



COMPANY PROFILE



2026

EMPOWERED **WOMAN** EXCEL SACCO



DETAILS

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Empowered



an
SACCO



Empowered



Empowered



Excel

Hello, this is where Our Story Begins



A warm and inspired welcome to
**EMPOWERED WOMAN EXCEL SAVINGS AND CREDIT CO-OPERATIVE
SOCIETY (EWESACCO).**

Executive Summary

Empowered Woman Excel SACCO (E.W.E SACCO) is a fast-growing, women and youth-focused credit union in Zimbabwe. Since its founding in 2020, E.W.E SACCO expanded membership from 529 founding members to over 2,500 by the end of 2025. Members' share capital grew from an initial \$45,850 to nearly \$1 million, fuelling a loan portfolio that reached \$2.7 million in 2025. Total assets rose to \$3.39 million and annual net surpluses exceeded \$230,000.

E.W.E SACCO's profile is distinguished by its founding story, solid governance, and innovative initiatives. Founded at the onset of the COVID-19 era, the SACCO paid a 36% dividend in its first year. The cooperative's vision and mission centre on women's economic empowerment and inclusive financial solutions, upheld by core values like Unity, Excellence, Integrity, and Empowerment. A strong Management Committee (Board) and Executive Team lead the SACCO.

Key highlights from 2021–2025 include rapid membership growth, substantial increases in member deposits, and sustained expansion of the loan portfolio. Strategic initiatives include a Real Estate Investment program, digital transformation, and a Zero-Interest Loan Scheme for women and youth entrepreneurs.

The SACCO forged strategic partnerships to bolster its impact. Partnerships with property developer WestProp Holdings enable real estate investments. A \$100,000 revolving fund from The Cares Organization fuels the 0% loan program. Collaborations with regional banks are enhancing funding capacity. E.W.E SACCO emphasizes financial literacy training and women's empowerment programs.

Looking ahead, E.W.E SACCO is pursuing registration to become a fully-fledged Credit Union Bank. It aims to reach 3,500 members and continue growing share capital beyond \$1 million. Strategic goals for 2026 include rolling out a digital lending platform, completing its first real estate apartment block acquisition, expanding nationwide, and introducing more value-added products.

Welcome to a partnership for prosperity.



EWESACCO HISTORY

Established in March 2020, Empowered Woman Excel Savings and Credit Cooperative Society (EWESACCO) operates as a member-centric financial intermediation vehicle dedicated to enhancing the socioeconomic well-being of our member-shareholders. Our core mandate is the strategic mobilization of deposits and the provision of tailored credit facilities to catalyze financial inclusion and sustainable wealth creation.

As a registrant under the Cooperative Societies Act, EWESACCO operates under the visionary stewardship of Founder Dr. Edna Mukurazhizha, a financial services sector veteran. In her dual capacity as Chief Executive Officer and Founding Director, she provides strategic oversight to fulfill the organization's mission. EWESACCO was founded to directly address the critical gap in financial inclusion for Zimbabwean women, launching with 529 founding members despite the pandemic.

EWESACCO constitutes a democratically governed financial cooperative that enables individuals, with a specialized focus on women, to engage in voluntary association toward communal socioeconomic imperatives. Our foundational impetus was the synergistic consolidation of capital to deploy intergenerational investments. This model has proven highly effective, enabling rapid growth to 815 members by end-2021, a share capital base exceeding \$150,000, and an eightfold loan book expansion to \$190,402, supported by a swift 48-hour service turnaround.

Market analysis indicates that women represent a 51% demographic majority in Zimbabwe, yet experience pronounced financial exclusion. In direct response, EWESACCO executes its mission through targeted solutions, including our innovative Employee Membership Scheme. Our operational philosophy is anchored in the axiom that empowering women is fundamental to national development, a principle validated by our strong performance, including the declaration of a 36% dividend in our first full year. We continue to scale strategic initiatives aimed at the holistic economic empowerment of women across all strata.





ABOUT US

EWESACCO is an organization that seeks to provide financial solutions that are sustainable through empowering women.

The Empowered Woman Savings and Credit Union Bank is targeted on improving the living standards of all its members to be of significant contribution to the society and the nation at large. The ultimate goal of this initiative is to invest in real estate that will see our members benefitting through rental income thereby getting a stable cash flow which is a sustainable way of earning a passive income.

INTRODUCTION

Aligned with the Reserve Bank of Zimbabwe's Financial Inclusion Strategy to develop innovative financial products for women, Empowered Woman Excel SACCO (E.W.E SACCO) is dedicated to fostering a robust culture of savings and preparedness among its members. Our growing network of women engages in diverse income-generating projects, including real estate, education, agriculture, and various enterprises.

To support these endeavors, E.W.E SACCO provides comprehensive financial assistance through business loans, educational loans, mortgages, and vehicle loans. Beyond credit, we are committed to enhancing member welfare through group-linked training and networking forums designed to develop vital skills and create opportunities for growth.

A central pillar of our strategy is empowering members through collective investment in real estate, turning savings into tangible assets and long-term security. By integrating savings, strategic lending, capacity building, and asset-backed investments, E.W.E SACCO delivers a holistic model for women's economic advancement.

"Real estate investing, even on a very small scale, remains a tried and true means of building an individual's cash flow and wealth". reiterates Robert Kiyosaki.

Real Estate will empower our members (especially women) by providing them with a steady income, long term financial security, and appreciation of property EWESACCO is also mandated to non-discrimination of men hence 20% of members will be males. According to the United Nations (UN), engaging men and boys for gender equality is about transforming unequal power relations between men and women. EWESACCO will be in a position to speak out as active agents and stakeholders who can transform social norms I behaviours and gender stereotypes that perpetuate discrimination and inequality.



EWESACCO

Empowered Woman Excel Savings and Credit Cooperative Society

EWESACCO

DETAILS

COMPANY NAME

EMPOWERED WOMAN EXCEL SAVINGS AND CREDIT UNION BANK.

