Z.A.P.F

ZIMBABWE ASSOCIATION OF PENSION FUNDS

CONVERSATIONS THAT BUILD
RETIREMENT FINANCIAL SECURITY

7TH EDITION PRINCIPAL OFFICERS & CHAIRMEN'S CONVENTION 2026

Leading Beyond *Uncertainty.*

Shaping the future of pension funds through innovation, AI and strategic leadership.

DATES

1-3 October

Thursday to Saturday, 2026

VENUE

Holiday Inn

Conference Centre, Bulawayo



SPONSORS

Akribos Wealth Managers
Embracing Ingenuity

EXRECO
Tomorrow, Today

EXRECO
Bedford Estates

I. Three days, *at a glance.*

PROGRAMME

Golf on the Thursday, a full working Friday on governance, cybersecurity, climate and AI, and a Saturday departure — a convention that respects both rigour and the road home.

DAY 01

01

THU - OCTOBER

ARRIVALS

Check-in & Registration
10:00 - 16:00

ACTIVITY

Golf - Bulawayo Country Club
10:00 - 17:00

DAY 02

02

FRI - OCTOBER

OPENING

Welcome address - Board leadership - Cybersecurity governance

MIDDAY

Ministerial keynote - Corporate governance & AI

PANEL

The pension fund of 2025 - Strategy update

EVENING

Black-tie dinner, golf awards & dinner dance

DAY 03

03

SAT - OCTOBER

07:00

Breakfast

10:00

Check out and departure

Travel safely. Until we convene again.

DAY 2 - MASTER OF CEREMONY

Owen A. Namusi

Senior Consultant & Head, Corporate & Risk Advisory Services - Intellego Investment Consultants

DRESS CODE

Smart casual / black tie

Smart casual for the conference. Black tie for dinner. No children; golf awards follow dinner.

THEME

Leading Beyond Uncertainty

Innovation, AI and strategic leadership is the working agenda for trustees and principal officers.

THE CONVERSATION
IN THREE MOVEMENTS

Arrive. Engage. *Lead forward.*

Three days designed around practical dialogue, institutional resilience and better member outcomes.

Z.A.P.F
ZIMBABWE ASSOCIATION OF PENSION FUNDS



CONVENTION THEME

Leading Beyond Uncertainty

Innovation I AI
Strategic leadership

— DAY ONE

Thursday *1 October* 2026.

Arrivals · Registration · Golf

HOLIDAY INN, BULAWAYO
SMART CASUAL THROUGHOUT

10:00 – 16:00
ALL DAY

ARRIVALS

Check-in and Registration

Hotel reception & **ZAPF** Secretariat desk.

10:00 – 17:00
TEE OFF

ACTIVITY

Golf Tournament

Bulawayo Country Club - prize-giving at Friday's dinner.

SPONSOR MESSAGE

Akribos Wealth Managers
Embracing Ingenuity

Embracing ingenuity, on behalf of long-dated capital.

Akribos Wealth Managers is the investment management arm of Akribos Capital Incorporated, a Zimbabwean, Africa-focused investment banking house covering wealth management, securities trading, transaction advisory and research.

Licensed by the Securities and Exchange Commission of Zimbabwe as an investment manager, advising institutions on portfolio construction, alternative assets and execution across Zimbabwean and regional markets.

INVESTMENT BANKING · HARARE

OFFICE
33 Cosham Road
Borrowdale, Harare

WEB
akriboscapital.com

AT CONVENTION
Tawanda Mazorodze speaks on agriculture finance, Friday 09:50.

Akribos Capital Inc
Partnerships with a difference

www.akriboscapital.com
+263 8677 004 870
info@akriboscapital.com

Retirement is not a destination.
It is a partnership.

