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INVESTMENT &
DEVELOPMENT
AGENCY

Unearthing **Potential**!

Investment opportunities for the Insurance and Pensions Industry in Zimbabwe

Duduzile Shinya

Acting Chief Executive Officer

27 July 2022





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Outline

Zimbabwe: A Snapshot

Economic Progression

GDP Contribution by Sector

Zimbabwe as an Investment Destination

Background to ZIDA

Investment Opportunities

Exchange Control

Investment Incentives



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ZIMBABWE: A Snapshot



H Harare
B Bulawayo

Location	Southern Africa, at the heart of the North-South Corridor, making Zimbabwe's railways, roads, power and telecommunications network a regional logistics hub.
Total Area	390 757 sq. km. (Land =386 670 sq. km. Water = 4 087 sq. km)
Border Countries	Botswana to the West; Mozambique to the East, South Africa to the South, Namibia to the South West, and Zambia to the North.
Climate	Tropical, with temperatures averaging 12 – 13°C. over April – July and 21 – 38°C, over August to October. The rainy season is during October - March.
Population	Est. 16.1 million
Literacy	Literacy levels of 94.7%.
Financial Inclusion	Overall financial inclusion estimated at above 58% for adults.
Major Economic Sectors	Agriculture 11%, Mining 9%, Manufacturing 8%, Tourism 12% and Services 16% of GDP.
Preferential Market Access	Southern African Development Community (SADC), Common Market for Eastern and Southern Africa (COMESA); and Africa Caribbean and Pacific Nations (ACP), as well as membership of the World Trade Organization.



