

THE Wisrod Bulletin

ISSUE 1

Empowering the Youth:

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with Wisrod Investments

Microfinance in the Digital Age.

Going Green with Wisrod:

Promoting Sustainable
Products for a
Better Future

Unlocking Business Success:

5 Strategies to Boost Your
Working Capital

The Journey of Beginning a Business.

Wisrod's Impact:

Real life people
with real life
stories.

The logo for Wisrod features a stylized 'W' composed of two overlapping curved shapes, one white and one yellow, followed by the word 'wisrod' in a lowercase, white, sans-serif font.

wisrod

Delivering Potential

Our Services:

- ✔ Vendor Loans
- ✔ Business Loans
- ✔ Asset Loans
- ✔ School Fees Loans
- ✔ Wisrod Medical Aid
- ✔ Wisrod Funeral Cash Plan



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WEEK**

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PLANT YOUR
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Dear Reader

Welcome to the first issue of our quarterly magazine, where we bring you the latest news and insights on a wide range of topics that matter to you. In this edition, we have an array of articles that will inform and inspire you.

We begin by looking at the world of finance and how we are playing a vital role in promoting financial inclusion and literacy in Zimbabwe. Our commitment to empowering communities through education and access to loans is creating a more financially inclusive world where everyone can thrive.

Next, we delve into the world of technology and how it is revolutionising the way we live and work. We explore the latest trends and developments in this rapidly evolving field.

Finally, for your entertainment, we give you Ngano Corner.

In this edition, we strive to provide you with a diverse range of topics that will broaden your horizons and stimulate your mind. We hope that you find these articles informative and thought-provoking, and we look forward to bringing you more exciting content in the next edition of our quarterly magazine.

Welcome...





**PLAN YOUR
MONEY
PLANT YOUR
FUTURE**

Celebrating Global Money Week with Wisrod Investments: Empowering the YOUTH

Wisrod Investments

took an active role in participating in the Global money week from the 21st of March to the 26th of March 2023 under the theme *Plan Your Money, Plant Your Future*, with the aim to promote financial education and inclusion for young people nationwide.

During Global Money Week, we sponsored a captivating radio show on Radio Zimbabwe titled "Mabasa Edu" (Imisebenzi Yethu / Our Work), designed to educate youth and the general public on how to handle their finances. The show covered diverse financial literacy topics, including Financial Planning; Budgeting and the importance of budgeting at home and in business; Types of saving and Managing loans or debt in business and family.



Global Money Week 20 March 2023-26 March 2023

Celebrating Global Money Week with WISROD INVESTMENTS

Wisrod Investments sponsorship of the radio show during Global Money Week highlights our commitment to promoting financial literacy and empowering individuals and small businesses in Zimbabwe. Wisrod Investments' CEO, Michael Jera believes that financial literacy is a fundamental right that everyone should have access to and a critical life skill that every child should acquire, regardless of their background. Through "Mabasa Edu" radio show, we aim to reach out to more people in Zimbabwe and empower them with the right financial knowledge and skills.

Our Financial Literacy Training Team conducted training sessions in marketplaces, teaching entrepreneurs, particularly young people and women, about saving, budgeting, investing, and responsible borrowing. The interactive sessions took place at various locations, including Ruwa Green Market, Highfields Machipisa Vegetable Main Market, Mbudzi People's Market, and Waterfalls Zindoga Shops. Participants of all ages discussed topics like the ideal age for financial planning, the importance of record-keeping for business, different types of loans, and microinsurance. Our team also gathered insights into challenges faced by young entrepreneurs, such as limited business knowledge, lack of startup capital, and the process of business registration. We distributed GMW-branded t-shirts to promote the theme *"Plan your Money, Plant your Future."*

One of the many success stories resulting from this initiative is the inspiring story of William Chidemo, a 31-year-old entrepreneur who overcame harsh conditions in his jewellery business. William faced a challenging situation with low sales and fierce competition from dishonest colleagues. Determined to find a way forward, he made the bold decision to turn his business into the clothing sector, seeking new opportunities and a fresh start.

With the helpful support of our financial education and training programs, William was equipped with the necessary skills to enhance his financial management abilities and make well-informed decisions. His transition into the clothing sector was met with success. Through our business loan package, he secured the funds required to expand his menswear business, allowing him to diversify his product offerings and attract a wider customer base. He experienced a significant improvement in his income and achieved a outstanding change in his entrepreneurial journey.

As one of the leading microfinance institutions in Zimbabwe, we have a critical role to play in promoting financial inclusion and literacy in the country. We are committed to empowering communities through the provision of relevant and easy to access financial products and services to create a better future for the youth and future generations.



William Chidemo



GLOBAL MONEY WEEK

In Pictures



Ruwa Market
Financial Literacy training



2023 PLAN YOUR
MONEY,
PLANT YOUR
FUTURE

Zindoga market
Financial Literacy
training



GLOBAL MONEY WEEK PLAN YOUR MONEY, PLAN YOUR FUTURE

Radio Zimbabwe
sponsored program





Unlocking Business Success:

5 Strategies to Boost Your Working Capital.

In business, maintaining sufficient working capital is crucial to keeping operations running smoothly. However, many businesses struggle with cash flow problems, which can be detrimental to their success. Here are five ways to boost your working capital and ensure your business stays on track:

- **Reduce expenses:**

One of the most effective ways to boost your working capital is to manage expenses and increase income. Review your expenses and identify areas where you can cut costs without compromising on quality.

- **Increase sales:**

Another way to boost your working capital is to increase sales. Identify ways to reach new customers, promote your products or services, and offer incentives to encourage repeat business.

- **Improve cash collection:**

Delayed payments can severely impact your cash flow. Implement strategies to improve cash collection, such as sending reminders, offering discounts for early payment, and charging late payment fees.

