



BUSINESS OPPORTUNITIES FOR ZIMBABWEANS

2022



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Acknowledgements:

We are grateful to the Zimbabwe Business Ideas and Network board which is made up of Ms Martha Tholana, Farai Zifodya, Farai Mchibwa Tunhuma, Polite Ndlovu, Tavaziva Machigidi, Maggie Ganagana, Laureen Munodaani Mushati, Rudo Chaza, Victor Muchemwa and Rutendo Shyleen Mudarikwa.

We would like to thank the strong Zimbabwe Business Ideas and Network Community made up of members, volunteers and secretariat which includes Catherine Shava, Theresa Sithole, Foster James, Chenjerai Takawira, Dudley Chidziva, and Darlington Letala.

Cover design and layout
Darlington Letala

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January 2022

www.zbinworld.com

FOREWORD

The forum of 100,000 members formed in 2014 focuses on providing business opportunities information which is an area with little coverage in the educational system and across the public media space. We achieve this through regular posts on our website www.zbinworld.com, our Facebook pages– Zim Business Ideas and Network and the South Africa Business Ideas and Network. Our Whatsapp forums with more than 10,000 members provide a platform for active business discussions and resource sharing.

We bring our 4th edition of Business opportunities for Zimbabweans in the midst of the fourth wave of the Covid-19 pandemic and life could not be more difficult for Africans! The swift and massive shock of the corona virus pandemic and shutdown measures to contain it have plunged the global economy into a severe contraction. With the omicron variant recently discovered in South Africa and the resultant travel bans, it keeps raining for most developing economies.

Despite the gloomy outlook, we hope this book will inspire you to start own businesses or expand existing projects. We have focused more on practical experiences of members from the forum including our own forum projects. Written in business friendly language including local languages, we keep it simple and hope it inspires you to improve your business processes or those contemplating to enter the entrepreneurship journey.

There are topics already covered in previous book editions and therefore skipped this time around, for references, you may need to obtain the published books.

ZBIN 2020-21 SCORECARD RESULTS

So what has the forum planned in 2020 and achieved? Well it has been a tough year with the Covid-19 Pandemic wreaking havoc and negatively affecting every facet of life with business not spared. However the forum still managed to register some successes and below we look at some of them.

Crowdfunding: The best output from the forum has been the inspiration members got from the forum and pooling resources in order to form companies. Not easy for people located in different parts of the globe to network and pool resources to form companies. We ignited the spirit of crowdfunding and registered several companies such as;

Agri-volution: Agri business initiative formed in January 2020.

Big Ideas Galore [BIG]: Our South Africa chapter managed to form an own investment company in May 2020.

Nutricio: An agro processing company of 30 shareholders with an initial paid up capital of US\$9k

Global Runners Com: A runner services company registered in South Africa in October 2020.

Vagutta: A market gardening company registered in September 2021 in South Africa

Patsime: Our biggest crowdfunding initiative to date with a target capital of US\$100k

Forum Meetings: Its official, our forum attracted the largest number of members in Zimbabwe! Started on a great note in February with 180 members, increased the tally in March with 200 members before Covid-19 upset the cart in April. We picked up the momentum in October in 2020 with probably the largest local business tour in Zimbabwe with 100 members making it to Seke Tour.

Our South Africa Chapter joined too holding meetings at the same time with their Zimbabwean counterparts.

We also initiated area specific meetings in several areas such as in Chitungwiza, Harare North, Waterfalls/Hatfield, Ruwa, Monavale, Warren Park, Kuwadzana, Mufakose, Glenview, Budiro, Bulawayo and Gauteng. These meetings started on a slow note with expectations of more members attending in follow on months.

Formation of ZBIN Women's Forum: Formation of ZBIN Women's Forum: We registered the ZBIN Women's Trust in mid 2021 and all is set for the recruitment and empowerment of 90,000 ladies by 2025.

Book Launch: Our books are unique for they cover an area not covered in many books and educational materials—opportunities for Zimbabwe! We launched our book at Capitalk Gardens and also got interview coverage on ZTV Good Morning Show. We also published Zimbabwe's first book on Digital Marketing in May 2020.

Premium Chats: We introduced Premium Chats that feature our forum members presenting on various topics every Friday evening and the uptake has been encouraging with many presenters coming on board—with solid support forum members.

Partnerships: We partnered with Capitalk FM for holding our forum events at their Capitalk Gardens in Chisipite and look forward to more partnerships in 2022.

ZBIN TV: We launched our Youtube Channel for featuring and boosting the profiles of forum members. We expect more work to boost the network in 2022.

Business Coach of Year Award: To cap all the great work taking place on the forum, we received an award as finalist for the Business Coach of 2020. This means a lot for us to be recognised by the International Coaching and Mentorship Foundation (ICMF)



Business is the
cultivation
and nurturing of
relationships
in pursuit of
sustainable
profit

TABLE OF CONTENTS

Chapter 1: Running a business in 2022	10
1.1 Book Quiz	10
1.2 Riding the challenges	11
1.3 Top B2E Businesses	11
1.4 Nutricio Case Study	13
1.5 Clothing Runners Case Study	14
1.6 World Funds Flow	15
1.7 Nash Paints	15
1.8 Development Partners Value Chain	16
1.9 Your 2022 Upscale Strategy	17
Chapter 2: Agriculture Opportunities	21
2.1 Global Trends in Agriculture	21
2.2 Agriculture Value Chain	22
2.3 Top Agriculture Opportunities	24
2.4 Common mistakes in Horticulture	26
2.5 How to Get Into the Fresh Produce Export Business	27
2.6 Plant Nursery as a Business	30
2.7 Fruit Trees Farming	32
2.8 Managing Farming Risks	33
Chapter 3: Small Business Plan Outlines	34
3.1 Paw Paw Farming (Proven)	34
3.2 Mushroom Farming (Proven)	36
3.3 LP Gas and Solar Energy Station (Proven)	39
3.4 Private School	41
3.5 Mbare Food Processing	42
3.6 Beira Beach Hotel	42
3.7 Returning Resident Advice	43
Chapter 4: Advanced Digital Marketing	46
4.1 ZBIN Performance	47
4.2 Local Pacesetters	48

4.3 It's all about experiences	49
4.4 Disturbing Experiences	49
4.5 These Youths	50
4.6 Ten Reasons why you need Digital Marketing	50
4.7 The 2022 Marketing Trends	53
4.8 Whatsapp Marketing	54
4.9 Facebook (Meta) Marketing	55
4.10 Websites and E-commerce	56
4.11 Youtube Marketing	58
4.12 Digital Marketing Researches	59
4.13 Performance Management	59
Chapter 5: Client Experience	61
5.1 Experience Economy Simplified	62
5.2 Stages of marketing a product or service	63
5.3 Wrapping Experiences	64
5.4 Bangkok Exceptional Customer Service	64
5.5 Client Service and Digital Marketing	67
5.6 Meaning of quality to entrepreneurs	67
5.7 Pricing Problems	69
5.8 Competitive Pricing	71
5.9 Customer or Employee?	72
5.10 Unrealistic Prices	73
5.11 Bully clients question	74
5.12 Repeat Clients Strategies	76
Chapter 6: Zimbo Discussions	78
6.1 Gold Mining Value Chain	79
6.2 Urban to Rural Migration	79
6.3 Silent Growth of Digital Citizens and Opportunities	80
6.4 Ten Business Opportunities at Ziko Shopping Centre	81

6.5 Networking Skills	83
6.6 Purchasing from China	86
6.7 Should Couples go into business together?	87
6.8 How to run a successful corner grocery shop	89
6.9 Yutong Buses and Lost Opportunities	91
6.10 Honesty as a Competitive Advantage	92
6.11 Rixi Taxis: What went wrong?	94
6.12 Entrepreneurship lessons from 2021	95
Chapter 7: Premium Chats	97
7.1 Member Feature: M Chisvo	97
7.2 Maputo Opportunities	99
7.3 Premium Chat: Auto Parts Startup	101
7.4 Angolan Opportunities Premium Chat	102
7.5 Seke Business Tour Part	104
7.6 Selling Sweets and Candy in Chitungwiza	106
7.7 Premium Show with Blessing Machiya Shumbakadzi	107
Chapter 8: Risk Management	110
8.1 Risk Mapping	111
8.2 Learning Curve Risks	113
8.3 Commercial Contracts for Entrepreneurs	113
8.4 Lease Risks	115
8.5 Africans and Intellectual Property	117
8.6 How to identify a Scam	118
8.7 Scam Eco-Cash Crowdfunding Group	119
8.8 Armed Robbers Environment	120
8.8 Giving Up Advice	121
Quiz Answers	123
Forum Contacts	124

CHAPTER 1

RUNNING A BUSINESS IN 2022



Congratulations for starting or even taking concrete steps to start a business. This is a positive step to financial independence. However take note of the failure rate of 80% in the sector as only 1 in 5 manage to run businesses beyond 5 years. The field of successfully running a business is more complex as it's full of surprises.

What works in other countries may not work here. What you studied at college may not apply and if you are moving from the corporate sector, you may also find the other side of the aisle completely different.

We have included tonnes of member responses for balance and practical experience input. To those already running businesses, we may not have covered everything, but we hope there are a few lessons to be learnt.

Enjoy your journey of exploring this book starting with this chapter and follow on chapters.

1.1 Book Quiz

In 10 minutes could you list 5 ways to identify business opportunities?

1. _____
2. _____
3. _____
4. _____
5. _____

Answers found on the last chapter

1.2 Riding the challenges



Our experience working with thousands of entrepreneurs across SADC shows that the business landscape is not perhaps ideal for many start-ups with access to resources on top of the list of challenges. For Zimbabwe in particular, the environment can be termed harsh when factoring in forex change rates fluctuation, covid-19 supply chain bottlenecks and lack of access to credit for the majority of the population.

But we say hold on; the economy is one of the biggest per capita in the whole world, so how are others thriving in such a (VUCAH) Volatile Uncertain Complex Ambiguous and Hostile environment? The answer lies in the skills, resilience and business models employed. Our environment can humble even seasoned business managers visiting Zimbabwe for the first time. We have a few case studies of South African companies that set up shop locally, found the going tough and then quickly retraced their footsteps back home.

We cover an emerging business model in Zimbabwe which is a mixture of B2B and Business 2 Consumer.

1.3 Top B2E Businesses

According to the World Economic Forum in 2019, the biggest risk on earth was unemployment or under employment. Then Covid-19 came and worsened the situation. The situation dire in the developing economies. So whoever comes up with a solution to the unemployment problem is King or Queen. Whoever comes with employment income solutions especially in

Africa gets the front row seat. In Africa technically everyone is looking for money—both the employed and unemployed. Small businesses are therefore in most cases the last resorts as whoever faces income challenges naturally find themselves gravitating towards business activities of any sort.

This has given birth to business models that incorporate solving income models and on the forum we called it *B2E, Business 2 Entrepreneur* (not to be confused with Business 2 Employee). The model has seen new brands quickly establish and also seen massive expansion of existing businesses. If you have a product that enables others to make money by selling it downstream then you are not short of a market. This can be seen with PEPSI which included street vendors in pushing products and in a few years they have developed deep business roots. Borehole drilling rise is largely attributed to farmers interested in making money. Vehicles such as Honda Fit and Toyota Wish dominate Zimbabwean roads because they enable others to make money.

Business	Who makes money	Notes
1) Ecocash	Individuals and money changers	At one time the facility was abused leading to sanctions from the Reserve Bank.
2) Delta	Shop retailers	One of the oldest business models in the country.
3) PEPSI	Shop retailers and street vendors	Fastest embraced foreign brand in Zimbabwe over the past 5 years. Providing street vendors with vending carts the tonic that boosted their business.
4) NASH Paints	Franchise owners	Fastest rising local brand with the franchise model helping its spread across the country.
5) AMTEC Nissan	Mostly farmers	The corner S Muzenda/R Mugabe Street branch now focuses more on trucks, tractors and farming implements.
6) Network Marketing	Network members	Fastest rising business model across Africa—Avon, Forever Living etc
7) Wholesalers	Shop retailers and street vendors	Fastest growth registered in peri-urban areas and new suburbs.
8) Clothing Runners	Entrepreneurs	Most of their clients are boutique owners.
9) Honda Fit	Mshikashika owners	Those buying spare parts for vehicles now targeting money making cars whose population keeps increasing.
10) Congolese	Tuck-shop operators	Initially The Congolese sold directly to consumers before figuring out that they could push volumes through targeting local tuckshops.

Therefore those supplying vehicle auto parts for these vehicles are not short of a market. Therefore to start-ups, study the B2E Value Chain in Zimbabwe and find where you fit.

To existing businesses, check how business models are being overhauled and recalibrated in your industry as they follow the B2E business models. Metropeech Wholesale in Graniteside in Harare did not need years to quickly attract hordes of clients. The same applies to N Richards in Tynwald at Maplanka in Harare.

1.4 Nutricio Case Study



In 2020 we formed a crowdfunding company involved in mealie meal manufacturing. It consists of 30 shareholders and we did toll milling and produced for the first time 10 tonnes with the intention of distributing it in leading retail shops such as Ok Zimbabwe, Pick N Pay, Spar and others.

Our marketing team visited several big shops but were turned down. Stuck with 10 tonnes of mealie meal, we then engaged tuckshop owners giving them samples for sale. The strategy worked as we offered mealie meal on credit with collections of dues done 3 days later.

By engaging Gogo Nutricio, an ex police woman who is well known in our area of operation, volumes ramped up as the brand gained traction and 3 months after establishment, we were failing to meet orders.

What business model did we use? It's the B2E as once we came up with an offer to make tuckshop owners make money, they did not resist. A good case study of opportunities that abound in the informal sector.

1.5 Clothing Runners Case Study



Fast Expanding B2E Brand:

When we were conducting a research in Joburg, we toured Chinese Malls and bumped into a thriving business of South African nationals and other SADC nationals who order goods from Chinese shops such as clothes, shoes and handbags.

They are linked to many Whatsapp groups where they post product photos, get orders, receive deposits and then buy and ship the products to clients.

This model has resulted in thousands of ladies connected in Runner Whatsapp Groups. Most of the buyers of the SA products are entrepreneurs with some owning boutiques. The model has fast expanded to include warehouses dotted around most urban areas. These are collection points for products ordered and shipped from South Africa. Also growing is the purchase of goods from China and collection from local agencies. Shipping costs are reduced through pooling of resources by using one container instead of many shipments.

Area	Detail	Beneficiaries
Tech	Tech is revolutionizing every aspect of life from basic needs to transport, education, business, entertainment—basically everything.	The top richest persons on earth, Crypto currencies market capitalisation. Crypto currency investors.
Green Energy	The Cop 26 Conference was a serious world congress showcasing the seriousness world leaders are taking climatic change. This a result of researches and natural catastrophes such as increase in floods, droughts and wild fires.	Electric Cars Manufacturing Value Chain—Telsa etc
Health	Covid-19 and many variants mutations, HIV, Ebola and unknown future outbreaks	New pandemics value chains, healthy living products and innovations etc
Population increase	Whilst the climate is changing, the adverse impact is worsened by growth in population which needs increased basic needs such as food, accommodation, transport and others.	Population increase impact already being felt across the globe with increased demand for goods and services with governments and the private sector struggling to meet them. In Zimbabwe few schools, clinics and hospitals constructions going on with the private sector plugging the gap.

1.6 World Funds Flow

What is the direction the world funds are flowing into? What are the key areas of concern that are giving world leaders sleepless nights? Should be this be of concern to us? Yes indeed as this represents areas of new opportunities! In the 2020 Business Opportunities for Zimbabweans, we covered the top 20 risks shared by the World Economic Forum and we said the risks represented opportunities. You may want to do a quick research on the current top 20 risks impacting the rest of the world. In this edition we cover a snap shot of world funds flow—it's not comprehensive enough but helps you keep a tag on new areas where funds are being poured on; be it by governments or stock exchange investors at Wall Street.

1.7 Nash Paints



Nash Paints was founded by Tinashe Mutarisi at Chikwanha Shopping Centre in 2006. Initially focused on paint manufacturing, the conglomerate now has more than 36 branches across Zimbabwe employing 500 employees. The Nash Holdings now include Nash Paints, Eastlea Paints, Nashrin Cargo

Carriers, Avion, Spec Paints, Fishmongers Penman, Furniture Coloursel, Project56 Construction and Nash Furnitures.

Started by importing paint in bulk and repackaging it for resale, Mutarisi later started manufacturing locally and has not looked back. The growth of the brand heavily attributed to brand growth association with leading artists such as Alick Macheso and also setting up NASHTV IN 2020. The franchise model also meant countrywide participation using the B2E Business Model (Make Other Make Money).

1.8 Development Partners Value Chain

The funds flow in Zimbabwe sources include government spending as reflected in the national budget, private sector investments and spending, individuals and also the diaspora remittances amounting to a billion dollars per annum. However there is a sector that receives little attention and yet it also contributes a lot. Development partners pour in US\$1 Billion per year with most of the funding channelled to Health, Food Security, Education, Water and Sanitation and Energy.

In order to benefit, one needs to have a registered business entity that is in compliance with local laws and regulations particularly tax.

Most of the funds go to administrative support such as ICT, accommodation, security, staff travel, stationery, vehicles acquisition, construction, logistical support, program supplies such as food supplies, drugs, livestock, agricultural seeds and others.

We have shared tips on preparing for and winning tenders available on our website www.zbinworld.com which you should refer to as it helps you win tenders flighted by development partners on a regular basis. Some are procuring vehicles strictly for hire by the donor community, some are renting several properties for rental by the diplomatic community, some involved in multi million solar energy projects such as the Mashaba Mini Solar Grid worth several millions. Some Zimbabweans are also extending to regional countries competing for projects in countries such as Mozambique and Malawi.

So your analysis of funds flow in Zimbabwe should also extend to this little publicised sector which has plenty of opportunities.



1.9 Your 2022 Upscale Strategy

1. Brand: Formalization and Tenders
2. Relationships: Business Awards, ISO Certifications
3. Relationships: Supply Chain
4. Relationships: Capital providers
5. Revenue: Digital Marketing
6. Markets: Geographic expansion
7. Revenue & Costs: Business Model
8. Capital: Talented Human Capital
9. Assets Acquisition: Funded from profits reinvested
10. Revenue: Client Experience

For small businesses seeking growth or scale up, there are more than a dozen ways to scale up and we can look at a few below;

Formalization: Registration gives you credibility as an organisation and allows you access to many benefits such as opening a bank account, access to tenders and even avoiding the 30% withholding tax.

Business Model: Review how you have been operating as regards revenue generation and minimising costs (value analysis). What is the industry benchmark when it comes to business models?

Human Capital Talent: Review your skills compared to your vision. Do you have sufficient resources? Do you need to hire more, retrain or manage performance management effectively? What can you do to ensure they are motivated to give their best in your company?

