

# Business Opportunities for Zimbabweans

2018 Edition



Victor Muchemwa, ACMA, CGMA





## ZIM BUSINESS IDEAS AND NETWORK

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### Acknowledgements

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We would like to thank the strong Zimbabwe Business Ideas and Network Community made up of members, followers and volunteers.



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Passionate about empowerment and has published more than 500 free Entrepreneurship articles over the past 3 years.



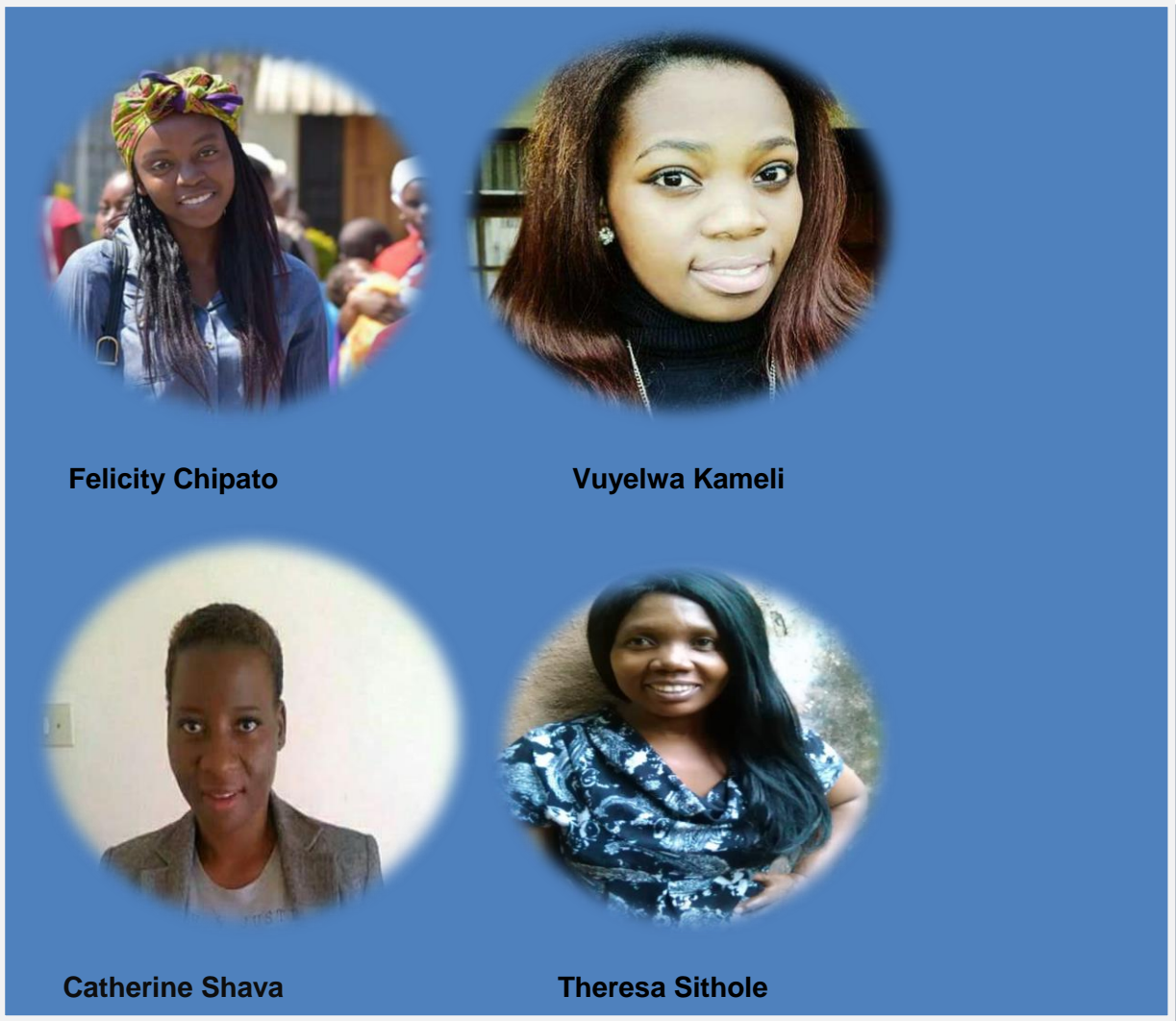
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Passionate about Entrepreneurship; she provided quality control of the book compilation.

**ZBIN Secretariat**

We would like to thank the ZBIN secretariat made up of Felicity Chipato the Administration Assistant, Vuyelwa Kameli our Accountant, Catherine Shava (Munhukwaye) and Theresa Sithole our Digital Platforms Officers for the hard work in the compilation of the book.



## Business Opportunities for Zimbabweans- 2018 Edition

### Foreword

The book captures the mood in the country which is renewed interest in business! Coming at the right time and place, we bring you relevant material to help inspire locals and diasporans interested in taking advantage of opportunities in the country and beyond.

We have adopted a positive approach and hope to inspire readers, followers and the community at large to identify numerous opportunities that abound in the country. Our organisation formed in 2015 has been at the forefront of supporting small to medium businesses with free information and resources. We have walked the talk when it comes to investment by launching highly successful programmes beyond the countries' borders helping to form companies across the region. We have showcased the abundance of opportunities for Zimbabweans who are hardworking and innovative.

We have conducted business tours to uncharted territories such as Mozambique and Lesotho and in the process helping to uncover opportunities for Zimbabweans. We were honoured in Durban in a traditional ceremony for the sterling work in helping empower women entrepreneurs.

We have our eyes laser focused on the business community especially women, youths and the Diaspora community. We have not forgotten locals already in business or those contemplating travelling the entrepreneurial route. It is not an easy walk in the park to be an entrepreneur especially in the short run but it can be rewarding to your immediate family, future generations and the community at large.

The ushering in of a new dispensation has given everyone renewed hope; efforts done to date are sending the right signals that indeed the country is open for business. The right tone at the top has been warmly received by investors from across the board especially some from the international and Diaspora communities.

We have captured our experiences, researches, trainings, discussions, business tours and articles so as to help you prepare to take advantage of current and future opportunities. We have included the voices of the Diaspora community and included specific opportunities for them. Women have always been at the heart of ZBIN and we dedicated the largest chapter to them and the book could not have been published on a better day than on International Women's Day.

Whilst the target of the book is Zimbabweans, we have not forgotten the sterling work and support from regional members and followers. The book is also for you too and we will be producing similar books for regional countries in the coming few months.

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## Chapter One: Investment Preparation

### 1.1 Our Regional Success Story



**Question:** Do business opportunities exist under the current economic environment?

**Answer:** In order to answer the above question, in July 2017 our organisation, The Zimbabwe Business Ideas and Network, launched a successful arts and crafts programme that took the whole of Southern Africa by storm. We showed that with hard work and innovation a lot of opportunities can be unlocked. Opportunities do not only exist in the country but beyond the borders as well. The excuse of lack of capital is no longer good enough as we have inspired thousands of entrepreneurs from Botswana, Lesotho, Malawi, Namibia, Swaziland, South Africa and Zimbabwe. We designed an empowerment programme on arts and crafts called Tapestry and it involved the weaving of shaggy rugs or carpets using own hands.

The disruptive technology did set new regional digital marketing records with millions viewing it and thousands responding to our free advertisements. We made follow ups helping to train hundreds directly and thousands indirectly in Botswana, Lesotho, Malawi, Namibia, Swaziland and South Africa. It is also interesting to note that we launched it across the region but only incorporated Zimbabwe last.

If you can attract the attention of more than 50.000 foreign nationals outside your home country in less than a week and getting hundreds of calls per day and capturing more than 10.000 phone numbers in your database, then you have reached high levels of digital marketing and influence. We did all of this without spending a single penny on advertising.

#### Results

We launched the programme in Harare in August 2017 at our offices in Monavale where we planned on strategic programme launch in different countries. The programme launch witnessed entrepreneurs from different countries attending and paying for their own bus and airfares, accommodation and food expenses. The programme we designed had the



technical side which consisted of designing and weaving of carpets and the entrepreneurship training side which covered sourcing of materials, costing and pricing of products, digital marketing, pitching for investment and sourcing funds, company registrations and business plans.

## Lessons Learnt



**Think beyond Zimbabwe-** Opportunities do exist across the region, so do not restrict your thinking to Zimbabwe only but rather wear a global thinking hat and design business models that transcend borders. Digital marketing enabled us to reach out and influence entrepreneurs in areas as far as Cape Town, East London, Durban, Maseru, Walvis Bay, Mzuzu and Lilongwe. We had a lot of entrepreneurs travelling more than 400 kilometres to attend our training sessions in South Africa. This helps to explain our focus on digital marketing throughout the book. It also helps unlock opportunities beyond Zimbabwe. Entrepreneurs no longer need to worry about local economic conditions as your market potential is huge. We walked the talk on digital marketing not only on a local level but regional level!

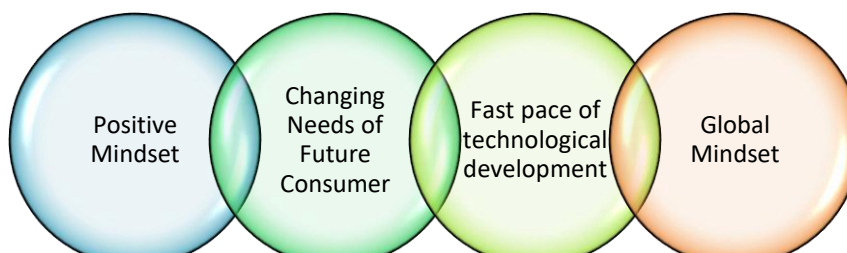
**The capital question-** How much budgeted funds did we have in order to help empower and influence thousands of entrepreneurs across the region? We did not have a lot of funds in our coffers. In fact we only had \$2,000 to purchase materials and travel by road across the region from Lilongwe to Cape Town, Nelspruit to Maseru, and Gaborone to Walvis Bay. We did not make a profit but only managed to break even clearly showing that having a small amount of capital is no longer a deterrent. You only need innovation and global thinking in order to reach out to more people or clients than previously possible. We showcased that a budget of \$2,000 can make a huge regional impact that attracted the attention of the Malawi Government to adopt the programme through its TEVEZ disabled people training in Mzuzu.

**Importance of Public and Private sector partnership**-We formed the Swazim Company in Swaziland, a partnership of our organisation and Swazi nationals in order to carry out training sessions in Swaziland. Our training sessions in Namibia were sponsored by a local bank, and in Botswana a mining company helped to sponsor local training sessions. In Nelspruit we helped to form the Mpumalanga Real Queens in Action Company and in Malawi three women owned companies were opened with the most successful being Pamodzi Women based in Blantyre. In Lesotho PCEE Tapestry was invited to showcase their products at various women and crafts fairs. With the end objective of the training sessions being women selling their products in retail shops, we secured markets with a leading sports shop in Sandton and a carpet shop in Durban and Pietermaritzburg. A small budget programme helped to create markets, connect with the private sector, governments and also created opportunities for several shops supplying material such as the Wool and Textile Shop in Johannesburg and Wool Shop in Limbe, Blantyre.



## 1.2 Key Themes in this Book

In order to fully appreciate opportunities in 2018, it is important to take note of the following themes;



### Global mindset

Today's business world is a far cry from yesteryear. An increasing number of organizations operate worldwide, and they are more diverse internally. That means business people must be adept at dealing not only with employees from various backgrounds, but with workers and clients in different countries as well.

According to the Harvard Business Journal "In this digital age, geographical borders are no longer clearly defined, so having a global mindset while working globally has become critically important for

the success of entrepreneurs. A Global mindset is loosely described as the “ability to adapt to a culture and influence individuals or groups whose ways of doing business are different than your own’.

### **Positive mindset**

We managed to publish more than 400 free articles on investment opportunities for Zimbabweans for more than 3 years and the question is how did we do it? How did we identify opportunities despite a challenging economic environment? Our answer is simple; we had a positive mindset as an asset. The continuous desire to look at the positive side of Zimbabwe gave us an edge and the fact that we could conduct a business tour to a country such as Mozambique and uncover opportunities shows that with a positive mindset only the sky is the limit. You will find a lot of positivity throughout this book, however we take note of increased risks involved in entrepreneurship and you need to be wary of many risks posed by globalisation.

### **The changing nature of future consumers**

The consumer is not stagnant. The increase in the access to information through technology means consumers now have more knowledge than before which helps to shape their attitudes and behaviour. School children are learning how to use computers at preschool level. In developing business models, there is therefore need to analyse the ever changing nature of consumers. In the case of Zimbabwe youths are estimated to be more than 60% of the total population. Investing in brick and mortar business models without consideration of the increasing influence of the internet is therefore not sustainable in the long run.

### **The Future is technology driven**

The rate of technological change is alarming and there is strong competition in the world to come up with better technological models and approaches in almost every sector. Disruptive technology is changing the shape of business, breaking barriers to entry and ushering in new opportunities and at the same time threatening the survival of many business entities. Advanced technology is therefore going to give a competitive advantage to those who introduce it. And make it part of their life. Zimbabwean businesses are not always quick to adopt new technologies and approaches and this provides new opportunities to young entrepreneurs to take head on established businesses that fail to innovate and adopt new technologies.

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## **1.3 Regional Entrepreneurship Trends**

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So you would also like to be on Africa’s rich list? You are going to need numbers and if you are not in Nigeria then you should think global and ensure you have numbers on your side. You will need to be tech-savvy too and the good news is, there are a lot of opportunities for those who adopt technology to drive their businesses. Below we look at the latest 2018 Forbes Magazine list of South Africa’s richest list and pay close attention to the sectors that gave us our top 5 Billionaires. We benchmark the results with Nigeria and Southern Africa.

### **Nicky Oppenheimer: Diamond Mining.**

Oppenheimer is on top of the list with a net worth of \$7, 6 billion. The 72-year-old made his money off the diamond business. He was previously the chairman of diamond mining company, De Beers.

### **Johann Rupert: Luxury Goods**

At 67 years-old, Rubert has a net worth of \$6,8 billion. He is the chairman of Swiss luxury goods firm Compagnie Financiere Richemont, a company known for brands such as Cartier and Montblanc.

**Koos Bekker: Media**

Chairman of Naspers, Koos Bekker makes billions of rands from businesses which include DSTV, Multichoice, MNet, and online stores – OLX and Takealot. Bekker has acquired most of his wealth from his media businesses and investments. Bekker is 64 years old and has a net worth of \$2,6 billion.

**Patrice Motsepe: Mining**

Motsepe is the youngest person in the top 5, at 55 years old. The billionaire's source of income is primarily mining and he is Africa's first billionaire. He is the founder of African Rainbow Minerals and the owner and president of soccer club Mamelodi Sundowns. Motsepe has a net worth of \$1,9 billion.

**Allan Gray: Consulting**

Gray's source of income is money management. He founded an investment management firm, Allan Gray Limited in 1973. Gray has a net worth of \$1,7 billion.

**Key Points:**

- The mining sector dominates the rich list
- You may need to know who provided consultancy or services to the mining sector-perhaps we can connect this to Allan Gray at No 5.
- The future is technology driven. Future billionaires will emerge from the internet. Closely watch the gentleman on No 3, Mr Koos Bekker. Do Amazon and Facebook ring a bell?
- If the Zimbabwean tycoon Dr Strive Masiyiwa was South African, he would be sitting on third position. Interestingly ahead of the DSTV owner Mr Koos Bekker. A Zimbabwean with a networth of \$2.8 billion should be benchmarked with Mr Koos.
- Mr Motsepe is the richest Black South African and his main business is mining, he however falls behind Dr Strive Masiyiwa. Mining plays an important role in riches but is facing competition from technologically driven products and services.

**Our Key Themes Analysis**

**Think Global:** You are not likely to make it to the billionaires club if you concentrate your operations in your home country only. Debeers has mining operations outside South Africa such as the mineral rich region of Lunda in Angola and Botswana. On number 3, Mr Koos made his billions by spreading DSTV and MTN across Africa.

Our own Dr Strive Masiyiwa made his monies from having operations across the globe. Mascom in Botswana, Econet in Lesotho, Kwese TV across the continent etc. You cannot make it if you concentrate on Zimbabwe alone. That is why the title of our book is '*Business Opportunities for Zimbabweans*' rather than '*Business Opportunities in Zimbabwe*'

**Technology Driven:** For youngsters entering the entrepreneurship route, the new diamonds for Africa are going to be found in technology i.e the internet way of doing things. E-Commerce is the new diamond and you have to critically look at the big markets outside the borders and thanks to digital media, you can now reach out to all corners of the world at little to no cost. The population of Africa is growing and e-commerce is slowly picking up providing gaps for start ups and you too can enter the field. The analysis of the Forbes rich list is also important for career guidance for students not sure of which fields to pursue.

