

## “The SME Newsletter Volume # 10”



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### Greetings from Botswana



Our team was in Gaborone the capital of Botswana and we really had a good time introducing our hat making programme in the country. Gaborone is beautiful and we recommend tourists to visit the country and enjoy various tourism sites and the hospitality of the Batswana.

Our mandate for visiting the country was two-fold, help 20 hat making startups in the country and also inspire them to form a consolidated women owned company.

We did well on the first objective and more follow ups expected on the formation of a women owned company by our trainees. The objective is to create several women owned companies in Southern Africa like what we have done in South Africa(Mpumalanga), Malawi (Mzuzu and Blantyre), Swaziland, Lesotho and Zimbabwe. Our next tours include Francistown, Maseru, Lilongwe and Windhoek.





## The five most impactful tech-driven trends that will reshape commerce in 2018

Digital life converges in super apps	Data as the new currency	Keeping the tab open	Mobile wallets going global	Outlets will get their tech injection
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3.6 billion Global internet users as of 2018, which equates to nearly half of the population



28% Connected consumers use a phone to compare prices in store on at least a weekly basis

53% Connected consumers reporting they would be lost without said internet access

24% Connected consumers use a phone on a weekly basis for buying a good or service

## State of funding for SMEs

**Funding access:** Banks are becoming increasingly unwilling to approve loans; many entrepreneurs are turning to self-funding their endeavours. Xero's 2016 State of SA Small Business report found that this is the case for the majority of small business owners — 63 percent used their personal savings while 20 percent secured an investment or loan from a family member, partner or friend.

Facing challenges in accessing capital to get their operations off-the-ground and scale, it's important for entrepreneurs to consider alternative options such as bootstrapping. Getting your business off to a lean start can enable you to do so with more control and a laser focus — no need to report to financial institutions or potentially meddling investors.

**Late payments:** Late payments are the number one financial challenge for half of SA's small businesses. Not only do they negatively impact a company's cash flow, they diminish productivity — Xero research found a small business spends, on average, 10.4 hours a month chasing late payments. It's a cyclical phenomenon — for every late payment a small business receives the effects are passed on to its suppliers; often small businesses themselves.

**Red tape:** The South African business environment is notorious for excessive red tape, which hampers growth, competition and survival. Although the government has made positive steps towards eliminating bureaucratic slowdowns, such as digitising the business registration process, the country still has one of the highest start-up failure rates in the world — an estimated 75% of these fledgling organisations don't make it according to The Small Enterprise Development Agency.

Government websites and organisations have not fulfilled their promise to provide the necessary support resources for SMEs — forcing them to seek professional advice and assistance to navigate regulatory requirements and ensure compliance. Although the government has pledged to make it easier to do business in the country, they need to do more to create a supportive environment for these enterprises. *Report by Xero, www.xero.com*

## A friend as a business partner

Hi guys. I need your advice, Is it a good idea to have your friend as a business partner?



**Khodani** It depends on the friend; if they're honest, reliable, hardworking and committed go for it.

**M'sego** I will advise not to do business with a friend/family member. I have been there, I'm now starting afresh.

**Zanele** Bad idea in the long run you will have disagreements and that will be the end of friendship.

**Thabo** If it's a long term friendship and both of you all share the same vision I don't see why not.

**Eddie** There are many successful family businesses/companies - some are big names, others not so much. There are also a large number of successful professional firms (i.e. legal, engineering and other) that two or more friends decided to start up. On the flip side, many family/friend-started businesses don't make it far, for a number of reasons (Google should have a plethora of articles on this matter). At the end of the day, know why YOU'RE in it, what YOU'RE willing to sacrifice and how far YOU'RE willing to go. And know the same of your business partner. Where money is involved, the relationship WILL be tested and stretched beyond known limits. If you can both handle it, you'll be fine, whether the business does well or not.

**Themba** Depending on the level of friendship, if you are goal driven and you see things in a similar way I don't see why not.

**Thabo** A friend will betray you as the business grow, rather partner with someone you don't know but with relevant skills which your business needs.

**Donnel** It has worked for me for the past 6 years together. Everything should be on paper and any resolutions signed and filed. Above all start your partnership with God involved and he will guide you through difficult times.

**Zweli B** Focus on your vision and mission *ubayekele banjalo*.

**Zothile** You ignore them chase your dreams and work hard.

**Princess** That's exactly what I'm going through, I've decided to keep quiet and let the results speak for themselves.

**Nompumelelo** That happens with almost everyone and I think I understand it is kinda unfair to expect support from anyone at the beginning. Remember that is your vision not theirs. They can't see anything beyond what you are doing. They do not have the same drive you have. Only you can see the future because you have all the plan and ideas. It is hard to believe something you don't understand or you didn't come up with. Only when it starts to flourish that they realise 'I didn't know that that could come to life'. For me people who doubt me are my source of inspiration. To save yourself disappointment and headaches though do not report to them. Just do your thing and surprise them with results. Even if you fall, you should get up, brush yourself and start again. People who are successful did not get successful instantly. They failed many times, they were a laughing stock but they had the last laugh when their plans came together.

**Dhopradio** I have had my up and down days about this issue. I'm going to be honest some people try to talk you out your dreams because they don't have any. Family too. If I would have waited on confirmation from these people I would have never started working on my business. I just ask God to direct me. It does hurt when they don't support but I had to realize first some people support in their own way. Some people have to be shown what you can do and then they want to ride the wave. But make no mistake trust the process.