LET'S PLAN TOGETHER

Akribos Advisory Services
Partnerships with a difference

Akribos Wealth Managers
Embracing Ingenuity

Akribos Securities
Partnerships with a difference



EXRECO
Bedford Estates
Legacy · Lifestyle · Security

FOR PENSION FUNDS, TRUSTEES AND HR BOARDS

What is thirty years *of service worth?*

> A cash payout is spent within a year. 2ha plots in Chegutu, a mere 115km from Harare, are still working ten years later. A house, a planted field, and a professional team who farm it for the owner.

01

The executive who retires

He hands back the laptop and the parking bay. He keeps a title deed in his own name, a house he can live in, and a field that earns in export dollars.

02

The board that plans ahead

Plots are bought as a block and allocated as executives reach retirement. One decision now, instead of a cash bonus to find every year.

03

The fund that must beat inflation

The asset is real and title-deeded. The income is hard currency. Both can be inspected on site before the next payment is made.



ONE HOUSE, ONE TITLE DEED



THE FIELD, PROFESSIONALLY RUN



HANDED OVER, READY TO OCCUPY

2HA TITLE-DEEDED PLOTS · THREE-BEDROOM HOMES · BUILT IN PHASES OVER 36 MONTHS · 115KM FROM HARARE

See the drawings, the site and the block terms.

Scan the code, or write to us for a board presentation.

www.exreco.co.zw

sales@exreco.co.zw

Concept stage. Drawings and areas indicative. Not an offer or investment advice. Each purchaser takes direct title to an individual plot. Visualisations: Metamorphosis AIDPM. Agronomy image illustrative.

— DAY TWO

Friday *2 October* 2026.

Plenary Sessions & Gala Dinner

MC: OWEN NAMUSI

DINNER: STRICTLY BLACK TIE

07:00 — 08:00 BREAKFAST

08:30 — 08:40 WELCOME ADDRESS

Opening of the 7th Principal Officers and Chairmen's Convention

Wonder Madyambudzi · Chairman, Z.A.P.F.

08:40 — 09:10 LEADERSHIP

The Future-Ready Board: building leadership capacity for complexity, crisis and continuous change

Bothwell Patrick Nyajeka — Business Turnaround and Board Advisory Consultant

09:10 — 09:50 TECHNOLOGY RISK

Cybersecurity Governance: protecting pension funds in an AI-accelerated threat landscape

Agrippa Mugwagwa · Managing Director, Xarani (Pvt) Ltd

09:50 — 10:20 ALTERNATIVE ASSETS

Beyond the Bank: bridging the capital gap in agriculture finance

Tawanda Mazorodze · Partner, Akribos Wealth Managers

10:20 — 11:00 TEA / COFFEE

11:00 — 11:30 KEYNOTE ADDRESS

KEYNOTE

Keynote Address

Honourable Judith Ncube · Provincial Minister, City of Bulawayo

11:40 — 12:20 REGULATION & GOVERNANCE

The Modern Director's Dilemma: aligning statutory compliance with AI innovation under the Public Entities Corporate Governance Act

Radzokota Samanjese — Chief Director, Performance Management and Training - Corporate Governance Unit

12:20 — 13:20 LUNCH

13:20 – 13:50

CLIMATE & ESG

Navigating climate-related financial disclosures and ESG assurance for pension funds

Dr Chipo Ndudzo · Managing Director, Providence Human Capital

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13:50 – 14:50

PANEL

PANEL DISCUSSION

The pension fund of 2025 — business models, compliance, technology and regulation

Moderator: Rose K. Mwedzi - Account Executive, BRIGHT Employee Benefits (Private) Limited
Bright Ndlovu - The Pension Fund of 2025: will our current business model survive?
Alfred Mandirahwe - NRZ Pension Fund - statutory compliance and reporting from a pension fund perspective
Rosewitha Shumba - Old Mutual Zimbabwe - ICT modernisation: efficiency, integration and security
Cuthbert Munjoma - Insurance and Pensions Commission (IPEC) - regulation

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14:50 – 15:00

ASSOCIATION BUSINESS

ZAPF 2026–2027 Strategy Update

Sandra Tinotenda Musevenzo · Director General, Z.A.P.F.

