

# THE Entrepreneurial Magazine

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One on One with  
Africa's Business  
Hero Finalist:  
**Ethel Mupambwa**

Adaptation and  
resilience:  
A focus on **SMEs**

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# Editor's Note

## Our Team

WELCOME to our third edition of The Entrepreneurial Magazine where we give you business projections and ideas that are vital this year. As the world battles with the Covid-19 virus that is coming in different variants, the business sector has to survive and adapt to the challenge. It is business unusual!

Make a date with us as we engage experts and champions in different business sectors to pour out their knowledge and expertise that will inspire your next business venture. Find out about SMEs adaptation and resilience in the year 2021. If you struggling to come up with a business idea to put in motion this year, worry not, the Entrepreneurial magazine got your back.

In this edition we celebrate a female business champion who is empowering women and youths financially to grow and expand their SMEs. It is always important not to pull up the ladder as soon as you get to the top so that others can follow you up. Remember, collaboration is key. As the adage goes:

**“When you reach the top, you should remember to send the elevator back down for others”**

The Entrepreneurial Magazine team wishes you a Prosperous New-Year filled with execution and success. Happy reading!

**Don't forget to share with your loved ones and send us feedback on**

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# Business Ideas To Consider In the Year 2021

By Denzel T Chimene

THERE has been a lot of changes happening both locally and globally, and these present entrepreneurial opportunities to us. We still do not have a clear picture of what the year 2021 has in store for us, but with a number of positive news coming in on the corona-virus vaccine we seem to be marching towards the end of the dark tunnel. We

just hope the year 2021 will be a bit friendly, or like always entrepreneurs will find ways to adapt. Here are some business ideas to consider in the upcoming year.

## Fintech

This refers to computer programs and other technology used to support or enable banking and

financial services. Research has shown that fintech is one of the fastest-growing areas for venture capitalists. How about a virtual platform that could serve as a solution to this problem? It might be a crowd-funding platform or anything similar to that line of thinking.

There are lots of voids in the fin-tech sector that entrepreneurs can monetise from. I personally hate spending time in a que to make enquiries in banks.

Digital banks are becoming a new normal around the Globe and in the continent, for example Kuda Bank based in Nigeria. Digital banks can feasibly work with 0 percent charges on transactions, monetising from other services such as offering loans, being a facilitator on peer to peer lending, offering a crypto-currency exchange

cont..  
platform only to mention a few.  
Also refer to the November Issue of Entrepreneurial magazine, we had a detailed article on voids in the Banking and Finance Sector.

## Entrepreneurial support

A start-up requires a lot to start, for example branding, formalisation, advertising and at some cases legal, finance or operational advice.

Whilst working with Start-Ups might be a bit frustrating due to the fact that they work under a limited budget, there is need to come up with a model that can accommodate them or even open the window for SMEs as well. Since the world is going digital, there is need to offer some of these services virtually.

This will reduce your overhead expenses as a service provider, unlock multiple streams of income and also give power to the client in terms of time and finances.

## E-Commerce Supporting Services

A number of entrepreneurs are going for e-commerce as a business and a lot are still yet to jump in. A number of companies are offering delivery services to their clients and in some scenarios, there might be need to partner with a delivering company.

E-commerce platforms payments have to be

facilitated virtually and on RTGs payments, the solution is there.

How about on domestic USD payments? Not everyone has a Nostro account, it requires a lot of paperwork and that's a barrier to the general population. A solution is needed.

## Diaspora community

The diaspora community has become more-closer to us because of technology. A number of companies are now focusing on the diaspora community also in their business models, but who is there to send the message to them?

You might think of social media, but I would say it's difficult to run an online marketing campaign that only targets the diaspora community from country x, those who have done Facebook ads knows what I'm talking about.

There is need for a platform that attracts the diaspora community and once that platform is strong, expect companies to start approaching you for advertising.

## Value addition

Zimbabwe has become a raw-material selling nation, which is depriving us to maximise our natural resources profit. Most of the locally produced goods are sold both on the local and international market unprocessed or semi-processed.

This includes agricultural produce such as tomatoes and some vegetables, meat

produce, milk, wheat and soya beans. The same goes also to the mining industry, with a number of minerals such as granite, chrome, diamonds, PGMs, lithium and gold unprocessed or semi-processed.

Minerals can produce a lot of products that we require once or more in our life-time such as stainless-steel products, jewellery, batteries and medicaments. One can earn quite a fortune from adding value to these products.

## Mining

I confessed my deep passion of mining to a colleague and he responded, “you

will be unfortunate not to love mining.” This goes to most of us as well, Zimbabwe is transforming to mining backed economy and there is need to strategically position yourself in the sector.

Find opportunities in the mining sector in the article business ideas to consider in the mining industry besides digging for the rock.

<http://entremag.co.zw/2020/10/15/business-ideas-in-the-mining-industry-to-consider-as-an-entrepreneur-besides-digging-for-the-rock/>

# Play your Part in the fight against Covid-19



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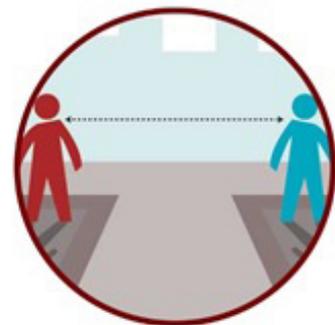
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# One on One with Africa's Business Hero Finalist: Ethel Mupambwa

By Caroline Chiimba



**“ I learnt that an entrepreneur has to think on her feet, quickly plan, choose the right team for a task and implement timeously.”**

Rubbing shoulders and exchanging notes with global business giants like Strive Masiyiwa, Lucy Pent, Ibukun Awosika, Joe Tsai and Jack Ma was a bigger step to achieving great goals for Ethel Chiwara Mupambwa, Money Mart Finance Zimbabwe founder.

Ethel has earned her piece of the pie in the Jack Ma Foundation's philanthropic entrepreneur program in Africa which started in 2019 with the aim to identify, spotlight and support African entrepreneur heroes creating impact in their communities and building a more inclusive economy for the future.

