SAADCT Selection Committee, representation at the African Union, Addis Abba Heads of State Scientific Forums and in other African States.

Eng. Mberi is a former Board Chairman of the Zimbabwe Rural Electrification Agency (REA)

Winner of the 2004 First Runner Up Manager of the Year from Zimbabwe Institute of Management, Eng. Mberi is also Ambassador of the Swedish Applied International Management Programme for Zimbabwe linking with over 24 Businesses from Africa and Latin America.

As CEO of Afrosoft, Eng. Mberi led a team of engineers that have developed several continental award-winning innovative software solutions for the private and public sectors implemented in Zimbabwe and other COMESA countries. He brought into Zimbabwe the INNOVATION of Mobile Money in 2007 which has revolutionized the Zimbabwe Payments System.

Afrosoft are the 2009 African ICT Achievers winner in the category, “TOP ICT Company INNOVATIVE Award” competition held in Sandton, RSA by Foresight Africa. This was won ahead of over 120 other companies from all over Africa. Today Afrosoft is Zimbabwe’s 2017 and 2018 Winner of “The Most Trusted ICT Brand Ward in Zimbabwe”, voted by consumers as surveyed by the Institute of Customer Relationship Management (ICCRM)

Engineer Mberi is also the 2010 KMIS Zimbabwean CEO’s Achievers Trophy winner among other National ICT awards who represent Zimbabwe in the UNIDO Industry 4.0 Bahrain Conference in 2019

He is passionate about using ICT, his Visionary and Strategic Leadership skill to transform people’s lives. His skill fits anywhere as it understands both technology and people.

Contacts: 0774 412235

Mr Anthony Mandiwanza

Anthony Stephen Mandiwanza is the Group Chief Executive of Dairibord Holdings, an ISO Certified, Zimbabwe Stock Exchange listed company whose core business is manufacturing of high quality milks, foods and beverages that have become household names in Zimbabwe.

Anthony joined Dairibord in 1979 and rose through the ranks to become the company’s Chief Executive in 1996. Anthony played a pivotal role in the transformation journey for Dairibord. He was the driving force behind the transformation of Dairibord from a loss making state enterprise to a vibrant profitable commercial entity within a year of being appointed Chief Executive. On 1 July 1997, Dairibord became the first state owned company in Zimbabwe to privatize and the Dairibord share was oversubscribed on the first day of listing.

In 2005 Anthony was the inaugural winner of the IoDZ Director of the Year Awards. Under Anthony’s leadership, Dairibord has received several accolades such as: Top Companies award (2013) Has been the Barclays Bank of Zimbabwe Chairman for nine (9) consecutive years.

Has been the Barclays Chairmen since 2004. Under his leadership, Dairibord has retained the Chairmanship of the Dairy Processors Association for 8 consecutive years. The Association plays a critical role in championing the development for the dairy industry in Zimbabwe.

He was President of the Confederation of Zimbabwe Industries (CZI) for two consecutive terms from 2002 to 2005. Anthony has a passion for sport at both personal and corporate level, Dairibord took up sponsorship of high schools rugby [the Dairibord Schools Rugby Festival] and has made a commitment to renew the contract going forward.

Anthony has a soft spot for the vulnerable and disadvantaged members of our society and it’s no surprise that under his leadership Dairibord has contributed annually to the welfare of children in selected hospitals as well as the elderly in selected old people’s homes country wide. Through Anthony, Dairibord has managed to rise up to a vibrant profitable commercial entity within a year of being appointed Chief Executive. On 1 July 1997, Dairibord became the first state owned company in Zimbabwe to privatize and the Dairibord share was oversubscribed on the first day of listing.

In 2005 Anthony was the inaugural winner of the IoDZ Director of the Year Awards. Under Anthony’s leadership, Dairibord has received several accolades such as: Top Companies award (2013) Has been the Barclays Bank of Zimbabwe Chairman for nine (9) consecutive years.

Past Experience
- Risk Manager (Agribank)
- Chief Economist (Agricultural Finance Corporation)
- Senior Economist (Agricultural Finance Corporation)
- Senior Economist (Post & Telecommunications Corporation)
- Project Analyst (SEDCO)
Canaan, F Dube
  ➢ PhD candidate - Midlands State University (Current)
  ➢ Master of Business Administration - Midlands State University (2005)
  ➢ Bachelor of Law – University of Zimbabwe (1981)
  ➢ Bachelor of Laws (Hons) – University of Lagos, Nigeria (1977 – 1980)