INDUSTRY

CREDIT UNION

DATE ON INCORPORATION

25 MARCH 2020.

REGISTRATION NUMBER

8889

ADDRESS

282 HERBERT CHITEPO, HARARE.

CONTACT DETAILS

+263 77 251 3719 / +263 77 784 1747



OUR VISION, MISSION, CORE VALUES

Empowered Woman Excel Savings and Credit Cooperative Society



01 **VISION**
to be the leading institution in the provision of financial solutions for sustainable development through the empowerment of women.

02 **MISSION**
To provide relationship-centered service and a platform where people from all walks of life, women in particular, are supported to improve their lives through access to capital and financial solutions.

03 **VALUES**
Unity. Empowerment. Excellence. Diversity. Integrity. Teamwork. Professionalism. Commitment.

04 **CRM**
To serve our growing community with care and efficiency, we use a dedicated member management system.

05 **GOALS**
Empowered Woman Excel exists to financially uplift women through savings and credit, transforming their economic potential into lasting community prosperity.

06 **STRATEGY**
We empower women through financial access, education, and collective investment to build secure futures and community wealth.



OUR PRINCIPLES



POOLING RESOURCES TOGETHER

OPEN AND VOLUNTARY MEMBERSHIP

DEMOCRATIC CONTROL

LIMITED INTEREST ON CAPITAL

NON-DISCRIMINATION

CREDIT UNION EDUCATION

POOLING RESOURCES TOGETHER

'Putting together our resources for the common good for all'.
The grouping of funds with the motive to build sustainable livelihoods through combined effort.

OPEN AND VOLUNTARY MEMBERSHIP

Our doors are open for membership to all who wish as long as they are within the accepted common bond. Members are free to withdraw their membership if they so wish provided they do not have outstanding obligations with the SACCOS.

DEMOCRATIC CONTROL

Members enjoy rights to vote and participate in decision making.
A member is valued for who he/she is and not what he/she owns in terms of shares.
Limited interest on capital
The society pursues the goal of rendering services to the members.
Maximizing profits is not among its prime objectives.
Interest paid on savings and shares is limited and in proportion to the interest charged on loans.

NON-DISCRIMINATION

The SACCOS does not discriminate against its members on account of their political, religious, race and gender diversities.

CREDIT UNION EDUCATION.

Believes that the key to success is founded on a well-informed membership.
The SACCO pursues a policy of ensuring that members are fully educated on the SACCOs status as well as benefits.

FUTURE VISION & STRATEGIC GOALS



Building on our foundational mission, EWESACCO has charted an ambitious strategic path to deepen our impact and ensure sustainable growth for our members. Our future goals are designed to transform savings into tangible assets, skills, and long-term security.

1. Enhanced Member Financial Products & Empowerment

Our primary strategic pillar is the holistic socio-economic development of our members. We are evolving beyond basic savings and credit to offer a suite of tailored financial products. Our focused initiatives include:

- **Diversified Loan Portfolios:** Providing accessible loans for education, mortgages, healthcare, and vehicle acquisition to meet our members' key life needs.
- **Financial Resilience:** Promoting a robust savings culture to create a safety net for unforeseen circumstances and foster financial independence.
- **Agency & Growth:** We operate on the proven principle that financially empowered women make informed decisions, assert their voice in household and community leadership, and become direct contributors to broader economic growth.

2. Strategic Investment in Tangible Assets: Real Estate

To build generational wealth and create lasting value for our members, EWESACCO will strategically channel resources into the resilient real estate sector. Our targeted investments will focus on:

- **High-Potential Sectors:** Developing income-generating properties in hospitality (hotels/lodges) and essential student accommodation.
- **Geographic Expansion:** Targeting key economic hubs across Africa, including Kenya, South Africa, Botswana, and Namibia.
- **Legacy & Security:** This initiative is fundamentally motivated by the desire to alleviate the plight of vulnerable groups, particularly women and girls. A core objective is to empower women to become property and land owners, thereby securing a tangible legacy for future generations.

3. Digital Financial Inclusion & Technological Empowerment

Recognizing the future of finance, EWESACCO is committed to bridging the digital divide. We aim to:

- **Deploy a Robust Digital Platform:** Launch a secure mobile banking and e-wallet system to provide members with 24/7 access to savings, loan applications, and payment services, enhancing convenience and security.
- **Financial Literacy Technology:** Develop digital tools and webinars to educate members on financial management, investment strategies, and digital security,

ensuring they are equipped to thrive in a digital economy.

4. Women-Led Enterprise & Agri-Business Development

To directly catalyze economic growth, we will establish a dedicated fund and support ecosystem for women entrepreneurs.

- **Targeted Venture Loans:** Offer business development loans specifically for women-led startups and SMEs in high-growth sectors, including technology and sustainable agriculture.
- **Agri-Business Value Chains:** Facilitate access to finance, equipment, and market linkages for women in agriculture, from farming cooperatives to agro-processing ventures, ensuring they capture more value from their labor.

5. Community Wellness & Leadership Development Programs

True empowerment encompasses overall well-being. EWESACCO will foster holistic development through:

- **Strategic Health Partnerships:** Collaborate with insurers and healthcare providers to offer our members and their families preferential rates on comprehensive health insurance plans.
- **Leadership & Mentorship Forums:** Establish the "EWESACCO Leadership Circle," a platform for skills workshops, networking, and mentorship pairing seasoned professionals with emerging female leaders to foster knowledge transfer and confidence.

Through these five strategic goals, EWESACCO reaffirms its commitment to the axiom that guides us: *"When you empower a woman, you empower a nation."* We are dedicated to building not just a financial cooperative, but a legacy of ownership, stability, and prosperity for generations to come.



HOW WE SERVE YOU..

"We provide a full suite of financial solutions designed for women's lives. Build your future with our Savings Accounts and Share Ownership. Invest in your dreams with our Education, Home Mortgage, and Business Loans. Protect your family through our Health Insurance partnerships, and build generational wealth by participating in our Strategic Community Investments. All this is supported by our Financial Literacy Programs and accessible through our Digital Member Platform."

