



**FBC Holdings Limited**

You Matter Most

# Group Company Profile

## Our Diversified Group



Underwriting  
Management  
Agency  
Underwritten by  
FBC Insurance



# Inside



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# Message From The Group Chief Executive



I am delighted to share with you the FBC Holdings company profile which provides you with an overview of FBC Holdings Limited and some insights into our key business units. Since its inception in 1997, the Group has evolved and transformed itself in a manner designed to serve its stakeholders better, while remaining relevant in its target markets. We have, however remained unwavering in our dedication to service excellence and in our consciousness of the social and environmental factors in our communities. By nurturing the best talents and deploying the latest technologies, FBC Holdings Limited is on a solid footing to continue delivering value to its stakeholders.

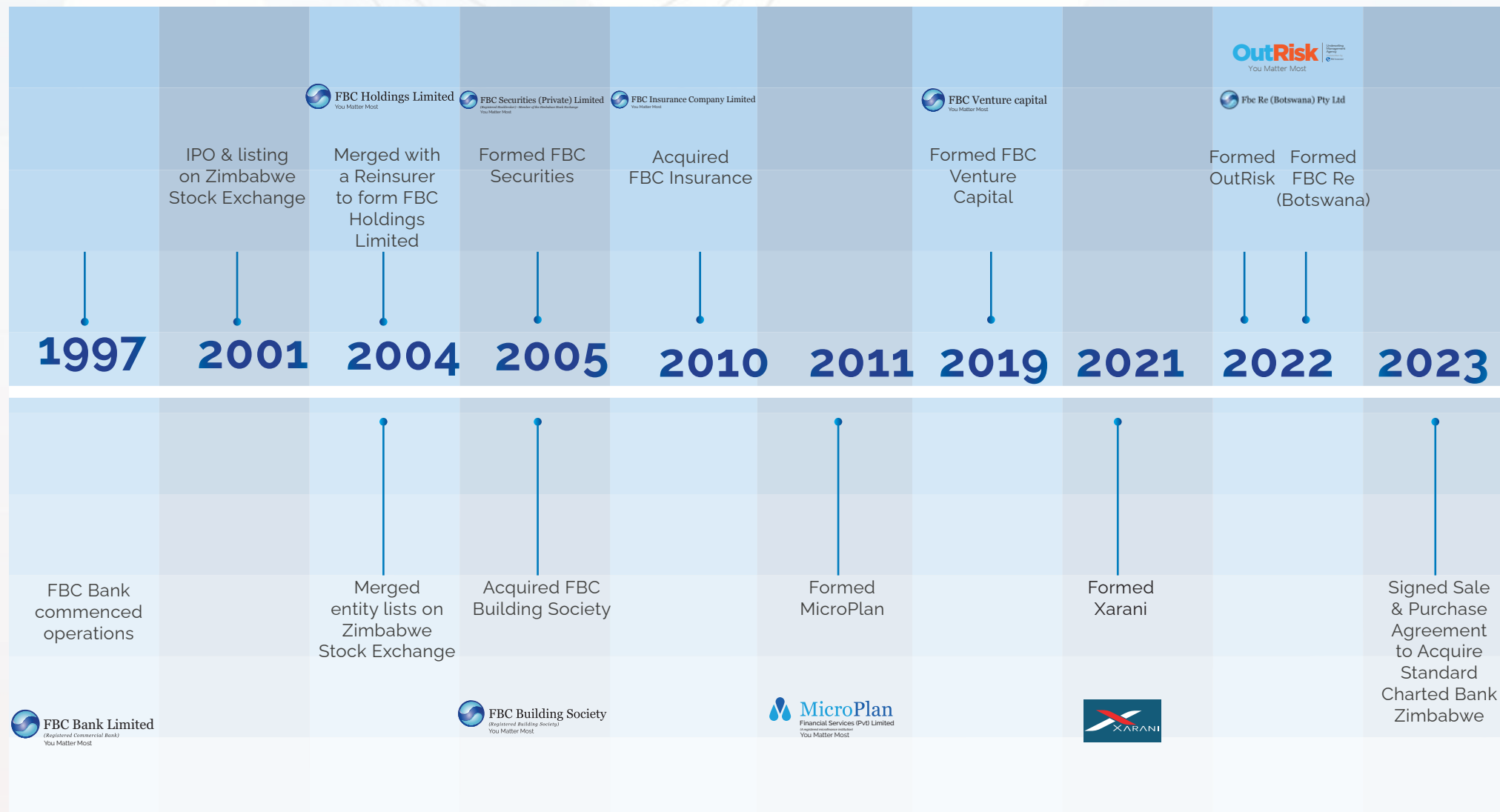
I wish to express my sincere gratitude to our various stakeholders, including but not limited to investors, strategic partners, clients, and regulatory authorities, for their unwavering support of FBC Holdings Limited. On behalf of the FBCH Group Board, Management, and Staff Members, I wish to express my profound gratitude to Dr. John Mushayavanhu, who served the entity exceptionally for over two and half decades. During his tenure, Dr. John championed the growth of FBCH, leading to significant market share growth across key business segments and the transformation of FBCH into a solid, performing brand.

Furthermore, I am grateful to the FBC Holdings Board of Directors, Management, and staff for their guidance, contribution and support in executing our corporate strategy. In this vein, we promise our esteemed stakeholders that the Group will continue to deliver sustainable, innovative and market-leading products to present and future generations.



Trynos Kufazvinei  
**Group Chief Executive**

## Our Journey(1997-2023)



## Our Corporate Philosophy

### Vision

Nurture sustainable solutions that enable the financial well-being of the communities we serve

### Mission

To deliver a unique customer experience through value-adding relationships, simplified processes and relevant technologies.

### Our Promise

You Matter Most





# Our Pillars of Strength

Integrity is the bedrock of our foundation and the cornerstone of the FBCH Group's success.

## Core Values

- **Integrity**
- Teamwork
- Commitment
- Communication
- Lifelong-learning
- Entrepreneurship

## Governance

- Independent Chairpersons
- 8 Boards of Directors
- ± 31 Non- Executive Directors
- ± 20 Executive Directors

## Our Team

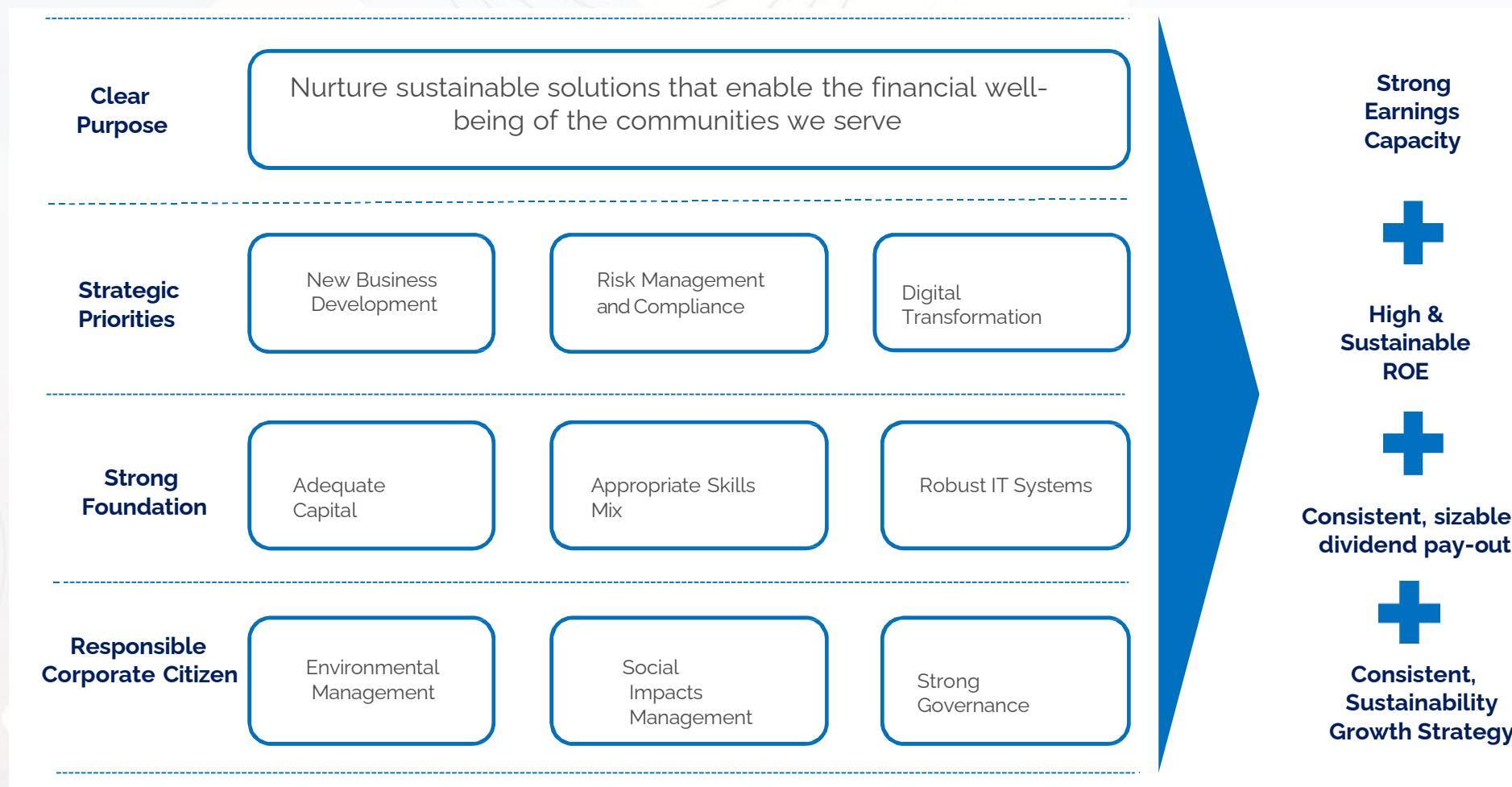
- ± 644 permanent employees
- + 76% aged < 45 years
- 42% female employees
- ± 200 on internships and contracts

## Social Impact

- Climate Positive Agenda
- Bursaries and Internship
- Sports, Arts and Culture
- Welfare of Senior Citizenry