Digital Marketing: How will digital marketing help boost income? We have covered in detail on chapter 4 how you can implement digital marketing for competitive advantage.

Client Experience: We have put this as a standalone for more impact. Have you ever done a client satisfaction survey? What do clients say about your brand? Do you need to adjust opening time? Is the quality of high standards? What are the pain points for clients? Our chapter 5 is a good reference on the next actions you may take.

Capital Providers: Develop a healthy relationship with your bank and in future be able to apply for overdrafts and loans. Who provided your capital? If it's a partnership arrangement—then deliver on promises on the partnership agreement.

Brand Promotion: Boost your brands through association membership—who are the key stakeholders of your business? Some may even be competitors but you can still find mutual ways to benefit through pooling of resources in procurement.

Assets Acquisition: What key assets do you need to excel in 2022? Do you need expanded premises? Do you need to replace old machinery or delivery trucks? You need to have budgeted for this so that you can save from profits generated to invest in them.

You may need time out with an independent business consultant where you brain storm on growth strategies with your team and then come up with an actionable plan. You need discipline and commitment to implement the plan as this may not be an easy exercise.

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CHAPTER 2

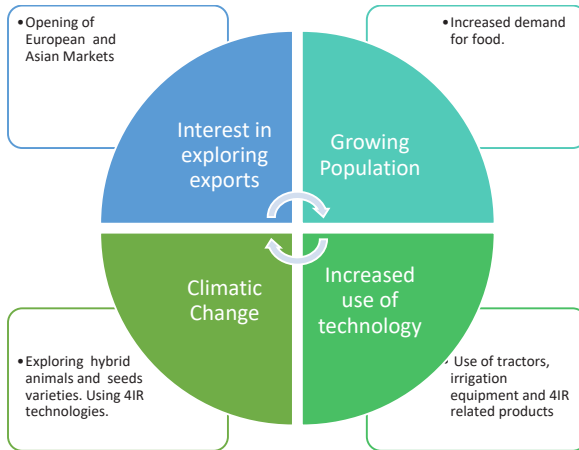
AGRICULTURE OPPORTUNITIES



We have covered plenty of agriculture opportunities in the previous book editions such as bee keeping, Boer goats, rabbitry, chicken layers, mushroom farming, and road runners. We have skipped them in this edition instead bringing new information on unlocking exports opportunities, appreciation of the value chain and an area Zimbabweans are taking for granted—fruit trees opportunities. We also provided a hybrid paw paws business plan in Chapter 3, an amazingly profitable business with little capital requirements.

2.1 Global Trends in Agriculture

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



liberalized trade. But new markets demand quality, timely deliveries, and economies of scale. More widespread movement of food and livestock around the world requires vigilance on food safety and disease risk.

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

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

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

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

Serious investors therefore need to keep monitoring developments on

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

2.2 Agriculture Value Chain

Where do you start when analysing investment opportunities?

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

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



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

This a fast expanding sector that anchors the agricultural sector with room for new entrants and consists of;

Seed and livestock varieties
 Machinery and equipment--planters, ploughs
 Fertilisers
 Veterinary supplies
 Irrigation systems



Production Opportunities: Once inputs are secured and provided then its serious action of production. This includes planting and attending to crops till they are ready for harvesting. A delicate process that involves expert project management processes that ensures high yields. The use of mechanical power such as planters, application of fertilisers, pesticides and herbicides when it comes to crops. Agronomists come in providing expertise. As for livestock, the

same processes are repeated with animal feed provision, proper shelter provision, and livestock care including veterinary services.

Processing and Distribution: is inferred to cover the services involved in moving an agricultural product from the farm to the consumer. It is also the planning, organizing, directing and handling of agricultural produce in such a way as to satisfy the farmer, producer and the consumer. This is the sector that houses the manufacturing part of agriculture-Agro processing. The sector covers manufacture of transport (trailers) and transport of produce from farms to the market. The absence of a reliable railway system has given rise to use of road transport for large crops and livestock.

Companies in the manufacture of trailers include William Bain & Co., AgVenture, Hastt Zimbabwe, Zimplow, Sabata Holdings, Munted Tractors and Farnec. Other sector includes Cold chain solutions (refrigeration/warehousing) and Training and management services and technology.

Processing machinery
Tractors and harvesters
Food processing equipment
Schorcharts, trailers
Warehousing and cold chain solutions
Training and management services and technology

Marketing: is inferred to cover the services involved in moving an agricultural product from the farm to the consumer. It is also the planning, organizing, directing and handling of agricultural produce in such a way as to satisfy the farmer, producer and the consumer. Mbare Musika is the largest fresh fruit & vegetable market in Zimbabwe and tends to be a price determinant for other distant markets. Mbare Musika is the first port of call for many producers and middlepersons who bring their produce to Harare. In terms of operation, the market is controlled by many players, with the City of Harare providing space and infrastructure for the selling of the vegetables. Other leading market players include Food Lovers and retail shops. Innovations in the sector include Fresh in a Box business model of linking farmers and consumers through digital technologies.

2.3 Top Agriculture Opportunities

Dairy: Zimbabwe has a huge deficit in milk production leading to large imports. The commercial milking cow herd has slowly been increasing over the past decades due to concerted efforts by various stakeholders to increase the herd size through the importation of dairy heifers under the Dairy Revitalisation Programme implemented by DLPD, the Zimbabwe Association of Dairy Farmers, and milk processors. There is room for more investment in the sector although this is a capital intensive sector.

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

Small Ruminants: Sheep and goats (small ruminants) are currently under-utilised resources in the country. These meat species are well suited to drier areas as well as the reduced farm sizes. Though there is renewed interest in farming with sheep and goats, these are poorly linked to formal meat markets.



Aquaculture Fish, as part of the livestock sector, contributes significantly to food supply and nutrition and is a major source of food, particularly of high quality protein, minerals, vitamins and micronutrients for the majority of African people. The paucity of water bodies in the country provides the country with a huge potential for the expansion of the sector with multiple benefits of increasing food security

and generation of much needed foreign currency. Zimbabwe, represented by Lake Harvest Aquaculture, has increased tilapia fish production enormously and exports since 2009. As covered in the book, there have been disruptions in the sector leading to small scale farming in urban areas, peri-urban and rural areas. In peri –urban areas swimming pools are being converted into fish ponds in some areas.

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

2.4 Common mistakes in Horticulture

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



1. Poor site selection: Badly drained soils– soils in the selected site should be free draining to 1.5m depth. Gravelly soils: The more stones /pebbles present the smaller is the water holding capacity of soil. Too close to trees or buildings or too steep a slope with excess run off of irrigation water? This can affect the yield of your crops.
2. Poor choice of variety for the market, time of the year, day length, and area. Lack of proper crop planning.
3. Poor soil preparation: The soil must be porous, aggregated, oxygenated to a depth of 0.5M for top yields. See Charter Seeds soil preparation technique to convert badly compacted soil into an excellent tilth in a matter of weeks.
4. Badly planned rotations: Subsequent crops must not be in the same family or group of plants.
5. Inadequate isolation distances between crops.
6. Temperatures and humidity levels are very important for many crops especially in greenhouses. The most frequent fault seen in greenhouses is lack of temperature control.
7. Poor Irrigation: Too much water in winter – especially March – April in Zimbabwe. Too little water in summer – especially September – October. Affects both the nursery and the field. Often the case with drip irrigation which is not really understood by many farmers. If you have a white efflorescence of salt on the surface of the soil it is likely you will be under watering. Examination of the soil will show the subsoil is dry.
8. Poor seedlings: A good well prepared, well hardened seedling is the foundation of a good crop and vice versa. Not too large or not too small and no excess leaf. Must be of the right size, 12-15cm tall, with strong, sturdy stems to prevent post planting shock, and a good root structure.

The plugs must hold enough water to carry the seedling in the time before it starts to use soil water. Seedlings of cucurbits for instance need a larger volume of medium than seedlings with a smaller leaf area like cabbages and tomatoes. Use sleeves for cucurbit seedlings, especially watermelons and cucumbers.

9. Poor fertilization: Fertilize according to soil analysis taking both nutrient intensity and nutrient capacity into account. The fertilizer must be carefully placed in the soil so that it coincides with root development at critical periods of growth like vegetative growth, flowering and fruit development. Know your variety so that in a well prepared soil you know where the roots will be in the soil at a given time.
10. Poor planting. Water plant into a soil at field capacity. Never plant into dry soil. Make sure the seedling is full of water when transplanting. Water the night before pulling. Shade cucurbit seedlings after transplanting to minimize water loss.
11. Badly planned pest and disease control. Before the crop is planted have a spraying program planned based on previous experience. Start spraying before the problem occurs and rotate chemicals to prevent a build- up of resistance and stick to your planned program.

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

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

2.5 How to Get Into the Fresh Produce Export Business

Have you ever thought about exporting the crops that you grow? Well if you are already growing Tobacco you are already an exporter as more than 95% of the Tobacco grown is exported to China, Europe and the rest of the world. In this article we shall be looking at a more sensitive and lucrative crop export production namely fresh produce export. Some of you are probably wondering what fresh produce is. Perhaps to break it down, fresh produce simply refers to the usually highly perishable vegetables such as tomatoes, peas, lettuce, cabbage, strawberries, green beans etc.

Emmanuel D.N Dube | ZBIN Agronomist

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

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

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

Certifications: GGAP: This is arguably the most important requirement. When exporting into Europe the basic requirement is the Global Good Agricultural Practice certification (GGAP). Most if not all markets in the EU require every fresh produce produced outside of Europe to have the GGAP certification.

What is GGAP certification? This is a certification issued out to a producer (Farm) to signify that they are producing their crop according to international standards. An audit is done by an external auditor usually from South Africa by international organisations such as SGS or NSF among other auditing companies. Auditor will come to your farm and inspect things such as safe chemical storage, health and safety issues of the farm workers etc. Because of the work involved it is always best to higher a consultant who can help you set up and prepare for the audit. You do it once and you do it correctly.

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

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

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

Diversification: A carefully planned out cropping system on your farm will guarantee a constant flow of income. One can also grow for the local market when export windows are closed. Also chose the right crop for your area. Labour and capital: Horticulture is labour intensive, if you do not have access to an adequate labour pool consider a small hectareage. To give you an idea when growing fine beans (green beans) you will need approximately 30 -50 people per hectare per day at peak to harvest the crop at the right exportable size. If you miss a day of picking your crop becomes overgrown and not exportable.

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

It may seem like a tedious process when looking at the above list, but it is a worthy investment when done properly. The returns are very lucrative especially in this Zimbabwean economy were forex seems to retain value more. An innovation used by some includes pooling of resources when engaging CGAP certification consultants when they visit from South Africa.

2.6 Plant Nursery as a Business

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

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

Potential Customers: The purpose of this article is to equip you with information so that you shift from seedling street vending for those who are already in the business to becoming a commercial seedling producer. You will be surprised that most commercial fresh produce farmers do not have nurseries on their farms and rely on purchasing seedlings or simply

outsourcing their seedlings from reputable suppliers due to various reasons ranging from quality to cost cutting measures. Therefore it is very important to actively market your services and products to this market.

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

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

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

Challenges: Like any business there is some risk involved, the major challenge that most farmers who are into this business face is quality issues , this is greatly reduced with the hydroponics system as well as employing skilled labour to produce your seedlings.

The other challenge is that of finding a reliable market, if you are just starting this business it is advisable to start small, start by selling to your friends, church mates, schools, small scale farmers etc, in the process you build yourself a reputation and business grows.

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

2.7 Fruit Trees Farming

Imagine most rural households having the following quantities of fruit trees; 100 x mango trees, 100 x guava trees, 100 x lemon trees, and 100 x avocado trees.

What would be the impact on food security? Most households would be food secure except those in arid to semi arid regions. Fruit trees generally do not need a lot of upkeep or maintenance. Once grown or grafted, most of the watering coming from rainfalls and no need for fertilisers or herbicides.

With expanding populations in urban areas, fruits demand has shot up with some fetching unimaginably higher prices. The Covid -19 pandemic has seen the price of lemons shooting up to as high as US\$0.50 in Harare. What can one do with 10,000 mangoes, 5000 lemons, 1000 avocados and 8000 guavas?

Obviously such a farmer would earn more from this passive income than some fully employed professionals. As will be shown in later chapters, the story of Garande clearly shows that much needs to be learnt about opportunities that abound in rural and peri-urban areas. With borehole drilling costs going down, one can easily set up an orchard and go full commercial scale with fruit trees.

2.8 Managing Farming Risks

No research or experiences: At face value farming looks easy but the opposite is infact true. This is an area with some of the highest losses with most of them undocumented. There are no books that compile the total losses encountered by farmers every year. With a fluid operating environment which makes planning difficult, one therefore is advised to invest what they can afford to lose especially in the first seasons. You need a few cycles to study the sector dynamics and then develop hard knock absorbers. Simply plunging into farming based on what you have read or seen others doing a recipe for disaster. Invest in learning from others through attending field days, engaging experts and joining support groups.

Climatic Change: Climatic change is real and in Zimbabwe we living through the times of climatic swings. A case in mind is the 2021/2022 rain season which was characterised by unanticipated prolonged dry periods during the November/December period which adversely impacted those who did not have irrigation systems backups. The 2020/2021 rain season witnessed a record number of cyclones affecting the region and this could be the norm with more cyclones heading directly to Zimbabwe.

Market Flooding: Some agriculture sectors particularly those with low entry barriers have been experiencing a flood of new entrants who distort market prices in the process. We experienced this with cabbage flooding the markets during the lockdown periods. Farmers ended up leaving cabbages at markets or simply feeding them to livestock. The same was witnessed with potato farmers with traditional potato growing regions facing competition from new areas where farmers are investing in irrigation systems. However after each episode of market flooding—new entrants pack bags and exit the stage.

Their exit leaves seasoned farmers to enjoy favourable prices the following season. Therefore risks affecting market flooding need to be factored and one trick is to follow seed sales. Other options include insurance which however is taken up by a few—we can also add agro processing and selling at the right time.

CHAPTER 3

SMALL BUSINESS PLAN OUTLINES



Photo Credit: Solar Power Projects

The forum tackles hundreds of topics on a yearly basis that attracts millions of views on all of our digital platforms. Most of the material covered available on our Facebook Group, Whatsapp platforms and website. This chapter is just a snap shot of some of the ideas shared and we cover basic business plan templates which we hope will inspire you to carry out more researches and develop full business plans.

3.1 Paw Paw Farming (Proven)



Problem Definition: Zimbabwe importing most of its paw paws from South Africa.

Solution: Grow paw paws locally and earn a good return on investment.

Activities	Details	Costs
Seeds Model		
Buy 1000 Seeds	Seeds locally available visit our website www.zbinworld.com	\$200
Tillage	Use local tillage power	\$100
Fertiliser/Pesticides	Manure can also be used in place of fertilisers	\$500
Labour	Use local labour	\$3,600
Transport	Transport to and from the plot	\$500
Total Costs	Total costs for year 1	\$4,900
Sales	High estimate yield of 20 fruits per plant	20,000
Profits	Profit for year 1	15,100
Seedlings Model		
Activities:	Details	Costs
Buy 1000 Seedlings	Compared to seeds, more expensive but reduces seeds germination risks	\$3,000
Tillage	One can use local village tilling power	\$100
Fertiliser/Pesticides	Manure can also be used in place of fertilizer	\$500
Labour	Labour for 12 months	\$3,600
Transport	Transport to and from the plot	\$500
Total Costs	Total year 1 costs	\$4,200
Sales	High estimate yield of 20 fruits per plant	\$20,000
Profit		7.200



The right picture above clearly shows that paw paws can be grown using rain fed water although this is risky given the unpredictable climate patterns. Arthur Garande was fortunate to register a good harvest with his first crop. He used proceeds from his first harvest to sink a borehole for irrigation purposes. Therefore your rural land is an important asset that can generate you good income—so you have no excuses for land access. Avoid areas where tobacco is being farmed such as Beatrice. For more information on growing paw paws, you can visit our forum website www.zbinworld.com

Additional Factors

Water: Approximately 1500mm annually

Germination: -8 days to 3 months

Spacing: 2m x 2m

Life span of paw paws-4-5 years but over time they cease to be commercially viable

Soil types: well drained and slightly alkaline with sandy loam being ideal. The best time to plant is the start of the rain season although in theory you can plant all year round depending on temperatures (avoid winter)

3.2 Mushroom Farming (Proven)



Problem Definition: Availability of quality and affordable mushrooms in your area.

Solution: Set up mushroom farming project.

Location: Carry out extensive market research in your area and this includes retail shops, schools and restaurants.

Revenue Projections

Detail	In US\$
Sales per unit	\$0.70
No of punnets per month	400
Total revenue per month	\$1120

Notes: Production of 400 punnets per month with revenue coming in 2 months time, production in first month and sales in second month.

Costs Summary

Details	Costs in US\$
Set Up Costs	
Gumpoles big size x10	40
Small size gumpoles x30	60
Meshwire	20
Roofing sheets x 10	110
Gravel x 3 wheelbarrows	20
Metal drum	25
Cement	20
Misting system	80
Black twine	15
String	5
Plastics	10
Insulation grass	20
Substrate	35
Black polythene	10
Punnets	20
Total	490
Operating Costs	
Spawn x 2 per month	55
Firewood	10
Labour x 3 x 2/week	40
Total costs	592

Cash flow Analysis for 12 months

Detail	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Bal bfwd	-	(595)	(17)	(122)	388	283
Revenue	-	560	-	560	-	560
Total		35	(17)	438	388	843
Less costs						
Capital costs	(490)					
Operational costs;						
1. Spawn	(55)		(55)		(55)	
2. Electricity	(30)	(30)	(30)	(30)	(30)	(30)
3.Labour	(20)	(20)	(20)	(20)	(20)	(20)
Total costs	(595)	(30)	(105)	(50)	(50)	(50)
Balance Cfwd	(595)	(17)	(122)	388	283	793

Detail	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Bal bfwd	793	688	1198	1183	1693	1643
Revenue	-	560	-	560	-	560
Total	793	1248	1198	1743	1693	2203
Less costs						
Capital costs						
Operational costs;						
1. Spawn	(55)		(55)		(55)	
2. Electricity	(30)	(30)	(30)	(30)	(30)	(30)
3.Labour	(20)	(20)	(20)	(20)	(20)	(20)
Total costs	(105)	(50)	(105)	(50)	(105)	(50)
Balance Cfwd	688	1198	1183	1693	1643	2153

Notes:

One needs to get professional advice on mushroom farming and this includes training and field visits. Your first batch likely to be bad with molds, therefore do not expect much from it but the experience will be important,. Above cash flow does not include salary, but one should be prepared to work their socks off till the 4th month, therefore there should be other sources of income till cash inflows turn into positive.

3.3 LP Gas and Solar Energy Station (Proven)



Problem Definition: Zimbabwe is facing relentless power cuts challenges especially in urban and peri-urban areas

Solution: Set up a liquefied gas and solar energy gas station.

