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WE ARE BACK!

After a nine-year hiatus, The New Economy Magazine returns in 2026 as a revitalized, authoritative voice for Zimbabwe's SME sector, addressing a media landscape now dominated by rapid, fleeting social media updates. Unlike ephemeral content online, the magazine offers in-depth analysis, curated insights, and practical guidance that cannot be fully captured in 280-character posts or algorithm-driven feeds. It provides SMEs, entrepreneurs, policymakers, and investors with a reliable, structured, and high-value platform where trends, policies, success stories, and expert commentary are not only reported but contextualized for strategic decision making. In an age of information overload, the magazine cuts through noise to provide clarity, credibility, and actionable intelligence, making it an indispensable tool for growth, networking, and positioning within Zimbabwe's evolving economic ecosystem.



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		Acknowledgements: NVCCZ



10TH GLOBAL MSMEs EXPO HIGHLIGHTS

By Tinashe Chidau - Expo Manager



Minister Sen. M. Mutsvangwa providing key speech

10th Annual Global SME Expo, SME Graduation, Awards Ceremony & Pre-Expo Fundraising Dinner

Dates: 1 November (Dinner) | 10–13 November 2025 (Expo & Related Events)

Venues: Monomotapa Hotel | Africa Unity Square | Harare Club

EXECUTIVE SUMMARY: The Harare Chamber of SMEs successfully hosted the 10th edition of the Global SME Expo, along with the SME Graduation, Awards Ceremony, and the Pre-Expo Fundraising Dinner. The four-tiered event series was a landmark initiative demonstrating the Chamber's growing influence and its commitment to developing and showcasing the SME sector. This report outlines the objectives, key activities and outcomes arising from the event.

OBJECTIVES:

- Position the Expo as a permanent fixture on the national calendar.
- Provide SMEs with market access, networking, and business development opportunities.
- Celebrate the achievements of graduating SMEs.
- Mobilise funding for the Chamber and Expo through strategic partnerships and sponsorships.
- Reinforce the Chamber's role as the apex SME representative body in Zimbabwe.

EVENT COMPONENTS

Pre-Expo Fundraising Dinner, Date: 1 November 2025

Venue: Monomotapa Hotel

Purpose: To fundraise, engage stakeholders, and set the tone for the Expo.

- Highlights:** Attendance by Ministry officials, corporates, and SMEs.
- Remarks by Chamber Chair, Expo Manager, government officials, and sponsors.
 - Musical entertainment and dinner networking.
 - Auction raised approx. USD 650 (Utano products and artwork).
 - Sponsorship of 100 lanyards confirmed by Utano Products. Strong relationship-building outcomes with potential long-term sponsors.



2025 GLOBAL MSME'S EXPO

"STIMULATING ECONOMIC GROWTH THROUGH VALUE ADDITION AND BENEFICIATION IN PARTNERSHIP WITH GLOBAL ENTREPRENEURS"



Permanent Secretary of Ministry of Women Affairs, Community, Small and Medium Enterprises Development Dr. Mavis Sibanda posing for a photo with officials and guests.

GLOBAL SME EXPO

Dates: 10–13 November 2025

Venue: Africa Unity Square

Exhibitors: Over 50 SMEs and 10+ corporates and partners.

Key Features: Showcasing of Zimbabwean and international SMEs (Malawi and Tanzania).

- Direct-to-customer sales and lead generation.
- Daily walk-in traffic boosted product visibility and engagement.
- Expo branding amplified by branded gear and banners.

Challenges:

- Change of venue due to HICC limitations (Currency issues).
- Weather disruptions due to intermittent rainfall.
- Logistical stretch caused by budget constraints.

OFFICIAL OPENING AND GRADUATION

Date: 12 November 2025

Venue: Harare Club

Participants: 100+ delegates

Guest of Honour: Hon. Minister Senator Monica Mutsvangwa

Support: Minister of State for Harare Province, Chamber leadership

Graduates: 92 SMEs

Features: Procession and certificate awards.

- Guest of Honour speech with policy affirmations.
- Official Expo declaration and tour of stands by Minister Sen. M. Mutsvangwa.



Impact:

- Enhanced recognition of SME contributions to the economy.
- Government endorsement of Chamber initiatives.

Outcome:

- Platform created for recurring engagement with institutions.

KEY RESULTS

- Strengthened public-private partnerships.
- National and regional SME exposure.
- Elevated the Chamber's role and public image.
- Established base for annual continuity.
- Increased stakeholder confidence despite budget shortfalls



Hon. Minister. Sen. M. Mutsvangwa presenting a certificate to a graduating SME



RoastCorn showcasing their innovative products during the Global MSMEs Expo 2025



Hon. Minister. Sen. M. Mutsvangwa at the Tanzania Pavillion during the MSMEs Global Expo 2025



**“STIMULATING ECONOMIC
GROWTH THROUGH VALUE
ADDITION AND BENEFICIATION IN
PARTNERSHIP WITH GLOBAL
ENTREPRENEURS”**



2025 Global MSMEs Expo in Pictures





INDUSTRIAL DEVELOPMENT FUND SIGNING CEREMONY

TOWARDS THE ATTAINMENT OF VISION 2030



Wednesday 1 April 2026, marked a significant milestone for Zimbabwe's industrial landscape.

We are proud to announce the official signing of contracts with the beneficiaries of the Industrial Development Fund (IDF). Managed by NVCCZ for the Ministry of Industry & Commerce, this fund is more than just financial support; it is a catalyst for transformation, designed to scale local production and sharpen our competitive edge.

The ceremony was held in the presence of key leadership driving our national economic agenda, Honourable Minister Nqobizitha M. Ndhlovu, Board Chair, Mr. Henry Ruzvidzo, NVCCZ CEO, Mr. Tinotenda Kambasha and esteemed representatives from Ministry of Finance, Economic Development (MoFED) and our IP partners. By putting pen to paper, we are not just signing contracts, we are signing a commitment to job creation, industrial excellence, and sustainable economic growth.



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Q1
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Q2
June

Q3
September

Q4
December

PUBLICATION SCHEDULE

- Articles Due: **8 Days Before Issue**
- Interviews & Research: **2 Weeks Prior**
- Final Edits & Approval: **5 Days Before**

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UNLOCKING CAPITAL FOR ZIMBABWE'S ENTREPRENEURS



Zimbabwe's entrepreneurial ecosystem is at a defining moment. Across the country, startups and small to medium enterprises (SMEs) are driving innovation, creating employment, and contributing to economic transformation. Yet one of the most persistent challenges remains—access to appropriate, growth-oriented capital.

The **National Venture Capital Company of Zimbabwe (NVCCZ)** was established to address this gap.

Created under the Ministry of Finance, Economic Development and Investment Promotion, NVCCZ is a government-owned venture capital and development finance institution with a clear mandate: to bridge the gap between innovation and commercialisation by providing patient capital and strategic support to high-potential businesses.

Supporting Zimbabwe's Development Agenda

NVCCZ plays a strategic role in advancing Zimbabwe's national development priorities, particularly the National Development Strategy 2 (NDS2) and the country's broader Vision 2030 agenda.

At the core of these frameworks is a strong emphasis on industrialisation, innovation, value addition, and private sector-led growth. NVCCZ contributes directly to this vision by investing in businesses that can scale, formalising, and contributing meaningfully to the economy.

By supporting startups and SMEs, NVCCZ is helping to build productive industries, strengthen local value chains, and promote sustainable economic participation, all of which are critical to achieving an upper-middle-income economy.

Driving Industrialisation Through the IDF

A key pillar of NVCCZ's mandate is the management and deployment of the Industrial Development Fund (IDF)—a strategic financing instrument designed to revitalise, modernise, and scale Zimbabwe's manufacturing sector.

Through the IDF, NVCCZ is providing affordable and development-oriented financing to enterprises involved in manufacturing, value addition, and industrial transformation. The Fund supports critical areas such as retooling, working capital, machinery acquisition, and value chain financing, enabling businesses to improve productivity and competitiveness.

Importantly, the IDF is structured to address one of the biggest constraints facing industry—the high cost of capital—by offering more accessible financing aligned with national industrial priorities. This creates a pathway for businesses to move from low productivity to efficient, value-adding production, while supporting import substitution, export growth, and job creation.

As NVCCZ, we see the IDF as more than just a funding facility—it is a catalytic instrument for industrial revival, positioned to unlock capacity across key manufacturing value chains and contribute meaningfully to Zimbabwe's industrialisation agenda under NDS2 and Vision 2030.

What NVCCZ Means for Startups and SMEs



Unlike traditional financial institutions and the IDF, NVCCZ does not rely on collateral-based lending. Instead, we invest in ideas, innovation, and long-term growth potential.

For many startups and SMEs, accessing funding through banks can be restrictive due to high interest rates and collateral requirements. NVCCZ offers an alternative—venture capital financing, which is structured to support businesses as they grow and scale.

