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GUARANTEE SCHEME**
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PRODUCT HAS ZERO UPTAKE?

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AND CORPORATE WELLNESS
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Their knowledgeable team will be more than happy to provide you with in-depth information and insights into the remarkable features and capabilities of John Deere construction equipment.

Now, let us look at ways you can use this impressive equipment to get the job done:

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Suitable machinery:

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- Dozers: Designed to help you push forward.
- Backhoes: Machines that are up to any task on your jobsite.
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- Wheel Loaders: Machines that bring the muscle you require.
- Dozers: Clearing a path for progress on your site.
- Crawler Loaders: Equipped to do the heavy lifting in site development.
- Motor Graders: Reliable machines that operate with the precision you need.
- Backhoes: Versatile machines for whatever you need on the jobsite.

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Wheel Loaders: From compact to large, a variety of models to lift up your operation.

5. Landscaping equipment; helping you push ahead

Whether you're working around the weather, managing through labour shortages, or trying to edge out the competition, Deere compact machines, attachments and technology are designed to be the versatile workhorses that help you push ahead.

- Skid Steers: Loved for their power, reliability and versatility.
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2. Enhanced fleet connectivity:

JD Link connectivity goes beyond individual machines; it brings connectivity to your entire fleet, regardless of equipment brand or age. This seamless integration allows for centralised data collection and analysis, enabling comprehensive fleet management. Operators and companies can access a unified view of their entire fleet's performance, facilitating better resource allocation, maintenance planning, and operational optimization.

3. Dealer support and data tracking:

JD Link offers the added advantage of remote support from your dealer. Through the system, operators can receive remote assistance, diagnostics, and troubleshooting, eliminating the need for physical visits and reducing response times. This feature ensures that operators have access to timely technical support, enhancing equipment uptime and reducing maintenance costs.

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EDITORS NOTE



LICENSING OF LETSHEGO ESWATINI BANK: A TRANSFORMATIONAL MOVE

The decision by the Central Bank of Eswatini (CBE) to award a provisional digital banking license to Letshego Eswatini (Letshego Eswatini Bank) is a major transformational move for the country. I had hoped that this decision by the Bank would receive much fanfare and reverberate throughout the Kingdom. But maybe they are holding out on those celebrations for the permanent license.

There are several reasons why this move should be celebrated. Firstly, one must appreciate the opening up of the banking sector. This is by no means an easy feat. It's historic. In other countries, the banking sector is largely concentrated among a few dominant players. This has negative repercussions, such as high bank fees for consumers. The Governor of the CBE, Dr. Phil Mnisi, is on record stating that one of the things they are working on as the Bank is to ensure that bank fees are reduced. Opening up the banking market opens up that possibility.

It is also pleasing to note that the LEB will focus on the unbanked and underserved market, further enhancing the country's financial inclusion ambitions. The 'Eswatini Fintech Landscape Report 2023' compiled by the CBE, the Eswatini FinTech Working Group (EFWG), the Alliance for Financial Inclusion (AFI), and Olayinka David-West Consulting revealed that the country has an 87% financial inclusion rate, which is largely driven by mobile money market services. The challenge, however, is that the ecosystem lacks

product diversity across Fintech verticals and market enablers. Perhaps, the introduction of LEB will provide innovative financial services.

This move by the CBE also indicates that more banking licenses will be issued soon. The Bank has previously stated that two more banking applications have reached maturity stage. Even though we are not privy to the companies that have applied for the licenses, it is public information that the Swaziland Building Society (SBS) has applied to convert to a commercial bank. Licensing of more banks means there will be increased product diversity, with consumers being the biggest beneficiaries.

The speed in awarding the license also needs to be commended. LEB submitted its application to the Bank on 17 October 2024, meaning the license was awarded in under a year. This is relatively quick when you consider how financial regulators operate.

If you are concerned about the possibility of overcrowding in the banking industry, due to our limited population, well, I will leave you with what the Governor posited in a media briefing: "The local market is big enough. Banks in the country make millions in profits, and there is certainly space for more banks."

Enjoy Your Read - Ufundze Kahle

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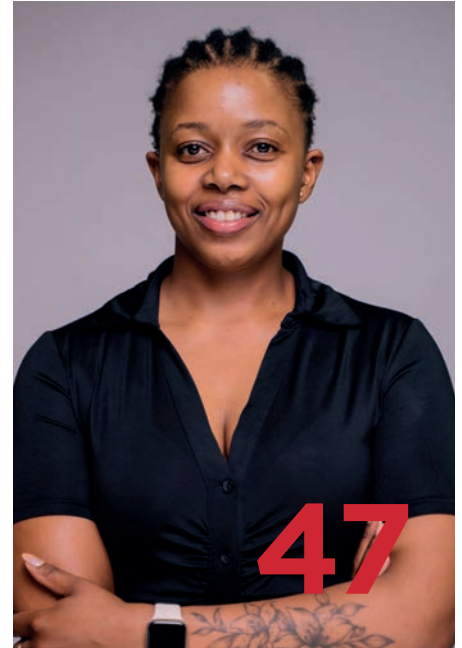
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ENPF Marks 50 Years with E6.8 Billion Asset Base

Established in 1974 with a seed capital of E100,000, the Eswatini National Provident Fund (ENPF) celebrated a historic 50-year milestone with a prestigious gala dinner attended by His Majesty King Mswati III, Emakhosikati, the Prime Minister, Deputy Prime Minister, Chief Justice, members of the Diplomatic Corps, Chiefs, Cabinet Ministers, Presiding Officers, Members of both houses of Parliament, as well as the ENPF Board, Staff and Management, and senior government officials. During the event, it was announced that the Fund's total assets have grown to an impressive E6.8 billion, with over 59% invested locally.

By Phiwa Sikhondze

The institution, founded by His Majesty King Sobhuza II, has evolved into one of Eswatini's most strategic economic engines, supporting key sectors and providing a financial safety net to thousands of members.

"Your Majesty, we see that seed fully grown," said ENPF CEO Futhi Tembe during her address at the gala dinner.



His Majesty King Mswati III

"Today, we also see clearly how your leadership has carried the torch forward."

Tembe outlined ENPF's strategic focus on impact-driven projects across Eswatini, aimed at stimulating economic activity, creating employment, and enhancing service delivery.

Some of the Fund's flagship investments include:

- **Tourism & Hospitality:** 100% ownership of Happy Valley Hotel
- **Healthcare:** Stake in Oracle Health Eswatini
- **Commodities:** Investments in Montigny and Swazi Milk
- **Consumer Goods:** Equity in Pick n Pay Eswatini and Unifoods
- **Financial & Technology Services:** Stakes in Old Mutual Eswatini, FNB Eswatini, IDCE, and Eswatini Mobile
- **Retail & Property:** Ownership of Bhunu Mall and Swazi Plaza, along with prime real estate across the country

"These are not just numbers on a spreadsheet," said Tembe. "They represent jobs, livelihoods, and bricks

laid in the foundation of a better Eswatini."

In his remarks, His Majesty King Mswati III praised the Fund's remarkable growth and commended the efforts of all stakeholders who contributed to its success. "The ENPF has grown from E100,000 to E6.8 billion. That is no small feat," he said.

The King also acknowledged both past and current leadership of the ENPF for growing the institution and making prudent investments. "Planning for investments and utilizing member contributions is not an easy task," he added. "But today, we see the results of disciplined and responsible leadership." Tembe paid tribute to those who built the ENPF's foundation, recognizing founding CEO Naphtali Shabangu, who led the Fund for 23 years and grew its assets to E300 million, and Prince Lonkhokhela, who served for 24 years and elevated the Fund to E5.6 billion in assets while emphasizing local investment. "Your Majesty, their leadership didn't just build an organization; they moved the country forward," she stated.

His Majesty further praised the Fund for its strict adherence to investment policies and commitment to local economic development, highlighting its compliance with the government's requirement to invest at least 30% of its assets domestically, contributing to sectors such as tourism, agriculture, hospitality, and health.

"While investing outside the country may seem lucrative, the policy of investing locally must be followed," he urged. "I call on other financial institutions to learn from ENPF's example and reinvest in the local economy to create opportunities for our people."

In a rare and significant address, His Majesty congratulated the Fund on maintaining a corruption-free record during its 50-year history. "This is commendable," he said. "Institutions like ENPF must continue to maintain this clean record. Let us keep corruption at bay, with no room for rats in such critical institutions."

ENPF's Digital Transformation

Tembe highlighted ENPF's digital transformation, noting the transition from manual queues to real-time digital portals.

"We have reduced claim times from

months to just one day. Employers now submit remittances online, and members access their information through the MyENPF App, quickly and privately."

This technological shift has enhanced operational efficiency and member satisfaction, aligning with global pension management standards.

Since 2015, the ENPF has invested over E15 million in social initiatives, including building homes for the elderly, providing bursaries to children with disabilities, and supporting projects in health, education, and dignity.

ENPF Pays E3.1 Billion to Retired Workers - King Hails Achievement

Since its inception, the ENPF has disbursed E3.1 billion to retired workers. His Majesty lauded this as a testament to its commitment to improving the lives of the country's workers. During the 50th Anniversary Gala Dinner at the Mavuso Trade and Exhibition Center, the King described this payout as a harvest from a visionary seed planted in 1974 by King Sobhuza II.

"The E3.1 billion paid to members at the end of their service is historic," His Majesty said. "ENPF deserves a round of applause for a job well done."



ENPF CEO Futhi Tembe



NEW LOGO



As part of the golden jubilee celebration, ENPF unveiled a new logo, signifying a new chapter in its evolution. The rebranding reflects the Fund's dedication to progress and a renewed vision for growth amid a rapidly changing economic landscape. It symbolizes the commitment to serve with unwavering dedication, unity, and purpose. Looking ahead, the King set an ambitious goal for the next 50 years. "We want to see a turnover of E100 billion reported by the ENPF in the next half-century," he declared.



