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EDITORS NOTE



Time To Do Away With The 'Swazi Time' Reinforced Kind of Stereotypes

Several people have rightfully questioned if Savannah Maziya will be able to execute her duties as the Minister of Information Communication & Technology (ICT) given her busy schedule. To those that may not be aware, the Minister doubles up her current role in the country with being the Executive Chairperson of Bunengi Investment Group, a multinational company focused on investing and operating in the financial, mining, oil and gas, energy, infrastructure, procurement, healthcare, and technology sectors. Having briefly engaged with the Minister, I strongly believe that she can and will pull it off. This, of course, she will achieve with the necessary support from her Ministry and relevant stakeholders.

Savannah Maziya epitomizes excellence. Her level of professionalism is out of this world. When setting up a meeting to interview her for this edition, it took less than two hours for her and her team to get back to us with a proposed date. Those operating in the news media space will know that that is a rarity. It can take weeks or even months just to get a meeting, or have a questionnaire answered by a Ministry in this country. CEOs in the private sector and state-owned enterprises are no different. We are always told by their Personal Assistants that There Is No Rush in Swaziland, *ujakephi vele wena, ngoba utakubona umphatsi nakatfolo sikhatsi*. But are these Ministers and CEOs busier than Maziya, who runs a multinational company? Well, no one needs to respond to that. I believe this is an attitude problem not a Minister being busy.

If we are to do things differently then we need to do away with reinforced stereotypes such as "Swazi Time, No Rush in Swaziland" and a plethora of others. These inherited stereotypes are crippling us. They make it acceptable for us to be incompetent.

The lack of excellence not only takes place at the top but also rears its ugly head in the small business space. We have read countless times on social media platforms emaSwati complaining about small businesses not delivering on time or not delivering what they had promised.

When His Majesty King Mswati III opened parliament earlier this year, he stressed the importance of doing things differently to ensure that we get the economy back on track. As much as I laud His Majesty's drive, I can't help but ask myself if we can operate unusually. The lack of excellence is deep-rooted and fuelled by the country we operate in. Why do emaSwati operating outside of the country, either through running a business or employment, excel? Are we too relaxed locally? Probably. As we always say, *Kuka Gogo lapha*. One can only hope that Maziya's level of professionalism reverberates within the government and the broader country.

Ufundze Kahle.

Ntokozo Nkambule

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NEGATIVE SENTIMENT TOWARDS ERS SLOWLY CHANGING

ERS Commissioner General, Brightwell Nkambule

The Eswatini Revenue Service has gone from arguably being one of the most detested institutions in the country to being the most customer-centric Public Enterprise in the country. The Commissioner General gives details on what has caused the change in sentiment. He also reveals that Value Added Tax evasion remains their Achilles heel despite their improved tax compliance rates.

By Ntokozo Nkambule

The decision by the Eswatini Revenue Service (ERS) to convert from being an Authority to a Service appears to be working. Well, this is at least, according to the Commissioner General (CG) Brightwell Nkambule.

All sorts of derogatory adjectives have been used to describe the Revenue Service in the past. Again, the ERS is no exception in this regard relative to its peers globally, particularly because of the nature of its mandate. No one enjoys paying taxes, so it was always going to be a tall order for the ERS when they commenced operations.

The CG in a media briefing held last month which was attended by Managing Editors, Senior Editors, and news reporters from various media houses in the country noted that the change in sentiment regarding the ERS is not academic, but is evidenced by the improved compliance rates from their clients. Nkambule disclosed that tax compliance rates for certain types of taxes now stand at over 70%, which

is a significant improvement. During the media engagement, the CG also announced the launch of the 'Sondzela Sikhulume Campaign' which aims to encourage clients, both individuals and businesses, to proactively engage with the ERS to explore tailored solutions for managing their tax matters.

“There are several factors that have led to the negative sentiment changing when it comes to us. We, however, believe it all started when we rebranded in 2022. Changing from being an Authority to a Service agency changed everything for us. One of the things that motivated the rebranding was the fact that we realized that talking to our clients and meeting them halfway is more effective than threatening them with prosecution. Because of that approach, we have witnessed a surge in our compliance rates. We still haven't met our target, which is a 100% compliance rate, but we have noticed a major improvement since we rebranded,” he noted.

When asked by members of the media if the notion that some people in the

country do not pay taxes muddies their efforts. The CG dispelled that certain individuals do not pay taxes in the country. “Every individual pays or is expected to pay tax in the country. There is no selective treatment. It is only their Majesties and diplomats who are exempted from paying taxes according to the law. I am yet to get feedback from our Officers stating that certain individuals refuse to pay taxes because they are well-connected. I, however, appreciate the question because it means we must sensitize our clients more and dispel



The Nation Magazine Editor, Bheki Makhubu

these rumours because it does affect our tax collection efforts,"he said.

The CG added that the change in sentiment is evidenced by the award they received last year, for being the most customer-centric Public Enterprise Institution in the country during the Customer Service Excellence Awards, held at the Happy Valley Hotel. The awards are the brainchild of Dr. Oliver Museka, the Founder and Executive Director of the Institute of Research Management & Development (IRDM).

ERS CHALLENGED TO GO BEYOND COLLECTING TAXES

Managing Editors from leading media publications in the country have challenged the Eswatini Revenue Service to play a more active role in the country instead of only collecting taxes. The Nation Magazine Editor, Bheki Makhubu stated during the media briefing organized by the ERS that the institution is too quiet, particularly on issues of corruption, Ponzi schemes, and financial scams that play out in the country.

The Times of Eswatini Managing Editor, Martin Dlamini echoed Makhubu's sentiments stating that what kills the incentive to pay tax is the fact that the country is not informed on how the taxes are used. He made an example of the shortage of medication in public hospitals

and the high unemployment rate, yet people are expected to comply and pay their taxes on time. The Commissioner General (CG) responded to both Editors by stating that unfortunately their mandate is to only collect taxes and what happens afterward is up to the government. The CG did, however, offer some hope by stating that as the ERS they have extensively engaged with their principals on the matter. "We take the advice and may I assure you that we will take this issue to our principals, to at least educate the country on what taxes are used for. There are many projects that the government delivers to the country through taxes."

To put things into perspective ERS' mandate entails the following:

- Assessment and collection of all revenue on behalf of the Government;
- Administering and giving effect to the laws or the specified provisions of the laws set out in the Schedule and account for all revenue to which those laws apply;
- Promoting compliance with the revenue laws.
- Taking such measures as may be required to counteract tax or revenue fraud and other forms of tax or revenue evasion.

- Ensuring that all revenue collected is, as soon as reasonably practicable, credited to the Eswatini Government General Account.

- Subject to the provisions of the Act, take such other measures as considered necessary or desirable for the achievement of the purposes or provisions of the revenue laws. **(mandate sourced from ERS Website)**

The Nation Editor further asserted that the ERS must play an active role in protecting emaSwati from Ponzi schemes and financial scams. "What boggles my mind is that the ERS has access to information concerning emaSwati being looted of their pensions and their hard-earned money. Whenever this takes place we are told that this is not the mandate of the ERS, but I believe the institution should play a certain role to prevent such situations. Shouldn't the ERS play a role in combating corruption and all these financial scams?" Makhubu asked.

Henry Sukati, a representative of ERS' legal department responded to Makhubu by stating that unfortunately as it stands they are restricted by their mandate. Sukati said that the ERS works with several government agencies to try and combat corruption and can only operate within their mandate as given by the government.

VAT EVASION REMAINS A MAJOR CONCERN

Brightwell Nkambule, the Commissioner General (CG) of the Eswatini Revenue Service (ERS) says as much as they are witnessing an increase in tax compliance, Value Added Tax (VAT) evasion remains a major concern for them.

Nkambule revealed during the media briefing held over a month ago that there are over 5510 clients in the country who are VAT registered. He said VAT evasion for 2023 alone currently sits at E554 million.

The CG classified the behaviour they have been observing from their clients.

- VAT-registered clients collecting VAT and under-declaring.

- VAT registered clients collecting VAT and not declaring, and not remitting collected VAT.
- VAT-registered clients declaring VAT but failing to remit payment.
- VAT unregistered clients collecting VAT.
- Un-declared import VAT at Border Posts.
- Under declared import VAT.

He urged those who have challenges with their VAT payments to come forward so that an amicable way is found. Nkambule reiterated that the rationale behind the launch of the Sondzela Sikhuluma Campaign is to ensure that the Revenue Service meets its clients halfway and tailors each solution to each problem.

Eswatini Stock Exchange and Taiwan Stock Exchange Sign Historic MoU

Through this partnership, Eswatini embarks on a transformative journey towards green growth, leveraging carbon credits as a means to finance sustainable projects, bolster resilience to climate change, and enhance socio-economic development.'

By Phiwa Sikhondze

In a significant step forward in bilateral relations, the Eswatini Stock Exchange (ESE) has signed MoUs with the Taiwan Stock Exchange (TWSE) and the Taiwan Carbon Solution Exchange (TCX) to enhance collaboration in the fields of capital markets and carbon credit trading.

The MoUs mark the commencement of a twinning initiative between the TWSE and ESE, as well as the inception of a Carbon Credit Trading Platform in Eswatini. The twinning agreement aims to foster closer ties between the stock exchanges, enhancing market efficiency, liquidity, and investor confidence.

Speaking at the ceremony, Eswatini Financial Services Regulatory Authority (FSRA) CEO, Ncamiso Ntshalintshali, expressed gratitude for the partnership. He highlighted the potential of the MoUs to promote environmental stability, economic cooperation, and the adoption of sustainable practices.

He noted that the Carbon Credit Trading Platform will facilitate the efficient and transparent trading and verification of carbon credits generated in Eswatini. "This platform will indeed catalyze the provision of an efficient and transparent trading and verification process for Taiwanese and global investors to buy carbon credits generated in the Kingdom of Eswatini, at the same time promoting the adoption of sustainable practices, incentivizing emissions reduction initiatives, and facilitating the transition towards a low-carbon economy," he said.

Ntshalintshali added that Taiwan's technological and innovative expertise in



environmental stewardship will be beneficial to Eswatini, which is looking to balance economic development with environmental preservation. He said that the partnership will help Eswatini to develop green growth strategies, finance sustainable projects, and build resilience to climate change.

"The Republic of China-Taiwan, with its advanced technological capabilities and commitment to innovation, stands poised to offer invaluable expertise in carbon trading mechanisms. The Taiwan Carbon Solution Exchange, renowned for its leadership in environmental stewardship will spearhead efforts to develop robust frameworks for trading carbon credits, ensuring transparency, integrity, and efficiency in transactions," he said.

"Meanwhile, The Kingdom of Eswatini, a nation endowed with rich biodiversity and a burgeoning economy, recognizes the imperative of balancing economic development with environmental preservation. Through this partnership, Eswatini embarks on a transformative journey towards green growth, leveraging carbon credits as a means to finance sustainable projects, bolster resilience to climate change, and enhance socio-economic development," he continued.

Central Bank of Eswatini Governor Dr. Phil Mnisi, said that the proposed partnership between these entities will be a great opportunity to strengthen the capital markets of both nations. He noted that it will also provide a comprehensive framework to address the effects of climate change, which is a pressing issue for both countries. He described the twinning as a win-win for both sides as it will benefit both economies.

Stressing the significance of the partnership in carbon credit trading, the governor emphasized the importance of Article 6 of the Paris Agreement in fostering bilateral cooperation through carbon credit trading.

"Article 6 of the Paris Agreement provides a framework for bilateral cooperation amongst countries through the voluntary trading of carbon credits, and as such helps countries consolidate efforts towards achieving their climate change commitments under the Paris Agreement," he said. Mnisi further lauded Taiwan's launch of its Carbon Solutions Exchange and acknowledged the role of Textray Industrial Company in facilitating cooperation on carbon markets.

MTN Hosts First Business Connect Session For Q1 2024

The MTN Enterprise Business Unit (EBU) hosted its first Business Connect Seminar of the year on the 7th of March 2024. The seminar held under the theme “Unlocking the Retail Sector”, unveiled that the retail sector is experiencing significant changes, as consumers’ buying habits evolve and new technologies reshape the industry. Top players in the retail space in Eswatini, provided insights into these changes and how they are adjusting their strategies accordingly. The speakers included Lincoln P. Motsa, the Founder and Managing Director of Linac Investments, Victor Langa African Alliance Eswatini General Manager, and Druce De Jesus Sargo, Eswatini Bank Executive Manager: Business Manager.