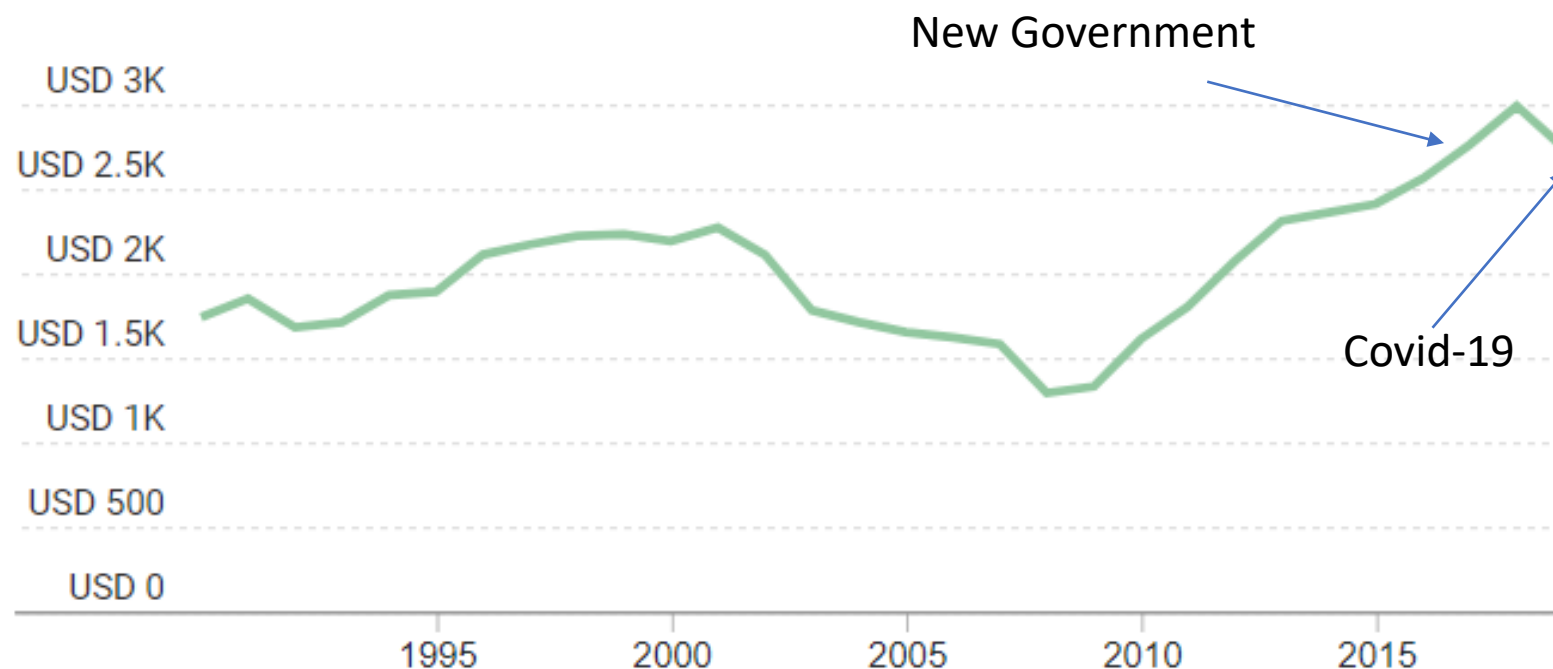
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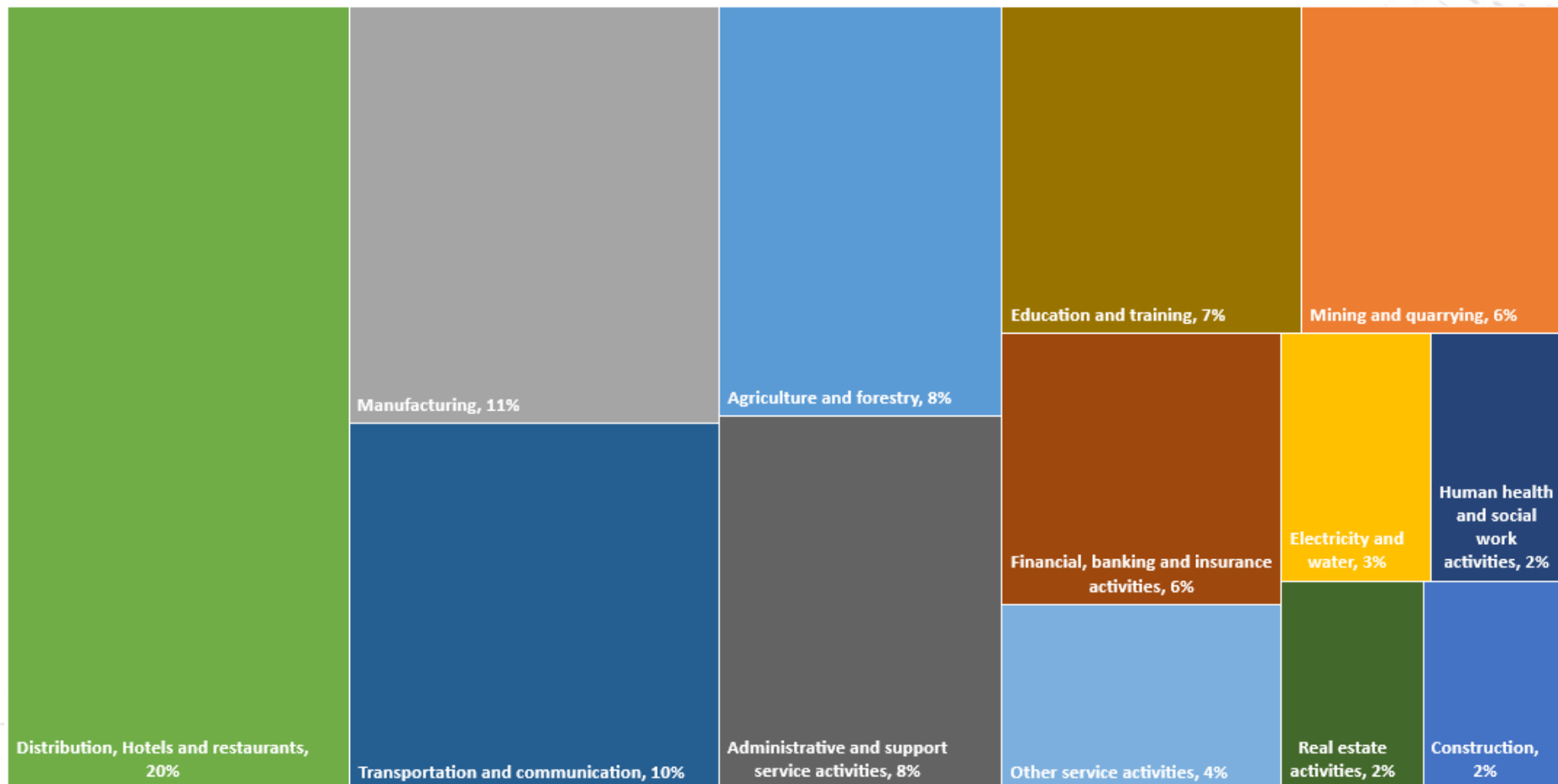
Economic Progression

General Positive trajectory from 2010 onwards which was unfortunately disturbed by the Covid-19 pandemic.

