MUSINESS MAGAZINE

Kim Sibanda Entrepreneurship, Freelancing or Both

BENEFITS OF USING BUSINESS INSIGHTS WISELY



THE MARKETER Why Big Brands Never Seem To Lose Easily

KENNETH MUSANHIJNR



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CONTENTS



Insights

NAVIGATING THE TALENT LANDSCAPE

Staying abreast of the latest trends is crucial for organizations aiming to attract and retain the best candidates for 2024.

USING BUSINESS INSIGHTS WISELY

Business insights are not just raw data; they are the outcome of a thorough analysis that transforms data into actionable information.

News & Trends

PROBFIX MICROFINANCE

Real giant or Marketing Genius. Probfix a microfinance that recently officially launched in Harare Zimbabwe has seen much attention

ZIMBABWE LAUNCHES NEW CURRENCY

Zimbabwe has introduced a new gold-backed currency named ZiG, an acronym for "Zimbabwe Gold".

Leadership & Strategy

KUDZAI TINAGO

Documentary filmmaking serves as a mirror to society, reflecting its complexities, beauties, and oftentimes, its injustices.

MR K MUSANHI JNR: RETAINING TOP TALENT

I currently know one of the most marketable person and he is currently not part of our team, the person works for a different organisation and I want him to be in my organisation.



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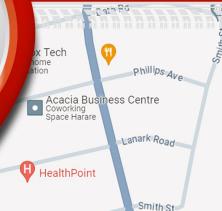
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The Venue

Cork Rd



9

Blakiston Lezard Ave

UZ FMHS New Building Blakiston St

Milton St

Milton

Zimbabwe German Society

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CONTENTS

FINANCE & INVESTING

The AI Renaissance in Africa

The rapid expansion of AI in Africa opens a treasure trove of investment opportunities. The AI industry on the continent is expanding rapidly, with over 2,400 companies specializing in AI as of this year



SALES & MARKETING

WHY BIG BRANDS NEVER SEEM TO LOOSE

Big brands often seem to maintain their success due to a combination of factors such as strong brand loyalty, consistent quality, significant marketing resources, and a focus on long-term strategies over short-term trends





LIFESTYLE & CULTURE

ENTREPRENEURSHIP, FREELANCING OR BOTH

Both entrepreneurship and freelancing appeal to individuals who are driven, creative, and ambitious, as well as those who are looking for more autonomy and control over their professional lives.



Welcome to **Mugaviri Business Magazine**. We are committed to delivering authoritative business insights and fostering a community of industry leaders. Your readership is invaluable to us, and we look forward to engaging with you through our compelling content that spans the spectrum of the business world. Staying abreast of the latest trends is crucial for organizations aiming to attract and retain the best candidates for 2024.

Recruiting Top Talent



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Embracing Generative AI

The advent of generative AI has revolutionized various sectors, and recruitment is no exception. HR functions are exploring AI-driven solutions for talent acquisition, such as automated help desks and

advanced candidate screening tools. These innovations are not only streamlining the recruitment process but also enabling HR professionals to focus on strategic tasks that require a human touch.

The Rise of Remote Work

The shift towards remote work has had a profound impact on company culture and recruitment strategies. Organizations are now expanding their talent pools by considering candidates from different geographical locations, which necessitates a reevaluation of onboarding and integration practices to maintain a cohesive work environment.

Mental Health and Work-Life Balance

Employee well-being has taken center stage, with companies increasingly focusing on mental health support and work-life balance. This trend reflects a broader understanding that a healthy and happy workforce is more productive and engaged, making it a key consideration for top talent when choosing an employer.

INSIGHTS

Employer Branding

In a competitive job market, employer branding has become a critical factor in attracting high-caliber. Companies are investing in building a strong employer brand that communicates their values, culture, and commitment to employee development, thereby differentiating themselves from competitors.

HR Automation and Analytics

HR automation and data-driven recruiting are gaining momentum, allowing organizations to make informed decisions based on analytics. By leveraging data, recruiters can identify the most effective channels for sourcing candidates, predict hiring needs, and measure the success of their recruitment efforts.

