



In association with



THE CITIZENSHIP REPORT 2016 - 2018



Belief comes first.



OUR ACHIEVEMENTS

Over 48 000 young Zimbabweans benefitted from First Capital Bank Zimbabwe programs from 2016 - 2018



Foreword



Mr Sam Matsekete

First Capital Bank Zimbabwe Managing Director

The First Capital Bank Citizenship Report is a testament of our value to 'Be A Better Corporate Citizen' which is based on the premise of our passion as a business to take care of the environment and the communities we serve. This is an integral part of what we do and our strategic approach is designed to incorporate this objective. We acknowledge and embrace the interdependence that exists between us and the communities we serve. We firmly believe that our success should be mirrored by the growth of our society. This will be achieved by playing our role to empower the youth, as well as drive economic development and wealth creation in how we do business. Our citizenship agenda aims to bring this belief to life through not only offering innovative and relevant business solutions but also by creating meaningful alliances with community investment partners.

Over the years we partnered with the Zimbabwe Farmers Union, Junior Achievement Zimbabwe, USAid and the Boost Fellowship with a particular focus on the youth whom are the future of our nation. Our objective was to provide interventions to assist them to deal with societal issues currently inhibiting the young people. This was

done through programmes on employment creation, financial inclusion and enterprise skills development. The programmes recognised that small businesses are a key driver of the economy.

Farming is the backbone of Zimbabwe's economic landscape. We collaborated with Zimbabwe Farmers Union over a three-year partnership to train over 30 000 youths to adopt farming as a business under the 'Fit For Life' flagship programme. We are grateful to implementing partners that were key to the success of this initiative.

Our commitment to create shared value in the communities we serve will remain unchanged. It is part of our DNA as a business. We are proud of the progress registered thus far and we will continue to align our strategic goals to the needs of society as we create shareholder value.

Contents



6 OUR CITIZENSHIP STRATEGIC FRAMEWORK

The way we do business as a financial institution is based on the premise of our purpose which is 'to enable people to achieve their extraordinary.'



8 DONATIONS

Development of the school premises will provide opportunities for learning and moulding students to be better people with secure futures.



10 IT'S NOT OUR JOB IT'S OUR PASSION

This is brought to life by creating various platforms for colleagues to plough back into the community.



12 ZFU PARTNERSHIP

Agriculture is at the pinnacle of Zimbabwe's economy with the potential of employing over 70% of the rural households and producing 40% of export goods.



Shamva Young Farmers' Club leader explains the goat rearing project as delegates look

- 3. FOREWORD
- 4. CONTENTS
- 7. AS WE GROW, SOCIETY PROSPERS

- 12. OUR PARTNERS
- 21. PRODUCTS AND FINANCIAL INCLUSION
- 24. PAY IT FORWARD



16 A BIG BOOST FOR SMEs

This interactive and hands-on programme focusing on entrepreneurs aged 35 and below commenced in May 2016, in an incubation styled model.



18 JAZ ZIMBABWE

For over 15 years, First Capital Bank Zimbabwe and JA Zimbabwe have been in a partnership that works to educate young people about business, economics and free enterprise through a hands-on experience.



22 THE JOURNEY OF RISING EAGLES

Good corporate citizenship is evident in our investment in young people, who are critical to the development of the nation and the future.



30 MAKE A DIFFERENCE CAMPAIGN

Every year in October, it's "Make a Difference Day" at First Capital! During this month, all of our colleagues go out into communities to make a positive difference for the underprivileged.



Copyright © 2019 First Capital Bank Zimbabwe All rights reserved. This book or any portion thereof may not be reproduced or used in any manner whatsoever without the express written permission of the publisher except for the use of brief quotations in a book review <https://firstcapitalbank.co.zw/>.

Our Citizenship Strategic Framework



EMILY NEMAPARE
 Head of Corporate Affairs &
 Customer Service

The way we do business as a financial institution is based on the premise of our purpose which is to 'enable people to achieve their extraordinary'. This translates to aligning our organisational agenda to the needs of the communities we exist to serve daily by providing suitable banking solutions and practising responsible banking behaviour as we aim to grow and empower our client base.