Gross national income per capita (purchasing power parity) in Zimbabwe



GDP Contribution per Sector

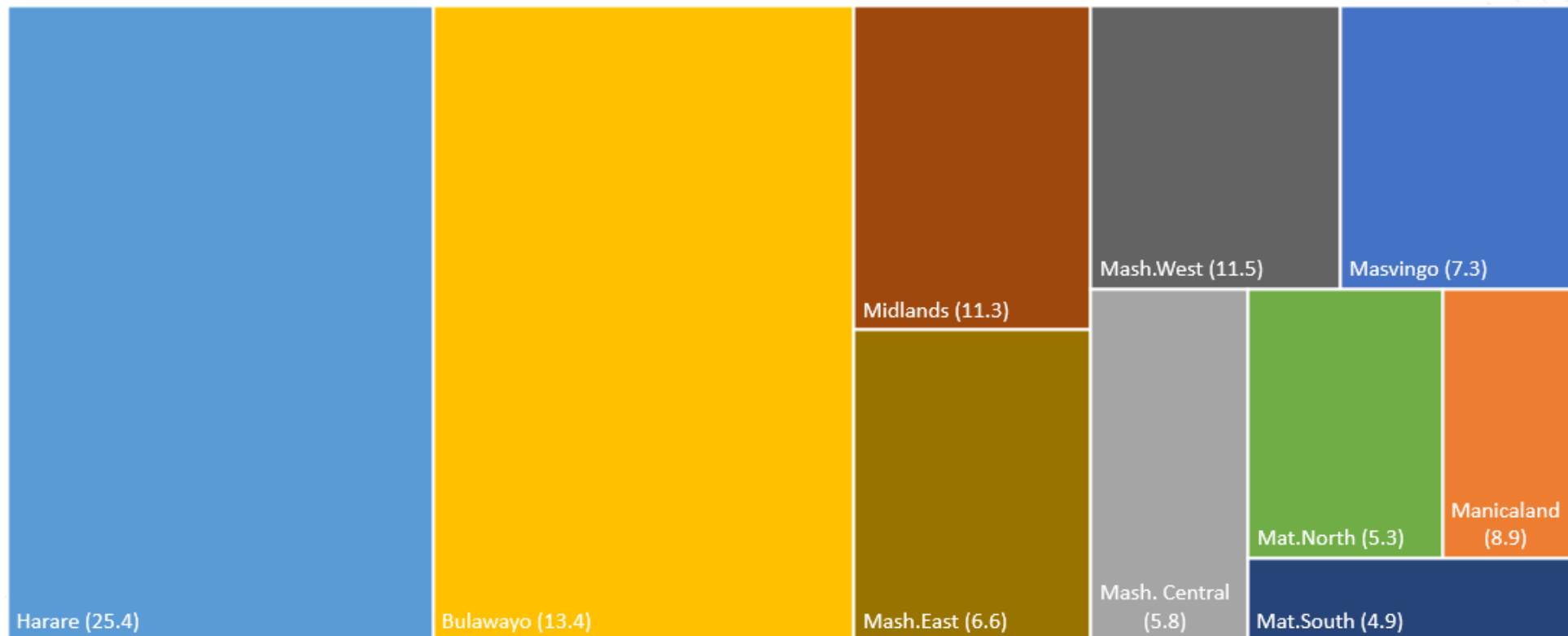




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Percentage Contribution by Province in 2020





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ZIDA Investment Ecosystem

ZIDA's role can broadly be described as:

- Promoting, planning and implementing investment promotion strategies;
 - Facilitating entry and implementation of investment projects;
 - Operation of the One Stop Investment Services Centre;
 - To establish and regulate special economic zones;
 - To promote, appraise and recommend private public partnerships;
 - Investor after-care and monitoring of projects; and
 - Promoting decentralisation of investment activities in line with the country's devolution thrust.
-



Main Categories of Investment

Public Private Partnerships

- In its simplest form, a PPP is a contractual arrangement between Government(or any of its agencies) and the private sector to deliver a project or to provide services.
- ZIDA has the responsibility of assessing all PPP's before presenting these to the PPP Committee which is Chaired by the PS for Finance and Economic Development, before recommending to Cabinet.