Locations: Retreat, Domboshava, Dema, Nyabira, Snake Park, Eastview and Whitecliff, ect.

Benefits: Can be a source of daily cash inflows,

Risks: If set up at undesignated business centres, can be destroyed by city councils,

Value Chain: The country used an estimated 40 million kgs in 2021 (Source: The Herald)

Registration Process

- Have a registered company with tax clearances.
- Find an open space you wish to operate from and visit the local council and advise them of your intentions—they will ask for company registration and tax clearances documents.
- The council will give you approval or recommend other areas. If approved, they will ask for a plan for cage you will use. They need an application fee for the site.
- You take the the receipt to the Area Fire Brigade and pay a booking fee so they can come for a pre-inspection. And if approved you then take the council offer letter and Fire Brigade approval to EMA (Environmental Management Agency),

- EMA will do an assessment and will issue you with pre-inspection certificate or correction form to correct any anomalies found. If approval is granted, you construct your cage according to SAZ (Standards Association of Zimbabwe) requirements and measurements—you can visit the SAZ website for specifications.
- In summary you need 4 licences (Council, Fire Brigade and EMA)

On busy areas they are selling at least (48x6) 288 kgs x selling price of \$2 giving a revenue of \$576 per week, subtract transport per week of \$30 giving a profit=\$114. On a monthly basis profit of US\$452 or annual income of \$5,472. This income does not factor in salaries which depends on whether its owner operated. One needs to apply for operating licences. Zuva Gas is supplying gas to selected areas and therefore the costs of transport can be saved.

The startup costs can be reduced or eliminated depending on area of operation—some start from homes therefore eliminating the container costs but usually high volumes pushed at professional settings—therefore an important consideration when selecting area of operation. Home operations will reduce operating costs such as security but also increase risks of fire break outs.

Case Study: A Zbinite based in Retreat, Waterfalls started a gas filling project in January 2021. He realised he needed daily cash inflows during the lockdown and started with one container and 12 months later had opened 4 new gas stations in Hopely, Eastview and Chitungwiza!

Details	Amounts	Notes
Container costs	US\$4,500	A shipping container costs US\$9,000 and it can be cut into 2 and refurbished.
Branding	US\$200	Includes painting and branding
Gas Cylinder x6	US\$600	48 kg gas cylinders @ \$100 each
Generator	US\$600	
Electric and Manual Pumps	US\$300	
Total startup costs	US\$6,200	
Security	US\$50/month	
Transport	US\$30/load	
Retail Price	US\$2/kg	
Profitability	50 cents per kg	

3.4 Private School

Problem Definition: Lack of schools in Zimbabwe due to population expansion, new areas development and over stretched government budgets which cannot cater for schools developments.

Solution: Set up a private school in Eastview, Harare. (There are more than a hundred areas where private schools are required across the country)

Market Research: There are few government schools in Eastview, a new suburb next to Tafara. A suburb with more than 50k residents.



Activities	Detail	Notes
-Premises acquisition	No land for schools available, so one has to buy existing commercial land and convert it into private school.	Between US\$20K-US\$30
-Construction	Construct blocks with 15 class rooms, administration block and bathrooms.	Estimated costs of US\$50K
-School security	Need for a security fence.	
-School furnishings	Each class of 30 students need a desk and a chair for each student and this should include for the teacher.	
-School running costs	They include hiring the administrator, bursar, general labour and security personnel.	
-School revenue	Depending on area and attractions, few students intake in the first days and over time, parents to bring more students as a result of referrals.	
-Construction model	School construction an expensive undertaking which spans several years and the best approach is to build in phases.	

3.5 Mbare Food Processing

Problem Definition: A lot of agricultural produce going to waste in Mbare Musika leading to a lot of losses for farmers

Solution: Process agricultural produce and help save food wastages as well as provide farmers with income to help recoup farming costs.



Activities	Cost	Notes
-Dryer acquisition	Purchase a dryer from China.	Costs between US\$4,000-\$15,000
-Premises acquisition	Rent a property in Ardbennie, Sunningdale, and Prospect.	US\$400 monthly rental
-Truck	Small truck for transportation	US\$6,000
-Brand and Promotion	Establish networks with retailers such as Food Lovers and other retail brands such as Pick N Pay, Ok Zimbabwe and Spar. Refer to Blessing Shumbakadzi branding on the Premium Chats chapter.	
-Business model	Sourcing cheap fruits and veges from Mbare, drying them and package for resale	
-Access to capital	The project likely to get donor funding in the green energy sector.	

3.6 Beira Beach Hotel

Problem Definition: No sea coast for Zimbabwe leading to entertainment seekers in Zimbabwe heading to South Africa especially Durban and Capetown.

Solution: Not necessarily reinventing the wheel as during the colonial era, White Rhodesians used to trek to Beira and owned hotels in Beira. The same model can be employed on the Binga Beach along Zambezi River.



Activities	Detail	Notes
-Premises acquisition	Lease Agreement, Mozambique laws do not allow land sales as all land is state owned.	
-Dome tents acquisition	China has a couple of dome tents and they vary in price depending on size, price ranges US\$2000-\$6000.	One can start with 10-20 and build more from profits generated.
-Construction	To limit bricks and mortar buildings save for bathrooms, and administration blocks.	To follow guidelines used by lodges in Vilankulos and Xai Xai.
-Furnishings	Each done need 2 beds, a swing chair, table, wardrobes and television sets.	Mozambique is home to some of the best teak woods and carpenters.
-Security	Security required for guests especially during the night.	Although crime rates are low in Beira, Guests will have Cabo Delgado insurgents incidences in mind despite being 1000 kilometres away.
-Power	Green energy (solar lights) the preferred choice and a few generators for backups.	Mozambique is has excessive hydro electric energy and exporting it to neighbouring countries.
-Competitive Advantage	Beira located 590km from Harare.	Direct flight from Harare introduced in December 2021.
-Brand and Promotion	AirbnB, Leading tourism journals.	Despite negative publicity, Mozambique is a top destination for many regional and international tourists
-Business model	Partnering with local arts and crafts.	
-Risks Mapping	Cabo Delgado skirmishes escalations, Risks of Flooding, Potential Risk to Popular Mozambique Destinations.	

3.7 Returning Resident Advice

Problem Definition: Creation of income and wealth for returning residents.

Solution: Explore various business opportunities.

The world is increasingly becoming harsh to immigrants—infact an immigration crisis is looming across the globe as seen in North America and Europe. South Africa cancelled employment permits extension for 200,000 Zimbabweans and this may result in some packing their bags voluntarily heading home or even being forced to do so. So what are the key considerations when you return?



Location: At all costs avoid staying in major cities such as Harare where the cost of living is exceedingly high and life so fast such that whatever you saved for investment purposes can be wiped out in a few months. Even if you have a home in Harare, you are better off settling in small towns or even peri-urban areas. There are a lot of opportunities in mining towns or areas such as Shamva, Bindura, Mt Darwin, Chegutu, Shurugwi etc. You can take time analysing the value chains of mining, agriculture and others. What are the gaps in the value chain that you can exploit?

Risk diversification: In Zimbabwe you diversify your risks by investing in projects as follows'

Short Term (Daily Cashflows): These are projects that bring daily cash such as shops, tuckshops; mining compressors hire, and taxis. These projects help you cover daily expenses but have huge swings and a shorter life span. This investment helps one survive whilst setting up long term and more sustainable projects.

Medium term: This is where you employ the B2E model and includes agriculture, mining, manufacturing and retail. The capital outlay higher than short term but gives more sustainable returns in the long run. Losses on these ventures during startup can be covered by short term and long term investments. A key investment is procurement of manufacturing machinery which one can remain with after running into losses roadblock as expected in the early days. Borehole drilling rigs, tractors, lorries, buses, plots, and others. This can also include the local stock exchange market investment.

Long term: This gives low returns but safety of mind and includes real estate investment (for rental—flats and students accommodation—small shopping malls for entrepreneurs).

Caution: This is just an illustration which varies from each individual to the next depending on circumstances and risk appetite. In summary take your time in researching before jumping into any sector as life cycles of opportunities are highly unpredictable—what works today and currently bringing high returns can spin off the rails and sink your capital. Generally safe options are importation and selling of machinery for the agriculture and mining sectors. The products may take long before they are sold but one is guaranteed of sales and a good return on investment.

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CHAPTER 4

ADVANCED DIGITAL MARKETING



INTRODUCTION

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

Latest Statistics

Mobile Phones	12 million
Internet	9 million
Whatsapp	7 million
Twitter	5 million
Facebook	2 million

4.1 ZBIN Performance

Facebook	Whatsapp	Website
<ul style="list-style-type: none"> • 100k members • A million views per month 	<ul style="list-style-type: none"> • 50 Groups • 10k members 	<ul style="list-style-type: none"> • 760 posts • A million views

With over 100k members on our online platforms, we believe we can authoritatively discuss about Zimbabwe's Online Culture and Experiences. Formed in 2015, our forum follows a Japanese model called Mirasapo which incorporates digital culture in unlocking opportunities.

Our forum links our Facebook Platform to Whatsapp and our website. A lot of discussions updates and mentoring takes place on Facebook and Whatsapp with information flowing to and fro. We capture summaries on our website www.zbinworld.com and cascade it back to the source forums. On a yearly basis the summaries are captured in hard copy and printed on books.

Achieving a million views in July 2021 was a huge milestone which came as a result of hard work by our administrators and members.

Key Insights

Insight	Detail
Opportunities Information	Opportunities information used to play second fiddle to marketing posts but all changed during the Covid-19 pandemic lockdowns
Marketing Platform	Most primarily join Facebook Business Groups for selling goods and services and for years our posts that allow sellers to advertise have attracted the highest viewers and participation
Age Groups	The biggest age group is 25-34
Local coverage	Most of the users concentrated in urban areas with Harare (50%) and the rest of other cities and towns accounting for the remainder.
Diaspora coverage	South Africa has the largest outside Zimbabwe community with Gauteng and Western Cape the biggest provinces
Images	Posts which images attract the highest views
Culture	Users prefer consistency in language, time of posting and all forum activities

Brick and Mortar Zimbabwe	Online Zimbabwe
Population: It has 16 million residents	Population: It has 10 million users if we factor 10 million active phones, 9 million connected to the internet and estimates of 8 million on social media
Diaspora: A small percentage of diasporas physically visit Zimbabwe. The situation worsened by Covid-19 travel restrictions.	Diaspora: Most connected conduit is online through phones and social media.
Diaspora Remittances: Receiver of diaspora remittances	Diaspora remittances: Sender of Diaspora remittances
Advertising: is expensive	Advertising a fraction of physical advertising methods
Payments:	Payments:

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

4.2 Local Pacesetters



4.3 It's all about experiences



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

Human beings enjoyed EXPERIENCES.

With the coming in of the industrial revolutions, most trekked to cities to look for employment and one area was disturbed-Experiences! In order to cover up for the weaknesses in the new urban set up, the Newspaper Experience was created. However the newspaper experience was not enough, we needed a voice and hence The Radio Experience was created. Still the new media was not good enough; there were no facial expressions, no visuals.

We again went back to the laboratory and introduced the Television Experience a much better version than newspapers and radios. However we were not yet done, some obscure producers determined the content that was produced and aired on the television, they controlled the times of broadcast and areas of broadcast. The cycle of tracing back to where we began was completed by the internet creating platforms such as Social Media.

Once more, we have platforms where we create content, converse with others, no restrictions on time and we can also see each other through photos or videos. Digital marketing is therefore all about participation in memorable experiences in order to create wealth on a sustainable basis.

4.4 Disturbing Experiences

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

Now imagine if you were to come and disturb the story telling session and advertise goods for sale? You would need to disturb in the shortest time of 7 seconds,

Your advert needed to be interesting and have entertainment value. If your advert had prizes such as sweets and chocolates for the kids. If your advert also followed the story telling theme and gelled with the existing story line. People who advertise on television, radios and Social Media are essentially entertainment disruptors.

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

4.5 These Youths



These youths are not gathered for news bulletins or documentaries on climate change. These youths are gathered for entertainment.

They represent the majority of social media users. If you have to capture their attention then let your advert be short, catchy, sweet and gel with the entertainment flow. You have to catch their attention and if they end up singing your adverts like they used to do with

Ngwerewere Adverts in the 90s then you have nailed it. If they end up sharing your adverts like they do with Mambos Chicken, then you have reached the top of Mount Kilimanjaro in digital advertising.

4.6 Ten Reasons why you need Digital Marketing

1. *Digital Marketing Levels the Online Playing Field:* Digital Marketing actually levels the playing field, providing small and medium enterprises the chance to compete against the big boys and attract their share

of targeted traffic. With digital marketing, small companies now have the resources to perform sales and marketing processes that were previously available only to large corporations. Without a call centre, small businesses can engage effectively with multiple customers, even to customers from any parts of the world even if they don't have physical stores or branches in these locations.

2. *Effectiveness: Digital Marketing Is More Cost-Effective than Traditional Marketing.* Small businesses have very little resources and even capitalization. This is why Digital Marketing provides them with a better and much more cost-effective marketing channel that delivers results.
3. *Digital Marketing Delivers Conversion:* Businesses marketing products and services online measure success by the percentage rate of incoming traffic gets converted into leads, subscribers or sales, depending on the intended purposes of your website. Without conversion, all your traffic would mean nothing and all your marketing efforts will simply go to waste. That is why business owners are streamlining their digital marketing campaigns towards conversion optimization, making it a top priority above everything else.
4. *Digital Marketing Helps Generate Better Revenues:* Higher conversion rates generated by effective digital marketing techniques will deliver loads of profitable benefits for you and your business in terms of better and higher revenues. Google confirms this in a study with IPSOS Hong Kong, claiming 2.8 times better revenue growth expectancy for companies using digital marketing strategies to those who do not.
5. *Digital Marketing Facilitates Interaction with Targeted Audiences:* One of the reasons why digital marketing is taking over traditional marketing channels is the ability of Internet marketing tools to interact with targeted audiences in real time. Engagement in any form is what your customers expect to receive when interacting with your brand or business. How your business handles such engagements and interactions will spell the difference between business success and failure. Interacting and providing your customers with proper engagement points can give you an insight of what your targeted audiences want. This vital information will steer you towards making the right set of next moves, provide your customers with an even better experience, develop good relationships with them – gaining their loyalty and trust that you will need when your business begins to grow.

6. *Digital Marketing Caters to the Mobile Consumer:* Undoubtedly, mobile internet will be the next wave of information dissemination and communication channel, brought about by the rapid proliferation of smart phones, tablets and other internet-enabled devices. These mobile devices have become a central part of life
7. *Digital Marketing Builds Brand Reputation:* The power of digital marketing lies in its ability for attracting targeted traffic. These types of audiences for your content are most likely already ready to know more about your brand, products or services and may be interested enough to purchase what you have to offer. Delivering on what you promised will help you develop a better relationship with your targeted audiences, help them transition into paying customers that will go back and interact with your site some more – on a regular and continuous basis.
8. *Digital Marketing Provides better ROI:* With better revenues and better branding, Digital Marketing can provide a better Return of Investments (ROI) than traditional media and marketing channels. With traditional media, the cost is too exorbitant for small and medium enterprises to leverage on, and the results received are somewhat vague and difficult to measure. Digital Marketing on the other hand can easily be tracked and monitored, with results immediately realized and measured as soon as targeted audiences provide contact information, subscribe to a newsletter or training program, or make a purchase. The key to success in Digital marketing however is to generate a steady flow of targeted traffic that converts into sales and leads. The more your business generates this kind of traffic, the faster you can realize your ROI.
9. *Digital Marketing Earns People's Trust:* Digital Marketing rides on the current online trend that focus more on social media signals resulting from direct and more personalized interaction between a brand or business and their targeted audiences. Digital Marketing leverages on social media signals, social proof and testimonials from actual consumers who have previously purchased, joined, or availed of a product or service marketed by a particular brand or business. The more reliable these social signals are, the higher the trust rate it can generate from targeted audiences – most of which can be potential customers.
10. *Digital Marketing Entices People to Take Favourable Action:* While social signals and testimonials help earn trust from targeted audiences, Digital Marketing makes use of effective strategies that will entice people to

take a favourable action your brand or business intends them to take. Conversion to leads or sales is still initiated and under full control by the website visitor. They are not compelled to do so but digital marketers can make use of clever and innovative ways to entice conversion using Calls-To-Action.

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

4.7 The 2022 Marketing Trends

Marketing in 2022 is going to be challenging and exciting with the constantly changing digital marketing landscape.

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

To help you stay ahead of the curve, below we outline the some of the best digital marketing trends 2022;

- **Video content:** Video content has much higher engagement and click-through rate and this trend will even grow. People are more likely to watch a video than read the article with exactly the same content.
- **Interactive Content:** Interactive content is the best way to engage your audience, build strong personal brand and get to know your customers better. You can use quiz or interactive e-mails to build closer relation with your readers.
- **Automation:** Research has shown that people are not willing to wait for your service, access or just the e-mail answer. That's why in 2022 it will be even more important to invest your time and money in auto responders and chatbots.

- **Branding:** Everyone can produce anything right now. In this crowded environment, branding and personal 'brand is crucial. Focus on building your brand than just on quick profits and sales.
- The core of digital marketing remains the same; getting people what they want, when and where they want it and 2020 technology is just opening new doors to get there.
- **Must have skill: Graphic Designing:** The rule of digital marketing is many people only have an attention span of less than 10 seconds.

4.8 Whatsapp Marketing



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

Major challenges with Whatsapp Marketing

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

Steps to achieve success in Whatsapp Marketing

1. Open a Business account; add contact numbers and a catalogue of photos of your business
2. Download a canva app, or visit the website link www.canva.com and

learn to develop own adverts. This is work that can be done successfully by primary school students.

3. Develop a least 3 adverts trying different designs, own photos of products earn extra marks.
4. Join as many Whatsapp groups as possible, learn the group rules and schedule your adverts
5. Try social capital investment by participating in a few groups, providing helpful tips or even researches.
6. Measure progress.

Advanced Series

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

4.9 Facebook (Meta) Marketing

Facebook is the second most popular Social Media platform in Zimbabwe with 1.5 million subscribers in country as at the end of December 2021, but figures could go up to 4 million if we add the diaspora.

Problems with Facebook Marketing

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

Steps to successful Facebook Marketing

1. Just like in Whatsapp ads, create an eye candy ad on canva for beginners.
2. Open a Facebook page and come up with a schedule of posting.
3. Join as many relevant groups as possible and post your ads during peak times.
4. Use your profiles to market your business.
5. Get skills on targeting.
6. Know how to use analytical data to review performance and re-strategise.
7. Use Facebook for experimental purposes.

Advanced Series

1. Use Facebook groups instead of Facebook Boosting.
2. Use Paypal by using South African registered numbers.
3. Use influencers such as Comic Pastor, Madam Boss, Mai Titi etc but they come at a cost
4. Link your Website, Twitter, Instagram, Whatsapp etc
5. Great platform for redirecting traffic to your website or capturing email addresses.
6. Stage experiences.