As a business we are clear that our responsibility needs to go beyond

profitability and be a corporate that proactively seeks opportunities that address the societal issues that plague our operating environment and assist the national agenda. This is why we practise a strategic approach which aligns our business with the community at large. In this way we are assured of synchronized success together with our communities, it is an ecosystem that cannot be broken. We take this commitment seriously and have integrated a vast set of positive ways to make this goal come to life through strategic alliances within Private Public Partnerships, colleague participation and creation of synergies with experts in social issues throughout the year. Our focus over time has been on impacting the youth who are the future of this nation through programmes that create sustainable livelihoods and ultimately develop the economy addressing the financial inclusion agenda, employment creation, youth education and food security at the same time.

We unleash societal solutions through innovative products, services and partnerships under the following categories;

- **Education & Skills** : we equip the youth with skills, training and access to education
- **Enterprise Development** : we provide financial and business support to small to medium enterprises
- **Inclusive Banking** : We offer innovative solutions that provide access to financial services.

Citizenship is a core part of what we do in our organisation and is practised by every individual through the Colleague Volunteerism framework we have in place. Our teams are passionate about giving back to the communities we serve and take a hands-on approach by taking some time out to go and impart relevant skills to youths under our various partnerships. The fulfilment we get from the knowledge transfer and success stories that follow gives us the assurance that we are investing our resources in worthwhile endeavours. We embrace the developmental task before us and realise the need for joining forces with other interested organisations for the common good. This is why in the past we launched the Pay It Forward Campaign that brought 19 captains of industry and a medical practitioner together to play a pivotal role in the growth of the community

I believe that the next generation will benefit immensely from these thought leaders from various industries and it is humbling to see great collaboration for the good will of society.

We are proud of the impact we have realised thus far and will continue to challenge ourselves to do more. When ambitions meet, we all prosper.

Our Citizenship Strategic Framework

Unlocking societal solutions through innovative products, services and partnerships



With a primary focus on enabling employment, enterprise and financial inclusion for the next generation

Education and Skills



Equip the next generation with the skills and development they need to secure employment

Enterprise Development



Help people start, run and grow their businesses to generate income and employment

Inclusive Banking



Offer people disruptive inclusive banking models that provide access to financial services

Business Led Citizenship Strategy

As we grow, society prospers. As society grows, we prosper.



CIARAN MCSHARRY
Chief Finance Officer

We believe that it is not just about donating money but it's about making time to donate our skills or impart knowledge and skills to youth who need them. When I visited the Murehwa Fit For Life Project during the Phase 3 launch, it was humbling to not only see clear life transformation within the youth but also the existence of parental and community support for the programme. This has helped the youth immensely as they have set up viable businesses that are transforming their lives positively.



ANGELA KAMHIRIRI
Head of Retail Banking

In my interactions with the youth at the Agripreneurship Summit and the Phase 2 launch in Chiweshe I was amazed with their high levels of innovation, eagerness to learn, accountability, teamwork and the work ethic they exhibited. I am confident that at this pace, their businesses will support the longer-term growth of their local communities and ultimately our economy.



DANET CHIFAMBA
Human Resources Director

Each year we run our Rising Eagle's (Graduate Trainee) and Internship Programmes that enable us to create employment and upskill the youth within our business. These challenging but rewarding programmes have been highly successful in identifying top talented graduates, some who are now managers in Zimbabwe and in regional and international markets. Graduates are the future of our economy and through the various programmes that we run, we aim to develop future business leaders who will have a positive influence on our economy.

TAKING THE LEAD

"Leadership is about making others better as a result of your presence and making sure that impact lasts in your absence."

Sheryl Sandberg



VONNIE KARIWO
Head Of Operations

I am a firm believer in preparing youth for the future through equipping them with both the technical know-how and soft skills that improve their emotional quotient. This is why I take part in the First Capital Bank Job Shadow activities each year. In 2018 the theme was Taking 10K Girls to work, meaning we had branches and departments filled with young, eager and excited girls ready to tackle their career aspirations head-on. As always I enjoyed the interactions and the confidence the girls walked away with of knowing for sure their career paths and how to kick-start this journey.



LAWRENCE NYAZEMA
Commercial Director

I am passionate about upskilling the youth because our best future lies with that next generation creating a prosperous society. Therefore unleashing the energy, entrepreneurial spirit and technological genius of the young is not just a moral imperative, but an economic necessity. Being part of the BOOST Incubation programme saw this passion come to life as a diverse variety of entrepreneurs from across the country grew their businesses significantly through the various interventions on offer.



