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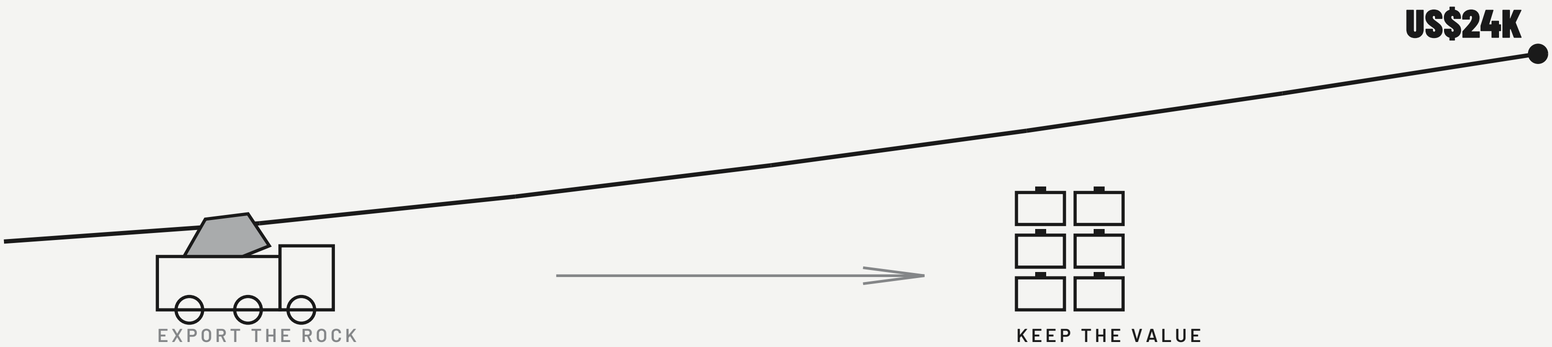
KUFUNGA MAGAZINE

THE BUSINESS JOURNAL OF ZIMBABWE · AFRICA THINKS HERE.



THE BENEFICIATION DOCTRINE

THE VALUE-ADD REPUBLIC

Zimbabwe stops shipping raw and starts shipping value - from lithium carbonate to graded grain, the country is learning to keep the margin at home.

MONEY
The Big 5 returns: RBZ reprints trust into the ZiG.

PROFILES
Walter Magaya: 45 members to US$25M+ in 13 years.

FARMING
ZMX opens the 2026 grain season with a 2,000-tonne listing.

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One house voice across 24 nations and 12 regional editions. Kufunga is the Zimbabwe edition of the Cabanga Africa Group - business intelligence written for the people who build.

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Sell the rock, or keep the value?

There is a sentence that has haunted African economies for a century: we sell the raw thing and buy back the finished one. It is the quiet arithmetic behind a great deal of the continent's poverty, and it is the thread that runs through almost every story in this issue.

This June, that thread tightened around a single number. Battery-grade lithium carbonate climbed back above US$24,000 a tonne - the refined chemical that buyers actually pay for, not the ore that leaves our ground for a fraction of the price. Zimbabwe sits on some of Africa's richest lithium. The question the market is now asking is not whether we have the resource. It is whether we will sell the rock, or keep the value.

You will read the same question in a different grammar across these pages. Maize moving onto a formal exchange instead of a farm-gate handshake. Seed cotton unlocking offshore credit. A currency being reprinted for trust. Green hydrogen and export protocols that reward the producers who move up the chain rather than wait at the bottom of it. Even a profile of a founder who turned 45 congregants into a documented, multi-sector enterprise is, at heart, a story about adding value to what you already have.

We have called this issue The Value-Add Republic because that is the choice in front of Zimbabwe, stated plainly. Beneficiation is not a slogan; it is a decision made a thousand times, by miners and millers and ministries, about where the finishing happens. Our job at Kufunga is the same as always: name the forces, show the arithmetic, and trust you to lead.

> The price will move. The question is whether we move up the chain while we can.

Oscar Manduku-Habeenzu
Founder & Publisher, Kufunga Magazine

ABOUT KUFUNGA

Kufunga – to plan deliberately, in Shona – is the founding title of the Cabanga Africa Group (2017), the Zimbabwe edition of a pan-African business-media network that publishes one house voice across 24 nations and 12 regional editions.

We write for the people who build: founders, operators, financiers and the institutions that move African markets. Our method is plain – name the forces, show the arithmetic, and trust the reader to lead.

Every edition shares the same nine-section architecture, so a reader who knows Cabanga knows where to find anything in any market.

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ECONOMICS

The forces that move the market.

IN THIS SECTION

COMMODITIES - BENEFICIATION

Battery Boom: Lithium Carbonate Tops US$24,000 a Tonne

Battery-grade lithium carbonate has climbed back above US$24,000 a tonne - and the recovery sharpens Zimbabwe's oldest question: sell the rock, or refine the value.

BY THE KUFUNGA DESK

Lithium spent much of the past two years as a cautionary tale - a metal that soared, crashed, and buried the assumption that the battery age would be a one-way bet. So a price now climbing back above US$24,000 a tonne is not just a number recovering; it is a market re-pricing the floor beneath the energy transition. For Zimbabwe, which sits on some of Africa's richest lithium, that re-pricing is not a foreign headline. It is a question about what the country is selling, and in what form.

THE PRICE: STORAGE DEMAND SETS A NEW FLOOR

Spot battery-grade lithium carbonate jumped to about US$24,086 per tonne in March 2026, driven by surging energy-storage demand. The growth figures behind the move are striking: storage expanded 71 percent in 2025, with 55 percent more expected in 2026, and forecasters now project supply deficits of between 22,000 and 80,000 tonnes.

What is notable is the source of the demand. The lithium story has long been told through electric vehicles, but the current pull is increasingly grid-scale energy storage - the battery banks that let solar and wind deliver power after the sun sets and the wind drops. A structural deficit, where demand outruns mineable supply, is the condition under which prices stay firm rather than spiking and collapsing.

THE ZIMBABWE ANGLE: SITTING ON THE RESOURCE, SELLING THE ROCK

Zimbabwe is among Africa's largest lithium holders, and a firming price is unambiguously good news for the value of what lies in its ground. But price strength also sharpens an old and uncomfortable question: the country has largely been exporting lithium as raw or lightly processed ore, capturing the value of the rock rather than the value of the battery-grade chemical that commands the US$24,000 figure.

> The battery boom's second wind is being blown by the grid, not the car.

The gap between those two prices is the whole argument for beneficiation - processing minerals domestically into higher-value products before export. Battery-grade lithium carbonate is the refined chemical buyers actually pay the headline price for; raw spodumene concentrate sells for a fraction of it. Government has signalled its intent to push processing onshore, and a strong, deficit-driven market is exactly the environment in which the economics of building that capacity improve. When the refined product is scarce and dear, the case for refining at home is at its strongest.

THE OPERATOR'S WINDOW: A CYCLE, NOT A PROMISE

For Zimbabwean miners, investors and policymakers, the practical read is that the window for value-addition is opening on the back of genuine, demand-led scarcity rather than speculation. A structural deficit gives processing investments a more durable demand backdrop than the 2021-style spike that preceded the last crash.

> Exporting the ore captures the resource. Exporting the chemical captures the value.

The caution is equally real. Lithium is a cyclical commodity, and a price recovery is not a guarantee; today's deficit can be answered by tomorrow's new supply, and the metal has humbled confident forecasters before. The strategic case for Zimbabwe is therefore not to chase the spot price but to use the strength of this cycle to build processing capacity that pays off across cycles. The continent's resource history is a long record of selling raw and importing finished; lithium is the chance to write a different line.

The price will move. The question is whether Zimbabwe moves up the chain while it can.

SOURCE KUFUNGA DESK - MARKET DATA

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ENERGY - VALUE CHAINS

Beyond the Grid: SADC Bets on Green Hydrogen and E-Mobility

Connecting households to the grid answers only half of southern Africa's energy question. The other half is who gets to build the new energy economy.

BY THE KUFUNGA DESK

Connecting more households to the grid answers only half of southern Africa's energy question. The other half is what kind of energy that grid carries, who builds the industries around it, and whether the transition creates jobs at home or simply imports finished technology from abroad. A region rich in sun, wind and critical minerals can either become a producer in the new energy economy or a consumer of someone else's. The choices made now decide which. At its February gathering, the region's energy bloc tried to push the conversation past the meter and into the value chain.

THE MIX: DIVERSIFY BEYOND THE FAMILIAR

At SADC Sustainable Energy Week, delegates called for energy-mix diversification and inclusive value chains, reaching beyond solar towards green hydrogen, and pairing new supply with efficiency gains that stretch every unit generated. Green hydrogen - made by splitting water with renewable electricity - is the ambitious end of that list, a potential export commodity for a sun-rich region. For Zimbabwe, the nearer prize is efficiency: an economy that wastes less of what it already produces frees capacity without building a single new plant. In a system that has leaned on imports and rationing to balance supply, every unit saved through better equipment, metering and demand management is a unit that need not be imported or load-shed. The cheapest megawatt is the one you do not have to generate.

THE DEMAND SIDE: ELECTRIFY TRANSPORT AND COOKING

The meeting also pressed for transport electrification and clean cooking - two areas where energy meets daily life and public health most directly. Electrifying transport ties the vehicle fleet to the same grid the region is greening, while clean cooking addresses a persistent reality across much of southern Africa, where households still depend on wood and charcoal at real cost to forests and to indoor air. For Zimbabwe, where firewood remains a default fuel for many, a credible clean-cooking push is a development intervention as much as an energy one. A cleaner kitchen is a quieter, larger reform than a new power station.

THE PEOPLE: WHO GETS INTO THE VALUE CHAIN

The distinctive note from the gathering was insistence on greater women and youth participation in renewable value chains. This is not decoration. A solar economy that installs panels but imports every component, and trains few local technicians, captures little lasting value. Building local capacity - manufacturing, installation, maintenance, finance - is what turns a clean-energy target into an employment base. For a country with a young population and high underemployment, designing those value chains to draw in women and youth is the difference between a transition that lands jobs and one that merely lands hardware. Energy policy is industrial policy wearing different clothes.

THE ZIMBABWE READ: CHOOSE TO MAKE, NOT JUST USE

For Harare, the agenda is an invitation to be deliberate. Zimbabwe can treat the energy transition as a set of products to buy, or as a set of industries to build - in efficiency services, in clean-cooking supply, in the skilled trades that a distributed solar build-out demands. The continental and regional frameworks set the direction; the local task is to position firms and training so that the value chains run through Zimbabwean hands. Green hydrogen may be a longer horizon, but the efficiency, transport and cooking pieces are actionable now. The countries that decide to make the energy transition, rather than only consume it, will own its returns.

SOURCE KUFUNGA DESK

TRADE - SMES & AFCFTA

Trade Fairs as Pipeline-Builders for Africa's SMEs

China-Africa trade fairs promise matchmaking for firms without networks. The real test is whether a booth becomes recurring business.

BY THE KUFUNGA DESK

Trade fairs are easy to dismiss as photo opportunities: a ribbon, a stage, a headline figure, then everyone flies home. Yet for a small African exporter with no office in China and no buyer on speed-dial, the expo floor is often the only place a real pipeline begins. The test is not the deal value announced on closing day but how much of it ships a year later, and that is the number nobody puts on the banner.

The fourth China-Africa Economic and Trade Expo closed in Changsha on 15 June 2025 with 176 signed projects worth US$11.4 billion, drawing more than 4,700 companies and 30,000 participants from all 53 African countries, 11 international organisations and 27 Chinese provincial regions. Exhibitors showed over 800 African products, from Kenyan black tea to Congolese artwork, to a market most of them had never reached directly.

THE FUNCTION: MATCHMAKING FOR FIRMS WITHOUT NETWORKS

The expo's real work is introductions. China's foreign ministry counts 18 SME pairing events and 26 industrial-talent training courses among its post-Summit follow-up, the unglamorous machinery that connects a Zambian honey producer to a Chinese distributor or teaches an exporter how Chinese retail buyers actually purchase. For firms too small to maintain a Shanghai presence, these structured meetings substitute for the relationships larger exporters already own.

That substitution is the point. The barrier for an African SME is rarely demand for the product; it is the cost of discovery, of finding a credible counterparty across language, distance and regulation. A trade fair compresses months of cold outreach into four days on a single floor, which is why it can matter far more to a small firm than to a multinational that already keeps its own offices and agents in Guangzhou or Shenzhen.

THE HEADLINE GAP: ANNOUNCED VERSUS SHIPPED

The numbers invite scepticism, and they should. Alongside the 176 signed projects, the Changsha expo announced 293 cooperation projects worth a further US$43.16 billion, figures reported as large multiples of the previous session in both count and value. Letters of intent are not bills of lading, and a memorandum signed under stage lights can quietly lapse once the practical terms of price, volume and payment are tested.

> For a small firm, a trade fair is the cheapest sales office it will ever rent.

How many of these mature into recurring orders is the measure that matters and the one rarely published afterwards. The honest way to read an expo is to treat the announced totals as a pipeline of possibilities, not a record of trade, and to judge each session by what the previous one actually delivered, a follow-up figure that organisers seldom volunteer because it is invariably smaller than the headline.

THE PIPELINE: FROM BOOTH TO RECURRING TRADE

The value of an expo is realised only in follow-through, when an exhibitor's sample becomes a registered product, a financed shipment and then a second and third order. That depends on the protocols, trade finance and logistics that sit outside the fair itself, which is why the expo works best as one stage in a longer pipeline rather than an event judged on its own day of signatures.

Seen that way, the Changsha floor is a front end, not an endpoint. The deal announced there still has to pass through quarantine clearance, enterprise registration, a letter of credit and a shipping line before it counts as trade. The countries that wire those downstream stages together will convert more of their expo handshakes into cargo; those that treat the fair as the finish line will keep announcing deals that never sail, and keep wondering why the headline figures do not show up in the export accounts.

> **A signed memorandum is a hope; a repeat order is a market.**

The fair opens the conversation; the supply chain decides whether it lasts.

There is a question of cost and access behind the spectacle, too. A stand at a major expo in Changsha, with the flights, freight and samples it demands, is not cheap, and the firms that can afford it are not always the ones that would benefit most. National pavilions and subsidised group stands exist partly to lower that barrier, but the support tends to reach exporters that are already organised, which loops back to the same pattern of concentration that runs through the whole China-Africa trade story.

Treated as theatre, a trade expo is forgettable. Treated as the front end of a pipeline, with finance, registration and shipping waiting behind it, it can be where an African SME makes its first sale into the world's second-largest economy, and, if the rest of the chain holds, its hundredth. The continental task is to build the chain, not to host the party.

SOURCE KUFUNGA DESK

TRADE - THE UNDER-TOLD STORY

Chinese Private Firms in Africa: The Under-Told Business Story

Ten thousand Chinese firms, mostly private, are quietly redrawing the map of African commerce - and most of them never make the headlines.

BY THE KUFUNGA DESK

The dominant picture of Chinese business in Africa is a state-owned giant pouring concrete for a dam or a railway. It is also, by the numbers, the wrong picture. The bulk of Chinese commercial presence on the continent is not a handful of behemoths but thousands of private operators - traders, manufacturers, contractors - whose collective weight is larger and far less examined than the marquee infrastructure deals that frame the geopolitical debate.

THE COUNT: TEN THOUSAND FIRMS, MOSTLY PRIVATE

McKinsey's 2017 study Dance of the Lions and Dragons, built on interviews with the owners or managers of more than 1,000 Chinese firms across several African countries, extrapolated to over 10,000 Chinese-owned firms operating across the continent. Roughly 90 per cent were privately held. That single ratio undercuts the notion of a monolithic, centrally directed "China, Inc." and reframes the engagement as substantially market-driven rather than state-choreographed.

The methodology matters to the claim. This was on-the-ground enumeration, not a tally of headline deals, which is why it surfaces a population that official statistics and summit communiques miss entirely. The firms that make the news are the few that sign with presidents; the firms that make up the economy are the many that never do, and they have been counted only rarely and imperfectly.

WHY IT MATTERS: A DIFFERENT KIND OF FOOTPRINT

Private firms behave differently from state enterprises. They chase margins, localise to cut costs, and put down roots where the business case holds - McKinsey found a meaningful share already profitable. State-owned firms still dominate energy and large infrastructure, where scale and political backing matter most. But the private majority is where day-to-day jobs, supplier relationships and consumer markets are formed, and where the texture of the relationship is actually woven.

This reframes the continental relationship. If most Chinese engagement is private and profit-seeking, then African leverage is commercial as much as diplomatic - tax regimes, local-content rules, labour enforcement and licensing shape the relationship more than any FOCAC summit. The everyday economy is negotiated in customs houses and labour inspectorates, not only in state-to-state communiques, which means the tools to shape it sit with host regulators, not only with foreign ministries.

> Nine in ten Chinese firms in Africa answer to a profit motive, not a planning ministry.

THE BLIND SPOT: A SAMPLE, NOT A CENSUS

The 10,000 figure deserves its own caution. It is an extrapolation from interviews with more than 1,000 firms across a handful of countries, not a continent-wide register - a credible estimate, but an estimate, and now several years old. The true number could be higher, since informal traders and one-person operations are the hardest to capture and the easiest to undercount. That uncertainty is itself the point: if the most rigorous study available can only estimate the population to the nearest ten thousand, no host government is monitoring it precisely either.