Canaan is a lawyer and corporate leader. He is a former President of the Law Society of Zimbabwe, a former Councilor of the Commonwealth Lawyers Association and a former External Examiner for Procedural Law at the Law Faculty of the University of Zimbabwe. Canaan was until December 2016 Council Chairman of the Midlands State University and is the current Chairman of Hippo Valley Estates and outgoing Chairman of Delta Beverages. He is also a director of several companies listed on the Zimbabwe Stock Exchange, including Edgars Stores Ltd and Bata Zimbabwe Ltd to name just a few. Canaan holds an LLB (Hons) (Unilag), LLB (UZ), and MBA (MSU) degrees and is in the final stages of acquiring a PhD in Business Leadership through MSU. Canaan is a senior and Founding Partner of Dube, Manzi & Hwacha, a prestigious law firm through which he has become a renowned commercial lawyer with considerable experience on corporate leadership mandates as well as all forms of national and cross border investment work. He is registered and practising as such in both Zimbabwe and Botswana. He is also consulted by the World Bank on Organisational Design & Restructuring. On 28 October 2013, Canaan was appointed as country representative of Zimbabwe in the International Centre for Settlement of Investment Disputes (ICSID) Panel of Conciliators. He has won several accolades including Runner up Corporate Leader of the year award in the Zimbabwe Independent 2021’s Quoted Companies Survey, A Special Achievement Award from the Institute of Chartered Secretaries and Administrators (2017) and the Institute of Directors Zimbabwe 2008 Director of the Year Award in Parastatals, NGO and Public Sector Enterprises category. Canaan is also the founder and Chairman of Quality Corporate Governance Centre (Pvt) Ltd (a Zimbabwe Lead- ership Forum (“Zimlef”), the forer of its kind in Zimbabwe, top notch Corporate Governance Consultancy. Representing Zimbabwe, Canaan has not only presented numerous papers but chaired and facilitated numerous workshops on corporate governance issues both in Zimbabwe and Southern Africa region focusing inter alia on corporate governance principles, roles and responsibilities of directors and ethical leadership. He is knowledgeable in public law, criminal procedure and civil procedure in the superior and lower courts of Zim- babwe. Practiced public law as a Public Prosecutor with the Attorney General’s Office Ministry of Justice Zimbabwe. Also served as a Senior Law Officer with the Civil Division of the Attorney General’s Office Ministry of Justice thereby gaining experience in the civil practice and procedure of Zimbabwe.

Charity Chiratidzo Jinya

B A Hons Econ, DBA Honoris Causa, FIBZ

Throughout her professional banking career spanning over 30 years Charity has established herself as an astute executive with domestic and regional banking experience at Board level. Prior to her retirement in 2020 she was managing director of Nedbank Zimbabwe Limited after serving the organisation for ten years. She has held positions of President, Bankers Association of Zimbabwe, Chairperson, SADC Bankers Association and Chairman, Institute of Bankers, Zimbabwe. Among her accomplishments she has been a recipient of various awards including the Institute of Directors of Zimbabwe’s (IODZ) Director of the Year for Large Corporates and overall Director of the Year, Megafest Businesswomen of the Year and one of the Institute of Corporate Directors’ Outstanding Inspirational Women for 2020-2021. She is a holder of an honours degree in economics and an honorary doctorate in business administration. She serves on various boards among which Delta Corporation Limited, Old Mutual Investment Group Zimbabwe (Pri- vate) Limited and Bindura Nickel Corporation Limited. She is a current member of the Monetary Policy Committee of the Reserve Bank of Zimbabwe.

Dr. Charity Dhliwayo

retired from the Reserve Bank of Zimbabwe (RBZ) in March 2017 having served the central bank for thirty-six years. She rose through the ranks to become Deputy Governor. For 5 months from December 2013 to May 2014 she served as the Acting Governor. Dr. C.I Dhliwayo holds a PhD in Economics, which she attained in 1990 from the University of Wales in the United Kingdom. She holds an MA degree in Economics also attained in Wales, UK in 1984. She attained BA (Honours degree) in Economics with the University of Manchester, UK in 1980. Dr. Dhliwayo has carried out various regional capacity building assignments for Common Market for Eastern and Southern Africa (COMESA); African Development Bank (AfDB); Macroeconomic and Financial Management Institute of Eastern and Southern Africa (MEFMI) and East and Southern Africa Banking Supervisors (ESAF). She sits on various boards in Zimbabwe. Dr. Dhliwayo has a great passion in community development and financial inclusion issues. Dr. Dhliwayo is currently the Chairperson of New Faces New Voices which focuses on women’s Financial Inclusion. She also sits on other boards.
Dr. Blessing Mudavanhu

Dr. Blessing Mudavanhu is a business stalwart with over fifteen years of experience in the financial services, ten years of which he worked in New York, Wall Street.

Blessing’s banking experience includes international roles as Senior Risk Manager role at America International Group (AIG) and Director in Global Risk Management at the Bank of America. As Director in Global Risk Management at the Bank of America, Blessing was responsible for New York, London, San Paulo and Mexico. Before joining CBZ Holdings in 2018, where he currently serves as the Group Chief Executive Officer, Blessing was with BancABC as the Group Chief Risk Officer and was later appointed interim Acting Chief Executive Officer for two years. He is a holder of a Doctorate in Mathematics from the University of Washington and a Master's degree in Financial Engineering from the University of California at Berkeley (USA).

Chipo Mtasa

is a Business Leader who has steered struggling corporations to a turnaround path, through implementation of practical strategies and shared corporate vision while building and leading dynamic teams, identifying areas of opportunity and growth to deliver on customer commitments as well as organizational goals and profitability.

As Managing Director of Tel-One Pvt. Ltd since 2013, Chipo has positioned the telecommunication parastatal into a competitive Fixed Mobile Converged player providing the widest fixed broad-band network coverage in Zimbabwe. Chipo holds BSc (Hons) from University of Zimbabwe and is a qualified Chartered Accountant (Zimbabwe). She also holds an Executive Management Development Certificate from Wharton Business School, University of Pennsylvania, USA. She is a holder of an Honorary Doctorate of Philosophy Degree in Business Management from the Women's University in Africa. Chipo is a believer in continuous learning and continues to pursue professional courses recently completing the Executive Development Programme and facilitating the same for her team members at different levels.

