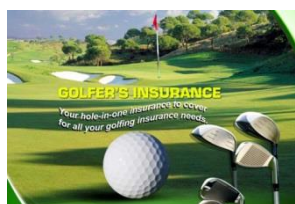
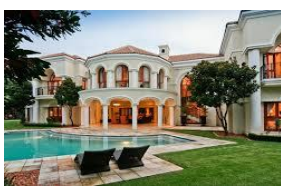


# WFDR

Risk Services

## CORPORATE PROFILE





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WFDR Risk Service (Formerly Alexander Forbes Risk Services Zimbabwe) is a leading brokerage and professional risk consultancy organization. Our experience spans over a period of thirty nine years. We are a provider of Insurance Broking, Risk Management, Employee Benefits and Health Insurance consulting services.

### HISTORY

WFDR Risk Services has been operating in Zimbabwe since 1977 and have traded under various names since then from Willis Faber Syfrets, Willis Faber & Associates, Willis Corroon, and as Alexander Forbes Risk Services Zimbabwe

September 16 2015 saw **Alexander Forbes Risk Services** transform to **WFDR Risk Services**. This transformation sees **WFDR Risk Services** retaining its position as a corresponding office for Willis. This correspondence status means WFDR Risk Services can tap into the Willis Global Network (with offices and orientation in +120 countries) for technical support, offshore placement and standard benchmarking.

In Zimbabwe we have the Harare Head office and a Branch in Bulawayo.

### OUR VISION STATEMENT

To become the leading provider of world class insurance, risk and financial solutions in every market we serve

### OUR MISSION STATEMENT

To provide solid financial security to our clients and offer superior financial returns to our shareholders and fair compensation to our employees through the efficient and profitable utilization of state-of-the-art-technology and systems to achieve cost effective solutions in our provision of professional insurance, risk management and financial services to our clients.

### OUR VALUES

We are guided by the following values:

- **Warm** hearted **Welcoming**
- **Fair** **Flexible**
- **Dependable** **Diligent**
- **Rational** **Resourceful**

### OUR COMPETITIVE ADVANTAGE

By market share we are one of the top insurance brokers in Zimbabwe. We have grown by applying our skills where they make the biggest difference for clients - it is this focus that differentiates us from our largest competitors. We pride ourselves on the highest levels of professionalism and diligence, combined with senior-level attention to clients and relationships. Such commitment has gained us an exceptional reputation.

## OUR GLOBAL NETWORK

WFDR Risk Services is part of the Willis Towers Watson Commercial Network, which ensures that our clients get the best of both worlds in dealing with a local risk advisor, with access to the global resources of an international insurance broker.

As a member of the Willis Network, we enjoy premier partner status with our panel of market leading insurers, ensuring that we receive the very best in service from our insurer partners. We have access to expert underwriters and exclusive products whilst retaining total independence in where we place business, meaning that our clients benefit from dealing with us.

We regularly call upon the services of Willis specialist advocates to provide bespoke technical advice to our clients in a wide range of industries

### About Willis Towers Watson



Willis Towers Watson colleagues can be found all around the world:



Willis Towers Watson (NASDAQ:WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. Willis Towers Watson has 39,000 employees in more than 120 territories. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals.

Our unique perspective allows us to see the connections between talent, assets and ideas that can drive performance and growth. Powered by market analytics, behavioral insight and a culture of



seamless execution, our colleagues work with you to design and implement lasting solutions that turn risk into a path to growth. Together, we unlock potential. Learn more at [willistowerswatson.com](http://willistowerswatson.com).

Through the combination of our two firms of brokers (Willis) and human resources consultants (Towers Watson), we have created a new company that brings a connected perspective across talent, assets and ideas. Grounded in our expertise in people and risk, we aim to seek out strategic insights and new value for clients to give you access to the “complete story”, using information to help you clarify your choices and seeing your people as a solution to risk.

We view risk to a path to growth and we want our insights and solutions to unlock your full potential. Let's be clear – Willis Towers Watson's future rest with our clients. We have listened and understood that clients want to work with a firm who can offer an integrated mix of global advisory, broking and solutions capability. This was the key driver behind the decision to merge our organisations, based upon the foundation of client value in everything we do. Our legacy and now combined culture is simple: drive down costs, add value and grow with our clients in a true partnership of equals.

