



# Z.A.P.F.

ZIMBABWE ASSOCIATION OF PENSION FUNDS

## 49TH ANNUAL CONGRESS

ELEPHANT HILLS RESORT

VICTORIA FALLS:

15 – 18 MAY 2024

THEME: VALUE CREATION FOR PENSION FUNDS IN ZIMBABWE



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## WEDNESDAY 15 MAY 2024

10:00 Check-in and Registration

**EXHIBITION – ALL DAY**

**GOLF TOURNAMENT**

## THURSDAY 16 MAY 2024

**MASTER OF CEREMONY: RUDO NYAMOTO AND FARAI GWAZE**

**06:00 – 07:00 ZUMBA SESSION – Elephant Hills Resort**

**07:00 – 08:00 BREAKFAST**

**08:30 – 08:40** Welcome Address  
**Williefaston Chibaya Z.A.P.F. Acting Chairman**

**08:40 – 09:30** Green energy entrepreneurship - an opportunity for Pension Funds in Zimbabwe  
**Dr. J. Nozipo Maraire - Zimbabwean doctor and entrepreneur**

**09:30 – 10:10** Enhancing Long-Term Returns: Impact Investing in Zimbabwe  
**Chengetai Zvobgo – Vice Chairman Association of Investment Managers Zimbabwe (AIMZ)**

**10:10 – 10:40 TEA BREAK**

**10:40 – 11:20** Value creation for Pension Funds – A case study for Ghana  
**Tavona Biza – Group Chief Executive Officer - Old Mutual Ghana**

**11:20 – 12:00** Where is my money? The mysteries of pension accumulation in Zimbabwe"  
**Prosper Matiashe – President Actuarial Society of Zimbabwe**

**12:00 – 13:00** Keynote Address  
**Hon Minister Mthuli Ncube - Ministry of Finance Investment Promotion and Economic Development**

**13:00 -14:00 LUNCH**

**14:00 – 15:00** **Panel Discussion – 5 minutes**  
Chairman of the Panel Discussion – Practical experience, challenges and recommendations for the Zimbabwean pension industry?  
**Sandra Makoni - Coronation Actuaries & Consultants (Private) Limited**

Accounting for Long-Term Liabilities in a High-Inflation Environment  
**Tinashe Murerekwa – Kreston Chartered Accountants – Managing Partner**

S.I 162 of 2023 – The Pensioners Compensation for loss of value Conundrum –  
**Noel Zvareva – Business Development Executive – Minerva Risk Advisors**

Demystifying Property Investments: Unlisted, Listed, REITs and Direct Property?  
**Tafadzwa Muzorewa - Head of Property Portfolio & Services, First Mutual Properties**

15:00 – 15:20	<b>TEA</b>
15:20 – 16:10	Annual General Meeting <b>Williefaston Chibaya – Acting ZAPF Chairman</b>
19:00	<b>The Boma - Dinner &amp; Drum Show &amp; A'Zambezi Traditional Dinner</b> <b>Dress Code: Smart Casual</b>

## FRIDAY 17 MAY 2024

07:00 - 08:00	<b>BREAKFAST</b>
08:30 – 09:40	Promoting Member Financial Wellness and Retirement Planning <b>Sam Matsekete – Group Chief Executive Officer – Old Mutual Zimbabwe</b>
09:40 -10:20	The relationship between the Regulator & the Regulated in the Pension & Insurance Industries – Illuminating a path for alignment with the Law and Best Practices <b>Mr Canaan Dube – Senior Partner Dube, Manikai and Hwacha Legal Practitioners – Chairman NSSA Staff Pension Fund</b>
10:20 - 10:50	<b>TEA/COFFEE</b>
11:00 – 11:40	Update from the Regulator <b>Mr. Munjoma – Director Pensions – Insurance and Pensions Commission (IPEC)</b>
11:40 – 12:00	Capital preservation and value appreciation through property investment <b>Simanga Madhlabuta – Partner – Troika Design Workshop (TDW)</b>
12:00 - 12:15	Conference Round Up - Resolutions <b>Sandra Musevenzo – ZAPF Director General</b>
12:00 - 14:00	<b>BRAAI LUNCH - POOLSIDE RESTAURANT</b>
14:00 – 18:00	<b>EXCURSIONS</b>
19:00 – 20:00	<b>Gala Dinner</b> <b>Golf Prize-giving</b> (Strictly Black Tie and no children)
20:00 - 20:15	Closing Remarks – Z.A.P.F. Education Committee Chairman <b>Wonder Madyambudzi</b>
20:15 till late	<b>DINNER DANCE</b>

