



**Report on the 2023 Women in Enterprise  
Conference and Awards**



**TRANSFORMING  
ECONOMIC REALITIES  
INTO MARKET  
OPPORTUNITIES**

**WOMEN'S ENTREPRENEURSHIP**

**THE NATIONAL DEVELOPMENT  
STRATEGY**

**2023 Upcoming Calendar of Events**



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## Notice to Employers

The Zimbabwe Manpower Development Fund would like to remind all employers that Manpower training levy is due on the first of each month and shall be calculated based on the wage bill of the preceding month.

Employers who are remunerating their employees in foreign currency, whether in full or in part, are advised to remit the 1% training levy in the same currency.

Section 53 of the Manpower Planning & Development Act as read with Section 3 of S. I. 74 of 1999 states that employers operating in Zimbabwe are obliged to remit 1% of their monthly gross wage bill to ZIMDEF as Manpower Training Levy.

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## TABLE OF CONTENTS

- Page 4** REPORT ON THE 2023 WOMEN IN ENTERPRISE CONFERENCE AND AWARDS
- Page 16** WOMEN IN ENTERPRISE AWARDS AND DINNER
- Page 18** EMPOWER YOUR ENTERPRISES AND PROMOTE GROWTH THROUGH CHAMBER AFFILIATION
- Page 20** THE NATIONAL DEVELOPMENT STRATEGY 1 TARGETS IN FOCUS
- Page 22** STRENGTHENING POLICY AND INSTITUTIONAL FRAMEWORKS, FUNDING, AND NETWORKS TO ADVANCE WOMEN'S ENTREPRENEURSHIP
- Page 25** STAKEHOLDERS ENGAGEMENTS

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# REPORT ON THE 2023 WOMEN IN ENTERPRISE CONFERENCE AND AWARDS

The 2023 Women in Enterprise Conference and Awards (WECA) was held on 29 September 2023 at the Zimbali Events and Lifestyle Centre. The event was attended by individuals and entrepreneurs from organizations emerging from Ministries, Departments and Agencies (MDAs), Embassies, Development Partners, and the private sector from various sectors such as ICT, financial services, education, construction, retail and wholesale, and manufacturing, among others. The Chamber was celebrating the 10th Anniversary of the Women's Desk which was established in 2013. Resolutions emanating from the Conference deliberations are presented as part of the ZNCC Women's Desk's lobbying and advocacy, input into policy formulation and implementation to enhance business viability and foster accelerated women-owned business growth. WECA 2023 was running under the theme: **Transforming Economic Realities into Market Opportunities**, which is the Chamber's theme for the 2023 Calendar Year.



## OFFICIAL OPENING



The Director of Ceremonies, Tutsirai Jenje, welcomed esteemed delegates to the 10th Anniversary of the Women in Enterprise Conference and Awards (WECA). The esteemed delegates included the following, among others:

- The Minister of Industry and Commerce, Hon. Dr. Sithembiso G. G. Nyoni;
- The Deputy Ambassador of the Kingdom of Netherlands to Zimbabwe, Zambia and Malawi, Her Excellency, Mrs. Eva van Woerssem; and
- The Deputy Ambassador of the Republic of Namibia to Zimbabwe; Her Excellency, Ms. Zemha Z. Gawachas

The welcoming was followed by the national anthem and prayer. In her works, Ms. Jenje highlighted that it was of vital importance that women entrepreneurs gather to share ideas and market insights to elevate their crafts in various areas. She then invited Mrs. Lucy Marowa to give welcome remarks.

## WELCOME REMARKS: MRS LUCY MAROWA – WOMEN'S DESK CHAIRPERSON & CEO, NATIONAL BLOOD SERVICES ZIM



Mrs L. Marowa gave a background on ZNCC and the Women in Enterprise Conference and Awards which is a brainchild of the Women's Desk. She highlighted that the Women's Desk seeks to build entrepreneurship ecosystems that support women-owned MSMEs at all stages of development and across all sectors, including rural areas, and provide mechanisms to ensure that women benefit from access to finance. Further, she reported that the ZNCC Women's Desk was established in 2013, after the realization that women were not taking part in mainstream business member organizations.

Thus, the main objective of the Women's Desk (WD) is to help women create or scale up their businesses and to assist women to grow in their chosen professions. The Women's Desk is focused, on adding value to the Chamber's mandate, by ensuring that the business potential of women entrepreneurs is unleashed through various initiatives. According to Mrs. L. Marowa, the 10th Anniversary of WECA was a special occasion for those who are affiliated with the Chamber and the Women's Desk, and the lineup of topics was in line with such a high-level gathering which allows women to express their views on issues pertaining to women entrepreneurship. In this regard, she called all women to be part of Vision 2030 and enhance their significant contribution to the growth and prosperity of Zimbabwe. The 2023 WECA came at a time when the Chamber, in partnership with UNDP Zimbabwe, was conducting Training

Workshops for women entrepreneurs in various cities in Zimbabwe. By then, two

Training Workshops had been successfully conducted in Chinhoyi and Masvingo. The Training was being administered through the ZNCC Training School which aims to empower the Zimbabwean business community through capacity building and skills enhancement initiatives and business linkages.

## GUEST OF HONOUR'S REMARKS: HON. DR. SITHEMBISO G. G. NYONI – MINISTER OF INDUSTRY AND COMMERCE

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In line with the theme: Transforming Economic Realities into Market Opportunities, Hon. S. G. G. Nyoni emphasized the need to change the mindset from perceiving challenges as stumbling blocks but opportunities. The Minister further emphasized that in pursuit of Vision 2030, the advancement of women in business is not only key to addressing gender imbalances but key to the sustainable transformation of the economy. Accordingly, the Government of Zimbabwe has been implementing quite a number of initiatives in partnership with developmental organizations and the private sector.

The Minister of Industry and Commerce stressed that she would not want to hear anyone talking about challenges, but opportunities. Whatever problem it may be, it can be turned into an opportunity. Women

were urged to rise up to the occasion and compete in any sector because whatever economic or social activity that a man could do, a woman could do also. The government requires assistance from the players within the industry as opposed to just talking about challenges. Thus, she invited the women entrepreneurs to partner with the Ministry of Industry and Commerce in the implementation of sustainable and transformative programmes towards attaining Vision 2030.

She then expressed sincere gratitude to ZNCC for spearheading Workshops for women entrepreneurs and on the African Continental Free Trade Area (AfCFTA) in Masvingo, Manicaland, Mashonaland West, and Matabeleland North provinces. Accordingly, the Conference presented all participants with a chance to learn from each other and empower one another. The Government was said to be continuing with its efforts and reforms for a business-friendly operating environment and on AfCFTA, she reported that it was fundamental that women work towards increasing their exports into the continent. The event was officially opened.

