

STIRPRENEUR

JANUARY - FEBRUARY 2021

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Dimairho

“THE WINNER WHO
NEVER
QUIT

WOMEN IN BUSINESS

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GLOW ENVY

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FROM THE CHAIRMAN'S DESK

A journey of a thousand miles indeed begins with a single step. This assertion is being unbundled as we continue to make strides in our own journey of a thousand miles. I am well pleased at this juncture to present to you our second edition of the STIR MAGAZINE and taking this opportunity to thank you for your support on our first edition which was a huge success.

The second edition of the STIR magazine will be more deliberate, the goal being to STIR the reader into action. The dream and the vision has always been to create a wave of entrepreneurs who are not just after the creation of riches but generational wealth.

The year 2020 was a dynamic one and as STIR we streamlined our programs with focus on a more personal approach. The year saw us run a cluster program where members were grouped into small teams according to their stages and needs in business spearheaded by the Curriculum Development Unit (CDU). The year also saw a practical touch to the businesses of our members in various clusters as trustees physically visited onsite to assess progress and offer onsite mentorship.

The new trajectory is aimed at fostering notable growth which is easy to monitor especially when the programs are now personalized to the needs of the members as opposed to one size fits all approach.

Stir is a trust which was founded with the sole mandate to institute and develop entrepreneurial skills in the new and existing entrepreneurs and business people. Stir stands for Strategic Transformation, Incubation and Release. The uplifting of young and upcoming entrepreneurs is what drives Stir as an organization. This is however achieved through a deliberate and coordinated development of effective mechanisms that stimulate business idea generation, robust and strategic business management skills including financing and transforming small businesses into mega business thus our motto 'Giving Your Dreams Wings To Fly'.

Founded in 2014 under the stewardship of myself and trustees, our strategic vision was as reiterated in the first edition and is to motivate and inspire all potential entrepreneurs to start and or transform their businesses into multi-million dollar business empires. Our key pillars are trainings and skills developmental programs, market linkages and strategic partnerships with both public and private bodies that share the same vision with us

Be transformed, inspired and stirred to action as you read this second publication.

Nicholas Bhero





his success. He achieved so much before reaching 30 years and this should motivate young people that you don't need to wait to get experience for you to start something. Learn as you go, while taking risks and happily making mistakes that will shape your success story.

Finding that balance between credence and progress is crucial, as we will discover while exploring Mistakes entrepreneurs make by A. Mangadza. We have also added a list of must read books in 2021 for personal growth.

As we are all eagerly waiting for this pandemic to subside, there are issues worth reflecting on as young people in Business. When I left my previous job, I knew I wanted to plan for my career growth and I took time to really look back and appreciate all I've learnt in that journey but for me to really grow, I had to change my environment first. It is crucial that we not only think of our 2021 resolutions, but we should write them down as a manual for our daily life. Brief 360 with Charles is always worth reading, just in case you missed special events that happened around over the months. When you feel like life is too much and you want to give up, go to our lemonade corner by Yaya Rudo and heal. Most of all, let's not forget to take care of our environment and as the world goes green you should always be on the lookout for business opportunities(Page 27).

I am so grateful to the team behind the success of this magazine, from the Editorial team, the Contributing writers and the Marketing team, Thank You so much for your time and dedication. To the Chairman of STIR, Mr Bhero and most importantly to our talented Designer, Graham Kazangarare, Thank You for the sleepless nights and coffees you drank just to bring this magazine to life. Not forgetting you the reader, I wish you all the best in 2021. We started off with our January being disrupted but lets keep a positive mind and follow the Covid19 regulations. Please stay safe.

May you enjoy success in your respective fields, while leading an authentic and fulfilling life.

ENJOY!

Ethel

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EDITOR'S NOTE

The Corona virus pandemic triggered a global recession as numerous countries went into lockdown and businesses were disrupted, lives were lost and we all stayed indoors.

In our last issue, we found out how young leaders have been making it amidst a Corona lockdown, under strict regulations and travelling bans. Those who adapted faster managed to stay afloat while others were distraught about losing their businesses and not making any profits.

I remember reading somewhere that in 1921, biochemist and future Israeli President, Dr Chaim Weizmann took an Atlantic crossing with German physicist Albert Einstein. The two men had many hours at their disposal during the voyage to discuss their common interest in Science. After disembarking, Weizmann declared, "Einstein explained his theory of relativity to me every day, and soon I was fully convinced that he understood it."

Einstein's work revolutionized physics and redefined the way human beings regard time. Yet, for all his scientific brilliance, he was a deeply religious man whose point of reference was never his famous equation, nor any other mathematical formula, but his belief in a Divine cosmic order, arranged by, 'The Old One'. It was also Einstein who declared, "God does not play dice with the Universe."

In this second edition of STIRPRENUER, we celebrate entrepreneurs who attest to the same winning combination of natural aptitude, technical expertise, hard work and deep-seated faith. In our cover story, Samuelle Dimairho shows us an underlying belief in a bigger picture and a greater goal and credits them to



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STIR 2020 IN PICTURES



STIR 2020 IN PICTURES



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STIR WORKSHOPS

By Farayi Matondo in South Africa



November 14 was the first inaugural STIR SA meet and greet members day .STIR Mentoring and Entrepreneurship organisation establishing base in Johannesburg, South Africa.

The first ever meeting was held at Fourways Starbucks Restaurant in Johannesburg North. The event was organised through our main platform group of STIR, an invitation to all RSA based spearheaded by Yaya Rudo Dzenga.

A robust discussion commenced off with self introductions . The agenda consisted of sharing of supportive mechanisms given to each member. The other item was what members can do together building up to 2021, positive partnerships and collaborations while focusing on new income streams and saving programs. "We cannot self-audit, we need to surround ourselves with doers who push and question us not mere talkers (if one needs to achieve financial freedom)", said Yaya Rudo.

Points Shared:

1. How you can build more out of your business and creative work
2. Interact with passionate people
3. Looking out for current trends and value importance of social media and optimization ideally.
4. Execution of ideas, cannot be long left for another day, level it with action .
5. Step out
6. Do not be afraid, seize opportunities that are in abundance in RSA and across the entire Africa.
7. Build image and brand properly ~ value what you do.
8. Power of branding one can achieve financial freedom ~ monetise your gifts and talents.
9. Establish your market ~ understand the importance of defining who your market is
10. Making use of STIR Mentoring Class connections for growth and success.

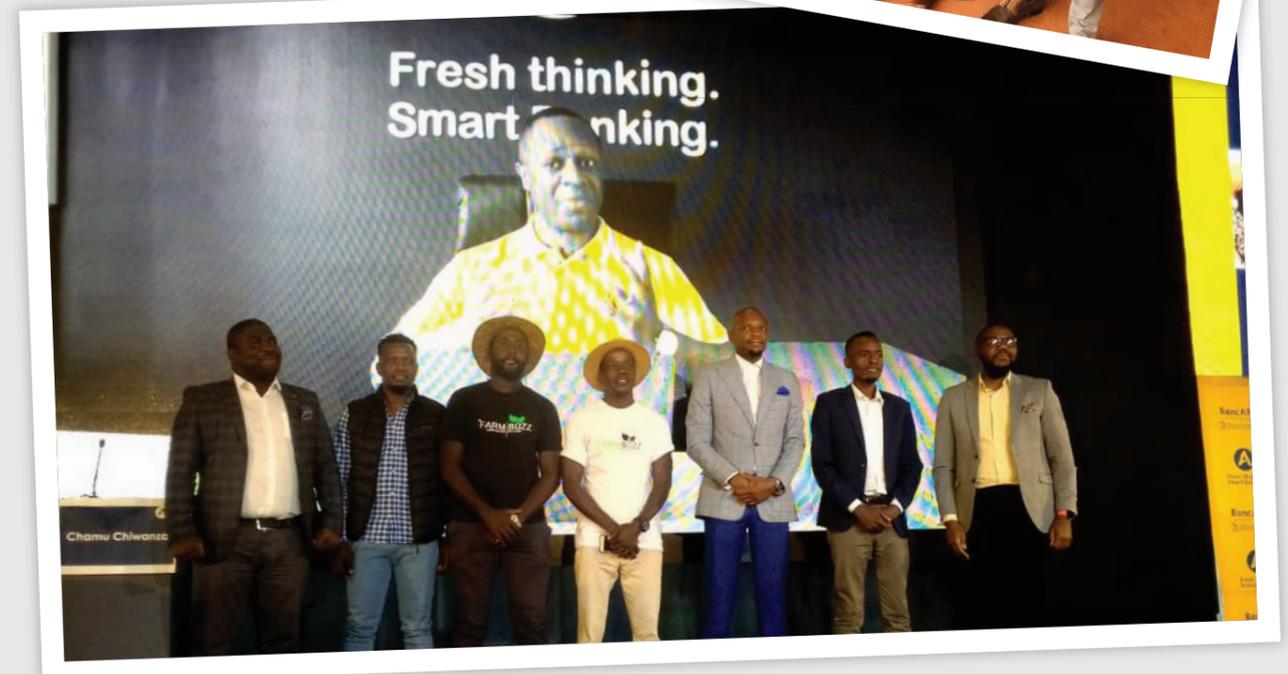
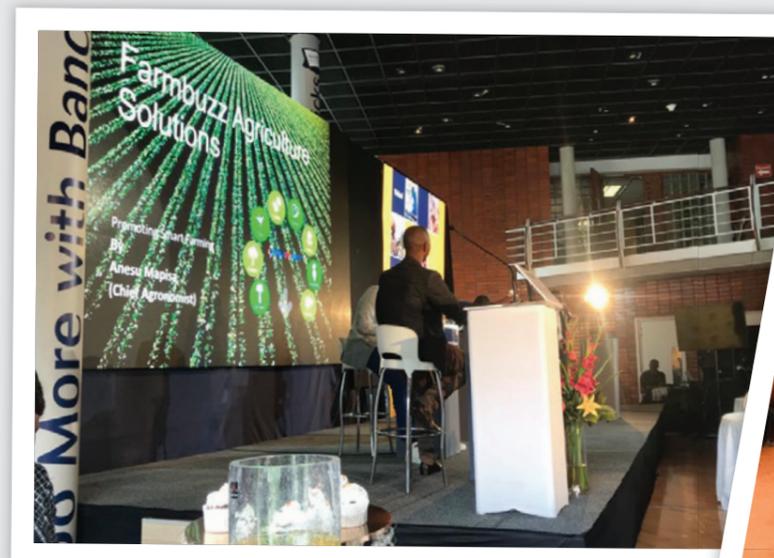
November was very eventful. Another workshop was done in Zimbabwe at paMuhacha where speakers from Parker Randal shared on issues to do with entrepreneurship, marketing and being disruptive in your business . There was also part of the day that was dedicated to team building activities .