## SATURDAY 18 MAY 2024

07:00 - 08:00	<b>BREAKFAST - SAMUKELE RESTAURANT</b>
10:00	Departure



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# SPEAKERS



## **Rudo Nyamoto**

Rudo is a Marketer by profession, a vibrant and energetic personality with over 7 years market research experience and 3 years sales and business development practice. She is a published author, director of ceremonies, speaker and confidence coach helping individuals build healthy personal images. Rudo started her coaching journey 3 years ago and continues to make strides offering coaching for women, teenagers and children. Her passion to bring transformation birthed her brand "Zvide" which is vernacular to mean "love yourself". She is a multiple award winner in her different areas of influence and has received:-

- 1st Runner up Personal Development Coach of the Year (2022)
- 2 global awards from Women Changing the World Dr Tererai Trent. Silver award-Women in Media & bronze award-Coach of the Year (2023)

• Megafest Women's Business Awards 2023, awarded Woman In Media, silver award. (2023) As a director of ceremonies some of the clients served include ZIMRA, Zimbabwe Women's Doctors Association and Masawara Group. As a speaker she has been invited to speak on different motivational and inspirational topics including grooming and etiquette, building confidence & balanced esteem. She has served clients across different sectors. Rudo has been active in the media space as a news presenter with the national TV broadcaster for 3 years and has been a guest on national radio stations. <https://zvide.co.zw/> +263772748170



## **Farai Gwaze**

Farai Gwaze is a multi award winning actor, entrepreneur and journalist. He has distinguished himself as one of the top voices in Zimbabwe, and in the African region, along with a career spanning 10 years as a broadcaster in news and current affairs for both national radio and television.

Farai has recently expanded his media repertoire by taking on the role of Television news reporter at the Zimbabwe Broadcasting Corporation. He is a passionate Rotarian who served as a past president for the Rotary Club of Borrowdale Brooke and is currently the Assistant Rotary Public Image Coordinator for District 9210 (Malawi, Northern Mozambique, Zambia and Zimbabwe)



## **Williefaston Chibaya – Z.A.P.F Acting Chairman**

Williefaston Chibaya has extensive experience in insurance and pensions and is passionate about the future of financial planning and financial advice. His senior managerial experience was acquired working for Bright Insurance Brokers, Old Mutual Life Assurance Company, and First Mutual Life Assurance. He currently holds the position of Managing Director for First Mutual Life Assurance. He gives back to the industry through drafting material and part time tutoring for the Certificate of Proficiency in Trusteeship course.

Amongst other certificates, he is a holder of a BSc Hon Degree in Statistics, MBA, and a Post-Graduate Diploma in Financial Planning.



## **Dr Nozipo Maraire MD , FAANS**

Dr Nozipo Maraire M D, FAANS Africa's first black, female neurosurgeon, received her undergraduate degree in Biology from Harvard University, her Medical degree from Columbia University in New York, and her Neurosurgery training at Yale University, the second woman to do so at the Institution. During residency, she wrote the novel, Zenzele: A Letter for My Daughter, 1996 New York Times "Notable Book of the Year". In 2010, her vision for cuttingedge, affordable health care in Southern Africa, Ecosurgica, won her the British Airways Entrepreneur Face to Face Award. Her TED talk titled "Indigenous and Indigenius" has enjoyed thousands of views and positive reviews.

Dr Maraire is a pioneering force in climate action, her true passion lies in addressing the urgent challenges of climate change.

Founding Mweya Green in 2021, a climate action and carbon credit consultancy company, she leads efforts to combat climate change on multiple fronts. Her expertise was recognized when Mweya Green was featured in the Harvard Alumni Social media highlight in 2023. Dr Maraire's influence extends beyond consultancy, she has emerged as a leading voice in climate advocacy. Delivering a keynote address at the Harvard Alumni 35th reunion climate action panel, she inspires action and awareness among global leaders. Additionally, her involvement in the Art of Forests global movement underscores her commitment to preserving ecosystems worldwide. Collaborating with organizations like Clean and Green, she implements practical solutions, including extensive clean-up campaigns, to make cities cleaner and more sustainable. Furthermore, Dr Maraire's influence in climate advocacy is evident through her participation as a consultant for DAP Energy, her speaking engagement at Total Energies Zimbabwe, and her invitation to participate in the World Bank carbon credit founding forum. She is also a member of the Zimbabwe Carbon Association. Dr Maraire's dedication to climate action reflects her unwavering commitment to shaping a healthier, more resilient planet for future generations.