This means:

- Capital aligned to business growth, not immediate repayment
- A long-term investment horizon
- A partnership approach focused on value creation

Beyond capital, NVCCZ provides strategic support, including mentorship, advisory services, and access to networks that enable businesses to expand into new markets and strengthen operations.

Continued on page 10 ▶▶▶



UNLOCKING CAPITAL FOR ZIMBABWE'S ENTREPRENEURS

By providing strategic support to high-potential startups and SMEs, we drive national priorities under NDS2 and Vision 2030, through the promotion of innovation, industrialisation, and value addition. Through the Industrial Development Fund, we support manufacturing growth with affordable, development-oriented financing.

Our inclusive, economy-wide approach strengthens value chains, builds a robust entrepreneurship ecosystem, and helps businesses scale sustainably.



FEATURES



Who We Invest In

NVCCZ targets high-growth potential businesses across multiple sectors of the economy. We recognise that innovation is not limited to one industry, and as such, we take an inclusive, economy-wide approach.

Our priority sectors include:

- Agriculture and agro-processing
- Healthcare and biotechnology
- Manufacturing and industrial enterprises
- Tourism and hospitality
- Mining and natural resources
- ICT and digital innovation
- Services and Arts

This approach supports industrialisation and value addition, ensuring that Zimbabwean businesses move up the value chain and contribute to a more resilient and diversified economy.

Importantly, NVCCZ is committed to national inclusivity—supporting businesses across all provinces and ensuring that no region or entrepreneur is left behind.

How We Work

Our investment process is structured and transparent, designed to identify businesses with strong potential for growth and impact.

Entrepreneurs can engage with NVCCZ by submitting their business proposals through our platform. Each opportunity undergoes a rigorous evaluation process, focusing on:

- Scalability and growth potential
- Market opportunity
- Financial sustainability
- Strength of the founding team

This ensures that investments are not only commercially viable but also aligned with national development objectives.

We work alongside founders, not in place of them—supporting their vision while enabling them to retain meaningful ownership and direction of their businesses.

Building a Strong Venture Capital Ecosystem

NVCCZ's mandate extends beyond individual investments. We are actively contributing to the development of a robust venture capital and entrepreneurship ecosystem in Zimbabwe.

This includes collaboration with:

- Universities and innovation hubs
- Government institutions
- Private investors and financial partners
- Development organisations

Through these partnerships, NVCCZ is helping to create a structured pipeline that takes businesses from innovation and incubation to investment and scale, strengthening Zimbabwe's overall innovation capacity.

Why This Matters Now

Zimbabwe is entering a phase where innovation and industrialisation must work together. Startups and SMEs are central to this transition, serving as drivers of productivity, competitiveness, and job creation.

By providing the right type of capital and support, NVCCZ enables businesses to move beyond survival and into sustainable growth, expansion, and regional competitiveness.

This is critical not only for individual enterprises, but for the broader goal of achieving Vision 2030—a prosperous, inclusive, and industrialised Zimbabwe.

A Message to Entrepreneurs

To Zimbabwe's entrepreneurs and innovators:

"Your ideas have value, and your businesses can scale. NVCCZ exists to support that journey—to provide not just funding, but a long-term partnership that enables you to grow, formalise, and compete."

We encourage startups and SMEs with viable, high-potential projects to engage with us and take the next step towards investment readiness.

Final words

The National Venture Capital Company of Zimbabwe represents a shift in how entrepreneurship is financed and supported in the country. By focusing on equity-based investment, innovation, and industrial growth, NVCCZ is unlocking opportunities for businesses across Zimbabwe.

As we continue to build a stronger and more inclusive ecosystem, we invite startups, SMEs, and partners to be part of this journey—transforming ideas into scalable enterprises that drive industrialisation, economic growth, and national development.



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PuRed Agro

From High School Pitch to Tomato Powder Revolution

From Vision to Velocity- The KumbaCare Journey Powered by NVCCZ



By Mgqini Lunga, Team Leader & Founder, PuRed Agro
With Tsapo Manganda, Tinayishe Mhlanga, Goodwill Moyo, and Mandlenkosi Ndlovu

Introduction

In the heart of Zimbabwe's agriculture-rich Umzingwane District, five high school friends at Mzingwane High School—Mgqini Lunga (team leader), Tsapo Manganda, Tinayishe Mhlanga, Goodwill Moyo, and Mandlenkosi Ndlovu—transformed a local farming crisis into a thriving SME. Inspired by Education 5.0's entrepreneurial push, PuRed Agro tackled massive tomato post-harvest losses—turning wasted produce into nutrient-rich tomato powder. This journey, fueled by NVCCZ investment, exemplifies how youth innovation aligns with Vision 2030's industrialization goals, empowering women farm workers and scaling SME impact.

The Spark: Solving Real Farm Losses

PuRed Agro began in 2021 at Mzingwane High School, an agriculture-based community in Umzingwane District. Under Education 5.0, students accessed business seminars and pitching opportunities. A competition sponsored by Imagination Africa challenged teams to ideate solutions.

Our team witnessed farmers losing nearly half their tomato harvests due to lack of cold storage or preservation. Visiting nearby farms, we confirmed the issue: at Mrs. Mafuwu's farm, devastating spoilage was rampant. Shockingly, 85% of farm workers—mostly single mothers supporting schoolchildren—bore the brunt, earning minimal pay amid losses (PuRed internal research, 2021).

"Kana matemali akasheta mari yedu inopera." (When tomatoes rot, our money vanishes), shared a worker at Mafuwu Farm. This drove us to innovate: drying tomatoes into powder for longer shelf life, benefiting owners and workers alike.

We pitched at the competition, clinching 1st in Matabeleland Province and 5th nationally. This validation propelled us to pursue commercialization.

University Pivot and Early Challenges

Post-high school, we joined the National University of Science and Technology (NUST) Innovation and Business Development (IBD) Department. Here, we refined our model, researching

markets and prototyping. Yet, funding stalled our momentum—no investors risked backing high school graduates.

Production was limited: partnering with just 5 farmers, yielding 10 boxes of powder daily. Scaling required machinery, but bootstrapping felt impossible. As Mr. Kambasha, NVCCZ CEO, later noted in our pitch meeting: "Your idea turns tomatoes from loss to gold—it's investable impact."

NVCCZ Lifeline: From 10 to 50 Boxes a Day

Enter the National Venture Capital Company of Zimbabwe (NVCCZ), impressed by our prototype and social impact. NVCCZ selected PuRed as an investee in 2024. Under Mr. Kambasha's leadership, they funded factory machines, boosting capacity dramatically.

- Pre-NVCCZ: 5 farmers, 10 boxes/day.
- Post-NVCCZ: 50+ farmers, 50 boxes/day.

This support aligned with Vision 2030's SME industrialization pillar, enhancing value addition in agriculture. NVCCZ's mentorship refined our operations, from supply chains to quality control, complying with Standards Association of Zimbabwe (SAZ) guidelines.

Case in point: Mrs. Mafuwu's farm now supplies PuRed, preserving 40% more tomatoes. Workers' stable income has funded education—"NVCCZ turned our idea into reality," says Mgqini Lunga, team leader.

Growth Impact and SME Lessons

NVCCZ's investment created ripple effects: job creation for women (now 20+ direct roles), export potential via ZimTrade networks, and alignment with SME Act incentives.

Conclusion: Key Takeaways for SMEs

PuRed Agro's rise shows high school ideas can industrialize agriculture. Seek NVCCZ-like partners early; leverage Education 5.0 and NUST hubs. For SMEs: Validate locally (e.g., farm visits), pitch boldly, and use funding for capacity jumps. Vision 2030 thrives on such stories—turn losses into gold.



The path of a health-tech startup is rarely a straight line; it is a series of pivots, late nights, and the persistent pursuit of a "better way." For KumbaCare, the journey from a conceptual framework to a rising player in the telemedicine space is a story of resilience and the transformative power of the right partnership.

The Early Days: Passion vs. Practicality

Before institutional support, KumbaCare navigated the "pre-seed" wilderness alone. While our vision was clear—bridging the gap between patients and quality healthcare—we faced the formidable walls of limited capital and mentorship. Without a dedicated budget, reaching providers and clients was a slow, uphill battle. Progress was measured in inches, and our technical infrastructure remained constrained by a lack of resources.

The NVCCZ Turning Point

Our trajectory shifted fundamentally upon becoming an NVCCZ investee company. Beyond the financial catalyst, the true value lay in the nature of the relationship. NVCCZ acted not just as a "bank," but as a long-standing business partner. Their team provided the mentorship and motivation needed to navigate high-level business negotiations, while their network opened doors that were previously bolted shut.