STIR SUCCESS STORIES

By Farayi Matondo in South Africa



Farmbuzz won the BancABC SME Summit Business Pitch Competition which was hosted by the bank from 3rd to the 4th of December. Farmbuzz team was first shortlisted into top 20 after more than 100 start-ups had applied. The team further went on to be in the top 5 finalists and pitched at the finals where they won office space for 12 months at the BancABC Ignite Hub and ZW\$80000. Farmbuzz is an agriculture technology and consultancy company which started in May 2019 with a big vision of making Zimbabwe the green basket of Africa by bringing new sustainable agriculture solutions. The company is being run by a team of young farming experts.



THE WINNER WHO NEVER QUIT

*The STIR mentorship class got the honour to have a session with **Samuelle Dimairho**, the Co-Founder of **Chengetedzai Depository Company** and the Managing Director of the **Aura group**. Some of the questions and responses are from that session and also from the interview, he had with **Ethel Kasukuwere**.*

Welcome to the platform (STIRPRENEUR) Mr. Dimairho. It's an honour to have you here on the STIR platform. You recently turned 30 and you have achieved so much for such a young person. What are the fundamentals of being a successful person?

It's a pleasure to be on this platform. I am delighted to discuss some pertinent issues about being a successful person in your calling and being an achiever in life. I will be talking about key principles that are necessary for success in life and principles that I've applied. I believe these are principles that are universal regardless of your calling and they will aid you into being successful in life or whatever you do.

There is not much of a difference between successful and unsuccessful people in life. Some of you may know me better than others but I'm not any smarter than most of you and I do not have any special gifts than any of you. I believe that most of you could have done what I did as well. When I was working on my business, I took it a day at a time. It was not rocket science, to begin with. It was just a matter of following and sticking to one thing at a time until I got it working.

It was always seeking to improve all areas of my life. I wanted to improve myself and to become a better person as an individual and in my business. Even if we are not from the same generation, the principles that I am sharing as well as learned over the years are still as applicable now as they always have been. The most important thing is having a vision.

In life you need to be very clear about what you want and write down your vision, crudely said, it is all about what you want people to say at your funeral when you die, that is the essence of having a vision. It's important to know where you're going so that you will also know whether you've arrived or not or if you're making progress at all.

The tragedy of life is that people get blown in the direction whichever the wind blows and end up scratching in many places but not excelling in anything. If you have a piece of paper and a magnifying glass and you want to burn the piece of paper while in the sun, you have to focus on one spot for a while continuously on one spot, you might not see instant results but after some time you will begin to see some smoke and then a fire will start.

If you have the same magnifying glass and piece of paper and you are in the sun but you keep on getting impatient and you focus on another spot and change again, you will spend eternity trying to burn the paper and you won't get results unless you focus on just one spot. It's important to have a clear cut vision. You are never too old or too young to start crafting your vision. It takes as much energy to think big as it does to think small. Have a vision and make it something big enough it looks impossible

You dropped out of school at the age of 17. At what point in your life did you start your vision formulation and how has it shaped your career journey?

For me, I started my vision formulation process when I was 14 years old. I was very clear of



what I wanted in life, I was not clear on how I was going to achieve it but I was determined I was going to achieve it. By God's grace, I had a 15-year plan, truth be told, as I was writing my first book and I was reflecting and looking back through my notes, I realized I had archived at least 80% of what I set out to do years back.

I was amazed, I had no idea that even though I wrote this, at that time if you saw the things I was writing and planning and the situation I was in financially and in society, you'd have said this guy is mad, this is impossible. So something is only

impossible until it is archived and you can never achieve anything unless you're sure of where you are going. When you have a vision there is a five-step process on what creates your lifestyle, It influences your thoughts and you start to be deliberate about the thoughts that will take you to your vision, thoughts will create feelings, feelings will create action and actions will give you a result and repeated actions will give you results that will lead to your lifestyle. So if you want to change your life, start with your thoughts. When I dropped out of school I knew where I wanted to go with my life and getting a certificate wasn't going to take me there. I had to work for free and get the experience I needed.

How was your life before you started your business?

Yes, you've seen my profile but many of you don't know that I did not grow up in a special environment nor did I have a silver spoon in my mouth nor a rich family to support me financially. I grew up in a poor family by societal standards. Rich in its social and moral fabric but financially poor according to society. All of us in life come from different backgrounds and circumstances. It's just like a game of cards, you don't choose the cards you get but you choose how you play them.

You and I are just ordinary people. Some of you might have had a better financial background than mine but to put things into perspective and it's not a secret, I lived in a wooden cabin with my family, all seven of us and that's how poor we were but regardless of this they did what they could under the circumstances. We grew up in a rural setting then moved to the city. My family did well given where they started from.

Their objective was to set up their children to be successful in life. They did everything



expertise in anything you do. I believe that anything in life can be learned, you need to be committed to learning.

For me getting involved in the financial market and stock market, I did not go to school for that but I took time to be knowledgeable and experienced in the subject firstly by reading and secondly by associating with experts and people who were smarter than me. One of the traits of successful people is they will always surround themselves with people smarter than them, there is nothing you can learn from people who are not smarter than you. To set yourself up for growth watch the people you surround yourself with.

What motivated you to get into stocks?

It is important to note that only actions determine your value in the marketplace. Most of you probably have an idea of how to make a million dollars right now the question is why are so many people, not millionaires. The major difference between successful and unsuccessful people lies in acting. Are you going to act? You've had your vision, ARE you going to act, you've had time to acquire knowledge and associate with people smarter than you. But are you acting on it? In many instances, your vision will evolve when you act. If you look at my vision now, it's different from when I was 15.

My initial objective in the stock market was to get involved in a very small way. I could have gotten 100 or 200 dollars if I had done it the way I envisioned it but I ended up making way more than that. When I made my first 1.5 million dollar deal I was the youngest person in that room, with some people double my age. It was all because I had acted, starting from reading a book and I started investing in the stock market, I

they could teach us principles that would make us successful in life. They also taught me the importance of having a garden so that whatever happens in life, you never go to bed hungry.

You are self-taught, what would you advise those young entrepreneurs who might not have the money to go for tertiary education?

One of the things I did when I was a teenager was that I took the time to read and learn widely. Reading books was a hobby, I learned that when you read books you connect with minds and people with ideas that you would not ordinarily come across. I was an A student in my class and I was very good with numbers so I knew when it was time for me to try something new.

I was aware that getting to A-Level wasn't going to help me attain it. I dropped out and looked for jobs I could do for free so I could acquire more knowledge. When I dropped out of high school at 17 a lot of people thought I was crazy, I only got my tertiary education 5 years ago, my highest qualification before that was my O Levels and a diploma in Accounting but I had achieved what some Ph.D. holders had not achieved by the time I was 25 years old.

To date, I make it a point to read 18 books a year on diverse topics so it helps me to become a better person. It's important to gather information and when you couple that with having a clear vision, you've already opened your mind to be receptive to ideas and opportunities that you can leverage based on your skills and

saw a problem in the stock market and I decided I was going to work on the problem, my understanding and revelation of it increased and improved, I saw there was a bigger opportunity and I went on to surround myself with the right people as a result where I was supposed to make a fraction, I ended up making so much more. If I had not acted I wouldn't have seen all these opportunities lying around me.

What business mistakes have you made and how did it shape you as an individual?

Getting into a partnership with the wrong partner. If you get into business with the wrong people, it can cost you dearly. I have also come to learn that WHERE I'M NOT AN EXPERT, I have to work with people who are experts. Get an advisor or someone on your team who can give you relevant advice. If you want restaurant advice, get it from a restaurant owner, if you want marketing advice get in from an expert in the field. One other important principle is to never give up and not to take No as the final answer.

David defeated Goliath. Raindrops can wash over a mountain, persistently, over some time. Winners never quit and quitters never win. That's the philosophy I've learned in life, There are never failures. There are only wins and lessons, when you try something and it fails, don't take rejection personally, it was the idea that was rejected, go back to the drawing boards, try again, and do it differently. Stupidity is trying the same thing twice and expecting different results. You need to consistently try different things, get feedback, and do better. Nobody thought what I was doing would ever be successful but looking back, I had to be persistent and I overlooked the negative energy, never gave up and it eventually paid off.



A lot of young people in Zimbabwe are starting their businesses. What does it take for one to be a successful entrepreneur?

IN LIFE everyone has to be an entrepreneur. Be that person who starts an enterprise, decide the calling of being an employee you got to look at your job as a business, constantly looking to cut costs, increase profit, ways to become more efficient, and to do more with less. In whatever role you are, whether you're starting a business or you're working in an organization, you need to be enterprising and innovative. Do something unconventional that has never been done before that improves whatever you're working on.