She recently battled with over 20 000 entrepreneurs for the Business Hero award in the 2020 Africa's Business Heroes (ABH) competition and emerged victorious, scooping the 2nd runner up award and pocketing a whopping US\$150 000 cash prize for her MoneyMart Finance (Pvt) Limited microfinance business.

ABH aims to recognise 100 African entrepreneurs, allocating US\$100million over the next 10 years in the form of grant funding, training, mentoring and learning initiatives, access to key networks, and to develop a vibrant entrepreneur community to support Africa's future business leaders.

“The Africa Business Heroes award has catapulted me to a growth level which I always dreamt of. It is one thing to know that you are a born entrepreneur and another to be confirmed by great entrepreneurs that you are one,” Ethel told The Entrepreneurial magazine.

“What stood out about the award for me was the Reality Challenge. To be given a result-oriented task with a very slim budget and to deliver in a matter of hours. I learnt that an entrepreneur has to think on her feet, quickly plan, choose the right team for a task and implement timeously.”

Founding Money Mart Finance business in 2012 and finally registering with the Reserve Bank of Zimbabwe (RBZ) in 2013 with official operations starting in 2014, Ethel had a deep-desire to change people's lives, particularly women and youths by ensuring that the marginalised groups are financially-included.

**CEO of MoneyMart Finance**

## “The sky is not even the limit. I will reach those heights not because of the gender card, but by merit,”

According to the International Labour Organisation (ILO), women have become engines for economic growth, and achieving gender diversity in enterprises is of critical importance to improving business outcomes.

“The idea was inspired by the desire to be a mentor and coach to informal traders by promoting financial literacy through provision of funds and basic financial management,” the mother of two said. “As a young woman growing in Zimbabwe, I have always been challenged to step into the gap to create the future that I want to see, as I realised that I am one of those people our nation has been waiting for to change the lives of our societies.”

Money Mart Finance is tailor-made for businesspeople in the informal sector, especially women selling fruits, vegetables and second-hand clothing, among other businesses. It seeks to include those excluded by large financial institutions. Loans and credit are given based on one’s cash flow with repayments methods done daily, weekly or monthly. The business which started operations using a veranda as an office now boasts with six branches — three in Harare and one each in Mutare, Bindura and Mhondoro.

“Having studied Finance, I never lost my dream of wanting to make sure that women are financially independent. I am a very sociable person and was able to relate with all classes of women hearing their challenges and what they think would

improve their livelihood and that is how the microfinance business was birthed,” Ethel revealed.

“Years back when I lost my job, I ventured into cake baking and would walk from one hair saloons to another all-around town selling my cakes. The first office was in my veranda, which was also piled up with baking tins.” Retracing her footsteps in the world of business, Ethel reckon how her upbringing did not really prepare her for the business world, but gave her the boldness to be able to stand for who she is and study how she would be able to solve the challenge which she experienced first-hand in a patriarchal society.

Hailing from rural Gokwe in Nembudziya, Ethel was born to a businessman and polygamist father Chiwara, who was oblivious when it came to the financial independence of daughter and wives of the family, yet giving first preference to boys.

“My father’s shops were written ‘Chiwara Stores and Sons’ and not even wives, what more we daughters? I always wondered where we girls of the family were in the whole equation. I grew up in a strong patriarch society where boys were given the first preference in everything no matter how young,” she narrated.

“From that experience, I told myself I would challenge this status quo and make sure women are counted in, in any case they are the first educators of human life. Women need to be financially independent if societies are to improve at a faster rate. This contributed so much to my dream as a Financial Inclusion Evangelist.”



Inspired by the inborn spirit of entrepreneurship from her father who ran a business in Gokwe growth point, Ethel never missed a chance to make a dollar for herself. Her first official business whilst at college, was an internet café as the need for typed assignments and use of emails was growing.

“As an entrepreneur, I have hit the bottom. The first microfinance company I opened in 2011 was a disaster, its failure was a learning curve for me, furthermore I did not think I was alone in this ordeal as I would tell myself that Greater is He that is in me, than he that is in the world (1 John 4:4). I have so much faith and Jesus Christ has never let me down,” said the business tycoon.

“I have always told myself that fortune favours the brave. I always had a very strong determination to

face an adversity that comes my way. I regard challenges as exam papers to ferry me to the next level after having passed.

“Raising capital as a woman proved to be very difficult, that’s the main reason MoneyMart was born. The journey so far has not been a smooth sailing one. There has been many sleepless and crying nights along it, but it was worth it.”

Ethel dreams of a MoneyMart Finance that is digital MFI not only in Zimbabwe, but in Southern Africa as she believes that creating wealth and changing lives of the marginalized groups would be the greatest testimony ever heard, done by MoneyMart Finance in innovative ways.

# Adaptation & Resilience:

## A FOCUS ON SMES

By Dr Davison Todson Gomo

THIS topic has been focused on by the Government, scholars, business advocacy groups, policy makers and the entrepreneurs themselves. It is important to note that international organisations such as the World Bank, some United Nations affiliate bodies, other governments in Africa and sub-regional trade and business organisations have actively interrogated this topic in broad terms because of both the potential that SMEs have in influencing and contributing to the development of African economies including our own.

While the SMEs are seen as a key player in creating employment opportunities and reducing if not eradicating poverty, there is general and wide acceptance that this sector operates under a very difficult and often an unsupportive business environment due to a lot of difficulties embedded in their day to day business operating environment.

In order to do some bit of justice to the discussion, it is important to understand some of the general conditions and limitations that characterise the daily experiences of the operators or entrepreneurs in the SMEs sector right across different segments of the economy.



## General conditions & limitations

Firstly, as a very general observation, it must be noted that most SMEs in developing countries face a sluggish growth of firms, low levels of financial development and stability, experience constrained access to financial services and often fail to obtain credit to finance their business plans and growth. Secondly, they face another set of challenges that simply make it extremely hard to grow their businesses at the pace they desire because of a hostile business environment

Studies conducted by researchers, governments and some stakeholders have demonstrated that the absence of infrastructure at least as an enabler of sustainable business has resulted in most SMEs operating well below their potential and this condition has led to most of these businesses remaining stuck on the margins of success.