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## 1.4 Young Entrepreneurs

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### **When should entrepreneurship teaching start?**

Whilst enroute to Maseru for entrepreneurship training, we stopped in Joburg where we wanted to procure more material for our first ever training in Lesotho. This gave us a chance to visit one of our partner shops, The Textile and Wool Shop located in Sisulu Albertina Street. The street has a lot of South African nationals of Indian origin. They practically own 90% of all business located in this street and we have witnessed a similar trend in Harare, Blantyre, Lusaka and Llongwe.

When you want to study entrepreneurship then do not go far, our hardworking friends know all the ropes as entrepreneurship runs in their blood and seems to be genetically passed from generation to generation!

An analysis of this closely knitted community of entrepreneurs led us to ask ourselves this important question 'When they talk of unemployment in South Africa, do they include the Indian Community?'

We do not have scientific evidence to back up our conclusion but we came to the conclusion that unemployment should generally be very low in this community due to entrepreneurship. When they talk of unemployment issues in most cases they are talking of the black community where entrepreneurship is still to take its roots. Most blacks learn about entrepreneurship from college level. In the Indian community young students learn the ropes of running business from an early stage and by the time they reach college level they would have mastered both academic and entrepreneurship skills.

Our solution is therefore to introduce entrepreneurship at an early age so as to give them choice upon completion of tertiary studies. Young Indians get business apprenticeship much earlier than other races. This is one of the reasons why employment issues do not affect them that much when compared to others because they have many options after college.

This book is therefore compiled with college students in mind so that they can appreciate the business landscape, what is shaping it, the trends and where we are headed.

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## 1.5 Harnessing Resources for Investment

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The book is full of business opportunities and they are more than 50 which will inspire you and we are confident that you will pick some and develop comprehensive business plans. The biggest question is how will you raise funds to kick start projects?

### Raising funds on your own

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## 1.6 Smart ways to invest in Zimbabwe

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## 1.7 Following the money

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## 1.8 Franchising Opportunities for Zimbabweans

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### Econet Franchise

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Our offices are located at No 34 Quendon Road in Monavale and our nearest shopping centre is Mabelreign Shopping Centre. We have knowledge of all the shops at this centre and one day we visited the newly built Econet Wireless shop at the centre in order to get an Ecocash print out. When we got the print out and wanted to transfer funds to the agent, we were pleasantly surprised that we transferred funds to an account which did not have Econet details. Upon inquiry on the anomaly, we were advised that the branch is a franchise.

## Chapter Two: Farming Opportunities



*If I started again I'd do agriculture, says Strive Masiyiwa*

Zimbabwean tycoon Strive Masiyiwa made his money in the mobile telecoms business, but if he were to start all over again, he would bet on agriculture. Speaking at the opening of this year's African Green Revolution Forum (AGRF) in Zambia's capital Lusaka, Masiyiwa made a case for the opportunities in the agriculture industry

According to a report launched at the forum, Africa currently spends more than \$60bn on food imports each year thereby benefiting producers outside the continent. "Oh I wish I was starting again. I wouldn't do telephones. I would go into agriculture," he said.

"Twenty years ago the idea that people could have their own [mobile] phone was almost as ludicrous as the idea that Africa will feed the world. But 20 years from now, this continent will feed the world," predicts Masiyiwa. A decade ago, Masiyiwa noted, it was almost impossible to talk about agriculture in Africa beyond simply food security. Millions of people across the continent were facing hunger on a daily basis, even starvation. "When you mentioned the words food and agriculture, often we spoke about hunger. I cannot say to you the hunger has gone away – but what I can say to you today is that we are beginning to address this issue. We are beginning to move agriculture forward." "The green revolution of Africa... has indeed started." -**How we made it in Africa**

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### 2.1 Agriculture in Zimbabwe

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Agriculture is the backbone of Zimbabwe's economy and will continue to be so in the foreseeable future. Although agriculture contributes only 11-14 percent of GDP, the sector provides employment for some 70 percent of the population, and about 60 percent of all raw materials for the industry. About 45 percent of the country's exports are of agricultural origin. In analysing Agricultural opportunities, it is important to look at the key strengths and weaknesses of Zimbabwe.

Zimbabwe used to be a major producer, processor and exporter of a wide variety of agricultural products, including tobacco, horticulture and cotton. In particular the horticulture export sector was unparalleled in Africa. For good reason the country was called 'Breadbasket of Africa'.

### US Department talks up Zim market

THE United States Department of Agriculture (USDA) has recommended that Americans should make early moves towards investing in Zimbabwe, a dispatch by the department's staff shows. The USDA's foreign agriculture service, which issues regular assessments of commodity and trade issues made by department staff, acknowledges major policy shifts by President Emmerson Mnangagwa's administration, particularly in agriculture. **Fingaz 08/02/18**

### Russian Billionaire in Zimbabwe for fertiliser deals

RUSSIAN fertiliser billionaire Dmitry Mazepin arrived in Harare on Tuesday afternoon to explore opportunities in Zimbabwe's agro-chemical sector, the latest mogul to peek into the country as President Emmerson Mnangagwa actively courts foreign capital. **Fingaz 08/02/18**

### Dangote revives interest in Zimbabwe

President Emerson Mnangagwa and Africa's richest man, Mr Aliko Dangote, interacted last week on the multi-billionaire's plan to expand investments in Zimbabwe. The Sunday Mail understands Mr Dangote is likely to venture into **agriculture** in addition to already stated interests in cement manufacturing, coal mining and thermal power. **The Sunday Mail 11/02/18**

### Investors smile on Zimbabwe

Prospects for local industrial growth are brighter this year, with more company resuscitations expected as the country gain more ground as fertile investment destination. More of our people in the diaspora are also coming to invest back home, especially in the **agro-processing industry** 'Dr Bimha said on the sidelines of the commissioning of a Uniliver Zimbabwe automated packaging plant last week. **The Sunday Mail 1/02/18**

### Why are Investors interested in Agriculture Opportunities in Zimbabwe?

The new dispensation has been reaching out to the international community to come and invest in Zimbabwe. The scrapping of the Indegenisation Policy and implementation of Ease of Doing Business reforms shows an administration serious on creating a conducive business environment for investors.

For investors, the agriculture sector is a key driver of economic growth in the country. The country once enjoyed the status of 'bread basket' title in the past and can still reclaim the title through creating and implementing the right policies. The success of the Command Agriculture programme shows the seriousness of the new administration towards agriculture. They have already walked the talk and set the tone for an agricultural revolution. It is therefore not a surprise that foreign, diaspora and local investors are eyeing the agricultural sector with keen interest.

#### What excites investors?

##### Strengths

- Availability of agricultural expertise
- Good soils.
- Well-developed riverine system
- Availability of agricultural expertise
- Agricultural consultancy services from former commercial farmers
- Road infrastructure which can be easily repaired
- Commercial farms can be reactivated without too much land clearing required
- Basic irrigation infrastructure still available
- Water Bodies (Approx 40,000 dams)



### **Weaknesses**

- The country still relies on rained water
- Erratic rainfall in the 2018 Agricultural Season
- Dilapidated infrastructure
- Tenure issues not finalised

### **Opportunities**

- Ability to return the sector to breadbasket title in future
- The biggest business sector in the country affecting every sector
- Success of Command Agriculture and Government Support
- Agro-processing opportunities
- Support from bilateral donors over the years
- Finalisation of land tenures to create more opportunities
- Resuscitation opportunities/Introducing new technology to improve productivity
- World export potential

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## **2.2 Global Trends in Agriculture**

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In the increasingly globalised economy, investors need to appreciate developments in the world in terms of agriculture. It is no longer business as usual and you need to monitor weather patterns across the region. A disease outbreak in Angola has a potential negative impact on a farmer in Mutorashanga; land reform in Zimbabwe resulted in demand for land reform by citizens of Namibia and South Africa-no better illustration of the power of globalisation. Globalization is opening new market opportunities for farmers, and agribusiness entrepreneurs. Demand for higher value primary and processed products is rapidly increasing, driven by higher income and liberalized trade. But new markets demand quality, timely deliveries, and economies of scale. More widespread movement of food and livestock around the world requires vigilance on food safety and disease risk.

The following patterns are shaping the agricultural sector on a global scale and cannot be ignored by serious investors in the agricultural sector.

**Acceleration in Technology.** Data analysis in the years ahead will supplement what farmers know intuitively and in some cases challenge those assumptions. New products rely on aerial satellite imagery, greenness sensors, soil maps and millions of weather data points.

**Rising food demand:** By 2050 there will be an estimated 2.3 billion more people to feed (one third more than today) While agriculture has met the past global demand for food and fiber with an increase in per capita production, rising productivity, and declining commodity prices from the early 1980s to 2006, a changing environment amplifies the future challenge.

**Rising food demand:** By 2050 there will be an estimated 2.3 billion more people to feed (one third more than today) While agriculture has met the past global demand for food and fiber with an increase in per capita production, rising productivity, and declining commodity prices from the early 1980s to 2006, a changing environment amplifies the future challenge.

**Resource Scarcity:** There are challenges related to climatic change which are having an adverse impact on agriculture productivity.

Serious investors therefore need to keep monitoring developments on the world scale as they bring more risks and opportunities. The future is anchored on continuous improvement and the key word is increasing agricultural productivity through **Technological Improvement**. Foreign investors showing interest in investing in Zimbabwe are expected to introduce technological improvements as they fight for a share of the agricultural market.

## Where do you start when analysing investment opportunities

The agricultural sector is vast and this book is not going to cover all opportunities that exist in this sector. We are going to cover a few and will follow up with a book which comprehensively cover agricultural opportunities for Zimbabweans. A simple and effective way of analysing opportunities in the agricultural sector is through an analysis technique called Value Analysis. A value chain is the various stages of a production process. Within the agricultural sector, these stages include input supply, production, processing and marketing, retailing and consumption. Opportunities exist at each stage for entrepreneurs and it is up to you to decide which sector to join and develop a competitive advantage. Dr Strive Masiyiwa once said he made a lot of money from the agricultural sector in Zimbabwe. Did he do that through owning a farm? No but through provision of an agricultural insurance product called Ecosure!

So critically analyse the following diagram and make own choice on which sector to join.

### Agriculture Value Chain



### Input Opportunities

This is one of the fastest growing sectors in the economy and it's not surprising that a number of investors are eyeing this sector. They know that agriculture is the engine of growth of the country and what better way to invest than to be at the source of the economic river i.e agriculture inputs.

In 2018 a good number of newspaper articles show that firms in the sector are investing on massive expansion programmes and this is in anticipation of improved economic performance. The agricultural input sector has performed well despite the economic challenges over the 3 to 4 year period. Joint ventures, partnership and franchise opportunities are expected over the coming months to years.

### The sector consists of:

- Equipment for seeding, planting and harvesting grains and horticulture crops
- Livestock production equipment and technologies
- Food processing equipment
- Seed varieties (Prime Seeds, Avanos Seeds, National Tested Seeds)
- Fertilizers (ZFC, Windmill, Omni)
- Irrigation systems (pumps, pipes, etc.)
- Veterinary supplies

**Processing and Distribution:** is inferred to cover the services involved in moving an agricultural product from the farm to the consumer. It is also the planning, organizing, directing and handling of agricultural produce in such a way as to satisfy the farmer, producer and the consumer. This is the sector that houses the manufacturing part of agriculture-Agro processing!

The sector is underrated especially by locals and yet provides good returns for investors. It is therefore no wonder why in a news article quoted earlier, the Diaspora community is keen to invest in the sector. Unilever's upgrading of its packaging equipment confirms a gap we had noted during our agricultural outreach programmes. The sector covers manufacture of transport (trailers) and transport of produce from farms to the market. The absence of a reliable railway system has given rise to use of road transport for large crops and livestock. Companies in the manufacturing of trailers include

William Bain & Co., AgVenture, Hastt Zimbabwe, Zimplow, Sabata Holdings, Munted Tractors and Farmec. The other sectors include Cold chain solutions (refrigeration/warehousing) and Training and management services and technology. We have a detailed section on Agroprocessing opportunities covered in the book.

**Marketing:** is inferred to cover the services involved in moving an agricultural product from the farm to the consumer. It is also the planning, organizing, directing and handling of agricultural produce in such a way as to satisfy the farmer, producer and the consumer. Mbare Musika is the largest fresh fruit & vegetable market in Zimbabwe and tends to be a price determinant for other distant markets. Mbare Musika is the first port of call for many producers and middlepersons who bring their produce to Harare. In terms of operation, the market is controlled by many players, with the City of Harare providing space and infrastructure for the selling of the vegetables. In an interview carried out by The Sunday Mail interesting facts came up. The Ministry of Small and Medium Scale Enterprises and Cooperative Development carried out a small survey in Mbare and they established that Mbare has a daily circulation of \$1 million dollars. Interesting isn't it? To some of us this is not new because in 2015 The Standard once carried a story where it was discovered that Mbare Musika generated \$24 million in revenue in 2014.

The latest survey covers Mupedzanhamo, Siyaso and Mbare Musika. One million is no child's play and the interesting thing about it is that we even have big companies participating in the vegetable markets with some offloading poultry eggs on a daily basis.

The latest survey covers Mupedzanhamo, Siyaso and Mbare Musika. One million is no child's play and the interesting thing about it is that we even have big companies participating on the vegetable markets with some offloading poultry eggs on a daily basis

Zimbabwe's agricultural sector has massive potential with rural peasants growing tobacco in Dotito to a small scale agro processor packaging sugar beans to sell in OK Retail Stores or at Mbare Siyaso Scotchcart manufacturer. In future a drone seller and distributor will also be joining the bandwagon.

*Investors with huge capital outlay: Inputs Sector*

*Investors with medium capital outlay: Processing and Distribution*

*Investors with low to no capital outlay: Marketing*

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## 2.3 Top Agriculture Opportunities

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### **Soya Beans:**

Local demand for soya beans is on the increase owing to its multiple uses which include cooking oil, stock feeds and other foods. Soya bean production lags behind demand and in the 2015/16 marketing season, soya bean production declined from 70,000 metric tons in the 2014/15 season to 40,000 metric tons largely due to the poor rains and lack of financial support. The country now imports soya beans from Zambia and Malawi to improve throughput in the oil extraction industry which can process as much as 240,000 tons per annum. Source [www.export.gov](http://www.export.gov)

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## **2.4 Agriculture Expert Emmanuel DN Dube**



Emmanuel DN Dube is the senior agronomist at Agro Aid Trust who has contributed a good number of agriculture articles for our forum. His contact details are as follows:

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## **2.5 Understanding the Power of Demand and Supply**

## **2.6 Plant Nursery as a Business**

## **2.7 Cabbage Production: A Fast Cash Generating Project**

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## 2.8 Tomato Production A Lucrative Business

By Emmanuel DN Dube

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Tomato production or Red Gold production as I like to call it is one of the most lucrative horticultural ventures that a small and upcoming farmer can venture into. Tomatoes fetch prices as high as 20 USD/crate at peak with the average small holder farmer delivering 100 to 800+ crates in a week that translates to reasonable income compared to all other horticultural crops.

**How much skill do I need to grow tomatoes?:** If you intend to grow tomatoes on a small or large scale one need to have a reasonable amount of skill and knowledge in order to run the venture as a profitable business. If you are to employ farm workers it is vital to employ workers who have experience growing tomatoes or better still have the workers trained before the season starts and at every vital growth stage of your crop by a professional Agronomist.

**Best time to grow tomatoes:** Avoid frost prone areas as the plant is very susceptible to frost damage at times resulting in a 100 % loss to the farmer. If you are in a frost prone area it will be advisable to put up a green house to protect your crop or put up polythene barriers around your field in the direction of the prevailing wind, the latter will reduce the damage but not protect your crop. Most farmers in Zimbabwe are encouraged to plant their crop between August and January as most varieties will last between four and six months in the field being harvested, again this depends on the area and variety. If your area is not prone to frost with proper planning you can harvest your crop well into winter i.e June/July which is the time when some of the best prices are reached.

**Which varieties can I grow?** The variety of choice will depend upon a number of factors which include shelf life, size, market preference etc. It is very important to ask before you purchase the seed about its qualities, disease resistance, pest resistance, shelf life etc. A good example is the Sakata Discol F1 variety which is a high yielding variety, with very big tomatoes and having a good shelf life of up to 17 days post-harvest. However this variety is prone to late and early blight as well as red spider mites which can adversely reduce the potential yield.