Special Economic Zones

- A Special Economic Zone (SEZ) refers to:
- a Geographically demarcated and secured area
- within which multi-sectoral business investments are conducted
- under a liberal legislative framework
- and also enjoying certain fiscal and non-fiscal incentives.

General Investments

- These are investments wherein private investors deploy their capital in chosen projects without a requirement for partnership with government or any of its entities.



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One Stop Investment Services Centre (OSISC)

- Streamline & simplify overall investment processes by local, diaspora and foreign investors.
- Co-ordinate the issuance of sector specific permits, licenses & other authorisations from Government Ministries, Departments & Agencies.
- Availing available investment opportunities to both current and potential investors.
- Facilitate prompt processing of investment enquiries.
- Monitoring & Evaluation of investment projects.



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Zimbabwe As An Investment Destination

Our gems – our people - are our most valuable asset: a young, vibrant, and hard working people. Now is the time to take advantage of the demographic dividend



Good climate – Optimum for both Agricultural and Tourist activities



- Abundant natural resources
- Third largest reserves of platinum in the world
- Second largest gold reserves per square metre in the world
- Significant lithium reserves



Geographic Centrality– Perfect hub to set up regional operations.





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Investment Options

Prescribed Assets

Stock Markets

Real Estate

Infrastructure

Money Market

Mosi-oo-tunya Gold Coins



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Prescribed Asset Compliance

Item	Date Approved	Instrument	Issue Size	Currency	Industry Uptake	%	Description
1	31 March 2022	Zororo Solar Energy Project	4,500,000.00	USD	0.00%		Purpose: Development of solar power station Tenor: 25 years
2	31 March 2022	Centragrid Solar Power Project	29,500,00.00	USD	0.00%		Purpose: Development of solar power station Tenor: 10 years Interest: 10% per annum
3	31 March 2022	Nhaka Life	10,000,000	USD	0.00%		Purpose: cattle backed investment Tenor: 10 years Interest: 10% per annum
4	31 March 2022	Mangwana Opportunities	5,000,000.00	USD	0.00%		Purpose: Support to the productive sectors of the economy Tenor: 10 years Interest: 8% per annum



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Prescribed Assets Ratios for Reassurance Sector Players

Reinsurer	Prescribed asset	Total assets ZWL(000)	Prescribed	Amount required	Variance in
	Investments ZWL(000)		asset ratio %	to be compliant ZWL(000)	compliance%
First Mutual Reinsurance	19,673	242,838	8.10%	16,753	7%
FBC Reinsurance	283,922	2,946,148	9.64%	158,000	5%
Baobab Reinsurance	2,000	1,176,273	0.17%	174,441	15%
ZEP RE-Insurance	47,557	217,118	21.90%	-	0%
Total	353,152	4,582,377	7.71%	334,205	7.3%