VIOLET MUTANDWA
Head of Legal & Company Secretary

The Junior Achievement partnership is a true testament of the popular saying: 'Catching them young' as it gives a platform for the students to be fully responsible for a business from its inception. Being part of the 2018 Company of the Year Competitions in Harare brought a new perspective on business culture as it had an embracing Technology theme. I was proud of the innovative useful products and services exhibited that apply to our current market needs. This showed thorough Market Research, product knowledge and business acumen learned over the year to thrive as a real enterprise in the future.



WONDER NYABEREKA
Chief Technology Officer

When I went to Honde Valley, I met a young farmers club who now run a viable business in packaged dried foods. I was overly impressed with the level of detail on their packaging and the operations behind their business. The amount of work they had put into their procedures was inspiring, and it was evident that they had grasped the means to success. A business requires good processes and systems to work well. When I saw the young farmers packaging I knew that their business would be successful because their product looked like it belonged in a high-end supermarket.

DONATIONS



Hospital Cash Plan

You could get up to \$200 for every day spent in hospital. Don't delay, speak to your personal banker for more information.

All First Capital Bank Insurance is underwritten by

Zimnat
associated with  sanlam group

Belief comes first.



It's not a job, its our **PASSION**



Employee Volunteerism

The culture of giving back to the community has become engrafted in the DNA of every First Capital Bank Zimbabwe colleague as we aspire to be the change we want to see in our environment. Over the years we have seen an increased yearning in the team to make a difference to the best of their ability. Citizenship is a core pillar in the way we do business at First Capital, it translates to how we create sustainable development in the communities in which we operate.

This is brought to life by creating various platforms for colleagues to plough back into the community. The Colleague Volunteerism programme enables colleagues to donate their time and engage in skills transfer projects in the community three times a year with the assistance of a grant per project.

Our theme has been on knowledge transfer focusing on Financial, Enterprise, Work and People Skills. Over 6000 youth beneficiaries were positively impacted under the Employee Volunteerism framework. Our satisfaction comes from the impact we make as we create a better world for the future generations.

- 1** Managing Director Samuel Matsekete tries some dried fruit produced by the young farmers' club in Murehwa after conducting a financial literacy workshop



- 2** A Chiredzi colleague gives a career guidance talk to upper 6 students from Mkwasine Secondary School
- 3** Zvishavane Branch Colleagues teach enterprise skills at Makamba High School
- 4** Transport Department colleague gives a talk on effective methods of fish farming in Mzarabani
- 5** Payments department colleagues taking part in a rabbit project in Harare.
- 6** Beitbridge Branch paints a classroom for the students at Tshidixwa School in Beitbridge
- 7** A colleague from Securities department helps with a gardening initiative at Rujeko Secondary School



OUR PARTNERS

Tsitsi Munyaradzi
Corporate Affairs Associate



Zimbabwe Farmers' Union

"Zimbabwe Farmers' Union (Z.F.U) is an organisation for all farmers in Zimbabwe. The union was founded in the Midlands Province in 1939 to assist farmers in their farming activities. They have set up the following interventions; formation of farmers' clubs where participants share ideas, commodity associations to share common ideas on production and management of resources, installation of technocrats at village levels, production research among others."

Junior Achievement Zimbabwe

"Founded in 1919, Junior Achievement (JA) is one of the world's largest and fastest growing non-profit organisations dedicated to educating young people about business, economics and free enterprise. In 2012, over 10.5 million young people participated in JA programmes in 121 countries across the globe. Junior Achievement Zimbabwe is a private sector initiative and became a member of Junior Achievement Worldwide (initially International) in October 1998. JA Zimbabwe is registered in Zimbabwe as a non-profit trust organisation. Over 100,000 young people, both in and out-of-school, rural and urban have taken part in JA programmes in Zimbabwe since 1999. In 2012, over 25,000 young people participated in JA Zimbabwe programmes across the country."



Boost Fellowship

"BOOST is an acronym which stands for "Building Opportunities on Student Talent". The BOOST Fellowship was founded in 2000 through the support of a dynamic team of enthusiasts from Zimbabwe, the UK and the USA. Together, they have observed that while most schools and universities across the world generally provide a wide-ranging academic education, many students find themselves inadequately prepared for the opportunities and the challenges of the world beyond the classroom. BOOST aims to bridge this knowledge gap and equip the youth for the future."