With this backing, scaling became a reality. We were empowered to:

- **Explore and Pivot:** We tested new models and experimented with market strategies, leading to a significant surge in traction.
- **Gain Visibility:** Professional marketing and advertising finally became possible, transforming KumbaCare into a recognized brand.
- **Strategic Partnerships:** The ultimate validation of this growth is our partnership with NetOne. This move is a monumental milestone, positioning KumbaCare to reach a national scale.

Today, KumbaCare is no longer just dreaming of a better healthcare future—we are actively building it, supported by a partnership that understands that growth requires more than just a check; it requires a shared vision.



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UNLOCKING TAX KNOWLEDGE: ZIMRA & MINISTRY OF FINANCE'S TAX EDUCATION OUTREACH IN ZIMBABWE

By Severino Garah

In an ambitious initiative, the Ministry of Finance, Economic Development and Investment Promotion, in collaboration with the Zimbabwe Revenue Authority (ZIMRA), launched a nationwide campaign aptly titled "My Tax Works: See the Difference in Your Community."

This campaign, which began in September 2025 in Mashonaland Province, aims to enhance tax education and promote a culture of voluntary compliance among citizens, allowing them to see firsthand how their taxes contribute to community development.

Bringing Tax Education to Every Doorstep

This groundbreaking campaign has already covered nine provinces of Zimbabwe, with each province hosting outreach events across three districts. The team's footprint has been visible in several areas, including Zvimba, Jerera, Plumtree, Lupane, Tsholotsho, Marondera, Mberengwa, Mbire, Chimanimani, Chiredzi, Gokwe, Chivhu, Hauna, and Beitbridge.

The response from communities has been overwhelmingly positive, with many citizens appreciating the proactive approach of government officials engaging with them directly. Traditional leaders and community influencers have also played a key role, actively participating and amplifying the campaign's reach and impact.

By engaging with local communities, the Ministry and ZIMRA are making significant strides in advancing tax education. These sessions not only inform citizens about their tax obligations but also highlight the tangible benefits that public funds bring to their communities.

Promoting National Development

The campaign is closely tied to the National Development Strategy 2 (NDS2), which envisions an Upper Middle Class by the year 2030.

Officials from the Ministry have outlined the government's trajectory towards this vision, emphasizing that the nation builds its wealth through the contributions of its citizens.

Participants, largely drawn from small to medium enterprises, local authorities, and community members, are encouraged to recognize their role in this national vision.

Key Highlights from the Campaign

Educational Workshops: Citizens receive information about different taxes, registration processes, and responsibilities. Facilitators also include representatives from the district such as District Economist, Local Authorities, Ministry of Finance and ZIMRA to foster an inclusive dialogue.

Interactive Dialogue

Attendees engage in Q&A sessions, voicing their concerns about various tax matters and sharing personal experiences. Issues raised include mobile tax services, clarity on tax categories, and support for SMEs.

Success Stories

Real-life examples of how tax revenue has been utilized for local projects such as road repairs and clinic upgrades are shared, illustrating the positive impact of tax contributions.

Examples of the projects that the government at national level has undertaken include:

Beitbridge Border Post Upgrade: A major project to modernize and expand the Beitbridge border post, which is one of the busiest borders in southern Africa, was undertaken to facilitate trade and enhance efficiency.



Harare-Masvingo Highway Rehabilitation

The government has worked on upgrading this vital transport link to improve connectivity and trade.

Trablabas Interchange

A significant infrastructure in Harare which aims to facilitate smoother traffic movement, reduce travel times and enhance safety for both vehicles and pedestrians.

Robert Mugabe International Airport Expansion

Enhance airport capacity to accommodate more passengers and cargo.

Gwayi-Shangani Dam

This is part of the National Water Supply, domestic and industrial use, and support irrigation in surrounding areas.

Cont. on page 17 ▶▶▶▶





The **Big 5** ^{Upgraded} **ZiG** Banknote Series



10 ZiG



20 ZiG



50 ZiG



100 ZiG



200 ZiG



2 ZiG



5 ZiG



Big 5 ZiG – Mari yakavandudzwa

Big 5 ZiG – Imali ethuthukisiweyo



The Big 5^{Upgraded} ZiG Banknote Series



2 ZiG



5 ZiG



Big 5 ZiG – Mari yakavandudzwa

Big 5 ZiG – Imali ethuthukisiweyo

1 Printed and Embossed Anti-Copy Key (PEAK®)

- Dynamic image depicting the National Bird.
- Mufananidzo unova rupawu rwenyika
- Umfanekiso wenyoni eluphawu lwelizwe

2 Magnetic Security Thread

- The security thread is embedded in the banknote paper and can be seen by holding the note in direct light.
- Tambo iyi yemukati inoonekwa kana wakasimudzwa mari iyi wakainangisa kuzuva.
- Intambo le eyaphakathi kwemali ibonwa ngokuyiphakamisa uyiqondise elangeni.

3 ColorShift™ Element

- The gold bars shimmer in shades of gold and green.
- Zvidimbu zvine ruvara rwegoridhe zvinoshanduka ruvara kuenda kuruvara rwemashizha omuti (green).
- Ukuba lemzila eqakemeyo elombala owegolide oguquka ubeluhlaza (green).

4 Watermark

- When holding the note against the light, the National Bird and denomination number are visible.
- Ma ZiG aya kana akasimudzwa akanangiswa kuzuva kana kuchiedza unoona mufananidzo weshiri inova rupawu rwenyika nemavara anoratidza kuti aya maZiG mangani.
- Uma ungaphakamisa amaZiG la uyuyiqondise elangeni kumbe esibaneni ubona umfanekiso wenyoni eluphawu lwelizwe lamabala atsho ukuthi ngamaZiG amangaki la.

5 Intaglio

- Parts of the note are tactile. Features that can be felt by touch.
- MaZiG aya ane mitsara yakavezeka Inotsinhira kuti iyi imari uye mitsara iyoyo unokwanisa kuitsvanzadzira.
- AmaZiG la alemzila ebazizira egcizelela ukuthi le yimali njalo lelo cele liyaphumputheka.

6 See-through

- In form of National Bird on both sides which is in perfect register.
- Shiri inova rupawu rwenyika inoonekwa kuseri nekuseri kwemaZiG kana wasimudzwa mari iyi wakainangisa kuzuva kana kumwenje.
- Umfanekiso wenyoni eluphawu lwelizwe ubonakala ungaphakamisa imali le uyiqondise esibaneni kumbe elangeni njalo lumfanekiso ubonakala uqondene kumacele womabili email le.

7 Iridescent ink

- Iridescent golden color form a stripe displaying ZiG; and the denomination. Iridescent color also appears on top of the gold bars.
- Tambo iyoyi ine ruvara rwakarereka kumurarabungu (rainbow) kuchinyanyo onekwa ruvara rwe goridhe pamavara anoti ZiG anokuudza kuti aya maZiG mangani.
- Intambo elombala onjengo mchilowamakhosikazi (rainbow) ocina usule bala elithi ZiG ellombala wegolide lapho okutsho ukuthi ngama ZiG amangaki la.

8 Visually impaired

- The stripes on the edges of the note have a rough feeling and help users to identify a note by touching it.
- MaZiG aya ane pasina kukwenenzverwa nechekumucheto kwawo zvokuti ukapatsvanzadzira onmzwa kuti aya maZiG mangani.
- AmaZiG la kalolongwanga emaphethelweni awo njalo nxa ungaphumputha kuleli cele uthola amabala atsho ukuthi la ngamaZiG amangaki.

REGULATORY AND POLICY ANALYSIS

Grain Silo Modernisation

Modernize silo facilities to enhance grain storage capacity and reduce post-harvest losses.

Feedback Mechanisms

The campaign emphasizes the importance of citizen feedback. Surveys are conducted to gather insights on taxpayer experiences, allowing ZIMRA and the Ministry to address service delivery gaps effectively.

Building Trust Through Transparency

One of the central goals of the campaign is to increase transparency between the government and its citizens. Addressing community concerns is crucial for fostering trust, as many participants expressed skepticism about how their tax contributions are used.

Looking Ahead

As this initiative progresses, stakeholders are optimistic about the potential for enhanced compliance and understanding among taxpayers.



The Ministry of Finance and ZIMRA have committed to building on the successes of this campaign, aiming to simplify engagement for the informal sector and strengthen collaborations with local authorities.

With the visionary goal of achieving economic growth and stability, the "My Tax Works" campaign represents a significant step toward empowering citizens, enabling them to see and appreciate the role they play in shaping their communities and their country.



It highlights that every tax dollar contributes to overarching national development goals and that collective efforts toward compliance can yield significant benefits for all.