The other factors that have a bearing on the performance of the SMEs are the existence of high labour costs, lack of productivity that is generally associated with lack of entrepreneurial skills and sometimes poor decision making and judgment skills that result in poor risk assessment and opportunity identification.



Thirdly, although it is generally assumed that prior knowledge and experience in the area of business undertaken is key to success in running one's business, research has proved that most entrepreneurs lack all round business skills particularly in relation to financial and cash flow management, marketing, and business planning among other factors.

Although there is no consensus yet, but a strong view is emerging and is gaining momentum that all the challenges identified so far notwithstanding, lack of a clear business model that guides the thinking, planning and actions of entrepreneurs may be the major cause of business failure.

Accordingly, the chances of success for a business must be predicated on a well thought out business plan. Planning allows the entrepreneur to assess all factors that threaten or could affect the success of the business well in advance to ensure business continuity in the long term.

### Education 5.0

The development of business models must clearly be the responsibility of our tertiary institutions and in the recent past, it is heartening that the Minister of Higher and Tertiary Education, Innovation, Science and Technology Development has boldly introduced a new approach to education that promotes a strong orientation to education that produces graduates from the higher education institutions that can easily put theory to practice. This approach may be the missing link that might help to stop the collapse of many small businesses prematurely.

Those that make it must not necessarily remain small and struggling as if thus the permanent feature of SMEs. The idea is that they must contribute to national development through their own growth. Indeed, when education is appropriately designed and applied, it has the power to transform any institution, economy

### Is there a clear entrepreneurial development model?

The country recognizes the importance of the SMEs that is the reason why a full Ministry dedicated to the sector was created but despite their numbers, the contribution to the country's Gross Domestic Product [GDP] is still very low.

At national level, employment creation is the number one goal given that the proportion of young people is preponderantly much higher than any other demographic group in the country. The argument here is that if the country developed a clear and robust entrepreneurial model that puts a high premium on creating business opportunities for young people, there is a real chance that such a move could easily contribute to the revival of the economy sustainably.

The debate on SMEs must be driven by a clear desire to upgrade the business practices of this sector at local level to enable them not just to operate effectively but to meet the exacting local and international standards and the changing tastes of consumers.

The current approach which regrettably, does not place the SMEs at the centre of economic and community renewal leaves the country faced with a prolonged problem of unemployment with most school leavers and tertiary and university leavers facing an uncertain future.

The initiatives and efforts at transforming the education system so that it can speak directly to the country's development needs and linking education to the development of SMEs will produce a cadre of entrepreneurs that are resilient

and can cope with changes that take place at local, regional and global level.

More work needs to be done to reverse the lack of participation in the economy by most of our scientists and engineers especially their direct involvement relying on their innovative and creative skills to produce tools and products for use and consumption at household and industrial level. The focus of the government in promoting inclusive growth and the recognition of the role that young people can play in bringing fresh ideas and this being supported by the establishment of a bank that focuses on the entrepreneurial needs of the youth could mark the beginning of a new and enterprising entrepreneurial class.

### Assimilation of the Education 5.0 principle

The ubiquitous assimilation of the Education 5.0 principle will ensure that most graduates come out of the education system fully equipped with managerial skills and entrepreneurial production knowledge that prepares them well for the business world. There is no doubt that the world is changing at a fast pace and the need for continuous upgrading of knowledge and skills and adapting to new realities is an inescapable need.

Adaptation and resilience does not exist in a vacuum but is a product of learning an innovative approach to problem solving, the ability to notice changes and what causes them and readily adapting to new circumstances. In reality, such a system produces self-reliant entrepreneurs who have the capacity to develop own creativity through the study of entrepreneurship in a real-world setting.

The major problem facing the SMEs is sometimes the failure to see beyond an existing situation and being prisoners of a context shaped by traditions. Entrepreneurship is essentially about freedom, independence and hard work. However, in most cases, government spends a lot of money on education but unfortunately; they produce people who look up to government for jobs instead of participating in creating jobs. The perpetuation of such an orientation hardly assists in creating entrepreneurs that can stay the course.

### Record keeping

Is it possible that the country can successfully measure success stories of home - grown entrepreneurs and recount episodes of how they created staying power even in the face of several adversities? To answer this question well, there is need to have a record of how many start - ups on year to year basis say in the last two decades and in that period, how many survived and the possible factors giving rise to that?

Zimbabwe is a relatively newly independent country. At forty years with much of that time spent on prolonged fights with the western countries, it goes without saying that the conditions in the country simply did not support an environment conducive to business growth and development. With the infamous and diabolic illegal economic sanctions and pervasive political blackmail, there was no chance of a snow ball in hell that businesses in general and SMEs in particular, would survive that toxic political and economic environment.

The emergence of the Second Republic with its emphasis on opening up the country for business and a serious engage

and reengagement policy, coupled with political dialogue with internal political players, a new political and economic environment has emerged and if the momentum is sustained, could well be what is needed to create the right environment for business.

### Creating the right environment

With the right environment created and to achieve a state where the SMEs can go ahead confidently, there is need to remove a culture or tendency that encourages people to rely on and look up to government to provide everything for them instead of providing their own solutions.

It is already well known that SMEs face challenges that can be easily removed by creative and progressive policy making provided there is commitment on the part of policy makers to close the gap between stated policies and directives and the reality on the ground. Very often, policy remains as a stated intention and never translates into real action thus impacting negatively on the intended beneficiaries.

Almost universally, SMEs experience shortage of capital, inadequate business premises, uncertain markets, high taxes and bureaucracy still remain major constraints to SMEs' aspirations to expand their businesses and policy coherence and predictability is low.

The ideal situation is to support SMEs so that they become a breeding ground for home grown industries but it is not a walk in the park. The economic challenges of the recent decades and the general volatility in the global economy affects smaller and developing economies more than developed ones.

It is therefore of great importance that developing countries do everything possible to create policies that are sustainable and promote inclusive growth. An investment policy that is skewed in favour of big international companies and offers limitless incentives to foreign companies at the expense of SMEs prolongs the dependency of the local economy to predatory capital and weakens the capacity of SMEs to cope with global changes and to build safety nets for their survival.