The estimate also flattens enormous variety. A 90-per-cent-private headline lumps together a manufacturer employing hundreds, a mid-sized contractor and a market trader selling imported goods - firms with sharply different effects on local jobs, competition and skills. Treating them as one bloc, whether to celebrate or to fear, repeats the same error as the "China, Inc." caricature it corrects, just in the opposite direction.

A careful estimate is still an estimate - the honest figure comes with an error bar, not a full stop.

> The state firms build the visible megaprojects; the private firms build the everyday economy.

THE ARM'S-LENGTH READ: DISPERSED, AND HARDER TO GOVERN

A market-driven, privately led footprint is not automatically benign. Thousands of dispersed firms are harder for any government - Chinese or African - to monitor on labour standards, environmental rules and local sourcing than a few state contractors signing summit-level deals. Complaints about wages, safety and the displacement of local traders attach more often to this dispersed layer than to the flagship projects, precisely because no one is watching the long tail.

The under-told story therefore cuts both ways. It humanises Chinese engagement beyond the geopolitical caricature of a state machine, revealing ordinary firms taking ordinary commercial risks. And it complicates regulation, because a host cannot govern a population it has never counted. For African policymakers, the lesson is to stop legislating only for the giant they can see and start accounting for the crowd they cannot - the 10,000 are where the relationship is actually lived, and where its rules will actually be tested.

You cannot regulate what you refuse to count - and the count is mostly private.

SOURCE KUFUNGA DESK

MINING - TRADE DESKS

The Borderless Mine: Ruvimbo's Answer to Complexity

The African mining sector runs on friction. Ruvimbo's trade desk is a bet that navigating complexity is itself the product.

BY THE KUFUNGA DESK

The African mining sector is currently navigating an era of unprecedented volatility, where geopolitical fragmentation and the re-emergence of resource nationalism have moved the risk landscape from traditional market fundamentals to the boardroom table. While the Southern African Development Community (SADC) remains a global titan in mineral endowment, the "formal" trade channels often struggle under the weight of strict regulatory requirements and long border-crossing times, which can lead to significant misrepresentation of regional integration. For the international investor, the challenge is no longer just extraction; it is navigating a geopolitical logistics crisis where 78% of businesses across major African markets cite reduced customs clearance times as a critical necessity for trade.

Ruvimbo Resources, a cornerstone of the Msymba International Groupe portfolio, is solving this complexity through its borderless Trade Desk. During a recent interview with Cabanga Africa, Brian Mutambiranwa, Executive at Msymba International, articulated that the Trade Desk is not merely a commercial arm, but a strategic traceability and compliance engine. "Success in this environment depends on abandoning traditional extract-and-export models in favor of collaborative strategies aligned with regional development," Mutambiranwa noted, emphasizing that Ruvimbo's model ensures the "Africanessence" of keeping a business promise by maintaining transparent, world-class standards across diverse jurisdictions.

THE WEIGHT OF LOGISTICAL FRICTION

The hard reality grounding Ruvimbo's strategy is the sheer scale of the logistical and regulatory hurdles facing the continent. Intra-African trade has historically hovered around 15% to 20% of total trade, hampered by both "hard infrastructure" gaps and more acute "soft infrastructure" inefficiencies in transport laws and resources. While the SADC region produces a significant portion of the world's critical minerals, including 70% of global cobalt, production lags behind its potential due to these infrastructure gaps and the ensuing price volatility. Ruvimbo's Trade Desk mitigates this "Single-Country Risk" by operating as a borderless entity, channeling minerals like gold into the global bullion market via strategic hubs like the Dubai Multi Commodities Centre (DMCC), ensuring hard-currency settlement and pricing efficiency regardless of the extraction site.

THE WILL TO NAVIGATE COMPLEXITY

For global mineral buyers - from electronics manufacturers to battery producers - the decision to partner with Ruvimbo is an act of strategic de-risking. The Trade Desk provides the specific intelligence required to navigate a landscape where nearly half of mining leaders now treat geopolitics as a core risk. By managing the entire journey of the mineral - including compliant export, refining, and international distribution - Ruvimbo removes the "Single-Country Risk" that deters many international investors. Mutambiranwa's strategy leverages Msymba's funding capacity to cover all necessary CAPEX and its technical expertise to offer innovative solutions to operational challenges, effectively acting as a turnkey "compliance engine" for the region.

THE SOUL OF A BORDERLESS ENTITY

There is a sophisticated rhythm to the way the Trade Desk operates, reflecting the Ubuntu philosophy of the Msymba

Groupe. This is the soul of the work: a "family of companies" model where shared ideas and values replace the bureaucracy and management layers of traditional hierarchies. While many organizations struggle with AI governance gaps that create liability risks, Ruvimbo's owner-operated model ensures that traceability and integrity are central to every transaction. It is a masterpiece of craft where the technical ability to manage cross-border employment law and international payroll is performed with the same dedication as the physical extraction of the ore, ensuring that sophisticated partners find authenticity and expertise at every node of the supply chain.

A SEED FOR REGIONAL INTEGRATION

This article serves as a seed for a vital conversation: How can Africa unify its trade regimes to promote the seamless flow of goods and services? The dialogue must move toward standardized regulatory frameworks that reduce compliance costs and increase upfront investment in local processing. By pushing the Africanessence agenda, Ruvimbo and Msymba are creating the friction and flow necessary to turn mineral wealth into sustainable, regional growth. The goal is to move beyond the "Spaghetti Bowl" of overlapping regional economic communities toward a unified, efficient, and transparent African mineral market.

Source: Ruvimbo Resources, Mymba International Groupe, World Bank

SOURCE KUFUNGA MAGAZINE

REGIONAL DASHBOARD

SADC by the Numbers: 54% Online, 14 GW Added

Regional progress is easy to argue about and hard to measure. Two headline figures anchor the debate.

BY THE KUFUNGA DESK

Regional progress is easiest to argue about and hardest to measure, which is why the headline figures from the SADC Council deserve a closer look than a summit communiqué usually gets. Three numbers, reported at the same Pretoria session, sketch where the bloc actually stands on connectivity and power - and where the work still sits.

The Council noted that internet penetration across the region reached 54%, that over 14,000 MW of new generation capacity had been added, and that the share of renewables in the energy mix had risen to 38%. Each number cuts two ways. A 54% internet reach means a slim majority is now connected - and that close to half the region still is not, a digital divide that maps onto the rural-urban gap Zimbabwe knows well. Over 14 GW of new capacity is a serious build-out for a region long defined by load-shedding, yet demand keeps climbing alongside it.

The 38% renewables share is the figure with the most momentum behind it. It signals that the energy mix is shifting from a fossil-and-hydro base towards solar and other renewables fast enough to register at regional scale - the supply-side counterpart to the access and diversification goals set at Victoria Falls weeks earlier. For an operator in Harare, the read is practical: connectivity and power are improving on a regional trendline, but the gap between 54% and universal access, and between 14 GW added and demand still unmet, is precisely the space where the next decade of infrastructure investment will be made. Numbers like these are not a victory lap; they are a map of the work that remains.

SOURCE KUFUNGA DESK - SADC

MONEY

Follow the capital.

IN THIS SECTION

MONETARY POLICY - CURRENCY

Big 5 Returns: RBZ Rolls Out Upgraded ZiG Banknotes

A banknote is a promise printed on paper. The upgraded ZiG series is a bet that better security can rebuild a fragile kind of trust.

BY THE KUFUNGA DESK

A banknote is a promise printed on paper, and the value of that promise depends as much on trust as on policy. A currency can be backed by sound fundamentals and still falter if the public cannot tell the genuine note from the forgery in their hand. That gap between policy and pocket is where the Reserve Bank of Zimbabwe is now moving: the central bank will issue an upgraded Big 5 series of ZiG banknotes - ZiG10, ZiG20 and other denominations - carrying enhanced security features, with the new notes entering circulation on 7 April 2026.

THE NOTES: SECURITY AS A CONFIDENCE STRATEGY

The upgrade is technical, but its purpose is psychological. Anti-counterfeit features - the threads, watermarks, colour-shifting elements and tactile marks that distinguish real money from fake - do more than frustrate forgers. They give the ordinary user, the Mbare vendor and the Bulawayo shopkeeper, a reason to accept the note without hesitation. A currency that is easy to verify is a currency that circulates freely, and free circulation is the daily proof of trust that no policy statement can manufacture on its own.

The detail matters more in Zimbabwe than almost anywhere. A market that has lived through bearer cheques, multiple redenominations and a long spell of physical-cash scarcity reads every new note with suspicion before it reads it with relief. Verifiable security features lower that suspicion at the counter, where it actually costs commerce time. A note that has to be argued over is a note that slows a queue; a note trusted on sight keeps the till moving.

The RBZ has framed the rollout among its measures to boost ZiG price stability, placing the physical cash upgrade alongside its broader monetary toolkit. That pairing matters. Macro stability and micro confidence are two ends of the same currency, and a note nobody trusts to be genuine undermines a rate the bank has worked to defend. Hard money begins in the hand that holds it.

The Timing: A Fixed Date in a Market That Watches Dates

The 7 April 2026 circulation date is more than logistics. In a market scarred by past currency changes, a clear and announced timetable is a deliberate act of transparency - the opposite of the overnight demonetisations that once caught Zimbabweans off guard. Giving the public, banks and retailers a known date to prepare for treats the cash-using majority as participants rather than subjects, and that signal carries weight well beyond the design of the notes themselves.

For businesses that handle volume cash - fuel stations, supermarkets, transport operators across Harare and the SADC corridor towns - the practical work is mundane but real: staff will need to recognise the new features, point-of-sale and counting equipment may need recalibration, and float planning should anticipate the transition window. The denominations named, ZiG10 and ZiG20, sit at the everyday transactional core where most cash actually changes hands, which is precisely where confidence is won or lost. A wholesaler that briefs its cashiers early avoids the disputed-note arguments that erode goodwill at the till.

THE TAKEAWAY FOR OPERATORS

The Big 5 upgrade is a small piece of monetary plumbing with an outsized symbolic load. For the operator, the action items are clear: brief frontline staff on the new security features before April, check that cash-handling hardware will read the upgraded notes, and treat the changeover as a customer-trust moment rather than a back-office chore. Plan a short overlap period when old and new notes both circulate, and make sure float and change reflect it. A central bank can defend a rate from the top down, but a currency is ultimately validated one transaction at a time. The note that is trusted in the hand is the policy that works on the ground.

SOURCE KUFUNGA DESK

AGRI-FINANCE – SI 23 OF 2026

Seed-Cotton Credit: SI 23 Unlocks Offshore Financing

Zimbabwe's cotton merchants have long financed a dollar-priced crop with money they struggled to raise. A new instrument rewrites the credit line.

BY THE KUFUNGA DESK

Zimbabwe's cotton merchants have long bought a crop priced in dollars with financing they struggled to source in dollars. The mismatch sat at the heart of every ginning season: seed cotton is purchased from smallholders across Gokwe, Sanyati and Muzarabani at USD-denominated prices, yet the credit lines available to merchants were narrow, costly and largely confined to the domestic market. Statutory Instrument 23 of 2026 is the policy response to that gap.

THE REFORM: THREE SOURCES OF CREDIT WHERE THERE WAS ONE

The instrument liberalises how seed-cotton purchases may be financed. Under the new rules, merchants may tap offshore credit, draw on on-shore credit, and deploy their own resources to fund buying. That widening of permissible funding sources matters because a cotton merchant's working-capital requirement is intensely seasonal: the cash to pay farmers must be in hand at harvest, all at once, against a crop that will only generate export revenue months later when lint is sold abroad.

Until now, a merchant locked out of competitive offshore lines had little choice but to ration purchases or accept expensive local money. Letting offshore financing into the picture connects Zimbabwean buyers to the deeper, cheaper pools of capital that international cotton trade runs on. Permitting on-shore credit and own resources alongside it means a merchant can blend funding sources to suit the season rather than depend on a single tap. The cost of money is no longer a structural ceiling on how much of the national crop a merchant can fund.

THE CURRENCY ANCHOR: USD PRICES, RBZ SETTLEMENT RATIOS

Two design choices keep the reform disciplined. Purchase prices remain USD-denominated, which protects the farmer at the gate from currency erosion between planting and pay day. And the Reserve Bank of Zimbabwe sets the settlement ratios that govern how proceeds are split and surrendered, retaining the central bank's hand on the foreign-currency flows the cotton chain generates.

This is the familiar Zimbabwean balancing act made workable: open the door to external capital while keeping the macroprudential controls that the RBZ relies on. For a merchant, the practical question becomes how the settlement ratio interacts with an offshore facility's repayment terms – a calculation worth running before the buying season opens, as detailed in ZIDA's 2026 investor regulatory update carried by The Herald.

THE SECTOR STAKES: A CROP THAT REACHES FURTHEST

Cotton's significance is geographic. It is grown in the dry, marginal districts where few other cash crops survive, which makes the financing of seed-cotton purchases a rural-income question as much as an export one. When merchants can fund larger volumes at lower cost, more of the crop is bought, more farmers are paid in dollars, and less lint is left stranded for want of buying capital.

The regional read is straightforward. Cotton ties Zimbabwe into a textile and apparel value chain that runs across SADC and beyond, and competitive financing is the precondition for participating in it on fair terms. A buying season that is fully funded keeps the gins running, the lint flowing to spinners, and the export receipts arriving on schedule.

Cheap, accessible credit at the buying point is what turns a smallholder crop into a tradable export.

For merchants, the work now is operational: line up offshore and on-shore facilities ahead of the season, model the RBZ settlement ratio into the cost of funds, and buy the volume the new rules make affordable. The merchants who arrange financing early will set the pace at the buying points; those who wait will be bidding for the crop with yesterday's cost of money.

SOURCE KUFUNGA DESK

FINANCE - FINANCIAL INCLUSION

How Microfinance is Empowering Rural Zimbabweans

Where the traditional banks do not reach, microfinance does. In rural Zimbabwe, small loans are quietly underwriting farms, retailers and artisans.

BY THE KUFUNGA DESK

In rural Zimbabwe, access to traditional banking services remains limited, leaving many individuals and small businesses financially excluded. Microfinance has emerged as a powerful tool to bridge this gap, providing much-needed capital to underserved populations. By offering small loans, savings accounts, and financial literacy programs, microfinance institutions (MFIs) empower rural Zimbabweans to build livelihoods, expand businesses, and improve their quality of life. This article explores the role of microfinance in driving economic growth and social development in rural Zimbabwe.

THE ROLE OF MICROFINANCE IN RURAL ECONOMIES

Microfinance focuses on providing financial services to individuals and small enterprises that lack access to traditional banking. In rural Zimbabwe, where agriculture is the primary source of income, microfinance institutions offer farmers loans to purchase seeds, fertilizers, and equipment. These loans enable farmers to boost productivity and incomes.

Beyond agriculture, microfinance supports rural entrepreneurs in sectors like retail, artisanal crafts, and services. Access to credit allows small business owners to stock inventory, upgrade tools, or hire additional labor, creating ripple effects in the local economy.

KEY FEATURES OF MICROFINANCE IN ZIMBABWE

1. Small Loans for Big Impact Microfinance loans, often referred to as microloans, are designed to meet the specific needs of low-income individuals. These loans typically have lower borrowing requirements, making them accessible to people who lack collateral or credit history.

2. Group Lending Models Many microfinance institutions in Zimbabwe use group lending models, where borrowers form small groups to access loans collectively. Group members act as guarantors for one another, reducing default risks and fostering a sense of accountability.

3. Savings and Insurance In addition to credit, microfinance institutions promote savings by encouraging rural clients to open accounts. Savings accounts provide a financial cushion during emergencies, while microinsurance products protect borrowers against unforeseen events like crop failure or illness.

4. Financial Literacy Programs Financial education is integral to microfinance services. Institutions teach clients how to manage loans, budget effectively, and plan for the future. These skills help borrowers make informed financial decisions and maximize the benefits of microfinance.

SUCCESS STORIES IN RURAL ZIMBABWE

Microfinance has transformed lives across rural Zimbabwe, empowering individuals and communities to achieve self-sufficiency. For instance, a group of women in Masvingo used microloans to start a poultry farming business. Within months, they scaled operations, generated stable incomes, and reinvested profits into their households and children's education.

Similarly, smallholder farmers in Mashonaland East leveraged microfinance to adopt climate-smart agricultural practices. With access to affordable credit, they purchased irrigation systems and drought-resistant seeds, improving yields despite unpredictable weather conditions.

CHALLENGES IN MICROFINANCE IMPLEMENTATION

While microfinance offers numerous benefits, it is not without challenges. High interest rates can burden borrowers, particularly when they face economic hardships. Limited outreach in remote areas and inadequate infrastructure also hinder the effectiveness of microfinance services.

Microfinance institutions must balance financial sustainability with affordability to ensure that services remain accessible to the poorest populations. Leveraging technology, such as mobile banking, can help overcome geographic barriers and reach more rural clients.

The Path Forward

To maximize the impact of microfinance in rural Zimbabwe, stakeholders must focus on innovation and collaboration:

Leveraging Technology: Mobile banking platforms and digital wallets can extend microfinance services to remote areas, reducing operational costs and improving convenience for clients.

Strengthening Partnerships: Collaborations between microfinance institutions, NGOs, and government agencies can provide holistic support, including training, infrastructure, and market access.