Digital Banking License Will Truly Unlock Our Potential - Letshego Eswatini CEO

By Ntokozi Nkambule | Photo: Craft Space / Letshego

In June 2025, Letshego Eswatini was awarded a provisional digital banking license by the Central Bank of Eswatini, marking a giant step in the company's journey toward becoming a fully-fledged digital bank. Known for its focus on inclusive financial solutions for under-served individuals and small businesses, Letshego is now doubling down on its commitment to driving accessible and affordable banking through innovation and technology.

At the helm of this transformative initiative is Mongi Dlamini, the Chief Executive Officer of Letshego Eswatini, whose passion for financial inclusion and belief in the capabilities of emaSwati underpin the company's vision. In this interview with Inside Biz, Dlamini discusses the motivation behind applying for a digital banking license rather than other forms of banking licenses.

From tackling the needs of the under-served to pioneering new delivery models and creating local opportunities, Dlamini shares insight into the bank's roadmap and what lies ahead during the 12-month provisional license period.

Q: Firstly, congratulations on being awarded a provisional digital banking license by the Central Bank of Eswatini. Why did Letshego Eswatini apply for a digital banking license when you could have opted for a commercial banking license or any other type of banking license?

A: Thank you for the kind congratulations. I must also appreciate the kind messages of support and congratulations that we have received from various quarters of the Kingdom. We have felt a strong energy of support, and we hope this will continue as we travel this journey.

Why not a commercial banking licence? We have a clearly defined strategy not just in Eswatini but in all the 11 African countries we operate in, and what underpins our strategy is articulated in our chosen market segment. We aspire to be Africa's leading retail financial services provider and as such we focus on under-served individuals and Small, Medium Enterprises (SMEs). That is why we believe that this chosen banking licence best fits our aspirations, enabling us to serve our segment more efficiently and affordably.

Q: You have repeatedly stated that your key focus will be the unbanked & underbanked market. Please expand on this.

A: In the Eswatini context, as a country, we rank highly when it comes to financial inclusion, largely due to the work done by both the banking sector, Fintech companies, and the non-bank financial institutions. So, pretty much, everyone has access to some form of account in the Kingdom. For us, the conversation has shifted from exclusion to under-served. We want to be part of the conversation of saying, regardless of social class or economic standing, everyone has the right to affordable and accessible financial or banking products. This licence, we believe, will allow us to roll out new products and services and truly unlock our potential

Q: How does LEB plan to differentiate itself from other banks currently operating in Eswatini?

A: Our core differentiator will be and is our strategic intent, serving a pre and well defined target market and doing that with unrivalled excellence. It is important also to realise that we will be a niche bank; therefore, we will not replicate what the other big banks are doing, rather, within the confines of anti-competitiveness, we actually see ourselves complementing and partnering with the existing players, with the intent of serving our chosen segment with excellence.

Q: Since this is a digital bank, will there be any brick-and-mortar structures, such as physical branches, or will all services be offered online?

A: Remember, we currently have three points of representation or branches and we do see ourselves adding one or two more to cover the Lubombo and Hhohho regions. Our rollout strategy will be however

significantly underpinned by strong multisectoral partnerships and a strong agency network, which will seek to empower emaSwati to either venture into business or grow their business enterprises.

which we will offer to our clients. Let us reiterate, the new product rollouts must be done in a manner that will be affordable and accessible for all emaSwati and residents of our Kingdom.



Letshego Eswatini CEO, Mongi Dlamini

I am a firm believer that we have the requisite local talent as a nation to thrive and succeed

Q: Being a digital bank, what innovative services or technologies should customers expect?

A: It is too early to share as we are still in the kitchen cooking up a storm, all we can say is WATCH THIS SPACE.

Q: Running a digital bank means specific skills will be required. Does the country have that talent?

A: One thing we need to appreciate and understand is that emaSwati are incredibly talented and capable. I am a firm believer that we have the requisite local talent as a nation to thrive and succeed. As a bank, we will be looking to bolster our capable team, which comprises locals from within our borders. So yes, I do believe that silive akhona EmaSwati langasibambisa (as we country, we have capable EmaSwati that we can productively work with). We are a pan African organization in which in some countries, we are operating as banking institutions, so don't be surprised if we call on some of our brothers and sisters within our network to help us roll out the bank, the Letshego way.

Q: Are there any particular milestones you're targeting within the 12-month provisional period?

A: We have ambitious internal milestone dates, but out of respect to the Central Bank of Eswatini and other stakeholders, we cannot publicise those for now.

Thank you very much for your time, CEO.

It has been a pleasure. 🇸🇿



Letshego Eswatini CFO, Zandile Dlamini

Q: Letshego Eswatini currently provides financial solutions to individuals and micro and small entrepreneurs in the form of micro lending. How will this new structure look once the bank is operational?

A: Again, the market segment we are currently serving remains key and top of mind. What will and should change is a deepening and broadening of financial services and products,

Letshego Demonstrated Robust Understanding of Local Financial Landscape-CBE



The Central Bank of Eswatini has delivered on its promise of opening the banking space. The Governor of the CBE, Dr Phil Mnsi, first revealed their intention of opening the space in 2023 during a media briefing. True to his word in 2024, the Bank announced five categories of banks that may be licensed in the country. These include large commercial & international banks, medium-sized commercial banks, regional & small finance institutions, restricted license banks, and Islamic Banks.

The CBE, in an official statement, explained why it awarded Letshego Eswatini a provisional banking license. “The decision followed a rigorous and comprehensive evaluation process, initiated after the Letshego Eswatini Bank application was received on

17 October 2024. Several critical areas were assessed, including the financial health and history of the applicant, the credibility and expertise of its management team, its capital adequacy, and most importantly, the convenience and needs of the community it intends to serve,” reads the statement issued by the Governor.

The CBE further noted that the LEB demonstrated a robust understanding of Eswatini’s financial landscape, including the potential of the unbanked and underserved market segments. “LEB’s business plan showed realistic and cautiously optimistic earning prospects, while its strong capital structure and experienced leadership team provided further confidence in its capacity to operate responsibly.”

The CBE also welcomed LEB’s plan to differentiate itself through reaching the previously unbanked, offering competitive rates for deposits/savings, and emphasizing corporate social responsibility. It emphasized that the provisional license, valid for 12 months, comes with clear regulatory benchmarks that must be fulfilled before the bank can begin full operations.

The Central Bank pledged to continue to work closely with LEB and other relevant stakeholders to ensure that all regulatory and legal requirements tied to the provisional license are met before a banking license is granted and the bank becomes operational.

What is more inspiring is that more banking licenses will be rolled out soon in the country. The Governor has previously stated that two banking licenses have reached maturity stage.

This Is A Watershed Moment For Eswatini - CFI



The Centre for Financial Inclusion (CFI), a key advocate for expanding access to finance in the Kingdom, hailed the development as a watershed moment for Eswatini’s financial sector.

“This is not just a license; it’s a catalyst for change,” said the CFI in a statement. “Digital banking bridges the gap between traditional finance and the unmet needs of thousands of emaSwati.”

CFI’s Chief Executive Officer, Sizakele Dlamini, also applauded both the Central Bank’s proactive regulatory foresight and Letshego’s commitment to delivering innovative, secure, and accessible digital financial services. The institution noted that the digital banking model stands to benefit rural and remote communities where traditional banking infrastructure is limited, while also promoting cost efficiency, innovation, and customer-centric financial solutions.

In line with its mission, CFI has pledged support to both the regulator and Letshego to ensure that consumer protection, cybersecurity, and digital literacy remain at the forefront of implementation efforts. It also encouraged other financial institutions to embrace digital transformation as a means of driving inclusive growth.

ANNUAL INCOME TAX RETURN SUBMISSION AND PAYMENT FOR TAX YEAR END 2025

In terms of Sections 33 and 38bis of the Income Tax Order 1975 as amended (hereinafter referred to as the Order) the Commissioner General of the Eswatini Revenue Service (ERS) hereby calls upon all concerned and/or cited persons to submit Income Tax Returns for the tax year ended 30 June 2025.

1. PERSONS REQUIRED TO FURNISH INCOME TAX RETURNS IN TERMS OF THE ORDER

1.1 The following persons are required to submit an Income Tax Return for the abovementioned year of assessment:

- a) Every person, (other than a company or a trust) who received any gross income sourced in Eswatini.
- b) Every person, who is ordinarily not resident in Eswatini and to whom gross income sourced in Eswatini has accrued during the year of assessment;
- c) A pensioner who was ordinarily resident in Eswatini, who has multiple sources of income;
- d) The Public Officer of any company, in respect of such company;
- e) A recognized representative of a trust fund in respect of such trust income;
- f) An employee who (simultaneously) earns remuneration from more than one employer;
- g) An employee or a director who derived business or property income, in addition to his/her employment income;
- h) A director of a company;
- i) A member of a clergy (e.g. pastor, priest, priestess, minister, apostle etc.) and a church executive;
- j) A Member of Parliament, board member of a statutory or similar body, a partner in a partnership, and locally recruited personnel working in embassies, consulates, missions and or international organizations;
- k) A person, and his/agents, who derived income from providing professional independent services; this includes medical and legal practitioners.
- l) A person who received interest or dividends from funds invested in Commercial Banks, Building Societies, and Investment houses;
- m) Any person whose gross employment income (including fringe benefits) was E3 Million and above; and
- n) Any other person who may be required by the Commissioner General, in writing, to render a return of income in respect of the current year of assessment.

