

“The SME Newsletter Volume # 11”



Zim Business Ideas and Network

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Happy Holidays



The Festive Season is here...Who remembers this old hit '*kisimusi yatosvika*' from the late legend Paul Matavire? Back in the days, we all looked forward to a Merry Xmas. A period characterized by a flood of shoppers with businesses enjoying a spike in revenue. It's good for business when money circulates in an economy.

The festive season shopping spree may have come early for Zimbabwe when retail shops experienced high revenue growth in October although this was driven by panic buying by shoppers. We do not expect the business sector to experience another wave of increased revenue.

Across the region, we are entering a normal festive season and businesses need to be well prepared for it. You need a strategy for the period because after the festive season, a long leaner season beckons from January to mid March next year.

Festive Season Checklist

Sales Budget: Do you have a sales target for the festive season?

Inventory: Do you have sufficient stock for the period?

Sufficient Personnel: Do you have sufficient personnel for the period? Do they have the skills to improve sales during the period?

Digital Marketing: Do you have sufficient knowledge of digital marketing and its potential?

Last year lessons: What are the lessons learnt from the previous festive lessons? Where did you do well and the misses?

Collaboration and Business Success



The small business sector is scattered with many business operators operating individually and this is disadvantaging the sector as it cannot benefit from economies of scale.

Small businesses can learn from the Somalis and Pakistanis business models in South Africa. They pool resources and procure goods in bulk enjoying discounts in the process. This enables them to sell their goods at competitive prices.

The Nigerian business community also uses the same model when it comes to auto spare parts where they pool resources and procure parts from abroad and share shipping and import costs.

The good news for the Zim community is that our forum has recently established a facility to network small business community interested in procuring goods from abroad.

The interest and responses has been overwhelming and we are looking forward to the sharing of costs in the procurement of goods such as cement, stationery, clothes and agricultural equipment.

The Congolese business community in Harare has also been using the same model in the importation of food and other basics from Musina and they are responsible for the mushrooming of tuck shops in downtown Harare.

The model can also be used by our regional members. The bottom line is reducing procurement costs so that you can sell products at competitive prices.

In the afternoon and the evening more buses and passengers come headed for South Africa with Joburg and Cape Town being top of the list. An Intercape bus heads for Namibia.

Developments

Zambian buses travelling in the morning.

Two additional buses for Malawi.

New bus for Beira.

New buses for Durban

Question: Is the place good enough for all the traffic? We may need a bigger and better place in future.

Pricing of goods in Zimbabwe



Why are prices of goods and services expensive in Zimbabwe?

We can look at factors that businesses consider when setting their prices and they include:

1. Costs of producing goods or costs of importing goods
2. Add overheads such as electricity, salaries or rent
3. Add profit margin
4. Add taxes such as the recently introduced transaction tax and Value Added Tax.

The profit margin includes 'the ability of the business to restock' therefore most businesses look at the OMIR (Old Mutual Implied Rate) and factor it in their prices. This provides a cushion especially against forex rates fluctuations. The profit margin can basically be summarized as business confidence. Where business confidence is high, the rate is usually set low and when low, the rate is higher.

So business owners need to track forex rate movements and there is a useful site that helps found at www.rate.co.zw. You need to follow this site on a daily basis and monitor movements.

Business Redefined:

This is how we have redefined business. *Business is the management of relationships in order to create opportunities on a sustainable basis.*

Welcome to Roadport Bus Terminal



It is 7:00am on a Monday and there is a lot of passengers and cross buses going to different directions such as Malawi, Mozambique, Zambia and Botswana.

The distribution of buses is as follows:

Botswana: One bus, City Bus.

Mozambique: One bus, Trip Trans.

Malawi: Three buses including ZUPCO and Trip Trans.

Zambia: More than 5 buses

Tanzania: Two buses including Taqwa

So in the morning Zambia rules...this is the direction where business is.

Exports?

Basic commodities heading to Tete Mozambique.

Fabric material headed for Malawi.

Fruits and veges heading to Chimoio/Beira.

Would you buy packaged termites in shops?