At EWESACCO, we offer more than financial products, we provide pathways to independence, security, and legacy. Our services are designed by women, for women, to build collective strength and generational wealth.

1. Savings & Share Capital: Build Your Foundation

Start your journey with our foundational savings products. Every deposit strengthens both your personal security and our collective capacity to invest in our community's future.

Member Savings Account: A secure, fee-free account that earns attractive interest. Your savings are the bedrock of your financial growth and can be used as collateral for future loans.

Share Capital (\$100 Minimum): Become a co-owner of EWESACCO. This investment secures your membership, gives you a democratic voice, and entitles you to a share of our profits.

Benefits for You:

- No account maintenance fees.
- Quarterly statements via our online member portal.
- Automatic eligibility for financial literacy and entrepreneurship training.
- Your savings pool with others to fund our strategic community investments in real estate and women-led businesses.

2. Empowerment Loans: Finance Your Ascent

We offer tailored credit to fuel every stage of your ambition, from educating your children to owning your home and growing your enterprise.

Key Loan Products:

Education & School Fees Loans: Invest in the future of your family.

Home Ownership & Mortgage Loans: Realize the dream of land and property ownership to build a lasting legacy.

Women-Led Business Loans: Get capital for your venture, whether you are a seasoned entrepreneur, a cross-border trader, or starting a market stall.

Asset Finance Loans: Acquire vehicles or equipment to boost productivity.

Our Commitment: We serve women from all walks of life, formally employed, self-employed, and those overlooked by mainstream banks. We believe empowerment goes beyond a loan; it's about sustainable success.

3. The EWESACCO Business Resource Centre: Equip Yourself for Success

True empowerment requires knowledge. Our dedicated Resource Centre ensures you have the skills to thrive.

Services Include: Basic business training, mentorship programs, and guidance on business registration, financial planning, marketing, and market research.
For Everyone: Whether you are building a business, planning to start one, or a girl in high school exploring future possibilities, this centre is for you.

4. Wealth Building & Future Services: Grow Our Legacy Together

We are building the future together. Soon, we will expand our offerings to include:

Digital Member Platform: A secure mobile app for 24/7 access to savings, loans, and financial education.

Strategic Community Investments: Opportunities for members to benefit from SACCO-owned, income-generating projects like student accommodation and lodges, creating returns that enrich our entire community.

Health Insurance Partnerships: Plans to provide affordable health coverage for members and their families.

Our Core Belief in Action: Every product and service is designed to make our founding principle a reality: "When you empower a woman, you empower a nation."

SERVICES BREAKDOWN

Building Wealth, Building Futures through Financial Empowerment for Women, by Women.



Business Resource Centre

- Financial Advice
- Training on basic business skills
- Market Fairs
- Mentorship Programs

EWESACCO provides a foundational savings platform designed to build both personal security and collective strength. Our fee-free Member Savings Account earns competitive interest, with balances available as loan collateral. The core of membership is a \$100 Share Capital investment, transforming each woman into a co-owner with a democratic voice and a stake in our shared profits. This pooled capital directly fuels our lending and empowers our strategic community investments, turning individual savings into collective power.

We believe true empowerment requires knowledge, which is why our integrated Business Resource Centre is central to our mission. Here, members gain vital skills through training in financial planning, business registration, and marketing. We complement this with mentorship programs for women and high school girls, ensuring that every loan is supported by the expertise needed to build a resilient and thriving business, embodying our philosophy that empowerment extends far beyond credit.

- ### Personal
- Asset Finance
 - Education
 - Health
 - Funeral
 - Travel



- ### Business
- Agriculture
 - Asset Finance
 - Order Finance
 - Working Capital
 - Group Loan Schemes

Looking ahead, EWESACCO is committed to building generational wealth and legacy. We are developing a digital platform for 24/7 service access and forging partnerships to offer affordable health insurance. Ultimately, our strategy reinvests in our community through income-generating projects like student accommodation and lodges. Every product and service is designed to make our founding principle a living reality: when you empower a woman, you empower a nation.

To translate savings into tangible progress, we offer a suite of empowerment loans tailored to women's key life goals. We provide accessible credit for education, home mortgages, business growth, and asset financing, specifically serving women from all economic backgrounds—from seasoned professionals and cross-border traders to market vendors often excluded by traditional banks. Each loan is more than capital; it is a step toward financial independence, property ownership, and sustainable enterprise.

- ### Mortgages
- Home Improvement
 - New Home Purchase
 - Stands and Land Buildings



ORGANOGRAM



MEMBERS

The Foundation of Our Democracy

"As our proud owners, our members are the supreme governing body of the SACCO. Their collective voice, participation, and savings are the source of our mandate and the driving force behind every initiative, ensuring we remain true to our mission of women's economic empowerment."

**SUPERVISORY
COMMITTEE**

The Guardians of Trust

"Elected by the members, this committee provides independent oversight to ensure the highest standards of financial integrity, regulatory compliance, and ethical governance, protecting the collective assets and trust of the entire membership."

**MANAGEMENT
BOARD**

The Strategic Stewards

"Appointed to represent the members' interests, the Board provides strategic direction, approves major policies and investments, and holds management accountable for achieving our mission of financial inclusion and community wealth creation."

CEO

The Visionary Executor

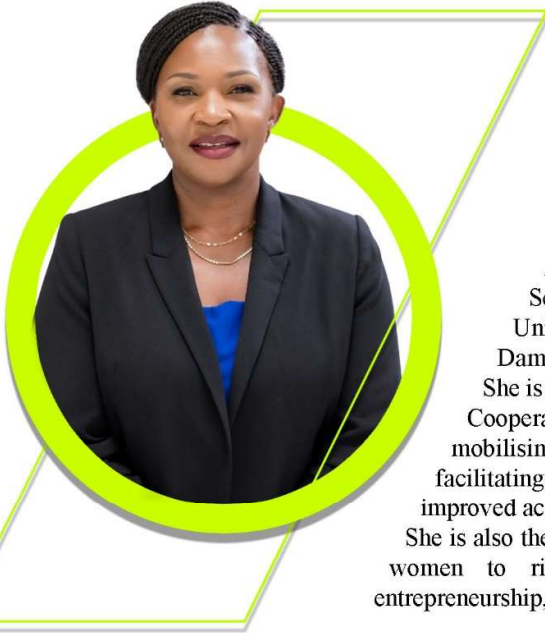
"Led by our CEO, this office translates the strategic vision from the Board into actionable reality. Responsible for strategic leadership, operational excellence, and executing the programs that directly deliver empowerment and service to our members."