**Zuko** That's my pain too. Focus on what makes you happy yet putting more energy into your business, they'll soon come to you, this feeling is like that of an ignored spouse, till he decides to focus on himself then the spouse starts worrying, people are wired strangely weird, they react mostly by seeing your persistence, consistency. That's hard, let's have faith that soon with or without them we'll make it.

**Lindtz** That's a tough one. It's ok with family member or friend who you don't owe any explanation. But when it comes to wife/hubby/life partner who support you financially it can get really tricky because they want results. You probably resigned from a paying job. My advice is to be transparent, set timelines and of course stay positive for your sake and theirs. Know that *imali iyaxabanisa*. If your progress is really slow. Consider working on your project part-time and get something else that will earn you money in the meantime.

## **Importance of marketing**

How important is marketing to your business?



**Njabulo** People can't buy what they have no idea exists.

**Tshepiso** It's very sad if you ask me, because part of any business success is to market and to market proper and marketing doesn't have to cost an arm and a leg like before, but that's why we need to keep educating until small businesses get the hang of it.

**Lebohang** *Tshepiso*, do you think it's possible to change the minds of entrepreneurs who are dead set in their way of thinking and doing things? My worry is even if we reach a point where we have educated them enough to change that this world is moving at such a rapid pace, it's becoming more saturated every day, getting noticed requires more work.

**Tshepiso** *Lebohang*, the reason why people don't see the need to use fast paced advertising such as digital or social media is that they think that it's expensive and that it won't bring the results that they need. Another thing I see people doing is posting their businesses on FB pages or posting on their walls and then wait for calls. I mean that is not really taking full advantage of social media advertising. So we need to show people figures from other successful campaigns that we've done and literally say to them, "this is what you need to do to get traffic to your business and start getting relevant and noticed and ultimately start turning profits" then they might just only start to think about it. So in SA it will take time for people to start seeing the benefits of digital marketing.

**Samuel** Never give up, always stay positive.

**Tendai** Marketing has become so much easier with social media but it requires a lot of consistency. Growing an audience on your page is easier when you post compelling content. You need to identify your target market, perfect your pitch and content to ensure prospects know what exactly you can do for them. Trial and error will help you identify what works, don't post the same advert everyday if it's not creating engagement.

## Help, Competitor on my stoep!

Question: Is it right for an entrepreneur to fear competition? There is a new pharmacy opening near mine and am so afraid.



**Collins** Level up your game- don't be scared.

**Emmanuel** That's a game changer, accept the challenge and level up your game.

**Bryan** Competition makes us improve and be always on the look out. Embrace the competition.

**Emmanuel** And add a few cosmetics in one corner, it works well.

**David** Competition is what will reveal what we really offer to our clients to gain their loyalty. It makes us go beyond just offering the products or services they buy. You having a first mover advantage over the new pharmacy must try to capitalise on that all you need is to offer superior customer service and also excellent quality products.

**Chiliboy** I know that feeling! Headache atishani, sleepless nights hehe! Just stick to your style and see how well you can improve!

**Bryan** Have you done a position analysis to see where your business is? SWOT.Analysis.

**David** Look at your area objectively. There is a reason why the other one is opening in your area. There is something they are seeing that you are not. There area will grow in the near future. If you think the area can't sustain two pharmacies then you have a reason to expand your business to other areas. The other pharmacy will do all it can to get your business and get you out of that area so my advice is do all you can to keep your market.

**Bryan** Its time to use your current base as a distribution point. Time for expansion while still servicing your current customers.

**Robinson** The answer lies in your service delivery. Competition is good. Improve customer care, open early, knock off late, check your price and be positive. You will make it and remember supporting your competitor.

**Elias** Yes but it is sign to up your strategy.

**Mildred** Its time to become sophisticated. Let your competitor open first. Don't panic, watch and learn then once you ascertain where you been punched, work on that. You can't dance without music. Let the music play first. Know what I mean?

**Mulenga** Don't hate on your competitors. Your customers don't buy from the competition because they like them. They buy there because the competition is getting something RIGHT. Suspend your bias and learn from your competition. Follow the customer. Follow the money!

## South Africa's Top 10 Imports

The following product groups represent the highest dollar value in South Africa's import purchases during 2017. South Africa imported US\$83.2 billion worth of goods from around the globe in 2017, down by -19.5% over the 5-year period starting in 2013 but up by 11.3% from 2016 to 2017.

Mineral fuels	12.3 billion
Machinery including computers	11 billion
Electric machinery, equipment	8.5 billion
Vehicles	7.1 billion
Plastics	2.5 billion
Pharmaceuticals	2.2 billion
Optical, technical and medical	2.1 billion
Organic chemicals	1.3 billion
Inorganic chemicals	1.2 billion

## Capital Options: Inspirational Story: Kitso Kitso



Dear Members,

We have not been a member of this group for long, from the short period that we became members we have observed that most members believe they should have

capital before being successful. Well let us tell you of our own experience.

In 2007, my cousin and I decided to open a general trading company so that we could deal with any opportunity that comes up. At the time the company had a bank balance of zero.

We looked for opportunities and came across this opportunity where some governmental organization in Zambia wanted to be supplied with irrigation material.

So we requested that they provide us with a list of the equipment they needed. We went to a number of hardware shops and irrigation systems and supply companies and got quotes. On the prices we got we put a mark up to allow for profit. We then went back to the organization presented the quote and guess what? They accepted the quote. We then informed them that we work on 50% deposit which they agreed to and we also agreed that the balance will be paid within 30 days of delivery.