**How much do I need to start up?** Careful planning is required when intending to grow tomatoes. How much one will need will depend on the proposed hectareage. It is important to note that with tomatoes you will have a waiting period of 4-6 months before harvest begins and during this time the

crop will require a lot of prophylactic chemicals, fertilizers, and herbicides etc which are heavy on the pocket so before you put seeds into the seed bed make sure you have the required financial resources. The upside of the story is that the returns in tomato production are tremendous for every dollar invested expect minimum of 5 dollars in return.

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## 2.9 Chicken Layers Business Venture Case Study from Beatrice

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*In this section, you will be inspired by others who are involved raising chicken layers; a small business plan is available to those who purchase the book. What does the current market price of \$8 mean to you?*

*Rule Number 1 on Poultry Business-Seek Expert Advice. Do not plunge into the business without full appreciation of what is involved-You will suffer heavy losses!*

*Set aside a budget and seek professional help. If you can afford, try to insure your projects.*

**More Details covered in the book**

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## 2.10 Raising Rabbits for Business :By Kofi Rawlings

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**Advantages of Rabbit Production** Minimal space requirements: Up to 12 rabbits (weaners) can be raised in a square metre,

**Prolificacy:** Rabbits have a very short gestation period (average 30days) and can rebreed within 14 days after kindling. A doe can produce at least 50 kits in a year,

**Products and Income.** Up to 98% of the rabbit can benefit the farmer. Rabbit products include meat, breeding stock, rabbit urine processed into foliar fertilizer, rabbit manure, pelts into leather (shoes, wallets, phone pouches, jackets and belts), furs to make coats, claws to make buttons and offal into pet food. Rabbits are sold at 12-16 weeks with production costs not exceeding 2.00 per kg and the current RBPAZ buying price is 5.00 per kg. Breeding schedule can be adjusted to sell rabbits monthly. The breeding stock can produce for up to three years.

Is there a market for rabbit meat? Rabbit meat is on high demand for its nutritional benefits. It is high in protein, vitamin and low in fat and cholesterol. Rabbit meat is recommended over red meat by health professionals. Rabbit Breeders and Producers Association buys rabbits from its registered members. The market is ready.

#### **Before Undertaking a Rabbit Farming Project;**

It is important to do a lot of research and planning. One should get hands on training and conduct at least 2 field visits where you will learn from other established farmers. Relevant material includes reading materials and computer or android programs used in management.

**Planning and Resource Mobilisation:** It is important to come up with a good rabbit farming business plan. It is one of the key ingredients to the success of your rabbitry. The plan is essential to various stockholders and stakeholders that include management team (road map or blue print to assist in achieving set goals and objectives), bankers (financing decisions), and investors.

**Constructing cages:** Rabbits are clean and silent animals that require good hygienic environment. Cages should be well ventilated and constructed above the ground. These should protect the animals from the harsh environment, predators and ensure proper security. Siting and the design of structures is key to successful production. Narrow and long structures allow excellent ventilation and temperature control. The rabbitry is divided into two sections, maternity and fattening. These sections have different nutritional, space and management needs. This ensures efficiency in management.

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### 2.11 App to Help Market Chickens Developed

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Developed by Mathew Ruhuwaya, the App is called Poultry Market Room (PMR). Details of the new app are listed below:

**POULTRY MARKET ROOM'** (PMR) is a mobile marketing business tool designed to revolutionise the poultry market. PMR deals with all types of poultry from chickens and quail to guinea fowl and turkeys. Registration on the platform is a simple process where all one needs is an internet connection and a registered mobile number.

PMR brings ease of access, scalability and efficiency by establishing a self-regulating poultry market that benefits all parties involved. PMR has an easy-to-use interface and takes a minimalist approach in its design. By offering a platform where buyers and sellers in poultry can meet in a single dedicated poultry marketplace, PMR provides a unique competitive advantage to its users:

- Secure, mobile and on demand
- Run customized searches
- Exponentially increased market accessibility
- Creative and innovative ecosystems of poultry dealers
- Provide real time interface with an active market
- Simultaneous negotiations with multiple dealers
- Electronic payment options
- Peer to peer rating system

Buyers and Sellers post customizable deals and negotiate anonymously with each other. They assess each other through the use of a 'peer to peer' rating system thus ensuring a self regulating platform that automatically maintains high standards. Thus buyers can maximize their ratings by making reliable and prompt payments, while sellers can ensure high ratings by supplying superior quality produce on time. This all encourages a healthy scalable and competitive marketing ecosystem.

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## 2.12 Beekeeping and Honey Business

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*A silent Money Make for people with access to land in farming areas and rural areas. Watch out for a trigger coming from Export Opportunities*

Beekeeping is fast becoming a profitable income generating activity for people of all ages because of the high demand of honey and bee related products such as beeswax in both the domestic and export markets.

**Potential:** There is a huge demand for honey and its derivatives on the domestic market. The demand on the local market has always exceeded supply resulting in very little left for export, yet only 20% of local production is channelled through the formal market. This is attributed to low production and the technology used. There is therefore a big opportunity to expand honey production and new *investors encouraged to have their eyes fixed on the export market!*

**Case study:** Windward has invested in establishing a central commercial honey processing facility, training programmes and a national brand of Bee Well honey in the Zimbabwean and regional markets. It is listed in 151 retail outlets in Zimbabwe including OK, TM, Choppies and Spar. Windward is working in conjunction with Palladium on implementing 3<sup>rd</sup> country approval, organic and HACCP certification in readiness for Zimbabwe exports to EU.

**Local Demand:** There is high demand for honey, but very low supply. Bee production is very cheap and the labour needed is not much. A 500g container of honey sells for about \$5 and one beehive produces an average of five 20-litre buckets of unprocessed honey, which translates to 15 litres of processed honey.



**By products:** Apart from selling honey, we are also selling wax which is about \$7 per kg. The wax can be used to make candles and floor polish among other products.” The market is very good and we can supply honey to companies like Datlabs

**Contact:** Contact the Beekeeping Association of Zimbabwe who provides important training and resources.

## 2.13 Agro processing Opportunities

Agro processing industry refers to the subset of manufacturing that process raw materials and intermediate products derived from the agricultural sector. Agro-processing industry can be classified into food and non-food categories, or upstream and downstream industries.

**Upstream industries** are engaged in the initial processing of agricultural commodities. Examples are rice and flour milling, leather tanning, cotton ginning, oil pressing, saw milling and fish canning.

**Downstream industries** undertake further manufacturing operations on intermediate products that are made from agricultural materials. Examples are bread, biscuits and noodles, textile spinning and weaving; paper production; clothing and footwear manufacturing; and rubber manufacturing.

The sector is fuelled by the abundance of agricultural raw materials which range from tomatoes, fish, sugarcane, mangoes, guavas, cotton and tobacco.

### Opportunities

- Processing agricultural inputs into finished products.
- Manufacturing of equipment such as pressers, grinding mills and shelling machines- currently manufacturers face access to funding and market challenges.
- Processing agricultural inputs into finished products in neighbouring regional countries (We witnessed Zimbabwean entrepreneurs such as Rutendo Faith based in Rustenberg who is doing well through processing maize into maputi for sale in South Africa. Mr Garikayi Zendera based in Durban is manufacturing soft drinks and detergents for sale). Regional opportunities await entrepreneurs in South Africa, Botswana, Zambia, Mozambique and Malawi.

## 2.14 Agro Start-ups to inspire young entrepreneurs

**EM3 AgriServices** operates a pay-for-use service model through which it provides agricultural machines and services for small-holder farmers who cannot afford machines and equipment that can increase yields and productivity.

**Yagro** is an online platform connecting farmers with their suppliers. The platform aims to alleviate the pain points experienced by farmers in the purchasing and procurement of inputs by enabling them to request quotes and place orders online

**Farmers Business Network (FBN)** allows farmers to anonymously share data about everything from seed performance to chemical pricing, harnessing the power of data science to help farmers make more informed decisions. FBN members receive comprehensive yield benchmarking, real world product performance analysis, and agronomic analytics based on real world data from the FBN community.

**Agriconomie**, founded in 2014, is defined as a marketplace for the agricultural sector, which aims to become the Amazon of agricultural supplies. The platform offers an offer on a specific area: a marketplace for the agricultural sector. With more than 150,000 references, signed 40 supplier partners, 15,000 unique visitors per month, 16 employees and 800 000 Euros in turnover in 1 year old.

**Ninjacart** enables retailers and merchants to source fruits and vegetables directly from farmers. The Bengaluru-based start-up has successfully done away with middlemen, commission agents, and auction agents present in *mandis*, and replaced them with a technologically driven supply chain and price discovery platforms. This has helped increase the income of over 2,500 farmers and reduce wastage.

## Chapter Three: The Services Industry



The service industry involves the provision of services to businesses as well as final consumers. Such services include accounting, tradesmanship (like mechanic or plumber services), computer services, food and tourism, etc.

With one of the highest literacy rates in Africa, Zimbabwe has a pool of highly educated and trained professionals in various fields. Zimbabwe has excellent telecommunications infrastructure in terms of connectivity, bandwidth, reliability and cost competitiveness and is an ideal sourcing platform for value-added services for the English speaking world.

### **Services sector backbone of Zimbabwe economy: Report**

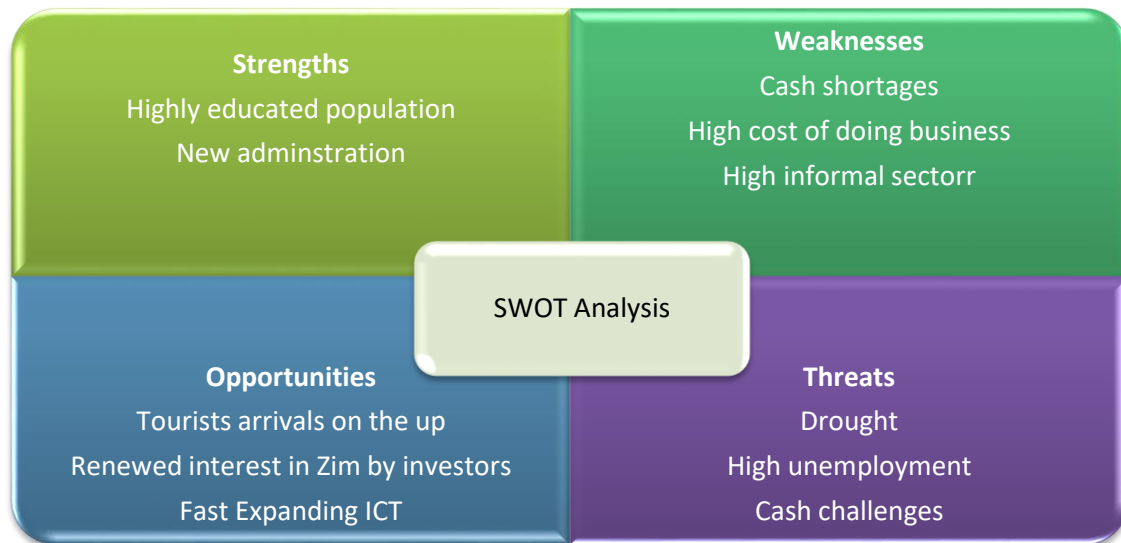
The 2016 Zimbabwe National Competitiveness Report released by the National Economic Consultative Forum (NECF) revealed that the services sector is fast becoming the main driver of economic growth and employment. "The services sector accounts for about 64% of Zimbabwe's GDP and is increasingly becoming an important driver for growth and employment," the report revealed. "Distribution, hotels and restaurants account for 14,8% of GDP while transport and communication account for 13,2%. Tourism is estimated to account for about 10% of Zimbabwean GDP and is important for generating foreign exchange. The financial sector accounts for 7% of GDP and is critical to the competitiveness of all other sectors of the economy."

### **Growth of Service Sector**

The World Bank Has Lauded the Growth of Service based industries and a knowledge-based economy within the Zimbabwean economy. In its latest Zimbabwe Economic Update: Changing Growth Patterns, the World Bank highlights shifting trends in local industrial economics as traditional linchpin sectors such as mining, agriculture and manufacturing have been negatively affected by varying internal and exogenous factors.

"The service sector, currently 60 percent of gross domestic product, grew at an average rate of 8,5 percent per year during 2010-14, 4,3 percent in 2015 and is projected to grow by over 3 percent in

2016."Construction, finance, insurance, hotels and distribution recorded strong growth in 2015."Telecommunications is also expected to continue to make important contributions to overall growth as its customer base continues to expand.



### 3.1 Real Estate opportunities

More details in full book....

### 3.2 How to invest on the Stock Exchange



### 3.3 Tourism Sector Opportunities

Tourism is one of the fastest growing industries in the world. In terms of global exports, the sector ranks fourth after energy, fuels and food, it accounts for 5 per cent of global Gross Domestic Product (GDP) and 6-7 per cent of global employment (United Nations World Tourism Organization, (UNWTO), 2012). In Zimbabwe tourism has been expanding with tourist arrival projections by BMI showing an increase from 2017 to 2022. Zimbabwe's tourism industry is based on its natural resources, people, history, culture, amenities and superstructures.

**The tourism sector is divided into:**

**The nature based tourism** it includes hiking, camping, wildlife viewing, snorkelling and scuba diving holidays.

**Cultural Tourism market segment.** It focuses mainly on Community Based Tourism (CBT). Strong growth has been observed from North America, Europe and Oceania.

**Backpackers and Youth Tourism segment.** The key motivations for travel for the segment are: exploring other cultures, experiencing excitement and increasing knowledge.

**Volunteer and Education Tourism market segment.** This is a segment that incorporates unpaid participatory activities in their vacations e.g. building social amenities like schools and clinics in the destinations visited.

**Adventure Tourism market segment.** The segment focuses on outdoor high adrenaline experience. Popular activities undertaken include mountain biking, white-water rafting, hiking, walking, kayaking, wildlife viewing and bungee jumping.

### ICT Challenges and Opportunities

The uptake of the use of ICTs is still low and the infrastructure is not efficient and reliable. The majority of small players in the industry confine themselves to establishing company websites, most of which are out of date and are difficult to navigate. However, the large companies like hotel chains have developed and adopted a range of ecommerce platforms on which they are able to transact business online. However the level of ICT platforms that the sector is offering is decades behind what the present tourist is expecting.

**Opportunities:** /More information covered in the book

### Harare, Lake Chivero Opportunities

**ZimParks:** Objective- Increase and Upgrade accommodation and visitor activities from 24 Units to 50 units and from 84 beds to 160 Beds

#### Description:

- Upgrade existing accommodation facilities x 24 units to 3 star standards.
- Additional of accommodation facilities
- Introduce a conference facility for maximum of 200 people.
- Amusement Park construction

More Opportunities found at: <http://zimparcs.org/investors/investment-opportunities/>

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## 3.4 Small Business: HIFA Business Opportunities

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### 3.5 2018 General Elections and Entrepreneurs

## Elections



Zimbabwe will be holding General Elections during the next few months between July and August. The focus of political parties will be to win power and they are likely to hog the limelight with a lot of rallies and launches.

Whilst all of this is happening, some entrepreneurs will be busy figuring out how to make money and they need not go far for reference. Previous elections have brought business in terms of accommodation and vehicle hires for elections observers and journalists. Therefore do watch for adverts looking for accommodation and four wheel drive vehicles towards elections

*Election Observers are already in town for initial assessment on the preparedness of Zimbabwe for Elections. Apart from providing support services to political parties such as printing, PA system hire, venue hire and more-there is an interesting angle to elections-Election Observers!*

### 3.6 Taxi Cabs Business Opportunities



At one time Zimbabwe had branded taxi companies...Remember Rixi, A1 and Yellow Cabs? There were white owned companies which were later sold to employees. The employees formed cooperatives which ran for a while before folding.

The gap was filled by individually owned cabs and for the past 5 years there hasn't been a big brand that emerged in the market. The few companies that exist choose to remain brandless for fear of the police which had been demanding all sorts of monies from them. Now that the new dispensation has removed unnecessary police harassment on the roads, this is an advantage to those interested in setting up cab companies or forming an association of taxi cabs and creating one brand.

Where will business come from? The number of tourist arrivals is on the upward trend, this is backed up by professional surveys from reputable institutes such as BMI. The ushering in of the new

dispensation is likely to escalate the arrivals into the country. If the country holds free and credible elections that are accepted by the international community then expect an avalanche of tourist arrivals.

Where else will business come from? The traditional money makers for taxi cabs have never been individual car hires, instead it has always been the corporates especially financial institutions. If business improves, then expect an increase in cab hiring.

**Do not forget:** The commuter omnibus transport which previously was affected by endless roadblocks is enjoying good returns, need to check though whether this will remain so in the long run.