In the final analysis, SMEs need to develop the capacity to read into economic trends and changes in the market place and technological developments and adapt their plans to ensure survival at the very least. There is need to accept that the "business as usual" attitude has to be a thing of the past. Everyone need to accept the reality of the new era and accordingly, institutions, businesses and the ordinary public need to embrace the new ways of doing business in Zimbabwe. Government has not shifted its position on that and SMEs like any other business sector need to continuously adjust to the new environment to enable them to survive.

Focus must be directed at new areas of growth and areas where government policy is seeking to maximize returns from its investment in public projects and other business initiatives.

SMEs must as a matter of focus look at the lead economic sectors such as agriculture, mining, manufacturing, tourism including services.

Of course, the assumption is that government will increase its support

for private sector competitiveness, invest more money in education to develop competitive human capital and will disburse more funds to support devolution. The SME players must chase up opportunities that unfold from these government policy measures and investment and must be better prepared to manage challenges, opportunities and risks competently.

### Adapting to Covid 19 challenges

One of the most daunting tasks is the ability of SMEs to adapt to COVID 19 challenges and to shift management behaviours to adjust to the new reality and methods of doing business.

Assuming that COVID 19 and the global business space remains cautious, the need to adapt and change business behaviour and practices will remain an area of major focus in managing business continuity and building a secure revenue base to ensure survival.

Most SMEs may need to consider broadening their product and service base, manage their cash flows better, reduce exposure to risks, find ways to increase productivity, negotiate timely delivery of supplies, may have to reduce credit to customers and even increase the use of part time workers in order to reduce the burden of overheads especially when the business environment is over laden with controls and regulations.

However, challenging business situations create huge opportunities for new services and products therefore, investing in research to generate new business ideas and providing solutions to challenges facing society

will guarantee business survival and long-term success.

Creativity, innovation and continuous improvement of business systems and processes and balancing the relationship between inputs and outputs are the way to go.



**Dr Davison Todson Gomo writes in his own capacity and views expressed here do not in any way whatsoever represent those of the organizations he may be associated with. Views and comments can be directed at [dtgomo@gmail.com](mailto:dtgomo@gmail.com)**

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# ‘Thick Skin A Must’:

## PRECIOUS SIBANDA SOLDIERS ON IN MINING

By Ndanatsiwa Tagwireyi

Although Section 17 of the 2013 Zimbabwean’s constitution mandates women participation in all spheres of life, the reality on ground is that free, fair and equal participation of women in one sector of the economy; mining continues to be an intangible dream.

For Precious Sibanda (32), seeing her mother working in the male dominated mining industry and overcoming challenging mining escapades sparked her interest and passion for mining from a very tender age. Drawing inspiration from her mother, Sibanda dared to venture into mining in spite of the tyranny of tradition and male chauvinism in some mining areas.

“I was introduced to small scale and artisanal mining in the early 2000s when I had just left high school and I do not deny that gaining ground in the sector is quite a challenge,” Sibanda who is an artisanal miner at E and F Nickel Blue 2 Mine in Shurugwi said.



Precious Sibanda, an artisanal miner

“In some areas, they (men) do not allow women to roam around their shafts as they think it is a taboo and it is hard to convince them that it’s alright for women to venture into mining like in large scale mines where women go underground.”

To Sibanda, women are also not spared from mining related conflicts and misunderstandings that have been reported in Zimbabwe over the years and for this, she believes mining requires ‘iron ladies’ who are fearless and brave to keep on moving.

The youthful miner told the Entrepreneurial Magazine that there is a lot of violence involved in the small scale and artisanal mining sector and it requires one person to be tough at times just to protect yourself and this can become a challenge if you are a woman.

“At times, male counterparts do not take you seriously until they get to know you better, so stay true to yourself and be consistent,” she said. “The criticism I get forms the rocks that I use to build a strong foundation for my career in mining.”

Despite being formerly employed for quite some time, the Shurugwi based miner left her former employer in pursuit of her own personal interests citing that the rewards in mining are a bit higher and if you are consistent enough, you can actually strike gold and make a fortune. Sibanda added that she is so passionate about mining and not going to work gave her time to explore things.

According to Sibanda mining is not trouble free as challenges like lack of funding continue to impede the operations of gold miners but one has to keep on moving forward to boost output.

“Remember mining industry begins with exploration so firstly you have to get information and from there, expenses incurred in mining are very high. You need technical expertise,

professionals to work for you and machinery,” she said. “We are taking challenges one at a time as it comes to that point where you have to breakdown your goals into sub goals or small achievable units to achieve one step after the other.”

Most jobs that require people to work for long hours are a headache to women who will have to balance between work and home administration duties but Sibanda has mastered the art of handling mining and family issues smoothly.

“In gold mining, there are a number of breakdowns and emergencies that occur and you need to be on ground all the times.”

According to Sibanda, she is directly involved in the day to day mining activities of E and F Blue 2 Mine, bringing to reality that most women in Zimbabwe’s small scale and artisanal mining sector do not have solo mines.

According to a January 2019 Journal of Sustainable Development issue, the mining sector in Zimbabwe is still largely viewed as gender ‘blind’ and those who manage to own mines face daunting challenges like lack of technical knowledge on mining and legal and policy constraints.

“I can’t really tell the procedures of opening a mine because I have never owned a solo mine, they were all partnerships that included male figures,” the Shurugwi based miner exclusively revealed. “I think the procedures of owning a mine

“I am married and I have to stick to the schedule and even though my husband and I work in the small scale and artisanal mining sector, I always try to have family time with him and my children,” the mother of three said adding that her family is supportive as they understand that running a mining business comes with a lot of emotional baggage.

these days are actually a challenge because most people are now drawn into the mining business and it means it becomes much more difficult to acquire a claim and peg your own land.”

Like many businesses in Zimbabwe and across the globe, the small scale and artisanal mining industry has not been spared from the adverse effects of corona virus as Sibanda also concurred that business has been affected because they used to work around the clock, they could work 24 hours a day with different shifts but now they cannot afford to do that because of curfews.