4.10 Websites and E-commerce

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

What are the challenges with websites

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

Setting up your site for successful digital marketing campaigns

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

Advanced Series

1. Redirect your facebook page to your website (off the book).
2. Promote your website through radios, televisions, presentations.
3. Placing your videos on your site.
4. Business directories.

Engaging a website development consultant

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

4.11 Youtube Marketing



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

Problems with video marketing

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

Steps to success with video marketing

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

Advanced series

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

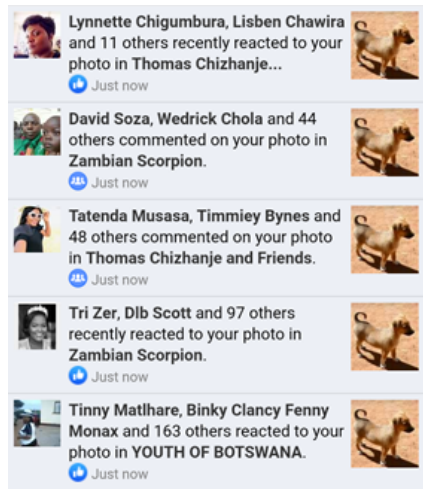
Setting up your own videos

1. Study the best videos especially those trending on Social Media and on Televisions.
2. Visit Millier Properties Facebook page and see how they effectively use videos to market their business.
3. Engage a professional videographer and shoot a short video (maximum 30 seconds).

4. Open a Youtube channel (a 3 minute easy steps process), upload your videos.
5. Share video links to your website, Facebook, Twitter and Whatsapp groups.

4.12 Digital Marketing Researches

The digital platforms are theatre of arts arenas and what works in one area may not necessarily work in another. However there are general trends which can be observed across the globe and we have already covered them. Our forum does carry informal researches especially in SADC and we have observed that posts that attract viral responses share traits such as attractive images, unusual images, controversial, trending, user involvement and others. On user involvement—we can find solving problems, giving names, sharing experiences etc.



We share an image where we asked Facebook Users to name a puppy—the responses were instant as thousands of responses came from 6 countries.

4.13 Performance Management

The beauty of digital platforms is that it simplifies complex data analytics for the ordinary person. For instance on our Facebook page, we can track performance metrics such as;

- No of views per post from thousands of members,
- No of active members at any given point in time,
- Member aggregates such as age, sex, location,
- Country and city location,

Those with Face Pages can access performance metrics which they can use to target specific audiences according to place, sex, age.

Metric	Decision Making
Top Posts Views	Allows us to serve our community needs effectively and efficiently
Popular Times	We know when to post and be able to reach out to huge numbers
Age and Gender	We know the content that appeals to specific age groups
Location	Targeting made easier, we know where our members are located

Digital Platforms enables you to summarise large swathes of data for decision making. In our case we can summarise information from 100,000 members in a few minutes a benefit not available previously before the advent of digital platforms. Therefore craft a plan of reviewing the performance of your digital campaigns and pro-actively taking corrective action.

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- Once off payment

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- Pay for 15 lessons & get 1 free lesson
- Pay for 30 lessons (full course) & get 1 free car hire

\$4/ LESSON

CAR HIRE \$20

CLASS 2

- Pay for 5 lessons & get free provisional lessons until you pass.
- Pay for 20 lessons (full course) & get free truck hire for VID practical

\$7/ LESSON

CAR HIRE \$40

BOOK NOW

**CORNER 9TH AND RG MUGABE WAY
(GWERU MOTORS BUILDING, NEXT TO ZUVA FILLING STATION OPPOSITE CHICKEN SLICE)**

CHAPTER 5

CLIENT EXPERIENCE



Today's customers want more than just high quality goods and services. They want value from positive, engaging, memorable experiences along with high quality goods and services.

For the past 7 years, our forum has been conducting surveys on client services and the results show that Zimbabwe is generally a poor client service country! Even some big corporates with sufficient resources to recruit and train staff on client services are amongst the biggest culprits. This extends to mobile phone companies, public entities and commercial banks.

What are the implications of poor service? It is lost business and in cases where there are fewer options, when disruptions come, and clients will automatically shift brand allegiance.

To those contemplating opening businesses, some sectors with poor client services are an open cheque! Venture in and provide superior client service and the market will be all yours in record time. In this chapter we cover forum researches and discussions around client service. We also include discussions done by South Africans around client service provision.

5.1 Experience Economy Simplified

We have 2 drivers--Jessie and Janet.

They are Vaya drivers picking up passengers from the airport to Imbamatombo Lodge. Janet picks up tourists from the airport and calmly drives them to Glenlorne.... business done; she gets paid and goes back.

Jessie read about Experience Economy from our 2018 Business Opportunities for Zimbabweans. She mastered the skills and goes to the airport. Picks tourists like Janet and asks the tourists whether they like mbira music? They nod and she inserts a CD featuring *Chiwoniso, Mbira dzenharira, Stella Chiweshe*...she starts talking about the genre...its origins, places to hear mbira music. The Mbira Centre...the history of the musicians etc.

Jessie also talks about trending issues in Harare, the death of our founding father and funeral arrangements. She also gives information about bureau de changes, how to change money using EcoCash, the cash problems etc.

As she negotiates the traffic jams, she also talks about alternative routes, off peak times and dangerous spots to avoid. The tourists ask a lot of questions and she coolly responds. As they reach their destination, the tourists are disappointed that they can't have more of Jessie...the good music, the great stories, the helpful information.

For Jessie, she has to leave and promises to pick them on their return...she asks whether they need her services to the Mbira centre--they nod, they want more experiences from her!

Review

Assuming you are the owner of the 2 taxis operated by Janet and Jessie... who is likely to generate more business? Who will you give bonuses or promote to manager? Open secret right?

When you provide great customer service; you are on a higher level and this often results in more income. Next time you make super profit, book for a holiday to Thailand, study the experience economy models and you will realise why many tourists flock to the country! Apply the concepts to your business and all the money you used will be returned.

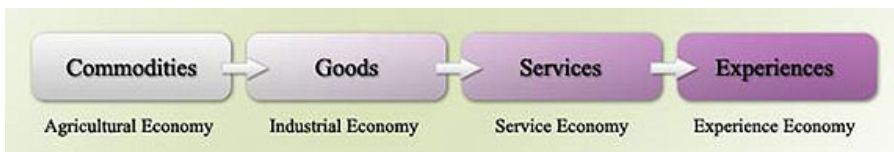
Are you Janet or Jessie?

5.2 Stages of marketing a product or service

A core argument is that because of technology, increasing competition, and the increasing expectations of consumers, services today are starting to look like commodities. Products can be placed on a continuum from undifferentiated (referred to as commodities) to highly differentiated.

The classification for each stage in the evolution of products is:

- A commodity business charges for undifferentiated products.
- A goods business charges for distinctive, tangible things.
- A service business charges for the activities you perform.
- An experience business charges for the feeling customers get by engaging it.
- A transformation business charges for the benefit customers (or "guests") receive by spending time there.



5.3 Wrapping Experiences

The experience economy concept is closely related to tourism both in its origins and its implications. Pine and Gilmore's (1999) assertion that the developed world was moving from a service- to an experience-based economy was based partly on their analysis of the growth of US leisure and tourism attractions, such as theme parks, concerts, cinema and sports events, which they found to outperform other sectors in terms of price, employment and nominal gross domestic product (GDP). Their explanation was that these businesses all offered experiences which were valued because they were unique, memorable and engaged the individual in a personal way. Services, in contrast, were becoming commodities in the sense that consumers regarded them as homogeneous and purchased them solely on price and availability.

5.4 Bangkok Exceptional Customer Service

When it comes to customer service, Thailand comes second to none in the world! If you would want to learn or experience unparalleled customer service then book the next flight to Thailand. The level of customer service in Thailand will shock and surprise you-they are simply in a world of their own and this helps to explain why it is a tourist destination of choice in the world.

Here is my story

I had a sponsored risk management workshop a few years ago in Bangkok Thailand and this meant that I had to go there for a week. I booked my accommodation at Okura Hotel which is located in the heart of Bangkok. My travel to this country involved a flight from Harare to Dubai and then connecting from Dubai to Thailand. This was my first time to the East Asia Region and I had applied for a visa online whilst in Harare- their embassy is based in South Africa.

The Shock

When I arrived at this beautiful and massive hotel, I was warmly greeted by the receptionist who took me to a visitors room whilst she recorded my details. Upon seating down on a visitors chair something I will never forget happened!

The receptionist came with a book to confirm my booking and then knelt down. Receptionist *akatyora muzura!*

In shock, I thought the receptionist had stumbled upon the ground and wanted to help her back to her knees! Some quick thinking from me helped to serve the situation, reality sank in-the lady was kneeling down as a sign of respect. She was kneeling down as a sign of supreme customer service! The lady with a smile took down my details, offered me Thai Tea and was soon out of the reception room. The kneeling down is an act I had not anticipated-it was a shocker! I smiled and could not believe that this was real. I am not sure whether this happens to visitor but this lady had done enough homework. She knows what African tourists want and she delivered in 2 minutes whilst confirming my booking details.

After booking, I was to start my workshop at a nearby hotel which is located directly opposite to the Okura Hotel. On the second day another shocker was to come my way-it was my birthday and I had actually forgotten about it as I was busy after hours with work.

On coming from the workshop, I saw this amazing cake and birthday card! This fruitcake will compete for my best ever birthday cake, it was complete with a birthday card which had been signed by the Chief Executive Officer of Okura Hotel together with his entire management team. What an honour for a nonentity coming from Zimbabwe. What a surprise and honour for someone in foreign land? In the next article I do hope to go an extra mile in explaining the hospitality of the Thais but for now allow me to write about a few lessons that work in customer service.

Customer Service as a Competitive Advantage

I saw a lot of tourists in Thailand and most of them were from the developed world. There were flocking to this beautiful city and the reason was simple-attracted by the beautiful holiday destinations PLUS the hospitality of the Thais! This hospitality has led to every visitor telling others to visit this country. All people who visit Thailand inspire others to visit Thailand and this has worked well for them. They view customer service as a competitive advantage.

Shock your customer

I am not advocating for receptionists to kneel down for customers, this may not work in certain countries but the point is- Shock your customers with excellent customer service. Get to know them better, research about them, find out what interests them. Go the extra mile in delivering world class experience. Here is the good news-it does not cost a lot of money... delivering top notch customer service does not need a lot of money-it just need a right culture and right people.

Getting a small cake possibly costed less than \$5 for the hotel, getting a customised birthday card could have costed less than \$2 for them. However to me the \$7 spent on the card is probably worth a million dollars in value. It is the experience that matters, the warmth of the people of Thailand, the professionalism that is more important.

So in your business are you shocking your customers or you are doing what everyone is doing? Are your customers talking positively about your company? If you are not delivering the Thai Experience then you haven't started being serious about customer service.

I see many companies and individuals getting recognition and being awarded certificates for customer service in the country and often wonder what these awards are for. No one should get an award for customer service until we learn to shock customers or clients. We need to go back to the drawing board and set benchmarks on customer service. If the benchmark is not Thailand then you are setting it very low.

As I left the beautiful Okura Hotel at the end of my weeklong workshop, I met another Zimbabwean who had come to Thailand for an HIV and Aids workshop. The lady, Ms Martha Tholanah is the Board Chair of ZBIN. At the busy airport whilst waiting for our flight to Dubai, we got to talk about exceptional customer service in Thailand. She had also encountered a similar experience at her hotel and we both agreed that in Thailand they go the extra mile on customer service. They pamper tourists!

So food for thought to every entrepreneur, are you giving your customer the Thai Treatment?

Are you kneeling down for your customers even those who are nonentities? If yes then keep it up but if not then watch your back and take corrective action because one day a competitor will introduce a Thai Treatment and grab all of your customers within a short period of time.

5.5 Client Service and Digital Marketing

Clients receiving exceptional service are likely to promote you through social media. Those likely to receive poor service are also likely to create viral posts that destroy your reputation. Some businesses have even been adversely impacted by negative publicity with massive drop in revenue. Work on the positives by capturing clients experiences on your digital platforms such as your website and social media handles.

Your company images, your content and branding helps inspire potential clients. How are you capturing referrals? How are you resolving conflicts with clients so that they do not escalate to negative viral content?

5.6 Meaning of quality to entrepreneurs

Fellow entrepreneurs, what does quality mean to you and your business?

Maswe : It means providing the right product, at the right price delivered at the right time.

Kabelo : Quality is the only reason we do what we do.

Kabelo : I have been doing a lot of reading, listening and observing the group and some offerings by many of us and there isn't much emphasis on the quality of products and services. Seems like we are putting more emphasis on quantity, which is temporary 'success'. Quality work and or products are the 'ONLY' reasons your business will grow and for many years and it is also a sure card in ensuring your development as an entrepreneur. Please let us attempt to produce supreme products/services so we can justify us choosing your business as a preference and our hard earned money.

Grant : Delivering products/services that go above and beyond the needs or expectations of the buyer.

Absa : Quality and excellent service are crucial because word of mouth is the cheapest way of marketing your business. Poor quality and service will bring any business down to its knees.

Edmond : Quality means a lot. For example, Woolworths is expensive and Pep Store is cheap. Customers don't care about the price but they usually look for quality. Cheap things are expensive because most of the time they are poor in quality and then you will buy another one soon after purchase because it won't last. Expensive things are cheaper because of the quality. You buy the product and it lasts for many years before you buy another one. So quality is very important when it comes to business and it helps to build loyal customers.

Margaret : To me, quality means a product that will last, or a service that leave you/your business in a better state than before. Of course, different products have different purposes and life spans, but it shouldn't break straight away! Thobile My lecturer said quality is defined as three things namely 1. Fitness for use 2. Conformance to specifications. 3. Value for money. Nowadays we talk about Total Quality Management which covers the whole value chain.

Garikayi : Quality is fitness for purpose or use. Quality may also mean surpassing customers' expectations.

Quality starts with knowing what the customer wants then as an organisation you move on to aligning your people, processes, systems to providing the right product/service - at the right time, price, quantity and place.

Providing quality comes with a cost component (Will investing in quality generate goodwill and returns on investment?).

The best quality i.e. the only quality that is sustainable is built into the product or service your business provides - processes, systems, people (Quality Assurance which is pro-active) which more often than not also assures of the kind of products/services to provide your customers unlike (Quality Control which entails some level of policing and is reactive in the main, causes a lot of antagonism and conflict and re-work, higher costs of production and ultimately customer dissatisfaction).

Quality also means the knack for continuous improvement in - processes, systems, and people – tiny, progressive, cumulative improvements because there is always room for improvement in any situation if an organisation is seeking for it.

There is always a catch though - there is a perception that "quality is free"(when built into the people-processes and systems) and we all know that quality has or is a cost - an organisation needs to determine what quality they need and at what cost i.e. are you making paper clips, lead pencils, children's toys, motor vehicles, aeroplanes, space ships or administering a Facebook page?)

5.7 Pricing Problems

Comment: Pricing killed many black businesses and will continue to do so.

Teboho People want to be rich quick.

Jay ABSA does training on pricing and it's free. Google Absa enterprise development agency in your area it will pop up.

Bill Yet G-Star charges R 1000 for a t-shirt and nobody bats an eye.

Bright High pricing is not a problem. The problem is one who chooses high prices from some white big company and feels that blacks don't deserve all the money.

Swelekile The key in lower or competitive pricing is bulk buying, we as blacks do not want to collaborate. I have spent some time studying Pakistanis and other foreigners who own shops and other businesses, I discovered that they collaborate and buy in bulk. This drives their purchase price down and profit up.

Nomathemba Profit should at least be 25% to 30%.

Undjimuna Most people want 100%.

Swelekile Getting 15% for 3 years is better than getting 30% on a once off basis. Key is continuity and relationship building with your clientele. On my services, I overcharge others while I charge basic on others. Ask any businessman, they will tell you some department of their business makes a loss while other support others. It's a nature of business, don't force profit where you shouldn't, a regular client is better than a once off client but at the same time you must keep your business afloat and not kill it.

Swelekile Let me tell you something, you won't be rich same day. Rather be reasonable and build up your client base then you will be able to charge what you like afterwards. The only business that makes a profit on the first day is drug business. For others it might take you 18 months and patience is what the majority lack.

Undjimuna People do complain yes because we blacks don't know how to price and calculate profits. High and unreasonable prices often lead to customer complaints and loss of business.

Smatsatsa Because there are some who under price themselves to get customers since black customers will force you to be cheap or else they won't buy but they go and buy the same thing at a higher price at another shop without complaining(sehlare sa mosotho ke lekgowa). Then there are some who overcharge customers buying products at R50 and reselling at R400 or more!

Cyril Too expensive or too cheap? Generally pricing simply has to be market related. A cheap price alone will not attract or cause people to buy and a high price doesn't necessarily chase away customers as it depends on the quality too. I've mentioned on this group before that some people want to do direct trading e.g. "I'm selling laptops 8k because I order them at 6k" it doesn't work like that. First how much are your neighbours selling them for?

Pamela We should copy the correct approaches from others who have gone before us. Quick rich in business is wrong mind set. We must have small business forums in our communities and where we are selling the same products we partner and buy bulk. It reduces purchasing costs. Slow gradual growth is key. It's much better than hasty growth which is not sustainable in the long run.

Tshepo The name is adding value to your service or products. Add Value Before You Add The Invoice and never be ashamed to name your price.

Lhoza Lhoza Surprisingly brands that are well known today were never cheap to begin with. What's important is to create value for the customers hence companies nowadays create a customer benefit package to add value.

Tshepo I wonder if people know that all these fancy clothes they buy are manufactured for less than R50 in China and only get to R800 after branding. Selling is more difficult when compared to other professions. I can hire an attorney for legal services, an accountant for finance stuff. Unfortunately I can't say the same with sales -you have to know how to sell to lead a successful sales team.

Joan Selling is emotional. If you feel worthless, it is very difficult to sell. It is also tied to our beliefs about money. The emotional intelligence required to be a great sales person comes from our culture, environment and also our own life experience. There will often be a fantastic hustler in every poor family that puts the bread on the table and the rest of the family may not be able to make money - they don't need to, they rely on the hustler.

Tshepo I wouldn't say that's the case, everyone got that sales person within them you'll realize this side when situations get really hard. You will find most people getting something to sell. We all have different emotions everyone do have the fear of emotion but if you take time to feed yourself with positive stuff you end up over powering fear.

5.8 Competitive Pricing

How do you competitively price your products or services so that you do not make a loss?

Gatsby I calculate everything from packaging up to full cost and add a minimum of 50% mark up since I deliver for free around my city.

Michael Costing is very crucial it makes or breaks a business. Say for instance I sell liquor in bulk. A case of black label (12) cost R150 at SAB if I'm a wholesaler. Now here is how I'm going to sell it. I'll add R10 per every case and sell it for R160. Multiply R10 with say 5000 cases a week which gives you R50 000.