Soft Skills and Talent Pools

There's a growing emphasis on soft skills, such as communication, adaptability, and teamwork, which are becoming as important as technical abilities. Additionally, the creation and maintenance of talent pools ensure a ready supply of qualified candidates, reducing time-to-hire and improving the quality of hires.

AI-Powered Head-Hunting

AI-powered head-hunting tools are advancing, enabling recruiters to identify passive candidates who may not be actively seeking new opportunities but are a perfect fit for the role. These tools analyze vast amounts of data to recommend candidates who match the job requirements and company culture.

Social Recruiting

Social media platforms are increasingly being used as a recruitment tool, allowing companies to reach a broader audience and engage with potential candidates in a more informal setting. This approach also provides insights into a candidate's personality and interests, which can be indicative of their suitability for the role.

Comprehensive Benefits

Offering a comprehensive benefits package is essential to attract and retain top talent. Benefits such as health insurance, retirement plans, and flexible working arrangements are no longer just perks but expectations from high-performing candidates.

Learning and Development

Investing in learning and development opportunities is a key trend for securing top talent. Candidates are looking for employers who support their professional growth and provide avenues for continuous learning and skill enhancement.

Data-Driven Recruitment

Data is driving the future of recruitment, with companies using analytics to optimize their hiring strategies. From predicting turnover rates to identifying the traits of high-performing employees, data is becoming an invaluable asset in the quest for top talent.

WHY YOUR BUSINESS NEEDS INSIGHTS

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INSIGHTS

By examining data from multiple sources, such as sales records, customer feedback, and market research, organizations can gain a comprehensive understanding of their business landscape. These insights can uncover hidden patterns and correlations within data, providing a deeper understanding of customer behavior, market trends, and operational efficiency

Risk Management:

They aid in identifying potential risks and developing strategies to mitigate them.

Employee Performance:

Insights assess workforce productivity and identify areas for improvement.



Product Development:

They provide market needs and technological advancements for innovation.

Market Trends:

Insights keep businesses abreast of industry shifts and consumer behavior to stay competitive.

The advantages of utilizing business insights

Improved Decision-Making:

Accurate and relevant information from insights leads to better strategic choices.

Enhanced Customer Understanding:

Insights provide a clear view of customer behavior, preferences, and needs, allowing for tailored products and services.

Operational Efficiency:

Identifying bottlenecks and inefficiencies through insights can lead to process improvements and cost savings.

Financial Performance:

They drive better financial performance by improving efficiency and productivity.

Competitive Advantage:

Insights enable organizations to stay ahead of the competition by spotting market trends and tracking performance.t

Data-Driven Culture:

They foster a culture that values data-driven decisions, enhancing accuracy, efficiency, and response time



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ZIMBABWE'S MICROFINANCE INDUSTRY WELCOMES A MAJOR PLAYER

In the heart of Harare, Zimbabwe, a financial institution is making waves with its innovative approach to microfinance and investment. Probfix Holdings, a Zimbabwe-based investment holding company, has carved a niche for itself in the realms of Microfinance, Money Transfer, and Real Estate.

A Multifaceted Approach to Finance

Probfix Holdings stands out with its diverse portfolio of services. The company's microfinance arm, Probfix Microfinance, offers accessible loan services to individuals and small businesses, empowering them to achieve their financial goals. With a strong presence on social media, Probfix Microfinance maintains transparency and engages with its clientele to better understand and serve their needs.

Expanding Horizons

Beyond microfinance, Probfix Holdings has ventured into the money transfer sector, facilitating secure and efficient transactions for Zimbabweans at home and abroad. This service is particularly crucial in a country where the diaspora plays a significant role in the economy through remittances.