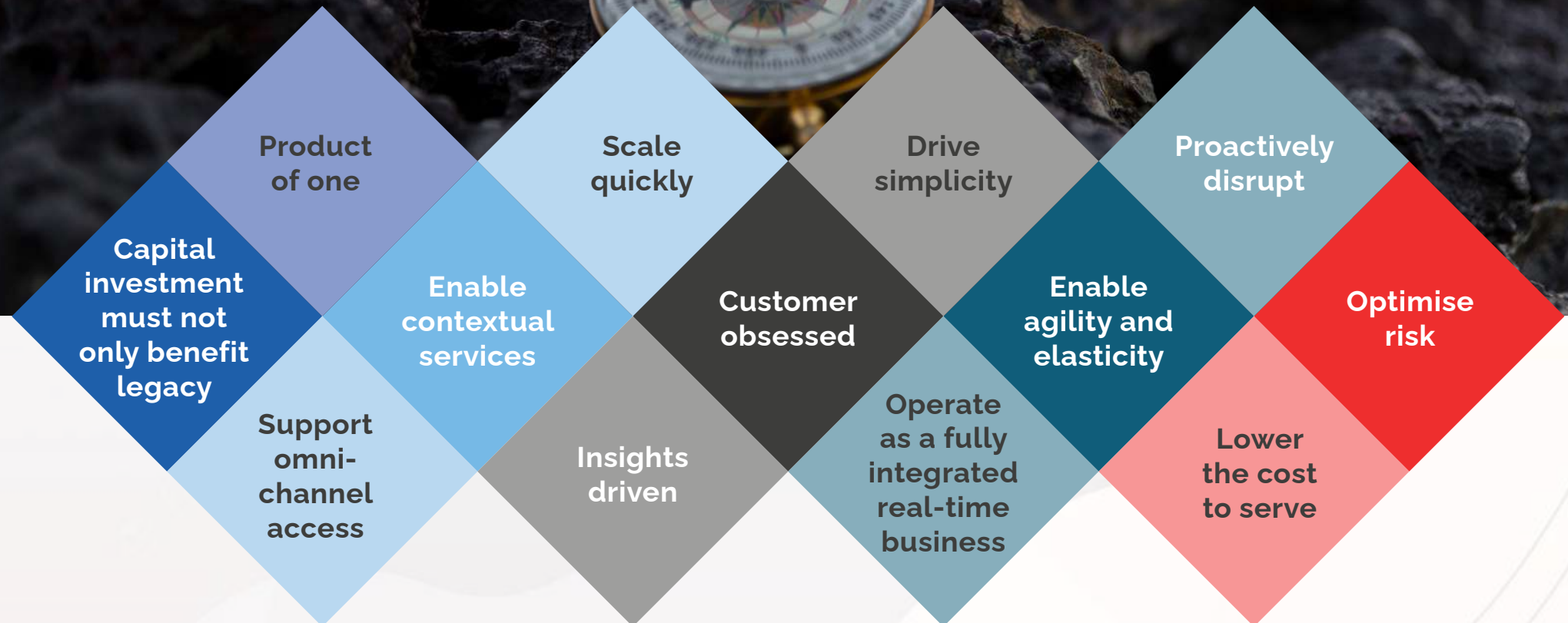


## What Defines Us

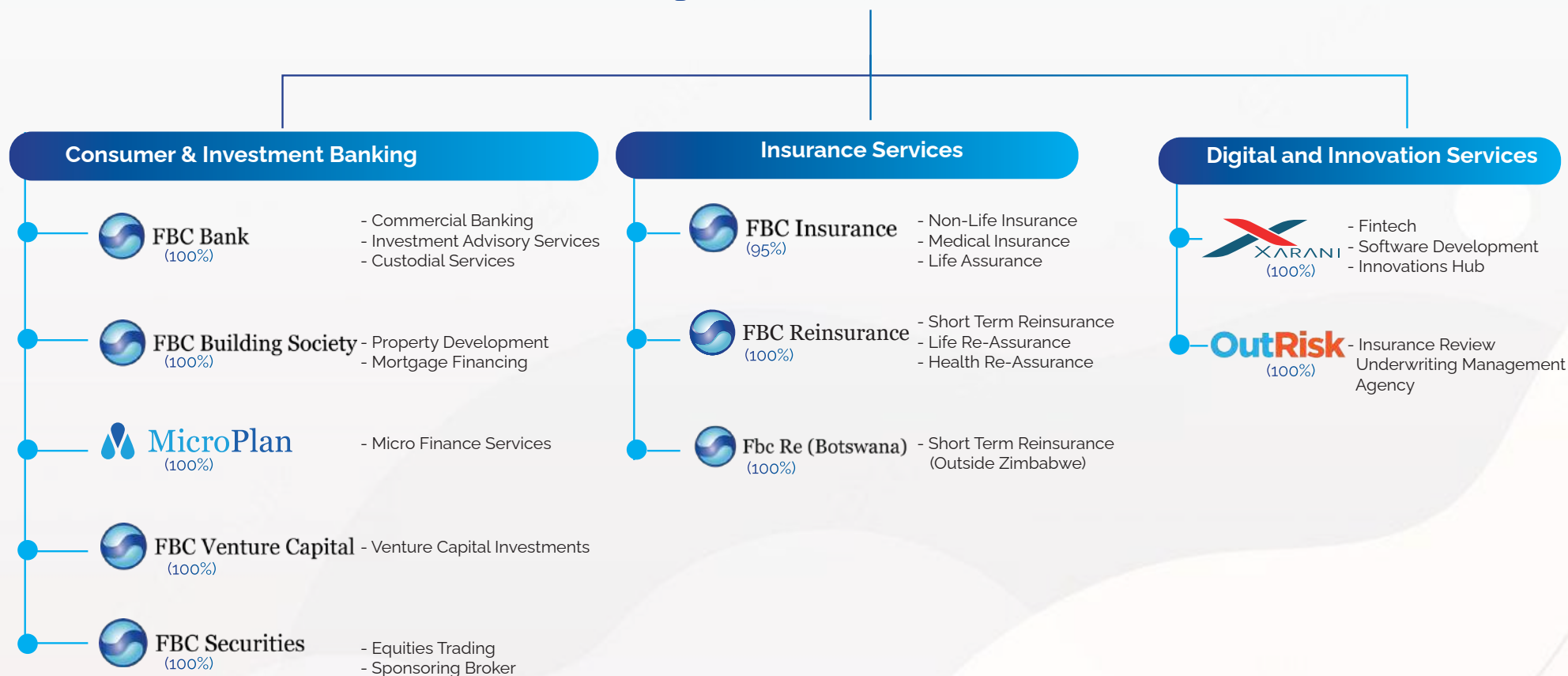




# Our Business Principles



# Our Business Overview





## FBC Bank

FBC Bank Limited is a commercial bank registered in accordance with the Zimbabwe Banking Act (Chapter 24:20). The bank serves individual clients, small to middle market businesses, large corporates and institutions with a full complement of commercial and investment banking services.

### Core Activities

#### Retail Banking

- Individual and Business Lending
- SME Banking
- e-Commerce Banking Solutions
- Deposit Acceptance
- Bancassurance

#### Corporate and Institutional Banking

- Agribusiness
- Loans and Overdrafts
- Offshore Financing
- Lease Financing
- Factoring
- Bankers Acceptances
- Corporate and Structured Finance

#### Structured Trade Finance

- International Payments
- Pre and Post-Shipment Financing
- Correspondence Banking
- Exchange Control Services

#### Treasury

- Time deposits
- Foreign Currency Trading
- Money Market Investments

#### Business Banking

- Vanilla Loans/ Overdraft Facilities
- Guarantees/Bid Bonds/Advance Payments
- Asset Financing
- Lease Financing
- Order Financing
- Invoice Discounting
- Mortgage Loans
- Equity Release
- Value Chain Financing





### **FBC Building Society**

FBC Building Society is the property development and mortgage financing arm of FBCH. The building society also provides savings deposit accounts and other money market investment products.

#### **Core Activities**

##### **Property Development**

- Cluster Home Schemes
- Medium Density Schemes
- High Density Schemes
- Land Banking

##### **Mortgage Financing**

- Employer-Assisted Mortgages
- Home Improvement Schemes
- Projects-Based Mortgages
- Conventional Mortgage Finance

##### **Retail Banking**

- Payroll Accounts
- Company Accounts
- Ordinary Savings Accounts
- Short-Term Lending

##### **Treasury**

- Time deposits
- Money Market Investments





## **FBC Insurance**

FBC Insurance (Private) Limited is a short-term insurance company, licensed to offer a wide array of insurance products that include motor, engineering, accident, fire, marine, farming, aviation and health insurance cover.

### **Core Activities**

#### **Underwriting**

- Property
- Motor
- Agriculture
- Transportation
- Guarantees
- Travel

#### **Risk Management**

- Pre-loss assessment
- Post-loss assessment

#### **Finance and Investment**

- Money Market
- Prescribed Assets
- Quoted Shares
- Unquoted Shares
- Cash

#### **Medical Insurance**

- FBC Health
- Hospital Cash Plan

#### **Funeral Cover**



## **FBC Reinsurance**

FBC Reinsurance Limited provides risk transfer solutions to insurers in Africa and beyond. Its major role is to provide underwriting capacity to allow short term insurance companies to assume greater individual risks than their size would otherwise allow. It also protects the insurer's (i.e. cedant's) balance sheet against catastrophic losses and larger than predicted accumulation of claims, management advice and risk management.