- **Negotiate better payment terms:**

Negotiating better payment terms with suppliers can help improve your working capital. Ask for longer payment terms or negotiate discounts for early payment.

- **Consider financing options:**

Consider financing options such as loans or lines

of credit to boost your working capital. However, be sure to carefully consider the terms and interest rates before taking on any debt.

At Wisrod Investments, we understand the challenges businesses face when it comes to maintaining adequate working capital. That is why we offer a range of financial solutions to help businesses improve their cash flow and grow their operations.

We offer flexible repayment terms and competitive interest rates that make our loans an affordable option for businesses looking to boost their working capital. In addition, we offer a range of value-added services such as business advisory and financial literacy programs.

Our experienced team is always on hand to provide guidance and support to help businesses achieve their goals. Whether you are a small business owner or a large corporation, having sufficient working capital is essential to your success. By implementing these strategies and seeking our support, businesses can significantly increase their working capital and achieve their long-term objectives.

5 Expert Financial Tips to Boost Your Business Success.

Small business owners in Zimbabwe, face numerous challenges daily. From managing finances to dealing with competition, it can be difficult to navigate the world of entrepreneurship. Fortunately, we can help you overcome some of these obstacles and achieve your goals. Here are some tips to help you succeed:

1. Understand your finances!

One of the most important things you can do as a small business owner is to understand your finances. You need to know how much money is coming in and going out of your business, and you need to be able to manage your cash flow effectively. This means keeping track of your expenses, invoicing on time, and collecting payments promptly. If you don't have a background in finance, consider taking a course or hiring an accountant to help you.

2. Build relationships.

Building relationships is crucial in business, especially when you're just starting out. This means networking with other entrepreneurs, suppliers, and customers. Attend industry events, join local business groups, and participate in Online forums. By building relationships, you can gain valuable insights, find new opportunities, and establish a reputation in your industry.

3. Embrace technology.

Technology has revolutionised the way we do business, and as a small business owner, you need to embrace it. From social media to online accounting software, there are numerous tools available that can help you streamline your operations and reach new customers. Consider investing in a website, setting up a social media account, and exploring other digital marketing channels.

4. Stay focused.

As a small business owner, it's easy to get distracted by new ideas and opportunities. However, it's important to stay focused on your core business and avoid spreading yourself too thin. Make sure you have a clear business plan and stick to it. This will help you stay on track and achieve your goals.



5. Take advantage of microfinance.

Finally, don't forget about microfinance. Microfinance institutions like Wisrod Investments provide small loans to entrepreneurs who might not have access to additional working capital and financial products and services. These loans can be used to grow your business, and they often come with training and support to help you succeed. If you're struggling to get financing from a traditional bank, consider exploring microfinance options.

Running a small business in Zimbabwe can be challenging, but with the right tools and mindset, you can overcome these obstacles and achieve success. By understanding your finances, building relationships, embracing technology, staying focused, and taking advantage of microfinance, you can build a thriving business that makes a difference in your community.

You can also improve your financial health and achieve long-term financial stability. Remember, these tips are just a starting point. Everyone's financial situation is unique, so it's important to tailor your approach to your specific needs and goals.

The Journey of Beginning a Business

Expert Tips and Insights for a Thrilling Entrepreneurial Adventure with Wisrod Investments!

Are you ready to turn your entrepreneurial dreams into reality? Have you been yearning to make a real impact in your community by transforming your passion into profit? If you are nodding your head, then listen up! We are here for you! Do not let the thought of starting a business overwhelm you. Instead, think of it as an exhilarating journey, filled with endless opportunities to succeed. With Wisrod Investments by your side, you can be rest assured that you are in good hands. So, buckle up and get ready to receive expert tips and insights that will set you on the path to success!

1. Develop a Killer Business Plan:

A well-crafted business plan is the foundation of any successful enterprise. It is your secret weapon for success as a vendor, small, or medium business. It is like a roadmap, guiding you towards your goals with clear strategies and operations. But that is not all! With a killer business plan, you will impress investors and lenders, making it easier to secure funding. Plus, it helps you anticipate and plan for potential challenges and risks, so you can navigate unforeseen circumstances with ease. So, if you are serious about achieving success and making a big impact, do not skip out on the power of a well-written business plan!

2. Unlock Your Market Potential:

With a little market research, you can unlock the potential of your target audience and stand out from the competition. Unlocking your market potential is all about identifying your unique selling proposition and leveraging it to reach your

target audience effectively. And how do you do that? You guessed it - with a solid business plan! By defining your business objectives, researching your competition, and identifying your ideal customer, you can create a marketing strategy that resonates with your audience and drives growth. Your business plan is the foundation for all your marketing efforts, providing a clear road map for targeting and engaging with your customers. So, whether you are a vendor, small or medium business, do not let your market potential go untapped. Start with a killer business plan and watch your growth skyrocket!

3. Get Funded and Grow Your Business:

Every business needs capital to get off the ground and grow. Ready to turn your business dreams into reality? It is time to make it happen! With a killer business plan, you will be unstoppable in your quest for funding and growth. Picture yourself impressing investors and lenders with a well-crafted plan that showcases your business's potential and lays out a clear path for success. Whether you are seeking investment from venture capitalists, applying for loans, or securing grants, a solid business plan is a must-have. And once you have got the funding you need, you will be on your way to driving growth, reaching new customers, and achieving your business goals. So why wait? Get started on your killer business plan today and get ready to turn your dreams into reality!

4. Build a Winning Team:

No successful business can run on its own. Building a strong



team of employees who share your vision, passion, and values is key to achieving your business goals. It's time to unleash your potential and start assembling a dream team that can achieve anything. With a killer business plan, you will be able to identify the key roles you need to fill and create a recruitment strategy that attracts top talent. Think about it - a team that is passionate, skilled, and aligned with your company's vision can be a game-changer. Plus, by creating a culture of collaboration, innovation, and growth, you will be able to keep your team motivated and inspired. So, whether you are a startup or an established business, do not underestimate the power of building a winning team. With a solid plan in place and a commitment to success, you will be on your way to creating a team that can conquer anything!