EMPLOYEES

The Pillars of Service and Support

"Our dedicated staff are the vital link to our members, delivering compassionate service, managing financial transactions, facilitating training, and upholding the cooperative values that make EWESACCO a trusted partner in every member's journey."

MANAGEMENT PROFILES



EDNA MUKURAZHIZHA- CEO

Chairperson COMESA Federation of Women in Business Zimbabwe Chapter, Economist, Banker, CEO Empowered Woman Excel Credit Union

She is a distinguished Zimbabwean and African business leader with over 25 years of experience in financial services, cooperative banking, and women's economic empowerment.

Edna Mukurazhizha holds a Doctor of Philosophy (PhD) in Business Administration, a Master of Business Administration (MBA) from the Graduate School of Management, a BSc Honours Degree in Economics from the University of Zimbabwe, and a Diploma in Bank Credit Management from Damelin School of Management.

She is the Chief Executive Officer of Empowered Woman Excel Savings and Credit Cooperative Society (SACCO), a women-led financial institution focused on mobilising savings, providing affordable credit, promoting financial literacy, and facilitating strategic investment in real estate. Through this platform, she has significantly improved access to finance and wealth-creation opportunities for women.

She is also the Founding Director of Woman Excel, an organisation established to empower women to rise from mediocrity to excellence through leadership development, entrepreneurship, and financial independence. Her work has positively impacted women and

communities across Zimbabwe and the African continent.

At regional and continental level, she serves as:

- Chairperson – COMESA Federation of Women in Business (COMFWB), Zimbabwe Chapter, representing women entrepreneurs across 21 African countries
- Steering Committee Member – UN Women Leadership Network Zimbabwe, Her leadership contributes to policy dialogue, women-led enterprise development, and inclusive economic growth across Africa.

AWARDS & CONTINENTAL RECOGNITION

Edna has received multiple national and continental awards recognising her leadership and impact:

- The African Women Awards (4th Edition) – Recognised among Africa's 100 Most Influential Women
- Honourable Cabinet Summit Awards 2025 – Excellence in Promoting Women's Empowerment
- Megafest Award 2014 – Zimbabwe Top Outstanding Leader of the Year
- ZNCC Women in Enterprise Awards 2017 – Winner, Banking and Finance Category
- CEO Global Awards – Finalist, Africa's Most Influential Women in Business and Government
- Zimbabwe Business Awards 2017 – Woman of the Year, Financial Services Industry
- Women's Business Leadership Award 2018 – Top Female Business Leader of the Year

These honours recognise her outstanding contribution to improving the quality of life of women and communities, and her influence as one of Africa's leading women in business and financial empowerment.

KEY IMPACT & LEGACY

- Founder of Woman Excel, a transformational women's empowerment organisation
- CEO of Empowered Woman Excel SACCO, advancing women's access to finance and assets
- Regional leader through COMESA Federation of Women in Business (21 African countries)
- Advocate for women's leadership through UN Women Leadership Network Zimbabwe
- Champion of sustainable wealth creation and real estate investment for women

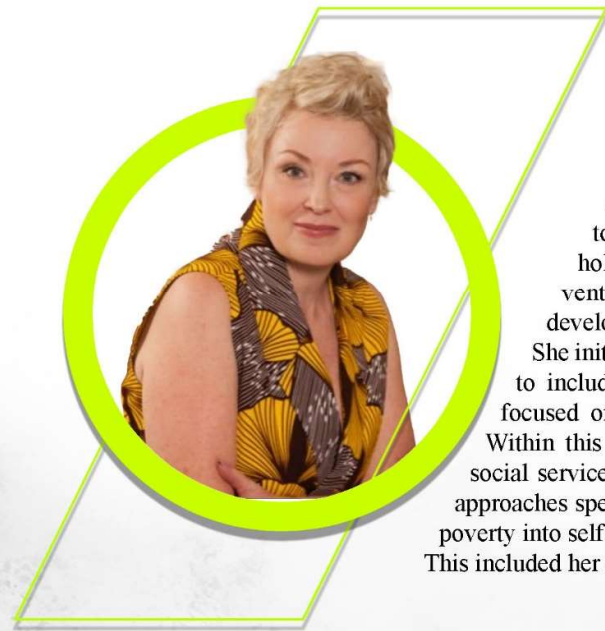


CHIPO MANDELA CHAIRPERSON TECHNICAL ADVISORY COMMITTEE

Mrs Chipo Mandela has been Managing Director for Cresta Hotels a leading Southern African hospitality group since early 2018. Mrs Mandela is a Chartered Certified Accountant and holds an MBA from the Management College of Southern Africa. She is a Fellow of the Institute of Administration and Commerce in Zimbabwe and is also a Chartered Director within the Institute of Directors. Her 15-plus years' career experience before her current appointment included working in various capacities in

the three territories in which Cresta operates: Zimbabwe, South Africa and Botswana. In her role as Managing Director, Mrs Mandela is tasked with further positioning Cresta Hotels as the preferred accommodation host for visitors to Zimbabwe, as well as with increasing the group's business within the region. Ms Mandela has won several accolades, including the Megafest Awards' Female Tourism Manager of the year 2014, a Megafest Top 20 Outstanding Women in Business award for 2014 and the Cresta Holdings Chief Executive's Award for 2014. She sits on several boards, including the Tourism Business Council of Zimbabwe, Public Accountants and Auditors Board Zimbabwe, for which she chairs the audit committee, and the Institute of Administration and Commerce Zimbabwe Chapter. She is a Governor of Lomagundi Group of Schools, where

- her two children are at school. In her spare time, Ms Mandela is an avid reader of business and leadership books and is keen to explore the game of golf.