### **Core Activities**

#### **Short-Term**

- Fire
- Engineering
- Marine
- Aviation
- Agriculture
- Cyber
- Political

#### **Risk Management**

- Pre-loss Assessment
- Post-loss Assessment
- Pure Risk Management Advise

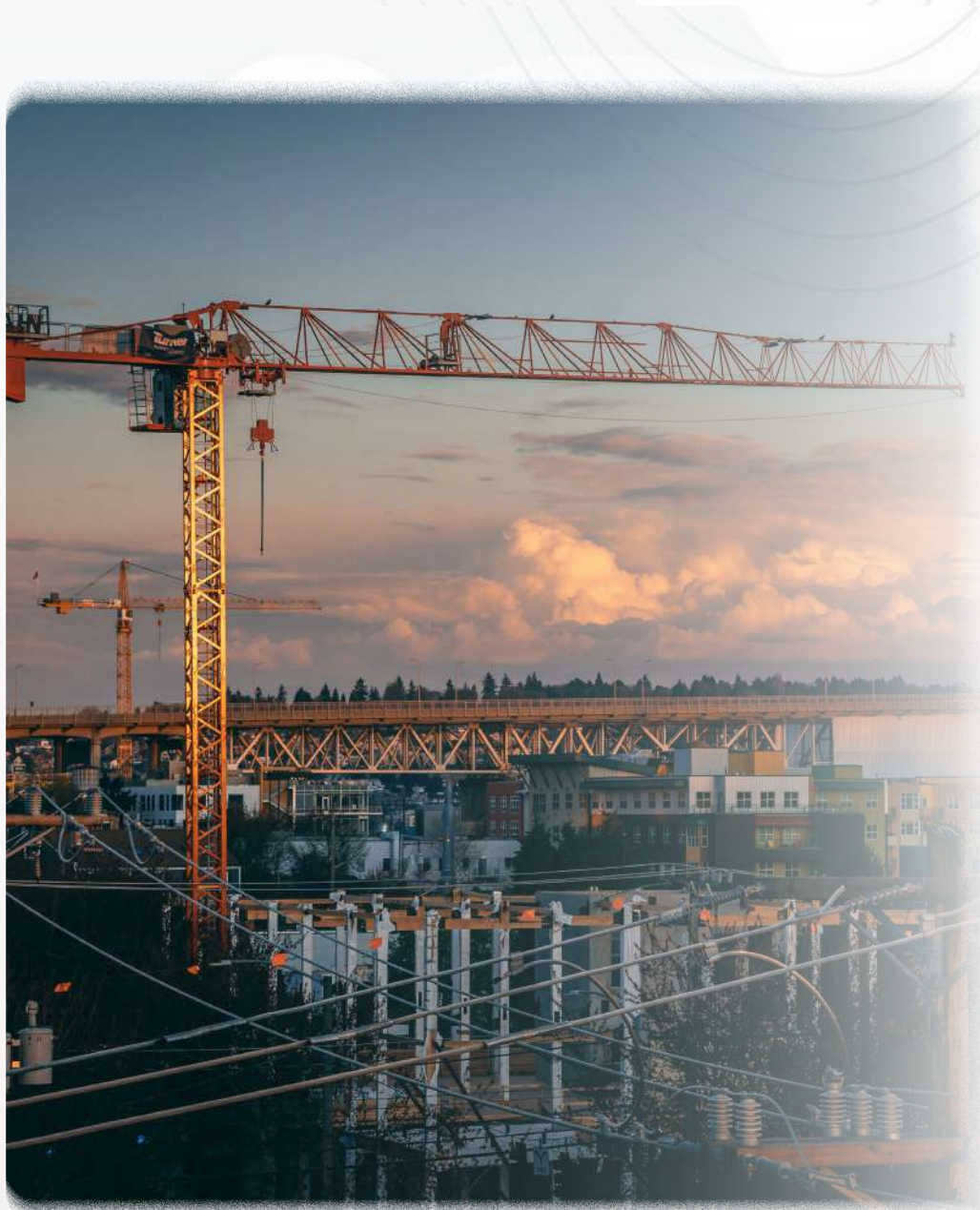
#### **Finance and Investment**

- Money Market
- Prescribed Assets
- Quoted Shares
- Unquoted Shares
- Cash

#### **Life and Health Re-Assurance**

- Individual Life
- Key Man Cover
- Funeral Products
- Group Life Products
- Policy Riders
- Health Products
- Micro Insurance Products





### **Fbc Re (Botswana)**

Fbc Re (Botswana) is a leading reinsurer which has established a track record of service excellence to the region. The entity is set to re-define the insurance landscape in Africa and the world at large by offering customised reinsurance solutions that meet the unique needs of clients. The company has the experience, requisite competencies and technical capacity to write all lines of life and non-life insurance on a facultative and treaty basis. The reinsurance company's services include fire, motor, marine, aviation, agriculture, engineering, cyber risk insurance, miscellaneous accident, political violence and terrorism.

### **Core Activities**

#### **Short-Term**

- Fire
- Engineering
- Marine
- Aviation
- Agriculture
- Cyber
- Political

#### **Risk Management**

- Pre-loss Assessment
- Post-loss Assessment
- Pure Risk Management Advise

#### **Finance & Investment**

- Money Market
- Prescribed Assets
- Quoted Shares
- Unquoted Shares
- Cash

#### **Life & Health Re-Assurance**

- Individual Life
- Key Man Cover
- Funeral Products
- Group Life Products
- Policy Riders
- Health Products
- Micro Insurance Products



## **FBC Securities**

FBC Securities (Private) Limited is a registered stock- broking company whose core business is to facilitate equities trading at the Zimbabwe Stock Exchange and Victoria Falls Stock Exchange (VFEX) on behalf of clients. FBC Securities (Private) Limited offers a range of services to its clients that include research, advisory services, private portfolio management, and sponsoring broker services.

### **Core Activities**

#### **Equities Trading**

- Daily Trading
- Block Placements
- Share Buy Backs

#### **Risk Management**

- KYC Verification
- AML and Fraud
- Sanctions List Verification

#### **Advisory**

- Sponsoring Broker
- Investment Appraisal
- Issuer Advisory
- Investor Advisory

#### **Capital Raising**

- New Listings
- Rights Offers
- Divestures
- Acquisitions
- Asset Disposals





## Microplan

Microplan Financial Services (Private) Limited is a microfinance institution that focuses on micro-lending to the un-banked sector and hence caters for lower income segment clients.

### Core Activities

#### Micro Credit

- SSB and Government Pensions
- Other pension's schemes
- Salary- based loans under deduct-at-source (DAS)
- Consumer loans

#### Business Facilities

- Micro-enterprise loans
- Order Finance

#### Other Schemes

- Laptop credit facility
- Furniture Facility
- Cluster/Group Lending

#### Advisory Services

- Financial literacy Programs
- Business training
- Customer knowledge seminars/workshops

#### Micro Insurance

- Loan protection scheme
- Household/Fire Policies
- Business insurance
- Hospital Cash Plan
- Micro Insurance

#### Payments

- Payment and Remittances
- Internet Banking
- Mobile Moola
- Ecocash





## OutRisk

FBCH incorporated OutRisk Underwriting Management Agency (Private) Limited ("OutRisk" or "the UMA") as a greenfield investment under FBC Venture Capital in January 2022.

OutRisk offers insurance products which are designed to deliver value to customers. It focuses on utilizing the versatility of digitalization to offer motor vehicle licensing and insurance services to the local market.

Globally, insurtechs have embedded digital transformation throughout all organizational processes in order to quickly respond and adapt to shifting customer needs.

## Core Activities

### Short-Term

- Fire
- Engineering
- Marine
- Aviation
- Agriculture
- Cyber
- Political

### Risk Management

- Pre-loss Assessment
- Post-loss Assessment
- Pure Risk Management Advise

### Finance & Investment

- Money Market
- Prescribed Assets
- Quoted Shares
- Unquoted Shares
- Cash

### Life & Health Re-Assurance

- Individual Life
- Key Man Cover
- Funeral Products
- Group Life Products
- Policy Riders
- Health Products
- Micro Insurance Products

## Xarani

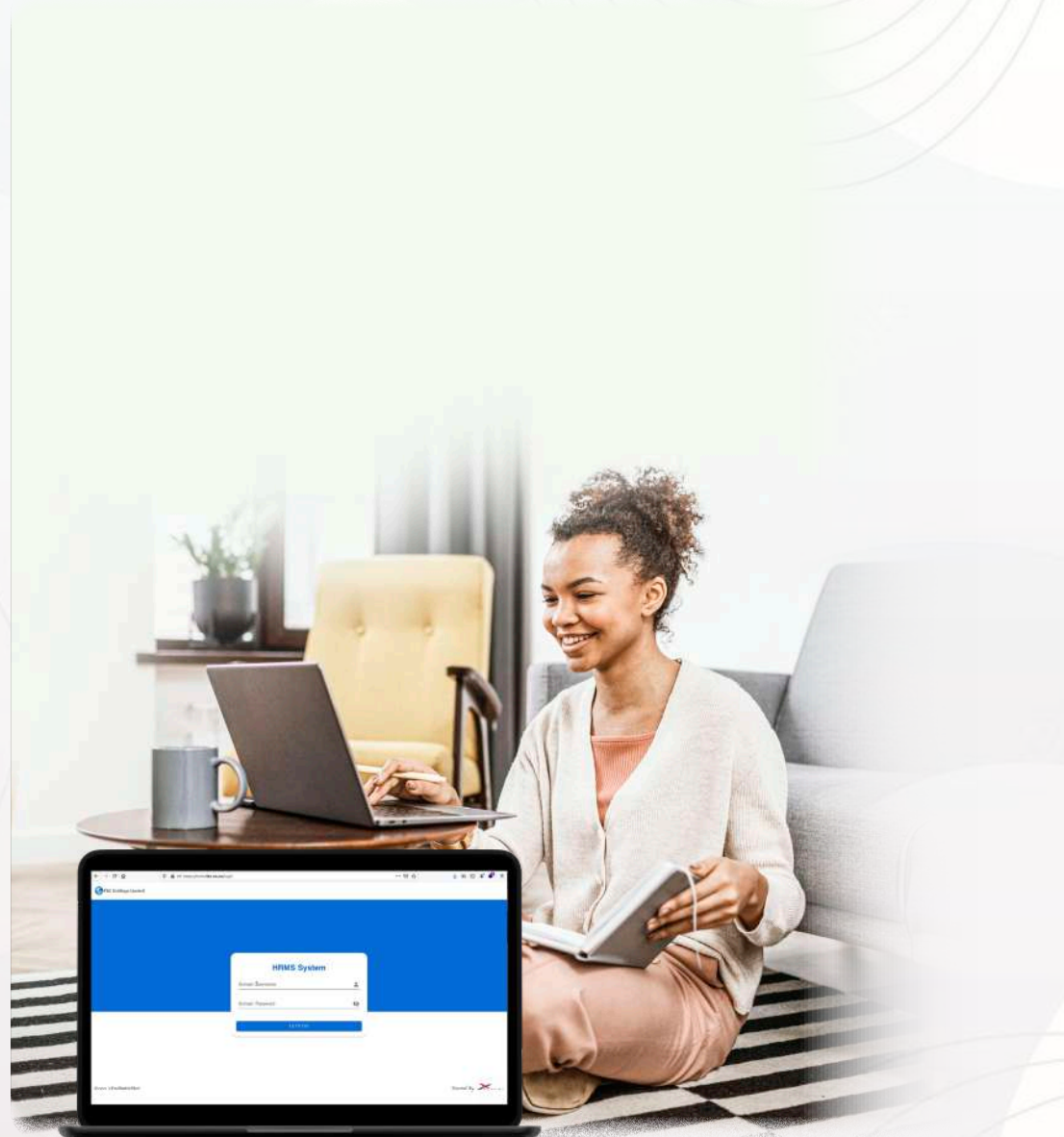
Xarani Fintech is a fully fledged financial technology arm that was created as a direct response to the ever-changing global dynamics requiring innovative, relevant digital solutions for the marketplace.

"Xarani" (pronounced harani) is a traditional name rooted in our Zimbabwean language and culture which essentially means "a thread" or "string". A thread is used in sewing or binding together of cloth or other materials to create something new, albeit something useful. The "Xarani" is the essential catalyst that makes this possible.

