



Zim Business Ideas and Network
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Superb African Systems

In the year 1750 what was the unemployment rate in Africa?

The unemployment rate was nil, there were no unemployment issues on the continent. Parents identified natural talents of children from birth and supported them. By the time you reached adulthood, you would have perfected skills in farming, hunting and mining. The skills followed the major economic sectors of the time. Our educational system imparted Ubuntu values and beliefs and produced gainfully empowered communities.

Fast forward to present times and we have millions of educated Africans who are failing to get jobs. So what should be our starting point in coming up with solutions?

Our starting point is a review and analysis of what has worked in the past. Our ancestors had a superb education system that was tailor made to their needs. They identified opportunities in their environment and slowly developed relevant skills.

In Zimbabwe if you were very good at farming, you became a Hurudza, if your calling was hunting, you would become a Hombarume. With time more skills were developed such as mining and construction. The construction of the Great Zimbabwe bears testimony to this.

Therefore our starting point in education and entrepreneurship is to study what has worked in the past and incorporate modern thinking to come up with relevant skills and education systems.

Is Africa Poor?

On Africa Day we posed this question. Is Africa Poor? The post went viral resulting in thousands of responses in Malawi, Lesotho, Zambia, South Africa and Zimbabwe. Even radio stations in South Africa covered the issue. The message from the responses was clear. The continent is one of the richest under the sun. The major challenge for Africa is that it is poorly managed. We have a rich continent and poor inhabitants! Dr Dlamini responded to the viral post and gave her thoughts below.



Dr Dlamini Zuma ✓
[@DlaminiZuma](https://twitter.com/DlaminiZuma)

Nearly one third of African countries are oil, gas producers and many other minerals. Africa is not poor, but Africans are poor. That is the paradox of our continent, which Agenda 2063 is trying to resolve. #AfricaDay

Importance of family support in business



Our traditional education system worked well because entrepreneurs got support from the family and society from an early age.

A single bracelet does not jingle. ~ Congolese proverb

When you start a new business the entire family is affected and not always in a positive way. Becoming an entrepreneur can be emotionally draining and time consuming. It can turn into a very stressful situation for you and your family. This problem is exacerbated when family members are unsupportive or resentful of the new business. This is why it's important that you are very professional in handling business matters from the on-start. Your family must give you the respect, support, and trust you need to succeed.

What if the family does not support you?

This is a common scenario where immediate families may not initially support your business ideas. Most entrepreneurs are very excited about their business. Most of the time they are a bit too excited and optimistic. That is often the result of daydreaming about your business.

But the family and friends of the entrepreneur are probably worried and concerned about the entrepreneur because they do not want them to fail, or are themselves afraid of the risk involved. And the questions that entrepreneurs often face is whether they should get family support or approval for their business ideas.

How To Get Support From Family

Small business experts say that significant tensions arise in the household when the family doesn't share the same expectations as the entrepreneur with regard to the direction of the business. Even more so if the family believes you are indulging a pipe dream and that the business will not succeed. They may tolerate your business in the beginning but grow resentful down the road. If your spouse doesn't believe your business is a serious venture, there will be conflict in the relationship.

One way to get support from family is to discuss your business with every family member individually, to acknowledge their concerns and to, over time, work with that family member to placate their concerns, or ensure that they understand how important this business is to you. Once they understand how important this business is to you, many people will begin to feel sympathy and give you their support.

Women and Entrepreneurship



Women enjoy entrepreneurship when learning in groups. Bring women together and allow them to laugh, network sing and learn!

Our Lesotho team wins the cup when it comes to singing! The amazing women not only sang during classes but also danced. This made the digital marketing, access to funding and business plan sessions interesting. We

witnessed the same theme in Blantyre, Windhoek, Durban and East London.

Another interesting aspect is when doing women empowerment programmes, include social media in your baseline surveys. Get input from women on social media on programmes they want. Women in Southern Africa want trendy programmes such as hat making, rug making and jewellery making. Try and bring old fashioned programmes and you will have challenges in acceptance.

What happened to detergents making in Zimbabwe?



The programme started on a high note and was oversubscribed but with time entrepreneurs hit a brick wall. Access to forex to import key ingredients from South Africa affected the initiative and as a result few entrepreneurs are still in business. We encourage authorities to review this area which has empowered thousands of women across the country.

Lessons learnt from Taxi Drivers



There are few positive stories written about taxi drivers. We all know the experience of bad driving practices and

sometimes poor customer service. However we posted on our group asking our members to give us feedback on lessons learnt from the industry and below we feature some of the responses:

Mdala They are UNITED. Unity of purpose allows them to compete and complement each other. You can be my friend but competing healthily. I admire this lot and hope all sectors could be inspired.

Modikwe Except for consistently working very long hours, they're very innovative too.