“

SMEs are the engine of every society and every economy. If we didn’t have SMEs, our economy would have collapsed long ago. We must support and develop SMEs because they provide an essential foundation for our society. A franchise like Pick n Pay, for example, can provide great advantages to SMEs in terms of distribution and access to banking services. If an SME has a letter of recommendation from Pick n Pay, it holds a lot of weight with banks and other financial institutions.

Victor Langa

”

“

It is important for all of us here to think about our businesses not as they are currently, but what we want them to look like in the long term. We need to consider the trends and themes around us and adapt our businesses to keep up with those. And digital transformation is the trend and theme of the future. It is either you adapt or become irrelevant. Digital transformation will be the driving force for growth.

Lincoln Motsa



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Some of the main causes of business failure are related to access to finance, delayed payments, and competition. However, there are also some management-related causes of business failure, such as losing focus and overspending on personal assets. Additionally, it is important to consider the issue of financial literacy, especially for university students.

Druce De Jesus Sargo

”





INSTACASH MD, Mandla Nxumalo

INSTACASH ON ANSWERING THE FINANCIAL INCLUSION CALL

The Eswatini Fintech Landscape Report 2023, a Study compiled by the Central Bank of Eswatini notes that the financial inclusion rate in the country has hit 87%. The Bank is, however, concerned by the lack of product differentiation that is offered by local Fintech players. INSTACASH, the only non-telco licensed mobile money service provider answers this conundrum, through the convenient products it has launched such as its Funeral Cover and its Zero-rated Stokvel Account. INSTACASH reveals that their strategy is informed by the country's National Finance Inclusion Strategy which identifies four key pillars that Fintechs should consider. These speak to providing safe and secure financial services to the unbanked communities through developing transitional products, savings products, insurance, and microloans. This is why they primarily target rural areas, the youth, women, SMEs, and farmers.

By Phiwa Sikhondze

Most people would not believe that INSTACASH obtained its operating license in 2022 from the Central Bank of Eswatini (CBE). This is because the mobile money service provider has done a lot to provide products that enable financial inclusion for emaSwati, particularly the unbanked. The work done by the company on the ground is nothing short of outstanding. The Eswatini Fintech Landscape Report 2023, a report compiled by the Central Bank of Eswatini reveals that INSTACASH was able to onboard about 114 000 subscribers in its first six months of operation.

A bit of background reveals that INSTACASH, operated by Directcore Technologies Swaziland, is Eswatini's only non-telco licensed mobile money service provider. It is a Fintech Company licensed by the CBE and is an independent provider of Electronic Money Transfer Services in Eswatini that works across all Mobile Networks (MTN Eswatini and Eswatini Mobile). The company's target customers are people who are primarily excluded from the traditional banking system. The company provides services to the rural and excluded segments, including women, the youth, farmers, and MSMEs.

To ensure that they tap into the unbanked and those without access to internet connectivity, the company has come up with several products through its partnerships with financial service providers. Their unique system allows interoperability between various players in the financial and payments industry in Eswatini, representing a huge leap in revolutionizing microfinancing, mobile commerce, electronic payments, and mobile banking solutions across the country. The company's Managing Director Mandla Nxumalo in conversation with this publication states that their platforms enable users in

Eswatini, with or without internet connectivity, to manage and perform a wide range of financial transactions from their mobile phones.

In its two-year existence, the company has already answered a concern raised by the CBE regarding financial inclusion. The Bank poses a question that even though financial inclusion sits at 87% in the country, has it translated to products that enable emaSwati to truly enjoy financial benefits? Nxumalo asserts that their recent launch of a paperless Funeral Cover which is underwritten by Liberty Life is evidence of truly enabling financial inclusion. "The Funeral Cover we offer underwritten by Liberty Life Insurance Eswatini is the cheapest in the country and is also conveniently structured as INSTACASH members can opt in and out. Through this product, we ensure that emaSwati are covered, which is what INSTACASH is about, ensuring that the financially excluded get to enjoy life-changing benefits."

Apart from the Funeral Cover launched this year, the company also offers a zero-rated Stokvel Account. Compared to commercial banks that also offer the opening of a Stokvel Account, INSTACASH

offers customers benefits such as zero deposit charges and zero disbursement charges.

The company states that the above-mentioned products are just the beginning of the company's efforts to promote financial inclusion. By making these products accessible to everyone, regardless of financial status, INSTACASH hopes to create a more equitable and prosperous society. In addition to these current offerings, INSTACASH has a pipeline of new products that will continue to provide innovative solutions for those in need of financial support.

"With INSTACASH, all people in Eswatini can enjoy financial services without the need for internet connectivity. Over 90 percent of INSTACASH users access the service through the *365# USSD channel, which does not require any internet access. This accessibility makes INSTACASH a unique solution that empowers people to manage their finances with ease and convenience, regardless of their location or access to technology. The rest use the INSTACASH mobile app which is currently available on Google Play," states the MD.





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TIME TO BREAK THE BIAS

Stubborn Cultural Stereotypes Still Hinder Women In The Workplace.

Guest writer, Wendzile Zwane, argues that assertive female employees are often labelled as too aggressive, too bossy, too vindictive or too ambitious and it seems only natural to everyone to do so. And when a woman is neither of those things, then she is deemed as too meek, too timid, and incompetent. On the other hand, when men speak up at work, they are seen as powerful, forceful and competent.

The workplace is an interesting, complex, and diverse space. It houses people of different ages, social backgrounds, academic abilities, and so much more. It is a space where all these people, with all their differences, come together to supposedly work towards a common goal. Regarding women, in particular, most societies have specific expectations of women, from reproduction to intellectual capacity and more! With all of this, the workplace is not exempt from these social expectations. These expectations set the tone in the workplace, sometimes inhibiting a woman's ability to perform or even grow.

Let me give you a simple and yet classic example. Women on the road. When a woman is behind the wheel, she is not asked if she is a skilled driver, but the treatment towards a woman expresses the assumptions being made by the public. In other words, women are not asked about their abilities, their abilities are assumed, and usually not in a positive light. People usually assume that no matter how long a woman has been driving, she will always be incompetent and subsequently need assistance parking, reversing, and maybe even doing something as simple as indicating what direction she's going in.

Yet, when a woman shows experience in driving, she is labelled a man. People do not assume that the skilled woman is now exhibiting

confidence in herself and her driving skills. Why? Maybe our core assumption of people is that men are the only gender capable of exhibiting confidence, or women are never actually skilled people and are incapable of learning and evolving. It is an unfortunate scenario, and the workplace perpetuates this as well.

When women join the workforce, it is difficult to find spaces where they can learn and grow with little interference. Members of the public mentioned in the example above, are the same people we find in the workplace. This affects how a woman's performance is appraised. This affects her ability to grow professionally, and this affects how a woman is expected to conduct herself. For example, during the learning phase of a woman's employment, it becomes an opportunity for those around her to exhibit their skills. Not for her to learn and grow.

Like assisting her on how to park, the workplace is an opportune time for those around her to let everyone know what they can do, by using the woman as their contrast. On the other hand, if a woman shows that she is confident in her skills, she runs the risk of being labelled aggressive, opinionated, or masculine.

It is not uncommon, therefore, for women to learn survival traits such as stating that their views are the views of their male colleagues, for the views to be taken seriously and

approved. Or, learning to not share ideas and strategies openly because doing so can lead to them being handed over to a male colleague and made their achievement instead. The good driver grows, whilst the bad driver's potential remains in a perpetual state of learning.

And so how a woman is perceived by society does cross over to the workplace in many ways. The workplace is ideally a space where people are to be measured according to their skills and organisational fit, women, instead are measured according to their willingness to openly possess their skills or otherwise. And neither narrative promotes growth. One narrative perpetuates a stereotype that a woman is incapable of reaching competence, and the other shuns and invalidates her competence.

Much of who we are as a society is still to evolve; making space for differences to be accepted without being compared to what is considered a norm. And much of who we are in the workplace is yet to evolve, reflecting professional environments that can accept differences in people.

Wendzile Nokwanda Zwane is a National HR Manager in the NGO sector, a UCT Graduate in Industrial Sociology and Clinical Psychology and a YALI Alumni: COHORT 12, Public Management and Governance. She has also spoken at Ted X on The Power Of Confidence In The Workplace.



A Woman of Action

**“I ALWAYS STRIVE TO ACHIEVE WHAT IS
CONSIDERED UNATTAINABLE BY MOST”**

By Ntokozi Nkambule | Photos: Savannah Maziya, EPTC, BE, UNFPA

One can write a book describing who and what Savannah Maziya has achieved. Raised in Eswatini, she has achieved what only a few emaSwati can ever dream of. It is no surprise that she is where she is today. Her level of professionalism is close to none. In this riveting conversation with the Minister of Information Communication & Technology who is also an astute business leader, Maziya talks to us about her drive for excellence and coming back to serve in the Kingdom of Eswatini. The Minister lays out her dream of transforming the country’s ICT sector and using it as a catalyst to ensure that the country becomes a ‘Smart Country.’ The business leader also lets us in on her drive to empower women, particularly those in STEM-related fields and those in entrepreneurship and the business world.



Q : Your success in business and the corporate world speaks for itself as you are the Executive Chairperson of Bunengi Investment Group, a company focused on investing and operating in the financial, mining, oil and gas, energy, infrastructure, procurement, healthcare, and technology sectors. Where does this burning desire for success and excellence come from?

A: Well, that's an interesting question. I have always been an ambitious and focused individual, even from a young age growing up in Eswatini. Those who know me will tell you that I am the kind of person who always goes after what they want, so growing up nothing has changed, I still plan meticulously and pursue my goals relentlessly. I am one person who always aims for what is considered unattainable by most.

Q: The question on everyone's lips is why did you decide to come back to the Kingdom, when you run a highly successful company and are extremely busy serving on several Boards, amongst your other duties?

A: The answer is twofold. Firstly, I did not decide but was appointed by His Majesty King Mswati III to come and serve in the country. I must say that the appointment by His Majesty is an honor and I will do my best to ensure that I deliver and make the lives of eSwatini better.

The second part is giving back, I am who I am because of this wonderful country. I have always hoped that one day I would get the opportunity to give back in whatever way I can, however, I did not think that it would be through being a Minister. I have never worked in Eswatini and as such, I see this as an opportunity to learn a lot from eSwatini.

Q: You mention giving back, what does that entail in this case?

Giving back can take place in many ways depending on what a particular person seeks at a particular point. Our company has a Foundation focused on young women and capacitates them in the fields of Science, Technology, Engineering, and Mathematics (STEM). Our focus as a Foundation in the past two years has been education and sports. We realize that sport is fundamental in teaching discipline and teamwork which is the reason why our Foundation focused on this area to add support.

My true passion however is in STEM, and this was piqued by the realization that the areas that I operate in which include, mining, construction, and ICT, have a smaller representation of women. So, whenever I am sitting at these various tables, there are no young people and most importantly, there are no women. This is when I had to pause and challenge myself to increase women's access to these important fields. I then did a background check to find out what the real challenge was. What I found

was that most children do not take Maths, Science, particularly Physical Sciences in high school.

I also spend a lot of time mentoring young women on career choices. Research suggests that over 60% of future careers will be STEM-related. Thus, young women need to recognize such facts. I also mentor women on entrepreneurship, corporate careers, and how they should conduct themselves in the world of business.

Q: Was there ever a point in time in your life where you imagined being actively involved in politics?

Not really, I never thought about it. I have never been a politician, but have advised influential people who are in politics, and even then it was mostly on business-related issues. Having served for a couple of months I can surely state that it does not come naturally to me, but I am adapting and learning a lot. During my term in office, I would like to bring integrity, loyalty, and reliability.

Q: You currently serve as the Minister of Information Communication & Technology. What would you say is the state of ICT in the country and how can the country exploit opportunities presented by the sector?

A: I would like to play a major role in ensuring that eSwatini becomes a leader in the ICT space. The starting point for us as a Ministry is to find a way of ensuring that we provide e-government for eSwatini. So whether you are a business or an individual we need to make sure that your interface with your government is convenient and does not affect your integrity. We need

My true passion is in STEM...the areas that I operate include mining, construction, and ICT... whenever I am sitting at these various tables, there are no young people and most importantly, there are no women...I challenge myself to increase women's access to these important fields.

to use ICT to ensure that we bring our government closer to the people.