The world is now going through the 4th industrial revolution, fundamentally driven by technology and ecosystems. Xarani is the thread that plays a pivotal role of bringing together, local and global ecosystems through talent, skill, creativity, collaboration and an enduring solutionist spirit.

Our insights driven, solution-focused and agile operations are hinged on a deliberate data-driven strategy that is geared towards creating scalable platforms in order to create value.

- Digital Onboarding
- Electronic Know-Your-Customer
- Real-Time Proof-Of-Life
- Digital Identity
- Credit Scoring
- SSB Deduct-At-Source
- Human Resources Management System
- Address Verification
- Mobile Number Verification
- Online Anti-Money laundering Checks
- Strategy Consultancy and Advisory
- Face Compare







# Awards



## FBC Holdings

- 🏆 Best ESG Impact Projects and Sustainability Governance Oriented Organization (Winner) ESG Network Zimbabwe
- 🏆 Zimbabwe Cyber Security Excellence Awards: Cyber Security Financial Team of the Year (Winner)-Institute of Cyber Security Zimbabwe : ICSZ
- 🏆 Zimbabwe Cyber Security Excellence Awards: Outstanding Cyber Security Team of the Year (Winner): ICSZ
- 🏆 HR Technology Transformation Award (Winner): The Institute of People Management of Zimbabwe (IPMZ) HR Excellence Awards
- 🏆 People Impact Award (1st Runner Up) Environmental, Social and Governance: (2nd Runner Up): IPMZ HR Excellence Awards
- 🏆 Environmental, Social and Governance Award (2nd Runner Up): IPMZ
- 🏆 Outstanding Cyber Security Team of the Year: ICSZ
- 🏆 Cybersecurity Financial Team of team of the Year: ICSZ
- 🏆 Corporate Social Responsibility of the Year Diamond Award National Exceptional Marketing Awards( EMA)- Marketers Association of Zimbabwe(MAZ)

## FBC Bank

- 🏆 Overall Best – Banking Institutions (Winner): Chartered Governance and Accountancy Institute in Zimbabwe(CGI)
- 🏆 Best Risk Management (Winner): CGI
- 🏆 Best Governance Practices (First Runner Up): CGI
- 🏆 Digital Innovation Award (1st Runner Up): Banks and Banking Survey:

## FBC Reinsurance

- 🏆 Top Life Reinsurance Company (Winner): Top Companies Survey Award
- 🏆 Reinsurance Company of the Year (1st Runner Up): The Independent 2023 Insurance Survey

## Microplan

- 🏆 Service Excellence Awards – Microfinance Sector (1st Runner Up): Contact Centre Association of Zimbabwe: (CCAZ)





# Awards



🏆 **2007**-Banking Sector Award Quoted Companies Survey

🏆 **2012**- Banking Sector Award Quoted Companies Survey

🏆 **2015**- Best Banking Corporate Governance Practices: GCI

🏆 **2015**- Best Banking Internal Audit Disclosures : GCI

🏆 **2015**- Best Banking Risk Management : GCI

## 2017 Awards

🏆 Diversity Impact Award- IPMZ

🏆 Merit Award for Best Banking Risk Management Disclosures :CGI

🏆 Second Prize for Best Banking Internal Audit Disclosures : CGI

🏆 Third Prize for Best Banking Board Governance Disclosures : CGI

## 2018 Awards

🏆 HR Technology Award : IPMZ

🏆 Microplan SMART Campaign Client Protection Certification: The Smart Campaign

🏆 First Prize for Being the Best in Property Development under the Residential Projects Category: Chartered Institute of Project Managers Zimbabwe (CIPMZ)

🏆 Top Sustainable Company of the Year award: ESG Zimbabwe

🏆 Short Term Insurance Runner up Award: Top Companies Survey Awards

🏆 Most Innovative Use of ICT by an MFI: Zimbabwe Association of Microfinance Institutions(ZAMFI)

🏆 Most Client Focused and Socially Responsible MFI: ZAMFI

🏆 Matabeleland Region 1st Runner- Up Enterprise Development Award Zimbabwe National Chamber of Commerce (ZNCC)

## 2019 Awards

🏆 1<sup>st</sup> runner up in the Most Digitised & innovative Micro Finance Institution: ZAMFI

🏆 Most Exceptional customer-centric Micro Finance Institution:ZAMFI

🏆 Fastest Growing Micro Finance Institution: ZAMFI

🏆 Most Financially stable Micro Finance Institution: ZAMFI

🏆 First Runner Up Innovative Product Award : Insurance Awards

🏆 Overall Winner Risk and Internal Control Reporting Award: CGI

🏆 Overall Winner Best Governed Banking Institution: CGI

🏆 Most Sustainable Corporate Social Responsibility Programme of the Year Award: Banks and Banking Survey Awards

🏆 Recognition as One of the nation's Top Five Listed Companies in The Zimbabwe: Quoted Companies Survey (QCS)

🏆 Most Client Focused and Socially Responsible MFI: ZAMFI

🏆 Matabeleland Region 1st Runner- Up Enterprise Development Award Zimbabwe National Chamber of Commerce-(ZNCC)

🏆 1<sup>st</sup> Runner Up People Development and Impact Award 2018: IPMZ

## 2020 Awards

🏆 Best Mobile Banking Awards : Digital Banker Africa (DBA)

🏆 Best Digital Bank : DBA

🏆 Overall winner : Banks and Banking Survey 2020

🏆 Overall Best Corporate Governance Disclosures by a Banking Institution: GCI

🏆 Best Banking Risk Management Practices:

🏆 Best Banking Board Governance Practices: GCI

🏆 1<sup>st</sup> Runner Up Most Innovative Organisation: CCAZ

🏆 Service Excellence Award Microfinance Sector: CCAZ

## 2021 Awards

🏆 Overall Best Corporate Governance Disclosure in Banking Institutions: CGI

🏆 Top Covid-19 Supporting Organisation of the Year ESG Network Zimbabwe

🏆 1st Runner Up Service Excellence in the Microfinance Sector: CCAZ

🏆 Best Private Infrastructure Funding Institution Global Renaissance

🏆 1st Runner Up - Most Resilient MFI : ZAMFI

🏆 Reassurance Company of the Year Award: Zimbabwe Independent Insurance Survey and Awards

🏆 1<sup>st</sup> Runner Up - Best Risk Management Disclosure: GCI

## 2022 Awards

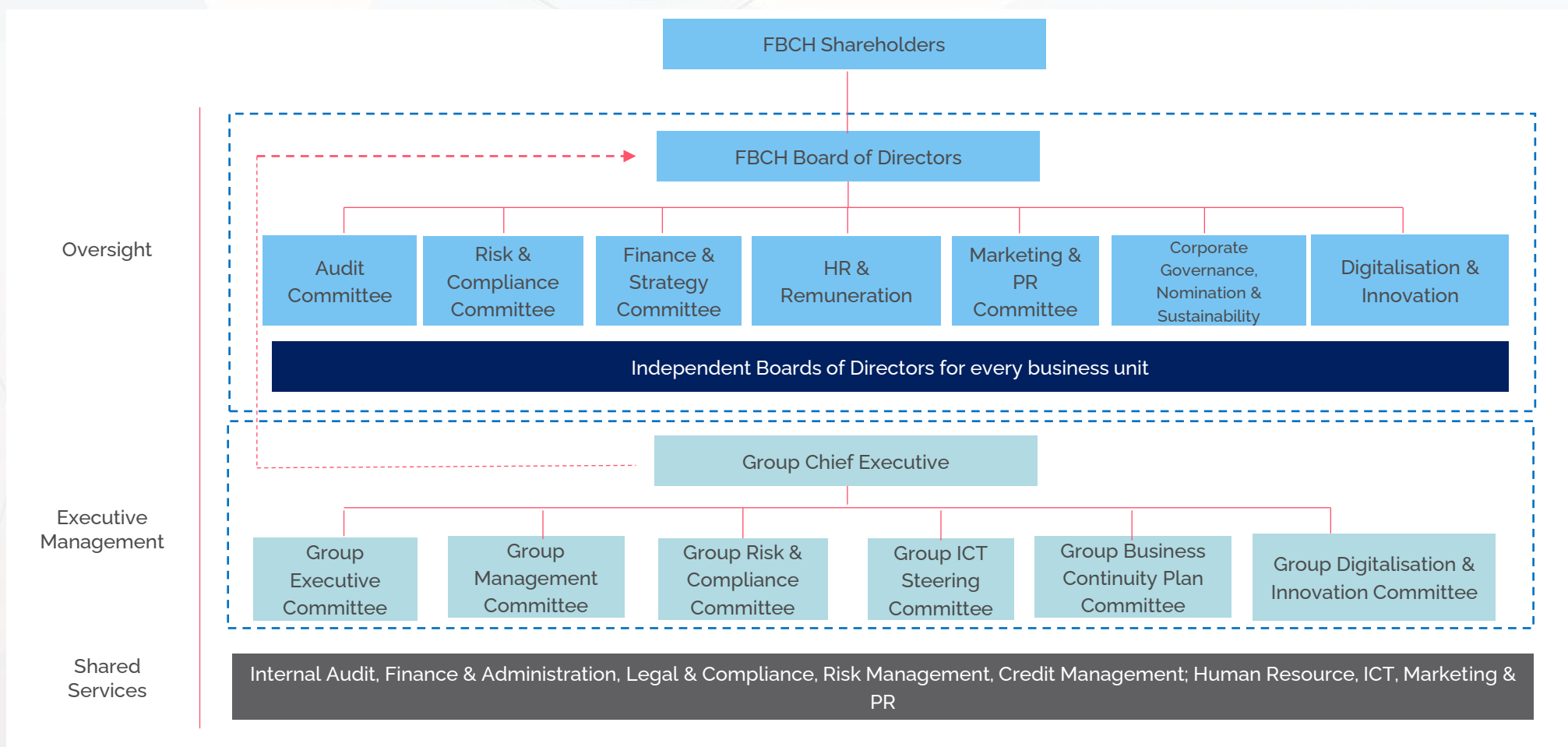
🏆 Fastest Outreach Growing Micro-Finance Institution of the year: ZAMFI

🏆 Social Responsibility Award: Banks and Banking Survey

🏆 Best Campaign – Finance and Insurance in the Banking and Finance Sector: Institute of Public Relations and Communication Zimbabwe

# Corporate Governance

## Our Governance Structure





## Our Top Shareholders

Rank	Shareholder	Shares	% of Total
1	National Pension Scheme	236 037 330	35.13
2	Public Service Pension Fund	76 108 721	11.33
3	FBC Holdings Limited	54 494 324	8.11
4	Tirent Investments (Private) Limited	45 842 251	6.82
	<b>Subtotal</b>	412 482 625	61.39
	<b>Other Shareholders (8431 Shareholders)</b>	259 467 302	38.61
	<b>Total (8 435 Shareholders)</b>	671 949 927	100

### Trading Statistics

FBC.zw

### FBC Holdings Limited

52 Week High  
2023

ZWL1975.10

**US\$0.16**

52 Week Low  
2023

ZWL60.4675

**US\$0.08**

Market  
Capitalisation  
31 December 2023

ZWL 608.8 billion

**US\$101.5 million**

The Group listed on the Zimbabwe Stock Exchange in 2001 and in 2024, celebrates 23 years of being listed and publicly traded on the Zimbabwe Stock Exchange.