## HER STORY: AN ENTREPRENEUR'S JOURNEY OF CHALLENGES, PERSEVERANCE, AND TRIUMPH MRS MARAH HATIVAGONE – MANAGING DIRECTOR, CODCHEM & PAST PRESIDENT, ZNCC

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In pursuance of further studies, Mrs. Marah Hativagone had to quit her job after six years. The tax regime at that time drove her out of employment as the pay-as-you-earn (PAYE) was 56%. She sold her car which helped her raise start-up capital and she started selling quite a variety of consumer goods. Later on,

she would supply government hospitals with bandages. As water was a challenge, she drilled a borehole at her home and started to grow nursing plants which she would supply in and around Harare. Thus, at one point in time, she would have four to five projects running including commuting the public to and from Chitungwiza.



As she put aside more time to run her small diversified portfolio of businesses, Mrs Marah Hativagone felt that she needed to invest in something sustainable and upon visiting the Ministry of Industry and Commerce for consultation, she developed an interest in manufacturing food ingredients. This was also motivated by the fact that her husband was a chemist. She carried out research in this area and committed funds to develop flavours in her lounge until she was big enough to supply big companies like Schweppes. As her business was growing and employing people, she needed to upgrade her skills in managing the people and the organization and thus, she went back to school to study in this respect.

Her major breakthrough was the US\$200,000 finance facility for women-owned SMEs programme of the World Bank which she managed to put to good use. At this time, Mrs Marah Hativagone employed her husband full-time to be well-invested in the manufacturing of food ingredients. She mentioned that the major reason why most SMEs do not survive beyond year five is the difficulty in managing growth. She highlighted that it is important that an entrepreneur employs the right people for

each job task and s/he could be better off bringing people who can mould or mentor you in your circle. She strongly urged women to be serious and unapologetic about what they seek to do and the key is always to maintain quality. Her business has grown to the magnitude that it currently employs 70 people and hundreds more downstream through production linkages and has operational branches in other Southern African countries like Zambia. The business has also diversified into the manufacturing of the packaging materials they use. The outbreak of COVID-19 was disturbing for her business, but they managed to recover because of resilience. In her submissions, she stressed that access to finance is key and requested that the Ministry of Industry and Commerce should assist in this respect.

Mrs. Marah Hativagone also served as the Zimbabwe National Chamber of Commerce President, being the first female President after independence. She invited all willing women to approach her for advice. Indeed, this is just a highlight of Mrs Hativagone's story and the journey continues as she seeks to unlock other opportunities and build her business which has been in operation for thirty-three years, to survive for at least fifty more years. The Director of Ceremonies, Ms. Tutsirai Jenje asked the participants what little things each one of them can do to change their lives. This was a moment of reflection for many after hearing Marah Hativagone's story of perseverance and triumph.

## PANEL SESSIONS

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### **Navigating the Legal & Regulatory Environment: Overcoming Challenges and Barriers that Women Entrepreneurs Face in Starting and Growing their Businesses**

**Moderator:** Rutendo Mugadza-Mugwagwa  
- Founder/CEO, Zimbabwe Innovation and Legal-Tech Association

**Panelists:** Mrs. Sara Moyo - Senior Partner, Honey & Blanckenberg; Mrs. Enia Kagodo – Training Manager, Procurement Regulatory Authority of Zimbabwe.



**Form left to right: Mrs. Sara Moyo, Mrs. Rutendo Mugadza-Mugwagwa, and Mrs. Enia Kagodo**

In her opening remarks, Mrs. Rutendo Mugadza-Mugwagwa put forward that women entrepreneurs are an essential part of today's global economy, and they face obstacles on a daily basis. As it was put forward by the Minister that they shouldn't be a talk of challenges, but rather, opportunities, she was in support of this assertion. However, she urged the Government of Zimbabwe, through the Ministry of Industry and Commerce to foster a friendly business operating environment. Mrs. Sara Moyo submitted that there are always opportunities that women entrepreneurs need to tap into. Although the majority of SMEs have been able to create employment, the sector remains largely informal. The critical issue is on how women can be assisted to start and establish sustainable businesses. The law does affect both males and females and it doesn't discriminate based on gender. Given the prevalence of the informal economy, there is a need to focus more on regulatory reforms to encourage the formalization of operations looking precisely at the hindrances to women's participation in the mainstream economy. The regulatory environment is a bit restrictive and challenging – the somewhat punitive tax regime, for example, the 1% IMT is quite huge for smaller businesses. For one to export goods, they are subject to apply for a number of certificates such as the VAT certificate, the health certificate, and the export license from various institutions.

Simplifying procedures and regulations would be critical in improving the ease of doing business.

As a business member organization whose mandate is on business development, there is a need to regularly check developments which are burdensome to women-owned businesses. Government services, which can be provided for online, are still being carried out manually where one has to physically visit Government offices to get the necessary documents. Women are in every sector of the Zimbabwean economy – there is a need for a regulatory environment that is favorable to women and supportive of entrepreneurship. There are quite a number of regulatory bodies but the service they provide is not commensurate with the fees they collect and the quality of service they provide.

When asked on what can be done to overcome the barriers, Mrs S. Moyo highlighted that the Ministry of Finance and Investment Promotion should avail cheap and patient capital – the 150% currently in place as set by the Reserve Bank of Zimbabwe Monetary Policy Committee is just too much of a cost to borrow and even the productive sector financing rate of 80%. Need for commensurate and concessional rates for small businesses through the Credit Guarantee Schemes and Productive Sector Funding avenues.

Mrs. Enia Kagodo reported that the Government is the biggest spender in the economy and there are vast opportunities available in the public sector. However, there are rules that govern public procurement which must be adhered to by anyone who participates. The rules place a lot of burden on the procuring entity and the private sector has to comply with the rules. Currently, the Government of Zimbabwe is putting more emphasis on the value for money and due diligence in public procurement. In as much as public procurement involves everyone regardless of gender, the legal provision emphasizes equitable treatment and also gives special considerations to specific groups depending on the type and scale of procurement. For one to participate in public procurement, the individual or entity has to be registered

with PRAZ and registration is done online, free of charge.

Currently, PRAZ is working on guidelines to assist procurement entities on issues pertaining to equitable and favourable treatment. The Public Procurement and Disposal of Public Assets (PPDPA) Act allows for a portion of contracts to be reserved for women-owned enterprises. PRAZ regularly conducts training and stakeholder awareness campaigns throughout the country. In line with digital developments, PRAZ is setting up an electronic government procurement system to promote accountability and transparency.