15:00

TEA BREAK

19:00 – 20:00

BLACK TIE

EVENING

Dinner & Golf Awards

Strictly black tie. No children.

20:00 – 20:15

CLOSING

Vote of Thanks

Tatenda Nyakuedzwa · Z.A.P.F. Education Committee

20:15

TILL LATE

ENTERTAINMENT

Dinner Dance — live band

The floor is yours.



EXRECO
Bedford Estates
Legacy · Lifestyle · Security

BEDFORD ESTATES · CHEGUTU

Leave them somewhere *to come home to.*

> 2ha plots in Chegutu, a mere 115km from Harare. Each plot comes with a three-bedroom house and a planted field that a professional team farms for you. Parents are buying for their children. Children abroad are buying for their parents.

01

For your children

You buy now and hold the title. They inherit a house on land that already works — not an empty stand and a decision to make.

02

For your parents

Children in London, Dubai and Johannesburg are buying the plot their parents have talked about for years. Follow the build from your phone.

03

For the whole family

Buy together and hold one title. Split the payment plan between the people who will actually use it.



THE FIELD, FARMED FOR YOU



TENDED WHILE YOU ARE AWAY



A HOME, READY TO LIVE IN

2HA TITLE-DEEDED PLOTS · THREE-BEDROOM HOMES · BOREHOLE, SEPTIC AND SOLAR-READY · 115KM FROM HARARE

See the homes, the plans and the plots.

Scan the code, or write to us and we will send the plot pack.

www.exreco.co.zw

sales@exreco.co.zw

Concept stage. Drawings and areas indicative. Not an offer. Each purchaser takes direct title to an individual plot. Visualisations: Metamorphosis AIDPM. Agronomy image illustrative.

— DAY THREE

Saturday *3 October* 2026.

Departures

CONVENTION CLOSES 10:00

○ 07:00 — 08:00

FINAL BREAKFAST

Breakfast

Open seating. Cards and farewells encouraged.

○ 10:00

DEPARTURE

Check out and departure

Safe travels home.

SPONSOR MESSAGE

EXRECO

Tomorrow, Today

Retire onto an asset that still earns.

EXRECO is a retirement solution crafted for the Zimbabwean retiree — peri-urban agro-residential plots, each delivered with a modern house, a borehole and a greenhouse, so that the homestead produces income from the day it is handed over rather than years afterwards.

Developed by Akribos Wealth Managers with partners in infrastructure and agriculture, the project draws returns from plot sales, foreign-currency horticulture exports and rental income on shared infrastructure — an alternative-asset exposure for funds seeking diversification away from financial assets alone.

RETIREMENT SOLUTIONS · AGRO-RESIDENTIAL

STRUCTURE

Special-purpose vehicle. Institutions subscribe for ordinary shares; individuals may purchase developed plots directly.

FIRST PHASE

Chegutu — 231 hectares, subdivided into 1ha and 2ha plots.

SPONSOR

Akribos Wealth Managers

EXRECO

Tomorrow, Today

EXQUISITE RETIREMENT

A home that earns, from the day you move in.

Peri-urban agro-residential homesteads.

WWW.EXRECO.CO.ZW

II. The *keynote* address.

KEYNOTE



Hon. Judith Mkwanda Ncube

PROVINCIAL MINISTER
BULAWAYO METROPOLITAN PROVINCE

FRIDAY 2 OCTOBER · 11:00 – 11:30

Hon. Judith Mkwanda Ncube

MINISTER OF STATE FOR PROVINCIAL AFFAIRS AND DEVOLUTION
BULAWAYO METROPOLITAN PROVINCE
MEMBER OF PARLIAMENT - BULAWAYO

The Honourable Judith Mkwanda Ncube delivers the Convention keynote on the Friday morning, welcoming the retirement funds industry to Bulawayo on behalf of the Province.