Willis has an illustrious history. Its origins lie in the early 19th century with the founding in London of three firms, Henry Willis & Co, Faber Brothers, and Dumas & Wylie, the first two of which merged in 1897 to form Willis, Faber & Co. When that firm was joined by Dumas & Wylie, in 1928, the famous name of Willis, Faber & Dumas Limited came into being.

R A Corroon & Co. Inc. was established in New York in 1905. In 1966 it merged with C R Black Jr Corporation. Of a great many subsequent amalgamations the most significant was with Synercon Corporation, of Nashville, in 1976.

Willis expanded into the United States by merging with Corroon and Black in 1990 forming Willis Corroon Group. In mid-1998 the Group's shareholders accepted an offer from the leveraged buy-out specialists Kohlberg Kravis Roberts. Consequently the Group, which had been publicly traded since 1976, reverted to being a private company. In 1999, the Group's operations amalgamated under one name Willis Group Limited and were listed on the New York Stock Exchange in 2001.

October 1, 2008, Willis acquired Hilb Rogal & Hobbs, one of the largest insurance and risk management intermediaries in North America. The combination aimed to strengthen Willis' North America revenues and its leadership in attractive growth markets.

In 2013 Dominic Casserley joined Willis to replace Joe Plumeri as Group CEO and set about a development programme within Willis to enhance our focus on delivering greater value for clients for both their current and future needs.

Our company has recently embarked on a phase of merger and acquisition activity focused deriving value for our clients. We have recently acquired companies in a wide range of disciplines such as Human Capital and Benefits (Max Mathiesen), Wholesale (Miller) and Gras Savoye.

In early 2016, Willis Towers Watson was born out of the merger of two companies, Willis and Towers Watson.

## WFDR RISK SERVICES CAPABILITIES SUMMARY



## CLIENT ADVOCACY

Our client interaction revolves around a methodology which we refer to as Client Advocacy. This means that we allocate a senior employee known as a Client Advocate® to a client portfolio whom becomes personally responsible and dedicated in terms of client service and delivery. We expect this individual to act as your dedicated advocate and trusted advisor



## WFDR SHAREHOLDER INFORMATION

Our shareholders are the NMT Capital (South African Registered) NMT Capital is partly owned by the Old Mutual Group, Amabubesi (Registered in Mauritius) as well as ASimba Private Equity Partners (a group of private investors) and their shareholding is in the undernoted proportions:



### WFDR Risk Services Affiliations, Associations & Membership

Zimbabwe Insurance Brokers Association (ZIBA)  
Insurance Institute of Zimbabwe (IIZ)  
Insurance Institute of Harare (IIH)  
Insurance Institute of Bulawayo (IIB)  
Willis International (corresponding broker)

<p><b>RISK SERVICES</b></p>	<ul style="list-style-type: none"> <li>• Corporate insurance broking</li> <li>• Risk and insurance programme management and consulting</li> <li>• Insurance products and services for individuals</li> <li>• Cell captive facilities</li> </ul>
<p><b>RISK MANAGEMENT</b></p>	<ul style="list-style-type: none"> <li>• Enterprise Wide Risk Management</li> <li>• Physical Risk Surveys</li> <li>• Risk Management Workshops &amp; Drawing up of risk insight reports</li> <li>• Defensive Driving Lessons</li> <li>• Property Valuation</li> </ul>
<p><b>EMPLOYEE BENEFITS</b></p>	<ul style="list-style-type: none"> <li>• Healthcare benefits general consultancy and scheme arrangement</li> <li>• Pensions benefits general consultancy and scheme design</li> <li>• Group Life Assurance (GLA) review, advice and placement</li> <li>• Funeral Assurance review, advice and placement</li> </ul>
<p><b>HEALTH INSURANCE</b></p>	<ul style="list-style-type: none"> <li>• Comprehensive assessment of your current Medical Aid cover</li> <li>• “Self-Insurance” option, where organization has the critical mass for a “ring fence approach”</li> <li>• Full Health Insurance “Gap cover”</li> <li>• “Card acceptability” analysis</li> <li>• Periodic assessment of the Funders’</li> </ul>
<p><b>CLAIMS MANAGEMENT</b></p>	<ul style="list-style-type: none"> <li>• Establish and maintain a loss reporting system</li> <li>• Process, negotiate and settle with insurers / loss adjusters, all claims or circumstances which might result in a claim</li> <li>• Monitor insurer claims service &amp; provide a quarterly claims report</li> <li>• Claims assistance where required</li> </ul>