### Question and Answer Session



Mrs. Juanilla Chimombe asked a question on handling constant debt accrual in a volatile environment: Is there a legal way to challenge what the bank would have presented versus what will be announced in the monetary policy statement? Mrs. Sara Moyo, a legal practitioner responded by saying that very often, the hands of the banks are tied and in reviewing applications, they assess a number of factors. The regulator can impose minimum rates that can be levied by banks on their customers. The adjustment has to fall within the limits set out by the bank. Further, she stated that when one borrows in Zimbabwean dollars, the repayment should be in Zimbabwean dollars.

Mrs. Roselyn Charehwa requested statistics in terms of contracts/tenders awarded to

women and Mrs Enia Kagodo replied to the respect that contracts awarded to women-owned businesses are quite low and the regulator is actually developing guidelines on that as stated earlier. Currently, the challenge has been on identifying and defining a women-owned business and the regulator would want to join hands with the Zimbabwe National Chamber of Commerce Women's Desk to find a breakthrough in this respect. The PRAZ Acting CEO – Freddy Ndlovu – added that as the regulator is working on reviewing the regulations and the digitalization program, one of the things incorporated is enhancing the transparent and efficient examination of bidders. This way, the reports on contracts awarded to women can then be collected in real time without waiting for an M&E process. The results are expected to start trickling in Q3 2024.



In closing, Mrs Sara Moyo highlighted that when government contracts are awarded to women entrepreneurs, the pace at which the invoices are settled is a bit of a challenge with delayed payments. Whatever policies are put in place to promote women in enterprises, the contracts must be honored. Mrs Enia Kagodo buttressed her opening line that if you want to make meaningful money, deal with the Government.



## Leveraging the Digital Economy for Accelerated Growth among Women-Owned Enterprises

**Moderator:** Mrs. Loveness Nleya – Digital Marketing Advisor & Techpreneur

**Panelists:**

Mrs. Lorraine Nyahwa - Head of Sales & Marketing, Dandemutande;  
Mrs. Sapi Bhachi - Managing Director, TBWA Zimbabwe;  
and  
Mrs. Sibonginkosi Muteyiwa - Director, Marketing and International Relations, Postal and Telecommunications Regulatory Authority of Zimbabwe (POTRAZ)



While giving statistics on a myriad of indicators, Mrs Sibonginkosi Muteyiwa highlighted that about 60% of Zimbabwe as a country has internet penetration. Mrs

Lorraine Nyahwa put forward that the ICT industry evolves every minute and there is a need to ensure that every user is protected especially at a time when online hacking is prevalent. Mrs Sapi Bhachi emphasized the need to pay particular attention to how one packages his/her information given also the target audience. As the Session Moderator, Mrs. Loveness Nleya highlighted that SMEs are considered to be the engine of growth although they are still facing challenges (opportunities) in terms of access to digital technology.

She then drew the Panelists to talk about essential aspects of effective participation in the digital economy. Mrs. Sibo Muteyiwa stressed that every modern business' annual strategic plans and processes should be digitally inclined to remain competitive in the market. Referring to a study conducted by the Boston Consulting Group, she reported that for every dollar funded for a women-owned business, there is US\$0.78 in return while for males it is estimated at US\$0.31. Mrs. Lorraine Nyahwa submitted that when starting a business, it grows from being local to regional, and regional to global. She asked the audience whether their businesses have a digital presence. The critical benefits of being digitally connected and going global are quite vast and well-pronounced, Mrs. Loveness Nleya added. In this respect, Lorraine indicated that a business has to be continuously linked as it expands into the global markets and thus, it is of paramount importance to continuously increase knowledge, and how one can navigate any culture and terrain. In this respect, one has to leverage on his/her network, which is indeed one's currency.

Mrs. Sapi Bhachi shared her story particularly when she started her own business, when Facebook was making inroads during that time. She advised that in order for people to know about your business, the business should have an online presence on almost all platforms. Meetings now take place online

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and almost everyone now has a Smartphone in which case WhatsApp Status is a powerful advertising tool. Thus, an entrepreneur has to make sure of those platforms for good and advancing business. Accordingly, the digital platforms are the cheapest way to market and advertise. She added that there is a need to separate an individual from the business – a business has no business to remain private or not in the public domain even if this a private corporation.

Mrs. Loveness Nleya asked a question pertaining to some businesses that cannot advertise as per specific regulations: how can they reach and utilize the digital economy? Mrs. Lorraine Nyahwa highlighted that it is very possible to utilize the digital economy for businesses that are not allowed to advertise through thought leadership. Sharing the same sentiments, Mrs. Sapi Bhachi indicated that posting regular content on social media and attracting the interest of the next customer or a certain type of audience will help widen one's reach and publicize one's uniqueness and expertise to the general public. If one's a lawyer, one can regularly share their opinion and arguments on certain pieces of legislation to the extent that one starts to draw attention and appreciation from followers.

While extending the insightful conversation, Mrs. Loveness Nleya posed a thought to the effect that people can talk of utilizing digital tools, but the issue is on the adoption. She asked; "What are the ways in which women-owned businesses can transform and establish themselves in a digital economy?" Mrs. S. Muteyiwa submitted that one can utilize social platforms such as Facebook and LinkedIn to share nuggets on a daily basis and be consistent in talking about issues that are specific to one's business. Mrs. L. Nyahwa added that the next employee of her organization was found online and indeed, employees and resource people can be found online. The online market is a platform one can leverage to buy and

sell as well as collaborate. Mrs. S. Bhachi advised the audience to understand their target audience. Facebook and Twitter have different purposes and what one posts online should be quality and the content should largely depend on each platform being used.

The Moderator posed a question to the Panelists on how one secures his/her information (cybersecurity) when conducting business online. Mrs. Nyahwa stressed the basic things such as having strong passwords combined with two-factor authentication, regular software upgrades, and investing in cybersecurity awareness for oneself and the organization as a whole (what to click and what not to click on the internet – educating employees, current trends, and investing in a security officer if you can). Mrs Muteyiwa reported that POTRAZ has a data protection center, and they offer training and awareness for free.

### Question and Answer Session



Mrs. Sara Moyo posed a question on artificial intelligence (AI) to Mrs. Sapi Bhachi, particularly on the opportunities presented. In her response, Mrs. Sapi Bhachi highlighted that it is extremely useful in the creative industry as there are free AI tools that can be useful in streamlining processes and

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increasing efficiency. In her words, she bossed that AI is the new game in town. Similarly, Mrs Sibō Muteyiwa put forward that the internet is algorithm-based in terms of checking a user's habits and AI is working in this way.