### **Tavona Biza**

Tavona Biza is a seasoned business leader with a track record of driving growth and turning around businesses across the African Continent. He was born in Zimbabwe and completed his early education in the same country, where he began to exhibit strong leadership skills.

After completing his Bachelor of Commerce Degree in Actuarial Science at the National University of Science & Technology, Zimbabwe, Tavona went on to obtain a Master's Degree in Business Administration at the University of Cape Town. He is a Fellow of the Institute and Faculty of Actuaries in the UK. His passion for the growth of the industry and financial inclusion has led to him holding various industry positions, in Zimbabwe, Malawi and Ghana.

In a career spanning twenty years Tavona began his career with Zimbabwe Actuarial Consultants before moving to Old Mutual as an Assistant Divisional Manager in the Actuarial Division. He was then seconded as Senior Actuarial Specialist in Old Mutual Life Assurance Company (South Africa) before returning to Zimbabwe as an Operations Executive. He then went on to be appointed Managing Director of both Old Mutual Life Assurance Company and Old Mutual Pension Services Company (Malawi), where he spearheaded the positioning Old Mutual as the number one life insurer and pensions administrator in Malawi.

Today, Tavona is the Group Chief Executive Officer of Old Mutual Ghana, where he continues to demonstrate his exceptional leadership skills and drive for the company to become the leading provider of insurance and pensions solutions testament to his ability to deliver results in challenging and dynamic environments.



### **Chengetai Zvobgo**

Chengetai Zvobgo is the Head of Equity Investments at Old Mutual Investment Group. He has 18 years of experience in the financial services sector during which time he has had extensive exposure to investment analysis, Business Development, Research, Fund Management and client relationship management. He holds a BSc (Mathematics) honours degree and an MBA (Finance) from the University of Zimbabwe among other professional qualifications. Chengetai is also the Vice Chairman of the Association of Investment Managers (AIMZ).

**Prosper T. Matiashe (FIA)**– President Actuarial Society of Zimbabwe – Data Analytics and Actuarial Services – FBC Holdings

Fellow of the Institute and Faculty of Actuaries (UK), Fellow of the Actuarial Society of Zimbabwe,



Prosper Tafadzwa Matiashe is a qualified actuary. He is a Fellow of Institute and Faculty of Actuaries (United Kingdom) and also a Fellow of the Actuarial Society of Zimbabwe. He has diverse experience in financial services spanning banking, insurance, pensions and investments. Prosper leads the Data Analytics and Actuarial Services function under FBC Holdings Ltd, a diversified financial services group in Zimbabwe.

Prosper is also President of the Actuarial Society of Zimbabwe. Prosper actively participates in key industrial projects including development of mortality rates for Zimbabwe and determination of loss of value due to hyperinflation. Prosper is a past Council Member of the Institute and Faculty of Actuaries (UK) and is currently an examiner for professional exams of the Institute and Faculty of Actuaries (UK).



**Sandra Makoni** - Coronation Actuaries & Consultants (Private) Limited  
Sandra is a Pensions Actuary with extensive expertise in the pensions and employee benefits space. She has worked in various Southern African markets including Zambia, Mozambique, Angola, Swaziland, South Africa, Mauritius, and Zimbabwe. She has acquired a diverse and in-depth experience across these markets, and we believe she is well placed to share some of the practical experiences that she has had with the Association and its members. Sandra is a Fellow of the Faculty and Institute of Actuaries and currently based in South Africa. However, she has advised a wide range of pension funds in the Zimbabwean market over the last 18 years of her career.

She is passionate about making a positive impact within the pensions market by doing things differently, with care and attention to detail.



**Tinashe Murerekwa**

Tinashe is a Fellow Chartered Accountant and Partner of Kreston Zimbabwe Chartered Accountants (Based In Harare) and MJV Advisory Zambia (Precursor to Kreston Zambia Based In Lusaka), with both firms specializing In Audit, Tax, Accounting and Financial Advisory. He has over 17 years of experience in Audit and Advisory (including big 4 experience) and has consulted on entities across all sectors, small, medium to large, profit to not for profit, manufacturing, fast moving consumable goods, financial services, non-governmental and government.