ASHA EMMERSON - BOARD CHAIRPERSON

As Country Director for Oasis Zimbabwe, is an experienced health and economic development professional with a passion for hearing people's stories and walking journeys with individuals and communities as they recognize and resource their potential. As a Zimbabwean, born and raised, she is particularly passionate about seeing developing nations and those struggling with poverty have primary voice in bringing direction to local development, being capacitated through

holistically focused education and intervention, and building profitable ventures to sustain their own livelihoods. Asha has been in the international development field for over 20 years.

She initiated her career in clinical research and development and extended her focus to include economic and community development. A majority of her career has focused on multi-sector based business-driven approaches to overcoming poverty. Within this work, Asha has consulted internationally across government, corporate, social service, education and health sectors on business-driven workforce development approaches specifically focused on assisting "hard to serve" vulnerable communities from poverty into self-sustainability.

This included her cofounding a not-for-profit organization and being invited to advise United

States Department of Labour and Economic Growth in this regard after having participated in the development of a multi-sector, business-driven, collaborative workforce development model which she then led replication of across areas of the United States. In addition to her practical experience, Asha is also a published author in the field of workforce development and has trained in the dynamics of poverty hindering success.



She has also been invited to speak on this and the success of the workforce development model at international conferences over the years. For the past eight years, Asha has focused her core work back home in Zimbabwe, with consultative and supportive reach into development work in surrounding southern and eastern African nations. This included national food security planning for how the national church and Government of Zimbabwe could work together to meet national food security and goals, but her primary interaction was with small scale rural farmers in 72 locations across Zimbabwe. In this work, she focused on community-based vision development, increasing capacity for understanding and implementing successful business, and led the national strategy for moving households from producing crops for household level sustenance, to developing profit making agri-businesses.

In October 2016, Asha became CEO/Country Director of Oasis Zimbabwe where she now leads the team in community-based and inclusive initiatives including early childhood development and education, vocational and skills training, economic strengthening initiatives - all of which are underpinned by international focus on overcoming trauma and poverty induced cycles. Asha has also been engaged in leading the strategic development of a global initiative focused on addressing sexual and gender-based violence (SGBV) and exploitation from a trauma and hidden dynamics of poverty informed perspective, and with her team in Zimbabwe has been the visionary and lead in a facilitated community-based response and referral network for addressing SGBV and its contributing mindsets. Asha's depth of understanding of the impacts of poverty cycles on ability to access and sustain opportunity, her experience with an extensive range of stakeholders, and her practical experience in holistic model development and replication, bring solid capacity and strategic insight in to organizational vision and strategy, programmatic development, implementation and evaluation.

Most importantly, her hands-on experience and passion have enabled her to journey with organizations, communities and individuals toward positive growth and change. In recognition of her capacity, experience and standing as an effective and committed professional, Asha has been invited, and is engaged, to bring her expertise to national government and multi-sector boards. She received the honor of being selected and published as one of Zimbabwe's Successful Women in the Women Excel May 2018 Publication, "Successful Zimbabwean Women, Vol 2".



BIRGITTA MATENGENZARA- VICE CHAIRPERSON

Birgitta Matengenzara is a renowned figure in the business world, known for her exceptional leadership skills and dedication to empowering women entrepreneurs. As the vice chairperson of Sacco Bank, she plays a crucial role in ensuring its continued success in the financial sector.

In addition to her role at Sacco Bank, Birgitta is also the founder of Business Female Traders Zimbabwe, with close to 21000 members a platform dedicated to supporting and promoting women-owned businesses in the country.

Through her tireless efforts, she has helped numerous female entrepreneurs thrive and achieve their full potential in the competitive business landscape. Her initiative move on zero Capital businesses was a big success.

Furthermore, Birgitta serves as the CEO of an Ecclesiastes organization in Dallas, Texas, where she oversees the day-to-day operations and spearheads initiatives that promote spiritual growth and community engagement. Her commitment to serving others and making a positive impact in the lives of those around her has earned her widespread admiration and respect in the religious community. She is also CEO Embeta Consultancy in Harare and CEO Mangondoza properties in Nyanga.

For nearly a decade, Birgitta served as the chairperson for COMFWEB, a non-profit

- organization dedicated to promoting financial literacy and economic empowerment among women and youths in Africa. During her tenure, she led several successful initiatives that expanded access to financial resources and educational opportunities for women across the continent.

Overall, Birgitta is a trailblazer and role model for aspiring businesswomen everywhere. Her remarkable journey from educator to entrepreneur to community leader serves as a testament to the power of determination, perseverance, and a strong sense of purpose. With her unparalleled drive and determination, Birgitta continues to inspire and empower others to reach new heights of success and fulfillment in their own lives.

Birgitta has traveled to 21 African countries 7 European countries and USA on business and education platforms interacting with businesses people .. She was an excellent coordinator of The British Council Connecting classrooms project, where she displayed her ability to network students and educationists in UK and Sub Sahara Africa.

Birgitta earned a Bachelor's degree and Masters degree in Theology from CTR University. Throughout her career, Birgitta has achieved numerous accolades, including Sports Nutrition with University of Virginia. She recieved an award from COMFWB Africa for outstanding performance.



In addition to her impressive business acumen, Birgitta is also a veteran educationist with over 40 years of experience in the field. Her passion for teaching and mentorship has inspired countless students to pursue their academic and professional goals with confidence and a formidable force in the corporate world and beyond. During this period, Birgitta would groom not less than six junior counselors and junior parliamentarians annually. The groomed young ladies' lives after school become overwhelming, achievers globally. In recognition of her achievements and contributions, Birgitta has been appointed as a member of the advisory board for Comfwb Africa, where she continues to leverage her expertise and influence to drive positive change and create opportunities for women in the region.