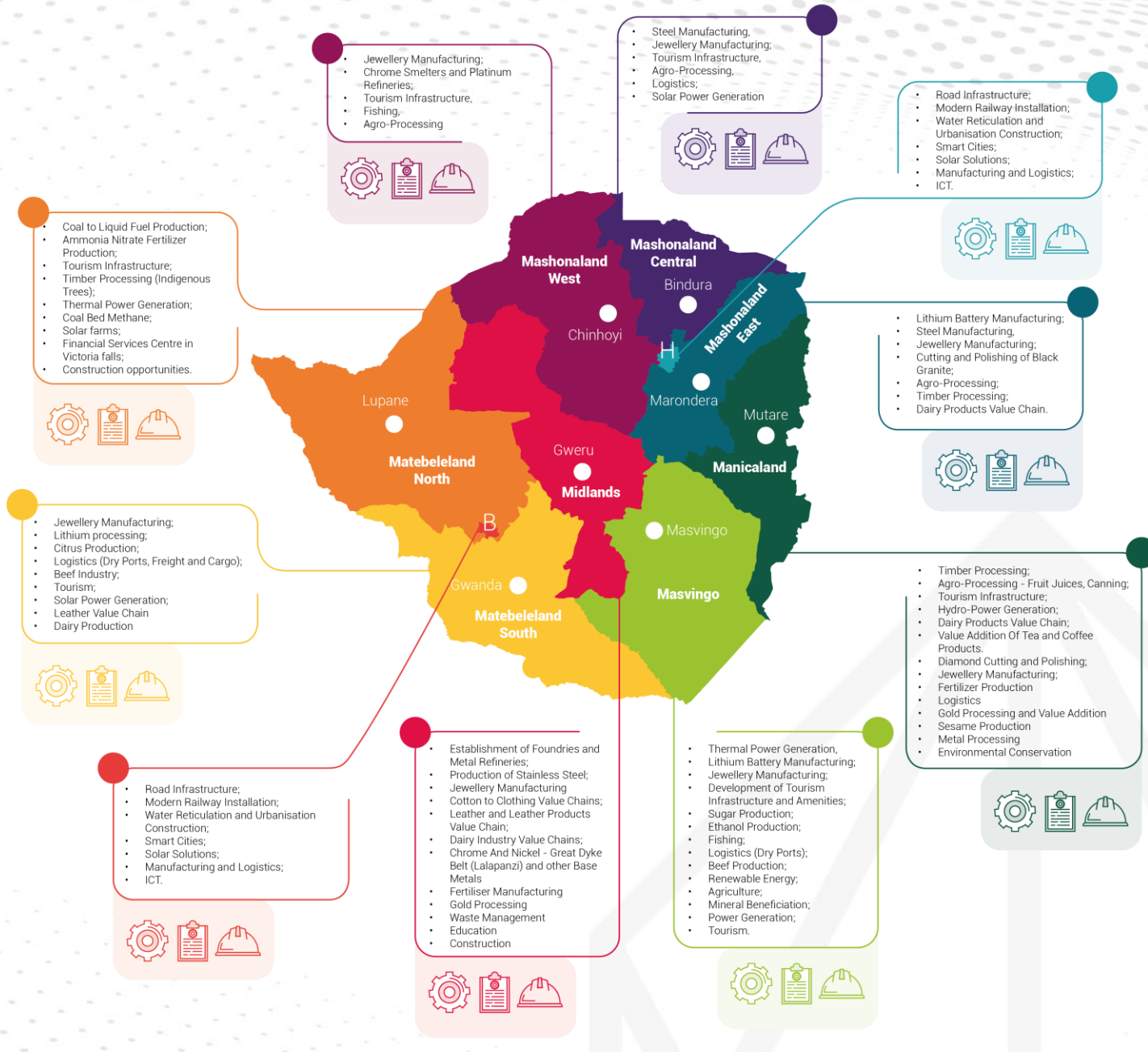
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Investment Map

Key

- Harare
- Bulawayo
- Mash West
- Mash Central
- Mash East
- Manicaland
- Masvingo
- Midlands
- Mat South
- Mat North





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AGRICULTURE

- ✓ **Fertile land**
 - Over 32, 2 million hectares of potential agricultural land
 - Excellent and diverse climate
- ✓ **Investment Opportunities**
 - Agriculture Financing
 - Potential for greenfield agricultural projects in Tugwi Mukosi and Kanyemba areas.
 - Government recently relaxed investor requirements in the field of medicinal cannabis.
- ✓ **Fiscal incentives**
 - VAT deferment on some capital equipment
 - Income tax deduction on expenditure incurred on land developments
 - Rebate on imported materials
 - VAT zero rated for agricultural inputs



KNOWLEDGE ECONOMY

- ✓ **Digital Economy**
 - Government's thrust is the achievement of an e-enabled economy where all sectors embrace ICT to improve efficiency in line with the global trends
- Critical Objectives include:**
- Increasing internet penetration rate from 59.1% in 2020 to 75.42% by 2025
 - Achieve increased mobile penetration rate to 100% by 2025



MINING

- ✓ **Rich soils**
 - Over 55 international tradable minerals
 - Second highest deposits of platinum in the world
- ✓ **Major mineral deposits**
 - The Great Dyke belt (PGMs, chrome, gold etc.)
 - Coal fields-Beitbridge-Gokwe-Hwange belt
 - Alluvial and conglomerate Diamonds
 - The Mashonaland Dolerite Dykes
 - Significant Iron Ore, Lithium and Rare Earth deposits
- ✓ **Investment Opportunities**
 - Prospecting and exploration
 - Mining and value addition (e.g. cutting and polishing)
 - Potential to partner with ZMDC to resuscitate idle assets
 - Greenfield projects available in base minerals and more recently CBM