Zimbabwe Farmers' Union



Mr Paul Zakariya
 Executive Director
 (Zimbabwe Farmers' Union)

"First Capital Bank Zimbabwe has supported the Zimbabwe Farmers' Union 'Fit For Life' empowerment and entrepreneurship project from 2015 to 2016. This is a unique programme aimed at leveling the playing field for school drop-outs in the rural and peri-urban areas of the nation. Working with First Capital Bank Zimbabwe was a pleasure as they were keen to support all our initiatives by providing various knowledge transfer platforms and financial inclusion interventions to our Young Farmers' Clubs. This encouraged our youth and boosted their morale improving the results output of the training curriculum. Our partnership was characterised by frequent communication, monitoring visits and upskilling platforms such as the Agripreneurship Forum, Annual Congress, staff volunteerism activities and various summits among

others. This interaction and networking improved youths' innovation in the implementation of their agricultural ventures. Working with First Capital Bank Zimbabwe enhanced the Zimbabwe Farmers' Union's visibility and reach in communities across Zimbabwe as 16 districts were covered. Over 30 000 young lives were transformed directly through the various interventions under this programme, showing the great impact of meaningful Private Public Partnership. The mileage covered to improve financial inclusion, employment creation and enhancement will go a long way in our economic development and we are honoured to be part of this chain."

Junior Achievement Zimbabwe



Mr Phil Mlambo
 Executive Director
 (Junior Achievement Zimbabwe)

"For us at JA Zimbabwe, the partnership with First Capital Bank Zimbabwe is beyond just a programming relationship. We draw from the massive wealth of corporate governance expertise and strategic direction from our collaboration. We tap into their experience and skills when designing and implementing our Entrepreneurship, Financial Literacy and Work Readiness Programmes. The staff at First Capital, service providers and SME clients have provided mentorship, role modelling and coaching to our programme participants in and out of schools.

The financial investment First Capital Bank Zimbabwe ploughs into our programmes helps us empower young people to own their economic future. For that, we are truly grateful and remain a proud partner of First Capital Bank Zimbabwe."

Boost Fellowship



Mrs Cleo Makoni
 Executive Director
 (The BOOST Fellowship)

"The Boost Fellowship is proud to be associated with First Capital Bank Zimbabwe, a strong brand with a long and positive history in Zimbabwe. First Capital Bank Zimbabwe has taken an active role in empowering young people with Entrepreneurship, Employability and Financial literacy skills through our initiative. The First Capital Bank Zimbabwe senior leadership team has been supportive of this initiative whose goal is supporting youth Small to Medium Enterprises (SME's) in their drive to grow, strengthen and scale their businesses. As an organisation we were impressed with

the First Capital Bank Zimbabwe vision, commitment and ability to form worthwhile partnerships by leveraging on existing connections. This gave youth a unique opportunity to be mentored by executives and high powered individuals who can inspire and encourage them. First Capital Bank Zimbabwe has proven to be a dependable partner and is committed to the success of programming, implementation and results that change lives positively in the long-term."

ZFU PARTNERSHIP



First Capital Bank Zimbabwe has invested over \$400 000 to educate over 30 000 young farmers on financial literacy, farming as a business and other technical skills in the "Fit for Life" programme under a three-year partnership with the Zimbabwe Farmers' Union.

This initiative seeks to reintegrate youth who would have dropped-out of high school in the rural and peri-urban areas back into society, by giving them a second chance through the various learning interventions that will provide new avenues of sustainable livelihoods. The goal is to equip the youth with the ability to convert domestic farming activities into economically viable solutions through the interventions on offer. This programme has contributed to national financial inclusion, employment creation, food security and has up-skilled, educated and impacted young farmers in 16 districts across the country.

Upon recruitment the youth underwent literacy and numeracy courses in order to facilitate their reintegration in the learning curriculum under Phase One. The next stage saw the youth being taught farming technical skills, financial skills and finally, farming as a business. After successful completion of these courses, qualifying students were now classified as 'Fit for Life' farmers who were split into small groups known as Young Farmers' Clubs, where the actual agricultural business journey began. Over 800 clubs which conducted business farming activities based on their farming region group, were formed. Regular monitoring and evaluation was done by the tutors while the First Capital Bank Zimbabwe executive committee spearheaded a mentorship programme to provide guidance to the top Young Farmers' Clubs - this was incorporated in the Pay It Forward Campaign and the colleague volunteerism platforms.