2. PERSONS NOT REQUIRED TO FURNISH INCOME TAX RETURNS IN TERMS OF THE ORDER

- a) A person, in continuous employment with a single employer, whose gross income during the year of assessment consisted ONLY of remuneration subject to the Final Deduction System (FDS); save for persons whose gross employment income was E3 million and above; or
- b) An employee who changed employers during the year of assessment but whose income tax deducted was paid in terms of the prescribed tax deduction tables and subject to the Final Deduction System (FDS); save for persons whose gross employment income was E3 million and above, and;
- c) A person who did not realise any other income in the year of assessment; or

- d) A person derived additional income which consisted of a dividend which has been subjected to a final withholding tax;
- e) Taxpayers who registered within the last six months of the Tax Year i.e. between January to June 2025

3. PRESCRIBED MANNER OF SUBMITTING RETURNS

Submission is only allowed through the following channels and any other form of submission will be deemed a non-submission and will therefore result in penalties for non-submission as prescribed by the Order:

3.1 Income Tax Returns

- a) The tax returns must be submitted using the TaxEase platform ONLY.

4. DEADLINES FOR THE SUBMISSION OF RETURNS AND PAYMENT ARE AS FOLLOWS:

Taxpayer Segment	Normal filing & payment deadline
<ul style="list-style-type: none"> • All Non-Individual Entities <ul style="list-style-type: none"> • Non-VAT Registered Businesses • VAT Registered Businesses 	31 October 2025
<ul style="list-style-type: none"> • Presumptive Tax Regime 	31 October 2025
<ul style="list-style-type: none"> • Individuals with employment income above E3 million • Individuals with employment income and/ other income • High Net Worth Individuals & Special Groups 	30 November 2025
<ul style="list-style-type: none"> • All Clients using other approved tax years other than the Commissioner General's normal tax year 	Within four (4) months after the end of approved financial year.

5. TAX RATE

The applicable Corporate Income Tax (CIT) rate for 2025 declarations is 25% and 1.75% of turnover for Presumptive Taxpayer group.

6. DRAFT FINANCIAL STATEMENTS

Draft financial statements would be accepted in the absence of signed audited financial statements on the due date. In this case signed audited financial statements should be submitted as soon as they become available.

7. ACCEPTABLE PAYMENT METHODS

- Electronic Funds Transfer (EFT) (i.e. Internet Banking)
- Speed points at ERS Service Centers
- MoMo Pay
- Bank deposits.

NOTE: Cash payments are NOT allowed at all ERS pay points.

Remember to file and pay on time to avoid unnecessary penalties and interests. Ensure correctness and completeness of the return before you file and seek guidance from the ERS when needed.

BRIGHTWELL S. NKAMBULE
COMMISSIONER GENERAL

Smart Investing Starts With The Right Questions

By Vulincwala Dlamini | Photo: STANLIB

STANLIB Eswatini recently commemorated 25 years in Eswatini and presently manage more than E18 billion of EmaSwati's capital market assets. In this conversation, financial journalist Vulincwala Dlamini sits down with STANLIB Eswatini's Senior Business Development Manager, Muziwanele Manyathi, to unpack everything you've ever wanted to know about unit trusts, local impact investing, and building sustainable wealth.

Vulincwala (V): Many readers hear 'unit trusts' and think 'complicated'. How would you explain it over a cup of coffee?

Muziwanele (M): Picture a giant cake. You and thousands of other investors each own a slice - those are your units. Professional bakers - in this case portfolio managers, choose the best ingredients, such as shares, bonds, cash - to bake the cake. Every day we re-taste and rebalance to keep the flavour - your returns, consistent and in alignment with investment mandates.

V: What's the difference between the Money Market Fund and the Managed Fund?

M: Risk and time horizon. The Money Market Fund is your low-risk investment pocket - a place to park money you may need in the next year or two. Think school fees or emergency repairs. The Managed Fund is a long-term investment option - basically your marathon runner; mixing Eswatini, South African and offshore cash, bonds, property and equity asset classes, to beat inflation plus benchmarks over three years or more.

V: How have the funds performed in real terms?

M: Over the past twelve months to 31 March 2025, the Money Market Fund delivered 9.4%, comfortably beating average bank call account rates. The Managed Fund returned 9.4%, also comfortably out-pacing consumer inflation. Over five years, the Managed Fund has compounded at 10.7% and the Money Market yielding 7.2% in the same period.

V: Investors worry about fees eating their gains. How competitive are yours?

M: Our all-in fees are 0.5% for the Money Market Fund and 1.5% for the Managed Fund. Every month - via our website www.stanlib.com/eswatini, we publish fact sheets; so you can see exactly what you're paying. We also have an online platform where investors can access their monthly statements and monitor their investments. This is done to ensure ease of access, efficient customer service and transparency on both investment returns and management fees.

V: Let's talk impact. STANLIB often references 'retail and infrastructure development projects'. Why participate in these kinds of investments?

M: Development projects - whether infrastructure or property; are engines

of job creation and tax revenue for the country. Property projects provide long-term employment opportunities and further bolster the economies of the various towns and cities in the Kingdom. Infrastructure projects also inject meaningful and sustainable growth into the entire Eswatini economy, and they uplift communities. In our 25 years in Eswatini, we have adopted a simple philosophy: if a project can yield commercial returns in line with our investment objectives and uplift the lives of EmaSwati, we're in!

V: Muziwanele, STANLIB manages more than E18 billion - almost half of Eswatini's capital market assets. What does that scale enable you to do for investors?

M: Scale enables access to larger and sometimes exclusive investment opportunities which also results in lower cost structures. The sheer size of STANLIB echoes trust, belief and credibility from Eswatini's population and it is with this sheer size that has helped STANLIB secure attractive deals and returns on investments which are then directly fed into investors' returns.

V: What are the most common mistakes/misconceptions in investing?

M: A popular misconception is that you must be rich to start investing, yet with just E500 you can begin your investment journey with STANLIB / open a STANLIB investment account.

Additionally, there are two mistakes that first-time investors usually make: 1) trying



Muziwanele Manyathi

STANLIB Senior Business Development Manager



to time the market, and 2) chasing popular trends. The remedy is diversification, sticking to your plan and understanding that investing is a process that requires time. Unit trusts offer that structure - you buy exposure to multiple securities at once, that are professionally managed by Asset Management firms.

V: Who is the ideal investor for each of your two flagship unit trusts?

M: Great question, it all comes down to needs, timeline and risk appetite. For example, our Money Market Fund is well-suited for first-time investors looking to “test the waters” with a lower-risk option. It typically attracts those with an

investment horizon of 12 to 24 months.

In contrast, our Managed Fund is designed for individuals and investment entities seeking long-term growth, making it ideal for those with a longer investment horizon. *(See Comparative Table Below)*

V: Final question, how does someone get started today?

M: It’s simple. You can invest into the Managed Fund from as little as E500 and make monthly optional deposits of E200. The Money Market requires an initial start-up of E15 000 or more and a voluntary minimum monthly deposit of E500.

Our Mbabane offices are located on the 2nd Floor of Sibekelo Building – that’s the office park adjacent to Hilton Garden Inn Hotel. Our advisors will align your portfolio with your goals, risk appetite, and timeline. Alternatively, you can visit stanlib.com/eswatini for more information and a comprehensive brochure. Since we are part of the Standard Bank Group, you can also get assistance on anything STANLIB related at your nearest Standard Bank and Liberty Life Eswatini branch.

There’s a Japanese saying which says “The best time to invest was 10 years ago, but since you can’t go back in time, the second best time to invest is now.”

FUND	BEST SUITED FOR	WHY IT FITS
Money Market Fund	<ul style="list-style-type: none"> • Anyone prioritizing capital preservation and on-call access. This type of investment is applicable for emergency funds, retirement income, company treasury accounts, reserve accounts and individuals. • Investors with a 12–24-month investment horizon. • Investors who are risk averse, who may possibly lose sleep over market swings. • First time investors who want to “test the water” before taking on more risk and ultimately gain more confidence in the world of investing. 	Capital preservation, low volatility, liquidity, and monthly compounded interest. You are unlikely to beat equity markets, but you won’t wake up to a negative performance either.
Managed Fund	<ul style="list-style-type: none"> • Individuals and retirement funds with a long-term investment horizon aiming to outpace inflation. • Parents investing for their children’s education, or individuals seeking to build or supplement retirement capital. • Investors comfortable with moderate ups-and-downs for higher long-run returns. 	A diversified mix of equities, bonds, property and cash targeting inflation plus 3% over stipulated rolling periods. Short term bumps are smoothed out by asset-class rotation and professional risk management.

STANLIB



EXPORT CREDIT GUARANTEE SCHEME HAS RECORDED ZERO UPTAKE

By Sizwe Dlamini

The World Bank states that unemployment in Eswatini stands at 34.4% and youth unemployment at 56%. As a result, entrepreneurship has become more than an economic ambition—it is a survival strategy. Yet, for many who turn to business to earn a living, the lack of access to capital remains a serious barrier.

In a country where only those with formal jobs and financial history can access bank loans, starting a business has become a privilege. The government of Eswatini, to its credit, has come up with several initiatives that are aimed at supporting small businesses, one of them being the Credit Guarantee Scheme. The schemes are divided into two: the Small Scale Enterprise Loan Guarantee Scheme (SSELGS) and the Export Credit Guarantee Scheme. For purposes of this article, we will focus on the ECGS. Disturbingly, though, economic development practitioners have revealed that the ECGS has recorded zero uptake. The question is why this is the case in a country that desperately needs entrepreneurs to thrive.

About the Export Credit Guarantee Scheme (ECGS)

The ECGS is a program designed to facilitate access to finance for exporters, particularly Small and Medium Enterprises (SMEs), by mitigating the risk for financial institutions. The Scheme is administered by the Central Bank of Eswatini (CBE).

The ECGS aims to boost the country's export trade by encouraging banks to lend to exporters, even those with limited collateral. It targets export-ready MSMEs in sectors like agriculture, manufacturing, and value-added services. The scheme enables businesses to access short-term export financing through commercial banks via a government-backed loan guarantee.