TOURISM

- ✓ **Natural Endowment**
 - The Big 5
 - National parks: 5 million hectares of land or 13% of Zimbabwe's total land area
 - 5 UNESCO World Heritage Sites, including Victoria Falls
- ✓ **Existing investment opportunities**
 - Hotel and Catering industry
 - Services and other downstream related activities
 - Safari and tour operations
 - Opportunity for pioneering and groundbreaking investment in the recently designated Victoria Falls and Masuwe Special Economic Zone.
- ✓ **Eco-tourism**
 - Particularly high potential area yet to be fully realised
 - Partnerships with local communities (CAMPFIRE)



INFRASTRUCTURE

- ✓ **Relatively developed transport network**
 - Road network of 88 133 km
 - Rail network of 3 109 km
 - 3 International airports and 18 smaller airports for domestic and regional
- ✓ **Modern electricity and telecommunications**
 - Mobile Penetration rate of 100.5%
 - Internet Penetration rate of above 50%
 - Installed power generation capacity of over 2 300 MW
 - Potential to develop over 2 000 MW additional power
 - Link to the Southern African Power Pool
- ✓ **Industrial infrastructure**
 - Agriculture infrastructure, Dams
 - Industrial parks and factory shells
 - Scope for modernisation and expansion



MANUFACTURING

- ✓ **Resurgent Manufacturing Sector**
 - Zimbabwe currently on a reindustrialization drive
 - Manufacturing set to increase contribution to GDP
- ✓ **Investment Opportunities**
 - Development of Agro and mineral based value chains
 - Processing of agricultural produce
 - Creation of regional manufacturing hubs taking advantage of Zimbabwe's central location
- ✓ **Value Chain Opportunities**
 - Cotton
 - Leather
 - Steel
 - Lithium processing to electric vehicle batteries

Opportunities: Agriculture



Fertile land

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- Excellent and diverse climate



Investment Opportunities

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Fiscal incentives

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Agriculture and Food Processing:

Sector: Agriculture

Project Title:	Sable Dairy Farms
Project Description:	To establish a 5,000ha dairy farm aimed at producing 65 million litres of milk per annum by the year 2025.
Project location:	Sherwood Midlands Kwekwe, Zimbabwe
Lead Agency/ Project Promoter:	Sable Chemicals
Actions Required/ Implementation	<ul style="list-style-type: none">• Letter of Support and endorsement from the Government of Zimbabwe – Completed• Partners• Finalization of feasibility study• Finalization of project funding –
Arrangements/ Contract Type:	
Project Cost	<ul style="list-style-type: none">• USD65 million
Project Status	<ul style="list-style-type: none">• Preliminary feasibility study done



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Agriculture and Food Processing:

Sector: Agriculture

Project Title:	GMB Grain Dryers
Project Description:	To establish grain driers with capacity to process 500MT per day
Project location:	Across the country
Lead Agency/ Project Promoter:	GMB
Actions Required/ Implementation	<ul style="list-style-type: none">• Support and endorsement from the Government of Zimbabwe – Completed• Finalization of feasibility study• Partners
Arrangements/ Contract Type:	<ul style="list-style-type: none">• Joint Venture, Loan, BOT BOOT
Project Cost	<ul style="list-style-type: none">• USD3 million
Project Status	<ul style="list-style-type: none">• Preliminary feasibility study done



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Agriculture and Food Processing: Sector: Water

Project Title: Eastbourne Dam	
Project Description:	The project entails the construction of a conventional zoned earth fill embankment with a downstream rock fill toe across the Nyambwa River near Mutare. The project purpose is to supply water to the city of Mutare and its environs.
	Technical Details:
	<ul style="list-style-type: none">• Maximum dam height: 36.5m• Maximum water depth: 31m• Live Storage: 18.26x106m3• 10%Yield: 15x106m3/ann
Project location:	Mutare, Manicaland
Lead Agency/ Project Promoter:	Zimbabwe National Water Authority (ZINWA)
Actions Required/ Implementation	Public Private Partnership (PPP)
Arrangements/ Contract Type:	
Investment Required	USD 39 million