Expanding Product Offerings: Introducing specialized financial products, such as crop insurance or education loans, addresses the unique needs of rural clients.

CONCLUSION

Microfinance is empowering rural Zimbabweans by providing financial resources, knowledge, and opportunities to improve their livelihoods. Through small loans, savings accounts, and financial literacy programs, microfinance institutions are fostering economic growth and resilience in underserved communities. With continued innovation and support, microfinance can unlock the potential of rural Zimbabwe, paving the way for inclusive and sustainable development.

SOURCE KUFUNGA DESK

GOVERNANCE - ASSURANCE

Choosing the Right Audit Firm in Zimbabwe

Choosing an audit firm is one of the most consequential decisions a business makes. In Zimbabwe, the choice is wider - and more strategic - than it looks.

BY THE KUFUNGA DESK

Selecting the right audit firm is one of the most critical decisions a business can make. In Zimbabwe's evolving economic landscape, where regulatory compliance and financial transparency have become non-negotiable, partnering with an Institute of Chartered Accountants of Zimbabwe accredited firm ensures your business meets both local and international standards. This comprehensive guide explores Zimbabwe's audit ecosystem, helping you make an informed choice that aligns with your business objectives.

UNDERSTANDING ZIMBABWE'S AUDIT LANDSCAPE

The Zimbabwean audit market presents a diverse range of options, from global Big Four firms to specialized local practitioners. ICAZ accreditation serves as the gold standard, with firms earning TIPP or TOPP designations that reflect their capacity to train future chartered accountants. This accreditation system ensures quality control across the profession while providing businesses with measurable benchmarks for evaluating potential audit partners.

When companies consider their audit needs, they often weigh factors beyond mere compliance. Modern audits deliver strategic insights, risk assessments, and operational recommendations that extend far beyond the traditional balance sheet review. The challenge lies in matching your specific requirements with a firm's capabilities, industry expertise, and cultural fit.

THE GLOBAL NETWORKS: BIG FOUR AND INTERNATIONAL AFFILIATES

Zimbabwe's audit market benefits from strong representation by internationally recognized networks. Ernst & Young maintains a commanding presence with offices serving both Harare and Bulawayo, bringing global methodologies refined through decades of international practice. Their approach particularly appeals to multinational corporations and businesses requiring seamless coordination across borders. Similarly, KPMG delivers audit services that reflect their position within the global accounting elite, making them a natural choice for listed companies and enterprises with complex reporting requirements.

BDO Zimbabwe, while sometimes overlooked in Big Four discussions, represents the world's fifth-largest accounting network and brings substantial international resources to local engagements. Their balanced approach combines global standards with responsive local service, positioning them effectively in the mid-market space where businesses need sophisticated capabilities without Big Four premium pricing.

The presence of Grant Thornton across multiple Zimbabwean cities demonstrates their commitment to the local market. Their international network affiliation provides access to specialized expertise while their regional presence ensures accessibility for businesses operating outside Harare. This dual advantage makes them particularly attractive for growing enterprises planning geographic expansion.

Crowe, operating through their local partnership, exemplifies how international networks adapt global best practices to local contexts. Their audit methodology incorporates technology-driven approaches that appeal to forward-thinking businesses seeking efficiency alongside quality. Meanwhile, Mazars brings their distinctive European perspective to Zimbabwean engagements, offering diversity in audit approach that some clients find refreshing.

ESTABLISHED LOCAL CHAMPIONS

Zimbabwe's audit profession benefits from strong indigenous firms that have built reputations over decades. PKF operates successfully in both Harare and Bulawayo, demonstrating their scalability and market penetration. Their longevity in the Zimbabwean market provides them with institutional knowledge that proves invaluable when navigating local regulatory complexities.

AMG Global has cultivated a reputation for technical excellence while maintaining competitive pricing structures. Their multi-city presence enables them to serve regional clients effectively, while their TIPP status ensures they remain at the forefront of professional development. Similarly, Chapman Chartered Accountants has built a loyal client base through consistent service delivery and deep understanding of local business dynamics.

Mazhandu & Company exemplifies the successful local firm model, combining technical competence with personalized attention that larger organizations sometimes struggle to replicate. Their central Harare location and established market presence make them a reliable choice for businesses seeking proven local expertise.

SPECIALIZED AND EMERGING PRACTICES

The Zimbabwean market also supports numerous specialized firms that cater to specific niches or business sizes. Axcentium has distinguished itself through technology adoption, appealing to businesses that value innovation in audit delivery. Their location in Borrowdale positions them well for serving the concentration of businesses in that commercial hub.

Baker Tilly Gwatidzo demonstrates exceptional geographic commitment with offices spanning Harare, Bulawayo, and Mutare. This regional network proves particularly valuable for businesses with operations across multiple cities, ensuring consistent audit quality regardless of location. Their Baker Tilly International affiliation adds further credibility and resource access.

Firms like Cardinal, Belta Chartered Accountants, and Rockstone represent the boutique segment where personalized service meets professional standards. These firms often become trusted advisors to their clients, developing relationships that extend beyond annual audit cycles into ongoing strategic guidance.

HLB Ruzengwe & Co. and Kreston Zimbabwe both benefit from international network memberships while maintaining strong local identities. This combination allows them to compete effectively in the mid-market space where clients seek international standards without necessarily requiring Big Four branding.

Nolands has carved out a respected position through industry specialization and technical depth, while Reanda brings their distinctive Asian-network perspective to Zimbabwean engagements. Marianhill and Vista Chartered Accountants round out Harare's competitive landscape, each serving distinct market segments with tailored approaches.

Smaller practices including GC Chartered Accountants & Auditors, Kudos LAM Chartered Accountants, MNK Chartered Accountants, Vali & Company, and Fairvalue continue to serve specialized niches where relationship quality and cost-effectiveness drive client decisions.

REGIONAL PRESENCE BEYOND HARARE

While Harare naturally dominates Zimbabwe's audit market, regional businesses benefit from local options. Bulawayo hosts branches of major firms including Ernst & Young, Grant Thornton, PKF, and AMG Global, ensuring the country's second city maintains access to quality audit services. Ralph Bomment Greenacre & Reynolds provides strong local representation with deep Bulawayo market knowledge.

Gweru's business community relies on Trust Chikohora & Co. for TIPP-accredited services, demonstrating that professional audit capacity exists beyond the major metropolitan areas. Mutare benefits from Baker Tilly Gwatidzo's commitment to the eastern region, eliminating the need for businesses there to necessarily engage Harare-based firms.

The Office of the Auditor General occupies a unique constitutional position, providing audit services to public sector entities while maintaining TIPP status for training future professionals. Their specialized focus on governmental and parastatal auditing requires distinct expertise that private sector firms may not possess.

MAKING YOUR SELECTION DECISION

Choosing an audit firm requires careful consideration of multiple factors. Business size matters significantly-startups and small enterprises often find better value and attention with boutique practices, while listed companies typically require the Big Four's brand recognition and technical capabilities. Mid-market businesses enjoy the widest range of suitable options, able to choose based on service quality, industry expertise, and relationship fit rather than being constrained by size considerations alone.

Industry specialization increasingly influences audit firm selection. Mining companies seek auditors familiar with extractive industry complexities, while financial services firms require deep regulatory knowledge. Manufacturing businesses need auditors who understand inventory valuation and production costing, whereas NGOs benefit from auditors experienced in donor compliance and fund accounting.

International considerations also shape decisions. Businesses with foreign shareholders, export operations, or cross-border transactions often prefer firms with international network affiliations that facilitate coordination with overseas auditors. Conversely, purely domestic operations may find local firms provide superior value without sacrificing quality.

Fee structures vary considerably across the market. Big Four firms command premium pricing justified by their global resources and brand reputation. Mid-tier international network firms typically price below the Big Four while exceeding purely local firm rates. Boutique practices often deliver exceptional value for straightforward engagements, though may lack capacity for highly complex assignments.

Beyond technical competence, cultural fit matters enormously in successful audit relationships. The best technical auditors prove ineffective if their communication style clashes with your organization's culture or if they fail to understand your business model's nuances. Initial consultations allow both parties to assess compatibility before committing to multi-year relationships.

The audit tender process, while sometimes tedious, serves valuable purposes. Well-structured requests for proposals force businesses to articulate their requirements clearly while enabling objective comparison across competing firms. Evaluation criteria should extend beyond price to encompass technical approach, team composition, industry experience, technology capabilities, and value-added services.

BUILDING LASTING AUDIT RELATIONSHIPS

The most successful audit engagements evolve into genuine partnerships where auditors become trusted advisors. This transformation requires effort from both sides-auditors must invest time understanding your business beyond the numbers, while management teams must embrace auditors as allies rather than adversaries. Regular communication throughout the year, rather than concentrated interaction during fieldwork, strengthens these relationships immeasurably.

Zimbabwe's business environment continues evolving, bringing new challenges that require adaptable audit approaches. Whether navigating currency fluctuations, interpreting new regulations, or implementing international reporting standards, businesses benefit from auditors who combine technical excellence with pragmatic business judgment. The firms profiled in this guide each bring distinct strengths to the market, ensuring Zimbabwean businesses can access audit quality comparable to anywhere globally.

Your audit firm selection ultimately reflects your business priorities, growth trajectory, and risk tolerance. Take time to meet multiple firms, ask probing questions, and verify references before deciding. The right audit partner becomes an invaluable asset supporting your business's long-term success, while the wrong choice creates frustration and potentially exposes your organization to unnecessary risks. Zimbabwe's diverse audit market ensures suitable options exist for every business-your task is identifying which firm aligns best with your specific circumstances and aspirations.

SOURCE KUFUNGA MAGAZINE

GROWTH CAPITAL - OWNERSHIP

The Startup Godzilla: Feeding Growth Without Selling Your Soul

Every growing venture is a hungry monster. The founder's real test is feeding it without handing over its soul.

BY THE KUFUNGA DESK

My Godzilla needs more food to be a contending monster in the media world of business", you may say, but remember, every founder has a Godzilla. At first, it's small - a creature you can feed with your own savings, late nights, and the sheer fire of belief. You feed it with your own hand, and "Uyanda", she is growing. That growth is proof of life: customers arriving, operations stretching, momentum building.

But one day, the Godzilla grows too big for your personal pocket. Its appetite swells beyond your ability to keep feeding it. That is the defining moment of many entrepreneurs. Do you starve the beast? Do you sell it too soon? Or do you ask for exactly what it needs to live and continue growing?

The Hunger of Growth

Working capital is the food your Godzilla needs right now. It covers the five months of salaries, marketing pushes, production runs, or systems that keep it alive.

Equity capital is a lifetime supply of food - what you ask for when you are ready to multiply into ten more Godzillas, entering new markets and expanding your empire.

Confusing these two is fatal. Ask for long-term empire money when you only need survival fuel, and you spook investors or sell away control far too early.

Why Investors Turn Away

When a founder who only needs $100,000 in working capital demands $5 million in equity, the investor hears two dangerous signals:

1. This founder does not understand their stage.
2. This founder does not know how to feed their own Godzilla.

> **Startups don't collapse because their idea is weak. They collapse because they fail to manage appetite.**

The problem is not the dream, but the ask. And so investors walk away, not because the Godzilla isn't powerful, but because its caretaker has lost perspective.

THE CABANGA LESSON

At Cabanga Media Group, we faced this very moment. Our Godzilla was no longer a manageable creature. It had become a media production engine with exponential appetite - far beyond personal funding. The easy temptation was to over-ask, to package a bigger number than the reality required.

Instead, we stopped and asked: what does the Godzilla need right now?

The answer was clear - five months of working capital. Enough to feed the giant, keep it moving, and allow it to grow into a contender in the global media world. Nothing more, nothing less. That clarity of appetite gave us focus. And it is focus that investors respect.

A Teaching for Every Founder

Here's how to tame your own Godzilla without losing your soul:

Name your Godzilla. What is the fastest-growing part of your business?

> **Investors don't run from risk. They run from misalignment.**

Identify its food. Which expense is critical to sustaining that growth?

Time the hunger. How long before the business can hunt for itself?

Ask for that. Not a fortune, not a dream number, but the precise working capital your stage requires.

When you do this, investors see discipline, not desperation. They see a founder who can distinguish between survival and empire-building. And that difference is often what separates those who fade from those who scale.

THE REAL SECRET

Feeding your Godzilla is not about how much money you ask for, but about how wisely you ask. If you give the right food at the right stage, your startup not only survives - it thrives, hunts, and multiplies into ten more monsters of scale.

So, before you prepare your next pitch, remember: your Godzilla doesn't need a kingdom today. It just needs dinner tonight. Feed it well, and it will win you the kingdom tomorrow.

SOURCE KUFUNGA MAGAZINE

CONSUMERS

Where Africa buys, builds and goes digital.

IN THIS SECTION

CONSUMER ECONOMY - A BLUEPRINT

The Business of Fitness in Africa

A quiet fitness revolution is unfolding across Africa's cities - and beneath the sweat is a five-pillar economy learning to scale.

BY THE KUFUNGA DESK

A quiet fitness revolution is unfolding across Africa's cities and towns. From bustling Nairobi to up-and-coming Lusaka, a new generation of health-conscious Africans is turning passion for fitness into thriving enterprises. The African fitness industry spans a dynamic ecosystem of influencers, fashion brands, food products, equipment suppliers, and fitness facilities, each contributing to a growing economy of wellbeing. Global estimates value the fitness industry at about $87 billion, with the Middle East and Africa poised for the fastest growth in coming yearsguardian.ng. This report explores the African fitness industry through five core pillars - Fitness Influencers, Fitness Fashion, Fitness Food, Fitness Equipment, and Fitness Facilities - and offers a strategic growth blueprint for entrepreneurs and established players alike. Written in a professional yet narrative style, it serves as a practical guide to emerging trends, collaboration models, monetization opportunities, and scalability strategies in the African context. The goal is to provide actionable insights and a forward-looking vision of an interconnected African fitness economy where all five pillars reinforce each other's success.

FITNESS INFLUENCERS: LEADING AFRICA'S ONLINE FITNESS REVOLUTION

In the age of Instagram, TikTok, and YouTube, African fitness influencers have become the charismatic front-line soldiers of the continent's wellness movement. Picture a personal trainer in Lagos live-streaming a high-intensity workout to thousands of followers, or a South African yoga instructor posting daily routines that inspire office workers in Nairobi to get moving. These fitness influencers are leveraging social media to turn personal passion into public influence. They represent a new wave of digital entrepreneurs: ordinary Africans who have built massive followings by sharing workout tips, transformation stories, and motivational content rooted in local culture and relatable experiencesmentorcruise.commentorcruise.com. The result is a democratization of fitness guidance - no longer do people rely solely on celebrity athletes or imported fitness DVDs; now a dedicated coach with a smartphone can become a regional icon.

Collaboration and Monetization: The rise of fitness influencers has not gone unnoticed by businesses. Brands in activewear, supplements, and healthy foods are eager to collaborate with influencers who command trust in niche communities. Unlike traditional ads, an influencer's product recommendation comes with a personal touch, which can be far more persuasive. Many African companies, from new sportswear labels to established beverage firms, have launched influencer marketing campaigns to tap into these engaged audiences. A fitness influencer might, for example, partner with a local gym equipment retailer to demonstrate home workout gear, or become an ambassador for a new protein shake made in Ghana. These partnerships are win-win: brands gain authentic promotion, while influencers receive sponsorship income or profit-sharing deals. In addition, influencers often collaborate with each other - organizing joint workout challenges or wellness retreats - multiplying their reach and creating new content that benefits all partners.

FITNESS FASHION: ATHLEISURE WITH AN AFRICAN FLAIR

Gone are the days when aspiring African fitness enthusiasts had to choose between imported sportswear or generic unbranded gear. A new cohort of African fitness fashion brands has surged onto the scene, blending style, cultural flair, and performance. In a morning jog through an upmarket district of Nairobi, one might see leggings adorned with bold Ankara-inspired patterns or runners lacing up a pair of Kenyan-made running shoes designed for marathoners. The fitness fashion pillar in Africa is all about turning workout apparel into a statement of identity and pride - without compromising on functionality.

Rise of Homegrown Brands: A number of trailblazing companies illustrate the potential of Africa's fitness fashion industry. In Kenya, former world champion runner Lornah Kiplagat founded Lornah Sports in 2015, becoming one of the first African athletes to launch an international sportswear lineglobalvoices.org. Her brand focuses on women's athletic wear with African-inspired prints and even gives Swahili names to its product lines, selling items like "Twiga Tights" and "Mumbi" long-sleeve tops that resonate culturally while being distributed globallyglobalvoices.org. Another standout is Enda, also from Kenya - the country's first running shoe manufacturer, started in 2016. Enda's running shoes (with names like "Iten" after the famous running town) have gained acclaim and are aimed at competing on the global stageglobalvoices.org. In South Africa, brands like Kheper and Kicks Sportswear produce stylish gym wear and sneakers with local flavor, proving that manufacturing and design excellence can thrive locally. Nigeria's AFA Sports, founded in 2017, proudly stands for "Africa For Africa" and not only designs apparel but actually produces it on the continentglobalvoices.org. AFA Sports made history by becoming the first African sportswear company to outfit a national team at the Olympic Games, providing Nigeria's team uniforms at the Tokyo Olympicsglobalvoices.org. This milestone sent a strong signal that African brands can meet world-class standards and perform on the biggest stage.

