



# Top 100 Defaulting Sponsoring Employers

as at 31 March 2026



No.	Sponsoring Employer	Administrator	Total (ZWG)
1	ZETDC	Zimbabwe Electricity Industry Pension Fund	733,086,608
2	Zimbabwe Consolidated Diamond Company	Mining Industry Pension Fund	385,076,014
3	ZPC	Zimbabwe Electricity Industry Pension Fund	369,055,813
4	ZESA Holdings	Zimbabwe Electricity Industry Pension Fund	179,508,714
5	Harare City Council	Local Authorities Pension Fund	138,762,152
6	CAAZ	Minerva Benefits Consulting	130,739,719
7	Zimbabwe National Water Authority (Zinwa) P/Fund	OMLAC	114,750,898
8	ZESA Executive	Zimbabwe Electricity Industry Pension Fund	101,800,381
9	ZENT	Zimbabwe Electricity Industry Pension Fund	97,421,563
10	NRZ	NRZ	76,729,926
11	Hwange Colliery	Mining Industry Pension Fund	63,828,572
12	Rio Zim	Mining Industry Pension Fund	53,242,187
13	Murowa Diamond Mine	Mining Industry Pension Fund	48,295,868
14	Allied Timber Holdings	Minerva Benefits Consulting	45,696,514
15	Renco Mine	Mining Industry Pension Fund	43,266,326
16	Gweru City Council	Local Authorities Pension Fund	41,213,925
17	Netone	Communications and Allied Industries Pension Fund	40,574,664
18	Chemplex	Comarton Consultants	37,851,673
19	Telone	Communications and Allied Industries Pension Fund	30,904,870
20	Chitungwiza Municipality	Local Authorities Pension Fund	30,640,981

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21	OK Zimbabwe	Old Mutual	<b>29,070,671</b>
22	Chinhoyi Municipality	Local Authorities Pension Fund	<b>26,597,122</b>
23	OMPRF-Umbrella Fund	OMLAC	<b>25,242,014</b>
24	Trojan	Mining Industry Pension Fund	<b>24,297,820</b>
25	Simbisa Brands	Minerva Benefits Consulting	<b>23,741,285</b>
26	Muriel Mine	Mining Industry Pension Fund	<b>23,128,615</b>
27	Kadoma Municipality	Local Authorities Pension Fund	<b>23,024,496</b>
28	462 (Fossil Mines)	Construction Industry Pension Fund	<b>17,925,189</b>
29	CHI006 - Chitungwiza Municipality	Unified Councils Pension Fund	<b>17,327,785</b>
30	Avenues Clinic	Bright Employee Benefits	<b>16,885,623</b>
31	Ingwebu Breweries	Local Authorities Pension Fund	<b>15,745,358</b>
32	VIC001 - Victoria Falls	Unified Councils Pension Fund	<b>15,630,543</b>
33	Redcliff Municipality	Local Authorities Pension Fund	<b>15,474,349</b>
34	BEI002 - Beitbridge TC	Unified Councils Pension Fund	<b>14,596,648</b>
35	Masimba Holdings Limited Retirement Fund	OMLAC	<b>14,337,119</b>
36	Bindura Municipality	Local Authorities Pension Fund	<b>14,085,720</b>
37	Zimra Pension Fund	OMLAC	<b>13,589,699</b>
38	1715 (Forit Contracting (USD))	Construction Industry Pension Fund	<b>12,711,817</b>
39	DGL Number Five	Mining Industry Pension Fund	<b>12,377,138</b>
40	Lafarge Cement- Actives	Minerva Benefits Consulting	<b>11,917,089</b>
41	African Distillers Limited	Old Mutual	<b>11,228,958</b>
42	Jena Mines	Mining Industry Pension Fund	<b>11,154,809</b>
43	Zambezi Gas Zimbabwe	Mining Industry Pension Fund	<b>10,964,456</b>
44	Redwing Mine	Mining Industry Pension Fund	<b>10,514,242</b>
45	REF	Zimbabwe Electricity Industry Pension Fund	<b>10,249,758</b>