Dr. Masaira, as a businessperson, is trying to bridge the gap between industry and education and it has been difficult to get an academic website domain. Mrs. Rutendo Mugadza-Mugwagwa added a thought that coming up with words like AI to the general folks is difficult for many to understand. Thus, there is a need to plan training on technology since there is an information gap. In closing, Sapi urged everyone to just start from where they are with whatever little they have to advance in the digital economy while Lorraine advised that anything smart is vulnerable; there is a need for safeguards and innovation. Sibonginkosi submitted that today's customer has evolved, and a modern enterprise should leverage any platform to make a presence and a great impression.



In capping off the insightful session, the Illusion Media team offered a Free Photo Shoot to women entrepreneurs who were in the room.

### Strengthening Policy and Institutional Frameworks, Funding, and Networks to Advance Women Entrepreneurship



**Moderator:** Ms Sekai Kuvarika - CEO, Confederation of Zimbabwe Industries; Dr. Tonderai Fundira - Lecturer, Graduate School of Business, Bindura University of Science Education; Ms. Phillipa Phillips - Managing Partner, Phillips Law; Mrs. Roselyn Charehwa - Managing Director, Surdax Investments.

In breaking the ice, Mrs. Petronella Dhitima asked whether it is important to have policies as an organization. Dr. T. Fundira submitted that it is very important that women-owned businesses formalize which enables them to access formal channels of business finance. To apply for tenders as stated by Mrs. Enia Kagodo earlier, a business should be registered. In respect, every organization should have a corporate structure and this starts with having a board. The board is to formulate strategic plans for the organization and ensure effective and efficient utilization of organizational resources. A board should have a minimum of three people both internal and external.

Mrs. Phillipa Phillips informed the delegates that her Law Firm does not have a board, but advisors. The remarks by Dr. T. Fundira are constituted in what is referred to as a Board Charter which gives the structure and guidelines to follow. For a woman who is just starting a business, having a board may be a toll order and a bit high level. A small



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business thus, can have a code of conduct that includes travel policies, dress codes, communication and social media use, and recruitment policies. Mrs. Petronella Dhitima added that having a board or a corporate structure entails bringing other people with diverse opinions and expertise from you and assisting an entrepreneur in driving the agenda. Having a structure is thus important in stock-taking and purifying ideas and processes.

Joining in the conversation, Mrs. Roselyn Charehwa submitted that having a board is not even expensive. The Women's Association has a roundtable in which the board members are paid in kind. An organization would need a strategist on the board, an accountant, a lawyer, and a marketing person. Mrs Dhitima chipped in to say that sometimes people see something and drive pass-through certain things or setups but do not know exactly what is there. Having a board or a governance structure can help with various ideas and advance an entrepreneur's network. Influence does come even from small things.

According to Ms. Sekai Kuvarika, it is difficult to do anything without policy support. Policies usually work as the base for which an entrepreneur can receive institutional support. When it comes to policies regarding enterprises, smallness or being female is not a structure of a business. At the end of the day, the policies that govern the products being made, may probably not pull in the same direction including the policies governing the business of the business one will be undertaking. The big issue, according to Ms. Kuvarika, is around female-branded policies and the crux of the matter.

Ms. Dhitima highlighted that policies are at two levels: organizational and national. Organizational policies can build up to national policies and she then asked a question on what women-owned businesses can do to strengthen policy frameworks. In response, Mrs. Roselyn Charehwa put forward a testimonial that she had to learn the hard way as she did not have anything on the policy side to protect herself. Organizational information was stolen and leaked to the public. Since then, she has ringfenced her business and ensured

that each detail and every framework of the International Organization for Standardization (ISO) is being implemented. An entrepreneur, working with people from different backgrounds and with different intentions, has to have maximum protection of confidential information.

Institutional and policy frameworks can be strengthened through educating one's self in an effort to develop a bird's eye view in all departments – including the ability to read and interpret basic financial reports. She received mentorship from Dr. Divine Ndhulukula and in this sentiment, she urged fellow women to attend networking events and invest heavily in marketing and brand awareness. Her organization has policies that are women-centric in that there is a policy that ensures that at any given time, at least 65% of the employees are female. For many entrepreneurs, access to finance remains a challenge and the business community needs to strengthen the existing partnerships with the Government and development partners to unlock funding opportunities. Mrs. Petronella Dhitima reported that some of the key organizational policies speak to contract termination and service-level agreements. These should be well documented. Overall, an organization should be able to create and sustain partnerships. Phillipa buttressed this point by saying that to succeed, there is a need to get buy-in from all involved at all levels and also a business plan. Enquiring specific information and asking for guidance from the right people and organizations will go a long in strengthening policy and institutional frameworks. In addition, she also emphasized that women-owned businesses should have a culture of compiling and in some cases, publishing annual reports which are more of a check on where the organization is and the progress being made.

Is there a way tertiary institutions can support women in this area?, asked Mrs. Petronella Dhitima. Dr. T. Fundira's response was that the Bindura University of Science Education does provide training on good corporate governance principles, accounting financial transactions reporting, banking (credible ratings), and management. It is critical for every business to keep records of financial transactions, and cashflows. In this aspect, he

reported that most emerging entrepreneurs do not open bank accounts because of the financial services charges and taxes. Mrs. Dhitima added that her organization, the Mustard Seed Advisory Services, also provides training services on finance for non-finance managers which enables one to read and understand basic financial reports and statements.

## REFLECTIONS ON THE CONFERENCE AND CLOSING



One's network is his/her net worth; there should be no limit to information dissemination. One can start small, and doing the small little things can change one's life. Women were urged to participate in various networking events, capacity-building initiatives, and training. Also, women were motivated to rise up and take up positions that influence policy and review of the regulations that are constraining their effective participation in the mainstream economy. The Moderator emphasized that some action must be taken and each participant was instructed to write down three things they were going to do after the Conference. In retrospect, she highlighted that there is always a beginning, all you need to do is start.

Mrs. Marowa was in a jovial mood and she highlighted that the deliberations during the entire day were so engaging to the benefit of the individuals who attended. She expressed gratitude to the team who made the event possible including the Women's

Desk members and the Secretariat. She also expressed gratitude to POSB, First Capital Bank, and Nyaradzo Group for their support towards the Women's Desk cause. To this end, she invited the active delegates to avail themselves during the Awards and Dinner Ceremony which was being held in the evening on 29 September 2023.



## WOMEN IN ENTERPRISE AWARDS AND DINNER



Special Guest's Remarks: Her Excellency, Ms. Zemha Z. Gawachas – Deputy Ambassador, Embassy of the Republic of Namibia to Zimbabwe

In the life of an entrepreneur, especially a woman, there is a lot to do and there are no shortcuts. Ms. Zemha Z. Gawachas grew up surrounded by strong women who were ready to zula. African women in business are iconic and outstanding, and they continue to exhibit how important women are in the entrepreneurship ecosystem. The contribution of women is impact generated and it brings out much positive effects to the wider economic spectrum. She saluted the determination of women as actuaries who rise against a myriad of obstacles which they turn into opportunities.