5. Embrace Technology and Digital Banking:

Technology can be a game-changer for your business. Are you ready to take your business to the next level with cutting-edge technology and digital banking? It is time to embrace the future and unlock the full potential of your business. With a killer business plan, you will be able to identify the technologies that will drive growth and update operations. Whether it is automating processes or leveraging social media to reach new customers, the possibilities are endless. Plus, with digital banking, you will be able to make transactions seamlessly and securely, giving your business the flexibility, it needs to thrive. So do not be left behind in the digital age - start incorporating technology into your business today with a well-crafted business plan that puts you on

the path to success!

Starting a business is not just a journey – it is an adrenaline-pumping, roller-coaster ride of excitement and possibilities! But with the right guidance, access to funding, and digital banking services, you can turn your wildest entrepreneurial dreams into a reality. Imagine being part of a vibrant community of successful business owners who are shaping the future and changing lives. By following these expert tips and insights, you will be able to unlock the full potential of your business and achieve the success you've always dreamed of. So, what are you waiting for? Embrace the adventure, take the leap, and get ready to make a real impact!



Expert Tips and Insights for a Thrilling Entrepreneurial Adventure with Wisrod Investments!



Microfinance in the Digital Age

...Bridging the Financial Gap

In Zimbabwe, access to financial services remains a challenge for many individuals and small businesses. Wisrod Investments over the past 11 years has managed to bridge the gap by loosening the requirements that make it difficult for those without collateral or a strong credit history to access loans and other financial services. With the advent of digital technology, there is hope for increased financial inclusion to the marginalised and under-served populace.

Mobile money services have played a significant role in Zimbabwe's financial sector, offering convenient banking systems. Many individuals and small businesses now have access to financial services through their mobile phones, without the need for a bank account. These services have helped to increase financial inclusion and have provided a lifeline for those who would otherwise have been excluded from the formal financial system.

In addition to mobile money, other digital technologies are also transforming the financial sector in Zimbabwe. Online platforms for loans and investments have made it easier for small businesses and individuals to access finance. These platforms provide a way for individuals to pool their resources and invest in small businesses, providing much-needed capital for growth.

The rise of digital technology in the financial sector has also led to the development of new products and services. We are now offering a range of digital products and services to our clients, including online applications, online enquiries and check loan balances. These services have made it easier for individuals and small businesses to access finance and manage their money, improving their financial health and stability. There are still challenges to be addressed in the Digital age of microfinance. Digital literacy remains a barrier for many, particu-

larly in rural areas where access to technology, internet and training is limited. In addition, there are concerns around the security of digital financial transactions and the need for strong regulations to protect consumers.

Despite these challenges, the potential for digital technology to transform the financial sector and increase financial inclusion in Zimbabwe is significant. As the sector continues to evolve, it is essential that all stakeholders work together to ensure that the benefits of digital financial services are accessible to all, particularly those who have been traditionally excluded from the formal financial system.

Digital Technology has enabled financial institutions to streamline operations and reduce costs.

By automating routine task and process, this initiative can reduce the need for manual labour and improve speed and accuracy. This has led to increased efficiency and cost savings for most financial institutions.





Apply for a
loan anytime,
anywhere

How to apply via website or WhatsApp

 www.wisrod.com

1. Go to www.wisrod.com
2. Fill out application form.
3. Receive a call from our Loan Officer

 071 811 9527

1. Send the message "Hi" on WhatsApp number 0718119527.
2. Follow instructions to complete the process.
3. Receive a call from our Loan Officer

[Via WhatsApp number 0718 119 527 you can also:]

- ✓ Check your loan balance
- ✓ Apply for our microinsurance products
- ✓ Re-apply for a loan
- ✓ Make enquiries

Going Green with Wisrod:

Promoting Sustainable Products for a Better Future



As the world becomes more conscious about the environment, individuals and companies alike are taking steps towards sustainability. It is important to recognise the impact of our actions on the planet and work towards protecting it for future generations. In this regard, we are adopting green practices and offering environmentally friendly products to their clients.

We have made a commitment to promoting sustainability. We also encourage our clients to adopt green practices and we offer a range of products that are environmentally friendly. For instance, we have forged partnerships with suppliers of a wide range of solar products like single lamps, televisions and three lamp solar lighting systems that come with a solar radio. These products are perfect for small businesses and vendors, as they not only help reduce reliance on fossil fuels but is also an effective solution to one's lighting and charging needs especially for those studying or working at night as well as cooking.

We have also given loans to MSMEs who are also farmers to set up solar-powered irrigation systems, making their operations more sustainable. Through

our partners, we also offered solar system installation, installation on Hire Purchase Loans, to help clients reduce their energy cost. By using solar energy, clients can not only save money but also contribute to a cleaner and more sustainable environment.

We believe that small actions can make a big difference in protecting the environment, therefore, we encourage our clients to adopt sustainable practices, not only for the benefit of the environment but also for the long-term sustainability of their businesses.

By promoting green practices and offering environmentally friendly products, we hope to inspire our clients to make a positive impact on the environment while also improving their business operations. Together, we can create a more sustainable and prosperous future for all.

It is essential for companies to embrace green practices and promote sustainability. At Wisrod Investments, we are committed to promoting environmental sustainability through partnering with suppliers offering a wide range of products and services to help clients reduce their reliance on fossil fuels. By adopting sustainable practices, we can all contribute to protecting the environment and creating a better future for ourselves and future generations.



Go Green with Wisrod!

We have all your solar home and business solutions!!!