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Opportunities: Mining



Rich soils

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Major mineral deposits

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Investment Opportunities

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Mining

No.	Project Title	Project Description	Project		Investment	
			Sector	Location	Amount (USD)	Mode
1	Gold exploration	<ul style="list-style-type: none">Gold exploration in a reserved area covering 63 000Both green field and brown field exploration zonesCurrent exploration being done through a government entityHistorical mining grades averaged 8g/t Au	Mining	Fort Rixon, Matabeleland North	3.5 Million	Joint venture
2.	Copper Exploration	<ul style="list-style-type: none">Copper exploration on a reserved area covering 325,000hectaresHosts world class Mhangura mineReservation also hosts semi-precious stone deposits (beryl, aquamarine) and goldArea under consideration contains high mineralization level	Mining	Mhangura, Mashonaland West	5 Million	Joint Venture

Opportunities: Tourism



Natural Endowment

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Existing investment opportunities

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Eco-tourism

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Tourism

No.	Project Title and Summary	Project Scope / Description	Contact Person	Project		Investment	
				Sector	Location	Amount (USD)	Mode
1	Kariba Municipality -Integrated Resort The projects seeks to develop an Integrated Waterfront Resort The project sits on 50 ha	The project entails the construction of <ul style="list-style-type: none"> • Luxury Hotel • golf course • conference centre and • casino 	Mr Godfrey Magijani P. O. Box 130 Kariba Tel: +263-061- 2638 Fax: +263-4-758726/28 +263772238590 gtmagijani@gmail.com	Tourism	Mashonaland Province in Kariba Town	450 million	Joint venture
2	Kariba Integrated Tourism Resort The projects seeks to develop an Integrated Resort in Kariba The project sits on +/- 2370 ha	Construction of the Kariba Integrated Resort whose grand plan includes: <ul style="list-style-type: none"> • 36 Hole Championship Golf Course • Hotels, Convention Centre, Casino • Shopping mall • Integrated commercial district • Luxury condominiums time shares 	Mr. F.D Hunzwi +263 774 654 834 dhunzwi@gmail.com	Tourism	Kariba, Mashonaland West	400 million	Joint venture



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Opportunities: Infrastructure



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Modern electricity and telecommunications

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Industrial infrastructure

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Student Accommodation

Company Name	National University of Science and Technology
Company profile	National University of Science and Technology is a state owned university which falls under the Ministry of Higher and Tertiary Education, Innovation, Science and Technology Development. It has an annual enrollment of 8, 587 students which is projected to grow to 24,000 by year 2022. It has a staff establishment of 1,274. The University currently has only 2% of the required student and staff accommodation.
Project Location	Bulawayo, Zimbabwe
Lead Agency/ Project Promoter	Ministry of Higher and Tertiary Education, Innovation, Science and Technology Development
Project Description	Construction of student and staff accommodation
Sector	Education
Action required/ Implementation arrangements / Contract type	Debt, JVs, and PPPs
Availability of pre – feasibility studies, feasibility studies and other studies	
Estimated cost of project \$	US\$67.6 million (Student accommodation-US\$35.3 million & staff accommodation US\$32.3 million)
Investment Required \$	US\$67.6 million



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Health

No.	Project Title	Project Description	Project		
			Sector	Location	Mode
1	Avenues - Quinary level	<ul style="list-style-type: none">• Level of Care• Complicated procedures• Critical care Expertise• Equipment• Growing Network of Hospital, local, Regional	Health	Harare	Joint Venture
2	Medicinal Cannabis	<ul style="list-style-type: none">• Medicinal cannabis cultivation• Processing• Markets/ Market support	Health	Harare	100% ownership



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TRANSPORT

Rail Projects: Greenfield Projects

ITEM	PROJECT	ACTIVITIES	COST (US\$)	BENEFITS/JUSTIFICATION
1	Lion's Den - Kafue	<ul style="list-style-type: none">• Feasibility Study – Request for Expressions of Interest (Done)• Design (To be done immediately after feasibility study)• Investor Engagement (After completion of designs)	2.5 million Included in the figure above To be known after the design	When complete, the project will open a shorter and alternative route to the Port of Beira for cargo coming from or going to Zambia and Eastern DRC



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Creative Industry

No.	Project Title	Project Description	Project		Investment	
			Sector	Location	Amount (USD)	Mode
1	Establishment of Multi-purpose Youth Centre	<ul style="list-style-type: none">Establishment and capacitation of Multipurpose Youth CentreCreate office space for Zimbabwe Youth CouncilProvide renting space for Youth BusinessesEstablish a co-working space	Services	Harare Metropolitan Province	TBA	Joint venture
				Bulawayo Metropolitan Province		
2	Modernising Agriculture Production at Vocational Training Centres with Farming Land	<ul style="list-style-type: none">Land for Agriculture developmentThe existing Agriculture training and production systems not adequateNeed for modern means of Agriculture training productionModern Agriculture machines and equipment neededAppropriate and effective irrigation to be installedSetting up of animal handling and housing facilitiesPost-harvest and storage facilities to establishedThere is scope to carry out commercial agriculture activities at the training centresDevelop staff	Youth, Sport and Culture	25 VTCs	TBA	Joint Venture