In modern times, the African Governments are choosing to tell the tales of Africa that are fulfilling and uplifting. Thus, Governments have made incredible strides over the past decades in promoting equal access to resources and economic opportunities.

Women were urged to build heterogenous networks to assist governmental efforts and she alluded to the effect that education is indeed powerful. Education is key in illuminating the general citizenry, and when women wake, the earth shakes. In this regard, she highlighted that women are valuable not only socially, but economically.

She also urged women to honour the importance of the waiting room as most people in this generation are struggling with patience in which the artificial divisions between the starting point and destination are embraced. The remarks by Ms. Zemha Z. Gawachas were described by Mr. Timothy Tapfumaneyi (Director of Ceremonies) as wise and encouraging and described the Deputy Ambassador as a true representation of black excellence. He then recognized the presence of Mrs. Marah Hativagone, the Managing Director of Codchem and former ZNCC President.

## AWARDS PRESENTATION

The Winners of the 2023 Women in Enterprise Awards were presented as follows:

Category	Winner	1 <sup>st</sup> Runner UP	2 <sup>nd</sup> Runner UP
Education & Training (Sponsored by Nyaradzo)	Shalom Gvero	Albertina Manyembere	-
Tourism	Farirai Nandipha	-	-
Banking and Finance	Dr. Ethel Mupambwa	-	-
Construction	Rosemary Nyachowe	-	-
Microentrepreneur (Sponsored by First Capital Bank)	Anywhere Masunda	Valencia Tembo	-
Services	Farirai Nandipha	Memory Shirichena	Rosemary Mutangara
Manufacturing	Lienne Shoniwa	Victoria Gazi	Fiona Chipungu Kudzai Katiyo
Agriculture (Sponsored by POSB)	Susan Mangwena Muza	Charmaine Samudzimu	-
Health	Quinn Sowa	-	-

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# 2023 WOMEN IN ENTERPRISE AWARDS IN PICTURES



## EMPOWER YOUR ENTERPRISES AND PROMOTE GROWTH THROUGH CHAMBER AFFILIATION

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Celebrating 129 years of existence this year, the Zimbabwe National Chamber of Commerce (ZNCC) has played a pivotal role in bolstering businesses, fostering economic progress, and nurturing community advancement since its establishment in 1894. For more than a century, ZNCC has served as a reliable pillar of support, empowerment, and advocacy across diverse sectors of the economy.

Since its inception, our Chamber has strived to cultivate an environment conducive to business expansion, inclusive economic prosperity, and community development. Throughout this extensive journey, we have adapted to ever-changing market dynamics and celebrated numerous accomplishments. Side by side, we have advocated for the interests of our members, championed innovative initiatives, and received valuable feedback from both members and non-members who have benefited from the Chamber's support, propelling their businesses forward.

Having traversed this remarkable path, we can attest to the transformative power of collaboration, resilience, and a shared vision. As a vibrant hub, we have successfully connected entrepreneurs, industry leaders, government entities, and various stakeholders, fostering fruitful partnerships as we also strive to create a conducive environment for business success. We have witnessed countless stories of growth, entrepreneurship, and flourishing enterprises that have shaped our society, all with the unwavering support of the Chamber.

Speaking at the ZNCC Annual National Business Awards that were held in Victoria Falls along the annual congress this year, ZNCC president, Mr. Mike Kamungeremu attested to this fruitful trajectory that the

Chamber has so far walked, saying: "As a Chamber, we are striving to contribute towards sustainable development and building a strong and productive economy that improves the quality of life of the generality of the populace. And in doing so, we always take a moment like this to celebrate and honour those who have demonstrated outstanding and exemplary efforts in the achievement of this goal." He went on to say, "These individuals and organizations have exhibited, beyond doubt, qualities that have brought the glory of success to our business community and the whole economy at large. It is against the above background that tonight we toast to the remarkable accomplishments of these winners, while also giving due regard to our values, principles, and standards which these winners exemplify." These words demonstrate how businesses that have received support from the Chamber have gone on to shine and achieve more.

Our unwavering commitment to business support has been the driving force behind our achievements. Since 1894, we have been supporting the business community, and we encourage more enterprises to join our ranks, to strengthen the voice of businesses, and to collectively chart the course for private sector development. Being a member of a Chamber grants access to a myriad of services, products, programs, and opportunities specifically tailored for members to grow their businesses. Some governments such as Egypt have realized the importance of such benefits and have actually made it mandatory at law for all businesses to be registered members of local chambers of commerce. In today's increasingly competitive and interconnected business landscape, companies are constantly seeking avenues to enhance growth and gain a competitive edge. We believe that joining the ZNCC represents a powerful strategy for achieving these goals.

One of the primary advantages of being a member of our Chamber lies in the opportunity to cultivate a robust network of business connections. Through different events and activities throughout the year, we provide ideal platforms for businesses to engage with like-minded individuals, industry leaders, and potential clients. Through

the networking events, workshops, and conferences that ZNCC hosts, companies can establish valuable relationships, exchange ideas, and collaborate on initiatives that promote mutual growth. These connections often result in new business partnerships, increased referrals, and a broader customer base. One of the successful businesspeople in the country who joined the Chamber a few years back once told us that, after a few minutes of meeting another member at a business meeting organized by the Chamber, he got advice and rapidly transformed his business in a short space of time.

The Chamber also plays a crucial role in advocating for the interests of businesses. Our Chamber represents the interests of all sectors, which means that we leave no business sector behind. For over a century now, we have proven to be an authentic voice, representing the collective concerns and needs of members from those different sectors to government entities, policymakers, regulatory bodies, and other stakeholders. By aligning with the Chamber, businesses can therefore gain access to a unified voice that can influence decisions directly impacting their industry and the business environment which they operate under. In doing so, we also provide a platform for businesses themselves to contribute to the development of policies and regulations that foster a favorable business climate.

ZNCC is also dedicated to supporting the growth and prosperity of its members through a wide range of resources and assistance that we offer to help businesses thrive. By tapping into these resources, businesses can enhance their operational efficiency, acquire valuable skills, and stay informed about industry trends, ultimately leading to increased competitiveness and success. One of our key resources at the Chamber is the Training School which aims to empower the Zimbabwean business community through capacity building and skills enhancement initiatives and business linkages. The School was created following the realization that most emerging entrepreneurs and the workforce lack basic skills in scaling up their businesses beyond SME status. The Training School provides wide-ranging and highly practical training and development solutions

geared to meet the demands and needs of the business community through strategic partnerships with various organizations. As we speak, the Training School is on the ground in Chinhoyi where it is training female entrepreneurs how to sustain and grow their businesses. For this particular training, the ZNCC Training School has partnered with decorated experts in entrepreneurship including Professor Marian Kutuka who is the Dean of the School of Entrepreneurship and Business Sciences at Chinhoyi University of Technology, amongst others.