Brenda I must say i am motivated by taxi drivers a lot. Other than the fact that they forget that if they don't abide to rules of the road, they will lose customers and in turn make it harder for them to reach their target.

They truly understand their industry, they know what walala wasala means (peak & off peak time), always knowing alternative routes to reach their destinations quicker. Team work, saving for rainy days, even after meeting their checking money you see the clever ones doing extra loads to have a bit extra income.

Oluko Taxi drivers are pretty much good negotiators (together with their assistants), and most importantly for them, they are good communicators too and always alert. I believe those qualities can be fair lessons for entrepreneurs to learn from.

Nyameko They wake up early before client are awake are confident and proud of their work.

Sinethemba There is a market for everyone no need to be jealous. You may win over one customer but I will find another along the way, if I keep pushing.

Angela Every Rand counts. If R1 is missing, it must be found!

Shereen They have healthy competition, they know that there are many fishes in the sea. They take pride in their work and their industry. They do not cry for governments' benefits, they doing it themselves. They know and understand the requirements of

their business. I mean no time limit, it's never too early or too late for them to work. They respond to money not boundaries. They create their place and position in the economy. Love them or hate them they are the key players in our economy.

Eddie To be honest the nothing i can learn from taxi drivers I know. All they do is spend cash on booze and girls.

Ongeziwe Time management- they have to beat time to reach the target.

Chili Leroana le ka o tsoalla Quantum-from a driver to owner-no sin in starting small!

Derrick They play stokvel, R20 each every day, if they are 20, it means that you walk away with R400. I think it's a smart way of saving.

Local Franchise: Tavaka Ne Lafarge Containers

Larfarge Cement Zimbabwe launched the TAVAKA ne Larfarge Franchise Container programme last year. Through the programme, the company will deploy the TAVAKA ne Larfarge franchise in residential and commercial sites around the country.



Requirements to become a TAVAKA ne Larfarge franchisee

1. Initial capital equivalent to 1 truck load.
2. Location visible and close to the market/3.
3. Surface area 30square metres for a 40ft container.
4. Parking space: Offloading and loading
5. Land ownership: Able to secure working space
6. Owner motivation: Entrepreneurial skills (Owner runs the container shops)
7. Customer should be a first time operator of a Larfarge container

For more details contact Rudo Mudimu on 0782707763 or email rudo.mudimu@lafargeholcim.com or visit <http://www.lafarge.co.zw/>

Econet Franchise



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.

New Cabinet and Entrepreneurship



We are likely to have a new cabinet by next week and as entrepreneurs, what are we looking forward to?

- About 60% of the voters were young people, so we expect to see a reflection of this in the new cabinet.
- Ministers of high integrity who can help inspire business confidence.
- A separate Ministry of SMEs led by a dynamic young minister who can reach out to all stakeholders and craft an inclusive SME Policy that meets the needs of entrepreneurs.
- A business orientated cabinet that includes key business people from the community.
- Inclusion of leading sports personalities such as Kirsty Coventry, Peter Ndlovu and others.
- Every minister and ministry to have a job creation target.
- Every minister's job description to be published with members of the public giving feedback on performance.
- Entrepreneurship as 30% part of job description of every minister.
- A strong ministry or department that handles diaspora relations and help mobilize billions of dollars in investment from the community.
- Fresh faces in key ministries such as Finance, Industry and Commerce.

Beekeeping and Honey Business



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 3rd 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.

How to invest on the Stock Exchange

The basics: For first time starters investing is simple, simply approach a stock broker and discuss with **them why you want to invest**. Perhaps you are a tobacco farmer and would like to invest so that you can buy irrigation equipment in 5 years’ time. Or you are Munemo, who is worried about the future education of his kids; will I be able to afford university fees in future? So I may decide to invest looking at a 5 year or 10 year horizon, the objective being future education of my children. So discuss **why** you want to invest with the stock broker and they will guide you on stock options to use. They why will also guide you in terms of investment horizon i.e short term or long term horizon.

Once you have agreed on the **why** the next questions are going to be how much to invest and method of investment. Our local stock brokers are some of the friendliest folks in town and will give you expert advice.

Where can you find Stock Brokers?

You can visit this site www.zse.co.zw and obtain phone numbers on the site which you can phone and ask for a list of stock brokers. We have downloaded

a list of stock brokers from the site which you can find below.

Requirements

You need to open an account with each broker and the amount varies from a minimum of \$1000, some require \$2,000 as minimum and others \$10,000. It all depends on the broker but as a general rule you need \$1,000 as a minimum amount to open an account. The process of opening an individual trading account and buying and selling shares is essentially the same for all Zimbabwean brokers. In fact, they even charge the same commissions and fees. They differ only in their minimum funding requirements and the quality of customer service and research they provide.

