Business Opportunities for Zimbabweans

2018 Lockdown Revised Edition





Business Opportunities for Zimbabweans- Revised 2018 Edition



Foreword



When we compiled our first edition in 2018, we never imagined that the book would go viral. We had underestimated its impact--Zimbabweans love entrepreneurship! The spirit of entrepreneurship is at an all time high not only in Zimbabwe but across the region and the world at large.

We return with a polished revised edition which includes additional resources and chapters. Our forum has also published more books focussing on opportunities such as our trending 2020 Business Opportunities for Zimbabweans and 2020 Business Opportunities for South Africans.

Our organisation formed in 2015 focuses on providing business opportunities information which is an area with little coverage in the educational system. We achieve this through regular posts on our website www.zbinworld.com, our Facebook pages-- Zim Business Ideas and Network and the South Africa Business Ideas and Network. Our Whatsapp forums with more than 10,000 members provide a platform for active business discussions and resource sharing.

In 2019 we initiated monthly forum meetings and fairs and they have been doing exceptionally well with a lot of support with hundreds of members attending. The meetings help to inspire members through presentations and opportunities to promote their businesses. We have also been conducting business tours in Zimbabwe and across the region discovering opportunities and sharing the information with the forum.

We have also been walking the talk with a number of crowdunding initiatives with 2 already registered and more coming in future.

The revised edition is coming in the midst of the Covid-19 pandemic and life could not be more difficult for Africans! The swift and massive shock of the coronavirus pandemic and shutdown measures to contain it have plunged the global economy into a severe contraction. According to World Bank forecasts, the global economy will shrink by 5.2% this year. That would represent the deepest recession since the Second World War, with the largest fraction of economies experiencing declines in per capita output since 1870,

Despite the gloomy outlook, we hope this revised book will inspire you to start own businesses or expand existing projects. Written in business friendly language and including local languages. We kept it simple and practical and based on experiences.

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This book version only covers 5 chapters out of the 11 chapters in the full book. The full version costs US\$1/Rtgs equivalent and is sold to cover the cost of researches and compilation. To those interested in the full version-send an app message to +263774081808 or contact details on our website www.zbinworld.com









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Introduction



Apologies in advance--you are not going to find a lot of business management topics in this edition. Our college system does an awesome job in this regard. Search engines also come to the rescue with helpful information covering millions of pages. Your reading journey of this book commences with critical issues such as how some identify opportunities in Zimbabwe. What is it they see whilst the rest of us are in the dark? We cover more areas such as how to win tenders in the resources chapter.

1.1 How do you identify business opportunities?

Opportunity identification skills are crucial for entrepreneurs as they form part of the stepping stones for starting an entrepreneurial journey. This is an area many struggle with unless one has been exposed to market research experiences-it is further compounded by the absence of well defined and easily accessible resources on opportunity identification. The starting point in opportunity identification is the mindset 'is the glass half full or half empty?' Some simply experience a light bulb moment and others use industry experience to spot opportunities before others do.

The characteristics of people who identify opportunities show that they are generally individuals with optimistic outlooks, inquisitive, commercial curiosity, enjoy questioning assumptions, embrace change, conscious about local environment, have a problem solving mindset, are innovative and enjoy researching. We can also take a leaf from Sir Richard Branson who has a mantra that runs through the DNA of Virgin companies- A-B-C-D. (Always Be Connecting the Dots).

We will explore some of the approaches you can use to identify opportunities;

Problem solving mind-set



The following are the top 10 risks out of the 20 released by the World Economic Forum;

- Unemployment or underemployment
- Fiscal crises
- Failure of national governance
- Energy price shock
- Profound social instability
- Failure of financial mechanism or

institution

- Failure of critical infrastructure
- Cyber attacks
- Interstate conflict and
- Terrorist attacks

The above tie in to factors driving and shaping the future of the world such as technology and innovation, regulation and governance, global economy, trade and investment, natural resources and sustainability, human capital, and consumer expectations. Interestingly the above list did not factor in the Covid-19 pandemic. This shows that some of the risks that will hit the world are not documented! You may also relate to the current mobile money agents fiascoon failure of financial mechanism or institution.

Zimbabweans can resonate with some of the risks above already playing out in our country. We are psychologically predisposed to view risks negatively and as such miss most often miss out on opportunities. It's important to wear risk lenses in order to adequately prepare for risk mitigation but the second question should always be what sort of opportunities lay beyond the risks. Are you willing to take calculated risks and progress through discomfort to get to the finish line? For instance who has moved in to benefit from the 2019 drought season? The answer lies in companies supplying products and services such as irrigation systems, drought resistant crops, solar products and more.

National Budget Analysis



The national budget can be considered a 'document of opportunities' for entrepreneurs in any country as it points to the key priorities for the government and the direction it will be allocating resources. Where and how will the nation be spending its resources?

For entrepreneurs, they first look at the big picture of macro-economic analysis and outlook and then

secondly place the budget under the microscope and zero in on the expenditure line items. Are there new infrastructure projects coming up in 2020? Construction and engineering companies follow the money and prepare for future tenders. In a stable economy, the salaries bill for civil servants attracts companies offering hire purchase facilities. The donor

community usually chips in to plug the gaps in the budget by coming up with own strategies and budgets to complement government's efforts-entrepreneurs also follow their budget line items. Keep the 2020 National budget and analyse it with "opportunity lenses".

Technological Opportunities



The future is already here with The Fourth Industrial Revolution being topical. The Fourth Industrialisation is a fusion of advances in artificial intelligence (AI), robotics, the Internet of Things (IoT), 3D printing, genetic engineering, quantum computing, and other technologies. It is paving the way for transformative changes in the way we live and radically disrupting almost every business sector.

Africa unfortunately continues to lag behind in terms of technological advancement and this result in the continent being a recipient and consumer of technology. The huge gap between the developed world and Africa is pregnant with opportunities. Early adopters and implementers have a head-start on exploiting opportunities in this sector. Zimbabweans need not look any further when it comes to tech opportunities as this is the sector that produced our first billionaire-Dr Strive Masiyiwa!

Spending Pattern Review



Zimbabwe is going through challenging political and economic times characterised by skyrocketing prices, high cost of living and hyper inflation. This has prompted many to change their life styles and adapt to the difficult environment. New spending patterns do show the majority focusing on 'Maslow Hierarchy of Needs' such as food, accommodation, transport, education and health. Some entrepreneurs simply follow the money and target opportunities on what many are spending money on at a particular point in time.

Exports and Imports Opportunities



Another approach to look at opportunities in Zimbabwe is to analyse exports and imports and setting up businesses targeting these sectors. Zimbabwe is the 132nd largest export economy in the world according to the Economic Complexity Index (ECI). Zimbabwe's main exports are tobacco and nickel, diamonds, platinum, ferrochrome, and gold. Zimbabwe main export partners are: South Africa, China, Congo and Botswana. Top fastest-

growing exports include cotton, mineral fuels including oil led by coal coke or semi-coke and peat lignite.

Our main imports are motor vehicles and machinery, fertilizers, fuel and foodstuffs with main import partners being South Africa and China. The fastest growing imports include vehicles, miscellaneous chemical goods and plastics. Opportunities abound for new entrants in

exports in producing goods or services or bringing disruptive forces. The same applies to imports particularly in the import support sector.

Changes Opportunities



According to Peter Drucker- 'an entrepreneur always searches for change, responds to it, and exploits it as an opportunity. He viewed change as a vehicle for opportunities whether the change is good news such as unexpected success (good news) or an unexpected failure (bad news).

Change in government, demographics, industry, products or government policies all present opportunities for those who can see the gaps and exploit them. Zimbabwe has experienced a record number of new statutory instruments in 2019 with some of them introducing new opportunities. The latest statutory instrument SI 2135 of 2019 which bans the installation of electric geysers on new properties has attracted the attention of companies supplying solar geysers!

Country or Geographical Areas Comparisons

Each country or region has got its own unique ecosystem of opportunities and this depends to a great extent on level of economic development. There are 3 broad stages of economic development starting with the resource based stage, investment driven stage being second and lastly the innovation driven stage. The higher the stage a country is, the easier it is to explore opportunities from countries or regions in the lower ranks.

For Zimbabweans in the diaspora some of the business models they are exposed to can be implemented back home. A lot of benchmarking can be employed in comparing countries or regions and plugging identified gaps.

Value Chain Analysis



Developed by Michael E. Porter, a value chain is a business model that describes the full range of activities needed to create a product or service. For companies that produce goods, a value chain comprises the steps that involve bringing a product from conception to distribution, and everything in between—such as procuring raw materials, manufacturing functions, and marketing activities

It involves various components from inbound logistics, operations, outbound logistics, marketing and service. When viewed from an entrepreneur's point of view-the value chain provides an over view of opportunities for an individual's company products and services or the entire market.

In conclusion, there are various ways of identifying opportunities and knowing them helps entrepreneurs to move in when others are fleeing. Opportunity identification is a mindset and what you focus on in your mind and heart is exactly what you will see and experience in the

world outside. However be wary of the valley of death that lies between business opportunity identification and a successful business launch – as most business ideas perish before reaching the market place.

1.2 What did they not teach us at school?



The educational system was designed to produce workers and in Zimbabwe our educational system is highly regarded across the globe. However the industry is saturated and can longer absorb thousands of college graduates coming off the mill every year. The gap between job creation and college graduates continues to widen each year. It is even getting tougher with the Covid-19 pandemic impact which has thrown millions of employed people onto the streets across the continent. Those

fortunate enough to remain unemployed face the challenges of dwindling incomes.

So the world is in trouble with many turning to entrepreneurship for survival and the question is can skills from our educational system be transferred to entrepreneurship?

Yes to some extent because we have categorised entrepreneurship into 2 categories namely;

The Sciences: Accounting, Economics, Human Resources, Law, Risk Management, Medicine and more. We have millions of graduates up to post graduate level who have mastered the sciences aspect with a lot of research materials, books, exams and experience. Therefore the sciences aspect easier because we have excess manpower for it.

The Arts: This is how to identify opportunities and take advantage of them timeously. How to team up with the right people and access opportunities information before others. The art of winning tenders. How to effectively use natural talents to unlock opportunities. The will and mindset to persevere in the midst of gloom. How do you know which field you are talented in? The arts side is difficult to define or scientifically measure but through experience, we can identify the outliers. It is the arts side of entrepreneurship which lacks from the college system and this is an area our forum focuses on. We have little coverage on the sciences aspect because resources abound in the area—in fact we have excess of it. An accounting graduate is likely to have no skills of how to open and run an accounting firm. Similarly, a law graduate is highly unlikely to have covered at college and got skills of how to raise capital to open and run own legal firm.

Food for thought: So you passed Geography at Ordinary level and possibly at Advanced level too? Congratulations but hold on, did Geographical maps indicate Marange Diamonds? They did not—we were not supposed to know about hidden wealth. So how much did they exclude or hide from the syllabi?

1.3 The untold story of entrepreneurship



Everything looks good on paper (your business plan). You carry out detailed researches, you get mentors and you have been inspired by others and you enter the field with your tail high.

How about reality?

In most cases it's a disaster especially the first few months. Statistics do show that very few businesses survive the 5 year tenure period. The failure rate is extremely high and the unfortunate aspect is that we do not have reliable

statistics of how much capital is sunk into entrepreneurship and never recovered.

The competitive educational system taught us to feel embarrassed when we fail and therefore push us to hide weaknesses when we fail. So few are willing to admit or even showcase to others of their begnin experiences.

The first half



Take entrepreneurship like a sport hockey, basketball, soccer or rugby with 2 halves. The first half to get to you to fully know who you are entrepreneurship strengths weaknesses. Entrepreneurship means you are the CEO, Marketing Director, Finance Director, Operations Director and more. For starters, you will be tested on all of these skills and it is no stroll in the park. These skills need specialisation and for good cause. Your team management skills

recruiting partners or employees who may not fully support your vision with some even conspiring to scam you. You have made good sales, all looks good but an employee disappears with your hard earned money.

How about your experience of knowing the markets and the external operating environment? You have placed orders abroad and new taxes come? A new statutory instrument comes that throws all your plans into the dustbin? Or worse Covid-19 comes and you have to adjust to prolonged business closures?

The first half is the toughest and many succumb to a volatile, uncertain, complex and hostile environment. The saying **Entrepreneurship is not for everyone** mostly follow but there is one positive out of this--experience!

The second half is for the strong willed and you should dust yourself, pick up the pieces and continue marching!

You pause, reflect and implement lessons learnt.

Investment appraisals and business plans should therefore factor in gaining experience in the first half and factoring losses associated with gaining experience. Of course psychologically no one plunges into a venture sinking in hard earned money into projects they will know will struggle to bring positive returns but this is reality no matter how thorough you prepare for the journey.

Unless you have lost money, have slept with shoes on, have your BP high due to negative experiences, then you haven't started!

Therefore pass through the first half phase and graduate for the second phase using the experience gained. We cover some experiences in the last chapter but for now we do not want to dampen your spirits.

1.4 But it's all about relationships?



We define business as the art of cultivating relationships in order to create and maintain wealth on a sustainable basis. Business is all about RELATIONSHIPS! It's all about how you are networking with others in order to create wealth—your social capital. The untold story of your business plan is that relationships matter. Key relationships with all stakeholders—those

who provide capital, your team, those who supply goods and critically, those who buy from you.

You can have the best products but if you attitude stinks, no one will buy!