<b>No.</b>	<b>Sponsoring Employer</b>	<b>Administrator</b>	<b>Total (ZWG)</b>
46	Masvingo Municipality	Local Authorities Pension Fund	<b>10,177,768</b>
47	Zulu Lithium and Tantalum	Mining Industry Pension Fund	<b>9,930,362</b>
48	Rusape Town Council	Local Authorities Pension Fund	<b>9,732,466</b>
49	1788 (Masimba Construction (USD))	Construction Industry Pension Fund	<b>9,251,687</b>
50	1885 (Tensor Systems (USD))	Construction Industry Pension Fund	<b>8,932,811</b>
51	Marondera Municipality	Local Authorities Pension Fund	<b>8,664,255</b>
52	University of Zimbabwe	Old Mutual	<b>8,495,061</b>
53	Amtec Pension Fund	OMLAC	<b>8,467,034</b>
54	BIN003 - Binga RDC	Unified Councils Pension Fund	<b>8,200,647</b>
55	Anjin Investments Pvt Ltd	Mining Industry Pension Fund	<b>8,189,970</b>
56	Meikles Limited Group Pension Fund	OMLAC	<b>8,144,213</b>
57	Cotton Company of Zimbabwe	Bright Employee Benefits	<b>8,074,700</b>
58	ZFC Limited Pension Fund	Comarton Consultants	<b>7,613,773</b>
59	Environmental Management Agency Pension Fund	OMLAC	<b>7,543,533</b>
60	Insiza RDC Pension Fund	OMLAC	<b>7,473,864</b>
61	Old Mutual Group Staff Pension Fund	OMLAC	<b>6,972,470</b>
62	NYA001 - Nyaminyami RDC	Unified Councils Pension Fund	<b>6,908,180</b>
63	Zimpost and Courier Connect	Communications and Allied Industries Pension Fund	<b>6,809,980</b>
64	MAK001 - Makonde RDC	Unified Councils Pension Fund	<b>6,776,325</b>
65	MUR001 - Murehwa RDC	Unified Councils Pension Fund	<b>6,371,043</b>
66	Manyame Rural District Council Pension Fund	OMLAC	<b>6,359,123</b>
67	Karoi Town Council	Local Authorities Pension Fund	<b>6,352,657</b>
68	How Mine	Mining Industry Pension Fund	<b>6,133,798</b>
69	MUT002 - Mutasa RDC	Unified Councils Pension Fund	<b>6,084,614</b>

<b>No.</b>	<b>Sponsoring Employer</b>	<b>Administrator</b>	<b>Total (ZWG)</b>
70	Zimbabwe Alloys	FML	<b>6,025,256</b>
71	Kariba Municipality	Local Authorities Pension Fund	<b>5,890,250</b>
72	GOK002 - Gokwe North	Unified Councils Pension Fund	<b>5,702,110</b>
73	MWE001 - Mwenezi RDC	Unified Councils Pension Fund	<b>5,670,827</b>
74	Anmack Mining Pvt Ltd Junior Payroll	Mining Industry Pension Fund	<b>5,628,206</b>
75	Blanket	Mining Industry Pension Fund	<b>5,422,958</b>
76	1745 (J R Goddard Contracting P/L (USD))	Construction Industry Pension Fund	<b>5,393,766</b>
77	1776 (Broadhaven Construction (USD))	Construction Industry Pension Fund	<b>5,308,610</b>
78	Zimplot	Minerva Benefits Consulting	<b>5,292,165</b>
79	PFU001 - Pfura RDC	Unified Councils Pension Fund	<b>5,173,387</b>
80	BUL001 - Bulilima RDC	Unified Councils Pension Fund	<b>5,144,144</b>
81	United Refineries Pension Fund	ZIMNAT	<b>5,136,061</b>
82	Beta Holdings Pension Fund	ZIMNAT	<b>4,868,583</b>
83	Mazoe	Mining Industry Pension Fund	<b>4,846,876</b>
84	CHI003 - Chipinge RDC	Unified Councils Pension Fund	<b>4,640,911</b>
85	Crystal Candy Pension Fund	OMLAC	<b>4,574,090</b>
86	National University of Science and Technology Pension Fund	OMLAC	<b>4,571,387</b>
87	CHI004 - Chiredzi RDC	Unified Councils Pension Fund	<b>4,484,866</b>
88	Mayjell Mining	Mining Industry Pension Fund	<b>4,371,349</b>
89	PLU001 - Plumtree RDC	Unified Councils Pension Fund	<b>4,266,153</b>
90	Windmill Private Limited	Bright Employee Benefits	<b>4,262,025</b>
91	SAN001 - Sanyati RDC	Unified Councils Pension Fund	<b>4,253,565</b>
92	ZIV001 - Zivagwe RDC	Unified Councils Pension Fund	<b>4,190,217</b>
93	HWE001 - Hwedza RDC	Unified Councils Pension Fund	<b>4,185,205</b>

<b>No.</b>	<b>Sponsoring Employer</b>	<b>Administrator</b>	<b>Total (ZWG)</b>
94	Harare Institute of Technology	Bright Employee Benefits	<b>4,158,997</b>
95	Roman Catholic Church Lay Employees Pension Fund	OMLAC	<b>4,154,809</b>
96	BEI001 - Beitbridge RDC	Unified Councils Pension Fund	<b>4,154,130</b>
97	Printflow	Fidelity Life	<b>4,060,866</b>
98	NYA002 - Nyanga RDC	Unified Councils Pension Fund	<b>3,898,125</b>
99	Umzingwane RDC Pension Fund	OMLAC	<b>3,880,568</b>
100	UMP001 - UMP Zvataida	Unified Councils Pension Fund	<b>3,757,879</b>
<b>Total - Top 100 Contribution Arrears</b>			<b>3,519,294,368</b>



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Regulating for Sustainability.