She has served as Minister of State for Provincial Affairs and Devolution for Bulawayo Metropolitan Province since September 2018, succeeding Angeline Masuku, and sits in Parliament as a Member for Bulawayo under the women's quota. The devolution portfolio places her at the meeting point of provincial development planning and the capital that funds it — the question this Convention returns to across its three days.

For principal officers and chairmen, the address frames the local context in which Zimbabwe's retirement capital is deployed: provincial infrastructure, municipal service delivery and the industrial base of the country's second city.

Her office coordinates central government with provincial and metropolitan authorities so that policy, plans and projects translate into local delivery. It also monitors implementation across ministries, state entities and development partners, and aligns provincial priorities with the national development agenda. That perspective connects directly with the Convention's focus on productive investment and durable outcomes for communities.

SESSION	DAY	TIME
Keynote Address	Friday 2 October	11:00 - 11:30

IN OFFICE SINCE

September 2018

The voices shaping the conversation

Governance, investment and member outcomes brought into focus by leaders across the retirement-funds ecosystem.



Wonder Madyambudzi

CHAIRMAN - Z.A.P.F. | BUSINESS DEVELOPMENT & INVESTMENTS EXECUTIVE, EMPLOYEE BENEFITS - ZIMNAT LIFE ASSURANCE

DAY 2 - WELCOME ADDRESS

Over 30 years in employee benefits, insurance and pension fund administration, including earlier roles at First Mutual Life and Fidelity Life Assurance. At Zimnat he has driven Group Life growth and broker engagement. He holds an MBA, a postgraduate diploma in financial planning and a marketing degree, and is an Associate of the Insurance Institute of South Africa.

GOVERNANCE | EMPLOYEE BENEFITS



Sandra Tinotenda Musevenzo

DIRECTOR GENERAL - Z.A.P.F.

DAY 2 - ZAPF 2026-2027 STRATEGY UPDATE

A pensions and insurance expert with more than 15 years in governance, policy innovation and stakeholder engagement in Zimbabwe's financial-services sector. As Director General of Z.A.P.F., she leads strategic transformation for more than 100 member funds, helps shape national policy frameworks and champions ethical, inclusive industry practice. She closes the working programme with the ZAPF 2026-2027 Strategy Update.

SECRETARIAT | STRATEGY | POLICY



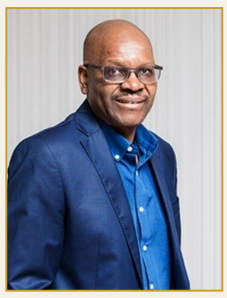
Tatenda Gohwa-Nyakuedzwa

CLIENT RELATIONS EXECUTIVE - MINERVA RISK ADVISORS | Z.A.P.F. EDUCATION COMMITTEE

DAY 2 - VOTE OF THANKS

Over 21 years in pension fund administration, risk management, insurance and governance. At Minerva she manages a portfolio of pension funds, oversees regulatory compliance and strengthens governance frameworks, following roles at Zimnat Life and Old Mutual Life Assurance. She holds a master's in risk management and insurance and an HND in pension management.

ADMINISTRATION | CLIENT RELATIONS



Bothwell Patrick Nyajeka

BUSINESS TURNAROUND AND BOARD ADVISORY CONSULTANT

DAY 2 - THE FUTURE-READY BOARD

A chartered accountant and executive coach with more than 30 years of leadership across manufacturing, agribusiness, banking and financial services. He has held CFO and CEO roles and served on boards including Turnall and Sable Chemicals. A past president of ICAZ, he brings deep experience in board leadership, corporate strategy and organisational transformation.

BOARD LEADERSHIP | CA(Z)

The voices shaping the conversation

Public-sector performance and member-focused facilitation brought together for the Convention's central panel.