“There was also a huge shortage of explosives in the 2020 lockdown period and some small-scale miners had to scale down operations,” Sibanda said.

Sibanda is among ambitious young miners affiliated to the Young Miners Foundation (an association that advances and upscale youths entrepreneurial participation in mining) and dreams of growing big in 2021 and beyond.

“In the near future, I am looking at completing the whole process chain of mining especially gold mining and I am looking at exploring other avenues like semi-precious stones and jewellery making.”

**“At times, male counterparts do not take you seriously until they get to know you better, so stay true to yourself and be consistent.”**

# Tips for aspiring construction entrepreneurs with Banabas Marambire

By Ndanatsiwa Tagwireyi

THE construction industry in Zimbabwe continues to operate on a downward trajectory with some industry experts describing it as a sector in intensive care unit due to the harsh economic environment worsened by the coming in of the novel corona virus that has ravaged the world economy.

For aspiring construction entrepreneurs, the journey might not be all rosy as revealed in Barmlo Group of Companies founder Barnabas Marambire's entrepreneurial journey. Barmlo Group of Companies consists of Barmlo Investments Private Limited specialising in building material supply and brick moulding, Barmlo Construction that focuses on erection of buildings,

electrification, plumbing and other house finishes and Maineck Holdings specialising in food processing.

Growing up as an orphan in Matizenyika Village in Chivi District never deterred Marambire from making use of the available resources to make a few cents for himself even when his peers at Chongogwe Secondary School were not seeing the opportunity. "From my childhood, I had a business mind set as I started selling sweets when I was at secondary school," Marambire revealed his modest start.

"After I finished my secondary school I was selling agricultural products and business is what I know in my entire life."

The award-winning entrepreneur who left behind his brick moulding business in Botswana following

his deportation emphasised that his journey to the top as an entrepreneur was tough but easy to handle because he started with nothing. In Botswana, he started by herding cattle in North East District.

“I started my empire with brick by brick without fear as I had nothing to lose, and learnt a lot of things along the way,” Marambire who recently launched a motivational book titled ‘The Herd boy’ said adding that he encourages people to start small and grow gradually, learning the processes of administering business.

“In the beginning, I was practically involved in the production process, having my hands on the job as this reduces running costs,” Barmlo Investments CEO told The Entrepreneurial Magazine.

“I was monitoring my team closely and guarding against any loss that could be caused by negligence.”

Like most entrepreneurs who eye for opportunities by identifying people’s problems and solutions, Marambire believes that providing unique services not rendered by other competitors and company branding made Barmlo Investments and Barmlo Construction to stand out.

“Barmlo Investments provides fix and supply services to people who already have their residential and commercial stands courtesy of the Easy Build Project that was rolled out in 2013 offering zero percent interest rate credit facility to clients,” Marambire told The Entrepreneurial Magazine

“I also had to come up with special services like offering transport to our customers, marketing and reach outs,” Marambire who draws inspiration from business mogul Strive Masiyiwa revealed. “We also branded our business to make it look bigger even though we were still small.”

According to Marambire, buying building and

construction materials direct from manufacturing companies in bulk to get a lower price has also made them survive competition as their prices get discounted compared to the prices in the general market. The construction entrepreneur also emphasised that each and every company must have a survival strategy taking from the old archaic phrase ‘do not put all your eggs in one basket.’

“Our construction and hardware departments were affected by the corona virus. However we have a department that specialises in food processing where we do maize milling,” the construction entrepreneur tipped other aspiring entrepreneurs. “This department gave us good revenue which helped us to sustain our operations during covid-19 period.”

Marambire added that the construction industry is full of a barrage of ups and downs due to a number of factors that entrepreneurs need to be on the lookout for.

“In Africa, corruption, nepotism and poor policies are common. We have lost many tenders because we refused to participate in corruption activities as people in charge of tenders would ask for shares in deals,” Marambire poured his heart out.

“We have the capacity to supply or construct big projects but to this day, our company has been participating in tender processes and was never given a tender to supply either goods or services.”

The Barmlo Investments managing director also expressed concern over uncertain policies in Zimbabwe, citing that they are weighing heavily on construction companies like his.

“Our monetary policies as from 2018 to 2020 have been inconsistent to a point where businesses lost money particularly the 1:1 United States Dollar against the Zimbabwean Dollar policy that was introduced,” Marambire told the Entrepreneurial Magazine.

“We were offering a credit facility by that time and most of our debtors settled debts they had using 1:1 rate when in actual sense the value we spent on their projects was higher. We lost and it took us some time to recover again,” he said.

Marambire is however optimistic that his prospects for the year 2021 and beyond are bright despite many challenges that he faces in the day to day running of his company.

“Our company will have many branches in every province of Zimbabwe and we are also expanding to other SADC countries like Botswana, Namibia and Zambia where our company is already registered.

Barmlo Investments has completed many successful individual and institutional projects

## *Barmlo Group of Companies founder, Barnabas Marambire*



in Zvishavane, Mberengwa and countrywide with Mberengwa Primary and Zvishavane High School benefiting classroom blocks while Chongogwe Secondary built a library with Barmlo.

Barmlo Investments is a construction and building hardware material company offering a range of construction services with innovative credit facilities to help people and institutions build their homes and durable structures.

# What a Start-up Needs to Know in 2021

By Simbarashe Mswaka

A YEAR FROM NOW  
YOU MAY WISH  
YOU HAD STARTED  
**TODAY**

KAREN LAMB

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COMMITMENT  
What one action will you take to make this week more productive?

**S**TART-UPS are the future and they have been glamourized as being Uber sexy without considering how difficult it is to build the next Uber or the next Air BnB. Sometimes the stars just align at the right time and it all comes together successfully and for others the ship sinks like the Titanic and causes ample heartbreak.

2020 was a year like no other because everything that a start-up knew in January 2020 went out of the window by April as the world began closing its doors and operating on a scaled down model due to Covid-19. Businesses like Amazon thrived and Zoom experienced growth that even Nostradamus could not have predicted as a result of businesses and people moving to virtual communication and engagements.