A major opportunity also lies in the broadband space, we are currently working on growing the bandwidth locally. We are also working tirelessly to ensure that we make the country a smart one. We need to ensure that we bring ICT into global focus because ICT is what presents advantages even to less developed countries like ours.

Q: You say that you are working tirelessly to make the kingdom a 'smart one' What does that mean?

A smart country can be defined as a nation that harnesses emerging technologies, networks, and data to create tech-enabled solutions that contribute to nation-building.



Q: How does the country exploit opportunities brought by ICT, yet it is battling with fundamental challenges, such as high broadband costs which inadvertently lead to a digital divide?

A: The reality is that it will not happen overnight, but we will get there. One of the strategies is to collaborate with industry players because the government cannot do it all alone. These talks are about partnerships with banks, insurance players, fintechs, and other players in the value chain. We cannot also run away from the fact that we need to invest in infrastructure. As much as the challenges are there, I am highly optimistic that we can develop Eswatini into a smart country. The skills of young people will be fundamental as we work towards this. An investment in infrastructure is also crucial because it will lead the country towards attracting investment.

Q: The Kingdom of Eswatini faces an unemployment crisis, particularly youth unemployment as it is estimated to be above 50%. Small businesses and entrepreneurs play a significant role in reducing this heartache. How do we ensure that entrepreneurs thrive in the country?

A: Entrepreneurship is generally tough, that is its nature. I, however, think that we must focus on the factors that make it unbearable for entrepreneurs to operate in the country. We need to work on laws and policies that will entice people to start a business. As it stands in most African countries, starting a business is tantamount to punishment. We also have to ensure that we have a skilled and eager population.

When it comes to entrepreneurial skills,

When it comes to entrepreneurial skills, some can be learned while others are innate. We need to mentor young people in business, come up with viable products and services, as well as teach professionalism.

together then I should be unsuccessful. I have come to realize that the reason many things do not materialize is that the structure of the world is set up in such a way that it is a disadvantage to women. I am, however, now in a position where I can bring more women to the table. This is why I spend a lot of my time mentoring and advising women, so International Women's




some can be learned while others are innate. We need to mentor young people in business to ensure that they come up with viable products and services, as well as teach professionalism. Entrepreneurs should learn and not be afraid to sell. I see myself as a developer and have always been one. The only thing that changes is what I am selling at a particular point. Young people build great products but do not know how to sell them.

Q: This year's theme for International Women's Month is Invest in Women, Accelerate Progress. What does Women's Month mean to you, and why is the above theme so important?

Women are very important to me. The reality is a woman like me should not be successful because I am a black African woman. If you put those two tangibles

Month is personal to me because there are many things that I am passionate about, such as women's confidence and self-worth. We need to get women into a position where they are more independent financially, emotionally, and otherwise. These issues are multi-faceted but in the end, I want to be part of a movement that empowers women to see themselves as equal, capable, independent, and major contributors. The mistake committed by some countries is that they want economic and social growth but they leave women behind, which is simply shooting themselves in the foot.

Thank you for your time, Minister, and we wish you the very best in your political, business, and general endeavours.

Thank you, and it has been a pleasure. 



We aim To Resolve Disputes Expediently and Improve the Country's Tax Compliance Rate

Established in 2019 to strictly deal with tax cases and ensure that they are resolved quickly and the impact on the taxpayer is minimized, the Revenue Appeals Tribunal Eswatini has its work cut out. The Tribunal is headed by the Registrar, Nelisiwe Hlophe who is also the Chief Executive Officer and is responsible for the overall administration and strategic direction of the institution. In a one-on-one interview with Hlophe, who is also the Executive Secretary for the Tribunal's Board of Directors, she states that their mission is to provide unappealable public judgements efficiently with quick redress and ensure public awareness on tax dispute resolution.

In this candid interview, the CEO notes that one of their biggest challenges is the misconception that they are a wing of the Eswatini Revenue Service, which is grossly inaccurate as they are an autonomous impartial organization established by the Ministry of Finance. Hlophe further discloses that being impartial is so imperative because it creates a positive sentiment for taxpayers and the international community that is interested in investing in the country.

By Ntokozo Nkambule

Q: You are the first Registrar of the Revenue Appeals Tribunal Eswatini (RATE), what is your professional background?

A: My name is Nelisiwe Hlophe, I hold an LLB from the University of Pretoria,

and an LLM, Masters in Tax Law from the University of South Africa. Previous positions I held include being the Assistant Registrar of the Supreme Court of Eswatini where I served under the late Chief Justice (CJ) Michael Ramodibedi. I was then promoted

by the Judicial Service Commission under the current CJ, Bheki Maphalala where I became a Magistrate in Manzini Magistrate Court from 2017 to 2021. I am also a part-time lecturer at the University of Eswatini where I teach postgraduate in taxation.

Q: Give us a background of the establishment of the Tribunal.

A: The Revenue Appeals Tribunal Eswatini was established under Section 3 of the Revenue Appeals Tribunal Act, 2019 and is mandated to hear and determine appeals from decisions of the Commissioner General. The Tribunal presides over and makes determinations for Tax Appeals that are brought before it by the taxpayers otherwise aggrieved by any assessment, determination, decision or ruling by the Commissioner General of the Eswatini Revenue Authority. Any person dissatisfied or aggrieved with the decision of the Commissioner

General relating to assessments, directions or determinations has a right to appeal against that decision with the Tribunal.

Q: Why was the establishment and existence of the Tribunal so important?

A: The primary reason behind our establishment was to get rid of the backlog of tax-related cases. Before we came into operation tax cases were mainly heard by the High Court of Eswatini. That presented a challenge, as the High Court deals with many cases such as criminal cases, among others. Tax cases, however, need to be dealt with quicker because they affect the country's fiscus and individual taxpayers as in certain cases their business operations come to a halt due to a pending case. Without a higher structure or mechanism to preside over and determine the correct interpretation and application of any tax law on appeal, the relationship between the two equally important stakeholders would descend to acrimony and lead to the unnecessary demonization of the tax collection process.

Q: Does the Tribunal hear all types of tax-related issues, and is there a threshold for those willing to appeal?

A: Our Act stipulates that we hear all tax types related cases. These include income tax, value-added tax (VAT), Customs, and any form of tax-related matter. It is advisable, however, to weigh the matter against the costs, as appealing to the Tribunal attracts costs. It is also important to clarify that we do not only hear business-related cases but also cases lodged by individuals. There is no threshold, taxpayers can appeal for any amount.

Q: You mentioned earlier that lodging a case attracts costs. What are the fees associated with lodging a case?

A: Firstly, I am happy to say that the fees we charge are among the cheapest in the region. When we



benchmarked against countries in the Southern African Development Community (SADC) in terms of fees, we found out that their fees are high and that is caused by the fact that they

Any person dissatisfied or aggrieved with the decision of the Commissioner General ... has a right to appeal against that decision with the Tribunal

treat their Tribunals as courts. As it stands applying to the Tribunal costs E1 800. Worth noting is that this is not the final amount as the costs can escalate.

Q: In terms of adjudication, who decides on a matter?

A: The Tribunal consists of seven members, who have different expertise. The members are experts in different fields and represent various sectors of the economy. You will appreciate that tax is quite complex, as a result, matters cannot be determined by legal professionals only. This is why we have experts from various fields. To be precise, our panel comprises seven members, two of them are auditors, three are lawyers, and two are representatives from the community. Now, these are the members that hear and determine a matter.

Q: Is there a provision for a further appeal if either the taxpayer or the ERS is not satisfied with a judgement from the Tribunal?

A: The decision issued by the Tribunal is final, but the Revenue Tribunal Act of 2019 does give a right for those

not happy with the judgement of the Tribunal to approach the High Court, and also proceed to the Supreme Court if they are not happy with the judgement from the former. It is important to emphasize that even though the Act gives provision for a party not happy with a decision to further appeal, the decision from the Tribunal is Final, as either the taxpayer or ERS must comply with the judgement issued by the Tribunal.

Q: Walk us through the process of appealing by a taxpayer, how long does it take?

A: The whole process takes three months and I will explain why that is the case. A taxpayer who is not

satisfied by any assessment, ruling or decision by the Commissioner General may appeal to the Tribunal within 30 days of receipt of the Commissioner General's decision. The second phase entails the Tribunal preparing its papers to then serve the ERS, this process also takes 30 days. It also takes a further month to set up the Tribunal seats who then hear the matter. This turnaround period is a major improvement as before the Tribunal was established, these cases would take years in certain instances just to be heard. The issuing of a judgment depends on each case. We must afford each matter the weight and importance it deserves.

Q: Since your establishment how many cases have been lodged and how many have been concluded?

A: A total of 20 cases have been lodged since we started operating in 2021 and a total of 10 cases have been concluded with judgements. It is worth mentioning that most of the cases that are lodged carry huge financial implications, as a result, they cannot be rushed. We, however, foresee an increase in the number of cases going forward, as more people are enquiring

about our services. They are not necessarily lodging appeals, but we have noted an increase in enquiries.

Q: In terms of representation, who is eligible to represent an aggrieved taxpayer?

A: An aggrieved person can be represented by anyone, as long as that person has Power of Attorney. The Tribunal does not question the representative's academic qualifications or professional background.

Q: The Tribunal is a relatively new organization, what challenges have you come across since you started operating?

A: There are several challenges that we have faced and continue to encounter. The most pressing issue is the perception that the Tribunal is a wing or an umbrella organization of the Eswatini Revenue Service. To dispel that notion we have to educate emaSwati and spread awareness about the functions and role of the Tribunal. We have a

responsibility to sensitize the nation and make them aware that we are a stand-alone impartial entity. EmaSwati must be aware that we receive a full subsidy from the government of Eswatini, and no funding from the ERS.

the Tribunal must be fair and impartial to all parties

This is why the Tribunal must be fair and impartial to all parties, being the taxpayer and the ERS. We believe and hope that aggrieved taxpayers who have dealt with us will also send a positive message to others on the role and function that we play. The judgements we issue must be unappealable at the High Court to help strengthen our credibility.

The other major challenge we have is a lack of personnel. We currently have 10 permanent employees, which is not sufficient for the work we do. We need specialists in-house, people who will provide expertise when analysing and researching specific cases, as this will

help give the Tribunal a guide. We would also urge the Minister of Finance to allocate 3 substantive members to join the Tribunal panel. These 3 members should always be available as that will help in determining cases quicker. The 3 must be from the Legal, Accounting and Auditing professions respectively.

Q: Finally, what are the future aspirations of the Tribunal?

A: The Tribunal is currently located in Mbabane, Swazi Plaza, yet, we would certainly like to grow and spread more awareness about what we do, and to do that, we believe that we must be present in all regions of the country. For that to take place, we need to have offices all over the country as the work we do needs to be decentralized.

Q: Nelisiwe, thank you very much for your time and insight.

A: It has been a pleasure, and I hope that aggrieved taxpayers get to understand what we are about more after reading this article. **tb**



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Happy Valley Hotel Launches Revamped Conference Centre

The Happy Valley Hotel has upgraded its Conference Centre and can now host up to 500 guests at a time. The upgrade follows feedback from clients and a drive to deliver quality and unrivalled experiences.

By Phiwa Sikhondze | Photo: Happy Valley Hotel, Inside Biz

The Hotel launched the upgrade last month and invited its high-value clients. Present during the launch was Happy Valley Chairperson, Futhie Tembe, Eswatini National Provident Fund (ENPF) Management & Board Members, Happy Valley Hotel Board of Directors, Captains of Industry, Valued Clients, and Stakeholders.

Happy Valley Hotel's General Manager (GM) Phinley Vilakati when making his remarks disclosed that the upgraded Conference Centre follows clients' feedback and their ongoing drive to deliver quality and unrivalled experiences.

"The revamp is also a result of the

outstanding leadership of the Happy Valley Hotel. The upgrade also comes with state of the art technology and the latest equipment. We have improved floor plugs, upgraded our internet and

WIFI capacity. We have also included a projection screen that will ensure clients get the maximum value."

Echoing the GM's remarks, the Chairperson of the Hotel, Futhie Tembe, said that the refurbishment will lead to better experiences for clients.

"The comprehensive renovation of the conference facilities embodies our promise to provide an unparalleled experience. We have spared no effort

The comprehensive renovation of the conference facilities embodies our promise to provide an unparalleled conference experience

in equipping the venue with cutting-edge technology.

We want to ensure that we not only meet clients' expectations but exceed them," she said.



“We have spared no effort in equipping the venue with cutting-edge technology including our internet facility. We want to ensure that we not only meet expectations but exceed them...”