GEORGINA CHIKOMO - TREASURER

Georgina Chikomo (Gina) is an entrepreneur and is currently the Managing Director of Duraclean Services. She has over 30 years' experience in the financial services sector where she served over twenty years as a business executive and director. Her experience spans over financial control and reporting, treasury management, credit administration, investments management and strategy management.

She is a fellow member of the Association of Chartered Certified Accountants (FCCA). She holds a Master's Degree in Business Leadership, from the University of South Africa and an Honors Degree in Business Studies from the University of Zimbabwe.

Gina is the Chairman of Being African Corporation, a non-profit organization based in the United States of America and is also board member of some companies listed in Zimbabwe.

Gina is blessed with three children and is passionate about improving the livelihood of the less privileged members of society, especially women and youths through imparting financial literacy, employment creation and education assistance.
www.ewesacco.



ZIVAI MATONDO- SECRETARY

Zivai Matondo is a Personal Development Consultant, An Entrepreneur, Confidence Coach and Trainer. Her coaching of individuals and training in organizations has a proven record of transformation for both the individuals and the organizations. Zivai has worked with various organizations in areas of leadership development and woman empowerment. She has a passion for transforming lives, raising leaderbringing success to ordinary people through achieving extraordinary results as they build their dreams.

Zivai has been in the Direct Selling and Network Marketing Industry for the past 20 years. Her career in this industry started with Tupperware then she joined Jean Guthrie Beauty Care SA (Pty). Limited in 2002 till 2009 where she was one of the top leaders in Southern Africa.

QUALIFICATIONS

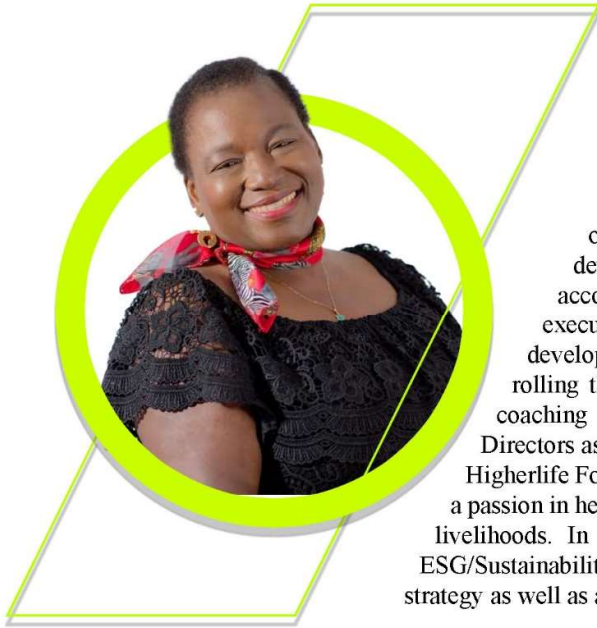
- Diploma in Business Administration. (USA)
- Certificate Hotel & Catering Supervision. (UK)
- Empretec Entrepreneurial Certificate.
- Pacific Institute Leadership Excellence. (USA)
- Post Graduate Diploma in Modelling & Grooming. (Zim)

- Customer Service Certificate (Zimbabwe Institute of Management) Management Diploma (Zimbabwe Institute of Management).

PROFESSIONAL MEMBERSHIPS & APPOINTMENTS

- Member of Toastmasters International.
- Area Director Toastmasters International 2018/19.
- Club President Diplomatic Corps Toastmasters Club 2017/18.
- Club Sponsor - Dream Achievers Toastmasters Club, Evolving Ladies Toastmasters Club, L'Amour Toast masters Club.
- Club Mentor - Old Mutual Toastmasters Club, Dream Achievers Toastmasters Club, DBS Toastmasters Club, DBS Toastmasters Club.
- Club Fitness Rewards Coordinator Toastmasters Southern Africa 2017/18.
- Toastmasters Leadership Institute Trainer.





FIDELIA GANDIYA- COMMITTEE MEMBER

She comes with over 30 years of experience both in government, non-governmental, corporate and education, sectors across different countries. She believes in leveraging on her extensive executive leadership in finance, management, ESG and corporate governance proficiency to add value to the organization she is afforded the opportunity and trust to serve in. To this end she will consider and grasp challenging opportunities that will allow her to share knowledge in the policy development, leadership, corporate governance, ESG management, accounting, finance and administration fields. She is comfortable both with the executive and operational side of business and with the management policy development side like developing strategies policies and procedures manuals and rolling them out as well as offering ESG management and financial training and coaching to finance and non-finance staff. She has also served on the Board of Directors as a Board member and Committee Chair. In her most recent work as CEO of Higherlife Foundation she worked with orphans and vulnerable children and that revealed a passion in her to work towards changing the lives of the marginalized to build sustainable livelihoods. In her current role as General Manager responsible for Stakeholder and ESG/Sustainability Management she discovered a new love for integrating sustainability into strategy as well as aligning all the work we do in organizations to the Sustainable Development

- Goals. She is now a solid convert and guardian of climate change and, environmental and social advocate. She therefore believes her extensive experience coupled with my maturity, and vision will be a huge plus to the SACCO family.

EDUCATION

Completed Master of Business (Finance) 09/2002 Masters at Edith Cowan University in Perth, Western Australia.
 Thesis Master of Business (Finance) Thesis; A study of the Exchange Rate Hypothesis within Southern Africa (including an econom8/1995 Professional Qualification CIS, ZIMBABWE and SOUTH AFRICA in Harare, Zimbabwe.
 Completed Bachelor of Business Studies (Honours)
 12/1986 Degree at University of Zimbabwe in Harare, Zimbabwe.