Loan amounts and terms:

Loans available up to E 3.3 million, with repayment periods tailored to the export cycle (usually 6–12 months, renewable annually)

Interest rates:

- Interest is prime + 1% per annum

Additional conditions include:

- A confirmed export order or contract (e.g., letter of credit, invoice);
- Compliance with international health, quality, and packaging standards;

- Submission of export-readiness assessments, business plans, 3-year cashflow forecasts, and financial statements

Premium & Security:

- A 1.5% premium on the amount guaranteed is charged and typically passed to the exporter
- Security may include fixed assets, stocks, and debtors, with bonds/hypothecation registered over these assets

Commercial Banks Do Not Market Schemes - SEDCO



The Senior Manager Business Incubation at the Small Enterprises Development Company (SEDCO), Skhumbuzo

Mbuyisa, dropped a bombshell during MTN Eswatini's Q2 Business Connect Session. 'The Export Credit Guarantee Scheme has recorded zero uptake.' The Session, themed "Position Your Business for Trade and Export," explored international trade and export opportunities for local businesses.

"There is a need for financial institutions to communicate more openly with the MSME sector and inform them about these Schemes, which are currently underutilized. Our research shows that financial institutions don't inform MSMEs about the Scheme. This is a counterproductive

practice, and it hinders the development of the private sector."

Mbuyisa added that the kingdom needs funding reform and intellectual property protection, suggesting that Eswatini could learn from South Africa, where similar agencies like SEDCO that understand MSMEs should directly finance MSMEs to stimulate private sector growth.

"Banks always say the funding is there, but the issue is collateral and trust," Mbuyisa explained. "Even though the Scheme says the banks won't lose any money, they're still reluctant to inform the public about the scheme." Despite its potential, the ECGS has seen zero uptake. "Even though the scheme guarantees up to 90% of the loan value, banks in Eswatini still demand conventional forms of security. This undermines the purpose of the guarantee and shuts out those without collateral or employment".

"Entrepreneurs typically only discover these schemes by accident or through exhaustive research—a reality that baffles us as development experts. I repeat, commercial banks hold public and shareholder money, so their risk-averse behaviour is understandable, but not excusable. There needs to be a systemic shift in how we approach SME finance," Mbuyisa stressed.

MSMEs Are Not Export Market Ready - Central Bank



The Central Bank of Eswatini (CBE), through its Head of Strategy and Communication, Mandla Luphondvo, has acknowledged

the limited uptake of the Scheme. The bank has, however, come out to state that this is due to limited MSME capacity to meet export standards.

"There is currently a limited number of export market-ready MSMEs in the country. It is important to note that before an MSME can export, it must first meet stringent export requirements, including health and

“ Even though the scheme says the banks won't lose any money, they're still reluctant to inform the public about the scheme

quality checks. Only after fulfilling these requirements can they enter the export phase and become eligible to utilise the scheme. As it stands, this scheme has seen zero uptake by MSMEs since its re-launch in 2021,” Lumphondvo notes.

Concerning Mbuyisa’s assertion that commercial banks aren’t aggressively marketing the schemes, the Central Bank noted that it’s the Ministry of Commerce, Industry, and Trade that owns the Schemes and should be behind their marketing. The bank pointed out that the Ministry discusses and markets the schemes on various platforms. “The CBE is continuously engaging the public and already operational MSMEs through various fora, which include visits to Tinkhundla, social media platforms like Facebook and LinkedIn. Other media platforms include daily newspapers, television, and radio”.

“Entrepreneurs must understand their cash flow, focus on administration, and repay their loans so the funds can be recycled to help others

Interestingly, the SSELGS has had more traction. Between April 2024 and March 2025, the bank issued 146 guarantees valued at E35 million. One of the reasons the SSELGS has seen uptake is that it expanded access to MSMEs through Non-Bank Financial Institutions such as the Industrial Development Company of Eswatini (IDCE), the Youth Enterprise Revolving Fund (YERF), and FINCORP. So, is this also a possibility for the ECGS?

“With time, once the NBFIs are fully conversant with the SSELGS, they will be engaged and, if agreeable, onboarded to participate in the ECGS,” Lumphondvo noted.

Entrepreneurs Fail To Honour Financial Commitments

A representative from one of the country’s financial service providers who was part of the MTN Connect Session noted that financial institutions do offer products to support entrepreneurs, but past experiences have made them cautious. “We hear that financial institutions are not supporting entrepreneurs,

but in the past, we did. Unfortunately, we had bad experiences. Institutions like ours had a product tailored for MSMEs, but we had to cancel it because many entrepreneurs failed to honour their financial commitments.”

She noted that some entrepreneurs would receive the funds, become excited, and redirect the money toward new, unrelated commitments—often buying vehicles or ignoring obligations like tax and operational expenses. “Some entrepreneurs even disappeared,” she said, adding, “That’s not fair to those who are serious about building their businesses.”

She stressed the importance of discipline, financial literacy, and sticking to business plans. “Entrepreneurs must understand their cash flow, focus on administration, and repay their loans so the funds can be recycled to help others. We advocate for education in this space because without it, we cannot continue to support MSMEs.”

FNB Eswatini’s Credit Manager, Beauty Mavuso, in an article published by the Eswatini Observer (21 July 2025), echoed the above sentiments, stating that defaulting in repaying loans has led to financial institutions having difficulty issuing new loans even under the Small-Scale Loan Guarantee Scheme.







She made those remarks during the public stakeholder consultation on the Citizens’ Economic Empowerment Act regulations.

“FNB has communicated to the CBE that many MSMEs fail to communicate operational challenges that lead to missed repayments, exacerbating non-performing loan levels”. She emphasized that borrowers must present complete registration documents, valid trading licences, and a robust business plan—ideally prepared with the help of SEDCO, which assists entrepreneurs in securing licences and crafting plans at minimal cost—before loan approval.

“To mitigate risk, FNB now disburses funds against approved invoices rather than providing large lump sums upfront”. Mavuso observed that some businesses are formed solely to access loans and collapse once credit is extended.

“Even enterprises that grow viable often mismanage money by overspending on luxuries instead of reinvesting, undermining long-term sustainability.”

Comments from InsideBiz Readers on LinkedIn

-  **Khumalo Qhawe** · 2nd Procurement Officer at PSPF 3w
- Once you include commercial banks in any arrangement, that's a sure fire way that the scheme will fail. They are inflexible and lack a sustainability focus. They are by far the biggest stumbling block in development.
-  **Claudia Castellanos** · 1st Co-founder and CEO at Black Mamba Food... 3w
- 100%. It is so complicated and because it needs to be done via a commercial bank with so much red tape it's not even worth it. At Black Mamba we are the definition of an export business, and yet this tool was completely impossible to use. What's the point of having it then?
- Like  3 Reply 2
-  **Khumalo Qhawe** · 2nd Procurement Officer at PSPF 3w
- [Claudia Castellanos](#) Commercial bank are the biggest stumbling block.
- Like  1 Reply
- See 1 more reply
-  **Signhild Thorne** · 2nd Managing Director at Gone Rural 3w
- I was looking into using it this month. The list I received of initial requirements put me off completely.
- Like  2 Reply 2
-  **Khumalo Qhawe** · 2nd Procurement Officer at PSPF 3w
- [Signhild Thorne](#) I have never in my life witnessed commercial banks in Eswatini driving sustainable development efforts. They are parochial, rigid and want easy profits. They don't care about people.
- Like  1 Reply
- See 1 more reply
-  **Tammy Dlamini MP(SA)** · 2nd Trade Specialist 3w
- I would like us to have a discussion on this topic as it is not as easy as it is sometimes viewed. You first need to have an export pipeline, developed over a time period, then work on sustainable linkages, it is only then that you can design an instrument, that fits an actual export eco-system.
- Like  5 Reply 1
-  **Violet Buluma** Leadership Enthusiast, Experienced... 3w
- [Tammy Dlamini MP\(SA\)](#), it would interesting to have an in depth discussion on this one. What's the use of having a facility on paper that no one can actually access.

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‘WE ARE HERE FOR THE LONG HAUL’

- YKK Eswatini

By Sizwe Dlamini | Photo: YKK

Since 1976, YKK Eswatini—a subsidiary of the global fastening solutions manufacturer YKK Group—has remained steadfast in its commitment to the Kingdom, building a legacy that spans nearly five decades.

Speaking to Inside Biz, YKK Southern Africa, Factory Manager Gary Davidson affirmed the company’s long-term commitment: “We’re here for the long haul.”

Davidson joined YKK in 2010, relocating to Eswatini specifically for the role and has overseen operations since then at the company’s Matsapha-based facility.

YKK, short for Yoshida Kōgyō Kabushikigaisha (Yoshida Manufacturing Corporation), is a Japanese multinational best known as the world’s largest zipper manufacturer. While its Southern Africa regional head office is located in Randburg, South Africa, YKK’s only production facility in the region is based in Eswatini.

History

YKK began its operations in Eswatini in 1976, following a friendship between company founder Tadao Yoshida and the late King Sobhuza II. “We originally operated on the property next to our current location,” Davidson explained. “We moved to

our present site in the 1980s.”

Today, the Matsapha factory generates approximately E30 million in monthly revenue and employs 175 people, all of whom are unionised. This is made up of general machine operators, technical staff, and administration staff. Only two expatriates work at the factory: a Japanese national and Davidson himself.

“We are proud of our staff—many of whom have been with us for over 20 years,” Davidson said. “Even during the COVID-19 pandemic and periods of civil unrest, we experienced no operational disruptions. The local community values our longstanding contribution to the Kingdom.”

To support staff well-being, the company provides daily transport, tea, and lunch. “For some employees, the canteen meal is the only meal they’ll have all day,” Davidson noted.

Products and Market Reach

The Matsapha facility primarily manufactures metal zippers, which constitute 86% of production.