FITNESS FOOD: FUELING A HEALTHY LIFESTYLE REVOLUTION

As fitness gains ground as a daily habit, Africans are increasingly looking at what's on their plates and in their shaker bottles. The fitness food segment - encompassing health foods, beverages, supplements, and diet services - is burgeoning across the continent. In urban centers, health-focused cafés and juice bars are popping up, catering to gym-goers and wellness enthusiasts. Local entrepreneurs are formulating protein snacks and nutritional supplements suited to African tastes and ingredients. This pillar of the fitness industry is all about nourishing the body to achieve performance and wellness goals, creating business opportunities from farm to table.

Growth of Healthy Consumer Products: A walk through a modern supermarket in Africa's big cities reveals shelves increasingly stocked with healthy alternatives: low-sugar beverages, high-fiber cereals, energy bars, soy or almond milk, gluten-free flour mixes, and more. Many of these are products of African startups or local subsidiaries of multinationals sensing the shift. For example, Pura Soda, a South African beverage startup, introduced a low-sugar soft drink (around half the sugar of normal soda) with natural flavors. Within just three years of its launch, Pura Soda expanded internationally and was available in 13 countries (including the United States) - a testament to its success and the universal demand for healthier drink optionshowwemadeitinafrica.com. In the snacks category, Nigeria's ReelFruit began by drying locally sourced mangoes and pineapples as a nutritious snack alternative; it was a novelty at first, but after some years of perseverance, the brand's dried fruit packs now sell in over 350 stores and even in overseas marketshowwemadeitinafrica.com.

FITNESS EQUIPMENT: POWERING THE GYMS OF AFRICA

No gym or home workout space can function without the tools of the trade: treadmills, weights, exercise bikes, resistance bands, and more. The fitness equipment pillar focuses on the businesses that manufacture, import, distribute, or service these tools across Africa. With more Africans embracing structured exercise, demand for quality fitness equipment - from basic dumbbells to high-end cardio machines - is on an upswing. Entrepreneurs and established firms see opportunities in outfitting everything from luxury health clubs to modest neighborhood gyms and even living rooms for home workouts. The key to success in this segment is balancing cost, durability, and accessibility to meet the unique conditions of African markets.

One innovative approach gaining traction is the $3,000 micro-gym kit. Essentially, equipment suppliers curate a package of essential items that allow an entrepreneur to start a small gym for a relatively low capital outlay - around $3,000 (approximately R50,000). This concept has been promoted as a way to empower more local gym startups in countries where large capital is a barrieryaadamag.com. A typical kit might include a multipurpose weight machine (like a Smith machine), a set of adjustable free weights and kettlebells, a couple of cardio machines (e.g., an air bike and a rowing machine), and functional training tools like TRX straps and battle ropesyaadamag.comyaadamag.com. The idea is to maximize value in a compact setup that can fit in a small room and still serve dozens of clients over a day. By offering these kits along with layout plans and training on maintenance, equipment companies open a new market of micro-gyms - from the outskirts of Nairobi to small towns in Côte d'Ivoire - that otherwise wouldn't have been viable. It's a volume game: selling many affordable packages rather than a few large installations.

FITNESS FACILITIES: BUILDING GYMS AND WELLNESS COMMUNITIES

From corporate high-rises to converted garages in residential neighborhoods, fitness facilities of all kinds are multiplying across Africa. This pillar encompasses the gyms, fitness centers, health clubs, and studios where people physically go to exercise. It ranges from small neighborhood gyms to sprawling premium clubs and everything in between - including company on-site gyms and boutique studios focusing on disciplines like yoga, CrossFit, or Zumba. The growth of fitness facilities is both a response to and a driver of the continent's fitness craze: as more people seek places to work out, more entrepreneurs invest in facilities, which in turn lowers barriers for even more people to join the fitness culture.

One striking success story is the emergence of indigenous gym chains. In Nigeria, for instance, iFitness started as a single gym in 2015 and grew rapidly into what is now one of West Africa's leading gym chains. By 2022, iFitness had 19 outlets serving about 19,000 active members, and with private investment, it planned to expand to dozens more locations across Nigeria and even regionallyguardian.ngguardian.ng. This growth was fueled by a model of providing "decent, convenient, and affordable" fitness centers for the mass market - well-maintained facilities without exorbitant fees, filling a huge unmet need. South Africa has long had large chains like Virgin Active (which operates over 100 clubs in Southern Africa) and Planet Fitness, but now other countries are catching up with their own chains or franchises of international brands. For example, franchising models like Anytime Fitness or Snap Fitness have started appearing in some African cities, offering 24-hour gym access in smaller-footprint facilities which appeal to urban professionals with irregular schedules.

CONCLUSION: TOWARD AN INTERCONNECTED AFRICAN FITNESS ECONOMY

The five pillars of Africa's fitness industry - influencers, fashion, food, equipment, and facilities - each represent a robust domain of opportunity on their own. Yet, as this report has illustrated, their true potential is unlocked when they interconnect as parts of a greater whole. We are witnessing the emergence of an interconnected African fitness economy where these segments collaborate and reinforce one another, driving a virtuous cycle of growth.

Picture this not-so-distant future scenario: A fitness influencer in Nairobi starts her morning by pulling on leggings from a Nigerian activewear brand and fueling up with a South African plant-based protein shake. She heads to a local gym, which is outfitted top-to-bottom with equipment supplied by a pan-African fitness company. After leading a high-energy class (streamed live to followers in multiple countries), she meets with the gym's juice bar manager, who is stocking a new line of healthy snacks made from Ethiopian superfoods. In this single narrative, all five pillars converge - and each benefits from the others. The influencer's endorsement boosts the fashion and food brands, the equipment and facility provide the stage for her content, and the gym gains clientele thanks to the buzz.

In summary, The Business of Fitness in Africa is entering a golden era of possibility. The blueprint for strategic growth is clear: embrace an ecosystem mindset. Whether you're a solo fitness creator, a startup founder, or a corporate executive, consider how you can integrate with other pillars. Find your niche excellence, but also your collaborative edges. The more points of connection among influencers, fashion, food, equipment, and facilities, the more robust and self-reinforcing the entire industry becomes. Together, these segments can elevate Africa's fitness industry from an assortment of niche markets into a powerful unified economy that creates jobs, generates wealth, and fosters healthier communities. The weights have been lifted, the groundwork laid – now is the time to push the African fitness business to its next personal best.

SOURCE KUFUNGA MAGAZINE

RETAIL - GROUND TRUTH

The Needle Eye Review: Retail Reality and Consumer Power

Retail is where an economy tells the truth about itself. A walk through the aisles of Zambia, Botswana and Zimbabwe reveals three very different consumers.

BY THE KUFUNGA DESK

THE NEEDLE EYE REVIEW - WHY GROUND TRUTH MATTERS

African consumer markets continue to be interpreted through lenses that are often disconnected from lived experience. Institutional reports, aggregated datasets, and external advisory perspectives provide high-level insight, but they frequently fail to capture the operational mechanics of how consumers interact with markets on a daily basis. This disconnect is particularly evident in Southern Africa, where informal economies, infrastructure variability, and behavioural adaptation significantly influence consumption patterns.

The Needle Eye Review is designed to address this gap by prioritising direct observation over abstraction. It is grounded in retail census experience across multiple countries, combined with data analytics and sustained presence within consumer environments. The objective is not to validate existing narratives, but to observe how systems function in real time, at the level where economic activity is most visible and measurable.

Over a thirty-day period, Zambia, Botswana, and Zimbabwe were assessed through this framework. The analysis focused on daily consumer behaviour, retail infrastructure, pricing structures, mobility systems, and the integration of formal and informal markets. Observations were made within malls, supermarkets, street-level retail environments, and transport networks, providing a comprehensive view of how consumers navigate their respective economies.

The findings reveal a clear divergence in consumer system functionality. Zambia is operating as a stable and expanding consumer economy with balanced structural variables. Botswana maintains a structured and predictable environment, though influenced by external systems. Zimbabwe, while active, is constrained by systemic pressures that limit the interaction between consumers and the market.

THE 3AS FRAMEWORK: AFFORDABILITY, AVAILABILITY, ACCESSIBILITY

To assess these markets with precision, the Needle Eye Review applies a three-variable framework that defines the strength of any consumer economy: affordability, availability, and accessibility. These variables must function together, as the absence or weakening of one directly impacts the effectiveness of the others.

Affordability is the relationship between pricing and consumer purchasing power. It determines whether consumers can participate consistently in the market without being forced into irregular or survival-based purchasing behaviour. It is influenced not only by income levels but by pricing strategies, inflation expectations, and cost structures embedded within the economy.

Availability measures the consistency of product presence within the market. A consumer economy cannot function effectively if goods are sporadic or dependent on unpredictable supply chains. Consistent availability supports stable purchasing patterns and reinforces consumer confidence.

Accessibility refers to the physical and logistical ability of consumers to reach goods. This includes infrastructure quality, transport systems, fuel costs, and the spatial distribution of retail environments. Even when goods are affordable and available, high access costs can significantly reduce effective purchasing power.

The interaction of these three variables determines whether a consumer economy operates as a participation system or a survival system. Zambia, Botswana, and Zimbabwe demonstrate distinct configurations of these variables, which define their current positions.

ZAMBIA: THE BENCHMARK CONSUMER ECONOMY

Zambia currently operates as the most balanced consumer economy among the three, with a relatively stable alignment of affordability, availability, and accessibility. This balance positions it as the benchmark for comparative analysis.

Affordability is supported by pricing structures that reflect a volume-driven approach. Retailers appear to operate with confidence in consumer movement, setting prices that encourage turnover rather than defensive margin protection. This approach allows a broader segment of the population to engage consistently with FMCG products, including essential groceries and household items.

Availability is consistent across both formal and informal retail channels. Supermarkets are well-stocked, and supply chains appear stable at the consumer level. The diversity of products suggests an effective integration of imports and local production, with minimal visible disruption in distribution.

Accessibility is a critical strength. Infrastructure supporting retail zones, particularly in urban centres, is functional. Roads leading into malls and shopping districts are maintained at a level that supports movement, reducing friction in consumer access. Transport systems, including minibuses, Bolt, and Yango, provide multiple mobility options, ensuring that access is not limited to specific income groups.

The retail environment itself reinforces Zambia's position. Malls are structured, curated, and comparable to those in South Africa, widely regarded as the continent's most advanced retail system. However, Zambia distinguishes itself through the integration of local brands that operate at a high standard while maintaining local production. This reflects a maturing ecosystem that is not dependent solely on imported retail models.

Beyond transactional activity, Zambia is developing an experience-driven retail environment. Observations include large-scale interactive chess boards, live musical performances, and family-oriented installations such as in-mall trains. These features indicate that retail spaces are being designed to encourage extended consumer engagement, which is a marker of confidence in both spending power and economic stability.

BOTSWANA: STRUCTURED BUT SOUTH AFRICANISED

Botswana presents a stable and organised consumer environment, with strong performance across affordability and availability, and reliable accessibility in key retail zones. However, its structure is significantly influenced by South African retail systems.

Affordability remains consistent, with consumers able to access a wide range of FMCG products at predictable price points. Pricing reflects a stable market environment where supply chains are reliable and demand is consistent. This supports regular consumer participation without the volatility observed in more constrained systems.

Availability is equally stable. Retail shelves are consistently stocked, and product variety reflects a well-integrated supply system. Botswana's smaller population size contributes to a more manageable distribution network, allowing for efficiency in product movement.

Accessibility is supported by maintained infrastructure in central business districts and shopping areas. Roads are functional, and transport systems provide sufficient coverage. Like Zambia, Botswana benefits from ride-hailing platforms in addition to traditional minibuses, enhancing mobility options.

> **Zambia's consumer system is not only functional; it is evolving toward a more integrated and experience-oriented model.**

The defining characteristic of Botswana's retail environment is its alignment with South African systems. Mall structures, store layouts, and product offerings closely mirror those found in South Africa. This provides stability and predictability but limits the development of a distinctly local retail identity.

Despite this, Botswana's consumer base demonstrates notable behavioural complexity. The diversity of spices and herbs available through informal vendors exceeds that of Zambia and Zimbabwe and, in some cases, surpasses South Africa. This suggests a consumer base that engages with food preparation at a more advanced level, indicating sophistication that is not fully captured by formal retail structures.

ZIMBABWE: A CONSTRAINED CONSUMER ECONOMY

Zimbabwe operates under conditions that significantly constrain the interaction between consumers and the market. The issue is not the absence of demand but the structure through which demand must operate.

Affordability is severely compromised. FMCG products are priced at levels that are disproportionately high relative to consumer income. This pricing is driven by defensive strategies, where retailers anticipate future instability and price accordingly. The result is reduced consumption and limited participation.

Availability is inconsistent. While goods are present, the distribution system lacks the stability observed in Zambia and Botswana. Supply chains appear fragmented, and the market relies heavily on informal channels to maintain product flow.

Accessibility is the most critical constraint. Fuel costs are higher relative to Zambia and Botswana, despite Zambia's fuel supply passing through Zimbabwe. This creates a structural inefficiency that increases the cost of movement for consumers. Higher transport costs reduce effective purchasing power and limit access to retail environments.

Retail infrastructure reflects these constraints. Many spaces referred to as malls lack the structure and cohesion of integrated retail environments. Instead, they function as corridors segmented into small stalls, offering a limited and fragmented shopping experience. The absence of curated retail spaces reduces consumer engagement to necessity rather than participation.

The informal economy dominates visible space, with vendors operating extensively without structured integration. This creates congestion and reduces the efficiency of urban environments.

Zimbabwe's consumer system is active but structurally restricted, operating under conditions that limit full participation.

PRICING PSYCHOLOGY: FEAR VS SCALE

Pricing behaviour across these markets reveals underlying economic psychology. In Zambia and Botswana, pricing reflects confidence and continuity. Retailers operate on volume, expecting goods to move and consumers to return. This supports affordability and encourages participation.

In Zimbabwe, pricing reflects caution and uncertainty. Retailers price goods based on anticipated instability rather than current demand. This leads to elevated prices that suppress consumption, creating a cycle where limited movement reinforces high pricing.

Pricing, in this context, becomes an indicator of how a market perceives its own future stability.

FOOD SYSTEMS AND CONSUMPTION PATTERNS

Food systems provide insight into broader economic structure. Zambia leads in beef quality, reflecting a strong agricultural base that translates directly into consumer value. Botswana also offers high-quality beef but remains influenced by South African systems.

> **Botswana operates as a structured consumer system with external influence, supported by a consumer base that exhibits localised complexity.**

Zimbabwe shows relative strength in organic chicken availability, indicating resilience in specific segments despite broader constraints. However, overall variety is limited.

Botswana's spice diversity indicates a more complex consumer palate, while Zambia maintains balance. Zimbabwe's variety is constrained by systemic limitations.

RETAIL EXPERIENCE AS AN ECONOMIC SIGNAL

Retail environments reflect economic confidence. Zambia's malls are integrated spaces that combine commerce, leisure, and cultural expression. Botswana's environments are structured but externally influenced. Zimbabwe's retail spaces are fragmented, reflecting broader system constraints.

Retail experience is an indicator of how an economy values consumer participation.

INFORMAL ECONOMY INTEGRATION VS OVERFLOW

In Zambia and Botswana, informal vendors are integrated into formal retail environments, reducing congestion and supporting coexistence. In Zimbabwe, informal activity dominates without structure, overwhelming infrastructure.

The issue is not informality, but lack of integration.

CONSUMER MOBILITY AND LOGISTICS

Mobility defines access. Zambia and Botswana provide relatively stable systems, while Zimbabwe's high fuel costs and infrastructure strain increase the cost of movement, limiting participation.

Accessibility is determined by cost efficiency, not just distance.

THE REAL GAP: TIME, NOT POTENTIAL

The differences between these markets reflect system progression. Zambia operates at a mature level, Botswana follows with structural strength, and Zimbabwe trails due to system disruption.

Zimbabwe is approximately ten years behind Zambia, while Botswana is three to five years behind.

THE CONSUMER ECONOMY DEFINES THE REAL ECONOMY

The true measure of an economy lies in how consumers live, move, and engage with markets. Zambia demonstrates a functioning system, Botswana maintains structured participation, and Zimbabwe operates under constraint.

The future of these economies will be determined by how their consumer systems evolve, as retail, logistics, and pricing behaviour shape economic outcomes.

SOURCE KUFUNGA MAGAZINE

INTELLECTUAL

Ideas with consequences.

IN THIS SECTION

MANAGEMENT - PHILOSOPHY

Africanessence: How Ubuntu Is Reshaping Corporate Culture

Global business runs on disengagement. Africanessence argues that Ubuntu is not a soft value but a hard competitive edge.

BY THE KUFUNGA DESK

African businesses are facing a dual challenge: global worker disengagement and a need for leadership models that resonate locally. In 2024 Gallup estimated that just 23 percent of employees worldwide are engaged at work, while 62 percent are not engaged and another 15 percent are actively disengaged, costing the world roughly 9 percent of global GDP. Traditional fixes such as wellness apps, hot-desking and perfunctory diversity workshops have done little to reverse the malaise. Across Africa, however, a new philosophy of management is emerging that blends commercial rigour with community-centred values. Known variously as Ubuntu leadership or Africanessence, this movement is redefining what corporate culture can be.

