

2020

BUSINESS OPPORTUNITIES FOR ZIMBABWEANS



Rich Resource Book for Zimbabwean Entrepreneurs



ZIM BUSINESS IDEAS AND NETWORK



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FOREWORD

This is a follow up book to our debut one we compiled in 2018. Our debut book went viral on Social Media with estimates of up to a million copies having been circulated. This shows the hunger for business opportunities by Zimbabweans and Africans in general.



The follow up book builds upon the momentum already built and we add more analysis from our members and new chapters such as Opportunities for Youth as well as detailed Risk Management in the Zimbabwean context. We carried on with our regional work across the SADC region and included insights on opportunities across the region.

The outlook for Zimbabwe in 2020 is less benign and is characterised by challenges such as hyper inflation, foreign currency

challenges, drought and low productivity. This makes business environment extremely difficult but however, within the tough environment-some are in fact thriving. We cover inspiring stories of some who are thinking in other terms and saying it's our time to make money!

Entrepreneurs solve problems (profitably) and when there are no problems to fix, and then there is little money to be made.

We however still pray for a better political, social and economic environment. A stable macro-economic environment benefits a greater number of people. As a growing small business forum, we are fortunate to have thousands of members from different backgrounds who contribute ideas and other resources that help to inspire others.

This is your handbook for 2020 which you can use for reference in your business ventures.

What is unique about the book?

We have gone a step further than our debut book by adding more depth especially member responses and experiences. Business opportunities still remain the major theme but we have also focused on missing link in business studies- social science!

We have identified business as the cultivation and maintenance of relationships in order to create sustainable wealth on a sustainable basis. Business books and studies focus more on dollar amounts which is fine because they easily measurable but this results in many missing the mark in developing business models. The focus on dollar now at the expense of relationships

leads to short term business results. The exclusion of strong relationships with most stakeholders results in many losing opportunities from social capital. As Dj Sbu from South Africa says 'Your network is your net worth.

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Victor Munemo Muchemwa and ZBIN Team

CHAPTER ONE: OVERVIEW

- 1.0 Introduction
- 1.1 Zimbabwe Economic Outlook
- 1.2 Zimbabwe Business Ideas and Network Activities
- 1.3 Minerals of Zimbabwe
- 1.4 What lessons did you learn about business in 2019?
- 1.5 Top Risks and Opportunities
- 1.6 Top Entrepreneurship Challenges

1.0 INTRODUCTION

Zimbabwe in 2020 and beyond

We compiled our first edition with high hopes for a quick turnaround in the economic fortunes of the country. We adopted a positive mindset and encouraged everyone to look at the positive side of our nation. Results to date are however not to the expectation of everyone as the country experiences challenges in foreign currency availability, inflation is on an upward trajectory and unemployment remains high. We are experiencing fuel and food shortages and add to this the unpredictable climatic change and natural disasters and the situation could not be any worse.

Our economic challenges are intertwined with our politics and we remain hopeful that our political leaders will put their differences aside and put Zimbabweans and Zimbabwe first. We pray that they will realise the steep opportunity cost of low

business and investor confidence and how it is negatively impacting the business sector and the population at large.

On a positive side, the government is doing its best with political and economic reforms. They are also addressing corruption and bringing in new blood in some key sectors. We acknowledge positive change takes time before results are realised. The situation can however be speeded up if our political leaders come to a negotiation table, put their differences aside and agree to work hand in glove for the betterment of all Zimbabweans.

Africa's greatest challenge is that its dynamic and ever-growing youth population is mostly devoid of prospects. Economic growth of the past decade has not created many jobs and has been mainly commodity-led. Between 2000 and 2014 employment in Africa increased by less than 1.8%, far below the nearly 3% growth in the labour force. Entrepreneurship is therefore coming as a viable option to unlock many opportunities for the youth as well as the rest of the population.

1.1 ZIMBABWE ECONOMIC OUTLOOK

Source: World Bank

Macroeconomic performance

The economy performed better than expected in 2018, expanding by an estimated 3.5%, driven by agriculture, supported by relatively peaceful elections. Cash shortages and the three-tier pricing system coupled with foreign exchange shortages continued to constrain the goods and factor markets.

The fiscal deficit was an estimated 10.7% of GDP in 2018, compared with 12.5% of GDP in 2017, financed mainly through domestic borrowing. In 2018, the government proposed addressing the unsustainable budget deficit with strong fiscal consolidation measures. The fiscal deficit was driven mainly by election-related spending, civil servant salary increases, and transfers to the agricultural sector. Total external debt was an estimated 45.3% of GDP in 2018, down from 53.8% in 2017. The current account deficit was an estimated 3.7% of GDP in 2018, with merchandise imports continuing to exceed exports, putting pressure on the supply of urgently needed foreign exchange and making it critical to diversify exports.

The country's protracted fiscal imbalances have constrained development expenditure and social service provision, undermining poverty reduction efforts. Unemployment pressures have been mounting as employment opportunities continue to dwindle.

Tailwinds and headwinds

Policy-related macroeconomic instability; lack of funding, land tenure, and investment regulations; high input costs and outdated machinery; inefficient government bureaucracy; and inadequate infrastructure (particularly energy) remain key challenges for private sector development. The country has one of the most youthful populations, with the population ages 15–34 accounting for more than 36% of the total population. However, most young people remain unemployed and resort to informal trading.

Despite the headwinds, the economy is projected to grow by 4.2% in 2019 and 4.4% in 2020. The high and unsustainable debt-to-GDP ratio; the high fiscal deficit; the cash shortages, three-tier pricing, and limited availability of foreign exchange, which continue to constrict economic activity; and the persistent shortage of essential goods, including fuel and consumer goods, remain the major headwinds for any meaningful economic recovery. The agricultural sector and mining are expected to be the main drivers of growth, backed by increased public and private investment.

Zimbabwe has opportunities requiring minimal additional investment to realize medium-term growth targets. In particular, measures are needed to increase transparency in the mining sector, strengthen property rights, reduce expropriation concerns, control corruption, and liberalize the foreign exchange markets. Regeneration of civil society and a renewed engagement with political actors in a positive social contract will accelerate political reform. Given the vast natural resources, relatively good stock of public infrastructure, and comparatively skilled labour force, Zimbabwe has an opportunity to join existing supply chains in Africa through the Continental Free Trade Area. To

take advantage of such opportunities, the government has adopted a three-pronged strategy based on agriculture, ecotourism as the green job generator, and special economic zones, growth pillars anchored on enhanced economic and political governance.

The government has adopted and is implementing prudent fiscal policy underpinned by adherence to fiscal rules, as enunciated in the Public Finance Management Act, together with financial rules. The reforms also reprioritize capital expenditure through commitment to increase the budget on capital expenditures from 16% of total budget expenditures in 2018 to over 25% in 2019 and 2020.

1.2 ZIMBABWE BUSINESS IDEAS AND NETWORK ACTIVITIES

In 2012 a group of entrepreneurs came together and asked a one critical question. Where does one get information on business opportunities in Zimbabwe? We searched on digital platforms such as Facebook but the business pages that existed only had adverts and nothing on business opportunities and discussions. We also looked at available websites and got a blank answer. The journey to create a vibrant small business resources platform then began. We created a website www.zbinworld.com with free opportunities information and to date has attracted more than 700.000 views. We also created a facebook platform Zim Business Ideas and Network and it has more than 55.000 members and contains thousands of inspirational posts. It currently attracts 425,000 views and has become the most influential business facebook page in the country. Also created the South Africa

Business Ideas and Network and it has 80.000 members and growing at the rate of 1.000 new members per week.

We further created various Whatsapp groups covering sectors such as poultry, agriculture, piggery, mining, financial literacy, digital marketing, tapestry and crowd funding. There are more



than active 8.000 members and the platform is linked to Facebook and our website. Information freely circulates from Facebook to Whatsapp or vice versa. Selected information or articles stored on our website. **One Great Online Hub for Entrepreneurs** created in the process with thousands participating on a daily basis. Our business model inspired from the Mirasapo model of Japan which is supporting the future entrepreneurs through digital platforms.

Projects

In 2017 we initiated a carpet making programme that saw the forum training thousands of entrepreneurs across the SADC region.

In 2018 we also made a follow up with a hat making programme across the region reaching out to hundreds of women entrepreneurs across the region. Zimbabwe has an untapped gold mine through arts and crafts!

Locally, our monthly meetings have been growing in leaps and bounds attracting hundreds of entrepreneurs to our Harare meetings and making steady progress in South Africa, Botswana and Namibia.

We have also been conducting business opportunities tours locally and to neighbouring countries helping to inspire our members and in the process uncovering new opportunities.

In addition to our 2018 Business Opportunities Book, we also compiled a 2020 South Africa Business Opportunities Book which will be out in April 2020. This book edition, is our 3rd one helping entrepreneurs with resources. Africa's biggest problem is historical inability to document her history especially good practices that worked!

1.3 MINERALS OF ZIMBABWE

Gold: Gold mining and exploration in Zimbabwe has been going on from ancient times and it is estimated that a third (about 700 tonnes) of all historical gold production was mined locally from the seventh century until the introduction of mechanized

mining methods with the arrival of Europeans about a century ago. There are over 4000 recorded gold deposits, nearly all of them located on ancient workings. The production of alluvial gold, present along all the major rivers draining the greenstone belts, has largely been the domain of illegal gold panners.

Silver: It occurs as native silver in association with other minerals such as gold, copper and lead. With exception of the Osage Mine in Zimbabwe it is declared as a by product from the mining of platinum, gold and copper. Gold mines in the Odzi greenstone belt have the highest silver and gold ratios.

Platinum: Platinum Group Metals (PGMs) consist of platinum, palladium, rhodium, ruthenium, iridium and osmium and have a high demand worldwide because of their wide variety of uses in industry. Zimbabwe's Great Dyke, a linear early Proterozoic layered mafic-ultramafic intrusion trending over 550km at a maximum width of about 11kilometres, has the second largest platinum reserves in the world after the Bushveld Complex in South Africa. An estimate of 2.8 billion tonnes PGM ore at 4g/t are estimated to lounge on the Dyke. Notably, PGMs are mined as primary metals only in the Bushveld in South Africa and along the Great Dyke in Zimbabwe.

Diamonds: Zimbabwe is located within an exceptionally rich diamondiferous metallogenic province. Large areas of the country are covered by the Archaean Craton and the Archaean Limpopo Belt which are likely to have the best developed mantle root and diamond potential along with discoveries of the

mineralized kimberlites on the Craton (Murowa, Sese, Colossus) and on the Limpopo Belt (River Ranch) which make Zimbabwe an excellent exploration target with potential for economic kimberlites. More than 120 kimberlites have been discovered but economic grades occur in two deposits the River Ranch and the Murowa Diamond Mines. Of late, the discovery of diamondiferous Proterozoic conglomerates in the Umkondo basin has led to the opening of several diamond mines within the Chidzwa area, e.g. Mbada, Marange Resources, and Anjin etc.

Chrome: Zimbabwe has the 2nd largest high-grade chromium ores in the world after South Africa with reserves of approximately 10 billion tonnes. Chrome is mainly mined along the Great dyke of Zimbabwe and occurs as seam/strati form deposits. In greenstone belts off the dyke it occurs as podiform structures in serpentinites, e.g. in Zimasco mine on Shurugwi Mashava. In Mashava chrome is found in greenstone remnants in the Limpopo mobile belt south of Mberengwa. Chrome also occurs as elluvial deposits in the greenstone areas, Giant crystals of up to 1.5m have been found on the dyke. Chrome is mainly used stainless steel production, as a metal coat, in the chemical industry and in metallurgical processes.

Coal: Zimbabwe has vast high-grade coal deposits occurring as fossilized carbon. It occurs in lower Karoo sediments. These are the middle Zambezi basin to the north and save Limpopo basin in the south of the country hosts about 12 billion tonnes of good quality coal. About 29 coal localities are known but major producers are Hwange colliery and Makomo resources. The country's full potential is however yet to be exploited.

Nickel: In Zimbabwe nickel occurs within the Archean craton in rocks of komatiitic composition e.g. at Trojan mine. It also appears layered/unlayered mafic-ultramafic intrusive bodies e.g. Empress, Madziwa Great dyke. It's also found in nickel laterite e.g. northern part Great Dyke hydrothermal shear zone deposits. There are nickel deposits in several serpentinite areas in greenstone belts with igneous complexes around the country. The country has got huge potential in komatiite and laterite and more than 30 nickel deposits are known. Currently production is at Trojan mine in Bindura.

Coal Bed Methane: Coal bed methane is a gas intrinsically associated with coal. Coal is both a source and reservoir for methane gas occurrence in Zimbabwe. It mainly occurs in the middle Zambezi Basin e.g. in lupine concession. It's also found in the Save Limpopo basin e.g. Save Runde district. Studies to ascertain if the gas could be exploited commercially have not been concluded. Coal bed Methane is used for Electricity generation, Ammonia production for fertilizer and in Iron production.

Copper: There are over 70 known deposits in Zimbabwe that have produced copper either as a primary or secondary product. The main producing area has been the Magondi Basin in an area stretching for over 150km. Similar copper deposits are found in the south eastern part of the country in the Umkondo Basin. Several copper prospects also occur in hydrothermal deposits in Archaean Greenstone Belts and in granite e.g. Inyathi, Copper duke. Primary copper production virtually ceased following closure of Mhangura, now being produced as a by-product of other minerals e.g. PGM, Gold, Nickel.

Pegmatite Minerals: Pegmatites which are ubiquitous in several geological environments especially on the edges of greenstones and in metamorphic belts, are a source of a variety of minerals including tantalite, tin and wolframite, beryl, mica, feldspar, and gemstones such as emerald, aquamarine, chrysoberyl, alexandrite and euclase.

Dimension Stones: Granites, gneisses, migmatites, gabbro-norites, dolerite, marbles and quartzites, suitable for use as dimension stones are typical rocks belonging to Zimbabwe's geological environments. The most well-known dimension stone in Zimbabwe is black granite ubiquitous in the north-eastern part of the country which has attracted considerable foreign investors.

1.4 WHAT LESSONS DID YOU LEARN ABOUT BUSINESS IN 2019?

What lessons did you learn about business in 2019?

Tinotenda Blessing *Never do business based on trust. Follow business principles only.*

Merlvine Ngqabutho Mzenzi
1. When entering into partnerships; have the right team, have an aligned vision, write everything

down (duties, responsibilities, terms of agreement etc). 2. Start with that dream right away, situation will never be "ideal" (Access capital is critical but it shouldn't be an excuse!)

Claris Chocky Masiya Shava *Be consistent with your brand no matter what.*

Progress Dzinzi Mai MuMu *Just focus and think big.*

Lazarus Mbofana *It taught me the power of skilling up.*

Hazel Danai Chamwarura *Where there is a huge risk there are very high returns.*

R Mune Murah *This is the best season to invest.*

Kelvin Mutes *Consistency. Consistency. Consistency.*

Abigail Chiwariro *By faith, all things are possible.*

Marvelous Mhlanga *With perseverance and patience. Zvinoita chete.*

Rodriguez Nhachi *That corruption and not straight forward businesses is sadly what can make you rich in Zimbabwe.*

Rangarirai Theresa Mavhunga Munatsi *To let God into all my planning. Allowing Jesus to build my house and everything I engage in.*

MaSitsha Ba *You win some you lose some.*

Cecil Makadzange *No ZESA, no fuel- no meaningful business, unless uchitengesa huni or marasha. On a different aspect also learnt that political stability is business stability.*

Lisa Mbare *Never employ relatives.*

Talent Muchairi *So much can happen in 6 months for good or worse.*

Tsitsi Mubvakure *That the people you start business with don't always stay with you. You need to let them go and still keep your vision.*

Master Pablo Nakappa *One thing I did in 2019 was to be tax compliant and that helped me get more business.*

Nkosana Kenny Matshazi *Watch out for thieves and scammers.*

Rutendo Matenga *No matter how hard the economy works against your business' ability to grow and survive, the only way to move forward is to think outside the box and keep the doors open.*

Alec Farai Katsere *I learned two things: 1) Usadzgingirire tsuro mbiri panguva imwechete. Meaning you should focus on one thing at a time. If you want your business to succeed don't use your capital to*

buy your wants. Don't lend your capital to Sekuru Tom, he might fail to pay you back in time or at all. 2) If you love gardening especially in rural areas, tengawo fence don't just depend on huswa. Mbudzi dzinopinda dzikadya zvirimwa.

Wellins Chimusimbe *That sometimes it's only you who understands the vision so you have to push on your own till people around you see your vision roll into reality.*

Simbarashe Hunde *Think out of the ordinary.*

Chenjerai J Chikwangwani Takawira *Kana wafunga kudya imbwa idya irihonho!*

1.5 TOP RISKS AND OPPORTUNITIES

The World Economic Forum published a list of the top risks facing the world in 2019 and at the top was the risk of Unemployment or Underemployment. A look at the rate of population growth versus employment creation shows that the world is in trouble especially in Africa hence the need of African governments to urgently address employment creation and also exploring entrepreneurship as a viable option for citizens. There are just not enough jobs being created and the situation expected to be worse in the coming decades.

In early 2020, we also witnessed the coronavirus from China and its devastating impact not only in China but across the globe. In East Africa a locust invasion is threatening the livelihoods of millions of farmers in Djibouti, Kenya, Somalia, Sudan and Uganda. Our fears remain that these locusts may eventually reach Zimbabwe. Due to globalisation, risks are no longer restricted to one region.

On a flipside these risks also present opportunities for some especially those who follow global issues. We list below some of the identified top risks.

<i>Unemployment or Underemployment</i>	<i>Profound social instability</i>	<i>Interstate conflicts</i>
<i>Fiscal crises</i>	<i>Failure of financial mechanisms or institutes</i>	<i>Terrorist attacks</i>
<i>Failure of national governance</i>	<i>Failure of critical infrastructure</i>	<i>Unmanageable inflation</i>
<i>Energy price shock</i>	<i>Cyber attacks</i>	<i>State collapse or crisis</i>

1.6 TOP ENTREPRENEURSHIP CHALLENGES

Chenjerai J Takawira *Economic instability, high interest rate risk and high credit risk.*

Anita Sibanda *Uncertainty-people can't spend as they are not sure of tomorrow. Things are hard I tell you.*

Solomon Chisoni *Corruption.*

Adolf T. Makataza *Economic and monetary uncertainties hindering planning and controlling policing.*

Admire Chatsakarira *Lack of skills to implement ideas. You will see an engineer trying to venture into education. A teacher trying mabhero, A police man trying taxis. Why not start a business in a sector you have knowledge and experience? That way the learning curve will not be steep. Dzimwe type dzinoti tirikurima so masalad zvawo asina kana ruzivo rwekuti badza tobata sei.*

Tsitsi Mubvakure *Currency exchange rate fluctuations.*

Abel Moyo *Unstable policies.*

Brendon Nyika *Capital and lack of knowledge.*

Nyasha Bhebe *Economic instability.*

Innocent Ndanga *Capitalism.*

Rosewitter Mkandhla *Use of semi or unskilled workforce because most cannot afford skilled labour force.*

Oneday Tinonetsana *Lacking confidence.*

Alvin Chirango *Capital hatina. You hardly get a loan because maloans ndeema civil seroants asi madhiri tinawo hobho mumusoro mamwe muropa chaimo!*

Ann C Taundi *Sexual harassment, wrong target market, criticism especially from close relatives, lack of family support and lack of necessary business tools. Everyday is a hustle, do I get tired? Yes, do I give up? NO. One bond a day is better than nothing. I'm responsible for my own failures and successes. Painouzouya hayo mari ndinenge ndichiidya NDEGA coz pakuchema nematambudziko ndinenge ndiri NDEGA.*

Sisae Nyoni *Lack of capital and knowledge.*

Kudzai Chirisa *There are so many areas which we can tap into as entrepreneurs and make billions out of it. Lack of financial support limits some of us to be ordinary instead of extraordinary.*

Brendon Nyika *Yes that's true all the challenges that others have covered but what I was thinking was that lets meet and brainstorm on solutions.*

George Guta *Spiritual yokes such as the demon of bareness also cause many an entrepreneur to fail.*

CHAPTER TWO: CULTURAL INSIGHTS

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- 2.9 Business partnerships culture from other nationals
- 2.10 Family Support Culture
- 2.11 Business Culture Lessons from Toko People
- 2.12 Of Zimbabwe and Toxicity Levels
- 2.13 PRAZ Discussion

2.0 INTRODUCTION

When did entrepreneurship start in Zimbabwe? That is a difficult question to answer but we can trace back to how our forefathers and mothers lived before colonialisation. We can look at areas such as crop farming, cattle rearing, hunting and gathering, mining, fishing and basketry. Although not fully commercialised, we used to have entrepreneurship which was developing at a slower scale. The absence of written documentation makes it difficult to study the field but there are some practices we can learn from. Cultural practices such as Usahwira, Zunde

Ramambo, Nhimbe and Jana Remombe all point to the development of strong business practices and culture.

In this second chapter, we listen to business discussions from the forum covering several areas including cultural issues.

2.1 IT IS NOT AN EASY ROAD

The founder of Pinterest personally wrote to thousands of users

Popular social media site Pinterest now has millions of users worldwide. However, things were not the same always. At first, Pinterest's community was so small that cofounder Ben Silberman personally wrote to the first 7,000 people who joined the site to ask them what they thought about it. Today, he attributes Pinterest's usefulness to collecting so

The founders of PayPal gave out free money

Online payment service PayPal now makes transactions totaling more than USD 315.3 million per day. But when the company first started out, the founders paid new users USD 10 to join, and even more money for referring their friends. It operated at a huge loss to get traffic, but it paid off when

The founders of AirBnB got their initial funding by selling their own brand of cereal

AirBnB, the service that in today's date helps people rent out their rooms to travelers across the globe was once struggling to find investors. In its early days, angel investors were wary about investing in it. To raise money, the co-founders sold their own breakfast cereals. They purchased huge quantities of bulk cereal, pasted together cardboard boxes, and branded them as limited-edition, politics-themed cereals called Obama O's, Cap'n McCain, and Breakfast of Change. In two months, they sold 800 of them for USD 40 each and earned more than USD 30,000. Apparently, they made great sales on their Obama cereal but had to eat the McCain cereal to stay alive.

The founders of Reddit created tons of fake accounts

Reddit, known as the "Front Page of the Internet," is a site based on user-generated news links. But when it launched in 2005, it had so few visitors that the co-founders operated multiple fake user accounts and responded to themselves to give the semblance of traffic. Furthermore, since the founders owned all the fake accounts, they could build the tone and shape the discourse and direction of the site. As the real

2.2 TEN INVESTORS SMILING IN ZIMBABWE

Zimbabwe is going through economic problems and to an outsider, it's all gloom and doom in the resource rich country but a deep analysis of the performance of certain sectors shows that

some are in fact smiling all the way to the bank. Some are even increasing their investment in particular economic sectors.

We all agree that the country has great potential, if the correct policies are put in place, if our political leaders agree to work together then an economic boom is just a few metres away! We experienced this during the Government of National Unity period. A massive boost in business confidence resulted in an instant solution to forex problems, empty shop shelves, unemployment and economic recession.

Our easier path remains political engagement by our leading political actors. They hold the keys to our economic recovery. They can bring smiles to millions of Zimbabweans in the country and those dotted across the globe. We indeed can leapfrog some of the countries which overtook us over the past decades.

Human capital abounds in the country, we have a lot of untapped natural resources, generally peaceful and hardworking citizens, still possess good infrastructure in some areas, great climate and high entrepreneurial skills.

Food Sector: With dwindling disposable incomes, Zimbabweans are generally cutting down on luxuries and focusing on basics. Those who are investing in agriculture and boosting production with best agricultural practices and solar powered irrigation systems are not complaining. We cover more opportunities on the area in the agriculture chapter.

Educational Sector: In the past, the government provided adequate educational facilities for the country. The faster growth in

population has not been in tandem with the investment in infrastructure development especially the educational sector. The gap has created opportunities for some with entrepreneurial mindsets. The number of privately owned schools is therefore on the up!

Mining, Mining and Mining: In Zimbabwe if you want to follow the money-then follow the Chinese! The Chinese are no longer interested in retail shops or kombi businesses. They provide the Yutong Buses on our highways but the biggest sector they are interested in is mining! This is where the greatest potential for new investors is...platinum, gold, chrome and other precious minerals. Chrome miners around Midlands are not complaining about the effects of the bad economy, they are getting their hands dirty in chrome mining. Suppliers of inputs such as chemicals, equipment and machinery are increasing their investment in the area. The future of Zim is indeed gold but we need to deal with security and policy issues first!

Tourism: If you want to follow the direction of money in Zim, follow the Chinese and also our great white cousins. They know the economy better and they are putting their money in one expanding sector-tourism! Harare and Bulawayo can be shut down by social disturbances but this does not affect many tourists visiting Victoria Falls, Manna Pools, Gonarezhou, Hwange and Kariba. On this site, we have published official tourism projection statistics. Search for the statistics and watch closely why investment in the sector is on an upward trajectory. Reading this section without a visit to our main tourist sites would not do justice to this article...pay a visit and see for yourself the

acute shortage of accommodation in Victoria Falls driven by the huge influx of tourists. There is an added advantage of tourists bringing foreign currency. We did a detailed report for our subscribed members on the sector. The tourism sector is the next gold and those closely monitoring and investing in it are smiling despite most of the people experiencing economic challenges. Pricing in Zimbabwe however remains steep high leading to many tourists staying less in Zimbabwe and more nights in neighbouring countries.

Construction: A visit to Harare, Bulawayo and other main urban centres shows that construction is very slow especially of commercial properties. This is unlike neighbouring countries such as Lilongwe, Blantyre, Lusaka, Maputo and Lusaka. One day Harare and Bulawayo will roar again! However small pockets of residential housing developments are happening on the ground. Harare has a housing backlog of more than 500,000 and this is great potential for investors. Have you seen any hardware closing shop in Harare? Visit most hardware shops for a feel of what is happening on the ground. Beta bricks is opening new brick making plants-what are they seeing that the rest of us do not see?

Alternative Energy: If you want to follow the money then Strive Masiyiwa is your main man. South Africa is experiencing power shortages, Malawi too, Botswana not left in the equation. Do you see the power gap? The sectors require heavy capital outlay and is facing pressure from increased population growth. Strive is putting his monies on the solar projects and we have every reason to follow his direction. To entrepreneurs

based in RSA, form alternative energy companies that help install solar power and invertors for businesses and households...great business potential.

Cross Borders: Your first point of reference is our import bill! What are Zimbabweans are importing and why? The absence or closing down of many companies has created an import gap for food, machinery and equipment. We do not have companies manufacturing cellphones, computers, vehicles, solar energy products and other products. Carefully study who is bringing food to Zimbabwe imported from Musina. Various cartels control the food import business and do not be shocked to see buses travelling from Beitbridge to Harare with less than 4 passengers but the buses will be fully loaded lol Kuti ko bhazi rizere neyi iri muboot repasi, pamusoro uye mukati....cartels who do not even visit Musina for imports but sending runners! Some cross border buses are now involved in money transfer businesses. You want to send money to SA? No need to worry, send it to certain bus companies and your relatives or landlords in SA will collect the cash in SA-no need for physical funds movement! With more than 3 million Zimbabweans resident in SA, the movement of goods is a multi- million-dollar business earning some malayitshas up to R100.000 per month in revenue. For new entrants, form reputable companies that transport goods between SA and Zim. Do we need to mention import and exports shipping companies?

Auto Industry Value Chain: Ever counted the number of cars in your street? The number of cars on the roads? Have you ever wondered who benefits from these many cars? It's the auto

parts industry dominated by Nigerians and Pakistanis. Zimbabweans need to harness resources and join this lucrative sector. Other beneficiaries of this sector include insurance companies, mechanics and auto repair companies. Do we need to mention the fuel import sector?

Entrepreneurs support: Have you visited Farm and City lately? Have you been to poultry companies that supply chicks and feed? If the target of your goods and services are consumers then expect low demand as people grapple with economic challenges in the short to medium term basis. Your business model should include supply of goods or services to people who want to earn a living! With high unemployment and a struggling economy...most people are turning to entrepreneurship for survival. Mention farming, mining, retail, transport etc. A person selling a kombi in Harare is likely to get more buyers than one selling a luxury car. One selling a tractor is at an advantage than someone selling sofas. Muhammed Musa gets more monies selling to tuck shop owners than direct consumers. The same model is applying to cross borders who are targeting entrepreneurs. A builder focusing on chicken runs has better chances than a builder of homes. A company that drills boreholes for farmers has a better chance than one focusing on homes. Fertiliser companies make more money because they are selling directly to people looking for money. Now this is a million-dollar advice! Who are you selling your goods to? Analyse this thinking and you will see who is smiling in Harare!

Global minded Zimbos: Zim experiencing economic challenges? Yes but is the situation the same with Malawi, Zambia,

South Africa, Botswana, Lesotho and Angola? Not at all...some thriving, there is economic boom in Zambia and Maputo. Instead of starting businesses in Zim only, the trend is looking beyond the country and setting up businesses in neighbouring countries. Construction companies in Maputo and Lusaka, maputi making in RSA, farming in Malawi, buying clothes in China and selling in Namibia. Sourcing fruits and vegetables from RSA and selling in Malawi. Buying goods from Namibia and selling in Angola. Last time we were in Lesotho, we witnessed entrepreneurs who buy goods from SA and sell them in the country. The only challenge is Zimbabweans are now flooding the streets of neighbouring countries and this is not healthy in the long run. Every street in Windhoek has Zimbabweans selling stuff and recent media coverage shows our neighbours are running out of patience.

We hope we inspired you with some of the stuff we have covered. Do get a copy of our last book *Business Opportunities for Zimbabweans* which we published last year. Apart from many business ideas, we also included key contacts in DRC, Angola, Mozambique, India and Dubai. They key contacts can assist you unlock business opportunities in those countries.

2.3 BUSINESS GROWTH

What sort of skills do you require to grow your business in 2019?

Blessing Machiya Shumbakadzi *Financial literacy.*

Chipo Sibanda *Marketing skills.*

Solomon Chisoni *PR/ Marketing in a volatile environment.*

Anita Kunaka *Overcoming fear.*

Simbarashe Hunde *Business adaption in volatile environment.*

Admire Sinyele *Online business marketing, life skills e.g. making money with capentry and building. Selling skills for products on demand.*

Felix Manjengwa *Financial discipline, Aggressive marketing, Product/service innovation, Customer management, Macro and micro environmental focus and technological dynamics.*

Itai Laurine *You must love what you do. Nothing beats passion.*

Sese Mudzingwa *Laser focus, There are too many noisy distractions. I'm glad I m in a team where we get training on #Mindset.*

Tinomutenda Chifamba *Endurance, Focus and Dedication.*

Martin Chimbunde *The skill of closing the sales. Being a closer and also copywriting.*

Pepukai PC Chato *To succeed in this environment you need to have a go getter mentality.*

2.4 COMPANY REGISTRATIONS

What are the advantages of registering your company?

Pritchard Kakoma Liswaniso *You qualify in the pool with bigger fish. More invoices with bigger figures. More sleepless nights too!*

Admire Chatsakarira *Going concern.*

Company Registrations Zimbabwe *Access to funding, access to tenders, increased credibility, no risk of losing personal property due to business debts or liabilities etc.*

Majaya Jonas *Professionalism, limited liability, better image, credibility with clients. You can bid for tenders.*

Matata M Rui *In better position to be the customer's number 1 option.*

Ellias Dias *As with today's economy, None.*

Marjory Mvura *Separate legal persona. Limited liability, people take you more seriously when you operate as a registered company. The risk profile is lower for a company than for an individual. Even limits at banks are higher for companies than for individuals.*

Tuan Guru *You get a government tender.*

Vickvock Samu *Not registering your company makes it difficult to get tenders.*

Catherine Shava *Kana uine registered company mabasa hobho kunyanya matender as you can you bid with confidence.*

Moreblessing Tsungai *At times we consider how small my business and tax implications but it pains looking at tender lost opportunities.*

Hannah H. Tarindwa Nyasha *Test run your business before registering if possible. Some businesses are easy but some will need a registration especially if you are going to need clients of big companies.*

Praise Chabona *Kungofunga registrar of companies chete unotonzwa kuneta. When you are still small one might think kuregister ega without using the so called consultants but hey marwadzo kwaregistar kwacho. So one will end up shelving it achiti ambotsvaga mari \$350 yacho iyi.*

Tori Elles Mum *Whatever business you want to do just register guys. The Memorandum and Articles of Association covers I believe all kinds of businesses unless it's a business that requires licensing like MCAZ for pharmaceutical supplies. I registered my company last year October at 250 but a shelf company is cheaper. I wouldn't advise on a shelf company though as I was enlightened to some aspects I overlooked in my previous company which was a shelf company. I thought having a CR6 showing change of directors was good enough yet I didn't know that when the company does well those former directors could come claim a certain percentage. There was need for another document which these consultants don't mention that deals with that aspect. I'm being vague because I can't remember exactly what I was told by this banker because it didn't affect me as my company was new.*

Ishmael Sithole *Personally I feel a lot of things in Zim are tilted in favour of urbanites especially Hararenites. Imagine a rural entrepreneur in rural Chipinge like myself having to travel multiple times to Harare to register a business entity that is yet to perform well. Since we are in the IT age I strongly feel company registration should be done at provincial or even district levels.*

Rose Magorokosho *Ndakambo vharwa mari yangu nevaiti vanogona kundi register. Ndikazoedza ndega zvikapedza makore zvinonetesa. Vakavimbika varipivanobatsira kuregister company.*

Kava Chikore *It takes seven working days from name search to the final registration. Please inbox or whatsapp on 0772347279 and we will take it up from there.*

Tapiwa Mubonderi *If you are interested in business it's advisable to register a company beforehand and keep it compliant in case you may wish to use.*

2.5 PROFIT SHARING



Charity Shapeta *The person behind the idea gets more. Then profits and all can always be calculated.*

Tapiwa Pahwaringira *You can have an idea without cash but you can have cash without business idea. What I mean is the one with cash to start business gets lion share because if you have just an*

idea you can't start anything meaning to say the one with cash can venture into any business.

Chenjerai Takawira *if you have an idea, register your own company and patent right your idea then seek for investors either through redeemable shares or ordinary shares or you can do order financing as a way to start or borrow money that way you will have the controlling arm over your business than the other way round.*

Vimbai Madya *If you watch Shark Tank or other business investment shows like The Profit, I have never seen someone get the bulky of the company because ane cash. Sometimes they get 5% or 10% etc depending on the valuation of the business and the amount of finances or support required. Investors invest in an idea and its potential.*

P Sindiso Mathiya *Sure but note that once you are mentioning valuation of the business then you are talking of an existing business where an investor is not capitalising but recapitalising the business. At that point that's when you find investors getting 5 to 10%. It is different than where one's asset is just an idea with nothing else other than that, and the other is money.*

Vimbai Madya P Sindiso Mathiya, it depends on how you look at it I guess but one business advice I learnt was never to give away the majority of your company to an investor. An idea itself can be worth millions of dollars. I think it's in a book called *The Toilet Paper Entrepreneur*. Also, in some countries they do have tech hubs and innovation workshops especially at universities whereby the government and industry can fund ideas. You don't even need to be a registered student to attend such sessions. Even on Shark tank I have seen sharks invest in brilliant ideas without taking big chunks of the company if the idea has been well researched and has got potential.

Treby Munya Go to work and invest in the idea to make it a business venture then ask people to finance it for a percentage.

Natasha Murape The one with money gets a bigger share initially and you put a crawl back clause where you buy back shareholding after a certain period. Because with just your idea you can't start a business and at the point of initiating it the one putting the money in has bigger risk if the business is to fail. The people on shark tank and dragons den normally are already established and have already made a product but want to expand hence they can negotiate on shareholding etc but if there is nothing on the ground one needs to be reasonable and calculative.

Larry Saopa It depends how you value your idea. If it involves a patent u might even go 50-50.

Ma Cee The one with money has a lot to lose in case the idea fails.

Euvander Vambe If the idea is some kind of ground breaking science/technology then the idea gets the bigger share.

Kudakwashe Mabhandi The one bringing in the capital, he is the one taking the greatest risk.

Kudzai Matanga The answer to this depends on what type of idea you have and how much u value your idea. I think the one with the idea gets more. Because he/she is the nuclear of the business and is unique. We can't do any business without him. The one funding the

idea is important yes but they are many options. So I can opt for another capital provider willing to get less.

Tatenda Chidanika *That has killed my business, the moment you extend a hand in the form of partnership you agree 1st before anything and the one inviting sets the pace and the invited accepts or denies what's placed in front of him but word of advice never be greedy to eat 100% of a rat rather eat 10% of an elephant.*

Tatenda Chidanika *50/50 you lose nothing because your idea can't grow alone same the one with money is like a car without fuel you will go no way and inflation is eating that money slowly same with your idea its going out of fashion so don't be greedy just make sure you are above the expense line and you may not recover what you invested over night.*

Mdala Wa Rue *Applying the social science, in most cases once the person with the idea gets the business going..idea has proved to be profitable then expect trouble to big...the person with the idea somehow claims ownership of the whole business. Ndini ndakauya neidea problems start to emerge and soon the person can even get other interested parties who may have rejected funding in the first place. Been there and done that....very tricky and risky venture. Get lawyers involved and be on the lookout..in our current environment-very very risky.*

2.6 TENDERS IN ZIMBABWE



Colen Mupatsi *Meet the requirements.*

Tineyi Matenga *Pay the decision maker(s). On a more ethical note - just make sure you've done your homework regards the requirements/registrations.*

Have a good presentation that appeals to the target audience;

include referrals for previous projects that are relevant to the tender.

Submit your paperwork in time (but not too early before the deadline - some people may leak your ideas to rivals).