*In
Loving
Memory*

of
Eunica Mangwiro

*Your absence has left a void.
Our thoughts and prayers go
out to the Mangwiro Family.*

A Loss Like No Other: Peter Mangwiro

My name is Peter Mangwiro, and I want to share with you the story of how my wife, Eunica, and I overcame adversity with the help of Wisrod Investments. We were just small business owners in Chitungwiza, selling fresh produce and packaging plastics at the local market. Our dreams were big, but our resources were limited.

When we heard about Wisrod, a microfinance organisation providing financial assistance to small business owners like us in Zimbabwe, we saw a glimmer of hope. We decided to give it a shot, hoping that their asset financing facilities, vendor loan product as well as their funeral cash plan could help us expand our business and improve our lives.

To our amazement, Wisrod came through for us. With their support, we were able to build a beautiful five-roomed house, buy furniture, and even drill a borehole on our plot in Banket. It felt like a dream come true. Our small business flourished, and we were able to provide a better life for our growing family.

However, our world came crashing down in February 2023 when Eunica had a fatal accident in Murehwa. I cannot begin to describe the devastating pain and grief that I felt during that time. Losing the love of my life was unimaginable, and I was left feeling lost and broken.

But during my darkest hour, Wisrod showed me the true meaning of support and compassion. I contacted them with the heart-breaking news, and they immediately extended their warm and caring arms to me. They called me regularly to check on my well-being

and progress with the necessary arrangements.

Fortunately my wife and I had joined Wisrod Funeral Cash Plan and after the post-mortem, I went to Wisrod, and they handed me a claim of \$5000 USD. Those funds allowed me to give my beloved wife a dignified send-off. I was able to provide her with a beautiful coffin, secure a prime location in the cemetery, and arrange transportation for everyone who came to pay their respects. The cash also helped me purchase food and fulfil other needs for the funeral.

Wisrod's support was truly invaluable during one of the most challenging moments of my life. They lightened my burden and enabled me to navigate through the overwhelming logistics and expenses of a funeral. I will forever be grateful to Wisrod for their care and assistance during my time of need.

Today, I am still running my wife's business with the help of our children. Thanks to Wisrod's support, my family didn't have to struggle during our time of mourning. They were there for us, providing not only financial aid but also emotional support that helped us heal.

I wholeheartedly encourage other small business owners to join Wisrod and experience the care and assistance they provide. They are more than just a financial institution; they are a support system that helps you weather the storms of life.

Eunica may no longer be with us, but her spirit lives on. We will forever cherish her memory and the role that Wisrod played in helping us honour her life.



Delivering Potential

Wisrod Funeral Cash Plan

- Affordable and hassle free.
- Instant cash payouts of up to USD\$7 500.
- Covers up to 14 family members.
- Accessible from anywhere in Zimbabwe.

Premium Payments

ADULT	Funeral Assistance Benefit (USD)								
	500	750	1200	1500	2250	3000	3750	5625	7500
Monthly	0.67	1.00	1.60	2.00	3.00	4.00	5.00	7.50	10.00
Quarterly	2.00	3.00	4.80	6.00	9.00	12.00	15.00	22.50	30.00
Bi-annual	4.00	6.00	9.60	12.00	18.00	24.00	30.00	45.00	60.00
Annual	8.00	12.00	19.20	24.00	36.00	48.00	60.00	90.00	120.00

CHILD	Funeral Assistance Benefit (USD)								
	500	750	1200	1500	2250	3000	3750	5625	7500
Monthly	0.34	0.50	0.80	1.00	1.50	2.00	2.50	3.75	10.00
Quarterly	1.00	1.50	2.40	3.00	4.50	6.00	7.50	11.25	15.00
Bi-annual	2.00	3.00	4.80	6.00	9.00	12.00	15.00	22.50	30.00
Annual	4.00	6.00	9.60	12.00	18.00	24.00	30.00	45.00	60.00

From Struggle to Success: How Wisrod Changed My Life



Asset Loan



Sekai Murindagomo

My name is Sekai Murindagomo, and I am a single mother of two from Chitungwiza, Zimbabwe. Life used to be tough for me. I sold tomatoes and vegetables at the Sweet Lady Market, but it was hard to make enough money for my family. However, in 2015, everything changed when I joined a group and got a loan from Wisrod Investments.

With Wisrod's help, my business started to grow. Now I sell a variety of products like tomatoes, bananas, carrots, sweet potatoes, and onions. I even opened a grocery shop in Glendale and it was a big step for me. Wisrod also helped me buy crucial household assets for my home including beds, fridge, stove, couch and kitchen unit. I paid for them little by little using the profits I made from my business. It made our home more comfortable and gave us a sense of pride.

Education is important to me, and Wisrod's loan helped me pay for my son's school fees. Now, my

grand-children can get a good education, which can give them a better future.

I am so grateful to Wisrod Investments for their support. Their staff is friendly and taught me how to manage my money and save. Wisrod Investments is not just about loans; it's about helping people build sustainable businesses and improving livelihoods.

I want to encourage other vendors to try any one of Wisrod Investments' financial products and services. It can change your life like it changed mine. You can overcome challenges and create a better future. I am proof that with determination, support, and access to financial resources, anyone can succeed.

Wisrod Investments made a big difference for me. It helped me grow my business, improve my family's life, and become a successful entrepreneur. It shows that everyone can overcome difficulties and achieve their dreams with the right help.





“Resilience, Determination, and Hard Work”



Hardwork Siraha.

Siraha's story is a powerful example of the transformative impact that hard work, determination, and access to financial resources can have on a person's life. Seven years ago, he was just like any other taxi driver in town, struggling to make ends meet. He had a family to care for, bills to pay, and dreams of growing his own business, but he lacked one crucial element: Capital. It was not until a friend referred him to Wisrod Investments that Siraha's fortunes changed.