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### 3.7 Diaspora Investment Idea: Private Schools

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*The entrepreneurial opportunities in education are endless, and staggering. Nothing comes close!*

*We have to educate and “skill up” 600m young people by 2030! Don’t tell me you cannot see an opportunity there!*

*There are books to be written, Apps to be developed, teaching aids to be developed. ..*

*Over 250m Africans already have Smartphone (computers) in the palm of their hands...what an opportunity for you if you are in education! Dr Strive Masiyiwa*

The education sector in Zimbabwe is diversified and it caters for a wider population, with private schools, trust schools and also Government schools. The population in urban and peri urban areas has been increasing over the years but the Government or Urban Councils have not been investing in the construction of new schools leading to a huge gap which private investors have been struggling to fill.

New suburbs cropping up especially in Harare means that parents will ultimately transfer their children to schools which are closer to where they reside and this is creating new opportunities for investors.

Our recommendation is therefore to introduce high standards in order to gain a competitive advantage. We have a case study of a school established in 2016 in Letombo. One of the chief reasons why the school quickly established itself was due to the high standards in terms of school facilities, teaching staff and curriculum.

The wife of Prophet Emmanuel Makandiwa, Prophetess Ruth Makandiwa is also building a school in Sunningdale, Harare. The trend of new schools is the same in places such as Goodhope, Ruwa, Mainway Meadows and Manyame Park. A visit to small towns such as Mt Darwin, Mutoko, Rusape and Gwanda also shows massive expansions in terms of residential suburbs but who is providing schools for these new areas? Not to be forgotten are opportunities for local consultants to work with foreign universities and help Zimbabwean students have access to foreign tertiary education.

### E-Education

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The concentration on constructing ‘brick and mortar’ education facilities may distract entrepreneurs from another fast growing educational platform, e-Learning! Below is a direct post from Strive Masiyiwa’s Facebook Page.

### Afterthought:

'One of *the fastest growing businesses* in our group is called Econet EduTech. One day it will be the biggest business in the company, and you have never heard about it! [We have a lot of fast growing businesses that a lot of people have never heard about, or they simply don't know we own them].

*Under EduTech is the Ruzivo platform, which already has almost one million users in Zimbabwe alone, that is 1/3rd of all children in school. We have plans to scale it right across Africa. I want to completely revolutionize education...join me!*

### How do you benefit?

More material covered in the book

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## 3.8 Retail Sector Opportunities



### Factors shaping the global retail sector

- Impact of the economy – leading retailers such as OK stores and TM/Pick and Pay have posted profit growth despite challenges in the economy showing the resilience of the sector. Economic challenges are however putting pressure on players to critically re-examine their cost structures, operational effectiveness and efficiency.
- Biggest players are OK Stores with 63 retail outlets and TM/Pick and Pay with 56 branches nationwide. Spar and Choppies are the other big players. OK Zimbabwe saw its half-year profits to September 2017 more than doubling to \$5,1 million from \$2,3 million in 2016.
- Throughout our forecast period, we expect consumption to be geared around essentials, which we forecast to account for 70 percent of total household spending. With a large proportion of Zimbabweans either in informal or vulnerable employment, we expect growth to remain tepid,” – (BMI)
- Global sourcing & collaboration between manufacturers and retailers is a factor that will lead to success (i.e. sharing information, sharing ideas, combined marketing effort)
- Supply chain integrity & management issues - Supply chain efficiencies will prove to be the only real competitive advantage in the medium to long run as more competitors enter the sector.



- South African companies northward expansion threats. The charge is being led by the domestic food retail giant Shoprite, which already has stores in 17 countries ranging from Ghana through to the Democratic Republic of Congo.
- Long-term success will depend on a continued focus on the consumer, efficient supply chains and a low cost of doing business.
- The ability of companies to identify, react to and take advantage of changing consumer behaviour will determine their level of success.
- Growth will be largely driven by improvement in the economy in the medium to long term which will lead to a consequent expansion in disposable incomes.

## Opportunities

More covered in the book

Is investing in rural retail shops worthwhile? How about peri urban areas? Find out more in the revised book.

### 3.9 Investment in Liquor Shops



Liquor shops are popular in the developed world. In Africa, South Africa comes top with some of the best liquor shops on the continent. In Zimbabwe they have been accepted too and every liquor shop in town is always busy with clients especially towards the end of the working week and weekends.

This topic is less about liquor shops but more about appreciating regional trends and effect on Zimbabwe. Appreciating consumer behaviour which will help you in better understanding what shapes consumer behaviour in Zimbabwe. Read this post together with Chapter Five.

Have you ever paused and analysed why they are popular? Well there is a lot of science behind it...it is the experience of getting into a shop and choosing the drink one wants, walking around and comparing new brands and making a decision on quantities. This experience is not found with purchase of 'off the counter' drinks. The experience is amazing especially the 'freedom' to buy what you want. You can test the temperature too and you can even choose to return a drink before purchase if you see other shoppers buying or inquiring about a new brand that is in town. Here is the added good news-drinkers buy more drinks from liquor shops than any other place such as pubs, supermarkets or bottle stores.

The designer of the Liquor Shop concept borrows heavily from the 'experience economy concept' which is anchored on delivering remarkable experience for consumers. The popularity of open air

entertainment venues also borrows from the same concept. Consumers are enjoying new found freedom of choosing what they want to buy and when.

### **Placement of Liquor Shops**

Arcadia, Pendennis and Longchen show the popularity of the concept in Harare. More opportunities exist at underutilized shopping malls such as Highglen, Westgate and even Lake Chivero.

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## **3.10 Vending Machines Business**

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More information in the book which includes regional trends, where to source vendor machines and strategic places for them.

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## **3.11 StartApp: Bus Stop TV**

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We bring you the best known Zimbabwean Start-Up Company, Bust Stop TV. A company formed by young people which produces comedy/satire skits. Hugely popular in Zimbabwe, the company has used social media extensively to market their brand. The corporate sector has supported them well with a number of endorsements. Below is an interview that ZBIN had with Lucky Aaron a co-founder and director of Bus Stop TV.

**Tell us about your company:** Bustop is an online TV channel, which mainly produces comedy/satire skits among other productions.

**How many people do you employ?**

Bustop TV employs 5 people who are full time with Bustop and sometimes we employ people based on a project needs.

**Source of your ideas?**

Source of ideas is our lives, society, politics, religion, current affairs and many other interesting issues and sometimes fans suggest to us on themes to address.

**How have you used Social Media to grow your company?**

Social media is new way of communicating and marketing and Bustop TV has managed to package entertainment successfully which helped to push our brand. Collaborations with other online outfits like ZAMBEZI NEWS, top musicians such as Jah Prayzah and stand up comedians such as Doc Vikela assisted us to quickly establish ourselves in the market.

### **Any Plans to reach out to the Diaspora? Any Diaspora Tours in the pipeline?**

We hope to do Tours as soon as we find promoters who are interested in supporting us and host a comedy show only for comedians and not mixing with music acts.

### **Top challenges**

**Self censorship:** Our jokes make sense to Zimbabweans only because we only use Shona, if we try to use English we might lose the humour in the process but we are trying our best to figure out ways to strike a balance.

**The splits** we have encountered over the years have dragged us down; we could be doing more as one team.

### **Do you have any Expansion Plans?**

We want to start doing television production and films if possible and at the moment we are focusing on turning Bustop TV into a media production house.

**Parting Message to your fans:** Keep working and be passionate about what you do!

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## **3.12 Interview with Mr Ice-cream**

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More information in the book

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## **3.13 ICT Sector Opportunities**

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Zimbabwe can draw lessons from Rwanda. The emergence of Rwanda from the 1994 genocide, which decimated the country's population and economy, into an East African technological hub, is in many ways surprising to many. Many wonder how a land-locked country, which was devastated and impaired by genocide, with few natural resources, has managed to turn-around its economy to such a degree – simply by using ICT. Before for the 1994 genocide, Rwanda was one of the most technologically deficient countries. Within a short space of time, the country has transformed itself into a country where government business is conducted online; and wireless internet is available throughout the country.

### **Overall Opportunities:**

**More Opportunities covered in the book including how SA based ICT companies are benefiting from opportunities in Zimbabwe.**

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## **3.14 Small Business: Selling Printers to Rural Schools**

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The number of school children enrolling for school is on the increase and according to statistics from Zimstats between 2004 and 2012, the number of pupils enrolling in primary school increased from 2,4 million to 2,7 million. The increase in numbers has led to high demand for more schools and school supplies such as buses, furniture, uniforms and stationery.

We cover one major area of opportunities in the supply of provisions to schools e.g. stationery. Leading brands in the sale of stationery include FirstPack, Planners, Kingstones and Innovate. Most

supermarkets and wholesalers also sell stationery. They procure most stationery from China where it is sold in bulk at affordable prices.

**Innovative Smart Partnership Models: More information covered in the book.**

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### 3.15 Kwese TV Opportunities

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What happens when major investment projects come into the country? Entrepreneurs look for opportunities and quickly jump in before others do. We featured the Kwese TV story on our website in order to prepare our forum for business opportunities brought by the licensing of Kwese TV. Similar projects are expected and entrepreneurs should be on the look out.

#### Opportunities

**Kwese Decoder Agents:** Kwese TV has been launched in various countries and in all the countries the first thing that has happened is the immediate opening of opportunities for those that sell Kwese TV decoders. Grab this opportunity with both hands. For evidence of this issue, go to Dr Strive Masiyiwa's page and find out the thousands of inquiries from those selling decoders or interested in selling decoders. Those employed should not lose out-grab the opportunity and employ others to run the business on your behalf.

*Self Assessment: How good are you at grabbing new opportunities? Do you wait till you have seen others benefiting or you are always at the front door when it comes to emerging opportunities?*

**Decoder Installations:** Business will obviously start on a low tip but picking up with time, the peak may be reached by December. There is an opportunity for those interested in installing decoders. We expect thousands of households to install new decoders and numbers to reach millions within the next 12 months. Establish yourself as the 'to go to guy' for the new installations. Establish Facebook Pages where you will advertise your services.

**Local Content Producers:** The trending concept on Kwese TV is Entrepreneurship. Millions of Africans are tuning in to Kwese TV and some are following Dr Strive Masiyiwa on his Facebook Pages and do you want to know why they are following him? The answer is simple-Entrepreneurship! Most people want to know how to make money and how he made it...Dr Strive Masiyiwa represents a success story of entrepreneurship and he goes out of his way to engage readers or followers. He has grasped Social Media well. So for local content producers, here is your chance to develop high quality television material that will be featured on Kwese TVI. The message is entrepreneurship, you will need to be innovative and come up with refreshing content that help inspire young entrepreneurs who will constitute the majority of the viewers.

So the sky is the limit for those that will be prepared and for those that move fast as millions of Zimbabweans move to Kwese Television. We expect thousands of jobs to be created, lots of opportunities to come to all areas both urban and rural. Your homework this weekend and holiday will be to study what has been happening in all countries where this television was introduced and then come with a personal plan. We hope to see the ZBIN Community grabbing 60% of the first opportunities that come ..... All the best.

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## 3.16 The Bitcoin

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*In this chapter we answer your basic questions about Bitcoins. We also draw lessons from Online Forex Trading. We track Zimbos who have made money from Bitcoin and how. Be careful of fraudsters masquerading as Bitcoin Investors. We also cover the recent breach on the Bitcoin*

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## 3.17 How to successfully run a tuckshop

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We have a request from one of our members who has just opened a tuckshop . She is looking for tips on how to successfully run her tuckshop since she is a first timer. In this part 1, we are going to look at strategic issues she needs to consider before plunging head on into the tuckshop business. In part 2, we will cover operational issues for consideration.

Our analysis is going to look at Macro Economic issues, Regulatory Environment and People. First we would like to congratulate her on the journey she has decided to embark upon. ZBIN will do its best to assist by providing business advice and mentorship, checklists and a lot of resources so as to assist her and others in the same boat.

### **Macro-Economic Issues**

It is important to look at the performance of the Economy, for instance we are currently facing liquidity challenges and this has an impact on accessibility of capital and credit, the ability of customers to purchase goods and services. In investment one will however need to look at the long term horizon and see beyond current challenges. Understanding the current macro-economic conditions will help you to plan and make informed decisions. Look at opportunities presented by the imports ban and how it helps local businesses and then plan to take advantage of them. We recommend having a business plan to help you in the assessment of the macro-economic conditions and the opportunities and risks it poses to business.

### **Regulatory Environment**

You will need all relevant permits in order to address your biggest risk. We have uploaded on our site a shop licence application form for your benefit. Download it from our site or alternatively visit the Harare City Council website [www.hararecity.co.zw](http://www.hararecity.co.zw) and check out the resources menu. If you do not have all the required permits then expect a lot of disturbances from Council Inspectors with some asking you to pull down your structure.

### **People: Competition**

You have to do an analysis of the current level of competition. Who are your competitors? What is it that they are doing well? What needs to be improved or what is the gap? You are entering the field because you have identified a gap that needs to be filled. Do not simply dive into the business for the sake of it. You need to identify an opportunity and this becomes your competitive advantage. Is the nearby shopping centre located far away? Are there no current tuckshops in your area? If yes, are the tuckshops offering poor customer service? Or current tuckshops do not stock all food stuffs? A good analysis of the present competition should help inform your decision making. In business you have to

compete and the higher the profits, the stiffer the competition. Even after establishment do expect to see more entrants into the field trying to get a share of the profits.

### **People: Customers**

I was surprised by the number of shoppers during the Easter Holidays, shops such as OK, TM and Choppies registered high sales. A look at their recent financial results do show increased business by retailers. When other business sectors are registering losses or a decline in profits, for the retailers profits are on a northward trajectory...it is all good for this sector at least for now. So choosing to open a tuckshop is one of the wisest things one can ever do. I am also finalising a personal venture of a retail shop and will share my results in the coming months. So when it comes to customers, one need not to worry much as there is appetite to buy goods especially food and this is likely to remain in the medium term.

What is crucial is how to manage your customers-excellent customer care which is characterised by knowing what customers want, who are the customers, changes in tastes, times customers buy, handling complaints from customers as well as making customers happy. Exceptional customer service result in profits...a happy customer means more business and more business is profit. You will need to analyse current customer services from your competition and come up with a plan that provides your tuckshop with a competitive advantage.

### **People: Suppliers**

Your business plan should identify your key suppliers. You need to identify the goods that you would like to trade- goods in demand include bread, milk and eggs. You need to establish who will be your key suppliers of the goods and establish good relations with them. As a first time operator you need to develop trust and this can only be done if you settle your accounts timeously. You will have to be innovative with procurement and establish close relations with suppliers who import goods but make sure that they are not smuggled goods.

### **People: Employees**

I am not sure whether you will be the person running the business or you will have to hire someone to run the tuckshop on your behalf. Whoever it is, this person is going to be the face of your tuckshop. This is the person who can make or break your business. It starts with customer service-the smiles to customers, integrity-the honesty even when customers forget change, the proactiveness in responding to customer needs. This person needs to have some training and also reviews because any lapse in concentration can result in loss of business to competitors. In our follow up article we will provide more resources and checklists on the management of this area. In your business plan you should also have included a budget of salaries and benefits for this person because if you do not pay your employees well, chances are high that they make resort to 'paying themselves from the tuckshop coffers'.

So we have looked at some of the big issues to critically analyse before you plunge into this business. There are more areas we have left out such as the location and appearance of the tuckshop, day to day management or operational issues. We have left out latest trends in tuckshop management. We will cover all of these areas in our next article-the good thing is that there are no tuckshops that are closing in Harare and this confirms our view that the demand for food is high and will remain high in the foreseeable future.

## Chapter Four: Introduction to Digital Marketing-Competitive Advantage



Star Topic and introduces Zimbabweans to technical Digital Marketing key techniques

*The rest of the country (97.5%) is still behind when it comes to appreciating opportunities presented by Digital Platforms. This gives a great advantage for start ups, Diasporans or anyone else interested in starting or expanding business. The digital platforms are the future entrepreneurial battle grounds!*

### Who do we give top marks on Digital Marketing?

1. **Marrilier Properties**
2. **Strive Masiyiwa**
3. **Stanbic Bank**
4. **Kubatana.net**
5. **Seedco**

The top 5 above show individuals or organisations that have crossed the river when it comes to digital marketing! We break down in the revised book tricks and key skills they have been using in order to move ahead of everyone! We also capture how we broke the Regional Digital Marketing Record-successes and failures in our journey.

### Introduction

What is more difficult, to access capital (\$) or to market? We have posed this question to many people during our training sessions and the answer has been universal. Access to markets is a more challenging than capital. You have more options for accessing capital such as salary advance, bank overdraft, borrowing, inheritance, partnerships, crowdfunding, seedfunding, donor funding or even government funding. It's a different ball game altogether when it comes to access to markets.