ACHIEVEMENTS

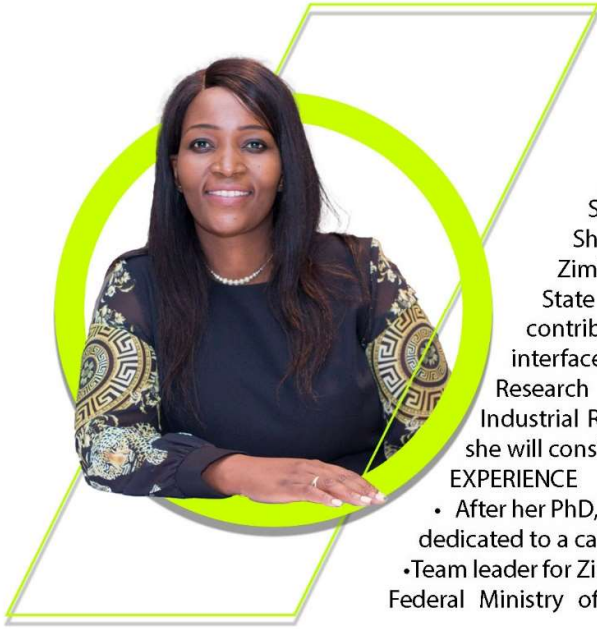
- 2019/current Board of Trustees Membership Women University in Africa
 - 2015/2017 Council Member and Audit Committee Chairperson: Zimbabwe Open University
 - 2009/2014 Board Membership: Christian Partnership Community Trust and Celebration College
 - 2007/current Deputy Board Chairperson: Celebration School of Business
 - 09/2004 Published a book - "Assessing the Exchange Rate Hypothesis in Southern Africa currently in circulation.
- 09/2002 Exceptional Masters Thesis recommended for book publication, Edith Cowan University 1995/1986 Awarded the University Book Prize for best student for second and third year running . University of Zimbabwe.



SIPHATHISIWE MOYO - COMMITTEE MEMBER

Siphathisiwe is a former Banker, an expert in Finance and Investments, a specialist in Technopreneurship, and a Lecturer. Ms Mayo has more than 20 years of banking experience and more than five years in academia. She is currently the Board Chairperson of a diversified financial services group. Siphathisiwe holds an MBA from Oxford Brookes University after being awarded two scholarships, the prestigious Chevening Scholarship and the John Brookes scholarship. She studied in the UK on a full time basis. She also graduated with an MSc in Finance and Investment degree, and a BComm (Finance) Honours degree both from NUST. Ms Mayo was awarded an ITCILO Certificate in Financial Education, earned the CFA Institute Investment Foundations certificate, is a holder of Afrolynk certificate in Entrepreneurship and several other certificates. Siphathisiwe is passionate about empowering women and young people to use their creativity, knowledge and skills in contributing to national development.





DR ENGINEER FORTUNATE FARIRAI COMMITTEE MEMBER

Fortunate an experienced engineering professional in the field of renewable energy. She holds a PhD in Engineering from the University of the Witwatersrand, Johannesburg, South Africa (Wits) and is a registered professional engineer with the Engineering Council of Zimbabwe and Zimbabwe Institution of Engineers.

She is also an associate member of the Zimbabwe Academy of Sciences. She holds an MSc in Renewable Energy Engineering from the University of Zimbabwe (UZ) and a BSc (Hon) in Chemical Technology from the Midlands State University, both in Zimbabwe. From 2012 to date, Fortunata has contributed to various R&D projects within Southern Africa and regularly interfaces with the international energy community. She also worked as a Senior Research Engineer at the Energy Technology Institute at the Scientific and Industrial Research and Development Centre (SIRDC) in Zimbabwe. To this end she will consider and grasp challenging

EXPERIENCE

- After her PhD, in 2020, she founded and is the current Director of Sustenergy, company dedicated to a cause that is very close to her heart, renewable energy.
- Team leader for Zimbabwe for Green Hydrogen Atlas Africa Project, an initiative by German Federal Ministry of Research and Education, Forschungszentrum Jülich, SASSCAL and

- SACREEE to determine the green hydrogen potential of the Southern Africa which is very critical considering the importance of the resource in future energy scenarios.

- Member of the Post- Doctoral Fellows in Africa for the Green Hydrogen Atlas Africa Project.

Former Chairperson of the Organisation for Women in Science for the Developing World, Zimbabwe National Chapter.

Former Chairperson of the Organisation for Women in Science for the Developing World, Zimbabwe National Chapter. The work brings her much joy as she gets to help empower women in related career fields, assist in strengthening their professional network and facilitate activities that augment their competitiveness in the modern workplace. In 2021 she was nominated to the position of OWSD International Executive Board representing African Region.

In 2015 she Co-founded and is currently the Director of Wise Petroleum, a Zimbabwean company.

PRIZES AND AWARDS

- TechWomen Fall 2022 Alumnae
- She is the 2022 Techwomen Emerging Leader
- Outstanding Young CEO of 2021 at Zimbabwe CEOs Network, 10 December 2021.

Distinguished Women in Industry and Academia Award at the 2nd African Industrial Engineering and Operations Management Conference, December 2020

Wits University PhD Post Graduate Merit Award, 2017-2019 .

2nd Best GradFlash at 10th Wits Postgraduate Research Symposium, September 2019 .

2nd Prize Midlands Province Best Young Exhibitor, September 2007 .

FAMILY

Unique to her, despite the demanding professional and academic life, a proud and dedicated wife and mother to 3 energetic boys.