Radzokota Samanjese

CHIEF DIRECTOR, PERFORMANCE MANAGEMENT AND TRAINING - CORPORATE GOVERNANCE UNIT

DAY 2 - THE MODERN DIRECTOR'S DILEMMA

Mr. Radzokota Samanjese is a prominent public administration specialist, change management expert, and senior civil servant currently serving as the Chief Director of Performance Management and Training within the Corporate Governance Unit (CGU) in the Office of the President and Cabinet. With an extensive career in public sector capacity building, he is a primary authority steering the rollout of the mandatory performance contracting system in public entities. Samanjese holds a Master's degree in Public Sector Management from Africa University. His strategic focus centers on driving institutional accountability, fostering transparency, and training parastatal executives to navigate evolving regulatory demands and eliminate public sector inefficiencies.

GOVERNANCE | PERFORMANCE | TRAINING



Rose K. Mwedzi

ACCOUNT EXECUTIVE - BRIGHT EMPLOYEE BENEFITS (PRIVATE) LIMITED

DAY 2 - PANEL MODERATOR - THE PENSION FUND OF 2025

Rose is an Employee Health & Benefits consultant with nearly two decades of experience in benefits administration, compliance, investments and portfolio management. She began her career at AON and is an Account Executive at BRIGHT Holdings, supporting public and private sector clients across construction, education, manufacturing, banking, mining and agriculture. A Trustee of BRIGHT Holdings, she holds a BSc Honours Degree in Management and Entrepreneurial Studies, certificates in Trusteeship and Long-Term Business, and a Diploma in Pension Administration. She is pursuing a Master's in Strategic Management. A confident speaker and facilitator, she has led training, wellness and staff engagement sessions focused on member concerns and practical, cost-effective solutions.

EMPLOYEE BENEFITS | MEMBER ENGAGEMENT | MODERATION



Dr Chipo Ndudzo

MANAGING DIRECTOR - PROVIDENCE HUMAN CAPITAL

DAY 2 - CLIMATE DISCLOSURES & ESG

A corporate-finance and human-capital specialist who advises boards on sustainability, ESG and organisational performance. Her qualifications include a BCom, an MBA, a PhD in Management of Information and Technology and CIMA credentials. She brings a practical governance lens to climate disclosure, assurance and the changing demands on pension funds.

ESG | CLIMATE DISCLOSURE | ASSURANCE



Tawanda Mazorodze

PARTNER - AKRIBOS WEALTH MANAGERS | FOUNDING PARTNER, AKRIBOS CAPITAL INCORPORATED

DAY 2 - AGRICULTURE FINANCE

An investment-management and transaction-advisory professional with experience in securities markets in Zimbabwe and sub-Saharan Africa. He is a CFA charterholder and holds the CIPM designation, an MBA and a postgraduate diploma from GIBS. He previously served on the board of the Investment Professionals Association of Zimbabwe.

AGRICULTURE FINANCE | CFA | CIPM

The voices shaping the conversation



Cuthbert Tafirei Munjoma

DIRECTOR, PENSIONS & LIFE INSURANCE SUPERVISION - IPEC

DAY 2 - PANEL - REGULATION

He leads prudential and market-conduct supervision of occupational pension funds, NSSA and life insurers at IPEC. His 21 years in finance include 12 at the Ministry of Finance. A vice-chair of a SADC insurance and pensions committee, he holds a BSc in Economics, an MBA in Financial Services and the Certified Pension Specialist designation.

REGULATION | SUPERVISION | SADC



Alfred Mandirahwe

PENSIONS & ADMINISTRATION EXECUTIVE - NRZ CONTRIBUTORY PENSION FUND

DAY 2 - PANEL - COMPLIANCE & REPORTING

Over 18 years in retirement fund administration, employee benefits and governance. His work spans fund oversight, benefit redesign, actuarial reviews and regulatory compliance, following a progression through Aon. He holds an MCom in Strategic Management, a BCom in Risk and Insurance and a diploma in pension management, and supports ZAPF trusteeship initiatives.