PROBFIX MICROFINANCE SAYS

"The demand for financial support by individuals and MSMEs has an anticipated exponential growth given most people now want to augment salaries with extra income. However, there is a risk of an overweight in personal loans due to viable options to mitigating credit risk. Personal loans model is anchored on the ability to deduct instalments at source (payroll deduction) through a deduction code for civil servants and pensioners. For employees of private or public institutions, Probfix enter into partnerships with the employers through which instalments would be deducted at source and then remitted to the MFI. Loan products are also structured for group lending on the understanding that cross guarantees by group members would mitigate credit risk"

Building the Future

The company's interest in real estate reflects a commitment to Zimbabwe's development. By investing in property, Probfix Holdings contributes to the nation's infrastructure, providing both commercial and residential solutions that cater to the growing demands of its population.

Probfix Holdings exemplifies the potential of homegrown companies to innovate and thrive in Zimbabwe's challenging economic landscape. With a focus on inclusivity and growth, Probfix is not just a company; it's a beacon of hope for a brighter financial future in Zimbabwe.

MICROFINANCE INDUSTRY

Image by master1305 on Freepik

Information you might want to know



Zimbabwe's Leap into S The New Gold-Backed ZiG Currency

Image: Mugaviri Blsuness Magazine (MBM)

In a bold move to stabilize its economy, Zimbabwe has introduced a new gold-backed currency named ZiG, an acronym for "Zimbabwe Gold". Zimbabwe's Leap into Stability with the New Gold-Backed ZiG is aimed to be the innovative financial instrument that addresses the country's long-standing economic challenges, including hyperinflation and currency devaluation. The structured currency is backed by gold reserves, designed to operate as the main Zimbabwean currency and other foreign currencies. The intension being for peer-to-peer and business transactions, as well as serving as a store of value. As of April, the country held 2.5 tons equivalent of gold, valued at approximately \$175 million USD. The Reserve Bank of Zimbabwe (RBZ) has confirmed, Zimbabwe's Leap into Stability with the New Gold-Backed ZiG will be backed by physical gold reserves.

The Economy of Zimbabwe has been plagued by hyperinflation, leading to the serial collapse of the local dollar over the years. ZiG represents the country's latest attempt to provide a stable and reliable currency

What is ZiG?

A gold-backed currency designed to stabilize the economy. Tied to the market value of gold, making it more stable than fiat currencies. Users can buy and sell ZiG using Zimbabwean dollars or foreign currency.

How is it backed

Backed by a certain amount of physical gold reserves held by Zimbabwe. The country aims to build reserves up to around \$175 million.

Reason For Introduction

Zimbabwe faces hyperinflation and has struggled with its local dollar. ZiG aims to provide a solid and stable national currency. It replaces the old unit, which had the world's highest central bank rate.

Stability:

Mugaviri Business magazine

option for its citizens and businesses. Despite the potential benefits, the introduction of ZiG comes with its concerns about the implementation and long-term viability of this new currency system. However the possibility of the new currency being the light to a New Zimbabwe has the citizens on anticipation for more business and investment opportunities. ZiG marks a significant step in Zimbabwe's journey towards economic recovery. By anchoring its currency to gold, the country hopes to foster stability and regain public trust in its financial system.





Make It Color Full

The importance of photography and filming to organizations focusing on this genre cannot be overstated. Documentary filmmaking serves as a mirror to society, reflecting its complexities, beauties, and oftentimes, its injustices. It's a tool for education, awareness, and change.

KUDZI TINAGO E FUE

KUDZI TINACO

Tigzozo Media, a beacon of innovation and creativity in the digital and media landscape, is a collective force of creators, marketers, and event planners bound by a common zeal. This zeal isn't just for the art of media but for assisting businesses in carving their niches, defining their voices, and scaling their operations. The mandate that Tigzozo Media rides over is simple yet profound: crafting extraordinary brand experiences that aren't just visually stunning but are potent enough to drive action and bring about tangible change.