The biggest paying job in the world is that of solving problems, all of us pay someone to solve a problem for us. When I started at 14, my objective was to make money because I knew what it was like to not have money but as I got older I then learned that making money is not an objective that's worth pursuing in life. You should pursue a purpose and solve people's problems, the money will be a natural consequence. Be innovative and learn to see an opportunity, the way I've conditioned myself is to solve people's problems AND THEY PAY MONEY. When I approach something my objective is to solve a problem and provide solutions and money then comes as a natural consequence. Don't put limitations on yourself, If you have access to electricity and you can get internet access, the opportunities are endless.

How do you make sure your business can run without your input and that you can trust your team to do the work without you being present all the time?

My philosophy involves empowerment. I focus on strategic and new initiatives. Wherever I start a business I empower the team around me to run it autonomously. I believe that the business should not require me to run. I've put systems in place such that even when I am sick, the teams appointed can run with it. I constantly provide mentorship and performance appraisals to ensure that we are meeting our targets. Have the right people around you who are loyal and have a sense of initiative. Last year I took a four months' vacation with my wife and son, the company thrived while I was away and I had no worries when traveling because I trusted my team to give their best.

With such a Billion value of securities, does your company work with RBZ, and who gives you collateral security for high-value investments?

That's a technical question. We work with the central bank for clearing and settlements on transactions and we have insurance policies and risk management policies that ensure the security of my value investments. We Are Licensed and regulated by the Security and Exchange Commission of Zimbabwe. There are measures in place of ensuring the safety of assets. We are pretty much at the same level as the reserve bank, but from a capital market's perspective that is, we uniquely play a similar role.

How do you handle accounting and transparency concerns?

We use registered and reputable auditing companies in Zimbabwe and in addition to that we have International rating agencies that rate our company Chengetedzai. We currently have a Global Central security depository rating of an A- which is the investment-grade international rating of our company.

In your leisure time what sport or recreational activity do you do?

I always try to link my sports and recreational activities to my vision. Even in my entertainment, I want it to be entertainment and leisure that makes me learn something, that helps me grow that makes me exercise, and makes me become a better person. If you're going to be a winner, it's a lifestyle that you have to dream, drink, and swim in every day.

That's going to make a difference. I have acquired skills and expertise over a long period that has made me successful the way I am today but the things I do daily are not rocket science you can do them too. I do things that will develop me such that when I finish it, I will say I have learned some things and I have developed this.

There has to be harmony in your business and the aspects of your life are spiritual, financial, educational. If you are a man you can't expect to be healthy or to have a six-pack when you constantly eat junk food, things with sugar, fried chicken and you don't exercise but just sit around doing nothing or watching it, this won't give you the desired result sorry. Everything you do has to be in sync with your vision so that nothing blocks you from reaching your full potential.

Key Accolades

- Junior Chamber International (Zimbabwe): Top Outstanding Young Person 2018.
- Africa Youth Awards 2018: Most Influential Young African.
- Featured in 2018 Forbes Africa 30 Under 30.
- World Economic Forum (WEF) Global Shapers Youth Awards: ICT Sector Entrepreneurial Award 2018.
- Junior Chamber International (JCI) Zimbabwe Creative Young Entrepreneur of The year 2014.
- Global Student Entrepreneur Award 2014 (Zimbabwe National Champion).
- Global Student Entrepreneur Award 2015 (Global Finalist).

Career Highlights

- Establishment of Zimbabwe's first Central Securities Depository through Chengetedzai Depository company Limited
- Implementation and maintenance of over 3000 points of sale and fiscal devices across Zimbabwe for the Zimbabwe Revenue Authority (ZIMRA) Fiscation project
- Successfully project managed the ZIMRA self-assessment of Tax System
- Played a role in the success of the ZIMRA Online Payments System project.

Has the COVID19 pandemic disrupted your business or it gave you more opportunities in your business?

It did affect our business but we also did invest in other businesses we saw as opportunities and high scope as things were slowing down we started a factory that's into refreshments and we also have another subsidiary dealing with tissue paper manufacturing. If you look at economies every 10 years something always happens to drag down economies. In the late 1990s and 2000, it was the dot-com bubble globally and the decline of the Zimbabwean economy back home. From 2008 to 2010 it was the global financial crisis and in Zimbabwe we had hyperinflation. Right now we are faced with the Coronavirus and a bad Zimbabwean economy. Covid-19 will come and go like any other pandemic. Every 5 years you have to reform your business modules because as a businessperson you have to know that there is some sort of turbulence you will face every 10 years.

Thank you so much for your time. I hope a lot of young entrepreneurs will be inspired by your life story and how anything is possible when you have a clear vision.

You welcome thanks.

STIR GUESTS TOP 10 RULES FOR SUCCESS

By Farayi Matondo in South Africa



Samuelle Dimairho

1. Your life background should not define your destiny.
2. Seek to improve one day at a time.
3. Have a vision and be crystal clear on it.
4. Learn widely and keep reading more books.
5. Associate with successful people.
6. Never give up and do not take no for an answer.
7. Try different things at different times.
8. Only action determines your value in the market place.
9. Look at your business as enterprising; be innovative.
10. Pursue your purpose and aim big.

Tawanda Sungai

1. Have a positive mindset.
2. Do not let politics determine your destiny.
3. Start a business that solves problems.
4. Read widely.
5. Build systems and a strong supporting team.
6. Every situation presents an opportunity.
7. See positivity.
8. Do not give up.
9. Research hard on industry and find gaps.
10. Do things differently.

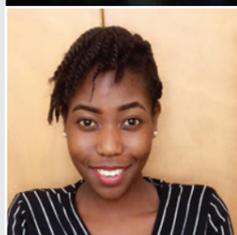
Chris Muyeye 10 rules of success

1. Learn to observe your surroundings.
2. You have to be disciplined and consistent.
3. Explore a lot of opportunities.
4. Be focused and have patience.
5. Your idea is your capital, seek to solve problems.
6. Monetize your contacts (networks) and give your customers confidence.
7. Never stop, keep on trying.
8. Run your own race and do not limit yourself.
9. You must adapt to any situations and safeguard your health.
10. Have integrity.



WOMEN IN BUSINESS

By Lindiwe Miti



Women have in one way or another loved to look good even at tender ages. Rugare April Ndoro of Glow Envy started her brand long back as a teenager where she always wanted to look good and found ways to bring out that beauty. At a young age, she had already engaged in ways to keep her skin hydrated and healthy. As years went by, she pursued a degree in Accounting and articles which she did with the Chartered Accountancy Academy.

She was then employed by ZIMOCO where she was employed as their assistant accountant. After working there for some time, she began to experience anxiety and panic attacks. These were also accompanied by depression which was mainly attributed to her job. Rugare felt she did not find the fulfilment she hoped to find with the job and career at large. The anxiety and panic attacks got worse with time; she had to visit a therapist. She was advised to attend a mental health boot camp in South Africa.

Boot camps have helped masses of people as they are associated with healing and learning sessions which are of significant benefit to the attendees. In such camps, attendees are exposed to mind relaxing activities to help them cope with the different health disorders they face and redirect them. Rugare agreed to attend a boot camp in South Africa so that she could take some heat off from her job that seemed to drain her more than it gave her fulfilment.

"I've had a short attention span," she said, "I was in my boot camp for three days and when I was there, I realized I wasn't having the anxiety attacks anymore because I wasn't dreading going to work".

At her boot camp, right next door there was a skincare expedition that caught her eye and attention. She started attending the skincare expedition and that is how her brand developed thereafter. She went on to study for a diploma in Organic Cosmetic Science for

the remaining week of her boot camp; she finished the rest of her diploma online.

Reality struck, Rugare knew that she no longer wanted to be only an accountant. She wanted to be an entrepreneur in skincare. Rugare says she has never been happier since she started her skincare line. She has found fulfilment and does not want to go back into the corporate world. Surely for her, success was on the other side of fear.

Glow envy thereby began when she asked one of her teachers how she could be light-skinned. We bad-mouth those that have lightened their skin but the truth is skin lightening is a choice and if done using the right directives it can bring about beautiful results. Skincare products have to be formulated and combined in the right measurements and that is how Glow Envy cream was born. It was not easy, at first the cream did not meet the expected positive results, and a lot of alterations had to be made. In the skincare products line, potential customers use products they have seen work for others, this is why Rugare had to try these product on herself and the results were impressive.

When she started selling the cream, she started selling it in lunchboxes because she had no packaging. But with time she improved on her packaging as some of her products did not go well with certain packaging. Social capital is really important and plays a significant role in business. Rugare added a soap range after being introduced to a lady who made soap thus the introduction of the famous "goat-milk soap". Research too helped her in getting knowledge on what black skin needs for it to be nourished, healthy, and for it to glow.

Glow Envy has grown greatly over the past few years as she has introduced different products to her range for both male and female clients. The range includes, the glow envy cream, acne set, sunscreen, the goat milk soap and stretch mark cream just to mention a few. Rugare is grateful for her mother who is her greatest investor and supports her business with ideas and strategies to use. Geographically, Glow Envy has extended its influence to cover Nigeria, South Africa, and Zambia. She has partnered with a Nigerian supplier who distributes the whole range of what they

manufacture. This has been influenced greatly by the introduction of the men's range which was recently launched. People love this range because of its anti-aging properties, brightening, and skin-softening formulas rich in radiance-boosting and skin smoothing properties.