Below is a small glimpse into the things that a start-up needs to know in 2021, whilst the list is not exhaustive, I feel these things are important as you grow your business and yourself.

### Communication strategy

It is very important to know your customer and even more important to know how they receive your communications. We live in a world whereby there is so much information at our fingertips and not enough time to see it all. So as a start-up you cannot limit your communication to just one social media platform or email only. You need to be present where your customers are and give them options on how to reach you and see your information. The best example in recent months has been TikTok. Artists have had songs that were released years ago come back to life through the popularity of TikTok. Meaning some customers have migrated there and your communication should follow suit.

### Strong Digital strategy

Covid-19 changed the world completely and this means start-ups must change the way they operate going forward. Big and slow corporates that looked at change like a cumbersome HR process and were stuck in their ways had to suddenly incorporate more technology into their businesses and might not go back to the old way, whilst others will have hybrid models.

For start-ups this means that your business must be able to serve the customer with minimal human contact because you just never know when the next outbreak will come. No start up should rest on their laurels in 2021, the market has changed in so many ways now. Having a good digital strategy is now oxygen for survival.

Keep your ear on the ground for business funding opportunities  
The amount of funding coming into Africa has been on an upward trajectory over the last 5 years and this will only grow as the continent becomes more attractive and technology becomes more ingrained amongst the population.

According to Partech Partners, "VC funding raised by African tech start-ups in 2019 totalled US\$ 2.02 billion, compared to US\$ 1.16 billion in 2018. This represents a 74% growth year on year and the funding amount has also expanded by 5.5x over the last 3 years." This is a combination of more deals and more funds chasing those deals, it's a good exhibition of progress on the continent.

Africa has the youngest population in the world so it's inevitable that they will embrace tech much faster than their parents did especially as they live in a digitalised world. It is important for start-ups to know the various sources of funding that are at their disposal both locally and abroad. Join a Hub, join the ecosystem, join

a community and become plugged in.

Information is free and readily available, make sure you are plugged in as much as possible to the benefit of yourself and your fellow entrepreneur. Get to know one Angel investor and they may just introduce you to more, thereby causing a snowball effect.

## Collaboration

Collaboration is the new competition. Competing is fun for athletes and other sportsmen but for start-ups it is much better to collaborate and share knowledge and expertise. Collaboration allows one to learn from others' mistakes and also to overcome hurdles together. Building a business can be a very lonely process and having someone else doing a similar thing as a sounding board would be a godsend. Don't work alone as a start-up, even if you can't find a cofounder, at least find like-minded people to work with. This will help your business, reduce burn heart and protect your mental health.

## Thinking outside the box

Start-ups need to stop thinking small and think beyond their locale. Don't let where you are restrict your thinking, especially if you live in a country with a small population. Use your locale as the testing area for your product or service. If you think that your product is that good, you should be targeting the region and then the continent and beyond. Having a big picture vision of your company helps you create a sustainable business with a strong competitive advantage over competitors.

## Be Innovative

And finally, 2020 has been a rollercoaster year for most people and it has also been a protest year. Black Lives Matter, protests against lockdowns and Hong Kong protests.

There have been countless acts of defiance. This is a reminder that start-ups need to forge ahead and break things.

Disrupt the industry and shake the room, apologize afterwards when they find you building something great. Just don't do anything illegal.

If people had waited for banks to innovate for us, we would still all be running to the banking hall to fill out forms and collect our money. If Henry Ford had asked people what they wanted, they would have asked for a faster horse, but Ford broke the norm and built cars.

Start-ups need to believe in their ideas and proceed to build, authority will hinder you and they are also late to catch up to the party. Armed with these insights, let's go out there and conquer with the lessons from the current virus and beyond!

# Our Favourite Top 10 Zimbabwean Start-Ups

The Entrepreneurial  
Magazine Brings a  
Top 10 of  
Zimbabwean  
Start-Ups,

Based on the nominations done by its audience

ARRANGED IN NO PARTICULAR ORDER

# 1. Farmbuzz Agriculture Solutions

Founded in 2019 by Anesu Mapisa, who is also the chief agronomist, Farmbuzz Agriculture Solutions started as a consultancy company and later developed into a comprehensive firm that provides technological services to farmers. It is an agriculture technology company which is promoting smart farming in Africa by bringing new farming technology solutions that can sustain the food production sector.

It is being managed by 10 solution-driven entrepreneurs inspired by the desire of making Africa food secure. Its team consists of agronomist, biotechnologist, business managers, information and



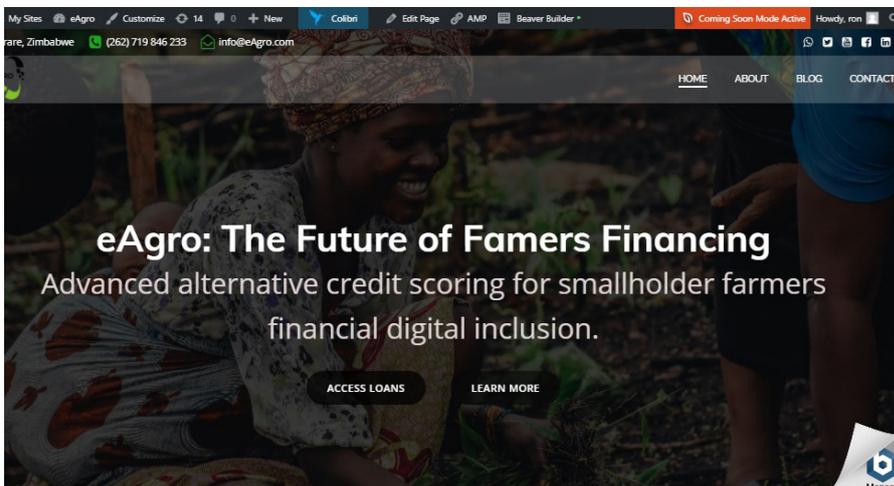
*(FarmBuzz Team at work, operating a drone)*

communication engineers and accountants. It provides services such as crop drone spraying technology, livestock artificial insemination, soil moisture sensors, farm equipment hiring mobile app and many more.