Pumza But guys, it's hard to calculate costs at times, like when I make scones use flour, milk, fish oil, sugar etc, in one dough you get 24 scones. To get a price of one scone, how am I going to do it with ingredients inside?

Patrick Fellow entrepreneurs pricing is very vital because if you over price you'll lose clients and if you under price you lose profit. To price correctly, one must do what's called price projection it really helps. I have a price projection template that I specifically designed and it works for me.

Nekhalale Simply put, price = how much you buy it for + extra costs + margin. So you buy an apple for 0.20 cents + it costs R1 to travel + margin which on average is 15-30% so = R 1,38 or R1,76 price per apple but to be efficient it will be R1,99.

Nekhalale So with transportation costs you would divide the cost against each single unit so you bought 100 apples you divide that against transportation total and that remaining figure gets added to the cost side of the total equation.

Motjo I think it is important to check the prices of your competitors because if you buy an apple at R1,50 and you sell it at R2,50 the profit might be great but only to find that the prices of your competitors are less what will happen your products?

Spencer It depends on the dynamics of the product. If you manufacture the product you can do all the cost price to have that product ready for the client. Taking into consideration the uniqueness your product offers. If you buy and sell it will also depend on the market you aim to target. Say you buy and sell weaves. You won't price it too high when selling to a market with lower income.

5.9 Customer or Employee?

Who is more important, the customer or employee? Who comes first?

Evans That is why in my company we see employees as assets of the company.

Madonna Can you survive with your employees and without clients?

Kasienova That's a motto from Richard Brandson "I take care of my employees; they will take care of my customers. I agree and disagree; I agree that if the employee is not taken care of, they will leave. I disagree in that when you are an employee you will deliver even when you are not taken care of because that's your livelihood and you have to pay bills so you don't have many options but to perform. Take for example a call centre, to me that is exploitation at its worst but employees are performing, then take another example MPs are getting paid some of the best salaries and yet they underperform. To me it's about the individual, how they see themselves which will determine how seriously they take their job-so at the end of the day the client is first because they pay my employees salary and mine, and if the employee chooses to leave the company the show still goes on, but if a client leaves that could be detrimental to your business.

Nhlahla Customers are the ones who bring income to the business, when treated less they will go and increase other businesses income. Employees are important, but not as important as the customers. Both are important but without the customers no business will stand.

Michael Simple English; No Clients, No Income, No Business which equals to No Happy or Sad Workers. Workers are important but not above the people who pay their salaries and keep the lights on which is the Client.

Tumisang Business is teamwork. Happy employees are very productive.

Tlale Client comes first. You hire people that agree to working hours, remuneration and duties explained. You do this so that they take care of your clients and ensure your product is appealing and delivered in the best way.

It is a legal contract. When the product and employee delivery satisfies the end user (client)-The client will be happy he will refer others. Over time the company will meet expected returns. When the company exceeds expected returns-they better the product first-so that they can be more appealing to another clientele or target market -upon success a good company will then issue bonuses, salary increases etc.

5.10 Unrealistic Prices

We always say 'support black business' but then we as black people set prices that are beyond realistic. You buy pots for R500 then sell them for R1500 or R2000.

Ntobeko But you can't expect to make 150% profit...it makes it hard for consumers to ignore the cheaper option which is your competition.

Ramasela Absolutely, the main aim for business should be to build relationships. I have a friend who is making a living out of lotto money, she does not want millions, she goes for thousands and she is happy, people want to keep stock because customers vanished for lesser price than to add a reasonable percentage of profit.

Luca I simply take my business where I can get value for money; just as its business not charity I will spend my money wisely. I never buy overpriced things, to hell with those that over price their things, and there are other sensible black people that I can support.

Tuhin Some people want to be rich over night, and then their business will fall. For any business, the minimum profit must be 10% as a starting point.

Nongephi People love to pay expensive things .They like to boast about how expensive their possessions are for example if you sell your pots in Butterworth for R1,000 in Umtata you will sell for R2,000 otherwise they won't buy.

Ntobeko I once saw a pair of boots on a website of a wholesaler going for R500, the wholesaler is in Joburg, so I thought about this lady who owns an online boutique so instead of me going to Joburg, I decided throw some business her way and asked if she could get them for me. Aah her price was ridiculous-she charged me straight R1,700 for the boots. I mean it wouldn't even cost me that much to drive there and buy!

Matshepo Eish not in my case hey I still believe in getting 3 quotes from different suppliers regardless of the race of the owner. But the problem is that mostly the Black owned companies prices are really high, sometimes I guess they are middle men suppliers which makes their prices to be a bit more expensive.

Charles Profit margin should be around 33% maximum for goods, anything else is almost day light robbery.

Muzi A 1litre Castle can is R18 at Kobus Tavern. At Muzis Pub the same beer is poured in a 500ml beer mug, pour some ice and then sold to you for R40. It's called a free market system. Same thing sold to different clientele at different prices.

Brian There are black businesses at almost every spectrum of the market. If I sell a cup of coffee at a taxi rank, I will probably price it between R3 and R5. If I sell the same cup at Rosebank Mall, you must expect to pay R40 to R80 a cup. Lesson; If you think something is overpriced, you're mostly NOT the target market. Stay in your lane. This has nothing to do with black or white business.

Sbusiso I am in manufacturing business. What I am doing is charging 75% deposit which is material cost, then 25 % profit for business. I believe it's a great way unless you don't want your customers to come back or you are not in aim to grow your business. You won't be rich overnight by the way.

5.11 Bully clients question

Question: I would like to ask how to deal with disrespectful bullies and illmannered clients.

Mixon The client/customer is the king treat him as such as long as cash is flowing in don't mind his attitude.

Thabang Always remember it's not their respect or love you seek, it's their money. So suck it up and get paid that's the bottom line unless their disruption is interfering with your service to other clients.

Mangaliso It's true that 'the customer is king' but that does not mean that you as a service provider deserves to be abused. But you have to take note of your customers' reaction to your product or service. That is valuable feedback you can use to grow your brand or business. Careful tracking of this could lead you to make changes in quality, or price, or service levels or turnaround time.

Faizel Rass In any business you should also know when to walk away,

begging someone by dealing with their attitude is sometimes not worth it. Some customers will push you just to get things for free and they will keep doing it if you don't have a walk away point. The customer is NOT always King or right if you know the worth of your product and service stand behind it no matter what. That one customer is not your only customer.

Makhosazana Just smile and give them what they want and then gossip about them when they leave. Even when they approach you take a deep breath and say to yourself 'here we go again'

Dintle Some customers are simply rude no matter how hard you try to be professional.

Ndeka It's a hard thing to master but you always have to be the bigger person and ask them how you can rectify the mistake (even if there wasn't any) or create a different experience for them. I have learnt to breathe and count to ten before responding to anything.

Lusizo You have to stay calm always because sometimes some of them come to your business to release their stress so you need to handle them with care.

Richard Ask the customer how they want the problem to be resolved. From there you can have a better understanding of the customer expectations but always remember to evaluate the demands and try to reach a compromise if need be. For those customers who are rude and abusive ...you need to remember that you can't satisfy every customer and it's unfortunate. Take notes from what they have said to you and always try to remain calm and objective.

Linda Some complaints are good because they help improve your business. It enables you to see where you are getting it wrong. However complaints are never easy to deal with. But my advice is;

1. Listen to the customer.
2. Do not interrupt while your customer is talking or venting.
3. Stay calm and try not to show annoyance.
4. After your client is done talking then apologise that the product is not to their satisfaction.
5. Then ask the client what their expectations were and how they feel you should rectify the problem.
6. Most of the time if you remain calm and put them in control, you usually end up with a satisfactory solution.

Sometimes your most difficult customers end up being your most loyal ones if you deal with their complaints well. Some of them are just attention seekers. Business is tough and dealing with customer complaints is one of the things we don't get taught as entrepreneurs. Most of the time we get angry at complaints and switch off phones to avoid customer complaints.

5.12 Repeat Clients Strategies

What strategies are you employing to get repeat clients?

Peacemarshal Chipika Buy one get one for free.

Chido Gatsi Good customer service, that way, even if you are a bit expensive than other players, they still come back.

Oscar Habeenzu Fadza Customer.

Roseline Rosie Sharpe The way you talk to customers. Make them feel like they are family now.

Letala Darlington Customer care and retargeting.

Excell Jewelry Surpass their needs, after sales services, courtesy calls, get permission to get their emails and send them brochures of available products.

Toroka Zephania Have time to visit physically your customers, have good public relations etc.

Albert Mavuru Action speaks louder than words--results of your labour speak for themselves and repeat business is created from the satisfaction of your current customer.

Rumbidzai Nyazungu Be friends with your customer don't just talk nezvema services or goods aarikuda try kutotanga dzimwe nyaya afeeler at home.

Tatenda Mutseyekwa Death threats if they don't return within 13 days lol

Martin Zak Hazard Chimbunde As for me I think rewards like the one Pick and Pay used to do in Zim sometimes back. Where you will get stickers and after a certain number you will get to get a pan or some other offers. This strategy first controls how much is going to be spend first before earning and then if some near miss the number of sticker he or she will be willing to go and spend another money just to get them. For those who get the first price might be willing to spend even more to get even more cooler prices. So you just have to find a way to implement this system in your business.



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CHAPTER 6

ZIMBO DISCUSSIONS



Our forum is privileged to have a lot of active members who engage in various business discussions. We have covered hundreds of discussions over the past 2 months with most of them filed on our social media handles and our website. Our premium chats every Friday evening host various Zbinites in various sectors of the economy including those in the diaspora. Our meetings conducted in several areas in Zimbabwe and South Africa are also rich platforms for business networking and discussions.

Our forum hosts several policy makers with some of the forum discussions taken to Parliament and sometimes the cabinet like in the case of our recommendation for the adoption of Melfort Smart City which we covered on our website. The full recommendation was adopted and passed by the cabinet in 2021 paving way for full implementation. In this chapter we cover a select few posts from the hundreds of posts covered during the past 2 years.

6.1 Gold Mining Value Chain

In 2020 Zimbabwe produced 19 tonnes of gold and in 2021 the figure rose to 29 tonnes with mining companies providing 11 tonnes whilst the artisanal miners provided 18 tonnes. The massive jump is despite the scourge of gold smuggling which means the real figures of output should be much higher. The good news about gold mining is that gold is being found in new areas dotted across the country.

The official 18 tonnes produced in 2021 represents 62% of gold output and these are largely small mining investors. As illustrated in the Agriculture Value Chain, the Mining Value Chain includes the inputs such as mining equipment, detectors, safety clothing and shoes, water pumps, compressors, generators and the production covering processing equipment, milling and transport.

There are opportunities for everyone especially in gold rich regions such as Bindura, Kwekwe, Shurugwi, Shamva, Kadoma, Chegutu, Mt Darwin, Makaha, Mberengwa, Esigodini and Zvishavane. From those that open shops selling inputs and production accessories to those that sell food and other essential services.

To Diasporas returning from South Africa, you may need to carry out a detailed research which includes physical visits to the mining areas so as to find your own piece of the pie to exploit. Some may consider car sales, setting up hotels and lodges, furniture and electrical shops just like at Makaha Business Centre in Mutoko. As new areas are found, support services are required as shown by many posts on the forum. The Gold Mining Value Economy is characterised by high greenback velocity as artisanal miners prefer spending cash as soon as they get it in their hands. Prices of goods in gold mining regions are therefore generally higher than the rest of the economy.

6.2 Urban to Rural Migration

In the past decades the direction of traffic was one way—rural to urban as most headed for cities in search of employment and education opportunities. However in recent years there has been a reverse trend with some opting to relocate to the safe environments of rural areas. Diasporas in South Africa have been bringing back inspirations from rural areas in South Africa such as

Limpopo and Eastern Cape.

They are building rural mansions in areas such as Plumtree, Tsholotsho, Mrewa and Chipinge. The added advantage of rural areas is ability for one to undertake projects such as cattle fattening, piggery, poultry, rabbitry and goat rearing.



Solar energy system prices keep dropping and so is the price of borehole drilling. Therefore access to tapped water, electricity, mobile phones connectivity and DSTV means most will technically be in urban areas.

The trend likely to be heightened by returning diasporas over the coming years. The implications are that the rural areas will need urban area services such as entertainment, auto garages, events management, service provisions and installations.

6.3 Silent Growth of Digital Citizens and Opportunities

There are no bill boards publicising the growth of digital platforms. However deep currents are slowly flowing with thousands of youngsters joining the digital space every year. Some of the material already covered in the previous book editions when we profiled characteristics of Millennials and **Generation Z**. The growth of this sector fuelled by globalization where locals are exposed to new tech developments across the globe. The interaction between locals and diaspora community is another catalyst. We also tackled Digital Marketing in Chapter 4 and now we look at emerging opportunities

from the expanding digital population.

Growth in AirBnB: A lot of home owners especially in affluent suburbs are signing up to accommodation sharing apps such as AirBnB with target clients being locals, international and diaspora tourists. There is more room for more home owners to sign up and also development of local accommodation sharing apps and innovations.



Growth in Ride Sharing: In South Africa ride sharing services such as UBER, Taxify and Didi have taken a foothold with hundreds of thousands signed up and using the service. In Zimbabwe we have the Econet ridesharing service of Vaya and small others. This area has room for expansion with our forum introducing ZBIN Ride during the lockdown period which proved successful and waiting for the scale up phase

Importation of Hybrid Autos: The most imported vehicle in the last quarter of 2021 was the Hybrid Honda Fit. The vehicle model is powered by batteries and petrol therefore a fuel saver. Duty for the hybrid vehicles is payable in local currency, an incentive attracting auto importers. As prices of electric autos drop—expect more imports creating new value chains opportunities.

Growth in Tech Gadgets: A walk in the centre of the capital will show that shops selling cellphones have taken over with some of them from the Itel Franchise. With schools and colleges adopting E-Education and encouraging each student to have laptops, question is how many cell phones, laptops and other computer accessories are we importing each year.

6.4 Ten Business Opportunities at Ziko Shopping Centre

The peri-urban areas are expanding exponentially and in the case of Harare, we have Domboshava which is fast rising with land running out. The trend is the same throughout the Goromonzi District and estimates putting the population at more than a million.

We can add Seke as another fast rising peri-urban area and on this site; we previously covered The Seke Dema Tour in October 2020.

So this past weekend this author was in Seke and had a brief tour of Ziko Shopping Centre which is famed for outdoor entertainment more like Zindoga, Mereki, Chikwanha and Whitehouse.

1. **Medical Facilities:** So far the place just has a pharmacy with no medical chambers that house surgeries, medical laboratories and X-Ray. It may not be feasible at this juncture but as the economy picks up, the area will need closer medical facilities instead of clients visiting Makoni Shopping Centre in Chitungwiza.
2. **Wholesalers:** In line with the B2E model already covered on the forum, opportunities for Congolese type of tuckshops that deliver products for resale to hundreds of tuckshops dotted around Seke.
3. **Vehicle Parts Reconditioning:** The reconditioning of auto spare parts is done in Kaguvi which is a long distance from Seke. Opportunity for investors interested in servicing thousands of vehicles around Seke/Chitungwiza.
4. **Energy Providers:** A lot of homes not connected to the ZESA grid, and this creates opportunities for shops that sell generators, solar products(including installations)
5. **Hair Salons.**
6. **ICT Service Centres:** There is no shop that sells ICT software and hardware including servicing them. This also includes photocopying and printing services.
7. **Fast Food Outlets:** Makoni is congested when it comes to fast-food outlets. Opportunities for leading brands to assess the market potential in this area.
8. **Events Management:** A lot of events do take place in Seke including weddings, funerals, family gatherings and church activities. Opportunities for tents, jumping castles, chairs and deco for entrepreneurs.
9. **Hardware Shops:** Construction is one of the biggest industries in the area with some products sold at the centre but the majority of products sourced from outside. Great opportunity for big hardware shops at the centre.
10. **Money Transfer Agencies:** Instead of residents travelling to nearby Makoni or possibly Harare, Money Transfer Agencies need to consider

setting up shop in this area. Food for thought for Mukuru, Senditoo and Western Union.

For big corporates like Old Mutual and NSSA, there is an opportunity to build shopping malls in the peri-urban areas such as Seke. For the government, creating a safe and neat place for SMEs would be helpful in promoting small businesses.

6.5 Networking Skills

“It’s not WHAT you know, but WHO you know” that matter in business. For success in business therefore you need to invest heavily in building relationships. As clearly articulated throughout the books, business is all about relationship management. Unfortunately business book start with money, they spend a considerable amount of time talking about financial formulas and calculations and call this business. Relationships rarely get covered and yet this is what anchors business.

When studying accounting at high school, teachers or lecturers start with debit and credits, ledger entries, trial balance, profit and loss, balance sheet and cashflow statement. The mindset developed is that of a ‘money centred’ graduate.

A better way to teach accounting is to have relationships being at the centre of the subject. You introduce students to shareholders or stakeholders. How accounting will add value to shareholders and the expectations of shareholders. Slowly introduce customers, employees and partners-explain how the importance of the relationships create value for business.

Lastly introduce the accounting basics whereby students appreciate the big picture of value addition and how accounting fits in. The same applies to other financial subjects such as economics, banking, business management, risk management and actuarial science.

Courses need to be redesigned and start with relationship building (Who) and go on to (What, How and Why) and at the end of the course come back to (Who) rather than the current scenario where students are only studying the (What, How and Why) and then trying to figure out the (Who) on their own. Therefore there is need for a paradigm shift in our current education system

if we are to develop more successful future business leaders.

From the onset of college education, you should know you are going to be developing your technical and social skills. The technical skills will appear on your academic transcript but your social skills (emotional intelligence) will not and yet they will play a critical role in your success.

Building relationships through networking

Challenges of networking

It's something you have to find out on your own (lack of knowledge).

- Few supportive networking systems or forums.
- Lack of trust.
- Reluctance or resistance (80% of professionals are not comfortable with networking).
- Inferiority complex.
- Some are natural introverts.
- An area not appreciated by most black entrepreneurs.

Our view on networking is different from what we were taught at college.

Why should we take an interest in networking?

Fastest way to increase the value of your business: Expand through referrals. Referrals that you get through networking are normally high quality and are oftentimes pre-qualified for you. You can then follow up on these referrals/leads and turn them into clients. In most cases you get much higher quality leads from networking than other forms of marketing. Creating a brand name takes time and is often expensive but through use of effective networks, you can easily push your brand and improve your chances of success in business.

Joint Opportunities: Opportunities like joint ventures, partnerships, speaking and writing opportunities, auction information, suppliers, joint purchases etc
Great source of opportunities information: Networking provides you with a great source of connections, and really opens the door to talk to highly influential people that you wouldn't otherwise be able to easily talk to or find. It's not just about who you are networking with directly either – that person will already have a network you can tap into as well.