Ndina Thomas *Is complicated and also can be controversial. Meet the requirements!*

Company Registrations Zimbabwe *Have your papers in order, your offices or workshops well done and be in good books with the local authorities.*

Kudzai Matanga *I think the main one is following tender instructions. Also be specific and clear on your bids (that is price, currency and product). Some little contributors include checking your bids for spelling and grammatical errors, accurate company details etc*

Michael Muchena *Full company profile and registration with PRAZ. <http://www.praz.gov.zw>*

Kudzai Makunde *Marry a minister's daughter.*

Kudakwashe Chirima *To be frank with you guys, it's not easy to get those tenders without a bribe or a connection somewhere.*

Masiya Kundai Might *Apa mdara masimudza nyaya iri important.*

Evans Muchetu *Be the supplier that proposed the solution that is detailed in the tender.*

Kudakwashe Chirima *Few organisations still value the procurement ethics; maybe it's due to our economic challenges. Whenever the opportunity comes, first thing in our heads is to feed the hungry stomach then think about the ethics latter.*

2.7 SOURCE OF CAPITAL

**Business Question
from ZBIN App Group:
Is it possible to start a
business with a loan?**



Muzukuru Wa Sayino Na-Salome *No reason being there no guarantee of your product penetrating the market that will sustain all your expenses. Business haritange riri papeak a lot of things jus lazy to type.*

Hope Murombwi *Very doable as long as you are disciplined. I did in 2011 and I've never looked back. It was the best decision ever.*

Michael Muchena *ALTHOUGH there's no reason a business shouldn't be started with a loan, rather start with an invested party who assumes risk than someone/ban or loan shark etc. who just expects their money back (with profit) whether things took off or not.*

Blessing Chisadza *It's doable but not advisable. My understanding of business is you don't need funding to start a business but to grow a business meaning if you are looking for funding to start a business chances are high that you are not going to break even.*

Benjamin Mabika *There are so many questions that need answers to your question. 1) What sort of business, product and demand for the product/service? 2) What are the expected returns? 3) What sort of loan and what is the repayment period? 4) Is there another way of getting funding without getting a loan.*

Ayanda Mzileni *I will advise you to seek funding not a loan. To start a business on loan not knowing how will it perform. When you start a business everything is new. You are also new in the market. For me I won't support the idea of starting with loan.*

Darlington Makaya *That can be high risky, I don't want to get technical loans are good for growing a running business and not for starting a new business. Hokoyo nebank kana vakuda mari yavo!*

Admire Chatsakarira *Why? No one invest in an idea without market test and owners sacrifice. If it's a profitable business, why not sell your house or car to start? Its only after witnessing the potential one can invest in a business.*

Munyaradzi Chisirimunhu *Yes it's very possible, it's all about how good is the idea and risk involved. Also the return percentage compared to the loan interest rate.*

Mudonhi Kudzai *Very tricky I tell you, the best way is to use savings, a loan you might end up swallowing what you cannot chew, it creates a lot of unrealistic pressure to succeed so that you repay the loan and if it things don't go according to plan all hell will break loose. With savings at least you'll just save again if the business does take off well.*

Vickvock Samu *I think loan is good to expand not to start business.*

Nkosi Brian *Depends on the Business. If you do homework well you get funding from serious banks like Absa, Afdb, World Bank for huge projects like building malls, processing factories etc. Many bankers know how it's done and have linked their children that's why they already have cluster houses that companies and diplomats rent or building shops. These are all loans. However if you are into micro business like mazai, small agriculture, kombi, etc loan inorwadza iyoyo. Better start from savings if that's still possible in Zim economy.*

Blessing Gandiwa *Yea it depends with type of business.*

Felix Mazhuwa *You can get a loan ,yes but it's not advisable for you to start a business with a loan...what if the business doesn't go well according to your plan and you go bankrupt.....you will be stuck.*

2.8 BUSINESS PARTNERSHIPS CULTURE



Blessing Machiya Shumba-kadzi *Hilarious story! Because of lack of knowledge (from which we perish), I decided to use a friend who is also a pastor as a business partner when registering my company! All I wanted from him was his name on my documents and he*

did not contribute even a single kobo to this venture, he had no idea to contribute or any value to add except to just enable me to process paperwork needed! As soon as the paperwork was done and papers went through to the registrar of companies, trouble started! He started demanding his share of the profits and we had not even made a single sale yet! The business was still at idea stage and needed a lot of work to get it to give a return on investment. Tried explaining to him that we both needed to work hard to start eating any profits from this venture but hey! the man was just adamant that he wanted his share! I realised then that he did not share my vision and was just in it for the money and I paid a visit to the registrar and quietly removed him! The initial documents still have his name but I use that as a reminder never to make stupid mistakes in business such as partnering for the sake of partnerships without looking at the effects of such! My next business partner will be based on merit and not just emotional attachments.

Frank Mzondiwa *A UK based business partner who did not contribute a cent but wanted to see things moving. She was eyeing to see our first job so that we take her start-up contribution from the job proceeds instead of her to contribute prior. Told her to go it alone and leave us in peace.*

Wallace Shiridzinomwa *I think partnership should start by sharing the same vision and scope of the business. Dragging sm1 into partnership, it means you should have the energy to pull him/her till the end, because once you stop everything will stop.*

Tatenda Commie Anthony *Partnership needs visionaries not opportunists. No greediness.*

Tatenda Chidanika *Gred by my partner and lack of patience. He was a hand to mouth kind of a person and our test pilot was on existing customers I had grown and natured he failed to stay in his lane.*

Darlington Makaya *We were 12 partners and couldn't agree on positions.*

Sarah Sam Marewo *They ate the stuff wanted to start a tuck so I was the main contributor. I was buying in small quantities.*

Pervia Ngwenya *Left him some money to do furniture and went for a 7 days vacation and yet he had promised to do the furniture which customers had paid for but I came back seeing nothing. No more money, no furniture. Ndozonzwa kuti akaita 3 night ku lodge ne babe hake. Did it alone and things went well. Sued him for the money and attached property akasara aripa zero. He came back wanting to work for me and that was a NO.*

Vimbayi Shoko *Asked the partner to collect the money from our buyer akaboa aendera tuu. Never saw him ever again.*

Master Pablo Nakappa *Mine didn't really fail. But my partners had other businesses and felt we were not making enough so they pulled out gave me everything and I am still in the business doing well. Given another chance I would still partner them. But am happy.*

2.9 BUSINESS PARTNERSHIPS CULTURE FROM OTHER NATIONALS

Lessons Learnt From Somali Owned Spaza Shops in South Africa

There are a lot of positives that can be learnt by analysing the Somali owned Spaza Shops. First, the Somalis are hardworking people. In Zimbabwe used to see them walking along the Harare-Mutoko Road bound for South Africa. These guys will be

having no luggage. Comrades and friends, these guys had absolutely NOTHING in terms of possession. *Vainge vangori mawoko zvavo vachifamba* in silence *vakananga South Africa*.

We are not sure where they go to in Harare, but we have never



seen them walking on the stretch of the road between Harare and Beitbridge. Perhaps they get sponsors in Harare who fund their travel to South Af-

rica? Perhaps they get cheaper transport to South Africa? We do not have all the answers but sometimes we see them at the Beitbridge Border Post and after that they disappear into South Africa.

The next news we hear about these Somalis is that they would have set up some small shops in South Africa called Spaza shops.

Now our question is who provides them with capital? Why it is other nationals do not dominate the Spaza shops sector in South Africa? Why are Zimbos not opening Spaza shops?

What is the business model that they use which is not being used by other nationals?

Forum feedback

Norah Bwanya *Vanochengetana vanhu iwavo. Other Somalis who would have set base helped them out.*

Shyreen Muringai *Aaah know of Nigerians vakabatana zvoisingaita vanopanana mabasa and vanomira vese kana zvaoma zve.*

Praise Chabona *Another thing is some of the Somalis are business people in their own land. So when they escaped from their war zone, they left with cash only; that's why when they are walking in other countries other than Zimbabwe, they travel only at night in fear that they are robbed or even killed. In those other countries they can't even board buses because they get robbed. It's only when they get to Zimbabwe Nyamapanda border they are free to travel whatever time and they sometimes look for shelter/food in people's houses. Some years back they used to walk to Harare where they are sheltered at a refugee camp in Waterfalls. From there they are provided with transport to South Africa. Since 2013 the Somalis are no longer allowed to walk from Nyamapanda. A refugee camp has been set up and transport is always ready for them there.*

Gilda Gore *Isu hedu maZimbo kungotsikana konzi. Noone wants to see the other prosper.*

Shungs Nemapare Nyumbu *Ini my concern is that we are sending the wrong message to the world. Africans cannot get along without killing each other and so the (first world) need to go in monitor and subdue them. Run their countries for them and make them work for us. Once that happens its game over.*

Fare Musakasa Kojo *Zimbos kunyeyana chete zvaakaoma.*

Timothy Bhowa *I stayed in Jozi back in 2008 in an area populated mainly by Nigereans and Cameroonians. These guys' societies similar to burial societies like we find in Zim. They held weekly meetings to update each other on welfare issues- the new arrivals were given assistance places to stay and assistance to start their own businesses until they could stand on their own feet. They had a revolving fund to achieve this. Contrast this with Zimbos we shun each other and have*

been so brainwashed so much that we believe that business is not for us. Most of us have left for the diaspora to look for jobs not to start our own ventures no matter how small. The Nigerian guys would always taunt me each time I went to fax my CVs at their communication centres. This has stuck on my mind, "You Zimbabweans...you come here to look for jobs', We (Nigerians) have come to make money! Nigerians were into the internet business, photocopying, faxing, cellphone repairs etc whilst the Cameroonians had set up food outlets and hair salons. Catch the drift? Naturally Zimbos are selfish and lack the entrepreneurial spirit.

Makadzange Patience *MaZimbos tinoitirana godo, handiziwi kuti kumachurch kwatoenda tinonamata chii, hatikwanise kubvunza kuti wasvika sei apa asi kushoorana chete.*

Praise Chabona *I have tried to participate in saving and lending activities ari kuitwa nesome women around the country but ey kubirana kwacho kwakaoma. I hope we will change our attitude very soon.*

Mdala Wa Rue *Aaah shame, kubatana kushoma pakati pedu maZimbo... i hope these schemes do not become ma Ponzi Schemes...do you remember what happened in the mid 90s?*

Praise Chabona *Some have already proved to be ponzi bcoz in one of the groups kwainzi each member contributes \$200/month and the group had 30 members. The administrators made sure that they placed themselves on the first positions. Saka ndivo vakatanga kuwana mari vachibva vangoshaikwa.*

Miriam Rosalyn Pashapa *Zimbabweans if we don't unite we are going nowhere but down the drain, unonzwa some Zimbos even ku UK vaitengesana kuti munhu adzoserwe kumba honestly what kind of spirit is that?*

Rodwell Maoneke *MaZimbabweans hatina kubata, godo, kukara, humbimbindoga, ruwengo the list goes on. Ukawana chaunoziva ukadaidza hama kuti huya tibate pamwe unobirwa kana kuti munhu mangwana anomuka akutoshandisa njere dzako kutotanga zvake even without experience. Ukabatsira nemari haidzoke. From what I heard*

maSomalians vanobatsirana kuohura maSpaza shop, unotanga nekushandira aka establiher then ozokubatsirawo kutangazvako.

Mdala Wa Rue *Zvakawoma a friend said ndikawona mu Zimbo in SA ndinotarisa kuside even wandinoziva lol. Murikunyanyoitana seiko ...tobudirirasei manje. Look at the Naija community in Zim?*

Rodwell Maoneke *Munhu iye aitaura chokwadi, hunhu hwedu hauna kunaka, get rich quick mentality ndiyo inotiuraya, patients hapana. Mukatanga musika pamwe kana worshop chaiyo pane ku expander zvatamanga umwe anomuka akaohura kake kamusika, ndipo panotangira kunyeyana.*

2.10 FAMILY SUPPORT CULTURE



Tawanda Washington *No, vanokuroya.*

Baba Mapossa *They shoot you down hazviiti, zvokawandirwa, zvinoda mari takawanda.*

Langelihle V Khumalo *I do but most of my friends aren't interested.*

Grashie Gracia Mai Thu *I get a lot of good business ideas from interacting with family and friends.*

Lolo Joseph *I stopped discussing my business ideas because you only get negative feedback zvekuti ukapusa hapana chaunoita.*

Moira Maumbe *No i only sell to them. That's when they will find out.*

Sophia Matura Chibs *Used to but not anymore- very negative. I once posted a business opportunity on our family group and will not do it again.*

Wellington G Zimuto *I stopped last year they only say haaa zvipiko ukangobva pavari.*

Diana Elisha Nheera *All my friends and close family are about business... sometimes i miss ordinary friends, but just when they make me pay for their products or services.*

Ndina Thomas *Full of negativity.*

Molly Makukwe *Ah ndikato discuss navo hazvicha shanda.*

Patrack Muyambo *Unoroyiwa.*

King Krayza Bee *kkk Kwangu ma 1 they don't like the subject. Especially when i introduce some theories from the likes of Kiyosaki or Napoleon Hill. They will attack my theory despite my efforts to prove that my theory corresponds with action. I run a bakery and hustle in many ways but still relatives are blind enough to learn from me.*

Tapiwa Gorejena *They ignore but they know my energy in business.*

King Krayza Bee *Entrepreneurs are born, a few created by circumstances and won't last.*

Charity Kanosvamhira *With him that's 90% of our discussion.*

2.11 BUSINESS CULTURE LESSONS FROM TOKO PEOPLE



Did you know that when you visit in Mutoko the hosts will offer you drinking water? As a visitor you are supposed to drink the water and not turn down the offer. Turning down is a sure way of being rude. Culturally you are expected to drink the water.

This practice has lived for hundreds of years and has been successfully passed on from generation to generation. Unfortunately, it has not been captured in business books. Fabulous business lesson from Mtoko and its wonderful people.

So, what is the business in offering visitors water? Easy it's great CUSTOMER CARE!

Forum Feedback

Bridgith Tembo *Its true, every visitor arriving at any homestead is given water before any greetings, rationale yacho one has been travelling and could be thirsty but cannot ask for water immediately achingosvika so what do we do ipai varendo mvoura musati mamutsana navo!*

Mdala Wa Rue *So no discrimination? Amazing stuff.*

Bridgith Tembo *Yes, no discrimination at all kana ari kubvunza nzira achipfuura anopiwa mvoura!!*

Mdala Wa Rue *Who offers mvoura–women only or munhu wese?*

Bridgith Tembo *Mostly its women.*

Tichaona Matimura *Great stuff. We are very proud of that.*

Innocent Jokonya *From a scientific point of view, the offer of water for people in Mutoko makes a lot of sense because Mutoko can be very hot especially in summer. Before the coming of cars for you to reach a homestead, it meant you had to travel long distances and most of the time you will be thirsty.*

Praise Chabona *Although i am not Mubudya but i have stayed in Mutoko long enough. Mutoko has very high temperatures throughout the year. When this custom of giving drinking water to everyone who comes to your homestead started, it was because people would walk long distances in the heat of the sun and would be very thirsty. So they give water first before they even ask tokubatsira nei?*

Mdala Wa Rue *Future books on customer service in Zim should look at the history of customer service by Zimbos and trace it back to many centuries ago– you should not exclude the Mighty Toko people. Fabulous stuff...hatina kutanga customer service nhasi–we started way back!*

Gift Goto *Unoziwa munhu akakupa mvura unongonzwa kuti ndaiswa pedyo.*

Tonderai Chibanda *Its a Korekore custom, all the Korekores vanu-mupasa mvura muchisvika, takadozvidzidza tichi vadokwane. Proud to be a Korekore from Dotito.*

Rueben Moyo *I worked in Mutoko for 4 years. I really appreciate the hospitality.*

Mdala Wa Rue *Is there a difference between Toko and Korekore or the folks are the same?*

Bridgitah Tembo *Matoko anonzi Mabudya.*

Tonderai Chibanda *Budyas are a segment of Korekores, there are about 6 dialects of Korekores.*

Justice Magagani *Interesting have never been to Tokyo before.*

Grace Kadoma *Mutoko people hatirase hunhu hwedu, I'm proud to be one fruit of Mutoko, tsika yedu iyi inobatsira muhupenyu inotipa dignity.*

Skumbuzo Madlela *Ko hanzi ndakanzwa kuti yakatanga apo maMozambiquens used to come vakuvvara nenzara so many of them would just faint before saying anything vachisvika pamusha from across the border so people from Tokyo made it a point kuti munhu achisvika pamba water first asa fainter is it true?*

Gideon Mapara *Our forefathers had a culture that respected another human being regardless of whether you knew them or not...it was a culture that respected and valued life...Mutoko is a area that experiences rather high temperatures and back in the early days our grand-*

fathers and grandmothers if anyone had been exposed to these temperatures they would most likely be seriously dehydrated and by turning into your homestead it most likely meant that person needed some form of assistance...and what greater way than give someone something that gives life(i.e. water)...so the custom was to greet every visitor *negapu remvoura*...then ask questions later... If you are the visitor and you have been offered the water the norm is politely accept the water and just pretend to take a few sips then ask for whatever it is that you want to ask for...refusing to accept the water totally is seen as being rude and you are likely not to get further assistance from your hosts...it is also likely to be interpreted as you are saying you suspect they have put something in the water (*saka urikumupumha uroyi!*)

Gamuchirai Matiza *Mdala it's not just people in Mutoko but people from Mutoko because even if you visit them in Harare, they do the same. My in-laws are from Mutoko saka whenever i visit- cup yemvoura first before ma greetings. It was a bit awkward ma first days but ndakatozjaira.*

Warvet Hondo *Anhu haazii ba manje kweduyo kuManyika tope riri zowe kana frozen lol.*

2.12 OF ZIMBABWE AND TOXICITY LEVELS

An author with a huge following on social media wrote a beautiful novel and the response from many was encouraging. He would share a few sample chapters with many encouraging him. He formed 4 whatsapp groups and decided to sell his book for \$3.

Formed a separate group of those who wanted to buy the book. A few joined and purchased the book but one guy decided to spread the complete books in all the groups where most had not paid for the books! When asked why he had destroyed someone

like that? *Dzakati saka iwe waidakuitamari nekungonyora? Kungonyora ugere and make money?*



A good friend of mine from Bikita had a truck and whenever there was a funeral of people from his village, he offered his truck to ferry mourners or the deceased in

the spirit of helping others. Then villagers started asking his good intentions. Why is this dude always the first to arrive? Why is he bringing dead bodies to the village? *He is responsible for these deaths!* When he heard this, he sold his truck and decided to have nothing to do ever with his folks.

Toxicity is everywhere, schools, colleges, workplaces, neighbourhoods....as a result our nation will remain stuck in the murky waters.

A friend based in SA drove his car from SA and when he stopped at Ngundu, his vehicle was inexplicably clamped and when he refused to pay a bribe, one of the officials said '*Ndimi munohire ma GP plates vehicles kuda kuzoshamisira kumusha ka imi?*' This is the situation our diaspora faces in Zim, they are not welcome! Wealthy Zimbabweans are not welcome either...right from close relatives and friends and the general public.

Implication

Those in the diaspora are investing where they are located....those who make it in Zimbabwe are also investing beyond the borders. Foreigners such as Dangote have had experiences of toxicity. The result is we have a toxic nation. We hate our own, it's now part of our DNA..and here is the bad part....even the highly educated are part of this, in fact they are worse!

Who will detoxify Zimbabwe?

Forum Feedback

Rachel Chitongo *Very well said, nezuro munhu ari kuUK asked kune rimwe group kuti kuhire mota in SA zvinofamba sei ari kutya kuti kuZimbabwe zvinomudhurira, haaaa akaitwa kanyama kanyama hee hauna mari hee zvakazoti.*

Chloe Razemba *This is just the tip of the iceberg. I'm sadly not surprised by any of these above-mentioned scenarios. The Zimbabwean is Zimbabwe's biggest enemy.*

Frank Mzondiwa *The toxic levels are high as a result of economic situation. A case of the abused becoming the abuser.*

Blessing Machiya Shumbakadzi *I often think that this is as a result of extreme poverty in our backgrounds which breeds bitterness against the success of others! Not sure who will detoxify us as a nation but maybe if everyone was almost equal in terms of wealth no one would bother fighting with the next person! I think this very attitude is why we lag behind as a nation! If I meet a fellow Zimbabwean in another country I would rather pretend not to be one because my fellow countrymen will most likely steal from me than strangers!*

Mudonhi Kudzai *I have been noticing this a lot too in countless instances. The question perhaps should be what should be done to de-campaign this toxicity tendency that's become more like a norm in our*

nation. How best can it be tackled, brought to the surface and de-campaigned.

Rachel Mkudu *The toxicity has reached alarming levels. Zimbabweans are known for not supporting each other even in diaspora. I think we are selfish people who want success individually and don't know that if my neighbour is successful his knowledge will benefit me in my life if shared. It's the "me" syndrome as I call it. We are not proud of ourselves and our country. We need to learn to appreciate each other and support each other for our country to progress.*

Anita Kunaka *I advertised in a certain group, my post got many reactions and the next thing I was blocked from the group. Pasina mutemo wandatyora.*

Benjamin Mabika *A story is told of a farmer who went for years winning the farming competition. In an interview the farmer disclosed his secret to winning as SHARING the best seed with his neighbours. This insures good yield due as pollination cuts across farms. This important lesson is what is lacking in our society.*

Nancy Zisengwe *Mufarmers' group one young lady agronomist posted about 5 ha of sunflower crop by one communal farmer in Mash West commending the whole village who are on this sunflower farming project. Maiwee akanzi chii chinonzi 5ha? Hee ini ndine 50ha kuno kuUzumba... heee busy celebrating mediocrity. Hezvoness! Such is the norm these days. I told him kuti vari better avo vane 5ha productively utilised because some people own 400ha and there is nothing.*

2.13 PRAZ DISCUSSION

What is PRAZ? What are the benefits of registration?

Forum Feedback

Asiatu Maulana Gunde: *Procurement Regulatory Authority of Zimbabwe.*

Thelma Chandafira: *They have now made it possible to register online, Go to PRAZ portal and register your company. The benefits include PRAZ making your information available to other government agencies when you successfully supply goods or services. Successful tender bidders also stand a good chance of being recruited by other agencies as well. There are also benefits of companies trusting you more if you are registered.*

Peace Muniya: *Ndiyo yaimbonzi State Procurement Board.*

Rumbidzai Nyazungu: *Registration is ZW\$1,950 and ZW\$1,750 for renewal and you can do this through mobile money platforms such as Ecocash.*

Duchess Appleton: *You need to be registered with PRAZ in order to supply to any government institution or government departments.*

Kudzai Mafuta: *It's faster to submit your documents physically than doing it online though.*

CHAPTER THREE: AGRICULTURAL OPPORTUNITIES

- 3.0 Introduction
- 3.1 Zimbabwean farmer in South Africa
- 3.2 Short Mbare Musika Market Survey
- 3.3 Fresh in a box
- 3.4 Making money from hybrid goat farming
- 3.5 He earns \$1700 per month from rabbit sales
- 3.6 He made a profit of US\$2,000 from tomatoes farming
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- 3.9 He makes big bucks from Beekeeping
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- 3.11 Caster bean opportunities
- 3.12 Should tobacco farmers boycott selling tobacco?
- 3.13 Agritech Opportunities
- 3.14 Multimillion-dollar industry of local medicine
- 3.15 Agro-processing Opportunities: Chunk Meats

3.0 INTRODUCTION

One thing is for sure, Zimbabweans will continue eating food! The critical question is who is feeding Zimbabwe? It is Zimbabweans and also regional countries. Regional countries such as South Africa, Malawi and Zambia are chipping in with food exports to Zimbabwe. Some Zimbabweans are also crossing the border to neighbouring countries to carry out farming activities and in some cases exporting to Zimbabwe. We have the land, the expertise and the resources to return to

the glory days of Zimbabwe being the bread basket of Africa. This is despite erratic rainfall patterns on the region over the past few years-massive potential in bridging the gap between current production and past productivity levels. We add more agricultural opportunities from those covered in our debut book. This chapter is just a snapshot of the many opportunities that exist across all the agricultural value chains in the country. The opening up of the European markets has led to some growing crops for export. New crops such as sesame, lab lab, castor beans, hybrid paw paws and others are making great inroads in the country and so is dog breeding, fish farming and Boer Goats.

3.1 ZIMBABWEAN FARMER IN SOUTH AFRICA

Mushroom farmer Peter Nyathi, the founder of Tropical Mushrooms, is the 2019 Pick n Pay Small Supplier of the Year.

Pick n Pay chose Nyathi - a Zimbabwean national - based on his exceptional growth and the many jobs he created. Nyathi's farm produces more than 800 000 kilograms of mushrooms per year. Tropical Mushrooms started supplying Pick n Pay in 2006 when the retailer bought mushrooms worth R2.5 million from it. In 2018, the retailer procured a whopping R11 million worth of mushrooms from Nyathi's company.



It's quite a science... the facilities that one must have for you to consistently produce. We grow in tunnels... half of the land; we're looking at doing other things... We do not use all of it [land]. We do the white button, which is the most popular. We also do the brown ones... exotic mushrooms we do not do... The inputs are not readily available in South Africa.

3.2 SHORT MBARE MUSIKA MARKET SURVEY

By Janet, May 2019

I have just been to Mbare Fruits and Veges Market for a short market survey on the source of products at the market. My short research included talking to a few vendors at the market.

Onions They are being sourced from South Africa –Johannesburg market to be precise.

One requires a licence to import these and currently there are about 5 players who are licensed to import them. So these players team up to import truckloads and sell to the Mbare retailers. The vendor I spoke said they sell an average of 100 pockets per week. Each pocket weighs 10kgs. The highest grade ranges between R45 -R48. The fastest moving grades are small to medium which sell at R35- R38 per pocket. Current challenges are to do with exchange rate fluctuations on the parallel market as well as smugglers.

Other products imported from South Africa include paw paws, oranges, apples and potatoes. Malawi is also contributing with dried peas, groundnuts, round nuts and rice.

The challenge for Zimbabweans is to reverse this trend. Grow enough food and stop imports and then ultimately export.

Forum Feedback

Benjamin Mabika *At one time i had a conversation with one serious farmer. The challenge was on properly drying and storing the onions for off season selling. What maybe required if it is true, is a research on how South Africa is doing it.*

Janet Nyasha Chimusoro *Vege,,,importing? We can do better than this Zimbos!*

Tokozile Blessing Luwaca - Chitumba *That's surprising and sad at the same time. Zimbabwe was once the food basket of Southern Africa. It's an opportunity for those who are entrepreneurial to make a move too.*

Liberty Quinton Masasa *Let's combine forces and buy vegetable dryers.*

Baba Tinotenda Mapossa *Ironically, in the late 90s and 2000s, Mozambique was importing onions and cabbages from Zim.*

3.3 FRESH IN A BOX



We have a lot of start-ups in the agricultural sector who are benefiting from '**Convenience Opportunities**' and one such start-up is Fresh in a Box which is bringing ordering and delivery conveniences to Harare residents.

The start-up has been a huge success through leveraging the use of simple technology enabling competitively priced fruits and vegetables.

Business Model

They have social media platforms such as twitter, website and WhatsApp for communicating with clients when they order fruits and vegetables and delivering them. Strategic partnerships with farmers for inputs and Hwindi Taxi ensures that transport logistics are conducted in an effective and efficient manner. Clients are saved time and costs of travelling to Mbare Musika for purchasing agricultural products-farmers benefit too as they deliver per order.

3.4 MAKING MONEY FROM HYBRID GOAT FARMING



In Middle East the price of goat meat is going for \$20/kg. In Angola there is high demand but few suppliers. The same applies to the rest of Southern Africa and in Zimbabwe the price of goat meat is \$3/kg. So do you

just raise normal goats or you need to get hybrid goats for success?

We cover below an article by one of the leading journalists from Zimbabwe, Hopewell Chin'ono, he is running one of the best goat farming projects in the country.

By Hopewell Chin'ono

I run a goat breeding operation so I am going to talk about what I really know about and understand. One of the most effective ways of empowering the rural folk is to upgrade their goat breed.

Weight: A Boer goat like the one above weighs 120kilograms live weight. The local Mashona goats weigh an average of 20 kilograms. When you cross a Mashona female goat and a Boer male, the product born out of the crossbreeding exercise will weigh around 60 kilograms. So there is a weight gain of 40 kilograms.

Cross-breeding: If you cross the “crossbreed” goat and a Boer male, you will end up with a goat weighing 80 kilograms. If the government and the opposition really want to empower the rural

folk, they could invest in one male goat for every Ward. A male goat can service 50 female goats inside 15 days.

Sales: So the national breed will be enhanced in terms of quality and the numbers increased too. Goat meat is sold at \$3 per kilogram at wholesale level so it means that these rural folk can earn \$180 from selling a crossbreed to butcheries as opposed to \$60 if they had killed a Mashona goat. I sell my male boer goats for \$500 each when they are 6 months old and a \$1000 when they are 18 months old. The government of the day can start a program and import the breeding stock from South African where I bought my initial breeding stock at \$200 per female goat and \$500 each for the male goats which were 20 months old.

Cost: The cost of Boer goats in Zimbabwe is very high because of the laws of supply and demand. As we speak, I am holding Money laid for goats that will be born next year.

Market: That is how bad the shortage is and with a proper government program, the rural folk can join in cutting the cake too and enhance their lives.

Big commercial famers drive to Chin'ono village to buy these Boer goats for their large-scale farms. If I had a big property I could have expanded but at the moment I am only doing it at my ancestral home.

Export Market: The Angolan Ambassador Pedro Hendrick Vaal Neto came to my village to look at the project and talk about exports. It broke my heart when he said that he hope my government would give me land to expand the project. We could export

these goats and earn foreign exchange. So there is a lot we can do!

3.5 HE EARNS \$1700 PER MONTH FROM RABBIT SALES

Can Hararians come together and form a successful company? With so much individualistic tendencies around town, where its each man for himself...can people meet online and form a company? Well the answer to this is yes its possible!

So 3 months ago, a group of online members of the Zim Business Ideas and Network met and formed a company called Rabbits Farmers International with the objective of making money from rabbit farming which is a field with few players. Everyone is into poultry and few are venturing into other fields such as rabbit farming.

Today the company directors had a great opportunity to visit a successful rabbit farmer, Mr Maketo based in Cranborne, Harare. Mr Maketo started rabbit farming in 2015 and he has never looked back. He built rabbit hatches at the back of his house and they accommodate up to 600 rabbits.

Is there a market for rabbits?

Here is the simple answer to this question....he is failing to satisfy demand. He has a contract to supply at least 35 rabbits per month. The rabbits should weigh a minimum of 2kgs and they sell for \$6/kg meaning he has \$420 of revenue per week and \$1,680 per month. He sells the rabbits to 2 reliable customers.

Demand drivers

The demand for rabbits is driven by the huge Chinese community in the capital and also health conscious residents who need meat that is less on cholesterol. He is afraid of advertising rabbits for sale because of fear of failure to deliver! He has previously sold to retail supermarkets but stopped when they started delaying payments to him. A lot of supermarkets in town need rabbit meat but one must have a registered company.

Costs of rearing rabbits

He recommends use of pellets which are sold for \$28/50 kgs. He has however found an innovative way to cut on costs and now makes own pellets and this has resulted in him cutting his feed costs by 50%. He purchased a rabbit pellet making machine and uses soya beans, maize, wheat bran and a mixer and we saw the rabbit pellets being dried at his home. He also recommends farmers to make own rabbit cages rather than buying them from manufacturers.

Hybrid Rabbits

The trick with making money with rabbits is to have hybrid rabbits and these are imported from South Africa. He initially started with local breeds but they took too long to mature and ate too much feed thereby cutting his profits. He purchased his breed from South Africa and he had them flown and he collected them from the airport. This was the best decision he ever did as the breed he got ensure that by 3 months, a rabbit will be fully grown and weighing at least 2kgs. Do not keep a rabbit beyond the 3 month period as returns on investment will start diminishing beyond this period. How about diseases? If you

have received proper training about hygiene, feed and diseases. (We are going to provide detailed information on importation of rabbits to our subscribed members)

Security issues

One of our rabbit directors based in Glen Norah witnessed a



theft of 30 rabbits last week in his suburb.

There is general high crime rates involving animals theft in the country involving poultry and other small animals. One must ensure that a rabbit project is done where they are resident and security should be

tight –keep dogs, have a reliable employee if you can afford.

The future

Rabbit farmers live in fear of not being able to meet demand, they do not experience the problems affecting most poultry farmers-that of oversupply! One can also make good monies from selling hybrid rabbits. If one has enough supply they can also produce rabbit sausages.

We will forever be grateful to Mr Maketo for allowing us access to his successful project, he was very generous with information and answered every question. This is uncommon in Harare where everyone is busy protecting information about how they are making money. He is a good hearted man and may the Almighty continue to bless him.

3.6 HE MADE A PROFIT OF US\$2,000 FROM TOMATOES FARMING

A friend of mine, Wiseman Magaya has been farming tomatoes since 2012. Over the years he also added maize and potatoes. He has a small piece of land in Goromonzi for his part time farming project.

Innovation



He improvised a grinding mill engine and created a water pump which he uses for irrigation. T and he water engine is portable enabling his workers to push it to the field and irrigating his crops and then moving it back after use. This helps in security and the improvised water pump costed him US\$700.

Latest project

Planted 12 rows of tomatoes with 600 plants each. Crops affected by frost at the end of July 2019 but this was still good enough to give him approximately USD2,000 profit.

Market? He sells at Mbare and other small retailers in the high density suburbs.

Your challenge

You have land either in towns or rural areas. In some cases you also have access to water-how about trying your hand on tomatoes farming? For diasporans, how about improvised water pumps for relatives back home?

3.7 OPPORTUNITIES IN CROWDFARMING

Crowdfarming is trending across the continent making a mark in countries such as Nigeria, Ghana, Kenya and South Africa. Funding in agriculture is not easily accessible and yet this is a lucrative sector. So how to go around the problem? Pooling resources together through Crowdfarming!

A group of likeminded individuals (a crowd) meet through online platforms and raise funds for an identified project. They invest and share profits or (losses). A great way to gain experience in farming and also. However scammers have also raided the sector with a number of dubious schemes.

Crowdfarming lessons from Nigeria

In Nigeria, crowdfunding platforms are tapping into a large pool of financial investors who are mostly educated individuals, located in urban areas in Nigeria or in the diaspora. There are currently at least five active (indigenous) digital platform-enabled crowdfarming agribusinesses in Nigeria.

1. FarmCrowdy: Farmcrowdy is Nigeria's First Digital Agriculture Platform that empowers rural farmers by providing them with improved seeds, farm inputs, training on modern farming

techniques and provides a market for the sale of their farm produce. This gives the farmers the capacity to farm more acres and by extension leads to increased food production and security in Africa. Since launching in 2016, Farmcrowdy has empowered over 11,000 small scale-farmers across Nigeria. Farmcrowdy is committed to expanding its reach in order to continue to empower local farmers, positively impact their lives and their families while boosting food production and sustainability in Nigeria.

2. ThriveAgric: Thrive Agric is using a crowdfunding platform to provide farmers with the finance they need to grow their businesses and offer ordinary people the chance to invest in agriculture. Thrive Agric work with smallholder farmers in Africa to give them access to finance, best practices, and linkages to big buyers upon harvest. Thrive Agric gives individual investors the opportunity to fund a farm, empower farmers, learn practical agricultural tips and share in the harvest. Farms are listed on the platform, complete with details of what it takes to fund a unit, such as an acre of rice or 100 chicks, the length of time until return, and the returns themselves.

3. PorkMoney: Pork accounts for about \$3 billion of consumption value in Ghana and Nigeria alone, more than 80% of which is imported. Imagine the possibilities of this industry in Africa. PorkMoney is the leading pig farming enterprise in West Africa. PorkMoney partners' funds sponsor the purchase and breeding of pigs till maturation. The pigs are then processed, packaged and sold after 11 months. Partners earn between 15-30% returns on their capitals based on the plan of choice.

4. Farmkart: Farmkart is an agric-tech platform where people can invest in livestock farming to increase local food production, support farmers and get returns on their investment. The goals of Farmkart is to make an impact on food security, support our local farmers by creating capital and jobs as well as promoting youth inclusion in agriculture in Nigeria. Farmkart agri-products focuses more on aquaculture (i.e. fish farming). This is based on research that reported that Nigeria is the highest importer of Fish products in Africa and the 4th largest in the world after China, Japan, and the USA.

3.8 HYDROPONICS



Hydroponics is the art of rearing plants in a soil less media, what does this really mean. Well this simply means growing a plant without the use of soil, the technique has been used for more than 3 decades

in the developed world and has only been introduced in Zimbabwe not more than a decade ago tailor made specifically for the tobacco industry by Kutsaga Research Station Tobacco

Research Board with tremendous results. This week we shall be looking at this technique in greater detail and learn how to use this technique particularly for those of you who are into nursery production business and specifically tobacco farmers.

If you have grown tobacco before then you must be well aware of the time consumed taking care of the tobacco seedlings which translates to a lot of labour days and huge wage costs. What if I tell you that there is a way in which you can cut those costs by 65% at the same time producing quality seedlings which will in turn create a great reputation for you if you are into seedling production or translate to a great crop establishment if you are into tobacco production? In this article we shall dwell on tobacco seedling production using this method since most farmers are already preparing to sow in their seedbeds in the next few days or weeks also mainly due to the huge email requests on the topic.

This method involves the use of trays which made of kaylite which are able to float in a specially made pond with water. The water will basically have a special liquid fertilizer added to it to in the process providing adequate amount of nutrients to the growing seedling which will be in pine bark acting as the soil.

Advantages of using this type of method

It uses fewer chemicals and in smaller quantities, it employs economical integrated management of diseases and pests, it uses less water and fertilizers, it produces superior and more uniform drought tolerant seedlings, it offers additional flexibil-

ity in planning following pulling, it facilitates easier field management arising from a more uniform crop, it has a permanent seedbed site and there is no need for rotations, trays can last for five or more years if kept properly

What do I use in place of soil?

Pine bark, washed river sand and water mixed in the ratio 1; 1; 0.5 by volume are used as the growing medium for the 200 cell trays. For 242 cell trays use 100% pine bark and water and mix in the ratio 1:0.5, or mix pine bark, sand and water in the ratio 3:1: 0,5 by volume. The ratio of the water may be reduced or increased depending on the moisture content of the other constituents. The pine bark used is supplied by Flora Pine Bark Produce (Pvt) Ltd in Mutare and Nyanga. Large pieces of pine bark or sand are removed by screening through a 6mm sieve. The pH of the pine bark should be maintained at 5.5. The sand can be a source of weed seeds, pathogens and nematodes and so it should be solarised, steamed or boiled before use. Limited amounts of amended composted pine bark are available at Kutsaga as Gromix.

How do I water the seedlings?

No need to worry about watering your seedlings remember the trays will be suspended in water all the time meaning that the seedlings are always in nutrient rich water. All you have to be aware of is making sure that the ponds are filled with water to a depth of 10 cm all the time.

Since the seedlings are in water how do I harden them before transplanting?

Seedlings should be sufficiently hardened so as to survive the difficulty of transplanting under difficult conditions experienced in the lands. Hardening is done by ensuring that the seedlings utilize most of the nitrogen early in the growth and those little remains in the water during the last two to three weeks before transplanting. Clipping also has a hardening effect. For further hardening remove the fertilizer solution from the waterbed, and replace the solution with water only for the last week of production. The simplest test for “hardness” is that a seedling should be able at least to be bent over without snapping.

Common challenges

Algae Growth, actual harm to the seedlings is unusual. Cover as much as possible of the surface water with trays so as to exclude sunlight on water, which encourages algal growth. It can also be controlled by delaying the fertilizing of the float bed to 14 days after seeding, this allows the seedlings to germinate and grow above any algal growth on the cell surface. As a preventative measure apply a Quaternary Ammonium Compound (QAC) or copper oxychloride in float water at sowing. Copper oxychloride is applied at the rate of 0.012 g/L and Pentakill at 0.18 ml/L for one hectare.

Others

Dry Cells: Water fails to move up the cell by a process called “wicking” due to loose compaction of media in cells. No wicking means no germination. Follow the tray filling and handling procedure correctly.