In the realm of documentary filmmaking, Tigzozo Media shines distinctively. The importance of photography and filming to organizations focusing on this genre cannot be overstated. Documentary filmmaking serves as a mirror to society, reflecting its complexities, beauties, and oftentimes, its injustices. It's a tool for education, awareness, and change. And in this tool lies the power of visuals—photography and filming—which Tigzozo Media wields with expertise. Through captivating imagery andcompelling narratives, Tigzozo Media helps such organizations to not only tell their stories but to propel their audiences into action. This expertise, however, is not confined to documentary filmmaking alone but spans across various genres, bolstering the versatility of Tigzozo Media in the industry.

My journey within Tigzozo Media and the media field, in general, has been both challenging and enriching. Starting in an industry that is as competitive as it is dynamic meant facing a steep learning curve and constant innovation to stay relevant. Challenges ranged from adapting to rapid technological advancements to understanding the nuanced needs of our diverse client base. Overcoming these hurdles required a blend of perseverance, continuous learning, and an open-minded approach to creativity and problem-solving. Each project, with its unique demands and challenges, became a learning opportunity, propelling me and Tigzozo Media towards excellence.

DOCUMENTARY PHOTOGRAPHY

ERS

Tigzozo Media has not only created a name in filming but also in photography. We believe the saying that "a picture can tell a thousand words", hence we are particular to ensure that each image composition not only captures the particluar moment but also the emotions involved. We believe in pictures that evoke feelings and capture an essence which allows people who interact with the pictures to connect and relate to it. We have also won an international award for our photographs including the Best pictures for BHA USAID 2020 & 2021. We have a dedicated creative team who are responsible for our photography and have always done justice in meeting and often times even exeeding client expectations.

"There is one thing the photograph must contain, the humanity of the moment."

- Robert Frank



Looking towards the future, my vision for Tigzozo Media in 2024 is expansive and ambitious. Recognizing the evolving landscape of media and entertainment, I envision Tigzozo Media expanding into fulltime events production and feature film production. This growth is not merely about scaling our operations but about enriching our repertoire of services and exploring new avenues of storytelling. Events production will allow us to craft immersive experiences, bringing stories to life in real-time, engaging audiences in unprecedented ways. Meanwhile, moving into feature film production will enable us to delve deeper into narrative storytelling, creating impactful, thought-provoking, and entertaining cinema. This vision is not just about business growth but about elevating the art and craft of media, making profound contributions to the industry, and engaging with a wider audience.

The path ahead for Tigzozo Media is paved with both opportunity and challenge. However, armed with a dedicated team, a rich legacy of over 15 awards, and experience spanning 18 countries, the journey ahead is one of promise and potential. This vision for 2024 is a commitment to not only our growth as an organization but to the advancement of the media landscape itself. Through this expansion, Tigzozo Media aims to continue to be at the forefront of media innovation, crafting extraordinary brand experiences, and telling stories that matter, stories that inspire, and stories that drive action.



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My focus is on the weaknesses and the Opportunities. I focus on my weaknesses turning them to strengths and exploit my opportunities to success. In as much as we all want to succeed competitors can send you home and put you out of business so it's a matter of being vigilant as well, so sometimes I focus on my

We are not only providing Pay checks but a platform to reach their fullest potential. The more people are aware that they are part of the team and not just an employee it drives them more to achieve and be self-aware of their role in the organisation. I believe a good environment is important for productivity and your team's health.

Mugaviri Business Magazine: How would you deal with a situation where a low ranking employee complains about one of your best employees?

Firstly as well as you having a best employee you wouldn't want to push them away so that will take putting yourself in a position where you don't have to take sides. Probably the best employee started as someone small and the other person complaining can be the next person to take that position and grow. So you wouldn't want to take sides and become a conflicted person of business.

I currently know one of the most marketable person and he is currently not part of our team, the person works for a different organisation and I want him to be in my organisation. So I need to know what kind of person he is so that I know what to offer. Get him aware of what I can offer. Take for instances if the person's greatest driving factor is job security, being close to the team helps them get motivated to love their jobs more, feel more secure and even go to the extent where they have to close work at 4:00 pm, but spend extra hours to ensure their task is

completed. Some people would just leave before finishing their daily tasks.