We then went to the relevant hardware shops and irrigation material suppliers and negotiated a 60 day account. This meant we could take the material for free and pay within 60 days.

The client paid the 50% deposit; we used part of this to make deposits to our suppliers, paid the transporting company and border taxes.

So far you can see that we haven't spent a cent from our own pockets besides petrol costs for moving around. From the 50% the client paid we had left over money. As per the agreement the balance was paid within 7 days of delivery, we paid our suppliers what we owed them and the bulk of the money left- we used as our capital to finance other projects.

All I am trying to get across is that you don't always need to have cash to succeed you need to be innovative in your thoughts.



**Ndlala** This is a perfect story of an entrepreneur I love it. You don't need money to start but rather the ideas.

**Kitso** It's my pleasure and hope it helped many people appreciate that lack of money should not be stumbling block towards your success. Just be innovative, have self confidence and approach things head on. I always tell people the world meets nobody halfway!

**Oscar** Nice, very motivating, Please share how did you get hold of international requests, as in RSA government only pay after delivery, and suppliers give accounts only if you have been a regular customer for the period of more than 3 months. I am in that kind of business and let me tell you, we do all the work but big chunk of our profit goes to the guys who lend us money to complete the project

**Kitso** Ok, our project was for a nongovernmental organization for example your World Vision that operated in Zambia. It was not the Zambian government. I just don't want to disclose the exact name of the client due to confidential clauses we sign. We got the information through random internet search, so it was never a referral. If I recall we just typed "non governmental organization operating in Southern Africa" under their websites you will find opportunities available. If you have a contract in your hand it's very easy to negotiate with suppliers.

Most companies have rules like you are saying however there is something called "business decision" where the norm is disregarded in the interest of the business. There is always that someone in an organization that can make a decision. There is absolutely nothing stopping you from going as high as the CEO of that organization to negotiate. You need negotiating points for example you can tell them you will pay 50% and the balance they put into the account for 30, 60 or 90 days. In order to be able you accomplish this you need to believe that it will work, dress the part, and be the executive representing your company. First impressions last, it's like attending an interview there is that person who when he/she walks through that door you are ready to hire them before they even say anything and the opposite also happens where you just decide no.

**UmuZambian** 'A Wise Man's Eyes Are In His Head' That Makes Him See Things Beyond What Others Are Seeing. Thus Make Things Easy And Possible Unto Him For Greater Success Of His Goals.

## What makes being an entrepreneur in Zambia so hard?

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**Frank** Zambians have bad orientation about commercial enterprises. And they like copying each other. They hate business advice. They fail to understand some businesses are dying. I advised a Zambian girl that web design is a dying career she showered me with a variety of insults. With this poor orientation I doubt if Zambians can make good businesses.

**Kapembwa** So many factors. The laws do not advantage an indigenous Zambian entrepreneur. High interest rates on loans as compared to other countries like China. Etc

**Priscilla** Great insight. Poverty of the mindset and laziness is what makes people stick to these low paying jobs because they always depend on the boss to do things for them... And their work becomes routine and always wait for instructions. If only 75% of the Zambians think like you. The country would be much more developed.

**Ntavizii** It all starts from our education system and the way our families have raised us, we are fed with information that life is all about getting a job, saving up build a house start a family and so forth. They never teach about being an entrepreneur hence we find it so hard to think outside the box and if you are so lucky as to think outside the box, we limit ourselves to the kind of business to venture in because we lack research.

**Grace** People think that they need lots of money to start a business so they are busy looking for a bank loan which they cannot get to start formal business. They do not believe that you can leverage on the efforts of other people and earn big. They need to open their eyes and see. They always think of scammers when they see network marketing business.

**Ema** Poor, unfair, harsh govt policies towards its own people that are trying to be entrepreneurs. Local authorities charging high business permit fees, fire, storage certificate etc not forgetting ZRA.

**Kapwenge** Economic Environment especially for start-ups.

**Kelvin** Short sighted or short vision, needing quick results, not appreciating other fellow Zambians. The majority of Zambians believe that the outsiders will change things. We have to take the responsibilities.

**Luis** Being an entrepreneur is not easy anywhere. It's just that most Zambians have put in the air a certain level of attitude and behaviour everyone exhibits in their start-ups. Once you start making a few digits you become lazy and start spending recklessly. Many also do not have mentors, do not see beyond 5 years of their business, and many try to do a business they see someone succeeded in and not what they have passion in or are good at. The level of sacrifice to succeed as an entrepreneur is usually never merited.

**Michel** Hello Zambians, I admire the passion in some of the cases here. I'm from Seychelles, where many of your challenges also exist in my country.

But remember, being entrepreneur is being a rebel against whatever system there is. We change things by the action oriented behaviour that politicians lack. They will never change anything, but entrepreneurs do it all the time. Wish you all nothing but success and happiness.

**Charles** The environment is unfavourable and the cost of doing business is very high.

**Mwambazi** Taxes are chocking us; the cost of doing business in Zambia is just too high. Secondly its ka capital since the Govt offers little help in protecting some local trade, so it becomes very hard to compete on the same markets together with the big guys e.g. the Chinese and Indians.

**Bedford** Not disciplined and lack of patience in most of us. When you start a business you need to leave room for it to grow. Know whether it's a long term or short term business.