Coil zippers—typically plastic, used in skirts, jackets, and other garments—make up 12%, while injection-moulded plastic zippers for outdoor and sports gear account for the remaining 2%.

The Matsapha factory serves the Sub-Saharan Africa region, which comprises mainly South Africa, Kenya, Madagascar, Mauritius, Lesotho, and Zimbabwe.

“All zippers produced in Matsapha are distributed from here,” Davidson said. “Two trucks leave the factory daily—one to Durban and one to Johannesburg. From there, goods move to Cape Town and are also exported.”

Sales branches in Kenya and Mauritius support part of this distribution network, with Mauritius also covering Madagascar. Domestically, YKK services key markets such as Durban (a hub for workwear), Cape Town (fashion-wear), and Johannesburg.

Business Pillars

YKK’s operations in Eswatini are built around three core pillars:

- Zippers (Side Fasteners) – manufactured locally.
- T&P (Textiles and Plastics).



- Snaps and Buttons – imported from South Africa and mainly used in babywear and other garments.

The company is vertically integrated—YKK Japan manufactures most of the machinery and raw materials used at the Eswatini factory. While some chemicals are sourced from sister companies, most inputs (like wire) are imported and processed on-site.

YKK previously relied on rail transport from Durban but transitioned to road freight due to challenges such as wire theft. “Road freight increased our logistics costs, but it was necessary,” said Davidson. “Unlike Europe and Asia, our geography makes our supply chain more expensive as we are in a landlocked country.”

Capacity and Growth Strategy

Despite being the regional manufacturing hub, the Matsapha factory is operating at just 52.5% capacity. Davidson shared a strategy aimed at increasing volume through bottom-of-the-pyramid (BoP) models, offering lower prices at higher volumes – this is a work-in-progress.

“The more we produce, the lower our unit cost becomes,” he explained. “This improves our competitiveness and will greatly assist us as we endeavour to penetrate more of Southern Africa.”

Workwear and Jeans wear dominate factory output, representing the bulk of production, most of it destined for KwaZulu-Natal and some Export markets, including Kenya, Mauritius, and Madagascar.

Locally, YKK supplies customers such as FTM in Nhlhlangano and offers walk-in sales to the public. “We sell to individuals attending festivals like Bushfire and Luju, and offer walk-in sales through our front office,” Davidson added. “However, larger input sales are coordinated through our Johannesburg office.”

Sustainability and Compliance

Environmental sustainability is a key focus. YKK Eswatini is replacing its coal-fired boiler with 2 x new-generation light-fuel boilers, supplied from Germany. “They arrive next week in Durban,” said Davidson. “Although this will increase our operational costs by 300%, it’s essential for our global environmental compliance.”

A solar energy project is also underway. Additionally, the factory will undergo a 10-month building upgrade, transforming the current office block into a modern reception



area with open-plan administrative space and expanded parking for staff vehicles.

Other planned investments include:

- Relocating two compressors at a cost of E840,000.
- New boilers at around E7 million as well as a new waste water treatment facility over the next 2-3 years. The latter, still to be quantified.
- A potential Solar rental solution to realize immediate operational cost reduction

Financial Targets

YKK’s global mandate requires its factories to reduce costs annually. For the 2025 financial year (April 2025–March 2026), YKK Eswatini must cut operational expenses by 3.6% of its E235 million cost of sales value – equivalent to about E8.1 million.

YKK maintains a positive relationship with the Eswatini Government and is an active member of Business Eswatini. “We participate in many BE forums and remain tax-compliant – this is one of our core values,” he added.

Community Engagement

YKK Eswatini’s corporate social responsibility (CSR) dates back to before 2010, beginning with a vegetable garden and a seed distribution initiative. While that program ended, the company partnered with New Hope Centre—a local orphanage and school based in Matsapha—to build

a sports facility and an IT centre equipped with computers and Wi-Fi.

Additionally, YKK collaborates with Far East Textiles and Vukani BoMake, having donated over E750,000 worth of various materials in recent months to support women in rural garment production.

“We’re proud of our CRI work as it reflects the spirit of our ‘Cycle of Goodness,’” said Davidson.

A Culture of Trust and Resilience

YKK’s corporate culture is grounded in its enduring value system. The company’s guiding philosophy—The Cycle of Goodness, which states that “no one prospers without bringing benefit to others”—has remained central since 1937 and is displayed in over 100 YKK sites worldwide.

In Eswatini, the team takes pride in long service, with recognition boards honouring employees who’ve served from 5 to 40 years. “Some employees even walked to work during COVID-19,” Davidson recalled. “We’ve never had a strike in my nearly 15 years here—word gets out that we look after our people.”

Though it may be a global giant’s outpost in a small kingdom, YKK Eswatini’s vision is expansive, its commitment deeply local, and its spirit unwavering.



HIS MAJESTY'S PICTURE

Among The Best At World Summit

By Ntsika Shongwe

A striking photograph from the Kingdom of Eswatini has attracted international attention, earning a top 10 finalist spot in the prestigious World Summit on the Information Society (WSIS) Photo Contest 2025, part of the WSIS+20 High-Level Event hosted by the International Telecommunication Union (ITU) in Geneva.

The image, which captured His Majesty King Mswati III talking to Nothemba Dlamini, a young pupil in traditional attire at Tjendlovu High School's computer laboratory, was selected from among hundreds of global submissions. It was praised for its powerful representation of the intersection between tradition, youth, and technology, as well as the message it conveys about inclusive digital empowerment rooted in cultural identity. The picture was taken in September 2024 during

His Majesty's visit to Tjendlovu High School in the Shiselweni region, where ESCCOM donated ICT equipment alongside other activities on the day.

The WSIS Photo Contest is an annual competition for photographs that showcase how Information and Communication Technologies (ICTs) are playing an enabling role in achieving the Sustainable Development Goals (SDGs), and how projects, people and organizations are leveraging on the power of ICTs to make a difference.

In its official message, the WSIS team commended the entry:

"We are truly inspired by your contribution and the powerful message conveyed through your work."

The photo was displayed during the WSIS Photo Contest Award Ceremony, held on 11 July 2025.

This recognition reflects Eswatini's broader digital transformation journey, where efforts to bridge the digital divide remain anchored in local values and leadership. The image encapsulates the Kingdom's vision: a future where technology serves every citizen, regardless of age, background, or location.

The photograph remains available for public viewing on the WSIS Photo Contest 2025 Gallery, and is now part of the growing archive of global visuals that document how ICTs are changing the world in different ways, across countries.

As the world applauds this moment, Eswatini proudly stands among nations using the lens of creativity to tell their digital stories boldly, beautifully, and with purpose.

ESWATINI BAGS GLOBAL ICT AWARD FOR EMPOWERING THE ELDERLY & PERSONS WITH DISABILITIES



The Eswatini Communications Commission (ESCCOM) has emerged champions on the global stage at the recently held World Summit on the Information Society (WSIS)+20 High-Level Event 2025 hosted by the International Telecommunication Union (ITU) in Geneva, Switzerland.

The WSIS awards are part of a broader global effort to recognise projects aligned with the United Nations' Sustainable Development Goals. The 2025 edition formed a key part of the WSIS+20 celebrations, marking two decades since the Summit first convened to foster global digital cooperation. This Championship award under the Capacity Building category recognises the outstanding success of ESCCOM's initiative of "Capacity Building for Elderly and Disabled Persons,".

This prestigious award, presented at one of the most notable ICT gatherings, aims to amplify Eswatini's commitment to inclusive digital transformation. The winning project focused on ensuring that elderly individuals and persons with disabilities are not left behind in the digital age, offering them tailored ICT training and access. The Universal Access and Service Fund (UASF) at ESCCOM, working with the Office of the Deputy Prime Minister and the Ministry of Tinkhundla Administration and

Development, has conducted basic ICT skills training across communities in Eswatini, targeting the vulnerable segments of society.

These digital skills include training on basic cellphone functions, benefits of digital services, as well as safety against fraud and scams.



Out of 972 projects submitted globally, 360 were shortlisted for public voting. ESCCOM's project garnered widespread support, earning its place among the most voted and impactful initiatives, and ultimately being crowned a WSIS Champion.

The Eswatini delegation to Geneva was led by Mr. Andreas Dlamini, Principal Secretary in the Ministry of ICT, and included the Chairpersons of the ICT Portfolio Committees in both houses of parliament, the ESCCOM Chief Executive and other executive team members.

The strong representation underlined the Kingdom's whole-of-government commitment to digital inclusion.

"This recognition is not just for the Commission, but for the Kingdom of Eswatini as a whole," remarked the Principal Secretary, Mr. Andreas Dlamini. "It affirms our national resolve to ensure that no citizen is excluded from the digital revolution."

Photos from the award ceremony show the Eswatini delegation proudly representing the country, with some in traditional regalia and national colours. The award and certificate, signed by ITU Secretary-General Doreen Bogdan-Martin, mark a significant endorsement of Eswatini's efforts to bridge the digital divide.

The recognition, at global level, confirms that inclusivity and innovation is a priority for Eswatini as she aligns with digitalization of the world.



I LOST IT ALL IN 30 MINUTES THEN FOUND SOMETHING GREATER

THE REBIRTH OF DALADI

By: Sizwe Dlamini & Phesheya Mkhonta | Photo: Craft Space // Plant Co

Sifiso 'Daladi' Dlamini needs no introduction. He is a widely celebrated local entrepreneur, having risen to prominence through his entertainment venture, Emfuleni Lifestyle. He was the epitome of success, particularly for young people. But in January 2021, everything changed. Within just 30 brutal minutes, Cyclone Eloise's raging storm reduced his multimillion-Emalangeneni business to rubble.

In addition, Dlamini nearly lost his life as floodwaters swept him downstream. It was rock bottom. The end of that chapter. But also the beginning of something deeper.

Abandoned by many but held up by his faith and the steadfast support of his sister, Dlamini turned inward. In that silence, he found clarity, purpose and the courage to start over again.