[Readmore Remigio](#) Aaaaa mushop maya asi kubhawa ndozvo.

[Zacheo Machimba](#) Dzinoda dzekubata wega, ini mushop uuuuu not now.

[Noki Daniels](#) Woow my favourite.

[Kudah Runlt Chiwamira](#) if well packaged yeah.

[Leeroy Bernard Fredericks](#) Whoever discovered that u can eat those must have been damn hungry! Same with macimbi, you have to be on another level of hungry for you to see a worm and think Ja i want to eat that. Before figuring out that u have to dry them first he must have eaten them like that,,fresh,,,hunger level 10.

[Sandra Ganagana](#) Ini ndorova heavy kutodzitsvaga kwadziri.

[Ma Bla Kiva](#) If properly n healthily packed yes I will buy, but dzinononaka kutenga kubar.

[Ma Bla Kiva](#) Just lyk matumbu ehuku, madam can't cook for u matumbu ehuku, but kubhawa unoadya.

[Savewater Plumbers](#) Handitenge mapete.

[Mavis Chihera Kazingizi](#) Ini would love dzekubata ndoga buyin no no.

[Linia Mushayi](#) Yes WOMEN IN TOURISM ZIMBABWE is trying to bring back most traditional foods to the supermarkets. Visit Food Lovers Byo and Haddon and Sly Byo and see our range of AFRICAN FRUIT Coming to Choppies next week.

[Exavior Chitova Chivige](#) Yes I will buy zvangu ini.

[Penyayi Mangere](#) I will definately buy.

[Itai Samanyai](#) Dziri live tintenga dzagochwa kudai pakaoma.

[Howard Chisale](#) Matozvinonoka, I am waiting to buy

[Grace Mupfurutsa](#) Ehe!!

Zambia Rising

I remember on a trip from Middle East, the airbus made a stop over in Lusaka and 90% of the passengers disembarked in Zambia!

Asked an investor seated next to me why he was avoiding Zim? He cited our investment policies... Unfriendly Policies!

At Road port there is something interesting.... Buses are leaving early for Lusaka. The last time I went to Lusaka by bus in 2013, buses only left in the evening. So there is increased traffic...more buses, more passengers...more opportunities!

The Chinese have been active in Lusaka, loads of investment and even the KK airport was undergoing a face lift. Its all good for Zambians and have heard stories of Zambians in SA trekking back home...its now greener back home. Zimbos too have not been left out going not only for cross border activities but job seeking too!

During our last training in Malawi, we had Zambians attending and one of them send us photos of hats below, they are selling for 200 USD...this cannot happen in Harare.

The good about Zim

We have the infrastructure,
We have the human capital,

We just need to fix our politics and leapfrog our regional rivals...it can be done and just need boldness on the part of our leaders. Zim is a sleeping giant and one day it will roar.....

Have u been to Zambia lately?

[Violet Chibilika](#) Yes mudhara I was there from Malawi went To kabwe Ndola ,Kitwe, mupfurila ndakaona zvandaisafungira, yes a lot of Zimbabweans doing business there

[Ripple Effect](#) I found Zambians would prefer Zim products over all others considering price and quality is competitive, simply because distance between Harare and Lusaka is just small. I spotted a few of our brands

which have a more pronounced footing ikoko than here. Some banks housed inside Malls even close at 9pm, you can literally walk in exchange your Kwacha for USD even at those hours. And beware of post-dated cheques, not everyone is to be trusted.

Vimbayi S Yes been there. I have seen a lot of potential. I really loved Zambia, kana Zim ikaramba yakadai I wouldn't mind moving there. Cheap land too.

Taz Francis Chikandiwa A very good article. Yes Zim can rise it's a sleeping giant.

What kind of a platform can we make to unite those with capital and those with business ideas?



Mukuba Poultry Crowd funding

Sii Mwayanguba Business partnership forum

Trust Njubo The problem you cannot tell that this person has got some business ideas some will just steal and run away

Frank D Chilambe Just come up with a conference or a workshop and advertise it I think that will help

Milton Bandaz Garazani Once tried to help one of the guys from another group...he stole all my goods blocked me on fb, on calls, even changed his line. Sam of us want to genuinely help our fellow youths but pipo take advantage. nowonder I refrain from partnership made through fb

Emmanuel Phiri Those with capital once an idea flows to them they'll no longer need your ideas any more because they'll get started.