You can have the best business ideas but if you have no solid skills of networking with potential funders then you will have no progress—your bus of ideas is parked!

You can have all the capital but if you cannot motivate your team to buy into your vision and work hard towards achieving your objectives, then you are bound to fail

The educational system teaches us to compete and we are rewarded individually for top marks but in the business world, those who ride solo finish last. The most successful start-ups in the world were started by teams.

Creation of solid relationships is at the heart of our forum because we know this is a rift valley between success and failure. Dj Sbu from South Africa could not have put it better when he said **Your network is your networth.** With the devastating impact of the Covid-19, businesses modelled along unlocking value through relationships will outperform those anchored on maximising profits at the expense of solid and sustainable relationships.

Financial Independence: Reliance on one source of income is high risk business. The Covid-19 has just reminded the world that reliance on jobs as the only source of income is not sustainable. Reliance on pensions does not work in Zimbabwe. We are witnessed the ban on kombis which had provided reliable incomes to Zimbabweans for more than 3 decades. Rental incomes also took a knock. So entrepreneurship diversifies the risk of incomes and looking at sources of incomes, we get the following;

- 1. **Earned Income**: The money that you earn by doing something or by spending your time earning like a day job
- 2. **Profit Income**: Money that you earn by selling something for more than its costs
- 3. **Interest Income**: The money you get as a result of lending your money to someone else-bonds, peer to peer lending etc
- 4. **Dividend Income**: Money earned from stock dividends
- 5. **Rental Income**: Money you get as a result o renting out an asset that you have like a house or building
- 6. **Capital Gains**: The money you get as a result of increase in the value of an asset that you own
- 7. **Royalty Income**: Money you earn as a result of someone using your product, ideas or processes

Entrepreneurship is therefore one way of expanding your portfolio of investments so that when one area is hit, that will not be the end of the road.



Survival: Faced with a tough economic environment where jobs are hard to come by unlike in the past—entrepreneurship has come as a last resort. Given a chance, few would opt for the treacherous road of entrepreneurship. There are few people like Strive Masiyiwa who had a good job with perks and had the mental strength to leave a job and wait for 6years to get an operating licence. Entrepreneurship is therefore the last resort for a considerable number of people. For college graduates, this is the sector absorbing more of

them than formal employment.

Creating jobs: Apart from creating jobs and by default income for the owner, entrepreneurship is helping creating jobs for the millions of unemployed youths around the country. Pause and reflect--where are your children going to get jobs from? How about their children too? Therefore this is an avenue for leaving a legacy for many through solving a national problem affecting current and future generations.

Chapter Two: Farming Opportunities

- 2.1 Agriculture in Zimbabwe
- 2.2 Global Trends in Agriculture
- 2.3 Analysing investment opportunities?
- 2.4 Agriculture Value Chain
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Introduction

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

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



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

"Twenty years ago the idea that people could have their own [mobile] phone was almost as ludicrous as the idea that Africa will feed the world. But 20 years from now, this continent will feed the world," predicts Masiyiwa. A decade ago, Masiyiwa noted, it was almost impossible to talk about agriculture in Africa beyond simply food security. Millions of people across the continent were

facing hunger on a daily basis, even starvation. "When you mentioned the words food and agriculture, often we spoke about hunger. I cannot say to you the hunger has gone away – but what I can say to you today is that we are beginning to address this issue. We are beginning to move agriculture forward." "The green revolution of Africa... has indeed started." -How we made it in Africa

2.1 Agriculture in Zimbabwe

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

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

Overview of Agricuture Opportunities

Strengths

- -Availability of agricultural expertise
- -Good soils and is blessed with a well-developed riverine system
- -Availability of agricultural expertise
- -Former commercial farmers operating as consultants
- -Road infrastructure which can be easily repaired
- -Commercial farms can be reactivated without too much land clearing required
- -Basic irrigation infrastructure still available
- -Water Bodies (Approx 40,000 dams)

Weaknesses

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

Opportunities

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

2.2 Global Trends in Agriculture

In the increasingly globalised economy, investors need to appreciate developments in the world in terms of agriculture. It is no longer business as usual-you need to monitor weather patterns across the region! A disease outbreak in Angola has a potential negative impact on a farmer in Mutorashanga; land reform in Zimbabwe resulted in demand for land reform by citizens of Namibia and South Africa-no better illustration of the power of globalisation. Globalization is opening new market opportunities for farmers, and agribusiness

entrepreneurs. Demand for higher value primary and processed products is rapidly increasing, driven by higher income and liberalized trade. But new markets demand quality, timely deliveries, and economies of scale. More widespread movement of food and livestock around the world requires vigilance on food safety and disease risk.

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

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

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

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

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

2.3 Where do you start when analysing investment opportunities?

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

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



Input Opportunities

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

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

The sector consists of:

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

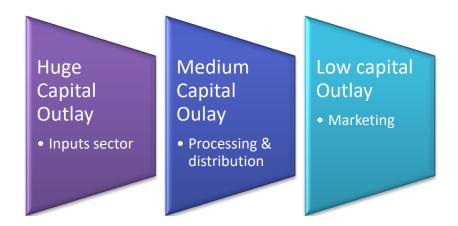
Processing and Distribution: is inferred to cover the services involved in moving an agricultural product from the farm to the consumer. It is also the planning, organizing, directing and handling of agricultural produce in such a way as to satisfy the farmer, producer and the consumer. This is the sector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

The sector is underrated especially by locals and yet provides good returns for investors. It is therefore no wonder that in a news article touted earlier, the Diaspora sector is keen to invest in the sector. Unilever's upgrading of it packaging equipment confirms a gap we had noted during our agricultural outreach programmes. The sector covers manufacture of transport (trailers) and transport of produce from farms to the market. The absence of a reliable railway system has given rise to use of road transport for large crops and livestock. Companies in the manufacture of trailers include William Bain & Co., AgVenture, Hastt Zimbabwe, Zimplow, Sabata Holdings, Munted Tractors and Farmec. Other sector includes Cold chain solutions (refrigeration/warehousing) and Training and management services and technology. We have a detailed article on Agro processing opportunities covered in the book.

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

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

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



2.5 2020 Agriculture Output Forecasts

Few people bother with reviewing budget statements and yet this is the biggest opportunities statement. The minister of finance Prof Mthuli did a budget review in July and presented rich information concerning agricultural opportunities. Information presented reveals gaps agricultural opportunities which inform entrepreneurs of areas to focus on.

Figures going down means great opportunities to plug the gap—in contrast figures going up means need to exercise due care to risk of flooding and poor profitability in the long run.

The budget figures and forecasts are therefore crucial as the first stepping stone in venturing in agricultural ventures. Take for instance the photos of trucks at Beitbridge Border Post importing onions from South Africa. The answer is contained in the figures tabulated below. Whilst we

encourage Zimbabwe to be self sustainable, the budget figures also provides an opportunity window to those who are importing.

Crops and livestock

Detail	2018	2019 Budget	2019 Revised	2020 Budget	2020 Rev
Overall Growth	7.9	-18	-17.8	5	-0.2
Tobacco	252.0	259.5	295.5	230.0	224.0
Maize	1831.0	776.6	776.6	1200.0	907.0
Beef	74.5	70.0	62.6	68.0	57.3
Cotton	144.0	70.0	76.8	125.0	101.0
Sugarcane	3903.2	4720.4	4000.0	4750.0	4100.0
Horticulture	71.0	77.4	77.4	82.0	94.4
Poultry	160.8	167.0	151.7	175.4	148.6
Groundnuts	127.0	70.9	70.9	109.6	87.0
Wheat	161.0	60	94.7	60.0	416
Dairy(mlt)	92.0	99.4	96.0	109.3	92.3
Coffee	0.6	0.5	0.5	0.5	0.5
Soybeans	54.0	60.0	60.0	80.0	47.5
Tea	20.0	19.0	19.0	21.0	20.5
Paprika	0.8	8.0	0.8	8.0	0.1
Pork	11.4	12.0	12.4	13.0	12.4
Wildlife	33.0	33.0	33.0	33.0	26.4
Sorghum	70.1	41.4	41.4	80.0	103.0
Barley	33.4	40	29.0	30.0	25.0
Sheep & Goats	9.6	12.0	7.4	12.0	7.7
Sunflower	3.7	8.0	6.4	5.0	9.4

Selected Horticultural Crops (tons)

Detail	2018/19	2019/20	Growth %
Cabbage	457250	821070	79.57
Carrot	87380	125202	43.28
Cucumber	38580	60300	56.30
Irish Potato	408158	592779	45.23
Leafy Vegetables	394218	435176	10.39
Onion	178290	181461	1.78
Peas & beans	14764	18500	25.30
Pepper	23584	29152	23.61
Pineapples	6576	9142	39.02
Tomato	354603	807150	127.62
Orange	133178	151772	13.96
Lemon	9750	185112	1798.58
Banana	252376	271404	7.54
Apples	3885	4347	11.89
Peaches	8040	9108	13.28
Avocado	59488	84091	41.36
Mango	95475	107125	12.2
Flowers	1827	1830	0.00
Macadamia	43064	61913	43.77



Here is an opportunity. Zim importing onions to meet demand.





Analysis of agricultural products forecasts and reviews is therefore a crucial skill inorder to tap into opportunities.

Carry out your analysis and find out which areas will provide opportunities for the rest of 2020 and the following year. For those who are globally minded, you also need to explore regional trends and forecasts.

2.6 Top Agriculture Opportunities





Dairy: Zimbabwe has a huge deficit in milk production leading to large imports and contributing to the current account deficit facing the economy. The commercial milking cow herd increased by 7% from 26,000 to 28,000 between 2014 and 2015 and it is anticipated that the herd size will continue to increase because of the importation of dairy heifers under the Dairy Revitalisation Programme currently being implemented by DLPD, the Zimbabwe Association of Dairy Farmers, and milk processors. Annual milk production increased from 54.7 million litres in 2013 to 55.5 million litres in 2014. It is anticipated that milk production in 2015 will also increase, judging by the first quarter increase from 13.1 million litres in 2014 to 13.4 million litres in 2015. (FAO)

Pork Value Chain: Following massive destocking since 2013, the pig producing sector is starting to grow again on the back of firmer producer prices .Feed costs and poor genetics of the local herd continue to be the main constraints to growth in the sector. Thus the current drought will likely lead to destocking again especially for small pig producers who depend on their own grown maize.

Small Ruminants: Sheep and goats (small ruminants) are currently under-utilised resources in the country. Current estimates put the country's sheep population at about 457,000 and the goat population at about 4 million. These meat species are well suited to drier areas as well as the reduced farm sizes. Though there is renewed interest in farming with sheep and goats, these are poorly linked to formal meat markets. A key constraint to commercialisation

has been VAT that continues to be applied on sales of sheep and goat meats. No VAT is charged on other meats which places these two species at a disadvantage.

Aquaculture Fish, as part of the livestock sector, contributes significantly to food supply and nutrition and is a major source of food, particularly of high quality protein, minerals, vitamins and micronutrients for the majority of African people. The paucity of water bodies in the country provides the country with a huge potential for the expansion of the sector with multiple benefits of increasing food security and generation of much needed foreign currency. Zimbabwe, represented by Lake Harvest Aquaculture, has increased tilapia fish production enormously and exports since 2009.

Meat Processing Industry: The meat processing industry has been growing since 2009 with a significant number of new factories dedicated to producing value-added livestock protein products from by-products of abattoir operations such as beef fats, offals and trimmings, and chicken skins and fats. The products produced include sausages, mincemeat, burgers, boerewors, polony and Vienna sausages, among others.

Soya Beans:

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

2.7 Understanding the Power of Demand and Supply



Understanding the art of demand and supply in agriculture is very important, perhaps a little more important in fresh farm produce than other sectors. If you have been in the agricultural business or are intending to get into this business then you will find this article to be of great value -think of this as a little crash course in agribusiness. Have you ever wondered why a crate of tomatoes is selling at \$18 when just a few weeks ago it was selling for 4 times less that amount? Well, the power of demand and supply has a lot to do with it.

The demand for cabbages, tomatoes, onions and other produce is to a great extent constant, but however the instability in supply tends to push the prices up or down. The causes of these fluctuations in Zimbabwe is largely due to changes in season as some crops do best in winter e.g. Onions whilst some crops do well in summer. Supply to the market tends to be high when many farmers are harvesting their crop as well hence the knowledge to know when to strategically plant ,harvest and sell is key to running a successful enterprise as producing quality crop in the field is just half the battle, the other half is being able to sell the produce profitably.

What can the farmer do to enjoy better prices?: Those of you who are already in the business have at some point taken their produce very high quality produce be it tomatoes, cabbages etc to Mbare Musika vegetable market and found the market flooded with the same crop and the prices so low you almost collapse. Well the key to this is if you have the capacity to plant off-season you should do so. This will shift the reliance on rain-fed cropping and create better market prospects for the farmer, as an innovative farmer you may consider investing in that green house, or drip irrigation kit to protect your crop from the elements and produce quality crop.

Second, farmers can try holding on to their produce for much longer. This would involve postponing harvesting for several more weeks as one awaits the prices to stabilise. This is an option only if the crop has good keeping qualities such as butternut however for crops such as cabbages and tomatoes this method is not advisable as the losses can be tremendous.

Contract farming as an option: Farmers can adopt contract farming. In contract farming, the farmer agrees to sell their produce upon maturity to a specific buyer at a specific price. The advantage to contract farming is that the farmer is assured of a specific price. However, he/she might get a 'raw deal' if the free market price will be higher than the price agreed in the contract it's a risk worth taking though. Contracts to supply can be between markets such as schools, prisons, churches, hotels, etc those.