The programme had robust structures in the form of strategic partnerships with the Ministry of Primary and Secondary Education which provided the learning facilities and tutors, firm community structures that offered local guidance and land; Agritex and other agricultural specialists who gave modern farming expertise and organised industrial site visits and market linkages for the farmers. The Young Farmers' Clubs had an opportunity to apply for start-up grants to expand their businesses by demonstrating the viability of their business models through a rigorous application process. Successful applicants were awarded with grants to plough into their enterprises to





Images show the various training activities, farm produce and launch of the Fit for Life partnership

create growth, profitability and positively change lives.

As an organisation we see the importance of agriculture and empowering production at a primary level as this speaks to value addition so that we create a brighter future for our country. Agriculture enhances our manufacturing sector which in turn will help our communities to enhance the standard of living. The “Fit for Life” programme is the key to supporting the youth at a grassroots level so that they may start contributing to innovative socio-economic solutions.

The programme has seen young farmers around the country develop financial capabilities, make informed and effective decisions with all of their financial resources.

The key outcomes are;

- Over 30 000 youth beneficiaries impacted
- 800 Young Farmers' Clubs created for business
- Over 30 green houses built for horticultural farming
- 38 Drip Irrigation sites developed
- 1810 youths with micro projects
- 16 districts impacted countrywide
- Over USD80 000 donated as start-up funds
- Over half a million USD spent on the partnership

We are proud of the impact the First Capital/ZFU Fit For Life partnership has had on the beneficiaries and we are confident that this will yield long term benefits to address national agendas such as food security and employment creation. Our ambition is to enable people achieve their extraordinary and we believe the ‘Fit For Life’ intervention has addressed this goal adequately. We will continue to invest in other innovative ways to Grow, Empower and Prosper the next generation.



Commercial Asset Finance.



Speak to your relationship manager on
how we can help you boost your business.



BOOSTING of young entrepreneurs. First Capital Bank Zimbabwe presents the sponsorship to the BOOST Fellowship Incubation Program of 2016.

A Big Boost for SMEs



We believe in developing communities through entrepreneurial skills development of the youth who are the next generation of our society. Our BOOST Fellowship Business Incubation partnership is hinged on this belief – as it ensures an effective growth, hence the need for us to begin from the roots.

This interactive and hands-on programme which focuses on entrepreneurs aged 35 and below was implemented through an incubation styled model. The initiative aimed to develop start-up businesses to become viable Small to Medium Enterprises that would add to the economic development in Zimbabwe. At the commencement of the programme a baseline survey of the participants was conducted to obtain an understanding of each unique start-up and form the basis of how the Incubation Programme would best assist each entrepreneur to set up successfully.

The bank invested USD68 000 for the training, mentorship, facilitation, incubation and administration costs incurred in the running of the programme. The first group of participants comprised 219 entrepreneurs who are now running their businesses and this ripple effect has created 339 new jobs in the process.



A diverse selection of young SME businesses across Zimbabwe are benefiting from the initiative. Some of the industries include Liquid Petroleum Gas, Fertiliser Distribution, Production and Printing, among others.



Mentorship Group Photo

One of our promising projects is by Tatenda Sanhewe an entrepreneur based in Highfields involved in the production of learning aids for schools in her community. Through this programme she has managed to formally register her business with a staff complement of 4 young individuals. The most valuable experience highlighted by participants has been the access to industry experts and trainers, particularly the captains of industry who pledged their time during the Pay it Forward campaign. Highlights of the programme to date are;

- 219 new entrepreneurs received business management training
- 51 business mentoring relationships established
- 339 new jobs created by businesses supported
- 219 businesses with increased access to capital

We are confident that through our partnership with BOOST we are playing a role to job creation, market linkages which will help the next generation reach their extraordinary.

Junior Achievers



Junior Achievement Zimbabwe and First Capital Bank Zimbabwe have a 13 year old relationship and have worked together to educate youth on business operations, work readiness, financial intelligence and free enterprise through practical experience learning forums. In 2018, this partnership was characterised by the following three programmes carried out in 20 schools located in Harare, Mutare, Kwekwe, Gweru and Bulawayo to attain the above goals;

- Junior Achievers Company
- JA Job Shadow
- JA Mentorship

The focus of the above interventions is to ensure that youths who undergo this curriculum will become well-rounded individuals who add value in their chosen career path whether as a corporate employee or an entrepreneur in their own right. The JA Company Programme challenges the students to set up a business from scratch, commencing from the formulation of a business plan, recruitment of company personnel within their schools, raising capital through the selling of shares and other activities that characterise the creation of a company. This provides students with hands-on experience of entrepreneurship as the aim is to realise actual profit in the enterprise. They take on actual roles such as CEO and Marketing Manager in order to learn how to operate within an actual organisation. This has prepared over 279 young people who formed over 30 companies to become work ready and innovative at an early stage.