Skincare has so many critics as different skin types react and respond to different skincare products differently. Glow Envy and Rugare have been bashed on social media for the different results her customers got. This has been the biggest challenge she has faced on this journey. "There are people that are critics and have the intentions to just drag people down and out," she said. It has been her unique character that has made her an optimistic person she is. "Negativity will always be there, but it's how we respond to it that matters. Always stay in your lane and would rather take constructive criticism and this will help in improving on your brand and style". The Glow Envy relies on raw materials from beyond the borders. It has been quite difficult to maintain the brand due to the pandemic and lockdown but despite those hiccups, it is still standing. A lot of people are still skeptical about skin lightening in our society and this has been a real challenge for Glow Envy. The brand has introduced a different range which is not for skin lightening and brings about the best results and attracts new customers who have no intentions of lightening their skin.

"People often ridicule you when you start doing something different from what you studied, just be passionate about what you want to do. Go for it.



BLUE OCEAN STRATEGY

A few days ago I discovered a new eating place right in the heart of Harare.

For a place that has been in business for almost a year now, I should have known about it earlier, but maybe I didn't because at first sight I would have probably thought- I can't afford eating here daily so I may as well walk away. Maybe I had to discover the place now and be as surprised and blown away as I am.

Those who know me, know I am not easily blown away by first impressions. Call me a fundamentalist. My experience with start ups goes back a decade. I worked in Property for the better part of my working life and most of my tenants were start ups across three major cities.

I then met the owner, a young determined and need I say fearless lady by the name Nyari Dhliwayo. Who a year ago established Yanaya A Healthy Lifestyle. Since I am always picking up business lessons from everyday scenarios, I thought I should share a few lessons I drew from this;

The Blue Ocean Strategy

The restaurant business in Zimbabwe is a pretty difficult place to establish one's name. Call it a red ocean of sorts. A cutthroat industry which takes no prisoners. A great many have tried and gone. Mostly me too kind of businesses that get in with the idea of wrestling the market from established brands. They want a piece of the cake but end up with pie on their face.

What Nyaradzo has done is to harness her marketing mix in a manner that a few businesses in Zimbabwe have managed. Differentiating her product offering by creating an exclusively healthy food and beverage bar. In her own words, she uses local ingredients. By so doing she has created a blue ocean by creating a new market in a crowded space.

Her differentiation is not only in terms of her unique product offering, it is also how her main location, the Joina City branch is designed. The place is pristine, minimalistic, a touch of green and black with white chairs compliments the artwork on the wall, call it graffiti if you must.

By definition, a "blue ocean strategy is the simultaneous pursuit of differentiation to open up a new market space and create new demand. It is about creating and capturing uncontested market space, thereby making the competition irrelevant. It is based on the view that market boundaries and industry structure are not a given and can be reconstructed by the actions and beliefs of industry players." The concept was created and developed by W. Chan Kim and Renée Mauborgne

Know your customer!

Most start-ups are created from the need to solve a problem, a pain point that exists in the market. However, winning start-ups are created from the need to solve a familiar problem, one that the visionary understands very well. For Nyaradzo, this pain point was her own experience. She says whenever she would come back home, she would struggle to find an eating place that serves strictly healthy food as she had experienced elsewhere.

Other people would have thought this market isn't big enough. But she was convinced it was, considering how obesity and diet related illnesses are on the rise in Zimbabwe. Anyone who would make a conscious choice to eat healthy, try out banting or even decide to become vegetarian would struggle to find many options. If a doctor said you ought to eat healthy and the canteen at work just could not make an exception, what would you do?

Nyaradzo knows who her customers are, where they are and how to get them. She is now offering home deliveries, corporate deliveries and hospital deliveries expanding on her unique niche.

What's in a name?

A couple of years ago there was a legal battle concerning a copycat food industry name, lawsuits were filed and the "me too" enterprise was forced to change its name. Recently in the agric produce value chain there has been talk of this copycat syndrome, with one known establishment crying foul over the kind of confusion similar brand names are creating in the market.

As easy as it was for Nyaradzo to call her restaurant by some fancy regular name mimicking existing brands, she says she chose Yanaya as Healthy Lifestyle because she wants to mainstream healthy eating. Yanaya is short for Mvura yanaya which means it has rained or rain has come thus Freshness has come. She also says, in Hebrew Yanaya means answered prayer!

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CHANGING TERRAIN:

From Commerce to eCommerce, Business keeps on moving!

By Farayi Matondo

Long back in the 1990s, I had the privilege to be taught in class an amazing subject – Commerce, by a well-known academic in Zimbabwe, Mr Augustine Muvodzi.

I learnt that, means of production are land, labour, capital and assets (fixed or current). He passionately articulated and opened up the class mindset that everything revolves around the means of production.

In Africa today, we still confront the means of production resembling typical cases of imbalances, irrational portions of the “economic cake” amongst the stakeholders in several states. Majority people are still grossly affected by the inequalities of opportunities in sharing and eating the “cake”.

The business world’s rise and growth must be in sync with the state of infrastructure available. This means that roads, railways and air networks have to improve and industries on the other hand must be effectively and efficiently operated.

The reality on the ground is that inequalities exist on a big magnitude. The world acclaimed economist, Thomas Piketty in September 2020, updated the latest version release of in World Inequality Database (WID) that advocates for developing new methods

and concepts in order to put the inequality of income and wealth at the forefront of public debate.

The majority of people in Africa are still living below the poverty datum line. It creates socio-economic crises a cause of concern to the emancipation of disadvantaged people. In Zimbabwe, the land repossession has occurred but there is still a lot that needs to be done on the ground to support the full cycle of farm mechanisms. The farmers need to be technically supported for the nation to be fed and support the value chain of agriculture. The economy needs to be supported to grow.

What is eCommerce?

It simply refers to any form of business transactions conducted online. There has been a considerable impact in the growth of eCommerce post 2000. We cannot ignore the huge surge during the 2020 disruption by the Covid 19 pandemic and realignment of social media technologies.

The most popular forms of eCommerce are business to business, business to consumers, consumer to consumer and consumer to business. We have interconnectivity developing, warehousing, drop shipping, manufacturing, delivery, marketing, selling and buying.



The models of eCommerce include online infrastructure, buyers and sellers meeting electronically. There will be a set of activities done which include identification, selection, negotiations, purchase of product and services. Thereafter, products and services are delivered and in most instances there are after-sale services.

There are eCommerce sites that have considerable multibillion dollar value such as Amazon, Flipkart, Snapdeal, Takealoot, eBay and Alibaba. The eCommerce mechanism is provided by software that enables service providers to do catalogue management, product configuration and shopping cart facilities. Most importantly, eCommerce is processed through Transactions Processing Systems (TPS) from order placement to transaction reconciliation.

There is web traffic data analysis that helps to find out more about customer behaviour towards products and services. Research has shown that eCommerce capabilities have a lot of benefits to organisations and customers such as:

- Expands the marketplace to national and international market enabling even small business to have global customer base.
- There is low cost of entry, increased revenue and decreased expenses.
- It allows customised marketing, improved business sales and customer satisfaction.
- It reduces human error and human resources cost especially on sales enquiries
- Online action enables customers to shop or do transactions 24 hours a day all year round from any location (there is real time feedback).
- It provides more customers with more choices, exchange of better information, better quotes and determining product availability.
- Provides customers with less expensive products and services by allowing them to shop from many places and conduct quick comparisons
- Cost efficient and have online business popularity.

Threats to eCommerce:

- eCommerce on its own cannot produce miracles. The organisations must be wary of limitations caused by its own poor website design, insufficient online strategy
- The organisation’s poor marketing, poor transport and delivery systems and overall lack of an integrated business plan.
- Cybercrimes continue to be a problem in the in-

dustry growing with constant hacking of servers and the consumers’ personal information getting compromised.

- Data integrity, protection and malpractices still a concern.
- The distribution systems and work process need to change; infrastructure is a cause of concern, erratic power supplies, internet security and funding.
- Risks of fraud and theft of intellectual property of music, books, inventions, paintings, items protected by patents, copyrights and trademarks.

Finally, the internet way of doing things has led to the birth of ecommerce. It continues to develop, evolve and grow. Any industry, consumers included must base strategic planning around eCommerce.

It is a rapidly growing medium. On the other hand, I give gratitude to Mr Augustine Muvodzi opening up my mind in – Commerce. I do hope to see eCommerce and entrepreneurship as separate school curriculum subjects in 2020 and beyond. There is a lot society can tap into leading to development of communities.





THE EAGLE CHARACTER ENTREPRENEUR

By Dr Emmanuel Katsvamutima

Passion drives highly effective entrepreneurs and no amount of excuses can hold reins in their journey to greatness. The eagle character entrepreneur is largely attributed to personality traits, skills, life discipline, techniques and maintaining a positive attitude. Aspiring entrepreneurs, business leaders and market leaders must be nurtured to focus on their wildly important ideas, acting on lead measures, to keep controlling and to keep a compelling scoreboard while creating a cadence of accountability.

Habit 1: Conscious choices based on Purpose, Values, Willpower, and Environmental stimulus.

Willpower knows no obstacles. Entrepreneurs find their greatness and indomitable will through inspiration, dreams or vision in the mental realm. God uses entrepreneurship to proactively find solutions

to problems and seize the initiative to do what is needed to be done which is commercially profitable, consistent with biblical teachings and economic principles.

They speak positive things into people's lives, they are self-aware, and their attitude and behaviours flow out of their mind and you can see their character in the nature of their hearts. They take responsibility to make things happen, and for every aspect of their life using their ability to subordinate an impulse to a value. Passion for winning energised by faith and inner assurance which is an internal source lasts longer. Usually in workplaces we find that high-energy and positive people are the ones who have lots of faith. For example, consider high-performing sales professionals, (I managed 100s of them in my corporate life); they are usually high-energy individuals who believe at

all times that their sales targets can be achieved. Even in the middle of the month, when they may not have closed all the deals, they remain positive and filled with faith.

Habit 2: All Things Are Created Twice Using the Carpenter's rule which says, "Measure twice and cut once".