DID YOU KNOW

TAX HEAD	DUE DATE
Employees' Tax (Pay As You Earn - PAYE)	By the 10 th day of the following month
Quarterly Payment Dates (QPDs)	
1 st QPD (10%)	25 th March
2 nd QPD (25%)	25 th June
3 rd QPD (30%)	25 th September
4 th QPD (35%)	20 th December
Withholding Taxes:	
Non-Resident Shareholders' Tax	Within 30 days from the date of payment or crediting for the benefit of the beneficiary
Resident Shareholders' Tax	Within 10 days from the date of payment or crediting for the benefit of the beneficiary
Non-Resident Tax on Fees	Within 10 days from the date of payment or crediting for the benefit of the beneficiary
Non-Resident Tax on Remittances	Within 10 days from the date of payment or crediting for the benefit of the beneficiary
Resident Tax on Interest	Within 10 days from the date of payment or crediting for the benefit of the beneficiary
Non-Resident Tax on Royalties	Within 10 days from the date of payment or crediting for the benefit of the beneficiary
Automated Financial Transactions Tax	By the 10 th day of the month following the month in which the transaction was effected
Demutualisation Levy	Within three (3) months after issuing the Zimbabwean member concerned with the free shares
Tobacco Levy	Within 48 hours from the date of sale of the auction and contract tobacco.
Intermediate Money Transfer Tax	By the 10 th day of the month following the month in which the transaction was effected
Withholding Amounts under Contracts	On or before the 10 th day of the following month after payment
Non-Executive Directors' Fees	Within 10 days from the date of payment of the fees or crediting for the benefit of the beneficiary.
Property or Insurance Commission Tax	By the 10 th day of the month following the month of payment
Informal Trader's Presumptive Tax	Within 30 days from the date the amount is recovered
Mining Royalties	Not later than the 10 th day of the month following the month in which the proceeds are received
Capital Gains Withholding Taxes	Not later than the 3 rd working day from the date when the payment was made
Value Added Tax (VAT):	
VAT	By the 25 th day of the following month
VAT on Imported Services	Within 30 days of the earlier of time an invoice is issued by the supplier or recipient or the time any payment is made by the recipient in respect of that supply
Deferred VAT	From a minimum of 90 days up to a maximum of 180 days from the date of deferment, depending on the value of the goods
Stamp Duty	By the 10 th day of the following month
Betting Tax	By the 25 th day of the following month
Excise Duty	In the case of tobacco manufacturers, on or before the 20 th of each month following the month in which the tobacco was disposed of, or removed from the licensed premises In the case of other excise manufacturers, on or before the 20 th of each month following the month in which the excisable goods are disposed of, or removed from the licensed premises



BREAKING BARRIERS: WHAT THE NEW CATEGORY PRICING MEANS FOR SMES AND MSMES

By Procurement Regulatory Authority of Zimbabwe



The promulgation of Statutory Instrument (SI) 9 of 2026 marks a significant milestone in Zimbabwe's public procurement reform agenda. Officially titled the Public Procurement and Disposal of Public Assets (General) (Amendment) Regulations, 2026 (No. 5), this instrument introduces a revised and consolidated fee structure while reinforcing the Government's commitment to inclusive economic participation particularly for Small to Medium Enterprises (SMEs) and Micro, Small and Medium Enterprises (MSMEs). At its core, SI 9 of 2026 is not merely a technical adjustment of fees; it is a strategic policy tool designed to lower barriers to entry and operationalise affirmative procurement principles in Zimbabwe's public sector.

One of the most notable features of SI 9 of 2026 is the introduction of a tiered pricing model for supplier registration. This model differentiates businesses based on their size, ensuring proportional costs that reflect their financial capacity. Under the new structure:

- Micro enterprises are required to pay US\$50 for registration.
- SMEs pay US\$60, while
- Larger domestic firms pay US\$75.

This pricing framework deliberately reduces the financial burden on smaller businesses, making it easier for them to participate in government tenders. By comparison, larger and foreign entities, which typically have greater financial and technical capacity, are required to contribute more.

Affirmative procurement refers to deliberate policy measures that promote the participation of previously disadvantaged or underrepresented groups in public procurement processes. In Zimbabwe, this includes MSMEs, SMEs, women-owned enterprises, youth-led businesses, and veterans of the liberation struggle. SI 9 of 2026 strengthens this agenda by aligning procurement costs with enterprise size and introducing participation thresholds. For example, MSMEs are often limited to bidding for contracts within certain value ranges such as up to US\$100,000 for micro enterprises and US\$200,000 for SMEs thereby protecting them from competition with large corporations on smaller tenders.

This approach ensures that small businesses are not crowded out by large firms, procurement opportunities are distributed more equitably, and local enterprise development is actively supported.

The implementation of the electronic Government Procurement (eGP) system complements SI 9 of 2026 by digitising the entire procurement process. This system allows businesses regardless of size or location to register, access tender opportunities, and submit bids online. It also simplifies compliance procedures for MSMEs, and SMEs many of whom previously faced logistical challenges in accessing procurement information.

SI 9 of 2026 represents a progressive shift towards a more inclusive and equitable public procurement system in Zimbabwe. Through its revised category pricing, the instrument reduces entry barriers for MSMEs and embeds affirmative procurement principles into the regulatory framework.

By taking advantage of the lower registration fees and protected bidding thresholds, MSMEs can expand their market access, build capacity, and contribute meaningfully to national development. It is therefore essential for businesses to familiarise themselves with the new regulations and leverage the opportunities they present in shaping a more inclusive economic future.

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DARE RENYIKA: DRIVING YOUTH EMPOWERMENT AND ECONOMIC GROWTH THROUGH CULTURE AND HERITAGE.

BY DARE RENYIKA, INTERIM VICE CHAIRPERSON
GERALD PITARA



Zimbabwe's new economy is being shaped by the dynamism of its youth, but this transformation is unfolding against a backdrop of serious social challenges. Many young people face unemployment, underemployment, and limited access to opportunities, particularly in rural areas. These realities have contributed to rising levels of drug and substance abuse, social dislocation, and a weakening of cultural identity. In such a context, culture and heritage are not simply nostalgic references to the past; they are vital resources for building resilience, identity, and sustainable prosperity.

It is here that Zimbabwe Intangible Cultural Heritage, operating under the name Dare renyika, has positioned itself as a leading force in ensuring that these resources are harnessed to address youth challenges and strengthen Zimbabwe's economic transformation. This vision directly aligns with Zimbabwe's Sustainable Development Goals and its Vision 2030, which seeks to transform the nation into an upper middle-income economy by embedding social cohesion, innovation, and sustainability into development.

A central pillar of Dare Renyika's work is the deliberate incorporation of Indigenous Knowledge Systems into schools and community programs. By nurturing talents rooted in culture, young people are equipped not only with identity but also with practical skills that contribute to the country's economic progression. For instance, the art industry already a billion-dollar global sector, offers vast opportunities for Zimbabwean youth. Artistic products and talents

inspired by heritage can be exported and sold both internationally and locally, creating sustainable livelihoods. When schools and communities deliberately invest in cultural talent development, Zimbabwe positions itself to compete globally while remaining authentically Zimbabwean.

Dare renyika has also researched and identified traditional vegetables at risk of extinction, such as mubvunzadyadya and kasunika. By promoting these vegetables commercially through traditional food outlets, the organization has created income opportunities in marginalized communities.

This initiative not only preserves cultural food heritage but also opens new pathways for economic growth. Zimbabwe can further tap into the promotion of traditional vegetables as herbal foods, strengthening both nutrition and entrepreneurship. Such efforts contribute directly to sustainable development by linking heritage preservation with modern economic innovation.



DID YOU KNOW

MUBVUNZADYADYA

- A wild indigenous leafy vegetable found in parts of rural Zimbabwe.
- It typically grows naturally and is not widely cultivated.
- It is prepared like other greens—boiled and often cooked with peanut butter or oil.
- It is known for being highly nutritious, rich in vitamins and minerals.
- Its use has declined as people shift toward commercially farmed vegetables.

KASUNIKA

- Another traditional leafy vegetable, also usually gathered from the wild.
- It is eaten as a relish, often served with sadza.
- It is valued for its distinct taste and nutritional benefits.
- Like mubvunzadyadya, it is at risk due to the loss of traditional knowledge and changing diets.



SKILLS TRAINING AND CAPACITY BUILDING

The challenges faced by youth in the new economy are profound. Drug and substance abuse, unemployment, and identity loss are not merely economic issues they are cultural crises. By reconnecting youth with their heritage, Dare Renyika provides a sense of belonging and purpose that counters alienation and substance abuse. Heritage-based industries such as crafts, music, and tourism provide jobs and entrepreneurial opportunities, while cultural practices emphasize collective responsibility, mentorship, and moral guidance, helping to reduce social fragmentation. Indigenous knowledge systems equip youth with sustainable practices in agriculture, environment, and entrepreneurship, while heritage provides raw material for innovation in digital platforms, fashion, and entertainment.