### Hurdles in accessing markets

- You need a huge budget especially if you are new.
- You have to compete with established brands with experience and bigger advertising budgets.

- Difficult to predict whether you will be successful.
- The market pool can be small.

We will introduce digital marketing and find out to what extent it solves some of the above access to market hurdles.

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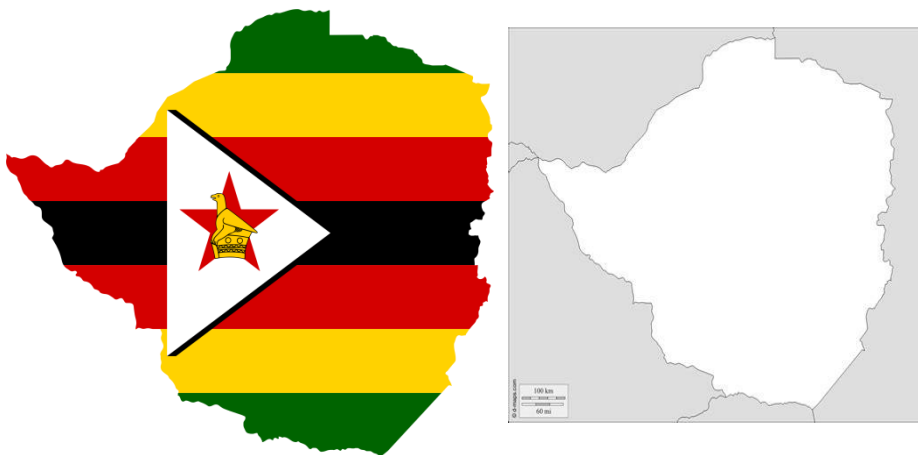
### 4.1 Online Zimbabwe Key Statistics

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Zimbabwe has a total population of 13 061 239 according to the last census conducted in 2012. Independent estimates put the number of the diasporan community at 3 million with the bulk of them based in South Africa.

For the purposes of digital marketing, we can add or create a Zimbabwe which is invisible and it is **ONLINE Zimbabwe**.

Statistics	Detail
12.5 million	According to POTRAZ, the number of Zimbabweans with mobile phones was 12,5 million as of 2011.
6.73 million	The number of Zimbabweans with access to the internet in 2017 was 6.73 million according to POTRAZ.
1 million	Latest figures as of 1 March 2018 show that the number of Zimbabweans on Facebook is 1 million. Our estimate is that the total number of Zimbabweans on Facebook is approximately 4 million if we include the diaspora community.
6 million	No official statistics of the number of Zimbabweans on Whatsapp exists but we have provisionally put the figure at between 6-7 million.
50.1%	The internet penetration rate has increased over the years from 5.1% in 2009 to 50.1% as of September 2016. The rate of penetration has however slowed down in the second quarter of 2016. No latest figures exist on the penetration rate in 2018



#### Implication of the above figures on Online Zimbabwe

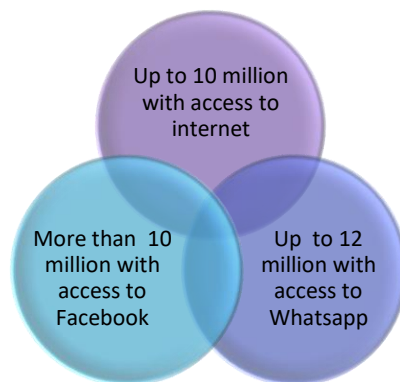
1. **One huge market** has been created which is easier to access than previously possible. You can reach up to **7 million Online Zimbabweans** at a click of a button.
2. The need for huge budgets of advertising has been **removed**. You can reach out to thousands or millions of clients at little to no cost. Our organisation, Zimbabwe Business



Ideas and Network reached millions with thousands responding without us spending a penny on advertising budget. You however need to learn the skills of digital marketing in order to do that.

3. The fear of diasporans setting up business in Zimbabwe has been reduced. You can launch your business whilst based wherever you are. You do not need to travel back home in order to make business. Online Zimbabwe is accessible from anywhere in the world. You can create a brand and start promoting it tomorrow.
4. Your market is everyone who is on the digital platform therefore no need to restrict to Zimbabwe.
5. The current population of youths is estimated at 60% and most of this group will dominate future consumers of Zimbabwe.
6. Who currently dominates Online Zimbabwe? It is the diaspora, the crucial sector that currently remits \$1 billion yearly to Zimbabwe.

### In 10 to 25 years the future may look like this



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### 4.3 Great Example of Digital Marketing (Content Marketing)

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Dr Strive Masiyiwa has a Facebook Page with more than 3 million members, the members visit his page for one thing—the content that he writes which helps to inspire millions of entrepreneurs across the continent. How does he benefit in return? He promotes the KweSe TV brand amongst the members and followers.

## Another Content Marketing Example –Ecocash



How did Econet introduce Ecocash? Did they invest massively in radio, television or newspaper adverts? According to Dr Strive Masiyiwa on his Facebook Page, Econet hired youngsters who boarded kombis in town and started talking about the new product in town-Ecocash...read more!

### So why are most people still stuck in the old ways of marketing?

It is lack of knowledge and to some extent slow adoption to new technology. To understand why adoption has been low, we can learn from a research done by Rodgers (2003) on the adoption of new technologies. He did find the following:

1. New technology is adopted by innovators 2.5%,
2. Early adopters 13.5%,
3. Early majority 34%,
4. Late majority 34% and laggards 16%.

The Zimbabwean business landscape is on 2.5% with a lot of company executives and management not even aware that there is a huge potential market of more than 6 million Zimbabweans which they can reach out to more efficiently and in an effective manner than before. The proliferation of many unqualified and inexperienced digital marketers has not helped the situation as sometimes people engage people who do not deliver desired results.

### More illustration of Digital Marketing

3 test case studies illustrating how our adverts went viral across the region with one of them shaping the advertising industry in South Africa. More of this is the revised book.

**Zimbabweans nolonger have excuses of tapping into export markets especially if they adopt digital marketing!**

Readers should be able to produce a digital marketing plan, able to create content marketing material and avoid some of the mistakes that most people do on digital platforms.

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## 4.4 Ecommerce

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It is the process of conducting business online by buying and selling products and services. Ecommerce is short for "electronic commerce." But the ecommerce universe contains other types of activities as well. Any form of business transaction conducted electronically is ecommerce.

Ecommerce is in its infancy stages in Zimbabwe but is expected to steadily grow in line with our analysis of the digital marketing landscape. Trends happening in South Africa should be encouraging where it is growing by leaps and bounds with more people resorting to buying locally and internationally over the internet. South African online spend is forecasted to grow to over R53bn by 2018. In 2016, 43% of adults in South Africa shopped cross-border.

## Chapter Five: The Competitive Advantage



This chapter is closely related to the previous one, we introduce the human experience in more detail and look at a concept called Experience Economy and the objective is to give you a competitive advantage over the next person who has not read this book. According to Wikipedia the term **Experience Economy** was first used in a 1998 article by Pine and Gilmore (1998) describing the experience economy as the next economy following the agrarian economy, the industrial economy, and the most recent service economy. The concept had been previously researched by many authors.

Pine and Gilmore (1998) argue that businesses must orchestrate memorable events for their customers, and that memory itself becomes the product — the "experience".

The rise of the "experience economy" is currently one of the most important global trends in marketing. Now, more than ever, consumers desire unique, spontaneous and immersive entertainment wherever they are. They want multisensory experiences, beyond sight and sound. However, they don't want to be restricted to specific venues or times for their entertainment, and crave experiences that say something unique about them, which they can share with their friends and followers.

Today's customers want more than just high quality goods and services. They want value from *positive, engaging, memorable experiences along with high quality goods and services.*

To help you understand the direction we are going in this chapter, we bring you the following example;

### The Taxi



There was once a popular American TV show called *Taxi* in which Iggy, a usually atrocious (but fun-loving) cab driver, decided to become the best taxi driver in the world. He served sandwiches and drinks, conducted tours of the city, and even sang Frank Sinatra tunes. By engaging passengers in a way that turned an ordinary cab ride into a memorable event, Iggy created something else entirely—a distinct economic offering. The *experience* of riding in his cab was more valuable to his customers than the service of being transported by the cab—and in the TV show, at least, Iggy's customers happily responded by giving bigger tips. By asking to go around the block again, one patron even *paid more* for poorer service just to prolong his enjoyment. The service Iggy provided—taxi transportation—was simply the stage for the experience that he was really selling.

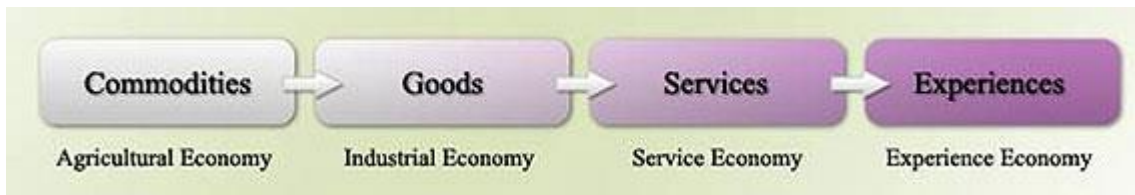
Iggy ended up with more clients and more importantly—more money than other taxi drivers! Can you apply the *Iggy effect* to your job, department, church, business? The concept is simplified below;

## 5.1 Stages of marketing a product or service

A core argument is that because of technology, increasing competition, and the increasing expectations of consumers, services today are starting to look like commodities. Products can be placed on a continuum from undifferentiated (referred to as commodities) to highly differentiated.

The classification for each stage in the evolution of products is:

- A **commodity business** charges for undifferentiated products.
- A **goods business** charges for distinctive, tangible things.
- A **service business** charges for the activities you perform.
- An **experience business** charges for the feeling customers get by engaging it.
- A **transformation business** charges for the benefit customers (or "guests") receive by spending time there.



Other taxi cab drivers simply provide a service –transport a passenger from Renkini to Pomona or Saucetown because they are still at Service Economy or Services Stage! The services stage is still where most are in Zimbabwe and those who enter the Experiences stage create new avenues for more profits or competitive advantage.

**Who has been using this concept to create a competitive advantage?**

1. Nyaradzo Funeral Assurance
2. Marillier Properties
3. British Council Library
4. Tourism Companies
5. DHL

**We explain in the book in detail key analysis from the above companies and how they created a competitive advantage.**

**5.2 Characteristics of Millenials**



Millennials (also known as Generation Y, Digital Natives, Generation Me, Generation Rent and Echo Boomers) are generational cohort born roughly between 1980-2000.

Millennials are likely the most studied and talked about generation to date. They are the first generation in history that have grown up totally immersed in a world of digital technology, which has shaped their identities and created lasting political, social and cultural attitudes.

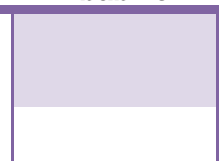
Like every other generation, Millennials display generalized and unique traits that make them different from their predecessors.

**Detail**

**How about Zimbabwe?**

**Most Educated:** They are on track to become the most educated generation in history. More are getting educated and getting higher grades than before. The percentage of women getting educated is also on the up.

**Technologically Savvy:** They are the first generation to grow up constantly connected to the world and have embraced technology like no other generation; They do



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everything tech-related in higher percentages than all other generations.

**Entrepreneurial:** They are the most entrepreneurially-minded generation ever and more prefer the entrepreneurship route.

**5.3 Is Zimbabwe adjusting to the needs and inspirations of Millennials?** [More covered in the book]

## Chapter Six: Cities and Towns Opportunities

### 6.6 Business Opportunities in Binga



I travelled all the way to the small and surprisingly busy town of Binga to facilitate a workshop on nutrition gardens. Usually when one hears the word Binga the first thing that comes to mind is poverty, malaria and malnutrition. The rest of my team was surprised to find a well developed and still growing urban center with all the facilities that you can think of like banks, a market, etc. Like most Zimbabweans out there who are always seeking for that extra dollar I took a little bit of time from my busy schedule to explore potential business opportunities that are available and in line with the main objective of ZIBN share with the rest of the forum to benefit everyone.

#### **Vegetable demand**

Naturally as an agronomist with a strong bias towards fresh produce, I headed for the market and there I had a very interesting conversation with one of the ladies, Amai Shumba selling her produce. It was quite interesting to note that all their fresh produce which includes tomatoes, cabbages, onions, covo, rape vegetables, comes from Bulawayo which is about 400 km away and there is literally no other supplier. Let us use cabbage as an example in order to simplify the numbers game which we are all interested in. The average price of a head of cabbage, a small one is 1 USD, and the bigger size is 1.50/head, on average each one of them sells about 80 cabbages/week and they are about 4 dedicated ladies in the market who sell these. This translates to about 320 cabbages that is 320 USD, taking into consideration the biggest variable which is transport cost of which these women are charged roughly 5-10USD to transport 100 cabbages that is 15-30USD, the average profit that one stand to gain is roughly 250 +, from just 300 cabbages. Another interesting point to note is that even the local boarding school/hospital and orphanage purchase all their fresh produce all the way from Bulawayo meaning a huge market and in my mind as the lady was speaking, I was already busy calculating and seeing my pockets getting healthier.

#### **Fresh fish business**

After the lengthy and fruitful conversation with Amai Shumba, we then set off for Mlibizi which is more of a resort and fishing area. It is here where I saw how innovative Zimbabweans can be in order to get that extra dollar but first things first. I am sure everyone is interested in the numbers so let me not waste time and let me get right into it. Fresh fish from the mighty Zambezi river mainly breams is sold at 1.50/kg wholesale price and if you have established a good relationship with the fisherman you can even negotiate to 1.20/kg. Considering that fish is sold at about 4USD/kg at your local supermarket that is a huge profit margin of more than 100% even after deducting your variable costs such as transport and fish transporting license which will cost you about 10USD at the local authorities office. Some would prefer to transport their fish illegally at night to evade the veterinary inspectors to Bulawayo, though do not encourage this practice as you run the risk of losing out if caught. I was reliably informed by one of the fisherman that they are usually booked before they even bring in the



catch of the day; this means the “big shots” as they call them come and buy their entire catch exclusively each catch worth about 800-1000 USD. The buyers range from the big shots to your average entrepreneur lady who buys 2 buckets of fresh fish to sell in the neighbourhood.

The locals have also taken advantage of the booming business and are now providing fridge for hire business, they will charge you on average 2 USD/20kg per sack of fresh fish to store overnight and keep your fish frozen and ready for transportation. The local civil servants who have electricity at their houses have not been left out as well as they are also renting out their fridges, those who have been in the business long enough now have even purchased the L.P gas powered refrigerators or the kerosene powered ones in order to get that extra dollar.

In conclusion ladies and gentleman lets not spend most of the time complaining about how bad things are, I challenge you to take the initiative and hunt for that extra dollar.

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## 6.7 High Glen Shopping Centre Review

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## 6.9 Business Opportunities in Mutoko

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Located about 150 kilometres to the East of Harare, Mutoko is one area undergoing fast development. This is one area Hararians and the Diaspora community will likely ignore and yet immense opportunities abound in this small but fast developing town.

### **General Economic Conditions**

The area is affected by the current liquidity challenges that are affecting the rest of the country. There is evidence of business struggling with a number of closed shops. Commercial banks such as CBZ closed shop and the only commercial bank at the centre is Agribank.

### **Real Estate Sector**

More land is being serviced for residential stands and this has resulted in massive expansion which defies the performance of the economy. Will need more information and research on what is driving this expansion. The number of new homes constructed over the past few years is very high. I also had a chance to visit one of the newest residential areas called Mutandihwa where stands range from 800-2000 square metres. I am not sure about the price ranges but I took the following phone numbers for the benefit of our members: +263773994686 and +263772237460.

The increased activity in the real estate sector has led to the growth in the Hardware Shops where business is brisk. We also witnessed 2 churches constructing massive church buildings.

This town would suit someone who is looking into the future, someone who can look beyond the current challenges. The first question you may need to answer is what attracted commercial banks to set up in this area in the first place. It is obvious that at one time it made sense to set up shop in the area. At one time business was so brisk that one commercial bank was not enough for this area.

So they came because there was massive potential but later on business became unprofitable. So if you are patient and have a positive mind set then this area presents a lot of opportunities in many sectors. The real estate is the obvious one, though we do not have population figures but estimate that since 2009 the area has grown by 100% with new houses being built every year. Opportunities abound for construction companies and hardware shops in this area.

### Vehicles and Car Parts

There is a lot of potential for those who can set up businesses for servicing vehicles, selling of car parts and related accessories. A new filling station along the Harare to Nyamapanda Highway bears testimony to the increase in business due to the increase in vehicles population.