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I HAVE NEVER BEEN THE EMPLOYABLE TYPE

Vusi Dlamini, the founder, and CEO of Futis Chicken Cottage, a popular fast-food chain in Eswatini, is your typical old-school entrepreneur. From selling jeans and running a meter taxi business while at University, Dlamini is certainly not your MBA entrepreneur. He talks to us about how he started the Futis Chicken brand and what has sustained the business for so long when many businesses operating in the same space have come and gone.

By Phesheya Mkhonta

Q: You are known countrywide as the founder of Futis, a business that is undoubtedly very successful. When were you bitten by the entrepreneurial bug?

A: I am a typical Swati, who grew up doing the normal thing, which is going to school, studying hard, and I dreamt of attending a quality University one day. Fortunately that did happen, as I enrolled at the University of Swaziland (UNISWA). However, I was not the typical University student who focused on studying hard only, I also dabbled in entrepreneurial acts. I recall that upon receiving my student allowance, I took a taxi to Johannesburg to buy jeans which I sold to other students on campus. I did the same thing while studying at the University of Botswana. I would buy handicraft products in the

country and sell them to others in Botswana.

I ended up having handicraft stalls during trade fairs and exhibitions. This taught me many things as this was the first time I hired people. I would be in class while someone would be at the trade shows manning my stand. Upon completing my University studies I got a job in Johannesburg, but again, while in the city of gold, I found myself running a fleet of about 6 taxis.

Q: After cutting your teeth in all these business ventures, how did Futis eventually come about?

A: As interesting as those ventures were, I wasn't sure about their sustainability, as well as future scale. I knew that I needed something bigger. I,

therefore, decided that if I wanted to get into business I would go mass market. Food was the answer because this is what every human being needs. The next stage was deciding on my focus area when it came to food. One thing I was certain of was that it had to be farming production. I researched extensively, which entailed attending farm shows in South Africa where they were auctioning animals. The shows helped me ascertain what was financially viable between cattle, pig, and chicken production. I eventually settled with chicken production, because of their feed conversion. I realized chickens are ready for the market quicker than cattle or pigs.

Q: Where did you obtain funding to start the chicken business?

I got funding from the Small Scale Loan Guarantee Scheme, a facility for start-ups that are engaged in industries such as retail, agriculture, commerce, tourism, and construction. The facility

“I do not mind taking the long route, as I do not believe in shortcuts.”

is administered by the Central Bank of Eswatini. I received funding worth E150 000, which is how the chicken business was started. However, the business you see today came from the realization that I could not just keep selling chickens. I needed to add value to the product-chain, and then Futis was born as a means of value-adding on the chicken business.

Q: Futis competes with international franchises such as KFC, Nandos, and Garlitos, among others in the country. Why didn't you just buy a franchise instead of starting your brand?

A: One of my many positive traits is that I am not afraid of hard work.

So, did I at some point in time consider purchasing a franchise, the answer is a resounding 'YES'.

But, I had to ask myself the question, what stops me from emulating or even surpassing these international players? I do not mind taking the long route, as I do not believe in shortcuts. The other part that did not sit well with me was the fact that buying a franchise would have meant that I did not have full control of my product. I would be essentially employed, which is not who I am. I am not the employable type.

Q: I know you have spoken about franchising the Futis Chicken brand. How far is that process?

A: We have done all the paperwork and the documentation. We have already done two deals in South Africa, one in Pretoria and the other in Johannesburg but we unfortunately had to close them during the COVID-19 pandemic. The timing was just bad, but we are optimistic that the economy will recover. People who are interested in owning a Futis are highly welcome to contact us.

Q: How is your franchise model different from others?

Quite different, so, to just let you know, if you were to buy a Futis franchise, it would be different, the royalties are not going to be turnover-based, which is what typically happens in other franchise agreements. It will be a fixed amount and a very small amount. To me, you must give the person who is running the franchise the opportunity to make money.

Q: Several people operating in the fast food business space struggle a lot in the country. How have you managed to survive and thrive in such a cut-throat market?

A: The key thing is building a team and putting systems in place. I have

The key thing is building a team and putting systems in place. I have learned over the years that what is more important than capital in running a business is having the right systems and having a good product

learned over the years that what is more important than capital in running a business is having the right systems and having a good product. For instance, when starting a business make sure that you have a proper accounting system because it will help you determine if your business is feasible or not. The controls are critical, once your business grows, make sure there's a segregation of duties because it is fundamental.

Another key thing is innovation. I have noted that some entrepreneurs are

innovative, and by innovation, I am not necessarily talking about technology, but things that make your business easier to run thus also increase revenue and profits. We need to take risks and not hold on to strategies that were used decades ago and are no longer relevant today. An example of innovation is when we had some of our outlets operating 24 hours, something not even done by international players.

Q: On a lighter note, you are an avid golfer. What attracted you to the sport?

A: My experience in business has taught me that relationships can make or break your business. Golf

is arguably best suited for creating long-lasting relationships because of the time spent on the course as well as the caliber

of people one gets to meet. I must, however, also credit a friend of mine Philip D'Souza who is the Chairman of Dups and United Holdings as he was the one who dragged me to the golf course. Fast forward 13 years and I am in love with the sport. Apart from its business networking perks, the sport has several benefits, such as that it is highly refreshing and relaxing.

Thank you very much for your time Mr. Dlamini

You are most welcome. 



FROM NTONDOZI TO GLOBAL HR VP OF A \$6 BILLION HOSPITALITY COMPANY

Bathobile Gule is one avid risk-taker driven by a high level of faith. She has worked in several countries which in some cases has come at a price, such as when she decided to leave her family behind in pursuit of her dreams. Those sacrifices have undoubtedly paid off as Bathobile is now based in the USA and serves as the Global Human Resources Vice President of Intercontinental Hotel Group (IHG) Hotels and Resorts, a company that employs over 325,000 people spanning over 100 countries.

By Phesheya Mkhonta

Q: Can you kindly introduce yourself to our readers? Who is Bathobile Gule?

A: Bathobile Gule is a proud mother to a 20-year-old son. I was born in Mbabane and raised in Ntandozi by my grandparents from when I was 6 months to 6 years old. Thereafter lived with my uncle in Siteki for 4 years and then relocated to Mbabane to live with my parents in 1988 and attended school at Mbabane Central Primary School. I did my High School at Hermann Gmeiner (SOS) and proceeded to study Law for 6 years at the University of Eswatini (UNESWA).

In terms of my career, I am a Human Capital executive with over 20 years of experience across various sectors and countries, I have worked in Eswatini, South Africa, Kenya, and currently in the United States of America. My career began at Siphonkosi and Attorneys. After my stint at the aforementioned Law Firm, I joined the Conciliation Mediation & Arbitration Commission. I am also privileged to have served at Business Eswatini as Director of Industrial Relations and Social Policy before spending 14 years at Coca-Cola, holding diverse roles in different markets. I currently hold the position of Global Human Resources Vice President for the Intercontinental Hotel Group (IHG) Hotels and Resorts. IHG is a \$6bn global Hospitality Company that employs over 325,000 colleagues spanning across 100 countries. The company boasts of 19 brands and has over 6,000 hotels and shy of 1 million rooms.

Q: How does a LiSwati get to be a Senior Executive at a global brand based in the United States of America?

A: It's a hard question to answer because half the time I

have made decisions not knowing what they will lead to. I have had to fully rely on my inner spirit and trust that God is guiding my path.

The story starts when I discovered my passion during a career fair at Herman Gmeiner (SOS) while doing Form 4. My interest in law was sparked by Musa Sibandze, a well-renowned lawyer. This encounter inspired me to pursue a future in Employment and Labour Law.

There is a quote that says *'winners are comfortable being uncomfortable'* now this speaks to the issue of being a risk taker. When I joined Coca-Cola in 2007, I faced and embraced challenges and sought growth opportunities that spoke to my passion – for example, I took the Employee Relations Africa Consultant role – which exposed me to various Employment and Labour Laws of the continent. That experience was the foundation for the next role – where I was the HR Business Partner for 39 countries across the continent. I truly believe in building a body of work, perfecting your art – this gives you credibility in future roles. These experiences also solidified my connection to the continent, motivating me to explore global opportunities.

I immersed myself in the US and Coca-Cola's culture and led HR initiatives for Executives. Working closely with key leaders, I honed skills in influencing and driving innovation on a global scale. I went on to serve as the head of HR for the Chief Technical Officer of the Coca-Cola Company, Nancy Quan who had oversight of the all technical, quality and product functions, including the concentrate plants (of which Conco is one of them). I also partnered with the Chief Innovation Officer, Robert Long who led R&D centres across the world to ensure our company was thinking ahead on areas that were going to be new to the world. I learned a lot in this role, such as how to influence and inspire teams, how to trust your teams



and also to have a seat and voice at the table at a corporate and global scale. I was sitting at the table, driving the people agenda that would unlock

Growth doesn't come to you – you have to go to it

innovation that propels the company forward on the world stage. I left Coca-Cola in 2021 to explore diverse industries and seek greener pastures. As an avid traveller, the hospitality industry was a great place to start.

Q: When you look back at your professional journey, how does it make you feel?

A: I have had a squiggly career – which means I have taken different experiences that have shaped my career journey. Some routes were predictable and smooth, while others were veiled in uncertainty, requiring unwavering faith to navigate.

Growth doesn't come to you – you have to go to it: My decision to leave Eswatini in 2010, was uncertain, scary, unpopular, yet rewarding. I knew I wanted to grow in my career and I did what had to be done – You cannot just stare at the stairs and hope you will land at the top: you have to climb the stairs. Take the steps to grow.

In order to win, one has to be comfortable with risk. Leaving home meant I was exposed to risk and failure with no back-up plan. I had to be uncomfortable, alone, learn different cultures and adapt to new environments. All in service

of growth. Despite what they tell you: your (good) work does speak for you! With no relations or connections outside of Eswatini, it was the body of work and experience that has opened doors for me. You have to find that one thing that you like,

perfect it, and do it in service of your purpose in this life.

It is also important to tell people what you want to become when you grow up – of course not everybody, but people you trust – to pray, support and guide you, and people who can actually do something about it. I remember walking up to the Group CHRO of Coca-Cola Europe introducing myself and asking her to tell me what it would take to be in her role one day. She not only offered me some advice but also her business card. The rest is history.

Q: Who would you credit in your life as a great influence in shaping the woman that you are today?

A: Life is a beautiful tapestry woven together by the threads of people who touch our hearts and souls. In my journey, there have been many guiding lights and pillars of strength that have helped mold me into the woman I am today. Among them, I owe a great debt of gratitude to two people: my late father: Atwell Gule, and my grandmother, Juliet Zwane. My father taught me this valuable lesson: "Give a child God and Education: God to guide them through this life and next, and education to open their minds to opportunities (includes self-employment, not just formal job)". My grandmother's unwavering love, wisdom, and resilience have been a beacon of inspiration in my life. Her gentle spirit and fierce determination have guided my choices and shaped my character.

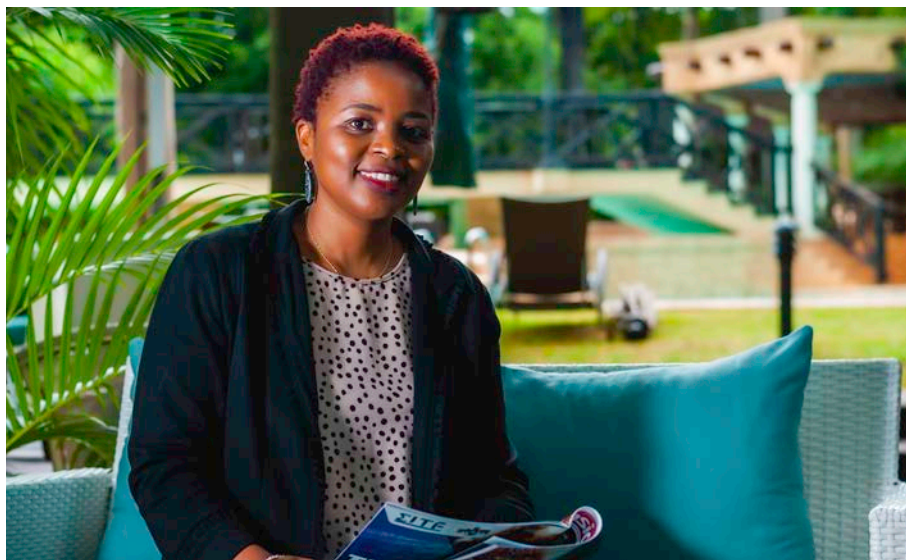
Q: Having worked in Eswatini, South Africa, Kenya and now the USA, are there any distinct work-culture differences you've experienced in the different countries?