Esnart Hamiyanda This may be one of the many solutions available to help the not crooked aspiring entrepreneurs. A platform for crowd funding can be registered by those with the knowledge on how to run this kind of platform, then invite all those willing to invest any amount into this platform, when small monies are pooled together, large amounts will be realised. Then those with viable business proposals can apply and access these funds, of course after undergoing all the

necessary scrutiny. The borrowers like any other business transaction, will have to pay interest (reasonable) so as to let the investors realise a return on their invested capital. Mr Admin sir, this is a very brilliant empowerment opportunity that can help a lot of people to realise their potential. Let's engage on the side for further discussion.

Manasseh Mwale Organise networking functions or meetings. things to be discussed should be strictly business. People with business ideas should present them with business plans to back them up and investors will explore them if they are eager to learn more.

Alex Green/Alex . Africa at large is in need of funding institutions. Zambia in particular does not have institution which can be a source of help for start ups. Let's welcome such ideas and develop systems that will enhance enabling conditions for entrepreneurs

A capital of K2, 500 which business can I do pliz advise

Royd Banda Buy a freezite making machine or ice cube machine

Sophia Daniels You can do Longrich business

Yumbi Zangi Freezite making machine, call me on 0962101863

Ryan Meth I would say that for that capital... Get into and exciting, reputable direct selling company... Preferably one that's not big in your country ...this will allow you to be a pioneer... And if you put in the effort ... With coaching You are gonna build a legacy.

Rumbie Murambasvina I'm with a travel and lifestyle company which is now in over 36 countries and still growing. We make all things travel much more affordable without compromising on quality and luxury in holidays.

Shalif Saidi Im looking for business partner in poultry industry, am in Malawi where demand for poultry products high.

Ozlay Ng'andwe I've seen many calling you to join Longrich but I feel it will never sharpen your entrepreneurship skills. Instead, it will just encourage you to become a marketing agent for that company perpetually.

Try something of your own and grow it yourself. That way you'll live a fulfilling life.

Don't be in a hurry to start a business. Be patient until you find something you can do best that provides a

solution to the challenges the community around you is facing.

Mmanuel Westwick Mwansa start a marketing agency, become a personal trainer, trade forex, buy stocks, trade crypto, poultry, farming, selling caterpillars, vegetables, tomatoes, fish trader, clothes, perfume, I strongly advise you don't do network marketing now as you have no experience and it is frustrating when you don't see results quick start something you can handle

What are the sources of capital to start a new business?

Henry Malumo The Banks are the first but not entrepreneur friendly, we at Intra-Afrika Entrepreneurs are hosting a Finance and Business opportunities exchange in Johannesburg from the 21 - 23 November to forge partnerships between entrepreneurs and big business and fellow entrepreneurs. We are doing this mainly because startups do not have access to financing. The exchange allows the Entrepreneur to start and scale up business as a distributor, agent or part of a franchise.

Chemical Yassa Disposing Of Some Assets with a View of Re Investment in a Venture with the Underlying Road Map and Guaranteed Profit

Rex Chibwe From my experience I think looking around and sell your assets that are most valuable like phones laptops tablets etc any never to rely on someone else for good reasons behind and also God blessed us with good hands to use them for manual work

Venturing into business you don't know enough

The reason why majority of young black entrepreneurship fail in business is because they venture into businesses that they fully don't understand.



Lebo I stand to be correct but you can never fully understand a business. A business is a live thing and it gets affected by many other factors that you may not be able to control. However one needs a clearly stated out business plan to better prepare for the journey. A journey in which you will always learn something new every day.

ZoSjadu I get you there is some truth in that statement.

Matometa Lack of understanding, because u either learn and keep trying or change services or products.

Matomea Lack of marketing and not taking advice are some of the reasons for failure.