Cold injury: The float beds should not be allowed to get cold. The June sown nurseries need to have both cropgard and plastic tent and a greenhouse.

Salt Injury: Greyish salt deposits on substrate surface. Severe cupping of seedling. The possible solution is to water with a knapsack sprayer thoroughly to leach the salts from the surface. Also cover with Cropgard or a sterile mulch plus plastic cover at night.

For a more detailed guide please don't hesitate to contact us. Emmanuel D.N Dube is the senior agronomist at Agro Aid Trust and Chief Agronomist at ZIBN. If you have any questions you can email him agroaidtrustzimbabwe@gmail.com /+263783 495 396

3.9 HE MAKES BIG BUCKS FROM BEEKEEPING

Yesterday I met a 24 year old guy at Winpat in Harare opposite Gain Cash and Carry. He is from Buhera. He graduated at Harare Polytechnic doing boiler making.

He was driving a Lexus iya yakafanana nelatest Toyota Harrier. He was buying chikafu chematoki.

I was buying ma deworming tablets.

Here in Harare he stays in Tynward South on his own house- just at 24.

I asked him how he is making it in life that he is a graduate and that some of my class mates are still looking for jobs, some are even vendors. Some are working in farms in SA . Some got jobs

in diaspora wishing for things to change then return to work in Zimbabwe.

What transformed his life is simple- he asked himself 'I don't have a relative who stays in Harare kwandingagare ndichitsvaga basa, saka ndiyani angandichengete?'

The only last thing that came to his mind **Mashoko ababa vake ndeekuti simba rehove ririmumvura** meaning our roots kumusha if we think fast ndokunobva financial freedom!

He wanted to try fish farming but stopped due to low rainfall, wanted to do rearing of cattle, goats and sheep but mafuro mashoma until he attended a 1 day work shop for beekeeping.

I mean 1 day workshop for less than 8 hours with a cost of just USD5,00

Akaenda kumusha kwakucheka miti and mapuranga kwakugadzira mikoko 50 and kwakuuya kuHarare kwakutenga maold pallets kwakunogadzira mikoko.

Now ane 300. Chake is just to buy wax or namo yekuisa mumikoko as we speak and employ thousands of bee workers.

Konyuchi dzoshandaka kkkk.

What he does, he harvests every 2 months half of mukoko because vanosiya humwe huchi every time.

And mukoko unomupa 40 litres but due to harvesting half per time, he will just get 20litres pamukoko multiply by 4 times that is 80litres per year multiply by 300.

Wholesale price it's USD2 pagaba redovi 375ml that is USD5 per litre.

Tikati 80litres x 300 mikoko towana 24000 then multiply by \$5 it's USD120000 per year.

Mr Low was correct 'financial freedom hainei nekuita degree it's just basic education and common sense'

This guy want to reach 1000 mikoko by 2020 isusu tichifunga kuti hupenyu hwedu hunotoda someone kuti auye or nhingi aende kuti tiyambuke.

Submitted by a member of the group

Forum Feedback

Dunmore Chioniso *Yaa it's an interesting project asi kune vanoita tobacco farming nezvimwe zvoirimwa zvinoshandiswa mishonga iri dangerous it's not advisable..huchi hwacho hunokuvadza.*

Eng Brian Mukoyi @Mdala. *I think it's all about markets. A certain Pentecostal church started a bee keeping project where church members contributed. Nothing came out of that project. In Hurungwe bee keeping has been going on for years. They have thousands of litres without buyers. Donors have been funding bee keeping projects in rural areas for self sustenance. The young man has done well in an industry that is facing massive growth in bees keeping but dwindling market!*

Millycent Destiny Ndava *Honey has a market believe you me; it just needs an open mind. I don't know if it's on this group or another where i showed someone some markets he never thought of. The thing is, most of the honey market doesn't know it needs honey unless some serious marketer comes and tell them its advantages. So market researches are needed.*

3.10 MAKING MONEY FROM SWEET POTATOES FARMING



Below we feature one of the key topics covered in our book-Agriculture and there is a subsection on Growing Potatoes.

Sweet Potatoes are generally an easy crop to farm due to their low capital intensity and applicability on small tracts of land. There are two broad categories of sweet Potatoes which are as follows;

- The staple type with white flesh and white or purple skin has a high starch and dry matter content.
- The desert flesh and orange skin with a high sugar and beta-carotene content.

Markets

Export: According to Zimtrade there is huge potential for exports to Europe. Demand for sweet potatoes increased by 177% from 2012 to 2016 with figures increasing from \$107m to \$297 m in the European region. With Zimbabwe set to improve economic ties with Europe, this is a great investment opportunity we need to consider for 2018 and beyond. Other countries in Southern Africa should consider exporting opportunities too. According to trademap, Zimbabwe has not exported any sweet potatoes since 2012. The demand for sweet potatoes is largely driven by their medicinal values and to a lesser extent as food.

Local markets

According to FAO, 64,127 tonnes of sweet potatoes were produced in 2016 and they are valued at \$2million. Sweet potatoes are becoming an important part of diets for rural and urban households. In urban areas, it is estimated that between 1-7 kg of sweet potatoes are consumed per capita while rural households consume between 3-5 kg of sweet potatoes per capita (Zimbabwe National Vulnerability Assessment Committee,2004). About 11% of sweet potatoes produced in rural areas are consumed in urban areas of the country, thus contributing to household nutrition. The increased demand for sweet potatoes in the country is mainly attributed to the high cost of processed starch foods, such as bread and other confectionery products.

3.11 CASTER BEAN OPPORTUNITIES

A lot of new farming opportunities are coming to the country. Of course the public is sceptical about of them having been burnt before with projects such as the sack potato, jatropha and zvihuta (quail birds). Anything new is viewed with deep suspicion until the first group of adopters are rewarded with rich pickings. One of the new products on the scene is castor beans. There are no solid results yet of farmers who have benefited but it's a trending crop.

We feature an advert which circulated widely last year (Information not verified)

Castor bean is a perennial crop with a life span of 5 years and it can be grown all around Zimbabwe. It is not labour intensive, fast production giving first yield in 3-4 months and quarterly harvests. It is not consumed by livestock and is ideally for women, youths, schools or churches.

Products of Castor beans

Aircraft oil, lubricants oil, bio diesel, medical uses and many more. It is harvested thrice per year. First harvest you get a minimum of 2-3tones, second harvest 4-7 tones and third harvest 8-12 tones. Market: Life brand agric services is the market and the gazetted price is \$1us per kg <\$1000us per tonne>.

Advantages of growing castor beans

- The farmer harvests the crop every 4 months for 5years.
- The projected earnings are around \$25,000/ha/year.
- Castor requires about 500 to 600 millilitres moisture content per year and can be grown in areas of ---Zimbabwe that are mostly dry and survive.
- Life Brand Agriculture Services will buy the castor beans from the farmer at US\$1 per kg.
- The stems, roots and leaves can also be sold meaning the farmer gets more money.

Costs of inputs per hectare.

- Direct inputs costs per hectare US\$442.
- A once off loan Of Rtg\$1,000 from Women's bank loan will cover.

- Deposit for the castor inputs, registration fee, admin fee and technical support / training.

Requirements

Open an account with Women's Bank apply for castor bean and are ready for \$\$\$\$.

Do you u have a piece of land min 1ha with water?

Visit Women's Bank, 56 Samora Machel. Copy of ID, Proof of residency, 2 passport size photos, and \$10 to activate account.

You then apply for the Castor Beans Loan.

Contact		details
Call/whatsApp	Clara	0772902186
	Auxillia	0772751661

Forum Feedback

Blessing Machiya Shumbakadzi *Thought it was just a weed!*

Skha Chikoto *My sister is doing it, sells at \$1 000 usd/ tonne. It's used to make hair products including castor oil, aircraft oils, soap etc.*

Cornelius Chibvongodze *Women's Bank in partnership with Life Brand Agric Services is promoting Castor bean farming with a guaranteed market off taking at US\$1 per kg/ US\$1000/ tonne.*

3.12 SHOULD TOBACCO FARMERS BOYCOTT SELLING TOBACCO?

By Emmanuel D.N Dube (ZIBN Agriculture correspondent)



The Tobacco selling season started on the 20th of March with a lot of high expectations. However, this was not to be as there has been

a lot of grumbling and gnashing of teeth when it comes to the pricing. The auction floors namely TSF, Boka and Premier tobacco are usually a hive of activity this time of the year but this year it's a different story. The average selling price has ranged between 1.20 - 1.70 Dollars, perhaps I need to specify here that the prices are in United States Dollars and not ZWL at the time of selling. The other day whilst I was at TSF auction floor I got to talk to a farmer Mr Kainama from Karoi who was fuming with anger as 5 of his 7 bales had been rejected. The ones that had been bought had been bought at 0.20 and 1.98 USD each. After listening to the farmer narrating his story, I was then prompted to write this article with the hope that other farmers could benefit as well.

Let me first start by mentioning that opinions expressed here are my individual opinions and should not be misconstrued as otherwise. After having a lengthy chat with Mr Kainama, I then found out that the tobacco he had brought was from last year. The farmer had decided to hold on to his tobacco at the end o

the 2018 selling season as he felt that the prices were too low. It is an open secret that most merchants towards the end of the season would have met their required kilograms of tobacco hence demand will be low, so the prices take a nose dive too. Anyway, back to our farmer. Mr Kainama went on to explain that he put his tobacco into storage until this current selling season. He also realised that some insects had invaded his tobacco whilst in storage and he had tried to sun dry as pick the insects. It is very important to know that the guys buying tobacco at the auction floors are adequately trained and have a very good eye for such irregularities. This was an automatic reason for the rejection of these farmers' bales.

Most farmers are encouraging each other to hold back their tobacco from the auction floors with the hope that the current prices will change. Naturally as the season progresses the prices are set to improve slightly as more buyers come forth. This has been the trend in previous seasons, but we don't know how this season is going to be like.

Most farmers especially communal farmers do not consider the risks associated with long term storage of tobacco. Firstly, it is important to note that long term storage of tobacco requires a permit from TIMB. Secondly and most importantly before you consider storing your tobacco for extended periods which is not advised you need to invest in pest control. The tobacco beetle and tobacco moth the most devastating pests in tobacco storage can destroy your tobacco significantly. It is important to also note that once these pests are found in your tobacco at the auction floor TIMB is notified immediately. TIMB may go to the

extent of blocking your growers' number effectively banning the farmer from selling. The farmer will then be required to get a certifying letter from a registered fumigating agent that indeed they have fumigated which is costly. Mould is another huge risk, it will occur when tobacco is stored for extended periods in conditions with 15 % humidity and above.

It is quite important for the farmer to take into consideration all these points and take the necessary precautions. However, for 90% of the farmers who cannot afford proper storage facilities which have been fumigated, which also have pest traps etc it may be better to send your tobacco to auction. I know some are probably reading this and are saying "*Hatidi kunohodesa fodya*", loosely translated to we don't want to go and give away our tobacco. However, It is important to look at this issue from a business perspective, in my opinion you stand to lose more by keeping your tobacco in storage especially if you know that you don't have proper storage facilities as the losses may be 100%. Consider this before you decide to hold back your tobacco think of the possible consequences. Lastly farmers are urged to avoid doing business *nemaGweja*, (middleman), and good tobacco sells *yega*. Food for thought.

3.13 AGRITECH OPPORTUNITIES

The continent is a net importer of food to the tune of US\$41



billion annually. This figure is set to grow to \$110 billion by 2025 should nothing change. We also find that the average age of farmers in Africa is about 63 years,

and 85% of farming activity takes place on smallholder plots of 2-3 hectares each. At the same time, the youth of Africa are fed-up with the poverty of their parents, who are struggling within the agriculture sector, and are migrating from the rural areas to the cities in the hope of finding a better paying job. Unfortunately, most of them end up unemployed and disillusioned, living in squalor in shacks made of corrugated iron and wood. Those that can, migrate to Europe and elsewhere.

We also find that about 60% of Africa's population is employed in agriculture, but the contribution of the sector to GDP is at about 25%, on average.

There are various reasons for the low productivity of the agricultural sector in Africa. The size of the smallholder plots, places constraints on the size of the harvest. In addition, the lack of modern irrigation techniques, poor road and rail infrastructure, lack of knowledge of modern farming practices, lack of knowledge of market needs and marketing per se, lack of financing, old age of farmers, lack of political will to bring about meaningful change, poor supply chain channels (including the

absence of cold chain facilities) and high post-harvest losses all contribute towards the unacceptably high food import figure. Populist policies of governments pulling out all stops to remain in power have contributed towards this situation.

There is therefore a strong motivation to industrialise and commercialise agriculture. The sector needs to increase its productivity, and to attract the youth back into the sector by increasing the image thereof and making it appear to be “sexy” for the youth. Currently, when they do get involved in the sector, it is at the sexy part of the value chain, i.e. marketing and sales, and not at the coal face on the farms.

Digital technologies are increasingly being embraced to make farming more interesting. These technologies can be transformational for Africa. Amongst others, there is an increasing need for farmers to access real-time information as climate change brings erratic weather, making traditional knowledge on planting seasons unreliable.

An increasing number of technology initiatives in the agriculture sector are becoming available. Technology is making it easier to get involved in the various sub-sectors of the agriculture industry, as an investor, a supplier, a farmer and as the market. These initiatives, it is hoped, will help the farmers to address many of the challenges and constraints they are currently experiencing. It is also hoped they will attract the youth and entice them to move back into the sector. Below are a number of initiatives that are based on digital technology, all with the aim of supporting the

farmers of Africa in various ways. In Zimbabwe Econet introduced Vaya Tractors which helps to link up tractor owners and farmers facilitating the hire of tractors through a mobile app.

myAgro: Technology application in Mali and Senegal

myAgro was founded in 2011 and now operates in Mali and Senegal in West Africa. Seeds and fertiliser are two of the biggest costs in a smallholder farmer's life, but they are sold differently than any other product. While farmers can buy \$1 of sugar or 50 cents of oil at their local store, seeds are only sold in bulk – at the cost of \$100. The founder of myAgro wanted to make buying seeds more like buying oil or sugar, and to create a system that provides farmers with credit. She subsequently developed a savings-based payment model for seeds and fertiliser, as well as training.

Today myAgro has a team of 300 with its headquarters in Bamako, Mali and a second office in Thiès, Senegal. In a five-year period, the idea of using mobile technology as a savings platform has evolved from a 240 farmer trial to a multi-country programme that serves over 30,000 farmers, proving that farmers can and want to save. myAgro is on track toward its goal of reaching 1 million smallholder farmers and increasing their income by \$1.50 per day by 2025 to move above the poverty line and into the middle class.

3.14 MULTIMILLION DOLLAR INDUSTRY OF LOCAL MEDICINE



How did our forefathers and mothers survive for thousands of years before colonisation? They tapped into locally available resources! How did they survive without hospitals and clinics? They used locally available medicine from shrubs, roots, tree barks and tree leaves.

So what happened? We were told that everything local was sub-standard or even evil and we believed it. Who has seen the influx of network marketing health products such as Forever Living? Don't we have similar products in our rural areas such as gvakava?

The missing link in Africa is appreciation of our own resources. If our local resources are packaged nicely and they are shipped back to us-we will embrace them with open arms.

Why is it NGOs do not invest in locally available medicine? Why are our local universities not researching enough on local medicine?

Welcome to the xxx, a shrub found in abundance in Zimbabwe and has been used for centuries as an anti mosquito repellent. A couple of boarding schools in Zimbabwe grow them around

school dormitories and they are effective in driving mosquitoes away.

Donors spend millions of dollars importing spraying chemicals for mosquitoes and this is welcome. However what Africa needs is use of local resources and this is sustainable.

The x does not need much research as its effective in its natural form. We encountered mosquitoes in swampy Beira and needed anti mosquito lotions and mosquito nets-in Malawi it was a similar story. Is this necessary to spend so much? Not really, they can grow these shrubs around hotels, schools and homes and get protection. Zimbabwean researchers can even package our medicine for export.

Caution: The plant is pervasive and needs to be grown in a controlled environment.



3.15 AGRO-PROCESSING OPPORTUNITIES: CHUNK MEATS

A lot of opportunities in agro-processing and one need to look at all the tomatoes going bad in Mutoko or Mbare and being thrown away. We also found the same problem in Malawi too. Should agro-processing be a strong practical subject at high school?

One of our members started his business in January 2019 after befriending a Chinese national who gave him the secret recipe for soya chunk meats. He sold his car and invested USD5, 000. By August 8 months later, later he employs 50 people!

Initially rejected by retail shops but now they are scrambling for his products with some paying in advance for orders. Maslow Hierarchy of Needs- basic needs opportunities!

Forum Feedback

Blessing Machiya Shumbakadzi *These are the types of connections one needs in life*

Nancy Zisengwe *Visionary. Great initiative now he can even buy a better car and many other investments too. If he had held on to his single car, he could still be at the same position he was last year or worse. Is he local?*

Victoria M. Mrewa *His product is very tasty. Well done.*

CHAPTER FOUR: WOMEN OPPORTUNITIES

- 4.0 Introduction
- 4.1 Feature: Botswana based Mrs Ncube feature
- 4.2 China or SA?
- 4.3 Creche business inquiry
- 4.4 Access to markets quiz
- 4.5 Interview with India based Roselyn Marere
- 4.6 Feature: Bongwiwe Xaba
- 4.7 Women Business Partnerships
- 4.8 Pricing Challenges
- 4.9 Hatmaking business
- 4.10 Network Marketing Opportunities

4.0 INTRODUCTION



If we break down the barriers that prevent women from becoming successful small-holder farmers we could formalise jobs for millions of women entrepreneurs. What we

need are policy changes that ensure women have land title, financial support to set up their community seed banks, irrigation, access to water and energy and access to markets that will

pay them a fair price for what they don't need for their families. We would eradicate hunger given that women use much of their incomes to improve the nutrition, education and health of their children. **Jay Naidoo**

The emergence of a growing community of women entrepreneurs has been described by Professor Brush, Chair of Entrepreneurship at Babson College, as one of the most significant economic and social developments in the world. This is no exaggeration. Women are stepping up to own and run businesses in numbers that would have been hard to imagine a mere few decades ago.

Whilst the whole book is for all entrepreneurs of sexes, this chapter is dedicated to women entrepreneurs looking at a few success stories with the hope of inspiring others. Women are excelling in various fields such as farming, tourism; network marketing, Bitcoin opportunities, Online Forex Trading, events management and some are buying stuff for sale from countries such as China, Turkey, India and Vietnam. This chapter therefore covers a few small-scale business opportunities and trends affecting the opportunities landscape.

Women have come a long way from just being a homemaker. The next generation women across the globe have flabbergasted all negative philosophies and have proved themselves beyond doubt in all spheres of life including the most complex Startup ecosystem. According to the latest case study, businesses founded by women ultimately deliver higher revenue more than twice as much per dollar invested – than those founded by

men. The numbers of women-led start-ups have hiked in recent years across various verticals such as E-commerce, health, water, automobile etc.

Women entrepreneurs are prospering and shining forth with their endowment and are also being a role model for the budding women entrepreneurs.

4.1 BOTSWANA BASED MRS NCUBE FEATURE



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

She gets a monthly profit of P10,000 per month from her

work. Two of her handbag trainees got position 1 and 3 in a national presidential competition on arts and crafts! Extremely talented and ZBIN added a new skill for her...Digital Marketing and the objective? Triple her income by end of next year thru market expansion to the whole country and the region.

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

4.2 BUYING FROM CHINA OR SOUTH AFRICA?



It is a Monday morning and traffic is heavy in Johannesburg. Our team is in the city for a tour of Chinese Factory Shops analysing the various goods sold by Chinese entrepreneurs. Our first stop is the China Mall in downtown Joburg. It's a busy centre with hundreds of shoppers trying

out or buy various goods for resale.

On offer are various electrical appliances, clothes, hair products, shoes, handbags, plastic chairs and umbrellas. The most popular and fast moving goods are clothes bought for resale by South Africans travelling from as far as East London, Port Elizabeth, Mbombela and Polokwane. Foreign immigrants are also mixing and mingling in the crowded place ordering shoes, clothes and handbags. Zimbabweans, Tswanas, Mozambicans, Malawians and Swazis are also in the mix with trolleys full of goods which are bought strictly on cash.

Welcome to Chinese Factory Shops where goods are imported into South Africa from one of the biggest trading partners of South Africa-China! In 2017 South Africa imported goods worth \$12.8 Billion from China making it the top import country for the rainbow nation. The trend of imports from the vast

country continues with no other country threatening its pole position.

Evidence of the imports is best illustrated by the factory shops owned by thousands of Chinese entrepreneurs who ship thousands of containers of goods every month. They have the largest presence in the commercial city of Mzantsi and we were there to witness what exactly happens at these shops.

We visited more than 5 Chinese shopping centres and were impressed by how China is helping the growth of entrepreneurship in the region. They have huge discounts for clients buying in bulk (usually in boxes). Shoes cost from as little as R70 and resold from R150 and above in South Africa and more mark ups added for neighbouring countries. Dresses have price tags of R80-R120 and being resold after adding mark ups of 60% and above.

We observed interesting business models of entrepreneurs taking photos of dresses and shoes, adding a mark up and sending the photos to clients and asking them if they are interested. Positive confirmations resulted in deals being sealed with goods being purchased per order. What an efficient way to conduct business-buy goods with a ready market!

Some entrepreneurs live in Joburg and conduct deals with clients in the country and neighbouring countries. After purchase the goods are send to clients and for neighbouring countries, they are send by bus with clients collecting them the following morning.

The big question we asked is whether its viable to buy goods from China buying airplane tickets and adding accommodation costs...or its better to simply buy from South African Chinese Shops?

4.3 ACCESS TO MARKETS QUIZ



Here is a practical quiz we handled at the last meeting.

One of our members had a very good handcrafted bag for sale. She had plenty of other accessories too. Now her bags take 3 days to produce.

duce.

She would like to supply Edgars Stores but there is a catch.....she should be able to supply big orders like 40 bags at a time.

Question: How can she solve supply bottlenecks?

She can partner with others | She can subcontract | Invest in automation in the future.

She needs to invest in business management | She can train others whom she can partner with.

She needs to be wary of losing market to rivals.

4.4 CRECHE BUSINESS INQUIRY



A sister based in UK would like to open a crèche in Harare in one of the medium density suburbs. The crèche will be run by her mum and her brother. She would therefore like to find

out about the current creche fees in Harare and general information about profitability of this sector.

Responses

WeNyasha Tee Look for a 3-5-bedroom house with a big outdoor space furnish it well up to outdoor play equipment. Look for qualified ECD teachers 2 or 3. Provide transport a taxi or kombi depending with number of kids and charge \$5-\$20 depending with radius/ distance. For fees kids around Hatfield, Waterfalls pay \$60-\$120 a month grocery a month \$15 per child or you charge your fees inclusive of grocery.

Yemurai Nhongo-Thepe The house needs to be for commercial purposes and you need to get permission and licenses from ministry and City of Harare.

Lloyd Chidamahiya Prices vary from 30 bugs in the ghetto, 120 to 200 medium density, up to over a thousand dollars in low densities monthly. Obviously that also depends on what you offering. Who is your target market? How good are your marketing skills?

Mai Anashe Tagwirei I have picked up a couple of points, am about to start a creche business. Thanks guys.

Mel Sibbs *Like the page Kindercare-Zimbabwe Nurseries and Pre-schools.*

Sithole Rubie *Be fair in terms of pricing .. it's ludicrous and exorbitant these crèche in Harare charge 30-40\$ for extra activities like swimming and gymnasium, worse when it comes to travels. Creche owners need to understand that yes I want my child to get the best education and experience but the prices need to be fair and rational.*

Tapiwa Mubonderi *Creches are becoming defunct due to formal schools offering ECD. Quite a number of creches are going out of business. It would be advisable to look at setting up a school, you can partner with council and government to develop a school. The margins will be lower but the volumes will make it lucrative. There is a requirement to establish and build 2,500 schools at present. An injection of \$400,000 upwards would be sufficient.*

Hope Murombwi *I'm in agreement. I have a 3 year old still in nursery school. I have no plans for taking her to school for ECD because of the personalised care I am getting at nursery school. Some schools are not yet equipped for these little ones e.g. installing toilets their size. That's my personal preference.*

4.5 INTERVIEW WITH INDIAN BASED ROSELYN MARERE

So this evening we talk to a top model, a ZBIN member based in India, she will tell us about business in India, the cost of living, her modelling career and possible business opportunities in India for our readers. A rare opportunity to interview a 'Beauty with Brains' member of the forum. In the next 2 weeks she is going to form and lead the ZBIN Beauty Products and Modelling Group.

Tell us about yourself: Hello, I'm Nyasha Roselyn Marere born and bred in Harare and I come from Buhera . Growing up I stayed in Budiriro, just as I was turning 5 years we moved to Highfields New Canaan. I grew up staying in the ghetto and I attended Mhofu Primary school. In 2006 we moved



to Mount Hampden better known as Goodhope.

I attended Chindunduma High 1 School then transferred to ZRP High School then to round up A level I attended Elephant college.

Well, as I finished school I travelled to South Africa Port Elizabeth I worked as a cashier in a restaurant called Fishaways that was just before I came to India. I came for studies (BA Vocational Travelling and Tourism 2012-2015) I have to admit India is not like America lol there are some nice places yes but it's overpopulated. A billion plus people so anyone can relate with the living standards. Unlike back home

most houses are flats therefore no play ground for the kids etc and most of the flats can get up to 15 floors each.

Tell us about the weather in India: India is one of the hottest countries it can get up to 50 degrees and trust me for someone who grew up in Zimbabwe you are bound to get sick the first summer. However there's winter too between November and March and yes it is cold I remember my first year got up to ~4 degrees n that was new for me haha. Some places do snow but just a few. On the other hand India is beautiful it has a lot of tourist attractions and I have not finished visiting them.

How about Indian Food?: There's wide variety of dishes in India yes, it is popular because of the spice but there's also non spicy food and it's delicious. I bet no one even the Indians have not tasted all their dishes. I do like Indian food but not every day, I usually eat it according to craves.

Business Opportunities in India: There are a lot of business opportunities in India mostly in the medical field. Medicine is way cheap in India judging with my experience one cannot be ill for more than 3 days because a lot of hospitals and pharmacies are all over in India. Unless one is coming for serious ailments like kidney disease or heart the rest of the medicine costs very less. One can also indulge in hair business because India is where it all happens with the way ladies want to be on fleek wearing Indian, Brazilian and Peruvian hair this is the best place to get it and at a more affordable price. Indians rarely employ foreigners because they are still accommodating their people first and they are a lot.

What you enjoy most about India: What I love about India in the business world is there are a lot of SMEs. Anything is turned into business here a lot of small shops everywhere whether they are selling groceries or maybe cigarettes only it doesn't matter but one way or the other they always have something on the side generating cash for them no matter the profits. Unlike us in Zimbabwe one will be wondering why they should put a table by the roadside and start a dry-cleaning business well in India it's very possible and affordable than going to the expensive fancy dry cleaning companies. I could go on and on.

Cost of Living in India: The costs of living in India depending with the persons taste. If you want to live at the crowded noisy dirty places then the costs will be low but if you are looking for a quieter and a little bit fancy place then the costs will also be high.

How did you end up in the modelling industry?: I started modelling in 2013 after the death of my father because I was going through a hard time and needed to move on which we all know that's impossible. However despite my dreams of wanting to be a pilot/ governor/ air hostess I told myself I want to partake on something I never imagined or that I think I cannot do and boom I decided to be a model. It wasn't easy I must admit with the fake agencies etc I had to be strong but somehow I made it. I was juggling both studies and modelling as much as most people did not believe in me I'm proud to say I made it beyond my imagination and I know I am going far.

Benefits derived from Modelling: Modelling has helped me believe in myself, gain confidence make very important connections because in India definitely one would need a few connections to survive.

Do you have any business ventures back home: I do buying n selling sometimes of hair for mostly my friends but I believe very soon I will start something relating to modelling industry back home.

Zimbabwean Community in India: Honestly, I'm not really sure about the Zimbabwean community in India. In New Delhi not so much but places like Hyderabad, Bangalore there are a lot although I haven't witnessed it. I would have talked about religion and culture but that's a topic for another day haha. I encourage Zimbabweans who mostly want to send their kids for school to send them here as the education system in India is good. For those who want to visit they are also welcome there are a lot of tourist attractions in India you cannot finish them.

Ko Mutupo?: Mambano

Your Contact Details: I'm glad to be a part of this interview and to those who wish to connect with me on social network here are my usernames Facebook: Roselyn Marere, Twitter: Roselyn Marere, Instagram: roselyn_marere, snapchat: rosiemre.

4.6 SUCCESSFUL ENTREPRENEUR: BONGIWE XABA

Our best case study on Digital Marketing is Ms Bongiwe Xaba based in Pietermaritzburg...What a talented woman! When our team arrived for women entrepreneurship training in Durban

we saw a car with interesting number plates ' *Why Work*'. We got curious wanting to know who owned this car. Later on during training we realised that the car had come from Pietermaritzburg and was owned by a successful entrepreneur Ms Bongiwe Xaba!

An entrepreneur involved in designing traditional Zulu attire and arts and crafts, she effectively uses digital marketing to market her products to clients dotted across all the 9 provinces in South Africa and beyond. She has a lot of clients in USA, Canada and Europe and regularly ships products there helping to promote South African products and earning an income. She has mastered the art of branding and attends most local and international fairs where she networks and opens new markets.

Towards the end of 2018, she had expanded her portfolio by launching a wedding shop in the heart of Pietermaritzburg which is already proving to be popular. Why work when you can do it for yourself? A bold statement from an empowered Pietermaritzburg resident!



4.7 PRICING CHALLENGES



Below we feature an inbox message from a member seeking help and we have posted the responses from our members.

I own a restaurant in Zvishavane. I am selling a plate of sadza for dollar per plate. I have 2 employees who help in running the business. My rent is \$200 a month; my employees get \$100 each per month. On average, I sell \$ 60 plates excluding weekends. My revenue ranges from \$80 to \$100 a day.

My problem is that I have never received profit from this venture. I keep on pumping money especially for the employees but am not getting profits to justify my continued investment.

Forum Feedback

Fidelity Nkomo *Why achiti haasi kuita profit, of which his average sales per month are around \$1,800 and his monthly wage bill and rent combined is around 400 not including his own though, so pa \$1,400 inosara anoita sei nayo, does he buy raw materials worth that much every day?*

Teacha Mudzana *You can't balance the overhead expenses unless and until you get access to his financial books but as a small accountant, I will firstly preview the lack of financial discipline as someone said but remember we are talking of 60 plates equivalent to \$60, so in essence the bill might be slightly higher than expected.*

Nyasha Mat *Hupfu 10kg is \$7.09 the cheapest which is Silo, cooking oil 2 litres is \$2.85, bundle mavegi is US\$1 you need 2 or 3, onion US\$1, tomatoes US\$1 for and you need at least 40 tomatoes for the soup, kaylites, salt etc trust me. I understand this fell been there you get US\$10/15 profit after a hard day work.*

Nettle Trish Mhlanga *Look to getting cheaper ingredients and pa chicken ye \$ 1 how many pieces do you serve per plate? Where do you get your beef? Do you buy wholesale hindquarter or whole mombe? Chickens you can rear on your own.*

Tori Elles Mum *I think this kind of business will only give you profit when you rear on your own chickens, buy a whole cow from kumamusha, stop buying raw materials from supermarkets but from wholesalers and manufacturers, use gas if you were using electricity etc. You should have listed your expenses in detail though, hidey. If you have competition, find out their source for raw materials. Also get a "contract" with companies to supply lunch and get paid end of week or month. That way you may realise some profits that's if you lacking financial discipline from getting cash daily.*

Comfort Maeresera *The profit margin is very low in that kind of business. Deal with the supply side, buy maize instead of mealie meal, slaughter your own beasts and rear your own chickens and train your employees properly.*

Makadho Norah *Ngwarira vaseenzi avo. Be very careful. Vanogona kunga vachiba chikafu Chisatichabikwa, Oro kutotengesa dziri 100 plates iwe uchifunga its 60. Check mumabin pasi pasi vanoviga imomo. Fire them and get new ones and train and tighten.*

Tawanda Maphosa *Part if not all of your solution can be found from answering two questions:*

Question 1: *Are you making any profit per every plate sold? If No, then you may need to work on reducing your direct overheads e.g. costs of ingredients, try finding cheaper sources, If YES, then move to the next question.*

Question 2: *Are you breaking even? If NO, then you may need to check the variance & calculate the number of extra plates you may need to sell to break even and eventually make a profit, If YES, then it's most likely you are misappropriating the funds, what you would then need to do is to make sure your personal finances are kept separate from your business finances, keep proper business records, account for each and every business transaction (even mushandi akatenga domasi rimwe re 10 cents record it down), reduce costs by all means but also maintain standards.*

Watson Midzi *Budai pachena. Tipeiwo cost echikafu tione kuti muri kusara papi. Ndimi here kana kuti vashandi venyu vari kuita Maths. Tsvagai a cheaper place. Or also cut manpower to one and yourself. Do you have a record of your sales cost and sales gaining quality standards (kwete kuzo cutter macosts kusvika pakutengesa mbodza nekuda kusaver gas) this is just a bit i could help with, i hope t helps you grow your business well. All the best.*

4.8 BUSINESS PARTNERSHIP

Question

Hello ladies and gentleman. Please help me I'm into cake business and have a friend who is also into cakes but her hands are tied sometimes. So she gives me orders when she can't do such as wedding cakes. She is not well versed with some of the baking processes.

Whenever we receive an order for a birthday cake, I do the buying of ingredients, baking and delivery of the cakes. She chips in here and there with small help. What percentage of the profit should I give her? The 50/50 is not working for me. Please help.

Forum Feedback

Luwya Kay Kusemwa *Zvine mutauro. Firstly any cake that you bake iye akaita kunge assistant baker do a 80:20 ratio (introduction plus assistant fee). Secondly any cakes that you do all the work from buying ingredients, baking and delivery 90:10 ratio (introduction fee). Thirdly if you are in Zim things are hard for everyone but munhu wese ane tools to make it work. Social media should be one of your best advertising tools. The other being word of mouth from your existing networks. You could try branch away from this friend of yours ariku-kushandisa and making a name for herself whilst you are the one doing the work. Sit own naye and you tell her you are not her employee and she is not your employer. If i were you I would work hard to source my own clients. She should just refer those to you without expecting payment for work that you are doing. Right now she is learning from you and once she is able to do those wedding cakes on her own she will drop you. It's not that hard to get clients if you have a smart phone and internet. Feel free to inbox me I can try help you to create your own advert and show you how to advertise on FB, IG, WhatsApp etc.*

Runyararo Munjoma *I also bake kkk 50/50 sei iwe watenga ingredients kkk they are 2 ways to do it fairly;*

- 1. If she gives you her a referral l token you would have given to anyone else akuita refer a customer at most 15per of the profit kwete of the sale coz ukati of the sale wanyura kumaingredients.*
- 2. She can just be a broker akawana customer okubvunza uda marii apa iwe ukati \$10 iye oti kune customer yake \$20 otora yake yemusana \$10. Wedding cakes same better atorege kubatsira or she helps and observe you do the other stuff and learn. Kana zvanetsa leave her orders nekudhura kwakuita ingredients bodo.*

Eng Brian Mukoyi *I understood this to mean the friend is bringing business though she is not well versed with cakes.*

There are two things

- 1. Either you genuinely want business advice to cover your costs and make your profit or*

2. *You are selfish. You want to sideline the source of your business. More often than we struggle because we don't know how to deal with partnerships and synergies. Genuinely look at your costs including your own labour (priced fairly) then advise your partner of those costs and proposed split. If you break this partnership, she will look for another partner who can give her a better deal. Consider her business as addition to your own capacity. Do your own cakes as an individual and in your 'spare time' take her business. Every cent counts!*

Rejoice N Zvobgo *I think it depends with how much you both invested into the business ma shares enyu ndoanotaura how it's supposed to be.*

Tech Hub Harare *Partnerships can be good or bad for business. They can make or break you. In general partner with someone who can do what you can't do. Evidently you need your partner coz she gets the orders and that is why we go into business to generate profitable sales. Her customers I have no doubt are often repeat customers. Make it work. It's ok to discuss new terms but bear in mind the value she is bringing in the relationship, which can be easy to overlook.*

Frank Mzondiwa *The writer is about to become greedy. Partnerships work and as you alluded to she is giving you a steady supply of clients. Now you want more as you feel you are doing the bigger work but without those clients your partner is supplying you wouldn't be getting anything right. You may break off from her but you don't have the marketing acumen that she has. Imagine a football player or musician dumping her manager and going it alone. Read Strive Masiyiwa's latest post, he said most investors do not fund single person run businesses. He said most people have money but are failing to make it in business because they do not have a partner. As an individual the going will get tough- you don't know the type of work your partner is doing to get clients. Leave greed aside and go 50/50.50% of an elephant is better than 100% of a rabbit-after breaking off you may get 1 client per year.*

P Phiri *Devise an agreed share scheme right from the start....ipapo pahumbimbindoga – going solo- ndoopatiri kufira isu vatematichikundwa nevarungu! Most of these billionaires of today had just original ideas but financing came in the form of selling shares – thus the concept of **venture capitalists**. You seem greedy @50/50 bcoz you making profit... forgetting kuti at 50/50 it's also a shared risk in the event of business failing! Without her giving your orders – then your business drops!*

Donald Ngoma *Exactly securing orders (Marketing) is tricky business and you get your fingers burnt in the event that the order flops, when everything is smooth running zvoita kunge ari ku benefiter, however I would be comfortable with situation yekuti she buys ingredients, and you charge her labour and your overheads like any other client auya ne order asi ane ma ingredients, that way you don't feel like you are doing her a favour, it's just business! Tricky part is if you have had this arrangement for long and she has enjoyed the profits, kana ari well connected she might take her business elsewhere! Think it through, explain nyaya yekutenga ma ingredients and stuff and put your proposal on the table.*

P Phiri *I think as Zimbabweans we should honestly start looking at ourselves and put ourselves in the other person's shoes, partnerships work for people from other nationalities asi isu we are quick to think of how we should profiteer individually, guys let us mature to that stage yekuti zvirinani ndiwane 10% of 1000 ,instead of 100% of nothing. Kutu basa rinzi basa ma orders without orders hapana basa. Good-will yemunhu ane ma clients counts in a very big way.*

Pervia Ngwenya *Its a agreement or arrangement which involves 2 or more different people coming together and setting out shares and terms. So we suggest tauriranai.*

MissLolo Chor *Vanhu varikuti 50/50 are you serious though! What about ingredients and electricity bill, utensils? Ahhhh guys! It can't be 50/50!*

4.9 HAT MAKING BUSINESS



Hat making is a lucrative business in South Africa employing thousands of people who design hats for weddings, church events, high teas, corporate events and funerals. The good news is that there are a lot of Millinery Schools across the country and the materials used for making hats are available locally.