Bypass the middle man: Farmers can also try to bypass the middlemen 'makoronyera' as they are affectionately known at Mbare Musika and take their produce directly to the market. Some of the middle man have actually done very well or are doing well more than the farmer who is producing the crop. These guys know very well the dynamics of the market especially the issues of demand and supply. Depending on the amount of produce that you deliver to the market it might be worthy to carry out market investigations before sending your produce to the market so that you know the prevailing prices and conditions, but it is worth trying all the same.

Value addition: Adding value to your produce is one of the options that help improve your profit. I remember receiving input at a recent workshop on mushroom production whereby the farmer was producing and selling their mushroom to a certain supermarket in Harare at 2 USD/Kg whilst the supermarket would sell the same mushrooms cleaned and packaged nicely at 4.50 USD/Kg. When we sat down and did the calculations the packaging only cost 35c/pack so the shop made more than 100% profit all because of 35c packaging sounds crazy right? Well that's how business is made out there, so next time before you sell your produce how about thinking of value addition for maximum profits.



I am sure at some point we all have gone into, passedor at the very least parked near our local farming input hardware shop and noticed the seedling vendors often manning the pavements selling seedlings of tomatoes, onions, cabbages etc. That's a business that almost anyone can get into with minimal resources, however if you want to run this business profitably then I suggest you go through this article as we speak about running a plant nursery business on a semi commercial to commercial basis and earning that extra dollar for you and your family.

Who can run a nursery?: The answer is quite simple, anyone can run a nursery business this includes you, the key factors like any other business are determination, skill and persistence. I will admit it may be a bit challenging at first as you might not have the pre requisite skill to rear seedlings successfully, in such a case it becomes vital to invest in attending that nursery management training workshop or simply have your workers trained on nursery management by a professional agronomist believe me it pays at the end of the day.

Potential Customers: The purpose of this article is to equip you with information so that you shift from seedling street vending for those who are already in the business to becoming a commercial seedling producer. You will be surprised that most commercial fresh produce farmers do not have nurseries on their farms and rely on purchasing seedlings or simply outsourcing their seedlings from reputable suppliers due to various reasons ranging from quality to cost cutting measures. Therefore it is very important to actively market your services and products to this market.

Which crops seedlings can I produce?: Depending on the season and market you can produce a wide variety of seedlings for the market. Onions and cabbages are ideal this time of the year as they can be grown well during this time of the year in Zimbabwe despite the winter season the list is endless. Another crop which can be grown and has great returns when sold as seedlings is the "golden leaf", tobacco seedling which by the way if you intend to transplant as irrigated crop in September/October the first week of June is the best time to plant the seeds in the nursery.

Capital Requirement: The positive thing about nursery production is the reduced labour costs as one or two people are required to effectively run a nursery catering for seedlings covering 50-100 hectares. The ultimate start-up cost will depend on the method used in your nursery. I usually encourage clients to shift from the conventional seed bed method to the advanced hydroponics system which has the advantage of producing even sized seedlings, easy fertilization, easy pest management, easy water management. It will cost about 700 USD to set up; this includes the trays and liquid fertilisers that are used. I do admit this is a steep figure but let me make it clear that this is a once off investment which will pay you back in the long run. It takes usually 4-5 weeks to produce seedlings for most vegetables with each seedling sold between5c - 10c and producing a minimum of 20 000 seedlings that translates to about 2 000 USD and then deducting variable costs you profit 800-1 000 USD minimum that's a nice extra dollar every 5 weeks. Make sure to visit this page during the week for a detailed article on the hydroponics system.

Space Requirement: Your own back yard can be used as a nursery provided there is enough sunlight reaching the area. To produce 20 000 seedlings you may need only 50 m x 1 m that's pretty manageable.

Challenges: Like any business there is some risk involved, the major challenge that most farmers who are into this business face is quality issues, this is greatly reduced with the hydroponics system as well as employing skilled labour to produce your seedlings. The other challenge is that of finding a reliable market, if you are just starting this business it is advisable to start small, start by selling to your friends, church mates, schools, small scale farmers etc, in the process you build yourself a reputation and business grows.

Marketing seedlings? I am not a marketing specialist but experience has taught me that a good reputation will attract good business. A good reputation involves delivering the seedlings on the agreed date and producing quality seeds and most importantly don't cheat the customer. I have come across a very interesting model were by the nursery produces seedlings which are paid for in advance by the farmer on a rotational basis or depending on your relationship with the farmer , the nursery produces the seedlings and farmer is contracted to pay upon sale of produce at an agreed interest rate.

2.9 Cabbage Production: A Fast Cash Generating Project



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.

2.10 Tomato Production A Lucrative Business

Tomato production or Red Gold production as I like to call it is one of the most lucrative horticultural ventures that a small and upcoming farmer can venture into. Tomatoes fetch

prices as high as 20 USD/crate at peak with the average small holder farmer delivering 100 to 800+ crates in a week that translates to reasonable income compared to all other horticultural crops.

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

Best time to grow tomatoes: Avoid frost prone areas as the plant is very susceptible to frost damage at times resulting in a100 % loss to the farmer. If you are in frost prone areas it will be advisable to put up a green house to protect your crop or put up polythene barriers



around your field in the direction of the prevailing wind, the latter will reduce the damage but not protect your crop. Most farmers in Zimbabwe are encouraged to plant their crop between August and January as most varieties will last between four and six months in the field being harvested again this depends on the area and variety. If your area is not prone to frost with proper planning you can harvest your crop well into winter June/July which is the time when some of the best prices are reached.

Which varieties can I grow? The variety of choice will depend upon a number of factors which include shelf life, size, market preference etc. It is very important to ask before you purchase the seed about its qualities, disease resistance, pest

resistance, shelf life etc. A good example is the Sakata Discol F1 variety it is a high yielding variety, with very big tomatoes with a good shelf life of up to 17 days post-harvest however this variety is prone to late and early blight as well as red spider mites which can adversely reduce the potential yield.

How much do I need to start up? Careful planning is required when intending to grow tomatoes, how much one will need will depend on the proposed hecterage. It is important to note that with tomatoes you will have a waiting period of 4-6 months before harvest begins and during this time the crop will require a lot of prophylactic chemicals, fertilizers, and herbicides etc which are heavy on the pocket so before you put seed into the seed bed make sure you have the required financial resources. The upside of the story is that the returns in tomato production are tremendous for every dollar invested expect minimum 5 dollars in return.



Horticulture is one of the most lucrative fields in Zimbabwe but can be challenging for most new entrants. In this article we explore some of the most common mistakes which you need to be aware of;

1. Poor site selection: Badly drained soils—soils in the selected site should be free draining to 1.5m depth. Gravelly soils: The more stones /pebbles present the

smaller is the water holding capacity of soil. Too close to trees or buildings or too steep a slope with excess run off of irrigation water? This can affect the yield of your crops.

- 2. **Poor choice of variety for the market**, time of the year, day length, and area. Lack of proper crop planning.
- 3. **Poor soil preparation**: The soil must be porous, aggregated, oxygenated to a depth of 0.5M for top yields. See Charter Seeds soil preparation technique to convert badly compacted soil into an excellent tilth in a matter of weeks.
- 4. **Badly planned rotations**: Subsequent crops must not be in the same family or group of plants.
- 5. Inadequate isolation distances between crops.
- 6. **Temperatures and humidity** levels are very important for many crops especially in greenhouses. The most frequent fault seen in greenhouses is lack of temperature control.
- 7. **Poor Irrigation**: Too much water in winter especially March April in Zimbabwe. Too little water in summer especially September October. Affects both the nursery and the field. Often the case with drip irrigation which is not really understood by many farmers. If you have a white efflorescence of salt on the surface of the soil it is likely you will be under watering. Examination of the soil will show the subsoil is dry.
- 8. **Poor seedlings**: A good well prepared, well hardened seedling is the foundation of a good crop and vice versa. Not too large or not too small and no excess leaf. Must be of the right size, 12-15cm tall, with strong, sturdy stems to prevent post planting shock, and a good root structure. The plugs must hold enough water to carry the seedling in the time before it starts to use soil water. Seedlings of cucurbits for instance need a larger volume of medium than seedlings with a smaller leaf area like cabbages and tomatoes. Use sleeves for cucurbit seedlings, especially watermelons and cucumbers.
- 9. **Poor fertilization**: Fertilize according to soil analysis taking both nutrient intensity and nutrient capacity into account. The fertilizer must be carefully placed in the soil so that it coincides with root development at critical periods of growth like vegetative growth, flowering and fruit development. Know your variety so that in a well prepared soil you know where the roots will be in the soil at a given time.
- 10. **Poor planting**. Water plant into a soil at field capacity. Never plant into dry soil. Make sure the seedling is full of water when transplanting. Water the night before pulling. Shade cucurbit seedlings after transplanting to minimize water loss.

11. **Badly planned pest and disease control**. Before the crop is planted have a spraying program planned based on previous experience. Start spraying before the problem occurs and rotate chemicals to prevent a build- up of resistance and stick to your planned program.

Finally, horticulture is a business: Inputs must be governed by the likely gross return – but the more you put in the more you will get out. In modern horticulture absolute attention to detail is necessary in all aspects of production to make use of the factors incorporated into modern vegetable varieties.

All Credit: Charter seeds, distributors of Stark Ayres in Zimbabwe.

2.12 Chicken Layers Business Venture Case Study from Beatrice



We reproduce one of the inspirational stories covered in our debut 2018 book.

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 let's 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 n purchased poultry feed n 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 ma extras 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. Infact 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 sunk a borehole (kwete tsime lol)...from the photos you can see the water tanks and pipes.

Market

Initially he used to sell his eggs to schools-churches-tuck shops 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 off layers (1000 birds) and replace them with road runners. Also continue with the new batch of 2000 birds.

2.13 Raising Rabbits for Business



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

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

50 kits in a year,

Products and Income. Up to 98% of the rabbit can benefit the farmer. Rabbit products include meat, breeding stock, rabbit urine processed into foliar fertilizer, rabbit manure, pelts

into leather (shoes, wallets, phone pouches, jackets and belts), furs to make coats, claws to make buttons and offal into pet food. Rabbits are sold at 12-16 weeks with production costs not exceeding 2.00 per kg and the current RBPAZ buying price is 5.00 per kg. Breeding schedule can be adjusted to sell rabbits monthly. The breeding stock can produce for up to three years.

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

Before Undertaking a Rabbit Farming Project

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

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

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

2.14 Beekeeping and Honey Business



We reproduce a feature from our 2018 book. Honey business has been expanding exponentially in the country and across the region. Some enterprising Zimbabweans have secured markets in Zambia which they are failing to satisfy—great business potential!

Beekeeping is fast becoming a profitable income generating activity for people of all ages because of the high demand of honey and bee related products

such as beeswax in both the domestic and export markets.

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

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

Local Demand: There is high demand for honey, but very low supply. Bee production is very cheap and the labour needed is not much. A 500g container of honey sells for about \$5 and one beehive produces an average of five 20-litre buckets of unprocessed honey, which translates to 15 litres of processed honey. Khumalo has 10 active beehives. October is usually the time when farmers begin harvesting honey.

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

Contact: Contact the Beekeeping Association of Zimbabwe who provides important training and resources. For more resources on Rabbit Farming join our ZBIN Rabbits Group.

2.15 Agro processing Opportunities



Agro processing industry refers to the subset of manufacturing that process raw materials and intermediate products derived from the agricultural sector. Agro-

processing industry can be classified into food and non-food categories, or upstream and downstream industries.

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

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

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

Opportunities

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

2.16 How to set up a successful crowdfarming company



Crowdfarming presents Africa with a lot of opportunities in agriculture. The concept is gaining momentum across the continent especially in Nigera, South Africa and Kenya. The concept involves a lot of people pooling resources and investing in identified projects of common interest. Most of the people (crowd) usually meet online through digital platforms and follow the following steps;

- 1) Formation of a company or association
- 2) Election of leaders or a management body
- 3) Identifying farming opportunities lease of agreement
- 4) Identifying land and obtaining
- 5) Carrying out detailed investment appraisals
- 6) Contributing funds for projects with a positive net present value
- 7) Project management and monitoring progress
- 8) Sharing of profits or losses

Investing in the first project

Members should not try and invest huge sums of money in a project they are doing for the first time because they do not have experience in running a crowdfarming project. Invest large sums, the project fails and this will be the end of it. A short project with a short life span is highly recommended. Try a project with a maximum capital injection of US\$2,000 – showcase you ability to manage the project, showcase your ability manage ad get a positive return on investment. This is the litmus test and if it fails...exit the project.

Success factors

- Be wary of unnecessary personality clashes. This can be easily dealt with if there is a constitution
- Engage a consultant to draft corporate governance documents such as constitutions or company registrations.
- If more than 10, an association registration is highly recommended-it's faster than registering a company.
- Initial funds contributions should go towards the hire of consultants who should prepare documents or registrations within a specified period. Failure to meet deadlines should attract penalties or rehire of consultants.
- The longer the registration process takes, the more many will lose interest. The founders of a crowdfarming project should already have draft documents of vision and corporate governance before inviting others.
- Land tenure is tricky especially when there is no documentation. This needs to be secured as fast as possible before commencement. The location of the farm or plot should be close to where members are based.
- Who will be the project manager? Allocating roles to several members is fine but be wary of lack of progress due to no one being accountable for results. This can delay the project or lead to some using own resources. Agree on a contribution that will help motivate the project manager who will report to the management committee. If you can afford a full time manager, the better.
- In all farming ventures, engage experts especially Agronomists. Pay them for researches and advice to reduce risks.
- Communication can be a huge challenge. Reliance of online platforms can take lead to a lot of miscommunication issues. Speak less on Whatsapp groups and arrange for more face to face meetings on a scheduled basis.
- The diaspora highly recommended not to invest funds in less established crowdfarming ventures. Crowdfarming ventures with no experience are high risk-wait and see results first before pouring funds into a new project.