The Job Shadowing programme was held under the 'Take 10K Girls to Work' theme which had a special focus on the girl child and their placement in the workplace.



Over 200 girls got the opportunity to spend at least half a day shadowing a First Capital Bank Zimbabwe colleague in a department aligned to their interests across the network. This shed light on career opportunities, qualifications required and the general work behaviour standards expected when they switch over to the world of work after school. A student named Talent said, 'I really enjoyed myself today but most importantly my mind is set on becoming a Corporate lawyer. I never knew one could find this role in a Bank'.

The JA Mentorship program complimented the rest of the programmes by providing over 80 participants from the JAZ Alumni and school database with leadership training conducted by First Capital Bank volunteers. The curriculum covered the



softer skills required in a leader such as communication, life skills, work ethics, confidence building, communication, building rapport and self-awareness. Corporate social responsibility was integrated into the JACO sessions to instil an appreciation of good citizenship. Students responded well to this by using 5% of their profits for different Corporate Social Responsibility activities.

Overall, the JAZ partnership has been successful touching over 500 youth in 2018 in diverse life changing ways. Over the past 5 years we have impacted over 10 000 students by bringing them to the world of work. Benefactors have a better equipped to face life after high school as they have been upskilled in various pertinent areas, understand their strengths or weaknesses and most importantly how to become the solution to the problems they face.

Bonus Savings Account.

Our
first
home

Our
children's
education 

Speak to your personal
banker today and start saving.

First Capital Bank Development Facility



"SMEs are contributing significantly to the GDP and with adequate support there is great potential to grow this contribution and create employment."

As part of our efforts to ensure Financial Inclusion, we have developed a tailor made lending facility within the business structure specifically tailored to invest in Small to Medium Enterprises (SMEs) led by and benefiting women, youth and promoting the agricultural agenda. This move was made to assist the previously marginalised market segments by availing funds for business growth through loans and other financial assistance. SMEs in these groups focusing on Agriculture have an advantage to secure funds as our business is committed to the economic growth and food security for our country.

One of the greatest challenges faced by SMEs is access to funds. We knew there was a need to help tackle the issue of financial inclusion and address the subject of direct financial support. As part of our citizenship agenda, we saw the need to adjust how we do business in order to meet this need. A boost to this industry would

significantly improve the economy as well as the livelihoods of these entrepreneurs and their communities. SMEs are contributing significantly to the GDP and with adequate support there is great potential to grow this contribution and create employment.

We have extended facilities to SMEs in the agricultural, health and education sectors and the whole book is growing. One of our successful applicants, Happy Primary School requested for a loan to build an extra classroom block and this has since been completed. We encourage women and the youth to seek advice and support in developing sound business plans to qualify for this opportunity. As First Capital Bank we would like to play a significant part in meeting the national financial inclusion strategy which aims to improve the number of financially included businesses to 80% by 2020.



Products and Financial Inclusion



Our purpose as a business is to help customers achieve their extraordinary. We strive to provide the right product and channel solution for every banking transaction that we anticipate our customer will want to do, by placing the customer at the core of everything we do. It is part of our vision that as our business grows, we also have a positive impact on the community in which we operate in and these values are embedded in our product development.

A recent addition to our savings product portfolio is the [Group Save Account](#). This is a community based product designed for groups of individuals who would like to save towards a common goal, maintain a savings culture and ultimately develop their local community and economy at large. Through encouragement and commitment to a group cause, individuals will be able to pool funds and enjoy competitive interest rates on their balances, as we seek to assist them towards achieving their goals.

“ as our business grows, we also have a positive impact ”

Another product designed with our community in mind is the [First Capital Bank Zimbabwe Budget Account](#). A low cost transactional account with no maintenance fees and minimal KYC requirements specially designed to be accessible to anyone, making banking services highly accessible to every resident. We are committed to continue driving the financial inclusion agenda crafting products and solutions tailor-made to meet the banking requirements of the community, and ensure that we walk the journey of prosperity with our customers.