What Is Africanessence?

Ubuntu is the Nguni phrase umuntu ngumuntu ngabantu ("a person is a person through other people"). It asserts that individual wellbeing is inseparable from the wellbeing of the community and promotes values such as humility, reciprocity and social harmony. Africanessence is a contemporary business interpretation of Ubuntu. It invites companies to balance profitability with purpose by treating employees, customers and communities as partners rather than resources. Unlike Western shareholder-primacy models built on rugged individualism, Africanessence views success as collective and long term.

Ubuntu has deep roots. During South Africa's democratic transition, Archbishop Desmond Tutu described those with Ubuntu as open, generous and compassionate; they recognise that their humanity is bound to the humanity of others. Philosophers note that the concept balances individual and communal interests rather than subordinating one to the other. In business, this ethos translates into stewardship, accountability and stakeholder inclusivity. Scholars of responsible investment argue that Ubuntu's communal orientation naturally aligns with environmental, social and governance (ESG) principles, yet adoption has been slow because standard corporate governance frameworks remain heavily Western-centred. Africanessence seeks to codify Ubuntu in business practices, making it both actionable and measurable.

WHY VALUES-DRIVEN CULTURES MATTER

The business case for a values-driven culture is compelling. Gallup's research shows that highly engaged teams experience far less absenteeism and considerably higher profitability than disengaged teams. Engaged organizations also see lower turnover, fewer quality defects and stronger customer loyalty. Studies specific to Africa corroborate these findings. A 2025 survey of 351 mining employees in South Africa found that Ubuntu leadership correlated strongly with employee engagement, explaining more than 40 percent of the variance in engagement levels. Another 2024 study of 193 workers reported that perceptions of Ubuntu leadership-grounded in authentic relationships, empathy, collaboration and respect-significantly predicted employee engagement. A cross-sectional study of hospital nurses demonstrated that positive organisational cultures are associated with better leadership behaviour and higher job satisfaction. In short, cultures built on trust, humanness and mutual accountability are not only ethical but commercially sound.

HOW AFRICAN COMPANIES ARE APPLYING AFRICANESSENCE

Many African businesses are integrating Africanessence principles into their operations. Common features include long-term investment horizons, minimal bureaucracy, emphasis on local ownership and a commitment to build entire value chains rather than simply allocate capital.

Builder-led investment platforms: Some investment houses describe themselves as "builders" rather than allocators. They seek out underserved markets, invest patient capital and develop enterprises from the ground up, working closely with communities to ensure mutual benefit. These groups eschew rigid hierarchies and aim for family-like cultures where problems are solved collectively. Their portfolio companies span sectors such as mining, agriculture, telecommunications and infrastructure, all linked by a philosophy of integrity, patience and rigour. Msymba International Groupe, for example, refers to its approach as Africanessence and frames its mission around value creation, quality, innovation and community pride. However, Msymba is just one example of a broader trend of investor-operators building ecosystems rather than chasing quick exits.

Community-centred consumer goods: Large multinationals with African operations are also embracing Ubuntu. Unilever's Africa division has invested heavily in community health programmes and products tailored to local needs, integrating social impact into its market strategy. By partnering with local communities, it aligns profitability with wellbeing.

Inclusive financial services: Kenyan telecommunications giant Safaricom exemplifies Ubuntu through its M-Pesa mobile money platform, which has brought affordable financial services to millions of previously unbanked people. By facilitating financial inclusion, Safaricom has aligned profit with purpose and created a service that benefits the wider community.

Supply-chain partnerships: In Namibia, the "Walvis Bay pivot" shows how logistical efficiency and predictability can foster regional development when communities and governments work together. Namibian logistics firms have become regional gatekeepers by building trust-based partnerships across borders, demonstrating that collaborative ecosystems can outperform capacity alone.

These examples illustrate how African companies of different sizes and sectors are embedding Africanessence into strategy and operations. While approaches vary-from incubating businesses to investing in community health or financial inclusion-the common thread is a commitment to long-term stewardship and collective uplift.

CHALLENGES AND OPPORTUNITIES

Implementing Africanessence is not without obstacles. The philosophy lacks codified metrics, so leaders must translate abstract values into concrete policies and performance indicators. Without clear frameworks, there is a risk that Ubuntu can be misinterpreted or used to enforce conformity or patriarchal norms. Measuring intangible outcomes such as trust, belonging and psychological safety remains difficult, and companies must devise surveys and key performance indicators to track progress. Resistance to cultural shifts, short-term profit pressures and inadequate regulatory support can also slow adoption. Nonetheless, the opportunities are significant. As global stress and burnout rise, Africa can export a leadership model that centres humanity, community and long-term stewardship. By codifying Africanessence principles and integrating them into leadership development, African businesses have the potential to lead a global corporate renaissance.

BUILDING THE AFRICAN WAY

Africanessence offers a vision for how African organisations can build successful businesses while honouring their cultural heritage. By blending Ubuntu's communal values with business discipline, companies are discovering that profit and purpose need not be at odds. Early evidence suggests that values-driven cultures improve engagement, productivity and profitability. As more businesses across the continent adopt Africanessence, the world may well look to Africa for leadership lessons on building organisations that are both commercially successful and deeply human. Africaessence is a trademarked concept of Msymba International Groupe.

SOURCE KUFUNGA MAGAZINE

STRATEGY - SCALING

The Spark Plug Effect: Surviving Pressure, Scaling Across Borders

Growth is a language a business does not speak until the entrepreneur makes it. Five spark plugs decide whether the engine fires.

BY THE KUFUNGA DESK

Growth is an unknown language in business because it has not happened until the entrepreneur makes it happen. It is not a passive guarantee-it is a deliberate mechanical action that requires constant translation into strategy and execution.

Imagine a beautifully engineered machine. The paint is flawless, the interior is premium, and the dashboard looks like a cockpit. This represents the modern business: complete with branding, a registered entity, a sleek logo, and a grand vision. However, when market pressure hits and the key is turned to accelerate, the engine merely sputters. Momentum is lost. Revenue slows down, and the cracks in the operational framework begin to show.

In dancehall reggae, General Degree's 1990s classic track "Spark Plug" provides a high-octane lesson in business intelligence. While the song uses automotive mechanics to describe relationship dynamics, the corporate truth remains: without a functional spark, the most beautifully engineered machine is nothing more than heavy, useless metal.

One cannot survive intense market pressure by simply revving a broken engine louder. If a business is stalling, it does not need more gas; it needs a strategic, mechanical overhaul.

THE 5 SPARK PLUGS EVERY SCALING BUSINESS NEEDS

To achieve absolute versatility-the ability to thrive in any market or economy-a firm must install the exact strategic mechanics that keep an engine firing regardless of the terrain.

1. THE IGNITION SPARK: WEB ARCHITECTURE & DIGITAL INFRASTRUCTURE

The Catalyst. Every operation needs a spark to fire. In the digital age, a website is that ignition. However, a static digital brochure is a dead engine. The question is not whether a business exists on a server, but whether the engine is built to transact. From the critical first impression to total market dominance, the digital architecture dictates how seamlessly the world can engage with the brand. If the platform is not optimized for user flow and lead capture, the engine remains cold.

2. THE COMBUSTION SPARK: MARKETING AUTOMATION & LEAD CONVERSION

The Power Stroke. Many businesses mistake social media presence for marketing. In reality, the combustion spark requires moving beyond vanity metrics into the realm of Marketing Automation. This involves building sophisticated systems that automate the entire sales funnel-from lead acquisition to nurturing and final execution. By automating administrative tasks and sales workflows, the business engine fires with consistency, ensuring that no lead is dropped and every interaction is measured for ROI.

3. THE INTELLIGENCE SPARK: MARKET RESEARCH & BEHAVIORAL AUDITS

Know Your Engine. A business cannot scale what it does not comprehensively understand. This requires absolute, granular knowledge of both internal operations and the external market terrain. Deep market research acts as a diagnostic tool, auditing the mechanics of the competition and the behavior of the consumer. This intelligence allows a leadership team to troubleshoot and swap out broken processes instantly, rather than scrapping the entire venture when growth slows.

4. THE TIMING SPARK: GO-TO-MARKET & OPERATIONAL STRATEGY

Mastering the Rhythm. Versatility means having an operational strategy that adapts to the moment. Following the "different strokes for different folks" philosophy, a firm cannot launch a product using the exact same playbook in every environment. A robust Go-To-Market strategy ensures that a business is moving ahead of market pressure. It involves timing the entry, the pricing, and the delivery to match the local economic frequency.

5. THE VISIBILITY SPARK: CONTENT ECOSYSTEMS & BRAND AUTHORITY

Over-Delivery Drives Retention. In the track, the artist notes that giving an "excess amount" ensures the recipient remains loyal. In commerce, this is Customer Lifetime Value (CLV). By building sustained visibility through powerful content ecosystems-such as regional magazines, industry reports, and consistent media presence-a brand stays top-of-mind. When a firm continuously over-delivers insights and value, client loyalty becomes an automatic, self-sustaining loop.

THE MECHANIC'S ASSESSMENT

Every business engine is at a different stage. Some need a simple diagnostic tune-up; others require a complete, ground-up rebuild. A firm must ask: Is the website just existing, or is it transacting? Is the digital marketing making noise, or is it utilizing automation to convert leads? If the answers are unclear, the engine is already misfiring.

PROOF OF THE MECHANICS: THE CABANGA ODYSSEY

These mechanics are battle-tested. Between 2019 and 2026, the founder of Cabanga Africa Group encountered crushing market pressure that threatened to stall his entire operation. Instead of fighting a losing battle in a stagnant environment, he changed the "spark plugs" of the business. By executing a rapid, calculated pivot and utilizing high-level digital infrastructure and automation, he re-strategized the entire architecture.

That versatility didn't just save the business; it ignited a pan-African expansion. The group scaled rapidly into 12 distinct African markets, launching regional magazines like Kanisa and Dhiladhila. Today, from a centralized operational hub in Gaborone, Botswana, that same agile engine powers a continental network. The "Spark Plug Effect" is not just a theory-it is the lived history of the Cabanga Africa Group.

UPGRADE YOUR ENGINE TODAY

An entrepreneur's true strength is not found in avoiding market pressure, but in knowing exactly when and how to install a new spark plug to keep the business moving forward. If a business is stalling, it is time to overhaul the mechanics.

Read the Strategy: Secure the expanded edition of The Borderless Entrepreneur, the definitive manual for structuring and scaling a versatile business empire.

Consult the Specialists: Book an operational strategy session with Cabanga Africa Group. Their team is equipped to audit business mechanics and install the strategic spark plugs required to dominate the African market.

SOURCE KUFUNGA MAGAZINE

LAW - INTELLECTUAL PROPERTY

IP Legal Systems in Africa: What Every Entrepreneur Must Know

Before a business scales across borders, it must know whose rules protect its ideas - and where those rules stop at the frontier.

BY THE KUFUNGA DESK

THE COMPLEX LEGAL TERRAIN OF INTELLECTUAL PROPERTY IN AFRICA

Entrepreneurs expanding across African markets must navigate a diverse legal landscape that differs widely from country to country. Intellectual property laws, registration systems, enforcement mechanisms and commercial practices vary significantly across the continent. Understanding this variance is essential for enterprises that intend to expand regionally. IP ownership determines whether a business can operate freely, franchise, license or defend its brand. Without legal clarity, expansion can be delayed, blocked or compromised by competitors with stronger legal structures.

REGIONAL IP FRAMEWORKS AND THEIR STRATEGIC IMPORTANCE

Two major regional IP bodies shape Africa's intellectual property environment: the African Regional Intellectual Property Organization and the Organisation Africaine de la Propriété Intellectuelle. Each system covers multiple countries, offering streamlined registration processes and harmonised protection. Entrepreneurs who leverage these frameworks can secure multi-country rights more efficiently than through individual national filings. These regional systems support cross-border scalability and strengthen the legal certainty needed for regional business development.

NATIONAL IP LAWS AND THE REALITIES OF ENFORCEMENT

While regional systems offer advantages, national laws remain the final arbiters of enforcement. Each country maintains its own legal structure, timelines, fees and procedures. Enforcement capacity differs, with some states maintaining strong systems and others operating under limited resources. Entrepreneurs entering new markets must understand local legal realities, including how trademark opposition works, how disputes are resolved and how enforcement agencies operate. The strength of IP enforcement influences how businesses manage risk and structure their expansion plans.

THE LEGAL FOUNDATIONS BEHIND SUSTAINABLE EXPANSION

Businesses that fail to register IP before entering new markets face the danger of third parties registering identical or similar marks. This risk increases in competitive sectors such as retail, food, cosmetics, fashion, logistics, agriculture and digital services. Entrepreneurs must secure trademarks, designs and patents early, ideally before public market entry. Legal documentation enhances credibility with financial institutions, investors and potential partners. Companies with structured IP portfolios negotiate from stronger positions and avoid unnecessary disputes.

PREPARING FOR AFRICA'S INTEGRATED BUSINESS FUTURE

As regional economic integration accelerates, the complexity of IP law will increase rather than diminish. Businesses that build legal awareness early will scale with confidence. Entrepreneurs must treat IP as part of their expansion strategy and not as an administrative afterthought. With strong IP foundations, African enterprises can participate more effectively in regional trade, attract investment and build enduring brands. Legal preparedness will determine which businesses thrive in Africa's future marketplace.

SOURCE KUFUNGA MAGAZINE

FARMING

From soil to scale.

IN THIS SECTION

VALUE ADDITION - AGRO-PROCESSING

How Agro-Processing Can Boost Zimbabwe's Economy

Agro-processing turns raw produce into finished goods - the agricultural face of the same argument this issue makes about lithium: add the value at home.

BY THE KUFUNGA DESK

Agro-processing-the transformation of raw agricultural products into finished or semi-finished goods-is a critical driver of economic growth in many developing countries. In Zimbabwe, agro-processing holds immense potential to enhance the value of agricultural produce, create jobs, and contribute to export earnings. This article examines how investing in agro-processing can boost Zimbabwe's economy and outlines strategies for maximizing its impact.

THE IMPORTANCE OF AGRO-PROCESSING

Agriculture contributes significantly to Zimbabwe's GDP, but much of the country's produce is sold as raw materials with minimal value addition. Agro-processing addresses this challenge by creating higher-value products, such as processed foods, beverages, and industrial materials. These products command better prices in both local and international markets, increasing profitability for farmers and businesses.

Agro-processing also strengthens the agricultural value chain by improving efficiency, reducing post-harvest losses, and fostering market integration. By developing this sector, Zimbabwe can diversify its economy and reduce its reliance on raw commodity exports.

KEY AREAS OF AGRO-PROCESSING IN ZIMBABWE

1. Food and Beverages The food and beverage sector is a cornerstone of agro-processing in Zimbabwe. Products like canned vegetables, fruit juices, and dairy products are in high demand locally and abroad. Processing surplus fruits and vegetables reduces waste and creates long-lasting products with extended market reach.

2. Grain Milling and Baking Milling grains such as maize, wheat, and sorghum into flour is a vital agro-processing activity. Flour serves as a base for products like bread, pasta, and biscuits, catering to both urban and rural consumers. Adding value to traditional grains like millet and finger millet also taps into health-conscious markets.

3. Oilseed Processing Zimbabwe produces a variety of oilseeds, including soybeans, sunflower, and groundnuts. Processing these seeds into cooking oil, peanut butter, and animal feed creates multiple revenue streams and reduces dependency on imports.

4. Livestock and Poultry Products Processing meat, milk, and eggs into packaged goods such as sausages, cheese, and powdered milk adds significant value to raw livestock products. These processed goods cater to urban households and export markets.

5. Fiber and Industrial Products Cotton processing into textiles and by-products like cottonseed oil and animal feed exemplifies how agro-processing extends beyond food. Other opportunities include turning sugarcane into ethanol and molasses for energy and industrial use.

ECONOMIC BENEFITS OF AGRO-PROCESSING

1. Job Creation Agro-processing is labor-intensive, creating employment opportunities across the value chain, from farming to processing to distribution. Small and medium-sized enterprises (SMEs) in agro-processing are particularly well-suited to absorb labor in rural areas.

2. Increased Export Revenue Value-added products fetch higher prices in international markets compared to raw materials. For example, exporting processed fruits and packaged honey brings in more revenue than exporting raw produce. This shift enhances Zimbabwe's trade balance and

boosts foreign currency reserves.

> **Inadequate Infrastructure: Poor roads, unreliable electricity, and limited access to water hinder processing activities.**

3. Rural Development Agro-processing facilities located in rural areas stimulate local economies by providing jobs, supporting farmers, and reducing urban migration. The development of rural industries also improves infrastructure, such as roads and electricity.

4. Enhanced Food Security By reducing post-harvest losses and improving the shelf life of food, agro-processing ensures a stable supply of nutritious products throughout the year. This contributes to national food security and resilience against climate shocks.

Challenges in Agro-Processing

Despite its potential, Zimbabwe's agro-processing sector faces challenges, including:

Market Access: Farmers and processors often struggle to find reliable markets for their products.

Addressing these challenges requires coordinated efforts from the government, private sector, and development partners.

> **Lack of Financing: High capital costs for equipment and facilities deter investment in agro-processing.**

Strategies for Promoting Agro-Processing

1. Public-Private Partnerships (PPPs): Collaborations between the government and private investors can mobilize resources for infrastructure development and support agro-processing ventures.