Prior to heading Tel-One, Chipo Mtasa was Group Chief Executive of Rainbow Tourism Group (RTG), from October 2004 to March 2012. RTG is the second largest hospitality company in Zimbabwe and is listed on the Zimbabwe Stock Exchange. Chipo worked on the successful recapitalisation of the group and the rebranding of its two flagship hotels in Harare and in Victoria Falls. She also repositioned the group as a competitive and innovative player in the market. Prior to this position, she was the Group Finance Director for RTG (2002-2004). She has sat on several boards over various periods which span across key sectors of the economy from Agriculture, Banking, Hospitality and Tourism, Mining to Education. She also serves on the board of West Indian Ocean Cable Company (WIOCC) having also served for two years as Chairman of the Board. WIOCC is Africa’s leading supplier of resilient end to end managed, wholesale internet connectivity solutions into, out of and within Africa delivering high capacity connectivity between Africa and the rest of the world.

As Managing Director of Tel-One (Pvt) Limited while also taking on board a group of young women running small businesses for mentoring, Chipo Mtasa received a recognition award from one of the major charitable organizations in the USA, Matter, for her effort in mobilizing resources and securing partnerships for transforming lives outside her usual work space. Besides being a devout Christian, Chipo values respect, integrity, passion and excellence. She is married to Oliver Mtasa and together they have raised five children.

Dr. Phillip Chiyangwa

is the Godfather of Black Economic Empowerment in Zimbabwe and has business interests ranging from real estate, property development and management, tourism, education and health. Dr Chiyangwa was among the pioneers who advocated for the economic independence of the black majority in Zimbabwe when he spearheaded the formation of the Affirmative Action Group (AAG) in 1994.

Dr. Chiyangwa is a renowned philanthropist as he has assisted many less-privileged children through his foundation.

On the other hand, Dr Chiyangwa is a shrewd politician. He is the Zanu-PF Member of Parliament for Zvimb South and is a senior Central Committee Member for the ruling, revolutionary party.

Dr Chiyangwa is known as the Football Kingmaker all over Africa after he masterminded the ouster of Issah Hayatou, the Cameroonian who had ran the Confederation of African Football (CAF) with an iron fist for 29 years. Dr Chiyangwa is a goal-getter who believes that nothing is impossible under the sun.
Dr Chief Langton Chikukwa

Dr Chief Langton Chikukwa is the founder and CEO of First Pack Marketing. He is an experienced leader, communicator, philanthropist and negotiator with long-standing experience from business spanning over 20 years. He is the owner of First Pack group of Companies a leading ICT and Stationery retailer in Zimbabwe. Langton has been exposed to and responsible for key fields such as the labor market and private sector, gender affairs, rights issues, sustainable development and reform and in strategic processes, teamwork and team building. Ability to lead in limited budget circumstances and to manage and take responsibility for large budgets in a resource efficient manner. He is an outstanding communicator and moderator. Overall, he has excellent strategic communication skills and recognized ability in communicating in different and varied cultural environments, as well as internally complicated fields.

Dr Divine Simbi Ndhlukula

Named by Forbes magazine among the most Influential Women in Africa, Dr Divine Simbi-Ndhlukula is founder and MD of DDNS Security Operations (Pvt) Ltd t/a SECURICO. Dr Divine has built the company to become the most respected and sought-after player in the security industry in Zimbabwe and internationally. SECURICO employing over 4200 people, has won many business excellence awards locally and globally. Dr Divine has been recognised globally for her business acumen with Forbes awarding her the Forbes Africa Businesswoman of the Year 2019, among many other awards. She was recently inducted in the prestigious JA International Global Business Hall of Fame. Her company SECURICO was recognised by London Stock Exchange as one of the companies that Inspire Africa in 2020. Divine has a GREAT passion for women’s economic and social empowerment and involves herself in several women empowerment initiatives. Through her efforts, women are now accepted in the security sector with SECURICO employing more than 900 women, the largest employer of women in Zimbabwe outside civil service. A successful farmer specialising in breeding livestock, she has been appointed to board memberships, directorships, chairmanship and leadership capacities in several key and strategic institutions and commissions in Zimbabwe.

Dr. Davison Todson Gomo

Dr Gomo has extensive business experience gathered over three decades and spread over a number of areas of business and policy activities. He has avid interest and extensive knowledge in development practice, education management, industry and business leadership, social leadership, research and consultancy, networking, conferencing and seminar leadership. In relation to the small and emerging businesses, Dr Gomo worked at the institute of business development as a training officer in charge of a nation wide business education programme whose aim was to raise the entrepreneurial skills of the small business sector. He moved to ranch house college where he was assistant director for small business education. In the UK, he was instrumental in setting up the Zimbabwe Business Trust an organisation that was established to coordinate the business interests of Zimbabweans resident in the UK and promote the cultivation of interest to invest back home. Dr Gomo is the chairman of the Zimbabwe Industrial Hemp Trust, board member at Zimtrade, board member at the Consumer Protection Commission and an advisory board member at the US-Africa Trade Centre. He has previously sat on boards of Focus Security and R&F holdings international as board chairman. He sat on the Harare Quarry board and acted as chairman from Oct 2019 to March 2020. He was executive director at St Martins business school in London and principal at Cranbrook business school in Slough Berkshire in the UK. Dr Gomo was also a director at London Training Associates and a regional director for Africa at the Industrial Commercial Management Association (UK). Currently, Dr. Gomo is the director of research at the Commissariat Department at Zanu pf HQ.
Emmanuel Anesu Fundira