Positive Influence: The people that you hang around with and talk to do influence who you are and what you do, so it is important to be surrounding

yourself with positive, uplifting people that help you to grow and thrive as a business owner. Networking is great for this, as business owners that are using networking are usually people that are really going for it, positive and uplifting.

Moral Support and Increased confidence: By regularly networking, and pushing yourself to talk to people you don't know, you will get increased confidence the more you do this. This is really important as a business owner, because your business growth is very dependent on talking to people and making connections. With the entrepreneurship journey not a straight forward road, in times of difficulty, you may need a support system and networks provide that.

Mentorship Advice: Having like-minded business owners to talk to also gives you the opportunity to get advice from them on all sorts of things related to your business or even your personal life and obtaining that important work-life balance. Networks can be informal mentorship platforms.

Next Steps

- Create good relationships with your customers or clients.
- Connect with other business owners for possible partnerships.
- Connect with potential investors.
- Join business networks or forums.

Attitude – the mindset – makes a huge difference in networking! Approach networking with a positive attitude. Think about what you can offer to others, rather than using networking to solicit opportunities for yourself only.

Successful Relationships are built on Mutual Trust: If you want people to work with you, they need to trust you first. You have to be able to offer something of value and expect nothing in return. Step out of your comfort zone and invest in relationship building across the value chain of your business. Approach networking as a way to practice relationship building—not selling.

Take a long-term view: Building meaningful relationships takes time, and this includes customer relationships. You need a good track record of

performance within your network where you build trust due to the actions you take in honouring promises and helping others. Do not come with a get rich quick mentality, invest for the long haul.

Your Network Is Your Net Worth! The sum of your positive networks is the value of your business. In business, you are starting with relationships first and opening the opportunity valves.

Network or Connection: Be wary of political connections within the system that arranges contracts or tenders for a fee. Such unethical arrangements are usually short run in nature and open your business to manipulation, fraud charges or even closure.

6.6 Purchasing from China

Open Discussion (Shopping in China), By Chenjerai J Chikwangwani Takawira

Discussion Topic: Take us through the process of shopping in China both physically and online. What to buy, Where do you buy and how do you buy? How was your first time experience in China? How friendly are Chinese, What other challenges did you have in trying to buy from China?

Simba Ali Thomu Mshabi: I tried to ask a number of Zimbabweans whom I was expecting to have experience about Online buying but none of them gave me any sort of info!

Sandrah Matiure: I have never been to China but I buy all the time. My friend.

Joyce Masibangu: Taught me and it has been the best experience ever. And to top it all I work with the best Chinese guy, very trustworthy and he even checks quality before sending my stuff so I never have to worry about receiving wrong or ugly stuff.

Shopshiphake: You sign up--unfortunately havasati voshipper to zim but you will get to learn.

Pombodo WaPombodo: Buying from China, my best advice is you use www.alibaba.com. You can find almost everything on Alibaba. For a start register and have an Alibaba account. The registration process is very simple and straight forward. Again I advise that when you make payments, use the Alibaba payment system for security. In the event of anything, the seller receives payment when you have confirmed receipt of the goods.

Farai Rungava: I lost R12k once and learned, after that it has been best experience using Alibaba buying mining equip/agric equip/construction equipment/surveying machines and metal detectors as procurement agent. Now I am learning how to buy using shipshake.

Kimberley Elms Simbarashe: From my experience, Chinese people are honest, friendly and helpful. My first time to Guangzhou, as an African you know how we can shop. I had quite a number of shopping bags and I accidentally left two bags full of coats in a shop. I only discovered later when I went back to my hotel room. I traced my steps back and the next morning went to each and every shop I had gone into. About to give up, at the last shop I went and asked, they had my bags and everything was there. Of course they first asked me what exactly was in and after I explained, they gladly gave it to me. I was amazed.

Tasher Abramz Nhemachena: Note: if you intend using an agent—you'll have to copy links to product of your choice and send to the agent, beneath each link, you give detailed description of what you want, like colour, sizes, quantity etc and this will enable the agent to handpick the right product for you.

But I encourage you to buy directly from suppliers, you really don't need an agent, buying directly from a supplier helps you bargain for discount, brand your goods.

Tasher Abramz Nhemachena: So there are times you search for product on 1688 and the product doesn't pop up, it's not because it's not there, it's there, but it's because it's fully in Chinese language, the product that usually shows up when you search for them is because they have little English attached to them, so to effectively search and see product of your choice on 1688, you have to use Google translate. You go to Google translate type the product in English, then translate to Chinese, then copy the translated version and paste on 1688—you'll notice that more and similar items that you want will show up.

6.7 Should Couples go into business together?

Priscillah Muchemwa-Munasirei: It's very possible. It works. You even bond as a couple. You know each other better. And business flourishes. I was doing it until my husband passed away in 2018. So even after his death didn't have any problems. Business is running smoothly. Look at the Charambas as well, they work together supporting each other and it's actually a blessing.

Faith Rennie: Disaster don't do it.

Tinah Murungweni: I have been there, it's a nightmare literally destroyed the relationship we had built for years. I thought he was lazy and unproductive;

he thought I was bossy and controlling. In the end one had to buy the other out of the business, and we have learnt our lesson.

Simbarashe Gwenzi: The best thing you can ever do. However, you must learn to separate issues. Also musazviite muchiri boyfriend and girlfriend.

Prosper Maphosa: It's possible. How do Indians manage that?

Josephine Thandi Motsumi: It doesn't work. We failed.

Effort Nyongolo Nkomo: Personally I think each one must do his or her thing, and the other must just support.

Priscillah Muchemwa-Munasirei: It's very possible. It works. You even bond as a couple. You know each other better and business flourishes. I was doing it until my husband passed away in 2018. So even after his death didn't have any problems. Business ririkutofamba zvakanaka. Look at the Charambas as well they work together supporting each other. It's actually a blessing.

Stephanie Ching: Oh yes, although it depends on how the couple interact. Otherwise there are some real hardcore power couple's out there and it's amazing.

Simba Denny Zuu Mhonda: Yes, couples should be in business together cause with the same notion can a married man partner a single lady—business principles should be the guiding foundation of every business. But when the business from an informal angle where no paper work are aligned to formalize the operation that is a sad note coz mumwe anochemama the thing happens even its you brother, sister, parents or any family member where there are no proper channels aligned the game doesn't end well. Business should be conducted using business principles with the owner practicing due diligence in running their entities. Yes couples should do business together.

Allan Zivanayi: The problem comes when you don't have systems and controls. Especially on spending money. Every one should have a salary. Business money is for business. Kwete kuita chibaba pamusvo.

Trevor Mazhandu: I'm a living example that having a business with your wife is possible. My wife and I own a thriving business called Concept Afrika and even though work creeps in to our relationship it beats employment or the lonely road of doing it by yourself. It also forces you to resolve your conflicts quick. You can't attend meetings when you're pissed at each other. Two minds are better than one. Disclaimer, it's not for all couples though.

6.8 How to run a successful corner grocery shop

What's needed to start a corner grocery shop? What systems should one put in place?

Kandao Richard: Don't employ relatives; order your groceries from wholesalers not third parties.

Audlin Matsika: Been looking for this topic I want to learn also. I think relatives are the worst when hiring staff. Also don't give relatives zvikwereti mushop auya nhasi womupa chingwa etc you will lose count and all the profits will go down the drain.

Audlin Matsika: Account for every dollar, every transaction, and every change every loss. Never say haa dollar harina basa from a dollar you multiply to millions. Never take a dollar for granted. Use profits to get more stock and don't eat profits.

Audlin Matsika: To penetrate the platform and stand out when you get a good deal from wholesalers extend it to your customers, consumers love a good discount on anything especially groceries. For instance when I see an advert mu newspaper ye Pick N Pay of a discounted item I make it a point to go and buy. So don't be too hungry for profits push volumes.

Oxford Gwatsvaira: Right, when doing this kind of business make sure you have own transport to facilitate transportation of your goods, that way you cut costs and increase profit, don't ever employ relatives, or apply draconian laws to anyone employed there, and don't forget to take stock.

Chenjerai J Chikwangwani Takawira: Generally margins are small therefore you will need to employ inventory tracking systems plus reduce theft and breakages. Record keeping is also of paramount importance, you will need stock sheets where you record every purchase. You will also use the same for reconciliations during stock takes, you will need a detailed cash book where you pen down every income and expenditure against the date and the sales person on duty that day. Cash book should be closed on daily basis after cash reconciliation etc

Tinashe Chingoma: This is going to be long but ndokwatakabva nako. To begin with panoda kurongeka, ziva kuti kaprofit kako I 5 cents or 10 cents padollar. Saka iwe ukabata thousand yako yogona kuva US\$50 chete, imwe yese icapital. Ndopanasika vazhinji vanobva vada kuita amaexpenses anoenderana nemari yavakabata.

Chechi two you need to establish connections and links kuti zvifambe. You have to know the manufacturer, distributor, wholesaler we every product

yaunotengesa. That will strengthen your procurement process. Most distributors or manufacturers vanopa maconditions, if you can't meet them on your own tsvaga vekubatanidza navo ndokuti zvivambe, that 5% or 7% discount makes the difference. Tobvapo panodiwa market understanding. Constantly research and be clued up of trends and new changes in the market and adjust accordingly.

Client Needs: Know what your clients needs first. There are where 100% fruit juices are fast selling and others where they prefer soft drinks. In other places they may prefer Bakers Inn bread and not Proton bread etc. Meet your clients' needs and not your own needs.

Human Resources Management: Treat your employees well and remunerate them well and also train, motivate them to handle clients well. Have performance management systems in place to monitor, reward exceptional service and take corrective action on poor service. Yeukawo zvakare kuti mufaro wavo unovapa simba rekuwedzera kushanda.

Operating Hours: Know what times your clients prefer to visit your shop and constantly adjust so that you do not inconvenience them.

Pricing: A key area that determines your viability. Remember you have your clients, competition and substitutes. Charge unjustifiably high and you lose business. Charge lower than your costs and business closure is imminent. Have your business model that allows you to make profit and it should not necessarily follow what the competition will be doing.

Controls: Then finally you need macontrols akasimba, is stock management, POS

Raymond Muringai: Be free and open to your clients—cultivate relationships. Assess creditworthiness of your clients and extend credit to deserving clients. After extending credit, do not unnecessarily chase or harass clients before the debts are due. It's important to remember your clients have plenty of options.

Sikhatazile Tinoce Mupundu: Make sure you sell fast moving items. Be able to break bulk to its simplest form. Have a top ten of your products and push volumes for such.

6.9 Yutong Buses and Lost Opportunities

I asked a bus operator why he closed shop and he was straight to the point, Unowona mfanami, when these Chinese buses came, we ignored them, Infact we snubbed them tichiti ma Zhingzhong. Haana dhiri, ma plastic unlike our tried and tested chicken buses, Infact we laughed at them!

Now look, they were fast, they were modern and we could not compete!

Dear Zbinite, this is how the transport sector especially intercity was disrupted.... What had worked since 1950s was disrupted in less than 3 years!

A few youngsters did not mind about history, they took risks and took the new Yutong, Zhongton and whatever tong buses and these buses are now the norm on major routes,

What's more? They come with TVs, Also have charging ports for cellphones, The old madalas should have taken a few samples rather than complete snubs, Hokoyo in your industry, Zhongton, Yutongs could be coming too,

Are you ready or you are still stuck in the Chicken bus era?

Tashinga Emmanuel Mafemba: The transport sector in Zim is unpredictable. On Harare-Mutare highway I remember buses being outclassed by Toyota Coaster. A Coaster was a King. Then Coaster was hit by Toyota Hiace. Hiace was hit by the Sprinter, Wish, Ipsum, Granvia then suddenly the Yutong and Zhongtong are now Kings. At one point in time on Cross Boarder Sector the Toyota Quantum almost overpowered the buses. Are buses going to be outclassed again?

Promark Mpfu: Business is an unpredictable science just like fashion. Remember colour blocking fashion. People resisted it initially but suddenly all over town everyone was colour blocking.

Dylan Dee Nyika: Adaptability, adoptability, flexibility always needed in

business! Look how Telone missed on being the largest mobile comms service provider, how Zimpost failed to have the first internet cafés the list is endless we enjoy being stuck in the past so much we feel preset is irrelevant.

Doug Mcqauy: Zupco is taking over the industry in the next 5 years it will be unprofitable. It will be like trying to compete with the government in the railway industry.

Costantine Jed Kusikwenyu: kkkk ndarangerira pandaive bus conductor kuZupcopakauyazvimalusuzuzviyazvekuitwaofficial LaunchingnaMaiMujuru zvibhazi zvaive zvakanyangara face zvekuti zuva rekutanga razvakapinda muMbare Musika Rank mahwindi ekwa Mhunga, CAG nevamwe vakawoma mbabvu nekuseka asi zvakazoti zvapinda pamigwagwa haa ana museyamwa vakapinda biz zvibhazi zvaiddya basa kani izvozvo + zvaifambisaaaa.. waingonzwa kuti vhuuuuuu chato overtaker...ndakazonzwa rimwe day ndichitaura nemumwe mukuru wekwa KK achizhamba kuti "zvibhazi izvo zvatiisa pachimanikire vapfana maconductor havana chavari ku casher varikungo casher mastatement chete"

6.10 Honesty as a Competitive Advantage

In 2010 I found myself in Kigali and Oooh what a clean city! You cannot compare it to Jo'burg or Pretoria–Kigali is ahead of its times. So forgot \$40 in the Bureau De Change and guess what? After I had walked for a good 500m, saw the cashier running in full speed to hand over the change!

May God Bless the Rwandese. Then heard someone who wanted to send goods to Rwanda and the Rwandese 'said go to any bus coming to Rwanda from Tanzania, give anyone and the goods will safely arrive'

Now are we ever going to reach this level? Not in our lifetime. These are impossible standards!

So this morning I met Mr Midzi who is a Zbinite who recently opened a shop a month ago. He wanted an order of Nutricio mealie meal and our warehouse now empty thanks to your support. I had taken just 12 bags home and he had to drive and collect and I asked him why he had to drive all the way for a product he has no knowledge of?

His answer

He actually had bought some from our town based shop and the brand was well received.

Why?

Well folks enjoyed the packaging and the meal BUT the biggest factor was Honesty.

Folks are used to under packaging... A 10kg package in most cases has less than 8kgs. This is the danger of buying unknown brands...the entrenched public perception is they are scams. So Midzi had to put a scale in his new shop and ask clients to do own weighing and the trick worked as all stock was snapped. Now Midzi's risk is that of clients coming and finding no stock!

The good news is next week he will receive more deliveries. Zimbos are tired of scams...and this is a barrier for access to markets! You stop along Mutare Rd near Marondera to buy honey and you find it's been mixed with sugar. It's better to buy from shops!

This means in a country full of scammers, those who follow ethics have an advantage. Those who are consistent, Enjoy Honesty Advantages. When you are honest word soon spreads around as you create brand ambassadors. If you ngwavha ngwavha and cut corners, you have a tall order to break in the market. Some time back, photos of someone who had purchased chocolates from Mbare went viral. Nice packaging but Mbare being Mbare--your guess as good as mine of what was inside the chocolate box.

As a result of scams, Mbare is creating opportunities for Food Lovers, Fresh in a Box and others! Countries that are corrupt are also gifting Rwanda with investment opportunities!

Starting a business in 2022?

- Explore Honesty Opportunities.
- Explore Superior Client Experience Opportunities. Our country ranks the least when it comes to customer service. It's now the norm! In 2022 we might even reach a level when service providers start beating up

- customers with sjamboks lol
- Sector yakawandirwa...no yakawandirwa ne poor service competitors.
- Yakawandirwa ne boys rechitsotsi tsotsi-correct the weakness and wapinda!

Costantine Jed Kusikwenyu: kkkkkk mandifungisa umwe mudhara soo aive neshop pagrowth point kuNgezi. Aimira paverandah peshop yake akakuwona uchiyenda kunotenga kune imwe shop onyarara zvake mangwana ukangouya uchida kupinda mushop yake ukawona akotama pasi pe counter rova toboo nekuti aitora mboma kukuruka musana lol

Dominic Makawa: Hmm mandibata bata, am in Marondera and those guys surely sell fake honey.

Nkala Wa Nkala:Wandibata ma parts mwana wababa thanks a lot this was one of the best articles I read this year and to cap the year with such a good piece is motivating...will try the honesty business.

Chiedza Ngabi-Taruwanga: So true. There is always that association between the product and your reputation as a supplier #Food for thought.

6.11 Rixi Taxis: What went wrong?

What happened to these legendary taxis?

Rozinad Manzini I still remember kuma 96 tichikwira ma 404 as mataxi tichienda ku Fio.

Luwu Kay Kusemwa The owners relaxed and didn't think about the what ifs. In business you need to always think ahead and make the necessary plans that ensure that you don't get swallowed by new players.

Tendai Maguwu but when new car models such as the Hyundai were introduced on the market in 1995, Rixi Taxi Co-op Ltd used the opportunity to upgrade its fleet indicating that the management was aware of the need to move with the times.

Tendai Maguwu The brand's co-operative ownership model also worked against it. Co-ops tend to be bogged down by squabbles arising out of issues such as personality differences.

Frank Mzondiwa Misgovernance. Anyone with a car can or could ferry passengers illegally without consequences so it pushed vana Rixi out as they follow legal routes, pay tax and licences yet competing with mushikashika.

Ian Tatenda Mutonhori Nothing went wrong evolution took place my brother.

Nokuthokoza Yolandah Mdluli; Ian Tatenda Mutonhori I totally agree with you.

Oscar Habeenzu They settled like how Barnes & Noble settled as economics changed, and got overwhelmed with Amazon. They forgot that the value was the brand and not the physical assets even though the assets paid a major role.

Jozinad Manzini There was not one of them who was concerned much about their business's continuity, they never saw it as a going concern, vaingoita semakorokoza, just being concerned about finding money today and finish it today and expect to get imwe mangwana.

Marvelous Mhlanga Problem with our Zimbabwean men is vanoda kuspender mari nepfambi or kuroora vakadzi vakawanda akaita mari. Instead of developing business and improving, kufara chete kusvika mari yapera heyi kkk.

Mudiwashe Kamoto So how can we reverse engineer the Rixi taxi business to come up with a better model?

6.12 Entrepreneurship lessons from 2021

Wandifadza Nago: Patience and consistency is needed.

Quinton Muchena: Patience and consistency. Plus time and value management.

David Sairai : Patience, honesty and consistency in time management and customer service.

Tafadzwa Martin Maratera: Patience and that "Your customers are the number one source of advertising for your business".

Mai Mufaro: When the train is moving, everyone wants to jump on board.

Tapiwa Zimunya: Everything doesn't always go according to plan. You adjust and compromise, whilst moving towards the goal.

Mc Confess: That you work twice as much more than the employed.

Abraham Simz: Not all clients are the same.