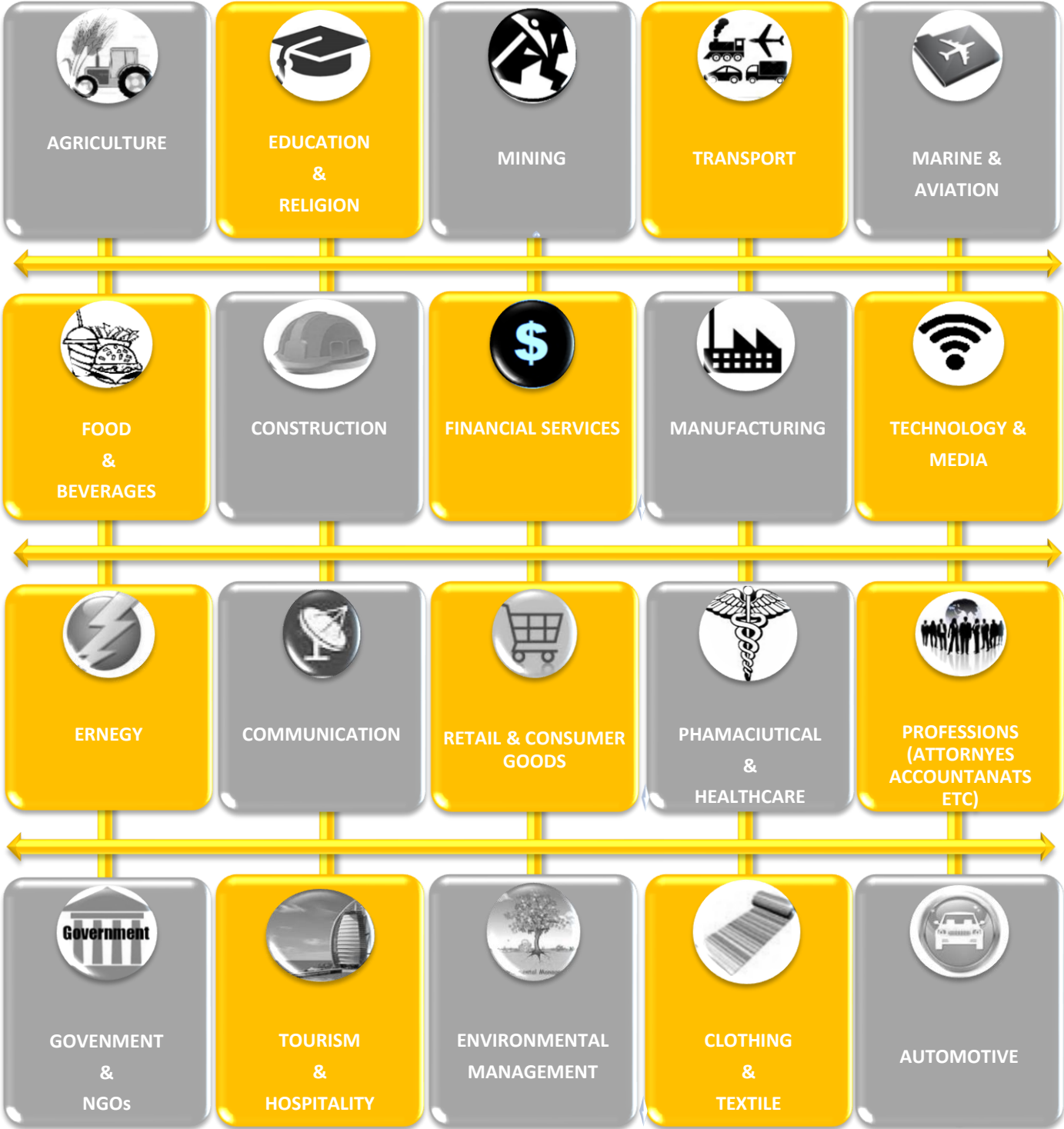
## OUR CONVECTIONAL INSURANCE PRODUCTS

CLASS	PRODUCTS
<p><b>Property</b></p> <p>Property insurance includes a range of covers, which may be needed by businesses to protect their physical property, such as buildings, machinery and stock. Private individuals need property insurance too, but this is typically provided in a home insurance policy.</p>	<ul style="list-style-type: none"> <li>• Assets All Risk</li> <li>• Business Combined</li> <li>• Business Interruption</li> <li>• Goods In Transit</li> <li>• Home Combined</li> <li>• Farming (Crop &amp; Livestock)</li> </ul>
<p><b>Projects &amp; Engineering</b></p> <p>Engineering insurance refers to the insurance that provides economic safeguard to the risks faced by the ongoing construction project, installation project, and machines and equipment in project operation.</p>	<ul style="list-style-type: none"> <li>• Erection All Risks (EAR)</li> <li>• Machinery Breakdown (MBD) &amp; loss of profits</li> <li>• Contractors All Risks (CAR)</li> <li>• Plant All Risks (PAR)</li> <li>• Electronic Equipment (EE)</li> <li>• Civil Completed Risks</li> </ul>
<p><b>Pecuniary</b></p> <p>'Pecuniary' means relating to money and pecuniary insurance covers businesses against purely financial losses (e.g. from fraud, legal expenses or business interruption) rather than physical damage to property.</p>	<ul style="list-style-type: none"> <li>• Fidelity Guarantee</li> <li>• Money Insurance</li> <li>• Bankers Blanket Bond</li> <li>• Bonds &amp; Guarantees</li> </ul>
<p><b>Motor insurance</b></p> <p>Available for private cars, motorcycles, commercial vehicles and fleet insurance. Motor is one of the compulsory insurance classes and anyone using a motor vehicle on the public highway must have it.</p>	<ul style="list-style-type: none"> <li>• Private Motor</li> <li>• Public Transport</li> <li>• Haulage Trucks</li> </ul>
<p><b>Liability insurance</b></p> <p>We all have a legal duty to behave reasonably to others. If we injure someone or damage their property through negligence, we are legally obliged to pay compensation. Liability insurance is there to insure individuals and businesses against this risk.</p>	<ul style="list-style-type: none"> <li>• General liability</li> <li>• Employees liability</li> <li>• Environmental Impairment</li> <li>• Professional Indemnity</li> <li>• Directors &amp; Officers</li> <li>• Umbrella Liability</li> </ul>