Dare renyika stands as a beacon of hope and transformation. Its initiatives community engagement in schools, youth empowerment programs, policy advocacy, cultural education, and partnership building—ensure that culture and heritage are not sidelined but placed at the heart of Zimbabwe’s new economy. By deliberately nurturing talents and revitalizing traditional foods, Dare Renyika demonstrates that heritage is not only about preservation but about innovation, resilience, and economic renewal. Zimbabwe’s path to Vision 2030 must be inclusive, sustainable, and rooted in identity. By championing culture and heritage, Dare Renyika ensures that Zimbabwe’s future is not only measured in economic statistics but in the pride, creativity, and resilience of its youth. As our African founding father the late Nelson Mandela once said “Our rich and varied cultural heritage has a profound power to build our nation”, therefore let us all be rooted in our cultural values and heritage to attain the the Africa we want ,a better Africa with a sense of unity and identity.



REIGNITING HOPE IN DZIVARASEKWA: YOUTH ENTREPRE- NEURSHIP AS A PATHWAY TO TRANSFORMATION

BY KUKURA BUSINESS ACCELERATOR



The Dzikwa Trust Directors and a KBA Official welcome the Finnish Ambassador who had visited one of the training sessions

Dzivarasekwa Township in Harare, Zimbabwe, is a community grappling with a severe youth unemployment crisis. With unemployment rates estimated to exceed 90%, the burden falls heaviest on young people, women, and persons with disabilities. The consequences are stark—widespread poverty, rising hopelessness, and an increase in social challenges such as drug abuse.

Yet amid these hardships, a powerful story of resilience and innovation is unfolding. The DZ Youth Entrepreneurship Promotion Program is emerging as a beacon of hope, offering young people a chance to rewrite their futures.

The Reality: “Ndzivo Zvazviri”

In Dzivarasekwa, the phrase “ndzivo zvazviri”— meaning “it is what it is”— has become a common expression among youth. It reflects a deep sense of resignation in the face of limited opportunities and persistent economic hardship.

The Entrepreneurship Promotion Program is working to shift this narrative. Instead of accepting circumstances, young people are being encouraged to take control of their destinies through entrepreneurship, innovation, and skills development.

A Foundation of Care: Dzikwa Trust:

At the heart of this transformation is Dzikwa Trust, an organization that has served vulnerable communities in Dzivarasekwa since 1993. Originally established as a private Finnish initiative, the Trust now supports approximately 400 orphaned and vulnerable children.

Its work spans a wide range of holistic interventions, including educational support, remedial and e-learning programs, IT training and ICDL certification, career guidance, and life skills development.



Identifying a local problem and providing a solution.

The Trust also runs girls’ empowerment initiatives, provides nutrition and basic healthcare; and promotes sports, arts, cultural development, and environmental sustainability.

Recognizing the urgent need to tackle youth unemployment, Dzikwa Trust expanded its mission to include entrepreneurship development—laying the groundwork for the current program.

The DZ Youth Entrepreneurship Promotion Program:

The program aims to train 450 young people in entrepreneurship, focusing on practical skills, business creation, employment generation, and collaboration with the private sector.



A Street Horticulture Market

Participants are not only taught theory but are also equipped with real-world tools to start and manage their own businesses. The program emphasizes action, ensuring that young people gain the confidence and competence needed to succeed in a competitive economic environment.

Driving Innovation: Kukura Business Accelerator:

A key partner in this initiative is Kukura Business Accelerator (KBA), an African business incubator committed to supporting small and medium enterprises through their startup and growth phases. KBA provides business incubation, mentorship, access to targeted resources, and growth acceleration strategies. Its role in the program is pivotal—leading entrepreneurship training and overseeing the selection and incubation of youth-led business projects.

By recognizing the vital role of SMEs in driving employment and



SKILLS TRAINING AND CAPACITY BUILDING

economic growth, KBA helps transform innovative ideas into viable enterprises.

From Ideas to Enterprise:

At the end of the training program, participants were tasked with developing individual business plans. The response was overwhelming—over 400 plans were submitted, showcasing creativity, ambition, and determination. From these, the top 15 ideas were shortlisted based on their viability and potential impact. What began as a theoretical exercise quickly evolved into a practical initiative aimed at turning ideas into functioning businesses.

The Kukura Fund: Turning Vision into Reality:

To bridge the gap between ideas and implementation, the National Venture Capital Company of Zimbabwe partnered with Dzikwa Trust.



and KBA to establish the Kukura Fund. This fund provides non-interest financing to youth-led startups, coupled with incubation and hands-on business support. The goal is to significantly improve the chances of success for emerging entrepreneurs.

The results are already promising. One youth-led enterprise has been funded and is now operational, while additional beneficiaries are in the selection pipeline. This marks a critical shift—from training alone to tangible economic empowerment.

Partnerships That Deliver Results:

The collaboration between Dzikwa Trust, Kukura Business Accelerator, and the National Venture Capital Company of Zimbabwe is producing meaningful outcomes. Each partner plays a distinct role—Dzikwa Trust mobilizes participants, NVCCZ provides capital, and KBA manages incubation and business development.



Corporate engagement has further strengthened the program. The Zimbabwe Leather Development Corporation has provided industry exposure, while ZB Bank has offered financial literacy training and insights into banking systems. Efforts are also underway to secure job attachment opportunities for participants.

Support from Government:

The initiative has also gained recognition at the national level. The Honourable David Mnangagwa, Deputy Minister of Finance, Economic Development attended the program's launch and encouraged the expansion of similar initiatives across both urban and rural communities.

A Model for the Future:

The DZ Youth Entrepreneurship Promotion Program demonstrates that even in the most challenging environments, transformation is possible. With the right partnerships, resources, and vision, communities can move from despair to opportunity. By empowering young people with skills, funding, and access to networks, this initiative is not just addressing unemployment—it is restoring hope and laying the foundation for sustainable economic growth in Dzivarasekwa and beyond.



DID YOU KNOW

Success Story : A youth entrepreneur launched an airtime resale business, creating impact, employing five agents and demonstrating the power of small-scale enterprise to generate employment.





SIRDC'S ROLE IN STRENGTHENING AND EMPOWERING MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) IN ZIMBABWE

BY SIRDC

The Scientific and Industrial Research and Development Centre (SIRDC) is one of Zimbabwe's key institutions for driving innovation, industrial and scientific growth, and technological advancement. Established by the Government of Zimbabwe in February 1993 under the provisions of the Research Act of 1986 [Chapter 10:22], SIRDC operates under the Office of the President and Cabinet (OPC). Its mandate is to undertake Strategic Research and Development (R&D) that supports national development across multiple sectors of the economy

SIRDC's operations are aligned with Zimbabwe's broader development frameworks, including the Integrated Results-Based Management (IRBM) system, the National Development Strategy (NDS 1 & 2) and Vision 2030, which aims to transform Zimbabwe into an upper middle-income society. The Centre's programmes are results-oriented, measurable and they directly contribute to National Priority Areas (NPAs) such as industrialisation, job creation, and sustainable economic growth.

Cluster-Based Operational Framework

In order to effectively deliver on its mandate, SIRDC employs a cluster-based operational model. This approach allows the Centre to organise its work around key thematic areas that reflect national development priorities. These clusters are: Industry and Manufacturing; Agriculture; Health; Energy and Power; Water and Environment; Information Communication Technologies (ICTs); Built Environment and the Transportation Systems (BETS); Mining and Mineral Beneficiation; Small and Medium Enterprises (SMEs); Commercialisation; Partnerships and Resource Mobilisation. Each cluster focuses on specialised research and innovation activities while promoting cross-sectoral collaboration.

Direct Opportunities for MSMEs Through SIRDC

Micro, Small and Medium Enterprises (MSMEs) form the backbone of Zimbabwe's economy. The Centre provides a wide range of opportunities for MSMEs to start-up, grow, innovate, increase competitiveness, access markets and information.

Assessing empirical evidence on the sector

SIRDC conducts MSME national research and assessments, generating empirical evidence to inform policy decisions, business strategies and investment planning. These studies help to identify gaps, challenges and growth opportunities within the MSME sector. Recent national surveys conducted include, The State of Manufacturing MSMEs in Zimbabwe (2021 & 2023) and Assessing the conversion and repurposing of buildings into partitioned operating spaces for MSMEs in Zimbabwe (2025).

Development of Customised Automated Machinery for MSMEs

SIRDC develops customised, automated machinery designed to replace manual and outdated production systems. These tailor-made solutions are engineered to meet the specific operational needs and scale of individual enterprises for affordability, efficiency and ease of use. By transitioning from labour-intensive processes to automation, MSMEs can significantly improve productivity, product consistency and turnaround times while reducing operational costs and human error. This intervention enhances competitiveness in markets, compliance with quality standards, sustainable growth and industrial upgrading; e.g. the automated brick moulding machine developed.

Lean Six Sigma Advisory Services for MSMEs

SIRDC provides advisory services to MSMEs on the adoption of Lean Six Sigma methodologies. This is aimed at improving operational efficiency, reducing resource wastages and enhancing product quality. These methodologies enable MSMEs to identify inefficiencies within their production processes, eliminate non-value-adding activities and optimise resource utilisation.