A: Live linye ngetjani...each country's culture is different. They also say if you want to learn a culture, study the music, the food and how people drive in highways! In my mind, the main differences in the work context is around the competitive spirit, the desire for excellence and the value and respect for boundaries and personal space. Whether it's the entrepreneurial spirit in South Africa, the strong sense of community in Kenya, or the efficiency-driven work ethic in the USA, each country offers valuable lessons in navigating challenges and seizing opportunities.

Q: What do you enjoy the most about working and living in the USA?

A: Opportunity, weather, innovative spirit and diversity. The vibrant energy of this melting pot of cultures, ideas, and dreams fuels my passion and drive to pursue excellence in all aspects of life. In the USA, I've learned that no dream is too big and no challenge is insurmountable when fuelled by passion and determination.

Q: Let's move on to your work as a human capital practitioner. How critical is it for the HR function to be engaged in business strategy?



A: The significance of HR's integration into business strategy transcends mere importance – it embodies a vital synergy essential for organizational success. Think of HR not as a mere entity within the company framework, but as the vibrant heartbeat pulsating in synch with the broader business strategy. Its involvement serves as the linchpin, bridging the gap between vision and execution, people and purpose. By weaving HR intricately into the fabric of strategic initiatives we immediately connect our people to the growth algorithm.

Q: One of the biggest drivers for the success of an organisation is a vibrant and happy workforce, which can be achieved with a positive work culture. What do you believe are the key elements that constitute a positive work culture within an organisation?

A: Great question! The essence of a positive work culture lies in nurturing an environment where employees feel valued, supported, and respected.

I can share seven key elements that contribute to fostering a vibrant and happy workforce.

Firstly, open communication, which is encouraging transparent and clear communication channels between all levels of the organization cultivates trust and fosters collaboration

Secondly, recognition and

appreciation. Acknowledging and rewarding employees for their hard work and achievements promotes motivation and boosts morale.

Thirdly, work-life balance. This speaks to prioritizing employee well-being by offering flexibility and support for maintaining a healthy balance between work and personal life.

The fourth element is professional development. Providing opportunities for growth and advancement through training and skill development programs empowers employees and enhances their job satisfaction.

The fifth element is based on diversity and inclusion. Organizations have to embrace diversity and create an inclusive environment where every individual feels accepted and respected for their unique perspectives and contributions.

And then, teamwork and collaboration. It's important to promote a culture of teamwork and collaboration which fosters a sense of belonging and strengthens relationships among team members.

Last but not least, organizations need to be cognisant of leadership support. Employees benefit from strong and empathetic leadership that lead by example, listens to employee feedback, and supports their growth and well-being.

Q: Finally, do you have plans to return to Eswatini in the future, on a professional or business capacity?

A: Why doesn't this question surprise me? - Having worked across the continent, I soon learnt that no matter where I was in the continent, Africa is home for me. Not sure where yet...let's put a pin on it.

Thank you very much for your time Bathobile.

It has been a pleasure. 



Standard Bank Eswatini Joins Call to Invest in Women to Accelerate Progress



By Staff Reporter | Photo: SIFISKIP, File Photo and Interviewee Supplied

Standard Bank will once again celebrate the amazing efforts and accomplishments of women in Eswatini, under the bank's Blue SHERoes campaign. The 2024 Standard Bank Blue SHERoes are celebrated in line with the United Nations International Women's Day theme: Invest in Women: Accelerate Progress. This message calls for increased investment in women and girls across all aspects of life recognising their critical role in building a more prosperous and equitable future for all.

The campaign, which includes a special Blue SHERoes supplement publication produced in partnership with Inside Biz Magazine, has two main pillars:

1. To celebrate the achievements of women in the country who are driving positive change in all spheres of society in Eswatini.
2. To highlight the challenges women continue to face and advocate for concrete actions and investments that can accelerate progress towards gender equality and women empowerment.

Thirty women have been selected from various and diverse fields such as politics, business, social entrepreneurship, community development, arts, sports and more.

In explaining the rationale behind the campaign, Standard Bank Chief Executive (CE) Mvuselelo Fakudze highlighted that investing in women is key to accelerating the country's progress.

"For far too long, the potential of women has been undervalued by society, their voices unheard and their contributions diminished. This pervasive underinvestment in women and the girl child has not only stifled their individual growth but has also limited the collective progress of our communities and businesses." Noted the CE.

"At Standard Bank, we want to be at the forefront of empowering women to continue to shatter the proverbial glass ceilings and lead advancement in the Kingdom. That is why this Blue SHERoes supplement is such an important part

of our commemoration of International Women's Day 2024. It celebrates, encourages, and represents women across Eswatini who are leading this transformative impact. These women are entrepreneurs, executives, scientists, artists, and activists, they epitomise the wisdom, resilience, and leadership of our very own Queen Gwamile."

Some of the leading women being celebrated this year include the honourable Deputy Prime Minister Thulisile Dladla, UNPFA Country Representative, Margaret Thwala - Tembe, Swaziland Building Society Managing Director, Mbali Sibanyoni, Eswatini Civil Aviation Authority Director General, Andile Mtetwa-Amaeshi, elite football referee Leticia Viana, and entrepreneurs Mbali Kunene and Carol Mkhathshwa, to name a few.

...celebrate the achievements of women in the country who are driving positive change in all spheres of society...



PSPF'S INVESTMENT IN WOMEN SUPPORTS GROWTH

The Public Service Pensions Fund (PSPF) is one of the leading entities in the country, not just its size of assets but also their human capital, in particular, women's empowerment.

By Nathi Gule

The Fund, which turns 30 this year, has gender parity regarding its current human resources and a woman on its executive committee. There are 35 women professionals working at PSPF out of the total of 73 staff. This accounts for 48 percent being women, which is only 2 percent off parity with a difference of just three male staff members.

Ten years of research by McKinsey and LeanIn.org offers key statistics demonstrating a clear correlation between organizational diversity and financial performance, making a good case for investing in women to accelerate growth.

It is within the Fund's strategic focus to create an environment that attracts, develops, and retains talent that fits into the organization's vision. Each department has a fair representation of women within its staff complement.

United Nations Women states

that gender equality remains the most significant human rights challenge. Therefore, it is notable that investing in women is a human rights imperative and cornerstone for building inclusive societies. Progress for women benefits us all, hence the investments by PSPF into this drive are crucial.

The call for this year's International Women's Day is to unite and to transform challenges into opportunities and shape a better future for all.

The Fund's Chief Executive Officer, Masotja Vilakati, attests that PSPF

invests in women in many ways.

"We are an organization alive to serve our members fairly and without discrimination, including gender."

- PSPF CEO, Masotja Vilakati

We support making the lives of our members better, including both genders. That is our external commitment. Internally, we offer equal opportunities to both genders, a testament to that is our fair representation of women in our staff complement," he said.

Vilakati said the organization remains committed to serving its members and investing in its human capital to the best of its ability within the discipline of good corporate governance.



Gab'sile Dlamini
Information Security Administrator

Some of the women leaders at PSPF share their experiences with us regarding what this year's theme means and unpack just how much the investment by the Fund into their lives is. One of these is Gab'sile Dlamini, who joined the Public Service Pensions Fund on 1st November 2019, as Information Security Administrator. She holds a Bachelor of Science in Computer Science and Mathematics from the University of Eswatini.

She is also a Certified Information Systems Auditor and holds an Honors in Engineering and Technology Management from the University of Pretoria. In addition, Ms Dlamini recently completed a Postgraduate Diploma in Business Administration with the Gordon Institute of Business Science (GIBS). This is just one example of the diversity of fields that the 35 women professionals participate in as well as the impact they make at the Fund.

PAULINE DLAMINI - EMBRACE YOUR UNIQUENESS, SEEK MENTORSHIP AND INVEST IN YOUR SKILLS

The Director of Internal Audit & Risk, Pauline Dlamini, is a business leader with attention to detail. She has been with the Fund since 2003 and has witnessed great investments by the Fund in its human capital and women professionals. Dlamini has several qualifications like a BCom Accounting Major (awarded by the University of Eswatini), Certification in Control Self-

Assessment (awarded by Institute of Internal Auditors Inc), Professional Internal Auditor (awarded by Institute of Internal Auditors Inc), Fellow Member of Institute of Internal Auditors South Africa & Global, Member of the Institute of Internal Auditors Eswatini and MSc Risk Management (awarded by De Montfort University, Leicester, UK). She believes in excellence. In this interview, she unpacks what investing in women means to her and the role the Fund has played over the years.

Q: The theme for International Women's Day is 'Invest in women: Accelerate progress' Please share with us how PSPF has contributed to your professional and personal development, highlighting training, upskilling and equal access to promotions.

"She believed she could, so she did"

- R.S. Grey

A: I was engaged to head the Internal Audit and Risk function in August 2003. Having been with the Fund for 20 years, it is an organization that consistently epitomizes this year's theme of 'Invest in women: Accelerate progress.'



Pauline Dlamini
Director of Internal Audit & Risk

I am part of Executive Management, which shows that it is a merit-driven entity. The Fund has significantly invested in the professional development of its human capital

through short-term training and professional qualifications. To date, the number of women employees at the Fund is slightly above that of men at 48% of total employees. I applaud that, and it makes the Fund a wonderful professional organization to work for.

I acquired various short-term training mainly with the Institute of Internal Auditors South Africa and the University of Cape Town, some of which are: Tools and Techniques for the Internal Auditor (Block 1 to 4); Internal Auditors Leadership; Advanced Business Risk Management; Strategic Business Management; Fraud Risk Management; Governance and Ethics; and Retirement Funds. I was greatly supported in acquiring my MSc in Risk Management.

Q: Your message to young women entering the corporate space, what can they do to succeed despite gender.

A: To young women entering the corporate space: Embrace your uniqueness, seek mentorship, and continually invest in your skills. Be assertive in pursuing opportunities, and don't be afraid to challenge stereotypes. Confidence, competence, and networking are powerful tools for success.

Q: What book had a positive investment in your life, and what is your go-to quote that keeps you moving?

A: A book that shaped my ambition and gave me the courage to be a woman in a male-dominated industry is "Lean In" by Sheryl Sandberg, addressing women in the workplace. A motivating quote: "She believed she could, so she did." – R.S. Grey. This encourages perseverance and self-belief in the face of challenges, regardless of gender.

PHILILE DLAMINI - THE FUND RECOGNISES POTENTIAL AND ENCOURAGES DIVERSITY

The position of Company Secretary in any organization is one of the most important. At PSPF, the Company Secretary is a lady - Philile Dlamini. She has been at the Fund for several years and has held the position with great competency and excellence. She holds a BA & LLB from UNESWA (then UNISWA) and other important qualifications, such as an MBA, Management Development Programme, and Executive Development Programme.

She is a fully admitted attorney of the High Court of Eswatini and worked at the Law Society of Eswatini, Currie & Sibandze Attorneys. At the Public Service Pensions Fund, she held the positions of Senior Legal Officer, Compliance Manager and now Company Secretary. Here, she shares her view of the impact of the investments PSPF has had on women to accelerate progress.

Q: The theme for International Women's Day is 'Invest in women: Accelerate progress' please share with us how PSPF has contributed to your professional and personal development.

A: It is critical to continuously improve or work toward improving one's personal and professional growth to avoid stagnation. The Fund has nurtured my professional growth by encouraging me (and all employees) to undertake continuous learning to increase my knowledge, understanding and experiences.

It has been a continuous journey of self-improvement, constant learning and development to improve my career and performance at the workplace. The Fund has supported me through this journey and has gone further to safeguard my (colleagues') physical, mental and emotional well-being. The learning and development plan constantly changes as each milestone is achieved. Once the primary goal is met, the professional development process starts again so that one never loses sight of one's professional progress. I have missed some but grabbed others and actively sought

opportunities to enhance my career and, more importantly, contribute effectively to goals set by the Fund.