Farai Rungava: That during the crisis never focus on the crisis itself but the opportunities hidden it.

Edwin Chanakira: You have to pay the price in full for your vision.

Lessley Aldo Mapfuti: Your friends and family will never understand your vision. In tough times you to motivate yourself and encourage yourself

because you are the visionary.

Mellary Takudzwa Nderere: Patience, sacrificing for what I want , to continue to fight so that my business goes on , sometimes business is slow but I look back and see where I have come from, I am grateful.

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CHAPTER 7

PREMIUM CHATS



We introduced premium chats in 2020 during the Covid-19 lockdown restrictions and they have been well received. The premium chats include presentations by members of their experiences on the long entrepreneurship journeys and in this chapter we cover a select few of the top chats we hosted. We also included a record attended forum tour to Seke/Dema done in October 2020.

7.1 Member Feature: M Chisvo

My name is M Chisvo residing in Ruwa, Chipukutu Park. I started the entrepreneurship journey in 1997 after I had lost employment through a strike. I began the construction business after attending a short course on brick and block laying having been inspired by my late friend and work colleague.

My first project was a 2 roomed cottage followed by another 3 roomed cottage. From there I never looked back since I was gaining confidence by day. I then registered a company with one of my friends but we separated after a short period, in fact I left him because there was too much interference from his family members.

After my departure the company collapsed but before I left we had around 20 employees. I pursued my dream riding solo and eventually registered my company Docklands Private Limited in 2005. I was now doing big projects for big people. Some of the projects that I did include double storey homes for several listed companies CEOs. As our company grew, challenges also grew alongside. In construction it's very difficult to get well trained artisans and because of competition it's also difficult to employ them.

To counter that someone needs to be innovative and I was such kind of a person. Ndatobata trowel ndega ndodzidzisa vanhu ndini kusvika vaakuziva. Another challenge is grooming your own competitors as most leave for competitors. My policy was: Do not close your shop because someone has built his/ hers next to you. I also learnt that the owner is wholly responsible for the growth or demise of own business—the buck stops with you.

Muroyi mukuru webusiness rako ndiwe ma policies ako nekusagona kupatsanura your personal life from your business. I later left the construction industry in 2010 but left the business in the hands of my friend who is still using my company name. I'm happy ndakamudzidzisa basa and he is doing well. Challenge inevanhu is they want to remain smart with nothing at the table. Kana mari irimumadhaka enda mumadhaka imomo nehembe dzakakodzera nezviripo. Learn to separate mari yebusiness neyako.

You need to be prudent with your financial affairs or risk closing shop. Learn to give an ear to your business munofambirana. I'm now into timber saw milling in Inyanga and Chimanimani. That's the short and breadth of my story.

7.2 Maputo Opportunities



Our third premium talk yesterday was conducted by Charity Kanosvamaha a Zbinite based in Maputo and conclusion? Priceless...Remember Mozambique recently discovered oil and gas worth an estimated US\$130 billion with drilling set ups already under way. The news has attracted plenty of investors from far and wide. There is so much optimism with a lot of infrastructure development underway. This is the most optimistic country in the region when it comes to investment although on a flipside some insurgents in the North are causing all sorts of havoc.

Key Points

Agriculture – massive potential in cattle rearing, piggery, poultry, onions, tomatoes and oranges. Most of these products imported from South Africa but the Mozambique Government giving land and supporting farmers.

Construction—massive boom, there is a construction explosion in Maputo, probably the fastest expanding city in SADC. Zimbos benefiting too but it's not enough. Hotels, residential and commercial properties. Builders, welders and other artisans—open cheque there for you.

International Schools—Students are treated as clients! Teachers should ensure that students pass locals exams. They inform students what is coming in exams and ensure every student passes exams. For this reason, the Zimbo expat community prefers Zimbo education or sending their children to Swaziland for education. If you crowdfund and set up a boarding school in Maputo with Zimbo educational standards then wapinda!

Events Management—Opportunities for those interested in events management including consultancies for companies setting up in Maputo interested in hiring employees or familiarisation with Mozambique systems.

Traffic to Maputo—there are 3 buses that leave Mbare every Wednesday and Saturday headed for Maputo through the Sango border. Two buses leave Mbare taking passengers to the border at the same time. Expect more buses in future heading the same direction.

Two gas plants constructed in Maputo as the city taps into newly found gas reserves offshore. **Opportunities Red flag**—If a gas plant is constructed in Beira then new opportunities for Zimbo traders. Most of our gas imported from South Africa but South Africa does not have gas fields—so watch closely developments in this new venture.

Insurgents in Cabo Delgado—yes there is war in Mozambique but its mainly concentrated in the mineral rich provincio of Cabo Delgado to the far Northern region bordering Tanzania. The distance between Maputo and Cabo Delgado is like Harare and Durban. Our oil trucks ferrying fuel from Beira are currently doing so safely. Some Zimbo engineers are also working on the gas and oil rig plants in Cabo Delgado and Maputo. Of course Cabo Delgado operations currently suspended due to insurgents disturbances.

Nigerian Entrepreneurs—they own most of the tuckshops in Maputo which sell goods at a much cheaper price than leading retail shops such as SPAR. They are joined by the Rwandese and Burundians.

Expat Salaries—Mozambique now preferring their own expertise with expats being replaced by locals. Some expats now resorting to getting Mozambican citizenship. Please note that there are no USD salaries in Maputo—you get paid in Meticais and convert to USD.

Traffic to Swaziland(Eswatini)—there is growing traffic of Zimbos heading to Eswatini with even a kombi owned by a Zimbo based in Maputo transporting compatriots to the mountain kingdom. What business they are doing there is still under wraps.

Afrikaner Community—When it comes to tapping into opportunities in Africa, our white cousins from Mzantsi come top and are followed by Nigerians with Burundians and Somalis following. The Afrikaner community has formed various investment forums. They have every reason to panic for the gas industry is going through a transformation. SA will in future lose gas markets in Swaziland, Mozambique, Zimbabwe, Zambia, Malawi and DRC. What is worse? They will also import gas from Mozambique! Question is where are Zimbabweans?

Bedsheets—Maputo is a humid coastal town and there is huge demand for bedsheets and this market is ours with some Zimbo ladies exporting bedsheets over the years. They sell on credit and collecting their money after agreed periods. Well done to Zimbos!

This is just a snapshot and there is more but instead of inquiring or relying on hearsay, get yourself in Maputo and observe developments on the ground.

To Zimbos in SA, Maputo is a few hours away from Jozi. Team up with others just like the Afrikaners and not be left behind. Of course learn basic Portuguese—unlike Beira and Tete where you can get your way around using Shona, in Maputo it's strictly Portuguese, few communicate in English.

Homework for Zimtrade: Mobilise Mrewa and Mtoko farmers, teach them about access to Mozambique fruit and vegetables markets. Help them to process border paper work and export their produce across Nyamapanda Border Post. It does not make sense for Tete to import fresh produce from Joburg passing through Zimbabwe and through Mrewa and Mtoko when we can easily do so in less than 2 hours.

7.3 Premium Chat: Auto Parts Startup



Our forum is now a well oiled machine, when we organise events, the turn up is massive. From crowdfunding initiatives, tours, meetings and shows. The trending initiative on the forum is premium chats where members share valuable experiences and insights. This is a must watch show and yesterday our host was Patie Gumbo or Magumbo who is into car parts selling.

How did she start?:

She conducted a market research of the cars in her area and the auto parts required. She figured out that the popular model was Honda Fit used as *mshikashikas* and the parts that quickly wear out with the car are suspension related. She networked with car owners and garages with her first break being getting parts on credit from local shops and selling to garages for cash.

Crowdfunding Model:

She raised capital this way before linking up with other importers of auto parts to crowdfund and order auto parts for resale. They buy auto parts worth US\$18,000 and share transport expenses. The sector has one of the highest returns in the country of 300%.

But the industry is flooded?:

If you have built strong networks and a reputation of delivering value for money, then you need not worry much about competition.

So far so good for the former teacher turned entrepreneur.

How to import auto parts: She orders parts in countries such as Japan, Pakistan and Dubai. With her group, they have contacts in those countries that process shipments and it generally takes 3 weeks before containers arrive in the country. There is a lot of information she shared including answering various questions from members. Awesome presentation and selfless dedication to inspire members with hard to access information.

7.4 Angolan Opportunities Premium Chat



Little is known of Angola by Zimbabweans, the only contact we have with Angola is on the soccer field when our teams square up. Very little in terms of other spheres particularly business. Add the past civil war (1975-2002) and language barriers and Angola has practically been a no go area.

Angola Statistics

- Population: 30 million
- Currency: Kwanza
- GDP:\$302 Billion
- Inflation: 15%
- Trade Stats: 2017 Figures (Exports \$33 billion and Imports \$19.5 billion)
- Exports: Crude oil, diamonds, refined petroleum, coffee, sisal, fish, timber and cotton
- Imports: Machinery and electrical equipment, vehicles and spares, medicines, food, textiles and military goods
- Current account: -\$1.2 Billion
- Unemployment: 6.77%
- Main industries: Petroleum, diamonds, iron ore, phosphates, feldspar, uranium, gold, fish processing, food processing, brewing, tobacco product, sugar textiles and others
- Foreign reserves: \$17 Billion

So we held a weekend long ZBIN Premium Chat with Rui Matata and he shared great insights into opportunities in Angola;

Open for business: Like Zimbabwe, they had a new administration coming in 2017, in Angola President Joao Lorengo took over from Dos Santos and he is pursuing radical economic policies of opening up the economy, diversification and ramping up production,

No Visa for Zimbabweans: You do not need visas to visit Angola for 30 days,

Online Company Registration: You can open a company online within 30 days,

No need for local partnerships: The requirement to partner locals by foreign investors was waived meaning you can fully open and run your own business operations,

No minimum investment: You can invest from as low as \$1000 or \$5000, there is no limit to what you can invest in Angola,

In terms of opportunities Zimbabweans can pursue in Angola, the focus is on aligning to government priorities of local production and creating local opportunities such as employment and also earning export receipts. The country for long had relied on oil export receipts but due to unstable prices, they are diversifying the economy.

Textile Industry: *A Zimbabwean investment group Baobab made history by opening 3 large textile companies with the second one commissioned on Monday 15 March 2021. This shows the trust and confidence in Zimbabwean expertise. This is a multimillion dollar investment which will shape the future of the textile industry in Angola. Opportunities for training locals in sewing and clothes making, carpet making and others.*

Agriculture: Zimbabweans may need to study various Agricultural value chains and analyse opportunity gaps especially agro processing.

Fintech: Strive Masiyiwa recently posted about a data cable being constructed that connects Angola with the rest of the Central and East Africa region such as Congo, DRC, Rwanda and Kenya. The country previously had no bureau de changes facilitating forex changing and remittances of funds. Mr Rui Matata is working with a Zimbo IT expert to resolve the issue. With Zimtrade having urged Zimbabweans to export Fintech expertise, Angola should be a key investment destination.

Colleges: There is a push for the country to fully integrate into English Speaking communities for access to global opportunities with English being

vigorously pushed as a language of choice. Therefore English being taught from primary school. So opportunities to set up English speaking colleges and even online platforms.

Mining: If you read our 2018 Business Opportunities for Zimbabweans book, then you should have noted one of the start investments on Angolan Diamond Mining Partnerships. Liberalisation of mining empowered local communities to own diamond deposits but some had access to mining equipment constraints. Of course there are a lot of other minerals that abound in the country.

Exports: Zimtrade website has a list of export opportunities to Angola that include a lot of farming produce. All the land in Angola is government owned with some available for lease.

7.5 Seke Business Tour Part



Let's admit it, times are tough and no one has the luxury of attending a business tour more than 40 kilometres from the capital. Transport fares, fuel costs, tollgate fees, food costs and more –but the numbers we witnessed yesterday simply unbelievable—ZBIN is now a force to reckon with in business circles. We set a new benchmark on business tours!

Our last local tour in 2018 had 7 members touring Melfort but this latest one was simply amazing—massive turn out! There is strong hunger for entrepreneurship in the country and relevant stakeholders should review current strategies of supporting the sector.

Seke Rural

Thousands of people travel along the Seke/Wedza Road every year. They witness pockets of beautiful homes and some projects—nothing new really—urbanisation of rural areas is ongoing countrywide. However do not be deceived by what you observe along the roads for deeper in communities, far from the roads is where awesome projects are taking place. They are taking place far from the public eye and our forum managed to get rare access to some of the most successful projects.

Piggery Project by Mr Mombeshora

You will not make profits from buying feed from shops—rather buy maize immediately after harvest when it's cheap—keep the maize for making concentrates! Much more was shared by Mr Mombeshora who is a successful piggery farmer who also rears road runners. Look out for the pictures of his project. Will do enough justice in future posts.

Fish Farming

The second project toured was the fish project and what a complete surprise to witness massive income generating projects! We witnessed several fish ponds, generators and a borehole to pump water into fishing ponds. The whole property durawalled and providing constant income for the owner. This is a project most of you can afford and one does not need a lot of land as the project we witnessed is on land less than 2000 sqm.

Goat and Cattle Rearing Project

Due to time constraints, we had to split the tour teams into 2, with the larger group touring the fishery project and the smaller group heading 12km away to tour the cattle and goat rearing project.

7.6 Selling Sweets and Candy in Chitungwiza

By Makazvagwa

'This is so practical! It's no easy yet not so impossible, start with what you have. I don't want to sound like a motivational speaker because there is nothing so motivating in this journey--3 months back I started a small hustle ,selling candy in Chitungwiza (I have a passion for this). On my computer, I had big projects plans, but on the ground just had \$20'.

So I went into town, bought sweets and candy worth \$12 and went around Chitungwiza selling on credit to tuckshops and everything was bought on credit. I later collected my debts 3 days later and repeated the process expanding to other areas for several weeks. After 3 months I had saved enough to open rent a shop at Chikwanha Business Centre where I was now buying the sweets and candy in bulk with my regular coming to collect. I augmented my shop business with online retail business advertising to more clients including engagement of school authorities interested in stocking my products for their own school canteens.

After 4 months of renting the shop, my business had blossomed earning a monthly profit of US\$800.

My business model

I figured out that I could make more money by selling to tuckshops in Chitungwiza especially those near schools. This entailed improving my mobility as there are hundreds of tuckshops scattered across Chitungwiza and one needs to deliver products on credit, allow a 3 day lead time and then return to deliver more products and also collect cash from credit sales. My message is we all start from somewhere and in the early days it can be daunting but if you can ride the shame fears, and keep pushing—you will get there.

Phil Guzha Nyajena: Coca Cola started selling the drink in glasses not bottles. Most importantly they only borrowed to grow the business not to start the project. True tanga nepaunapo. KuNetworked Business Minds we call it IDI -Indigenous Direct Investment.

Tsitsi Malaika: I realised that sweets is big business when my son started selling sweets from home. You can literally make a 100% profit from it. Well done.

Blessing Moyo: Well done. Musi wawakabvisa chinhu chinonzi nyadzi; kunyara kusekwa that's was the doors opener—keep moving!

Atwabi Ndindi: Door to door selling is the best; I heard even in Japan, Toyota does door to door selling.

7.7 Premium Show with Blessing Machiya Shumbakadzi



Summary of Blessing Shumba's presentation

1. Started her Agro processing business with no machinery,
2. Used to dry fruits and vegetables on the rooftop.
3. Slowly grew her business through profit reinvestment.
4. Benefited immensely from mentorship by Strive Masiyiwa.
5. A US Embassy training for women entrepreneurs added depth to her knowledge and skills.
6. Currently undergoing an export ready course by the Netherlands Embassy.
7. Her business undergoing upscale processes...a lady to watch in future.
8. Working closely with farmers who supply her with products.
9. For first timers, entrepreneurship is a huge mountain to climb but keep pushing.
10. Take advantage of formal entrepreneurship training...there are tonnes of hidden opportunities.



Question and Answer

What kept pushing you?

'I want to become the next Nestle in Zimbabwe and I won't stop until I get there'

At what stage did you start making profits?

'The year 2019 was a good year but Covid-19 has really affected growth due to movements restrictions that affected sourcing of raw products at good prices. We hope to regain the momentum as we get into 2021'

How did you access the US Embassy opportunity?

Through a women empowerment initiative but I have to say that my social capital has opened up access to a lot of opportunities.

How was it working with Strive Masiyiwa?

'Mr Masiyiwa has a very powerful presence, soft spoken, humble and yet so full of great advice. I have learnt to believe in myself because of his constant encouragement. To say meeting him has been a blessing is an understatement. You can't meet him and remain the same business wise, no way!'

Who is your current market?

'My current market is individuals who appreciate healthy eating. I have been avoiding supermarkets because of their payment terms which really affect cash inflows because I'm buying in cash and can't have payments done in 30 days but for the sake of brand visibility this is something we are looking into in 2021'

Do you have any competitors in the market, if yes how are you managing to survive under such circumstances? What's your advice to upcoming business entrepreneurs when there is competition from other players?

Competition is there even more so now as people become more aware of the dried fruit business. How I stay ahead, is through constant innovation of my products. You can't have the same products in the same packaging for a long time without reinventing yourself.

So from scratch how did you make your products reach out to people in particular Zim in terms of marketing strategies you applied, also in terms of marketing what strategies can you give to upcoming entrepreneurs?

Never underestimate the value of social media in marketing. Get a website, market your products to people and get in person referrals from customers and this can only be done if you are delivering a great product. Dj Sbu is distributing his Mofaya drinks pretty hard through supplying other individuals and shops and it becomes brilliant since local is lekker.

How can we be part of the team that can hoard your product from you and resell?

I have been seriously considering this idea as I sometimes get overwhelmed by orders especially from people in Harare since I'm Byo based. So new distribution channels are definitely in the pipeline.



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The advertisement features a central collage of automotive parts including a large alloy wheel, a yellow coil spring, a turbocharger, a red car air filter, and a yellow oil filter. In the foreground, four modern cars are displayed: a silver sedan, a red SUV, a blue sedan, and a grey sedan. The Magumbo logo, a stylized blue 'M' with a grid of dots, is positioned in the top left. Text on the right lists services and contact information, including social media icons for Facebook, Twitter, and Instagram.

CHAPTER 8

RISK MANAGEMENT



How Africa lost billions to cyber criminals in 2020

We have relegated the chapter on risks to the back and this is deliberate—not to scare you from undertaking your first steps on the entrepreneurship journey! The terrain is littered with many landmines and in the case of Zimbabwe; the risks are higher than in other regions. What students of auditing cover at college and professional studies is not enough as you will find out when you go through this chapter.



The exponential expansion of the digital population has also increased the risks as this is a new terrain where scammers are far ahead of the curve. Therefore cybersecurity is topical and the future of risks. To scholars of finance—you may find that ponzi scheme risks are not covered in the syllabus.

The gap in knowledge of what most have studied or experienced at formal workplaces and the streets is quite huge. To plug the gap, we give you hands on experiences of what is on the streets and the trick is to keep learning as the environment is fluid.