## Profiles of our Major Shareholders

### 1) National Pension Scheme Shareholder

- This is a mandatory pay-as-you-go national pension scheme for all Zimbabweans working in the private sector, irrespective of ethnicity, religion or political orientation.
- Upon the attainment of 65 years, the age of retirement in Zimbabwe, every Zimbabwean that was formerly employed in the private sector and was contributing, starts receiving a monthly pension from the National Pension Scheme.
- To sustain this mandate, the National Pension Scheme invests contributions and manages various investments, including listed equities such as FBC Holdings.
- FBCH as an investee company, contributes to that pension scheme through consistent dividend distributions to shareholders which include the National Pension Scheme.

### 2) Public Service Pension Fund

- This is a mandatory pay-as-you-go defined benefit pension scheme that caters for all civil servants that offer public sector services to all Zimbabweans.
- The scheme was established by the Parliament Act in 2018.
- Like the National Pension Scheme, the Public Service Pension Fund sustains its social security mandate through various investments, including listed equities such as FBC Holdings.
- FBCH has consistently paid a dividend to its shareholders in recognition of the mandate of its shareholders such as the Public Service Pension Fund.

### 3) FBC Holdings Limited

- This is a Share Buyback Scheme whereby shareholders authorize FBCH to accumulate up to a maximum threshold of 10% of the company's shares in issue.
- At every Annual General Meeting, the Directors of the company seek shareholder approval to maintain this and at their sole discretion, shareholders vote on this.
- FBCH uses such shares to mobilise strategic and technical support relationships, with the added benefit of growing the company. e.g. ShoreCap II Limited from 2013 to 2021.

### 4) Tirent Investments (Private) Limited

- This is a family investment vehicle belonging to Dr John Mushayavanhu, the former Group Chief Executive of FBC Holdings Limited.
- The portfolio has accumulated over the past 26 years through salary savings, share options as well as share purchases through the stock exchange.

## Our Board of Directors



**Herbert Nkala**  
*B.Sc. Hons, MBA*  
Chairman

Herbert was appointed to the FBC Holdings Limited Board in November 2002. He is a Chairman and director of several other companies, which are listed on the Zimbabwe Stock Exchange.



**Chipo Mtasa**  
*B.Acc (Hons), CA(Z)*  
Deputy Chairperson

Chipo, is a Chartered Accountant (Zimbabwe) who completed her articles with Coopers & Lybrand. She has wide experience in various sectors of commerce and industry in Zimbabwe. She is the former Group Chief Executive for the Rainbow Tourism Group and the Managing Director of Telone and is currently the director of several other companies. She was appointed to the Board of FBC Holdings Limited on the 3rd of July 2012



**Trynos Kufazvinei**  
*B Acc (Hons), CA(Z), MBA*  
Group Chief Executive

Trynos is a seasoned Chartered Accountant (Zimbabwe) with more than 30 years' experience. He completed his articles with PriceWaterhouse and holds a Master's degree in Business Administration from the University of Manchester, United Kingdom.

Trynos joined FBC Bank Limited in January 1998 as Head of Finance and Administration, was appointed to the Board in October 2003 and became Group Finance Director in 2004, following the consolidation of the FBC Holdings Group.

He was subsequently appointed Deputy Chief Executive of the FBC Group on 1 June 2011 and held these positions until his recent appointment as Group Chief Executive effective 1 January 2024.

He is part of the core team that has been instrumental in the development and execution of the FBC Holdings Corporate Strategy over the years.



**Aeneas Chuma**  
*Msc in Applied Economics*  
Non-Executive Director

Aeneas has in excess of 32 years diverse experience in development work with the United Nations in various countries and is a holder of an Msc in Applied Economics.



**Kleto Chiketsani**  
*Bachelor of Business Studies (Honours) (UZ), AIISA*  
Executive Director

Kleto has over 29 years experience in reinsurance gathered with two leading reinsurers in Zimbabwe. He is one of the founder members of FBC Reinsurance Limited, having joined the company (then Southern Africa Reinsurance Company Limited) on 1 January 1995 as Senior Underwriter and rose through the ranks to become Executive Director, Operations of FBC Reinsurance Limited in 2006. He holds a Bachelor of Business Studies (Honours) Degree from the University of Zimbabwe and is also an Associate of the Insurance Institute of South Africa. He was appointed Managing Director for FBC Reinsurance Limited on 1 March 2012



**Gary Collins**  
*PGD JMC*  
Non Executive Director

Gary is a deep subject matter expert on the nexus between digital innovation, leading edge technologies and core business value in banking and diversified financial services. He is Founder and Chief Executive Officer of Solveworx (Pty) Limited, Australia and holds a Post Graduate Diploma in Journalism and Media Studies.





**Franklin Hugh Kennedy**

*Business Administration (Honours)*  
Non Executive Director

Franklin is currently the President of Equator Capital Partners LLC and is director of several other companies. He is a holder of a Bachelor of Business Administration (Honours) degree from the University of Western Ontario, Canada. He was appointed to the Board of FBC Holdings Limited on 18 December 2013.



**Webster Rusere**

*AIBZ, FIBZ, MBA Manchester, UK (Accounting, Banking and Economics)*  
Deputy Group Chief Executive And  
Managing Director, FBC Bank Limited

Webster is a career banker with extensive experience in corporate, retail, treasury, global trade finance and cash management services gained from multinational and local financial institutions. Since joining FBC Bank in 2000 as Projects Manager, Webster has held the following positions: Head, Retail Banking; and Managing Director, FBC Building Society where he was instrumental in re-defining the property development and mortgages business model which assisted in the subsequent turnaround of the Building Society. He was appointed as Managing Director, FBC Bank Limited in 2011.

He is a past President of the Bankers Association of Zimbabwe (BAZ).



**David Makwara**

*Ms BA, Bachelor of Commerce (Economics and Finance)*  
Non-Executive Director

David is the current Director of Corporate Affairs at NSSA, having previously worked as the Acting Chief Executive of NSSA. He has held various executive posts within and outside Zimbabwe including that of Managing Director of Trust Finance and Trust Securities Malawi.



**Canada Malunga**

*B.Acc (Hons), CA(Z)*  
Non-Executive Director

Canada, a Chartered Accountant (Zimbabwe) by training who completed his articles with Pricewaterhouse, has wide experience in various sectors of commerce and industry in Zimbabwe. He is the former Managing Director of Masimba Holdings Limited. He was appointed to the Board of FBC Holdings Limited on the 8th of June 2011.



**Rutenhuro Moyo**

*MSIO*  
Non-Executive Director

Rute has a Masters in Industrial and Occupational Psychology and has post graduate qualifications in Business and Finance. An entrepreneur par excellence, Rute has wide experience and has held senior positions in international corporations such as Anglo – American, Old Mutual and Coca Cola Central Africa. He is director of several other companies.



**Charles Msipa**

*Bachelor of Law, LLB*  
Non-Executive Director

Charles is a lawyer by profession with years of experience at a senior level in various organizations, and is currently the Group Managing Director of Schweppes Holdings Africa Limited.



**Abel Magwaza**

*BA (Hons) Accounting, MSc Accounting & Finance, ACIS, FCCA, CA(Z), ACA, MBA*  
Group Finance Director

Abel has over 20 years of experience in the financial services industry, having served in various capacities within the Banking, Asset Management, and Insurance industries. He is a member of the Institute of Chartered Accountants in England and Wales (ICAEW), the Institute of Chartered Accountants of Zimbabwe (ICAZ), the Association of Chartered Certified Accountants (ACCA) and the Institute of Chartered Secretaries and Administrators (CIS).

He is a holder of a Bachelor's Degree in Accounting, a Master of Science Degree in Accounting and Finance, and a Master of Business Administration degree. Abel joined FBC Bank in 2006 as an accountant.

He was appointed to the position of Head of Finance and Administration for FBC Bank in 2011 and in 2017 and he was promoted to Executive Director, Finance & Administration, a position which he held until his appointment to the position of Group Finance Director with effect from 1 January 2024.



**Vimbai Nyemba**

*Bachelor of Laws Honours Degree (University of Zimbabwe)*  
Non-Executive Director

Vimbai is a registered legal practitioner as well as founding and managing partner of V Nyemba and Associates legal practitioners, a firm she established in 1997. She is a member of the Law Society of Zimbabwe, SADC Lawyers Association and African Bar Association amongst others. Vimbai is the current chairperson of the Procurement Regulatory Authority of Zimbabwe, board member of the Deposit Protection Corporation, Zimbabwe Asset Management Corporation and Star Africa Corporation. She previously served as the President of the Law Society of Zimbabwe from 2015 to 2016.



**Dr. Sifiso Ndlovu**

*Dr of Philosophy (ZOU, Zimbabwe) Ms BA (AU, USA) Post Graduate Degree in Labour Policy Studies (CCU, Ghana) Bachelor of Business Administration (NU, USA) Certification in Education (UZ, Zimbabwe) Certificate in Performance Management (ZIPAM, Zimbabwe) Certificate in Workers' Rights in a Global Economy (GLU, Germany).*  
Non-Executive Director.