Materials used include sinamay and buckram and one can make hats for sale that range from R400 up to R3000 depending

on material used and size. Our organisation introduced innovative ways of using traditional Afro fabrics in order to produce hats with an African flair.

4.10 NETWORK MARKETING

Why do Zim entrepreneurs shun network marketing business models?

Solomon Mhlanga *They are crooks, they want to benefit on everything, so there is nothing for others in the supply chain.*

Brain Goshy *It doesn't work it only benefits those who are on top.*

Stembeni Tavaguta *I don't think it's true. I joined CBN but in January and started earning after one recruit.*

Peter Watson *Lack of knowledge, I have been a network marketer for over 20 years and its allowed me to have the lifestyle that most people crave but never achieve. The problem is that most are programmed from school and society to be complaint, otherwise there would be no workforce. The same applies to most people taking on a franchise (normally they are paying to have the privilege of working long hours for little return). Warren Buffet said " if you don't find a way to make money while you sleep, you will never be truly wealthy."*

Gerald Musekiwa *Personally, I think instead of developing someone else's business model, you could use that time and effort or personal development or invest in your own brand.*

Lorraine Lembacharu *Abuse of the business model.*

Glenzito Tendayi *We have all always resisted change.*

Nancy Zisengwe *I actually left my 8am to 430pm job in 2017. Was working at Chinhoyi University of Technology. Doing Network Marketing now. Took a personal decision to learn from zero. So it only requires you to learn and work. If you are not willing to work and*

learn Network Marketing from basics you fail! Just anything else in life if you are not willing to learn and work on it you fail!

Vongai Furusa *I like network marketing business. But i think most people they end up giving up because for one to achieve have to work hard at first. I am thinking to start my own network marketing. The ideas are still sketchy on how to go about it.*

Brilliant Tsarara *Fear of being swindled the little that you have, don't blame them.*

Betty Nyambo *Its our mindset we were taught to go to school graduate and find a job. While other mindsets say get an education and create employment. So we need to shift from this mindset to being our own boss and create a legacy for generations to come. I work from home I have time and financial freedom and my earnings are in forex and tax free. It works if you work at it. Residual income is the way to go.*

Zivai Mashanga *They have the same set up as MMM, that is why I am not really fond of them.*

Tinomutenda Chifamba *MLM's are Ponzi schemes. Avon, Herbal Life, Forever Living, they're all Pyramid Schemes. Zimbabweans actually get caught it them, but it's because they fall for the "be your own boss, work your own hours, determine your income" mantra. Very sad indeed.*

Johan Lottering **Tinomutenda Chifamba** *MLM are not pyramid schemes. Pyramid schemes are illegal and if all of those were illegal they wouldn't have been recognized and operated in so many different countries across the world.*

Gabriel Jonga *When you lack knowledge and understanding you are bound to be critical. Network Marketing requires commitment and you must be willing to come out of your not so comfortable zone and pay the price. In network marketing you have an opportunity of becoming your own boss.*

Tshepiso Moraswi *Network marketing is a beautiful industry with the potential of liberating people financially. I think the problem is*

most people have been robbed by many illegitimate businesses because people lack the capacity to differentiate between a legitimate and illegitimate networking company and people have really been bruised we can't blame them. But with proper education and business integrity from networkers, I believe people can start to appreciate the industry and what its ability to improve lives.

Sandra Chari *Network marketing you don't have a business you simply employed to become a sales person paid on commission. If they decide to stop selling their product then you are jobless..so network marketing is just a job. I would use it to sell my own products you get to have salespersons who pay you to get the job. People doing it need to see it's just a source of income and not your business.*

Rumbidzai Machingauta *Don't expect quick money when doing network marketing. It needs time. Some things are worth trying. Continue with your profession and also do network marketing as part time. Understand the concepts first before doing it. I love network marketing. It keeps me busy and focused. Just try it.*

CHAPTER FIVE: INTRODUCTION TO DIGITAL MARKETING

- 5.0 Introduction
- 5.1 Definition of Digital Marketing
- 5.2 Digital Marketing and Efficiency
- 5.3 BIG DATA: Where are we headed with technology?
- 5.4 Eight trends in E-commerce
- 5.5 Social Media Advertising
- 5.6 Digital Marketing Strategy
- 5.7 Search Engine Optimisation (SEO)
- 5.8 E-Commerce
- 5.9 Door to door vs. Digital Marketing
- 5.10 Best options for low budget businesses

5.0 INTRODUCTION



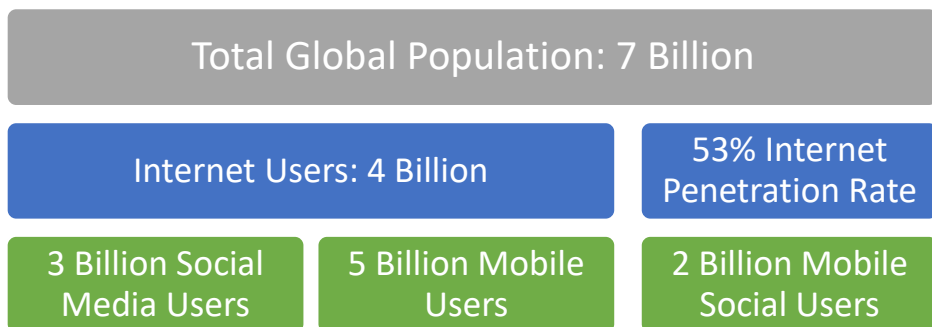
We build up on Digital Marketing which we introduced on our debut book. Access to markets is a huge challenge for start-ups. It's not easy to set up a business and immediately push sales volumes. You face many hurdles such as premises, competition and lack of industry experience.

Enter Digital Marketing and there can never be a better empowering tool for entrepreneurs! Our feeling is this subject should be comprehensively covered from as early as high school. Our students need to grow up with knowledge of how to market

goods and services on digital platforms. A person with a market is richer than one with capital. With our country endowed with a lot of resources, the only lacking is how to unlock business opportunities through Digital Marketing. Our forum has Digital Marketing groups where we share resources on this empowering tool. We also cover the topic at our monthly meetings. In this chapter we cover more resources to help inspire first timers to the area.

Global Internet Statistics

Source: Population United Nations and US Census Bureau.



5.1 DEFINITION OF DIGITAL MARKETING

It is the innovative marketing of products or services using digital channels to reach consumers. It involves the use of the internet, mobile devices, social media, search engines, display advertising and other channels to reach consumers. As a subset of traditional marketing, digital marketing goes beyond the internet to include Short Message Service (SMS), Simple Notification Service (SNS), search engine optimization (SEO), electronic or

interactive billboards and other online ads (such as banner ads) to promote products and services.

Top benefits of using digital marketing

1. Reaches more consumers than traditional marketing.
2. It is cost effective-reduces costs of marketing.
3. It is efficient-enables targeting of consumers proactively.
4. Creates brand reputation.
5. Enables sharing of content.
6. Measures marketing performance.

5.2 DIGITAL MARKETING AND EFFICIENCY

If you are given a task to reach out to 200.000 clients in Harare and the diaspora in 2 hours what options do you have?

1. **Door to door visits;** Impossible, you may need more than 2 years to reach out to Hararians but you will fail to reach out to diasporans.
2. **Newspapers;** The number of people reading print newspapers is dwindling, print newspapers may not effectively reach the diaspora and the avenue is expensive.
3. **Fliers;** Impossible, suffers the same weaknesses of door to door visits.
4. **Radio and Television;** A better but expensive model.



Dear reader, welcome to Digital Marketing, it does the impossible-it addresses all the weaknesses articulated above. You can reach out to thousands of people at a fraction of a second and at little to practically no cost. In a few minutes your advert can be seen by many people than

previously possible.

Dr Strive Masiyiwa reached out to more than 60 million people in 2018 through his Facebook page and this is more than 4 times the size of our population. He is creating a huge market for his products and services and also promoting the Zimbabwe Brand across the globe.

The good news: Everyday new people are joining digital platforms. Our online platforms add more than a 1000 new members on a weekly basis. Most youths are getting access to cell-phones, ipads and computers at a younger age and joining digital platforms. Increased internet availability, reduction in cell-phone and computer prices are helping to spur growth in digital platforms across the globe.

Most rural areas now have access to internet through mobile phones and it's a matter of time before most of Zimbabwe's 15m people are connected. The growth in digital platforms access means **ONE HUGE WORLD MARKET**. You want to reach out

to more people efficiently? Digital marketing is at your doorstep, it is the cellphone that you are holding. You have a world market in your pocket! Which sector produced our first billionaire? Is it Mining or Agriculture? We point our fingers in the direction of digital platforms. They have the fastest growth than any sector in the world so be tech savvy or you will remain behind.

5.3 BIG DATA: WHERE ARE WE HEADED WITH TECHNOLOGY?

Me: Hello! Is this Gordon's Pizza?

Autobot: No sir, it's Google's Pizza.

Me: Did I dial the wrong number?

Autobot: No sir, Google bought the pizza store.

Me: Oh, alright - then I'd like to place an order please.

Autobot: Okay sir, do you want the usual?

Me: The usual? You know what my usual is?

Autobot: According to the caller ID, the last 15 times you've ordered a 12-slice with double-cheese, sausage, and thick crust.

Me: Okay - that's what I want this time too.

Autobot: May I suggest that this time you order an 8-slice with ricotta, arugula, and tomato instead?

Me: No, I hate vegetables.

Autobot: But your cholesterol is not good

Me: How do you know?

Autobot: Through the subscribers guide. We have the results of your blood tests for the last 7 years.

Me: Maybe so, but I don't want the pizza you suggest - I already take medicine for high cholesterol.

Autobot: But you haven't taken the medicine regularly. 4 months ago you purchased from Drugsale Network a box of only 30 tablets.

Me: I bought more from another drugstore.

Autobot: It's not showing on your credit card sir.

Me: I paid in cash.

Autobot: But according to your bank statement you did not withdraw that much cash.

Me: I have another source of cash.

Autobot: This is not showing on your last tax form, unless you got it from an undeclared income source.

Me: WHAT THE HELL? ENOUGH! I'm sick of Google, Facebook, Twitter, and WhatsApp. I'm going to an island without internet, where there's no cellphone line, and no one to spy on me.

Autobot: I understand sir, but you'll need to renew your passport ... it expired 5 weeks ago.

Forum Feedback

Sphiwe Pretty Mbatha *You might be right about autorobot, the way things are now- in the next 10 years its gonna be worse. Ever changing and completely different technology everywhere.*

Maz Chihoto *Next is the chip being inserted in your body.*

Tsitsi Mubvakure *God help us!*

Shyreen Muringai *Imika pakaipa kkkkk*

Crispen Tavaringana *Kkkkk aaah they got us big time, nowhere to hide unless one retreats into the bush.*

5.4 EIGHT TRENDS IN E-COMMERCE



Worldwide **retail** e-commerce sales reached US\$2.290tn in 2017, some 10.1% of all retail sales, and are set to hit \$4.479tn by 2021. While many markets are already well developed, there's still a huge potential audience to be reached and some exciting up-coming trends will help to reach them.

There's big news ahead for e-commerce in 2018. Exciting and developing new markets like Southeast Asia, the Middle East and Latin America are set to take off in a big way and new technologies are likely to cause a huge shift in the way companies market their goods online. What should SMEs be looking out for in 2018 and which trends are most likely to help their businesses? Here are my eight "ones to watch" this year.

Customer experience and personalisation

Customer experience transformation is not just for big players like Amazon. The trend of personalisation will be key to winning and keeping customers in the years to come. Businesses that tackle customer experience transformation will win customers' hearts and minds. Why? With today's information overload, consumers don't want to waste their time with irrelevant information. Offering personalised services, products and information will help SMEs stand out from the crowd online and keep customers coming back for more. According to a report by Boston Consulting Group, retailers that have implemented personalisation strategies see sales gains of 6-10%, at a rate two to three times faster than other retailers.

Omni platform and device

By the end of 2017, two billion people used their mobile devices to shop online globally. And while not all online shoppers make purchases with their mobile phone, some 95% of mobile internet users look up local information on their phones prior to calling or visiting a business. According to Google, "some 85% of online shoppers start a purchase on one device and finish on another." The trend provides a clear message from consumers: 2018 will be about integrating online platforms and devices.

M-commerce

Mobile devices will become even more important for online shopping in 2018. Mobile will reach 70% of e-commerce traffic by the end of 2018 and more and more people will purchase via their mobile devices. According to Goldman Sachs forecasts,

mobile commerce revenue in 2018 will equal the total e-commerce revenue for 2013, some \$626bn.

Companies like Google, Samsung and Apple are making it even easier with advancements in mobile payment technology which will make mobile checkout the preferred method of payment for many customers.

Voice search

More and more people are using voice assistance to search for products online, especially millennials, 40% of whom have already used a voice assistant prior to making a purchase. By 2020, the number will surpass 50%. The voice search trend is a big topic, particularly for search engines and advertisers. How will customers find products when they no longer have to visit a website? Businesses need to think about optimising their listings for voice search and ensuring their content is relevant to the kind of queries customers might use when searching for their product.

Convenience and increased fulfilment options

Customers want convenience, from choosing their pick-up and delivery points to having their goods delivered next day. The delivery and fulfilment market has always been competitive, but it's going to heat up even more in 2018. Companies that want to succeed will have to be faster, more efficient and offer more options: Whether it's time slots for home delivery or in-store pick up, the more the better.

Augmented reality

The long-awaited launch of Magic Leap's first headset marked another step in the journey towards augmented reality (AR) shopping. Applied to online services, e-commerce could become as good as the real thing once AR goes mainstream, and retailers are getting very excited about what's ahead. *TechCrunch* predicts that the AR market will reach \$83bn by 2021, driven primarily by AR on mobile devices.

And who wouldn't be keen to try it? Imagine you can try on clothes before buying them, test make-up, look at a product in 3D and see how it will fit in your home? Furniture company Wayfair already offers an augmented reality feature for iOS 11. Its "View in Room 3D" allows shoppers to see 3D furniture and décor in their homes before they buy.

Emerging market potential

With e-commerce markets maturing around the world, businesses are on the lookout for new potential markets. Now that around half of US households hold a Prime membership, and nearly half of China's population is actively making online purchases, it's time to focus on some new geographies. The ones to watch, according to *Business Insider*, are India, Southeast Asia and Latin America. E-commerce penetration rates in these areas are only around 2-6%, making them a potential goldmine for growth.

B2B's data challenge

We're all so focused on consumers and their online habits, that we often overlook the booming B2B sector. In 2017, according

to Statista, “the gross merchandise volume of business-to-business e-commerce transactions is projected to amount to 7.66 trillion U.S. dollars, up from 5.83 trillion U.S. dollars in 2013”.

“Ignorance is darker than the night.”*Hausa people, Niger and Nigeria*

5.5 SOCIAL MEDIA ADVERTISING

The majority of Zimbabweans do not appreciate the similarities between the television and social media and therefore many still place ordinary long posts with no images or visuals and they deem this marketing. It’s understandable as this is a new field in the country.

The fundamental problem is few are aware that adverts are a distraction on social media the same way they are on television. If you have to distract the attention of social media viewers then make the distraction short, sweet and valuable.

Engage professionals in the development of your marketing such as digital marketers and graphic designers to enhance



your success in digital marketing. Make them exceptional and enjoyable like the '*Ngwerewere Sadza*' advert which continues to attract thousands of views more than 2 decades after being retired.

Before posting your adverts you should ask yourself 'how it could be received by viewers on television' given that they are a distraction. Many do not join social media with adverts in mind.

Link with graphical designing

1. The attention span of most people has gone below 10 seconds and now 7 seconds.
2. To capture our attention, your advert should be eye candy, short ad contain crucial information such as product or service being sold, price, place and details.
3. Crucially, your advert should include visuals such as product being sold and company logo.
4. Graphical designing enables you to do the above easily and you can engage professionals or do it by yourself. There are a lot of free online platforms where you can do it with the most user friendly one being found on www.canva.com

5.6 DIGITAL MARKETING STRATEGY

A digital marketing strategy is a comprehensive approach to increasing revenue through use of digital channels and covers

how to attract consumers, converting traffic to sales and measuring the return on investment. The field is relatively new with few entrepreneurs having mastered the art behind it.

For starters, you will have to do a lot of trial and errors and checking out what works best for you. However the best way is to enrol for a course and appreciate the big picture of digital marketing and then devise your own strategy.

Your strategy should involve the following

Marketing Goals: What is your target in terms of sales? How much sales do you intend to make as articulated in your business plan? Of the targeted sales, how much do you intend to raise from digital marketing? Knowing your goals will determine how much money and other resources you will put into the strategy, measuring performance and return on investment.

Building consumer personas: You need to know who you're marketing to. The best digital marketing strategies are built upon detailed buyer personas, and your first step is to create them. Buyer personas represent your ideal customer(s) and can be created by researching, surveying, and interviewing your business's target audience. Information collected should consider quantitative and qualitative aspects.

Quantitative Information

Location: You can use web analytics tools like Google Analytics to easily identify what location your website traffic is coming from.

Age: Depending on your business, this may or may not be relevant. It's best to gather this data by identifying trends in your existing prospect and customer database.

Income: It's best to gather sensitive information like personal income in persona research interviews, as people might be unwilling to share it via online forms.

Job Title: This is something you can get a rough idea of from

Identify digital marketing tools: You should be aware of the various digital marketing channels that you can use. Identify what channels work best for your business and you can refer to others in your industry for guidance.

Social Media Marketing

Social networks like Facebook, MySpace, and LinkedIn, blogs, micro blogging websites like Twitter, forums, wikis or open encyclopaedias, content communities like Flickr and YouTube, and podcasts are all forms of social media. All of these forms involve the building of networks or communities by allowing users to interact with each other.

Qualitative Information

Goals: Depending on the need your product or service was created to serve, you might already have a good idea of what goals your persona is looking to achieve. You can find the information by speaking to customers or customer service representatives.

Challenges: Find out from customers, sales and customer service representatives to get an idea of the common problems your audience faces. A good appreciation of the economic challenges is extremely important.

Hobbies and interests: Speak to customers and people who align with your target audience. If you're a fashion brand, for example, it's helpful to know if large segments of your audience are also interested in fitness and well-being, as

Social media tools encourage users to share opinions, participate in discussions and engage with others in real time. As such, social media marketing can be the best way to market your

brand or company, and connect with your customers. However, know that all digital marketing tools have different purposes; you'll need to identify your company's goals and your targeted audience before you get started.

Evaluate your existing digital marketing channels

When considering your available digital marketing channels or assets to incorporate into your strategy. It is important to ask the following questions:

What is the main focus on our marketing team? What audience segments are the most engaged? How has website traffic changed in the last 6 months?

What keywords do our content rank highest for in search? How is our marketing budget being spent? What marketing practices are generating the most leads? How much does each lead cost us? What purpose does our company's website fulfil?

Monitor Return on Investment

Take a close look at your website analytics to determine the effectiveness of various marketing efforts. By analyzing where traffic is coming from and which campaigns result in the highest conversion you can understand where to allocate your resources and how to transform your strategy.

5.7 SEARCH ENGINE OPTIMISATION (SEO)

Exercise

1. Go to Google and search for 'Buses from Harare to Beira'
2. Go to Google and search for 'Hybrid Pawpaw seeds for sale in Zimbabwe'

Results

You are likely to find blog posts I published coming out on top of the Google searches. Coming top on Google searches means you have done a **superb job!**

Remember that there are billions of pages on Google and when you search a particular item-thousands pages come up. When searching on search engines, we want to have answers instantly and therefore what comes up first is what we go for. Our search answers should come up on the first page. If the answer comes up on page 7 then it has broken the 7 seconds rule. The further you are from page 1, the lesser the business.

Search Engine Optimisation is therefore about getting the highest return on investment on digital platforms. This is the Central Business District of the internet and getting your business in the CBD means more business! Unlike in the CBD where you pay high rentals, with SEO it's all about your skills.

When you have your website developed, one of the issues you need to discuss with your website developer is how to generate more business using SEO.

One of the key questions your business need to answer is **what problem is your business solving?**

5.8 E-COMMERCE



How E-Commerce is exploding in SA

Ecommerce in South Africa is exploding and is estimated to have amounted to about R10bn during 2017, according to Geraldine Mitchley, Visa senior director for digital solutions in sub-Saharan Africa.

There is a massive growth opportunity in the digital commerce sector.

Drivers: It is driven by high mobile penetration, rising consumer confidence in online transactions, and the expansion of brick and mortar retailers into the online sphere by adopting a multi-channel approach.

Shopping Habits: Consumers' shopping habits are changing too. Many do research online and then complete the transaction in-store, or the other way around. People trust local brands and are browsing three hours or more on their mobile phones and 25% shop online.

Customer Experience: Local internet retailers are modifying channels to be able to add more value for their consumer base. They are simplifying and improving accessibility and offering more benefits," "Companies are eagerly implementing a variety of digital initiatives to transform the customer experience." Customers want speed, simplicity and they want the process to be safe,"

Purchasing Behaviour: South Africans spend mostly in the fast food category of online shopping, while groceries are still purchased with greater frequency in-store than online. Research also shows that cross border online spending is also increasing. Customers also remain concerned about non-delivery and fraud remains a risk as well as potential damage to goods.

Competitive Landscape: The SA internet retail market is in its infancy by global standards, but even so, retail players are increasingly operating on Omni channels. Competition is fierce and the more mobile friendly channels are accelerating. Smaller businesses can also use social media as "store fronts" for their brands. Ensuring secure payment and trustworthy, convenient interaction remain important for competing in the ecommerce sphere.

So you are now aware that there are great opportunities in the digital landscape, the fact that E-Commerce is still in its infancy means that there is a long way to go and there is **enough room for everyone**. You too need to set up your online presence with

your business and benefit from immense opportunities presented.

Advantages of setting up own online shop

It is cost effective when compared with opening a physical shop, no need for operating permits, shop attendants etc

1. Your shop is open 24 hours a day
2. Your shop is accessible to all corners of Zimbabwe Africa and across the globe
3. You don't need to actively manage it
4. Funds received automatically goes into your bank account
5. There are less risks such as loss of inventory, bounced cheques etc

Step 1: The Business Plan: Would you open a brick and mortar business without a business plan? You should not attempt to start an online retail store without one either. A business plan is critical to developing the roadmap and framework necessary to establish a successful business. A business plan for an online business should include the approach that will be used for financing, marketing, and advertising of the business. It should also establish a clear idea of how it will reach success. If you need funding, you will also require this business plan to get venture capitalists on board with your ideas. These elements don't become any less important just because you're saving overhead on facility costs.

Step 2: Choosing an Online Retail Business Structure: After establishing a plan for your online business, you will need to choose an appropriate business structure.

Step 3: Choosing the Products You Will Sell: While your business plan probably outlined the general types of products you want to sell, this step entails a much more thorough list of your offerings. You should include the different products, as well as their unique colours, sizes, or other features. In addition to deciding on the types of products, you will also decide how they will be manufactured. In general, if you're not producing your offerings yourself, you will need to get a supplier or find a solution that allows you to distribute through reselling or drop shipping.

Step 4: Getting Bar Codes for Your Products: To legally sell products to consumers through an online store, you will need UPC bar codes for each item you are selling. Does your product come in different sizes, colours, or patterns? You will need a separate barcode for each product, with each combination of features. Luckily, purchasing barcodes can usually be done easily online. You can even buy large batches of consecutive codes at a discount through various online services.

Step 5: Building Inventory: If you are just establishing yourself online, you will need to have a decent sized inventory of products. This is true regardless of whether your ecommerce store is your only storefront or if you have a physical location as well. Nothing can make an online business lose money quite like having a surplus of backed up orders. In addition to establishing

your inventory, you will need to make decisions about storage. The good news is that even if you do not have the money for a warehouse yourself, many companies will store your items and ship them out as orders come in for an affordable rate.

Step 6: Choosing a Domain Name and Site Location: First, you must choose a hosting provider. You also have the option of purchasing a name and setting up a site yourself. However, this requires an understanding of technical processes that many business owners may not have. Some of the most popular options to use for building an online retail store include Shopify, Bigcommerce, and Wix eCommerce. The great thing about these sites is that they allow you to purchase your own domain name, as well as provide you with the basic tools and instruction that you need to build your website from the ground up.

Step 7: Building the Site: Once the technical parts of the site are set up, you will need to choose an overall design for your website. This includes setting up the theme, headers, product categories, and more. You will also need to organize your products into categories, and decide whether you want to include sections such as About Us or a company blog to attract customers to your site.

Step 8: Setting up the Shopping Cart: If you choose to go with an ecommerce platform to help you with your online retail business, setting up the shopping cart should not be difficult. When you choose self-hosted software, some potential customers may turn away from your business because they are unsure of the

security of your site. This is a big factor to consider when establishing your online retail store.

Step 9: Launching, Advertising, and Marketing: Once your business has been established, your products are ready for sale, and all the bugs have been worked out of the site, you are ready for the official launch. After the launch, you will need to work hard on your ecommerce marketing and advertising strategies to grow your base of loyal customers.

Step 10: Maintaining the Business: Once everything is up and running, the final step – actually this is a step you'll do every day for the whole life of your business – is maintaining your business. This includes taking care of technical aspects, such as working out any bugs on the site. It also includes continuing to manage the company inventory, make decisions about new and discontinued products, and providing customer service that will keep customers coming back for more. Finally, this will require you to market using techniques such as promotions, sales, emails, and more so that your business continues in its success. There are few instances where you can “set-and-forget” about your shop but I would focus on making sure I do everything I can to make the best of a good start.

5.9 DOOR TO DOOR VS. DIGITAL MARKETING

How do you guys feel about door to door marketing?

Feedback

Chumberlo *It's good if you have a good sales team.*

Nomkhosi *It's not working for me. Maybe I need to hire someone.*

Mahlatse *It's actually good because you will have a good chance to convince your customers.*

Shupikai *That's the best ever experience in business. Keep knocking the doors will be opened.*

Sibulele *It depends on what the product is and also one needs to be aware of their target market. Some people (myself included) find it invasive and it looks desperate especially in this digital age where companies interact one on one with their users online so it may or may not work. I advise you to integrate it with other means of marketing platforms.*

Thabang *Great, cheaper, direct, efficient and instant response-highly recommended.*

Sankie *Personally I hate being approached by a person telling me that they are selling, I prefer going online to search for what I need at the time I need it, reason why brands should focus mostly on digital marketing in this digital era.*

Itumeleng *Very effective improves your communication/sales skills. To be an entrepreneur you must be able to sell water and convince the customer that it's wine.*

Thandiwe *Just like everything else evolves, so does your consumer. New, innovative, creative marketing ideas need to be encouraged. Very few people respond positively to unplanned visits by a marketer, most will just be annoyed.*

Lebohang *Do you know that Facebook, Google and YouTube can tell you who needs your product so that you market directly to them? Not everyone is your customer.*

Thabo *Not to demoralise but social network can also play a pivotal role in marketing your business; secondly you get your business to be known by even people around thousands of places.*

Brenzitto *Gauge the target market, some areas you can do door to door, some you can't. Where you can't you must use flyers.*

Kervin *Its tiring that's why we are always implementing new ways on the internet and creating new apps and ways to market our businesses.*

Lance *It still has a place, but has been overtaken by social media marketing (especially YouTube). There are still a few people out there who want to see a product with their own eyes, but the way modern communities are structured does not lend itself to door to door marketing.*

Colleen *Door to door marketing is simply outdated marketing closely related to stone-age and yet very expensive.*

Tebogo *Door to door will never be outdated, try doing business to business, it does generate sales. Door to door worked for me then, it's still working even now am in Limpopo now to assess the place from next week. My team and I will be doing door to door am positive we will pull up good results.*

Mathews *Door to door is obsolete, why go out when you can get consumers from your smartphone or laptop. I have the perfect consumers that are waiting for your product or niche that you busy with.*

5.10 BEST OPTIONS FOR LOW BUDGET BUSINESSES

What are the best marketing options for a low budget business?

Annette *Facebook Ads. You can teach yourself and do it from your own home.*

Shawn *Save money and accumulate enough funds to run Google Ads, Facebook Ads, ultimately print out flyers, posters if necessary. Some of these marketing campaigns won't work so just do baby steps on each and every one of them. Focus on those that work.*

Innocent *Online marketing. Cheap but with high returns.*

Franksta *I think you should rather work with an online marketing company, so that you can display quality, professional ads on the Google search/display network, FB, Instagram, Twitter and LinkedIn. Remember, the more pro your brand looks, the more credible you become.*

Neo Tholo *Use different social media platforms and the most effective platforms are Facebook, YouTube, Twitter and LinkedIn. Build your network and focus on local SEOs, prospecting and know how to sell PPC.*

Preolin *Online Classifieds and Gumtree are also great free ways to get your business ads out there. Making business cards are also cheap.*

Rapetswa *Struggling to market your business? Dont just throw money at marketing, Get the return on investment. Successful marketing depends on what you are selling, at what cost you are selling it and who you are targeting to buy it and where are they buying or prefer to buy at.*

Khunou *Get a website and a good facebook page.*

Edem *Social Media cover at least 7 platforms make videos about your business and how it can solve your potential customers problems document your solutions on video, images, articles, podcasts then share it on the 7 platforms.*

Pedro *In my experience your best basics in marketing your business is: Good Attitude, Quality Workmanship and Good Service. Your clients will always come back and even better -their referrals will generate constant income. Secondly, social media is a good resource but if your basics aren't correct social media will do more damage than good.*

Tshelec *If your business is small, depending on what you're doing; other effective marketing strategies are providing unique services that can brand you without even spending a penny. For instance if you sell computers you can download free full software to install as a bonuses for clients and make the themes as fancy and as user friendly as possible. Another simple yet very vital method is a client identification system like telling your clients to keep slips for discounts and bonuses on purchases. In small business it's very rewarding to recognise and appreciate repeat customers. These are simple marketing strategies they don't thoroughly teach in any school. Only hustlers like us know them.*

Veliswa *Find your target market and learn how they receive their information. Focus on that only. What's the point of having these apps if your customers are on FB or WhatsApp only?*

Dzivhu *Digital Marketing as a whole package. Social Media, SEO, Google AdWords. A proper digital marketing setup could generate leads for you on a daily basis.*

Dr Strive Masiyiwa: Understanding Business Models (Part 1)

Trouble on the horizon

Most company executives working for big corporates took eyes off the ball in the 50s and 60s. They concentrated on where the money was such as automobiles, minerals, oil, gas and other products. They didn't predict the direction the world was heading. Perhaps we can forgive them for they had been schooled to focus on immediate profit-making ventures!

Few paid attention to trends shaping the future...digital! Few ever imagined that Apple, Google, Microsoft, Facebook and

others were coming and disrupt the business landscape. Is this the same with Zimbabwe? Yes indeed-how many Zimbabweans rejected the first cellphone in the country? There were few takers; we were still stuck in the old ways of doing business. It's difficult to change culture and habits. It's difficult to explain to old company executives the advantages brought by digital marketing. Few local companies have digital strategies. What are the implications? They will soon be swept away by the tide of the 4th Industrialisation. We discuss later this concept on the youth opportunities chapter.

Below is a shocker of what transpired over the last 50 years. Those who saw gaps and the direction the world was headed **benefited**.

Most Valuable Companies in the US, 1967

- 1) IBM*
- 2) AT&T*
- 3) Eastman Kodak
- 4) General Motors
- 5) Standard Oil of NJ
- 6) Texaco
- 7) Sears, Roebuck
- 8) General Electric
- 9) Polaroid
- 10) Gulf Oil

Most Valuable Companies in the US, 2017

- 1) Apple*
- 2) Alphabet (Google)*
- 3) Microsoft*
- 4) Amazon*
- 5) Facebook*
- 6) Berkshire Hathaway
- 7) Johnson & Johnson
- 8) Exxon Mobil
- 9) JP Morgan Chase
- 10) Wells Fargo & Co.

CHAPTER SIX: YOUTH OPPORTUNITIES

- 6.0 Introduction
- 6.1 Appreciating Zim Millenials
- 6.3 Studying many subjects at A level
- 6.2 Career Advice for A level Students
- 6.4 Entrepreneurship Lessons from Prince Edward School
- 6.5 Business Ideas for college students
- 6.6 Case study of Facebook Founder and CEO,
Mark Zuckerberg
- 6.7 Fourth Industrialisation Opportunities
- 6.8 Studying Entrepreneurship at College

6.0 INTRODUCTION

Sixty percent of Africa's population is under 25. By 2030, 30 million young people are expected to enter the African labour market each year. In sub-Saharan Africa alone, while 18 million new jobs would be needed annually to absorb new entries in the labour market, only three million are currently being created. In Zimbabwe, youths are estimated at over 60% of the population and this percentage is increasing. Our forum is youth friendly and cover a lot of opportunities related to youths. We have also been reaching out to universities with public lectures on entrepreneurship. In this chapter we cover some of the youth opportunities and discussions.

6.1 APPRECIATING ZIM MILLENIALS



Africa has the fastest-growing and most youthful population in the world. Over 40% are under the age of 15 and 20% are between the ages of 15 and 24 (African Development Bank (AfDB)). This creates opportunities which are defined as demographic dividend.

One definition of the demographic dividend is “a large workforce that creates a window of opportunity to invest in the education and health of their children, increase economic outputs and invest more in technology and skills to strengthen the economy.” It is a stage that the most successful developing economies experience. Indeed, as much as one-third of East Asia's economic “miracle” was due to demographic change.

Entrepreneurs should be forward looking and appreciate that these youths will constitute the biggest markets of the future. It is therefore critical to study them in order to better plan and respond to their needs.

Millennials (also known as Generation Y, Digital Natives, Generation Me, Generation Rent and Echo Boomers) are generational cohort born roughly between 1980-2000. Millennials are likely the most studied and talked about generation to date. They are the first generation in history that have grown up totally immersed in a world of digital technology, which has

shaped their identities and created lasting political, social and cultural attitudes.

Like every other generation, Millennials display generalized and unique traits that make them different from their predecessors. We covered their characteristics in our 2018 book edition.

6.2 CAREER ADVICE FOR A LEVEL STUDENTS



Congratulations to all students who have done well in their A level exams. What next after Advanced level? We cover the advice we have given to one of our members.

Career Guidance: From Inbox

Good day people my young brother has the following results at A level; Maths A, Chemistry B and Physics D. What is the best program that he can study? Also please help with any scholarship information thanks.

Response

Congrats to the young brother for doing well at A level. With 11 points its however a challenge to land scholarships. You can do more searches on the internet. Check government websites and university websites for more information. Be careful of scammers especially those who ask you for funds upfront to process scholarships.

Local Options

The science world is ruling the world! Other fields are watching in disbelief as scientists take over everything! Lawyers are being disrupted by E-Law. Teaching by E-Education. The journalism school is counting losses from Social Media. Bankers are in trouble from E-Banking. In advanced countries they are even replacing humans with robots! In Japan they now have receptionists who are robots.

What are the driving factors?

The world moving at a faster pace than before. Competition is stiff and if you don't innovate, you die. Innovation in most cases means new technology. Technology is replacing traditional jobs...so more job losses but also creating others. Even in business, tech start-ups replacing traditional business power houses in agriculture, manufacturing, oil and mining.

Agriculture is going tech...Technology is even replacing currencies through Bitcoins! Technology is accelerating globalisation. A company in Zimbabwe when sourcing products is now considering buying from China...we saw this during the election period, some had their campaign material sourced from China and because it was cheaper than locally and regionally quoted prices!

He can go to local colleges and get degrees in medicine, engineering etc but local colleges are not moving fast enough in tandem with the rate of technological developments. So he needs to boost his employability chances by enrolling for foreign qualifications after graduation. Jobs may not be available by the time

he graduates ...so beef this up with entrepreneurship to give him more options.

So your starting point is the appreciation of the direction the world is going and the skills that will be required. The future is not in knowing obsolete technology like type writers. Research what else top colleges like Harvard and Oxford are teaching and compare with local colleges and then plug the gap if one is to attend local colleges.

6.3 STUDYING MANY SUBJECTS AT A LEVEL

Is it necessary to have 30 Points at Alevel?

Forum Feedback

Charles Jaks *This is interesting...I don't think thats even necessary. .because at a level one has to specialise within a specific field that's either arts. sciences or commercials...the only advantage I can think of is that the person would have a greater choice of programs at univer-sity...not speaking of the unnecessary workload.*

Zviko G Mataruse *Its just a sign of super minds... those wizkids will mix the combinations just to show you they nail anything they want to kkk*

Gray Ganda *The greatest challenge is that we have students who go as far as A level not sure of what they intend to become later in life. From this confusion arises the mixing of fields like science and commerce. If one knows beforehand that they had like to become a doctor in life and nothing else, they will know not to take divinity at A level. The other problem is self seeking school heads that see a child's Olevel certificate and straight away begin prescribing their own preferred combination of subjects. A commerce minded student may find him-self lauded with science subjects because the school and head wants to build a reputation. From this position of discomfort where the student*

can't turn down the head, his solution may be to add his own combination to that of the head and thus subjects are mixed.

Simon Chi *My opinion is that academic excellence in Zimbabwe has not translated to innovation, which is the greatest result that other countries are reaping from their education systems. A level points do not matter. A few examples , There is a growing global demand for lithium and cobalt used to make rechargeable batteries, we have these resources and should be supplying Apple and Tesla motors with these batteries or at least their manufacturing plants must be in Zimbabwe, now where are the A level 30 pointers when we need them to make batteries, We cannot even make a solar battery that can compete at a global level, or a solar panel yet we have abundant sunshine, It turns out most of the 30 pointers simply managed to master the syllabus better than others and mastered exam technique, the story ends there. The culture of seeking high points has its roots in a post independent Zimbabwe which had very few varsities hence kids had to score high to gain entry to tertiary institutions, hazoichina basa stereki, chimbotigadziraiwo combine harvester tishandise muminda yedu.*

Leon Donald *Not necessary at all 3 subjects very enough...even 2 will do.*

Blessing Machaya *If one is intelligent enough he can do whatever subjects he needs. Academic excellency will always be important. It is still important in UK and USA. I don't see that changing especially with job shortages everywhere in the world. Mixing subjects actually might help students in future as long as at least 3 subjects are closely related e.g. Maths, Physics and Chemistry. I don't think it's an issue for discussion unless people were being forced to do more than 3 subjects at A level.*

Nyasha Mutibvu *It is an issue of discussion because there is no way of following up on kids on a large scale, UK and USA work on innovation because they have almost exploited everything known. What do our own people have to offer in return for the education they received? We have a professor in robotics muno munyika...Handisati ndaona*

kana invention ye solar traffic light which can be done by college students in Germany.