Business Opportunities in Malawi and Zambia

Zambia has experienced strong economic growth in recent years, with the country being classified as one the fastest growing economies in Sub-Saharan Africa. Real GDP growth was recorded at more than 6% per year between 2005 and 2013, with the main drivers of growth being mining, construction and financial services. Privatisation of government-owned copper mines in the 1990s relieved the government from covering mammoth losses generated by the industry and greatly increased copper mining output and profitability to spur economic growth.

The country operates an open market economy whereby the business environment is facilitative of trade and investment for both local and foreign players. The Government also encourages and facilitates joint venture partnerships between local and foreign companies in the prioritised sectors. The country has an estimated population of 14.6 million people.

The construction sector is growing and there is apparent activity around the country in the building of infrastructure, including construction of roads, hotels, shopping malls, and housing projects, among

others. Considered as one of the most attractive destinations for investment in Africa

Opportunities

Agriculture - there are vast expanses of agricultural land provided in blocks for farming.

Mining - opportunities for mining equipment, components and ancillary services to the mines

Construction – a budget of K5.6 billion has been set aside for the construction of roads in the 2015 financial year. Extension services and livestock breeding such as cattle, goats and sheep. There are also opportunities in the supply of pest control for crops and veterinary services.

Energy – new entrants into the sector are being facilitated by banks. • **Manufacturing** – the sector is growing with new industries in the timber, wood and furniture sector, food and packaging sector among others being set up.

Tourism Opportunities: The abundance of these natural resources offers opportunities for Zimbabwean players in the tourism sector to enter into joint venture investment partnerships with Zambian entities as well as to facilitate skills transfer and development.

Manufacturing: More than 90% of Zambia's inputs are, imported, either in raw form or at the intermediate stage of processing, thus presenting opportunities for the supply of these inputs. With more than 70% of the population sustained by agriculture, agro-processing is a major priority. This scenario presents fertile ground for value chain development in areas such as leather, edible oil extraction, stock feeds and beverages, etc.

Human Capital

In Zambia and the region as a whole, Zimbabweans are renowned for having specialist artisanal skills and expertise in several fields such as brick laying, carpentry, plumbing, tiling, thatching as well as boiler-making, quantity surveying, among other skills. Zimbabwean skills, work culture, hospitality and professionalism are also very well respected in the hospitality sector. Opportunities and good prospects for various professions in these fields can be taken advantage of as opportunities exist and need to be explored.

Malawi

Malawi has a population of 14,8 million people and the population is distributed in cities as Lilongwe (Capital city): 1.9 millions of people, Blantyre 1 million people. The country is bordered by Zambia, Tanzania and Mozambique.

The economy of Malawi is built around the agricultural sector, which is the driving factor for the Malawian economic growth. Tobacco production plays a crucial role in the growth of the agricultural sector. Malawian economic growth impulse is generated by the manufacturing, information and communication (IT), financial, and insurance services, mining, and quarrying, transport and storage, accommodation, and food services sectors.

There are preference sectors that are targeted because of their economic potential to increase export earnings of Malawi, in line with the Malawi Growth and Development Strategy. Main sectors offering the optimum returns to local and foreign investors are manufacturing, agriculture, tourism, mining, and forestry Opportunities for Zimbabweans in Malawi.

1. NGO Opportunities
2. ICT Services
3. Training Opportunities
4. Agriculture
5. Kilombero Rice
6. Small Manufacturing Opportunities
7. Tourism Opportunities

Middle Class Analysis

You can look at the Middle Class in Malawi and find out what they are spending their monies on. Building houses, education for children, importation and servicing of vehicles (Malawi has a lot of Ex Jap cars like Mozambique, Zambia and Zimbabwe). Analyse patterns of what is happening with this class of people, change in tastes, new trends and find out how and where to invest in.

Tourist Services

Statistics show that the number of tourists coming to Malawi is increasing. Tourists will need accommodation (currently expensive); they need transportation and a lot of services. Look closely at this sector and find possible gaps to invest in.

NGO Needs

Millions of US Dollars are being invested in Malawi on a yearly basis. Some of the monies are channeled through the Government and some through independent Non-Governmental Organisations. Most of the funds brought into the country are being spent on the Health, Agriculture, Energy and other Social sectors. Do take a closer look at who is supplying these donors with supplies. If it is health related then they may need various kits, training materials etc.

Who is providing these NGOs with accommodation, transport and other services? One good source of information is newspapers-look at all tenders advertised in newspapers and analyse them. It's a big sector in Malawi and should provide you with a lot of opportunities. We encourage you to create a list of the major donors in Malawi, find out their plans for the next couple of years and the amount of money they will be investing. This information will help you in planning on the NGO sectors to invest in.