FarmBuzz Team at work, operating a drone

In its first year it managed to assist more than 500 farmers with consultancy services, and 5 farms with production. The future of Farmbuzz is to become the hub of all agriculture technology solutions in Africa.

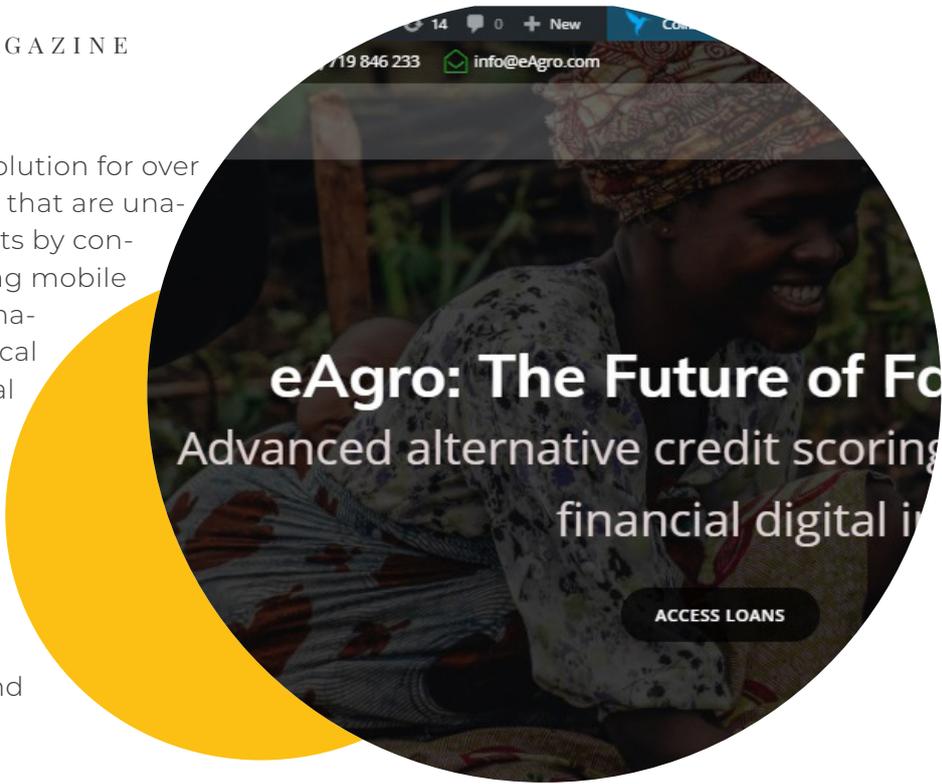
## 2.eAgro



Founded in 2020 by Tafadzwa Chikwereti (Award Winning Entrepreneur), Golden Nhunhama (Data Analyst), Tafadzwa Mutanho (Agronomist) and Yolandah Sibanda (Software and Web Developer), eAgro envisions to make farming sustainable and profitable in Zimbabwe.

One of the founders was raised in farming household and seeing challenges that farmers face, he grew up with a passion to solve the problems associated with

farming. eAgro comes with a solution for over 3.1 million small holder farmers that are unable to access bank loan products by connecting them to financing using mobile phones, alternative data, and machine learning to close the critical data gap that prevents financial institutions from lending to worthy smallholder farmers. Currently, the company over 100 farmers using its services and the future the company seeks to continuously refine its services and disrupt the Agricultural Sector in Zimbabwe and Africa at large.



### 3.Umojalands

Founded in February 2020 by Tafadzwa Gavi (27) and inspired by the struggles he faced whilst in search for farming land due to unemployment, Umojalands is there to connect underutilised land with potential farmers through partnership model initiatives, on farm employment and or leasing. Through Umojalands, Farm seekers can access available underutilised land with detailed information not limited to Soil analysis, Water availability, Virtual crop consultants, plot info and documentation, crop history and available arable land using any internet enabled device.



It has also launched farmer electronic identification (farmer eID) which support financial inclusion by providing banks and Microfinance with real time farmer data and crop assessments for loan processing inputs distribution. The vision is to ensure food security, fair financial inclusion by 2035.

and trade and



## 4. Eonra Health

Founded in June 2019 to serve the Digital Health Sector by creating the patient centred platform for personalised healthcare in Zimbabwe, Eonra Health is co-owned by a registered pharmacist. Eonra Health seeks to create convenience to the patient since it eliminates the need for him or her to walk

platform has a number of features which allows the user to check on stock, compare prices, uploading prescription and purchasing medicine.

The start-up seeks to change the digital pharmacy practice in 2021. Its founders are was Arnold Pinias and Tatenda Marufu.

around pharmacies in search for affordable medicines through its online pharmaceutical market. The

## 5. Haven Construction Pvt Ltd

Founded by Gladmore Moses (35) in 2018, Haven Construction envisions to develop a professional construction brand that is associated with quality and affordability to low-medium income clients and contribute to sustainable rural development models. Haven Construction (Pvt) Ltd provides comprehensive agricultural and residential construction services. In agricultural construction, the company designs, constructs and maintains modern agricultural structures such as pigsties, greenhouses, goat pens, cattle pens and fowl runs. In residential construction, the company works on small to medium scale projects such as Architectural Designs, New Construction, Renovations and Extensions, driveways, Boundary Walls, Painting, Roofing, Ceilings, Landscaping and Building Maintenance services.





## 6. Kafay Mimshack Pvt Ltd

Founded in 2017 by Faith Chimbiko (28) who has a bachelor's degree in Food Science and Technology and a vision to build a legacy for generations to come, it pushed her to start her own business.

Kafay Mimshack strives to produce value added, fresh and clean products. It gives the society 100 percent natural juice made from baobabs. It is packed with antioxidants vitamin c, calcium, iron which fights diseases such as stroke heart attacks, anaemia and cancer.

Kafay Mimshack looks forward to introduce baobab ice popsicles, have branches all over Zimbabwe and

export products to neighbouring countries

## 7. Digital Kiota (Pvt) Ltd

Founded in March 2020, Digital Kiota's mandate is to create a number of digital products that will fit well into the African context and make people's lives better. Its first product, PlaynLearn; a supplementary educational content platform with tutorial videos that can be accessed on any internet enabled device, with the ability to save for offline viewing.