BSc(Hon) Econ, MBA, FIMM, Ph.D, UK

Founder member and Group Chief Executive of Astec Leisure Group, a diversified tourism based business with interest in photographic and non photographic safari, operating in Victoria Falls and Lake Kariba/Zambezi Valley; under the flagship of Frontiers Adrenalin, Mosi-OA – Tunya Travel & Tours and Makuti Game Safaris and lodges respectively, with a capital base of USD26m and 87 employees. Holds a balanced portfolio of experience in Tourism related infrastructural issues spanning over a period of 25 years with a well proven uninterrupted service to the industry and international engagements at various levels. President of Safari Operators Association of Zimbabwe since 2004 and has developed strategic conservation, development and management of the nation's wildlife resources on several occasions. Participated in the administration of International Programs on flora and fauna such as CITES-COP meetings and developed outreach programs advocating for mutual co-existence directed at reducing human and wildlife conflict. Author of several journals and publications on Sustainable Tourism, and Visitor User Guide for Southern Africa. 2000-2009 President of Safari Operators Association of Zimbabwe (SOAZ) since 2008 to current Past Chairman of Outfitters and Professional Hunters Association of Southern Africa (OPHASA) under the auspices of the African Wildlife Consultative Forum (AWCF) and Safari Club International (SCI) Chairman / Director African Sun Hotels and Resorts – Total 15 properties. Former Chairman of Zimbabwe Tourism Authority, (2001-2006) Former President of Zimbabwe Council of Tourism (2006-2011). E-mail: efundira@makuti.co.zw or fundira.e@gmail.com Skype: Anesu55

Eng. Mabasa

Eng. Mabasa worked for the Bishop and Moss Precision Engineers Company as a Machine Setter and Quality Controller in Surrey, England. He was recruited as a lecturer in London in 1981 and assumed duty at the then Salisbury Technical College; now Harare Polytechnic in 1982. Shortly after he was transferred to Kwekwe Polytechnic, where he was the first Black lecturer. He rose from Mechanical Engineering Lecturer to Head of Division. He became the inaugural substantive Vice Principal of Kwekwe Polytechnic in 1992.

As a member of the FEER, Eng Mabasa was instrumental in the evolution of Zimbabwe’s National Courses from the City and Guilds of London to the Zimbabwe National Courses. He pioneered the establishment of the Gokwe Vocational Training Centre as a satellite to Kwekwe Polytechnic. Furthermore, his advocacy won the National Craft Courses, formerly the preserve of apprentices only, offered on a Part Time and Direct Entry basis.

Eng. Mabasa was transferred to Bulawayo Polytechnic in 2004 as Acting Principal to provide leadership until 2005 when a substantive Principal was appointed. He served as Vice Principal until he was appointed substantive in August 2014.

In 2007 Eng. Mabasa was Zimbabwe’s Delegate to the ‘Education Seminar for Education Officials in Developing Countries’ which took place at Jinan University in China. He was a Seminar for Senior Officials and Senior Government Officials from 23 Commonwealth countries and from the People’s Republic of China. Eng. Mabasa holds both a BEd and an MEd in Education Policy and Management Studies with Zimbabwe Open University (ZOU). He is a PhD candidate with the National University of Science and Technology (NUSIT) with research interest in Entrepreneurial Leadership in Higher Education in the context of African Leadership Development.

Among other public recognitions, Eng. Mabasa got the Mega Fest Business Award, 2015 and 2016, Leadership Award of the Year Overall Winner and The Solar Scholars Award for Outstanding Service to Development of Africa (Technical Education) awarded in Pretoria, South Africa in 2016. He was also awarded The District 412 Governor Citizen Communicator of the Year 2016-17 for his commitment to reaching out to the public through Motivational Speeches, Promotional Dialogue, through Digital Technology, by the Lions Clubs International. He led Bulawayo Polytechnic in winning the ZNOC 2nd Runner Up Award for Tertiary Institution of the year in 2015, 2016, 2017 and 2018 respectively. He was the winner of the Zimbabwe Institute of Management 2nd Runner up Leader of the Year Award (Public Sector Category) for 2016 and 2018. He also obtained a Gold Prize in the Educational Excellence Quality Awards in 2019. He also led Bulawayo Polytechnic in winning the CCAZ 1st Runner up Award for the Higher and Tertiary Education for 2021.

Eng. Mabasa and his wife are blessed with 6 children, 3 of them natural and the other 3 adopted. He is an engineer, chaplain, published author, columnist, poet, motivational speaker, spiritual teacher and counsellor, affectionately called ‘The Teacher’. Visit our Website for more information; www.bulawayopolytechnic.ac.zw

Godfrey Johnson Dube

Mr Godfrey J Dube is the Standards Association of Zimbabwe Head of Marketing and Business Development. He has over 34 years Marketing/Sales and Supply Chain working experience. Mr. Dube worked for Nestle Zimbabwe as National Sales Manager, Marketing Manager and Supply Chain Manager before working as a Marketing and Business consultant.

Mr Dube is a Fellow member of the Zimbabwe Institute of Management (FZIM), a member of the Marketers Association of Zimbabwe (MAZ), CZI membership and marketing committee member, first registered as a Chartered Marketer (CIM, UK) in 2005. He is one of the pioneers, past president and current Chairman of the Advisory Council of the Marketers Association of Zimbabwe, Past Board Member of the Marketing Department of the Bindura University of Science Education. He is a former marketing part time senior lecturer on the University of Gloucestershire and Open Learning Centre’s undergraduate and postgraduate (MBA) courses, Chartered Institute of Marketing (CIM) lecturer, Current facilitator for Marketers Association of Zimbabwe/Institute of Marketing Management (IMM) Chartered Marketer programme and the Zimbabwe Institute of Management programmes.

Mr. Dube has also attended a number of Standards based courses including the Quality Infrastructure Development in Support of World Trade WTO in SWE- DEN, WTO TBT Advance Short Course in Geneva, Switzerland, UNCTAD Empowerment programmes for National Trade Facilitation Committees etc.
Dr Grace Muradzikwa

Dr. Muradzikwa holds a Bachelor of Administration Degree and a Master in Business Administration from the University of Zimbabwe, an Honorary Masters in Business Administration and Honorary PhD in Leadership from the Women’s University in Africa.