FUND ADMINISTRATION | TRUSTEESHIP



Bright Ndlovu

NON-EXECUTIVE DIRECTOR - ABC ASSET MANAGEMENT & CLOTHING INDUSTRY PENSION FUND

DAY 2 - PANEL - THE PENSION FUND OF 2025

A finance and corporate-finance leader with 27 years of experience in capital markets and financial services. He has served as Group CFO and Managing Director in the sector, with experience at Edgars, Barclays UK and FINSEC. He holds an MBL from UNISA and is a Chartered Accountant (Zimbabwe) and an ACMA (UK).

BUSINESS MODELS | CAPITAL MARKETS



Agrippa Mugwagwa

MANAGING DIRECTOR - XARANI (PVT) LTD, FBC HOLDINGS' FINTECH ARM

DAY 2 - CYBERSECURITY GOVERNANCE

With more than 30 years in financial services, banking, marketing and product innovation, he has led fintech and digital-transformation initiatives including at FBC. He advocates for Africa's digital economy and is a Fellow and past president of the Marketers Association of Zimbabwe, a Chartered Marketer (CIM UK) and a Project Management Professional.

CYBERSECURITY | FINTECH | DIGITAL

III / MEET OUR SPEAKERS

The voices shaping the conversation

Digital transformation and programme stewardship close the speaker sequence.



Rosewitha Shumba

GROUP HEAD OF DIGITAL AND DATA - OLD MUTUAL ZIMBABWE

DAY 2 - PANEL - ICT MODERNISATION

Over 15 years across telecommunications, banking and fintech. She leads large-scale digital transformation and applies software development, data, analytics and artificial intelligence to solve complex business problems. Her focus is on integration, resilient customer experiences and future-ready financial services.

DATA & AI | TRANSFORMATION



Owen A. Namusi

SENIOR CONSULTANT & HEAD OF CORPORATE AND RISK ADVISORY - INTELLEGO INVESTMENT CONSULTANTS

DAY 2 - MASTER OF CEREMONY

An accomplished capital markets practitioner and corporate financier with more than 18 years in investment banking, risk management and investment management. He is a member of the pioneering team at Intellego Investment Consultants, Zimbabwe's first independent specialist investment consulting firm. He leads the firm's advisory work on capital raising, mergers and acquisitions, project finance, valuations and risk advisory, with aggregate advised deal value exceeding USD 200 million. He also serves on the boards of utility-scale energy and venture-financing companies.

CLIMATE FINANCE | ALTERNATIVE INVESTMENTS

IV / ABOUT THE ASSOCIATION

One voice for a resilient retirement industry.

ZAPF brings together pension funds, stockbrokers, actuaries, administrators and fund managers - members who shape policy debate, share research, train trustees and uphold market-conduct standards across the industry.

VISION

An environment that is conducive to the stability, viability and long-term growth of the pensions industry in Zimbabwe.

MISSION

To do all that is necessary to enhance and safeguard the interests of our members and stakeholders in the pension industry in Zimbabwe.

CORE VALUES

01 Integrity
02 Transparency
03 Consistency
04 Pro-activity
05 Innovation
06 Efficiency

V.

MEMBERSHIP

A national platform for those who *steward* retirement capital.

~150	03	07	01
MEMBERS AT PEAK	CATEGORIES	MAX VOTES · ORDINARY MEMBER	VOICE FOR THE INDUSTRY

CATEGORIES OF MEMBERSHIP

I Ordinary members

Subscriptions determined by accumulated funds. Eligible for a maximum of seven votes at annual general meetings.

II Associate members

Businesses, companies or persons interested in pension matters who have not established pension funds. Nominal subscriptions.

III Honorary members

Persons who, in the opinion of Council, have distinguished themselves in promoting the Association's objectives, enjoying the honours, privileges and rights Council designates.

Any organisation or person actively involved in the retirement industry may apply. Members include registered pension funds, stockbrokers, actuaries, administrators and fund managers. Membership has been shaped over the years by mergers, acquisitions and liquidations.