<p><b>Marine and aviation insurance</b></p> <p>Marine policies cover the property or 'interest' insured against perils of the sea such as bad weather, stranding, collision, fire and seizure, while aviation insurance covers damage on the ground or in the air, and liabilities for cargo and passengers.</p>	<ul style="list-style-type: none"> <li>• Marine Cargo</li> <li>• Marine Hull</li> <li>• Marine Liabilities</li> <li>• Aviation Hull</li> <li>• Aviation Liability</li> </ul>
<p><b>Life assurance &amp; Health Insurance</b></p> <p>A life assurance policy pays a specified sum if the person assured dies, or if they survive a given term of years. Private Medical insurance (PMI) pays for inpatient and outpatient treatment.</p>	<ul style="list-style-type: none"> <li>• Group Life Insurance</li> <li>• Group Medical Insurance</li> </ul>

We serve leading businesses in the sectors we focus on. Depth and breadth of our industry-focused services mean that we look at business issues - not just insurance - while taking into consideration industry risks and challenges.

By organising our services around industries we:

1. Share the latest research and points of view on the emerging industry trends
2. Collaborate on business, insurance and risk issues unique to individual industries, especially in situations where interpretive guidance is required
3. Provide methodologies and best practice guidance in complex risk, insurance and business areas





### **SIMBA MAGWENDE – Chairman - Nationality: Zimbabwean**

Simba is a chartered accountant who attended Said business school Oxford university private equity programme and Center for creative leadership Colorado USA leadership at the peak. Simba served as the Chairman and Chief Executive Officer of Tedco Limited, Chairman of the Board of Lifestyle Furnishers Zimbabwe (Pvt) Ltd, Chairman of the Board of Tedco (Zimbabwe) Ltd, Director of Amalgamated Regional Trading (ART) Limited, Strategis ... Holdings Limited, Africom (Private Limited) and Jetmaster (Private) Limited and Non-executive Director of ART Holdings Ltd. until March 2010.