Through the Chamber's various marketing and promotional activities, our members also gain exposure through various channels, including the Chamber's different events as well as other channels such as the website, monthly newsletter, other publications, and social media platforms. Through these different platforms, we provide valuable opportunities to showcase products, services, and achievements to wider audiences. Over the years, a number of businesses that exhibited their offerings at our events such as congress, awards ceremonies, and others have managed to connect with new customers and business partners.

As a business, you cannot afford to be on the sidelines, and this is why we invite businesses that are not yet members of the Chamber to join its ranks and also contribute to the betterment of their local community. The ZNCC is also known to be an invaluable source of information and insights for businesses. We provide members with access to research publications, economic and regulatory updates, as well as advice to inform strategic decision-making. To help members and other stakeholders to keep abreast with various developments in the economy, the Chamber also hosts its Business Agenda on Friday, which is a virtual discussion forum where we bring in experts from different sectors to unpack and give insights on various topical issues, to enable members to stay ahead of emerging trends, technological advancements, and best practices. This access to knowledge empowers businesses to make informed choices and adapt their strategies in a rapidly evolving marketplace.

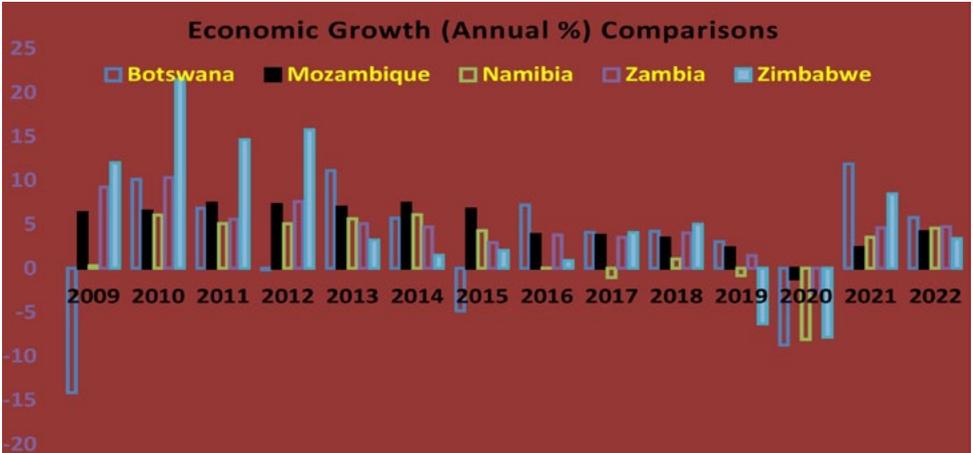
As we have highlighted above, joining ZNCC

offers a wider array of benefits for businesses, ranging from enhanced networking opportunities and advocacy to access to valuable resources and marketing support. By becoming active participants in ZNCC, businesses can tap into a vast network of connections, amplify their visibility, and contribute to the growth and prosperity of their businesses and the communities they operate in. The collective power of our Chamber allows businesses to thrive in this increasingly competitive market, making their membership a very valuable investment for any company aiming for long-term success. To join the Chamber, please feel free to drop us an email at: [membership@zncc.co.zw](mailto:membership@zncc.co.zw) and together we can start an exciting journey of supporting your business to grow and prosper.

## THE NATIONAL DEVELOPMENT STRATEGY 1 TARGETS IN FOCUS

macroeconomic environment in the latter period. With macroeconomic and political stability, growth rates of at least 5% per annum are achievable. The Agenda 2030 is targeting to attain an upper-middle-income society by 2030 with a GNI per capita between US\$4,046 and US\$12,535 (2021). Zimbabwe recorded a GNI per capita of US\$1,530 in 2021, implying a lower-middle-income economy in the current state. The policymakers are hopeful of an Asian Miracle.

As the economy pursues a growth agenda centered on “leaving no one and no place behind”, the course of action has been to allow the private sector to take the lead in the recovery and growth of Zimbabwe. Thus, Zimbabwe seeks to create an open, private sector-led, and competitive economy. Currently, the Government is the major player in the Zimbabwean economy. According to the Ministry of Finance and Economic Development (August 2023), the Zimbabwean economy is now expected to grow by 5.3% in 2023, up from the initial



The aim for Zimbabwe is to attain a growth rate of at least 5% per annum till 2025. The Zimbabwean economy has been growing by an average of 5.6% between 2009 and 2022 which is higher than its regional neighbours as per the World Bank Country Statistics. The average growth rate (13.4%) for the period between 2009 and 2013 is 12.9 percentage points higher than that of the period between 2018 and 2022, with part of the difference being attributed to the advent of COVID-19 in 2020 and a relatively volatile

projection of 3.8%. This comes on account of a strong performance in agriculture (9.7%), ICT (4.9%), accommodation and food services (20.5%), and improvements in the supply of power after the successful synchronization of Hwange 7 & 8. Maize output is expected to exceed 2 million tonnes in 2023, up from 1.5 million tonnes recorded in 2022. Tobacco output reached a record high of 295 kilograms in 2023. Within the agriculture sector, the private sector has taken a stance to lead the financing of

the production of tobacco and grains after the Government opened up the market for private sector-led agricultural production.

In terms of openness to trade, the country's participation in the African Continental Free Trade Area has resulted in the opening up of the country's borders to the free movement of goods and in the near future, to the free movement of people. However, Zimbabwe falls behind many Sub-Saharan African countries like South Africa, Rwanda, Mauritius, Seychelles, and Nigeria, among others, in terms of international competitiveness. Concrete and deliberate efforts are needed to significantly bring about the necessary reforms and positive change in the macroeconomic environment, investment climate, ease of doing business, and the political environment. Sectors such as mining have been attracting a huge chunk of foreign direct investment, especially on the extractive side. More so, significant investment is also being afforded to the processing of minerals as the value-addition efforts start to bear fruit. New investment into the agriculture sector remains sluggish due to property rights issues pertaining to the ownership and control of land. The finalization of the 99-year leases can prompt considerable long-term investment into the agricultural sector.