8.1 Risk Mapping

What can go wrong? What measures can you take to reduce or limit exposures to risks?

These are the top risks

- **Pandemic Outbreaks:** New Covid-19 variants, possible new disease variants (Cholera, Typhoid, Ebola)
- **Financial System Failure:** Ransom ware attacks, fake currencies,
- **Critical Infrastructure Failure:** Beira Pipeline shocks, traffic congestions,
- **Climatic Change:** Flash floods, droughts, locusts, cyclones,
- **Armed Robberies:** Spike in armed robberies
- **External Shocks:** KwaZulu Natal July 2021—whilst the incident was purely an internal South African matter; however the impact extended across the region showing the vulnerability of individual countries to external shocks.
- **Corruption:** Although strides are being taken to address the corruption scourge, the reality is this is a tall order as corruption now permeates every fabric of society. Our country ranking on the corruption index is very high and to those who are resident in Zimbabwe—most services now need a brown envelope incentive. Even opening a bank account with some commercial banks now require bribes. This has greatly increased the cost of doing business and also affecting efficiency of operations.

Cattle Farmers

Risk	Detail	Action
Climatic shocks	Droughts or erratic rains induced by climatic change.	If you can afford—try insurance.
Disease outbreaks	Diseases such as mouth and foot and January disease.	Risk reduction strategies include knowledge of risk areas and avoiding them but this may not be enough.
Stock thefts	Thefts by employees or outsiders.	You can hire and pay staff well including secure pens but still this may not be enough.
First timer	You are new to cattle ranging.	Invest in a lot of knowledge and skills acquisition, get mentors and start slow and learn hands on the full cycle.
New statutory instrument	A statutory instrument that can affect the costs of chemicals or cost of production.	Not much you can do except to adjust to the new reality.

Butchery

Risk	Detail	Action
Lease cancellations	You enter in lease agreements but terminated abruptly.	Research the history of a property you want to lease. What forced previous tenants to leave? Seek legal recourse in case of contract terminations.
Stolen meat	You buy stolen meat from individual sellers.	Only deal with reputable abattoirs.
Storage	Power outages or malfunctioning of power systems.	Secure power back up plans, and even insure it.
Thefts	Thefts by employees.	Strong internal controls such as inventory counts and active management.
Armed robberies	Cash kept on premises can be stolen, or cash to buy cattle from abattoirs stolen.	Avoid keeping large sums of cash. Bank as much of cash as possible when receipted.
Competition	A big brand competitor can open next door and grab most clients	Deliver superior client experience to develop brand loyalty.
Omicron variant	A new variant that leads to more severe lockdowns.	Use past knowledge of lockdowns and survival.

8.2 Learning Curve Risks

So you are new to a business? You probably have been a busy professional and now retired and you want to try your hands in business? Well congrats for taking a bold move to do business. First research extensively, engage business consultants, and get mentorship if feasible and a well researched business plan.

It's financially difficult but budget for learning curves. This means losses in the first cycle although on paper you will be trying your level best not to incur losses especially those that sink your whole capital.

The reality is only 20% of the businesses survive beyond 5 years with the rest falling by the way side. The chances are very high that your venture will fall into the 80% category in the early days.

Experience matters in business before you start earning a good return on invested funds. There is a lot to learn and some of the learning coming from hard knocks. Its real money and therefore hurts but these are the scars that emanate from business undertakings.

You wear a lot of hats—financial management, pushing sales, managing risks, managing operations, supplier management—practically everything and this stretches your skills sets. In the process there will be losses giving you sleepless nights.

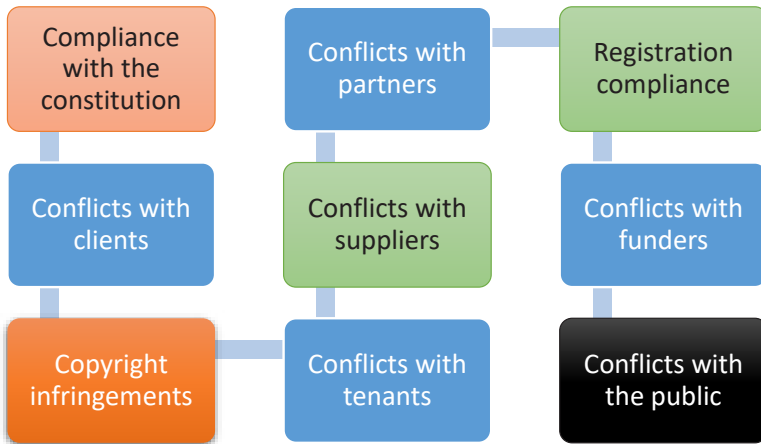
Therefore in seeking knowledge and skills of any venture do focus on how to make money—how others have made money as well as how not to lose money. Few are humble enough to share the risks that they encounter and losses made.

8.3 Commercial Contracts for Entrepreneurs

As you grow your business, you are supposed to be strengthening your systems which will protect YOU, Your Employees, Your Business and Other stakeholders!

In business many things can go wrong and if they do so—it's often times costly!

Which areas can cause you problems?



The Challenge

Entrepreneurs generally do not like to pay lawyers for services unless they are in deep trouble. Most avoid registrations, even contracts such as employment—there is a casual approach to commercial legal matters but they often come back to bite.

So commercial law objectives—save you against trouble; help reduce or minimise costly disputes first. Second objective—helps build and maintain your brand in a competitive business landscape.

We hope to invite legal gurus for Zoom Meetings for introductory commercial law lessons. With time we hope members can pay for these sessions for effective sustainability.

Innocent Mutara Muchererwa: People have issues when it comes to legitimacy in business. It's like marketing and consulting, most people skip

that stage thinking it will be magic and luck to operate a business. I think community groups must start doing free teachings on these issues.

Mcleo Midzi: Interesting!! This is one area where most of us African entrepreneurs use Laissez-faire approach and unfortunately fate does not favour the unprepared. Most entrepreneurs lose time and money from court cases especially labour cases that could be easily avoided. It's unfortunate that we also don't have strong network and ties among ourselves as entrepreneurs but thanks to what efforts by ZBIN.

8.4 Lease Risks

In 2008 I met a friend of mine Tinashe at Highglen at the launch of a bottlestore & butchery... Kiren Zulu was still popular and he played at the ceremony.

Within a few weeks the place became extremely popular and its competitive advantages were the following:

Unlike Mereki, you bought your own meat for braai

- Enjoyed sharing stories with others
- Great parking space
- Central location along highway

The place became extremely successful that it attracted Highglen Shopping Mall Management who ordered the removal of the popular braai stand and closed the space.

But we had picked hints of what works in Harare!

So Tinashe got a place for rent in Mufakose, the place used to be called paDairboard...

Implementation Plan

- Spruced up the place,
- Formed a boozers soccer club,
- Set up a butchery & bottlestore,
- Brought the magic braai stand concept,

It didn't take long before the place becoming popular... We had created an alternative to Mereki. The boozers club made the place community owned, so we were not short of patrons. We started attracting patrons from far and wide.

Just like at Highglen, the landlord got wind of the immense success and paid a visit. He viewed how his run down place had been transformed into the attraction of Mufakose... When he left, what was coming was obvious:

Rent increase from US\$600 to \$800, to \$1000, to \$1500, and to \$2000. If you have ever rented, you know the story, this is an unwinnable war. Relocated to nearby Kambuzuma found a place, entered into a legal arrangement, signed lease agreement and all in order?

Strategy implemented for second time and due to experience, the learning curve was short. Instant success in 2 months! Some of the patrons who frequented the Mufakose joint followed.

The curse of the landlord soon followed;

Landlord: Mwanangu ndafunga kuti nditengesewo doro rangu mubottlestore imomo!

Tinashe: Aaah zvoita here mothers?

Landlord: Zvinotadza nei?

Tinashe: But tine lease agreement wani?

Landlord: Ndiri politically connected, ukada kuwomesa musoro ndokanda zvese panze!

Tinashe sold all his stock and equipment, packed his bags and headed to Kadoma to try gold mining! Closed a business not because its loss making but because it's too successful.

*We all want success in business but the success
can lead to serious trouble.*

Tichaona Chaitwa: People miscalculate when someone risks his financial resources to build a viable competitive business. Again this with blessings when I was a vendor mabuns ekwa™ aitengwa kudarika ekwaSpar.

Patrack Muyambo: Tinashe needed to buy his own place and work on it himself.

Tsitsi Malaika: Sad indeed and I bet those Landlords never got it off the ground again. It's just jealousy and greed wanting to make money where someone has sowed. Instead of staying in your own lane and enjoying reasonable and consistent rentals. Now everyone has lost out, entrepreneur, landlord and customers...sad sad sad. It happened to me too with an employment agency I set up with a friend years ago but that's a story for another day.

Brendo Steele: So sad. I pray God continues to bless Tinashe as once you have a gift of business no force can take that away from you. I left Zimbabwe in year 2000 for a job with no plan but because of my gift of business I never went down, then moved to Cape Town to experience life there, I never went down, and then moved to Durban, I never went down and after 20 years of life experiences I'm back in Zimbabwe due to unforeseen circumstances. I am at it again.

Farisai Danha Makusha: Very sad indeed, in business quitting should never be an option. I think as soon as you see your business booming try as quickly as possible to become independent in all aspects of the business. Learn to re-invest in the business. Never take business profit to be your personal money, rather get yourself salaried from the business and reinvest into the business.

8.5 Africans and Intellectual Property

Let's say Gogo Mlambo in Binga discovers the Covid-19 medicine. What are the challenges she is likely to face in benefiting from her medicinal discovery?

Nobile Cube Who confirmed that the Chinese man was sick?

Luwu Kay Kusemwa Corruption.

Vongai Muneri She won't benefit anything, her whole family and community will be relocated to Gokwe. Zvonzi kombai area yese ine ma herbs anorapa Corona virus then government officials hijack ka project ka gogo.

Totem Network Africa First she must not reveal the actual herbs or source. She must patent the ingredients of the medicine and own the rights so nobody can use the formula. She can then sell the rights to manufacture the medicine to whoever is willing for millions.

Wellins Chimusimbe The West will terminate her fast.

Brain Dumira How to have tests to see how safe is her medicine. Is she a registered medical practitioner? Who will listen to her? How long is it going to take to have the medicine certified and registered? Maybe after 10 years when the disease has long been forgotten.

Admire Canisious Jr Muteya The drug is not lab tested and proven thus we don't know the dosage and other issues like side effects. Health elements not spared here as well as there might be cases of contamination due to unclean environment. Such will be the setbacks on Gogo Mlambo's Chamboko Vaccine against novel Coronavirus. It will not work.

Martin Busymore She will sleep in jail and possibly die from an incurable disease. Corona virus is business just like HIV and Aids. So iwe ukuda kuita tu cure twako uri ani? Unosungwa same day.

Able Mukondo If you find time read the Nagoya Protocol and get what it says about Indigenous knowledge systems as well as resources. She will be protected. Also the Convention on Biological Diversity article 10 protects her. It will trigger social ecologists from all over to protect her. If you want more information on that to educate communities you can contact ZELA, or Mr Chibhememe the focal point person for those issues in Zimbabwe.

Misheck Gumbo Our system doesn't make it easy for us to do such things. Rules and regulations restricts. Kana ukanonga 10kg gold uchichera mbeva, think about nhamo yaunooneswa.

Caroline Munemo Aguma.

Inock Mabvunure She will arrested for not registering with the Medicine Control of Zimbabwe.

8.6 How to identify a Scam

Scams are getting more and more sophisticated, particularly when it comes to targeting you online and through social media. Scams can come in many forms, but all are designed to get you to divulge your personal details, stealing your information, or even getting you to willingly hand over the cash. The key to protecting yourself is knowing how to recognise a scam and what to do if you think you've been targeted or have fallen victim.



How to recognise a scam

Knowing what to be on the lookout for when it comes to scams is one of the best ways to protect yourself.

Email Scam: If you get an unsolicited email, expand the pane at the top of the message and see exactly who it has come from. If it is a scam, the email address the message has come from will be filled in with random numbers, or be misspelled. Delete the email.

Ponzi Scam: If it sounds too good to be true, it usually is. This is something you normally find with investment scams, where the fraudster guarantees you huge returns, but tells you it is low risk.

Quick decisions: Scammers often try to create a sense of urgency or demand immediate action. If you are pushed into making a decision on the spot, be suspicious. Scammers don't want you to have time to think about it.

How to protect yourself

- Avoid any unexpected contact. Any phone calls, letters, emails or people knocking on your door should be ignored.
- Don't make any advanced payments until you are sure the company you're dealing with is legitimate.
- Make sure all accounts have a strong password. Don't use the same password for multiple accounts.
- Never give out personal information. This can be used to steal your identity and access accounts.
- Scammers appeal to people's emotions and are experienced at building trust to eventually exploit the relationship.

If you have noticed or been caught in a scam, report it immediately to the relevant authorities.

8.7 Scam EcoCash Crowdfunding Group

Not sure whether Ecocash is aware of their name being tarnished by scammers using a Whatsapp forum. A friend shared a link and out of curiosity decided to join. No members allowed to post anything so noone shares stories of being scammed. Operated by a robot, as soon as you enter you are automatically sent a message about joining fee USD2,00 and asked to recruit more people as you move up the ladder. Someone in the group then inboxed me saying he had lost \$100 in the group!

Beware forumites

1. Anything promising fast returns=Scam.
2. Whatsapp group where members cannot post.
3. Sending money to someone you have never seen.
4. Sending money by mobile money to people with no offices.
5. Sending money to a scheme where you are asked to recruit others.
6. Sending money to people with no landline.

Before you send money, please consult on our forum....our members are vigilant, we have dealt with plenty of scams here. If it makes you think twice, doesn't sound genuine...then drop it like a tonne of bricks. There is no legit investment scheme that brings fast returns in hours!

In the developed world average annual interest is between 5%-13%--now tell me where 200% interest income in 24 hours comes from?

Most of these schemes are designed in West Africa and cascaded to South Africa. They go into the lab and are perfected before onward transmission to the rest of the region. We are entering high scam season, scammers want to enjoy your monies during the festive season...every transaction from now till December 24 carries 10,000% risk!

***Don't rush transactions, don't rush into new schemes,
even selling is not spared!***

Hatidi any member who loses money to scammers for the remainder of the year. New whatsapp link? New inbox message? Flag it Red.

8.8 Armed Robbers Environment

I remember in 2009 visiting a certain police station for an affidavit and hearing about an interesting incident—some robbers who owned a kombi had been arrested with the victims coming to identify them! The kombi had taken the passengers from the city enroute to Kambuzuma around 9:00am and along the journey, drove to a field of maize and at gunpoint took all possessions—cash and cellphones before dumping them.

Also read a few weeks back a journalist who boarded a mshikashika along Lomagundi around 7:00pm with passengers getting robbed in Mt Hampden.

Dear forumites, the number of robbery cases is on the up and exercise extreme caution.

Selling in cash	Travelling at night
Buying in cash	Gold mining or selling
Dealing with strangers	Receipting school fees in cash

8.8 Giving Up Advice

What advice would you give to someone who wants to give up on their business because they are not making money?

Nobert Farai: Rome wasn't built in one day and before you start making money perfect your art and love what you do.

Tariro Coffee: It's not about money. It's always about ideas. Money follows ideas. Develop the idea be unique!

Ishmael Mahachi: It's not about making money but it's about are you providing the right product n service at the right time and money will follow don't chase money please don't venture into a business just because your sekuru or your sister vekuchurch vaita mari aiwaa no no no usangotii wanzwaa kuti vanhu vaita mari nekuenda ku Turkey iwe watora loan woenda ku Turkey or Tanzania wadzoka ma buyer hauna kwekutengesera haunaa sure unoitaa loss that's why uchizoona vanhu vakutaura kutii izvoo hazvibhadhare it's because wakapinda nekuti vamwe vakuita mari and vamwe vacho vanemacustomers avo iwe ukuita macustomers ekutswaga sure unoti hazvibhadhare.

Thom Chik: Business is passion profit will come over time KFC is one leading example.

Darlington Mawodzeke: Most people get it wrong by thinking that as soon as they are into business, then money shall follow. It's not like that. Business is about an idea or ideas. Ideas need implementation through a strategy. This includes identifying your product/service, your clientele and resource allocation. Remember you don't start a business and start enjoying the fruits immediately. Imagine someone who embarks on a forestry project, how long do they need to plough into the trees before harvesting. They may live never to see the first tree being harvested but would have enjoyed the investment. Try figure out how? Then thinking of abandoning your business will be cowardice.

Manica Royale: You can't be in a business without making money then it's not a business. Go back to the drawing board see what's failing is it the lack of market is the business conducive for your targeted market are you having standards are they being maintained what's the clientele base like. Are they returning clients if not why? Are you doing one line of business or its bata siye bata siye. Consistency and persistence pays. Revisit your books see where the finances are not meeting get a business advisor/ consultant if possible.

Ashley Maganya: As long as you can cover your fixed costs keep running. In the time being create strategies, do market research and create alliances and a network. However if you cannot cover your fixed cost ma1 wamai.

E Vance Masau: It's a very good idea. Sometimes you sink a lot of money on a dead idea. Quit.

Kumbirai Bodzo: Have a working product appreciated by customers, simple. Make sure you do your research on the ideas stage otherwise you will create things with no customers.

Glitter Benganayi: Cut your losses and go, everything has an expiry date especially if the niche is now saturated, you'll be surprised that Samsung started as a grocery store but changed when it wasn't working out

Abel Moyo: If you not making money shut it down and look for something else. Don't go broke trying to look determined.

Justice Mungwini: Close shop, go on holiday as you reflect on the lessons and plan for a comeback in the form of a new venture.

Henry Obialo: If you're losing money and you know the cause of your loses with possible solutions to it remain in the business. Tesla and Amazon also lose a lot of money for many years but they remain in their enterprise because of their abilities to see the potential of their businesses in the future and possible solutions to make it come true. You should go into business with constant mind of improving, sometimes you may make it faster but what matters is if you can still keep on making it in the long run.

Quiz Answers

Our forum has compiled a list of 10 ways to find opportunities and the information is saved on our website www.zbinworld.com. Here we briefly

cover 5 ways to discover opportunities;

1. Solve a problem: What are the key problems in an area? Solve them for a profit—take for example electricity problems(electricity), water problems(borehole drilling), and schools shortages(private colleges)
2. Embrace new technology: By now you should be familiar with 4IR. Technology brought to solve problems. Embrace new technology—Cyrpto currencies, electric cars etc
3. Follow funds flow: Where are funds flowing in area? Is it construction, education, mining, or entrepreneurship? Follow the direction of funds flow.
4. What is new?: Is it a new government? A new suburb? A new mine? Be curious and study everything new in an area.
5. Analyse Value Chain Trends: Appreciate the full cycle of the value chain, analyse trends and insights and plug gaps.

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