Entrepreneurs begin their planning with the end in mind which is based on the principle that all things are created twice. Like builders, entrepreneurs make sure that they come up with a blueprint. The first creation is really what they want that they have thought everything through before they put the plan into brick and mortar. Each day builders go on the construction site, they pull out the blueprint to get the marching orders for each day, just as Christians pray for the daily bread. Entrepreneurs set Vi-

sion and Mission (Concept formulation) as the first creation, and the strategy implementation plan, (game plan and its initiatives) which is the second creation.

Entrepreneurs have an end in mind before they even start implementing their ideas. They build a puzzle based on a picture that they believe in and know. Do you have a picture of where you want to be five years from now? Entrepreneurs take from God by offering monetarised solutions to problems and having the end from the beginning. God from the beginning of time, he declared the end of time, from the beginning of a nation (enterprise) of a nation, he declares what the end of it will be. This has always been the way God operates and Entrepreneurs act in Christ-like manner since they are innovators. God begins creation with an end in mind. He knew man would fail and so He had redemption in His mind from the beginning. Entrepreneurs believe in the phrase which says, "If you don't know where you are going, definitely no road will take you there". Can you imagine a plane full of fuel, with the engines running, loaded with passengers on the runway and the Captain says, "We are ready for departure, but unfortunately we cannot take off because we don't know where we are going".

Habit 3: Breakthrough performance walls and manage through turbulent times with an intact integrity.

Post-Covid entrepreneurs manage companies to navigate through tough and turbulent times and build corporate resilience during down times.

This includes crafting build-to-last models that are designed to hit the performance walls to businesses that has enjoyed consistent high-level performance and suddenly Covid-19 halted their growth. The Covid-19 awakening is typically "rude" because most business leaders didn't see it coming, and were used to strong performance and normal operating environments. While managing this post-Covid new normal, culture will be busy eating strategy for breakfast and integrity as a reputational advantage will weigh in subsequently. Entrepreneurs pivot in implementing strategies, building integrity, accountability, trust, not money, as the currency of their business. It takes leadership to give guidance on how to navigate a path to success, pull through tough times, share resolute character and exhibit ruthless execution traits or how to recover after hitting the wall. Strategic entrepreneurs break down goals into short-term tasks according to priority that can be managed through execution with speed and delegation, they do what is essential and focus, to cut out what is important, concentrate on only the essential, and will always have plenty of time to achieve the essential.

Habit 4: "Either they win or they win" Belief.

Entrepreneurs possess the following traits; willpower, a winning drive, determination, fire, belief, optimism, courage, confidence, commitment, certainty and faith fuels their sustained passion for winning. The great Nelson Mandela put it as, "I never lose: I either win or learn". Entrepreneurs put it that, determination, willpower and discipline within them is the energy that strengthens the patience and passion to reach for the stars to

change the world. Opportunity usually dances with those on the dance floor not those who are competing with the dead on their beautiful beds. Entrepreneurs construct their determination with sustained efforts, controlled focus and concentrated energy to achieve their goals.



Habit 5: Continuous learning, Patient Listening Skills, Building emotional bank and Focus on the circle of influence to deeply understand customers, shareholders and employees from their own perspective.

Emotionally intelligent entrepreneurs will be right in the middle of their circle of influence to control interdependent variables of concern such as problems, gaps, circumstances and other customer's behaviour. They always seek to understand, build emotional bank account, and they give customers, shareholders and employees the psychological air they need so that they can work together effectively. It's an inside-out approach that they can always evaluate their circle of influence. The key to this approach is that they are good listeners, they are patient, they are respectful, they are considerate, they are discerning, they are sensitive, they are proactive, they are aware to the extent of even living outside their autobiography when that is needed, and always expand their sphere of influence. Entrepreneurs acquired listening skills, they understand their audience, learn from their audience and their environment everyday as they monetarize solutions.

Habit 6: Together Everyone Achieves More.

Entrepreneurs understand the importance of moving forward together while success will be taking care of

itself. Many great initiatives fail because many entrepreneurs' inability to make the transition from idea to implementation. Eagle character entrepreneurs appreciate that, 'the whole is greater than the sum of its parts' principle and embrace this thinking by grouping talent as a lead measure which results in success. The motivation behind eagle character entrepreneurs is centred on their ability to connect employees, shareholders and customers, specifically in the fulfilment of their respective mission.

When employees, shareholders and customer's perception and sensitivity do meet, entrepreneurs feel empowered to create a colourful world and share a breath-taking experience. Entrepreneurs view can awaken and enrapture business feeling, they can also enhance their insight. Willpower is the key to successful entrepreneurship. Successful entrepreneurs strive no matter what they feel by applying their will to overcome apathy, doubt or fear. They achieve this by fostering diversity and creativity and enabling employees to have the confidence in them without having negative reception. Eagle character entrepreneurs are very clear on their goals, and the means of achieving their mission

Habit 7: Eagle Character Entrepreneurs are the greatest business asset that must be preserved and promoted.

This calibre of entrepreneurs have a balanced program for self-renewal and a reflection that brings focus and creativity to their business. They take continual improvement and personal renewal, that is, building their capacity and creating a proper balance between actual doing and improving their capacity to do that which they value. They take time out from doing to build the capacity to do what is important through personal renewal of a balanced dimension of the following; the physical, mental, social/ emotional, and spiritual dimensions. They are hungry enough not to sleep more hours like they are competing with the dead.

Habit 8: Eagle Character Entrepreneur inspires others to focus on the problem that they are providing a solution for.

Entrepreneurs, they find their voice and inspire others to find theirs. This is the voice at the nexus of conscience, need, talent and passion, they practice it consistently and the inspiration that ensues is amazing.

UNLOCKING BUSINESS OPPORTUNITIES FROM THE ENVIRONMENT

By Nigel Matope



The Paris Agreement on Climate Change of 2015 created a new focus for parties to act on environmental issues as they relate to climate change and sustainable development. Over 196 parties are signatory to the agreement to reduce greenhouse gas emissions and incorporate sustainable practices in their development. The UN secretary general referred to the decade 2020-2030 as a decade of climate action.

Each party is set to make known its climate ambitious to reduce emissions and for Zimbabwe the Target is 33% reduction of current emission levels. This ambitious target for Zimbabwe presents unlimited potential for employment creation, in particular to young people with their knowledge and skills in the current digital age. The country's commitments are set in 4 sectors of the economy namely, energy, agriculture, forestry and other land uses, waste and industry processes and practices. These are the priority sectors in which the country will be targeting to reduce its emissions for the next 5 years.

To achieve this, there is need for accurate and current data to help guide policy and implementation of projects in these sectors. Research institutions and in particular young people need to widely research on their sector of choice to fully realize the potential each sector has in creating employment. By providing research they can be included in policy formulation mechanisms so has to better create a more conducive business environment for green startups. There still plenty of knowledge gaps to be filled e.g Wind energy potential, food waste management and calculation of greenhouse gas emissions.

Innovation in each sector will play a key in helping

progressing business and especially young entrepreneurs forward. Young people are thus challenged to come up with new ways of doing business that is line with the targets and national priorities. Innovations in each sector also attracts potential financial investment and an opportunity for startups to be competitive and grow.

Technology is another key asset that can be used to accelerate environmental solutions in the business world. The world is fast becoming digital and business should be quick to adopt environmentally friendly technologies to get a leg up on competitors. There is demand for environmentally friendly technologies that help companies achieve their sustainable goals.

There is huge information gap in reporting and documenting environmental activities in Zimbabwe. With advent of technology, there are more ways to disseminate information other than mainstream media channels. Social media, blogs and online sources are all alternatives one can look at to track and report on environmental issues happening around the country.

There are also a lot of entrepreneurship opportunities in the field of environment that one can branch into. One can look into recycling a largely dormant trade but has huge business potential one can exploit with various waste products produced in Zimbabwe recyclable. One can also enter into trading of Renewable energy products. Energy access in Zimbabwe is very low with most households depending on wood fuel for energy. There is a huge market for green energy products such as cook stoves and solar products. One can ever venture into energy production and sell electricity to communities.



MENTAL HEALTH AWARENESS

Depression has been real during this Covid 19 period and some people ended up taking their own lives because of it. And we often wonder what exactly is going on in their heads. We see it as a joke and assume they are being all melodramatic, but here are some true facts about this monster.

True facts about depression: Let's learn about what it is and how it has caused people to get depressed during lockdown and where you can go and seek help.

What is it? -It is a persistent feeling of sadness or loss of interest in your daily activities. This might be an easy professional definition, but look at it as a dark cloud hovering over your shoulders or head and you can not see anything beyond it and at the same time its weighing you down.

What has caused people to get depressed during lockdown?

- Idleness/ always being home with nothing productive to do.
- Lack of finances at home.
- The closure of schools and then being called for exams yet children attended no classes.
- Fear of contracting Covid 19.
- High rise of domestic violence cases.
- Loss of jobs.
- Failure to attend dearly loved one's funeral.
- Wedding cancelled or rescheduled.
- Children eloping and childhood marriages.

How can you tell that you are/ someone is depressed?

- Loss of appetite
- Weight loss
- Mood swings
- Failure to sleep properly
- Failure to associate with others
- Over eating or under eating.
- Unexplained worry over things we can change and things we can not change.
- Contemplating on things that could have more than present and realistic solutions.
- Aggitation, unexplained anger and frustration.
- substance or alcohol misuse
- Sexual addiction

What can you do about it?

- Talk to someone and try to relieve the stress.
- Healthy habits; develop new hobbies, exercise, refresh through listening to music, playing sport, hanging out with non toxic friends etc.
- Seek help from professional counsellors.
- Self care and self love; make your self up and look into the mirror and say at least three positive affirmations.

How can you help someone who is depressed?