PSPF has, over the years, allowed and supported me financially and otherwise. Hence I have been able to attend seminars and short courses that helped me learn and grow in knowledge and skills. The Fund has further supported me by enrolling me in leadership and developmental



Philile Dlamini
Company Secretary

programs such as the Management Development Program (MDP) and Executive Development Program (EDP), offered by the University of Stellenbosch and financing other programs, including a Masters in Business Administration. These programs have been eye-opening and given me a

"Press forward, do not stop, do not linger in your journey, but strive for the mark set before you"

- George Whitefield

different perspective on the workplace and leadership, they have helped me understand other ways of thinking, helped me make informed decisions, and be mindful and intentional about my purpose and the Fund's goals. These programs have motivated and given me the confidence to handle higher-level management challenges. They have equipped me with a solid purpose to achieve the organisational goals and to be a better person.

Over and above all this, the Fund recognises

potential and encourages diversity. Transitioning from supervisor to a seat in management has not only increased my confidence but also demonstrated the Fund's dedication to women's active engagement and the inclusion of women's perspectives at all decision-making levels. The Fund has created fairness by giving all employees, including women, an equal chance to succeed. What is evident is that when diverse backgrounds and experiences work together, they bring new and unique perspectives to the table, leading to more creative and effective solutions.

Q: Your message to young women entering the corporate space, what can they do to succeed despite gender.

A: Recipes for success: Hard work, dedication, and commitment to excellence in all you do. Never give up on what you believe. There may be distractions on the way, but knowing that life does not end there, keep on moving and focus on where you want to get to. Be anchored in faith. Be who you are, and do not try to be someone you are not.

Q: What book had a positive investment in your life, and what is your go-to quote that keeps you moving?

A: There are several books that I've read that have had an impact on my life. But a book given to me by a friend titled

The Alchemist by Paulo Coelho is a narrative about following your dreams and discovering your purpose in life. The moral of the story is to never give up on your dreams, no matter how challenging the road may seem, learn to listen to your heart, learn to embrace fear and use it as a tool for personal growth. Most importantly persevere.

"Press forward, do not stop, do not linger in your journey, but strive for the mark set before you." George Whitefield. **ib**

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PSPF INVESTS IN WOMEN: ACCELERATES PROGRESS





MTN ACCELERATES SUPPORT FOR WOMEN IN TECH

If there is one company in the country that has gone all out when it comes to women's empowerment, then it is MTN Eswatini. The company is playing an instrumental role in assisting women in various sectors of the economy. Worth celebrating and highlighting is the mobile telecommunications company's role in the investment for women and the girl child, particularly in STEM-related fields. MTN Eswatini Head of Corporate Affairs, Thandiwe Mashinini chats to us about the initiatives the company is involved in which advance women's development in the country.

By Sizwe Dlamini

This year's theme for International Women's Month is "Invest in Women, Accelerate Progress". How relevant is this theme to MTN Eswatini, concerning the initiatives you are currently running for women in the country?

Our Ambition at MTN is leading digital solutions for Africa's progress and investing in women is a catalyst for such progress. When you develop women, you ensure such development is sustainable as women drive development at a community level.

What are some of the initiatives or programmes that MTN Eswatini is currently undertaking that seek to invest in and accelerate women's

progress?

There are quite a number of them, they include, NextGen Stem. Empowering Girls, Bridging the Digital Gender Divide through identifying and acquiring young female talent in STEM programmes in universities, engaging them and capacitating them with critical workplace skills.

Why are the above-listed programmes important to MTN Eswatini?

They empower women and girls with skills and opportunities to improve their livelihoods. MTN has a target of achieving gender equity by no

later than 2030, with a target of 50% women in the workforce, from a 2021 base of 39%.

The programmes also relate to United Nations Sustainable Development Goal 5: Achieve gender equality and empower all women and girls. Gender equality is not only a fundamental human right but a necessary foundation for a peaceful, prosperous and sustainable world. There has been progress over the last decades, but the world is not on track to achieve gender equality by 2030.

You are also one of the few companies in the country with management that is predominantly women-centred, with around 38% of women in management positions, as well as your overall staff, 49% of women. What motivates this strategic decision?

The decision to increase women's representation in the workforce generally and women in management in particular aligns with our ambition for achieving a gender-balanced workforce. The



above-listed programmes and our talent acquisition strategy ensure that female talent acquires the required skills and is allowed to make available opportunities within the business.


What are the positive outcomes you have witnessed from some of the educational initiatives you run for women in technology fields?

Last year MTN Eswatini hired two candidates from the Data Analytics training programme. We have also seen an increase in ladies being appointed to key roles compared to past years. We have 5 ladies currently completing their STEM studies at the University of Eswatini who participated in the NextGen STEM programme and won an award for their business solution against other operations/countries. We are earmarking these young ladies for opportunities within MTN.

“ Gender equality is not only a fundamental human right but a necessary foundation for a peaceful, prosperous and sustainable world ”

Some of the female talent that have gone through the Rising Leaders programme have indeed risen to leadership roles and some have taken up appointments in other MTN Operations outside Eswatini. We also have 84 women and girls who graduated through WITAD in vocational skills and digital skills.

Looking forward what does MTN Eswatini earmark to do for women in the technology space?

We intend to scale up our interventions and support for Women in Tech as their representation is at its lowest in technology when compared to other business units. A key enabler to this aspiration is our decision to appoint only female graduates in our Graduate in Training (GITs). 

MTN SPONSORED INITIATIVES FOR WOMEN

RISING LEADERS PROGRAMME

This programme empowers female talent identified as potential successors to leadership roles with a rounded business understanding and leadership skills.

MTN SKILLS ACADEMY

This is a platform where girls are encouraged to acquire accredited digital skills. MTN pays for the cost of the programmes and certificates.

ONE BILLION RISING

MTN Eswatini has a partnership with One Billion Rising on a programme aimed at ending gender-based violence by empowering women and girls at a community level. MTN has already invested over E900k since 2022. The programme with One Billion Rising will now support 15 communities. MTN has also launched a USSD Code *221# as a platform to support women and girls to join GBV circles and engage with Community Co-ordinators..

SWAGAA

Another proud partnership is with SWAGAA where the company pays for the costs of the toll-free line which enables the public to report or seek assistance.

VUKANI BOMAKE

MTN Foundation has a partnership with Business Eswatini (Vukani BoMake Project) to empower women at Tinkhundla Centres through the provision of 3 mini-factories in Ntontozi, Zulwini and Manzini North. These mini factories benefit 20 women living with disability in Ntontozi, and 43 women in Manzini and Zulwini.

WITAD

MTN's partnership with WITAD supports women with the provision of digital skills by donating laptops.





ESRIC Risk Manager, Portia Hlophe

RISK MANAGEMENT IS A CALLING TO ME

Portia Hlophe, Risk Manager at the Eswatini Royal Insurance Corporation (ESRIC) details how she ended up in Risk Management, a field she hardly knew a thing about whilst studying at the University of Eswatini (UNESWA). Portia, a Certified Risk Management Practitioner talks to us about what the profession of Risk Management entails, being a finalist at the Institute of Risk Management South Africa (IRMSA) in 2023, and her love for cooking.

By Ntokozo Nkambule

Q: You are the Risk Manager at the Eswatini Royal Insurance Corporation (ESRIC) but who is Portia Hlophe behind that fancy title?

A: My name is Portia Hlophe, Risk Manager at ESRIC as you have stated. I am a mother of two, a boy and a girl, as well as a Pastor's wife. My life is highly centred around church, as it has played a major role in the woman I am today. I also enjoy traveling a lot as well as cooking. The latter relaxes me in such an indescribable way. Worth noting is that I enjoy cooking almost anything,

as long as it is edible. However, I am not a fan of cleaning or washing dishes hahaha... (Chuckles).

Q: Walk us through your professional career, where did it all start?

A: My journey started way back in Nhlangano, where I attended Our Lady of Sorrows Primary School. I then proceeded to Swazi National High School where I did my Form 1 to Form 5. After completing high school, I then enrolled at the University of Eswatini (UNESWA) where I earned a Bachelor of Commerce Degree, majoring in Accounting.

Upon completion at UNESWA in 2012, I worked for World Vision as a Finance Officer. I then joined Lactalis (then Parmalat) as a Financial Accountant. My Risk Management journey, however, started when I left Lactalis and joined Letshego Financial Services Eswatini, as I became their Risk and Compliance Manager. I have also had a stint at the Eswatini Revenue Service where I held the position of Enterprise Risk Management Specialist before joining ESRIC as the Risk Manager in 2022.

Q: What does your position and the field of Risk Management entail?

A: Let me first unpack what Risk Management is. It refers to coordinated activities that direct and control an organization concerning risk. This entails identifying, analyzing, evaluating, treating, and reporting on identified risks. As a Risk Manager, your job is about ensuring that any loopholes or gaps are identified to avoid uncertainties for the organization that may lead to the organization's failure to meet its strategic objectives. Therefore, a Risk Practitioner must understand the technical aspects of any business they work in, to

successfully execute their roles.

Q: What should a young person who is interested in Risk Management study?

A: There are quite several ways to become a Risk practitioner. One can have their first degree in many fields, Commerce, Finance, Management, and Economics, and then augment with a Risk management-related course. Another way is to directly enroll in a Risk management course as a first degree in any institution.

Q: What is the state of the Risk Management field in the country?

A: There are some great strides that Eswatini has achieved within this field. Many organizations are now embracing and seeing the need for Risk Functions. There are some further positive developments, which are being worked on. Establishing the Institute of Risk Management South Africa, but the Eswatini Chapter will help set up the Risk Function's standards in Eswatini

Q: You were also recognized internationally last year as you were nominated in the Institute of Risk Management South Africa (IRMSA) awards. What did that recognition mean to you?

A: It meant a lot to me because I believe that being in Risk Management is a calling for me. Eswatini was nominated twice by IRMSA and that solidifies the growth of the profession in the country and this is something to be proud of. These nominations not only build my credibility as an individual but also the credibility of the work we do as Risk practitioners in the country. When I look back today I'm blown away about how fortunate I have been. The office I hold has provided me with so many opportunities such as the privilege of sitting on the Board and attending high-profile meetings outside the country. So being a finalist at IRMSA meant a lot to me, and it is not something I take for granted.

Q: Your job is undoubtedly stressful.

How important has family support been?

A: My husband has been my rock throughout my career. Without him, it would be tougher but I am glad that he has been by my side the entire time.

Q: I believe you are now a Certified Risk Management practitioner and are also pursuing your MSc in Insurance and Sustainable Risk Management.

A: Yes, I am now a Certified Risk Management practitioner, after graduating in November 2023 through IRMSA. That was arguably one of the toughest examinations I have ever sat for, but I am glad

“Risk Management entails ensuring that any loopholes or gaps are identified as they lead to uncertainties for organizations and threaten the goals that have been set

that my sleepless nights paid off. In January this year, I then enrolled for the MSc in Insurance and Sustainable Risk Management at Glasgow Caledonian University London.

Q: What does International Women's Month mean to you?



A: It means several things, as it says let us celebrate women's excellence. In the local context, I am highly encouraged by the strides taken by women. It is inspiring to note that most companies in the country have embraced the idea of women in leadership positions. What makes me happy is that those women holding Executive and Senior Management positions are highly talented and good at what they do.

Q: What would you say to a young girl who is reading this and is inspired by your story? What should they do to ensure that they achieve a similar feat?

A: I would say anything is possible with God. I know it sounds like a cliché,

but if they focus and put their energy toward achieving their goals then they will succeed. Opportunities are abundant in the country and globally.

Q: Lastly, how instrumental has the ESRIC been in your professional development?

A: Where do I start? ESRIC is the employer of choice. ESRIC's Executive and management have been very supportive of my work. We are currently embedding the ERM framework across the entire organization and for this to be a success, the tone from the top is of paramount importance. Many strides have been achieved at ESRIC because of this support and the enthusiasm of the employees in embracing the risk culture. It makes going to work exciting every day. I am also grateful to ESRIC for its patience, and consideration, and appreciate her support to its employees pursuing their studies.

Thank you for your time, Portia.

It has been my pleasure. **ib**



Eswatini Beverages Country Director, Doreen Tumureebire



OUR PEOPLE ARE OUR GREATEST STRENGTH

The Country Director for Eswatini Beverages Doreen Tumureebire says that she has always desired to be a Director within the AB InBev Group, and believes that dreaming big and working hard has allowed her dreams to materialize. However, the South African-born Tumureebire notes that leaders have equal responsibilities and are equally held accountable for a company's failures and successes. The Director further explains the importance for organizations to invest in women, noting that by empowering women, communities reap rewards as it is in a woman's nature to share her income with her family.