WHY JOIN Z.A.P.F.

01 **Industry voice & advocacy**

A single, well-structured channel into policy debate and reform — the Association consults government ministries, regulators and relevant bodies on behalf of members, free of charge.

02 **Training & trustee capacity**

Training on a range of topics to deepen the industry's skills base, producing better-equipped trustees and first-class fund administration.

03 **Annual indaba & conference**

An annual gathering to debate the issues affecting the industry and share knowledge, with speakers drawn from Zimbabwe and abroad.

04 **Research & information sharing**

Well-researched information for strategy formulation, and up-to-date dissemination of developments across the industry.

05 **Standards & market conduct**

Codes of conduct, investment strategy and corporate governance guidance, member education and communication — and fewer industry complaints as a result.

06 **Access & introductions**

Member funds gain access to service providers and vice versa, with committees and bodies established so that all interests are represented.

Akribos Capital

Partnerships with a difference

Akribos Capital Incorporated Holdings is a boutique investment house. Three businesses sit under the group, and between them they cover the whole journey: deciding what your money should do, investing it, buying and selling on the exchange, holding it safely, and advising when a larger decision comes along.

Akribos Wealth Managers

Embracing Ingenuity

We invest money on your behalf and look after it over the years, in a mix chosen to suit what you need that money to do.

For a pension payout, a lump sum, or savings you want put to work.

OFFSHORE INVESTMENTS
Shares in large international companies, so your savings are not all held in one country.

FIXED INCOME
Money placed on secured deposit with local institutions, earning interest, for steadier income.

LOCAL LISTED EQUITIES
We select and manage a spread of Zimbabwe Stock Exchange shares for you.

ALTERNATIVES
Property projects, private companies, private lending and commodities.

wealthmanagers@akriboscapital.com
+263 77 348 5143
Tawanda Mazorodze
Partner in Charge, Investments & Advisory Services
Message on WhatsApp

Akribos Securities

Partnerships with a difference

We buy and sell investments for you on Zimbabwe's exchanges — the ZSE, VFEX and FINSEC — and hold them safely afterwards.

For anyone buying or selling shares, and for pension funds needing a broker.

MARKET MAKING & BROKERAGE
Buying and selling shares for you, including large orders that need careful handling so the price does not move against you.

GLOBAL MARKET ACCESS
International shares, funds and bonds bought on your behalf.

CUSTODIANSHIP
We hold your investments securely and keep the records straight.

RESEARCH-DRIVEN TRADING
Our analysts study companies before anything is recommended to you.

securities@akriboscapital.com
+263 77 907 1655
Concilliate Ncube
Message on WhatsApp

Akribos Advisory Services

Partnerships with a difference

We advise organisations on large financial decisions — what something is worth, how to fund it, and how the deal should be put together.

TRANSACTION ADVISORY
Mergers and acquisitions, and the valuation of businesses: working out a fair price, conducting due diligence, and structuring the deal.

PROJECT FINANCE
Feasibility studies to establish whether a project stacks up, then raising and syndicating the money for it.

STRUCTURED FINANCE
Borrowing arrangements built around an organisation's own assets and cash flows.

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Ronald Sibanda
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Information only. This is not investment advice and not an offer to buy or sell anything. The value of investments can fall as well as rise, and past performance is not a guide to future returns. Speak to us about your own circumstances before you act.

Z.A.P.F
ZIMBABWE ASSOCIATION OF PENSION FUNDS

7TH PRINCIPAL OFFICERS & CHAIRMEN'S CONVENTION

Leading beyond uncertainty.

Until we convene again.

CONVENTION

7th Edition
1-3 October 2026

VENUE

Holiday Inn
Bulawayo, Zimbabwe

ASSOCIATION

Zimbabwe Association
of Pension Funds
zapf.co.zw

FUTURE-READY LEADERSHIP | RESILIENT PENSION FUNDS | BETTER MEMBER OUTCOMES