Contract farming

In the agricultural sector, SIRDC offers contract farming opportunities to agripreneurs in maize seed and small grains production, utilising climate-smart approaches. This is part of the supply chain to SIRDC's commercialised agriproducts such as SIRDAMAIZE seed varieties brand. These initiatives not only enhance agricultural productivity but also promote resilience to climate change, ensuring food security and sustainable livelihoods for farmers.

Processing and Packaging Support Services for MSMEs

SIRDC provides processing and packaging support services to MSMEs through its plant located at SIRDC. This facility is designed to assist enterprises involved in products such as seeds, beans, small grains and other agricultural commodities. MSMEs can improve product quality, grading, handling and shelf appeal. These services help MSMEs to meet market and regulatory standards, reduce post-harvest losses, and access formal retail and export markets.

Foundry Services for Small Scale Miners

The Centre plays a critical role in supporting the mining sector, with particular focus on small-scale miners. Through its foundry services, SIRDC manufactures high-quality cast iron and precision steel components essential for both mining and industrial operations. These products include hammer beaters, mill balls and stamp mill spares, which are vital for improving equipment performance, durability and overall productivity in the sector.



Accredited Calibration services for MSMEs

In the area of metrology, SIRDC ensures accuracy and standardisation in measurements, which is essential for competitiveness, quality assurance and international trade. The Centre has Southern African Development Community Accreditation Service (SADCAS) accredited laboratories covering Mass, Temperature, Volume, Dimensional and Electrical measurements. Thus, MSMEs can access globally recognised calibration services for their products. These accreditations reinforce confidence in Zimbabwe's measurement systems and support compliance with international standards.

Software Development and AI integration for MSMEs

The integration of software development and Artificial Intelligence (AI) into SIRDC's offerings further strengthens its role in contemporary industrial transformation. AI-driven solutions for MSMEs can optimise processes, improve decision-making and create new business opportunities across sectors. For example, the Centre has developed a Quad-Drone for precision agriculture enabling farmers to monitor and manage their crops more efficiently, reducing costs and increasing yields.

Capacity Building for MSMEs

SIRDC offers business and technical skills training tailored to the needs of MSMEs. Through equipping entrepreneurs with the necessary skills, the Centre increases their ability to manage and scale their businesses effectively. These training programmes cover areas such as entrepreneurship and formalisation, agribusiness and production techniques.

Partnerships

In line with the whole-of-government approach, the Centre partners with Ministries, Departments and Agencies (MDAs) to strengthen R&D capacity. SIRDC also has MOUs with various organisations in both the public and private sector, including MSMEs Associations across the provinces in Zimbabwe. These partnerships facilitate knowledge exchange, joint research projects, and access to advanced technologies.

In conclusion, SIRDC plays a pivotal role in Zimbabwe by driving innovation, supporting industrial growth and empowering SMEs. Through its focus on research, technology adaptation, capacity building and quality assurance SIRDC is positioned as a key enabler of sustainable development and industrial transformation in Zimbabwe.

For any further enquiries may you please contact our Public Relations and Marketing team on: pr@sirdc.ac.zw; 0867 009 663, 0867 700 906, 0867 700 9670.

Please visit our website for more details www.sirdc.ac.zw



SCIENTIFIC AND INDUSTRIAL RESEARCH AND DEVELOPMENT CENTRE

2026 TRAINING CALENDAR

SECOND QUARTER

ID	CENTER	COURSE NAME	DATES	Days	Fees (US\$)
1.	Mining and Mineral Beneficiation	Strategic Mineral Beneficiation of Gold and Other Critical Minerals	13-14 April	2	200
2.	Energy and Power	Electrical House wiring and Commissioning	13-15 April	3	100
3.	Health	Vegetable Preservation & Pickling	17-15 April	3	150
4.	Information Communication Technology	AI in Crime Analysis and Cyber Security	17- 17 April	5	200
5.	Agriculture	Cyber Smartfishing	23-Apr	1	50
6.	Information Communication Technology	AI based Fire and Disaster Image Analysis and Image Segment	23-24 April	5	300
7.	Energy and Power	Solar Water Pumping Design	28-29 April	5	150
8.	Energy and Power	Basic Microcontroller Programming	28-28 April	5	150
9.	Mining and Mineral Beneficiation	Plants and Gearing Technology for a Sustainable Future	21-22 April	2	150
10.	Industry and Manufacturing	Lean Six Sigma	4-5 May	3	150
11.	Information Communication Technology	AI and Machine Learning for Energy in Zimbabwe	4-5 May	3	200
12.	Water and Environment	Environmental, Social and Governance (ESG)	4-5 May	3	250
13.	Agriculture	Gardening for Profit	11-13 May	3	100
14.	Industry and Manufacturing	Root Cause Analysis (RCA)	11-15 May	3	200
15.	Build Environment and Construction	Project Management in Construction	18-22 May	3	250
16.	Health	Molecular Docking and Dynamics	18-22 May	3	150
17.	Industry and Manufacturing	Nanotechnology	18-22 May	5	300
18.	Information Communication Technology	AI and Machine Learning for Mining and Mineral Beneficiation	18-22 May	5	300
19.	Small Medium Enterprise	Survey Techniques in Research	21-28 May	2	150
20.	Agriculture	Low-cost Production	1-5 June	3	250
21.	Information Communication Technology	AI Computer Vision for Facility Management and Construction	1-3 June	3	300
22.	Energy and Power	Basic Business Load Design	1- 5 June	4	150
23.	Agribusiness	Block Slicing, Dry & Feed Manufacturing	8-10 June	3	150
24.	Build Environment & Construction	Smart Construction and Logistics Systems	9-9 June	1	150
25.	Industry and Manufacturing	Industrial Occupational Health and Safety Training	8-10 June	3	150
26.	Energy and Power	Basic Programmable Logic Controller (PLC) Configuration and Programming	11-11 June	4	150
27.	Energy and Power	Basic Variable Speed Drive (VSD) Configuration	11 June	1	30
28.	Energy and Power	Solar Photovoltaic System Design/Advanced	8-12 June	3	110
29.	Energy and Power	Solar Photovoltaic System Design/Basic	8-12 June	3	110
30.	Agriculture	Plant Tissue Culture and Aeroponic Farming	15-16 June	2	100
31.	Information Communication Technology	Website Development	15-19 June	5	200
32.	Agriculture	Greening The Field	16-18 June	3	100
33.	Health	High Performance Liquid Chromatography (HPLC-GM0)	16-19 June	4	250
34.	Water and Environment	Corporate Greenhouse Gas (GHG) Inventory	17-19 June	3	110
35.	Information Communication Technology	AI in Health Microbial Modeling of Infectious Diseases	18-19 June	3	300
36.	Health	Fluorescence Anisotropy Spectroscopy (FAAS)	23-24 June	3	110
37.	Industry and Manufacturing	Hydraulic & Pneumatic System	23-26 June	3	250
38.	Information Communication Technology	Data Analytics - boot camp	25-30 June	5	200
39.	Information Communication Technology	Generative AI and Large Language Models	25-30 June	3	350
40.	Information Communication Technology	AI in the Industry 4.0 (Automation, Materials, Design IoT)	29-30 June	3	300



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RECLAIMING DZIM- BABWE ECONOMIC SOVEREIGNTY THROUGH THE ZIG

THE MOST LOGICAL PATH: OUR OWN CURRENCY

BY TIGERE MUBAYIWA



Legislators, business leaders, respected elders, academia, our young cadres, and the generality of Zimbabwe,

Let us begin with a simple, undeniable truth of economics:

No country in history has achieved sustainable development without control of its own currency.

Equally, no country that surrendered its monetary sovereignty has ever truly thrived.

The Zimbabwe Gold (ZIG), introduced on 5 April 2024, is therefore not an experiment—it is the most logical, necessary, and historically proven path to national development. It represents the reclamation of our dignity, sovereignty, and control over our economic destiny.

The Lesson from Others: A Warning We Must Not Ignore

We do not have to guess what happens when a nation abandons control of its currency. The world has already given us a clear lesson.

Look at Greece during the European debt crisis. Without its own currency, it could not print money, could not adjust its monetary policy, and could not respond freely to its economic challenges. Decisions affecting the lives of millions were made outside its borders. The result was austerity, unemployment, loss of assets, and national humiliation.

This is the danger of relying on currencies we do not control. Zimbabwe must never walk that path.

The Strength of the ZIG: Facts Over Fear

When ZIG was introduced, detractors and enemies of Zimbabwe predicted collapse—forecasting exchange rates of US\$1 = 100 ZIG or worse.