Ray Ndangana *One thing straight 15 points only haupiwe medicine paUZ and chance yako yekuona scholarship is limited so getting an extra mile to be recognised zviru nani. You have to distinguish yourself from the rest.*

Chirapa Theodora *Even with thirty points you will still go to varsity with the person with less points same class same teachers. In industry or job market nobody cares how many points you had at A level but how innovative you are and your professional qualification. I have been a teacher for twenty years.*

Phineas Mapiye *Regai vanokwanisa vaite kana 10.*

Chirapa Theodora *Look at Bill Gates....he did not finish college. The new world order does not just need your thirty points. It prefers even a ten pointer who is an innovator or an inventor.*

Blessing Machaya *It adds value later in life. Think broadly. One can do Maths, Physics, Chemistry Accounts and Geography. He can go to uni and do software engineering. After that he can make software in accounting. Those of you who are arguing are not thinking broadly.*

Tineyi Matenga *I did 4 subjects at A level. I know someone who got 25 points in my stream from another school back in '98. I think too many subjects risk making a person lose focus later if they are not well guided. Some may tend to start and not complete studies at tertiary level as was the case with the 25 pointer in my stream. They tend to be hit by the "smart guy syndrome". The best way would be to conduct a research on how previous students with many subjects have fared over time and compare with their "normal" counterparts.*

Moses Manyemba *Kuratidzana zvishandwa, nothing wrong with that. Kunyepa kwese, hapana focus inoruzwa. Chero ukaita zero points you can do great things but 30 points dzakangokora. Makakora vapfanha musanyeperwe-Tinodzida Tese Asizoakakona!*

6.4 ENTREPRENEURSHIP LESSONS FROM PRINCE EDWARD SCHOOL

The reality is when you complete college education, you are not guaranteed of landing a job. If all colleges are asked to track what happens to students who are finishing college some could



be shocked to find that more than 90% of their former students are unemployed! What is worrisome is that most colleges are still using the same syllabus and same teaching methods that are producing little results.

Our colleges need to shape up and develop curricular that is relevant to the needs of a modern world. When developing curricular they need to consult relevant stakeholders such as:

1. The Government, Business Sector, The NGO sector, Informal business associations, Religious bodies, Members of the public and Diaspora groups.

Consultations will help them develop relevant material that will produce graduates who have options upon completion of studies. They do not necessarily have to sit at home when they

find no jobs upon graduation. From our forum we have examples of college graduates who have veered from careers they studied at college. Examples include:

1. An accounting graduate from NUST who is writing O level and A level exams study guides in Glen Norah.
2. A mechanical engineering graduate from NUST who opened a shop that sells steel products in Workington.
3. An accounting graduate from UZ who opened a maputi shop in Randburg, South Africa.
4. An engineering graduate from UZ who is involved in carpet making.
5. A masters degree graduate from UZ who is involved in writing study guides for primary school pupils.
6. A law graduate from UZ who is involved in writing business proposals.

A look at the above graduates shows that they have veered off from what they studied at college, so college education was not adequate and will remain inadequate as long as colleges do not review how they are operating and bringing relevant qualifications that are required by society.

Extra skills for graduates

Let's take an example of an accounting graduate from local colleges. The student may need the following skills for empowerment.

1. How to run own small accounting firm.
2. Digital marketing skills and unlocking business opportunities.

3. How to write business plans for sale.
4. How to use research skills and earn money.
5. How to write books | blogs | newspaper columns.
6. How to use digital platforms such as crowdfunding to mobilise resources.
7. How to take advantage of emerging online opportunities.
8. Provision of marketing services/human resources/business management to the SME sector.
9. Graphic designing and other emerging opportunities.
10. How to identify opportunities and take advantage of them.
11. How to register companies.

All of the above skills will ensure that students have options when they complete college. If an accounting student fails to land an accounting job then there are options in terms of forming own businesses. Graduates can leverage on their financial skills and can even start businesses during their college days rather than finishing college with high hopes of getting jobs-finding no jobs and then start thinking of what else to do.

Lack of consultations of local colleges and relevant stakeholders such as NGOs means that most accountants interested in joining the NGO sector do not have financial skills such as donor rules and regulations, donor accounting, grants management, resource mobilisation and risk management in the donor context. With these skills not covered by local colleges, an NGO recruiting an accounting graduate has to start from scratch teaching students how to do donor fund financial management.

A law student from our forums says law lecturers at UZ could do better in teaching students how to form and run own law firms, how to write blogs, taking advantage of online opportunities and disruptive technology initiatives.

Mono Mukundu additions (Ex Black Spirits Guitarist, Author and Music Producer)

If you at the exclusive brass section video that I once posted on and these pictures, you will notice that 99% of the boys in the band are former Prince Edward (PE) students and they are already making a living through music, some are music teachers, my son is one of the busiest session guitarists right now and is getting paid good money. Mr Mapiye from PE always boasts "*Hapana mwana wedu anogara pamba apedza chikoro*" and that is very true, by the time the boy reaches form 3 he would be a pro already, even able to pay his own fees.

The young lad playing sax's father is a member of the PE Old Boys Association, so he is very active at PE shows. So he always took his daughter with him to play with the boys and so benefited from PE too.

That alone tells you something about PE, it's a school that finds where the child is talented, then nurture that talent -whether its sports, music or academia.

The school I went to

- 1) They believed education 'yema' books was the ultimate purpose of going to school, anything else was kutamba.
- 2) If you are not good at academics then the one and only solution was corporal punishment, sometimes the teachers would

beat you up for very silly reasons, they kept sticks, sjambocks and ropes in the cupboards. That was the nature yema colonial group B schools, you were supposed kugona Maths so that wozoshandira vachena, vana vevachena were treated like kings isu tichifa nekurohwa.

Let me talk about corporal punishment, iwe... schools were prisons, proper torture camps, we were beaten up like hell. I was not good in Maths so ndakarohwa hama, every time i fell sick i would rejoice internally knowing I was gonna miss school and our parents would give the teachers permission to beat us, hanzi "rovai sterek" and takarohwa! Male teachers are the one who were notorious panyaya iyoyo, so basically i hated male teachers.

As a result

- 1) I hated school with a passion,
- 2) When i got to form 1/2 i couldn't stand the beatings no more and started resisting, so i was a constant visitor at the headmaster's office, for some funny reason kwa headmaster i sort of won all my cases, of course zvanga zvasangana ne anger ye my parents' divorce and I was now a reggae fanatic, listening to all the "stand up for your rights" music.

But with my son, when he was at PE he couldn't miss school. Like father like son he is not good in Maths, but still he loved school, even when he was sick and bedridden. If you told him you can't go to school, he would say 'I'm ok now' so that he could go to school. This is because of his talent; zvaanogona zvacho was being nurtured so he did not feel like a dofo.

Manje isu tainzi ukatadza Maths uri dofo, so you would end up feeling I'm a dofo on everything even stuff that you are good at. I also believe too much corporal punishment and kutukwa makes a kid dumb and less confident, isa mwana we PE apa wosa vakadzidza kwatakadzidza isusu, vekunana PE somehow have this American style of confidence and respect wrapped in one, because they were taught kuti since you are good at what you do uri shasha.

So parents, nurture your kids' talent and support them, attend their events too, ukaona ma group A schools aine ma events panenge pakazara mota, kwedu kwaisauya kana one parent.

6.5 BUSINESS IDEAS FOR COLLEGE STUDENTS

From Inbox: Hello I'm a student what business can i do to keep myself busy financial wise?

Kudakwashe Ngoma *It depends with your environment, but you can do a lot; do printing services, sell cellphones, sell top label fashion brands, jewellery, if you good at research you can do assignments for other students kkk,*

Winnie Moroka *If you know how to sell and talk to people join network marketing. Join my team 4Corners Alliance Group. Only \$28 and share opportunity with 4 friends. No income to start up- bring 2 friends and join for free. Opportunity is available worldwide. Financial literacy e-books, No products to carry, system sells products on your behalf.*

Patience Mbombera *I'm a distributor we company inonzi Easylife finished school last year. I joined while i was still at school there is a product inonzi plum drink inofamba kuchikoro especially to those who drink alcohol vanenge vachida something chinozovaitisa sober. It also*

works as an energy drink this is good for those who do sports and it's also healthy. It also has other various health benefits. There are also medicinal pads and panty liners all girls go through menstruation it's another market. These help kugeza chibereko, prevent cervical cancer, help ease period pain and also keep you fresh. and they don't leak so one does not fear spoiling.

Lorraine Lembacharu Not to bash anyone or anything but can we have other business ideas which are not network marketing?

Charlotte Ebber Grow oyster mushrooms i guess and also do hot recharge.

Makumucha Maxie Offer consulting services to organisations that are in the line of business with your area of study. Start by charging very low prices, even free then increase prices as you gain experience and customer base.

Kudakwashe Ngoma If you have a car, register it on Vaya, Hwindi or Toda, get hired for taxi services and pa college you will make some really good dollars my guy I tell you.

Tatenda Chidanika The best you can do is around what you are studying or what you love doing. The problem why most of us don't succeed is we copy what others are doing and loose or miss the wisdom behind making it a successful one many will lose energy along the way. And you as a student you want to do a kiya kiya business which is dangerous you will waste energy and get frustrated which will dilute you thinking with failure never ask someone on what to do but ask advice on how to go about doing that you like.

Pervia Ngwenya Business rekupinda mulibrary uchiverenga ndoringatoku keeper busy.

Treby Munya What is the person studying, whats their passion and what do they want to do after they finish studies?

Collen VaMadora What new concept of business is out there beside these funny "networking business, perfume, Bitcoin, binary, distribution". I am yet to see anyone who has yielded positive returns from those things.

6.6 CASE STUDY OF FACEBOOK FOUNDER AND CEO, MARK ZUCKERBERG

In this success story, we are going to share Mark Zuckerberg biography, the youngest billionaire on the planet who created the Facebook social network that now has 1 billion monthly active users.

Thanks to Facebook people around the world can easily keep in touch with all their friends. Not long ago, society just did not have such opportunity, but now everything has changed. However, Facebook is not limited only to communication and acquaintances. There are numerous interest groups and fan pages that help to rally the people together. This is not counting the fact that Facebook is also a huge database of profiles, exceeding the most popular dating sites and chances to find your second half are impressive.

Key moments for Mark Zuckerberg

Mark Elliot Zuckerberg was born on May 14, 1984.

- ❑ **Family:** Second of four children and the only son in the educated family.
- ❑ **Elementary School:** Mark got interested in programming in elementary school.
- ❑ **ZuckNet:** When Mark was about 12, he created a messenger, which he called “ZuckNet.” It made all the computers connected to each other and allowed to transfer messages between the house and his fathers’ dental office. His father installed the messenger on his computer in his dentist office,

and the receptionist could inform him when a new patient arrived.

- ❑ **Parental Support:** Mark also enjoyed developing games and communication tools doing it just for fun. His father, Edward Zuckerberg hired a computer tutor for private lessons.
- ❑ **High School:** At high school, Mark wrote an artificially intelligent media player Synapse for MP3-playlists that carefully studied the preferences of a user and was able to generate playlists 'guessing,' which tracks what a user wanted to listen to.
- ❑ **Microsoft Interest:** Microsoft and AOL got an unusual interest in Synapse media player and wanted to acquire it. However, the young talent rejected the offer of the IT-giants and then politely rejected their invitation to cooperate.
- ❑ **College:** In 2002, Zuckerberg entered Harvard University. By his second year in the Ivy League, he had gained a reputation as a software developer on campus. It was then when he wrote a program CourseMatch, which helped students choose their subjects on the basis of lists of courses from other users.
- ❑ **FaceMash:** In 2003, one summer evening when Mark Zuckerberg suffered from insomnia in the Harvard dormitory room, he got an idea to create a site called FaceMash. Mark decided to hack the database of Harvard, where the students uploaded their profile pictures. He quickly wrote a

program that randomly selected two pictures of two random female students and put them next to each other, asking “Who is hotter?”, giving the option for voting. The site was visited by most of the students at Harvard. When the number of visitors exceeded the limit, the server crashed due to overload. Mark appeared before the committee on computer hacking- he received a disciplinary action, and had noticed that such kind of things cause stormy interest in society.

- ❑ **The Rising of Facebook:** About ten months before the Zuckerberg’s FaceMash epic, one of the students of Harvard – Divya Narendra – had already spoken with the idea of creating a social network exclusively for Harvard students, many of whom were suffering from emotional stiffness. And not have ‘aliens’ engaged into the network, Narendra suggested using Harvard email address as the main username.
- ❑ Harvard Connection (later renamed to ConnectU), and its members would post on the Internet their photos, personal information, and useful links.

We can learn the following

- The future is tech, his father made sure his son learnt about programming at an early age.
- He produced a product targeting the needs of his college community and later on scaled it up commercially.
- He partnered with others.
- Most innovations come from young minds.

- Colleges enable young innovators to link up and come up with new projects.
- Developed projects to connect with peers at university, extended the project to other colleges.
- The university failed to pick early the direction the world was headed, not surprising given red tape at most institutions of higher learning.
- The importance of family environment-a supportive father who even hired extra tutors to teach him computer programming. Are South African kids learning about computer programming at an early age?

6.7 FOURTH INDUSTRIALISATION OPPORTUNITIES

First Industrial Revolution

Introduction of mechanical production processes with the help of water and steam. First stage introduced in 1784.

Second Industrial Revolution

Characterised by division of labour and mass production aided by electricity. Second stage introduced in 1900.

Third Industrial Revolution

Characterized by introduction of electronic and IT systems (automation). Third stage introduced in 1969.

Fourth Industrial Revolution

Involve the use of cyber physical systems (Robots). This is the status today and for the future.

How most missed the 3rd Industrialisation Opportunities

When the first cellphone handset landed in the country in the late 90s, few locals took interest and the majority derisively dismissed the phones as toys! I was at college on industrial attachment and my boss said the Telecel cellphones could not connect Eastlea and Belvedere in Harare and so was a complete joke. He did not buy one and most of his subordinates followed suit. We could not waste money on ‘toys’.

My boss was not the only one for he was only echoing what most people were saying in the streets. They did not see the value of the phones for personal use and what is worse? They did not see business opportunities that lied ahead.

Only one young man had earlier seen the massive opportunities that the internet revolution was ushering in. He was fortunate to have the experience of the western world and also being an engineer following technological development.

He saw value in what the majority of people were not seeing. This is how Dr Strive Masiyiwa became the wealthiest Zimbabwean ever. He witnessed technological trends shaping the digital world and latched onto them. He ventured into a field most Zimbabweans were laughing at.

I wish my boss had advised us to embrace the new technology, not only to buy for personal use but for resale. I wish I had received advice to set up a cell phone shop, a cell phone repair

shop. How I wish our college lecturers were seeing the technological trends and including opportunities in the syllabus!

We did not know that more people were going to be added on the mobile networks.

We did not see that cell phone selling was going to be a multi-million dollar business,

We did not know public phone booths were in trouble,

We never anticipated cell phone coverage to reach rural areas,

We did not know automated teller machines would replace bank tellers,

We did not know Ecocash would become the biggest bank in the country,

We did not know that wifi was coming,

We never imagined the big and ugly Nokia cellphone to be replaced by smart phones,

We never imagined platforms such as Facebook, Twitter and Whatsapp,

Why did millions of Zimbabweans miss out on 3rd Industrialisation Opportunities?

The focus was on the workplace. Go to college and acquire skills, look for a job and everything falls into place. We lacked strong entrepreneurship culture and skills.

Lack of entrepreneurship skills meant that we dismissed foreign technology, took long to accept it and even when we embraced it, did not see entrepreneurship opportunities in it.

Doing corrections on the 4th Industrialisation Opportunities



Everything manual is being replaced by technology;

Driving cars? That is on its way out, check self driving cars in the West.

Receptionists? On its way out, check reception robots in Japan.

Shop attendants? On their way out, check self-serving shops in the West.

Banks? Not on their way out soon but check the spread and adoption of crypto currencies.

Soldiers? Not on their way out soon but check the use of drones in war zones.

Bookeepers? On their way out as computerised accounting systems and robots take over.

Print news papers? On their way out as more people go online for news.

Farm workers? In the developed world most of the farming is now tech powered.

Auto mechanics? Computers are replacing them and doing a faster and accurate job.

Teachers? E-education is replacing the traditional teaching system.

Petrol and Diesel cars? On their way out as electric cars slowly take over.

The push factor for technology

It is faster, more accurate and more productive than human beings and therefore that use it have better profits than those doing things the manual way.

In the long run prices go down as more people adopt it. Look at the price of Ex Japanese cars; initially owned by a few but with time most people accessed them-even rural farmers in remote areas.

Strong competition in the business sector is leading many to compete on the tech front-adopt technology early before others do and create a competitive advantage.

The 4th Industrialisation and Zimbabwean Youths

The Fourth Industrial Revolution describes the exponential changes to the way we live, work and relate to one another due to the adoption of cyber-physical systems, the Internet of Things and the Internet of Systems. As we implement smart technologies in our factories and workplaces, connected machines will interact, visualize the entire production chain and make decisions autonomously. This revolution is expected to impact all disciplines, industries, and economies.

While in some ways it's an extension of the computerization of the 3rd Industrial Revolution (Digital Revolution), due to the velocity, scope and systems impact of the changes of the fourth revolution, it is being considered a distinct era. The Fourth Industrial Revolution is disrupting almost every industry in every country and creating massive change in a non-linear way at unprecedented speed. We're on the cusp of the Fourth Industrial Revolution, or Industry 4.0. It's quite different than the three Industrial Revolutions that preceded it—steam and water power, electricity and assembly lines, and computerization—because it will even challenge our ideas about what it means to be human.

No one knows what Zimbabwe will look like in 5-10 years but are fortunate in that we can refer to past trends witnessed from the 90s. What we know with precision is that technology would have impacted every facet of life in a few years time. In 2017 we had a Tesla electric car imported in Zimbabwe for the first time. It is like first Ex Jap car imported into the country at the turn of

the century. It's a matter of time before flood gates are opened with even people in Rushinga, Muzarabani, Gokwe and Binga owning them too. Sounds surreal isn't it? We have seen it in the past and this should not be a surprise.

Completely new value chains will be created by the 4th Industrialisation ushering in new opportunities but only for those who adopt it earlier before others do. Just like Dr Strive Masiyiwa in the late 80s, follow technological developments in the west and find ways to bring them not only to Zimbabwe but the entire SADC region and the rest of the continent.

Africas' involvement in the development of the 4th Industrialisation is limited and therefore providing opportunities for early adopters and innovators. Don't miss the train!



Today there are so many opportunities out there to start an online business that makes the technical work much easier than it was in the past. And in some instances, you don't even need much more than a phone and an internet connection in order to get your business going. You can also live anywhere you want, set your own schedule and work at your own pace depending on how fast you want your business to grow.

Let's consider a few ways to start an online business and make money online with little or no capital injection at all.

1. Blogging

Blogging is a viable business venture that allows you to choose a niche that really suits you. The key is that you should post original content that is useful to your target audience and post on a regular basis in order to get ranked in the search engines. You can make money through advertising, affiliate links or any number of other avenues. With a service like WordPress (www.wordpress.com), you can start up your blog absolutely free.

2. Web Designing

If you have some design experience and knowledge about websites, you can offer your services to clients as a web designer. You could also work as a developer to build eCommerce sites, help them to get found by major search engines.

3. Business coaching

If you've got a service or training course to offer, then starting an online course, consultation, or coaching business is for you. Whether you are doing coaching, courses or consultations, you will need to set up internet tools for communicating with your clients in order to become more effective in the services you offer.

4. Social Media Management

There are so many good reasons to consider starting Social Media Management service. You will get paid to manage customers' social media accounts, which can be a good thing if it's something you are already doing. And it requires little investment to get started; all you need is just a computer or phone and reliable internet connection.

Do you have any questions about how to start one of these businesses?

Leave us a comment below, and we will be glad to help.

6.8 STUDYING ENTREPRENEURSHIP AT COLLEGE

One of our members is a lecturer teaching first year students at a local uni. The college has a vibrant program that includes business leaders and business sector interface which results in some leaders coming to the college in order to inspire the students.

Morale has been low in the class when he told the students that they are a special class...they will have to create jobs for themselves when they finish college. The focus is not on finding jobs but creating them, when this reality sunk in....morale dropped to rock bottom....'kuti what? Hatisikudzidza kuti tizotsvaka mabasa? How would you motivate the young ones?

Forum Feedback

Tinashe Chingoma *It will be a bit difficult because of the stereotype and culture which say you go to school so that you would find a very*

good job later in life. I was like that before until I was exposed to the hub of entrepreneurship in Chitungwiza. Not all are that lucky.

Marshall Mike I think we have to start shaping the entrepreneurial mindset from primary school. It's disappointing to see a person study entrepreneurship and expect to look for a job.

Marshall Mike Our education should equip us with technical skills, financial literacy and entrepreneurship, the rest we can do later. I know people who did agribusiness management degrees who have been seated for more than 5 years complaining that they can't get a job. Those degrees should be teaching those people to be able to farm commercially not to seek jobs.

Nancillia Makwarimba We were taught to do it but mentality yekuda kushandira iyi ndiyo yakati baya and the other one is we don't know where to go and who to approach for funding.

Admire Chatsakarira The way he told them the truth is one demotivating the class. Why mentioning that you are a special class? If there are no jobs in Zim they can work in other neighbouring countries or overseas. On Motivating a person about entrepreneurship start by asking simple questions like "Who is the richest person in Zim, Africa and the World? How did they get there and if they are employees or business owners? Explain the cat and mouse situation of an employee, civil servants and others. How they struggle to buy basic things like a residential stand, cars, pay tuition for their children etc. Draw a line between the two worlds and give them a choice. Concentrate on the figures. RTGS\$600 salary and US\$1,2 billion profit. Refer them to documentaries of people like Elon Musk, Steve Jobs, Jeff Bezos, Bill gates, Jack Ma, Google, Twitter and Square. No one invest in a business to enrich someone. No Government employs to enrich, they make sure there is a carrot called pension which makes one to forgo opportunities of his/her life. Entrepreneurship is about creating wealth, making business owners rich and creating inheritance for generations. No one inherits his father's job.

Lazarus Mbofana *An entrepreneur can also be an employee. Look at the best performing companies. Entrepreneurs see things before they come into being.*

Lazarus Mbofana *It's the practical aspects that I find lacking in the education system. Accounting students know business plans, budgets etc but is there a day when they developed one for a simple business. Same applies with marketing students, they can recite about market misfits. Is there a day, they assisted a start-up in coming up with a product that the market wants? Let us adopt the medicine approach. Get hands on experience whilst at school and you will be steps ahead.*

Kevin Tagara *It is very difficult to motivate this young generation that education is the key to success when we are surrounded by poor graduates and rich criminals.*

Farai Mutambanengwe *The problem is trying to change a student who has gone through primary and secondary education thinking they are going to get a job and make money. Identification of potential entrepreneurs has to start right from primary school, and they have to be nurtured as such from an early age. In societies that have developed a strong entrepreneurial mindset like the USA, that is how they do it. A culture of entrepreneurship (not hustling!) also needs to be cultivated in society in general so that those who are inclined towards innovation and entrepreneurs are identified and pushed in that direction. It's not for everyone at the end of the day, and most certainly not for a bunch of students who thought they were getting a degree to be able to get a job.*

CHAPTER SEVEN: REGIONAL OPPORTUNITIES

- 7.0 Introduction
- 7.1 Business Identification Skills
- 7.2 The demand for Zimbabwean products
- 7.3 Top Business Opportunities in Malawi
- 7.4 Tanzanian Business Opportunities
- 7.5 Business Opportunities in DRC
- 7.6 Business opportunities in Zambia
- 7.7 Business opportunities abound in Mozambique

7.0 INTRODUCTION

The most successful business person from Zimbabwe has one important trait, he is globally minded! He realised that Zimbabwe was a relatively small market and expanded across the continent and beyond such as Papua New Guinea. Therefore, when discussing opportunities, Zimbabweans need to think beyond our borders. Are you following tenders in Lesotho, Kenya, Mozambique and Gabon? We need to view opportunities with global lenses the way the rest of the developed world does. Some businesses in Zimbabwe are dying a still birth when they have great potential across the borders. We feature a couple of them in this chapter.

7.1 BUSINESS IDENTIFICATION SKILLS

If you were asked to list at least 6 ways of identifying business opportunities, how many would you manage to get? At face value no doubt a simple question but when it comes to listing them it can be a challenge because it's an area we never covered at school.

So let's start the ball rolling

1) **Unlikely source of information:** Cross border truck drivers and Malayitshas have hands on knowledge of what is being imported and exported in Zimbabwe. They even go further with knowledge of what is being transported across the region. Picking up loads in Durban, Beira and Windhoek; and moving it across the region. A number of opportunities covered in this book can be traced to information sourced from them. They are the first to pick up information on latest trends and opportunities before regulatory agencies pick the information. What is Zimbabwe importing and exporting? What is in demand in DRC? What are Malawians importing from Botswana or exporting to Tanzania? This is why at our monthly meetings; we always try to give them a platform to update us on latest developments in goods movement across the region.

2) **Technological trends:** We are already talking of 4th Industrialisation, are you following? Dr Strive Masiyiwa noted the digital trends in the early 90s and grabbed them before the rest of the nation had opened its eyes. What are the new trends coming? Self driving cars, electric cars, drones, robots, Big Data and Bitcoin? We call this a lazy business identification skill because

in the information age such trends are easily available on the net and Africa will continue to be a consumer of technology in the foreseeable future.

3) **Solving local problems:** What are the top challenges for Zimbabwe in 2020? High unemployment, hyper inflation, food shortages, power shortages, poor infrastructure, high imports, shortage of schools and more. For entrepreneurs, the challenge is how to solve these problems for a profit. How to introduce innovative models in solving these problems for the betterment of the country. What problems do you see in your neighbourhood and the country at large? What more problems do you foresee?

4) **Policy Changes:** Whenever problems arise, the government often intervenes together with the help of NGOs. They often do this with policy interventions. How many statutory instruments (SIs) did we see in 2019? The liberalisation of the importation of food especially maize and also solar products. The opening up of bureau de changes, the resizing of land and more. Most SIs are pregnant with opportunities

Global Thinking

Zim is a tiny market of 15 million people...compare and contrast with Nigeria with almost 200m and let's narrow it to Lagos with 21m or Cairo with 23m. So if you want to make it big, think beyond the borders-consider SADC as your country with over 209 million. A lot of Zimbos are using opportunity identifica-

tion skills to tap onto opportunities regionally. When we conducted trainings in Lesotho, we found Zimbos who buy source goods for resale in Lesotho, Zimbos in SA who import shoes for sale in SA. Zimbos in SA who export goods to Malawi. Zimbos in Windhoek who export goods to Luanda....now that's level 2 of business identification skills!

7.2 THE DEMAND FOR ZIMBABWEAN PRODUCTS



Nigeria has an estimated population of 200m, compare and contrast with Zim with 15m. We are very small...tiny! Imagine the levels of competition for resources? What would happen if we increase the population of Harare six fold? So brothers realising the intensity of competition and lack of opportunities decided to explore opportunities beyond their borders. Experience and exposure to strong competition gave them an added advantage and they realised they needed to work together just like the first ships that landed in Africa. The first ship was not owned by an individual....there were many people behind it.

So the journey began of traversing the length and breadth of the continent. Their area of specialisation is auto parts and they are everywhere even in Maputo they have learnt the Portuguese...Uganda, Botswana, Namibia, Malawi and Kenya...wherever there are cars, our brothers are there. In SA

the auto parts is controlled by locals but still that has not stopped them from benefiting.

The movement of our Naija brothers and sisters helped to spread their culture and started with African movies, then food, clothing and now every radio station plays Naija music!

Key Nigerian Skill

Most of the new products in Africa are introduced in 3 regions. West Africa (Nigeria), East Africa (Kenya) and SADC (South Africa). Most South Africans especially blacks are content with what exist in their country, so no incentive to expand beyond their borders....only white brothers expand through retail shops such as Pep, Shoprite and others. They also expand in the services sector such as telecoms, banking and entertainment (DSTV). They don't expand beyond the borders with smaller stuff. This is in contrast with the Nigerians....they notice second hand car imports flooding their country and their region and they will smile and say '**Oga we are rich**' They know the trend will slowly reach down to SADC and they will move in before we open our eyes! By the time locals open their eyes, Oga has moved to the next country!

Kenyans do not move like Nigerians, they are not as sophisticated after all half of their population of 50m can fit into Lagos alone which has a population of 21m.

So competition skills give Nigerians a competitive advantage.

Zimbo products

Faced with economic challenges at home, Zimbos are also trekking out of the country in search of opportunities. Over 3m are exiled in South Africa...thousands found in Malawi, Zambia, Mozambique, Botswana and Namibia. The major disadvantage we have no new products or services introduced in Zim first before any other country on the continent. Our market is tiny when compared to African giants. All Zimbabweans (including diasporans) can perfectly fit into Lagos and we will leave more space! Because of our size, we are not grabbing new opportunities and running away with them to neighbouring countries and across the continent.

There is no new technological trend on the continent that Zimbabweans can sell to other countries, we simply absorb what has been tried and tested elsewhere. However the mass emigration has brought something interesting....demand for Zim products by Zimbabweans.

In Chimoio, Zim products such as mazoe drinks, cerelac, maputi, scud beer, jam and bread are in high demand. The same applies to Malawi, Zambia, Botswana and South Africa. Our diaspora community has created a second Zimbabwe with a huge demand for local products.

If you are setting up a business or have an existing one and you ignore the second Zimbabwe then go back again to your strategy for review. The 3m Zimbabweans estimated to be in South Africa is not stagnant...it is fast expanding as people marry and have children. In future it may even expand to 5m or 10m.

Strong ties with their home country means more demand for Zim products.

The absence of Zim vegetables in South Africa such as tsunga and muboora has led some to grow these vegetables in Durban for sale to Zimbos. In Capetown a Zimbo has a successful poultry project rearing road runners. In Joburg Zimbos have started making maputi and supplying them to tuckshops or plazas. Our music scene has not been left out with various artists holding sold out shows in neighbouring countries and overseas.

So follow the movement of Zimbabweans and the influence they are having abroad for business success. Follow too business models other nationals from populous nations are adopting. We are not producing or initiating new technologies...we largely adopt what has been introduced elsewhere. Be the first to follow what's new in Nigeria, Kenya and South Africa...it will eventually land in our country. Keep monitoring closely technological trends introduction into Africa and their success; they will eventually land this side of the equator.

In Malawi they have the tasty Kilombero which is in high demand but Malawians only taking advantage of less than 0.5 percent of the market. Wake up call to our cousins from the Warm Heart of Africa-do more to market your rice beyond the Malawian borders. Set up distribution centres across Southern Africa, deliver the rice in an efficient manner. Your potential is unlimited in Zimbabwe, Botswana, South Africa and Lesotho.

We focus on this article on Zimbabwe looking at top products where entrepreneurs are not doing enough in order to benefit.

The Mazoe Orange Drink: Unlimited demand for this natural flavoured drink. It is the best drink in Southern Africa and demand is high in Malawi, Mozambique, Zambia, Botswana and South Africa. Demand is from Zimbabweans who have migrated to other countries across the region as well as foreign nationals. The history of the drink in Malawi is rather interesting as the first migrants who emigrated to Zimbabwe working in mines often took the drink back home as a sign of success. It is like Zimbabweans or Malawians working in South Africa-coming back home with a Gauteng Province (GP) Number plated vehicle is viewed as a great sign of someone doing well in Mzantsi. This is how the Mighty Mazoe gained influence in Malawi in the 1960s and beyond and up to now it still commands a lot of respect and demand.

Arts and Crafts: Zimbabweans are masters of arts and crafts in Southern Africa. In South Africa, women introduced hand knitted clothing in the early nineties known as Doilies or Madhoiri. This is how Zimbabweans entered South Africa with stone sculptures following suit in the late nineties. Our organisation last year introduced tapestry which was well received across the region. We were simply building on a reputation build over the past 30 years. We added entrepreneurship training and took advantage of Digital Marketing in order to create a wave that took the region by storm.

Opportunities exist especially in the tourism sector with our crafts selling well in Durban, Cape Town, Walvis Bay and Maputo. We however need to learn from our tapestry programme

on marketing and reach out to more clients from the region and beyond.

The next big thing from Zimbabwe is Maputi(Roasted corn)! Already a lot of maputi is being transported to neighbouring countries such as South Africa. Initially targeting the Zim population, the maputi has also been accepted by other migrants in South Africa such as Mozambicans and Malawians. The competitive advantage of the maputi is its very low price. Other enterprising Zimbos have been buying maputi guns and making maputi for sale in South Africa, evidence shows instant success! Needed are Zimbabweans who can tailor make the maputi for South African consumers and help market or promote this proudly Zimbo product.

In Zimbabwe these pre-cast walls are called 'Dura Walls' after the name of the company that introduced them in the 90s. They help beautify most homes that you find in Zimbabwe as fences. They are also used to build homes, churches and offices. The advantages of pre-cast walls are as follows:

1. Very cheap to make (You use cement, sand, corrugated steel and water)
2. You can create a long lasting structure within a few hours.
3. Easy to transport finished materials.

So dear reader, Zimbabwe has an instant solution to housing woes in Southern Africa through the 'Durawall concept'. This is much better than container homes, much better than shacks. This concept can help a lot of entrepreneurs from Malawi, Namibia, Zambia, Botswana, Lesotho, Swaziland and



South Africa who are interested in the provision of innovative housing solutions. It is cheap and fast and produces beautiful homes. Interested in learning about this? Then whatsapp +263774081808 or contact us.

In South Africa it's called an 'Ice Lolo' but in Zimbabwe we call them Freezits after the name of the company that created these flavoured cool drinks. What makes them a hit is their prices, very low prices retailing at 10-20 cents and thus ideal for school kids. We have heard a lot of inquiries from across the region when we advertised 'freezit making machines'. Demand unlimited in Mozambique due to high temperatures and also South Africa, Botswana, Namibia and Malawi. Our market survey in Malawi showed that a lot of people are interested in the product especially in Blantyre.

So there you have it, there is a lot to learn from Zim and you too can implement some of the products we covered in your own country and make a difference.

The public media does an excellent job of portraying Mozambique as a war torn and poverty stricken country ravaged by diseases. As a result few Zimbabweans take an interest in the country opting to explore opportunities in South Africa, Botswana and Zambia. The language barrier further creates barriers for interest in the country by the majority of Zimbabweans. However a few are daring and our forum has conducted 3 tours to the country focusing on the bright side of opportunities.

Opportunities we did find them and we covered them in our first book. A good number of Zimbabweans are slowly exploring employment and entrepreneurship opportunities in the country and we have covered several interviews with them. We also have an active group of Zimbabweans based there who constantly update us on developments in the country.

7.3 TOP BUSINESS OPPORTUNITIES IN MALAWI

The friendliest country for Zimbabweans is Malawi. They have traditionally looked up to Zimbabwe since the 1960s when Malawian immigrants flocked to the then Southern Rhodesia to



work in farms and mines. Most still follow developments in Zimbabwe as they have relatives who lived or once lived in Zimbabwe. The umbilical cord relationship between Zimbabwe

and Malawi resulted in many Zimbabwean products finding their way to Malawi.

One famous such product is our national drink-Mazoe Drink! The first Malawian immigrants often returned to Malawi and to show that they were doing well, they proudly showed their friends and relatives the Mazoe Drink. Other Zimbabwean products also found favour with Malawians over the years such as Bata shoes, margarine, clothing and cooking oil. When Zimbabwe started experiencing economic challenges and curtailed exports to Malawi, South Africans moved in. Enterprising Malawians also looked to Tanzania, Kenya and China for substitutes.

Having been to Malawi and receiving the warmest hospitality, we established the following top opportunities.

1. Fabrics-visit Roadport and check out fabric materials being transported to Malawi everyday
2. Salt-you can buy from Botswana and transport to Malawi (Some are making \$2,000 per trip)
3. Fruits-buy from SA fruits like oranges and apples and sell in Malawi.
4. Clothing-buy from China and sell in Malawi (Lilongwe, Blantyre, Mzuzu and Zomba)
5. Arts and crafts-train how to make hats, carpets or bags.
6. Supply art and crafts supplies- carpet underlay from Harare or Home builders Warehouse in SA

7. Set up a maputi or freezit making business (they don't have freezits)
8. Set up a fruit juice small plant (Plenty of fruits such as mangoes and tomatoes but not much oranges and apples.
9. Start a poultry project (Some entrepreneurial minded Zimbos are farming crops for sale to EU markets)
10. Tourism (Lake Malawi is an untapped tourist venue for Zimbos and South Africans)

What can you buy from Malawi?

1. Kilombero (Malawi Rice) Buy it for \$20-\$25 in Lilongwe per 50kg and sell it at \$2 or \$3/kg in Harare.
2. Agriculture produce (Nyimo, Soya beans, Nzungu and more) Zvitori nevakawanda varikuita.
3. Shoes (Check out with Trip trans bus-everyday it brings shoes and other products imported from a Chinese factory)
4. Fruit Juices (Unexplored market where they cost 40 cents but resale value in Zim \$2 and above)

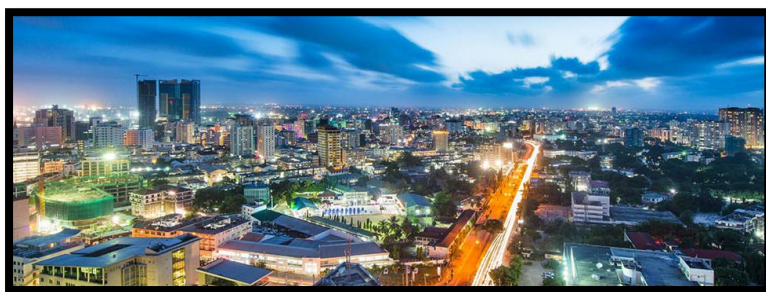
Transport

It costs \$25 to travel to Blantyre, buses found at Roadport and leave at 7:00am everyday. You leave at 7:00am and arrive in Blantyre at 6:00pm. Buses leave Blantyre everyday at 6:30am and arrive in Harare at 7:00pm. Taxi cabs in Blantyre cost roughly \$5. If you have travelled to western countries or Zambia, DRC and Angola then get a yellow card or be prepared to

part with \$30 in bribes. Accommodation in Blantyre cost approximately \$30 per day but in Lilongwe it can be \$40-\$130.

Buses from Blantyre to Lilongwe leave at 7:00pm everyday and cost \$10 per trip. **The good news** Malawians are generally hospitable and honest. Most locals are risk averse and do not want to plunge into entrepreneurship thereby opening opportunities for others. Labour is extremely cheap in Malawi and interestingly civil servants earning \$90 per month ..inokwana yakadero. There is a rising middle income sector and you can target them for luxurious goods. **Take note** For Kilombero rice, you need permits for transport and they generally cost \$5-\$10. Malawi Immigration authorities search every bag, sometimes even purses....they win the Olympics Award for bag searches! Avoid changing money at borders, you can buy fake notes. Bus conductors will advise you on the best strategy-follow their advice.

7.4 TANZANIAN BUSINESS OPPORTUNITIES



Transport: Air: Fastjet the budget airline has some really cheap tickets if you book early...You can get tickets for 250usd return. The trick is booking way ahead of your expected travel.

Bus: There are Taqwa buses from Roardport and cost US\$100 to and from Tanzania. They take on average 3 days from Harare to Daresalaam.