### Outdoor Leisure Centre

We witnessed an outdoor centre near the town which is in a ramshackle state, perhaps related to the general economic situation currently prevailing in the country, We feel that Yes the Economy plays a huge part BUT what is required is innovation. Wanted is someone who can bring a Megga 2 concept, A Paramount Signature concept to this centre and target 2 clients-travelling motorists along the highway and the locals. Mix the 2 clients and you do not have to worry about localised economic conditions.

### Micro Finance Institutions

The gap created by the exit of the commercial banks means that micro finance institutions should consolidate market presence.

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## 6.10 Guruve Investment Opportunities

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More in the book

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## 6.11 Using Your Rural Communal Land for Business

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### What businesses can you do with rural land?

Some Hararians are involved in a lot of agricultural activities in the peri urban areas such as Seke, Goromonzi, Domboshava, Chihota and Musana. We hope to carry out a detailed study of these areas but most residents are involved in commercial activities that range from chicken rearing, rabbit rearing, piggery,

*The opinion that rural always equates with 'poor' is no longer sound. More and more Africans are entering the consumer class and many of these are in peri-urban or rural areas*

## Chapter Seven: Opportunities for women in business



According to a 2013 World Bank Report, women entrepreneurs are an engine for growth essential for a competitive and efficient market, key ingredients for poverty reduction and a quintessential tool for growth, especially in developing countries.

The business landscape is still skewed in favour of men but great strides have been made by women in occupying key positions in the business sector. Women entrepreneurs are affected by social factors that include conflicting gender roles coupled with the presence or absence of children and a husband, weak networking ability, cultural stereotypes that result in lack of social acceptability, limited access to information and an absence of role models.



The good news is that the tide is shifting with more women entering the entrepreneurship field. “While the numbers are growing, there are still too few female investors and start-up entrepreneurs, which can make it more challenging to raise capital and find mentors. Although more women are embracing entrepreneurship, they often face challenges not typically shared by their male counterparts. Some of the challenges include defying social expectations, limited access to funding, balancing business and family life.

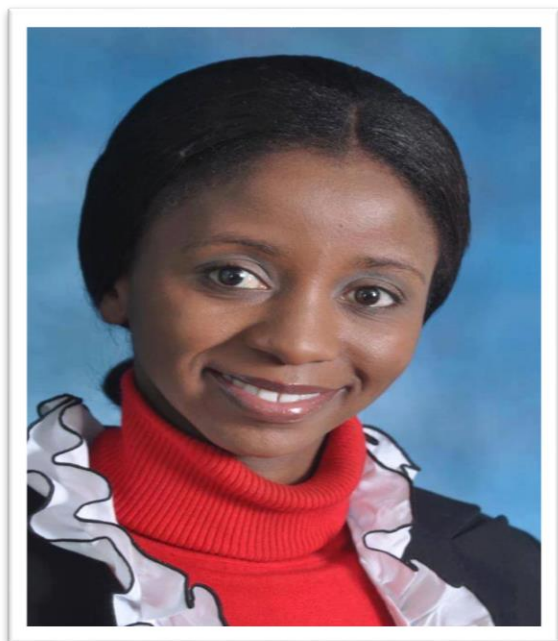
In this section we feature some inspirational stories of sisters in business such as Pauline Mawoneke, Memory Mandishona, Rita Madanhi and others. We also cover Diaspora voices such as Irene Samambwa, Tendai and Nothando. We have already covered one of our inspirational stories on carpet making and we end the chapter with sources of funding for women entrepreneurs in Zimbabwe.

*“The glass ceiling that once limited a woman’s career path has paved a new road towards business ownership, where women can utilize their sharp business acumen while building strong family ties.” – Erica Nicole*

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## 7.1 Young Entrepreneur Profile: Pauline Mawoneke

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ZBIN is going to feature some of the inspiring stories from our ZBIN community. Starting a business is no easy stroll in the park, you face many hurdles and if you are not strong enough you will give up. In this article, we cover one of the ladies I witnessed starting the entrepreneurship journey a few years ago. I remember our mentorship meeting at Garwe Restaurant in 2012 when we discussed about business and her plans for her newly established company. The good news is that at the time her future looked uncertain, the future outlook was bleak, however she persevered and her business dream has flourished resulting in her creating several job opportunities for Zimbabweans. We need more of these inspiring young people in business and they need support from government initiatives in order to help the economy grow and create many jobs.

### **YOUNG WOMEN CAN DO IT IN BUSINESS**

Pauline did it and so can you! As a volunteer of ZBIN, Pauline will be assisting other young

women or persons interested in pursuing the entrepreneurship journey.

Below are a couple of questions we posed to her and her responses.

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### **Tell us about yourself**

My name is Pauline Mkosi Mawoneke founder of Reactive Property Maintenance and Managing Director of Ecochem.

### **How long have you been in business?**

I started doing business since 2008 doing buying and selling. I once ventured into gold, had a boutique shop, etc. And in 2012 I registered Reactive Property Maintenance that specializes in electrical installations and repairs, plumbing, welding, carpentry and construction. Today I am going to talk about Ecochem only.

### **Tell us about your business, opportunities and challenges**

Every business has its challenges and opportunities.

#### **Challenges**

Challenges include access to funding, debtors, lack of mentors to show us the ropes, work and life balance as a female entrepreneur and lack of leadership experience.

#### **Opportunities**

Opportunities include export opportunities for example to other countries like Mozambique, Zambia, DRC and Malawi, venturing into contract cleaning services as a vertical integration strategy since many companies that offer cleaning services do not manufacture cleaning detergents and venturing into retail industry and introducing environmentally friendly products.

#### **Where did you get capital?**

Nobody was willing to give me a start-up loan and if you do not have anything to your name, it is more difficult to get a loan. I was fortunate enough to have a supportive family, they helped me with start-up capital and at first we sold our products on cash basis doing small packaging e. g 2L.

### **How is it to be a young woman in business?**

The road is bumpy and difficult but no one will stop or take away your dream and passion. Detergents manufacturing Industry is male dominated. It is difficult for a female entrepreneur to succeed in a male-dominated industry and earning respect has been a struggle. But remaining true to yourself and finding your own voice are the keys to rising above preconceived expectations. One of the best things I've done to help myself in this area is joining a women entrepreneur training, **Proweb Virgin Unite**. Proweb has provided me with a mentor and peers to inspire me hit me with reality checks on my capabilities and successes and help me grow and learn from their outside perspectives and experiences.

Work-life balance is a goal of many entrepreneurs regardless of their gender, but mothers who start businesses have to simultaneously run their families and their companies. And in this area, traditional gender expectations often still prevail. Being a mother while running a business is very challenging. "Mompreneurs" have dual responsibilities to their businesses and to their families, and finding ways to devote time to both is key to truly achieving that elusive work-life balance.

I have stopped worrying if people will treat me differently in business because of my gender and have stopped comparing myself to others, including men. The bottom line is, if you're successful, no one cares whether you are man or a woman. Treat yourself as a business owner so others treat you the same way. Stop waiting for permission or recognition from others in order to feel entitled to your success.

### **Any plans to expand to other cities?**

We are already in other cities. We deliver our products everywhere in Zimbabwe. For example, we supply MSU in Zvishavane, Rio Tinto Agric College in Gokwe, Mlezu college in Kwekwe, Chikangwe High School in Karoi, Kariba schools etc.

### **7. Many people are wondering why they should register their business, what is your message to them?**

No one wants to deal with an unregistered person. For example when i started Ecochem, I didn't have the SPB and no one wanted to do business with me and that was a barrier. I then started to sell to creches because no one wanted to buy from me. I managed to raise the money needed to register for vendor number and then for SPB. That's when opportunities opened up and I managed also to supply Zimbabwe National Army, Attorney General's office and many other government departments.

### **How do you market your business? Is it effective?**

We have Sales Reps who walk door to door to companies selling our products and doing demonstrations. We also market our products through our website, facebook page, and classifieds. We also market ourselves through word of mouth, referrals and networking.

### **Any message to the RBZ Governor who is busy with the Mid Year Monetary Policy**

#### **compilation, what should be done for the small business**

Mr Governor should include a budget for upcoming entrepreneurs and business people so as to encourage businesses to grow and to improve our economic challenges and reduce unemployment.

### **Do you have a website**

[www.ecochem.co.zw](http://www.ecochem.co.zw) and [www.reactivepropertymaintenance.co.zw](http://www.reactivepropertymaintenance.co.zw)

### **Lastly any advice to young people interested in setting up businesses**

You need to have massive failure to have massive success. You may need 100 'NOs' to get one 'YES,' but that one 'YES' will make you more successful tomorrow than you were today." Fight for what you believe is right and have confidence in your ability to succeed despite adversity." *You too can do it, you just need to take the first step and never look back.*

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## **7.2 Cross Border Advice: Buying Goods in China for Resale**

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An increasing number of Zimbabweans are involved in the business of buying goods from China for resale. This is sustaining a lot of small businesses that are found in Harare especially electrical shops, furniture, stationery, ICT products and boutiques. The purpose of this article is to help you know the basics of buying from China.

### **Importance of Planning**

The starting point in planning to visit China to buy goods for resale is to have a business plan. The plan may not be detailed but helps you know your potential customers, what they need and prevailing prices and this will help you know whether the journey is worth undertaking at all. Acquaint yourself with duty requirements and calculations and especially use of clearing agents on clearance of bulk goods. We will cover some of the planning aspects in this article;

### **Visa Application and Airfare**

Visa application is a simple process and depends on whether you want a single or multiple entries. For multiple entries, the fee is \$90. The airfare ranges from US\$900 to US\$1,200.

**Drugs Caution:** The greatest risk you are likely to face in China is being found in possession of illegal drugs. You face a lengthy jail term in China if you are ever found being in possession of drugs. There are cases of people who checked in their luggage but finding drugs planted in the luggage when they land in China. To avoid trouble, carry your .....more in the book

### 7.3 Cross Border Business in Malawi.



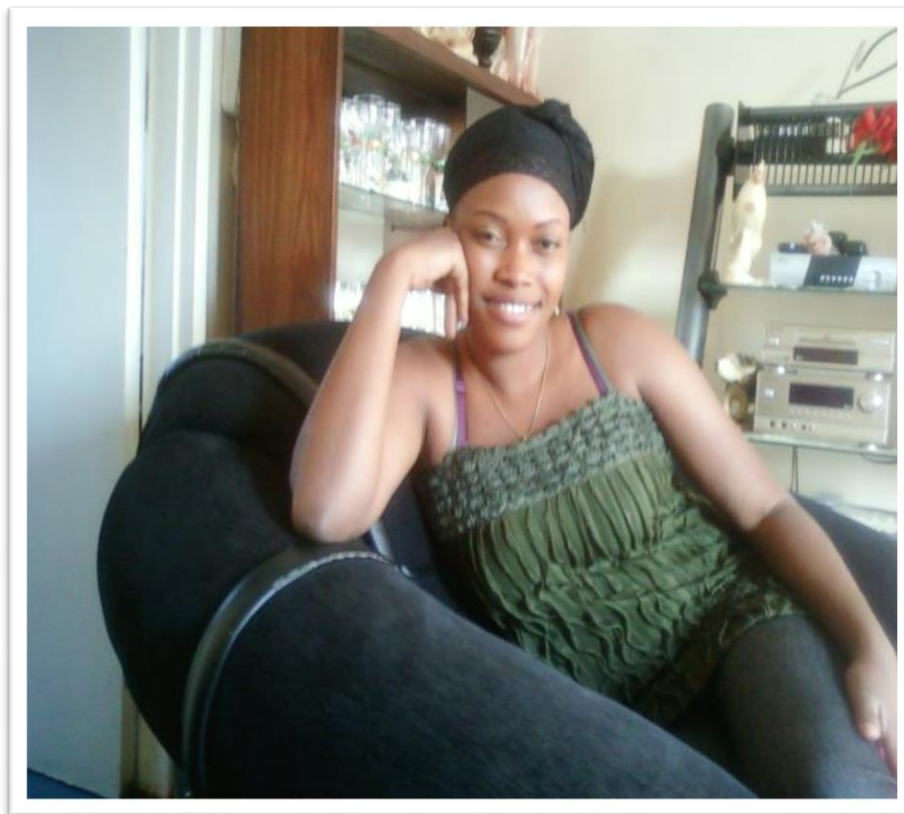
### 7.4 Most Popular Small Business Ideas for Women in Durban

### 7.5 Events Management – Interview with Memory Mandishona

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## 7.6 Opportunities in DRC: Interview with Rejoice Nothando Mpofu

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As ZBIN we always advise members to push the boundaries when it comes to business knowledge. We encourage our members to explore new territory rather than the traditional routes such as South Africa, Botswana, Namibia and Zambia. In this 2015 interview, we look at DRC Business and Job opportunities for Zimbos in the Democratic Republic of Congo (DRC). Nothing much is known about business in that country but we happen to be fortunate to have had a member who is based there. We will try to get basic information from her through a couple of questions below:

**ZBIN Questions to Rejoice.** *How does one travel from Zim to DRC..Are there buses? How much does it cost to travel from Zim to Kinshasa?*

**Rejoice:** *You get buses from Road Port that takes you to Lusaka and when you get to Lusaka you board a bus that takes you to Chingola. If you are lucky you might find a bus that takes you straight to Kasumbalesa Border Post . The fares from Zim-Zambia \$20, from Lusaka to the border \$20 and from the border to Lubumbashi \$10. So one needs \$50 to get to Lubumbashi. At the moment there are no straight flights to Zimbabwe.*

**Vannessa Muganhu:** *Do you fly?*

**Rejoice:** *Flying from Lubumbashi to Kinshasa is \$400.*

**Mdala Wa Rue:** *Thanks for this, now the second and biggest question is Language Barrier-French - how does one break this barrier?*

**Rejoice:** *Yeah language here is a hustle- unogona kutenderera town yese ukashaya anonzwa chirungu. Here they speak French, Swahili and Lingala but Swahili is a bit like Shona. I was lucky I got a job where they only speak English but I would like to learn because it helps really well to have it on your curriculum vitae.*



Rodwell Maoneke: What business opportunities can you get there? As for me language is not much of a barrier, I speak and understand bit of Swahili and Lingala.

Rejoice: A lot of Zimbabweans are here and most of them are big bosses and they work in different business sectors especially the mines.

Rejoice #Justice: the average price for a standard lodge will be \$35 a night then depending on your taste of food sadza n chicken starts from \$3 upwards and we also have chicken inn; pizza inn and Galitos) nandos) which has almost the same prices as in Zim.

Tendai: Anowanikwa here mabasa acho Nothando huye anotsvakwa sei?

Rejoice Tendai opportunities are there but the main challenge is most jobs require people who are fluent in both English and French. Accommodation is reasonable but unlike in Zim where they ask for a month's rent as deposit here they want 10 times your month's rent. For example if u get an apartment for 300\$ you will pay \$3000 deposit refundable 3 months prior to your intended termination date of lease. There is no war what so ever there is peace just like in Zim.

Rejoice: for those who are looking for jobs you can go to this website. It's usually very reliable [www.mediacongo.net](http://www.mediacongo.net)

Rejoice: Congo is now more or less like Zim. The middle class has been wiped out; there is only the very rich and the average men. In relation to opening a salon it depends on your target market. In some places it is better than Zim. in terms of infrastructure (buildings) they are quite backward.

Tendai: Ah hakuna hondo? Ko vanhu vaye vatinoona vakasenga ma tswanda nezvana zviine scared traumatised looking faces zvatinooona pa TV? Yuwii. Ndoda hangu kuuya kana kuri smart smart. Saka ndave kutozvipa gore rekudzidza French ndiuye ikoko. Ndiri serious.

Ad Mire Prime Makusha: Are there opportunities for web developers in DRC?

Rejoice: there could be but like what I said earlier on most of the websites hosts are French.

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## 7.7 Home Based Baking Business

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## 7.8 Interview with a Zimbo Living in Maputo: Charity Kanosvamhira

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## 7.9 Interview with a Zimbo Sister based in Canada

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## 7.10 Awesome Business Trip to Tete Mozambique

By Clara Mapfumo

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The Zimbabwe Business and Ideas Network conduct various business tours as per demand from members. We have conducted tours to mining areas, farms and various industrial sites. We have also toured beyond the borders and our ZBIN Portuguese Group conducted three tours to Tete in order to explore business opportunities in the area. We have lined up a couple of trips for the remainder of 2018 with Beira being the next one. This article covers our trips conducted in 2016 and 2017.

#### **Purpose of the Tours**

To find out whether investment opportunities exist in Tete Mozambique.

**Perception of Tete:** Little is known of the City of Tete which is located 350 kilometres away from Harare. Few Zimbabweans have been to this city and those who have managed to do so are travellers to and from Malawi. To most Zimbabweans, Mozambique is a poverty stricken country with little business opportunities. The language barrier of Portuguese helps to barricade Zimbabweans from investment opportunities in the Eastern Neighbour of Zimbabwe.