**Koman** Because you have to think, write, analyse, pitch, read, lead, train, persuade, sell, mentor, inspire, monitor, reward, punish, fire, hire, optimize, document, sign, account, network, forecast, fundraise, persevere, get rejected, stay sane, wait, pivot, be humble, grow, be disciplined, delay gratification, be passionate, pay salaries, pay taxes, stay out of jail, compete, day in, day out, year in, year out.

**Alinjawa** High interest rate, lack of access to funding. Those who getting funding from CEEC, Youth are mostly politically connected.

**Andie** Entrepreneurship requires a lot of govt support. Just like a child is aided before they can stand on their own. Some Asian countries have what they call incubators for entrepreneurs. They offer them affordable office space and buy their products or help them find market. Govt experts in various fields are at hand to offer guidance. The Chinese we see coming here do so under a govt programme called Expand to Africa. All they want to create market for goods from their countries and to increase forex inflow. My heart bled when I learnt that the former SIDO complex next to Makeni Mall was sold out. It is such places that should have provided affordable office space in a town where property rates are too high for an average entrepreneur. So far no govt has by my standards done taken any serious steps to encourage entrepreneurship. They just sing about it on youth day year in year out.

## **Poultry Business Risks**

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Hey fellas, what are the risks of investing in poultry business?



**Kanyana** Every business has strengths, weaknesses, opportunities and threats. So consider SWOT analysis before you abandon your bright idea.

**Emmanuel** When they are small they die with Chicken flue. From day 1 to 2 weeks they need attention .Otherwise you risk losing a considerable number in the early stages.

**Bongmusa** I was brought up with this business it has small risks when compared to others. Just get clients that buy in bulk at once and enjoy economies of scale when selling. Your market includes hotels, Nandos and KFC. As for the care of the chicks, before undertaking the project get training on poultry farming so that you know about rearing them especially disease management and markets.

**Oliver** One of the good days an old rich business man asked me what is a "Good business Plan"? As I

mumbled he said. "There is only one good business plan in the whole world. It is that one which is in your mind". So guys stop it with your doubts. Your ideas are good and you will make it. All you need is good strategies.

**Lerato** Go for it, if you love it you will enjoy it. Chickens just need care and they will grow and make you happy. If you are buying day old chicks make sure the house is nice and warm when they arrive, food and water available at all times. The first 14 days of a chicken are the most important, once they have feathers and they look nice you will have a good cycle.

**Ebrahim** There are risks in every business. Start small and gain experience. That way you will determine the risks in big investment beforehand. Don't be afraid to fail, be more afraid of not trying. No matter what you do you will gain experience which will always stay with you.

**Thabang** Chicken flu.

**Thee** Every business has risks if you are passionate and willing to make it work you will see it through.

**Edem** If you are raising broilers you must be prepared to slaughter and freeze them as soon as they mature else they will eat your profit.

**Itikeng** The problem with chicken business is that there is always a risk of high mortality, I have tried it before. Just make sure you have good facilities and take extremely good care of them especially in the early days.

## **Black Businesses and Quality**

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Have you ever wondered why some people do not support 'black businesses' it's because we fear mediocrity, low quality, dishonesty and that happened to me today.

So I took a number from one of the people who advertised here that they make a certain product and I liked it so I contacted the person and placed my order. I sent a picture of what I wanted exactly and he agreed that he can do it. We agreed on a time of delivery and payment date. So I paid him and gave him an address to deliver to and specified the time and we also agreed that he will send me pictures of the product before he delivered it but nope that is not what happened:

1. He delivered an hour later.
2. He didn't send me pictures of the product before he sent it.
3. The product was different from what we agreed on.
4. He definitely ruined everything and the product was of low quality and was an embarrassment to me.

I am very disappointed, I won't mention his name or what I ordered because I'm not trying to drag his name down I am just voicing my concerns.

If you want your business to be supported you have to deliver what was agreed on and your products have to be of high quality.



**Atwell** The simple truth is that we as blacks have to respect business and treat it as such-same standards as when you working a 9 to 5 for the white man.

**Vusi** This post is heart breaking. How do we move forward? I hope you didn't lose too much.

**Yedeh** Was visiting my friend (Indian) and while there a courier came to deliver a parcel for him. The courier is one of largest in RSA and only to find that they had delivered a damaged parcel. We realised minutes after they left. So poor service can be across any racial and size of business.

**Ayanda** Some Black business owners cut corners unnecessarily especially when dealing with other black people. And as a Black client one is expected to accept substandard products so as not to demoralise a fellow Black business persons.

**Simphiwe** Guys, this might be a solution, I get most of my business from referrals. So when I do want supplies of a product or service, I do ask my very customers to assist me with someone who can help me because they already know my level of service delivery to them. Being an entrepreneur is not quick money; honour your work, your product and your service that is what brings customers to you. It's always sad to hear about such experiences

**Lerato** You are perpetuating the problem. You must expose him; the majority of White businesses thrive

because they look after their brand-because they know good reviews brings more business. Black consumers are scared of complaining; White people complain about everything, they are not scared to take you to court for a very small error. You must expose them, so that the next consumer knows that they must not go there.

**Biyela** I don't know if it is a coincidence but my Black (sorry to say) service provider - has disappeared without finishing the painting job. He's not answering phone or messages. He spilled paint on carpets, promised to clean and now I am getting rid of those paint stains myself and looking for somebody to finish off painting doors for me and putting back handles.

