

1ST EDITION

MONEY

Soiree

eMAGAZINE

KEYNOTE
SPEAKERS'
ROUND TABLE
Q & A

05 ***MONEY SOIREE***
**FOUNDER, VISION
& THE EVENT**

23 EFFECTIVE WAYS TO RAISE
FUNDS FOR YOUR BUSINESS

PIONEERING FINANCIAL CONVERSATIONS



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MONEY SOIRÉE

Miss Nomalanga Ndlovu, popularly known as Miss Noma, is a lawyer by profession, a 2017 Mandela Washington DC Fellowship fellow and a Tero International Graduate for Strategic and International Studies. She is the founder of Money Soirée and Outspoken Consultants. "As I matured, I realized an absence in direct access to successful women. I yearned for the chance to glean insights from them on navigating their businesses, securing funding, and balancing motherhood with entrepreneurship. This longing fueled my creation of the Money Soiree, where such invaluable conversations could unfold" she recalled.

Miss Noma understands the positive impact a well-trained employee has on any business hence, Outspoken Consultants, a platform created for training and teaching both employer and employees to utilise their various skills within the business to achieve growth, sales and sustainability.

Public speaking is another passion she has successfully turned into a thriving career. She is also a corporate MC for different organisations and international business conferences. She is a corporate trainer and an expert in customer service,

public speaking, grooming, etiquette and professionalism. Miss Noma has trained over two hundred and fifty SMEs under different development programs. She is also a Board Member for World Vision and Contact Centre Association Zimbabwe.

A photograph of Miss Noma, a woman with dark hair, wearing a black dress with a beaded waist, speaking into a microphone. She is standing in front of a backdrop of white flowers.

On The Cover

“
...I realized an absence in direct access to successful women...”

MONEY PIONEERING FINANCIAL CONVERSATIONS

TO EMPOWER WOMEN



In a world where women empowerment is gaining momentum across various spheres, the need for fostering financial literacy and independence among women has never been more crucial. Recognizing this imperative, and acknowledging that genuine wealth transcends mere monetary figures but it encompasses knowledge, resilience, and community. Money Soirée, an organization founded by Miss Noma, is dedicated to empowering women through financial conversations. Money Soirée has emerged as a beacon of light in the quest for economic empowerment and gender equality.

MISSION

At the heart of Money Soirée's mission lies a commitment to pioneering financial discussions among women of all ages and

backgrounds. Through its annual flagship event, the organization offers a platform for women to come together, share experiences, and engage in conversations that demystify the often intimidating world of finance. It's more than just a gathering, the Money Soirée event serves as a catalyst for change, inspiring individuals to take charge of their financial well-being and strive for independence.

VISION

The vision of Money Soirée is to foster financial conversations, empowering women to achieve financial independence. We aim to fill the void that exists in the financial education landscape for women.





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THE EVENT

Nestled in a top-notch location exuding elegance and sophistication, this year's Money Soirée was a day to remember. A perfect blend of empowerment, education, and connection.

Picture this! Stepping into a luxurious venue adorned with chic decor and stylish ambiance, you are greeted with the tantalizing aroma of delectable food and drinks awaiting your indulgence. As you make your way to your beautifully decorated table, you are surrounded by like-minded women eager to dive into insightful discussions about financial independence and success.

At Money Soirée, we believe in creating an atmosphere that not only educates but inspires and uplifts. Our lineup of speakers and panellists included industry experts, financial gurus, and inspirational figures who were ready to share their



knowledge, experiences, and practical tips on managing your finances and achieving your financial goals. Throughout the event, attendees had the opportunity to engage in interactive workshops, participate in thought-provoking discussions, and network with a diverse group of women from various backgrounds. Attendees were encouraged to ask questions, seek advice, and engage in meaningful conversations to spark

inspiration and drive positive change in their financial lives. Whether you're a seasoned investor, a budding entrepreneur, or simply looking to take control of your financial future, Money Soirée offers something for everyone.

Money Soirée recognizes the intersectionality of gender and other social factors in shaping one's financial reality.

We stand as a shining example of what is possible when women come together to uplift and empower one another. Through its unwavering commitment to pioneering financial conversations and fostering a culture of empowerment,

Money Soirée is paving the way for a brighter, more inclusive future where

women have the knowledge, confidence, and urgency to achieve their financial goals.

As we celebrate the strides made by Money Soirée, let us also recommit ourselves to supporting and championing the financial empowerment of women everywhere. ■

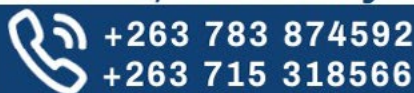


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ROUND TABLE

Q&A

Question: How do you navigate your way when you are into many businesses that run simultaneously?