Members Contributions

The concept of crowdfarming is to recruit as many members as possible. Every dollar counts!

If members are leaving the project-this is contrary to the spirit of crowdfarming. Therefore identify several projects and let members choose projects of their interest. At first choose a mix of projects such as animal husbandry and crop farming. For instance broiler rearing, rabbits rearing and crops such as vegetables or maize,

Manage the different interests of members. Some can contribute US\$5 per month and some US\$100 per month. Identify projects where the lower end and the high end can all fit. If its cattle purchase a cow can have 10 people with each person having a different contribution.

For example 5 people can contribute \$400 as follows;

- 1) John \$100
- 2) Jane \$50
- 3) Peter \$30
- 4) Mary \$120
- 5) Kenneth \$100

Profit or losses shared as per individual contribution. This approach ensures the participation of many but is administratively more challenging.

Another option is to have each person buying a cow but the high contributions mean few people will partake in such ventures. The fewer the people, the lesser the effectiveness of crowdfarming.

History to date of crowdfarming in Zimbabwe

A maize farming project in Banket was a disaster. A lot of funds totalling US\$100,000 were lost due to funds misappropriation and poor management. UK Diasporans were the biggest losers with some losing up to GBP10.000. Crowdfarming can be a cheap access to funds for fraudsters. Be wary of some who benefit by purchase of inputs and storage. Chibage chakazodyiwa nemombe! A recent case of cattle poisoning is raising question marks on possible funds misuse.

In Manicaland, another crowdfarming project resulted in heavy losses for members. It's important for members to tighten risk management. Come up with budgets in USD but contribute funds when needed, avoid large sums of money being handled by individuals. For instance, if buying fertilisers, contribute funds and purchase them on the same day. Utilise the fertiliser on the same day and avoid storage risks.

Opportunities abound in this multimillion dollar industry but the KEY WORD is transparency! Go for short term projects, give investors their returns back, let them choose to continue and gradually the project will gain prominence and many others will join.

We expect more than a thousand companies to emerge in the coming years. They will be competing to recruit members as well as to showcase who is the most profitable. Who can return the highest per dollar investment?

In Nigeria, their Reserve Bank had to intervene after a lot of financial scandals. Give us feedback on your experience with crowdfarming to date.

Local financial institutions should innovate and come up with schemes that help in crowdfarming. Enabling members to contribute funds and ensuring safe keeping. In South Africa they have facilities for Stokvel initiatives and at the end of 2019, a total of R50 Billion was held in all Stokvel accounts.



Have you ever thought about exporting the crops that you grow? Well if you are already growing Tobacco you are already an exporter as more than 95% of the Tobacco grown is exported to China, Europe and the rest of the world. In this article we shall be looking at a more sensitive and lucrative crop export production namely fresh produce export. Some of you are probably wondering what fresh produce is. Perhaps

to break it down, fresh produce simply refers to the usually highly perishable vegetables such as tomatoes, peas, lettuce, cabbage, strawberries, green beans etc.

Emmanuel D.N Dube | ZBIN Agronomist

There is a very huge demand for fresh produce particularly in Europe and Zimbabwe is one of the big suppliers of fresh produce into Europe. It is no longer surprising to find fresh produce with the label produced in Zimbabwe in big supermarkets such as Tesco in the UK. The current economic situation in Zimbabwe has not helped either especially when producing for the local market as monetary value is lost quickly. Producing for export is a worthy investment as most contractors will pay the farmer in forex usually the green back (USD) of which the farmer retains approximately 80% of the money in Forex. Clearly this is big business the big question then is, "how do I get into this business as farmer?". Well below are a few basics that you need to know before you get into the business or rather the requirements.

Tenure

The farmer needs to have title to the land/farm. Most contractors will need you to have an offer letter/lease agreement/title to the land or some form of authorisation for you to use the farm. This makes sense as no one wants to invest in growing a crop and then at harvest the land is disputed and the contractor losses out financially and reputation wise with their market as they would have failed to deliver as promised.

Infrastructure

A reliable water source such as a Dam or boreholes. This must be a clean water source; the water samples will be tested to see if they meet the minimum EU requirements for safe use in crop production. This makes sense as these days a lot of water pollution occurs especially in gold panning areas were harmful chemicals such as cyanide are used by illegal miners and water is discarded into the water ways. If contaminated water is used such chemicals can be taken up by the plants and may affect the final consumer of the product. The most ideal type of irrigation is drip irrigation, yes you may get away with the now very popular centre pivot, but disease incidence tends to be much higher when using this type of irrigation. Also most people have the misconception that for one to do intensive horticulture you need a green house, most horticultural crops do very well in open fields especially those not susceptible to frost.

Certifications:GGAP

This is arguably the most important requirement. When exporting into Europe the basic requirement is the Global Good Agricultural Practice certification (GGAP). Most if not all markets in the EU require every fresh produce produced outside of Europe to have the GGAP certification. What is GGAP certification? This is a certification issued out to a producer (Farm) to signify that they are producing their crop according to international standards. An audit is done by an external auditor usually from South Africa by international organisations such as SGS or NSF among other auditing companies. Auditor will come to your farm and inspect things such as safe chemical storage, health and safety issues of the farm workers etc. Because of the work involved it is always best to hire a consultant who can help you set up and prepare for the audit. You do it once and you do it correctly.

SMETA

In addition to the GGAP certification most markets now also require the producer to be SMETA certified.SMETA stands for Sedex Members Ethical Trade Audit. It combines the best practices in the field of corporate social responsibility. SMETA focuses on labour conditions and occupational safety as on environmental standards and ethical business practices. This will give the farmer a competitive edge among other suppliers if they have this certification. NB these are renewed annually.

Quality.... Quality

Quality is king, Usually I recommend farmers to grow a small hectarage and manage it well in order to produce a high-quality crop. There is no point in growing a large hectarage and produce poor quality which is not exportable or fetches poor prices on the market. Remember farming is a business.

Consistency

This is where most farmers drop the ball. Most contractors will already have a buyer for your produce before you even put seed into the ground hence the need to be consistent in supply. Reliability is very important, in this business do whatever you can to meet contractual obligations in terms of supply.

Diversification

A carefully planned out cropping system on your farm will guarantee a constant flow of income. One can also grow for the local market when export windows are closed. Also chose the right crop for your area.

Labour and capital

Horticulture is labour intensive, if you do not have access to an adequate labour pool consider a small hectare. To give you an idea when growing fine beans (green beans) you will need approximately 30 -50 people per hectare per day at peak to harvest the crop at the right exportable size. If you miss a day of peaking your crop becomes overgrown and not exportable.

Market

Getting direct access to the market as an individual is a daunting task and most markets will only deal with suppliers, they have a history with. The best way to get around this is getting all the certifications, capital and a contracting company and grow. Contractor takes care of all the air freight, handlings delivery to market which will all be factored into the price which your product is bought from the farmer, good deal right.

It may seem like a tedious process when looking at the above list, but it is a worthy investment when done properly. The returns are very lucrative especially in this Zimbabwean economy were forex seems to retain value more. Make sure to read the next article covering the different crops that can be grown for the export market and the numbers (capital break down) that are involved as well as the different organisations involved in contract farming for export.

Chapter Three: Small Business Ideas

- 3.1The Sowers joy, who are you Salary?
- 3.2 Experiences from a member
- 3.3 Natural Shampoo Opportunities
- 3.4 Bedsheets and covers production.
- 3.5 Investing in Brick, pavers, window seal machines:
- 3.6 Soap making Startup
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- 3.11 It's only a matter of perspective
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Introduction



Credit | Tsvangirayi Mukwazhi AFP

The economy was already facing headwinds before the Covid-19 pandemic added petrol to the fire. The situation could not be worse for the business sector as the impact devasted many businesses across the globe. With South Africa heading for the top 5 place of the worst affected countries on the globe-chances of the pandemic also affecting our country and heading for a peak and registering similar results are high.

The small business sector is not spared with thousands of kombis grounded and businesses not operating at full capacity. The flipside is supply chain bottlenecks in South Africa and China has led to some innovating and venturing into local manufacturing of products such as cooking oil, soaps, drinks, detergents and more other products. Online opportunities have also spiked with mobile apps such as Malaicha.com connecting the diaspora in South Africa buying groceries for relatives back home.

We explore some of the small business ideas based on events on the ground and the key is innovation for survival.



Some people were blessed with well-paying jobs but are cursed with an irresistible urge to give others the impression that they are well paid, through things such as their clothes, car, and place of residence. They forget that salary is a seed in the hands of the sower. Our lives are lived in seasons, the sunny days shall one day come to an end as our bones and ligaments will tire from the toil of this life.

Pause for a minute!! Just imagine your life after retirement. Will you afford to rejoice as the memories of your past catches up with you or you will be sad and sorry for all the financial mistakes you made during your hey days.

By Chenjerai Takawira

Take your salary as seeds in the sowers hands and invest the little you have. There will be hard times for sure, some days will be windy and some plants will fail to stand the ground. Some days a hailstorm will come and destroy all the plants. I will not talk of what locusts can do. During the process some seeds will fall under a thorn the tree and will never give you the much anticipated harvest and sadly some will be eaten by the birds of the sky and some will fall on the rock and get scotched by the sun. However during all these days the sower remain positive, determined and courageous because throwing in the towel is never and will never be an option. Despite all the excuses and huddles, you have to invest and guard jealously all your seeds mulching them with information and wisdom.

Those who see their salary as seeds will enjoy increase and multiple streams of income. Those who see their salaries as fruits of their labor shall consume and enjoy the instant gratification but will never knew how it feels to be paid everyday of the month. You sleep better when you know that everyday is a pay day.

It reminds me when I bought my first taxi-- those days I would save and save and save when the day came I sowed my seed into a fertile ground. When you get an increment don't raise your profile but raise your investments and enjoy the fruits thereof.

Sow your seed in the morning for the night shall come.



<u>Dominic Makawa</u> Thanks mkoma Chenjerai words of wisdom.

Soko Mkanya Great mind but thinking of zim situation?

Jozinad Manzini Very inspirational.

<u>Tamutswa Pride Mandabva</u> But not everyone is meant to be a business owner, some the business acumen is not in them... inspirational though.

<u>Tinashe Chamunoda Mtisi</u> Hey Iam learning positive ideas about real life.



Hi team, I greet you all in the name of Father, Son and the Holy Spirit. Here is my business testimony and I hope I am going to inspire someone with it.

My journey started when I was a 22 year old. In 1994 got a casual job with Grinaker Construction, and that first month I opened an account with the then Beverley Building Society's PUPS Account. The account was a fixed account for 24 months; the reason

for me opening the account is I wanted to buy a car as I have passion in cars. In 1996 my PUPS account matured and I bought my first car a VW Golf ex SA; it was a neat and perfect car.

My parent and brothers couldn't believe it that I had bought a car within two years of my employment. After the car issue I started to do poultry in Chitowa at my granny's farm. I left Grinaker and got employed by the Canadian Embassy for 4 years and I boosted my projects whilst there.

Within a year I bought a Land Cruiser pick up for the farm errands from another old man in Strathaven--It was an ex Cargill truck. In 2000 I was left the Canadian Embassy and joined the Swedish Embassy worked and for two years before being laid off after my own black colleagues rumoured to my superiors that I was an intelligence officer. This happened just after coming from honeymoon in 2002.

I was paid my retrenchment package in US\$\$. I started to do the importation of motor vehicles with my package and in 2005; I flew to Singapore and bought 7 cars after travelling to Botswana to do transfers from there. When the cars arrived at Beitbridge Border Postmany where amazed to see the new Madza 3, Madza 6 and Ford laser cars. I advertised these cars and they were bought within a week after arrival due to the fact that brand new cars where in short supply those days. If one wanted a new car he/she had to pay and wait several months. So my first lot was taken by banks and one major food outlet.



I made my several follow up trips importing than 40 cars from Singapore. I later combined Singapore and Japanese cars in my business. I stopped importing second hand cars after getting an order of brand new Isuzus and Prados, so I brought some from Thailand and Japan for a certain bank.

I moved on to importing refrigerated trucks after I noticed that the car selling business was overwhelmed by new players. When I was transporting perishables for one big company, the white owners approached me and asked what I was farming at my farm after seeing the address at the trucks.

I told them that I was not doing any farming there, so they encouraged me to go for farming. I started by doing horticulture and then expanded to livestock. The journey wasn't easy as I had discouragements from close family members, friends and other people. I heard a lot of negative vibes but I just ignored all and focused on my vision.

Setbacks include losing more than 8 cars to ZIMRA after failing to pay duties-3 cars were impounded at the port in Namibia after let down by buyers. In 2015 I lost 2 of my 15 ton refrigerated trucks to accidents one along S Mazorodze and another 15 ton reefer truck along Mbalambala Road.