**Victoria** We need to have a rating system of sorts where the service/product and the experience is rated. That way we will promote excellence.

**Dimakatso** That is where the bad service starts 'African time' no we should not allow that. Time agreed on should be honoured. No I am not bad mouthing Black people but these are the issues that need to be addressed.

**Mabena** Okay fair enough but you should know that there is lot of pressure when you start your thing without enough founding.

**Matakala** The sooner we get it into the back of our minds the better. The number one form of marketing is the quality of service itself. McDonalds don't actually make the most delicious burger in the world but they do know how to give quality service that can actually prove to be convenient for customer experience.

**Simosi** It's not about the colour but it's about a person's character. I think some of entrepreneurs are advertising products from next doors that's why it's not easy for them to deliver the real products to customers.

**Setshedi** I'm truly sorry for the poor service you received. It's very unfortunate. We should be careful of labelling 'Black business' as I have received mediocre service from Whites a lot of times too. I attribute it to lack of self respect rather than race.

**Petros** I lived my adult life among Indian community and they also complain about each other like you do. It's not about colour but a person. Go and live with White communities to sense their daily experience. Don't come here with tendency of listening aboshwashi then spread as if you ran survey.

**Ramokolo** Your spirit is so African and I have been on the same situation many times. One conundrum is lack of commitment and communication from the service provider.

**Liveth** Even White owned companies they delivers two hours later, they also don't send the pictures after working on the product, I won't speak on low quality and other staff because I didn't see the ordered item and the agreement. There are always 3 sides of the story. Do not stop supporting Black. It took white owned companies to perfection what they are doing today, give us time as well, advice were we are lacking.

**Bongani** Most tradesmen do a good job. And when they mess up, the vast majority put it right at once. But a minority refuse. How many times have you hired a builder, plumber, carpenter, electrician etc to do some work for you, paid a deposit or the full amount only to have them disappear before completing the job?

Thanks to Paysho, you no longer have to worry about people running off with your money or delivering poor workmanship. With Paysho, the seller or service provider does not receive a cent until the buyer confirms that he or she is happy with the purchased goods or services. You can visit the website

at [www.paysho.co.za](http://www.paysho.co.za) for more information on how Paysho works.

**Sibusiso** With everything said and done we need to take responsibility of our actions, sometimes when a client complains it's because you didn't meet their expectations and a simple fact that they still want to support you. She could have kept quiet and walked away, the business was going to lose a client and I hope the service provider saw this and will improve his service. There is absolutely nothing wrong.

**David** You know last week I was installing curtains at Meyersdale because of good service and quality work a client paid me a bonus just to motivate me. I have learnt that good service leads to more sales generated by from referrals.

**Christelle** Sister, you aren't wrong to complain and criticize. It's your hard earned money. Guys stop catching feelings; any customer is free to voice her dissatisfaction. Even big stores have a complain box. However, before you make a purchase, check their terms and conditions. Not all companies do returns or refund. I buy a lot on wish. Sometimes, upon delivery, some products look a bit different in colour or quality from the image seen online. Yet, you can't complain since you can't tell the quality from the beauty of the image but with them I don't mind because they do refunds.

### **Cabbages A Fast Cash Generating Project** **By Emmanuel DN Dube**

Cabbage, known on the streets as “Musoro wembudzi” or “Inhloko” in vernacular is quite popular with most vegetable vendors and ultimately consumers. Cabbage has an amazingly huge demand with over 200 000 heads of cabbage being sold each day collectively across various markets in Harare, to the business minded farmer this translates to thousands of dollars in profit and hence is a great business opportunity as the crop is one of the easiest to grow and less demanding in terms of resources.

**Best time to grow cabbages:** Cabbages can be grown all year round in Zimbabwe generally, but the best time to grow cabbages with ultimate profits is during the winter season, May – July however try to make sure that severe winter temperatures catch the crop when it is now mature as seedlings are prone to frost damage and mature plants can withstand temperatures as low as -3 degrees. Winter period is appropriate as cabbage fetches one of the best prices during this time, 50c to 80c/ head average size. Usually volumes are generally low during winter pushing the prices up and the farmer should take advantage of this and move volumes. On the technical side during winter time your agro chemicals bill is less by 36 % which translates to thousands of dollars saved as compared to cropping in summer.

**Start Up Capital:** Perhaps before I get into the numbers business that we are all interested in, it is best to emphasize that one needs to employ experienced staff members or at least have the workers trained by a professional agronomist prior to cropping in order to maximize on quality. On average an investment of 4 000 USD/ha is required this includes variable costs. I know most of you reading this article by now are saying 4 000 USD is a bit steep, wait a minute there is a positive side for every dollar invested expect between 4 – 6 USD in return. In simpler terms you invest 4 000 expect roughly about 10 000 -12 000 USD after taking into consideration possible losses this is a good figure which should send you smiling to the bank.

**quality issues:** Quality is of utmost importance when growing cabbages this is what will make a difference in terms of the farmer making a profit or a loss. A good example we always tell our clients at Agro Aid Trust is that for every cabbage head that has a coin size hole due to pest damage is equivalent to 1 cent reduction in potential price. This point just stresses the importance of a good pest management program when growing cabbages going back to the issue of experienced staff being crucial.