Yet today, the rate remains firm and stable. Their predictions have failed. Zimbabwe is not poor. We are a nation endowed with gold,

diamonds, platinum, chrome, lithium, and vast alluvial mineral wealth. The ZIG is anchored in real value—our land, our resources, and our production. What threatens us is not the currency itself, but manufactured fear, driven by those who benefit from a weak and dependent Zimbabwe—former colonisers, economic opportunists, and regime change merchants who seek to undermine confidence.

Ending the Absurdity: The Cost of Dollar Dependence

We must confront a painful truth. What kind of nation allows a foreigner to arrive with a briefcase of printed US dollars—paper created at will elsewhere—and use it to purchase our mines, our land, our homes, and our businesses?

This is not trade. It is daylight economic dispossession. The continued over-reliance on foreign currency enables this imbalance. It strips value from our resources and transfers it outward. The ZIG corrects this injustice. It ensures that Zimbabwean assets are valued in Zimbabwean terms, under Zimbabwean control.

Confidence: The Foundation of Currency.

Let us be clear: Money is not paper. Money is trust. A currency becomes strong when its people believe in it, use it, and defend it. Across Africa, 52 out of 54 countries use their own currencies as a foundation of sovereignty. Even the smallest economies insist on exchanging foreign currency into local money. Why should Zimbabwe, one of the most resource-rich nations on earth, hesitate to do the same?

Building a Strong Financial System Around the ZIG

The introduction of new Zimbabwe Gold (ZIG) banknotes on 7 April 2026 marked an important step in strengthening confidence and usability.

- Current denominations in circulation: ZIG 10, 20, 50
- Upcoming higher denominations: ZIG 100 and ZIG 200

This progression is not just administrative—it is part of building a robust, modern, and trusted financial system that supports trade, savings, investment, and growth.

A strong currency must be supported by:

- Discipline in fiscal and monetary policy
- Efficient banking and payment systems
- Widespread public understanding and participation

This is how nations build lasting economic strength.

The Path Forward: Discipline, Unity, Action

To secure the success of the ZIG, we must act decisively:

- 1. Prioritise Local Currency:** Government, businesses, schools, and citizens must lead by using ZIG in everyday transactions.
- 2. Strengthen Currency Demand:** Visitors and external players must transact through regulated exchange systems that support the ZIG.
- 3. Educate the Nation:** From classrooms to market places, every Zimbabwean must understand the value and purpose of our

Why the ZIG Matters—By embracing the ZIG:

- We retain value within our economy
- We regain control of our monetary policy
- We protect national assets from external exploitation
- We build true economic independence

Above all, we affirm a fundamental truth:

***Nyika inovakwa nevene vayo / Ilizwe liakwa ngabanikazi
A nation is built by its own people. A Call to National Confidence.***

tigerema@hotmail.com



MORE THAN A WILL: BUILDING A BUSINESS THAT OUTLIVES YOUR SIGNATURE

THE QUIET THREAT TO VISION 2030

BY NATSAI NHEMACHENA



Every morning across Zimbabwe, thousands of entrepreneurs open their shop doors, factory gates, and farm fences with a single goal: to build something that lasts. We talk about Vision 2030 in terms of GDP, infrastructure, and "The New Economy." But there is a quieter, more personal side to this economic engine. It is the father in Mbare who wants his daughter to run the family transport business, and the mother in Bulawayo who dreams of her sons expanding her agro-processing plant into a regional giant.

However, as a lawyer, I often see these dreams hit a brick wall. The tragedy is not usually a lack of hard work; it is a lack of a plan. In Zimbabwe, we have a "succession gap" where thriving businesses often die on the same day as their founders.

The Human Cost of "Leaving it to Chance: We often treat estate planning as a "death" conversation, but it is actually a "life" conversation. When a founder dies intestate (without a Will), the law—specifically the Administration of Estates Amendment Act No. 3 of 2024—steps in to fill the silence.

I have sat in "Edict Meetings" at the Master of the High Court where siblings who grew up together stop speaking to one another over a delivery truck or a piece of machinery. While the family argues, the business bleeds. Employees, often like family themselves, people,

wonder if they will have a job next month. Suppliers, fearing they will not get paid, stop deliveries.

This is not just a legal file; it's the dismantling of a life's work. As we saw in the case of Nyamushanya v Nyamushanya, legal battles over assets can drag on for years, leaving the very people you meant to protect—your spouse and children—caught in a web of uncertainty.

Breaking the "Founder's Trap" : Many of our most brilliant entrepreneurs suffer from "Founder's Syndrome." The business is the person, and the person is the business. There is no distinction between the director's pocket and the company's till. Industrialization requires the "compounding" of wealth. In economies that thrive, businesses like the Meikles or Tanganda dynasties did not just happen; they were engineered to survive their founders. When we treat a business as a personal piggy bank rather than a legal entity under the Companies and Other Business Entities Act [Chapter 24:31], it ensures that the next generation re-starts from scratch.

Each time a Zimbabwean family business collapses, our national climb to upper-middle-income status gets steeper. We cannot build a "New Economy" if every generation resets.

Tools for a Living Legacy : Estate planning shouldn't feel like a trip to the morgue. It's about setting the rules of the game while you are still on the field.

1. The Shareholders' Agreement (The "Business Prenup"): Do not leave your partners to guess what your spouse wants, and do not leave your spouse to guess how the business runs. Use the COBE Act to define exactly how shares move.

2. The Living/Testamentary Trust (The Safety Net): If your children are young or not yet ready to lead, a Trust can hold the business together, ensuring it is managed by professionals while the family is taken care of by the profits.



3. The "Family Meeting" over the "Legal Meeting": The best estate plan is one the family understands. Documentation under the Wills Act is vital, but the conversation behind the document is what prevents "property grabbing" and resentment.

A Call to the New Zimbabwean Entrepreneur

We must push past the cultural taboos that suggest talking about a Will "invites the shadow of death." In reality, a Will is an act of love. It is the final instruction manual you leave for the people and the





country you care about.

The Administration of Estates Amendment Act is making the process more transparent, but the law can only protect what you have organized.

Let us move from a culture of short-term "hustling" to a culture of long-term legacy. Your business should not be a monument to your past; it should be the foundation for your children's future and Zimbabwe's industrial backbone.

4. Questions to Ask Yourself Tonight

- If I didn't wake up tomorrow, would my manager have the legal authority to pay my staff on Friday?
- Does my family know the difference between "my money" and "the company's money"?
- Is my Will or Trust tucked away in a drawer, or is it a living strategy that grows with my business?



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ZIMLEDGER: THE ALL-IN-ONE BUSINESS AND FINANCE APP HELPING ZIMBABWEAN SMES TAKE CONTROL OF THEIR FINANCES

BY ZIMLEDGER

Running a small or medium business in Zimbabwe comes with unique challenges. Cash flow pressures, informal credit arrangements, complex tax obligations, and the constant juggle between personal and business finances — these are realities that every Zimbabwean entrepreneur knows intimately.

For years, many business owners have relied on notebooks, spreadsheets, WhatsApp messages, and memory to track their finances. Receipts get lost. Customer balances get forgotten. Employee attendance records become a mess of scribbled notes. And when tax season arrives or a bank requests financial statements, the scramble begins.

ZimLedger was built to solve these problems. Developed by Webzim, one of Zimbabwe's leading web hosting companies, ZimLedger is an all-in-one business and finance application designed specifically for the Zimbabwean market. Since its launch, the platform has grown to over 10,000 downloads on the Google Play Store and built a thriving WhatsApp community of more than 8,000 members — a testament to how deeply it resonates with local entrepreneurs.

Understanding the Zimbabwean SME Challenge

Beyond exploring what ZimLedger offers, it is worth understanding the context it was built for.

Zimbabwean SMEs operate in an environment where formal accounting software is often too expensive, too complex, or simply not designed for local realities.

Many small business owners are not trained accountants. They are skilled traders, passionate service providers, and hardworking entrepreneurs who need practical tools — not complicated software that requires a degree to operate.

This is the gap ZimLedger was designed to fill: professional-grade financial management that is accessible, affordable, and built for how Zimbabwean businesses actually operate.

What ZimLedger Does

At its core, ZimLedger is a comprehensive financial management platform that combines multiple tools into a single application. Rather than using separate apps for invoicing, accounting, payroll, and customer management, business owners can handle everything in one place.

Business Ledger

The Business Ledger is where most users begin. It provides a clean, organised system for recording all business transactions — income and expenses, categorised and tracked over time. Users can monitor account balances, set budgets, and maintain accurate records without needing accounting expertise.

What makes this particularly valuable is the automatic analysis. ZimLedger does not just store data; it transforms it into insights. Users can see where their money is going, identify spending patterns, and make informed decisions based on real numbers rather than guesswork.