Rising from the ruins, he walked away from the spotlight and back to his roots, literally. Where Emfuleni once pulsed with nightlife, Plant Co now grows: a thriving, sustainable agri-business dedicated to healing the land, healthy living, the spirit of community, and restoring dignity through work and worship.

This is more than a comeback story; it's a calling. A return to his first love, horticulture. A renewed relationship with God, and a powerful reminder that true success isn't just built, it's planted deep in purpose.

Inside Biz sat down for a raw, unfiltered conversation with the man who turned devastation into destiny. His story proves that when everything is lost, except the will to rise, greater dreams can take root.

Kindly introduce yourself to our readers. Who is Sifiso 'Daladi' Dlamini?

Ngicalaphi nje. I'm an entrepreneur. I thrive in finding opportunities. I create opportunities. I'm a pioneer. I like to do things fresh, new. Even if something's been done before, I like to do it in a format that hasn't been seen before. I also carry a sense of giving and uplifting others. That comes from my background, from growing up not having much and not being given chances. Now, I try to be someone who gives others a chance. Even when they mess up, I still try to give them another chance. For example, when I ran Emfuleni Lifestyle, I allowed local artists and vendors to sell their goods for free. I didn't take a cent from the stalls or as commission. It was about giving them a platform and opportunity. That's what I live for.

Tell us a bit about your upbringing and perhaps what shaped your entrepreneurial path?

I grew up in Manzini and attended Malkerns Valley Primary, followed by St Paul's High School. For tertiary education, I studied agronomy at the University of Eswatini, Luyengo campus. My passion for plants started early. I began selling seedlings and dreaming of starting a plant-based business.

However, after graduating, I took a job in development sales, which shifted my path. I worked with Royal Jozini Game Reserves, selling the vision of Eswatini to international clients. At one point, I was making sales of up to E8, 000 a day. I discovered I had a gift for selling ideas, for getting people to buy into a vision, even when it wasn't something they couldn't physically see or touch at the time.

The funny thing about my business sense and sales skills is that no one in my family was in business, well, except for my grandmother, whom I was very close to. I grew up without a father and didn't have much of a relationship with my mother. My grandmother was a true hustler. She ran multiple small businesses in the 1980s: selling chickens, eggs, alcohol, and even renting out rooms she had built herself. She was always working, always selling something. I used to spend a lot of time around her, just observing. Looking back, I think that's where the spark came from, the curiosity and drive to sell, to create something of my own. That's where the seed for my business journey was



planted.

When did you decide to go all in in entrepreneurship?

I did not really plan it. One day while doing my job at Royal Jozini Game Reserves which entailed selling the vision of the Game Reserve, the CEO pulled me aside and said, "You should go out and do this for yourself." He didn't fire me; he simply believed the company might hold me back. That moment shifted everything. It made me realize the influence I had and gave me the confidence to pursue my own path. That experience taught me how to pitch, how to communicate value, and how to believe in my own potential.

How did the concept for Emfuleni Lifestyle originally come about?

It all started with a casual conversation. A friend, Illa Penboy, the musician and events promoter, was venting about how hard it was to find the right venue for his events. As he spoke, I jokingly said, "Maybe I should just build one." Two months later, I did exactly that. Emfuleni Lifestyle was built from the ground up in just 65 days. At first, it was just a basic structure, raw but full of potential. Yet people came. Some stood on unfinished floors but saw the vision and supported it. There was something about the energy, the vibe, the setting — it made people feel at home.

Emfuleni eventually became more than just a venue. It grew into a creative hub, but a space where entertainers and visionaries connected. We even had curated days that encouraged people to stay longer, engage, and build community. Guests came from across the border. That place became a symbol of what was possible.

People were drawn to be part of something genuine and new. With both indoor and outdoor spaces, a pool, regular events, private functions, kids' play areas, a restaurant, and more, we created a venue that stood out from the rest. It didn't take long for us to become a sought-after leisure and entertainment destination. Building on that momentum, we expanded into accommodation: a two-story development with custom-designed rooms featuring elegant furnishings and high-end finishes. This move allowed us to tap into the local tourism market, as well as the growing influx of visitors from neighboring South Africa. What started as a vibrant social hub quickly evolved into a fully-fledged retreat. We followed the old saying, "If you build it, they will come." And come they did.

Impressive stuff. But then, the unthinkable happened. In your own words, can you take us back to that fateful day in 2021 when your Emfuleni investment came crashing down?

On January 26, 2021, Cyclone Eloise hit us with no warning. The storm was supposed to hit Mozambique and South Africa, not Eswatini. Upstream, they opened the floodgates to save the dam, sending a wall of water downriver toward us. As you may be aware, we have a river flowing at the base of our property. I'm not going to lie - our location had flooded before. But this time felt different. I had a bad feeling. I was in one of our rooms when I asked a client for their car keys to move their vehicle to safety. That's when everything changed.

As I moved the car, floodwaters rushed toward me. Within seconds, I was trapped inside as the raging



current carried me downriver. The water rose terrifyingly fast - first to my waist, then my chest, finally reaching my neck. In those moments, I reached an unexpected peace. I wasn't screaming or panicking. I simply prayed and accepted that if it was my time to die, so be it. Then, miraculously, a massive wave hit the car and ejected me onto the riverbank. I lay there, shocked and shivering, but alive.

Back at our facility, two meters of water destroyed everything - cars, furniture, equipment, everything. We evacuated guests just in time. The damage totalled millions. In 30 minutes, everything we'd built was swept away.

The loss was public, the media covered it extensively, and as someone who was public-facing by the very nature of our business, it became a popular topic for people to gossip and speculate about on social media platforms. Needless to say, a fair number of people celebrated my downfall. So-called friends were nowhere to be found. People showed me their true colours.

That's an unimaginable loss and a heartbreaking experience to endure. How did you find the strength to begin healing and move forward from something so devastating?

After the flood, I was completely lost, at a crossroads in every sense. As I've shared before, I found myself alone. People disappeared. Friends stopped answering calls. I felt invisible. At the same time, I was also facing a personal battle on the home front. It was bad.

I eventually ended up in Ballito, KwaZulu-Natal, at my mentor's home. He urged me to go there, convinced that if I stayed in Eswatini, I might lose my mind, or worse. He feared I could spiral into suicidal thoughts. My sister, sensing the same danger, made an incredible sacrifice: she quit her job and joined me in South Africa to take care of me.

During that time, I took long walks

along the beach, cried often, and began the slow, painful process of piecing myself back together. It truly felt like my identity had been washed away. All I had left was my faith, and it became everything. My relationship with God deepened in ways I never imagined. That faith is what held me together. I stepped back from the world, deactivated my social media accounts, kept to myself, and focused on trying to rediscover who I was. It was a season of survival, but also a slow beginning to healing. I prayed, sometimes five times a day. I didn't ask for much. I just gave thanks. I eventually got enough strength to start thinking about getting back into business, and I wrote six business plans in that time. None of them got funding. Some banks even said I was blacklisted — a consequence of the disaster. I considered applying for jobs, but I knew I wasn't built for employment. I'm a creator, not a clock-watcher.

In the aftermath of the flood, how did your core values or sense of self begin to change?

Before the flood, I had designer brands and luxury items - over 30 pairs of expensive sneakers, more than 60 bottles of cologne. But afterward, I looked at it all and thought, "What is this really for?"

I gave most of it away, and felt liberated from materialism. I realized I didn't need any of it. I had been collecting out of fear. I had sneakers I didn't wear, for instance, as I was always waiting for the "perfect moment" or event that never came. Letting go brought me peace. The healing was both spiritual and practical. I used that time to reflect, find purpose, and start mapping out business ideas and plans. From that destruction, I found a chance to build something new, something that would heal rather than just entertain. My approach toward business has changed; everyone on my team earns the same salary, whether they clean or manage. Life costs the same for all of us. I'm the last to get paid, and that's fine. Being an entrepreneur

means putting others and the business first. If the business grows, great. If not, I take the hit and grow from it.

That brings us beautifully to where we are today, sitting at your new venture, Plant Co. What inspired you to bring this vision to life?

After everything and after healing, I returned to my roots, which is agriculture. I'm a trained horticulturist and started my first vegetable nursery in 2003, long before Emfuleni. After the disaster, I came back to the land with renewed vigour and purpose. With Plant Co., I wanted to create something that would be healing, sustainable, and innovative. I transformed a space once known for excess into a place of restoration and growth.

Plant Co is a multifaceted business; we operate as a plant shop, nursery, café, and offer services in landscaping, land rehabilitation, and erosion control. Our café provides a relaxing space for people to work, meet, or enjoy a healthy meal. There was a clear gap in the local market, such as a shortage of quality plants and difficulty in sourcing the right species. Landscapers were struggling, and I saw an opportunity to respond.

We supply a wide range of indoor and outdoor plants and offer rentals and sales for offices, events, homes, and large-scale projects. More than just selling plants, Plant Co. is about reconnecting people to nature through beauty, healing, and sustainable solutions.

Q: Why is reconnecting people to nature so important to you?

I see this as national work; it's about changing how we treat the land while building a lifestyle brand centered on greenery. We're also committed to educating and training people in regenerative agriculture. Soil conservation is critical, yet many don't know how to preserve topsoil. We teach methods like open-row planting, mulching, and other sustainable techniques.

On the agricultural side, the country currently imports around E2 billion worth of vegetables annually. We see an opportunity to change that. We're planning to engage with the government to better understand what's being imported and explore how we can grow those crops locally. Unfortunately, farming is often seen as outdated or "a poor man's job," but that's far from the truth. Farming feeds nations. It's essential work, and it's a space we're proud and determined to be part of. I am increasingly fascinated by the business opportunities that most people view as 'dirty' jobs.

You've clearly found creative ways to breathe new life into the space where Emfuleni once stood. How have you been reimagining and monetizing the property since then?