Answer: You have to be honest enough with yourself and ask which business reflects who you are and focus on it however, if all your businesses have been running for more than five years and are thriving then that's not a business but, you have built an empire.

Question: I run multiple businesses, and all the businesses need me personally how do I manage?

Answer: That is a problem for many, your businesses don't really need you but, need you to detach



yourself from them and assign different people to run things for you. You need to find the right people to do the work for you. If you want your businesses to grow you should invest in human capital (employees).

Question: How do you deal with people as a business leader especially if my workers perform excellently when I'm around?

Answer: Fire them because your workers need to perform to excellency all the time. Being nice to your employees doesn't mean your business has to suffer and not grow.

In business do not hire relatives and friends because if they do not deliver it will be hard for you to fire them. ■

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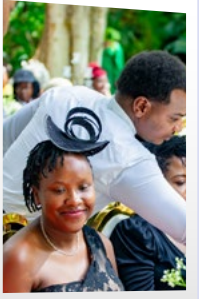
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2024 MONEY SOIRÉE MASTERCLASS IN PICTURES



Financial Literacy and Entrepreneurship Master Class in Bulawayo on the 23rd of March 2024. Hosted by Money Soirée in partnership with On The Money Financial Education Programme and Eight2Five Innovation Hub.



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KEYNOTE SPEAKER *PROFILES*



Dr Lance **Mambondiani**

Dr Lance Shingai Mambondiani is the former CEO of ABC Holdings Zimbabwe and Managing Director of BancABC Zimbabwe. Prior to BancABC, he was CEO at Steward Bank, a subsidiary of Econet Wireless Zimbabwe. He has worked for several regional and international financial institutions and was lecturer in International Finance for Development at the University of Lancashire in the United Kingdom. He is a renowned turnaround strategist and recognized internationally as a digital banking thought leader, with an established track record of innovating and delivering financial results in challenging environments.



Thelma **Chimbanga**

Thelma Chimbanga, as the Co-Founder and Chief Executive Officer of Beyond Borders Logistics and TSOKAT™, she has been driving significant impact on logistics and e-commerce in Africa, by providing solutions to the movement of capital and goods, facilitating trade and improving standards of living for MSME owners. Amid the challenges of the Covid-19 pandemic, both companies have experienced steady growth, showcasing their influence on the industry. With a dedicated focus on comprehending the ever-changing supply chain and logistics sector, Thelma has played a pivotal role in positioning her company as a top provider of comprehensive logistics services.



Mandipa **Masuku**

Mandipa Masuku is a business specialist, with interests in the creative arts industry. She has produced events and festivals and hosted 5000 guests at a time under Lemongroove Brands. As the Director of Lemon Groove she has led the team that has produced the popularly known Munch and Sip and the Good wine experience. These events have partnered with clients such as Coca-Cola, VISA, Greens supermarkets, multichoice (DSTV) to name a few. She is an avid traveler and is passionate about improving culinary and creative arts industry in Zimbabwe through ways of elevating and modernising how culture is seen today.



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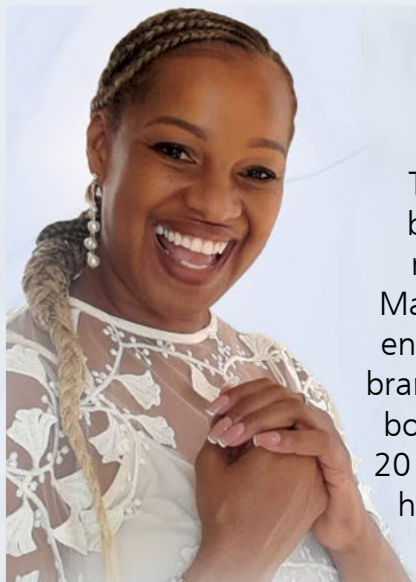
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KEYNOTE SPEAKER PROFILES



Vimbai Masamba

Vimbai Masamba is a young mum and wife. She is an Accountant by profession through Oxford Brookes University and ACCA. She has vast experience in the retail and medical insurance industry having worked for companies like Barbour's, Alliance Health etc. She has worked with cosmetics for 13 years working with distribution companies such as CADCO (now known as Nuance) and Greenwood Pharmacies Distributors. She is the Co- Director of Tamiv Pvt Ltd who own ViGlamz Accessories, Tamiv Hardware and the sole distributors of Avroy Shlain Cosmetics in Zimbabwe.