He learnt about our products, particularly the Motor Vehicle Loan that offered low interest rates and affordable repayment terms through a friend. With our help, Siraha was able to purchase his first taxi. He put in long hours, working day and night to

grow his business and earn enough money to pay-back his loan.

Over the years, Siraha continued to invest in his business, using the profit he earned to purchase more cars and expand his fleet. Today, he is the proud owner of five taxis, all of which were financed by Wisrod Investments.

Thanks to his hard work and the support from Wisrod Investments, Siraha is now able to provide for his family, pay for their basic needs, and even plan. No longer must he work for other people but is now an employer.

Siraha's success is a testament to the influence of microfinance and the transformative impact it can have on people's lives. Through access to affordable loans and flexible repayment terms, even those with insufficient capital can grow their businesses, providing for themselves and their families and contributing to their communities.

Siraha's story serves as an inspiration to many, showcasing how the access to financial resources plays an integral part in achieving success. It demonstrates the impact of Wisrod Investments in creating opportunities for people to become self-sufficient and contribute to the economic development of their communities.



To hear Mr Siraha' full testimony visit our YouTube Channel: [Wisrod Investments](#)





Join Wisrod Medical Aid Today!



Cover your family with the most
Affordable & Convenient
medical aid cover.

Area of Coverage	Zimbabwe				
Package	Secure Premium	Secure Private	Secure Essential	Secure Primary	Health Save
Contributions					
Adult Rate	\$120	\$63	\$29	\$17	\$7
Child/ Student Rate	\$72	\$44	\$21	\$11	\$7

Call Now!
0779 174 604/5
0715 326 050



Breaking The Gender Bias: Ngonidzashé Mangwengwe



My journey to becoming a successful business woman started with selling tomatoes and vegetables in Unit D, in Chitungwiza. It wasn't easy, especially since I was divorced and had five children to care for, but I was determined to provide for my family and make a better life for them.

As the family breadwinner, I struggled to make ends meet while staying at my father's house. However, I didn't give up hope and instead joined Wisrod Investments clientele under group loans. When my turn came, I got US\$50, and with it my business grew, I expanded my trade area and started selling clay bowls and pots, tobacco, sorghum, and sheep fat to make a living.

Over time, I diversified my business and started selling clothes at a flea market. Through consistency and hardwork I managed to buy two fridges, blankets, beds, stoves, and TVs for myself and my children

through Wisrod Hire Purchase Loan. Their Hire Purchase Loan allowed me to repay in affordable instalments.

One of the key lessons I learnt was financial literacy, which I acquired at Wisrod Investments. I realised that paying back loans and having a good character when dealing with microfinances was crucial to accessing bigger loans conveniently.

My success story is a testament to the fact that being divorced should not leave one unable to care for their family. With the right financial loan package and determination, one can move up social classes and achieve their dreams. Today, I am a respected member in my community, and my success has inspired many other women to start their own businesses and take control of their financial futures.

Vendor Loans

- Easy Terms.
- Low Interest Rates.
- Fast Turnaround Time.

www.wisrod.com
0779 174 604/5



VENDOR LOAN to Shop Owner

Imagine trying to make ends meet and take care of your family selling sweets and vegetables on a small cardboard box, turned upside down by the roadside, constantly wondering when the next sale will come. It is a risky and uncertain way for one to earn a living considering the ever-changing economic environment we live in. This was the reality for Olivia Makufa, a 36-year-old mother of three living in rented two-roomed quarters in Waterfalls, Zimbabwe

Makufa was financially excluded and stuck at the bottom of the social ladder until she discovered the Vendor Loan product offered by Wisrod Investments. When she got the loan, Makufa was able to achieve financial independence and break the stigma of being an informal street vendor. She now runs a successful shop in Waterfalls and has been able to purchase two residential stands and a vehicle. Makufa's story is an inspiration to others in her community, and she is passionate about encouraging other small business owners to access financial assistance and give back to their communities as they climb the social ladder.



Wisrod Investments Vendor and Business Loan packages enable business growth, convenience due to fast turnaround, flexible repayment period and affordable interest rates. Makufa's journey to financial independence was not an easy one. As an informal street vendor, she faced numerous challenges that made it difficult for her to save money and grow



OLIVIA MAKUFA

her business. In addition to the constant threat of harassment and loss, Makufa also did not have appropriate infrastructure, which affected her mental and physical health and made it harder for her to earn a living.

But in 2012, everything changed when Makufa and her colleagues were introduced to the Wisrod Investments Vendor Loan product. This loan facility allowed Makufa to make daily payments without worrying about saving up for a larger instalment. She was also given invaluable financial advice on how to use her capital and budget her finances effectively. Makufa was able to grow her business and achieve financial stability. She was able to secure a licensed shop and she is now an advocate for other small business owners seeking financial assistance. Makufa's experience highlights the importance of financial inclusion for people in low-income communities. Many people like Makufa are financially excluded due to their informal sources of income and lack of collateral security. As a result, they often struggle to access financial assistance and are forced to rely on high interest loans from loan sharks.

Our driving goal is the financial inclusion of SME's and entrepreneurs by providing access to affordable financial products and services, helping people like Makufa break the cycle of poverty and achieve financial independence. With access to the right financial products and services, anyone can achieve their dreams and improve their lives.

Makufa's experience also highlights the importance of access to affordable financial products and services to people in low-income communities. By doing so, we can help break down the barriers that prevent people from reaching their full potential and achieving their dreams. We can all learn from Makufa's determination and resilience in the face of adversity. Her story is a powerful reminder that with the right support and resources, anyone can overcome the challenges that come with being financially excluded and build on that to be businesspersons.



Business Loan

Building Dreams: Samuel Rupande's Journey with Wisrod Investments

Greetings! I am Samuel Rupande, a devoted family man and a proud businessperson with a remarkable tale to share. It is a story of resilience, smart financial insight, and the transformative power of access to the right financial resources.