- Talk to them and always remember not to judge them.
- Refer them to a professional counsellor.
- Keep on checking up on them and encourage self care.
- Remember you are not responsible for curing them lest you end up depressed too.
- Above all take serious note of any suicidal hints in each speech and seek help sooner.

Where to seek help

- Childline Zimbabwe
- Friendship Bench Zimbabwe
- Young People Mental health trust
- Youth Advocates Zimbabwe
- various Doctors
- Psychologists
- Psychiatry nurses
- Rehabilitation professionals... These are some of the professionals to refer a depressed individual to or where one can turn to for assistance.

Be on the look out, for sometimes the early signs of depression may not be visible, but always maintain a constant communication cycle as you check on one another. #Depression is real. #Help prevent Depression and save a life today.

Article by Edith Emmah;
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THE FAMOUS FACE SYNDROME

By Edith .N.E Kasukuwere

It all began with the very first case and unfortunately the very first death too. Zororo Makamba, a very famous journalist lost his life to the vicious Coronavirus. He was only thirty years old and yet the pre-existing lung tumor made him very vulnerable. Did you see how those close to him reacted; his female partner had to be hospitalized as some sources would say.

But from this first case, did people really understand what was happening?

Some sources had to say Covid 19 is only for the whites or for the countries that gave us sanctions. How then did the pandemic spread to Africa? The unexpected loss of lives that occurred in different countries. Lockdown was imposed and lots of people had to stay indoors for quite a long time.

It was only the essential services workers that were allowed to go to work. They were the ones also allowed in public transport and some companies even had to either use their own transport or hire other local buses for ease of transportation.

There came the major challenge, the one I would like to call, the famous face syndrome. While in the workplace, how many observed the given measure to wear their face mask always, sanitize and maintain social distancing? Or we had to comfort ourselves by saying because he is my workmate; he will not spread it to me.

How about at home, was there any chance of social distancing, did we isolate those with possible symptoms or even respect the rule to sanitize? No, most of us would just enter the house with the same clothes from work without sanitizing and get in contact with the kids at home. Were the children immune to Corona virus? Why did we send them for extra lessons without proper protection, no masks, no sanitizers, did we expect the teachers to be immune too? Im-

agine the feeling of hearing that your child now has Covid 19 and they got it from their teacher or classmate, So Sad!

When the Minister of Agriculture died and recently an increase in other new cases, nationally and globally, did it then become a condition for the rich? If you can recall, this myth also spread, not only in Zimbabwe but all over the globe. But come to think of it, what of that poor granny who also contracted it and that poor young man across the street who also died from the disease. The bottom line is, we have been off guard, putting our health at risk. We have let the famous face syndrome rule our social circles and this has led to a daily rise in the number of cases.

The Ministry of Health and Child Care has been up and about and they have tried hard to contain the pandemic. Why then did we agree to smuggle relatives from the diaspora? Are they immune to the pandemic and are we safe from them because we are related? Is it how we want our health system to be, that we keep adding the burden and the strain on our own? Think twice!!!

The Key Take Aways are:

- Remember to mask up.
- Always Sanitize.
- Educate your children too.
- Wash your hands frequently.
- Maintain social distancing.
- Be supportive to those with the virus and encourage isolation.
- Seek early medical attention.
- Be aware of any pre-existing medical conditions you have and have them treated.
- Take care of the Elderly.

The prevention is in our actions!!! Together we can help minimize the second wave of the Corona virus.

STOP FLUSHING AWAY YOUR MEDICATION LEMONADE MAKERS DECIDE TO HEAL.



When my sister went to nursing school she was completely oblivious of the fact that not every patient wanted to heal. She had an opportunity to work in a rich people private hospital, best doctors and out of these world facilities. There was a doctor for everything under the sun and complicated tests and experiments done to save life. People were paying top dollar to be in top notch wards, yet a good number of patients flushed their medication in the toilet while others would hide it under the pillow and confess to taking their medication religiously.

I think it is a fair assumption to think every patient wants to heal; it was therefore a weird experience and revelation that one could be in hospital but not wishing to heal. Some had accepted death was eminent; some felt taking pills and injections daily was too much work. Some were in so much pain they had chosen death as a good way out of pain.

You can think of many more reasons not to heal but the thing is fighting for healing and doing everything humanly possible to heal became a choice. When you decide to go with healing choices you follow the doctor's orders, you do what is within your control to get better. You will do the basics like taking the tablets three times a day, eat the vegetables horrible as they may taste!

Emotional wounds are not any different. We have to decide to let go, it does not mean it did not hurt but we can stop the hurt from hurting us going forward. Some people hold on to past hurts like a diamond. You hear a 50 year old dwelling on hurtful stuff from when they were 8. Vakazondi dai , vakazonditi (they did this and that to me). It adds no value.

They continue to carry the pain instead of choosing to heal. When we refuse to heal emotionally those who hurt us win twice 20 years ago and now. You heal for you because you count. Choosing to heal is not being weak, it is probably the boldest thing you will do before year end.

I do not know who hurt you and when you were hurt. It may be fresh or old hurt but I encourage you to make the choice to start healing. Decide to forgive, decide to move on, decide to make a fresh start decide to ask for help and finally decide to share your story. When life gives you lemons you can only start making lemonade effectively when you are healed from the inside. As you read this, move in to action and reclaim your position as a healed person. Stop throwing medication away.

I raise my glass to lemonade makers who choose to heal.

Powered by his grace and mercy

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BITLOCK- THE 6TH SENSE MAKES CENTS

By Aldous Mangadza

Back in 2003, an enterprise was born and we had to name it Bitlock enterprises which mainly sold stationery. It was only in 2013 that we decided to swim into the challenging waters of detergent manufacturing. Since then we have never looked back and at sight breadth, we appear to the world as a company that had run a full stretch without making any single mistake. This is almost true because from our philosophy, mistakes are not our downfall but ladders that we use to climb high and change our embedded operating system. We have fallen many times but we always rise as Bitlock. At Bitlock we say, your best teacher is your last mistake. Out of the many mistakes that we made below are some of the notable mistakes that propelled us to where we are right now:

Ignoring instincts

There is always that inside person which tells you in advance before something really happens. Some call it the 6th sense. It is that sense when followed in most instances save you from an imminent catastrophe. Normally when ignored it can have disastrous effects. The year 2020 had started very promising for our business with a surge in orders and inquiries notably on cleaning materials. The call from Gwanda Polytechnic left me with so much excitement and not only that the order was that big, but also it had come at the right time. They had requested the supply of nitrile gloves and being a proactive entrepreneur I was quick to grab the order. Despite having some backroom instincts haunting my conscience I kept my head above the sand. I didn't want to miss this opportunity and I viewed every instinct that was coming at intervals as distracting. My instincts wanted to confirm the order with the customer but I kept on procrastinating and ended up even ignoring these instincts.

When I gave the business partner the finished order some new and more affirmative instincts started coming. I just had to emphasize that he should not carry any passengers along the way. My instincts kept reminding me of the need to confirm with my partner on the issue of carrying third parties, but I trusted his loyalty and experience. I ended up not reaffirming the aspect of not carrying passengers based on the protocol of loyalty.

After all, it turned out that those small instincts inside me which had haunted my conscience were pertinent and real. Around midday, my business partner called with news that the customer had refused to take in the order for nitrile gloves as they cited wrong specifications. They indicated they were not the type they wanted. They say misfortune is sinful as it comes on wings and departs on foot. As if this was not enough punishment from my instincts signals, the business partner informed me that he had lost the gloves to a passenger along the way.

I had ignored my instincts which were supposed to be a stitch in time that would have saved nine. The same instincts that I ignored kept on trying to become my loyal alarms but still I kept on ignoring them. Sometimes at the start of this year, my instincts kept on urging me to buy Isopropanol alcohol which is an active ingredient of sanitizer. Despite these instincts coming to party with me at breakfast, lunch, and supper I strangely ignored them.

Then three months later Covid-19 came all over and to add salt to the wound it came demanding a large number of sanitizers of which the Isopropanol substance was now in great demand and there was a serious shortage of the substance.

My instincts kept on reminding me that had I listened I would have grown the business so much.

Bullwhip Effect

The cleaning and detergents business can be very demanding and one would not even want to fall prey to planning and forecasting inefficiencies. Theoretically, this is very prudent but sadly it is almost practically impossible. Last year there were a lot of inquiries on how to our company could assist in fighting and eradicating rust and its effects. We took it upon ourselves that if we would manage to provide a solution on rust then we would have gone a long way in capturing a very viable future market. We were determined to supply and we had based our production on constant inquiries from customers. We did our mass production and even submitted the samples to potential customers who confirmed that indeed the product was good.

Then came the reality check! At the time when we were now expecting the customers to place their orders, we started encountering daily excuses and leg dragging. Some would say we will come back to you and some even started ignoring our constant reminders. We had stocked the materials in very large quantities and every day I would feel the pinch as I watched capital now locked in materials with no possibility of a remedy.

Jack of all trades

When I started the company I had trained my mind to become a production manager, an accountant, an administrator, and a marketer in a bid to cut on start-up costs and other operational bottlenecks. I trusted so much to do most things on my own with little assistance at intervals. I wanted to be hands-on and control all critical production

processes. I also even told myself that I understood the company's vision better so I was best positioned to carry out the most critical operational roles. I would produce the product, package it, distribute, market it, account for the sales and costs, and recruit when necessary. Not only did this demand so much on my schedule which ended up being so entangled but it started weighing down on my creativity, articulation, and time management.