The accidents left me, my wife and kids as destitute- it was a big blow! I lost the other cars and had to business deals hoping to boost my operations. In 2017, I decided to get into farming full time and moved on. I now own shipping and trucking company in SA, having earthmoving interests, local trucking company and doing farming.

So in life we need not to be discouraged by events or people, we need to soldier on and fight for what we want to be.

From my humble ghetto life in Glen Norah to plush suburb of Borrowdale- the journey was tough. Every business I started had its challenges- fights and discouragements from close family members, but today all of them are embracing my success. Those that I worked with from previous companies are asking me why I was wasting my time working in those entities, but it was God's time!

God wanted to teach me the ups and downs of life and business. So don't be discouraged brothers and sisters.

3.3 Mbira Music E-Commerce







What is it that Zimbabweans excel it? What are we renowned for? Apart from highly educated and hard working professionals who are revered across the globe, we are the best when it comes to arts and crafts especially Mbira Music and Stone Scupturing.

The African museum in Capetown has 4 floors which cover material from all the countries on the continent but Zimbabwe has a full floor dedicated to our material with the rest of the continent being lumped into the other 3 floors!

Our Mbira Music is one great area which attracts foreign interest with some interested in learning how it is played. Some foreigners have set up E-commerce sites where they record Mbira playing videos and sell them with some videos selling for more than US\$300 and attracting a lot of interest.

Who will be the tutors in the recorded videos? Zimbabweans!

Who gets the monies? Foreigners!

Great opportunity for Zimbabweans to benefit from their own heritage by setting up own Mbira Music start-ups that focus on selling latest Mbira playing techniques on video. Let's bring the forex home.

3.4 Machinery and equipment for hire





The 2 most promising fields for entrepreneurs in Zimbabwe are agriculture and mining. During the Covid-19 pandemic lockdowns, these sectors were the first to be opened. In 2019 our exports totalled US\$4,2 billion with the main exports being US\$1.4 billion being natural or cultured pearls, precious or semi-precious stones, precious metals and metals clad. Tobacco accounted for USD818, Tobacco USD788 million, Nickel US\$488 million. With such huge volumes of exports each year, the question is who is supplying miners with machinery and equipment? Some business models in use involve selling machinery and equipment directly to miners with some focusing on hire or hire purchase. To those formally employed, you may consider investing in machinery and equipment for the mining sector inorder to tap into mining opportunities.

3.5 Vehicle Tyre Opportunities



How many vehicles do we have in the country? Last time I saw figures of up to 2 million...they need independent verifications. So if we assume 2m vehicles that's an average of 4 tyres excluding buses, lorries and trucks. 8m tyres for Zimbabwe with each new tyre costing a minimum of US\$40 giving us a total of US\$320 million.

Given our poor state of roads, most tyres last an average of 2-3 years. Now fellow forumites, how much did Zimbos spend on new tyres over the last 10 years?

That is over a billion dollars—possibly 2 billion or more!

Of course we have some recycled tyres from SA and they are significant market. Are local tyre companies such as Dunlop or NTS downsizing or closing down? They will never close down as long as vehicles are still on the road.

Opportunities for locals

- Manufacture of tyres? No that's too ambitious in the current environment.
- Tyre recycling/retreads? Yes possibly provided you do own researches.
- Tyre imports? Yes go to Kaguvi and assess who is importing.
- Tyre servicing? Check the amount of money those doing car tyre servicing are making per day.

Roads will continue to deteriorate unless citizens mobilise resources to repair them—we can no longer rely on councils for repairs. Our forum will becoming with an interesting Crowdfunding initiative that will take advantage of opportunities in the sector.





OMG. Who knew that Feso/soso/Ruredzo works wonders? Forget that nonsense they call shampoo and conditioner in the supermarkets. That's a scam!

Lever Brothers came and sold us soap/shampoo/conditioner and we lost our very own natural treasure - ruredzo. This bad boy is excellent. To all my sisters with natural hair try this and you won't regret it.

By Tendai Shumba Mhazi

My hair was tangled and had knots enough to tie me down for a century. I hadn't combed my hair since mid March (your judgement isn't welcome) I'd wash it and leave it because it was too painful to comb, my afro comb wouldn't move no matter how much I tried.

I gave up. I washed my hair with this ruredzo and brushed before rinsing it haaaa imi ka! Apa ndakapinda mu supermarket 3 weeks ago wanei shampoo \$400 bond, conditioner \$400 bond ndikati kwave kuroora ka uku ndikasiya. I'm a happy bunny. Try it mozondiudza.

Brilliant insight by Tendai (She featured in our 2018 Business Opportunities Book talking about living in Dubai)

How much do Zimbabweans spend on shampoos? Could run into a couple of million dollars per year.

How about researches on using this natural plant to commercialise it?



Luwy Kay Kusemwa There is a lady who did hair products with it look for feso.

Rudo Zim Takakura tichingoshandisa. Rinowanika time yekunaya.

<u>Tsitsi Malaika</u> This post made me Google and I discovered it grows near my home. How does one use it in their hair?

<u>Ezekiel Nyamurowa</u> <u>Rudo Zim</u> Just rub the plant mumusoro mako nemvura. Panobuda furo rakawanda and you have your natural shampoo. Good for Dandruff's as well. <u>Mie Mundiya</u> Where can I find it in Harare?

Thuli Kawondera Yes it is used it in my younger years when I had natural hair.

<u>Cody Gambiza</u> We used kupema musoro tiri vadiki bvudzi roita ma curls tichibva ku xool..those who grew up kumusha can relate.



It is mind boggling to think of how many beds that require bedding sheets in your country of residence. However if you have a matrix way of doing it then that's how big your Market is.

Bed sheets market spills from home use only to institutional markets. Let's talk of hospitals, clinics, boarding schools, hotels, lodges ,Bibs to mention but just a few.

By Chenjerai Takawira

The project is not very capital intensive hence limited barriers to entry meaning even college students can start their own company. However, for Mass production individuals may organise themselves and do a crowd fund so as to procure industrial sewing machines and other related materials.

You can produce, winter sheets, summer sheets, character sheets for kids, some for double beds, single beds, king and queen sized beds just to add varieties.

Now this is the killer approach that can make you a fortune, instead of moving them one one you will need to move volumes through network marketing (that's big) organise people to buy from you at discounted prices so they can sale at a profit, that will allow you to quickly penetrate different markets in a very short space of time. Besides that only you can also enter into retail stores and more so, export to other countries.

You will need to create a mega brand and find good packaging and start competing for the international market. This is not only limited to ladies even guys can occupy this space too and conquer.

What's your take on this project lets discuss on the comments section below.

WhatsApp/call 0733912326 for consultation



Thomas da Rocha I think that the factor that affects business activity most is the lack of access to markets or to commercial infrastructure at scale that can reach even the global market. What Zimbabweans and others African need to do is to get together in their groups and fund their own shops first, use the first shops as bankable business to build for itself the second and use the second to build the third without putting any extra money in the business except to supply the shops with products.

<u>Chenjerai J Chikwangwani Takawira</u> After thought: Another way is to contract the bedding sheet production to already existing tailors near you so that you forgo the costs and burden associated with sawing then you can focus on other things like administration and marketing.

<u>Harry Nyakatonje</u> Many people are already doing this, but to stand out one needs good branding, great packaging, they need to treat this as business.



These machines come in two versions, the manual version and the electric version. The electric version comes with a vibrator and some with a conveyor belt.

With an investment of between \$700 and \$1500 you can get yourself a good brand new machine inclusive of training.

Let's look at how you can arrange your business model: These machines can produce on average 400 bricks in an hour depending on

the size of your machine and the average prices of common brick is currently between \$140-\$160/1000.

According to all Africa in 2014, 59% of Zimbabweans own houses meaning 41% plus stand as your potential market not taking into consideration the construction projects which are done by private companies and government.

As any other fields, this area has territorial giants like Beta bricks but however the market remains hungry and cannot be satisfied by few players alone.

What's your take on this project, put your comments below and let's discuss.



<u>Dominic Makawa</u> Went to a brick manufacturing plant today was quite impressed.

<u>Tatenda Raymond Sithole</u> Very sound idea! Infrastructure and equipment the way to go.

3.9 Soap Making Startup



This is our last episode on this series and it is my hope that many have benefitted from it. I will be glad to get calls for your business launches.

Today let's talk of soap making machines it's bigger than you have ever thought or imagined.

You will need one of the machines below automatic soap making machines which range between \$5000 and \$30000 USD. Most of these machines are manufactured in India and of course China.

By Chenjerai Takawira

Millions of washing and bathing soap are bought on a monthly basis on an average cost of \$1 USD each. The

machines output can range between 400kgs and 800kgs per hour that is roughly 3000 tablets of bathing soaps. Therefore in a day the total output can alternate around 24000 soap tablets.

Soap is made from soap flex or nodules + perfume + colours. Therefore additional capital is needed for ingredients and packaging material.

Crowdfunding can be ideal for projects like these then you operate as a registered company.

What do you think about this project?

林树林林

<u>Mufaro Chari</u> Thank you so much for these posts. Am already a manufacturer of perfumes ,lotions,roll-on ,soap etc

<u>Jefrey Elias</u> I really appreciate you for this post. Iam in manufacturer of soap, dishwasher, toilet cleaner and lots more.

3.10 Business Opportunities in Mat South



I was inspired by Ntate's post yesterday and I decided to divert attention into Matabeleland South. In November I did a tour of Gwanda, Esigodini, Matopos down to Kezi.What I discovered there might interest some serious investors.

By Destiny ZBIN Bulawayo

There are vast tracts of arable fertile land on which a few cattle will grazing. I spoke to a few farmers who confirmed my assumptions. Young

people with fresh ideas have migrated to SA leaving old people on the farms. These people stick to their Mzilikazi way of life which is cattle rearing. A Matabele is not a man unless he has cattle. However; they don't invest in their farms. They just herd their cattle following grazing land. No paddocks, no hay, no what, hence the huge number of cattle which died due to drought. A whooping 20 000 cattle died! So for a good marketer like me I saw information as the missing link. Educate the farmers about paddocks, hay farming, water harvesting, borehole drilling etc. Sell them the equipment, drill their boreholes, sell them solar pumps. Hantsho abantwana base goli bale mali? They can invest in their farms. If you are a good negotiator, then do a partnership. Or rent part of the farm or the whole farm especially for horticulture. Bulawayo and Gwanda suffer acute shortages of fresh veggies. Sometimes we go for a whole week without greens or cabbages in the supermarkets and market market. So it can work simple!



<u>Merlvine Ngqabutho Mzenzi</u> Nothing wrong with "their Mzilikazi way of life". However this is very insightful and really ideas worth pursuing.

Lazarus Magaya Thank you very insightful indeed.

Brian Matare Is that not region 5 which is suitable mostly for cattle ranching?? You saw vast tracts of "arable land"... Did u remember to check the rainfall patterns in that region the strategy by colonial or white farmers resulted in Zim being termed "the breadbasket of Africa". Cattle ranching in region 5 has nothing to do with Ndebele Kings. It has a lot to do

with agric techniques developed and put into practice over time by people who were not guessers. They based developing farming methods of research.

3.11 It's only a matter of perspective



Two Zimbabwean brothers left their home country because of lack of jobs and tracked down to South Africa to look for green pastures. However, the only jobs they could find were menial part time jobs in the construction industry. After almost a year of living from hand to hand, the two brothers sat down and discussed how they were going to make enough money to support themselves and their family back in Zimbabwe. The younger brother made a suggestion: why don't we sell food on the streets? After much deliberations and planning, the two brothers decided to make sandwiches, pre-pack them and sell them across the capital city Pretoria.

They learnt everything about making great and delicious sandwiches. They sold a pack of sandwiches for R10. Business was tough in the early days. But as they continued their business, they started building a growing clientele. One brother would go deliver sandwiches to customers in office

buildings, schools, hospitals and other government offices. The other brother will be hawking sandwiches on the streets near taxi ranks. With time the brothers were able to make between 120 and 150 packs a day from Monday to Saturday. These guys were making between R8 200 and R9 000 per week. A month they were making a gross income of around R30 000!

The brothers saved most of their profits and when they had enough money saved, they bought a second hand car and registered it for Uber business. Soon another second hand car was bought and turned into Uber business. Within a few years the brothers have managed to save money to buy a big truck and they have since registered a Trucking Company.

It's a matter of perspective what you think when you see a person hawking on the streets. Treat people with respect because one day you are going to ask the same person for a job! Be very careful when you see a man or woman hustling! These guys are gaining life experience that will put them far ahead in life.

A South African woman started a sandwich franchise in 1997 and now run 51 franchises across South Africa. That franchise is called Sandwich Baron. Any product or service that you decide to turn into a business venture has the prospects of succeeding! Work hard. Stay focused. Be smart!

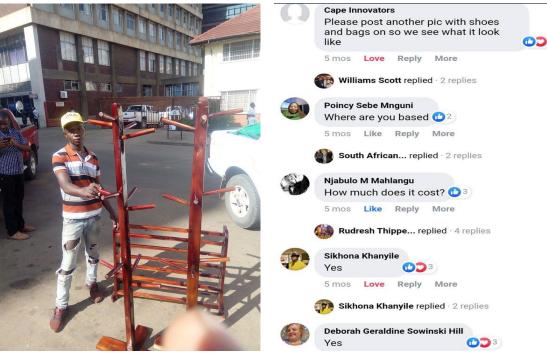


Watson Ndiraya Always be hungry for success

Moira Maumbe Never despise humble beginnings.