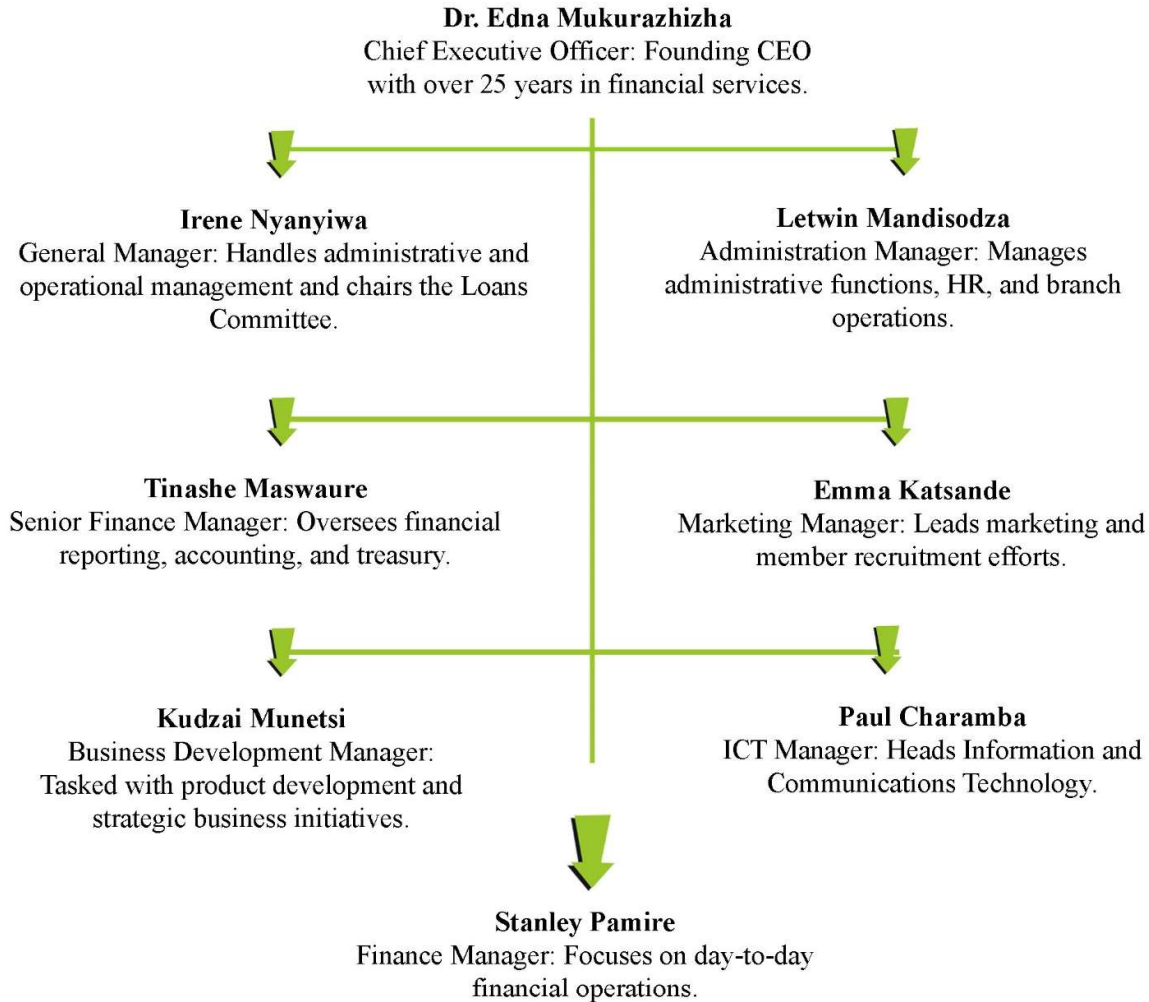
Happily, involved in fuel handling and distribution in claims that her family is the greatest source of support and strength in her work.

Due to her strong pioneering spirit, Fortunata is also an active entrepreneur.





Executive Operations Team:



Membership Growth & Financial Performance

Membership grew from 815 in 2021 to over 2,500 by 2025.

Growth factors include innovative products, referrals, digital presence, partnership memberships, and grassroots mobilization. Roughly 80% of members are women. Dividend Payout Rate: 36% in 2021, ~20-25% in 2022, 30% in 2023, 30% proposed for 2024.



Strategic Initiatives

Real Estate Investment Initiatives: Partnership with WestProp Holdings to invest in Pomona City luxury apartments. Ruwa Stands Housing Project to help members acquire residential stands. Plans to acquire property for a dedicated SACCO Head Office.

Digital Transformation: Launched a member mobile app in 2024. Implemented a modern core banking system. Plans for a digital lending platform in 2026.

Zero-Interest Loan Scheme: Launched to support women, widows, and youth entrepreneurs. Leverages traditional “Mukando” group models for accountability. Funded in part by a \$100,000 revolving fund from The Cares Organization. Includes borrower training and mentorship.

Social and Community Impact

Women’s Empowerment: Provides access to capital and savings, enabling women to start businesses, invest in property, and gain financial independence.

Financial Literacy and Education: Conducts workshops and webinars on budgeting, savings, and business skills.

Mukando Savings Groups Integration: Allows informal savings groups to open formal accounts and access credit.

Community Development & Philanthropy: Makes contributions to community causes and collaborated on relief efforts during COVID-19.

Strategic Partnerships

WestProp Holdings: Real estate partnership for the Pomona City investment.

The Cares Organization: Provided a \$100,000 revolving fund for the Zero-Interest Loan Programme.

TD Bank and NMB Bank: Collaborations to boost funding and expand regionally.

Afreximbank & Mansa Platform: Partnership for due diligence and credibility.

COMESA Federation of Women in Business (COMFWB): Relationship for network access and knowledge exchange.

Future Outlook (2026 and Beyond)

Transformation into a Credit Union Bank: Pursuing registration with the Reserve Bank of Zimbabwe to become a deposit-taking member-owned bank.

Aggressive Membership and Capital Targets: Aiming for continued growth in membership and share capital.

Loan Portfolio and Product Diversification: Plans to expand loan disbursements and introduce new loan products.

Real Estate Development Milestones: Focus on completing the Pomona apartment block acquisition and expanding the Ruwa project.

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ZIMBABWE

CERTIFICATE OF REGISTRATION

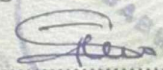
I Certify that I have registered
EMPOWERED WOMAN EXCEL SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED
the.....
as a *SAVINGS AND CREDIT*..... Co-operative Society
(Registration number..... 8889.....)

under section seventeen of the Co-operative Societies Act
[Chapter 24:05]

Signed in Harare

25TH MARCH 20
this day of..... 20.....

T. SHOKO



Nº 007212

A

Registrar of Co-operative Societies
Zimbabwe





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Sixth Street

Seventh Street

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