For Zimbabwe and according to the Ministry of Finance and Economic Development, the Total Public and Publicly Guaranteed Debt as a percent of GDP stood at 99.6 percent as of 31 December 2022. The total debt to GDP ratio of 99.6% exceeds the 70% threshold provided for in the Public Debt Management Act (Chapter 22:21) implying that the country is in debt distress. The NDS1 seeks to maintain public and publicly guaranteed external and domestic debt to GDP ratio at below 70% of GDP and this has been hard to come by. Thus, the efforts to external debt arrears as well as re-engagement with international creditors and financiers should be strengthened with a view to opening up international lines of credit. As per the 2022 ZNCC Annual State of Industry and Commerce Survey, the country is in dire need of patient but cheap capital for recapitalization across all sectors. Whilst the private sector acknowledges the various external debt-clearing strategies

such as the coming on board of the African Development Bank (AfDB) in championing debt clearance, the fruits remain to be seen as they can be realized in the medium-to-long term.

Between 2021 and 2025, the Government also seeks to achieve and maintain single-digit inflation of between 3% and 7% in line with the SADC Macroeconomic Convergence Target. Mid-way into the NDS1 implementation period, on a yearly basis, ZWL inflation has been averaging above 200% to the extent that the Government had to stop releasing ZWL inflation figures and introduce a new method of calculating inflation. The currency challenge remains the elephant in the room and by 2025, the target is for the Zimbabwean dollar to become the sole legal tender. 2025 is just about two years down the line and the dominance of the US dollar in transactions is increasing on a weekly basis to the extent that about 80% of transactions are now being undertaken in foreign currency. The acceptability of the Zimbabwean dollar as a medium of exchange is dwindling by the day. Some taxes and duties are being paid for in foreign currency signaling a lack of political will to de-dollarize and embrace the local currency.

However, a notable positive was the move by the Government of Zimbabwe to establish a market-determined and competitive foreign exchange regime. The policy move by the authorities to liberalize the foreign exchange market by allowing commercial banks to take the lead through the interbank foreign exchange market have been critical in enhancing the stability of the Zimbabwean dollar. However, the implementation of this policy move was a bit delayed, and a question of fundamental importance at the moment is whether the Zimbabwean dollar is stabilizing or losing relevance. Critically, the Zimbabwean dollar is still relevant. In the 2017 Mid-term Monetary Policy Statement, the Reserve Bank of Zimbabwe (RBZ) clearly and unequivocally spelled out the indispensable pre-conditions for the return of the local currency as follows: sustainable foreign exchange reserves (equivalent to one-year import cover); sustainable Government budget, demonstrable consumer and business confidence, the health of the job

market, and average industrial capacity utilization of above 75%.

Total official reserves (including gold) were estimated to be around US\$590 million in 2022. This can only cover about one month of imports. To put this into perspective, Zimbabwe's imports for the month of January 2023 totalled US\$635 million, and imports for the first quarter of the year alone totalled US\$2 billion. Given the high demand for USD, the country had a US\$970 million gap in foreign currency supply despite receiving record-breaking forex receipts in 2022. Business confidence is generally low in the economy, there is a confidence deficit. During the period between May and September 2022, ZNCC through the State of Industry and Commerce Survey reported that business confidence was in the negative signifying pessimism and this could have been worsened by the current political environment. With over 65% of the economy being informal, many people are still unemployed and underemployed, and many do not have decent jobs, which is a constitutional right as per the dictates of Section 24(1) of the country's constitution. Levels of productivity in industrial sectors have declined especially for ZWL\$ earners as the real wage has fallen drastically. Between 2021 and 2025, the Government seeks to create 760,000 formal jobs.

To achieve the NDS1 targets, partnership for goals is critical. The NDS1 document also puts strategic emphasis on this aspect. All stakeholders need to come on board for Project Zimbabwe to work. As the NDS1 places the private sector at the center stage of the country's recovery and growth agenda, sound reforms and political will are indeed fundamental to creating an enabling environment for the private sector to flourish. The areas of focus are cementing the rule of law, deepening macroeconomic stability, reversing negative perceptions, and focusing on productivity not production in sectors such as agriculture, mining, education, and manufacturing. The NDS1 targets are achievable and it requires political will to walk the talk.

## STRENGTHENING POLICY AND INSTITUTIONAL FRAMEWORKS, FUNDING, AND NETWORKS TO ADVANCE WOMEN'S ENTREPRENEURSHIP

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The Zimbabwe National Chamber of Commerce hosted the 10th Edition of the Women in Enterprise Conference and Awards on 29 September 2023. The day encompassed insightful deliberations during the day and an awards ceremony in the evening. One of the topics under discussion was on: Strengthening Policy and Institutional Frameworks, Funding, and Networks to Advance Women's Entrepreneurship. These conversations provided a clearer understanding of the landscape of women's entrepreneurship in Zimbabwe, identified challenges and opportunities, examined policy frameworks, and defined policy actions that would position African women, leaders in global women entrepreneurship, to play a transformative role in the Zimbabwean economy.

With increasing regulatory oversight and legal obligations, geographic expansion of business operations, and the spike in employee lawsuits, it comes as no surprise that companies are finding it practically difficult to manage policy and institutional frameworks. Since policies and institutions are a dynamic body of shared knowledge that can strengthen, support, and protect a company's success, the need of the hour is adopting a more streamlined and standardized approach to policy management and its implementation. Creating policies and institutions that resonate with its target audience is a key responsibility for an organization. Difficulties usually arise in holding an employee accountable for a policy or institution they have never seen or cannot understand. To achieve this, it is crucial to follow a well-defined step-by-step process at every stage of the policy management lifecycle. An organization can protect its people and reputation only by ensuring a formal policy

management process is in place to create, distribute, and update necessary policies and procedures.

Organizational policies are a set of guidelines, principles, and rules established by an organization to govern its operations and guide the behavior of its employees. These policies provide a road map of day-to-day operations and help to understand the organization's views and values on specific issues. They allow management to guide operations without constant intervention and aim to help businesses in many ways. Policies demonstrate that the business organization is being operated in a good and efficient manner, raising stability and ensuring consistency in decision-making and operational procedures. Institutions involve established laws or practices that are followed within the organization.

Organizational policies are general statements that provide guidance on how to perform a task step-by-step. Some policies have multiple guidelines, which are recommendations on how the policy can be implemented. Policies are generally adopted by an organization to establish boundaries, guidelines, and best practices for acceptable behavior in the organization's business. The policy cycle is used to analyze and develop a policy item evaluation, implementation, and decision-making. Procedures are step-by-step guidelines to complete a task. They provide a detailed explanation of how to perform a specific task. For example, if anyone tries to enter the organization, the security guard will check and collect all details. Employees must have an identity card and show it to the security guard for verification. Employees inside the company must use the punching machine and identity card. The security card must be verified by the employee's identity card photo and ID number of the employee entering the company. Any person who tries to defraud the security guard and come inside the company should immediately report it to the police or top officials of the company.