3.12 Zim Innovation in demand in RSA

We noted that South African ladies love fashion when we conducted our tapestry trainings in 2017. We then noted the absence of handbag holders and then showed them photos we had taken in Harare. We posted about the opportunity on our forum and a couple of Zimbos started making and selling them on social media enjoying brisk business. Early during the year we asked our members on the South Africa Business Ideas and Network group and we cover a sample of their responses below.



Gift | +263 779 765 386

3.13 Small businesses and innovation

What innovative strategies can this guy use to upscale his business?



<u>Tokozile Blessing Luwaca - Chitumba</u> Improve on packaging and presentation.

Munyà Mumbure Branding and packaging.

Brian Mushayabande A table with a Banner and he must dress like a herbalist.

Meza Mezah Sosho media.

<u>Paul Ndlovu</u> Not to counter any comments posted but I'd like to believe that branding and packaging are rather less innovative strategies.....I noticed that you mentioned innovative. One particular one came to mind that I call....smart mobility.

Moira Maumbe Repackage his product, contract a company to carry out scientific research to know dosages and all. Advertise

<u>Govern Azimuth</u> Atori bhoo so zvinhu zvechivanhu zvinotoda tsvina tsvina patoshorter raster. Zvechibhoi ukangoisa chirungu zvatodhakwa.

<u>Leon Gono</u> He is not affected by city council raids, izvo unongosiyapo hapana anotora murakwani nezvigubhu zvinetsvina ndiyani?

Wellington Zidutch Packaging and start digital marketing.

Kerina Mujati Who authenticate those herbs he is selling to people?

<u>Joshua Taderera</u> Ndakamboona umwe ndokumuudza problem iri diffrent ndokupihwa umwe mushonga. Mufesi wangu akaenda ipapo aine different problem zvisingatomboenderane akapihwa same mushonga zvese nesame Dosage. Uyu hake haadaro. Ngaango advertise chete.

Pee Kay Pane wekudyisa varume here?

Oscar Habeenzu Branding because those are the same products Forever Living sells us, but his are ugly looking, poor presentation.

Ronald Makombe Kungobika muti unoshanda tinotoita queue apo.

<u>Allan Machingura</u> He should register with Zinatha and operate as Registered Herbalist. In terms of marketing, I suggest he should start blogging, Youtube channel and Facebook page of which he would be teaching and sharing some of his products, even sharing of testimonies from some of the clients he helped.

<u>Stanford Kaswera</u> He must authenticate his business first, then deal with niche yake, location strategy and digital marketing. Ane potential to build a Ndunge like brand name.

Kerina Mujati Mumwe afa nazvo in UK izvi zvekumwiswa maguchu ne n'anga.

Harry Nyakatonje Use of multi level marketing to launch products on market.

<u>Temba Kahilu Sakayongo</u> Mordenise and improve on packaging, work with labs to identify active ingredients. Sell as natural food supplements not as medicine cos hana authority to do so.

Item	Your Progress
Appreciation of local herbs	
Appreciation of local arts and crafts	
Unlocking opportunities through globalisation	
Opportunities through improved branding and marketing	

Chapter Four: Digital Marketing Skills

- 4.1 ZBIN Performance
- 4.2 Local Pacesetters
- 4.3 It's all about experiences
- 4.4 Ten Reasons why you need Digital Marketing
- 4.5 The 2020 Marketing Trends
- 4.6 Whatsapp Marketing
- 4.7 Facebook Marketing
- 4.8 Websites and E-commerce
- 4.9 Youtube Marketing
- 4.10 How to advertise on ZBIN



Introduction

We introduced Digital Marketing in the first edition highlighting the benefits associated with digital marketing such as a fast expanding market which has grown to 10 million citizens connected to cell phones, more than 8 million connected to the internet, 5 million to Whatsapp and more than 1 million to Facebook. The Covid-19 pandemic has spurred numbers connecting to digital platforms and creating new opportunities.

4.1 ZBIN Performance

Our forum of 80,000 as at the end of 30 July 2020 attracts more than 750,000 views on a monthly basis with the highest post attracting 21,000. The huge numbers attract thousands of members every week who make business on the forum.

Compare with a brick and mortar shop in town and how long it will take to reach out to +20,000 clients. It will probably take several years but with Digital Marketing it can take a few hours—talk of efficiency!

On our forum, the only cost one can incur is data charges but physically a brick and mortar shop will have to spend thousands of dollars to reach out to high numbers of potential clients.

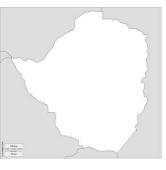
Zim Business Ideas and Netv	vork			
Statistics for the month of June 2020				
Total monhtly views=700,000 Total				
Most viewed post=21,000 Total ave	rage views =7,100			
Top 30 Posts	Member	Comments	Reactions	Views
Your Monday Ads Here:	Kevin Farai Moyo	811	143	20734
Your Monday 29 June Ads here	Mdala Wa Rue	656	123	18946
Your Friday Ads Here	Kevin Farai Moyo	645	102	17968
Your Wednesday Ads Here	Kevin Farai Moyo	628	121	15842
Startup question	Letala Darlington	186	244	15782
Your Wednesday ads here:	Kevin Farai Moyo	630	93	15363
Your Friday Ads Here	Kevin Farai Moyo	656	113	15351
Your Wednesday Ads Here	Kevin Farai Moyo	672	122	15134
Morning Guys. Your Friday Ads Here	Kevin Farai Moyo	760	114	14907
Monday Ads Here	Rachel Madamombe	554	80	14551
BUYING REQUEST here ONLY.	Foster James	171	81	14482
Your Wednesday 01 July Ads Here	Kevin Farai Moyo	660	175	14465
Rich people and overcharging	Mdala Wa Rue	68	240	14036
Your Friday Ads Here	Kevin Farai Moyo	538	125	13802
#no caption	Chenjerai J Takawira	56	448	13521
Business Success	Letala Darlington	115	393	12747
ZIMBOCASH & cryptocurrencies	Letala Darlington	168	107	12468
Vote of thanks	Mdala Wa Rue	108	53	12145
#Slaying	Chenjerai J Takawira	36	325	11928
Crowdfarming	Chenjerai J Takawira	111	210	11882
Scam experience	Mdala Wa Rue	129	181	11330
Discussion topic	Chenjerai J Takawira	74	144	11271
Question & Answer: Alamant	Mdala Wa Rue	323	142	10952
Just to lighten the day#staysafe	Chenjerai J Takawira	49	197	10924
Totals for top 30 out of 98 posts		8804	4076	340531

4.2 Fill up the stadium



The Rufaro Stadium in Harare has a capacity of 30,000 seats. When you have mastered Digital Marketing, you should be able to fill up the stadium in a few hours. How long does it take you to fill up this stadium? And when you graduate then you should move to the National Sports Stadium. You should be able this without spending much!





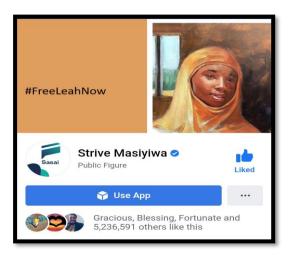
Online Zimbabwe has boundless opportunities as they level the playing field for all businesses. Most large corporations are late entrants to the field meaning small businesses have an equal chance of carving out market spaces for themselves.

4.3 Local Pacesetters













Name	Detail
Strive Masiyiwa	He is the most followed Zimbabwean on social media with more than 5 million followers and reaching out to more than 80 million people every year. Why is he popular? He tackles a key topic across the continent-Entrepreneurship and in the process promotes his businesses.
Jah Prayzah	He reached more than 100 million views of his videos in July 2020 earning more than US\$300k in the process. His music collaborations with foreign artists helped push his brand across the region.
Mai Titi & Madam Boss	Like Madam Boss, Mai Titi has a lot of followers on social media and both earn thousands of dollars per month from those interested into tapping into their following.
Mambos Chickens	They have been coming with catchy adverts and dominating social media as a leading brand.

4.4 It's all about experiences



We have always been social beings right from the Stone Age. After a hard day of hard work, families gathered at a bonfire every evening and enjoyed experiences that included dinner, story- telling and in some cases also dancing.

Human beings enjoyed EXPERIENCES.

With the coming in of the industrial revolutions, most trekked to cities to look for employment and one area was disturbed-Experiences!

In order to cover up for the weaknesses in the new urban set us, the Newspaper Experience was created.

However the newspaper experience was not enough, we needed a voice and hence The Radio Experience was created.

Still the new media was not good enough; there were no facial expressions, no visuals.

We again went back to the laboratory and introduced the Television Experience a much better version than newspapers and radios.

However we were not yet done, some obscure producers determined the content that was produced and aired on the television, they controlled the times of broadcast and areas of broadcast.

The cycle of tracing back to where we began was completed by the internet creating platforms such as Social Media.

Once more, we have platforms where we create content, converse with others, no restrictions on time and we can also see each other through photos or videos.

Digital marketing is therefore all about participation in memorable experiences in order to create wealth on a sustainable basis.

Disturbing Experiences



To those who had a chance to live in rural areas, you should have listened to storytelling sessions usually from grand mums. These story telling experiences usually attracted every youngster who would listen attentively to interesting story telling experiences.

Now imagine if you were to come and disturb the story telling session and advertise goods for sale?

You would need to disturb in the shortest time of 7

seconds,

You advert needed to be interesting and have entertainment value,

If your advert had prizes such as sweets and chocolates for the kids,

If you advert also followed the story telling theme and gelled with the existing story line,

People who advertise on television, radios and Social Media are **ESSENTIALLY ENTERTAINMENT DISTRUPTORS.**

The original purpose of public media was entertainment period. In order to recover costs of running radios, televisions and internet, advertisers had to come and utilise the platform in an ingenious way.

4.5 Ten Reasons why you need Digital Marketing

1. Digital Marketing Levels the Online Playing Field: Gone are the days when business owners still welcome the notion that Digital Marketing is only for the likes of multinationals and large corporations that have the sufficient resources required to mount an online marketing campaign. Digital Marketing actually levels the playing field, providing small and medium enterprises the chance to compete against the big boys and attract their share of targeted traffic.

With digital marketing, small companies now have the resources to perform sales and marketing processes that were previously available only to large corporations. Without a call centre, small businesses can engage effectively with multiple customers, even to customers

from any parts of the world even if they don't have physical stores or branches in these locations.

- **2. Effectiveness:** Digital Marketing Is More Cost-Effective than Traditional Marketing. Small businesses have very little resources and even capitalization. This is why Digital Marketing provides them with a better and much more cost-effective marketing channel that delivers results.
- 3. Digital Marketing Delivers Conversion: Businesses marketing products and services online measure success by the percentage rate of incoming traffic gets converted into leads, subscribers or sales, depending on the intended purposes of your website. Without conversion, all your traffic would mean nothing and all your marketing efforts will simply go to waste. That is why business owners are streamlining their digital marketing campaigns towards conversion optimization, making it a top priority above everything else.

There are several tools and techniques that you can use for your digital marketing campaign such as Search Engine Optimization, social media marketing and email marketing.

4. Digital Marketing Helps Generate Better Revenues: Higher conversion rates generated by effective digital marketing techniques will deliver loads of profitable benefits for you and your business in terms of better and higher revenues. Google confirms this in a study with IPSOS Hong Kong, claiming 2.8 times better revenue growth expectancy for companies using digital marketing strategies to those who do not.

With better revenue growth expectancy, small and medium enterprises using digital marketing techniques will have 3.3 times better chances of expanding their workforce and business – opening their doors to better, larger and farther reaching markets both locally and abroad.

5. Digital Marketing Facilitates Interaction with Targeted Audiences: One of the reasons why digital marketing is taking over traditional marketing channels is the ability of Internet marketing tools to interact with targeted audiences in real time. Engagement in any form is what your customers expect to receive when interacting with your brand or business. How your business handles such engagements and interactions will spell the difference between business success and failure.

Interacting and providing your customers with proper engagement points can give you an insight of what your targeted audiences want. This vital information will steer you towards making the right set of next moves, provide your customers with an even better experience,

develop good relationships with them – gaining their loyalty and trust that you will need when your business begins to grow.

6. Digital Marketing Caters to the Mobile Consumer: Undoubtedly, mobile internet will be the next wave of information dissemination and communication channel, brought about by the rapid proliferation of smart phones, tablets and other internet-enabled devices. These mobile devices have become a central part of life

Now would be the best time to have digital marketing campaigns intended towards mobile consumers, paving the way for them towards achieving better growth and faster expansion. Mobile gadgets have evolved from being mere alternatives for laptops and personal computers, into something that is influencing their purchasing decisions.

7. Digital Marketing Builds Brand Reputation: The power of digital marketing lies in its ability for attracting targeted traffic. These types of audiences for your content are most likely already ready to know more about your brand, products or services and may be interested enough to purchase what you have to offer. Delivering on what you promised will help you develop a better relationship with your targeted audiences, help them transition into paying customers that will go back and interact with your site some more – on a regular and continuous basis.

This will prove beneficial for your brand reputation, as satisfied customers will most likely tell other people about their experience with your brand, product or service. Your brand reputation will go viral as expected, further opening new doors of opportunities for reaching bigger markets and attain business growth.

8. Digital Marketing Provides better ROI: With better revenues and better branding, Digital Marketing can provide a better Return of Investments (ROI) than traditional media and marketing channels. With traditional media, the cost is too exorbitant for small and medium enterprises to leverage on, and the results received are somewhat vague and difficult to measure.