**Address: 12 Gardiner Close Gardiner Estates Acturus**



### **DONALD MC DONALD – Non-Executive Director- Nationality: British**

Don is a Chartered Accountant. He currently chairs the MoHCC –board. He sits on the board for CIMAS Medical Aid Society, Cancer Association of Zimbabwe and North King Investments (Pvt) Ltd among others. In the workplace he spent 10 years with Price Waterhouse mainly in the Caribbean and the Middle East before joining Reuters where he held several positions including Middle East Finance Manager, deputy Finance Director of Reuters Asia based in Hong Kong and then Group Financial Training Manager based in London. Subsequently he was in charge of general audit at the BOC Group in the UK before becoming CFO of BOC Zimbabwe. He was Finance Director of the Medix Group and was with Meikles Ltd as CFO of the Retail Store Division from 2002 until his retirement in 2011

**Address: 2 Aurora Terrace, Meyrick Park, Harare**



### **SOLOMON MANYANGARIRWA – Non-Executive Director- Nationality: Zimbabwean**

Solomon is a lawyer by profession. His qualifications are ACII, AIIISA, Bachelor of Law (Honours) Degree with the University of Zimbabwe and MBA with Nottingham Trent University.

He was CEO of ICEA Lion General Insurance Company Tanzania. Prior to that he was CEO of Cavmont Capital Insurance Corporation in Zambia and Deputy General Manager of CGU Insurance Company in Zimbabwe. His first job was with Standard Chartered Bank

**Address: 17 Mc Meekan Road Milton Park Harare**



### **HASHEEL GOVIND – Non-Executive Director- Nationality: South African**

Hasheel is a chartered accountant and holds the title of Chief Executive Officer at Goldenrule. He served as a Chief Financial Officer of Amabubesi Group (now NMT Capital). He has been Non-Executive Director of Silver Bridge Holdings Limited since November 14, 2014. Hasheel was responsible for the full finance and corporate finance function and plays a key role in the acquisition and disposal of assets. He manages investments within the Amabubesi portfolio ... as well as a private equity fund on behalf of the Group

**Address: 105 Albatross Street, Extension 1, Lenasia, Johannesburg, South Africa**



### **BAAKILE MOTHAK – Non-Executive Director - Nationality: South African**

Baakile has 6 years' experience in Finance, administration and management. She holds a bachelor of commerce in accounting from the Midrand Graduate Institute. Baakile is an ambitious, energetic and career driven young woman.

**Address: 27 Lancaster Hill, Tilodi Street, Celtisdal, Johannesburg, South Africa**



### **MAPIYE CHIGORONDONDO – Managing Director - Nationality: Zimbabwean**

Mapiye is a fellow of the Insurance Institute of South Africa. He has experience spanning over 26 years in the insurance industry. Over the years, Mapiye has held a number of senior positions such as the Principal Officer for Marsh Insurance Brokers in Botswana, and Strategic Business Unit Head for the Nicos Diamond Insurance Company. Most recently, he held the Managing Director position at Altfin Insurance for five years. He is a Fellow of the Insurance Institute of South Africa. He is the current 1<sup>st</sup> Vice President of Zimbabwe, he is also one of the examiners and moderators for a Diploma in Insurance at IIZ . Mapiye has a broad overview of all insurance and risk management solutions that enables him to deliver on his commitment to customer excellence.

**Address: 66 Biddulph Road Cranborne Harare**



### **LORCADIA CHAKURIRA - Executive Director -Nationality: Zimbabwean**

Lorcadia has 18 years experience at Executive and managerial level in Banking, Asset Management, Life Assurance and Manufacturing. Prior to joining WFDR Risk Services, She was Company Secretary for Steward Bank from July 2012. Prior to that, she was Group Company Secretary for TN Holdings Limited and Tedco Limited. She also held Financial Accounting and Compliance positions with First Mutual Life Assurance Company, First Mutual Asset Management and Fidelity Life Asset Management. She also ran her own children's wear manufacturing and retail company. Lorcadia holds a Bachelor of Commerce (Financial Management) degree (Unisa) and is a Chartered Secretary (ACIS). She is a Past President of the Rotary Club of Harare Central.