She is an Associate and Fellow of the Insurance Institute of South Africa.

Dr Muradzikwa is a decorated insurance executive with 37 years practising experience in the insurance sector.

She was a member of the co-founding team that established the Zimbabwe Reinsurance Corporation in 1984, with the support of UNCTAD.

Dr Muradzikwa was at the helm of Diamond Insurance Company, before its merger with the National Insurance Company of Zimbabwe (NICOZ) in 2002 and led an IPO to raise capital for the merged entity.

She became the first black woman to list and head a publicly traded company, a position she held till her departure in February 2019.

Dr Muradzikwa was appointed Commissioner of Insurance, Pension and Provident Funds, with the responsibility of regulating and supervising the insurance and pensions industry in Zimbabwe in June 2019, a position she currently holds.

She has received many awards, which include NZCC Businesswoman of the year (2005), IOD Director of the Year (2009), Outstanding Top 20 Business Personality of the Year (2012), Daily News Businesswoman of the year (2014) and CEO Global Regional Titans Award (2017), Institute of Corporate Directors Zimbabwe Woman Corporate Director of the Year—Public Enterprises (2020) and Winner of the Megafast Outstanding Top 20 Woman in Business of the Year 2020.

Dr Muradzikwa has served on various boards of local, regional and international institutions such as the Zimbabwe Revenue Authority (ZIMRA), Africa University, the Federation for Afro Asian Insurers and Reinsurers and the Association for Insurers and Reinsurers in Developing Countries.

She is the patron of Women in Insurance Zimbabwe and the immediate past president of Professional Women in Business (PROWEB) in Zimbabwe.

Isaac Chamangira

Isaac Chamangira is the founder and Managing Director of two companies i.e. I and A Farmers pride and Bhello City Foods Pvt Ltd. Farmers pride was established in 2005 with a vision to help farmers to successfully get desired yields by providing farming equipment, inputs as well as the technical information where necessary. As a way to fulfill that vision further, Mr Chamangira opened Bhello City Foods to further help Zim- babwean farmers by providing them with a market to supply their produce.

Bhello City Foods Pvt Ltd is a strictly quality food outlet established in 2011 and has over 60 employees. It is recognised globally for scooping the International Star Award for Quality in Geneva in 2017. It has 3 successful branches in Harare and a Tourist Resort at Lake Chivero. Moreover, Bhello City Foods has a vision of opening more Tourist resorts in support of Domestic Tourism and opening more restaurants countrywide.

Mr Chamangira has the vision to grow in the continent and eventually world over. Out of his ideology and character, Mr Chamangira has managed to consistently grow even in the hardships prevailing in the country. He hopes to continue this growth to help the community at large.

John Panonetsa Mangudya

John Panonetsa Mangudya was born in Chimanimani District at Mutambara Mission in 1963. He did his primary school education at Mutambara Reserve School and proceeded to study his secondary education in Njube in Bulawayo before moving to St Patrick’s Secondary School in Gweru. He enrolled to study Economics at the University of Zimbabwe in 1984.

He has more than 35 years of banking experience having worked for the Reserve Bank of Zimbabwe from 1986 to 1996 as an economist and the African Export Import Bank (Afreximbank) from 1996 to 1999 as an international banker. He joined CBZ Bank in 2000. He assumed the position of Group Chief Executive Officer in April 2012, having been Chief Executive Officer of CBZ Bank from 2006. John has diverse experience in commercial, international and investment banking.

He was appointed to the post of Governor of the Reserve Bank of Zimbabwe on 1st May 2014. Prior to this appointment, he was the Group Chief Executive officer of CBZ Holdings.

He is also a board member of the African Export-Import Bank (Afreximbank) and Africa University. He served on several boards before his appointment as Governor of the Reserve Bank. He was the Chairman of the Industrial Development Corporation of Zimbabwe (IDC) and Agricultural Marketing Authority (AMA).

John is a moderate economist. His core value is stewardship. He holds a Bsc Economics (Honours), Msc Economics and a PhD in Business Administration.
Mr Luke Madondo

Luke is the Managing Director of Chroma Paints and is instrumental in the growth of the company to become a household brand name. Through his leadership the company won many accolades at National and International arena which includes International Award for Quality in Paris - France and later a Golden Medal for Quality and Service in Santiago - Chile.

A holder of an MBA degree from the Midlands State University, a post-graduate certified Diploma in Accounting and Finance from the ACCA and various other professional qualifications. He is also an accomplished SMI trained executive.

He is a promoter of Chemical leasing business model, which is a sustainable chemicals service solution that promotes the sound management of chemicals and chemical waste and supports the efficient use of resources, the minimization of wastes and emissions, and the reduction of health and environmental risks. He represented the country at World Entrepreneur Investment Forum in 2019 in Manama- Bahrain.

He is involved in business start-ups, and has helped many young people to start business projects.

A devout Catholic and is the current Coordinator of the Catholic Charismatic Renewal Movement in the Archdiocese of Harare.

He is married to Gladys and have two sons and a daughter.

Marah Hativagone

is the Managing Director of Codchem Pvt Ltd. She is married and has 4 children and 3 grandchildren.

She holds an MBA majoring in Business Policy from Nottingham Trent University (UK), Diploma in Finance (ACCA), Diploma in General Management and other management certificates from NTU and Zimbabwe Institute of Management (ZIM). She is a member of ZIM, IODZ,ZNCC as well as that of women’s business groups eg. Proweb, AWEB, AWIEF.