Zimkhitha If you enter business ngenyawo ezinodaka clearly uzakuphuma ngazo. I opened a spa business without knowing anything about the business but am proud to say it's bringing more money than the ones that I researched and planned so well.

Zimisele Don't agree, business has ups and downs.

Netshiongolwe Business is passion, capital and marketing. It is true there are many factors that contributes to failure e.g.: location, personal management issues, business management issues , customers, haters, etc ...but if you are a business minded person you learn to be flexible in terms of making adjustments, if the area is slow plan to open your business in another location and monitor the difference before concluding failure. No one plans to fail but failure is equal to success...never give up till the fat lady sings or before cows comes home.

Mandla I wish we can understand each other sometimes what works for me, it won't work for someone else.

Makubata Failure is part of every entrepreneur's journey to success, you u fall you get up again and try once more. Let me tell you something there are three things in business patience, persistence and commitment. You have to love to succeed so much that even when you fail you able to say 'its okay it's a learning curve and one day I will get it right'.

The Funding Conundrum

Why is it that many of us put "Funding" as the top reason for not being able to start our businesses? Are our dreams purely controlled by funding?



Victor The reason I ask this question is because most if not all posts we put talk about us not being able to start due to funding challenges. Why is it that we believe that a business can only be started if you have funding? Or,

are we only thinking of starting businesses that always need funding?

Nokwethemba We are programmed; we live under a system that teaches people to open business with a lot of money. We are often unwilling to start small and slowly build up.

Sjøsten Funding is the biggest challenge for any business to begin; especially if you haven't saved anything at all- you funding to start your journey.

Blessed If a person has to wait for funds they are mostly likely to wait forever. Never start a business on loaned money because there are many uncertainties associated with starting a small business. Most start-ups usually find the going tough in the first years due to inexperience in underestimating competitors, lack of innovation and financial management.

Sinethemba I remember how I always wanted to start my own business, how big dreams I had but my only problem was funding. For almost 2 years I'd sit and imagine what I would do if I were to come across as little as R2.5. It was only until 3 weeks ago when I decided to use the little I had, which was R500 to buy baking material and ingredients, I started baking, muffins and scones and selling in town, early in the morning to hungry taxi drivers and those going to work. The best part is, I'm doing something I love and good at and didn't have to go and get a loan to get started.

Lesibana I bet a lot of those looking for a million rand funding are not going to last long in the business. That funding can bring you more sleepless nights than peaceful sleep. There are a lot of things to consider- millionaires never invested millions.

Mampho Good question really, I started my Business with only R1300. We really need to learn to work around our problems.

Tebogo Business is capital intensive whether it be financial or human. The startups that succeed are the ones who navigate through the obstacles. If a person can't make their dream come true with the obstacles that are inherent in the field, they need to go back to the drawing board. You can either live through the struggle to achieve your success or you can't. That's why it is called a breaking point.

Tebogo There are lots of businesses that can be started without funding, but the chances of growing big are small. You can start hair salon, stationery business, food truck, spaza shop etc but you are likely to get stuck in that or breakeven 10-20 years. So it's all about your

ambition and other minor external factors.

If you want to participate in mainstream and get into big supply chains, then you need funding and there is no way around it. If you have own land, you can spend R400k / hectare and make whatever margin. If you want to manufacture electrical boards you'll need R4 million for equipment and make 15-25 % and you should have good customer base.

Tanduxolo Some comments say funding is a state of mind. Did you start your businesses with funded state of mind or not? I know few people who did not start at the bottom but went straight tops because of funding both from private and government institutions.

Tanduxolo And it's not true that all big businesses started small... TakeLot.com for instance has received continues to receive hundreds of millions from Naspers annually. Capitec wasn't started by R5000. You may wait for years for funding and possibly get it or not.

Mavimbela Not at all actually remember business only needs customers to be called a business therefore you can start a construction company without funding- hire equipment when you get a customer and you are in business.

Mavimbela I started my photography business from scratch after losing equipment using only my phone, when I got a client, I would borrow or hire a camera and now I have built a studio and I have a pretty cool office going on here.