By Sizwe Dlamini

Can you please give us a brief personal background of who Doreen Tumureebire is, where were you born and raised?

I was born and raised in South Africa with a Ugandan upbringing. I am a faithful child of God and a caring mother who strives to make a positive impact with all that I do, inside and outside the workplace.

You have been part of the AB InBev family for a long time, holding different managerial positions in the process. Did you ever envision yourself holding such a prominent position as being a Country Director within the Group?

In my opinion, being a Director, regardless of the explicit title, represents the most senior level of management within any

company. All Directors have equal rights and responsibilities and are held equally accountable for the company's success and failure. One of our Group's 10 principles talks to Dreaming Big. In my case, I have always desired to be a Director within the Ab-Inbev family. Envisioning this desire and dream was enough to put the means in motion. I truly have a passion for making an impactful change in whatever position I hold within and outside the workplace, predominantly in empowering individuals. My journey within those different managerial positions armed me with massive experience and new skill sets which challenged me to grow and expand my horizons. It is through this expansion that I was granted the ability to allow my passion to become my purpose, which ultimately became my profession.

This year's theme for Women's Month is Invest in Women:

Accelerate Progress. What does this theme mean for Eswatini Beverages?

This principally means that we too are paving the way for accelerated Progress, Growth, and Success of women. It also talks about one of our 10 principles in our business in terms of how we build diverse teams through inclusion and collaboration.

Eswatini Beverages partnered with Business Eswatini last year for a training sponsorship of E30 000, to benefit economically marginalized women under the Vukani BoMake Project. As a woman in a leadership role, why is such an initiative important?

We are always excited to be part of projects focused on developing small businesses to help them be sustainable and in turn, create jobs and value in the country. Investing in women causes a ripple effect, the benefits of which can be felt in their families, communities, countries, and even the world. This is because it is in the nature of women

Our purpose is to create a future with more cheers. To achieve this, our company must be an inclusive and diverse workplace

to share their returns or income with families and their communities. We are, therefore, confident that the training sponsorship will empower the women to attain the necessary skills to support their livelihood.

Nobuhle Nkambule, the Head Brewer at Eswatini Beverages has been featured in this year's edition of Standard Bank Eswatini SHEroes Publication. What does this mean for Eswatini Beverages, particularly because she's in a field that has previously been considered a male-dominated field?

Our purpose is to create a future with more cheers. To achieve this, our company must be an inclusive and diverse workplace. Here, we all feel we belong to whatever our personal characteristics or social identities, such as race, nationality,

gender identity, sexual orientation, age, abilities, socioeconomic status, religion, and others. Our greatest strength is our people, and we support every individual to excel.

Having Nobuhle as Head Brewer further confirms that we are powered by great people and build diverse teams through inclusion and collaboration. This is in line with our organizational Principles. We strive to be an inclusive workplace with equal opportunity. Everyone at Eswatini Beverages should feel comfortable, confident, and respected to bring their authentic selves to work every day and to grow at the pace of their talent.

Thank you very much for your time Director.

It has been an honour and pleasure. 

inside biz
MAGAZINE

**#WomenInBusiness
#FemaleEntrepreneurs
#Leaders We Salute You**

Inside Biz proudly celebrates the achievements of Women across business and societal spheres. In commemoration of International Women's Day we support the call to **Invest In Women - Accelerate Progress**

Rate Payers With Outstanding Debt Must **Engage With Council**

The Mbabane City Council says their doors are wide open for ratepayers who have outstanding payments, as a new financial year is about to commence. The Municipality's Information & Public Relations Officer Lucky Tsabedze notes that Council levies a 15% penalty charge on all overdue rates accounts. The penalty is, however, reversible if the ratepayer pays or settles the amount due on or before the 31st of March each financial year.

By Sizwe Dlamini

Q: The financial year for property rates payment kicks off on the 01st of April 2024. What is the deadline for payments, and is the Mbabane City Council amenable to payment arrangements where ratepayers can pay monthly or even quarterly?

In terms of the Rating Act of 1995, rates billed in April 2024 will have a deadline for payment on 30th June 2024. Council allows ratepayers to pay in installments on registration for using the facility and the deadline for arrangement registration is June 2024.

Q: What payment mechanisms has the Municipality put in place to ensure that ratepayers enjoy a seamless experience when making payments?

Ratepayers pay their rates and service charges to the Council through :

- Electronic Funds Transfer (EFT)
- Bank deposit into all Council bank accounts (Council has accounts in all the commercial banks in Eswatini)
- Through Cash at the Cash Office
- Debit and Credit Cards
- MTN Mobile Money

Q: To those with outstanding payments from the previous financial year(s), what would the Council advise them to do, and what are the penalties levied, and if there what is the percentage?

To those who are in arrears for 2023 rates, the Council would like to advise them to pay their debt in full by 31st March 2024 to avoid having their rates accounts handed over to debt collectors. In line with Section 32 of the Rating Act 1995, the



Mbabane Municipality Information & Public Relations Officer, Lucky Tsabedze

Council levies a 15% penalty charge on all overdue rates accounts. The penalty is reversible if the ratepayer pays or settles the amount due on or before the 31st of March each financial year.

Q: When does the Council decide to auction a property due to outstanding rates payment, and what do property owners have to do to avoid such?

Council hands over arrear rates to collecting agents every year, the debt collectors then file an application to the Court in a bid to recover the arrear rates. A Court Order is sought to recover the rates and the resultant outcome is, when no adequate arrangements to settle the debt are made, the immovable property gets to be sold by public auction. The Council would like to encourage its ratepayers to pay their property rates within the stipulated deadline or make suitable arrangements to pay up their rates to avoid the risk of having properties sold by public auction.

Q: We also believe that there is a draft policy that was submitted by the Municipal Council to the government relating to estates of the deceased which are inherited by their children and pensioners who eventually struggle to pay rates due to reduced income. Please unpack in detail what the draft policy entailed and where the process is now.

We are not aware of any draft policy for estates for the deceased however, the Council submitted an indigent policy to the National Government, specifically the Deputy Prime Minister's which seeks to direct how the marginalized living in the Cities should be considered on issues of rating of properties and the collection of rates. The Council is aware of the socio-economic issues the City is faced with and thus found it prudent to draft the indigent policy that informs the Government of the same issues faced by the City.

Q: Are there any interventions that have been suggested by the Council regarding ratepayers who struggle to service their respective annual payments? If there are, what are they?

The Council always has an open-door policy regarding discussions and advice on how best could ratepayers make it easier to pay their annual rates. One of the strategies that has worked over the years is the

stop-order payments with the banks where the ratepayer will instruct the bank to deduct a certain amount of money monthly towards his /her rates obligation. Some ratepayers prefer to start early in the year paying for their rates even before receiving a rates bill for that particular financial year.

commodities in the market which in turn has a bearing on the cost of service delivery of the Council. Just like any other public enterprise or business, inflation is a factor that affects the cost of your inputs and likewise, the Council also adjusts the rates to cover the costs of service delivery initiatives in the City. Council may notre-



Pine Valley Ratepayers during a stakeholder engagement meeting

Q: There are also assertions that the Mbabane Municipality hikes rates every year, yet residents are not witnessing an improvement in service delivery. How would you respond to those claims?

Rates are generally increased by a factor of inflation to cover the basic cost of

emphasize the evident services provided in the City which extends to but is not limited to rideable road network/infrastructure in the City, refuse collection, street sweeping, drainage cleaning, building inspectorate services, recreational facilities, maintenance of parks, and road reserves, cemeteries, health inspectorate services, etc. [ib](#)



PAY YOUR MBABANE MUNICIPALITY RATES NOW!

PAY YOUR 2024 MUNICIPALITY RATES FROM 1 APRIL - 30 JUNE 2024.

The Council advises all those in arrears for 2023 rates to pay their outstanding debt in full by 31st March 2024.

For more information, contact the Council at 2409 7000 or visit our website at <http://www.mbabane.org.sz>.



PSPF & ENPF THE ANSWER TO EHB'S HOUSING FINANCE CHALLENGE - MINISTER



The Minister of Housing & Urban Development Apollo Maphalala advises the Eswatini Housing Board (EHB) to capitalize its housing finance unit through guarantees from Retirement Funds which are government-backed.

By Sizwe Dlamini

Six years ago the Eswatini Housing Board (EHB) received approval from the Financial Services Regulatory Authority (FSRA) to launch and operate its financial housing unit. The finance unit is meant to help provide financial housing assistance to emaSwati who do not qualify for a mortgage loan from commercial banks. However, due to a lack of capital, the housing finance unit is still not operational.

EHB CEO, Mduduzi Dlamini when making his presentation during a visit by the Minister of Housing & Urban Development Apollo Maphalala earlier this year noted that the EHB has previously delivered institutional housing to government agencies worth E700 million. Dlamini explained that to develop the institutional project they had access to E1 billion in guarantees from the Public Service Pensions Fund (PSPF) and the Eswatini National Provident Fund (ENPF), which were guarantees backed by the government. The CEO detailed that E600 million were guarantees from PSPF which were all utilized during the institutional housing project, while E400 million was from ENPF, with only E100 million being utilized.

The CEO disclosed that as EHB they are in conversation with the government to convert the guarantees into revolving facilities and to extend their ceiling so that the EHB could service more projects that the government may not have the funds and the capacity to execute. He said that the guarantees are perpetual and have no expiry dates, which makes them a very powerful tool for financing capital projects in a way that is mutually beneficial to both the government and the retirement funds.

The Minister of Housing & Urban Development Apollo Maphalala then asked the CEO why they do not utilize the

government-backed guarantees to capitalize their housing finance unit. "Isn't it possible to utilize these guarantees that are backed by the government to capitalize EHB, so that the housing finance division becomes operational?." The Minister asked. The CEO responded by stating that it was possible, but what they required was support from the Ministry. Dlamini noted that government-backed guarantees are highly effective and innovative tools that can enable EHB to borrow more. Most importantly, the CEO noted that the Retirement Funds are also happy with the arrangement as it is financially viable for them as well.



EHB CEO Mduduzi Dlamini

"Honorable Minister, the key thing is that we need our Ministry to support us to align with the vision of having and establishing housing finance that looks into the nation's needs. These guarantees are very powerful tools. stronger. This is one innovative and very effective way of financing projects. The reality is we want to allow emaSwati to access housing finance, as bank loans are highly prohibitive," he said.

The CEO continued "The Retirement Fund's being ENPF and PSPF are very happy with the arrangement because the government will surely pay and in terms of the loan, they will get very good returns. The reason why they love this arrangement is because they have the pensioners' money that they must invest to provide for future liabilities. So, through this facility, they get a very good return," he said.



IDM ESWATINI RESUMES ACCA QUALIFICATION IN MARCH 2024

The ACCA covers a range of topics, such as Accounting, Auditing, Taxation, Business Law, Management, Ethics, and Strategy. It also opens doors to diverse career paths, such as Financial Accountant, Management Accountant, Corporate Treasurer, Financial Controller, Fund Accountant, Finance Director, Finance Manager, CFO, Forensic Accountant, Auditor, Tax Specialist, Business Consultant, and Accounts/Finance Lecturer.

By Phiwa Sikhondze

The Institute of Development Management (IDM) Eswatini has announced that it will resume offering the Association of Chartered Certified Accountants (ACCA) qualification from March 2024.

The ACCA qualification is a globally recognized credential for finance professionals, respected by employers across various sectors. The qualification equips learners with future-ready skills and versatility in the dynamic field of finance. This qualification also opens opportunities for professional networks, enabling students to connect with a global network of like-minded professionals and experts.

The ACCA qualification takes between two and three and a half

years to complete, depending on the learner's pace and progress. The qualification requires two A levels and three GCSEs (or equivalent) in five separate subjects, including English and Mathematics.

The ACCA covers a range of topics, such as Accounting, Auditing, Taxation, Business Law, Management, Ethics, and Strategy. It also opens doors to diverse career paths, such as Financial Accountant, Management Accountant, Corporate Treasurer, Financial Controller, Fund Accountant, Finance Director, Finance Manager, CFO, Forensic Accountant, Auditor, Tax Specialist, Business Consultant, and Accounts/Finance Lecturer.

The qualification consists of three levels: Applied Knowledge, Applied

Skills, and Strategic Professional. The tuition fees for the Applied Knowledge and Applied Skills levels are E5,000 per paper, per semester.

IDM states that there are fees that students should pay directly to ACCA, such as initial registration fees (45 GBP), re-registration fees (45 GBP), and annual subscription fees for 2024 (134 GBP).