At first, I was not understanding the importance of each department in terms of the benefits of specialization and by the time I realized that I cannot be at Belmont to procure role materials and at the same time be at Bulawayo Centre to meet and deliver the product, the whole arrangement had weighed down on my emotional stamina. I started feeling that I was a jack of all trades but a master of none. I started missing deadlines and sometimes delivering products later than the expected delivery time. My house was on fire and my company was now burning worsened by the fact that the first products I had given to customers had attracted more inquiries and orders. I realized that the company had now grown and the solo disposition would not work out in perpetuity.

Recruitment Dilemma

The moment I realized that the company was growing fast and I was not copying at the same pace I quickly referred my cause to the human resources handbook. I told myself I now need to employ as a matter of urgency. The fact that I had trusted myself more than anyone else and I was used to do the most critical decisions on my own made me believe that I could still do the recruitment on my own.

I told myself that after all, it was

just advertising a vacancy, take in applications, short-list, do the interviews and choose the best person. Disaster struck when after choosing the best candidate from my convictions and I later realized that I had made a wrong choice. He would alter every instruction for example he would do all things the shortcut way. At first, I thought it was a training need but despite taking him through a robust training program, he did not change. He became worse. It dawned on me when I realized that he was operating a parallel company that was doing a similar business. I was shot on the forehead and I just had to do the noble thing of firing him on the spot since he had seriously reduced my market share during his short stint.

We made mistakes and learned

I realized that the cleaning and detergents industry is not a playground of wheeler-dealers but a real playfield of serious and determined individuals who are prepared to make mistakes and still learn from those mistakes. Always trust your instincts as they are real messages from your soul. I now trust my instincts more than I trust the messenger. The joy of instincts is that they come before you commit your whole kingdom. I have realized that my pace of action is now

in synch with my instincts. I now act more on my instincts.

I have now created a robust production department that is driven by market variables that are cemented by scientific forecasting techniques and only when we are so sure of the projected demand would we commit many resources. The department is responsible for serious market analysis research and competitor analysis triggering any notable market changes. I have even gone a step further by allowing my son to study a program on data analytics with the Chinhoyi University of Technology.

I have realized that in fact, you can save more money by investing in research. Interestingly the company has grown and expanded and we now have all distinct departments which specialize in critical functions. No way would you find the human capital mixing chemicals to produce the most loved pine gel. Last month we held our first psychometric tests when we wanted to fill in the position of production and all I can say is investing in serious recruitment is indeed an investment into the future and success is guaranteed.

In short, you may never know what you have until you clean your closet, I cleaned mine and discovered that indeed I made some mistakes, and gladly I have learned from them!



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PERSONAL FINANCE AND INVESTING



Personal Finance management is a critical skill for entrepreneurs. Making money is not enough if you fail to make sound financial decisions when you have it. It starts from knowing that the business is a separate entity and business funds are not your funds as the founder or owner. As a business owner you have separate financial needs from your business.

A common mistake in most small business owners is failure to separate their private financial goals from that of the business. As a business owner you need to know how to deal with personal debt, have an emergency fund and personal insurance plan to hedge against risks, live below your means and adopt a lifestyle that you afford, plan for retirement early, be strategic in giving back to the community and plan inheritance and succession.

Dealing with debt

If you find yourself in debt there is hope for you to get back to the top of your personal finance game. The first step is to know how deep you are into debt. Second thing is willingness to make drastic changes to your lifestyle. You will need to dispose of non-essential expenses. If you owe more than one person or institution you need to prioritize the debts and tackle the most pressing ones first. You will need to ask yourself if you need to keep loss making departments and strategic business units. Debt is crippling and you need to get out of it with the same urgency as someone running out of a burning house.

Risk management

Wise people prepare for war in times of peace. It is a good personal finance habit is to keep an emergency

fund. An emergency fund should help you stay on your feet in the event of loss of income. As a general rule, the emergency fund should be equal to about 3 times to 6 times of your monthly expenses. A bigger multiple is better because it gives you enough time to figure out a plan before you plunge into a financial crisis. Insurance is also a great mechanism to protect yourself as a business owner from uncertain events. Common products we have in Zimbabwe include others health insurance, legal insurance, life insurance and insurance for our possessions such as motor vehicle insurance or fire insurance for immovable properties. Lifestyle design and Planning for retirement

It is common sense that as a business person you need to live below your means. There is serious need to design your lifestyle in such a way that is sustainable. If there is a disconnect between your financial goals and your current lifestyle then you do not have goals but mere dreams.

You need to be SMART in your personal finance goals (specific, measurable, attainable, relevant and time bound). Monitor what the amount you spend. Use good tools like budgets and expense trackers. A good personal money manager knows how to prioritize needs over wants. Striking a balance is critical in your financial life. A well balanced person makes plans for different areas of their lives such as spiritual, relationships, fitness and recreation. Running a business just like any other career will need you to retire at some point. You have the opportunity to build business systems that outlive you.

Impact and Posterity

Inside each and everyone of us as human beings is

a longing to positively contribute to a worthy cause. You can choose to help your extended family, give to your church, sponsor for the education of the underprivileged or whatever cause - there is need for strategic planning. You will need to think of sustainability in your model of giving. Giving back to the community can have serious tax advantage for your business.

Making money and investing

Robert Kiyosaki, the author of the book 'Rich Dad, Poor Dad' came up with the idea of a cash flow quadrant which we are going to borrow. In his model he illustrates that we generate cash flows through employment, self-employment, business and investments. If you have a regular job you earn a wage or salary in exchange for your time and skills. Self-employment is a related concept except that you work on your own, in other words you are your own boss. A business is a system or set of systems working together to solve a problem or meet a need profitably. Unlike the first two, a business is dependent on a system that can generate money in your absence. As business owners you should aspire to build business systems that work in your absence.

Investing refers to the act of committing current financial resources in anticipation for future gain. There are two major classes of investments, real investments and paper assets (financial securities). Real Estate is a class of real investments. These are tangible properties such as residential property, commercial property and industrial property. On the other hand we have paper assets. These are also referred to as securities. They too are classified into debt instruments and equity instruments. Debt instruments represent a situation when a company or government borrows money from you. Debt instruments will reward you in form of interest. Common examples of debt instruments include treasury bills, bonds and certificates of deposit. Equity instruments represent part ownership in either a private limited company or public company. Equity instruments are popularly known as shares.

How do I choose among different investment options?

It is important to know that your business is a form of investment. If you have not yet reached maturity or decline stage of your business you need to seriously consider reinvesting profits in your business. When

you Plough back profits in your business will increase your sales volumes and profitability. A decision to invest in other vehicles must be triggered by the need to minimize risk. Putting all your eggs in one basket is very risky. This however is a hugely contested idea, another school of thought suggests that you need to put the eggs in one basket and guard it like your life depends on it.

Your choice can also be guided by personal preference as well as knowledge for a specific investment vehicle. Time is also a factor in choosing an investment class. If you need to liquidate in a short term you have no business in investing in long term assets. The need for control or lack thereof is a key factor in choosing an investment class. Investing in a listed company will not give you control unless it's a very significant amount. Risk appetite differs for different people and you need to know your level of risk tolerance. There are other investment vehicles such as crypto currency, derivatives and precious metals which you can also research on.

How do I earn money or derive value from different investment classes?

If you invest in a business you get to earn profits. If you buy shares you can either get a dividend according to the company's policy or you can sell at a higher price than the one you bought it. The difference will be your capital gains. For debt instruments (fixed income securities) you earn money through interest. Interest income is a reward you get for parting with your money. If you invest in real estate you can get rentals or if you sell the property at a higher price you benefit in form of capital gains.

In closing...

There is so much more to learn about personal finance and investments. This article was aimed at introducing you to the topic. Information in this article alone should not be used to make an investment decision. You still have the responsibility to consult qualified investment advisors.

(Written by Chris Nyasha Dhinembira. Chris is an Enterprise Development Practitioner at iZone Hub and a Personal Finance Trainer)



BOOK RECOMMENDATIONS

LIFE, DISCIPLINE, AND MINDSET

How to Fail at Almost Everything and Still Win Big:

All big successes happen on the ashes of failure. Everyone has problems, but not everyone can use their problems as stepping-stones and grow beyond them. The author discusses perception and reality, systems and goals, and quite a lot more. It also has quite a few funny comic strips, which is an added bonus.

Chanakya Neeti: This book contains the teachings and sutras of Chanakya, an Indian philosopher, and an economist. If you're interested in controversial politically-incorrect and timeless truths, pick this book up.

Gorilla Mindset : You can change your life by changing your mindset. This is a great book on mindset, and it also gives you an overview of fitness, supplements, body language and posture. It contains a lot of actionable advice and is more of a workbook than a theory book – which for a self-help book is a breath of fresh air.

Who Moved My Cheese : Okay, so this is a children's book. But, a lot can be learned from this short book – change, adaptability, and preparation.

The 4 Hour Work Week : This is an interesting take on living life. The worst case situation never actually happens, and you don't need that much to live the kind of life you want. Also, the comfort challenges scattered across the book really helped me expand my comfort zone.

The Defining Decade: Why Your Twenties Matter : This book challenges the “thirties are the new twenties” thought that is common among the young adults of today. Your twenties are the most critical decade of your life. This book discusses work, relationships, your body, and your mind. Your brain fully develops around this decade, and your body changes significantly – these are not the years you want to waste on partying and ‘chilling’. The average YOLO people will hate this book.

The Power of Habit: This is an excellent book on the science behind habits. Cue, routine, reward. It also delves into how habits are formed, how habits can be broken, how addiction works, how addictive products work, and has an interesting dialogue on free will. The more important reason to read this book is that if you pay attention, you can learn how to build addictive, habit-forming products.

BUSINESS AND STARTUPS

Zero to One: This is the best book that every entrepreneur and aspiring entrepreneur should read. Monopolistic companies thrive. Competition sucks for business profits and sucks especially for the survival of start-ups. Written by self-made billionaire Peter Thiel, this book will teach you how to think and will challenge traditional lines of thought about starting a company.