Joseph Totally agree. As black business men, we expect to make millions overnight; that won't happen. I have a registered business and don't even have a bakkie to get to clients or to work, but I make a plan; I make use of public transport or friends whom I have to pay for transporting me. I don't aim for those big contracts which can land me into trouble if not well managed. I mostly go for small projects which I can finish on time and hassle free whilst growing my bank balance. When the time is right I will be amongst those bigshots, getting huge contracts and living the life.

Patience is the virtue fellow entrepreneurs. When you up there one day you will soon back and appreciate what you've accomplished but if you are spoon-fed you won't know the value of your wealth. Just saying fellow entrepreneurs, not saying I am right. That's how I operate.

Mntuyedwa Guys do you remember when Somalians and Bangladeshis first arrived in South Africa they were

selling curtains, sheets, blankets etc in the streets until they generated enough money to open their shops. We just need more business education and have faith in business as we do.

Khethan Sure. Are you saying that all businesses do not need funding to start? For example a guest house, are you telling me you don't need some sort of financing to start one? There are some that you can without funding start and operate and from there cover your costs, break even and eventually make profits. Then there are those when you have no funding and can end up with it just being a great idea with potential but not even get off the ground.

John True, Uber is the biggest transport company in the world but doesn't own a single transport vehicle. Alibaba is the biggest supplier in the world but does not even own a warehouse. Point is there are many ways to kill a cat, a person might say the equipment is expensive, but there's a constructive and strategic way around that.

Tshepo If you cannot make money without money then you will never make money.

Ntokozo Being a business owner is a hard job; I run a bakery and started off in my garage. Today I have employees and I'm still not rich, it's an everyday hustle. Never start a business to be rich overnight, it will break you and in return you would have lost a lot. Have passion for what you do or want to do, determine your clientele, market yourself and if you don't have money get people who believe in your dream to fund you. Like the saying "it's easier said than done" but a true entrepreneur will hustle and doors will open. Good luck.

Kopano the initial statement is contradictory-.working or selling some things and injecting your returns into your business is also another form of funding just that it is not from an external individual.

Greetings from Blantyre

Our team is in Malawi where we conducted a successful training that included a former Malawian Ambassador to Kenya.

Why we are in Malawi

- Interesting Malawi Rice Project
- Establishment of an entrepreneurship centre
- Market research on business opportunities
- Solidifying business networks
- Helping arts and crafts startup

Results

Met amazing people...Malawi is also open for business!

For Hararians, you will turn green with envy...we are slowly being overtaken... Amazing entrepreneurship interest by locals...they are slowly grabbing opportunities here.

Who is making money here?

- 1.Enterprising Malawians
- 2.Brothers from Naija
- 3.Brothers from Asia -Indians getting stiff competition from Chinese
- 4.Burundians- interesting
- 5.Congolese

Missing- Zimbabweans: We are not known for entrepreneurship, no strong business community of Zimbos doing business here...disappointing! Your guess on sectors we are concentrated on is an open secret...employment!

So a challenge to future generations...think global and venture into neighbouring countries with business in mind!

Let's be known as a serious business minded nation and have these cartels that control our business landscape also doing the same on foreign soil.

Meanwhile Malawi Rice or Kilombero still tastes good...in fact very good!

7 Secrets to make customers like you instantly



We all have customers, don't say "There goes another motivational post for entrepreneurs ",a customer is any person who depends upon your output for his or her input, so your boss is your customer, your subordinate is your customer, even your mate, so let's look at how you can get them to like you as soon as they begin dealing with you.

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1-LIKE THEM FIRST. You reap what you sow, to every action there is an equal and opposite reaction. Decide to like everyone you encounter today, in business liking someone is a choice, because success is a choice.

2-LISTEN TO THEM. Seek first to understand before you seek to be understood, listen to their fears, desires and concerns, if you can write them down in a notebook, customers respect business people who are customer centric not product centric.