There are also examination fees (142 GBP per paper per seating), and exemption fees (86 GBP for Applied Knowledge papers and 114 GBP for Applied Skills papers).

For more information, please visit the ACCA website, www.accaglobal.com, or contact the IDM Eswatini office.



Direct UPS: A Business Born From the Loadshedding Nightmare

Load shedding is a major inconvenience to most of us, but even more costly to businesses because of the lost revenue. Behlule Dlomo the co-founder of Direct UPS is cut from a different cloth as he identified an opportunity when everyone saw a problem. He talks to us about his company which offers backup power solutions on a turnkey basis to a wide range of industries, including but not limited to IT, Telecommunications, Access and Process Control, Emergency Lighting, and Banking. The entrepreneur also shares about the role of his late father, Mpheni Dlomo in shaping the businessman that he is today.

By Phiwa Sikhondze | Photos: Direct UPS

Q: Can you tell us about the story of Direct UPS and the motivation behind venturing into the backup power space in Eswatini?

A: I have always had an interest in electrical engineering, which I studied at Centurion College, South Africa. After that, I worked for various companies in Johannesburg and England, mostly in the multimedia and IT sectors. Some of the companies I have worked for include Multi-Choice, Discovery, Business Link for London, and British Gas.

I also gained some experience in the solar business while working with my father, who was a successful entrepreneur in Eswatini. He was involved in a company called MPD, which supplied various items to the government, including fire trucks and drilling machines. One of the



projects we did together was the installation of solar geysers at Matsapha Correctional Facility.

I decided to come back to Eswatini in 2014, to start my own business in the power solutions sector. I saw an opportunity in this market, as load shedding was becoming a serious problem in the region, and the contract that EEC had with Eskom in

South Africa was coming to an end in 2025. I met my business partner, Oscar Wanza, who is also a trained technician in electrical work, and has more experience in the UPS field. We decided to partner together and form Direct UPS.

Direct UPS started in 2014. We were a team of four at the beginning before we expanded. We realized the gap in the industry when it comes to power solutions and hence saw the need to tap into that space. When we started only a few companies were providing the service thus we not only saw this as a good business idea but an opportunity to create more jobs and advancement.

Q: What does your company do?

A: We offer backup power solutions on a turnkey basis to a wide range of



industries, including but not limited to IT, Telecommunications, Access and Process Control, Emergency Lighting, and Banking.

Q: Tell us more about the influence your father played in your business and personal life?

As you might know fathers play a very important role in the upbringing of their children especially the boy child. My father went beyond being a dad tailor our services to meet the needs and expectations of our customers.

Q: How did you break into that market, where you are servicing blue chip clients?

We had to employ a proactive way of selling our products and service. Instead of having a reactive method of selling, the business has been proactive and even predictive of our client's needs. We have been big in open communication with our clients on our projects and products. Clients especially count on you to keep them in the loop. But this should also be true for your business partners. Direct UPS tries to keep them updated on our projects even letting them know about any roadblocks we may encounter on our projects with them. We ensure that we

demonstrate our dedication to excellent client service delivery. We strive to sustain healthy relationships by constantly looking out and anticipating their needs so that they in turn keep looking out for our next service, project or product to serve them.

Q: Starting up a business is not easy. What challenges did you face during the early days of your entrepreneurial journey?

A: Like any startup, we have been through some challenges, particularly in establishing ourselves in a competitive market. The main challenge was building relationships and allowing time for our clients to trust and have faith in us. We have also faced financial challenges while attempting to penetrate the market. This was a major challenge as in most cases we struggled to finance our orders which resulted in delayed delivery. Since we were starting to get our footing right, we were faced with the challenge of finding the right partners to work with, especially suppliers to meet our timelines.

Q: We've noted that your company ownership is that of a partnership. What are the positives and challenges of being in a partnership?

A: It is quite a lot, as you have said there are the positives and challenges as well, I can't lie. To start with, partnering helped me a lot as I benefitted from my business partner's experience, expertise, and knowledge. It helped to strengthen the company as it bridged the gaps that existed in our solo operations and helped me get a different perspective of how I operated my business. However, we also faced some challenges in that we had different management styles and different life views that we had to deal with so we could reach a common ground for the betterment of the business.

Q: In 2023 Direct UPS was a winner at the Entrepreneur of the Year Awards. What does the award mean to you?

A: Our entry into this competition was not just about the reward, we looked at the broader picture. As the company was growing and providing more job opportunities for the EmaSwati, I saw that as an achievement that the country needed to be aware of for greater opportunities and exposure. And indeed, after such exposure, the company has gained more clients. That is a great win for the company that goes far beyond the award.

Q: What is the vision of Direct UPS's future both in terms of expansion and impact on the community?

A: Our vision is to continue expanding our reach and impact across the Eswatini and even beyond borders. It is envisioned that the company will have more branches nationally and in the neighbouring countries including but not limited to South Africa and Mozambique.

Q: In closing what advice would you give to aspiring entrepreneurs in Eswatini, especially those looking to enter your space?

A: They should be consistent, persistent, and determined to succeed in what they're doing. I have also learned that focusing and specializing in one trade helps as opposed to being a jack of all trades. Companies usually go for specialists. Above everything they should have faith in God.

Thank you for your time Behlule

It has been pleasure and thank you for having me in your esteemed publication. **ib**



THE NEW FACE OF FARMING: Young Female Farmer Making Agribusiness ‘Cool’!

From her love of agriculture, Nokulunga Sibeko has grown her agribusiness from bottom up, inspiring young women in the process. She is a vegetable and livestock farmer based in Luyengo, where she has grown her enterprise from a mere 0.2 hectares of land to 9 hectares in just about five years. Her passion for the development of young people, farmers more specifically, is very evident from the manner she articulates herself. Nokulunga can be described as a social entrepreneur at heart with big dreams for a food-secure Eswatini.

By Mpumalanga Zwane

Reports, such as the FAO Policy on Gender Equality 2020-2030, indicate that women account for nearly half of the world’s smallholder farmers and produce 70 percent of Africa’s food, yet women own less than 20 percent of land in the world. One young woman farmer who is bucking this trend is Nokulunga Sibeko, a vegetable and livestock farmer who now owns almost ten hectares of land she farms on in Luyengo.

Nokulunga started her enterprise in March 2018 when she was just 21 years-old. She says her passion for agriculture was inspired by her uncle who was also into farming. She recalls how she would visit him on weekends just so she could get her hands dirty, helping him out in his fields. It would be through his help that she would start her enterprise.

“Every weekend I would visit my uncle and help him work his fields,” She shared. “He saw my love and dedication towards farming, while I was sitting at home after completing school. He decided to buy me 1000 seedlings of spinach and gave me 0.2 hectares of land. That was how I started my business.”

On this land, Nokulunga described how she nurtured her fields until her spinach was ready for harvest. From there she started supplying the Fruit and Veg outlet in Nhlanguano with 200 bundles of spinach per week at E5 per bundle.

Her business acumen showed itself even at that early stage of her business career. Instead of splurging as many people expect from young business persons, Nokulunga put aside her profits until she had enough funds to diversify her business.

“I would put aside the money I made from the spinach until I eventually had enough to buy 1000 more cabbages, lettuce, and other vegetables.”

One year into business, Nokulunga entered the Woman Farmer of the Year Competition 2019, sweeping up the number five spot. At this point, her uncle had increased the land he gave her to 1 hectare - that is the size of a football field. With the proceeds that she won from the competition her business quickly outgrew the land she had been given. She had used her profits to buy cows to start producing milk and increased her vegetable production.

That was when she went out to rent a bigger piece of land in Luyengo, acquiring 2 hectares. However, business took a downturn in 2020 as the effects of COVID-19 lockdowns meant everyone wanted to start farming inadvertently affecting young farmers, especially those like Nokulunga who did not own the land they were on. She laments how little government support was given to small businesses in this period, making it harder to get up again.

Despite this challenge, she says the support she received from organizations like Standard Bank, SEDCO and the Woman Farmer Foundation gave her the assistance she needed to get up again. She states that in 2022 she received funding worth E70 000 from the Bank, as well as E10 000 courtesy of SEDCO and MTN Eswatini's Cija Ngebhizinisi Campaign, these capital injections ensured that she could recalibrate her business. She further capacitated herself through various trainings and programs which have allowed her to rebuild her business, going on to occupy 9 hectares of land.

Her resilience and steady growth have inspired other young women in her community to start farming and become independent. She shared how she has worked with 5 women to help them start their businesses after they saw the heights she was able to reach through farming. Nokulunga looks to purchase 40 cows and start a feedlot, and eventually, her own foundation which she hopes to call Nokulunga Angel Foundation to help emaSwati out of poverty.

“Many young people have the potential to start businesses but they do not

have the resources or skills,” Nokulunga shares passionately. “Often times the criteria to access funding is too stringent for young people. They do not have that 40% deposit or the access to land needed to benefit from many of the available opportunities. I ask that government does more to assist young people to access startup capital.”

Nokulunga goes on to share how she feels the lack of youth-friendly opportunities and the increasing



unemployment rate lead to deviant behavior among youths.

“Young people are frustrated.” She says, “They are sitting at home, unable to do something that can improve their lives which causes fights at home. That is when we see them turn to crime or they date older men to meet their basic needs. More needs to be done to rectify this situation.”

Nokulunga made a plea for the government to strengthen its efforts to support young people to start businesses. She goes on to say that, even with

the growth she has shown, climate change and unfavourable payment terms continue to affect her business and stifle her growth.

“As a young farmer, I grow my business but then suddenly a storm hits and I find myself back again at square one. I sell my produce and it takes long to get paid, affecting my ability to re-invest in my business. That is how we as small businesses find it difficult to grow beyond a certain point. You end up moving in circles.”

She believes more can be done to assist farmers with input support in the case of eventualities like climate change or economic downturn such as in the case of the COVID-19 lockdowns.

“My business suffered great losses after a storm in 2023. Luckily I had insured 1 of the 9 hectares of land which meant I managed to recover some of my money. But I could not help but think of the smallholder farmers who can't afford to insure their land at all.”

She concludes by sharing her belief that Esmaswati are more than capable of feeding the country if they were afforded the right support.

“We do not need to import so much food when Swazis are here. If more young people received adequate support, we could feed Eswatini.”

She believes if her business continues to grow as it has, she can use it as a vehicle to end poverty in Eswatini. This is a dream she speaks passionately about and from the conviction she shows, it might just be possible. **ib**



10 MINUTES WITH... SHAKA MAKHANYA

Getting to know award-winning photographer Shaka Makhanya.

How and when did you get into photography?

I got into photography around 1994, I was doing form 2 at the time. What made me get into photography was a photographer who unexpectedly took a photo of me whilst I was participating in an inter-school athletics competition. I didn't know him or know that he was taking photos of me, and, that special feeling I got made me want to do similar for others.

What type of photography do you enjoy the most?

My favorite photography is portraits, especially beauty shoots.

What's the most memorable shoot you've ever done?

It has to be the shoot I did for South Africa's Afropolitan Magazine with former 'Yizo Yizo' actress Bubu Mazibuko. She flew in from the USA for the shoot and flew straight back afterward.

If you could have a shoot with

anyone, dead or alive, who would it be?

That would be the late great Lebo Mathosa. I love working with extraordinary people.

Where do you draw inspiration from?

Everywhere, really. But in particular, from cars and street lights - the effect that is created at night is simply something else.

What is the biggest challenge you've faced to date as a photographer, or in dealing with clients?

I once found myself double-booked between Nelspruit and Pretoria. In Nelspruit, I had to shoot a 40th birthday party, whilst in Pretoria, I was scheduled to cover a wedding. Luckily for me, the wedding ultimately ran on African time, so I was able to make in 'time.

Is there any one in particular that you look up to as a photographer?

Siphiwe Mhlambi, a South African jazz and documentary photographer, and visual storyteller. I think he is the best in the world at what he shoots.

What's the best piece of advice you've ever received?

"Make sure you give all your customers the full Shaka Makhanya experience"

What do you do in your spare time?

I drift cars. That's my other passion.

Tell us one thing people don't know about you.

I'm generally a happy-go-lucky guy who doesn't get angry often. However, I am very strict about my professional time and I do tend to get angry when people don't keep time. Sometimes it may even take me a while to recover from that.

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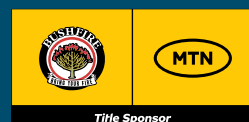
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