2. Access to Financing: Offering low-interest loans, grants, or subsidies for agro-processing equipment encourages investment in the sector.

3. Training and Capacity Building: Equipping farmers and processors with skills in quality control, packaging, and marketing enhances the competitiveness of Zimbabwean products.

4. Export Promotion: Trade fairs, certification programs, and partnerships with international buyers can help agro-processors access global markets.

CONCLUSION

Agro-processing is a powerful engine for economic growth in Zimbabwe, offering opportunities to increase profitability, create jobs, and reduce waste. By investing in value addition and addressing challenges through strategic initiatives, Zimbabwe can unlock the full potential of its agricultural sector. Supporting agro-processing will not only boost the economy but also improve rural livelihoods and strengthen food security, paving the way for sustainable development.

SOURCE KUFUNGA DESK

COMMODITIES - GRAIN MARKETS

Maize Goes to Market: ZMX Opens the 2026 Grain Season

Every harvest, Zimbabwe's grain farmers hit the same wall. A 2,000-tonne opening listing is an attempt to turn a crop into a tradeable asset.

BY THE KUFUNGA DESK

Every harvest, Zimbabwe's grain farmers run into the same wall. The crop comes in, prices are softest at the moment everyone is selling, and the smallholder - short of storage and short of cash - takes whatever the gate price offers. The Zimbabwe Mercantile Exchange (ZMX) exists to break that pattern, and on 31 March it opened its 2026 marketing season with over 2,000 tonnes of maize listed and a warehouse-receipt system at the centre of the trade.

THE RECEIPT: TURNING GRAIN INTO A TRADEABLE ASSET

The mechanism that makes the exchange work is the warehouse receipt. A farmer deposits grain at a certified warehouse and receives a document certifying the quantity and grade held in store. That receipt is the asset. It can be sold on the exchange, used as collateral, or held while the farmer waits for a better price - without the grain ever moving until a buyer is matched. The crop stops being a perishable that must be offloaded fast and becomes a stored, gradeable, financeable instrument.

This is the quiet structural shift. The smallholder's bargaining position has always been weakest at harvest precisely because the alternative to selling was spoilage. A warehouse receipt removes that gun-to-the-head timing, letting price discovery happen on an open floor rather than at a farm gate where the buyer holds every card.

THE DOOR: A 50KG DEPOSIT AND A COMMUNAL FARMER

What gives the 2026 opening its weight is the entry threshold. Communal farmers can join with deposits as small as 50kg, a level deliberately set to bring smallholders - not just commercial estates - onto the exchange. The detail matters because the majority of Zimbabwe's grain is grown by communal and small-scale producers, and a market that only served large consignments would route around exactly the farmers who most need price protection.

> A receipt lets the farmer sell the grain without surrendering to the calendar.

The early listing of over 2,000 tonnes is best read as a signal rather than a ceiling: enough volume to prove the floor is live and orderly as the season opens, with room to grow as more deposits arrive. Coverage of the opening of the ZMX grain trade framed it as the formal start of the marketing season, and the architecture around it - certified warehouses, grading standards, an open order book - is what turns a one-off listing into a recurring market.

THE ANCHOR: GMB'S 25% AND THE STATE'S HAND

The Grain Marketing Board holds a 25% stake in the exchange, and that stake is doing real work. GMB's involvement lends the platform institutional ballast - a state grain body with national reach, storage infrastructure and standing in the maize market sitting inside the venue rather than competing outside it. For a smallholder weighing whether to trust a new mechanism with a season's crop, that anchor is part of the confidence calculation.

> Lower the deposit to 50kg and the exchange stops being a club for the large.

For the operator and the policymaker alike, the ZMX model points somewhere larger than a single maize season. A working warehouse-receipt exchange is the spine of agricultural finance across much of the world: it lets banks lend against stored grain, lets buyers source on transparent terms, and lets farmers plan against a visible price rather than a rumour. Zimbabwe has built the floor; the test now is depth – whether enough volume, enough warehouses and enough trust accumulate to make the 50kg deposit a habit rather than a headline.

The grain has gone to market. The question for 2026 is how many farmers walk through the door that 50kg has opened.

SOURCE KUFUNGA DESK

MARKET ACCESS - EXPORTS

Export Protocols to China: A Market-Access Story

Access to China's market is not a handshake but a product-by-product passport. The paperwork decides who ships and who watches.

BY THE KUFUNGA DESK

Headlines about African farmers reaching Chinese consumers conjure images of avocados and chillies on supermarket shelves. The reality is quieter and more bureaucratic: an export only happens once a phytosanitary protocol is signed, an enterprise is registered, and a shipment clears inspection. The romance of market access lives in the customs annex, and most of the work is done before a single crate leaves the farm.

China's foreign ministry reports that since the 2024 FOCAC Beijing Summit it has signed 22 protocols on agricultural exports with 18 African nations, and that more than 2,400 food enterprises from 53 African countries and regions are now registered to ship to China. These are claims from an official source, but the corroborating record on specific deals is consistent, and the registration count is the more telling figure of the two.

THE PROTOCOL: A PRODUCT-BY-PRODUCT PASSPORT

Access is not granted wholesale; it is negotiated crop by crop, country by country. Each protocol sets the pest-and-disease and quarantine terms under which one product from one country may enter, which is why a country can sell soybeans but not yet groundnuts, or chillies but not yet citrus. The arithmetic of 22 protocols across 18 nations tells its own story: most countries have opened only one or two products, and the long tail of African produce still waits outside the gate.

Independent reporting confirms the accompanying machinery. China signed animal and plant quarantine cooperation memoranda with Zimbabwe, the Republic of Congo and Sao Tome and Principe, and a customs agreement with Namibia. Each of these is the unglamorous groundwork, the technical handshake between regulators, that a political summit cannot substitute for and that determines whether produce actually moves.

THE REGISTRY: WHO IS ACTUALLY ALLOWED TO SHIP

Beyond the protocol sits the enterprise registry. A producer cannot export simply because the crop is cleared; the specific firm must be registered and recognised, audited against Chinese sanitary standards before it can load a container. The 2,400-plus registrations are therefore the real measure of who can trade, more honest than any tonnage projection, because they count the firms that have actually cleared the gate rather than the ones that hope to.

> In this trade, the binding document is not the contract but the quarantine protocol.

At the frontier of the system, individual exporters can earn fast-track status. Burundi's mutual recognition of "Authorised Economic Operators" with China lets trusted firms move goods with lighter inspection, a privilege reserved for those that have proved their compliance over time. It is a reminder that within each country, access is graded, not uniform, and that reputation built with the regulator becomes a tradable asset of its own.

THE CATCH: STANDARDS FAVOUR THE ALREADY-CAPABLE

The protocol system rewards producers who can meet Chinese sanitary standards, trace their supply chains and absorb the cost of audits and laboratory testing. That tends to favour larger, better-resourced agribusinesses over smallholders, so a market-access win for a country is not automatically a win for its poorest farmers. The same gate that admits a commercial estate can quietly exclude the village cooperative next door.

This is the continental tension behind the cheerful access figures. Selling to China can raise rural incomes, but only where states invest in the testing labs, traceability systems and extension support that let smaller producers qualify in the first place. Without that public scaffolding, the benefit concentrates among a handful of firms, and the export boom bypasses the farmers who need it most, hardening rather than easing rural inequality.

> **Market access is counted in registered firms, not in signed summits.**

A door that opens for the compliant can stay shut for the smallholder next door.

There is a continental dimension to this too. A protocol negotiated by one country does not extend to its neighbour, so 22 agreements across 18 nations leaves most African producers still queuing for terms that already exist elsewhere. Pooling the technical work, sharing laboratory capacity and negotiating common standards through regional bodies would let smaller economies reach the Chinese market without each rebuilding the same regulatory apparatus from scratch.

For African producers, the lesson is that the work of selling to China begins long before the first container moves. It begins in the laboratory, the registration office and the inspection queue, where access is granted or withheld one protocol at a time, and where the difference between a slogan and a shipment, and between a broad gain and a narrow one, is finally decided.

SOURCE KUFUNGA DESK

AGRIBUSINESS - ORGANIC

The Rise of Organic Farming: Opportunities for Zimbabwean Farmers

As global consumers pay a premium for health and sustainability, organic farming offers Zimbabwe's growers a higher-value niche - if they can meet the standard.

BY THE KUFUNGA DESK

Organic farming is gaining momentum globally as consumers increasingly prioritize health, sustainability, and environmental stewardship. In Zimbabwe, this trend presents significant opportunities for farmers to tap into growing local and international demand for organic produce. By adopting organic farming practices, Zimbabwean farmers can enhance soil fertility, reduce costs, and access premium markets. This article explores the rise of organic farming in Zimbabwe, its benefits, and practical steps for farmers to transition to organic agriculture.

What is Organic Farming?

Organic farming is an agricultural method that avoids synthetic chemicals, such as fertilizers, pesticides, and genetically modified organisms (GMOs). Instead, it relies on natural processes, including crop rotation, composting, and biological pest control, to promote soil health and ecological balance. The principles of organic farming align with traditional practices used by many Zimbabwean farmers, making the transition to certified organic systems a feasible step.

BENEFITS OF ORGANIC FARMING

1. Healthier Produce Organic farming eliminates harmful chemicals, resulting in healthier and safer produce for consumers. This appeals to health-conscious individuals and families, particularly in urban areas where demand for organic food is rising.

2. Environmental Sustainability By focusing on natural inputs and soil conservation, organic farming reduces environmental degradation. Practices such as agroforestry and intercropping promote biodiversity and protect water resources.

3. Cost Savings Organic farming reduces dependence on expensive synthetic inputs, lowering production costs. Farmers can create compost and natural fertilizers on-site, making their operations more sustainable and cost-effective.

4. Access to Premium Markets Organic produce often commands higher prices in both local and international markets. Zimbabwean farmers can export organic products to regions like Europe, where demand for ethically produced food is robust.

5. Climate Resilience Organic farming practices improve soil health and water retention, making farms more resilient to climate change and extreme weather events.

Opportunities for Zimbabwean Farmers

The rise of organic farming opens doors to several opportunities:

Export Markets: Zimbabwean farmers can capitalize on export opportunities for organic fruits, vegetables, and herbs. Certifications such as the EU Organic Label or USDA Organic can boost their credibility in global markets.

Local Demand: Urban supermarkets and farmers' markets are seeing increased demand for organic produce, creating avenues for smallholder farmers to reach health-conscious consumers.

Value-Added Products: Organic farming supports the production of value-added goods, such as dried fruits, herbal teas, and organic oils, which fetch premium prices.

STEPS TO TRANSITION TO ORGANIC FARMING

1. Understand Organic Certification Requirements Farmers interested in becoming certified organic must familiarize themselves with the standards set by certification bodies. These standards typically include guidelines on soil management, input use, and pest control.
2. Begin with Soil Health Healthy soil is the foundation of organic farming. Farmers can improve soil fertility through composting, cover cropping, and reduced tillage. Regular soil testing ensures that the land remains nutrient-rich and productive.
3. Adopt Biological Pest Control Instead of synthetic pesticides, farmers can use natural methods such as introducing beneficial insects or using organic sprays made from neem or garlic.
4. Diversify Crops Crop rotation and intercropping reduce pest and disease risks while maximizing land use. Farmers can grow complementary crops that enhance soil fertility and provide diverse income streams.
5. Market Organic Produce Effectively Farmers transitioning to organic systems should invest in branding and marketing their produce. Highlighting the health and environmental benefits of organic food helps attract consumers and build loyalty.

CHALLENGES AND SOLUTIONS

Transitioning to organic farming is not without challenges. Certification can be costly and time-consuming, particularly for small-scale farmers. Additionally, initial yields may decrease as the soil transitions to organic practices.

To overcome these hurdles, farmers can join cooperatives to share resources and certification costs. Training programs and support from NGOs or government initiatives can also help farmers adopt organic methods effectively.

CONCLUSION

The rise of organic farming presents a promising opportunity for Zimbabwean farmers to meet growing consumer demand while promoting environmental sustainability. By transitioning to organic systems, farmers can access premium markets, reduce costs, and build resilience to climate change. With the right support and strategies, organic farming has the potential to transform Zimbabwe's agricultural sector and contribute to healthier communities and ecosystems.

SOURCE KUFUNGA DESK

AGRIBUSINESS - INSTITUTIONS

Zimbabwe's Tobacco, Zimbabwe's Pride: 96 Years of the ZTA

The auction floor wakes early. For 96 years, the Zimbabwe Tobacco Association has been the growers' voice on it.

BY THE KUFUNGA DESK

The auction floor wakes early. In the cool light before buyers crowd the lines, graders nod through stacks of flue-cured leaf and a district councillor from the Zimbabwe Tobacco Association (ZTA) answers a grower's question about this week's prices. The scene could be 1974 or 2024. Since 1928, the growers' voice has been present in rooms like this - quietly practical, focused on getting producers the information, access and representation they need to farm and sell well.

A RECOGNISED GROWERS' VOICE SINCE 1928

Formed in 1928, the Zimbabwe Tobacco Association is the country's recognised association for tobacco producers. Its mandate is straightforward: promote and develop the flue-cured tobacco industry in Zimbabwe, and advance and protect the interests of all classes of producers. That work spans national representation through district councillors and formal roles in sector bodies, as well as being a founding member of the International Tobacco Growers' Association - a reminder that Zimbabwe's growers have long engaged with regional and global counterparts.

CONTEXT: A MEASURABLE REBOUND IN PRODUCTION

Zimbabwe's tobacco output has rebounded strongly in recent seasons. After setting a national record of about 296 million kilograms in 2023, the country went on to surpass 300 million kilograms in 2025 - crossing a symbolic target outlined in the Tobacco Value Chain plans - and pushing farmer earnings toward the US$1 billion mark for the season. These figures place Zimbabwe among Africa's leading producers and restore a measure of confidence after earlier drought-affected years.

Data points (latest seasons)

WHAT ZTA DOES - SIX PRACTICAL PILLARS

Representation & policy ZTA represents grower concerns at sector forums and national level, including engagement with the Tobacco Industry and Marketing Board and the Tobacco Research Board. It maintains district-level councillor networks and holds regular councillors' meetings, while providing legal representation on tobacco-related matters where needed.

> 2023 marketed leaf: ~296 million kg (record at the time).

Market intelligence Producers receive marketing information for local and international markets, routine cost-of-production and cash-flow analysis, and timely updates via email, SMS and WhatsApp, including the long-running "Dear Growers" letters. ZTA also produces the quarterly Zimbabwe Tobacco Today, which consolidates seasonal insights for members.

Productive linkages & finance The association facilitates practical linkages with contract-growing companies, conducts consultations with input suppliers and financial institutions, and assists with coal procurement and logistics during peak curing windows - removing friction at critical points in the production cycle.

Research, training & extension ZTA maintains working links with training and research institutions - including the Tobacco Research Board (TRB) and allied training bodies - to support small-scale development, extension services, field days and short courses that lift on-farm practice.

> **2025 marketed leaf: 300 million+ kg (new all-time record), with farmer revenues around US$1 billion.**

Sustainability & good practice Beyond agronomic technique, ZTA promotes good agricultural and labour practices and works with the Forestry Commission and partner initiatives on afforestation - an increasingly important pillar as the sector balances productivity with environmental stewardship.

International voice & visibility As a founding member of the International Tobacco Growers' Association, ZTA participates in cross-border conversations affecting growers' livelihoods, while maintaining a public-facing information flow through its website and social channels for transparency and stakeholder awareness.

IMPACT, THEN OUTLOOK

The association's work shows up in practical places: growers receiving timely market and logistics alerts; district-level discussions that turn into training days; and sector engagement that improves transparency around prices and exports. Looking ahead, priorities remain steady and public-interest focused: clearer market information, resilience on energy and logistics, continued work on sustainable practices including afforestation, and targeted support that helps smallholders participate competitively in an industry that has demonstrably bounced back.

SOURCE KUFUNGA DESK

AGRIBUSINESS - POULTRY

From Egg to Market: The Business Timelines of Poultry

For the poultry farmer, the clock starts with the egg. Read the timelines right and a flock becomes a financial calendar.

BY THE KUFUNGA DESK

By The African Farmer's Ledger, a Cabanga Media Group Publication

For the poultry farmer, the clock starts not when the bird leaves the shell, but when the egg first feels the warmth of incubation. The length of that journey - 16 days for a quail, 46 days for an ostrich - can determine how quickly capital returns, how often the market is supplied, and how predictable the farm's cash flow becomes.

In an era where farming is both a technical craft and a business science, understanding incubation timelines is no longer optional - it's a competitive advantage.

Incubation as a Financial Calendar

Chicken (21 days): The continental staple, balancing manageable cycles with broad consumer demand.

Ostrich (42-46 days): Long incubation, fewer cycles, but potentially high single-unit value in meat, leather, and feathers.

FAO poultry cycle data shows that shorter incubation species enable a farmer to recover operational capital faster, while longer cycles require larger financial buffers but may open access to premium markets.

High-Turnover vs. High-Value Models

The decision is not merely about speed. It is about matching turnover rate to capital strength and market opportunity:

High-turnover species (quail, chicken) keep cash moving and allow for rapid reinvestment.

High-value species (ostrich, peafowl) suit farmers who can manage longer working capital lock-ups and target luxury buyers.