She has sat on a number of corporate boards like Zam-trade(2005-12); FBC Building Society(2005-19), Dzikwa Trust (current chairperson) and has also chaired the following parastatal boards: ZTAS/Zimbabwe Tourism Authority(2011-14) ZIA/Zimbabwe Investment Authority.(2012-13). She also chaired the current Coordinator of ZIA(Zimbabwe Investment Authority) in 2016.

The company currently employs over 50 people directly and indirectly creates further employment downstream.

The company later diversified into flexible plastic packaging and now operates from two manufacturing divisions - a food ingredients division and a flexible packaging division. In her spare time, Marah likes to seek renewal through reading and training. She enjoys travelling, cooking and choral singing. She is quite involved in mentoring young emergent business women from different sectors, working to improve the lives of marginalised people and assisting in financing educational needs of orphans.

My social handles: www.hativagone marah/facebook.com marahhativagone@instagram.com

Dr Victor Wasara

Born Victor Wasara in 1962, currently the Principal Agent for Trevor Dollar Real Estate; a company which he joined as a mere junior employee. His involvement in philanthropic work saw him being conferred a Doctors in Humane Letters (Honoris Causa) in March 2020 by the International Institute of Philanthropy in recognition of contribution to humanity, society and philanthropy. Highlights of his other interests are as detailed follows:

Board member – Midlands AIDS Service Organisation (MASO), A member of the South-African Institute of Valuer’s, A member – The Institute Of Directors Zimbabwe, A Member of the Gideon’s Bible Society Zimbabwe (2015 to date), Prison chaplain, Zimbabwe (PMIZ),Former member of Mkuva Teacher’s College Advisory Council, Current member of Kwekwe Polytechnical College, Former part-time lecturer Gweru Polytechnic College, Chairman – Alumni Zimbabwe Open University, Midlands, Zimbabwe, A friend of the university – Midlands State University, Board of Trustees-MAPROPR-IWEB (2013 to date), A Board member of The Real Estate Institute of Zimbabwe (2015 to date), Deputy Chairman AFM Northview Gracious 5 Years (2011-2015), Director – Prismic Investments Private Limited, Chairperson Zimbabwe National Chamber of Commerce-Midlands 2 Years (2010-2011), Deputy Chairman AFM Midlands 2 Years (2013-2014), Provincial Fundraising and Vision Partners, Committee Chairperson- AFM Midlands (2015 to date), Holds various leadership certificates from Lions Clubs International. An committee member of the Gweru Centenary Celebrations Membership Director of the Lions Clubs International, Gweru, Deputy Chairperson-Midlands Children’s Home (2013 to date), National business leader, AFM church, Zimbabwe (2019 to date)
Small-scale miners get shot in the arm
By Vimbai Kamoyo

THE Government is set to equip gold small-scale miners with machinery in a bid to boost their production, a cabinet minister has revealed.

Speaking at the post-cabinet media briefing, the Minister of Information, Publicity and Broadcasting Services Monica Mutsvangwa said the government was in the process of setting up “gold centres” in a move that will increase gold production in the country.

“The second initiative being targeted in the achievement of a US$12 billion mining industry by 2023 involves the establishment of gold centres. Gold centres are expected to provide basic equipment such as compressors and jack hammers as well as working capital to facilitate optimal production by small-scale miners who supply gold ore. The Reserve Bank of Zimbabwe shall maintain presence, directly or through approved buying agencies, at all Gold centres so as to buy all the gold produced. The Gold Centres will also provide technical services to miners who supply the ore. Cabinet approved proposals for the establishment of over twenty Gold Centres by mid-2022. Accordingly, memoranda of understanding will be signed with four investors who have been identified for the purpose of setting up the Gold Centres.

“The investors will own 100 percent equity in the Centres, while the regulatory framework speaks to notes from other countries. IPEC and the parent ministry among others is working on a customer regulatory framework that will fully fund the operations of the Centres in return for a 90% equity stake. Cabinet, therefore, approved that the Ministry of Mines and Mining Development signs memoranda of understanding with investors intending to locate, establish, fund and run Gold centres already provided for in the Mines and Minerals Act. Some of the Gold Centres are expected to be established in Makaha, Odzi, Mount Darwin, Shamva, Mazowe and Silobela,” she said.

Gold small-scale miners have been the heartbeat of the gold sector, accounting for over 60% of the precious metal’s production in the country.

The minister also said the government will seek an investor in the diamond area to partake in the auction system.

“Finally, in the diamonds sub-sector, Cabinet noted the need to facilitate a new investor, Ashelroi Trading and Services, to participate in the diamond auction system as already stipulated in the diamond value addition chain in the National Development Strategy 1. The new investor will construct an advanced diamond cutting and polishing plant in Zimbabwe and promote skills and technology transfer on cutting and polishing,” she said.

Micro-pension by next year
By Wellington Zimbowa

ZIMBABWE will unveil a micro-pension scheme targeted for small and medium enterprises, early next year, as preparatory work is progressing well.

Tambudzai Jongwe, deputy benefits director, National Social Security Authority (NSSA) said her organisation partnered with the International Labour Organization (ILO), with the COVID-19 pandemic having slowed the process.

“We are already working on a designed pension scheme for the informal sector and we partnered with ILO. She was speaking this Wednesday, at a meeting of the NSSA with the Ministry of Information, Publicity and Broadcasting Services.

She said: “COVID is hindering the smooth flow of business, but we envisage launching it sometime next year.”