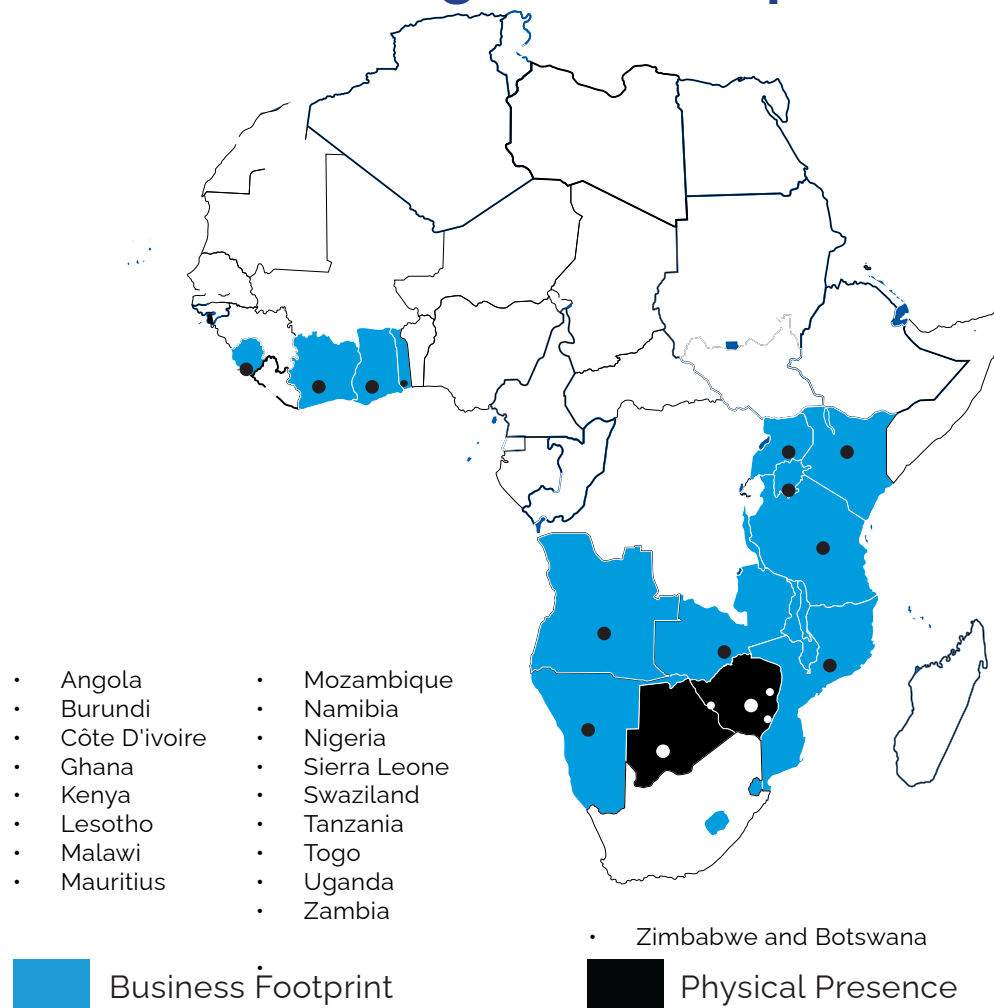
Dr Sifiso is currently the Chief Executive Officer of the Zimbabwe Teachers Association and is an accomplished writer and academic. He previously held several positions within the education sector. He is a board member of the Gwanda State University and Seke Teachers College amongst others.

## FBCH's Integrated Product Suite

Customer Segment	Pre-Adult Market	Active Adult Market	Retirement Market
<b>Products &amp; Services</b>	<b>Mobile Money Transfer</b>	<b>Transactional</b>	<b>Transactional</b>
	Transactional	Savings	Savings
	School Fees loans	Credit – Salary Based Loans	Pensioner Loans
	Laptop credit scheme	Micro and Small Business Loans	Hospitalisation Insurance
	Branded MasterCards	Structured Finance	Safe Custody
	Branded Debit Cards	Mortgage Finance	
	Hospitalisation insurance	Asset Finance	
		Insurance	
		Stock-broking	
		Safe custody	
		Investment Advisory	



## Our Local and Regional Footprint



**19**  
Retail Banking Branches

**20**  
dedicated Microfinance Branches

**3**  
Insurance Branches

**+ 300**  
Agencies

**+ 5 000**  
Point of Sale Terminals

- Member of the ZIMSWITCH Network
- Internet Banking Services
- Mobile Banking Services
- MasterCard Services.
- Insurance Services
- Custodial Services
- Securities Trading
- Digital Services

# Sustainability & Impact



## Our Contribution to the Sustainable Development Goals(SDGs)

FBCH Subsidiary	Business Focus	Most Impacted SDGs	Initiatives
<b>FBC Bank</b>	<ul style="list-style-type: none"> <li>Commercial Banking</li> <li>Advisory Services</li> <li>Factoring Services</li> <li>Custodial Services</li> </ul>	     	<ul style="list-style-type: none"> <li>Renewable Energy Facilities</li> <li>Climate Smart Technology Loans</li> <li>Education Scholarships</li> <li>Green Climate Fund Delivery Partner</li> </ul>
<b>FBC Building Society</b>	<ul style="list-style-type: none"> <li>Property Development</li> <li>Mortgage Financing</li> </ul>	 	<ul style="list-style-type: none"> <li>Affordable Housing</li> <li>Resource Efficiency Financing</li> </ul>
<b>Microplan Financial Services</b>	<ul style="list-style-type: none"> <li>Rural Finance</li> <li>Micro-loans</li> <li>Agriculture</li> <li>SME</li> <li>Solar Energy</li> <li>Education</li> </ul>	    	<ul style="list-style-type: none"> <li>Solar Loan Facilities</li> <li>SME Value Chain Finance</li> <li>SME Working Capital Facilities</li> </ul>
<b>FBC Insurance</b>	<ul style="list-style-type: none"> <li>Short Term Reinsurance</li> <li>Life and Health Re-assurance</li> </ul>	  	<ul style="list-style-type: none"> <li>FBC Health Products</li> <li>Medical Facility Insurance</li> </ul>
<b>FBC Reinsurance</b>	<ul style="list-style-type: none"> <li>Non-Life Assurance</li> <li>Medical Insurance</li> </ul>	  	<ul style="list-style-type: none"> <li>Nairobi Declaration on Sustainable Insurance (NDSI)</li> </ul>
<b>FBC Securities</b>	<ul style="list-style-type: none"> <li>Equities Trading</li> <li>Sponsoring Broker</li> </ul>	 	<ul style="list-style-type: none"> <li>Responsible Investing</li> </ul>
<b>Xarani</b>	<ul style="list-style-type: none"> <li>Digitalisation</li> <li>Innovation</li> </ul>		<ul style="list-style-type: none"> <li>Resource Efficiency</li> <li>Customer Experience</li> </ul>



## Our Contribution to SDG 7, 9 & 11



Year	Number of Units	Zoning	Project Cost (Actual)
2009	30	Medium Density	US\$1.3 million
2010	54	Medium Density	US\$1.6 million
2011	65	Medium Density	US\$2.6 million
2012	202	High Density – Gweru	US\$2.7 million
2012	111	Medium Density	US\$7.8 million
2013	160	High Density - Kwekwe	US\$1.4 million
2013	77	Medium Density	US\$4.6 million
2014	102	Medium Density	US\$7.2 million
2015	86	Medium Density	US\$5.9 million
2016	72	Medium Density	US\$6.3 million
2017	64	Low Density	US\$8.1 million
2018	64	Medium Density	US\$8.1 million
2019	28	Medium Density	US\$3.4 million
2020	24	Medium Density	US\$3.1 million
2021	267	High Density	US\$13.0 million
2022	98	Medium Density	US\$5.7 million
2023	13	Low Density	US\$2.5 million
<b>TOTAL</b>	<b>1,517</b>		<b>US\$85.3 million</b>

## Our Contribution to the Sustainable Development Goals



- Solar Loan Facilities for Homeowners
- Installation of Solar Geysers
- Construction of Biogas Digesters



- Affordable Housing
- Self-sustaining Housing Units
- Water Tanks





## Our Contribution to the Sustainable Development Goals



**Greendale Avenue**



**Borrowdale Philadelphia**



**Newlands Muonde Gardens**



**Greendale Rossal**



**Mt Pleasant St Kilda**



**Greendale Kennedy**



## Our Contribution to the Sustainable Development Goals



**Greendale Alfred**



**Gweru Mkoba**



**Glaudina**



**Waterfalls- Masotsha**



**Waterfalls- Washington**



**Kwekwe- Mbizo**



**Fontaine Ridge**

## Our Contribution to the Sustainable Development Goals



### Direct Access Entity Accreditation

- Nominated for accreditation (2019)
- Undergoing Accreditation

### National Delivery Partner

- **Project Title** : Green Resilient Recovery Rapid Readiness Support in Zimbabwe
- **Project Role** : Delivery Partner
- **Project funding** : US\$300 000
- **Project Objective** : The review and adjustments of national climate change policies and strategies in the wake of Covid-19 challenges and scenarios as well as future unforeseen pandemics.



### Direct Access Entity Accreditation

- Nominated for accreditation (2023)
- Undergoing Accreditation



# Our Commitment to the Environment & Climate



## Climate Change Policy Advocacy



- Participating in policy formulation engagements with Policy makers.
- Capacity building and readiness

## Investments in Renewable Energy and Agriculture



- Solarising Business premises
- Biogas Digester installation

## Continuous Stakeholder Engagement



- Materiality Assessments
- Stakeholder Mapping

## Reducing our Carbon Footprint



- Going Paperless Campaign
- Digitalising operations
- Energy Audits

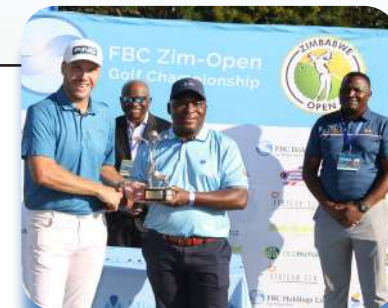
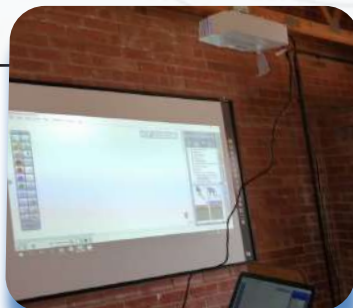
## Non-Financial Performance Disclosure



- Monitoring and tracking resource use and setting targets
- Regulatory Disclosures



## CSR



### Education

**4** QUALITY EDUCATION



- Building classroom blocks at schools
- Bursary Fund
- Student Attachment Program
- Graduate Trainee Program
- Career Guidance
- Financial Education

### e-learning

**4** QUALITY EDUCATION



- Sponsored e-learning equipment consisting of mini laptops(tablets), teachers' laptops, standard projectors and interactive whiteboards to twenty (20) schools across 10 provinces in Zimbabwe

### Health

**3** GOOD HEALTH AND WELL-BEING



- Sponsorship of the Annual Zimpapers Cancer Powerwalk
- Donation of Covid-19 Testing Kits and Personal Protective Equipment (PPE)
- Inclusion of Blood Donation
- Facilitation of Blood Donation by Staff Members
- Donation of food to the Elderly