> Incubation length is more than a biological fact - it's a business cycle marker.

A South African ostrich producer interviewed in the 2023 Ostrich Industry Report noted that one healthy chick can yield over $300 in leather and $100 in meat, while a small-scale quail farmer in Kenya's Nyeri County reports 40% higher monthly liquidity by rotating stock every 3 weeks.

SEASONAL MARKET SYNCHRONISATION

The ability to align hatching with peak demand seasons - festive periods, weddings, tourist high seasons - is where incubation awareness becomes strategy. Kenyan hatcheries reported in a 2022 industry survey that pre-holiday hatching schedules increased bird sale prices by 18-25% compared to off-season sales.

For the business-minded farmer, the incubation calendar should be layered onto the sales calendar, ensuring that the farm delivers exactly when demand - and prices - spike.

Ledger Thinking: Recording for Precision

The African Farmer's Ledger advocates incubation-led record keeping:

Log each batch with dates, species, egg count, and hatch success rate.

Record feed, electricity, and labour costs during incubation.

Note market price at sale and calculate margin per cycle.

> Quail (16-23 days): With up to 17 cycles a year, quail offer rapid turnover for farmers seeking quick cash recovery and regular market presence.

This ledger approach not only improves internal decision-making but also increases investor and financier confidence. Data-backed farmers secure loans and partnerships more easily because their operational rhythm is visible and predictable.

The Investment Lens

From a financing perspective:

Short cycles improve working capital liquidity - investors can see faster returns.

Long cycles with high-value outputs attract patient capital and niche market investors.

Blended approaches - combining a high-turnover species for cash flow and a long-cycle species for premium yield - can stabilise income and reduce market risk.

In poultry farming, incubation is not just biology - it is economics. When the farm's hatching calendar becomes its financial calendar, every egg laid is already part of a planned, profitable future.

SOURCE CABANGA MEDIA GROUP - FARMING

PROFILES

The people behind the enterprise.

IN THIS SECTION

FOUNDERS – THE LONG GAME

Walter Magaya: 45 Members to US$25M+ in 13 Years

In 13 years, a service of 45 people became a documented multi-sector enterprise worth more than US$25 million. This is how the portfolio was built.

BY THE KUFUNGA DESK

When Walter Magaya, founder of PHD Ministries, won three awards from the Chartered Institute of Project Managers Zimbabwe (CIPMZ) in December 2024 - including Project Director of the Year - it marked the latest milestone in a remarkable 13-year journey from religious leader to multi-sector entrepreneur. His Heart Stadium in Harare had claimed the Engineering in Construction (Sports) Super Platinum Award and Mega Project Award, validating what academic researchers and government officials had already recognized: Magaya has built one of Zimbabwe's most ambitious institutional enterprises.

What began on October 28, 2012, with 45 people gathered for a church service has evolved into a documented multi-million-dollar enterprise spanning religion, professional sports, hospitality, media, and infrastructure across three countries. With investments exceeding $25 million in sports facilities alone, Magaya's trajectory offers a compelling case study in strategic diversification, community-focused development, and the integration of faith with tangible economic impact.

THE FOUNDATION: RAPID GROWTH AND ACADEMIC RECOGNITION

Prophetic Healing and Deliverance (PHD) Ministries launched with just 45 congregants in October 2012. According to the ministry's official timeline, growth was explosive: 500 attendees by January 2013, and 3,000 people at a "Big Sunday" gathering in March 2013 - barely five months after founding.

This wasn't just promotional hype. In 2016, scholars Ezra Chitando and Kudzai Biri published peer-reviewed research in SciELO documenting that PHD Ministries was attracting thousands at weekly services in Waterfalls, Harare, representing a significant phenomenon in Zimbabwe's post-2008 surge of prophetic-healing churches. Their study, "Walter Magaya's Prophetic Healing and Deliverance (PHD) Ministries and Pentecostalism in Zimbabwe," provided external validation of the ministry's rapid expansion.

By 2015, PHD had expanded beyond Zimbabwe into Botswana and South Africa, becoming recognized as one of the country's fastest-growing Pentecostal movements. A 2017 study by Liberty Mahohoma in HTS Teologiese Studies added crucial context, confirming that PHD under Magaya had become a multimillion-dollar enterprise. The term "God business" used in academic analysis wasn't pejorative but analytical - describing how neo-prophetic churches in Zimbabwe had evolved into significant economic entities creating jobs and infrastructure.

This academic validation distinguishes PHD's documented institutional growth from mere promotional claims, providing scholarly confirmation that Magaya had built something substantial enough to warrant peer-reviewed research.

STRATEGIC DIVERSIFICATION: BUILDING THE MULTI-SECTOR PORTFOLIO

By 2014-2015, Magaya began transforming PHD from a religious institution into an integrated, multi-sector enterprise where each venture strategically reinforced the others.

SPORTS INVESTMENT: YADAH FC MAKES HISTORY

Circa 2014-2015, Magaya acquired or founded a football club that became known as Yadah FC. According to both Wikipedia and Pindula, he holds majority ownership, making it explicitly church-affiliated.

In 2016, Yadah Stars FC won the ZIFA Division One Eastern Region championship and earned promotion to the Zimbabwe Premier Soccer League - the country's top flight. This made history: Yadah became the first church-owned football club to reach Zimbabwe's premier division. The club continues competing in the PSL, providing ongoing visibility while engaging youth through sports - a form of ministry outreach complementing traditional religious activities.

HOSPITALITY INFRASTRUCTURE: YADAH HOTEL

During the mid-2010s, Magaya built Yadah Hotel near PHD Ministries' church location - an $8 million investment serving multiple purposes simultaneously. According to SportsCast, the facility provides accommodation for church visitors, serves as a training base for Yadah FC players, and has hosted Zimbabwe's national football teams free of charge for training camps. International teams, including Clube Ferroviário da Beira from Mozambique, have also used the facilities.

This integration exemplifies Magaya's strategy: the hotel generates revenue from hospitality operations while supporting the football club's training needs, serving church accommodation requirements, and providing community service - all from a single infrastructure investment.

MEDIA EXPANSION: YADAH TV

Recognizing physical infrastructure's geographical limitations, Magaya expanded into digital media through Yadah TV, a religious broadcasting channel featuring preaching, live PHD services, and faith-based programming. Available via apps on Apple App Store and Google Play (with previous DStv distribution that ceased January 2025), the channel extends potential reach globally. While PHD's physical churches serve thousands in Zimbabwe, Botswana, and South Africa, Yadah TV allows anyone with a smartphone to access content - demonstrating Magaya's understanding of how technology amplifies traditional ministry models.

THE STADIUM REVOLUTION: $25M+ INVESTMENT IN SPORTS INFRASTRUCTURE

Building on Yadah FC and Yadah Hotel, Magaya dramatically escalated his sports infrastructure vision from 2023 onwards, committing over $25 million to stadium development across Southern Africa - one of the largest private investments in Zimbabwean sports infrastructure in recent history.

HEART STADIUM: PRESIDENTIAL RECOGNITION AND PROFESSIONAL AWARDS

The centerpiece is Heart Stadium in Waterfalls, Harare - a $10 million, 5,000-seat facility completed in less than six months. President Emmerson Mnangagwa commissioned the stadium in December 2023, calling it a "model" for other investors. Modeled after Swansea Stadium in Wales, it features state-of-the-art amenities and quickly began attracting international teams for pre-season training.

In December 2024, Heart Stadium won three CIPMZ awards: Engineering in Construction (Sports) Super Platinum Award, Mega Project Award, and Project Director of the Year (Magaya personally). These honors represent professional validation from project management experts assessing execution quality, timeline management, and overall impact - criteria far removed from religious considerations.

Magaya's response was characteristically modest: "We feel proud to be recognised for the contributions that we have made in our small way in investing in sports infrastructure in Zimbabwe."

REGIONAL EXPANSION AND NATIONAL IMPACT

Heart Stadium 2 opened in Maputo, Mozambique, in July 2024, extending Magaya's sports infrastructure footprint beyond Zimbabwe's borders. A third Heart Stadium is planned for Lilongwe, Malawi, demonstrating ambitions for a regional network of modern facilities.

The most ambitious current project is Chahwanda Stadium (Heart Main Arena) in Kwekwe - a 10,000-seat facility being built to meet Confederation of African Football (CAF) standards. This addresses a critical national need: Zimbabwe currently lacks CAF-approved stadiums for hosting international matches. Deputy Sports Minister Emily

Jesaya toured the construction site and publicly praised the project's progress. Target completion is March 2025, with the stadium serving as home for Kwekwe United and Hardrock FC while potentially hosting international competitions.

Additional stadiums are planned for Zimbabwe's Southern and Eastern regions, with a potential Victoria Falls project. The cumulative $25+ million investment creates employment during construction, ongoing operational jobs, training facilities for athletes, and venues generating revenue through events and international team training camps.

PHILANTHROPY AND COMMUNITY IMPACT

Beyond infrastructure, Magaya has provided substantial support to Zimbabwe's national football programs. In May 2015, he donated $56,000 to the Zimbabwe National Soccer Team for COSAFA games, and in June 2015, paid outstanding allowances and travel expenses for AFCON 2017 qualifiers. Cumulative donations to national teams (including women's soccer) exceed $500,000, combining financial contributions with free facility access at Yadah Hotel and Heart Stadium.

Healthcare philanthropy includes an $18,000 donation to actress Pretty Xaba for cancer treatment in India and contributions to Parirenyatwa Group of Hospitals. Community engagement extends to support for informal traders, clean-up campaigns (including Vice President Kembo Mohadi's participation), and youth empowerment initiatives.

In 2018, Magaya launched the African Talent Show with a $1 million grand prize - one of Africa's largest entertainment competition prizes. PHD events have also become significant platforms for Zimbabwean musicians including Tocky Vibes, Jah Prayzah, Alick Macheso, and the late Oliver Mtukudzi, providing economic opportunities for artists while integrating faith with Zimbabwean cultural expression.

The Complete Institutional Portfolio

By 2025, the Magaya enterprise encompasses:

Religion: PHD Ministries with operational presence in Zimbabwe, Botswana, and South Africa

Sports: Yadah FC (Zimbabwe Premier Soccer League); five Heart Stadium projects across three countries

Hospitality: Yadah Hotel ($8 million investment)

Media: Yadah TV (digital broadcasting platform)

Entertainment: African Talent Show ($1 million prize)

Infrastructure: $25+ million committed to stadium development

Philanthropy: $500,000+ in national team support, healthcare donations, community programs

The integration is strategic. Church members fill stadium seats for Yadah FC matches. Hotel guests include church conference attendees and football teams. Yadah TV broadcasts church services and promotes other ventures. Stadium projects employ community members and support national development priorities. Each component reinforces the others while serving distinct community needs.

LEADERSHIP AND STRATEGIC VISION

Magaya's trajectory shows three distinct phases: Foundation (2012-2013) with rapid ministry growth from 45 to 3,000 people; Consolidation & Diversification (2014-2017) with sports, hospitality, and media expansion earning academic recognition as a multimillion-dollar enterprise; and Large-Scale Infrastructure (2018-2025) with $25+ million in stadium investments drawing presidential commissioning and professional awards.

His approach demonstrates several key characteristics:

Integration: Each venture supports the others - church provides community base, football engages youth, hotel serves multiple stakeholders, media extends reach globally, stadiums address national priorities while supporting the club.

Multi-sector diversification: Rather than building more churches, Magaya spread across religion, sports, hospitality, media, infrastructure, and entertainment - reducing risk while multiplying impact.

Community focus: Free national team facility access, artist support, and healthcare donations demonstrate commitment beyond profit, building social capital and legitimacy.

Regional vision: Projects span Zimbabwe, Mozambique, and Malawi, with church operations in Botswana and South Africa - Southern African regional development thinking.

The peer-reviewed studies by Chitando & Biri (SciELO, 2016) and Mahohoma (HTS, 2017) provide external scholarly validation that PHD became a significant institutional and economic phenomenon. This academic attention distinguishes Magaya's achievements from unverified claims, offering credible third-party confirmation of institutional growth and economic impact.

NATIONAL RECOGNITION AND INDUSTRY IMPACT

Government recognition includes President Mnangagwa's commissioning of Heart Stadium and Deputy Minister Jesaya's Kwekwe site visit. Professional validation came through three CIPMZ awards assessing engineering quality and project execution. Academic documentation via two peer-reviewed studies confirms institutional significance.

Magaya's investments directly address national priorities. Zimbabwe's shortage of CAF-approved stadiums limits international match hosting - the Kwekwe project fills this infrastructure gap. Where government resources are constrained, private sector investment meets national needs while creating economic activity through construction jobs, operational employment, and sports tourism.

International teams using Heart Stadium for training position Zimbabwe as a regional sports destination, generating economic multipliers: teams need accommodation, food services, transportation, and support services. The broader economic impact extends throughout local economies beyond stadium revenue.

Yadah FC's status as the first church-owned top-flight football club establishes precedent for religious institutions as sports investors. Heart Stadium projects model private sector infrastructure development addressing public needs. The integrated multi-sector approach demonstrates faith-based institutions can be serious development partners, not just spiritual service providers.

THE BROADER SIGNIFICANCE

Mahohoma's 2017 academic study described PHD as a "God business" enterprise - analyzing how neo-prophetic churches became significant economic entities. This documents an important phenomenon: faith-based institutions operating as sustainable, multimillion-dollar enterprises creating jobs, building infrastructure, and contributing to economic development.

Magaya demonstrates that religious institutions can be serious development partners. Infrastructure serves both spiritual mission (community engagement, visibility, event venues) and community needs (facility gaps, national team support, employment). Sports development becomes youth ministry and social impact simultaneously.

His model shows private investment addressing national needs while pursuing business objectives - suggesting that where government capacity is limited, faith-based private investment can complement public efforts. Multiple revenue streams across sectors provide financial sustainability, funding long-term infrastructure investments building lasting value rather than focusing on consumption.

Projects spanning three countries contribute to Southern African development cooperation, facilitating regional tournaments, training exchanges, and sports tourism flows. This regional integration aligns with continental development frameworks emphasizing African economic integration.

CURRENT VISION AND FUTURE TRAJECTORY

The Chahwanda Stadium in Kwekwe targets March 2025 completion as a 10,000-seat, CAF-compliant facility addressing Zimbabwe's international stadium shortage. Additional Heart Stadium projects are planned for Southern and Eastern Zimbabwe regions, with potential Victoria Falls development. Women's Soccer League support continues, alongside the annual Heart Cup tournament.

Magaya has stated his goal clearly: "What I really want to see happening is the development of the game in the country." His consistent message - "Potential is there in Zimbabwe, and we only need to improve infrastructure" - articulates a philosophy that infrastructure unlocks national potential across sports, tourism, and economic development.

The 13-year trajectory is remarkable:

2012: 45 people in a church

2013: 3,000 people, explosive growth

2014-2015: Sports, hospitality, media diversification; international expansion

2016: Historic Yadah FC promotion

2017: Academic recognition as multimillion-dollar enterprise

2018: African Talent Show launch

2023: Presidential commissioning of Heart Stadium

2024: Three CIPMZ awards; Mozambique expansion

2025: CONTINUED INFRASTRUCTURE DEVELOPMENT

This isn't episodic success - it's consistent vision, investment, execution, and impact documented by academic research, verified by independent sources, and recognized by government and professional bodies.

LEGACY AND LESSONS

Walter Magaya's journey from 45 congregants in October 2012 to a multi-sector, multi-country enterprise demonstrates how faith-based institutions can become serious partners in national development - building infrastructure, creating employment, supporting national priorities, and contributing to economic growth.

The numbers tell the story: 45 people to thousands (academically documented); one church to multi-country presence (Zimbabwe, Botswana, South Africa, Mozambique, Malawi projects); religious services to $25+ million sports infrastructure investment; local ministry to regional development partner.

Academic validation from peer-reviewed research distinguishes documented achievement from claims. Presidential commissioning, three professional awards, scholarly documentation, and the first church-owned top-flight football club represent external validation from diverse sources based on measurable achievement.

Magaya has demonstrated that religious leaders can become infrastructure developers, sports investors, media entrepreneurs, and community development partners - creating lasting value outliving individuals. The buildings, stadiums, and institutions will serve communities for generations, independent of their founder.

For leaders across sectors, the lesson is clear: Start where you are, think broadly about how your core mission connects to community needs, execute consistently over years, build infrastructure serving others beyond your immediate constituency, and impact compounds over time. Magaya didn't start with $25 million - he started with 45 people and vision, then built systematically over 13 years, reinvesting success into expanding infrastructure.

As Zimbabwe and Southern Africa seek innovative models for infrastructure development and economic growth, Magaya's trajectory offers a compelling case study in how vision, strategic diversification, community focus, and consistent execution transform small beginnings into regional impact. The stadiums will host matches for decades. The hotel will accommodate guests for generations. The infrastructure creates employment, addresses national needs, and serves communities.

This is institution-building in its truest sense: creating value that outlasts the builder, infrastructure that serves communities, and models others can learn from. The story of PHD Ministries and Walter Magaya demonstrates that in the intersection of faith, entrepreneurship, and community service lies enormous potential for national development and regional impact - sustained vision and strategic execution transforming 45 people in 2012 into a $25 million enterprise serving Southern Africa.