3-LOOK LIKE THEM. Before going to negotiate substantial business, find out the key decision maker and how he or she dresses, then dress like him or her. People are selfish, they like people who are like them. I told this secret to one of my clients before he flew to China to negotiate for a million dollar contract; he instantly won the favor of the decision maker because he dressed like him. Like attracts like.

4-LOOK THEM IN THE EYE. Do it with tact but do it, smile with your eyes, this shows that you are confident and you respect them.

5-LUNCH WITH THEM. The best deals have been closed over lunch; never negotiate big deals in your office or prospect's office. Invest a little in order to win much.

6-LEAVE THEM ALONE. To be honest with you, you don't need to seek to win those suspects (Not prospects) who are time wasters, they ask you about the product, and yet won't commit, these should be left alone.

7-LEARN. Business and the markets are fast evolving, and your customers can leave you faster than they came for your competition, don't rest on your laurels, and keep refining your strategies, keep learning of how you can please them more and cheaper than your competition. Keep finding out what their highest priorities are. The more you learn the better you will become and the better you become the more they will like you.



Malawi has talent



Our regional hat making startup program is coming to an end with Namibia being our last stop. We had an excellent outing in Malawi covering Lilongwe and Blantyre and what is the verdict?

Malawi has talent, loads of it! We helped more than 50 women entrepreneurs on setting up own businesses giving them technical and business skills.

This was our second time in Malawi after our highly successful carpet making programme last year which set new digital marketing records with more than 50.000 responses to our adverts in the country.

The objective of the training was to enable women entrepreneurs to be empowered by selling their products through leading retail outlets. Access to markets remain a key challenge for many entrepreneurs and therefore our focus was on digital marketing and developing strong partnerships with leading retailers so that hats and other art and craft products are available for purchase.

You just have to love Malawi

Many turned up for our trainings and they came from all corners of Malawi including one trainee Rhoda who travelled from Lusaka! Some of the trainees were Chartered Accountants, teachers, fashion designers, social scientists, an ex diplomat and business ladies.

Zimbabweans came and they did not disappoint! We thank everyone who participated in the training including Mama Chisambiro a retired CA who helped to coordinate the trainings in Blantyre and Lilongwe. She is a Woman of God and did not disappoint. We look forward to more collaboration between regional women entrepreneurs across SADC.

We have changed the fashion scene in Malawi and hope to see our products being worn by The First Lady of Malawi, Mrs. Bushiri, Miss Malawi and other influential figures. The hats made from sinamay products included the use of local fabrics in order to give them a unique Malawian flavor and also help in sustainability of the programme.

We wrap up the programme with Namibia in the second week of December.



Partnership and Risk Management

One of the best methods of raising funds for startups is through partnership. By pulling funds, resources and talents together, entrepreneurs can help unlock huge amounts of money which they would not be able to get if they follow the bank loan application route.

Is partnership management easy? Based on discussions held on the forum during the last week of November, it seems partnership is a minefield!

A lot of people have been burnt through investing resources in partnerships. Not everyone is honest, not everyone has high ethical standards

Take note of the following before you say I DO to a partnership marriage:

- Do you know the other party well?
- Have you ever partnered before?
- Does the other party have references?
- What are the professional qualifications and experience of the other partner?
- Is the other party under immense financial pressure?
- Does the other party have a clean police reference?
- Are you the only one contributing finance? Red flag.
- Do you have sufficient time to monitor the project?
- Does the partnership sound too good?
- Have you captured the partnership in a formal agreement?
- Can you afford to lose your stake in the partnership?

Most of our members shared experiences of partnerships gone wrong with greed the common denominator. Be careful of partnerships in mining where you bring the capital and once everything is sorted with minerals ready for the market...then you get chucked out! Be careful of partnerships in agriculture where you partner with someone with land and when harvest time comes, the other party vanishes with the harvest.

In most of the cases, sharing of proceeds brings a lot of conflicts. A big breakthrough such as a big contract also brings out the ugly side of some of the partners.

Still, we encourage partnerships but do take your time in knowing more about parties involved the industry and markets and also be on the lookout for fraudsters who get free capital from unsuspecting members of the public.

Once a business is set up and running then they show their true nature and disappear with profits or even equipment and machinery invested into the partnership.