Digital Marketing on the other hand can easily be tracked and monitored, with results immediately realized and measured as soon as targeted audiences provide contact information, subscribe to a newsletter or training program, or make a purchase. The key to success in Digital marketing however is to generate a steady flow of targeted traffic that converts into sales and leads. The more your business generates this kind of traffic, the faster you can realize your ROI.

- **9. Digital Marketing Earns People's Trust:** Digital Marketing rides on the current online trend that focus more on social media signals resulting from direct and more personalized interaction between a brand or business and their targeted audiences. Digital Marketing leverages on social media signals, social proof and testimonials from actual consumers who have previously purchased, joined, or availed of a product or service marketed by a particular brand or business. The more reliable these social signals are, the higher the trust rate it can generate from targeted audiences most of which can be potential customers.
- **10. Digital Marketing Entices People to Take Favourable Action:** While social signals and testimonials help earn trust from targeted audiences, Digital Marketing makes use of effective strategies that will entice people to take a favourable action your brand or business intends them to take. Conversion to leads or sales is still initiated and under full control by the website visitor. They are not compelled to do so but digital marketers can make use of clever and innovative ways to entice conversion using Calls-To-Action.

Calls-To-Action specifies what your web visitors should do next – either to sign up, like, download something, call or buy – specific steps that will entice them to perform a favourable action. Innovative forms, buttons and texts are optimized according to copy, colour scheme, graphics and even positioning on the page to generate the best results in terms of generating favourable action.

4.6 The 2020 Marketing Trends

Marketing in 2020 is going to be challenging and exciting with the constantly changing digital marketing landscape.

If you're out-of-date with the digital marketing trends, you're limiting your brand in both reach and conversions. You may be completely unaware of new marketing trends, but your target customers and your competitor are not.

To help you stay ahead of the curve, below we outline the some of the best digital marketing trends 2020;

- Video content: Video content has much higher engagement and click-through rate and this trend will even grow. People are more likely to watch a video than read the article with exactly the same content.
- Interactive Content: Interactive content is the best way to engage your audience, build strong personal brand and get to know your customers better. You can use quiz or interactive e-mails to build closer relation with your readers.
- Automation: Research has shown that people are not willing to wait for your service, access or just the e-mail answer. That's why in 2020 it will be even more important to invest your time and money in auto responders and chatbots.
- Branding: Everyone can produce anything right now. In this crowded environment, branding and personal 'brand is crucial. Focus on building your brand than just on quick profits and sales.

- The core of digital marketing remains the same; getting people what they want, when and where they want it and 2020 technology is just opening new doors to get there.
- Must have skill: Graphic Designing: The rule of digital marketing is many people only have an attention span of less than 10 seconds.

4.7 Whatsapp Marketing



The platform has more than 5m Zimbabweans and if we add the diasporans then numbers could go up to more than 8m. This is the social media of choice in Zimbabwe and any serious digital marketing starts with this platform.

Major challenges with Whatsapp Marketing

- 1. Long adverts not following the 7 seconds rule (90%)
- 2. Ambush marketing: Joining a group of poultry farmers and posting shoes
- 3. Posting at wrong times: Most people access Whatsapp in the morning between 6:00am to 9:00am and in the evening 5:00pm-9:00pm
- 4. High data costs
- 5. Difficult to target

Steps to achieve success in Whatsapp Marketing

- Open a Business account; add contact numbers and a catalogue of photos of your business
- 2. Download a canva app, or visit the website link www.canva.com and learn to develop own adverts. This is work that can be done successfully by primary school students.
- 3. Develop a least 3 adverts trying different designs, own photos of products earn extra marks.
- 4. Join as many Whatsapp groups as possible, learn the group rules and schedule your adverts
- 5. Try social capital investment by participating in a few groups, providing helpful tips or even researches.
- 6. Measure progress.

Advanced Series

- a) Open own Whatsapp groups, share group link of Facebook posts, Websites or Whatsapp forums.
- b) Be wary of competitors who post their competing own adverts-develop strong rules.
- c) Try content marketing to be covered later in the book.
- d) Develop strong relationships with group admins; here and there give them small incentives if you are making good business on their forums. Whatsapp admin endorsement is one of the best way to gain credibility and support from the forum.
- e) Stage experiences.



Facebook is the second most popular Social Media platform in Zimbabwe with a million subscribers in country but figures could go up to 4 million if we add the diaspora.

Problems with Facebook Marketing

- 1. Long advert posts which no one reads
- 2. Posting in wrong groups or platforms
- 3. No Facebook Page or an idle page
- 4. Not knowing your cash cow Facebook Group
- 5. No knowledge of effective Facebook Boosting
- 6. Lost sales to poachers
- 7. No linking of
- 8. Paypal not working in Zimbabwe
- 9. Easily giving up

Steps to successful Facebook Marketing

- I. Just like in Whatsapp ads, create an eye candy ad on canva for beginners.
- II. Open a Facebook page and come up with a schedule of posting.
- III. Join as many relevant groups as possible and post your ads during peak times.
- IV. Use your profiles to market your business.
- V. Get skills on targeting.
- VI. Know how to use analytical data to review performance and restrategise.
- VII. Use Facebook for experimental purposes.

Advanced Series

- a) Use Facebook groups instead of Facebook Boosting.
- b) Use Paypal by using South African registered numbers.
- c) Use influencers such as Comic Pastor, Madam Boss, Mai Titi etc but they come at a cost
- d) Link your Website, Twitter, Instagram, Whatsapp etc
- e) Great platform for redirecting traffic to your website or capturing email addresses.
- f) Stage experiences.

4.8 Websites and E-commerce



The first person to set up a website in Zimbabwe was Radio Dj Peter Johns in the late 90s. Since then thousands of websites have been set up over the past 2 decades.

By Darlington Letala

What are the challenges with websites

- 1. Idle shells, websites with no updates
- 2. Users not appreciating SEO
- 3. No knowledge of updating the website plug ins
- 4. Not linking websites to social media handles
- 5. No knowledge of using Google Analytics
- 6. No linked to E-Commerce

Setting up your site for successful digital marketing campaigns

- 1. Appreciate the full value of websites
- 2. Appreciate how blogs can work to your advantage through SEOS
- 3. Link your site to social media handles and also business cards and fliers
- 4. Appreciate Google Ads
- 5. How to enable your site to be an E-Commerce shop

Advanced Series

- I. Redirect your facebook page to your website (off the book)
- II. Promote your website through radios, televisions, presentations
- III. Placing your videos on your site
- IV. Business directories

Engaging a website development consultant

- 1. Research on at least 5 best websites from across the globe. What are the features you admire most?
- 2. Engage a website developer with experience of developing websites, discuss about your objectives and desired designs.
- 3. Discuss about how to maximise your site ranking on search engines (SEO) especially setting up a blog.
- 4. Sign a contract of agreement and pay a deposit (do not pay the full amount)
- 5. When your website is complete, go through the process of how to update it and making adjustments.
- 6. Make sure your website is connected to your social media handles such as Facebook, Twitter, Whatsapp, Linkedin etc
- 7. Use Youtube tutorials on how to update websites especially adding plugins.
- 8. Do not forget the password (most start-ups forget website passwords)
- 9. Review website performance.



Youtube is a growing social media platform in Zimbabwe used mostly for entertainment videos. Top views come from Jah Prayzer and Winky Dee and a few dramas. For every 1000 views, Google pays US\$3 and this is the incentive for many start-ups to build a following on the channel.

Problems with video marketing

- 1. Alien concept
- 2. High data charges
- 3. Absence of professional business video developers
- 4. Fear of appearing on videos
- 5. Few success stories

Steps to success with video marketing

- 1. Set aside funds to engage a professional videographer
- 2. Develop own videos using apps such as filmora
- 3. Use content marketing and create experiences to promote your videos
- 4. Link your videos to your websites and other social media handles

Advanced series

- I. Keep your video interesting.
- II. Your video should be a maximum of 30 seconds.
- III. If people on Social media cannot freely share your video in our absence-then you have done nothing.

Setting up your own videos

- Study the best videos especially those trending on Social Media and on Televisions.
- Visit Millier Properties Facebook page and see how they effectively use videos to market their business.
- Engage a professional videographer and shoot a short video (maximum 30 seconds).
- Open a Youtube channel (a 3 minute easy steps process), upload your videos.
- Share video links to your website, Facebooks, Twitter and Whatsapp groups.

4.10 How to advertise on ZBIN

With over 80,000 members in Zimbabwe and with a rate of growth of 1000 new members every week, our forum expects to add more than 30,000 before the year end. This is a huge market place for the forum and our model connects our website to our main Facebook pages and also various Whatsapp groups of more than 50. We also have a Telegram created in June 2020 with the objective of adding every forum member to the Telegram account.

Our Whatsapp group rules are as follows;

- Avoid controversial topics such as politics,
- Actively participate and help inspire members,
- No ponzi schemes or scams,
- Mind your advert; increase impact by designing eye candy ads
- Do not repeatedly post the same ad to the same group over and over,

Some of the groups have been existence for more than 6 years and helping to create close networked communities of entrepreneurs who have organised tours, business meetings and crowdfunding initiatives.

Our Digital Marketing Book is Zimbabwe's first Digital Marketing Book and was compiled after conducting a training attended by over 700 entrepreneurs. Their input helped to design practical Digital Marketing tips that work in Zimbabwe. It includes a lot of our experiences in managing digital platforms over the past 6 years.

Item	Your progress
Enrol for digital marketing courses	
Read digital marketing books and material	
Follow successful digital marketing campaigns	
You need skills on graphic designing	
Engage experts	
Implement and monitor progress	

Chapter Five: Youth Opportunities

- 5.1 Life after college
- 5.2 Career Guidance Skills for Parents
- 5.3 Precolonial Career Guidance
- 5.4 Entrepreneurship Support
- 5.5 Is formal education still relevant?
- 5.6 Youths and Tech Opportunities





Introduction

According to UNFPA, Zimbabwe is an extremely young country, with 62% of the population below the age of 25 years. According to statistics from Zimbabwe's Ministry of Higher and Tertiary Education, approximately 30,000 students graduate annually from the country's institutions of higher learning. The number one challenge they face is the lack of formal employment. This leaves them with the option of crossing borders in search of opportunities and for some time this worked but most of the countries they used to trek to now have their own employment challenges and its worse with the Covid-19 pandemic. Foreign doors are being shut and the last opportunity available is entrepreneurship.

Although there are efforts to restructure the syllabi and empower students with entrepreneurship skills, the challenge is are colleges prepared for this? Who will impart entrepreneurship skills on students? Lecturers? Most of them did not specialise in this field which require practical experience. Unless you have hands on practical business skills then you are not good enough or you run the risk of imparting students with a lot of theory which is half of the course.

Our forum has been invited to various platforms where we helped inspire young entrepreneurs. The platforms include public lectures at colleges and youths boot camps. In this chapter we explore some of the resources that can help inspire the young minds in the country.



Career guidance is a continuous process which officially starts from form 2 when students are placed in school classes according to strengths-Arts, Commercials and Sciences with reviews based on Ordinary and Advanced level subject passes.

The major challenge is that parents do not actively play a part in the process. To make matters worse—there is no experts input to help students appreciate the dynamic changes in the world which will affect the future employability prospects of students.

Parents should engage human resources experts with hands on experience of changes in the market place. After writing A level, the most important persons to engage for students are career guidance specialists.

But hold on, should career guidance begin after writing A level? Not really as this should be done much earlier in High school even from form 2.

Career guidance experts will assist with skills such as acquiring experience through volunteering, how to write winning resumes and interview coaching.

Parents and guardians expect these skills to have been imparted at schools and colleges but reality shows that the schooling system hardly covers this area save for a few private schools. Students therefore assume they know how to write resumes, how to answer tough interview questions as well as to excel when they land their first job.

Have you hired an expert for your children finishing college?

Writing resumes or curriculum vitaes looks like an easy task but in reality it is not.

Should you just wait to get a job and write no experience on your CV? Be innovative and volunteer for projects be it at former schools, churches or civic organisations. Our forum helps a lot of students with work experience and we have even assisted students from as far as Durban through giving them work to do from the forum and providing references.

The buzz word now is 4IR which is the Fourth Industrialisation Age and sadly this is still an alien concept not only at schools but colleges too.

Key skills that can help college graduates with getting incomes after college;

Graphic Designing, Digital Marketing, Online forex trading, Website development and App development. As explained in the fourth chapter, the future is digital and there are still a lot of unknown opportunities.



What happens when parents do not have career guidance skills? The children suffer...

The kids have to rely on friends and teachers for advice!

Do these folks have expert knowledge of career guidance?

Not necessarily....

They often go for what is trending...zvine mari.

I remember when a degree program for tourism was introduced by UZ, everyone stampeded for it...similar trend for a degree nicknamed BISCUIT..

Then we have the problem of parents who impose their will or dreams on their children. Sometimes it works, sometimes it doesn't...

If you have always wanted to be a medical doctor but failed,

how about pushing your kids to be one?

Result?

Kids talented in arts are pushed into a wrong direction!

- As for arts and commercial subjects...parents are shunning them-perhaps understandable, they are flooded BUT is Zimbabwe a normal country?
- Do we foresee ourselves forever remaining in this quagmire? Is it sustainable to have our employment rate remaining the same?

Where do we start on career guidance?