Understanding protocol and labour rights your time is your time so my reaction would be to lead by example not in terms of time of leaving, but in terms of goals. Being able to accomplish daily goals though sometimes I have to extend a little further than 4:00pm however the culture of finishing daily goals is important. If the organisation has a good working environment culture and management has good relations with the team you wouldn't have to talk about these issues.

Now when it comes to high turnover it's a two way stream, but I don't believe it's a good thing especially to those organisation that have to train their team for a specific role. It is important to consider the working environment you are working in perhaps the country, the regulations, economic setup all those factors play an important role. Rarely in economically constricted environment would you find a person move from one company to the next and still have the same Job description.

To some extent its great having people with multiple tasks but at the same time those people can just leave at any moment. We have had an experience where we had to train people over and over again and the new team member will have to familiarise with the position they have been appointed and that costs the organisation money to train and money lost during transition period.

Once we had a case where a certain client wanted to do business with one specific team member and they wanted the services to be done specifically according to his way. This is a challenge for most organisation and in any case if that person leave and opens a company that does the very same as you, there is a high percentage that the customer will leave. So we try to make sure that we decentralise service provision just calling the Econet line you will almost always get answered by a different person, even if you call two minutes apart.

Many people want to scale up their business but the topic is sensitive because scaling up can result in a too big company for someone to handle. Scaling up should be approached with caution and I would say first know what you really want as a person. The challenge is people think that scaling up is a form of success. I believe regardless of size what is important is running the business properly and in line with the business goals then that is a successful business. The question is when your business get big are you still providing services as efficient as you did previous.

Say you are making 10 hot dogs a day at this moment you are putting care into each hotdog that everyone of your customers praises you and tell their friends. The next day you now have 20 customers but however the amount of care in each hot dog is now different which might end up making you loose all your customers. But going along with the process in line with your goals is key.



Kenneth Musanhi Jnr

Considering marketing social media marketing is one of the ways an organisation can push fo rward their agenda and make people know what they do. I recently came across the term PPC where PPC stands for pay-perclick. PPC is a form of online marketing where advertisers pay each time a user clicks on one of their ads. It is one of another value for money online marketing pathway. Another example from Econet on of the biggest service providers in Zimbabwe. You find their billboards

everywhere yet more than 80% of Zimbabwean Zimbabwean adult population own an Econet Simcard. SME should look at this example and not hold back when it comes to the market.

In order to keep talent in your organisation, recognise the talent first, appreciate it and make sure they know their value in the organisation, now everyone needs benefits so include benefits that makes their lives easier. An example is at our organisation a random member of the team gets a humper weekly and other employees get housing allowances, school fees for children, just trying to make their lives more enjoyable and improving the standard of their lifestyles. For example Central Air Transport Services CATS Giving company vehicles for their convince and it also helps market the organisation and if the organisation has good public rapport the one driving the vehicle will be proud to be a team member.

This is a question Taku asked "How do I deal with competition" There is no best answer I could give but the SWOT analysis helped me a lot and it is what I move by. What is important to me are the one in the middle not the ones at the end.



My focus is on the weaknesses and the Opportunities. I focus on my weaknesses turning them to strengths and exploit my opportunities to success. In as much as we all want to succeed competitors can send you home and put you out of business so it's a matter of being vigilant as well, so sometimes I focus on my competitors' weakness, good customer services perhaps for example chartering our plan where you have to walk a red carpet on your way to the plane. The most important thing is when there is an opportunity we deliver way past anyone else in the market. Do it your way, a cheater doesn't hunt like a Lion. The cheater uses speed, the Lion uses Technique and they both hunt and catch their prey. Study the market know your organisation and move forward.