**How long does it take before I harvest?:** This depends on your choice of variety, early maturing 75 -85 days, medium 75- 110 days and late maturing 80-120 days roughly. Most farmers prefer the early maturing variety and the most common amongst our farmers is the early maturing variety Starke Eyre's Star 3311 hybrid which has outstanding yield properties meaning in three months' time you will be able reap the rewards meaning that within a space of 1 year you can crop 4 times on the same piece of land which translates to huge figures in profit.

**Most common challenges:** Most farmers make the mistake of producing quality crop in huge volumes but do

not have the pre requisite market to absorb their produce often resulting in losses. It is advisable to first investigate and gather enough information about your market before cropping to avoid this scenario. Another common challenge is that of poor quality produce, the chief culprit being pests which damage the leaves , it is very important to have a strict spraying program that is adhered to religiously in order to manage and control the pests.

**Volumes Game:** It is very important to emphasize that cabbage production is a volumes game. The more cabbage you produce the more returns you make. Established farmers will tell you that for example you may produce a truck load of cabbages e.g in lay man's terms a T35 truck but only realize a profit of 300 USD after deductions of transport etc but if you send a load of a Nissan UD truck you realize a profit of roughly 1 000 USD.

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### Chicken Layers Business Venture Case Study from Beatrice

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The prices of eggs have shot up from \$3.3 per crate in March 2016 to almost \$5 in March 2017. Guess who is smiling all the way to the bank? So we reproduce the article that we first posted in March 2016 and lets see whether it makes any sense at all.

So yesterday I found myself 70 kilos from Harare...Beatrice to be precise!

Purpose of my journey was simple–wanted to tour a Poultry project being carried out by one of my friends. Aaaaah fabulous stuff...My friend started the project in March 2014. He borrowed \$20k as initial capital to fund the project.

He used the capital to buy 1000 layers at \$12 each. (Pretty expensive, \$12,000 on birds alone?) The remainder of the capital was used to construct a Poultry Run that accommodates 1000 layers, also sunk a borehole and purchased poultry feed and vaccines.

### **Payback Period**

In 2014 eggs were being sold at \$4.5 per crate & my friend managed to sell all eggs resulting in him raising and returning back the capital of \$19,000 in 7 months!!!

### **Fast forward to 2016**

At first he bought point of lay chickens @ \$12 per bird very expensive arrangement. Not a sustainable arrangement. This sort of capital is definitely not easy to access he decided to raise own chicks to cut on costs. The experiment worked, only 7 chicks died from a batch of 2040 (40 extra given by the seller)

So what did I witness yesterday? Dear forumites, I witnessed a successful project where my friend has 2000 birds producing 60 crates per day. The selling price is not good at all...now pegged @ \$3,30 (Profit per bird? Eeeh did not carry out a detailed cost analysis...promise to do next time). However it's important for you to know that a layer that has reached a point of lay stage is expected to continue laying for a period of 18 months. An egg per day...

He is currently phasing out the first batch of 1000 layers.

**Management:** He does not need to actively manage the project...he rarely goes to the project. In fact he only goes when there is a red flag...the red flag of chickens producing eggs less than 60 crates per day. If it's consistent for a number of days then he has to investigate 3 issues namely: 1. Are eggs being stolen? 2. Disease outbreak and Faulty feed? The few times he has had to investigate were prompted by faulty feed. So once set up the project does not require a lot of management time. He visits the project once every 2 months. He however ensures that he gets daily updates of production matters such as how many crates produced-feed used etc

### **Labour costs**

He has 3 full time employees, 2 part time guards.

### **Water**

For this type of project one needs plenty of water. My friend did sink a borehole (kwete tsime lol)...from the photos you can see the water tanks and pipés.

### **Market**

Initially he used to sell his eggs to schools-churches-tuckshops and neighbours. He realised that this was not an efficient way of selling eggs with chasing up debtors going to be costly.

### **Mbare the Egg Market Hub**

He started selling his eggs at Mbare and has never looked back!!! He delivers his eggs at Mbare on a weekly basis getting paid for his sales the following day after delivery. Current egg prices range from \$3-\$3,30. Mbare is now the marketing hub of eggs even the big 3 Poultry Companies now offload thousands of crates on a weekly basis at Mbare. Mbare is now the nerve centre of Eggs in Zimbabwe. Eggs are transported from Mbare to areas as far as Victoria Falls or Nyanga!

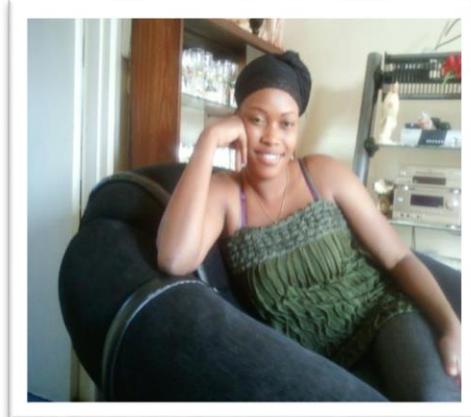
### **His current plans**

Phase out the initial offlayers (1000 birds) and replace them with road runners. Also continue with the new batch of 2000 birds.

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### **Opportunities in DRC: Interview with Rejoice Nothando Mpofo**

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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 have 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 take 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:**Yeaaah 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 Zimbabwes 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 ur 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 months rent. For example if u get an apartment for 300\$ you will pay \$3000 deposit refundable 3 months prior to ur 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. Its 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 ur target market. In some places it is better than Zim.in terms of infrastructure (buildings) they quiet backward.

**Tendai:** Ah hakuna hondo? Ko vanhu vaye vatinoona vakasenga ma tswana nezvana zviine scared traumatised looking faces zvatinoona 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.