SOURCE KUFUNGA MAGAZINE

LIFESTYLE

Where Africa lives well.

IN THIS SECTION

TRAVEL - CONSERVATION

Bushlife Safaris: Where Conservation Meets Immersion in Mana Pools

The safari industry has an identity crisis. In Mana Pools, Bushlife answers it with walking guides, three camps and a conservation unit that is core infrastructure, not marketing.

BY THE KUFUNGA DESK

The safari industry faces an identity crisis. Luxury lodges proliferate across Africa, each promising authenticity whilst delivering carefully curated experiences that insulate guests from genuine wilderness. Air conditioning, plunge pools, and Michelin-star cuisine create comfort but obliterate the visceral connection that defines true safari. Meanwhile, wildlife populations decline, poaching pressures intensify, and the economic models supposedly funding conservation often amount to little more than marketing theatre.

Bushlife Safaris rejects this entire paradigm. Operating from Mana Pools National Park - a UNESCO World Heritage Site in Zimbabwe where guests can walk amongst elephants, track wild dogs on foot, and camp within earshot of hunting lions - owners Nick and Desiree Murray have built something profoundly different: a family-owned operation where world-class guiding, boots-on-ground conservation, and genuine wilderness immersion converge without compromise.

THE NICK MURRAY FACTOR: LEGENDARY GUIDING AS COMPETITIVE MOAT

Safari quality ultimately depends on one variable: the guide. Equipment, accommodation, and logistics all matter, but the person interpreting wilderness, ensuring safety, and revealing nature's narratives determines whether guests experience transformation or merely tourism. This reality creates profound challenges for safari operators because exceptional guides cannot be manufactured through training programmes or operational systems - they emerge through decades of lived experience, innate talent, and obsessive dedication.

Nick Murray represents the apex of this profession. As one of Africa's most respected professional guides, his reputation extends far beyond typical industry recognition. Guests book Bushlife Safaris specifically to be guided by Nick, whose ability to walk clients safely onto active predator sightings - wild dogs, lions, bull elephants - reflects knowledge that transcends textbook ecology into intuitive understanding of animal behaviour, terrain reading, and risk assessment.

This expertise manifests most powerfully in Nick's intimate knowledge of individual animal families. He doesn't just track wild dogs - he knows the "Tait Pack" and "Blacktip Pack" as distinct social units with unique histories, personalities, and behavioural patterns. This narrative depth transforms animal encounters from checklist wildlife viewing into unfolding dramas where guests understand the context, relationships, and significance of moments they're witnessing.

The BBC Earth collaboration for the Dynasties Painted Wolf episode validates this expertise at the highest level. Documentary filmmakers requiring access to specific wild dog packs, predictable animal behaviour for filming schedules, and guides who could position camera crews safely in proximity to dangerous wildlife selected Bushlife because Nick's knowledge made the impossible possible.

For Bushlife Safaris, this creates a competitive moat that luxury amenities cannot replicate. Other operators can build nicer lodges, offer better wine lists, or upgrade vehicle specifications. They cannot produce another Nick Murray. His expertise represents decades of accumulated knowledge, relationship-building with individual animals, and intuitive wilderness skills that constitute irreplaceable intellectual property.

WALKING SAFARIS: THE AUTHENTICITY THAT MANA POOLS ENABLES

Mana Pools' unique regulatory environment - allowing walking safaris without vehicle accompaniment - creates experiential possibilities unavailable in most African national parks. This isn't administrative trivia; it's the foundation for fundamentally different guest experiences that Bushlife leverages masterfully.

Traditional vehicle-based safaris impose psychological distance between guests and wildlife. Steel frames, elevated seating, and engine noise create barriers that subtly transform observation into spectatorship. Animals respond to vehicles as distinct entities, maintaining specific flight distances and exhibiting behaviours shaped by mechanical presence. Guests perceive wildlife through windows, cameras, and the mediating technology of safari vehicles.

Walking safaris obliterate these barriers entirely. On foot, guests become participants in the ecosystem rather than observers of it. Every sense engages - the smell of elephant dung, the sound of birds alarming at leopard presence, the texture of soil revealing recent animal passage, the visceral awareness of being potential prey in environments where lions and wild dogs hunt actively.

The experience demands present-moment awareness that modern life rarely requires. Guests cannot check phones, cannot retreat into air-conditioned comfort, cannot separate themselves from the reality that apex predators share these spaces. This vulnerability transforms perception. An elephant encountered on foot, without vehicle barriers, radiates power and presence that the same animal viewed from a Land Cruiser simply cannot convey.

Bushlife's walking safari expertise - particularly Nick's ability to approach predators safely - represents technical mastery that few African guides possess. Reading wind direction, understanding terrain that provides escape routes, interpreting subtle behavioural cues that indicate whether wild dogs will tolerate proximity or require distance, managing client positioning to prevent flight responses - these skills require years of experience and constant judgment that gets people killed when executed poorly.

The morning game walks tracking lions or wild dogs during cool hours, the midday siestas overlooking the Zambezi River, the afternoon canoeing amongst elephants and hippos, the evening sundowners and dinner under stars - this daily rhythm reflects wilderness accommodation rather than wilderness domination. Guests adapt to nature's schedule rather than nature adapting to theirs.

THE THREE-CAMP PORTFOLIO: CALIBRATING ADVENTURE AND COMFORT

Bushlife's accommodation strategy demonstrates sophisticated market segmentation. By operating three distinct camps, they serve different guest psychographics without diluting brand identity or compromising wilderness authenticity.

VUNDU CAMP: THE FLAGSHIP BALANCE

Vundu Camp represents Bushlife's flagship operation - permanent luxury tented accommodation that delivers comfort without sanitising wilderness. Eight spacious thatched chalets with en-suite bathrooms and a main lounge/dining area overlooking the Zambezi River provide amenities that make multi-day stays comfortable for guests unaccustomed to true camping.

The design philosophy prioritises connection over isolation. Open-air structures ensure guests hear the river, feel the breeze, and remain conscious of surrounding wildlife. Elephants walking through camp aren't disruptions - they're reminders that guests inhabit animal territory rather than human-controlled spaces that happen to contain animals.

This balance attracts the core safari market: travellers wanting authentic bush experiences without sacrifice of basic comfort. They'll sleep in tents and embrace outdoor showers, but they want proper beds, reliable meals, and spaces to relax between game activities. Vundu delivers this whilst maintaining bush authenticity that luxury lodges with their climate control and infinity pools fundamentally lack.

LITTLE VUNDU: THE PRIVATE SANCTUARY

Little Vundu serves a distinct niche - private groups, families, and photography teams requiring exclusive use and customised experiences. Five tents, dedicated guide and vehicle, and complete seclusion enable intimacy and flexibility that shared camps cannot match.

Film crews, including BBC teams shooting Dynasties, utilise Little Vundu because documentary production demands schedule flexibility, equipment accommodation, and narrative focus that group safari schedules prohibit. Photography enthusiasts wanting to spend hours at specific locations waiting for perfect light similarly benefit from private guide dedication to their specialised requirements.

Families with children find particular value in exclusive use. Multi-generational groups spanning different fitness levels, children requiring flexible schedules, and families wanting private spaces to decompress between activities all discover that Little Vundu's intimacy transforms logistics from constraint into advantage.

The private retreat positioning also commands premium pricing that rewards Bushlife's infrastructure investment whilst ensuring Little Vundu guests receive service levels justifying exclusive-use economics.

CHITAKE MOBILE CAMP: THE RAW ADVENTURE

Chitake Mobile Camp represents the opposite end of the comfort spectrum - temporary mobile camping in the southern interior at Chitake Springs where raw wilderness intensity reaches levels that casual safari-goers find overwhelming.

As dry season progresses, Chitake Springs becomes the only reliable water source in the interior, concentrating thousands of buffalo and herbivores into restricted space where multiple lion prides wait. The resulting predator-prey dynamics create wildlife density and action that few African locations can match.

Chitake is for hardcore enthusiasts who prioritise wildlife encounters over accommodation comfort. Guests sleep in basic tents, share bucket showers, and experience camping so proximate to hunting lions that nocturnal roaring makes sleep challenging. This isn't accidental discomfort - it's the price of access to wildlife drama that sanitised lodges fundamentally cannot deliver.

The Chitake experience self-selects for specific psychographics: wildlife photographers willing to sacrifice comfort for exceptional subject access, adventurers seeking bragging rights about extreme experiences, and safari veterans who've exhausted comfortable options and crave intensity. These guests become Bushlife's most enthusiastic advocates because Chitake delivers experiences they literally cannot access elsewhere.

CONSERVATION: THE BUSHLIFE SUPPORT UNIT AS STRATEGIC INFRASTRUCTURE

The safari industry frequently claims conservation credentials through vague assertions about tourism funding protection efforts. Most operations pay park fees and perhaps donate to conservation NGOs, then market these tangential relationships as genuine conservation engagement. This creates cynicism amongst sophisticated travellers who recognise performative conservation theatre when they see it.

Bushlife's conservation work operates at entirely different scale and commitment. The Bushlife Conservancy - a non-profit entity established by Nick and Desiree Murray - funds and operates the Bushlife Support Unit, an anti-poaching team that works directly with Zimbabwe Parks providing vehicles, fuel, and manpower for park patrols.

This isn't symbolic participation - it's operational infrastructure that materially impacts wildlife survival. The Support Unit has reduced elephant poaching, collared wild dog packs for monitoring and protection, and facilitated ongoing research into wild dog populations that contributes data across the continent. When BBC producers needed to track specific painted wolf packs for Dynasties, Bushlife's conservation work provided the collar data and animal knowledge that made filming possible.

The conservation commitment also creates powerful marketing differentiation. Guests booking Bushlife aren't merely enjoying luxury safari - they're directly funding anti-poaching operations, wild dog research, and park protection infrastructure. This transforms their expenditure from consumption into contribution, addressing the moral discomfort many wealthy travellers feel about African safari as extractive tourism.

The conservation work similarly positions Bushlife favourably with documentary producers, researchers, and conservation organisations whose presence and endorsement carries credibility with serious wildlife enthusiasts. The BBC Dynasties collaboration didn't just produce exposure - it validated Bushlife's expertise and conservation commitment at the highest level of global wildlife media.

OWNER-RUN AUTHENTICITY IN A CORPORATE-DOMINATED INDUSTRY

Safari industry consolidation increasingly concentrates ownership amongst corporate groups and private equity funds managing portfolios of properties across multiple countries. These operations achieve economies of scale, professional management systems, and consistent service delivery. They also lose something essential - the passionate, idiosyncratic commitment that owner-operators bring to properties they've built through decades of personal investment.

Bushlife Safaris remains family-owned and operated by Nick and Desiree Murray, creating experiences impossible for corporate chains to replicate. Guests aren't hosted by hired managers implementing operational manuals - they're hosted by owners who've lived in Mana Pools for decades, who know every waterhole, who've tracked individual elephant bulls for years, who've built conservation infrastructure through personal commitment.

This ownership structure creates operational advantages that transcend romantic notions about family business. Nick can make real-time decisions about guide deployment, guest customisation, and operational adjustments without bureaucratic approval chains. Desiree manages camp operations with intimate knowledge of staff, suppliers, and guest preferences accumulated over years rather than consulting reports from head office.

The personal relationship guests develop with Nick and Desiree similarly creates loyalty that corporate operations struggle to generate. Repeat visitors return not just for Mana Pools' wildlife but specifically for the Murray family's hospitality, expertise, and authentic welcome. This repeat business and word-of-mouth referral reduces marketing expenses whilst ensuring guest quality - people referred by previous clients arrive pre-qualified as the type of traveller who values what Bushlife offers.

THE ACCESS AND INTIMACY VALUE PROPOSITION

Bushlife's competitive positioning crystallises around two words: access and intimacy. Whilst competitors offer thread-count competition and amenity escalation, Bushlife offers unrivalled guiding that enables walking with wild dogs and bull elephants safely, star power through connections to globally famous documentary animals, and owner-run passion creating hosted experiences rather than managed transactions.

This positioning works because it targets the right psychographic: sophisticated safari-goers who've exhausted typical luxury lodges and seek something more authentic. These guests care less about wine lists and spa facilities than about guide expertise, wildlife access, and genuine bush experience. They'll sacrifice air conditioning for the privilege of camping at Chitake Springs. They'll choose rustic Little Vundu over opulent lodges if it means private time with Nick Murray.

The strategy also creates pricing power. Bushlife doesn't compete on amenities where commoditisation drives margins down. They compete on access and expertise where alternatives don't exist. Guests wanting to walk with the Dynasties painted wolves can go to Bushlife or not go at all. This scarcity supports premium pricing whilst attracting guests who value authenticity over cost optimisation.

A DAY ON SAFARI: THE RHYTHM OF WILDERNESS

The daily safari rhythm at Bushlife - predawn game walks tracking predators, midday siestas overlooking the Zambezi, afternoon canoeing amongst elephants and hippos, evening sundowners and dinners under stars - reflects accommodation to wilderness rather than wilderness accommodation to guests.

This inverted relationship defines authentic safari. Nature operates on its own schedule: predators hunt during cool hours, elephants drink at dusk, hippos emerge after dark. Guests adapt their rhythms to natural patterns rather than expecting nature to perform on convenient schedules. This accommodation requires accepting that best wildlife viewing means rising before dawn, that midday heat demands rest, that magical light happens at specific times regardless of whether it's convenient.

Bushlife's operational excellence manifests in making this wilderness rhythm comfortable without sanitising its essential wildness. Predawn wake-ups include fresh coffee and light breakfast. Midday siestas happen in comfortable spaces with river views. Evening sundowners transition naturally into dinner under stars that urban guests rarely experience without light pollution.

The canoeing component deserves particular emphasis. Viewing elephants and hippos from water-level perspective rather than elevated vehicle seats creates entirely different psychological dynamics. In canoes, guests occupy the same plane as wildlife, eliminate engine noise that distances observation, and experience terrain from animal perspective rather than human domination vantage.

THE FUTURE OF AUTHENTIC SAFARI

Bushlife Safaris represents a vision for safari's future that diverges dramatically from industry trends toward luxury amenity escalation and corporate consolidation. As climate change intensifies, wildlife populations face increasing pressure, and tourist numbers grow, the industry confronts fundamental questions about sustainability, authenticity, and conservation effectiveness.

Bushlife's model - owner-operated expertise combined with genuine conservation commitment and wilderness immersion over luxury insulation - offers compelling answers to these challenges. Their success proves that sophisticated travellers value authenticity over amenities, expertise over facilities, and conservation contribution over consumption justification.

For travellers ready to experience Mana Pools with guides who've dedicated their lives to understanding this ecosystem, who can walk amongst wild dogs and elephants safely, and whose conservation work materially protects the wildlife they showcase, contact Bushlife Safaris to discover what authentic African safari actually means.

The future of wilderness tourism belongs not to corporations building ever-more-luxurious lodges but to passionate owner-operators like Nick and Desiree Murray who understand that true luxury lies in access, expertise, and authentic connection to wild places and the animals that inhabit them.

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The business of media and knowledge.

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Monetize Your Dissertation: A Global Course for Researchers

A new Cabanga course argues that a finished dissertation is not the end of the research - it is unmonetised inventory. Tuition starts at US$11.99 a year.

BY THE KUFUNGA DESK

Universities across the world generate millions of dissertations and research projects every year - rich with ideas, insights, data, and intellectual capital that often disappear into institutional archives. For most postgraduate students and early-career academics, the research they invest years of effort into brings no financial return, no extended life beyond graduation, and no pathway to influence outside traditional academic circles.

Monetized Mind Academy, a global digital education platform dedicated to research-driven entrepreneurship, is challenging that paradigm. Through the launch of its new program, "How to Monetize Your Dissertation: Step-by-Step Strategies to Turn Your Research Into Profit Using Innovation, IP, and Business Tactics," the academy is offering a practical, accessible, and multidisciplinary blueprint for transforming academic work into market-ready value.

The course - priced at an unprecedented US$11.99 per year - aims to democratize commercialization knowledge, equipping postgraduate students, researchers, and knowledge professionals with the tools to protect their intellectual property, identify value in their scholarship, and build sustainable revenue pathways from research they have already completed.

A major barrier to commercialization is the lack of foundational IP knowledge. The program explains how researchers can safeguard ideas, file protection appropriately, and position their work for licensing, collaboration, or future ventures.

3. BUSINESS MODEL DEVELOPMENT

Researchers often lack the entrepreneurial training needed to turn insights into sustainable revenue models. The course provides structured business templates, monetization pathways, and models that show how academic work translates into real-world value.

SOURCE CABANGA AFRICA GROUP

THE ISSUE IN FIGURES

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US$24,086

ECONOMICS

lithium carbonate, per tonne, March 2026

2,000 t

FARMING

maize on the ZMX to open the 2026 grain season

54%

ECONOMICS

SADC internet reach

14 GW

ECONOMICS

new power capacity added across SADC

71%

ECONOMICS

growth in energy-storage demand in 2025

96 yrs

FARMING

Zimbabwe Tobacco Association stewardship, since 1928

US$25M+

PROFILES

committed to Magaya's stadium infrastructure

45

PROFILES

congregants at PHD's 2012 start

SI 23

MONEY

the 2026 instrument unlocking offshore seed-cotton finance

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Africa's history is a long record of selling raw and importing finished. This is the issue that argues for keeping the value at home.