Thembe Khumalo

Thembe Khumalo is one of Zimbabwe's leading voices when it comes to brand-building, business growth and personal development. A winner of multiple awards both at home and in the region, she is the founder and Managing Director of Brand builder, a pan-African consulting firm that helps entrepreneurial leaders achieve visibility and growth through comprehensive brand and communication strategy. Thembe's leadership track record includes board positions in listed, unlisted and not-for-profit entities. With more than 20 years in the media and communication industry, she delivers a network of high-level relationships across many industries in several African countries.



Tsitsi Mutendi

Tsitsi Mutendi is a Family Business Advisor and has Advanced Family Wealth Advisor Certificates through the global Family Business Education Network, Family Firms Institute. She is committed to working with African Family Businesses to transition from generating wealth to generation legacies. African Family Firms: is a business association aimed to help African Family Businesses Next Generations become a part of the projected approx. USD\$59 trillion global wealth transfer.



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WORK LIFE *Balance*



Work-life balance simply is described as a trade-off between time spent at work and time spent on non-work activities. Chris Chancey, career expert and CEO of Amplio Recruiting describes work-life balance as being less about dividing the hours in your day evenly between work and personal life and more about having to get things done in one's professional life while having time and energy to enjoy one's personal life. The majority of employers, worldwide, are becoming aware of the need to create workspaces that promote a work-life balance ultimately

encouraging employees to better take care of their mental, physical and financial well-being. The age of 'self-care' has arrived and we are going to give you a few tips on how to strike a balance between work and home.

SET BOUNDARIES AND DEFINE WORKING HOURS

To strike a balance, set boundaries clearly defining your working hours for yourself and your colleagues. When you leave the office or have completed your hustle for the day, try to relax

and avoid thinking about upcoming projects or monies owed, instead use the time at home to clear your mind and spend time with family to boost your mental health.

SET PRIORITIES OR SIMPLY MAKE USE OF TO-DO LISTS.

One of the most effective tools to implement productivity and helps one stick to their goals for the day, month and year. Begin the workday by prioritising the activities that need to be accomplished. Concentrate on one task at a time.



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**TRACK YOUR TIME,
HOW MUCH TIME DO
YOU SPEND ON EACH
WORK TASK.**

Determining this will assist you to differentiate and respect your personal and private time. For example, after working hours do not answer work-related calls or continue working from home, instead use the time to either enjoy your own company if you live alone or spend time with family.

**REVIEW YOUR
ROUTINES AND
GENERAL LIFESTYLE.**

Adopting a healthy lifestyle can help maximise your efforts in obtaining a work-life balance. Getting enough sleep and rest will help improve your mental health. Practice going to regular medical checkups, screening for terminal illnesses and eating healthy foods at work and home.

**TEACH YOURSELF TO
ASK FOR HELP AS AND
WHEN IT IS REQUIRED.**

If you are an entrepreneur. Tasks such as bookkeeping, file keeping and off-site errands can be delegated to freelancers. Learn to pick and choose your tasks and social activities based on your skills and interests respectively to be effective at completing them. When at capacity don't overwhelm yourself by taking more.

**SET ASIDE TIME FOR
EXERCISING.**

Be it scheduled gym visits or hiking with family or friends. Exercise has been proven to relieve stress, clear one's mind, improve one's mood and increase energy levels, ultimately helping you to be more productive.

**SPEND LESS THAN YOU
EARN.**

The most important financial tip is to make sure you get paid what you are worth and spend less than you earn. Managing your finances, especially for entrepreneurs will help you avoid

overworking in an endeavor to make more money. Living in the Zimbabwean economy can trigger one to hustle way beyond their working capacity but learning to manage finances through tracking how much is being made, used and required can help with prioritising which tasks to take on.

A good work-life balance reduces stress, lowers the risk of burnout and increases a greater sense of well-being. Now bear in mind, achieving it will take time and effort and the tips above will not all be relevant to you but hopefully one or two will come in handy.



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EFFECTIVE WAYS TO RAISE FUNDS FOR YOUR BUSINESS

Let's talk money! This is a topic most people shy away from especially in our nation because most, unfortunately, continue to struggle to make ends meet for basic requirements such as food and purchasing electricity. The same tune is being echoed by women in business the country over; from start-ups, small operational businesses and large corporations who need business rescue. There are multiple sources of funding available specifically for women in business, this article will look into five of the most relevant and accessible to women in business.

Micro-Finance

The most common source of funding for the average hustler is a loan from a friend, family or micro-finance organization. Micro-finance corporations approved by the Reserve Bank of Zimbabwe are Anthill Capital (Pvt) Limited, Citicash Financial Services (Pvt) Ltd and Inclusive Financial

Services (Pvt) Ltd amongst others. These loans usually have low-interest return rates over short periods and we recommend them for small startups such as veggies and clothing vendors looking to purchase stock in bulk for selling.