**Noel Zvareva** – IISA, CPAM | Regional Head – Business Development and Client Relations

Noel is a highly accomplished and results-driven executive with over 25 years of experience in the pensions and insurance industry. Noel possesses a remarkable educational background that highlights a diverse range of qualifications. Currently pursuing an MBA program with Henley Business College (UK),

Noel is committed to enhancing his knowledge and skills in the field. Noel holds an Advanced Diploma in Insurance Practice, earning him the status of Associate Member (AIISA). Noel is a Chartered Pension Analyst Manager from the American Academy of Financial Management (San Fransisco). Noel has a National Certificate in Pensions Management from HEXCO and obtained Certification in Healthcare Broking & Servicing from Aon Kenya.

Furthermore, Noel has completed programs in Strategic Marketing from the Zimbabwe Institute of Management (ZIM), InterAction Leadership Development Program facilitated by the British Council, Reddin Leadership & Management Development Program and is a holder of the prestigious Success Motivation International certificate in the Art of Creative Selling. Demonstrating his proficiency in trusteeship, Noel holds a Certificate of Proficiency in Trusteeship from the Insurance Institute of Zimbabwe.

Noel's expertise spans pensions, life and healthcare administration, consultancy, marketing, and corporate relations and his versatility extends beyond his educational qualifications, as he holds several board positions in Zimbabwe, further highlighting his valuable contributions to the business landscape. Notably, Noel serves on the board of the Mangwana Capital Opportunities Fund and is Chairman of Smart Suburb Private Limited which is a new mixed-use development in the New City in Mount Hampden. His strategic insights and financial acumen play a crucial role in driving investment opportunities and fostering growth.

Noel's contributions to the pensions industry have been profound, serving as a former Chairman of the Zimbabwe Association of Pension Funds (ZAPF) and was a member of the Pensions Advisory Commission. His expertise in retirement and insurance-related policy issues has provided invaluable guidance, ensuring compliance with international best practices. Noel's commitment to excellence has resulted in him advising trustees and employers on pension, medical, and employee benefit arrangements, fostering governance and accountability within the industry. Moreover, his active participation in industry events has facilitated knowledge exchange, contributing to the professional development of the pensions community, and ultimately securing a more secure and sustainable future for retirees and beneficiaries. Noel's dedication, expertise, and leadership have left an indelible mark on the pensions industry.

Noel is married to Joyce and has 3 children. He is an avid golfer and angler and is a part time horticultural farmer who is also into breeding cattle.



**Mr Tafadzwa Andrew Muzorewa:** Head of Property Portfolio & Services

Tafadzwa is the Head of Property Portfolio & Services at First Mutual Properties Limited, with 17 years' experience in real estate, leading property asset management, finance and investment strategy formulation for institutional and private equity funds. Tafadzwa's core experience includes property portfolio asset management, acquisitions, developments, dispositions, repositioning opportunities and debt/equity structuring, across office, retail, industrial, residential and leisure assets.

Tafadzwa holds a Bachelors of Sciences degree in Accounting and Finance from the Birmingham Business School at the University of Birmingham (United Kingdom), a Master of Science in Real Estate Finance and Investment from the University of the West of England, Bristol (United Kingdom), and has

completed the South Africa Property Owners Association (SAPOA) Property Development Programme at the Graduate School of Business - University of Cape Town.



**Samuel Matsekete** (Group Chief Executive Officer)

Sam is the Group Chief Executive Officer of Old Mutual Zimbabwe Limited and Head of Old Mutual Africa Regions (OMAR) Banking Portfolio. Old Mutual Zimbabwe is a diversified financial services group with operations in both Life and General Insurance in addition to its businesses in Banking, Property and Investment Management. Sam is an experienced practitioner in financial services. Prior to his appointment as Group CEO of Old Mutual Zimbabwe Limited, he was Managing Director of First Capital Bank (previously Barclays Bank of Zimbabwe Limited). Previously Sam held executive positions that include Chief Finance Officer, Barclays Bank of Zimbabwe Limited and Chief Finance Officer and Company Secretary of an insurance company listed on the Zimbabwe Stock Exchange at the time.

He also previously worked for Old Mutual Asset Managers (now OMIG) as Operations Executive and Head of Portfolio Management.

Outside the financial services sector Sam also worked at senior executive levels for entities in the manufacturing and mining sectors. Sam is an alumnus of an Executive Development Program at Barclays Plc run with the Duke University and recently another at Old Mutual Limited run with the London Business School, in the United Kingdom. He holds a Bachelor of Accountancy Honours from the University of Zimbabwe and a Master of Business Leadership from the University of South Africa. He is a Chartered Accountant and a member of the Institute of Bankers. He began his career at KPMG.