**Natural Resources:** Mozambique has vast untapped natural resources i.e. natural gas, coal, titanium, oil and timber (hardwood). It is also home to some of the best natural beaches which attract a lot of tourists especially in Vilankulo.

**Our Review- slowing economic Activity:** The first surprise is the City of Tete whose centre looks like Gweru in size. A vibrant city but in need of a lot of repair work especially paintwork. We found a lot of shops and a South Africa presence of Standard Bank, PEP, Shoprite, and Builders Warehouse. Car dealerships selling brand new double cab vehicles such as Toyota and Isuzu. Little construction work was going on but signs were there that the area had experienced massive economic activity of late as shown by the middle density suburb of Motema. Most of the economic activities were driven by coal mines in the area whose expansion helped fuel economic activity. A sharp sharp reduction in mineral prices had however led to massive downsizing of workforce and economic activity in the area.

**Zimbabweans in Mozambique:** No official statistics of Zimbabweans living in Tete exist but our own estimates put the number into several thousands. Some are formally employed by local mines but the majority are running own small to medium scale business enterprises.

**Mining support services needs:** The trigger for the mining sector is an improvement in the mineral prices especially coal which is going to help improve economic activity in the area. Zimbabweans who had benefited provided logistical support, security and labour to the mines.

**Small scale schools, colleges or crèches:** The growing number of expats in the area is driving the need for local schools that teach subjects in English. The Zimbabwean community is in need of English teaching schools.

**Construction services:** The economic boom experienced due to high coal prices in the period of 2009 led to a lot of investments in construction. A lot of houses and commercial buildings. Signs of massive construction of residential homes are shown by the medium density residential suburb of Motema.

**Farming and Agro-processing:** We were fortunate to visit a forum member involved in agro-processing business ventures such as processing mealie meal and soft drinks. A former Zimbabwean white farmer had settled along the Zambezi River and doing well with a piggery project.

**Do investment opportunities exist in Tete?** Our evidence is the purified water deal that we snapped up! The area experiences high temperatures and so the demand for purified water and ice creams is very high. Fruit and vegetables were in demand forcing South African shops such as Shoprite to import them from South Africa and interestingly the goods are transported through Zimbabwe! Foreigners dominate the informal sector and are mostly from Zimbabwe and Malawi. We also witnessed a lot of Chinese owned Lorries ferrying timber to Beira for shipment to China.

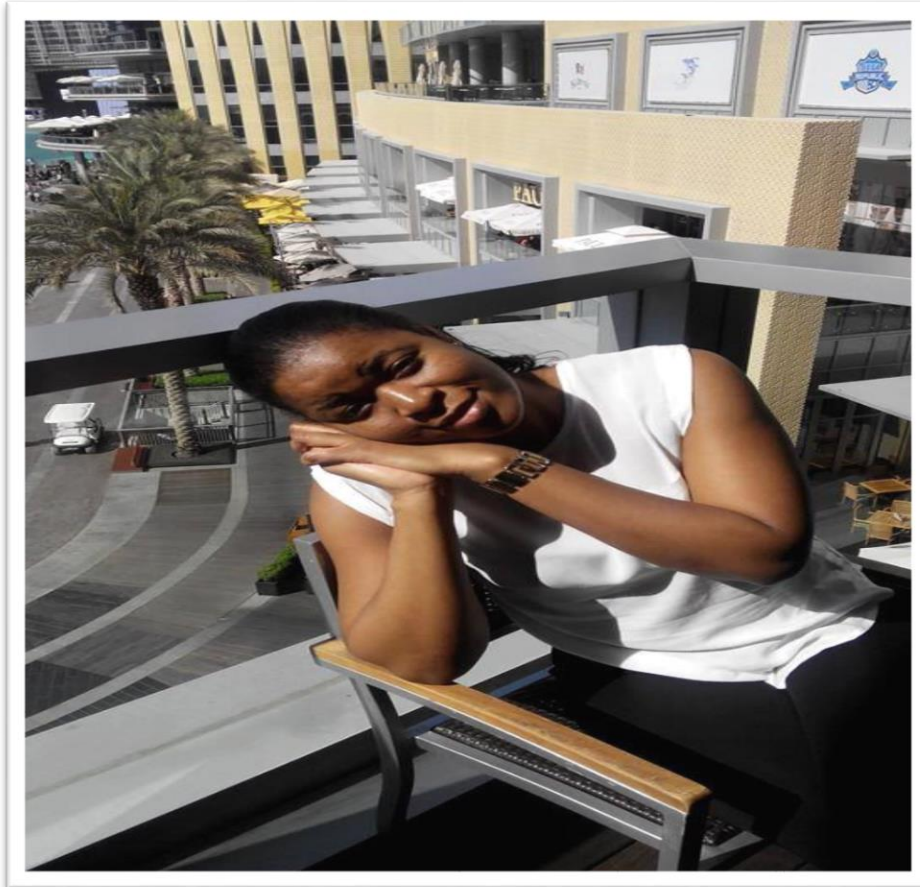
Investors need to keep watching the city for opportunities especially when the economy picks up. Opportunities to exist in areas such as construction and infrastructure development, support services such as insurance and financial services.

**Enjoyable Journey:** Zimbabweans should be broad focused and explore opportunities in neighbouring countries especially Mozambique which has a lot of untapped resources. We found our way around despite language barriers. We however encourage travellers to learn the Portuguese language and explore this area which rarely get good coverage. Do visit the area for tourism purposes or investment-expose yourself to different cultures and experiences.

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## 7.11 Interview with Tendai Based in Dubai

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Information is power! Without information especially business opportunities information, then you are at a great disadvantage. We continue with our objective **number one** which is the provision of information to entrepreneurs. We feature Tendai who is based in Dubai, she will help in answering some of the questions from the community concerning the Gulf Region.

Most people who travel to Dubai are involved in buying and selling electronic goods, cell phones and accessories, some buy clothing outfits for sale. Some like Tendai are professionals living in Dubai and she has agreed to help you understand the Gulf Region better.

**Farai Joseph:** *Are there a lot of foreign owned businesses in Dubai? Any restrictions on foreign ownership?*

**Watson Midzi:** *Am growing organic products and am told there is a huge demand for organic foods currently dominated by Brazil. What chances are there for Zimbabwean companies or farmers to supply in Dubai. How do I do it?*

**Yemurai Nhongo-Thepe** *Thanks for this, mazuvano ndafunga zve Middle East, somewhere I can go without having to leave my family. Is Dubai family friendly? Someone recently told me Saudi is super expensive if you have a young child. Ko mabasa ari legitimate anowanikwa sei ikoko?*

**Tendai:** *Hey guys. Let me start by explaining a few basics. The UAE (United Arab Emirates) consists of 7 Emirates, Abu Dhabi which is the capital, Dubai which is the 2nd biggest emirate, then Ajman, Fujairah, Ras Al Khaimah, Umn Al Quiwan and Sharjah. Dubai is the most popular but Abu Dhabi is the richest. You can open your business in any of the 7 emirates. The best thing to do is choose your Emirate according to the type of business you want to do coz if you want to go into manufacturing, small emirates have lower rents, and you just have to know what you want to do. Farai Joseph, there*

are a lot of foreign owned businesses in Dubai. I think the highest number of foreigners who own businesses are Indian. Anyone can own a business in the UAE but ownership depends on where your business is located. If you open your business in a freezone, you have 100% ownership but some businesses are not practical to operate from a freezone. Another option is Mainland. If you open in the mainland then you can only own 49 % and find a local (Emirati) partner to own 51% (called a sponsor). Some Emiratis own 51% but as silent partners. You can agree on an annual fee to pay them and only see them once a year when you give them the agreed sponsorship money.

**Tendai:** *Watson Midzi any agricultural products will do coz there's no meaningful agriculture there. Meat products might present a challenge yekuti meat products from other countries are not allowed. South Africa and Botswana are not even allowed to bring in meat products. There are a lot of sub standard fruits and veges sold in our supermarkets.*

**Prisca Ncube Musere** *how much money is needed to sustain you when busy looking for a job ,ende unenge uchigara pai someone told me u need to book and stay in a hotel for that period.*

**Jobs in Dubai:** *You can find jobs in management, finance etc. Asingabatike batike are the ones from the social services sector like Social work etc. Njabulo im not really sure why. I was told so by a guy who manages a butchery where I buy my boerwoirs. I guess it's about diseases like foot and mouth etc.*

**Rental Costs:** *It's really hard to say how much u need coz it all boils down to what u eat and where you find accommodation. You don't have to stay in a hotel. That's not true. You can find people advertising for bed space (a small space for sleeping). Bed space in Dubai costs a little bit more than the other Emirates. I think it's about 800 dirhams (divide by 3.67 if you want to know the equivalent in dollars) for bed space in a room with 5 other people and u will be the 6th one. Sharjah is a little bit cheaper but be sure to stay in an area called Al Nahda which is right next to Dubai. Sharjah bed spaces go for about 800-850 in a room of 4 people. Some rooms have access to a kitchen and some don't so it means you will have to buy food if you have no access to a kitchen. You might be required to pay your bit for the electric and water bill. I'd say maybe \$500 per month. It's expensive, especially now because jobs are hard to come by.*

**Nursing Jobs;** *Some jobs like nursing are a little bit more challenging to get for many nationalities coz there aren't many Zimbabweans in that sector. They usually recruit nurses/ medical staff from countries where they have assessed the level and standard of education/training. Check with Dubai health authority. Just Google Dubai health authority or HAAD (Health authority of Abu Dhabi) and check for licensing requirements coz you need to get a license from them before working in the UAE. Just check if they accept qualifications from Zimbabwe.*

**Alfred Nzombe** *Need to know on cost of living, requirements for one to be able to live there whilst looking for work and the time one can spent looking for work, cost of accommodation and salary scales. Also types of contracts are they permanent or temporary.*

**Alfred:** *The cost of living is high in Dubai and Abu Dhabi, slightly less in Sharjah and a bit reasonable in other Emirates. U can work in Abu Dhabi or Dubai and drive back and forth daily. A lot of people do it but it takes around 1hr 30min. it's usually the people who work in Dhabhi and choose to live in Dubai who do that coz Dubai offers more entertainment than Dhabhi. Then u have a lot of people who live in Sharjah and work in Dubai coz rents are slightly cheaper. Problem with that is the traffic congestion everyday to and from Dubai. You can also live in Ajman which is 45min- 1hr drive from Dubai. It's more practical if u drive your own car. Some people live in Ras Al Khaimah and work in Dubai but that takes an hour daily to go and another hour back. There are a lot of truck drivers on that road so it's definitely not the safest. Salaries differ a lot and nationality does play a big part. Americans, British and Australians are usually at the top of the pay scale in that order (usually) followed by Arabs and other Europeans. Africans are not among the highest paid but there are a lot of them who are doing well. Some people get paid around \$uSD15 000/month whilst housekeepers and waiters, cleaners etc get paid between 5 hundred and something dollars to \$800. Problem is the rent people who fall in the bottom part of the pay scale can't afford to pay for an apartment so end up going for bed spaces. I have a flat I rent in Sharjah (just where Dubai ends and Sharjah begins) and I pay almost \$1 000 per month in rent before electricity. Food depends on what you eat. My food budget per month is about*

\$500 coz I buy my food from a particular supermarket but I shopped from a regular supermarket, I'd probably be spending \$200 or less.

**Alfred,** The first contract is usually for 2 years then goes on auto renew (where I work). Some are unlimited (my old job). They have a sponsorship system in the UAE and you are obliged to stay with 1 employer for min of 2 yrs. If you try to get another job whilst on a limited contract you risk getting a labour ban for 6 months meaning you have to leave the UAE and return after 6 months. You can't get temporary employment and you can't work without a permit.

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### 7.12 Cross Border Activities: Musina in South Africa

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### 7.13 Interview with Angolan based Olivia Chiguu Luamba

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How does Harare fare against Luanda when it comes to prices? The price of a 2 litre cooking oil bottle in Harare is twice than in Luanda! The trend is the same when it comes to chicken. Economists may need to do a comparison of prices between Harare and one of the places known to be the most expensive in the world. Luanda! Our city may possibly have the highest prices in Africa!

We bring you part of an interview we carried out with one of our members based in Angola, Olivia Maguu Luamba. She lives in Angola and participated in the President's address to the Zimbabwean community living in Angola last month.

#### **How are living conditions in Angola?**

*Angola has a sub-tropical climate almost everywhere, with a cool and dry season from May to August, and a hot and rainy season, which runs from mid-September to April in the north-east, from mid-October to April in the centre, from November to March in the south, and from February to April in Luanda, while it's almost non-existent on the southern coastline. The official language is Portuguese and is spoken throughout the country. There are some local languages, but these are mainly spoken outside of Luanda. The Angolan cuisine is a combination of Portuguese cuisine and West African cuisine. The traditional staple food is funge, which is basically sadza made from cassava flour. The cities close to the coastline eat a lot of fish.*

#### **How long have you been in Angola?**

*Almost ten years*

## **Approximate Official Number of Zimbos living in Angola**

*About 500*

## **What are the top business opportunities in Angola?**

*Agriculture, Mining and Tourism*

## **Are there Zimbabweans doing business in Angola?**

*Yes (More information covered in our Investment Opportunities Book to be released next week)*

## **Give us a break down of Rentals, Fuel Price, Cooking Oil and Chicken**

*We have a huge discrepancy between the official bank rate and the black rate e.g. as I am answering these questions, the official rate is 1US\$:202 AKZ while the black market rate is 1US\$:400 AKZ. I will give the costs using the official and unofficial rate;*

<i>2L Cooking oil</i>	<i>\$2.30: \$1.13</i>
<i>Petrol price per litre</i>	<i>\$0.79: \$0.40</i>
<i>Chicken full</i>	<i>\$4.45: \$2.25</i>
<i>Rent 3 bed roomed flat (kilamba) \$396:</i>	<i>\$200</i>
<i>Rent 1 bed roomed flat (city) \$1,250:</i>	<i>\$625</i>

**Cost of air tickets from Harare to Luanda:** *Return flight TAAG – US\$690*

**Tell us about top holiday destinations:** *Benguela has great beaches; Cabinda also has the Mayombe Rain Florest.*

## **Can Zimbos find jobs in Angola?**

*Yes it is possible, although now it's a bit harder than before. It's very easy for people in specialized fields e.g. Agriculturalists as the agriculture sector is fast expanding.*

## **How did you learn Portuguese?**

*I enrolled for formal classes and later learnt from the community.*

## **Advice to first time visitors to Angola**

*You need to have a lot of patience. Don't come here with expectations that things work the same way as in Zim or South Africa. Angola is unique and has a unique way of doing things.*

## Chapter Eight: Investment Resources and Options



What is more difficult to access-Finance Capital or Market? Our researches with entrepreneurs in Maseru, Blantyre, East London and Trinidad and Tobago showed that there is one common theme-Access to markets is more difficult and presents the biggest challenging headache for an entrepreneur! There are many options for raising capital such as using pension funds, accessing bank over draft or loans, borrowing from friends and relatives, getting a salary advance, partnerships or using crowdfunding options. When it comes to access to markets, there are not so many options. High returns attract strong competition and in the long run there are no abnormal returns.

One of the common features on our forum is the issue of entrepreneurs interested in starting business but lacking awareness on investment options to pursue. In this chapter we therefore explore various options that entrepreneurs can explore if they have capital but not sure of business ventures to pursue.

The starting point is always-what are you passionate about? What are you good at because this will help to motivate you when the going gets tough. The entrepreneurship journey is not smooth sailing and one faces many headwinds but you have to steer the ship through troubled waters and reach your ultimate destination.

*Passion Is One Of The Most Effective Motivators When It Comes To Launching A Business – And Often One Of The Strongest Predictors Of Whether An Idea Will Lead To Success-**Richard Branson.***

In this chapter we explore various topics as we prepare you to get yourself ready to invest in Zimbabwe. We cover preparation for investment, the need to formally register your company, tax and legal issues and investment options. The investment options articles capture some of the feedback from our members which is important in capturing divergent views on investment.

We also cover available sources of funds and funding options such as crowd funding, partnerships and Government loans.



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## 8.1 Why you should formally register your Business

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Did you know that registering your business is one of the best things you can ever do as an entrepreneur? Foreign investors coming to Zimbabwe who are serious about business should first formally register before they start operations. Sort out registration issues if you would like to meaningfully benefit from business opportunities in Zimbabwe.

Zimbabwean entrepreneurs generally want to operate informally first before officially registering their businesses. Every second you operate without registration means opportunities lost! As previously shown in the interview with Pauline Mawoneke, she started getting big business when she registered!