Transact	Savings
<ul style="list-style-type: none"> • ZWL Current Account • Rand Current Account • Budget Account • Nostro Account • Ultimate Account 	<ul style="list-style-type: none"> • Bonus Savings • Group Savings
Borrow	Cards
<ul style="list-style-type: none"> • Personal Loan • Mortgage Loan (Outright Purchase or Equity Release) • Overdraft Facility 	<ul style="list-style-type: none"> • Zimswitch Debit Card • VISA Debit Card
Channels	
<ul style="list-style-type: none"> • Mobile Banking • First Capital Bank Zimbabwe Internet Banking • First Capital Bank Zimbabwe Mobile Banking/ First Capital Bank Zimbabwe Tablet - Banking • ATMs • Point of Sale • Zipit • Bill Payments 	



Rising Eagles Journey Stories

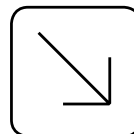
The Rising Eagles programme is a unique initiative custom-made for the local youth by First Capital Bank Zimbabwe. This is to demonstrate our commitment to our Citizenship value which is to leave things better than we found them.

This value is evident in our investment in young people, who are critical to the development of the nation and the future. The programme is a two year long journey that aims to build well-rounded professionals through various on-the-job training interventions such as technical knowledge, leadership, corporate social responsibility and communication among others. It is designed to groom young graduates to be present and future leaders of the business and exposes them to the First Capital Bank Zimbabwe Pan-African network where graduates from across Africa converge thrice for training summits in South Africa. The programme identifies the best and brightest from thousands of applicants through a rigorous selection process that takes place firstly online through various psychometric tests followed by rounds of interviews at an assessment centre.

These graduates are taken on a challenging but exhilarating journey of self-discovery, career mapping and an understanding of the business they have become a part of. To date we have enrolled over 140 Rising Eagles under this initiative, to form part of the First Capital Bank Zimbabwe talent management pool and succession planning. Over the years a vast array of opportunities have been availed to the eagles which saw some of them placed in various strategic positions within the African region and local placement in managerial roles.

We also have an internship programme which exposes third year university students to the working environment and allows them to gain some hands-on experience in the various departments of our business. Providing youth with the best opportunity to get a decent job after university calls for investing in education and training of the highest possible quality, and providing them with the right skills that match the labour market demands. We are committed to this cause and we enrol at least 20 interns annually since the commencement of this initiative.

2017 RISING EAGLES



Vonriette Chigumba
Commercial



Vongai Chiome
Finance



Tinashe Phiri
Retail Banking



Mlibazisi Ndlovu
Risk



Njabulo X. Mpofu
Commercial



Sharon B. Matongera
Projects

The 2016 Rising Eagle Graduates share snippets of their journey :

John F Kandwe: Information Technology

The magnitude of how big this opportunity is dawned on me the day I arrived in Johannesburg, South Africa for the first of three Rising Eagle leadership summits. I attained international exposure and met with young, bright and energetic minds from South Africa, Uganda and Egypt. Over the year I have obtained a 360 degree view of how technological solutions help bridge the gap between business strategy and business outcomes. The onus is on me to wholly immerse and apply myself in order to learn and to give back as much as I can to move the organisation forward.

Keith Baira: Digital Channels

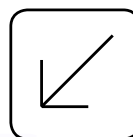
Being a Rising Eagle has been a great challenge requiring me to apply my skills effectively to contribute to the growth of First Capital Bank. I learnt a lot about organisational behavior, communication and accountability. I have also developed a positive work ethic which helps me to interact effectively with colleagues. Branch rotation exposed me to extensive customer interaction that has helped me to understand their hopes, aspirations and expectations from the bank.

Sandisiwe Dube: Risk Department

The Rising Eagle programme has been very enlightening and has given me exposure to a broad successful alumni locally and internationally giving me direction on my career inspiration. Much has been invested in me as an individual and I am up for the challenge. The departmental rotations gave me a holistic view of our role as a financial institution and provided a platform to tap into the knowledge reserves of the diverse talented staff. I am a better leader, team-player and member to my community who is ready to help our customers achieve their ambitions in the right way.