Similarly, standards are mandatory actions or sets of rules that give formal policies support and direction. They specify which technologies must be used for a specific

task. For example, accounting standards are a set of principles, procedures, and guidelines that define the basis of financial accounting policies and practices. They are used to systematize bookkeeping and other accounting functions across firms and over time.

To add on, accounting policies are the specific principles, bases, conventions, rules, and practices applied by an entity in preparing and presenting financial statements. They are different from accounting principles, as principles are the overarching accounting rules, whereas policies are the way a company follows the rules. The way an organization presents financial statements has repercussions when approaching financial institutions and has implications on the chances of getting finance for working capital and new projects.

IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors is applied in selecting and applying accounting policies, accounting for changes in estimates, and reflecting corrections of prior period errors. The standard requires compliance with any specific IFRS applying to a transaction, event, or condition, and provides guidance on developing accounting policies for other items that result in relevant and reliable information. Changes in accounting policies and corrections of errors are generally retrospectively accounted for, whereas changes in accounting estimates are generally accounted for on a prospective basis.

Since employees must follow policies, it is highly recommended that they be allowed to give their feedback. This can be made possible by providing options to post questions and suggestions for every policy. Furthermore, encouraging feedback shows that employees are reading and understanding policies. A culture that does not readily accept employee comments will most likely produce a substandard set of policies that probably would not be used. It is also important that an organization has a centralized repository for all its policies so employees have direct access to all organizational policies. If the policies are difficult to access or locate, employees will

be less likely to read them.

The possibilities for growing a network exist far beyond the people that are already known and in the current cycle. Many people meet new contacts through professional groups, which may come together for social hours, panels, webinars, or other events aimed at career development. The Women in Enterprise Conference and other events such as the ZNCC Annual Congress and the Business Review Conference present networking opportunities where there are high chances of meeting the next supplier or the new customer. It is of paramount importance to put much energy into keeping the existing network and clientele, but also to broadening it.

In conclusion, this topic looked at the women-owned business itself in terms of the organizational policies and strategic choices that are critical in advancing reach, networks, and the firm's ability to get funding on the financial market. Poor policy and institutional frameworks threaten the firm's prospects of obtaining finance and maintaining relationships with financiers, customers, and suppliers.

## EVENTS

Event	Date	Event Type	Venue
Economic Dialogue Forum	11 October	Breakfast Meeting	Cresta Lodge, Msasa
AfCFTA Workshops Bulawayo Gweru	17 & 18 October 19 & 20 October	Two-day workshop Two-day workshop	Bulawayo Club Village Lodge
Intra-African Trade Fair	9 – 15 November	Conference and Exhibition	Cairo, Egypt
Mashonaland Golf Tournament	10 November	Full-day – outdoor	Borrowdale Brooke
Business Review Conference	7 December	Full day conference	Cresta Lodge

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## STAKEHOLDER ENGAGEMENTS

Institution	Agenda	on
Business Fridays	Every Friday, the Chamber hosts various experts from diverse backgrounds to engage with the business community on issues pertaining to industry and commerce. So far, the Chamber has managed to host the City of Harare Mayor, His Worship Ian Makone, the National Spokesperson of the Zimbabwe Republic Police, Assistant Commissioner Paul Nyathi, the CEO of the Zimbabwe Stock Exchange, Mr Justin Bgoni, and Pauline Mwandura, a legal practitioner.	
Export-Ready Businesses	Capacity building workshop for export-ready businesses in Mutare (4 & 5 September 2023) in partnership with UNDP Zimbabwe	
Women Entrepreneurs	Training for women entrepreneurs in Chinhoyi (7 & 8 September 2023) and Masvingo (12 & 13 September 2023) in partnership with UNDP Zimbabwe	
Ministry of Industry and Commerce	Breakfast Interface with the newly appointed Minister of Industry and Commerce, Hon. Sithembiso G. G. Nyoni (19 September 2023, Harare and 21 September 2023, Bulawayo)	
Ministry of Industry and Commerce	Stakeholder Validation Workshop on the Draft Zimbabwe National Industrial Development Policy at Rainbow Hotel in Harare (26 September 2023) and Bulawayo (28 September 2023). The Chamber was represented by the President, Mr Mike Kamungeremu, the Deputy President, Mr Charlton Chimbara, and the CEO, Mr. Christopher T. Mugaga.	
U.S. Embassy and the Global Competitiveness Councils (26 September 2023)	Meeting with Bill Bates from the U.S.A, Global Federation of Competitiveness Councils to discuss competitiveness issues and possible areas of cooperation. The meeting was held in Marlborough at the National Competitiveness Commission's offices and the Chamber was represented by Mr Jephias Makiwa and Mr Clemence Machadu.	
Chartered Governance and Accountancy Institute of Zimbabwe (CGAIZ) (28 September 2023)	Annual Conference. The Chamber was represented by the CEO, Mr Christopher T. Mugaga.	
ZimTrade (29 September 2023)	IATF 2023 Roadshow Launch Programme – Mr MacKenzie Dongo, Matabeleland Region Vice President participated as a Speaker on the topic: Expectations on Zimbabwe's Participation at IATF.	

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# Economic Policy Dialogue

BREAKFAST MEETING  
2023

GUEST OF HONOUR:



**DR SITHEMBISO NYONI**  
Minister of Industry & Commerce



**DATE**  
11 October

**VENUE**  
Cresta Lodge Msasa

## OUR SPEAKERS



**HE AMBASSADOR EDWARD KALLON**  
UN Resident & Humanitarian Coordinator



**MR ZIYAMBI ZIYAMBI**  
Minister of Justice, Legal & Parliamentary Affairs



**MR EDGAR MOYO**  
Minister of Energy & Power Development



**DR INNOCENT MATSHE**  
Deputy (RBZ) Governor



**PROF MTHULI NCUBE**  
Minister of Finance & Economic Development



**MR. OJJO ODHIAMBO**  
Economics Advisor  
UNDP Zimbabwe



**MR CHRIS MUGAGA**  
ZNCC Chief Executive



**MR MIKE KAMUNGEREMU**  
ZNCC President



**MR SAM MATSEKETE**  
CEO: Old Mutual Group



**MRS MANYARA CHIGUNDURU**  
ICAZ President



**MRS FLORENCE TARUVINGA**  
ZCTU President



**MRS MOONO MUPOTOLA**  
Country Manager,  
African Development Bank



**MRS MARJORIE MPUNDU**  
World Bank  
Country Manager



**MR DEMOS MBAUYA**  
Employers Confederation  
of Zimbabwe President

## AREAS TO BE COVERED

- Private Sector's and Development Partners' Expectations from the Government
- Ministerial focus areas and policy direction for the next 5 years
- NDS1 and Agenda 2030 in Focus

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