Mr and Mrs Rupande

In 2021, I started my entrepreneurial journey with one small shop located at Domboshava Showgrounds. To fuel the growth of my business, I turned to Wisrod Investments and obtained a Silver SME loan. This initial boost enabled me to expand my business and open another grocery shop at Mungate Business Centre, which was even larger than my first shop.

But I did not stop there. Wisrod's Hire Purchase Loan opened doors for me to venture into the profitable liquefied petroleum gas business. With their help, I acquired nine gas tanks, allowing me to supply to the growing demand for gas in my community. I also utilised the Hire Purchase Loan product to improve my personal assets, purchasing items such as beds, sofa sets, a car engine, and a wardrobe.

As my business grew, I grabbed the opportunity to improve my living situation. Through the profits generated from my thriving businesses, I bought a stand and built a house in Domboshava. No longer constrained by rental payments, I now have the freedom and stability of owning my own home. Also, I developed my business stand using the profits I earned, ensuring that my shop operates without the burden of rentals.

I totally endorse Wisrod Investments due to their flexible repayment methods and diverse loan products. The competitive interest rates they offer make their Business Loan product an excellent choice for businesspeople seeking development and growth. My advice to those seeking loans is to calculate and plan precisely, ensuring that loan repayments can be comfortably made from the accumulating profits without disturbing the capital. The opportunity to utilise the purchased assets while slowly repaying the loan is an important advantage that every entrepreneur should leverage.

My success story is a testament to the fact that with hard work, determination, and access to the right financial resources, anyone can achieve their dreams. I have transformed my small shop into a thriving business empire, and I am excited to see what the future holds for me as an enterprising businessman.

I am grateful to Wisrod Investments for their unwavering support and belief in my potential. They have played an essential role in my journey towards success. To all aspiring entrepreneurs out there, remember that your dreams are within reach. Wisrod Investments can be your trusted partner in turning those dreams into reality. Together, let us build a brighter future filled with limitless possibilities.

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 www.wisrod.com



Tirauzi redhora

nalgnatius T. Mabasa

Ndakasvika kuMbare

mangwanani. Vanhu vakanga vatowandisa kunge vauya kumusangano wekutambiriswa chikafu. Ini ndakanga ndaenda kunotenga madomasi, mbatatisi, makabheji nebhinzi nyoro. Ndakapfekenyedza nemukati mevanhu setsono iri kusoneswa hembe. Pamusika panonhuhwa marara ave kuora. Pamusika pane ruzha rwunenge rwemubhawa. Ruzha rwepamusika nderwevanhu vanenge vachitengesa vachishevedzera kuti vanhu vauye kuzotenga zvinhu zvavo. Dzimwe nguva vanhu vanofamba nezvingoro zvavo vanenge vachipopotera vanhu vanenge vakawanda kunge mombe dziri padhibhi kuti vabude munzira.

Ndakazombomira zvishoma ndichiona varume vaviri vakanga vachirwa. Vakanga vachipesvedzera nevanhu kuti vanyatsorovana. Asi kurovana kwavo kwakanga kuri kwekubatana vachingobidritsana kunge nyamututa ari kukungurutsa bhora rendove. Vamwe vanhu vanotengesa mumusika vakatanga kupopota vachiti, “Munotidzingira makasitoma edu. Endai munorwira kure.” Ndakan-gosiya vachiumburudzana mutsvina yemumusika.

Ndakatenga zvinhu zvandaida, ndichibva ndazviisa musaga randaive naro. Ndave kubuda mumusika, ndakaona vanhu vaitengesa hembe dzemubhero. Vaishevedzera kuti hembe dzachipa kunge mafuriziti. Ndakamira paitengeswa hembe nemumwe Rasta aive nemaziso matsvuku kunge marobhiti ekumisa mota. Rasta akabva ati, “Ndine tirauzi rako chairo mudhara. Akabva afomora tirauzi rerudzi rwejini rakanaka. Rakanga riri saizi yangu chaiyo. Ndakabvunza kuti tirauzi iri raiita marii, Rasta akati, “Dhora chete mudhara, unobva watochena zvekuenda kumuchato.”

Ndakabhadhara dhora, ndichibva ndapihwa tirauzi rangu. Handina kuzogara mumusika, ndakabva ndaenda kumba. Ndakasvika kumba ndakaedza tirauzi riya. Rakandikwana kunge rakasonerwa inini. Rakanyatsondigara kunge ganda rebhanana pabhanana. Ndakafamba-famba ndichida kunzwa kuti raindiita kuti ndinzwe sei. Ndakabuda panze, Chipu achibva amira kuwacha akati, “Babamukuru machena kunge mukati mendege. Asi muri kuenda kumuchato here?” Ndakanyemwerera ndikati, “Kwete muramu, ndangoti uonewo fashoni itsva yandifita kunge choko muruoko rwaticha.” Ndakabva ndaisa maoko angu muhomwe dzetirauzi, ndikanzwa muine bepa muhomwe. Ndakaburitsa



bepa riye, ndikashamisika kuti yaive teni dhorazi yekuAmerica. Ndakafara kunge ndakokwa kudenga naJesu. Ndakanga ndawana mari yekugerwa musoro nekutenga chingwa. Ndakabvisa tirauzi riye, ndichibva ndaripa kuna Chipu kuti awache ini ndichienda kumashopu. Ndakati kuna Chipu, “Ubva wari ayina ndigoripfeka mangwana ndichienda kunotsvaga basa mutaundi.”

Ave mangwana, ndakapfeka tirauzi rangu redhora rakanga randipa teni dhorazi nezuro wacho. Ndakabuda mumba ndichizvida kudarika musikana uye akaimbwa naJah Prayzah anofamba achitepuka sembariro. Ndakawana pamakombi pasina kombi. Ndakamira zvangu ndichiona vamwe vanhu vainge vakamirira kombi nevamwe vaitengesa eyataimu. Ndakaisa mawoko angu muhomwe dzetirauzi rangu pachimbozha. Ndakanzwa muhomwe iye yandakan-ga ndawana teni dhorazi nezuro muine bepa. Ndakarohwa nehana.