**Address: 12 Vickers Road New Ridgeview Belvedere Harare**

## WFDR RISK SERVICES MANAGEMENT TEAM

It may be a cliché, but at WFDR Risk Services our business really is our people. Without the exceptional talents of our team would not be able to make so much of a difference to the countless people we interact with daily.

We have client focussed individuals with exceptional skill sets, a drive to succeed and innovate, and the ability to lead by example. We are committed to the continuous development of our people. Our local team brings a combined experience of over 100 years.

### MANAGEMENT TEAM



**MAPIYE CHIGORONDONDO**  
MANAGING  
DIRECTOR



**NYASHA PEREKWA**  
FINANCE & IT  
EXECUTIVE



**ALSON NHARI**  
OPERATIONS  
EXECUTIVE



**Lorcadia CHAKURIRA**  
COMPANY  
SECRETARY



**DABOLUHLE DUBE**  
BRANCH  
Controller – BYO



## MANAGEMENT TEAM BIOGRAPHY

Relevant experience	Qualification & Experience
<p><b>Mapiye Chigorondondo - Managing Director</b> Mapiye Chigorondondo is a fellow of the Insurance Institute of South Africa. He has experience spanning over 26 years in the insurance industry empowering him to gain a comprehensive understanding of the short-term insurance industry. Over the years, Mr Chigorondondo has held a number of senior positions such as the Principal Officer for Marsh Insurance Brokers in Botswana, and Strategic Business Unit Head for the Nicoz Diamond Insurance Company.</p> <p>Most recently, he held the Managing Director position at Altfin Insurance for five years. He holds a FIISA &amp; AIISA professional qualification and a Management Development Diploma from the Insurance Institute of South Africa. He is a crucial member of the Insurance Institute of Zimbabwe where he is one of the examiners and moderators for a Diploma in Insurance. Mapiye has a broad overview of all insurance and risk management solutions that enables him to delivers on his commitment to customer excellence.</p>	<ul style="list-style-type: none"> <li>• Fellow-Insurance Institute of South Africa</li> <li>• Management Dvpt Diploma-IISA</li> <li>• 26 years' Experience</li> </ul>
<p><b>Alson Nhari - Operations Executive</b> Mr Alson Nhari has been involved with clients from a variety of industries during the course of his career. He has become an influential contributor in short term insurance broking across diverse industries such as Manufacturing, Construction, Telecoms, Aviation, Financial services, Agriculture and Mining to name a few.</p> <p>His impressive career has grown from being an Account Broker for the then Aon Zimbabwe (now Minerva risk Advisors) and head hunted by Marsh Zambia as a Regional Manager heading the Copper belt. One of his career highlights is being a major contributor to the successful transformation of Alexander Forbes between 2013 - 2015 which led to his appointment as the President of the Insurance Institute of Harare and his seat on the Insurance Institute of Zimbabwe board.</p> <p>His knowledge of business strategy was further developed by his Master of Science in Strategic Management degree, and other qualifications he holds such as Bachelor of Commerce Honours Degree in Risk Management and Insurance.</p>	<ul style="list-style-type: none"> <li>• MSc Strategic Management (CUT)</li> <li>• B. Com Risk Management (NUST)</li> <li>• Associate of IIZ by Examination</li> <li>• Associate of the Risk Management Institute of South Africa (AiRMSA)</li> <li>• LIISA</li> <li>• 10 years' Experience</li> </ul>
<p><b>Nyasha Perekwa - Finance &amp; IT Executive</b> Nyasha Perekwa has 20 years of experience across financial accounting and reporting, management accounting, auditing, strategy formulation and implementation and project management. He has worked for various local and international companies, namely Unilever, BDO Kudenga, African Sun Hotels, Zimnat Lion Insurance and Alexander Forbes South Africa.</p> <p>He worked for the then parent company, Alexander Forbes South Africa, for 3 years, before being seconded to the Zimbabwean operation in January 2011. Nyasha is a holder of a Bachelor of Commerce (Accounting) Honors degree. He is a Fellow member of the Association of Chartered Certified Accountants (ACCA) (International) and is a registered Public Accountant R.P. Acc(Z)..</p>	<ul style="list-style-type: none"> <li>• B.Com(Accounting) NUST</li> <li>• Fellow of Association of Chartered Certified Accountants-(ACCA)</li> <li>• Registered Public Accountant9R.P.Acc(Z)</li> <li>• 20 years' Experience</li> </ul>
<p><b>Lorcadia Chakurira – Company Secretary</b> Lorcadia has 18years experience at Executive and managerial level in Banking, Asset Management, Life Assurance and Manufacturing. Prior to joining WFDR Risk Services, She was Company Secretary for Steward Bank from July 2012. Prior to that, she was Group Company Secretary for TN Holdings Limited and Tedco Limited. She also held Financial Accounting and Compliance positions with First Mutual Life Assurance Company, First Mutual Asset Management and Fidelity Life Asset Management. She also ran her own children's wear manufacturing and retail company.</p> <p>Lorcadia holds a Bachelor of Commerce (Financial Management) degree (Unisa) and is a Chartered Secretary (ACIS) and is a registered Public Accountant R.P. Acc(Z). She is a Past President of the Rotary Club of Harare Central and as a hobby she has a certificate in Advanced Dressmaking and Pattern Cutting from the Harare Polytechnic.</p>	<ul style="list-style-type: none"> <li>• Bachelor of Commerce Degree with specialization in Financial Management (UNISA)</li> <li>• Associate of the Institute of Chartered Secretaries and Administrators (ACIS)</li> <li>• Registered Public Accountant9R.P.Acc(Z)</li> </ul>
<p><b>Daboluhle Dube - Bulawayo Branch Supervisor</b> Dabo has 9 years Broking experience in the Industry. She joined Alexander Forbes Risk Services in 2008 as a broker Assistant and rose through the ranks to her current position.</p> <p>Dabo is a holder of a Degree in Marketing Management with the Institute of Marketing Management South Africa and Diploma in Insurance with the Insurance Institute of Zimbabwe. She is currently studying for an Associateship with the Insurance Institute of Zimbabwe and an MSc in Marketing with NUST</p>	<ul style="list-style-type: none"> <li>• B Com Marketing</li> <li>• Diploma in Insurance (IIZ)</li> <li>• Certificate of Proficiency</li> <li>• Advanced Diploma in insurance A IIZ - intermediate</li> <li>• MSc Marketing NUST-intermediate</li> <li>• 9 Year Experience</li> </ul>