### Social

**7** AFFORDABLE AND CLEAN ENERGY



- Donation of 50 cubic biogas digester to an orphanage
- Donation of Solar Panels to Rural Women

### Sports

**3** GOOD HEALTH AND WELL-BEING



- FBC Zim Open Golf Title Sponsorship



## Our CSR Activities



**Covid-19 Donations**



**70 Distance Markers**



**Scholarships**



**4000 Trees Planted**



**e-learning in Schools**



**Financial Education**



**Trees for Food in Schools**



**Golf Development**



**Donation of Food**



**Building Schools**



**Donation of Solar Systems**



## Employee Wellness



Sponsorship of the Old Hararians Sports Club for the following facilities availed for staff at no cost:

- Swimming pool facilities
- Cricket, Rugby, Football fields
- Netball, Tennis
- Volleyball courts.
- Gym



- Creating a Climate Aware organisation
- Material Usage tracking and target setting.
- Resource Efficiency and use audits



Climate Change Awareness

MENTAL HEALTH STATISTICS	
3	BULLETINS CIRCULATED
10	TRAINING HOURS ON MENTAL HEALTH
22	GRADUATE TRAINEES TRAINED DURING INDUCTION
15	MENTAL HEALTH CASES HANDLED

Mental Wellness

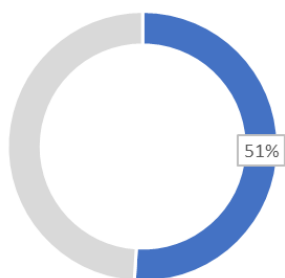


Employee Physical Fitness Program



## Diversity and Inclusion

Women Composition



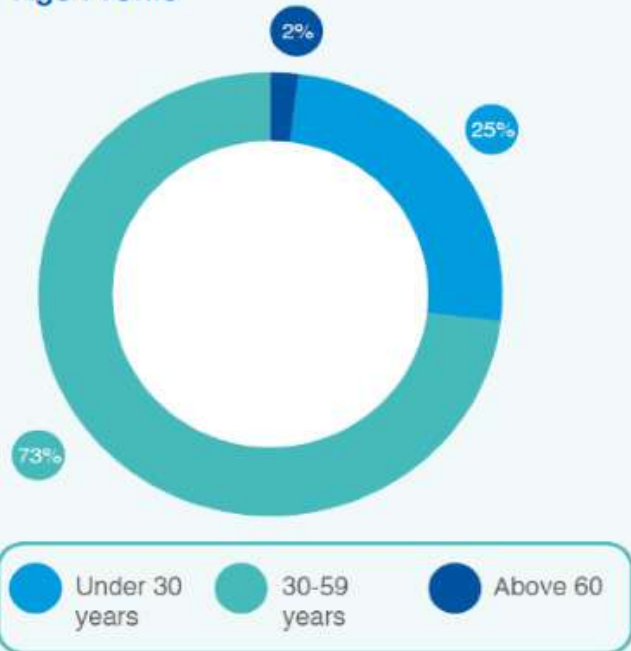
■ Women In Management Positions

Women Representation



Target: 50-50 by 2030

Age Profile



Average Age

Average Years of Service

38	FBC Bank	9.39
38	Building Society	6.72
40	Insurance	9.87
38	Re-Insurance	10.57
30	Microplan	3.05
35	FBC Securities	8.07
31	Xarani	3.00

## Our Business Conduct

### Corporate Governance

- Audit Committee
- Risk and Compliance Committee
- Finance and Strategy Committee
- Human Resource and Remuneration
- Marketing and Public Relations Committee
- Corporate Governance, Nominations and Sustainability Committee

### Transparency and protection of financial markets

- Whistle-blowing mechanisms - E.g. Tip-Offs Anonymous
- Anti-bribery and anti-corruption
- Anti-money laundering / Combatting the financing of terrorism
- Fraud awareness
- Cyber-security



### Business Ethics & Code of Conduct

Robust internal guard rails against;

- Insider trading
- Conflict of interest
- Political involvement
- Misuse of company property and information
- Gifts and entertainment
- Work attitudes
- Physical and sexual harassment
- Exploitation and child labour



### Environmental Sustainability

- Management of electricity consumption
- Management of water usage
- Promotion of a paperless society
- Waste management
- Emissions reduction



## Reporting of Unethical Behaviour

FBCH subscribes to the codes of conduct in all sectors of the industry in which our diverse businesses operate and has an internal code of ethics that govern the behaviors of all our employees. In this regard, we urge everyone, including FBCH Executive Management and staff members to make use of the following platforms to report unethical conduct:

- [whistleblowing@fbc.co.zw](mailto:whistleblowing@fbc.co.zw)
- [groupchairman@fbc.co.zw](mailto:groupchairman@fbc.co.zw)
- [groupauditchairman@fbc.co.zw](mailto:groupauditchairman@fbc.co.zw)

The Group also has an independent hotline and a whistle blowing mechanism through Tip Offs Anonymous administered by Deloitte & Touché, to communicate unethical behavior among all our staff members, irrespective of position. Issues that can be reported through Tip Offs are listed below:

✓ **Any wrongdoing**

*Theft, Fraud, Crime Syndicate Activities*

✓ **Not obeying company policies or procedures**

*Over-riding controls, Sharing of user ID's or access badges, Inaccurate disclosure of one's business mileage*

✓ **Not obeying the law**

*Alcohol/Drug abuse, Non-Roadworthy vehicles, Illegal Pollution*

✓ **Highly sensitive issues**

*Sexual Harassment, Nepotism, Racism*

✓ **Abuse of Company Property and Equipment**

✓ **Collusion with external and internal parties**

✓ **Theft of Time**

✓ **Bribery and corruption**

**What should NOT be reported to Tip-offs Anonymous:**

✗ **Personality clashes**

✗ **Salary complaints**

✗ **Petty arguments amongst staff**

✗ **Product complaints**

✗ **Service complaints**

Trust us, Talk to us! You will remain totally anonymous.

**Toll Free:** Econet - 0808 5500/ 0808 4461

Netone - 0716 800 189/ 0716 800 190

Telecel - 0732 220 220/ 0732 330 330

**Whatsapp** 0772 161 630

**Email:** [reportszw@tip-offs.com](mailto:reportszw@tip-offs.com)

**FreePost:** The Call Centre, P.O Box HG 883,

Highlands, Harare

**Website:** [www.tip-offs.com](http://www.tip-offs.com)





# FY 2022 : Audited Financial Performance Highlights

For the year ended 31 December 2022

## Consolidated statement of profit or loss

	AUDITED INFLATION ADJUSTED		UNAUDITED HISTORICAL COST	
	31 Dec 2022 ZWL	31 Dec 2021 ZWL	31 Dec 2022 ZWL	31 Dec 2021 ZWL
Profit before income tax	23 632 075 346	17 020 736 222	49 139 594 944	7 715 527 914
Profit for the year	12 571 776 969	14 921 675 855	40 047 769 325	6 871 141 622
<b>Consolidated statement of financial position</b>				
Total equity	62 877 792 977	49 408 742 471	65 060 368 801	14 330 243 079
Total assets	335 377 380 216	217 591 204 202	332 953 904 020	62 791 242 393

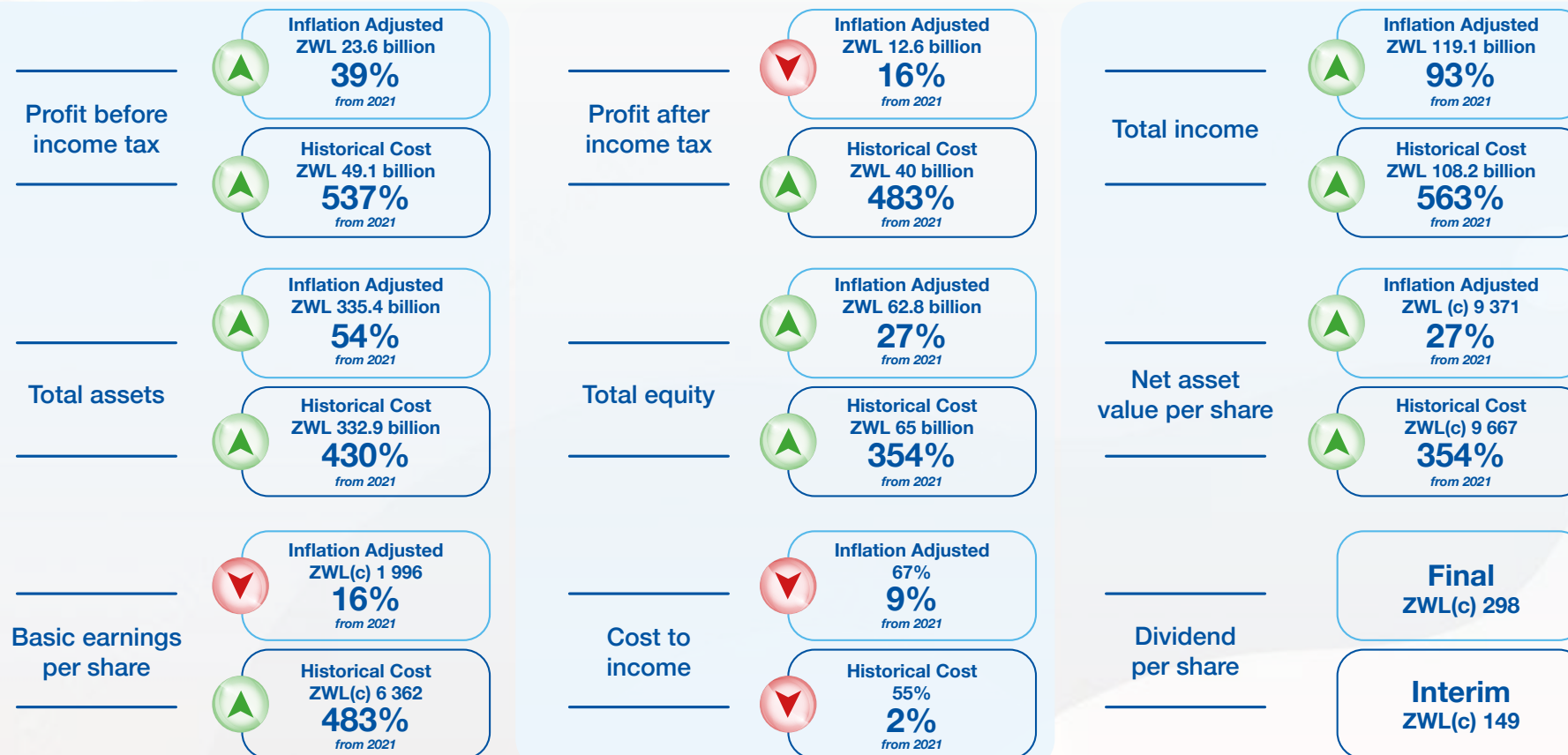
## Share statistics

	AUDITED INFLATION ADJUSTED		UNAUDITED HISTORICAL COST	
	31 Dec 2022	31 Dec 2021	31 Dec 2022	31 Dec 2021
Shares in issue - actual (m)	672	672	672	672
Shares in issue - weighted (m)	629	630	629	630
Basic earnings per share - (ZWL cents)	1 996.28	2 369.27	6 362.91	1 090.98
Diluted earnings per share - (ZWL cents)	1 996.28	2 369.27	6 362.91	1 090.98
Headline earnings per share - (ZWL cents)	1 996.21	2 371.38	6 361.35	1 091.19
Dividend per share - ordinary (ZWL cents)	545.78	341.15	306.27	77.74
Closing share market price - (ZWL cents)	6 200.0	3 385.4	6 200.0	3 385.4