What I wish I knew when I was 20 : Okay, so I read this book many years ago. Found it very insightful and inspiring and I recommend reading it. Another reminder to keep thinking differently.

FINANCE, MONEY, AND INVESTMENT

One Up on Wall Street : Written by Peter Lynch, one of the most successful investors and mutual fund managers, this book will give you an excellent overview of investing. Notice that I didn't say “for beginners” because there is no beginner or advanced way of investing, just good investing and bad investing. If you read only one book on investing, make it this one.

More Money Than God : This is a history of the hedge fund industry – from its origins to its highs and declines post the 2008 crisis, this is one of the most ex-

citing finance books that I've read. Must read for anyone trying to enter into the finance industry – both for the buy-side and the sell-side. If you liked More Money Than God, you should also check out The Greatest Trade Ever : a book that follows the stories of hedge fund managers and investors who made billions during the 2008 crash.

The Richest Man In Babylon: This is one of the best personal finance books that I've read. It'll teach you about the importance of saving and deploying money. It's written in the form of stories, and the morals and lessons are immortal. Healthy finances are at the cornerstone of a great life.

SOCIAL SKILLS AND SOFT POWER

48 Laws of Power: I don't think I need to sell this book. The 48 Laws of Power is a book that you absolutely must read if you would like to do well in the modern world where brute force is no longer the norm and you need to be far more subtle and diplomatic if you want to build your way upwards.

This list was compiled by Harsh Strongman for a 90-day self-project that he created to help you achieve your potential by giving you all the tools you need to become a strong, calm, and purposeful individual.

BRIEF 360

Charles Mutamhairi

WILLIAM SACHITI AND AI

An electric vehicle built by the academy of robotics which uses artificial intelligence and a specially developed package management system to provide contact free delivery has completed its first landmark journey. The UK's first autonomous delivery vehicle transported medical supplies from a pharmacy to a care home in Hounslow, London. It is reported to cover over sixty miles fully loaded and make deliveries to urban and rural locations.



William Sachiti, the Zimbabwean born founder of academy of Robotics said "kar-go first deliveries represent a key milestone for wider automotive industry. Alongside our partners Eurovia UK we have been working closely with DFT's centre for connected and autonomous vehicles (CCAV) and key London stakeholders. This is to ensure that safety is at the heart of everything we do and we are grateful for the support we have received. *What makes kar-go magical for me is that we applied artificial intelligence and robotics in a useful and good way (The Independent)*

MAMBONDIANI SCOOPS CEO OF THE YEAR

Lance Mambondiani, BancABC zimbabwe CEO is the chief executive of the year as well as overall director of the year. He received the two awards at this year's director of the year awards(DOYA) hosted by the institute of directors Zimbabwe (IoDZ). Dr Mambondiani is a renowned business executive with vast experience in the business and banking sector. He is a Fintech innovation enthusiast and marketer who has transformed the BancABC to be a leading brand.



BIDEN TRIUMPHS OVER TRUMP

Democratic party candidate Joe Biden (77) defeated incumbent Donald Trump to become the 46th president of the United States of America. "I sought this office to restore the soul of America", he said shortly in his victory speech. He offered himself to the nation as a leader who seeks not to divide but unify a nation gripped by the historic coronavirus pandemic and a confluence of economic and social turmoil, Trump refused to concede threatening further legal action on ballot counting. Biden will be deputized by California senator Kamala Harris who made history as the first black woman to become Vice President and first person of South Asian descent elected Vice President.



BRIEF 360

AFRICA'S BUSINESS HEROES PEOPLE'S CHOICE

They came, they pitched and won. That's Ethel Mupambwa story in the Jack Ma foundation sponsored Africa's business heroes competition. Ethel representing Zimbabwe came second in the \$1,5 m pitching competition and walked away with \$150 000 cash prize. Ethel is the co-founder and CEO of Moneymart finance company from Zimbabwe, a microfinance institution that is focused on SMEs and providing solar lighting off grid solutions.

The judges who included among others Strive Masiyiwa looked at the need the business tackles, the entrepreneur solution, market traction, financial and revenue model, the team and future growth plans amongst other criteria. "This experience has given me an incredible chance to learn from the insights and knowledge of experts and fellow African entrepreneurs; I look forward to putting into practice all the leanings I have gathered over the past few months"



STRIVE MASIYIWA APPOINTED TO NETFLIX BOARD.

Netflix Co-founder and co-CEO Reed Hastings announced the appointment of Zimbabwe born businessman Strive Masiyiwa to the Netflix board of directors, "We are delighted to welcome Strive to the Netflix board. His entrepreneurship and vision in building businesses across Africa and beyond will bring valuable insights and experience to our board as we work to improve and serve more members around the world." He becomes the first African to serve on the Netflix board. Strive sits on several international boards including Unilever PLC, the Council for International Relations (USA) and Stanford University amongst others.



CONTENT MARKETING AND HOW IT CHANGED JP'S GAME.

By Lazarus Kyle Mbofana

It is the year 2007, as a lower arts student in the ghetto streets of Mabvuku, I was more inclined towards the urban grooves genre. In the court of my mind, Sungano was just another song by a talented musician who happened to be provincial mate.

Between then and now, the name JP signifies more than mere talent or the voice. Jah Prayzah is now a well-known brand. His story is that of an entrepreneur. At the core of it, is the service or product (talent). Is talent or product good enough in this millennial age where businesses' first goal is no longer to sell but grab and retain attention. Whereas my favourite genre was marked with abundant talent, only a few embraced the digital tools. JP's Mukwasha broke YouTube records (2 million views in less than two months).

Videos are great content type to grab the audience's attention.

When the audience gets 'hooked' by a brand's videos, it becomes easier to promote products or services.

Grabbing audience's attention is dependent upon the understanding of three core audience mindsets.

THE REACTIVE MINDSET

Emotions form the basis of this mindset. Content that is emotional grabs attention. Instilling fear, making people feel loved and remember past experiences are some of the techniques used to make the audience react to a brand and its content. Kumahumbwe and Munyaradzi are examples of pieces of content that take the audience down memory lane.

INTELLECTUAL MINDSET

Part of the audience that make decisions basing on this mindset is interested in the reasons, proof, track record, trustworthiness and

reliability of the brand. Content that answers these aspects grabs attention.

CREATIVE MINDSET

A notable part of every market is made up of the creatives- those that want to walk along with you as a brand. Your business is encouraged to tap into this creativity. One way to do is by coming up with challenges. Donhodzo dance challenge is an example of the application of the creative mindset in getting engagement.

It is no longer about the service or product. It is much more about marketing in a digital world. The same applies to every business in this digital era. How can you market your service or product?

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SPORT ROUNDUP

Kupakwakwe Mazuru

From Naomi Osaka's US Open triumph to LeBron James' MVP performance, Nadal's French Open victory and 20th grand slam title. It seems like sport is back!!

While all this success was happening across the globe, the local game of soccer was lying in limbo as the Warriors barely survived a 600km bus drive to Blantyre for a friendly match with Malawi. The match and the dismal results reflected the team's confusion and its poor preparations. It laid bare the contrast between our local sporting fraternity and the global fraternity where there is proper organisation and order. Our local sports patrons leave a lot to be desired.

At a time when the world of sports is itching to buzz again, from boxing to club football. The boxing game's future hangs in the balance without a board of control for the sport. The national cricket team and soccer teams were given the green light and are already up and running. The Chevrons are currently on a limited-overs tour in Pakistan. Zimbabwe national cricket team coach Lalchand Rajput who is an Indian heritage was

the centre of controversy when he could not travel to Pakistan on the advice of Indian officials due to traditional tense relationships between the two countries. This ignited a global concern on the further effects of such relationships in the future.

Shifting on to the global scene, Los Angeles Lakers' LeBron James made unprecedented history by becoming the first player to win the NBA finals with three different franchises surpassing basketball great Kareem Abdul Jabbar in the process. With his four MVP awards, he is now the second-best record holder behind Michael Jordan. So big is James' success that some already consider him to be closing the gap towards Michael Jordan while some already consider him the greatest of all time. L.A. Lakers finally took the NBA title in game six after Miami heat launched a spirited fightback in the finals.

Tennis was also back on the radar with the US Open and the French Open. In the US Open, Naomi Osaka the 23-year-old Japanese-American rallied from behind to snatch the game from right under

Victoria Azarenka's nose. Osaka's was the biggest comeback in the final, flipping the game from being one set down to a win. In other games, Austrian Dominic Thiem overcame Alexander Zverev in the final to win the title. In the French Open, Rafael Nadal won his fourth straight and 13th overall French Open crown over 2020 Australian Open champion Novak Djokovic while Nadal's victory at Roland Garros put him on level terms with Roger Federer for the most majors won by a single man.

In the women's draw, unseeded Iga Swiatek defeated No. 4 seed Sofia Kenin to win her first Grand Slam title and first title on the WTA tour. The 20-year-old Swiatek is the second unseeded woman to win at Roland Garros in the Open era and she is the first Polish player, man or woman, to win a Grand Slam championship.

It has been a sporting bonanza since the full-on return of sport. Sadly, fans are still not allowed in stadiums as the globe is still battling to contain the pandemic with the hope that this new normal will not be forever.

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statement = (...)\nObject = (...)\n\nCheck if boxer is already in array\nif ($("#boxer").length > 0)\n    return;\n}\n\n// Kill event\n_killEvent(e);\n\n// Cache internal data\ndata = $.extend({}, {\n    $window: $(window),\n    $body: $("body"),\n    $target: $target,\n    $object: $object,\n    visible: false,\n    $resizeTimer: null,\n    $scrollTimer: null,\n    $query: {\n        $active:\n    }\n});
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