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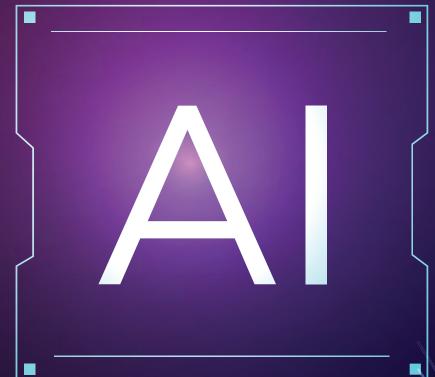


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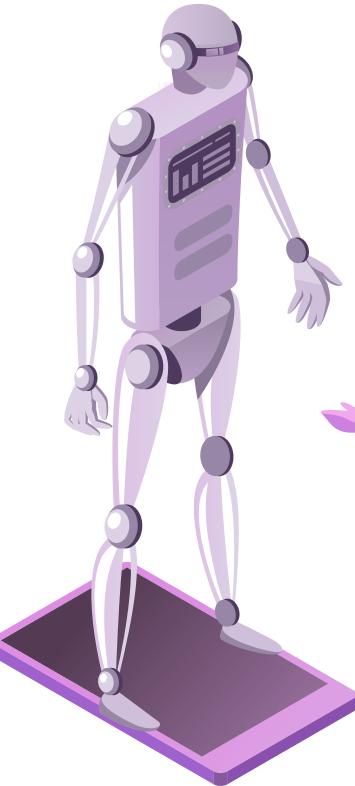
The AI Renaissance in Africa

The African continent, with its rich tapestry of cultures and untapped potential, is on the cusp of an Artificial Intelligence (AI) renaissance that promises to redefine the business landscape. As AI technology permeates various sectors, it not only revolutionizes existing operations but also unveils a plethora of business opportunities for astute investors.

Transformative Effects of AI

AI's transformative power in Africa is multifaceted, impacting areas as diverse as healthcare, agriculture, finance, and education. In healthcare, AI enhances diagnostic accuracy and patient care delivery. In agriculture, it optimizes crop yields and pest control, vital for a continent where a significant portion of the population relies on farming. Financial services are becoming more inclusive with AI-driven fintech solutions, while educational platforms are harnessing AI to personalize learning experiences.

Africa's burgeoning AI scene is a testament to its innovative spirit. Startups across the continent are leveraging AI to address local challenges, fueling sustainable growth and forging a path for others to follow





For instance, Agrix Tech in Cameroon aids farmers in combating plant diseases through an AI-powered mobile app, while SunCulture in Kenya equips farmers with precision irrigation solutions.

Business Opportunities Abound The rapid expansion of AI in Africa opens a treasure trove of investment opportunities. The AI industry on the continent is expanding rapidly, with over 2,400 companies specializing in AI as of this year. This growth is not just organic; international collaborations, such as Google's AI research center in Ghana, underscore the global interest in Africa's AI potential.

Seizing the Moment

Investors looking to capitalize on AI in Africa can explore various avenues:

Startups: Investing in AI startups that are solving local problems with global implications.

Education: Funding AI education initiatives to nurture the next generation of African AI talent.

Infrastructure:

Building the necessary infrastructure to support AI development, including data centers and connectivity solutions. **Healthcare:** Supporting AI healthcare ventures that can revolutionize medical care across the continent.

The Road Ahead

While the promise of AI in Africa is immense, it is not without its challenges. Issues such as data privacy, ethical AI use, and the digital divide must be navigated carefully. However, with mindful investment and collaboration, AI can be a force for good, driving economic growth and improving the lives of millions.

AI in Africa is not just a fleeting trend but a foundational shift that offers exciting business opportunities. For investors, the time to act is now, to be part of a movement that is shaping the future of a vibrant and resilient continent.

PS: Articel is Ai written with prompts by Mugaviri Business Magazine



ENTREPRENEURSHIP, FREELANCING OR BOTH Both entrepreneurship and freelancing appeal to individuals who

In today's fast-paced and dynamic business world, there are endless opportunities for individuals to create their own path to success. Two popular career paths that offer flexibility, autonomy, and the potential for financial independence are entrepreneurship and freelancing. Both options provide individuals with the ability to work for themselves, pursue their passions, and take control of their professional destinies.