**Mr Canaan Dube - Senior Partner Dube, Manikai and Hwacha Legal Practitioners – Chairman NSSA Staff Pension Fund**

- PHD candidate - Midlands State University (Current)
- Master of Business Administration – Midlands State University (2005)
- Bachelor of Law – University of Zimbabwe (1981)
- Bachelor of Laws (Hons) – University of Lagos, Nigeria (1977 – 1980)

Canaan is a lawyer and corporate leader. He is a former President of the Law Society of Zimbabwe, a former Councilor of the Commonwealth Lawyers Association and a former External Examiner for Procedural Law at the Law Faculty of the University of Zimbabwe.

Canaan is the current Chairman of Hippo Valley Estates, was until December 2016 Council Chairman of the Midlands State University until July 2018, Director of Barclays Bank (now First Capital Bank), Chairman of Delta Corporation Ltd until 31 July 2021 and a director of several companies listed on the Zimbabwe Stock Exchange, including Old Mutual Life Assurance Company, Edgars Stores Ltd, Bata Zimbabwe Ltd to name just a few.

Canaan helped to set up Midlands State University from scratch to become one of the biggest State universities in Zimbabwe. More importantly Canaan brought fresh and need based insights on how to govern and lead a university with focus on performance management and curriculum content known for relevance, sustainability and scalability.

Canaan is a renowned commercial lawyer with considerable experience on corporate leadership mandates as well as all forms of national and cross border investment work, and is registered and practising as such in both Zimbabwe and Botswana. He is also a World Bank Consultant on Organisational Design & Restructuring. On 28 October 2013, Canaan was appointed as country representative of Zimbabwe in the International Centre for Settlement of Investment Disputes (ICSID) Panel of Conciliators, 1818 H Street, NW, MSN J2-200, Washington DC 20433, USA.

Canaan recently served as part of the African Peer Review Mechanism which reviewed Corporate Governance practices at National Level for Namibia from 2020 to 2021.

He lectures Business Leadership at Midlands State University's MBA Graduate School of Business Leadership. Canaan has considerable experience in corporate governance and boasts of fine report writing skills, having authored a World Bank funded report on the Zambezi River Authority entitled "What the Zambezi River Authority needs to realize its full potential – the Harmonisation Agenda" (December 2013). More importantly he has written a book entitled "Corporate Governance Non- Executive Director's Independence – Fact or Fiction" (2008) and the National Code on Corporate Governance in Zimbabwe (2014).

He won the Institute of Directors Zimbabwe 2008 Director of the Year Award in Parastatals, NGO and Public Sector Enterprises category.

Canaan is also the founder and Chairman of Quality Corporate Governance Centre (Pvt) Ltd t/a Zimbabwe Leadership Forum ("Zimlef"), the first of its kind in Zimbabwe. Representing Zimlef Canaan has not only presented numerous papers but chaired and facilitated numerous workshops on corporate governance issues both in Zimbabwe and Southern Africa region focusing inter alia on corporate governance principles, roles and responsibilities of directors and ethical leadership.

He is knowledgeable in public law, criminal procedure and civil procedure in the superior and lower courts of Zimbabwe. Practiced public law as a Public Prosecutor with the Attorney General's Office- Ministry of Justice Zimbabwe. Also served as a Senior Law Officer with the Civil Division of the Attorney General's Office- Ministry of Justice thereby gaining experience in the civil practice and procedure of Zimbabwe.

Canaan is the current Chair of the Zimbabwe Listed Entities Forum.

Canaan is married with three children and has an occasional interest in golf.



### **Cuthbert Tafirei Munjoma - Director Pensions – Insurance and Pensions Commission (IPEC)**

Cuthbert is the Director responsible for Pensions and Life Insurance Supervision in the Insurance and Pensions Commission (IPEC) of Zimbabwe and has been with IPEC for 7 years.

He is a financial sector economist with 18 years' experience. Prior to joining the insurance and pensions regulator, he has been with the Ministry of Finance and Economic Development for 12 years. During his stint with the Treasury, he dealt with different portfolios on financial sector policy advisory and regulation, including regulation of capital markets, insurance, and pensions, AML/CFT policy coordination, enactment and review of financial sector legislation, domestic resource mobilisation, institutional reforms, regional financial integration.