Many people avoid the registration route because they fear paying taxes. If you are in business you have to be prepared to pay taxes. Compliance with taxes opens many doors with funders such as banks, partnership options, government and donors. In the business world, no one takes seriously a person operating without formal registration. No serious employees want to be associated with informal organisations; few suppliers are willing to supply on credit to informal businesses. Imagine the benefits Strive Masiyiwa would have forgone if he had wanted to remain unregistered? If you want to grow in business then consider registration as the first stage.

Registration process is now easy; you can do it yourself or use experts. Our organisation helps in company registrations. Visit our website for guidance and more resources on company registrations.

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## 8.2 Importance of Business Plans

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## 8.3 The Art of Winning Tenders

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Local newspapers do feature a lot of tender adverts. Have you ever had time to analyse them? Do you know how much money is involved in the tenders? The answer is the tenders being advertised in local newspapers are worth hundreds of millions per year and you too should benefit from them. After registration of your company, development of your business plan and before you hit the ground running- think BIG! Thinking big means participating on the tender market where the big monies are found. With increased investment anticipated in the coming months and years, our advice is to prepare your business from day one. Constantly check out tender adverts for your industry and always ask yourself whether your business entity will one day be able to participate on the tender market and win.

*Living in Zimbabwe without knowing the art of winning tenders is an 'entrepreneurial sin'*

**More illustration in the book**



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### 8.4 Investment skill crowded sector

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*A Nigerian arriving in Zimbabwe for the first time was overheard shouting 'I can see money, I can see money'*

*Confused, a Hararian asked him where the money he was seeing was. His reply was 'Oga, cars Oga-all of these cars will need service kits-this is money, money and more money'*



*What is it that makes Nigerians see what Hararians cannot see? Why are Somali owned Plazas successful? Ever heard the statement 'Field iyi yakawandirwa?' Why is that some enjoy to invest in fields 'dzakawandirwa?'*

Interesting Analysis in the book: Must have investment skill...

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### 8.5 Funding Your Business through Partnerships

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One of the best ways to fund your business is through partnership where one can get someone who will invest an amount of capital in return for a stake in the business. If managed well a partnership can help in providing additional funding with less stringent conditions than bank loans or overdrafts.

We however urge **extreme caution**-This is one of the highest risk areas when it comes to investment in Zimbabwe. Case studies of partners disappearing or misappropriating funds abound. The first important stage in partnership is formal registration where partners consult legal consultants for help in drafting a partnership agreement. Formalising the agreement helps partners

concerned in protecting themselves in terms of risks. (More in the book)

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## 8.6 The Long Cheng \$100 Capital Investment Challenge

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When it comes to investment one of the first thing people think of is capital. How much capital you require for a project and if there is no capital then no investment! So for most people the stumbling block is capital, no money to fund a business = no project. Now at ZBIN we would like to challenge the way people think in terms of investment because sometimes you may not need a lot of capital (does capital mean money only). We are challenging our members to think in other terms when it comes to investment. First think of an opportunity, a gap, a problem or a market and then find innovative ways to kick start your project. Let capital be your last consideration because if you put capital first then you are likely to undertake no investment project. (More in the book)

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## 8.7 Tough Decision for Entrepreneurs

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### [Mai Princess Na Panashe](#)

What advice would you give someone who wants to leave his job and pursue an entrepreneurship dream what advice would you give someone who wants to leave his job and pursue an entrepreneurship dream

### Responses from ZBIN Members

[Garry Takura Gono](#): Go for it its not going to be easy but its better to follow your dream than helping someone follow his or her dreams and be bribed a salary which you will only invest back into your work through food, transport and toiletries etc at the end of it you have not gained but you have just survived.

[Rumbidzo Mapfumo Makandwa](#) I'd say, start up while maintaining the job for a constant income generation and once your business is stable and running smoothly you can leave give your business 3-4months to stabilize.

[Mai Princess Na Panashe](#); What if the demand is now demanding and requiring time

[Rumbidzo Mapfumo Makandwa](#) Then do what Tineyi said in his comment because if you abruptly leave your job without risk assessment truth is you'll regret it which is why it's important to start, stay on the job- do your risk analysis and if it going well and the demand is demanding and requiring time yielding benefits jump and pounce on.

[Tineyi Matenga](#): Make a calculated risk and agree on targets/timelines with stakeholders (e.g. your wife) - and have fallback plans ready to kick in when targets are not met. To establish a thriving business requires sacrifice, time and discipline - and it comes with a lot of uncertainty and that can be quite stressful if you are not ready for it...the stress increases exponentially if you are married, and

with kids going to school. Take a calculated risk. If it's in Zimbabwe this is important otherwise you might just end up depressed.

**Rumbidzo Mapfumo Makandwa**: Then do what Tineyi said in his comment because if you abruptly leave your job without risk assessment truth is you'll regret it which is why it's important to start, stay on the job, do your risk analysis and if its going well and the demand is high and requiring time yielding benefits then jump and pounce on.

**Honest Chairuka**: Follow your dream and do what you are good at and also follow what you are very passionate in. Never be despaired as setbacks will always await risk takers in life, have courage,determination, confidence in what you are pursuing. Note that life is not rosy as people think.While in the comfort of their employer, enjoying air con & coffee, entrepreneurs are risk takers in life. Big up to you all for chucking out the idea of fulfilling & continuing to harness other peoples dreams. Get ready and set aside some funds which will support you for the next 6 months or so before withdrawing profits from the new project. All the best.

**Lewis Machaka** Do both at the same time when the business is stable then leave your job, because business will require to be financed here and there.

**Image Katsande** Business pays more than a job and you will have more free time also

**Simon Chi** It depends, do they have a family, if so does their spouse generate income, How many kids they have, Are they going to school? If the business operates at break even for 2 years before making a profit how they will pay rent, eat, pay bills etc. Your situation will determine the level of risk you can or should take. Someone like me with 3 kids. I'll keep going to work hangu and keep working on my side hustle until it grows to double my current salary. period.

**Zviko G Mataruse** What will happen is your work won't give u the time to double your salary... if it has the time for your business fine keep the job... but if it doesn't... don't keep that job... it will simply keep u poor.

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## 8.8 Possible Business Ventures with \$1000 Capital

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We have a brother with a capital outlay of \$600 and interested in business ideas so that he can make an informed decision on what to invest in:

**Watson Musenda**: *Mudhara this is a very common question. The answer is, there is no magic answer to that question because there are a number of factors that determine the success of the business whether small or big YOUR MINDSET There is a mindset that is tuned to business and there is that mindset that is tunoff.What is the state of yours? Are you prepared enough to think and act like an entrepreneur? Can you see opportunities where others are complaining? Can you get the idea? BUSINESS IDEA What exactly are you prepared to do? Do you want to offer a service or a product?*

**Ad Mire Prime Makusha** :*Selling bulk fish in places like Bulawyo, Gwanda etc can generate %20 return a week after costs thats \$120.*

**Lorraine Lembacharu**: *Well with US\$600 you can get started on Bitcoin mining, Bitcoin is the currency of the future, inbox for more details.*

[Exavior Chitova](#) : Poultry kana muchigara kune market huku dzine mari.

[Kudzanai Tsatsire](#) : It takes time to build and secure wealth especially from as little as 600. My advice, save a bit more and decide what type of business you want to venture into. that savings is hard I guess so rather choose a less volatile market to invest in but in any business low risk low returns. if you require a stable establishment that MAY grow over time then I think you might need a solid business plan and use that \$600 for the costs you cannot offset while seeking other investors.

[Maggie Shoko](#) : Business is to try your luck hapana zvinoramba even ukatanga nesmall amount to keep broilers even to sale fruits ,mabhero ehembe ,shoes so many ways to invest money !

[Mai Anashe Tagwirei](#): Mazuwano zvakuda kuti vanhu vaite ma businesses that require you to import less and export more.

[Teacha Zefaniah](#): Framing might be something to consider, there is a lot of different farming sectors you can review. We must learn to produce products not to be in the business of finished products only. Our economy has collapsed and you need great ideas for a greater entrepreneur. You can also check Strive Masiyiwa's page.

[Justice Mungwini](#): Go for Freezit Making Machines and make freezits in bulk then wholesale them to vendors and tuckshops. A capital of \$1.000 or more is more than adequate.

[Justice Mungwini](#): Consider buying a Maputi Gun and make maputi in bulk to tuckshops, vendors and shops...\$1000 is more than enough

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## 8.9 Investment Options for \$50,000 Capital Outlay

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responses from the forum.

The ZBIN constantly gets inquiries from members about available investment opportunities in the country. Our advice to them is to consider critical issues such as the investment horizon. Do not be short sighted and only analyse available opportunities as they may only exist in the short run. Do look far ahead and have 5 year projections and analyze current Government legislation, regional and industry trends. In short, do have a holistic approach to investment if a gap exists now, will it continue to exist in the 5-10 year period?

Below we feature one of the requests from our members and

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Guys ndeipi kuri sei kumabasa. Please ndodawo kubvunza something if one would invest kuZimbabwe angaite invest in which sector. Or if someone wants to invest into business kuZimbabwe angaite business in which sector? I am doing a little and humbled research kuti ndikwanise kuunganidza njere and come up to a decision. So vachabatsira nemazano ndinotenda in advance. Ndezvipi zvinhu zviri kubhadhara kuZimbabwe. For example inini I have an idea yekuti ndikawana donor funding ndogona kuvhurisa a private school kumusha kwedu nekuti haaaaa mitunhu ichiri kufambwa nevana yakakurisisa. At the same time budget ngatitii its US\$50K and donor need to be part of this income generating project. Thanks nevachabatsira.

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[Justice Mungwini](#): Getting donor funds usina chawakatanga chatove viable is very difficult...and i think donors don't get involved in business ventures BUT charity work.

[Leonard Justin](#) :Farming pasina irrigation unonyura.Also prices on the market are not certain

**Titus Musendo**: Considering the risk in Zimbabwe, with \$50k don't put your eggs in one basket, my two cents!

**Ngonidzashe Musonza** :Animal husbandry maybe a solution in the sense of farming considering the fact of weather patterns being unpredictable.

**Vts Macd** :Get a commercial stand then build shops for letting out.

**Tori Elles Mum**: Does it really have to be Zimbabwe only? Have you tried to research on Moz and Malawi? Why Zimbabwe because the reason that its home is not good enough a reason to invest back here at the moment. A private school in the rural that's not charity ummm

**Wellins Chimusimbe**: Its pointless investing in Zim if you are not a politician or politically linked. Got an American friend who wanted to partner me for a venture in Zim but after doing research on nitty gritty of doing business in Zim as a foreigner coupled with current economic meltdown e.g. failure to get one's funds from the bank, she has since turned her mind to investing in Zambia.

**Trust Nyaguse**: With 50 k buy a company with building non runner gear up for operations after 2017 this time unonyudza ukavaka chikoro vana vakasabhadhara hauchabvumirwa kuvadzinga chero chikoro chiri chako.

## Chapter Nine: Star Investments

On star investments, we recommend investment projects with a lot of potential and this is in addition to the good number of investment options we have already provided.

### 9.1 Star One: Super Solar Energy



One of the fastest growing sectors during the GNU period when the economy bounced back and recorded economic growth of 10% and above. The sector created silent millionaires and is likely to create more when the economy picks up! Shift towards environmentally friendly power leading to replacement of generators.

**Clients:** They include farms (irrigation schemes and other), NGO schemes, urban households and business sector.

#### What will drive growth in the sector?

**Economy:** Improvement in economy leading to improvement in disposable incomes and credit access. A case in mind is the investment drive done by Econet during the GNU Era where they launched a massive solar products initiative. This was largely spurred by an improvement in disposable incomes when the country was enjoying double digit economic growth. Econet is not the only one, a number of small players immensely benefited as well.

*Who has recently pumped in \$250 million into this key sector? What entry business models did they use? Where did they miss it and how can you tap into it?*

**Real Sector Interest:** High interest in the real estate sector leading to massive housing expansions (New houses generally need solar energy before connection to ZESA power). Massive housing developments will put additional strain on power availability. So new and existing residential suburbs will require alternative energy. There are a lot of case studies of entrepreneurs who made huge profits in this sector but slowed down due to challenges in the economy.

**Agricultural Sector Expansion:** Foreign investors have taken an interest in the agricultural sector. The combined interest of foreign investors and locals is going to lead to more farmers investing in irrigation systems that need alternate energy and this will also include lighting systems for farm houses.

## Opportunities

A telecommunication company did well in the energy sector but mostly provided low level energy solutions like home lights. They did not go the extra length of (research and customised solutions). A number of small players also joined with some providing street lighting for urban councils. Some came as distributors but the major stumbling block:

- Central Warehouse for solar energy
- Rural Distribution
- Marketing
- Office solutions
- Linking credit facilities and employees (civil servants)

## Extra Opportunities

*More in the book*

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### 9.2 Star Two: The Future Is Gold

### 9.3 Star Three: Environmental Consultancy

### 9.4 Star Four: Diamond Mining in Angola

### 9.5 Star Five: Meal Delivery Service Opportunities

### 9.6 Star Six: Container Homes

### 9.7 Retail Shops in Musina

### 9.8 Star Eight: Construction Company Opportunity

### 9.9 Star Nine: ICT Company Opportunities

### 9.10 Star Ten: Lake Chivero Opportunities

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Lake Chivero has great potential for investors but unfortunately for locals, little is being done to tap into the massive potential that exists at the lake.

## Our case study

*More in the book*



## 9.11 Harare Scammers [Risk Management]

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Sophisticated fraudulent activities are brought into the country from South Africa. Remember the MMM which collapsed with more than \$6million of Zimbabwean funds? Wwhen we were in Lesotho, we realised that the ponzi scheme had made a come back and leaving a trail of destruction in its wake for the second time! In Malawi it has not reached their shores.

This chapter helps you avoid losing money to real estate fraudsters. The rule number one in Zimbabwe when it comes to Real Estate is do not buy residential stands from individuals or small backyard real estate agents. Rule Number 2 is to avoid buying infil stands. Rule number 3 is repeat the above 2 rules! Do not lose a lot of money in New Zimbabwe and in the book we advise the safest ways to buy residential stands. We cover more scams especially people losing money through mobile money transfer systems, Facebook thieves and more.

## Chapter Ten: Opportunities for College Students



*Local colleges have great potential and with Zimbabwe having one of the highest literacy rates in Africa-the future is bright for future students if they can embrace entrepreneurship earlier!*

No notable success stories of start-ups from local colleges exist and the essence of this last chapter is to help inspire local students to take the bull by the horns and create inspirational startapps. Admittedly, it is not easy to be juggling a full course load and a business venture however students can draw lessons from some of the most inspirational startapps started by students such as Microsoft, Facebook, Google, WordPress, Napster, Dell, Yahoo, Dropbox and Reddit.

### Current challenges

1. Financial resource constraints
2. Entrepreneurship ecosystem not well developed
3. Little connection or linkages between colleges and the business sector
4. Little commercialisation of student projects

Should funding be a barrier to startapps? Should students wait for universities to create a conducive environment or donors to fund their startapps?

Our proposed solution is students should go ahead and commercialise their initiatives and not wait for funding or approval from anyone! In this section we showcase how other students created groundbreaking startapps without much assistance from college administrations. Zimbabwe should benefit from a consolidated digital tertiary colleges platform where start-ups share ideas, link up with business, government, donors and members of the community.

Not a replica of Facebook or other Social Platforms but learning from the Zimbabwe Business Ideas and Network business or digital model where we have created a rich digital ecosystem of entrepreneurs without using a lot of capital.

## The Story of Tineyi

In 1999 an accounting student named Tineyi undertook a research project as part of his final year academic requirements. He produced an excellent project that included the development of an accounting system. Whilst other students were presenting books of their projects, Tineyi was presenting something even Doctorate students were not presenting at the time. Tineyi was presenting a book and a floppy drive with an accounting system!

He had used his computer programming skills to design probably the first accounting system ever designed by a college student. What happened after presentation of this groundbreaking research project? No follow ups done to recognise this project or commercialise it. No effort made to develop better versions of accounting systems building up from what Tineyi had done.

Tineyi is not the only one-there should be hundreds of innovations coming from local college students which are not captured and commercially utilised. We therefore use practical examples of how students can help the business sector in creating business plans, creating digital marketing campaigns, conducting researches, carrying out company registrations, designing apps for the business sector. The student mindset should also be open for business this is why we have saved the chapter as best for last. It's a practical chapter which we hope will help inspire the new generation of successful startapps from Zimbabwe.

*More coverage on Case studies of Havard, Cambridge and Stanford and how their ecosystems systems help inspire entrepreneurship amongst students*