Ndakaburitsa bepa riye, wanei imwe teni dhorazi. Ndakanzwa muviri wangu kupinda chando sehuku dzemufiriji yekusupamaketi kwaMojo. Ndakazvibvunza kuti, “Asi ndiChipu ari kuda kutamba neni kani?” Ndakabva ndadzokera kumba kunomubvunza, asi Chipu akati akanga asina kumboisa mari muhomwe yetirauzi rangu. Ndakanga ndave kutya tirauzi rangu redhora nekuti rinenge rakanga rine mashiripiti anenge engozi. Ndakafunga zvekunoridzoserwa kuMbare, asi mwoyo wangu wakanga usingade nekuti tirauzi iri raindifita zve-mweya wetsvina chaizvo.



Ibhulugwe ledola

Ilotshwe ngulgnatius Mabasa

Ngafika eMbare kusekuseni. Kwakungasibantu kulitshetshebe lomfula uGwayi. Ngangisiyathenga amatamatisi, amagwili, ikhabitshi lendumba ezimanzi. Ngaziminyezela phakathi kwabantu njengenalithi ethungiswayo. Emisikeni kwakunuka ingcekeza esibolile. Umsindo wakhona wawunjengomsindo webhawa owawubangelwa ngabantu ababeme-mezele, bebiza abantu ukuthi bazothenga izinto zabo. Kwesinye isikhathi abantu bezinqola bayabe bethuka abanye abantu ukuthi baphume emgwaqeni.

Ngama okomzuzwana nje ngibukele amadoda amabili ezwana amandla. Abantu babepha umdladla baqala ukulwisana ngamandla. Kodwa isimanga yikuthi ekulweni kwabo bebefuqana njengentothovhiyane zebusika kungela mfutho okhona. Abanye abathengisa emisikeni baqala ukubathshingela besithi kubo “Bobaba akeni lisuke lapha lisixotshela abathengayo.” Ngasuka ngadlula lapho ngabatshiya begiqana lengcekeza njengezinanakazana zeganga.

Ngathenga izinto engangizilandile, ngafaka konke esakeni engangisuke lalo ngekhaya. Sengiphuma emsikeni, ngabona abantu ababethengisa impahla zebhele. Babememezele bebizela impahla ezitshiphe zibolile. Ngasuka ngayakuma okwakuthengiswa khona impahla eceleni komunye ubhudi owayelamehlo abomvu gebhu elenwele zeRasta. URasta wasuka wathi, "Ngile bhulugwe lakho sibili mdala," wasuka wavumbulula ibhulugwe lejini elihle elalingilingana sibili. Ngambuza ukuthi ibhulugwe libiza malini wasengitshela ukuthi, “Ngedola, idola elilodwa kuphela uyaceca usiya emtshadweni.”

Ngabhadala idola ngaqhutshelwa ibhulugwe lami. Angisathathanga isikhathi ngise msikeni ngahle ngalubhekisa ngekhaya. Ngithe ngifika endlini ngahle ngaliwatsha ibhulugwe lami ngalilinganisa. Lona langena khoxo! engathi lathungelwa mina. Langihlala engathi likhasi lebanana ebananeni lalo. Ngazizwa ukuba lami lingihleli nxa ngangibhoda bhoda ngilizwa. Ngaphumela phandle ngahlangana loChipo ehlanza impahla yena wakhakhamala engibuka wezwakala ethi “Sibale waze wabukeka

kuhle angani uzangena endizamtshineni undize. Mhlawumbe uya emtshadweni?” Ngahlekelela ngimphendula ngathi, “Hayi Sibale, ngithe ngikubonise impahla enhle yesimanje manje engihleziyo okosiba esandleni sika mbalisi.”

Ngisahleka ngilibeke kanjalo ngahloma isandla esikhwameni ngazizwa ngihlangana lephepha. Masinya ngalihwatsha iphepha lelo ngethuka ngimangala ukuthi yimali yaseMelika. Ngathaba ngabamanzi te. Ngasengithole imali yokugela inwele loku thenga isinkwa. Ngakhumula ibhulugwe lami ngalipha uChipo ukuba aliwatshe mina ngagijimela ezitolo. Ngamqonqonsela ukuba aliwatshe ahle ali-ayine ngoba ngiza funa ukuliqgoka ngisiya edolobheni emsebenzini.

Ngelanga elilandelayo ngavuka ngovivi ngegeza. Ngathatha ibhulugwe lami elalinginike ama dola alikhulu. Ngaphuma endlini ngizizwa ukuba ngiyabukeka ukwedlula intombazana ekhonjiswe ngumculi omkhulu uJah Prayza ehamba ezinanabula okwecimbi. Ngathola esilindweni sebhasi kungelamota ngitsho leyodwa nje ngalinda. Ngangibuka abantu abathshiyetshiyeneyo ababelinde imota labo njengami. Ngazibona sengihlome njalo isandla esikhwameni sebhulugwe njenge njiva ikhuphe uphiko emoteni. Ngezwa njalo ngihlangana lephepha. Uvalo lwangithi thaa! Ngalihwatsha ngokuphazima kweso ngabona ngelinye njalo ikhulu lamadola.