Entrepreneurship is the process of starting and growing a business from scratch. It involves taking risks, making decisions, and creating opportunities for yourself and others. As an entrepreneur, you have the freedom to build something from the ground up, to innovate and disrupt industries, and to make a positive impact on society. This path requires a great deal of resilience, determination, and resourcefulness, but the rewards can be incredibly fulfilling.

On the other hand, freelancing offers individuals the opportunity to work as independent contractors, providing services to clients on a project-by-project basis. Freelancers have the flexibility to choose the projects they work on, set their own schedules, and work from anywhere in the world. This option allows individuals to leverage their skills and expertise in a variety of industries and to build a diverse and dynamic portfolio of work. Both entrepreneurship and freelancing appeal to individuals who are driven, creative, and ambitious, as well as those who are looking for more autonomy and control over their professional lives. Whether you are a top executive looking to transition into a new role or a young and aspiring professional seeking to gain experience and build a strong foundation for your career, both career paths offer unique opportunities for growth and development.

For top executives who are considering transitioning into entrepreneurship, the appeal lies in the opportunity to leverage their leadership skills, industry expertise, and network connections to build a successful business from the ground up. As an executive, you have likely gained valuable experience in managing teams, making strategic decisions, and driving business growth, all of which are essential skills for starting and growing a successful venture.

Entrepreneurship also offers executives the chance to pursue their passions and interests, to explore new industries and markets, and to make a positive impact on society. Whether you are looking to start a new venture in the tech industry, healthcare, or social entrepreneurship, the possibilities are endless. By leveraging your experience and expertise, you can build a successful and sustainable business that reflects your values and goals. For young and aspiring professionals, freelancing offers the opportunity to gain valuable experience, build a diverse portfolio

of work, and establish yourself as a trusted and reliable service provider. As a freelancer, you have the freedom to choose the projects that interest you, to work with a variety of clients and industries, and to develop your skills and expertise in different areas.

Freelancing also allows young professionals to build a strong network of contacts, to gain exposure to different industries and markets, and to learn from experienced professionals in their field. By working on a variety of projects and collaborating with different clients, you can gain valuable skills and insights that will help you grow and develop as a professional.

Whether you choose to pursue entrepreneurship or freelancing, both career paths offer unique opportunities for personal and professional growth. By taking control of your career, pursuing your passions, and leveraging your skills and expertise, you can create a successful and fulfilling career that reflects your values and goals.

In conclusion, entrepreneurship and freelancing are both appealing career paths for individuals who are looking for more autonomy, flexibility, and control over their professional destinies. Whether you are a top executive looking to transition into a new role or a young and aspiring professional seeking to gain experience and build a strong foundation for your career, both options offer unique opportunities for growth and development.

Whichever path you choose, remember to stay focused, determined, and open to new opportunities.



By leveraging your skills, experience, and passion, you can create a successful and fulfilling career that reflects your values and goals. So, whether you decide to take the path of entrepreneurship or freelancing, know that the possibilities are

endless and the rewards are great. Good luck on your journey to success!

Entrepreneurship involves taking risks, making decisions, and creating opportunities

Mugaviri Business Magazine 34



Big brands often seem to maintain their success due to a combination of factors such as strong brand loyalty, consistent quality, significant marketing resources, and a focus on long-term strategies over short-term trends. They prioritize emotional connections with customers, which can lead to a dedicated customer base that feels a sense of loss without the brand, thus driving ongoing success.



SUCCESSFUL LONG=TERM STRGTEGHES

Differentiation:

Establishing a unique market position to create competitive advantages and satisfy customer needs.

Brand Consistency:

Maintaining a consistent brand image across all platforms and channels to build recognition and trust.

Customer Relationships:

Investing in customer relationships to foster loyalty and increase lifetime value.

Innovation:

Continuously innovating products and services to meet changing consumer demands and stay ahead of competitors.

Adaptability:

Being flexible and adapting to market changes quickly to maintain relevance.

Employee Engagement:

Focusing on employee satisfaction and engagement to drive productivity and brand advocacy.



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Ask us for the Digital Design that best match what your brand Represent.

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Connecting African Businesses Together

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