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Creative Industry

No.	Project Title	Project Description	Project		Investment	
			Sector	Location	Amount (USD)	Mode
3	Establish a Microfinance facility for CCIs in Zimbabwe	<ul style="list-style-type: none">Provision of microfinance servicesLoan productsCapital for Infrastructure Development for CCIs	Arts and Culture	National	10 million	PPP/ Joint Venture
4	Sport for All Programmes	<ul style="list-style-type: none">Sport for All programmes provide for an enabling environment for participation of all individuals regardless of skills perfection.Implementation and programming of sport for all programmes may be target based programming meeting the various clientele within communities.	Sport and Recreation	All Provinces and All District	TBA	Joint Venture

Opportunities: Manufacturing



Resurgent Manufacturing Sector

- Zimbabwe currently on a reindustrialization drive
- Manufacturing set to increase contribution to GDP



Investment Opportunities

- Development of Agro and mineral based value chains
- Processing of agricultural produce
- Creation of regional manufacturing hubs taking advantage of Zimbabwe's central location



Value Chain Opportunities

- Cotton
- Leather
- Steel
- Lithium processing to electric vehicle batteries

Opportunities: Knowledge Economy



Digital Economy



- Government's thrust is the achievement of an e-enabled economy where all sectors embrace ICT to improve efficiency in line with the global trends
- Critical Objectives include:
 - Increasing internet penetration rate from 59.1% in 2020 to 75.42% by 2025
 - Achieve increased mobile penetration rate to 100% by 2025



Information, Communication and Technology

No.	Project Title	Project Description	Project		Investment	
			Sector	Location	Amount (USD)	Mode
1	Property Development	<ul style="list-style-type: none">• Change of property use of the existing Postal Buildings and Houses.• Property Development by modernization the existing Post Offices into one stop Postal Express Malls incorporating Fuel Stations, Fast Food Outlets, Medical Centres and Convenient Stores.• Development of existing Post Office stands into Inland Ports for Bonded Warehousing, Construction of Medical and Shopping Centre Facilities.	ICT	Countrywide	42 million	Joint Venture
2	Passive Infrastructure Deployment	<ul style="list-style-type: none">• Base station towers erection in batches of 100.	ICT	Countrywide	1,46 million	Joint Venture

Information, Communication and Technology

No.	Project Title	Project Description	Project		Investment	
			Sector	Location	Amount (USD)	Mode
3	Green Power for base Stations And Headquarters	<ul style="list-style-type: none"> Provision of solar power for already deployed 800 base stations Solar Plant for New HQ 	ICT	Countrywide	36 million	Vendor Finance
4	NetOne Headquarters Construction	<ul style="list-style-type: none"> Construction of NetOne headquarters in Harare 	ICT	Harare	5 million	Mortgage loan



Information, Communication and Technology

No.	Project Title	Project Description	Project		Investment	
			Sector	Location	Amount (USD)	Mode
5	Broadband Transmission systems	<ul style="list-style-type: none">Provision of Mobile broadband systems for high-speed mobile network communications.	ICT	Countrywide	15 million	Debt Financing
6	National Fibre Backbone	To extend the existing fibre backbone to reach and serve every district in the country approximately 6000km will be covered	ICT	Countrywide	30 million	Partnership
7	Construction of shared telecommunications base stations and associated passive infrastructure for the provision of telecommunication services in underserved areas in Zimbabwe	<p>To extend coverage by constructing 350 shared base stations in uncovered rural remote areas. This will include the requisite passive infrastructure.</p> <p>All the three MNOs in the country will ride in this infrastructure.</p>	ICT	Countrywide	250 million	Partnership



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 - [Information, Education and Communication](#)
 - [Public Private Partnerships](#)
 - [Special Economic Zones](#)
 - [General Investments](#)
 - [Investment Opportunities](#)
 - [News letter to investors](#)
 - [Agriculture Prospectus](#)
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Thank You

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