- -Future trends..4IR, do you have knowledge of the 4th Industrialization trends? Do you have books?
- -Related to the above, Economic projections...the world, Africa, SADC and Zimbabwe. Key factors shaping the economic factors.
- -The passion of your kid. How does your kid fits in to the future?
- -Natural skills....passion + skills? School reports and not final exam results do show where you kid fits in....Sciences, Arts or Commerce
- -Apart from academic performance...what other natural talents does your kid possess? Are you supporting them?

The rapid pace of change means some programs are becoming obsolete before students graduate...as a parent, are you monitoring this?

5.3 Precolonial Career Guidance



Each family had a talent...natural talent they were identified with.

Elders in the family knew the Talent DNA and this could be traced for generations!

Vane shavi rekuvhima...zveshuwawo mumhuri imomo

maidyiwa nyama kwete zvekutamba!

Talent DNA Researches.

Your paternal grandmother was in a unique and privileged position

- 1) She saw your sekuru as a youngman.
- 2) She also saw her tezvara.

- 3) Then she gave birth to your father and that means knowledge of 3 generations!
- 4) When you were born...this mbuya already had tracked the DNA and knew what was coming your way....few surprises!

Each grandkid was tested on natural talent.

Muzukuru dyara nzungu....vamwe dzaiita, vamwe dzoramba. School report done-who has talent in nzungu?

Kunoraura? I have a cousin aiti tanoraura tiri vadiki aibata 10x fish dzobatwa nevanhu vese padam apa anechirauro cheshinda vamwe vaine zvemushini? Dzimwe hove kuita kubata nemawoko...Tichidzokera kumba aigona kubata tsuro nemawoko...surreal!

Ini pakurima I produce average results...ndipe tsuro, huku, mbudzi, mombe uwone...that's my DNA after all my great grandpa owned hundreds of cattle. Its a DNA thing.

How well do you know your DNA talents? Have you ever tested them?

Now when I hear you looking down upon visiting the village, I get so disappointed....your unique opportunity to analyse your DNA. We need to master, perfect and transfer these genes when our time is up!

How well do you know your grand parents? The DNA they inherited from their parents and grandparents?

Career guidance used to be talent based and IT WORKED.

But we discarded the model and it's now based on school exam results but they don't tell us the whole picture. For instance if you have 10 As at Ordinary Level-what's your talent? Society forces one to venture into fields that are trending but this maybe parallel to what one is talented in.

Funny enough, later on the real DNA talent will come out...sometimes in the 40s or 50s. You will just accidentally try something and it will blow like a rocket. And you will wonder why you wasted decades trying wrong things.

If lucky to have grandparents who are alive...spend time with them. Study as much as possible, analyse trends and use it for career guidance.



Gamu Masaraure Great...my mother used to give each child huku. From that, she would assess the one with ropa rezvipfuwo. Mine hardly laid any eggs but that of my siblings taigara takadya mazai. Scientifically, I think my hen was just different genetically... but to her it was a confirmation enough to know who is a natural farmer and who is not.

Merlvine Ngqabutho Mzenzi WaMdala your pieces are always insightful and gets one thinking. Basically we have discarded what worked for us and now partially trying to chase that which we can't master as well

Obey Nzira I was too given huku. That same day yakadya mushonga wemakonzo mubedroom ikafa. Ndkapihwa imwe yaitiza vana gondo rauya.Dzevamwe dzaiva well behaved.

<u>Lucy Chihota</u> Great...my mother used to give each child huku. From that, she would assess the one with ropa rezvipfuwo. Mine hardly laid any eggs but that of my siblings taigara takadya mazai.

Scientifically, I think my hen was just different genetically... but to her it was a confirmation enough to know who is a natural farmer and who is not.

Gabriel Dube Ini i tried, kuchengeta shiri chaiko, yangu cage iri apa, ye friend yangu iri apa dzese dzichidya same food, dzangu shiri hadzaiita kana more than two days. Ndikazozama kuchengeta hove mufish pond, dzevamwe dzikaita dzangu dzikaramba. Asi kutsuro nembira haaaa kwandibvuma uko.

Obriel I think kutangira patender age then woona as a parent kuti mwana wako akadini ,ndakanzwa vamwe vachiti unotenga matoys for both ipapo ndopaunoona chinogonekwa nemwana ,but chonetsa nenyika yedu iyi futi zvematoys some we can not afford.

5.4 Entrepreneurship Support

Discussion Topic: Do you think entrepreneurship has been in the past 40 years given enough room and support to contribute towards economic development and which other strategies do you suggest/think will go a long way in promoting entrepreneurship in Zimbabwe.



<u>Vimbai Madya</u> I don't think entrepreneurship has been given enough room because our education system is for creating employees and doesn't encourage innovation. SME loans as far as I can remember were disbursed according to party lines not the merit of the idea. As a country we can do better to encourage entrepreneurship.

<u>Dylan Dee Nyika</u> The issue is big! We arent fully equiped to be entreprenuers: academically, emotionaly and personaly also we dont have a support system to help sustain it! We have a lot of sharp young minds lacking funding to start up! so the banking sector, the community and every stakholder isnt playing their role in moulding, supporting and nurturing entrepreneurs.

<u>Dellight Kudzaishe Giga</u> Entrepreneurship forms the huge part of the Zimbabwean economy but so sad it has never been given the support it needs. So many people have come up with schemes and programs purportedly to support and empower the entrepreneurs but all that is just a guise to get the funds out for the benefit of the few who never even get to do any meaningful business. I have had the chance to go into various offices where the funds have been allocated to for purposes of small businesses Haa guys I don't want to lie, right now if you want to get me mad ask me to visit any govt ministry in regard to this issue.

There is a huge gap and a serious lack of appreciation of reality from those in positions of power and the ones trying to make this country and business space a better place. It's just

so sad. I think the best way right now is to just ignore looking at things at a national level coz there is nothing coming from that side of the world. They only think about themselves and their children and as such we need also to do that as entrepreneurs, think about ourselves and our kids and be a brother and sister's keeper. Crowdfunding is the best alternative on the financial side of things, then hubs to train, incubate and release people into the market place check out Stir Entrepreneurship Hub that we are running with colleagues, we making strides to support one another and we seeing the fruits of it. That's just my two cents

Stanford Kaswera I beg to differ with the assertations that entrepreneurship has never been given room. I can only cite a company called Retrofit, which started in the early 90s (1993/4), a building construction and whose idea was home grown. It grew to be Enhanced Communications before becoming the renowned Econet Wireless. Strive is one of the group of entrepreneurs who applied the concept. We have also had Kingdom bank, by Nigel Chanakira, Rooneys company for organizing functions, and many others. These are successful companies which went through the company life cycle. Some are gone, others have remained giants.

Talking about entrepreneurship from the perspectives of SMEs can be tricky. Research showz that new ventures rarely live past three years, something that is common. Many start up businesses suffer early death due to a number of reasons, amongst which include macro economic challenges.

Vendor concept has been misconstrued as entrepreneural spirit. I have observed that musika, selling airtime or poultry projects do not make up for entrepreneurship spirit. That is because entrepreneur is one of the factors of production responsible for idea generation. Many of such ideas are good or badly conceived, and full of myopia.

My take is, entrepreneurship has had its fair share of opportunity in Zimbabwe and well championed by proven inspirational individuals like Masiiwa, Chanakira, Nyambirai, Shingi Munyeza, Makamba, and the others. Politics aside, ideas can grow if nurtured wherever one is, however challenging the situation is. Its time to stop the finger pointing game and conceive ideas. The biggest asset factor is human capital, which is 100% human.

5.5 Is formal education still relevant?



Heard a young muzukuru of mine saying **chikoro hachicha bhadhare asi vanhu ndivo vakubhadara chikoro** literally education does not pay but rather its people paying education!

My heart sank...this is dangerous! Dangerous thinking!

The youngsters are reading books featuring a number of American drop outs who made billions. is formal education still relevant?

The argument which is valid is our education should align with present and future economic developments...how is our education 4th industrialisation aligned? Not aligned in

terms of employment skills but opportunities?

The aim of the post is not to discuss about the inadequacy of the present education we have touched on this several times and we will continue discussing about it in future.

My question is how does a recent graduate utilise educational skills to look for opportunities beyond formal employment?

A banking graduate
A pharmacist
A teacher
An accounting graduate
A nurse etc

How does one use college acquired skills to venture into business? Should they sit at home and wait for jobs to come? Is no job=end of life?

Help and inspire young graduates...



Admire Chatsakarira They have to learn modern skills and improve on current methods. A Banking student can think around online SACCO communities. No minimum capital requirements, registered as a cooperative.

A Teacher can learn virtual teaching skills and start online teaching even to foreigners

A pharmacist can blog and create revenue around his or her knowledge and experience

Im against the idea that an experienced Teacher buys mabhero from Moza to make a living. There are many opportunities which are in your sector and just need to position yourself through learning 4IR skills.

The major hindrance though is, NOT EVEYONE CAN BE AN ENTREPRENEUR. One needs to learn how to create an effective business model, start a company and organise an A' Team that can achieve objectives.

With the current breakdowns in Education, graduate teachers can create a partnership and start a private school or tutoring company.

Small businesses struggle to get loans from banks because they don't have collateral. Banking graduates can fill in the gaps through credit unions (they do very well in USA and Asian countries)

A certain Nigerian commented that they can't send their kids to school because of xenophobia. Isn't that an opportunity for homeschooling services and virtual teaching?

Before venturing into something, start by volunteering in organisations to get experience on what you want to do.

Admire Chatsakarira On Accounting I recommend learning QuickBooks and get certified. This also can help A level graduates with knowledge in Accounting. There are a lot of opportunities for virtual accounting. Join a closed group called 'Bookkeeping Side Hustle Group' and see how others are doing it

Mdala Wa Rue Response#My dad told me that if ever you think of doing something "utilize what you have in and around you." My personal experience; I am a Marketing graduate from CUT and originally I am from Kariba (Kumvura zhinji) though I'm now based in Harare. I decided to quit employment after a string of low paying jobs. As you all know that Marketing

and sales go hand in hand I ventured into fish and matemba business. As a graduate I decided to slightly differ from most guys who do it informally thus I registered the company. I have managed to secure a couple of huge orders from butcheries and small supermarkets. Also as a resident of Kariba I'm planning on marketing my hometown as its so so undermarketed. I get a lot of enquires on what to do in Kariba, where to stay, how to get there etc

Mdala Wa Rue Response# Yeah our education system system is just something else. I did engineering degree. I remember the lab we used couldnt be compared with the laboratory I used when I was form one. Equipment we used was still written Gwelo implying it was bought around 1980 and that was 2017. And the school is intending to build engineers who will make significant contributions to the sector?

Mdala Wa Rue 1) Teach them to be entrepreneurs.

- 2) The syllabus lacks 'Using Own Initiative' kana guardians vasipo pamba hapabikwe, the type inoda kunotekerwa mvura yekugeza nemuchembere.
- 3) Teach them resilience, adjusting and readjusting.
- 4) Teach them responsibility.
- 5) Teach them kuti mari iripaminzwa.
- 6) "Teach them good books" rinoverengwa nani neFacebook yakauya iyi nemalikes.
- 7) Its a generational dilemma, the 'do good' are a minority.

Mdala Wa Rue Banking halls are closing dear, you can now buy your insurance online, make payments online. Ndiani aiziva kuti mabanking halls eZESA, even banks achava idle? Zesa is facing retrenchments now. Hanti magetsi motenga pafon?

Whatsapp Response Graduates shouldn't be limited ...

No job *≠* end of life e.g if you're a teacher you can do private lessons at a fee or collaborate with other teachers who majored in different areas to yours and start a school.If you're an accountant you can offer consultancy services, a banking graduate can think along the lines of starting a micro finance, bureau de change or venture into something totally different-- we all have something we are good at besides what we went to school for eg cooking, farming etc. Turn that passion into an income generating project. I've got a friend who loves games we were together at university he's in the process of opening a gaming center. The other one loved dogs (MHSRIP) he was breeding them for resale achitsvaga basa. The other one is being an MC at events-the list goes on.

Problem with most people I guess is being limited to just wanting to get a job and they think they are too smart to do these other things. One person once said to me ungaita zvekutengesa munhu ane degree?

<u>Leah Makamanzi Mugari</u> Formal education will make you a living but self education will make you a fortune.

Chikoro chinobhadhara dai musina kuendako dzimwe nguva musingaiti mabasa emaoko amukuita aya musadaro tendai zvamunazvo hama munashe inyaya yekuoma kwenyika yedu kuti haina mabasa chete dai yakanaka pasina ane idea yezvatiri kuita izvizvi

Seriously nemadegree ari mumba mangu and the money spent buying newspapers and applying..... Ah. Yaitotenga tone refertliser ndikarima hectare yebeans. But ndakutotamba nanamai vemusika kuitira kuti ndiwane kukwereta muriwo zvadzvanya nekupiwa masoft emadomasi

ZBIN Youths Profiles

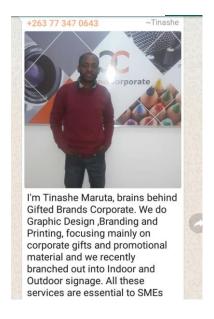


repairs, services, installations of

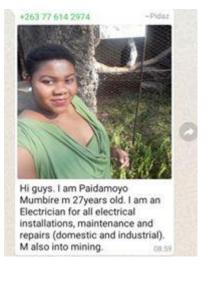
both air conditioning equipment

and refrigeration











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