Ngezwa ngingenwa likhaza kutshisa impumulo. Ngaqhaqhaqazela amadolo ngagodola ngazizwa engathi ngiyiyinkukhu yasemafirijini emavinkilini akoMojo. Ngethuka ngasangana inqondo ngathi kumbe nguChipo osedlala ngenqondo zami? Ngahle ngatshibilika ngabuyela ekhaya ngambuza uChipo. Yena wakhombisa ukungazi ukuba limali ifike njani esikhwameni sebhulugwe lami. Ngezwa ngifikelwa yikwesaba leli bhulugwe elihlanza imali ngabubona lobuthakathi busenzakala. Ngezwa ngifikelwa ngumqondo wokuthi ngilibesele kumbe kulowo bhudi owayengithengisele kodwa ngazizwa ngisiba lesibindi njalo lokuziduduza ukuthi leli bhulugwe lingifanele okwamagama.

BRANCH	ADDRESS	CONTACT
Head Office	Suite 121, 1st Floor Nicoz Diamond Building, 30 Samora Machel Avenue, Harare.	0 242705356
Beit Bridge	Office No.3, 1st Floor, Amolas Building, Beitbridge.	0 715325872
Bindura	No. 846 Chenjerai Hunzvi Street, Matuka Complex, Bindura.	0 715326040
Binga	No. 293 Binga business centre, Binga.	0 732814251
Bulawayo location	Suite 7 Lepro Court 56 A, Robert Mugabe Way, Bulawayo.	0 716068432
Bulawayo Town	Suite 7 Lepro Court 56 A, Robert Mugabe Way, Bulawayo.	0 715325919
Checheche	Office No.2 Mashate complex, Checheche growth point, Checheche.	0 715325821
Chegutu	Shop No. 3, 108 Queen Street, Chegutu.	0 715325534
Chinhoyi	5351 Midway Road, Shop 4 Deeland Building, Chinhoyi.	0 715325607
Chipinge	64 Jourbert Street, Office Number 5, Chipinge.	0 715325827
Chiredzi	Shop No. 8, Chlostle Complex, 8633 Warth Road Tshovani, Chiredzi.	0 715532481
Chitungwiza	Shop No.4 Munosi Complex, Makoni Business Centre, Chitungwiza.	0 715325940
Chivhu	383 York Street, Room 112 Desai Building CBZ, Chivhu.	0 715325506
Domboshava	Chirozero Business centre (Showgrounds), Domboshava.	0 718777924
Filabusi	Office No.4, Std 217, Mzitshwa, Filabusi business centre, Filabusi	0 731814257
Gokwe	Stand No. 1036, Terry Court. Gokwe.	0 71532 5551
Guruve	Stand No. 9999, Guruve growth point, Guruve.	0 716068603
Gutu	Office No. 2 Teamland Mall, Mupandawana, Gutu.	0 715325748
Gwanda	Suite 3, Stand No.620 Pumulani House, Gwanda.	0 715326023
Gweru	Shop No. 3 Motherland Shopping Plaza, 8th Street, Gweru.	0 716068613
Hauna	Shop No. 7 MK complex, Hauna.	0 716068561
Harare	Suite 126, 1st Floor, Nicoz Diamond building, 30 Samora Machel, Harare.	0 71532 6149
Hwange	No.4 Coronation Drive, Lot No.10, Wankies, Hwange.	0 715325790
Hwedza	Std No. 2653 Wedza Centre, Wedza	0 732814252
Jerera	Stand 1845, Jerera Business Centre, Jerera.	0 774919582
Kadoma	Office No. 8, Colling Street, Mtetwa Complex, Kadoma.	0 715326004
Kariba	Stand No. 3230/33 Bukuta Home Industry Nyamhunga, Kariba.	0 715325548
Karoi	Stand No. 310 Industrial Road, Karoi.	0 715325678
Kwekwe	No.5 Shalom Complex, 6th street, Kwekwe.	0 715325450
Maphisa	Stand No.178 Maphisa growth point, Maphisa.	0 731814257
Marondera	Room No. 206, 2nd Floor, Concorde House, Marondera.	0 715325881
Masvingo	No. 57 Hofmeyer St CBD, Masvingo.	0 715325583
Mhondoro	Stand No 387 Mubaira, Mhondoro.	0 716068423
Mt Darwin	Stand No. 240, Karabwe Building, Mt Darwin.	0 715325558
Murewa	Stand No. 235 Murewa Growth Point, Murewa.	0 715325980
Mutare Sakubva	Shop 9, Twin Towers Building, Robert Mugabe Way, Mutare.	0 715325887
Mutare Town	Shop 9, Twin Towers Building, Robert Mugabe Way, Mutare.	071532 5761
Mutoko	No. 43, Jembere complex, Newton Road, Mutoko center, Mutoko.	0 715265100
Mvurwi	No.31 Birmingham Road, Mvurwi.	0 715325381
Nembudziya	Mtora Lodge, Gokwe North Rural District Council, Nembudziya.	0 715325879
Ngundu	Stand No.47, Dziva store, Ngundu.	0 715325434
Nyanga	No.207 Duiker drive, Rochdale, Nyanga.	0 716068595
Nyika	No.710 Nyika growth point, Chimwanda complex, Nyika.	0 715325392
Rusape	Suite 7, Kenedy Court, Nyanga Road, Rusape.	0 715325643
Shurugwi	No. 66 Cape Street, Nichrut building, Shurugwi	0 715325808
Sunningdale	Hall H, Office No.14, Mbudzi people's market, Harare.	0 715325836
Tsholotsho	No. 731, L. Zebra Complex, Tsholotsho business centre, Tsholotsho.	0 770010502
Vic falls	No. 5267 Mkhosana, Victora Falls.	0 715325803
Zvishavane	No. 1198 L.I.S Nyika Complex, Mandava, Zvishavane.	0 715325680

Marketing:

Kudzayi: 0 779174604
Thandiwe: 0 779174605

Operations

0 732814251-5/8
0731814256/7

Operations

Keith: 0 718581374
Lee: 0 718581388



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over **82%** female entrepreneurs.
Breaking the cycle of
poverty starts by
Empowering Women.



Over
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