He obtained a BSc Honours degree in Economics and Masters in Business Administration (Financial Services) from the University of Zimbabwe. He has also received regional and international training in the regulation of financial institutions, including insurance & pensions, securities market, microfinance and AML/CFT.



### **Simanga Madhlabuta- Projects Director**

#### **Qualifications**

- BBA (Solusi University)
- PGDip(HECParis, FRANCE )
- MBA(WitsBusiness School, JOHANNESBURG, RSA )

#### **Experience**

Simanga boasts a diverse and illustrious career spanning the manufacturing, telecoms, and construction industries, which has equipped him with a wealth of experience. In his current role at Turnbury Property Developers, he strategically utilizes this vast knowledge to drive the company's success.

As the Operations Director, Simanga has achieved remarkable milestones, successfully delivering multimillion-dollar projects on behalf of the company's esteemed high-net-worth clientele. His exceptional project management skills and ability to cater to the unique needs of discerning clients have earned Turnbury Property Developers a reputation for excellence in the industry. Simanga's valuable contributions and unwavering commitment continue to position the company for continued growth and prosperity in the ever-evolving property development landscape.

#### **Key Projects**

- Marlborough Lifestyle Apartments: A 30-apartment complex located in the heart of Marlborough.
- 886 Borrowdale Brooke: A high-end residential project constructed on behalf of a leading financial institution boasting luxury finishes and exuding opulence and comfort.
- Wanganui One: A twenty-six-unit residential development in Meyrick Park. This is the first of two projects commissioned on behalf of a financial institution.
- Glenara One: A twelve-unit residential development located along the busy Glenara Avenue in Highlands



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## ZAPF VISION

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

### MISSION STATEMENT

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

### ZAPF CORE VALUES:

- Integrity
- Transparency
- Consistency
- Pro – activity
- Innovation
- Efficiency

### MEMBERSHIP

The membership of the Association increased from about a dozen at its inception to about one hundred and fifty at the turn of the century. Membership is greatly affected by mergers and acquisitions as well as liquidations.

There are three categories of membership: -

- I. **Ordinary members** – whose subscriptions are determined by their accumulated funds and who are eligible to a maximum of seven votes at annual general meetings.
- II. **Associate members** – who may be businesses, companies or persons interested in pension matters but have not established pension funds and who pay nominal subscriptions
- III. **Honorary members** – who are those persons, who in the opinion of the Council, will have distinguished themselves in the promotion of the Association's objectives and shall enjoy honours, privileges and rights as designated by Council

### WHO QUALIFIES FOR MEMBERSHIP

Any organisation or person who is actively involved in the retirement industry may apply for membership. ZAPF members include registered pension funds, stockbrokers, actuaries, administrators, fund managers.

### BENEFITS OF BEING A MEMBER /

#### **The Benefits of the Association;**

- It is beneficial for every registered Pension Fund to be a member of the Association in order to contribute to policy debate and reforms in the industry in a combined and well-structured manner.
- Member Funds have accessibility to service providers and vice versa.
- Information on developments in the industry is disseminated and members have access thereto.

- Training and support of members is offered.
- It is an international standard for an industry that contributes to socio economic development to be cohesive and organised and speak with one voice on matters of interest.
- The Association engages the various stakeholders on behalf of its members; It serves as a single voice for the retirement funds industry; through this it :
  - Facilitates the provision of a well-administered retirement funds industry.
  - Free consultations: The Association consults the relevant bodies, organizations and Government ministries on behalf of its members freely and no charges are levied on the Association;
  - Coordinates support to ensure that all interests are represented by establishing committees and bodies,
  - Offers a service and facilitation centre for potential partners and members;
- Training: The Association conducts training for its membership on various topics so as to enhance the skills base of the industry.
- AGM & Conference: Once a year, the Association holds an annual indaba to discuss issues that affect the industry and also to impart knowledge. Various speakers are chosen from within Zimbabwe and outside the country. It is an event that every practitioner must attend in order to keep abreast with global trends on pensions.
- Up to date information sharing;
- Fast and efficient engagement with relevant authorities and stakeholders;
- Good practices and market conduct standards ensured through code of conduct, investment strategies, corporate governance, member education and communication;
- Reduction of industry complaints;
- Improved capacity of trustees - resulting in modern and first-class retirement funds administration, in turn ensuring reliability and safety of retirement savings.
- Benefit from well-researched information for strategy formulation;
- Increased investment opportunities for the financial markets; and
- Sustainable national development and socio-economic benefits;
- Stimulation of the overall national economy;

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