Accomodation: Hotel accommodation price ranges from 20.000-40.000 Shillings but the standards are lower. Popular hotels preferred by cross borders are Kaiakoo and Pearl. They are located near the market places which is convenient for shopping. Fastjet has a special baggage allowance of 80 kilograms but if you have excess luggage-make sure you prebook.

Shopping: Popular goods for sale include women's suits, jeans, clothing for kids, handbags, shoes, African print, Maasaai sandals and hair products. Women's suit prices from 40.000 Shillings, African print from 20.000-30.000 Sh, shoes from 15.000-40.000 Sh, Maasai sandals from 15.000 Sh. Hand bags from 30.000-35.000 Shillings.

Additional information: Swahili is the main official language and few speak in English but you can still use Shona to a limited extend. Most parts of the city are filthy, so make sure you eat food from global branded restaurants, avoid their tap water too and street fruits. Be wary of pickpockets and its safer to move in groups.

7.5 BUSINESS OPPORTUNITIES IN DRC

The last time your favourite forum tackled business in DRC, we mainly concentrated on an interview from a ZBIN official contact that is based in Kinshasa, Ms Nothando Mpofo and she



gave you important information about DRC. A number of Zimbabweans are already in DRC especially professionals such as engineers. The interview is very important for any member inter-

ested in travelling to DRC and not have sufficient information. We urge you to go to our search page and look for it. On the forum we also posted a market survey done by ZIMTRADE which looks at opportunities in the resource rich country.

Today we feature another DRC article and look at the big picture or helicopter view of the DRC and this information is sourced from www.export.gov

- The Democratic Republic of the Congo's (DRC) rich endowment of natural resources, large population, and strategic location in Central Africa make it a potentially rewarding market for U.S. companies. However, the DRC's commercial and investment climate remains challenging.
- Following decades of economic instability due to fiscal mismanagement, corruption and conflict, the government of the Democratic Republic of Congo (GDRC) implemented economic reforms aimed at creating sustainable growth, controlling inflation, maintaining the stability of the macroeconomic

framework, reducing the weight of external debt and rehabilitating infrastructure. GDRC efforts from 2001 to 2014 yielded some improvement, but significant challenges remain.

- The DRC's primary sectors, agriculture and natural resources, collapsed during the civil war years of the 1990s, but have seen a strong recovery over the past decade. Today, economic growth in the DRC is driven mostly by extractive industries, followed by manufacturing, public works, and agriculture. A substantial portion of the DRC's economic activities are dominated by the informal sector. According to a 2012 study by the National Institute of Statistics, the DRC's informal sector represents 88.6 percent of total economic activity. The DRC's manufacturing industry all but disappeared in the 1990s during the final years of Mobutu Sese Seko's rule. Most consumer goods are imported, largely from China, which account for nearly a quarter of all imports.

Main export markets: China: Zambia: European Union: (Belgium) and South Africa.

Main import markets: European Union: (Belgium) China: South Africa: Zambia and United States.

Top five reasons to export to the DRC

1. The DRC's GDP recorded steady growth of above 7 percent on an annual basis for the past three years, helping to engender a growing consumer class;

2. The Congolese hold a high opinion of U.S. products and services, particularly in terms of the quality to price ratio;
3. The DRC is undertaking multibillion-dollar programs to rehabilitate various sectors, including agriculture, energy, construction, basic infrastructure, and transportation;
4. The DRC Government is working to improve the business climate and is looking to facilitate foreign trade and investment;
5. The DRC possesses natural resource deposits with an estimated value of USD 24 trillion.

7.6 BUSINESS OPPORTUNITIES IN ZAMBIA

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

operates an open market economy whereby the business environment is facilitative of trade and investment for both local and foreign players. The Government also encourages and facilitates joint venture partnerships between local and foreign companies in the prioritised sectors. The construction sector is growing and there is apparent activity around the country in the building of infrastructure, including construction of roads, hotels, shopping malls, and housing projects, among others.

Resource endowment

Zambia is endowed with various mineral deposits. Copper, cobalt, lead and zinc are the most developed. Zambia has about 6% of the world's known copper reserves. Other minerals found in Zambia include: gold, nickel, iron and uranium. There are also gemstones such as emeralds, aquamarine, and amethyst. Zambia's energy sector is endowed with enormous energy resources which include coal, hydropower, woodlands and forests as well as other renewable energy forms such as solar and wind. Zambia's vast expanses of rich undeveloped land with free-flowing and easily accessible water provide extensive potential for agriculture production.

Priority Sectors of the Government of Zambia

The Government of Zambia is eager to diversify into other economic activities in order to reduce dependence on copper. Considered as one of the most attractive destinations for investment in Africa, the sectors deemed to be the most profitable for investment and currently prioritised by the Zambian Govern-

ment are: agriculture, manufacturing, energy, tourism and mining.

Mining – opportunities for mining equipment, components and ancillary services to the mines
Agriculture – there are vast expanses of agricultural land provided in blocks for farming
Construction – a budget of K5.6 billion has been set aside for the construction of roads in the 2015 financial year.
Energy – new entrants into the sector are being facilitated by banks.
Manufacturing – the sector is growing with new industries in the timber, wood and furniture sector, food and packaging sector among others being set up.

Agriculture

Zambia has vast fertile agricultural land. It is estimated that Zambia has 33,500 square kilometres of arable land. Agriculture remains the key priority sector in the growth and poverty reduction agenda of Zambia. Agriculture employs above 70% of the rural population.

Opportunities that are available include the supply of farming implements such as the hand-held, ox-drawn, tractor drawn implements, irrigation equipment and related technology, treated wooden poles for game and farm fencing in line with needs to control diseases.

Executive Summary

Extension services and livestock breeding such as cattle, goats and sheep. There are also opportunities in the supply of pest control for crops and veterinary services.

Tourism

This sector has a rich natural heritage, including waterfalls, rivers, lakes and a wealth of wildlife roaming in its vast sanctuaries. The most stunning geographical feature is the Victoria Falls on the southern border with Zimbabwe and is one of the natural wonders of the world. Zambia has nineteen (19) national parks and thirty-four (34) game reserves which include the Luangwa and Kafue National Parks, Lower Zambezi National Park, Victoria Falls and Mosi-Oa-Tunya National Park among others. The abundance of these natural resources offers opportunities for Zimbabwean players in the tourism sector to enter into joint venture investment partnerships with Zambian entities as well as to facilitate skills transfer and development.

Manufacturing

More than 90% of Zambia's inputs are, imported, either in raw form or at the intermediate stage of processing, thus presenting opportunities for the supply of these inputs. With more than 70% of the population sustained by agriculture, agro-processing is a major priority. This scenario presents fertile ground for value chain development in areas such as leather, edible oil extraction, stock feeds and beverages, etc. The Government efforts in supporting the manufacturing sector presents opportunities including plastic manufacturing companies in Zimbabwe to supply plastic packaging, shrinkable sleeves for different sizes, foil tops for sealing the bottles and multi-layered plastic film for extended milk shelf life with oxygen barrier.

Human Capital

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

Financing and Exchange Controls

Commercial Banks in Zambia offer various services to businesses such as Letters of Credit, Trade Finance, project finance and also fostering of partnerships and matchmaking, among others. Some of the notable international banks operating in Zambia include Barclays Bank, Banc ABC, Stanbic and Standard Chartered Bank. In addition, with the emergence of a significant middle-class, there is need for new products and services provided by specialised financial institutions. Zambia is one of the few countries that do not have exchange controls, hence profit and trade remittances are easily facilitated by the banks.

Trade prospects and opportunities for Zimbabwe

Zambian Market

Zambia has a relatively large domestic market comprising a population size of about 14.6 million (2014 estimate). It is a growing economy and politically stable environment. In the

SADC region, Zambia's major trading partner is South Africa which accounts for about 60% of Zambia's trade. Further, Zambia's central location offers trading opportunities with all the eight (8) surrounding countries, which include Zimbabwe. Huge trade opportunities also exist through agreements/membership to COMESA and SADC.

Zambia's principal imports

Some of the major products imported by Zambia in 2014 included: machinery ores, slag and ash, mineral fuels, vehicles, electrical, electronic equipment, and articles of iron and steel. The main regional trading partner for Zambia is South Africa and the Democratic Republic of Congo; Zimbabwe currently accounts for less than 2% of Zambia's total import bill, despite the proximity. The trade, economic and political relations between Zimbabwe and Zambia are very cordial and conducive for the development of greater economic cooperation through trade and investment. The recent retail sector infrastructure developments in Lusaka and the Copperbelt has opened greater avenues for the supply of some of the manufactured products entering duty free into Zambia under COMESA or SADC arrangements.

Investment opportunities

Opportunities for investment can be identified in agriculture, horticulture, poultry, animal husbandry, property development (residential, commercial and industrial), timber pro-

cessing, infrastructure development, tourism (lodges and hotels) and technical assistance/capacity building (skills development).

Recommendations

The study recommends a redoubling of efforts by Zimbabwean companies to take advantage of and to benefit from the growth of the Zambian economy. The proximity of Zimbabwe to Zambia and belonging to the two regional bodies SADC and COMESA is not reflected in the export volumes which represent less than 2% of Zambia's total import bill. The study further recommends a medium to long-term strategic approach by Zimbabwean businesses if they are to maximise returns and to develop beneficial relationships with their Zambian counterparts. Zimbabwe remains with goodwill in the Zambian market despite some of the previously supplied well-known brands having disappeared from the Zambian market.

Forum Feedback

Nyashadzaishe Nhapi *Been there... White sugar, mealie meal but manje hupfu hwakusungisa since kwanewo macompany eko akusupplier.*

Nyary Museba *Construction opportunities.*

Sese Mudzingwa *A friend of mine is setting up a branch in Zambia for aluminium building material.*

Robert Smith *Massive logistic problems and huge illegal cross boarding trade. You need full time security company to follow your trucks but that's not even good enough you need to mount cameras on*

your trucks, we withdrew our investments some time back, do your home work people.

Grant K Kabwe *If you have funds, set up a paper bag manufacturing company in Zambia. Recycling paper into quality usable products. We need to get rid of plastics.*

Marshall Nyandoro *I am looking forward to start a travel agent business.*

7.7 BUSINESS OPPORTUNITIES ABOUND IN MOZAMBIQUE



What comes to mind when Mozambique is mentioned? In most cases it is the negative stereotype – a bastion of devastating cyclones, civil war, poverty, famine and diseases. The public media has also been less be-

nign to Mozambique in terms of coverage and it is worse when it comes to business opportunities.

So on October 9, 2019, our team of Fadzai Katandika, Gerald Kunsamala and Victor Muchemwa hit the road to Beira with the objective of assessing business opportunities for Zimbabweans. Little is known about Beira by Zimbabweans and yet the city is located less than 600km from Harare – more like the distance between Harare and Beitbridge.

Mozambique snapshot

- Gained independence from Portugal in 1975.
- Total population of 28 million according to the 2017 census.

- GDP per capita of US\$415, 72.
- Main sources of foreign direct investment include South Africa, Belgium, Brazil, Portugal and Spain.
- The country has 10 provinces (Cabo Delgado, Gaza, Inhambane, Manica, Maputo, Nampula, Niassa, Sofala, Tete and Zambezia)
- Private land ownership is prohibited.
- Beira is the second largest seaport for international cargo transportation to Mozambique after Maputo.
- From 1977 to 1992, the country was plagued by a long and violent civil war between the opposition forces of Mozambican National Resistance (Renamo) and The Mozambique Liberation Front (Frelimo)

Economic and political context

Mozambique is endowed with ample arable land, water, energy, mineral resources and newly discovered natural gas offshore. The country's economy is based largely on agriculture, but industry is growing, mainly food and beverages, chemical manufacturing, aluminium and petroleum production. The tourism sector is also expanding.

According to the World Bank, Mozambique's main challenges include maintaining the macro-economic stability considering exposure to commodity price fluctuations and managing the post-general elections period. The re-establishment of confidence through improved economic governance and increased transparency, including the transparent handling of the hidden debt investigation. While economic conditions have improved, Mozambique remains on a subdued growth trajectory following the 2015 commodity price shock and 2016 hidden loans crisis. The devastating impact of tropical cyclones Idai and Kenneth on agricultural production and falling commodity prices, motivates mooted future growth prospects.

The government is also grappling with a new low-level so-called Islamic insurgency in parts of the gas-rich province of Cabo-Delgado located to the northernmost province.

Focus on Beira

The coastal city of Beira acts as a gateway for both the central interior portion of Mozambique as well as the land-locked nations of Zimbabwe, Zambia and Malawi. It is the capital city of Sofala province, where the Pungwe River meets the Indian

Ocean, in the central region of Mozambique. It is the fourth largest city by population after Maputo, Matola and Nampula. The area is prone to flooding and cyclones as witnessed by the 2000 floods which devastated Beira and the surrounding region, leaving millions homeless and severely damaging the local economy. In March 2019, Cyclone Idai also caused extreme devastation that affected a significant portion of the city of 530 604 residents.

Our findings

The first impression you get as soon as you enter Mozambique through the Machipanda Border Post is the unmistakable good tarred road. Stretching for 297 kilometres and for most parts, the road is straight making driving an enjoyable experience. The first province you will encounter is Manica and has rich agricultural land that has been converted to good use by mostly former white farmers from Zimbabwe. An oil pipeline and a railway line also connect Zimbabwe to Beira.

Beira is a mixed bag of poor infrastructure of run-down and neglected buildings and the other side of emerging areas with pockets of good infrastructure being re-established after years of neglect and abuse. There is evidence of the damaging Cyclone Idai with a couple of buildings having blown-off rooftops.

Opportunities

Tourism: It is interesting to note that Beira used to be a popular holiday destination for white Zimbabweans before independence. We found that tourism is not taken seriously and yet has a lot of potential. For landlocked Zimbabwe, a couple of nice

beach front areas offer great potential for tourism and support industries. If South Africa is managing to advertise holiday tours to Victoria Falls, the question is what is stopping Zimbabweans from doing the same with Beira? Of course, the sea water is not as clear and clean as Vilankulo to the south east of Mozambique, but opportunities abound for Zimbabweans to "own" the sea coast. For visitors to Beira, make sure you don't miss out the prime area of Oceania with some good restaurants and hotels. Nine kilometres from the centre of Beira north, along the beach road is the red and white lighthouse, and the shipwrecked Macuti. The palm lined Praia de Macuti is north of the lighthouse and is the most popular beach. The old part of the port contains the ship graveyard on the banks of the Pungwe River and is worth a visit.

Zimbabwe business centres: South Africans have invested in shopping malls whenever they venture northwards across the continent. This business model has assisted them to push their products and services through retail shops and banks. In Mozambique they are using the same model in Maputo, Tete, Beira and other cities. Zimbabweans can borrow a leaf and set up their own centres. We found leading Zimbabwean brand products for sale in informal markets, but they were few quantities.

Enterprising Zimbabweans can set up business centres and mark their territory given the huge interest in our products in Beira and across the region.

Export clearance opportunities: The city's economy is anchored on the clearance of imports and exports. Our local companies need to explore opportunities in this area, especially packaging, warehousing and support opportunities. At the port, most shipments are done in shipping containers which limit abnormal shipments leaving Zimbabwe and other land-locked countries to turn to Durban in South Africa. Zimbabweans need to watch closely future expansion of the Beira Port as this can reduce the time and cost of transportation of goods to and from Durban.

Farming and agro-processing: While the population of the city can be considered small, there are, however, opportunities for utilising the rich swampy lands for agricultural activities such as rice and crocodile farming. Tongaat Hullets is one successful international company involved in sugar production located in Dondo district, 54km from Beira. The good news is that Zimbabwean potatoes are also being exported to Beira,

Small business opportunities: These include soft drinks manufacturing from the abundant coconuts, freezits making for the hot and humid climate and stone cladding as an alternative for building paints and salt processing.

There are, of course, more opportunities in the area provided one visits it and conducts a comprehensive market survey. For those interested in travelling to the city which is home away from home, make sure you get anti-malaria tablets or mosquito repellents. Motorists are also advised to be careful not to leave

their vehicles unattended in Beira or can find vehicle mirrors and lights removed.

The traffic police in Chimoio can sometimes be bothersome asking for international driver's licences from foreign drivers. There is also a daily bus service from Roardport bus terminal in Harare to Beira which leaves at 11:00am and arrives at 8:00pm in Beira.

Zimbabweans should take an interest in this city and explore opportunities like what the Chinese, South Africans and other African nationals are doing. We should not let the Portuguese language be a barrier to opportunities in the "Heart of Mozambique".

Muito Obrigado

Forum Feedback

Clement Mawoneke *I buy bales of used clothes from Maputo and used to go through Sango border post and i noticed mambuya nemasaga akazara masheets they bought material and make bed sheets and according to them it was very lucrative because vaiti a pair of sheets was going for US\$50.*

Charity Kanosvamaha *Construction industry is growing fast saka construction and hardware is booming business.*

Peter Machekera *Is Mozambique politically stable now? And how is the environment if you want start business because last year but one wanted to set up timber sawmills but were discouraged with the political environment.*

CHAPTER EIGHT: SMALL BUSINESS OPPORTUNITIES

- 80 Introduction
- 8.1 Global Mindset and Small Businesses
- 8.2 Tuku and Business Scale Up
- 8.3 Business lessons from Mapositori
- 8.4 How to launch a pub
- 8.5 Complex Consumer Behaviour
- 8.6 Business Ideas for US\$100 Capital
- 8.7 Business Ideas for \$500 Capital
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- 8.9 Controversial middlemen
- 8.10 Business Opportunities in Chiweshe
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- 8.13 Business Opportunities at Mazowe Dam
- 8.14 Opportunities in Mberengwa Growth Point
- 8.15 Opportunities in Mbire District

8.0 INTRODUCTION

Zimbabwe's informal sector is the second largest one in the world with more than 5.7 million people out of the 15 million total population. Each year new players are added as graduates find no formal employment; some are retrenched or retire, or



some choosing the entrepreneurship route as a viable route. There are 4 key areas to look at when it comes to entrepreneurship and they include urban areas, peri urban areas, rural areas and the diaspora. In rural and peri urban areas most of the entrepreneurship is anchored on agriculture and mining with support coming from the government and Non-Governmental Organisations. In urban areas there is support here and there to small businesses but it's a drop in the ocean due to the sheer

size of the sector. As a result many have to try it out on their own and the starting point is usually the small business ideas with some graduating over time to big businesses or the majority remaining small or folding. We cover a few small businesses in the sector but the main focus is on scale up strategies to inspire those already in business or contemplating venturing into the sector for the first time.

Strategic issues to cover when looking at business opportunities in your area is always looking at the following;

- How and who is supplying food to residents in your area? Where are the gaps?
- How and who is clothing residents in your area? Where are the gaps?
- Who and how is education provided in your area? Where are the gaps?

One can critically look at the needs of the community they live in as a starting point and then come up with strategies of how to address them for commercial benefit.

Some of the top opportunities include;

- Gas supply in urban and peri urban areas.
- Tuckshops in urban and rural areas.
- Welding in urban and peri-urban areas.
- Fence making in urban and peri urban areas.
- Carpentry (wooden pallets).
- Freezits and cool drinks in peri-urban and rural areas (Great opportunity in Malawi and Mozambique).

- Cement franchise in urban areas (we covered the Lafarge franchise opportunities in our first book).
- Stationery and printing in urban and peri urban areas.
- Maid hiring.
- Detergents manufacturing.

New opportunities are always coming up with some coming from technological trends for instance the Vaya mobile app is revolutionarising the transport sector.

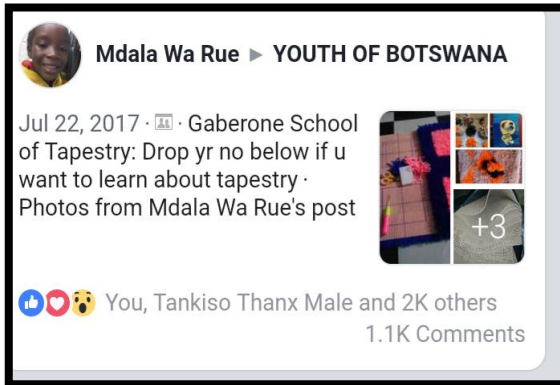
8.1 GLOBAL MINDSET AND SMALL BUSINESSES

In 2017 one of our group administrators advertised our tapestry initiative in our forum but there was no response despite the advert being seen by thousands of members. Like most businesses, when you advertise and there is little interest the assumption is there is no demand? We tried again 2 weeks later and the evidence of interest is illustrated below;



With only 4 people showing interest for the second time the conclusion is stop the project altogether but however when

the first advert attracted little interest in Zimbabwe we advertised in Botswana, Lesotho, Malawi, Swaziland and South Africa- a sample of the response is shown below;



All of the 5 countries responded the same and South Africa had 20 times more responses. We therefore set a

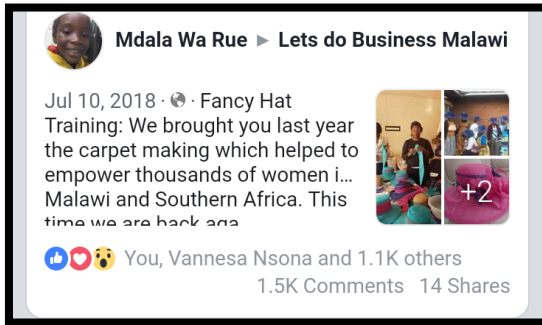
new regional digital marketing free advert record that helped to impact the lives of thousands of women across the region resulting in our regional tours, television and newspaper interviews and also an award in Durban.

The pattern

In 2018 we also repeated the process by first advertising our hat



making in Zimbabwe and getting a lukewarm response but across the region the response was as follows;



Conclusion

A lot of Zimbabwean businesses are making wrong conclusions when it comes to marketing. Advertise in

Zimbabwe and get little interest and wrongly conclude there is no market for their goods and services. Interestingly Zimbabweans later on get interested when they realise their own products are demanded by foreigners.

So embrace digital marketing and adopt a global mindset and explore regional and international markets! Think of stone sculptors in Guruve struggling with access to markets, Arts and Crafts at Avondale and Newlands. Pause and think of talented mbira players in Mrewa or Musana whose services are in demand internationally but they remain rooted in their areas and assuming their talents cannot bring them meaningful income...such is the tragedy of many small business owners! They are restricted in their thinking and rarely think beyond their local communities and the borders.

8.2 TUKU AND BUSINESS SCALE UP



Tuku's first show in SA around 1992/3 was a complete disaster. He performed at a jazz festival in Cape Town and did not impress anyone. I remember the write up in the Sunday Mail by the late journalist, Tinaye Garande....it was the mother of flops for the Zimba-

bweans.

End of Road?

Not really, someone in the crowd saw the raw gem that needed polishing and a few years later Tuku hooked up with Debbie Metcalf who had access to a lot of foreign music contacts. The 2 worked together on the Tuku Music in 1998 and the album broke records for Tuku catapulting his fame across the region and beyond.

New doors were opened and his life was never to be the same again....thats a true definition of a business scale up!

So in your business, are you Tuku of the 80s? Tuku of the early 90s who sang Chirimupoto? Or Tuku of 1998 and beyond?

In most cases scaling up means access to big markets, access to new markets...a big contract, a big client...a big break through.

In most cases scale up means working someone who will realise the raw gem in you and your business and then doing some

slight adjustments so that you meet international standards.....review your scale up strategy.

8.3 BUSINESS LESSONS FROM MAPOSITORI



I have a very good friend who is a mupositori, my best source of entrepreneurship advice. He was the first to import cars through the Chirundu Border Post when others were importing cars from Durban. He had an alternative route which meant he could resell cars at US\$500 cheaper. He enjoyed brisk business for a good 6 months before Hararians figured out his business secret.

I once wrote about a successful chicken layers project in Beatrice which Iis included in our debut book. Brilliant project by this mupositori friend who keeps more than 20.000 chickens....never underestimate mapositori!

My friend has several business ventures across the country and he credits this to his vast church network locall and across the borders.

Siyaso Mapositoris

Sometime in 2015 I was at Siyaso and got to talk to mapositoris based there and they had good stories about their business ventures in South Sudan...hold on? What? Yes South Sudan...they had opened a new avenue of opportunities in the region and also covered sugar exports to Uganda.

Lets summarise this:

The mapositoris are the most innovative entrepreneurs in the country, their business models may be small but they are fast expanding (Check the number of cars at most shrines) They have a global mindset with branches all over the country plus beyond the borders. SA, Botswana, Namibia, Uganda, Kenya, Sudan and UK. They use these church branches to create a network of entrepreneurs who share information on opportunities.

They concentrate on manufacturing...pots, jerry cans (steel products) and also cover furniture making, cross border trading, farming and arts and crafts.

They are good at lying low or operating below the radar. If you see them at Siyaso, you will never take them seriously but deep down there is a thriving business model which transcends borders.

They empower their kids! Most mapositori kids do not worry about seeking employment. The unemployment rate within this community is very low...kids (especially male) learn about empowerment from an early age.

There are more positives to learn from this religious sect which ensures its members are fully empowered. They are united and share opportunities information and also pool resources together. I like the linkages with counterparts in other countries as this enables them to seek more markets beyond the borders. I have issues with child early marriages, issues with access to health systems and sometimes fake prophets but when it comes to entrepreneurship in Zim, Mapositori=Entrepreneurship 101.

8.4 HOW TO LAUNCH A PUB



One of our members, Mr Low based in Kadoma launched a pub in Kadoma at the end of 2019 and shared with us his experiences;

Official opening

The official opening was a success. But umm this industry is something else. Imari zvayo but zvakaoma. Understanding of customer behaviour is very difficult. Hanzi nevamwe dzimai PA system we want to see football. Some saying we want to dance we are not worried about football. Then I said put them

both lol No order at all and that's what they want.

.....

Yesterday umwe akati vanhu vari pekati pekunakirwa ne some ladies dancing on stage, he just jumped kunge asvikirwa and unplugged all cables zvakaoma.

.....

It's a learning curve. Today the dj is with his PA system inside. I was there 20 minutes ago. Imvenge mvenge. Vanhu vanoda kufara veduwee. There are close to 100 now.

.....

You know it's important to know customer behaviour but yemakorokoza akadhakwa haaa ndabvuma. Haaaah he needs to employ mamonya kk Yes anotodiwa coz vamwe vachatorerana ma bhebhi or varume poita fight dzakaoma.

.....

Ndakanzi nevamwe sisi nezuro, 'Yaaa tanga takakumiririra iwe muridzi webhawa, unovhura wakazadza doro asi usina macondom ekutipamahara sei? Iwe rako basa riri-kufaya ko redu?

I replied, 'Ndichaudza manager kuti akutsvagirei' and she says, 'Hapana zuva richawanda vanhu sanhasi tirikuda kutofayisawo sewe' This industry ma1.

.....

Yaaa iyo yanetsa, it seems we have grabbed the market in the area, although we need to polish some other areas. People are more than happy, "Hanzi mudhara seiko mainonoka, hatibve pano". Kk. And the hours of operation are a bomb to many.

.....

I need to quickly correct and improve some loopholes I am noticing though. No time to relax.

.....

The market was hungry for a proper bar with good standards in the area. I wish magetsi arambe achinetsa. We are capitalising on that.

.....

These people want good things I tell you. We have put two 55" TVs which can see different channels. Munhu anowona bhora raanoda. Hanzi 'mudhara maivepiko?'

Frank Mzondiwa *I think strong security is needed here because such laxity in security can result in a fatality and the owner will be accused of kuchekeresha.*

Admire Canisious Jr Muteya *Hahaha very interesting though, but I think being given a headache with customers is better than getting a headache seeking customers...the owner however must take note of their wants and encompass all since it's a disorganized lot. Magweja area is like that and too much order will scare them away at times...bouncers yes but they must be very flexible in handling issues...Makorokoza ndomatya hangu uuuuhm.*

Treby Munya *Sounds like munhu akavhura bhawa iye asati amboenda ku bhawa, dj booth inoiswa protection, dance floor side, TV side, security, condoms, and ma 'private session' rooms kuseri, and also find local artists to perform 1 or 2 to support local talent.*

8.5 COMPLEX CONSUMER BEHAVIOUR

So am in a fuel queue kuduze nekumaraini...woke up early and no breakfast and my son decided to join me.

This icecream man passes by and I did not notice...battling with my son over the control of the FM modulator. I want to play Kizomba music from Angola but he wants SA House music.

The battle results in the icecream man moving 10 cars from us. Luckily I check the rear-view mirror and frantically hoots for the icecream man to return.

Something interesting then happens

Every motorist now wants icecream! It took him 15 minutes to reach us as he served most of the motorists.

Question

Did all motorists really miss him when he passed by?
Did my signal to him to come back influence others?

Forum Feedback

Frank Mzondiwa *I noticed something on mabhero. With no one asking prices or achipenengura mbatya no one asks. People want a product that is in demand. Bhazi risina mhunu harikwirwi ndosaka vachizadza mawindi mukati.*

Admire Chatsakarira *It's called social influence. It's a result of social proof. Some might even ask 'chirikunaka here chibage?' kungoti ehe chapera. That's why business gurus emphasise on delighting customers. Its results in positive reviews, referrals etc I think the principle is evident in the use of celebrities to influence fashion or product adoption.*

You

Complex Consumer Behaviour

So am in a fuel queue kuduze nekumaraini...woke up early and no...

Kutya kutanga and opinions of what others may say.

Safety in numbers 🧑🏻

10:52

I used to c this and hv also failed to xplain it It might b in a bus and sm1 is selling chibage Munogona kupinda vanhu hobho vachitengesa th sam and hapana anotenga One munhu buys and u will see shura chairo

10:45

Complex Consumer Behaviour

So am in a fuel queue kuduze nekumaraini...woke up early and no...

I used to meet something like this! When I was a vendor I used to go to sell my bags in schools. When the head introduce me to the teachers in some schools vaingonditarisa semunhu anosemesa! Only one or two people would buy from me. Mangwana acho nekuona kuti vamwe zvavo vakachena nemabags ndaizotumirwa message kuti Sekuru chidzokai nemabags mari yavepo. And ndaifa nemari

02:12

You

Complex Consumer Behaviour

So am in a fuel queue kuduze nekumaraini...woke up early and no...

Sometimes we take things for granted but ukazoona chekuitwa nemumwe unobva wachidao and in some cases unoshaya kuti wotanga sei. In your case ur signal made everyone notice the ice cream man. #my thots

10:57

8.6 BUSINESS IDEAS FOR US\$100 CAPITAL

What is the starting point in entrepreneurship is it capital or markets? Why is it we have hundreds of forum members all with the same question 'I have x amount of capital, what sort of businesses can I start? This approach to business is flawed in the sense that you just choose any business idea without enough market research. Essentially shooting in the dark with the hope of hitting a target.

Perfect your business identification skills which we have covered in this book and not be seen asking around for business ideas.

Forum Feedback

Prince Nyamande *Kubika machips.*

Andy Chauke *Identify your calling in business and establish your capability. Even roasting maize might be ideal to make profit.*

Hillary Makara *Any business can give you a decent profit. It's all based on your passion and dedication.*

Morris Mank *Sell dried beans vegetables 20kg P300 and make about P500.*

Chenjerai Takawira *Dish washing liquid.*

Patrick Murenga *Airtime selling.*

Mdala Wa Rue *Its unfortunate one of the business subjects, accounts start by teaching us how to debit and credit and therefore concentrating on money as the starting point in investment. Even formulas such as NPV, IRR, ARR and payback have money as the starting point in calculating return on investment. The truth in business is your starting point are relationships. Your relationships= Base market. Relationships at the workplace, church, neighbourhood, ex colleagues,*

friends and relatives. What are the gaps-what can you buy and sell to them? Check from them what they need but cannot easily find...Is it food, accommodation, stationery, laptops or cellphones? If cellphones-try Chimoio...if stationery try wholesalers, if food what can you buy from peri urbans and supply? Your network is your networth...when you are in great books with many=you have a market. So change your mindset...starting with capital results in limited thinking, it even leads to you buying products with no market!

Memory Jena Don't limit yourself to Zim. Some are buying products from Zambia reselling in Bots. Namibia and reselling in Angola. SA and straight to Malawi. SA to Lesotho-gotta give credit to Zim cross borders!

Oneday Tinonetsana Go to marketplace on facebook list all your unwanted stuff, sell and keep that \$100 in your bank.

Chipo Museka Be partners with Longrich Bio science, inbox for more details.

Wedzerai Muravu Buy 2 pregnant goats they will give you kids soon and by end of one year you will be having 200% profit.

Two small business ideas

Candy Floss Business Idea

Did you read our post on areas where Zimbabweans are spending money on? Food is on top of the priority list. Education for kids-infact Zimbabweans are spending more money on kids when compared to other areas. Food for kids, Education for kids, Clothing for kids, Entertainment for kids etc. The idea of



a candy floss business would suit someone interested in kids business. Making candy at pre-school parties, school

events, kid events. Target areas include places where parents take kids for entertainment-Megga2, Longcheng, Lake Chivero, Mazowe Dam etc. For inspiration one may need to visit the Lion and Cheeter Park.

Price Ranges

You can purchase them from South Africa and prices vary from R800 for basic candy floss machines to as high as R8.000.

Where to get information

<https://www.alibaba.com/countrysearch/ZA/candy-floss-machine-supplier.html>

<http://www.softservemachines.co.za/candy-floss-machine-candyfloss-for-sale.html>

Second Business Idea



I was in Rusape in March this year and needed to fix my truck which had a key problem. So when i asked for directions of where to find a locksmith, I was referred to Nyathi who operates next to Ok Stores. So i went

there and got Nyathi to fix my key and in the meantime decided to find out business at the flea market located next o Ok Stores.

Whilst there-i got an opportunity to have a chat with one of the ladies who was selling fresh fried chips. She had a wonderful

Chip Fryer and at first i thought it was powered by electricity but got a surprise to learn that it is gas powered and mobile too! Then we got to serious business talk, how much does she earn per day? Her answer was that business had gone down in recent months. She was now making on average daily sales of \$7 per day from the previous \$20 -\$30 she used to make in 2016. Sometime business peaks when she sells her chips and sausages at church functions or sporting events or during weekends.

Potential

We recommend the mobile chip fryer for our members dotted across the country. It is fuel economic, it is mobile and affordable. You can use it to earn an extra income at sporting events, school functions, church gatherings etc. One setting up a fryer at a busy rural business centre such as Mverechena or Showgrounds should be able to make profits. The hidden trick in the business is the price of chips....for \$1 a pack, customers will always be willing to buy-who doesn't want fresh chips for such a small amount? It can provide serious competition to \$1 sadza plate sellers.

So there you are-sometimes we are talking of megga investment business ideas such as the Truck Inns, or opening up a pub at Westgate or we are talking of businesses that do not require a lot of capital, businesses that bring \$5-\$20 in revenue-this is the beauty of ZBIN, we cover the needs of everyone-small scale or big scale investor.

In the meantime we are blessed to receive an invite from one of the leading Pentecostal churches in Chitungwiza. We hope to

do our best for a free business presentation. The aim is to inspire church members and equip them with business identification skills and be able to take advantage of them.

8.7 BUSINESS IDEAS FOR \$500 CAPITAL

From Inbox

Hi. I am a 34 year old single mom of 2. I have been looking after the kids working odd jobs here and there. Now I feel I should be going into business and try to make it big in order to create a future for me and my kids. I would be grateful if you could post this for me as hidey in our group. I am looking for ideas on what business I can venture into with a capital of \$500 that would be viable and be able to earn me a decent living. Thank you in advance.

Forum Feedback

Dekeshe Tafirenyika *It is unfortunate because it's a hidey. I would give you advice and ideas based on your skills, passion and locality. If you can source this information for us Mr Munemo we will be grateful to assist.*

Rutendo Faith *Imboedza zvekusona mawigs zvaitisa vanhu mari patown. Tirikumatenga from \$30 zvichikwira,*

Justice Mungwini *With \$500 uri hanzvadzi yangu ndaikuti tora passport for \$53... \$250 wotenga groceries revana...worova pasi wakananga SA or Bots wonosvikotanga nekuve maid.*

Chihera Mai Pipi *Haa business rehumaid? I would rather say start a cleaning company.*

King Krayza Bee *I am in SA and basa rehu maid rava kutonetsa kuwana.*

Tazopiwa Mnyanyi *Just don't do network marketing sister. Otherwise you are in the right track.*

Trudy Munorweyi *Was following along and m liking the idea yema pampers, one also need to look at clientele that is an area ine vana vakawanda or an area where pipo come look for such things. When i last checked this woman was bringing from SA achitumirwa pa bus. She wasn't forthcoming with info though but had to dig for it. Can somebody tell me where i can get those ones on this post?*

Raymond Muringai *I have heard vanhu vachitaura statements like who isn't doing chickens,huku dzawandirwa but broiler rodzora especially kana urii munhu ane patience zvako wozoita diversify pamberi wane marii yakati wandei but once waravira marii yehuku hauzombozvisiye believe me. Vanhu varikuzvishora coz e idea has been there pachena for ages hanzi naMacheso chakanaka chese ukachipa nguva yacho ukachitedzera mberi kwacho chinova nedudziro.*

King Krayza Bee *Don't ever attempt to seek for greener pastures in countries like SA and Bots. Try kuhodha matemba or cobra monoten-gesa wo kuzvikoro zviru far from growth points.*

Joyce Mupanga *Aaah and mamwe maideas soo. Buying groceries and go to SA to become a maid shurwa? Why would someone do that?*

8.8 OPPORTUNITIES AT BUSINESS CENTRES IN RURAL AREAS



Here is an interesting observation from the 2012 Zimbabwe Census- 'In 2002, 65 percent of people lived in rural areas whilst 35 percent lived in urban areas. However, the 2012 Census shows that 67

percent now live in the rural areas whilst 33 percent live in the urban areas'

The trend in urban to rural migration should have continued from the 2012 and am sure when another census is done, results should confirm this. So today we cover Rural Area Business Centre Opportunities because this is an area overlooked by many. Most people view rural areas as places that offer little or no opportunities at all. It's even worse for the Diaspora when you are so far away and you are not aware of recent changes that have happened in terms of urban to rural migration. Let me start by telling you a short story of my journey to a rural area called Musana Bindura.

In 2006 I visited relatives in this rural area which is located 60km to the North East of Harare. My car had mechanical problems which were being attended to by a mechanic and this prompted me use public transport. I boarded a kombi from the Fourth Street Bus Terminus and within an hour I had reached my destination. I expected my return journey to be smooth sailing. After finishing my business, I decided to come back and at 2:00pm I was at the bus stop waiting for a kombi going to the city. I waited for close to 30 minutes without seeing any kombi going to the city and decided to inquire from locals when I could expect to board the next kombi. Imagine my shock when I was told that the last kombi had left at 1:30pm and I had to wait for private cars or possibly walk a 15 kilometre journey to Shamva Road!

I decided to wait for private cars but none came. I eventually phoned my mechanic to check whether he had finished fixing my car, luckily he had done so and my wife had to drive and pick me up at 6:00pm-what a relief! Now imagine 2:00pm and you are already late for transport back to the city on a Saturday afternoon?