We've transformed the space into something vibrant and multifunctional. We now serve coffee, offer health-conscious meals, and provide a quiet, beautiful environment with free Wi-Fi, which is perfect for people who want to work or relax here. My sister bakes cakes, which we also sell, making it a holistic, interconnected offering.

At the heart of it all is our plant nursery. We stock a variety of fragrant, visually striking plants that enhance the atmosphere, similar to what you'd find in high-end retail spaces that invite you to linger. These plants not only elevate the environment but are also purchased by individuals and companies for their homes, offices, and events.

We're also repurposing our accommodation rooms through a partnership focused on using the rooms as Airbnb accommodations. This will allow us to serve guests meals from our kitchen, adding another layer of revenue and use to the space. As an entrepreneur, you have to stay proactive and creative. I remember offering free weekend stays to guests from South Africa. They'd accept the offer, but we'd stock the fridge with champagne, drinks, and gourmet snacks, which they happily consumed and paid for. They'd also spend at our restaurant and bar whilst here. It's a perfect example of how understanding customer behavior and crafting thoughtful experiences can create sustainable income streams, no matter how small they initially seem.

After experiencing both remarkable highs and difficult lows, what are some of the most important lessons

you've learned on your journey in business?

The first thing is, life is fickle, and things often do not go according to plan. In business, the business plan is just a guide. It hardly ever unfolds the way you expect. So, you have to be adaptable.

Secondly, don't overspend. I made that mistake. I bought too much stock. I built things that didn't generate income at the time, but only made us look good from the outside. Business slowed, and I had no buffer. Lesson? Take what you need. Sell. Replenish. Don't let discounts mislead you into buying what you don't need.

Thirdly, always look to diversify. If your business has only one income stream, you're vulnerable. If the restaurant fails, can it become a boardroom? An Airbnb? A meeting space? Don't build something that locks you in.



“In business, the business plan is just a guide. It hardly ever unfolds the way you expect. So, you have to be adaptable...People think being your own boss means freedom. It doesn't. It means responsibility.”

And finally, study your customer. Anticipate their needs. Create value everywhere. Even your unused rooms can be converted into income-generating Airbnbs. Think like your client. If, for instance, they're arriving from Johannesburg, with enough disposable income and a taste for the good life, what do they want to see? Offer them something seamless.

What have you found to be the biggest misconceptions about entrepreneurship?

That you'll be rich. That your friends will support you. That you'll have time. None of that is true. The truth? You'll work double the hours. Support will come later, once you've succeeded. And money? It's slow. Sometimes you're 60 days late on

payments. That's why we do upfront payments now, 50% before we start anything as Plant Co.

People think being your own boss means freedom. It doesn't. It means responsibility. You work until 1 a.m., close the shop, count stock, and reconcile. You get home exhausted. If I worked for someone else, I'd clock out at 5 and sleep by 8.

And your business plan? It's a dream. The real world doesn't care about projections. You need to build for the worst-case scenario. Maybe one customer a day. If that works, you've got a foundation.

One common challenge you've briefly touched on now, which many entrepreneurs face, is finding the right balance between business demands and personal time. In your experience, especially as a family man, is it truly possible to maintain a healthy work-life balance as an entrepreneur?


No, that's an unrealistic expectation. Kute (laughs). Something will always suffer. Either your work suffers, or your relationships suffer. There's no real balance, only trade-offs. I've had relationships fall apart because I wanted things done right. Sometimes a client's order took all my energy. Other times, I was too tired to engage or talk to people. But the work needed excellence. So I chose excellence.

Now, I'm trying to delegate more. I've hired people to take over tasks because one can't do everything. That might bring some balance. But, as a business owner, you're always thinking, always involved, always looking to do more and be better. I now have a manager, an admin person, a team, and I am slowly building a structure that will allow me to have some breathing space.

What's your final message for aspiring entrepreneurs?

Entrepreneurship is not for everyone. It's hard. It's lonely. But if you're wired for it, you'll find joy in the building, and in the growing. Don't chase money. Chase value. Serve well. Stay flexible. And always remember: your business must work even when you're not there.

Thank you for your time Nkhosi, and for being honest throughout our conversation.

Thank you for coming by. And thank you for allowing me to share my story. 

POWER, COMFORT, & RELIABILITY

Stucky Motors Eswatini Introduces the **New GWM P300** and **P500** Range

By: Sizwe Dlamini | Photo: Stucky Motors Eswatini

After years of building momentum with affordable and reliable bakkies, Stucky Motors Eswatini has launched the GWM P300 and P500, bringing some of the brand's most advanced features to local drivers. The new models build on the strong foundation laid by the Steed 5 and the previous generation P-Series, which helped GWM gain a loyal local customer base.

According to Lethuthando Dlamini, Sales Manager at Stucky Motors Eswatini, the success of GWM in Eswatini was built on years of understanding what the market truly values.

"It all started with the Steed," Dlamini told Inside Biz. "That model proved that GWM could deliver strength, reliability, and comfort in one affordable package and challenge the legacy brands in the process. The Steed gave people confidence in the brand, and from there we built a following that made the P300 and P500 not just possible, but a necessity."

Evolution: Building a Value Workhorse

"Before we introduced the previous generation P-Series, we looked at the public's reaction to the Steed, which was and still is the launch range of pickup trucks produced by GWM," said Dlamini. "The Steed 5 has received facelifts and is still on sale at our Manzini showroom due to ongoing demand."

Available in both single and double cabs, the Steed is great for businesses and private consumers alike. "I'm sure you've seen a few Steeds used as fleet vehicles for brands like Jenny Internet," Dlamini added.

The Steed 5 offers petrol and diesel engine options. The 2.2-litre petrol engine delivers 74 kW and 180 Nm of torque, while diesel variants produce up to 110 kW and 320 Nm or 105 kW and 310 Nm with a VGT (Variable Geometry Turbo) diesel engine. Transmission options include 5-speed and 6-speed manuals, with both 4x2 and 4x4 drivetrains available.



In 2020, the first-generation P-Series brought fresh appeal...

The GWM P-Series was first launched in December 2020 and immediately captured hearts with its exceptional technology, build quality, and unbeatable value for money.

In its debut iteration, GWM offered the P-Series in a durable, commercial single and double cab range that blended rugged utility and unbeatable comfort features.

The range topping passenger double cab options on offer added SUV-like comfort with 7 airbags, lane assist, and a ZF 8-speed transmission coupled to a reliable 120Kw 2.0 litre turbo diesel powerplant. The affordable, yet luxurious GWM P-Series made strong impressions in the regional “bakkie” market and arguable set the tone for the growing acceptance of Chinese brand bakkie’s.

Eswatini Ready for the Upgrade

While the first P-Series made successful inroads, Dlamini acknowledges that competition from legacy brands like Toyota, Isuzu, and Nissan limited its initial share. However, GWM’s improvements in pricing, comfort, and technology helped it gain more traction locally.

“In Eswatini, people don’t want just stripped-down base models,” she said. “They want full features, smart interiors, and durability, but at a price that won’t bury them in debt, and GWM delivers that.”

This confidence led to the launch of the refreshed P-Series lineup, including the P300 and the flagship P500 HEV, which was awarded South Africa’s 2024 Bakkie of the Year at the NAMPO Cape exhibition in September. This marked the first time a hybrid vehicle, and the first Chinese

manufacturer, claimed such a coveted title. It won both the 161-200 kW category and the overall championship, excelling in 4x4 performance, off-road capability, towing, and driving dynamics.

Since acquiring the GWM dealership licence, Stucky Motors Eswatini has expanded the brand’s presence in Eswatini and aligned to GWM’s global “One GWM” brand strategy - a transformation that merges its previously separate brands into a single global brand identity. Under the unified GWM banner locals can enjoy the experiences Haval, GWM P-Series and the rugged TANK models, whilst benefitting from improved reliable service, brand trust, and strong aftersales support.

“We have always listened to what customers want. They want options, but they also want peace of mind,” Dlamini said. “We’re excited about the future with the P300 and P500.”

Stucky Debuts the P300: A Smarter Bakkie

The latest version of the GWM P-Series was launched earlier this year with its new “P300” nameplate and signified major upgrades in performance, design, and tech.

Powered by a 2.4-litre turbo-diesel engine, delivering 135kW and 480Nm of torque and paired with a 9-speed automatic transmission, the P300 has a 3.5-tonne towing capacity and advanced 4WD features like Electronic Differential Locks, Crawl Control, and Off-Road Expert Mode.

Safety features include Adaptive Cruise Control, Lane-Keeping Assist, and Autonomous Emergency Braking. Inside, the P300 offers a 12.3-inch touchscreen, a 7-inch digital cluster, heated leather seats, paddle shifters, auto air-conditioning, keyless entry,

and a 360° panoramic camera. Other features include a tailgate step and an optional sunroof.

Whether it’s hauling heavy loads or conquering rugged terrains, the competitively priced P300 brings power and refinement together like no other.



The P500 introduces local drivers to Hybrid Power and Premium Comfort

GWM’s P500 offers the ultimate combination of performance and luxury. Powered by the same trusted 2.4l turbo-diesel unit delivering performance in the P300 or via the optional, technologically advanced hybrid powertrain, combining a 2.0-litre turbo petrol engine with a 78kW electric motor, delivering 255kW and 648Nm of torque, the advanced P500 is capable of towing up to 3,500kg and tackle any terrain thrown at it.

Key features of the P500 include: 4H/4L drive modes, front and rear electronically controlled differential locks, 14.6-inch infotainment system (Ultra Luxury spec), Harman Infinity™ sound system, panoramic sunroof, ventilated leather seats, auto-dimming mirrors, electrically operated rear sliding window, and 40:60 split tailgate

With advanced tech and luxury features, the P500 is positioned as both a high-performance bakkie and a premium SUV alternative.