She was speaking this Wednesday, at a journalist’s insurance and mentorship virtual programme that was co-organised by the pension’s body and regulator, Insurers and Pensions Commission (IPFC).

Speaking on the same subject, IPFC pensions head, Cathedral Munjoma said the regulator is engaged in crafting the regulatory framework taking notes from other countries that pioneered with the initiative.

“The National Social Security Committee that draws members from NSSA, IPFC and the parent ministry among others is working on a customer regulatory framework for the country through studying experiences from other countries.

“We are seized to ensure that the regulatory framework speaks to the local informal sector,” he added.

Speaking to journalist drawn across the media fraternity, around the country, Munjoma, however, stressed that the industry should be more proactive to achieve the goal.

“Finally, in the diamond sub-sector, Cabinet noted the need to facilitate a new investor, Ashelroi Trading and Services, to participate in the auction system as already stipulated in the diamond value addition chain in the National Development Strategy 1. The new investor will construct an advanced diamond cutting and polishing plant in Zimbabwe and promote skills and technology transfer on cutting and polishing,” she said.
Citizens at risk - ZDI

By Edward Mukaro

THE Zimbabwe Democracy Institute has rang alarm bells, following Government’s enforced 6 pm curfew that has seen citizens queue up at ZUPCO bus termini in Harare and Bulawayo, leading to termini becoming COVID-19 super spreaders.

According to an excerpt from a recent report by the non-governmental organisation titled: “Access to public health monitoring survey July 2021, Government Response to Covid-19 3rd Wave: More needs to be done,” ZDI stated, “The country moved to level 4, this saw the closure of schools and tertiary institutions, ban in public gatherings, rationalising of personnel and hours of operation in various sectors and adoption of a 6 pm curfew. On the 6 pm curfew, the cities of Harare and Bulawayo are experiencing congestion in roads leading to the central business centers; this has seen long queues at ZUPCO bus termini with no evidence of social distancing while experiencing pressure at illegal mushika-shikas terminuses.

“These have become spreaders of the COVID-19 virus. The shortage of public transport in Zimbabwe’s capital, Harare has been threatening to derail efforts to contain the COVID-19 pandemic, as commuters are hardly practicing any social distancing while in queues for buses,” said ZDI.

Government has opened a number of COVID-19 vaccination centers across the country, as the numbers of citizens wishing to be vaccinated have ballooned following the rise of COVID-19 positive cases an aspect that has raised fear in citizens; hence, the drive to get vaccinated.

ZDI notes that citizens are experiencing long vaccination queues, with some sleeping at vaccination centers and later denied vaccination access, thereby, creating productive conditions for vices such as corruption – creating irregularities at vaccination centers.

“This demotivates citizens to vaccinate or even worse as it promotes corruption. Participants in Zimbabwe Democracy Institute WhatsApp groups mentioned that some citizens are going to the extent of paying $20 to $30 in order to be vaccinated at local clinics.”

“They added that these handouts were given to nurses or other health workers so as to avoid queuing. This also speaks to lack of motivation and poor salaries on the side of health professionals.”

Government-owned entities such as TelOne have made vaccination mandatory by sending their unvaccinated workers on leave. “Other companies have also responded by sending their unvaccinated workers on leave. Mandatory vaccine vaccination is most likely to lead to dishonesty and corruption. In the past months, the government has been dealing with faked covid-19 testing certificates. This was evidence that mandatorily politics do not work in Zimbabwe and the same might be done with vaccination cards.”

ZDI implored the government to ensure the accessibility of vaccines, while there is an urgent need to employ more health professionals so as to decongest the current long queues.

Zimbabwe under siege from Delta variant

By Ruvimbo Chatyoka

THE COVID-19 pandemic, which has brought the world to a standstill, continues to militate against Zimbabwe’s preparations for the population census due next year, Information Minister, Monica Mutsvangwa has said.

The country remains under Level 4 COVID-19 induced lockdown with gatherings save for funerals banned, while business hours have since been cut short as part of a cocktail of measures by the government to curb the spread of the pandemic. The 2022 Population and Housing Census enumeration is scheduled to run from the 21st to 30th April 2022.

“Government wishes to inform the nation that 60 percent of the country has been mapped, although, the COVID-19 outbreak is militating against progress,” said Mutsvangwa during a post-cabinet briefing Tuesday.

“The Bulawayo Metropolitan Province was completed, as well as 20 districts spread across the country’s provinces. The nation is informed that preparations for the 2022 Population and Housing Census are being coordinated by the National Census Committee, which will be assisted by the Provincial and District Census Committees. The Provincial and District Census Committees will be constituted by 30 September 2021.”

Mutsvangwa explained that Cabinet adopted the 2022 Population and Housing Census Timelines, which are disaggregated into Pre-Enumeration, Enumeration and Post Enumeration Phases.

“The Pre-Enumeration phase which started on 21 Nov 2019 will run until 17 April 2022, and has two major activities, namely: the Census Field Mapping Exercise (to be completed by 21 January 2022) and the Pilot Census (to be completed by 27 November 2021).

“The Enumeration Phase is scheduled for 21 to 30 April 2022. The post enumeration will be completed by 31 August 2022.”

She said activities during the post enumeration phase include the publication of the preliminary census results by 1 August, 2022; data analysis, processing and dissemination; post enumeration survey; evaluation of the census in terms of content and coverage errors; and recovery of census equipment and materials.

Zimbabwe holds a census every 10-years and next year’s exercise is crucial as it precedes the 2023 harmonised elections.
**Environment and Climate Change**

**Commission’s blitz to curtail unlawful clearing of forests**

By Edward Mukaro

The Forestry Commission Zimbabwe has embarked on a ‘Nationwide Operation to control illegal firewood/charcoal acquisition, movement and trade’ to curtail the unlawful clearing of forests that is costing the nation 262 349 hectares per year, owing mainly to the national energy crisis.