## CORPORATE & ADVISORY INFORMATION

### Registered Office

#### HEADOFFICE – HARARE

3<sup>rd</sup> Floor Finsure House  
Cnr Kwame Nkrumah & Sam Nujoma  
P.O Box 774  
Harare

#### BRANCH - BULAWAYO

22 Clarke Road  
Suburbs  
P.O Box 1495  
Bulawayo

### Contact numbers

Tel: +263-4-703541-7/793601-9

Tel: +263 9 250034/42/52/68

### Email addresses

Managing Director	M. Chigorondondo	<a href="mailto:mchigorondondo@wfdr.co.zw">mchigorondondo@wfdr.co.zw</a>
Finance & IT Executive	Nyasha Perekwa	<a href="mailto:nperekwa@wfdr.co.zw">nperekwa@wfdr.co.zw</a>
Operations Executive	Alson Nhari	<a href="mailto:anhari@wfdr.co.zw">anhari@wfdr.co.zw</a>
Company Secretary	Lorcadia Chakurira	<a href="mailto:lchakurira@wfdr.co.zw">lchakurira@wfdr.co.zw</a>
Byo Branch Controller	Dabo Dube	<a href="mailto:ddube@wfdr.co.zw">ddube@wfdr.co.zw</a>

### Principal Bankers



### Independent Auditors



**WFDR Risk Services Zimbabwe (Pvt) Ltd**

Tel + 263 4 793602/703541

PO Box 774, Harare, Zimbabwe | 3<sup>rd</sup> Floor Finsure House, 84-86 Kwame Nkrumah Avenue, Harare  
Co. Reg. No. 370/77