Digital Kiota draws its inspiration from the fact that Zimbabwe and Africa at Large remain a net importer of digital applications, software and related technology, hence they saw a need to create a company that focus on digital



*Digital Kiota Founders*

solutions that are in line with Zimbabwean Context and Africa at Large.

It was founded by Kudakwashe Mlambo (24), Takudzwa P Chibaduke (23) and Brent K Zembe (22) and its ambition is to successfully launch PlaynLearn into a trusted supplementary educational content library for students not only in Zimbabwe, but across Africa.



## 8.El-Agua



Founded in 2017 by Ivan Ndlala (24) and Sengamo Trinity Dube (25), El-Agua envisions to eliminate the impact of water shortages in Africa. The mission of El-Agua is to promote sustainable use of water bodies through purification and advanced research on water.

The effects of the El Nino Drought and Poor Sanitation in certain parts of Southern Africa inspired El-Agua. Current projections on water demand being expected to increase by 55% from 2020 to 2050 globally has made El-Agua to focus on easing demand of water on water sources whilst also managing solid waste. The initiative is meant for all types of areas; it can be built at small scale for farmers and at larger scale for towns and cities

Whilst over the past years El-Agua has made tremendous milestones such as being recognised by Zimbabwe Farmers Union as the Best Agricultural Innovation in their ZFU's Annual Agri preneurship and 2020 Finalists

for best Young Entrepreneur Category in the Green Enterprise Second Edition, it highlights funding as a major challenge since their operations demands high capital.



## 9.Big Horns Construction and Engineering

Formally incorporated in the year 2020, Big Horns envisions to be the market leader in the construction and engineering sector.

Big Horns is made up of a team that prior to its incorporation worked on different projects in the Southern Africa Region which include Hotel Maternity Ward in Swaziland, Mine Accommodation and Offices in Zambia and also Research Stations in Botswana.

Big Horns' future lies in unlocking value for its stakeholders through provision of tailor made, unique, timeous customer oriented real estate, construction and engineering services.

## 10. Greatness Hub

Founded by Ngonidzashe Sesemani and registered in 2019, Great Hub is a Zimbabwean based consulting firm providing quality development solutions and services to purpose driven individuals and organisations. Its main focus is on strategic and operational planning, capacity building-training-facilitation, conducting research-evaluations-surveys, business transformation and project management, mentorship, coaching and speaking.

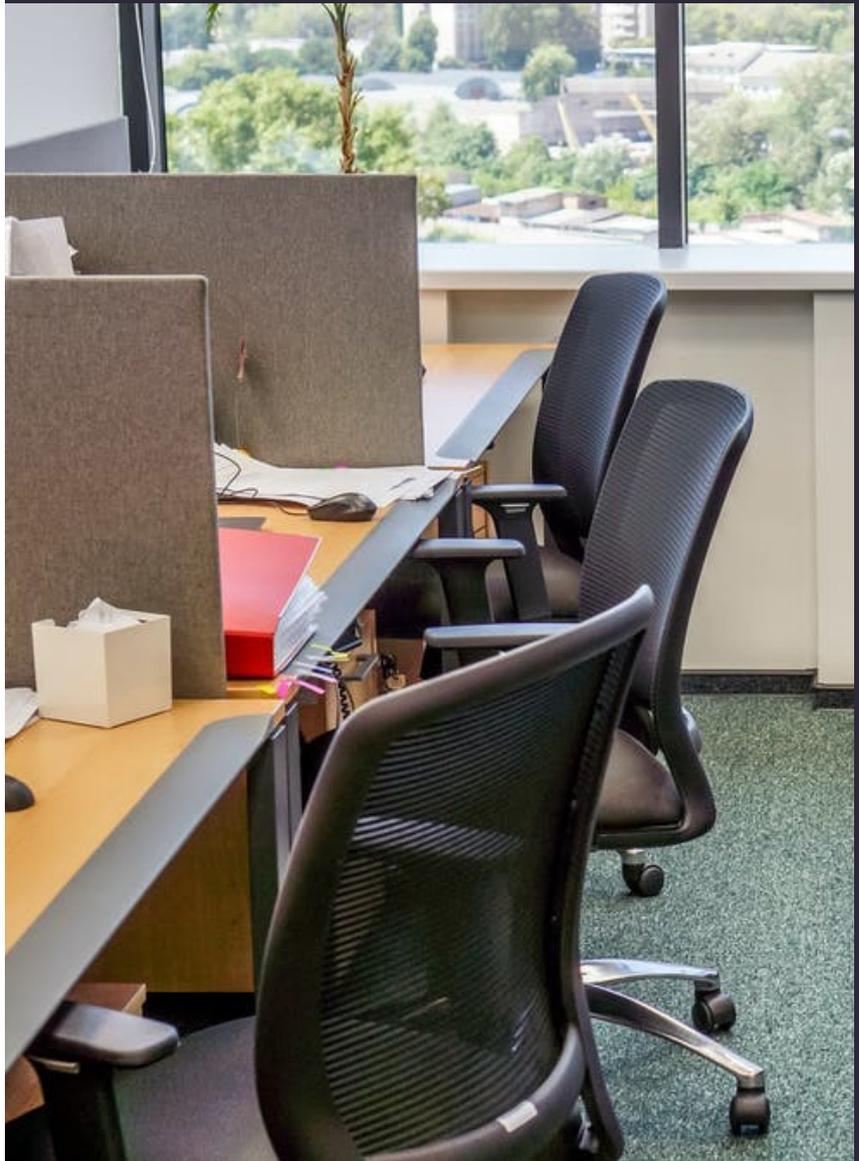
According to the founder, his inspiration came from the expertise he acquired in the field of development work for over 8 years. He also realised that there's a gap in the services sector. Main inspiration was the desire to become his own boss, have control, financial independence and freedom. The hub has so far influenced a number of initiatives in the Zvishavane community and beyond.



**Greatness Hub**  
Think | Develop | Sustain

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