More than 62 percent (%) of energy demand in Zimbabwe is supplied by trees and forests (this should be much higher now in view of the debilitating national energy crisis).

The blitz by the commission and stakeholders including the Zimbabwe Republic Police (ZRP), Environment Management Agency (EMA), Rural District Councils, and Urban Municipal Police, among others, will see a spirited month-long blitz on firewood, charcoal, and timber illegal activity hotspots across the country.

A number of arrests have already been made from villagers with scotch carts; pick up trucks and even haulage trucks transporting wood and charcoal to various parts of the country.

The production of cash crops like tobacco, which bring in large amounts of foreign currency have largely been one of the main reasons for the fast deterioration of the country’s forests, as farmers willingly cut down trees to cure their crops.

The Forestry Commission notes, “The apparent success of flue-cured tobacco production in Zimbabwe is attributable to indigenous trees and forests as most growers of the crop depend on illegally obtained firewood to cure it (the greater proportion of these growers obtains the firewood illegally and unsustainably, to the detriment of forests).”

Hence, the commission reckons that the major focus for Zimbabwe should be the need to close the gap between the rate of indigenous forest loss and its replacement rate.

Forestry Commission launched a nationwide blitz on firewood poachers who are mainly cutting down indigenous trees for timber and firewood.

**Covid more than just a disease – CIMAS boss**

By Vimbai Kamoyo

The scourge of the COVID 19 pandemic goes beyond the maladies that are being recorded, as is more to it, a top business executive has said.

Speaking at a handover ceremony of the COVID-19 vaccines sourced by leading agriculture concern, SEED-CO and the medical insurer CIMAS, to the government, the boss of CIMAS, Valandella Ndlovu, said the pandemic had adversely affected every facet of people’s daily lives.

“The pandemic also has many impacts beyond the disease itself, disrupting essential services, including treatment of life-threatening illnesses such as cancer and hypertension. Critical immunization programmes have been suspended, putting thousands of children at risk. Lockdown measures may have unintended consequences for lives and livelihoods, including exacerbating hunger. While COVID 19 is a global health crisis, its impact goes far beyond the health sector, causing economic, political and societal disruption. This requires a whole-of-society and whole-of-government response,” he said.

“It is in this regard, I am delighted that SEED-CO joined hands with CIMAS in this initiative and played their part by pooling resources to procure the much-needed vaccines and furthermore, giving back to the community, as evidenced by the event we are witnessing today,” said the CIMAS chief executive officer.

Valandella also said health issues in themselves were a very serious business that should be treated with the respect it deserves.

“The pandemic is reminding us that health is not a luxury item. It is a human right, it is essential for social and economic development. Now more than ever, our shared commitment must be to pursue health coverage for everyone and everywhere. As the private sector, the one objective that brought us together was the need for our country, Zimbabwe, to reach herd immunity, and the government could not do it alone, we saw it fit to stand in the gap by procuring 201 312 doses of the vaccine. As and when the vaccines are available (and) CIMAS administers them at its 9 primary care facilities, 1 mobile unit and 1 temporary site,” he said.

SEED-CO and CIMAS were donating 5 000 does to be administered to 2 500 people.

Speaking at the same occasion, the SEED-CO regional general manager, Edworks Mhandu said his organisation would favour seeing the vaccines being administered to agricultural extension officers.

“Honourable Minister (July Moyo, minister of local government and public works) we would be grateful if you could facilitate on our behalf that these vaccines are given to Agritex officers. Honourable Minister Sir, we want to emphasise the importance of Agritex to the farming community. In the engagement with farmers, SEED-CO agronomy staff work very closely with Agritex extension officers who are found at the ward, district, and provincial level all over the country. So, it is important to ensure that Agritex officers are protected from the COVID virus, and we are told by health experts that vaccination is key in the protection against COVID-19,” he said.

However, Minister Moyo, who was the guest of honour at the function said it was the prerogative of President Emmerson Mnangagwa to donate to whoever he chooses.

“It is the duty of the President to give donations to where he feels there is a need to do so,” said July Moyo.
How Manchester City would finance signing Lionel Messi after LEAVES Barcelona

Manchester City would be ready to move for FREE AGENT Lionel Messi after Barcelona confirmed his shock departure from the club.

Messi, 34, was believed to be close to agreeing a new deal in Spain before a dramatic turn of events saw Barcelona announce his exit due to financial restrictions imposed on the club.

And their loss could be City’s gain, with the club’s Chief Operating Officer Omar Berrada confirming last October that the Citizens would be able to finance a move for Messi.

He told the Manchester Evening News: “It’s hard to guess what could happen.”

“If you think back to those two weeks where everything played out at Barcelona, it’s almost impossible to guess what will happen next summer.”

Messi is a generational talent, he’s the best player in the world and potentially someone else (Messi), whether it is next season or the one after that then we will be in a financial position to do it for the right price.”

Messi reportedly agreed a deal in principle with Barcelona to reduce his wages by 50%, which means City may be able to afford his wages - unlike the Catalans.

Manchester City have performed exceptionally well this season, and their ability to make that investment [in a striker] when required.

“(If) we do decide to bring in another striker, whether it is one after that then we will be able to take the right decision because it also doesn’t mean that we’ll have to rush into anything.”

Di Maria and Leonardo Paredes, including Marco Verratti, Angel Di Maria and Leonardo Paredes.

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