Banks that offer microfinance loans are Zimbabwe Women's Microfinance Bank, Empower Bank and FBC Holdings amongst others. Make sure you understand the interest rate, payment terms and impact on your business before taking the loan. The government has taken an interest in providing funding to individuals in business through initiatives such as the Kurera /Ukondla Youth Fund which is a joint venture

effort between The Ministry of Youth Development, Indigenisation and Empowerment, Old Mutual Zimbabwe Limited and CABS. Female youth can take advantage of this initiative as it focuses on youth-led businesses and has a threshold of US\$ 5 000. Before applying for funding opportunities such as this one, make sure your budget is solely based on business activities and products to avoid getting carried away with the money in your possession.

Crowd-Funding

Crowdfunding is a great way of securing monies, especially amongst like-minded individuals who want to start a single-entity business or individuals looking to sell

the same products. A great example of crowdfunding is multiple groups of ladies in Harare who pull their resources together to source different products from China for selling at wholesale or in individually owned shops. One such company that continues to benefit from this is the online baby store Nurture and Bloom which supplies baby clothes and accessories to multiple vendors and shops in Harare.

Grants

Grant applications are another source of funding for women in business, these can be used to start up or expand business ventures. The United States Development Fund (USADF) has multiple grants they advertise via the US Embassy annually. These grants require that businesses have solid financial plans and business plans that align with the objectives the USADF is seeking to promote/achieve the empowerment of the Zimbabwean economy. Organisations such as the Academy for Women Entrepreneurs work with USADF to identify and train businesses locally.

Bank Order Financing

Lastly, Bank order financing for tenders is another option women in business could work around. Firstly, the business needs to secure a tender for the services and products they want to supply after which the approval for tender documents as well

as full company documents are taken to the bank for a loan application. When the loan is approved, services and products are sourced and supplied as agreed upon in the tender documents. Payment of the bank loan should then be done immediately after the tenderer has paid for services and products supplied leaving the business with profit from which to do as they please. Local banks such as Stanbic and ZB Bank offer this source of funding.

The above funding options require a business to constantly ensure that their company documents such as the business plan, certificate of incorporation, tax clearance and bank details are up to date. The process of applying might be tiresome but the end goal is worthwhile for your business and customers who rely on you to provide them with a service or product.

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WIFEHOOD, MOTHERHOOD AND BUSINESS

In today's fast-paced world, many women are juggling multiple roles and responsibilities. From being a supportive wife and loving mother to running a successful business, the modern woman is constantly challenged to find balance and harmony in her life. This delicate balancing act requires patience, resilience, and a strong sense of determination.

Wifehood is a cherished role that comes with its own set of challenges and rewards. Being a supportive partner involves communication, compromise, and understanding. In a world where both partners need to work to make ends meet, maintaining a healthy and loving relationship can be lots of work. Taking time to nurture romance and family between partners is crucial



for a strong and lasting relationship. Motherhood is a transformative experience that brings immense joy and fulfillment. Raising children requires patience, love, and unwavering dedication. From sleepless nights to the endless demands of parenting, being a mother is a full-time

job that requires resilience and strength. Finding a balance between being a nurturing parent and pursuing personal goals can be a daunting task, but with support from loved ones and a strong sense of purpose, mothers can navigate the challenges of motherhood with grace and confidence.

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By Otegha Uwagba

3. DIARY OF A CEO

By Steve Bartlett

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03



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One of the most rewarding jobs is that of a tour guide. Not only do you get to see the best every country has to offer, but you also get to be a true ambassador of our country to tourists. Alpha is excited to aid you on your journey to become a German speaking tour guide.

04



Upgrade your CV

At Alpha, we believe in providing the best possible experience for each of our clients. Whether you would like to learn at our campus, online or via our app, we not only have convenient times, but also flexible pricing to suit every budget. Adding a language skill to your CV has never been easier!

Get in touch with us to get started on your career pathway!

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Sitshela Sabakwena
Trading & Projects

TIN: 2001594061

1

COMMODITY BROKER

* Commercial goods clearance export and import

2

RUNNER SERVICES

* Fast and Secure Nationwide Delivery Services (Zimbabwe)
* Purchase and delivery of goods to/from South Africa

3

INTERNATIONAL SHIPPING

* International shipping to Johannesburg, South Africa

4

CUSTOMIZED LOGISTIC SOLUTIONS

* Logistic solutions tailored to your requirements and needs



Bakers Break



Services Provided

- >Personalised cakes for weddings, birthdays, lobola/roora, graduations, thank you, etc
- >Tutorials in baking cakes & cupcakes
- >Sale of basic baking ingredients & accessories

**Contact: Fiona 071 748 7674
077 468 0791**



@fionakusie38



fionakusie



Bakers Break

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