Our Street Kid Inspiration



He took interest in our digital market training in Blantyre last and started following proceedings whilst peeping through a window.

We noticed the interest and invited the young street kid into our class. He enjoyed the class and became our first digital marketing street kid graduate.

We are encouraging welfare organisations to look for this bright youngster and take him to school. He has a very bright future ahead of him especially in the ICT field.

SARS Tax Clearances

What is needed for tax clearance? At SARS



Thabo ID and the CK number of the business.

Siyabonga Your returns need to be up to date with SARS and you need not owe them anything.

Kobuo Cipc, proof of residence, ID and letter that appoints you as public officer of a company that's it.

Mamabula Bank a letter, cipc docs, id and proof of residence and a smile.

Rodney ID and bank statement, Rates document (Proof of residence).

What next after company registration?

What would one say is the most important thing when starting a business? Logo? Clients? After getting registered and receiving your papers what's next?



Phumzile Clients.

Quinton For me it is look in the the market, if there is room for you and also look who your competitors are.

Chalene I would say a logo, it tends to draw clients attention more to your business.

Quinton I did start with a page and it did wonders to attract clients.

Mangaliso What's important in business is the idea; important before you register. As far as the 'house-keeping issues'; after registering, the most important thing is to make sure your business is fully compliant. Get all the necessary permits and licenses required for your business or in your industry.

Jeff Do you understand your market? Do you know who your competition is, do you have a product and how better is your product compared to what's on the market? If you understand all that then you can dive in dear.

Tendai Business plan-who, what, why, where, how? Start there and you are set for life.

Divine Advertising and Marketing. How will you get clients and how will they know that you exist without making your presence known? After you've got clients then make their happiness a priority. Later on familiarise yourself with financial management principles.

Leslie It's not one thing, its balance! Good idea, good logo, exposure and GREAT Customer Service.

Phumzile Each business needs a strategy, where you answer questions like what am I selling, is there a market, how to distribute, what do I charge, what is my

mark up, and so forth, these are the basics you should have before you go to market. If you don't know research becomes key.

Tumelo Can I share my little story:

First I had an idea then I told my potential clients about my idea and there was a positive response then they bought my services then I registered and did the logos. By the way I do laundry and just ventured into scrap metal / buy back centre both this businesses' I started same way.

Phungi Register your logo (Brand identity which will help stand out from the competition and your clients will identify your business by your logo) then acquire clients.

Frans You need to go out there and do research so that you get knowledge better about the business you are getting into first.

Katuruza Also remember to go and open your business bank account which you have to take to SARS for a tax number. Advertise and promote your business and try setting up a website for you business.

Our Entrepreneur of Year Finalist



She is Mrs Precious Mangena and comes from Bulawayo. Married to a lab scientist who works for the Botswana Government, she earns her money from making and selling designer clothes, hand bags, jewellery, curtains and hats.

She gets a monthly profit of P10, 000 per month from her work. Two of her handbag trainees got position 1 and 3

in a national presidential competition on arts and crafts! Extremely talented and ZBIN added a new skill for her...Digital Marketing and the objective? Triple her income by end of next year thru market expansion to the whole country and the region.

Zim has talent! She has a table outside Game Store in Francistown and attends major market fairs in the country.

How to ace your next job interview



We are not going to repeat information which you can easily find on the internet...there is little value in doing that. We are instead going to tackle the psychology of the interview panel.

Every job interview has a panel drawn from different departments within the organization.

An interview for a Marketer is likely to have marketing, finance, human resources and other department's representative.

An interview for a Monitoring and Evaluation Officer is likely to have panelists drawn from human resources, program management, finance, logistics and others.

The trick is therefore to be well prepared and also making sure you show skills relevant to other panelists. An engineer who shows great skills or interest in finance is likely to get more marks from the finance panelist. A finance interviewee showing great interest in marketing, knowing the latest developments in the sector is likely to gain more marks from a marketing panelist.

So bring more skills and interest in other departments outside your profession and you will score additional marks during an interview.

Kea leboga, Kwaheri.