### **The Top Ten Biggest African Companies in 2017**

- Sonatrach – Algeria|\$58.7 Billion
- Sonangol – Angola|\$22.2 Billion
- Sasol - South Africa |\$18.3- Billion
- MTN Group - South Africa|\$17.2 Billion
- The Bidvest Group | South Africa| \$16.5 Billion
- Eskom - South Africa|\$13.7 Billion
- Shoprite| South Africa|\$10.14 Billion
- Sanlam - South Africa|\$10.12 Billion
- Vodacom Group | South Africa|\$9.2 Billion
- Imperial Holdings| South Africa|\$8 Billion

### **Top Start-ups in the world**



- Source: Startup Ranking
- 1. Airbnb: Vacation Rentals, Homes and Places - USA
- 2. Medium: Sharing stories.USA
- 3.Uber : Transport. USA.
- 4. 500px : Photography. Canada.

- 5.Hootsuite :Social Media Management Dashboard - Canada.
- 6.Quora : Knowledge sharing platform. USA
- 7.Animated GIF search. USA.
- 8.9GAG: Entertainment. Hong Kong.
- 9.Slack : Work related. USA.
- 10.Prezi Presentation Software - Online Presentation Tools – Hungary

### Latest Scammers in Town



In this volatile economy you have to be extra careful as many con artists are coming and devising ingenious ways to scam people. Rule Number 1, do not trust anything **new coming** up, new people coming into your life, new people you are meeting on the streets, new people offering opportunities or new people offering employment opportunities. Anything new should be viewed with suspicion. We cover below a new scam coming as a result of the new Monetary Policy on electronic transfer taxes;

*Those with Ecocash let's watch out for guys robbing people in town, these guys approach you and ask to receive a large amount of money through your ecocash and promise to give you 30% of it, they claim they are using a Netone or Telecel line and are not on Ecocash, once ungavuma they then call someone and give that person your number, mostly the cash in is between \$300-\$500. So this guy will quickly tell you they know an Agent with cash and they rush you there, once all the money is cashed out they give u 30% and disappear.*

*Immediately after you will receive a call from the person who sent you the money claiming its a wrong number and they want their money, they will even go to Econet to reverse the transfer and report you to the police, you will be asked to pay back the whole amount. And the guy who approached you at first will be gone leaving no details, these guys are a group of scammers working together, the Agent and the guy who deposits the money work with the guy who would have approached,*

### The Pricing Conundrum

Entrepreneurs, what pricing model are you using?



Blessing Musuka use OMIR especially if you are an importer

Collins Zulu Charie Rwanga I'm struggling on that

Thando Teeros Rands and USD

Karikoga Makoni Pricing is a moving target, it demands a ton of calibrating, recalibrating and re-recalibrating. I'm in fuel business (I actually make my own fuel). The profit margins are very thin and the competition is massive. Big players try all the time to drive competitors out of business as well as create an entrance barrier for newcomers. To survive, u have to know your product, your customer and your competitor. Always keep an eye on the pricing becoz best laid plans can be unraveled by pricing.

As a start-up, there are literally 3 pricing models that seem to work; Maximising, Penetration and Skimming. I tend to combine Penetration and Maximising pricing models.

## Lessons learnt from the German Education System



Germany

has been trying to export one of the keys to its industrial success: its dual-track vocational education system. Slovakia is one of the countries that have made strong progress in adopting the system.

If you run a business, you know that one of the most important factors in the success of your enterprise is being able to find and hire well-qualified employees - people who know what they're doing in technical terms, how to complete an assignment, how to be a reliable member of a team and successfully navigate a workplace.

In much of the world, a crucial brake on development is a lack of well-qualified technical employees in business and industry. A core strength of the German economic model is that the country produces such well-trained employees systematically, and in very large numbers, through a 'dual system' for vocational education and training (Dual VET). The Dual VET system is a long-standing, key pillar of Germany's remarkable performance as a major industrial power. A similar system has long been in place in Austria and Switzerland.

"Yes, we're transferring a secret of Germany's success to other countries with Dual VET. But embedding it in other countries is a win-win," according to Thorsten Schlich, an official at the German Office for International Cooperation in Vocational Education and Training (GOVET). "It's a way of ensuring qualified employees at production facilities of German companies in partner countries. And also, if Germany sells advanced machinery and products abroad, expert technicians are needed to service and repair that machinery."

But Dual VET is much more than a means to provide competent workers for German companies abroad. Advocates say it can be a transformative economic force in countries where it takes hold.

### **Three years**

Germany's system puts young people through three-year traineeships composed, fifty-fifty, of classroom instruction in trade-school courses and on-the-job training at participating companies under the supervision of skilled mentors. Young people emerge from their apprenticeships knowing their trade, and knowing how to get a job done in a real work environment.

Some 52 percent of young Germans graduate from Dual VET apprenticeships - and in a great many cases, once they graduate, they're offered long-term employment at the company where they did their apprenticeship.

In recent years, other countries have begun to recognize the usefulness of the Dual VET system, and are working to adopt their own versions of it - with the active encouragement and support of the German government, which has bilateral cooperation deals with 11 countries to promote the system.

## Baboon Problems



Good evening, Mdala ndaita problem yemakudo papurazi, how do I solve it?

[Catherine Shava](#) Rinda purazi.