Heritage Furnishers
CASH FLOW STATEMENT
October 2025 - December 2025

	Oct 2025	Nov 2025	Dec 2025	Total
Opening Cash Balance	\$0.00	\$1,181.00	\$4,204.00	\$0.00
CASH INFLOWS				
Opening Revenue				
Sales Revenue	\$13,700.00	\$14,700.00	\$17,100.00	\$45,500.00
Total Cash Inflow	\$13,700.00	\$14,700.00	\$17,100.00	\$45,500.00
CASH OUTFLOWS				
Cost of Goods Sold				
Shop	\$6,700.00	\$8,200.00	\$9,000.00	\$23,900.00
Operating Expenses				
Rent	\$200.00	\$175.00	\$400.00	\$775.00
Salaries	\$0.00	\$0.00	\$100.00	\$100.00
Marketing	\$40.00	\$100.00	\$100.00	\$240.00
Other Expenses	\$100.00	\$100.00	\$200.00	\$400.00
Net	\$100.00	\$100.00	\$300.00	\$300.00
Interest & Dividends	\$100.00	\$400.00	\$0.00	\$500.00
Income	\$1,200.00	\$1,125.00	\$1,200.00	\$3,525.00
Other	\$100.00	\$100.00	\$100.00	\$300.00
Total Cash Outflow	\$8,100.00	\$10,825.00	\$12,700.00	\$29,100.00
Surplus	\$5,600.00	\$3,875.00	\$4,400.00	\$13,900.00
Closing Cash Balance	\$5,600.00	\$4,204.00	\$6,714.00	\$16,514.00

Financial Statements Generator

For many SME owners, producing financial statements has traditionally meant either paying an accountant or struggling through spreadsheet formulas. ZimLedger changes this entirely. Based on the transactions recorded in the Business Ledger, the platform automatically generates professional Income Statements, Balance Sheets, and Cash Flow Statements. These documents are formatted to the standards that banks, investors, and regulatory bodies expect — giving small businesses the same professional presentation that larger companies enjoy.

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QUOTATION

Quotation To:

Solo Book Restaurant
ATTN: Mrs. Chiedza Mapfema
cmaphuno45@gmail.com, 0712342456
2847 Church Hill Avenue, Mount Pleasant,
Harare, Zimbabwe

Quotation #: 12

Quote Date: 20 February, 2026
Valid Until: 01 March, 2026
Prepared By: Rumbidzo Moyo
Currency: USD

#	Code	Description	Qty	Unit Price	Line Total
1	BC01	Business Cards (300gsm, box of 100)	5	12.00	\$60.00
2	F101	A3 Flyers (gloss, per 200)	2	26.00	\$56.00
3	MB01	A4 Laminated Menu (double-sided)	30	3.50	\$105.00
4	BN01	PVC Banner 2m x 1m	2	12.00	\$24.00
5	BU01	Full-Up Banner (85cm x 205cm)	1	75.00	\$75.00

Grand Total: US\$320.00

Terms & Conditions

+ 25% deposit required to commence work. artwork changes after approval attract a \$25 revision fee per item.
+ production time is 3-5 working days from artwork approval. Rush orders (24-48 hours) attract 30% surcharge.

Payment Details

Bank Details:
Account Name: BrightPrint Media (Pvt) Ltd, Account Number: 8140002507413, Bank Name: Stanbic Bank, Branch Name: Harare, Branch Code: 082

Ecocash Details:
Merchant Code: 804523, Account Name: BrightPrint Media (Pvt) Ltd

R. Moyo

Authorized Signature

Quotations and Invoices

First impressions matter in business. ZimLedger allows users to create professional quotations, invoices, receipts, purchase orders, and delivery notes in minutes. Documents can be customised with business logos and details, then shared directly via WhatsApp or email, or downloaded as PDFs for printing.

This feature alone has transformed how many small businesses present themselves to customers. A truckshop owner can issue a professional invoice. A freelance consultant can send quotes that match those of established firms. The playing field is levelled.

PrimeMart

PAYS Lip

Employee Name:	Shingira Muzemhema	Pay Period:	Feb 2026
Job Title:	Marketing Manager	Pay Start:	28-02-2026
Grade:	M2	Currency:	USD
Cost Centre:	MKT-001	Department:	Marketing
Bank:	Stanbic Bank	Date of Employment:	01-01-2021
Account Number:	8140012345678	Employee Number:	992234
Leave Days Due:	25.00		

Earnings	Amount	Deductions	Amount
Basic Salary	3,800.00	Medical Aid (First Month)	85.00
Housing Allowance	400.00	Car Loan Repayment	450.00
Fuel Allowance	250.00	NWFE	1,137.00
Entertainment Allowance	100.00	AIDS Levy	24.11
Telephone Allowance	80.00	NSSA	31.50
Total Earnings	3,680.00	Total Deductions	1,747.61
		Net Pay	1,932.39

Payslip Generator

Employee payroll in Zimbabwe involves specific calculations — ZIMRA PAYE tax tables, NSSA contributions, and various allowances and deductions. Getting these wrong can create problems with authorities or disputes with staff.

ZimLedger's Payslip Generator handles these calculations automatically. Users input basic salary information, and the system produces compliant payslips with all statutory deductions correctly calculated. This feature has proven particularly valuable for small businesses employing their first staff members and navigating payroll obligations for the first time.

Customer Ledger

Many Zimbabwean businesses operate on credit. Retailers offer layaway plans. Wholesalers extend trade credit. Landlords track monthly rentals. Schools manage term-by-term fee payments. Service companies bill monthly.

Customer Ledger addresses this reality by providing a complete customer account management system. Business owners can create individual customer accounts, record all transactions, apply payments, and track outstanding balances. The system generates professional customer statements that can be shared via WhatsApp, and aging analysis helps identify overdue accounts before they become bad debts.

For any business where customers pay regularly or owe money over time, Customer Ledger brings order to what was previously managed through memory and scattered records.

Staff Ledger

Managing employees involves more than just paying salaries. Attendance must be tracked. Leave balances must be monitored. Overtime must be calculated correctly — with different rates for normal days, rest days, and public holidays.

Staff Ledger provides a complete workforce management solution. Business owners can create full employee profiles, record daily attendance, log overtime with automatic calculations, manage leave accruals, and generate reports ready for payroll processing. The system handles the complexity so that business owners can focus on running their operations.

ZimLedger Team

As businesses grow, they need to involve others in financial management — an accountant to review books, an HR manager to handle payslips, a sales team to generate quotations. But giving everyone full access to sensitive business data creates risk.

Our team solves this with role-based access control. Business owners can invite team members and assign specific permissions based on their roles. Marketing staff might see only quotations and invoices. HR personnel might see only the payslip section. Accountants might have access to business transactions and financial statements. An Activity Log records all actions performed by team members, ensuring complete transparency and accountability. The owner maintains control while delegating operational tasks.

Ecocash Statement Analysis

In a country where mobile money dominates, Ecocash statements contain a wealth of business intelligence — if you can extract it. ZimLedger allows users to upload their Ecocash PDF statements and automatically converts them into clean Excel exports with visual summaries, transaction breakdowns, charts, and deep analysis. For business owners who receive most of their payments via Ecocash, this feature provides unprecedented visibility into cash flow patterns, peak transaction times, and customer payment behaviours.

Personal Finance Management

Recognising that many entrepreneurs blur the line between personal and business finances, ZimLedger includes robust personal finance tools. Users can track personal income and expenses, set savings goals, create monthly budgets, and monitor their progress — all within the same application they use for business. This dual capability encourages better financial discipline. When business owners can clearly see both sides of their financial life, they make better decisions about drawings, reinvestment, and personal spending.



Accessibility and Affordability

One of the most significant barriers to technology adoption among SMEs is cost. Many international platforms charge at rates that are simply unaffordable for small Zimbabwean businesses. Others require annual commitments or complex pricing tiers that confuse more than they help.

ZimLedger takes a different approach. The platform offers a 7-day free trial that allows users to explore all premium features without any payment. For those who wish to continue after the trial, the cost is just \$5 per month — making professional financial management accessible to businesses of all sizes.

This pricing strategy is intentional. The goal is not to extract maximum revenue from a few large clients but to serve the broadest possible base of Zimbabwean entrepreneurs. When financial management tools are affordable, more businesses use them. When more businesses manage their finances well, the entire economy benefits.

The Future of SME Financial Management

Zimbabwe's SME sector is the backbone of the economy. These businesses create jobs, serve communities, and drive economic activity at every level. Yet for too long, they have been underserved by financial technology — forced to choose between expensive international software and manual processes that limit their growth.

ZimLedger represents a new approach: professional financial management tools designed by Zimbabweans, for Zimbabweans,

at prices Zimbabwean businesses can afford.

As the platform continues to grow and evolve, it carries a simple mission: to empower every Zimbabwean entrepreneur with the tools they need to take control of their finances, make better decisions, and build more successful businesses.

For SME owners tired of financial chaos and ready for clarity, ZimLedger offers a path forward. The tools are available. The community is growing. The only question is: are you ready to take control of your finances?

“You are not broke because of the economy. You are broke because your expenses expand every time your income increases.”

ZimLedger

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