2019 RISING EAGLES



Rumbidzai Kapurura
Legal



Yvonne R. Musimwa
Front Office Treasury



Artwell Mvubu
Credit Risk



Fadzai Muzenda
Corporate



Tafadzwa R. Nyamujara
Investment Banking



William J.T. Musodza
Compliance



Hellen E. Magaya
Business Banking



Moreblessing Machiwenyika
Risk



Kudzai Mavindidze
Retail Banking



Keith Dubugwane
Marketing, Products and Channel

PAY IT FORWARD

"...business colleagues and friends of First Capital Bank Zimbabwe to join in ploughing back into the various communities they serve"



The First Capital Bank Zimbabwe Pay It Forward Campaign (PIF) was our flagship citizenship initiative. It works as a snowball challenge. It was spearheaded by the First Capital Executive Committee who took the lead by engaging in various mentorship and volunteerism activities that involved sharing their unique skills and knowledge with the youth in their local communities. Each member of the EXCO then extended an invitation to captains of different industries, business colleagues and friends of our business to join in ploughing back into their local communities. This is what has made Pay It Forward unique— it is a joint, ongoing and ever-growing community campaign.

The key objective of the PIF Campaign is to impact the youth in our communities through skills transfer. The participants were encouraged to share knowledge that relates to their area of expertise with a chosen group of youths. Unleashing the energy, entrepreneurial spirit and technological genius of the young is not just a moral imperative, but an economic necessity and this is what the leaders sought to achieve.

The journey began with the First Capital Bank Zimbabwe leadership going out to different communities to meet beneficiaries of the Fit for Life programme and impart skills and knowledge matching their individual passions and expertise. Each of the leaders shared varying lessons with the young farmers such as effective leadership, negotiation skills, emotional intelligence, sales, the importance of teamwork and social development.

In the second phase of Pay It Forward, the First Capital Bank Zimbabwe Exco members proceeded to nominate candidates through a programme on radio and short social media videos, to “Pay It Forward” in their various communities or to specific chosen charities. The idea was to inspire more leaders to take part in the Corporate Social Responsibility space and share these success stories. We were pleased that the nominated stakeholders accepted their nominations to pay it forward .

Through this campaign the nominated leadership have pledged to do the following

- Empower young professional women and artisans
- Upskill young farmers on effective modern farming methods
- Conduct free dental services or oral health in local communities
- Life Skills training and Job Shadow for Primary and Secondary youth in Murehwa
- Mentorship to entrepreneurs undergoing the Incubation Programme
- Financial Intelligence training
- Awareness and training on digital channels

First Capital Bank Zimbabwe will continue to engage in sustainable community projects that will have a long term impact on the youth, community and economy through the Pay It Forward Campaign. For more information on the Pay It Forward initiative and to view the nomination videos, log onto the First Capital Bank Zimbabwe online profiles. We will continuously share the Pay It Forward journey through our social media platform and we are confident that this will inspire ordinary citizens to also give back to their communities. Join us as we make an impact to society.

Loyalty lending.

If you have been our customer for the past twelve months, talk to us for a short term facility.

Make A Difference Day Campaign



Every year in October, it's "Make a Difference Day" at First Capital Bank Zimbabwe! During this month, all of our colleagues go out into communities to make a positive difference for the underprivileged. The purpose is to encourage a culture of giving back to the communities we serve through active participation in volunteerism.

Make a Difference Day activities cultivate a team spirit within our business where we believe there is one goal which is to promote our citizenship value of leaving things better than we found them. Over the past year, over 700 colleagues volunteered over 4700 hours in various community activities and over 20 000 youths benefitted from these various activities countrywide.

First Capital Bank Zimbabwe committed USD60 000 to ninety-nine projects implemented by the different teams within their departments. The Corporate Banking department for instance, reached out to Rugare Orphan Care (ROCO) where they provided financial and entrepreneurial training, farming equipment and also helped to plant tomatoes. Practising good citizenship remains key to all of our colleagues through the volunteerism avenues available because as our society prospers, we grow with it and this is an imperative for our business' sustainability.

OUR WALL OF FAME



JA Zimbabwe
Certificate of Appreciation



Exceptional Marketing Awards 1st runner
up Corporate Social Responsibility
Campaign 2016



Digital Marketing Conference
Advertising Award 2016



SMEs International Expo
Silver Medal Award



Service Excellence Awards
Best Banking Sector 2016



Best Cash Manager
in Zimbabwe 2015



AMH Chairman's Awards
Banks & Banking 2016



Zimbabwe Independent Awards
Banks & Banking 2018



Citizenship
*is leaving things better
than we found them*