[Osca Kofi Gasura](#) Bata one wori penda- paint it kumeso . Woripfekedza hembe. Worisiya rotevera mamwe anotiza fo good.

**Francis Munangwa** Start buying baboons at \$50 and put them in the cage. When all the baboons are in the cage you invite me and I'll start buying them at \$100. Since all the baboons will be in your cage, I will give a date when I will come and you begin selling the baboons at \$80. The same people who sold you the baboons at \$50 will buy them at \$80 in anticipation of \$100 from me. You'll pocket a cool \$30 from each baboon and I will never come. All you have to do is send my consultancy fee and let everyone stay with his baboons. Some opportunities are disguised as problems.

**Edson Chivanga** Remember we should protect wild life so do not kill them but otherwise find a new farm.

**Bethel July** Paint ye red ndoshasha, just carry it wodira 1, they won't come back.

**Godfrey Sengwe** Catch one alive wopfekedza hembe iri bright kwaa

**Nobert Mahoza** You are the problem because you are in their territory.

**Tracy Sibanda** A gun will do but dont shoot them just scare them away remember to care for our wild life.

**Edmund Chigoma** Tsvaga ma rubber snakes woita uchiakandira makudo acho.

**Star Mazarire** Employ them they are looking for a job its a new era a new century with miraculous things ,miracle babes , miracle money , and miracle baboons , make history.

**Maudy Chiketa** Bata1 worisvuura kumeso woriisa bhera uone zvichaitika kk

**Maudy Chiketa** Kana kumenya mhiripiri womwaya paanogara kkkkk

**Ishmael Sithole** In my rural home I used a beehive fence and its proving successful in keeping baboons at bay. You can also use the same type of fence against elephants. At MacJohnson Apiaries we offer all beekeeping equipments and services you can dream of at pocket friendly prices. Just like our facebook page MacJohnson Apiaries. Our whatsapp number is +263773619799.

**Ishmael Sithole** "What most people in Zimbabwe don't know is that bees resent baboon odour and even

elephants are scared of bees and can sniff the queen bee's pheromone from a distance even at night and change course/direction. For that reason the Queen of the African honeybee is also called Queen of the Savanna and whenever the above four legged invaders are a menace, a possible lucrative panacea would be investing in a bee-hive fence. In addition to guarding your crops in your absence, bees are the world's number one pollinator and can increase yield by up to 300.

### **Raising college fees**

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I am a part time student and I'm thinking of opening a small business so I can save for next year when I go to varsity. Any ideas on what small business I can start? Suggestions are highly appreciated.



**Selo** Car wash, spaza shop, offering extra lessons for maths etc to school kids.

**Rejoice** Sell perfumes dear you will be surprised paying your own fees ask me how and which brand.

**Sandiswa** Network marketing.

**Itumeleng** You can start baking cookies and start selling it cheap to make and it can give you profit. You just have to buy flour, milk, flavour and other necessary ingredients needed to bake those cookies. I'm thinking of muffins, cakes or usual cookies. But then you could also figure out your talents/skills and use that.

**Shato** A business that has potential of growth, don't just look at raising some money for next year but something continuous, flexible and original. My best advice, buy a printer even a used one, do photocopying at a busy spot, binding, and get a used PC for typing. You earn but grow. Learn graphic design like corel or Indesign and photoshop to add skills so that your revenue increases. Forget about Network Marketing, the market is saturated with useless products that are expensive to sell. Businesses that require restocking is tricky as prices change continuously due to inflation compared to services.

**Bheki** You have to research what is in demand like fried chips for R5rand's am telling u can make from R500 a day.

**Connie** Students at varsity love nice things, you can buy things in places like Joburg and of course start small and sell to students. You will be amazed with results. Things like make up and nice clothes.

**Sphamandla** Im a full-time varsity student. There's something called "Campus Life" student on campus want fast food during the day due to back-to-back lectures. Try selling fast food on campus but make sure the quality, taste and hygiene is up to standard. Printed T-shirts are also trending. Sell weave to students (be careful of pricing).

**Jack** Nails and hair, you can make lots of money and get tempted to leave school.

**Neo** Check around you and see if there's a market space for small business e.g. car wash, fruits market and fast foods like fat cakes.

**Andile** Buy slaughtered chickens from chicken growers in your area and sell them. You will be selling them fresh and that's what customers want.

**Lwendo** Start a business in line with what you are studying.your studies will even make sense because you will have a reason for your studies,not to work for anyone else but your self.Just imagine studying for five years just to go make someone rich with your knowledge instead of expanding your own company.

**Clive** Since you are still planning to go back to school next year, find a good network marketing business to join. That way once you start school next year, your studies and business wont clash. If you work hard enough this year, by the time you go to school next year your business can be on auto pilot, working for you while you focus on school.

**Lucky** I agree with above comments but it seems you are not ready to generate money or starting your small business, before starting your own thing, you must invest in your knowledge by reading business books, or else the above mentioned comments wont help you.

**Lungile** You can start a graphic business. You don't need money to start that.You will be creating logos and posters for people and companies and you can even do that and earn while working from home.



Apart from our regional hat making start up trainings, we will hold our monthly entrepreneurs meeting at our offices in Monavale Harare.

Our team is also busy finalizing the Business Opportunities Book for South Africans and Zimbabweans 2019 Editions.

We wish you a blessed October and keep following our digital platforms for business opportunities and discussions.

### Entrepreneur of the month

Taurayi Chikwakwata founder of **The Cup Cake Company**.