## Ratios









Return on shareholders equity	20%	30%	62%	48%
Cost to income ratio	67%	58%	55%	53%

## FY 2022 : Audited Financial Performance Highlights





## H1 2023 : Reviewed Half Year Financial Performance - Highlights

						
	Total Income	Profit Before Tax	Profit After Tax	Cost to Income ratio	Basic Earnings Per Share (ZWL cents)	Net Asset Value per share
Inflation Adjusted 	ZWL854 billion	ZWL427 billion	ZWL366 billion	51%	ZWL (c) 59 895	ZWL1 017
Historical 	ZWL839 billion	ZWL527 billion	ZWL450 billion	37%	ZWL (c) 73 609	ZWL976



## Contact Us



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@FBCHoldings



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220



+263 242 704481/2



[www.fbc.co.zw](http://www.fbc.co.zw)



FBC.Help.Centre



[help@fbc.co.zw](mailto:help@fbc.co.zw)

### Head Office

6<sup>th</sup> Floor FBC Centre  
45 Nelson Mandela Avenue  
P.O. Box 1227, Harare  
Zimbabwe

**Telephone** : +263-0242-700312/797770

: +263-0242-708071/2

**Telex** : 24512 FIRSTB ZW

**Swift** : FBCPZWH

**Fax** : +263-0242-700761

**E-mail** : [info@fbc.co.zw](mailto:info@fbc.co.zw)

### Transfer Secretaries

First Transfer Secretaries  
(Private) Limited  
1 Armagh Avenue, Eastlea  
P.O. Box 11 Harare  
**T:** +263 242 303 700, 302 600  
**C:** +263 242 303 699

### Independent Auditor

KPMG Zimbabwe  
Mutual Gardens  
100 The Chase(West)  
Emerald Hill  
P.O. Box 6 Harare  
**F:** 263-024-852130

## FBC Bank

### Belgravia Private Banking Branch

2 Lanark Road, Belgravia  
P.O. Box A852, Avondale, Harare  
T: 263-024-251975  
263-024-251976  
F: 263-024-253556

### Chinhoyi Branch

5309 Magamba Way  
P.O. Box 1220, Chinhoyi  
T: 263-067-24086  
F: 263-067-26162

### Bulawayo Branch

FBC House  
109 Cnr. R G Mugabe Street & 11th Avenue  
, Bulawayo, Zimbabwe  
T: +263-292-279504

### Masvingo Branch

FBC House  
179 Robertson Street, Masvingo  
T: 263-039-264118-9 / 263-039-264415-6  
263-039-262671  
F: 263-039-262912

### Gweru Branch

71 Sixth Street  
P.O. Box 1833, Gweru  
T: 263-054-26491 / 263-054-26493 / 263-054-26497  
F: 263-054-26498

### Kwekwe Branch

44a/b Robert Mugabe Way  
P.O. Box 1963, Kwekwe  
T: 263-055-24116 / 263-055-24160  
F: 263-055-24208

### Mutare Branch

101 A Herbert Chitepo Avenue  
P.O. Box 2797, Mutare  
T: 263-020-62586 / 263-020-62114  
F: 263-020-60543

### FBC Centre Branch

34 Nelson Mandela Avenue  
P.O. Box BE 818, Belvedere, Harare  
T: 263-024-750946 / 263-024-753608  
F: 263-024-775395

### Southerton Branch

11 Highfield Junction Shop  
P.O. Box St495, Southerton, Harare  
T: 263-024-759712 / 263-024-759392  
F: 263-024-759567

### Zvishavane Branch

98 Robert Mugabe Way  
P.O. Box 91, Zvishavane  
T: 263-039-2176 / 263-039-2177  
F: 263-039-3327

### Chitungwiza Agency

197 Tilcor Township, Seke  
Chitungwiza  
T: 263-024-30212  
F: 263-024-31016

### Samora Machel Avenue Forex Branch

Old Reserve Bank Building  
76 Samora Machel Avenue  
P.O. Box GD 450, Greendale, Harare  
T: 263-024-700372 / 263-024-700044  
F: 263-024-793799

### Victoria Falls Branch

Shop 7 and 8 Sawanga Complex  
Cnr Livingstone Way & Pioneer Road, Victoria Falls  
T: 263-213-2845995 / 6

### Msasa Branch

104 Mutare Road  
P.O. Box AY1 Amby, Msasa, Harare  
T: 263-024-446806  
F: 263-024-446815

### Bulawayo Private Branch

FBC House  
109 Cnr. R G Mugabe Street & 11th Avenue  
, Bulawayo, Zimbabwe  
T: +263-292-279504

### Borrowdale Branch

Unit 122-125, Sam Levy's Village  
Borrowdale, Harare  
T: 263-024-850911 / 263-024-850912 / 263-024-850913

## **FBC Building Society**

### **Leopold Takawira Branch**

FBC House  
113 Leopold Takawira  
P.O. Box 4041, Harare  
T: 263-04-756811-6  
F: 263-04-772747

### **Gweru Branch**

Impala Seeds Building  
69B 6th Street  
P.O. Box 1345, Gweru  
T: 263-054-226189 / 263-054-223586  
F: 263-054-226189

### **Bulawayo Branch**

FBC House  
109 Cnr. R G Mugabe Street & 11th Avenue  
, Bulawayo, Zimbabwe  
T: +263-292-279504

### **Mutare Branch**

FBC House  
101 A Herbert Chitepo Avenue  
P.O. Box 1224, Mutare  
T: 263-020-65894  
263-020-65897/8  
F: 263-020-66723

### **Masvingo Branch**

FBC House  
179 Robertson Street, Masvingo  
T: 263-039-62671 / 821/912  
F: 263-039-65876

## **FBC Insurance**

### **Head Office**

Eagle House  
105 Jason Moyo Avenue, Harare  
T: 263-024-708212  
F: 263-024-797135

### **Mutare Branch**

Manica Chambers  
2nd Avenue Road, Mutare  
T: 263-020-65723  
F: 263-020-63079/65722

### **Bulawayo Branch**

1st Floor, Asbestos House  
Corner 11th and Jason Moyo  
Street, Bulawayo  
T: 263-029-71791/4  
F: 263-029-76224

## **FBC Securities**

### **FBC Securities (Private) Limited**

2nd Floor, Old Reserve Bank  
Building  
76 Samora Machel Avenue, Harare  
T: 263-04-797761

## **FBC Reinsurance**

### **Head Office**

4th Floor, FBC Centre  
45 N Mandela Avenue  
P.O. Box 4282, Harare  
T: 263-024-772703/7  
F: 263-024-772701

### **Bulawayo Office**

FBC House  
109 Cnr. R G Mugabe Street & 11th  
Avenue  
, Bulawayo, Zimbabwe  
T: +263-292-279504

### **Fbc Reinsurance Botswana**

Plot 64516,  
Unit 301 Showgrounds Close,  
Fairgrounds, Gaborone  
Botswana



## Microplan

### Head Office

4th Floor, FBC House  
113 Leopold Takawira, Harare  
T: 263-04-772745/772729

### Bulawayo Branch

1st Floor, Asbestos House  
Corner 11th and Jason Moyo Street,  
Bulawayo  
T: 263-09-61650

### Chiredzi Branch

349 Chilonga Drive, Chiredzi  
T: 263 31 2752/2820  
C: 263 731 772 750 / 263 772 527 147

### Mutare Branch

101 A Herbert Chitepo Avenue  
Mutare  
T: 263-020-65895/ 263-020-62949

### Mutoko Branch

Shop Number 1 Stand 46/47 BJ  
Mall Oliver Newton Road  
Chinzanga Township, Mutoko  
T: 263-065-2722859

### Masvingo Branch

1st Floor, FBC Centre  
179 Robertson Street, Masvingo  
C: 263-736462940  
T: 263-039-262912

### Gwanda Branch

Stand 623 Nkala Complex  
Soudan Street, Gwanda  
T: 263-084-24296

### Gweru Branch

Office Number 15, Moonlight Building,  
5th Street, Gweru  
C: 263 732 772 745  
T: 263-054-224524

### Bindura Branch

846 Chenjerai Hunzvi Street, Bindura  
T: 263-066-6581

### Chinhoyi Office

**14 Robson Manyika, Chinhoyi, Zimbabwe**  
**T: +263-67-26113/22807**  
C: 263 73 177 2730 / 263 775 802 514

### Lupane Office

Stand Number 12, Lupane  
C: 263 731 772 731

### Chipinge Office

294A Ferreira Street, Chipinge  
C: 263 731 772 732

### Kadoma Office

Office No 5, Mtetwa Family Trust Complex  
6/7 Cilling Street  
Kadoma

### Rusape Office

Stand 9 Robert Mugabe Avenue, Rusape  
C: 263 731 772 734

### Mt Darwin Office

Stand 206, Mount Darwin Township, Mt  
Darwin  
C: 263 731 772 733 / 263 773 396 657

### Hauna Office

Stand 107, Hauna Growth Point, Mutasa  
C: 263 731 772 735

### Guruve Office

Stand 1409, Guruve Business Centre,  
Guruve  
C: 263 731 772 736

### Hwange

Shop Number 101D, 22-23 Coronation  
Drive, Hwange  
T: 263 731 772 747  
C: 263 778 942 055

### Zvishavane Office

Office 14 Makairos Building, 97 R. G  
Mugabe Way, Zvishavane  
Phone: 263 774 381 574

### Beitbridge Branch

NSSA Complex, Beitbridge, Zimbabwe  
T: 263 286 22197  
C: 263 778 203 776 0713 492 811 / 0731 772 748



**FBC Holdings Limited**

You Matter Most

**You Matter Most**