Anyway this was in 2006 and is the situation still the same in 2017? Dear reader, the situation has improved drastically as more than 30 kombis go to this area on a daily basis. The last kombi leaves around 8:00pm. There is so much traffic such that iam tempted to say this rural area is a new suburb for Harare. Locals in the area can be forgiven for calling the area 'Glen Lorne Extension' because every 30-45 minutes there is public transport going to the city or to Nyava Business Centre.

I do not really know what happened in the past 11 years but from general observations, it seems that the population size has increased tremendously. More people have relocated to rural areas especially areas that are near Harare-the peri urban areas. One can include Domboshava,Seke,Goromonzi,Chihota and Zvimba.

A look at Domboshava Showgrounds Business Centre shows an increase in shops at the business centre- they now have a Service Station and Pharmacy-business ventures previously unheard of in rural centres. Business is not bad for those who have set up business ventures at rural business centres although almost everyone is doing the same business with hardly any new

and innovative business ideas being introduced. *Munhu wese general shop, bottlestore, chigayo or butchery.*

Some retailers in rural areas should be competing pound for pound with their counterparts in Harare when it comes to daily sales. We are therefore urging ZBIN members to relook at the opportunities that exist in rural areas as some are making a living through various farming projects such as raising Poultry, Piggery Projects and various other Agro-Processing projects.

We will carry out detailed studies on opportunities in the peri-urban and share with you. For now we urge you to look to look at these areas as new new suburbs for all cities. If you are in Harare then you should consider Domboshava, Zvimba, Seke, Goromonzi, Musana and Chihota as 'new suburbs' with opportunities that need to be tapped into.

8.9 CONTROVERSIAL MIDDLEMEN

Tapiwa Gwekwerere *Well they have to make a living. As long as they are trustworthy and they don't make it hard to go to the next stage I support them.*

Michael Muchena *A good middle man is worth every penny. Rather ndidzirwe zino than to dive into things i know nothing about. End up losing time and money.*

Tavaziva Mike *Michael Muchena spot on. If you are lucky to get a professional one wapinda... he will get into corners that you can't reach yourself and present your product better than you can do it yourself (talent), and anopinda mu local market yake maanozikanwa more than you... lots of advantages....at one point i had to take my competitor as my middleman..... great results!.*

Adolf T. Makataza *Crucial the world over-in short everyone is somehow a middleman lol*

Agnes Manuel *Even Muhammad Mussa is a middle man. Being a middle man requires an organized person with good personnel. A person who knows what he is selling... A person who can dress well to convince customers but at small scale there are a lot of challenges that I'm facing on the ground.*

1. *Once you show the client mukoto anotozoenda ega that is if akaona kuti you are a middle man. And akaona futi kuti there is a poor coordination between you and the owner.*

2. *The owner akangoita contact ye client nerweseri wanyura e.g. I have been selling ngoro dzemunhu client yobva yazonakirwa futi nemagejo aripo yakazodzoka straight without contacting me. But yakazobatwa zvaisizvo then he started calling me achiti makandiita rough pagejo. Kuti ndizoti handizive zvaisaita.*

3. *The things zvaaurikuitira middle men zvikasano perfoma unofira ka zino kawakaisa coz client knows you musondosi not owner.*

NB don't stop guys ini ndine stock yangu but more money inobva ku humiddleman. Kana uchida ku enjoyer jus play it safe usavhare vanhu... Ini ndirikuzviita but you will never discover it.

Kahari Art *Agnes Manuel i am so happy for you my dear. Keep on keep keeping on. I too am a middleman and can relate to this ordeal. But pa number 2. Dai wakamuudza straight kuti zve gejo handizivize wakandiita jump. Dai usina ndakakusotera nice nice. That way he too will have leant a lesson not to jump you.*

8.10 BUSINESS OPPORTUNITIES IN CHIWESHE

Chiweshe is the home of the late vice president Joseph Msika, the late Boss Peter Pamire and our current First Lady.

Over the weekend had an opportunity to accompany a friend for a marriage ceremony and enjoyed touring the area.

Glendale: A housing boom going on. A new medium density taking shape....Give them more land!

Gweshe: A vibrant business centre with loads of potential for more business expansion.

Nzvimbo Growth Point: Small housing boom and small industries coming up

Bare: Our destination, located 60km from Glendale. Must admit the road is in great shape! Great scenery too....a lot of mountains in the area.

Opportunities: Tourism, tourism...mountain climbing, cultural villages, solar powered irrigation systems, solar power shops, car and motor bike servicing, furniture making, hardware shops and more.

Sources of income

1'Tobacco farming...some farmers had received greenbacks in advance for the coming season!

2.Diaspora Remittances

3. Other agriculture opportunities. Prices are affordable and we will do a separate post on this. Scotch carts manufacturing big business...selling for US\$400. Although most accept the bond currency....rural shops are slowly dollarizing too.

Environment Damage: What will Zim look like in 20 years time? Desertification in full swing due to tree cutting, firewood

for tobacco, for sale and home use. Need for massive reforestation or trouble building up.

Zimbabwe Tourism Authority need to visit the area, analyse the great scenery especially the great mountains and design mountain climbing tour packages and also develop cultural tours...great potential!

Witnessed an increase in motor bikes with some used as taxis during the evening.

Transport a big problem...it costs \$45 from Bare to Harare and this is not easy money!

We witnessed hundreds of passengers struggling to get transport....do you have a bus? Visit the area on a Sunday evening!

Innovation

Maputi guns gaining ground. Some small drums hit by fire and a gallon produces 2 buckets of maputi....food for school kids and home consumption. Better than manhuchu, mhandire or mutakura. A few people hiring maputi making machines and they produce better quality than what we buy in shops. Could not believe the quality when offered a small dish of tasty maputi...Viva Chiweshe Viva! NGOs and the Government need to study what we witnessed given the drought we are experiencing!

Forum Feedback

Craig Hofisi: *Was at Nzvimbo growth point from the 12th to the 30th of last month. However, due to the nature of my job, i didn't get to explore the area properly. But from the little that I saw The place is*

dying for good accommodation and classy entertainment. Makorokoza come from as far as Rosa and Glendale to spend their money there. There are 2 major entertainment spots, Chibayamoyo and Musiiwa bar cum night clubs and the upstairs one which occasionally hosts musicians. However, their accommodation (offices) is pathetic.

Phillip Maruma: I also noticed a serious shortage of fresh farm produce, particularly tomatoes. There was a shortage of broilers as well. The only 2 people with broilers had very big ones (weighing over 2.5kg) between the 13th to the 18th and they had to start selling the next batch well before maturity coz of the high demand. The Puma service station gets deliveries almost every second or third day. Groceries were very cheap for instance 10kg Silo Roller Meal was going for 30bond cash and 30bond Ecocash, 1kg Cremora/Ellis Brown was ranging from 25-32bond cash. And when we went to shoot something next to the mountains we actually went with the chief's envoy who had to "kupira vadzimu kuti vana vari kuda kumbopindawo musango nemichina yavo vachiita zve basa ravo".

8.11 THE DIRECTION OF BUSINESS OPPORTUNITIES

We do share sensitive business opportunities information with our subscribed members but once in a while we realise for the public good, we have to leak some of it to help inspire others.

Question

What is the business opportunity that gives a 700% return?

Answer

1. Kombi.
2. Tobacco farming.
3. Mabhero.
4. Zvipikiri (nails).

Dear forumite, the answer lies in nails!

Have you ever wondered what is happening to scrap metals from all the Ex Jap cars?

Mpositioners are making a killing quietly! Buy scrap metal for US\$50 and you will be surprised with how much they make after making nails, packaging them and selling to hardware shops.

Water tank manufacturing

Was analysing our import bill and there is an interesting growth in plastic material imports into Zimbabwe! Got curious and dug deeper and the answer is related to drought...Zimbabweans are buying water tanks installing boreholes in urban centres, plots, farms and rural areas!

So we are manufacturing water tanks and the demand is at an all time high! Water tanks, water tanks and water tanks.

Add borehole drilling companies, add solar irrigation systems and you get a clear picture of climatic change opportunities!

There is one missing link in solar companies marketing and we will demonstrate it next year.

Is Harare Zimbabwe?

No not all, was in Chegutu sometime last year and heard of a new gold discovery. Forex is circulating in the small town as well as other gold rich towns such as Bindura, Shamva, Kadoma, Kwekwe, and Zvishavane.

The Mashurugwis are not really complaining and its sad RBZ is losing tonnes of gold due to smuggling with Minister Mthuli Ncube pointing to 34 tonnes of Zimbabwean gold found in South

Africa. Pay small scale miners in forex and increase gold deliveries.

Chrome miners in Midlands are not complaining about the harsh economy...they are partnering with Chinese investors.

Still on Chinese, where ever there is a Chinese national-there is money, most of it hidden from the general public.

Did you see the tile making plant under construction near Norton? Add the zvipikiri business and you will realise the construction sector is picking up and its common sense...the national housing backlog is above 500,000 and could be a gross underestimate!

Diasporans are building, some locals too...The Chinese know this very well.

Now here is your homework...study all areas our Chinese friends are interested in...and lets discuss on the forum.

Hosepipe manufacturing: We are back again to plastics! I have a muzukuru of mine into this business and in our family...he is the fastest rising! Buying new fancy vehicles, building homes in record time and the answer for the under 30 youngster lies in manufacturing hosepipes for farmers. Told him to be globally minded and he listened to sekuru and opened a branch in Bulawayo and he is doing extremely well. Next when we meet I will ask him to open franchises across the country and I know it will work. His source of machinery and expertise? Spell China....Your second task is to visit www.Alibaba.com and search for manufacturing machinery.

Golden Advice

One sector that is expanding exponentially despite economic challenges is entrepreneurship...those unemployed = entrepreneurship. Those employed being hit by economic forces = entrepreneurship.

So technically we have more than 15 million entrepreneurs in the country?

Pastors, college students, ministers, farmers, miners, doctors....everyone is looking for ways to earn extra monies. Hold on, even diasporans are joining the band wagon.

The rich, the poor; the young, the old...all are interested in earning an extra income!

Now guess who is making money? Those supporting entrepreneurs.

How does Delta make money? By supplying entrepreneurs.

How is Irvines making money? By supplying entrepreneurs.

How is Vet Distributors making money? By supplying entrepreneurs-those that want to make money!

The idea came when analysing Chinese Factory Shops in Joburg for a South African business book..ndikati iya- they are pushing more volumes pushing products to those who want to make money!

If Delta did not have clients interested in making money-there would be low volumes.

If Vet Distributors were targeting farmers who do farming as a hobby, there will be fewer sales volumes!

Your last task: In what way is your business assisting clients? Buying products for consumption? Or buying products or services in order to make money?

Kerita Tawana Choga *Intresting unfortunately africans dont Crowd fund kufungirana fungirana , gold areas have money you may not necessarily be buying or sponsor a gomba l go to mazowe weekends to sell cooked food it sells in bond n change into usd my month salary in a day through selling sadza rice n chicken, l have seen people who hire out generators, demolition hammers , zviguruguru making a killing makorokoza are running the economy isu tigere harare tichiti*

Zimbabwe's Housing backlog stands at over 500,000 (The Herald). There is a tertiary students housing deficit of 160.000 (Prof Murwira)

zvoinhu zvakaoma

8.12 REAL ESTATE INVESTMENT

Real Estate Investment is a sleeping giant in Zimbabwe. The population density is increasing but is not matching the increase in housing availability. The gap created is being plugged by financial institutions such as Steward Bank, CBZ, Fidelity and Old Mutual. Few individually owned companies are also in the market making small contributions. Areas with the greatest opportunity in Harare include Mt Hampden and Westgate: The completion of the US\$300m US Embassy has brought a new lease of life to Westgate as the embassy added more people to the area. The new parliament funded by the Chinese to the tune

of US\$140m also points to the growth of influence of the new capital. Expect the value of the area to spike in the coming years. Melfort is surprisingly close to Harare, just less than 10 minutes and you will be in the capital! Land is also cheap in the area, we highly recommend our members to visit the place and assess developments in the area. Get land before others do and one can do market gardening activities, open conference centres, garages, schools and other developments. Great area for business especially for people who may want to retire in urban areas. You can rent out your Harare homes and settle there and earn 2 sources of income. Harare rentals and commercial activities. Other promising areas remain areas near colleges such as Mkoba in Gweru, NUST, CUT and Bindura. Student and college staff need accommodation and this is a boon for investors looking at these areas. Develop building plans that take into consideration that you will be renting out facilities to students. Consider study rooms, guestrooms, wifi, libraries and other amenities that cater for the needs of college students.

The Best Real Estate Investment: Victoria Falls Investment in Harare has a lot of advantages, this is a densely populated area and also fast growing.

The value of properties is also very high compared to the rest of the country. However Harare suffers from economic vulnerabilities. Fuel price increases, sometimes riots and other disturbances, forex shortages etc. Who is performing better than the capital? Welcome to Victoria Falls, the home of the 7th wonder of the world! Our forum was recently in Victoria Falls enroute

to Namibia. Business is booming in the resort town with a lot of tourists coming from overseas thronging the town. A recently upgraded airport has boosted tourist arrivals and business owners are forever smiling.

There is however one challenge-accommodation! There is an acute shortage of good accommodation in the town. Some tourists are crossing over to Livingston in Zambia but there too is not enough accommodation to house thousands of tourists coming to the area every month. The good news : The tourists are paying in forex! This is why we highly recommend developments in the town because you are able to obtain earnings in forex unlike in Harare and other areas. CBZ has residential stands for sale and you can check with them...go and grab a stand and build a lodge! On our website, we published the tourism outlook statistics and we have been tracking them...so far everything is looking bright and heading in the right direction. There is a popular saying 'pane murungu pane mari' and where are our white cousins investing? They are taking their monies to holiday resorts. Check the number of house boats headed for Kariba along the high way to Chinhoyi being imported from SA.

We also posted our face book page a tour company that invested close to a million designing a power boat for tourists. Our white cousins know economic trends and plan ahead...follow them! What if you don't have capital? At your workplace, at your church, in your whatsapp groups....pull resources together and buy stands. You are not going to afford buying land on your own. Get others and buy land which you can always

sell and recoup your monies should you fail to develop it. So next time you visit resort areas-wear an investor hat do not just enjoy the holiday without checking out the gaps of opportunities. We hope this information is of immense help. Do not be careless and unnecessarily share it. Keep it safe and private and then develop a business plan. If you have enough fuel, we recommend a trip to Melfort you will need 6 litres of fuel but it will be a worthwhile investment. A visit to Victoria falls by Intercape Sleepliner bus costs you \$25 so an investment of \$100 will open your eyes to investment opportunities. Also go to our website www.zbinworld.com and search Mutoko and there is a brilliant write up on business opportunities in the eastern town.

8.13 BUSINESS OPPORTUNITIES AT MAZOWE DAM

I have travelled several times along the Harare-Bindura Highway and never bothered to enter the Mazowe Boating Club as I knew it as a private club for the white community -mostly farmers. But last month I stopped to buy fish and noticed high traffic at the area-inquired about entry fees and was told its free for all provided you pay.

So yesterday took my family there and got an insight into the **Northern Suburbs Gateway.**

Activities

- 1) Boating: Great place for kids with a couple of boats for hire and some vana vevhu towing their boats to the dam...great spectacle.
- 2) Picnic Area: Bring your braai stand and mind own business-own car music and enjoy

3) Kids Entertainment Zone: Jumping castles, swings, see saw...awesome stuff

Witnessed more than 3000 folks who thronged the place creating a carnival atmosphere. All the inside parking space was filled up and some cars had to park along the highway for more than a kilometre...had never seen anything like this at this place!

Entry is USD5,00 or RTGS equivalent for adults and USD3,00 for kids. It took us 30 minutes to get inside. There are 2 venues...the ordinary and the VIP section...I opted for the ordinary section where most people were creating a Ghetto feel of entertainment..



Very clean bathrooms with Mazowe Hotel providing bar services...bring own drinks or they will charge you twice the average retail prices.

However the drinks ran out..they were ill prepared for the large influx of entertainment seekers.

Small business opportunities

- 1) If you had cooler boxes of drinks for sell...chances are high you would have run out of stock and ordered replenishments-not once or twice but thrice!
- 2) Mr Ice cream? Where were you?
- 3) Photographers where were you? Drone pilots?

Big business opportunities

- 1) Opposite the dam-the area is under developed providing opportunities for expansion, conference centres, casinos, motels etc
- 2) Did show you marvellous pub restaurants in Beira with ship like designs....bring the concept here and we will have the best pub near Harare. The management of the place need to take a 590km journey from Harare to Beira and check out Club Oceana. Although we left at 6:00pm, most of the folks we left there seemed as if they were probably leaving very late in the evening!
- 3) Proper beach: There is need for a proper sand beach and swimming pools. They can charge for these extra services and there is ample space for this. Shops selling swimwear have potential too
- 4) With kids having fun, fathers fishing, what can mothers do? Dont be surprised when hair salons crop up!

To those who have been to resort areas, compare and contrast what you have experienced vs. Mazowe Dam...the dam has massive potential.

The risk is in future it may be too small but may help spawn new opportunities in the area.

Unlike Lake Chivero, the water is not heavily polluted.

Its located 50km from Harare and less than 35km for those in the Northern Suburbs. The road is good shape and I also witnessed a Vaya Shuttle Bus. Ndikati iya ko Hararians vange varonga izvi nguvai futi lol

So good guys, Hararians never disappoint, they create plans, they open up new areas.

With the current state of the economy, only a tiny few can afford the luxury of travelling far from the city for holidays. In comes Mazowe Dam and you need to go there to believe it.

Look at its current state and opportunities and then its future potential when the economy picks up and traffic increases 20-30 fold.

Forum Feedback

Abel Moyo *Will visit the place, only that that area had poor property rights. It is said that Dr had taken over the Dam. Went to greenwood park they were prepared for the day, they delivered an awesome kids experience. Their model is good.*

Patrack Muyambo *Yeah that... the wall is leaking, has been for a while now. Some say if the dam gets back to full capacity that damwall will not be able to hold fort. Anyway here are some additions:-Car wash, Secure Parking with shuttle, Tour guides, sell of handmade items, braai packs etc.*

8.14 OPPORTUNITIES IN MBERENGWA GROWTH POINT

Destiny-Zbin Byo

Little is known about Mberengwa and yet opportunities about in the gold mining area located in Midlands. Most of the times when opportunities are mentioned, the focus is usually urban centres. The first good news is that the Mashurugwis have not touched the area. So those who want to get into mining-here is your great chance!

The area is a bit remote and Econet network is very patchy with the only reliable mobile network being Netone. Most business transactions involve cash and the first opportunity we observed was mobile money services with One Money.

Other Opportunities

Residential and Commercial stands: You can buy for resale, buy and develop wotengesa or rent out.

Grocery shops: Hakuna asingadi kudya abva mumugodhi hakuna.

Furniture shops: Iyi ndiyo tora mari manje because people are buying furniture from Shabani.

Clothes shops: Simple jeans, snickers, shirts, t-shirts, majersey ebhora wapinda.

Accessories shops: Just stock torches, helmets, gumboots, gloves, phones, ear phones, perfumes zvese imomo. Give them what they need most and you will smile with cash.

Food outlets: We laughed with my sister when she packed her bags to go to Colleen Bawn to establish a canteen. Munoti tichaseka mari here izvezvi? So it's the same with Mberengwa vakomana vanoda kudya after mining simple.

Bottle store: Tuma doro doro tuya tweMoza, Joni nelocal ngoto haa wapinda. Put entertainment maspeaker panze and Super-sport wapedza.

I won't sleep a whole night till I go to Mberengwa guys and I'm very serious. I Sunday ka handinganyepeka.

Fidelity Nkomo *Thanks for the info, will consider this when going back home. I haven't been there for five years, but that's my home area. So would like to look into these areas when I go there soon.*

8.15 OPPORTUNITIES IN MBIRE DISTRICT

There are some developments taking place in Mbire District in Mashonaland Central Province. Mbire District came into being in 2006 after the larger Guruve District was split into two- the upper side retained the name Guruve while the lower part was named Mbire. Mbire covers some areas like Mavhuradonha escarpment up to Mahuwe, Mushumbi Pools and many others

It is a district bordering Mozambique to the eastern side i.e. Chidodo and Chikafa then part of Kanyemba on the north eastern part and the other portion which borders with Zambia. Its western part borders with Chewore North Safari area. There is a lot that people may consider investing in this district. Cotton farming, processing of cotton lint and livestock production. Currently all lint is processed outside Mbire as there is no gunnery. The district boasts of large populations of cattle, goats and sheep. I was checking with veterinary services for interest sake statistics of goats taken for sale from Mbire to Harare between February 2019 and August 2019 and I noted that over

19000 were sold. We have land available for feedlots for leasing where interested people can apply and put their infrastructure on 5 to 10 hectares for feedlots.

We have land for residential stands in Mushumbi, Mahuwe and Mavhuradonha Escarpment. We have Kanyemba which is tropical due to its location and its by the border of Zambia and Mozambique. We also have the Mighty Zambezi River stretching along the border with Zambia and Mozambique. Mbire is in the ecological region 4/5 and is hotter such that those with passion to invest in power generation inform of solar fields...it's the ideal place to visit.

Forum Feedback

Shepherd Mutirori *Good ideas but you need a good road infrastructure before you think of any of these investments. I know that the roads in the area are very bad and access will be your greatest challenge.*

CHAPTER NINE: ZIMBO BUSINESS DISCUSSIONS

- 9.0 Introduction
- 9.1 Management Accounts 101
- 9.2 Lessons learnt from PEP Stores Exit
- 9.3 Diaspora Investment Inquiry
- 9.4 Namibian Crowdfunding Success Story
- 9.5 Is formal education still relevant?
- 9.6 Of Business and First Impressions
- 9.7 Why do most educated entrepreneurs fail in business?
- 9.8 Zimbos and Profit Margins

9.0 INTRODUCTION

We delve into Zimbabwean voices discussing about various topical business topics. Chief area being the challenges Zimbabweans face in working in harmony especially pooling resources. The selfish DNA is deeply ingrained in Zimbabweans and this is shown in all facets of life locally and abroad.

9.1 MANAGEMENT ACCOUNTS 101

It's possible for entrepreneurs to run their businesses without proper books of accounts. No monitoring, no review...just operating without a clear picture of how finances are going. But there is a cost to pay.

We look at management accounts and this is an introduction.

Important uses

Allows you to have a clear view of how operations are going. Important for decision making (expansion or disinvestment). Helps you in reviewing operations-marketing, operations, finance etc.



Critical steps

You should have a budget, if its a poultry project, how much feed to use and costs, how much transport budgeted...bottom line budgeted sales, budgeted costs, budgeted profit.

For starters

Your management accounts can have budget vs actual performance and variance analysis. You pay close attention at huge negative variances for instance you budgeted US\$1000 in sales but only get US\$500. What is the cause of the variance in sales? Low demand? Too high prices? A new competitor? Analysis helps you appreciate the problems in sales and you are supposed to take corrective action.

You go through every line analysing major variances and taking corrective action.

Components of Management Accounts

- 1) **Financial Reports:** Budget vs Actual and variances:
- 2) **Inventory Reports:** You would like to know what is in stock, how much value, slow moving items, fast moving items etc.
- 3) **Sales Reports:** How much sales, sales growth, market shares, upcoming tenders and major clients analysis?
- 4) **Risk management reports:** What are the key risks affecting your company and industry? Any fraud or scams?
- 5) **Bench marking analysis:** How is your performance compared to peers in the industry?

The format depends on industry but typically involves financial reports analysis and how the rest of the departments fit in. You would want a snap shot of how you are performing. Is there growth? Any key areas you need to monitor and place more focus on etc.

Financial reports are easy to compile for small businesses but we recommend that you have someone preparing them. You can even outsource or get a college intern to do it.

Your key interest is whether everything is moving in the direction according to your strategy. Are you making profits or losses? Do you need more funds? Do you need extra personnel? Where can you cut on costs or increase spending?

Remember you would want summarised information for decision making. You want to measure key metrics and not be bogged down with too much information which do not add value to your decision making.

We have not covered everything, there is a whole lot more and next week we touch on the Balanced Scorecard and Key Performance measures.

Review how you are doing your management accounts and make adjustments.

Forum Feedback

Blessing Machiya Shumbakadzi *Figures are the most difficult in business management! What we often resort to doing is just taking cost price adding double the amount and coming out with a selling price with the hope that all costs will be covered somehow.*

Paul Ndlovu *Lovely....I love report writing and customization. Many great tools out there, Power BI, Intelligence Reporting in Sage and many more....The power of excel integration into any system with an ODBC. Management accountants should have such skills nowadays.*

Chenjerai J Chikwangwani Takawira *I have been a management and financial accountant, auditor and tax expert for 5 years now and these 3 past years I have noted economic dramas that are so hard for accountants;*

1. *Three tier pricing structure: we are now forced to do three tier costing so that we can provide prices in USD, Bond and Ecocash*

2. *The budgeting and financial forecasting element: this has been so dramatic with the USD and bond note playing cat and mouse games in front of the markets it has been so hard to budget for market values in January will be distorted in March so planning is very difficult currently....in addition to the importance of accountants it is crucial to note that accountants are the business indicator generators, they can predict the future of the business, potholes, sharp curves, humps, stop signs and advice.*

Simbarashe Hunde *An auditor is just but a reviewer, the primary duty of financial records lies with management. Auditor's responsibility is assurance on whether internal control systems work as intended. The PAAB circulated a document on how transactions are going to be valued for 2018 financial year, institutions like ICAZ do provide technical guidance on such matters. As such its nit going to be difficult for management and assurance givers in valuation over this currency confusion period.*

9.2 LESSONS LEARNT FROM PEP STORES EXIT

South African company Pepkor has said it's pulling out of Zimbabwe due to losses it's been making in the country. The company says it made a loss of 70 million rand (US \$4.8 million) in the year up to 30 September. Said Pepkor in a statement: The decision to exit Zimbabwe was based on the continued adverse macroeconomic conditions affecting trading and the weakening currency. Pepkor operates the retail shops under the PEP brand. In Zimbabwe, the company was operating as Powersales Pep. More: Reuters



Carole Benza *Back to the stone age no choice for us no mabhero either. Reality check. Nyika iyi yakuda rubatsiro rusvinu hazvisi zve politics izvi its now zve Economics and proper practise.*

Abel Moyo *Pep and Powersales didn't need management that sits in boardrooms and discuss theories. I told someone that in one year they will be out, why? Firstly they only wanted cash for their items people left plenty items at the till after being told they could not swipe. 2 their pricing was too cheap compared to market rates, they were slow to adjust. In Zim formal businesses need to be run like tuckshops to survive. Look at Edgar', To sales, Bata, Innscor. Especially Innscor they dont play games when it comes to making money. Now they are taking usd, they have crazy rates 1:25. They are the first to open last and to close. They have been in the trenches too long they know how to play the economy game. When government tries to regulate their bread prices all of them including their competitors minimise production. If they had took one manager at Innscor they will be 3 times profitable. Now every institution has a Bureau de exchange instore kuti vatore forex they should be serious vekuPEP.*

Kerita Tawana Choga *Zimbabwe is a VUCAH economy! Volatile, Uncertainty, Complex, Ambiguity and Hostile environment! Barbours and Meikles were not spared too its just soo difficult to do business in this country in Malemas voice.*

Zimbo Dian *Power Sales 30 years ago was doing very well like most retail outlets. But the sector has been in decline in line with the fall of the economy. Failing currency, falling incomes, the Land Reform that caused thousands of workers to lose their jobs (this was the major market especially in small towns). The rise of the informal sector importing cheap Chinese goods setting up flea markets all over, vendors selling wares on the street undercutting formal shops. The last nail in the coffin; the incapacitation of civil servants who wages have been eroded by rampant inflation. Should also mention mabhero though banned still found its way into the country through smuggling and corruption. With the fall of the retail sector came the fall of manufacturing sector as well. Thousands thrown on the street, no work, no income so no buying power- no market.*

Liberty Quinton Masasa *Hey...I was planning to come back home and invest but I'm too scared now!*

Lee Sil *PEP should go to hell....they came in because they were after USD and the prices were just 3 times for what they charged in USD.*

Monica Zodwa Cheru Chizororo *Business models that do not work in this economy.*

Tinashe Chingoma *All companies that are offering credit facilities are struggling due to the fall of of the local currency. I was just doing some basic Maths and realised that I buy a suit at Edgars for 5000 bond it will be worth USD250 USD today. But if say I am on a 12 month contract then in 12 months it will be less than USD50. It's profitable to borrow now than ever but the credit provider will be pushed into heavy losses.*

Stanford Kaswera *It's a mix of poor financial planning, inappropriate business model, external factors beyond the control of PEP, and unfortunately a constrained buying power for it's customers. The fault rest with management that failed to create value.*

Sal Khan *When I left university, I did a 3 year stint with at The Ready Wholesalers t/a Power Sales in the buying division. The business model was premised on buying cheap and selling cheap to the low-income groups in society. The company was started in a lounge by a great visionary named Peter Blatch. His philosophy was buy cheap, sell cheap, move volumes. Peter supported local Manufacturers like Kutaura Enterprises, Belmont Textiles and a host of local textile manufacturers. When PeP stores bought into the company they changed the business model to importing every stock item from South Africa. This is where their first mistake began. When forex was readily available they prospered. And when the reverse happened they began to see their backsides literally as they could not pay for imports. So they decided not to accept electronic payments and opted to charge cash on all transactions...A BIG MISCALCULATION in an economy where the average individual could only access a maximum of \$100 a week in cash from banks. Common sense 101 should have told their management that they were on a hiding to nowhere but they thought they knew better. The blame for this lies squarely on a miscalculated strategy and lack of a policy dynamic to realign the business*

to current macroeconomic fundamentals. It breaks my heart to see such a great business go down as during my stint there we had opened 180 stores countrywide and were turning in record profits annually. I wish someone with the vision of Peter Blatch could assume control of this business and bring it back to its former glory.

Ellias Dias *No electricity, fuel, forex in banks bond losing value on daily basis only chikorokoza will survive in Zimbabwe.*

Dumisani Masuku *What also happened is that local entrepreneurs are now having a great share in the market place.. hence big retail giants that are not from Zimbabwe are finding it difficult , remember they need to pay shareholders in USD, but as local smes we don't really have that obligation as we run local businesses.(yes its true that we hustle to get the forex for some operatons of our businesses). When ypu observe Big traditional businesses- their cost stuctures are too high, but local SMEs operate at lower costs.. so multiply 1million Zimbabweans selling clothes and baby items, that's a large force that will affect big traditional businesses. Also most old establishments are not moving with the times and selling things that the public really needs. So I see this as an opportunity for more local businesses to see opportunities to start up projects and businesses. We now need to work together as Zimbabwe as and for synergies in business. Let's look for the diamond in dirt instead of being overly discouraged by the current economic situations. (Disclaimer: These are just my personal views, I'm not an economist and neither do I really know the major causes of closure of these large organisations)*

Collins Zulu *Vaifanira ku metcher price ne parallel market rate or a few points higher vondiisira bag ndovatengera USD to restock.*

9.3 DIASPORA INVESTMENT INQUIRY

Hi there, I am in the diaspora and got a loan of US\$30, 000 that I would like to invest in Zimbabwe. My husband wants to start

an auto-parts business with part of the money because that's his area of expertise and has a vast network of customers.

Now my question is how else can we invest the money seeing its not a big amount but we want to make the most of it. We don't have a house or residential stand yet. So I was thinking something along those lines. I need help getting ideas that can change our lives.

Thank you in advance

Forum Feedback

Thabo Atkinson Ngulube *House doesnt instantly change life as it is slow income.*

Anita Kunaka *And you only need about \$5,000 to start a car parts business and you are good to go.*

King Matope *Diversify your investment options put in Farming - 1. Grow low cost high value crop like Moringa, process, package and sell abroad, 2. Goat breeding purchase 20 females and 2 males, make goat cheese, sell goat hides, 3. Beekeeping- Keep bees to produce honey, loads of demand for it throughout the region. 4 Avocado Oil - buy 2 oil pressing machines and make Avocado oil for export. Too many Avocados go to waste in Zim. 5. Fish Farming - build a fish pond and breed fish, again very high demand for fish here, you can dry to preserve 6. Dry food business. Get a medium scale dryer built in Mbare and begin to dry, package and sell fruit/veg cabbages, tomatoes, mangoes etc Too much fruit/veg here goes to waste. 7. Juice making business, again go buy oranges or whatever fruit kumamisha, buy a juicer and basic bottling machine and make juice. Theres a lot of other things you can do, but anything that involves value addition I don't think you can go wrong.*

Abel Moyo *Half buy a stand half invest.*

Innocent Mutara *Investing in Zimbabwe is very tricky. The risk is way too high if you obtain a loan. Auto parts business in Zimbabwe is tough because of competition. Import and export business is better because you will be dealing with US\$ and Rands most of the time. It's better you do an SA based company and do import and export of perishable products.*

Delma Tapiwa *My advice is use that money to buy a house in high density suburbs. You can get a good house from 25k..tengai coz mangwana unozochema mari yanyura iyo.*

Innocent Mutara *Vanhu vanongotaura zvedzimba; Kana uka-verenga mazuva aunogara mu diaspora nemazuva aunogara kuZimbabwe pa gore you will realise kuti investing in a house in Zimbabwe is the last thing you will need. Untill you are settled in business. Zvinobatsireyi kuti utenge imba yausingagari for now pachinzvimbo chekuti you generate income. Since 2002 vanhu vachingoti ndinodzokera kumusha kana nyika yaita zvakanaka. Tava papi izvozvi.? You must only buy a house with the extra cash or profits you have generated from business.*

Stanford Kaswera *When you applied for the loan, you had a purpose for it. It's not good to ask for money before you have an idea what you intend to use it for. Next time, have a business plan, then apply for a loan. For now, use it for the purpose you applied it for.*

Asiatu Maulana Gunde *Buy a house in SA ku location. You can get a \$400,000 house, rent it out for R5000/month-save it until its enough to build bachelor flats pa excess yard. You can have 8 bachelors and rent them for \$3000 each/month. Some Nigerians are making money out of this.*

Ellias Dias *House in Zimbabwe worst of time, rental income with the erosion of bond unless if it's for retirement purposes.*

AB Jobsite *Zimbabwe's economy will change for the good soon. Vazhinji vanonyepa kuti vane mari ivo vasina. If it is true, advise them to build a school. Kana chikoro ichocho chikanyashaiwa vanhu izvozvi they will make money from it soon. Let them contact me about more*

info about this project. So that they will not put all eggs in one basket there are other ideas I can share with them if inbox me.

Oscar Habenzu *Wisdom is in making the most out of the activity you want to invest in, then in turn it brings profitability. I think you take a loan wanting to multiply money and not necessarily wanting to get into a profitable business. That is investment suicide. It will not work!*

9.4 NAMIBIAN CROWDFUNDING SUCCESS STORY

My name is Mike Pasi. There is this guy in a certain facebook group that combines all Zimbabweans in Cape Town. Some-time last year he posted a very, very brilliant idea about pulling monies together and buying a bus and building on it until every member becomes very rich. He was brutally shot down by Zimbabweans in that group. Most of the comments were, ‘Achoboka akuda kuita maplans ekutibira, birwai mega, hazvishande, etc-etc’.

There was a Namibian in that group. He stole the idea and took it to Namibians in a certain Namibian group. Almost 95 percent of the comments were something like, ‘Great idea bro, i am in, brilliant, when is the first meeting, lead us, great vision’.

Within a month, they had bought 2 buses and Yutong agreed to give them 3 on credit terms. So they will be having 5 in a few weeks time. He tells me one bus going international (\$50 per person per trip), cashes in about USD \$ 12000 a week. And with 5 buses that is a possible USD \$ 60 000 per week among 200 members. Soon they will get to 10 buses, 15 and 20.

And Zimbabweans in Cape Town are still working for other people.

This is just one example. There are so many. There seems to be a deep-rooted problem among Zimbabweans that actually needs wholesome deliverance. The lack of unity and the lack of vision is astounding. Sometimes we are poor and laughed at by other nationals because we simply don't have a brain. It seems we are literate but not educated. We are full of negativity, gossip and PHD syndrome. And if you read certain books on prosperity, those are the very ingredients for full blown poverty and its continuation.

May God have mercy on us!

Forum Feedback

Ras Gope *Zimbabweans have no unity and that's a fact!*

Rachel Chitongo *Hey if I had known I would have joined the Namibian team not the Zimbabwean one mungangoshora henyu but generally tine undyire, someone was saying mwana wake akaba kuchikoro but hapana chaanolacker, tikati kids learn from their environment, munhu wese is trying to get the better of someone, crowd funding will start off nicely vamwe vozotsarwa.*

Pana Che *It's better to be safe than sorry I would not invest in such projects no matter the returns. It's not about being Zimbabwean and having no unity. We need to be cautious where money is involved.*

Luwya Kay Kusemwa *In general Zimboz we just have a problem. How do we start with crowd funding when we can't even support our neighbours zvisingade kana mari mukati? We can't even hook each other jobs without one trying to get the one amupa basa fired? Opportunity chaiyo kana ndisina bag and I come to you and offload by ideas, the moment you see them as brilliant the first thing you do is sideline*

me and you steal those ideas and go and make money? Kungonzwa chete kuti your fellow countrymen haana mapepa akakwana we are the first people to go report them to immigration. This is who we are as Zimbabweans now tell me how do we get into successful crowd funding without a few individuals taking the whole business model and making it personal? Check how other nationals come and open shops on zim. You don't see one Nigerian, Indian or Chinese in a spot. They open shops in group and that area munenge makutoiti kwema Nigerian or kwema China they would have taken up the whole block with their different shops. Zimboz we don't have that Ubuntu spirit at all, it starts from the small things before we even go to the big stuff. Kungotaridza munhu mukoto akutokuvharira panze. This is who we are and that's why we are always behind whilst other nationalities prosper.

Wellins Chimusimbe *Hapana chokwadi chinopfuura ichi. Was telling this other guy only this last week kuti stop kungoti chinhu chese scam asi read and try to understand what one would have suggested. He had commented on a post on this other guy who suggested Zimboz in SA crowdfund and venture into farming after he came across a farm in Zimbabwe that had everything but the owner was failing to utilise it. He went further to suggest that those interested in the venture could organise to meet in person, know each other better and map and work out way forward but unongonzwa iwayo mashoko like its a scam what what. Ndokusara kwatiri kuita as a people.*

Ed K Chirara *Painful truth: I'm one Zimbo living outside and I can attest to that. I once posted something of that sought on our WhatsApp group and shockingly, the majority just laughed it off. Zimbos out here dont support each other, even giving each other business. They'd rather go to an Indian or a White guy for the same services a fellow Zimbo offers. It's only when one passes on, do you see Zimbabweans gathering and supporting each other, even to a point of helping with a coffin. When it comes to burying the dead, you are assured of full support from fellow brothers out here.*

Kudzai Blessing Matanga This is a very good idea, but at the same time as sharp business minded people we have to be sceptical. At times it saves us from being scammed. Thumps up to the Namibian guys that pulled off such great work.