Business Lessons from the Toko People



Did you know that when you visit the Toko people who are located to the North East of Harare, hosts will offer you drinking water? As a visitor you are supposed to drink the water and not turn down the offer.

Turning down is a sure way of being rude. Culturally you are expected to drink the water.

This practice has lived for hundreds of years and we expect it to last forever as it has been successfully passed on from generation to generation.

What are the business lessons learnt?

Exceptional Customer Experience: If you want the best customer experience in Zimbabwe then go to Mutoko where every visitor is KING!

Our next Entrepreneurship Book



After our successful Business Opportunities for Zimbabweans book which went viral in March 2018, we are back again with a bigger and better book and this time targeting South African entrepreneurs.

We feel the book may possibly be the best entrepreneurship book for Africans by Africans.

It has 12 chapters and they include:

Chapter Five: Performance Management

- 5.7 Welcome to the Experience Economy
- 5.8 Getting a mentor
- 5.9 Reality Check: Wearing Many Hats
- 5.10 Help, Competitor on my stoep!

Chapter Six: Investment Resources and Options

- 6.2 Importing and Exporting
- 6.3 South Africa Exports
- 6.5 The Art of Winning Tenders
- 6.9 Capital Option: Investing in Rural Areas
- 6.10 Taxi Business
- 6.12 Money Market Investment

Chapter Seven: Mzansi Entrepreneurs

- 7.1 Inspirational Story: Cassper Nyovest, Fill Up the FNB
- 7.2 Is Entrepreneurship for everyone?
- 7.3 5 Overcoming the fear of starting your own business
- 7.4 What makes being an entrepreneur in Zambia so hard?
- 7.5 Black businesses tenure
- 7.6 Failure causes
- 7.15 Target market
- 7.16 Business failure causes

Chapter Eight: Tourism Opportunities

- 8.1 Types of Tourism in South Africa
- 8.2 Technological developments in the tourism sector
- 8.3 The Tourism Value Analysis
- 8.4 Opportunities
- 8.5 Startups to inspire people interested in tourism

Chapter Nine: Farming Opportunities

- 9.2 Global Trends in Agriculture
- 9.8 Land Reform Opportunities
- 9.10 Poultry Profit Calculation
- 9.11 Poultry Business Risks
- 9.12 Agro Startups to inspire young entrepreneurs

Chapter Ten: Detailed Business Relationships

- 10.1 What did Singapore do to become so successful?
- 10.6 Competitive Pricing
- 10.7 Customer or Employee?
- 10.9 Unrealistic Prices
- 10.10 Bully clients question
- 10.11 Carwash Pricing
- 10.12 Confectionery Pricing
- 10.13 Inspirational
- 10.14 How to start a restaurant business Ekasi
- 10.15 Network Marketing

Chapter Eleven: Youths Opportunities

- 11.1 Appreciating the Millennials
- 11.9 Most Admired Brands by Africans in 2016
- 11.10 Top Trends in Start-ups
- 11.13 Award winning South African Startup
- 11.14 Sharing Economy
- 11.15 Business Ideas for 2018 College Graduates
- 11.16 A post that went viral
- 11.17 Lessons learnt from the German Education System
- 11.18 Raising college fees
- 11.19 ICT Opportunities in South Africa

Chapter Twelve: Risk Management

- 12.15 Risk assessment: Emails and websites
- 12.16 Farming Scams
- 12.17 Black Pride and Success
- 12.18 Black people STOP IT

business relationships first before the money starts flowing in. There is more emphasis on South African voices with entrepreneurs sharing their experiences, advice and shaping the future that they want.

In addition to the book, expect a lot of innovative programs from your leading entrepreneurship forum in August.

Lean Canvas Business Template

PROBLEM Top 3 problems	SOLUTION Top 3 features	UNIQUE VALUE PROPOSITION Single, clear, compelling message that states why you are different and worth buying	UNFAIR ADVANTAGE Can't be easily copied or bought	CUSTOMER SEGMENTS Target customers
1	4	3	5	2
	KEY METRICS Key activities you measure		CHANNELS Path to customers	
7		6		
COST STRUCTURE Customer Acquisition Costs Distributing Costs Hosting People, etc.		REVENUE STREAMS Revenue Model Lifetime Value Revenue Gross Margin		

Lean Canvas is adapted from The Business Model Canvas (<http://www.businessmodelgeneration.com>) and is licensed under the Creative Commons Attribution-Share Alike 3.0 Un-ported License.

Struggling with putting your ideas into a solid business? Worry not, do try the Lean Canvas Template above. You can get a better template if you search it online. We have also shared another template on our Facebook Page.



Wish you a wonderful and blessed August

In Lesotho, they say Kealeboga

The book is anchored on developing solid relationships in order to take advantage of business opportunities that abound in South Africa. The focus is on developing solid