Sheilla Kusarawana Most Zimbabweans are not honest I once tried to send some parcels to a friend of mine in Rwanda by road she just told me when you get to Tanzania give my parcel to anyone coming from Rwanda and I will get it. I asked her again 'won't it be stolen?' she said 'as long as you give a Rwandese, I will get it'. I was shocked- I can't say the same about my people.

Patience Phiri If you think Zimbabweans are not sincere, just click ZBN pano pa facebook, there are pple who are turning the landscape of this country. Vamwe tichasara takabatirira pakuti eeh Zimbos are dishonest what what, Victor Munemo and ZIBN team are changing lives not only in Zim but across SADC, A lot of activity is taking place muno munyika vamwe vakarara.

ZBIN Tapestry That's why vanhu vaya vakadzidza kuna na St Georges, Kutama(KOBA), Falcon etc vasingade matsvinyu pedo navo. We build trust over time with those we know and have had time to know them and even their weaknesses and then partnerships are forged business roitwa. There are people with mindset issues no matter how old or educated they are- they have the IT CAN'T syndrome.

Honourable Mukwena Mabika *This project doesn't need a lot of people, only a few can start, once started some will come joining us. It's possible to start, but there are some challenges that need to be addressed before we kick start. Zimbabweans have everything, except for self esteem. That can not be bought. That can not be taught. That can not be prayed for. We have all the resources that we need to move forward. But we would rather work for someone else. Would rather let X start then we follow. We don't believe in ourselves or our own. We*

were told that we have a high literacy rate, and we thought that automatically translates to a high level of education. We sold ourselves a lie. We have PHD holders who are broke. People with masters who can't even solve basic problems in society. Have degree holders who are just but degree holders. We also think that entrepreneurship is just doing something that brings in money. Of which that's not it. Zimbabweans need a redefinition of a whole lot of terms to fix that no one else can fix for them. I agree with you my brother, but let's not ignore the facts on the ground. Zimbabwe is home to frauds, ponds schemes, land barons, failed cooperatives, and even erosion of investments in banks etc. This has led Zimbabweans into losing confidence in any business dealings.

9.5 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...and it becomes worse when some say *I start where professors stop!* The lack of job opportunities adding petrol and jet fuel to the fire...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. I am 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 Everyone 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 xeno-*

phobia. 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.

Mdala Wa Rue 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 (Kumvoura 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, I'm planning on marketing my hometown as it's so so under-marketed. I get a lot of enquires on what to do in Kariba, where to stay, how to get there etc

Whatsapp Forum Yeah our education system system is just something else. I did an engineering degree. I remember the lab we used couldn't be compared with the laboratory I used when I was form 1. Equipment you would get 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 great contributions to the sector?

Whatsapp Forum 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.

Whatsapp forum *And the huge margins we are enjoying becoz farmers are few will be depleted once the number of farmers increase. We*

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 🤔🤔🤔 07:45

will all be competing for the same market even if we say we will export, time will come time yekuti vekwatirikuda kuendesa will also be not buying becoz vanenge vava mafarmers wo becoz 'Chikoro hachibhadhare'.

Whatsapp Forum *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 pafone?*

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 07:45

Abel Moyo Globally trends are changing. When we went to uni we started comparing degrees and we were told ma degree akafanana. Now i understand it. The world is fast changing that one needs to learn different skills. It doesnt necessarily mean if you study engineering you must be an engineer. Degrees are just an addition to ones mental capacity. My kids can do any degree but they have to learn other skills to make them competitive in whatever they do.

Whatsapp Forum After thought; One of the challenges facing our graduates is that they don't know of how they could go about utilizing their educational skills to find them opportunities. Basically we've groomed ourselves in such a way that post varsity very few maybe less than 10% of recent graduates are willing to take up business startups. Dorminant reason being startups might mean going a while without a regular paycheck while at the same time pouring yourself into your work. After graduating seems everyone wants comfort and the finer things and hence are not willing to do the time to realise the financial freedom on their own terms. Tobva tawana hedu excuse hakuna mabasa.

Laison Cee School opens your mind.

9.6 OF BUSINESS AND FIRST IMPRESSIONS

Do first impressions matter in business?

Forum Feedback

Phillip Maruma: Very true. In 2010 when we wanted to shoot the comedy, Lobola, we went to a lot of corporates asking for help. A company at Mt Pleasant Business Park got interested in our concept and they invited the producers to a round table. We spent three days polishing our pitch. Ma producer vaenda kumeeting bhoo bhoo. Vakarova bhoo gents twumafolder laptop chii chii. Investor anakirwa and they offered to take care of a huge chunk of the budget. Paperwork signed bhoo bhoo. Vaakubuda the guy asked if they were getting into town and they said yes. Then he asked them to give his PA a lift into town.

Paakangoziva kuti havana mota that was it. All communication was immediately cut off. Kufona kwaingonzi he is in a meeting.

Millicent: *I agree coz zvoto zvinemazera I know of a friend of mine akatora loan kuStanbic salary based, then he borrowed bango from his cousin ndokunopitcher kuma potential investors he had linked with online. He was working as client services manager in Durban. The guys were Indians who desperately wanted to invest in luxury coaches business in SA. He had researched thoroughly on them akaziva kuti macricket lovers. When he was told kuti meeting yaitwa postpone because the main man wanted to watch cricket, he bought an SA cricket jersey and offered to join them. They supported together (pane mulndian ane goatie mu SA cricket team their cousin). The following morning he pitched and today he is a tycoon with shares. He always tells me 'don't budget for plan B when doing anything because you won't give it your best, itoita as if it's your first and last chance in life'. So grooming, outlook, research and plenty of confidence, product knowledge, plus willingness to take risk works magic too! And the other thing when you are with these people who are already established, don't show hunzara hwako to them if playing golf get in the proshop buy golf balls even a glove after 9 holes pahalf time pay for the food kwete kubata bata chikwama nhema kuti ifambe abhadhare and the other thing research more about these people before you meet ukaziva anofarira Chelsea itotsvaga jersey rechelsea nyangwe uri we-ManU wototsvaga infor on Chelsea so that unotaura naye zvaanofarira kunzwa you laugh throughout nyangwe ukazoita divert nyaya anenge agara akafara kare.*

Blessing: *Discrimination is real in most jobs because they employ someone who fits in with their image. I can't ever apply for an air hostess job because I just don't fit the profile they want. By the same token you can't work for an NGO uchitaura ne accent yeku Uzumba.*

Nzira: *It also happened to me I delivered a 25kg of raw perfume ndaburuka mukombi ikarambwa it was worth US\$5,000.*

Faith: *In 2013 we went to Malbrough kune munhu aive nefullhouse to rent. Taida kuvhura crette tiri 5 nemasahwira angu. Tanga tisati*

tane mota tese.tanga taunganidza mari yekutanga crette zvomota zoanga zvaisati zvave pabudget.tasvika pamba paya intercom twitwi tiri kuda kuona imba. Gate rabva ravhurwa the lady came zvikanzi maparker mota kupi? 'Tikati tauya nemakombi' Akangotitarisa zvikanzi 'Imba yakabhadharwa' Umwe sahwira abva ati imba iripo inyaya yekuuya netsokorolla chete. After a week tabva tadzokerazve kumba kuya this time nemota yatanga takumbira. Imba takaiwana paperwork ikaitwa zvese bho. Takazovaudza mother ivavo rimwe day vakafarisa zvikanzi haa ndakangoti ndidzo type dzinozonetsa kubhadhara rent idzi.

Tehilla Letala: *I raptured my lung nekuseka. I grew up in Mbare but later moved out coz family houses dzine stress. But during that time, ndaiita video filming yemichato and i used to get a lot of customers vekuma low density surburbs...During and after a shoot, new clients would come requesting my contacts, and they would be like so where is your office? Ndobva ndati I work from home. Zvonzi where do you stay? The moment I said kuMbare....waipiwa ziso riya rekuti inenge mbaoha iyi..but i didnt care...ko ndokwandaigara zvee and clients kept coming zvakadaro.. until the photography space became too crowded.*

Blessing Shumbakadzi: *Much as entrepreneurs are told that buying a car should not be the first thing you do when starting a business, the honest truth is if you arrive at a meeting with a kombi no one will take you seriously.*

Admire Canisious Jr Muteya *Very interesting but honestly if you can't impress at first sight things will be a bit tough. It will be difficult to impress with paperwork afterwards. But tingadii ko tinenge tichibva kurewo zvee.*

9.7 WHY DO MOST EDUCATED ENTREPRENEURS FAIL IN BUSINESS?

James Tori *Yaaa. But the most factor is they think they know it all. They join an industry then they want to lecture to those who have been in it for many years kkk. They don't want usually to learn from fellow business people vasina chikoro. Big blunder!*

Peter Gondoro *A misplaced sense of importance because some equate education to success. Education is just a tool to success used wrongly it can trap you into inaction and poverty.*

Melody Gwavava *Uneducated people suffer from a similar 'paralysis' of pigeon hole mentality and blame their past. Life is a continuum. Learn as you go and exploit your chances.*

Hope Machirori *We though would not want to sing praise and worship for being uneducated. Education to me is equally important for it opens reasoning faculties. Those that you think are uneducated and doing what you see as better, if they were educated, they could be at their best.*

Leticia Dube *Education is and will always be important Yes but if you put kahu-play it smart like what most educated want to do, you won't win Zimbabwe. You know it baba.*

Jennifer Ncube *I totally agree with you. Zvinoda kuita sesu tinombopfeka ma hovhorosi, tomboita zvinoda mahovhorosi, kana tava pane zvinoda formal toitavo izvozvo. A person should be as flexible as possible. Zvinopa mari panguva iyoyo ndozvoitwa. Not to stick to these so called professions. Those who know me very well I think they can align to what I am talking about. Our economy is not ad normal as we may want it to be. Saka most of the times vanotamba irikurira ndivo vanogara vari in money. But there is a very good recipe to all this, keep it simple.*

Chief K Mafuse *You can't choose your destiny with employment my brother, honesty speaking. There are only two ways to financial freedom:- Business owner or investor. You can't decide your destiny by getting money twelve times a year. You will tell me one day kana wazovhurika maziso. Guramatunhu arikuvhura kuno.*

Caleb Jones *Whenever you are starting a new field...you start from the bottom!*

Arthur Tapiwa Kasiyamhuru *They are only indoctrinated formally not real education.*

Dylan Dee Nyika *They reason too much! They apply text book solutions to real time problems that need improvising.*

Anslem Mberengwa *School system doesn't teach business. The school is a big scam when it comes to business.*

Harry Nyakatonje *Entrepreneurship is not taught at school....even if you graduated from an entrepreneurship school. The approach to solutions will vary, it's like medical school, they teach you how to operate on Siamese twins, practically in reality you will face different types of Siamese twins that may require you to think outside the box. Yes business principles are rigid but the approach to solutions and success needs a different kind of thinking. Doing away with middle class school of thought and embracing capitalism....doing away with the employee mentality and embracing investment and risk.*

Kuda Pfuurai *Our school systems are too academic rather than practical. That's why you find there is so much hype about students scoring 20 As on O level and 35 points at A Level but you don't hear much about students developing prototypes, or business ideas. Secondly, many educated people believe that their IQ will help them to succeed in business. However, business requires a high degree of EQ which results in creation of new relationships and networks etc. And this is lacking in many educated people.*

Ruwarashe Hazvinei Hazangwi *We hesitate to do a lot, risk analysis to it every second.*

Onward Chipangura *The problem is too much pride from educated people!*

Jinga Peter *Companies in the first world spend millions of dollars in research and development and that research cannot be carried out with an uneducated person. Reasoning is critical for the success of any business. Even the uneducated employ the educated because they might carry a vision but not the technical knowhow. So it's very unfair to dismiss the educated saying they are not successful yet facts say most CEOs are chartered accountants. And if a person drops out of school (university drop out) that doesn't mean he is uneducated because once*

you get to tertiary, you get technical skills there even ukaita one semester chairo.

Evelyn Sibanda *They are not humble enough to take advice from those whom they regard uneducated, yet most probably wise. Remember wisdom and intelligence rarely live in the same house.*

Bakhile Batakathi *At school/ university we mostly are taught to work on our own. Do the assignment on your own- read on your own- graduate in your own, it's your own battle. The lesser of the time is spent doing group work. So the, the individualistic approach becomes imprinted in the educated mans mind over a period of years. The business world needs a unified approach were exceptional interpersonal relationships take you to greater limits.*

9.8 ZIMBOS AND PROFIT MARGINS

I did send cooking oil for a well known fast food outlet in Zimbabwe yesterday. The reason I am posting is to show you there is need for this commodity in Zimbabwe.

From R30.000 you can make a profit of R3600. Imagine if we can order 24 drums and a link takes 32 pallets? Do the mths and work out profits. Bear in mind that volumes will push down the price and maximise profits.

Forum Feedback

Yustina Madende *Saka you using R30,000 to make only R3,600?*

Toku Matika Yustina Madende *Ndoma normal profits.*

Silver Chinembiri *R3,600 paR30,000 ummm pakaiipa hazvibude.*

Visionary Peoples Investment *It seems a small profit to those who are impatient. Get 5 customers a week do the Maths.*

Visionary Peoples Investment *Let me unlock someone's mind. Master the skill to make money from customers' money. Am I making sense? Keep following this page financial freedom is guaranteed.*

Andy Kays Mhofu *People who are saying profit is too small have never run a business in their lives even musika wemadomasi zvawo!*

Andy Kays Mhofu *I think entrepreneurship must be taught in schools, the level of ignorance on financial matters is shocking.*

Lisa Chipuriro *Haa I actually saw cooking oil pa Roadport....Job well done.*

Salome Precious *Ishoma handingaide hangu personally.*

Majaye Dube Mbuyazi *Margins of 20% + will entice me... also concerned about ever changing border laws.*

Khali Elijah Godson *This is good business. Vese vakuti ishoma balance us here mukumboita nezvei?*

Zviyedzo Madhongi *If the cooking oil is duty free the profits are very huge....but if duty is charged then maybe profit will be reduced but also dont forget to factor in transport.*

Rae Arutura *Itai mushe ma Zimba ko ve airtime how much profit are they getting?*

Patronela Mapiki *Iyo yekuda mazi huge profits inotidzosea kumashure back then I had these Indian guys who used to supply me with shoes for women anonzi ma pumps aya in Durban that was 2014/2015 vaiti R17 a pair minimum, 100pairs ipapo vanenge vaine 1,000 pairs so one day ndakavati Iam now a regular customer ndiyitireiwo R15 a pair vakati hazviyite coz we getting them at R15 we sell at R17 toitawo R2 profit which also covers our transport but we can give you ne R16 then. And I was like you guys are lying- you can't be getting just R2? Then they showed me their books and everyday they pushed 1,000 pairs getting R2 profit per pair.*

I supply groceries a box of cooking oil i.e box 2litres x12 selling kuvema tuckshops vanozotengesa ma 1 1 pabox1 I get profit ye US2-3 so imagine if you supply 100+ boxes x 3or 4 times per week thats like 400-500 boxes per week and mari yacho unoipihwa ipapo kwete mangwana. I painfully missed the Feb meeting due to personal engagement but if I could be linked to these guys I would love joining them its all about pushing volumes. Another example as a runner you get orders for a dress 1 type right in 1 packet comes with 5 dresses and you getting like R20 profit per dress x dresses in a packet thats R100 then you push 10-20 packets thats like R2,000 on 1 type of dress customers will also order other things bags, shoes, just imagine. Sometimes you dont have to be greedy in business sit down and do the Maths.

CHAPTER TEN: RISK MANAGEMENT

10.0 Introduction

10.1 Six Fastest ways to lose money when buying residential stands

10.2 Dubious Round Table Schemes

10.3 Bitcoin Fraudsters

10.4 Legitimate projects tainted by con artists

10.5 Highest risk small businesses

10.6 Challenges faced by small scale miners in Zimbabwe

10.7 What sort of advice would you give to a first timer kombi owner

10.8 Is your company registration genuine?

10.9 Keeping business secrets to yourself

10.0 INTRODUCTION

After covering a couple of opportunities which we hope inspired you, we end the book with a chapter on risk management looking at some of the trending scams in Zimbabwe. The economic challenges the country is facing is coupled with a fast changing business landscape increasing risks in business. Millions of dollars are being lost to scams with most of them perpetrated on the internet especially social media. From employment scams in Dubai, work permits in South Africa, relationship scams, voice cloning scams, mobile money transfer scams, partnership scams, scholarships scam for criminals. The *internet is a haven for criminals* so one needs to be vigilant. The best weapon is your gut instinct, if it raises

serious questions, makes your stomach gurgle then drop it like its hot!

We cover some of the trending scams in the country and kindly note this is just a sample of what is on the ground.

10.1 SIX FASTEST WAYS TO LOSE MONEY WHEN BUYING RESIDENTIAL STANDS



Raising money to buy residential properties in Zimbabwe is not easy. Some take several years saving money, some get bank loans or mortgages and some use pension savings. Losing all of

this investment to scammers can be heartbreaking! So make sure you do everything right from the start.

So how can you lose money in Harare when buying residential stands?

1. Buy residential stands from individuals.
2. Buy Infill residential stands.
3. Buy from unverified real estate agents.
4. Buy from people who are not resident in the area where the stand is situated.
5. Buy residential stands which are still under development.
6. Residential property sold for cash.

If you are buying a residential stand and you manage to tick 3 or so of the above factors then you sure are on your way to losing your money.

Individuals: Buying from individuals always poses a risk. They may not have a reputation to protect and can disappear without trace! A reputable institution such as Old Mutual, First Mutual, Way Mark or FBC cannot afford to drag their reputation onto the mud by being involved in dubious land deals. There are no reported cases of anyone who has taken large institutions to the court over land sale disputes.

Infill Stands? Our estimate is millions of dollars are lost in fake infill stands sales per annum. Any sale of land in established residential areas like Mabelreign, Marlborough, Sentosa, Warren Park, Kambuzuma, Hillside should immediately raise an alarm. The word '**infill stand**' goes hand in glove with the word '**scammers**'. A lot of fake undeveloped residential stands are being sold to unsuspecting members of the public. You will be shown everything...title deeds and in some cases you can even verify with authorities and finding everything in place.

Non-Residents: If a person selling a residential stand does not stay in the same city as you then raise a red flag! If you are being asked to go and complete the deal in say Bulawayo or Beitbridge when you stay in Harare then raise the alarm bell. The modus operandi used by scammers is to sell stands in areas they do not stay. After selling dubious residential stands the next thing in their mind is to flee from the crime scene.

Cash Sale: If it is a cash sale then the risk level rises to 99%. A residential stand in area still to be developed poses many risks as well.

So before buying a residential stand make sure you acquaint yourself with how a lot of people lose money to fraudsters. Check the latest trends fraudsters are using and take your time in verifying the authenticity of the real estate agent you are dealing with. Verification with the Title Deeds Office does not guarantee you anything, a lot have viewed their title deeds only to go back and find them missing. Using a lawyer does not guarantee safety as some lawyers have also been duped by highly organised fraudsters. Check with our forum where these scams are discussed. We have a lot of resources to help real estate investors.

10.2 DUBIOUS ROUND TABLE SCHEMES

Here is a sad story from a sister who lost \$7,000 through a dubious round table forum. She says that in 2012 a friend invited her to join a roundtable forum. On this forum the agreement was that one would contribute US\$1000 per month with the contributions benefiting members according to a set list. All went well for the first 7 months but all hell broke loose when her turn to benefit came. Members of the club disappeared into thin air...*vanhu vakangonyangarika!*

It took her several months to track some of the members, she located one and took her car...*izvi hazvina kushanda nekuti akanzi ndokusungisa nekuti wandibira mota yangu!* So at the

end of it all...She lost \$7,000 through this dubious round table scheme.

Forum Feedback

Langelihle V Khumalo *Eish shame....so true Mdala zvikutika ini handitombodi kukandirwa last.*

Elias Gurure *Even on this forum there are a lot of postings on how to get rich quick and people must be very very careful of such fraudulent schemes. You may have heard of Helping Hands, MMM, Club35, Mypaydesk and many such pyramid and ponzi schemes. They are all there to steal your hard earned cash. So people beware, akuruma nzeve ndewako!*

Mdala Wa Rue *Its worse ne social media yakadai kuuya iyi. Kungoti vanhu havasi kutaura havo....millions of dollars are being lost on an annual basis.*

Watson Musenda *About 20 000 banking accounts of MMM were closed in South Africa some time back. The case is still pending in courts because according to South African Reserves Bank and the banking Act, it's illegal to run such schemes. It was banned in Russia and some people are in prison, now they are in Africa, you win some and you lose big time.*

Faith Tavuyanago *Is Helping Hands fake? Im scared now.*

Vimbainashe Kuyrukana *Well... I've always found these 'rounds' a bit silly. No offense. If you can kanda \$1000 every month to someone anticipating pauchakandirwa \$7000 after 7 months, chingogara uchizvoikandira every month wega. Save. What these ma round give you is commitment coz yakamirirwa mari iyi. Give yourself the same commitment. Kutozvipinza busy wega. Zvikandire... And with respect to the other schemes, ' If something sounds too good to be true..it probably is'.*

Ivy Namwera *Ini kwete imbavha idzo dzarura.*

Mdala Wa Rue *Vamwe ndivo varikujoina joina magrou umu..votenga nechikwereti...nyakutengesa oda kutevera mari onzwa the fone you have dialed does not exist.*

Tapiwa Rasara *Shurwa ipapo uyu ndiye aitambiswa dombo nevanhu ava.*

King Krayza Bee *Pa mari hapadi zvegroup.*

Thenjiwe S Ziwenga *Maround handina kumbomafarira munhu chengeta mari yako.*

Tapiwa Rasara *Ma round if it goes well ari right zvawo.....i bought my first car through round table.*

King Krayza Bee *I you fail to keep your own money either under pillow or in bank, no individual can do it for you. Its better kunzi wakabikarwa pabreak in or kuti yakatsvira mumba or kuti bank harina cash pane kuieverenga kaviri woitambidza munhu with confidence yekuti you will reap more. I feel pity for that sister may God refill her cup.*

Pamela Kavumbura *So true, even if you fail by using it yourself zvoiri nani pane kupa umwe munhu.*

King Krayza Bee *Kutonzi haugoni kushandisa mari uchitoimwa doro its better.*

Eugenia Moyo *There is a new kid on the block zvearound izvi hanzi crowd rising, someone approached me ndikaramba.*

Sithembie Tendai Moyo *Yaaa pamari, ukapusa unotambwa nyowani pa town.*

10.3 BITCOIN FRAUDSTERS



On paper the Bitcoin Currency is a legitimate currency which is taking the world by storm. A lot of investors have made big monies by investing in this currency. Little is known by the general public of how it operates, how to

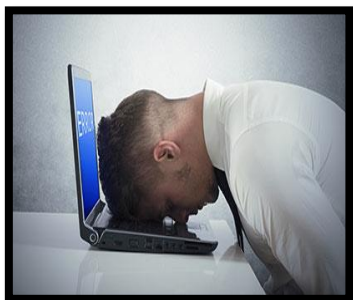
make money, how you can make losses-who makes losses when you make profits etc. The gap in information has created room for fraudsters who are cashing in on the lack of information by duping unsuspecting members of the public.

The modus operandi for fraudsters is easy and involves the following processes:

1. Fraudster opens a Whatsapp Group,
2. Targets individuals interested in making quick returns,
3. A few people invest funds with him and offers them high interest returns in the first month.
4. Those who got high returns recruit more.
5. Those newly recruited invest funds and the recruiters reinvest funds plus interest.
6. One or two members start complaining about investment returns overdue.
7. The Admin reassures the group that all is in order.

8. More members join the chorus of complaining about funds over due.
9. Bombshell dropped on the group as the Admin fails to satisfactorily answer when funds invested will be deposited into members' accounts.
10. With temperatures boiling on the group, the admin performs a disappearing act. Removes every member, blocks everyone and deletes the group!

10.5 HIGHEST RISK SMALL BUSINESSES



The purpose of this article is not to scare away people from investing-rather it is meant to encourage people to do thorough researches before investing. Jump in and invest in a business venture you are not too

sure of and you will end up with heavy losses.

Below we look at the top small business ventures where first timers usually lose money.

Mabhero-Second Hand Bales At face value this looks like a lucrative business, you buy mabhero ako at \$250 or \$350 and make returns of above \$700 right? Well making money with mabhero is easier said than done. Most people find out the hard way when the bales they are sold are either of low quality or do not have the correct material as advertised. Our verdict is exercise caution when dealing with mabhero.

Restaurant Business-Profit margins in this business are very low and most first timers do not know. You see others with huge number of customers and want to join in? Take your time to analyse this business as the failure rate is extremely high. Most leave the business with heavy losses and debts. If you want evidence then do look around and find someone who has been in this business for more than 5 years. The numbers you will find will be limited. There are many tricks in this business that you need to master such as growing own veges or raising own chickens so as to reduce buying from shops.

Poultry Industry- No doubt the easiest field to enter, just buy a few chickens and raise them. After raising, then sell...easy as ABC right? Well not so easy-you need experience in this sector and if you do not have experience your chances of encountering heavy losses are high extremely high! You may have to learn the hard way with poultry diseases, being conned by employees, customers who do not pay or buying sub standard chickens which result in poor yields. Join our poultry farmers support groups and network with seasoned farmers.

Kombi Business-First timers have horrible tales about this industry. You just watch others making money uchinzwa makombi ane mari and you want to jump in right? Yes you can jump in but if you have little experience then you are a sure bet for heavy losses! Your problems will start with the people you choose to run your business-the Driver and Hwindi, 2 people who can connive to make your business a loss making one. They may even set targets to buy their own kombi using your own kombi. No matter the tight internal controls that you can

put-the 2 employees will always find a way to take funds from the business. Finding honest employees is impossible. So take your time before taking the plunge in this shark infested business.

Tobacco Farming –A few years ago, tobacco was KING! The crop helped to empower a lot of people especially resettled farmers. Those in rural areas joined the bandwagon especially in 2009. With prices as high as \$5 or \$6/kg in the year 2009, most people abandoned all projects and concentrated on this cash cow. Some stopped farming other crops opting to plant tobacco. Some in urban areas descended to rural areas in order to take up tobacco farming. Over the years, tobacco farming has not been kind especially to first time farmers. Erratic rainfall patterns, currency volatility, hyper inflation and low prices. You need a lot of technical expertise and experience in the field before you start getting positive returns.

10.6 CHALLENGES FACED BY SMALL SCALE MINERS IN ZIMBABWE



We help entrepreneurs with a lot of resources and one of our major focus has been opportunities. What opportunities exist in Zimbabwe which can be tapped into? Our website has a lot of them to inspire you. Our various Whatsapp groups also add to our database of opportunities. We reached out to our

Mining Group and asked members how easy it is to run small scale mining operations in Zimbabwe?

Forum Feedback

Alex Muzokomba: *Hi in mining the deeper you go the more expenses you incur. So you need things like big pumps, generators, compressors and also need to mill on site. Capital is a major hindrance in mining projects. Another challenge is management-most miners are not well versed with latest methods of management. They believe it's an easy field.*

Jane Moyo: *Finance to kick start their dream projects and also lack of equipment, machinery and tools.*

Peter Mutasa: *Working capital.*

Aleck Muchineripi: *The management method is a big issue because for one to inject capital on your project, you need to produce convincing production records or some kind of exploration work showing the potential of your mine and expected returns. They are many miners who with proper guidance/consultation/can be very successful. I think it is good for miners mining the same mineral to gang up and market their produce minerals like chrome, manganese and tantalite for export. Buyers out there normally ask for reasonably big quantities which an ordinary miner find difficult to stack your small funds on huge quantities of product which you don't have the capacity to produce as per international buyers minimum requirement. I rarely contribute but I can tell you I'm learning a lot on the group about mining, business and economics. I look forward to the weekend when great minds here would be discussing and explaining economics.*

Mavis Chikari 1. Mining, Trading and export licences takes way too long. 2. MMCZ pricing formula for minerals is not competitive compared to the region. 3. Fuel is very expensive, production and transport cost therefore are also uncompetitive. 4. Rail infrastructure is broken, 5. Metallurgy department is incapacitated. 6. Middlemen. 7. There is

no security of tenure. 8. Mashurugwi and corrupt authorities. 9. Inconsistent policies are chasing away investors.

Julius Mparutsa: *Apa I'm 100% with you. The change in policy overnight has got a lot of investors sitting on the sidelines or investing elsewhere. Pa policy pakaita clear a lot of things will happen here.*

Alex Mupamombe: *For now I would say the current monetary policy/position has presented one of the biggest challenges for miners, and the economy at large. As an investment destination, Zimbabwe is categorised in the high risk zone and as a result a lot of potentially huge projects are untapped.*

Wellington Shoko: *Mashurugwi came and take staff rangu raive rine 80 grams. They are terrible, pa Saimona vakatema tema vanhu vaiva mugomba nemabhema vakatora motoro ose. Kwatinogaisira ndokuno fumurwa our results then they will come and raid.*

Vitalis Chinyanga: *Ma shurugwi ane staera yavo vega. Up to today my head has scars to prove this eish vanhu ava ndevikumusha kwangu but hunhu hwacho hwatoenderera ndototy kushanda Midlands area.*

Wellington Shoko: *Mashurugwi vanongosvika pagomba risiri ravo vodeedzera kuti chimbobudai timbopindawo and that's it...ukada kuita nharo ipapo waparara.*

10.7 KOMBI INVESTMENT

What sort of advice would you give to a first timer kombi owner?

Forum Feedback

Brain Dumira *Please be the hwindi!*

Ronald Mutumbi *Mahwani ako atangidza.*

Simba Mutandwa *Bad investment, prepare to suffer from hypertension.*

Darlington Makaya *When you see a missed call from the driver then know kuti ma 1 atanga lol*

Frank Kalonde *Buy Toyota Hiace Super 16s, ignore Quantums!*

Chenjerai Takawira *I have been in the business for 3 years now lessons acquired so far: 1. Put your drivers and conductors on funeral covers 2. Always buy a new Kombi 3. Enjoy 20% and reinvest the rest 4. Have an asset replacement reserve 5. Get all the papers 6. Never be afraid to say you are fired.*

Tnashe Aaron Basira *Noone in our country offers a systematic mode of transport, why cant one start a system whereby people can buy monthly tickets then the the transport provider just goes around set routes with set times picking up people. That way we will help employees save money, whilst making money as the transport provider.*

Rosemary Chiganze *You will count cash everyday', invest the profits, know when to "harvest " the business-inogona kuzodya mari yese yayakashanda.*

Charlemagne Alexander *Chakatanga ndochakachenjedza.*

Wellahz McWellennium *My advice is: Be the mechanic, Traffic Police, driver and hwindi at the same time, otherwise hapana zvawaita.*

Tristan Knill *Driver must obey all traffic rules.*

Chenjerai Takawira *Get all the papers 1) m.v insurance (2) m.v license 3) rank disc (4) operators license 5) passenger insurance 6) and route permit.*

Vickvock Samu *Make sure you service your vehicle timely, have correct papers (usaite hukopokopo), don't put high targets or expectations (vakomana vanouraya vachida kubata target) be clear and specific to your employees or colleagues, save something on daily basis.*

Michael Zemura *1. Just know no matter how strict you are, they will still yawo yemusana. 2. Save save for the big repairs.*

Matthew Nyaguze *Don't expect much, know when to change employees and know when to park the vehicle when it's not working. Rather, do your accounts well and they will tell you whether to continue or move out of business while your vehicle has a good value. The biggest challenge is HR Relations.*

MrWillies Chimuti *You need to save a lot so that the kombis multiply because kuti usagare pasi iwawo neakati wandei and also kana achiri mashoma the bad days anorwadza kupfura kunakidza kunoita the good ones so plix bro or sis save and save and save kusvika wane 10 or more then you can relax cox that business is stressing kana uine mashoma*

Nyasha Sundai *Don't give your drivers a big target and always service your kombi every 5000km and usangochinje chinje ma driver.*

Mupfumi FX *Track your driver and conductor. Usaite business iri nekuripira gotsi hoping kuti cash will just trickle in easily. Have a fund for regular servicing. Have an accumulating fund to buy another!*

Trish Bruins *Teach them manners!*

Elvis Mazumba *Service and makesure employ driver ari mature enough.*

Richard Vari *First pinda wega pa road unyatsodoona kuti pakamira sei so that mangeana what ever your drivers bring home you dont think wabirwa. Also your staff should be well behaved and should respect ma pasengers ndivo varungu vako.*

Ashley Ndlovu *Tsvaga manager kana makombi ako ava 4 or more.*

Royal Damson *You need to consider the route you want to service how good are the roads vs the money you will be getting. You don't have to listen to your employees (driver and door men) unless what they are saying is making sense and its a fact. Personally you need to understand the whole transport system, remember that kombi business in Zimbabwe it's not a formal job no matter mota yako ine mapaper ese be in a position to be a street player and deal with different*

situations accordingly. Have time to talk with other operators to know how they are doing it. Be simple, easy but strict.

10.8 IS YOUR COMPANY REGISTRATION GENUINE?

Zim now a very complex country...the unthinkable happens in Zim. Was angry and also laughed at this one. A member pays a consultant to register a company-handed company registration documents and deal concluded?

Since she was importing trucks, she went to ZIMRA to check tax issues and they checked into their database to verify the authenticity of her registration papers...zero results.

She then quizzed the company registration consultant who agreed that the company registration documents were not in order. She was given back her money but what a shocker!

So let's help build a guideline....how do you know you have legit company registration documents?

Forum Feedback

Pretty Mupfurutsa *I think they are professionals who can do this work and are dependable. The problem comes from wanting back door things. Am not saying this was the case. There are law firms and established consultants that do this work. Perhaps a bit of due diligence before you pay.*

Chloe Razemba *I think there's a website where you can check if your company has been registered under Company Registration Act. You can also check your tax clearance certificate there, that's one way to just be sure. Zimbabwe has become a very difficult place to trust people.*

Chenjerai Takawira *Its easy, you have to go to the registrar of company and ask for your file. In your file you must find the following, P2 form, Cr 14, CRV6, CR11 and returns forms...also to note is every company must be maintained annually and I have realised that most company owners are not even aware of the returns that must be filled and paid for to the registrar of companies. Failure to maintain your company might result in you failing to secure bigger deals since most of the big companies when doing profiling they go to the registrar to check the authenticity of your company.*

Ndina Thomas *The registrar of companies has a database. One can go there for verification or due diligence.*

Laurence Sakonda *I have been in the industry of registering companies for quite some time, what i have discovered is very amazing. Some companies documents are fake not because the consultant didn't do their work properly, but because of the internal irregularities within the DCIP which mainly ocured in the year 2014. Many companies that i have to regularise were deemed registered within that period and had legit certificates but only to be told that these documents were invalid when trying to update annual returns? For every registered company it should be accompanied with its;*

1. *Memo and Articles.*
2. *CR6.*
3. *CR14 and the Certificate of Incorporation.*

These are primary documents of a registered company. However, i urge all directors and shareholders to visit the DCIP to verify the legitimacy of their company papers when they are not sure about the originality of the documents.

10.9 KEEPING BUSINESS SECRETS TO YOURSELF

Strive Masiyiwa was on a plane and overhead 2 gentlemen discussing about a tender their company had won.

Strive had also submitted a bid but no response...surprised that the tender had been won, he lodged a complaint as procedures had not been followed.

Result?

Tender cancelled and a fresh bid announced!

The other time I was in a queue at OR Tambo and there were 2 guys in front discussing about a half million tender they had won.

Hey why bring the boardroom to an airport? Why divulge secrets to strangers? Why why why? To impress?

Place Zimbabweans in a place and the competitive spirit kicks in.

Bus to Joburg? You will hear everything...who is doing what? Who is working where, who is planning what etc

Kombi? Some answer sensitive information on the phone....LOUDLY!

Yazopinda here? Ngaaise ku FCA ndozotora 200,000 mangwana.

In a pub- Zvinhu zvichiri ku Beitbridge but taura na John zvisvike mangwana.

Sometimes it becomes a competition, who has more money, who is better than everyone else..

What you dont realise its not everyone is your friend, few want you to succeed. In the business world, information is power. Whoever is the first to access crucial information has a competitive advantage...

Source of your products?

Applying for a tender?

Innovative business model?

Product under development?

In 1999, Mutumwa Mawere said 'never disclose a deal until its clinched'

In Zim we often want to do the opposite with disastrous consequences!

Zvinobva zvanetsa ndezvekuti mumwe anogona kushamisira...aaah inini ndatenga this brand new car....not to be outdone the foolish compete and disclose their plans too.

So guys, learn to keep sensitive business secrets under lock and key or competitors will celebrate!

Forum Feedback

Kerita Tawana Choga *Its true ukaona people vanozonezi nabbed by police wat wat anenge akaudza vanhu vakanoudzawo wavakaudza.*

Rujeko Jean *Ndakambokwira kombi mumwe murume kwakutanga kufona achisheedzera maprices aanga aisa paquotation, name of school zvese, ini kungonzwa kuti ifurniture ndobva ndatoenda kunotsoga basa pasame school kwaakudzikisa from maprices adeedzerwa ndikatowana basa.*

Apostle Shingirai B Chigunde *That's why overallly the entire-country is not going anywhere. It can't keep secrets, everyone now knows our weaknesses.*

Frank Mzondiwa *A lady was announcing to the whole world that she was coming to collect US\$7,000 Told her what if am a thief and I steal her money.*

Janet Nyasha Chimusoro *Knowledge is power, had that weakness.*

Wellins Chimusimbe *Worse ukakwira Interscape from SA to Zim unonzwiririra.*

Bz Laser X Dube *Very true I got this idea when we were doing engineering account about financial statements etc that you don't dispose such kind of infor to people as some might tend to use that infor to their own advantage.*

Hlekani Siphephile Dube *I suppose it's a national problem. I listened to te news where possible deals are announced for instance The Ministry of.. is considering xyz. Why tell us what you are considering, tell us when done.*

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2020

BUSINESS OPPORTUNITIES FOR ZIMBABWEANS

This is a follow up book to our debut one we compiled in 2018. Our debut book went viral on Social Media with estimates of up to a million copies having been circulated. This shows the hunger for business opportunities by Zimbabweans and Africans in general.



Victor Muchemwa (Munemo)

He is a prolific writer covering the business and entrepreneurship sector. This book is his fourth after Business Opportunities for Zimbabweans in 2018, Digital Marketing for South Africans 2018 and Business Opportunities for South Africans 2020.

A financial analyst by profession and Chartered Management Accountant, Victor was born and grew in Harare attending Mhizha and Warren Park 4 primary schools; Warren Park High and Morgan High Schools, and The National University of Science and Technology (NUST) in Bulawayo. An influential small business voice with an online following of more than 150,000 in Zimbabwe and South Africa where he shares hundreds of business posts per year.



ZIM BUSINESS IDEAS AND NETWORK