Affordable Innovation

“One of GWM’s greatest strengths has been offering premium features at accessible prices,” said Dlamini. “The P300 and P500 stay true to that principle, and judging by the South African market, the local reception to the new vehicles has been very impressive”.

With pricing for the P300 starting at a competitive E699 900* and E799 900* for the P500, Stucky Motors Eswatini welcomes customers to come and discover their ground breaking vehicles.

*Pricing Subject to Change (T&Cs Apply - E&EO)





KHUBA TRADERS



STORES

MBABANE

MATSAPHA

MANZINI

MANZINI BUS RANK

SIPHOFANENI

BUHLENI

7802 8999

*Our Culture
Is Agriculture*

100% Swati, Since 1997

Since its inception in 1997, Khuba Traders has solidified its reputation as a cornerstone of community-focused commerce in Eswatini, operating as a 100% Swati-owned business. In 2023, the company was honored with the prestigious award for Best Customer-Centric Indigenous Business, a testament to its unwavering dedication to service excellence. Highlighting Khuba Traders' commitment to prioritizing customers' needs while fostering trust within the communities it serves.

Khuba Traders stands out for its dual focus on nurturing inexperienced talent and leveraging the seasoned expertise of long-serving employees, some of whom have been with the company for over 20 years. By investing in the training and development of people, Khuba ensures that its workforce is knowledgeable about its diverse product offerings, enabling them to deliver exceptional service. Simultaneously, the company values the experience and dedication of its veteran staff, whose commitment to service excellence has built lasting relationships across Eswatini.

Khuba Traders serves communities throughout Eswatini with conveniently located branches in Mbabane, Matsapha, Manzini, Manzini Bus Rank, Siphofaneni, and Buhleni. Each location is staffed with dedicated professionals ready to provide personalized service and expert guidance to meet your agricultural and hardware needs.

PRODUCTS

- ▶ **Seeds and Fertilizers**
- ▶ **Farm Equipment:** tools, plows, harvesters, planters, designed to improve efficiency and productivity.
- ▶ **Irrigation Solutions**
- ▶ **Pest Control:** Effective Pest control solutions to protect livestock & crops.
- ▶ **Animal Health and Feed Products**
- ▶ **General Hardware and Tools**

Adaptability and Ethical Practices in a Competitive Industry

Khuba Traders has thrived in the competitive agricultural supply industry by embracing adaptability while remaining steadfast in its ethical principles. Over the years, the company has navigated the challenges of change by continuously evolving its product offerings and services to meet the needs of farmers, businesses, and communities. From premium seeds and fertilizers to cutting-edge irrigation solutions and eco-friendly pest control, Khuba Traders provides a comprehensive range of high-quality agricultural products tailored to Eswatini's diverse farming sectors.

Adapting to market demands and technological advancements has not come without difficulties. The company has faced the challenge of balancing innovation with the preservation of traditional practices that honor the integrity of Eswatini's land and communities. Khuba Traders remains committed to ethical sourcing and delivery, ensuring that its products—designed to nourish soil, animals, crops, and people—reflect a deep respect for sustainability and environmental stewardship. By prioritizing such solutions and supporting local agricultural practices, Khuba Traders contributes to the long-term health of Eswatini's ecosystems and communities, even in the face of intense industry competition.



“At the Heart of Our Mission lies a Simple yet Profound Commitment: To Serve”

CEO - Rodney Young

At the heart of our mission lies a simple yet profound commitment: to serve. At Khuba, this spirit of service is not just a value—it's the root of our vision. Every day, each of our team members embodies this vision by assisting our customers.

The dedication to understanding customers' needs and delivering quality products with care strengthens the trust that our communities place in us. As we continue to innovate and improve, we keep service at the forefront—listening, adapting, and going the extra mile to make a difference.

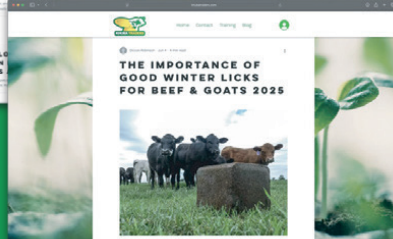
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LEADERSHIP IS NOT ABOUT POPULARITY

Vusi Thembekwayo's Bold Challenge to Eswatini Entrepreneurs & Business Leaders

By: Phiwa Sikhondze | Photo: The K3Y // CBE // Municipal Council Of Mbabane

At the recent Unlock Summit 2025, hosted by The K3Y at the Mavuso Trade and Exhibition Centre in Manzini, globally renowned entrepreneur, author, venture capitalist and speaker, Vusi Thembekwayo, delivered a searing keynote that called on Eswatini's entrepreneurs to abandon small thinking, confront hard truths about leadership, and commit to building scalable, impactful enterprises.

With his trademark candour and charisma, Thembekwayo issued a powerful message: leadership is not about popularity, it's about responsibility, vision, and courage. Speaking to an audience filled with aspiring founders, business owners, captains of industry, policy stakeholders, and young professionals, he dismantled romantic notions about staying small or being liked.

"The role of leadership is many things," he said, "but popularity isn't one of them."

He stressed that effective leadership requires the courage to make unpopular decisions, to stretch people beyond their comfort zones, and to lead with unwavering clarity, even when it hurts.

"If you want to be a good leader," he emphasized, "you must, as a precondition, be able to stomach being unpopular."

Beyond his insights on leadership, Thembekwayo delivered an unflinching challenge to Eswatini's entrepreneurs: stop glorifying survival and start embracing scale, encouraging them to grow and take charge and leadership of the economy.

"The role of small business is to get bigger. It's not to stay small," he declared. "There's no wealth creation in staying small. There's no job creation. There's no influence. So get bigger. That is the job."

He criticized the pervasive mindset across Africa, and by extension, Eswatini, where ambition is too often muted by cultural expectations that equate humility with playing small.

"We come from cultures where it's safer to be average. Where success makes people uncomfortable. But that must change. Because the only businesses that matter in an economy are the ones that grow, employ, and export."

Drawing comparisons to the economic might of nations like the United States and China, Thembekwayo argued that these countries didn't become powerful through luck or divine intervention; they executed bold ideas and eventually became what they are today.

"Nowhere in the Bible does it say that on the eighth day, God created the United States of America," he quipped. "It's just a country that executed on big ideas. And we in Africa need to stop

We come from cultures where it's safer to be average. Where success makes people uncomfortable... the only businesses that matter in an economy are the ones that grow, employ, and export...

passing on great ideas and start executing them.”

Thembekwayo also issued a stern reminder that small businesses are often absent from crucial economic conversations. Using the COVID-19 pandemic as an example, he noted: “When governments called stakeholders to the table, they called big business, unions, and civil society. Nobody called small businesses, because you don’t matter in economic planning. Not yet.”

This sobering truth was followed by a rallying cry: build businesses that matter, ones that create jobs, export products, and command influence. He challenged entrepreneurs to structure their businesses in ways that attract investment, not just sympathy. With more capital in circulation than ever before in human history, he warned that money will only follow businesses with structure, scalability, and profitability.

“Capital is loyal to one thing only: return. It doesn’t care about passion. If your business cannot be bought, it cannot scale. And if it cannot scale, it will be swallowed.”

Thembekwayo also issued a stern reminder that small businesses are often absent from crucial economic conversations...When governments called stakeholders to the table, they called big business, unions, and civil society. Nobody called small businesses...

Returning to the subject of leadership, Thembekwayo painted it as a sacred responsibility. Leadership, he said, is not about ego, applause, or populism; it’s about stewardship and legacy.

“A leader is not a success unless they have successors,” he said. “You have to push people to lengths they would not go, force them to do things they ordinarily wouldn’t do, and get them to believe in themselves in a manner that they would not without you.”

He urged leaders to measure their impact not by how many people like them, but by whether people are collectively better off under their leadership.

“Say what you want about his methods,” he said, referring to former U.S. President Donald Trump, “but it takes courage to have clear motives. Leadership demands clarity of vision, even when it’s uncomfortable.”



Voices That Unlock: Redefining Leadership in Eswatini

What does it mean to lead in a time of disruption, rapid change, and rising expectations? At the Unlock Summit, leaders from across sectors gathered not just to speak—but to challenge the status quo. What unfolded was a powerful exchange of ideas around leadership, identity, and economic transformation.

This wasn’t a conversation about titles. It was about responsibility, authenticity, and the courage to create impact where it matters most. From boardroom lessons to deeply personal reflections, each voice carried a common thread: we can no longer afford to lead the way we’ve always led.

Here are some of the boldest and most thought-provoking reflections shared at the summit:

CEO of the Municipal Council of Mbabane, Gciniwe Fakudze:



“The truth is that just because you are the leader right now, doesn’t mean that you’re the best in the room. It just means that it’s your chance right now to run with the baton. Your role as a leader is to ensure that the people you lead

shine. We know you are the CEO. We know you are the HR. We know you are the CFO. Nobody’s questioning that. But what do the people that you meet say about you when you walk out? Have you empowered anyone? Have you opened any door for anyone? Or you are the person they run away from in the corridors?”



MD of Ubombo Sugar Limited, Muzi Siyaya:

“Leadership effectiveness is rooted in humility, because humility fuels learning agility. When you’re humble, you’re open to learning from others, regardless of their rank or age. But you can’t truly influence people if there’s a wide power gap between you and those you lead. One of our biggest leadership flaws as a country is that we often hold onto titles more than the responsibilities they carry. Growth, discipline, and real leadership demand humility. We also need to be bold enough to let go. Too many leaders cling to positions instead of preparing the next generation. I always tell my team: deliver on the strategy, yes, but also develop those coming after you, and be ready to hand over the baton. If you’re competent and confident, you shouldn’t fear stepping aside. Leadership is not about occupying a seat forever; it’s about making sure someone else is ready when it’s time for you to move.”



MD of Eswatini Bank, Nozizwe Mulela:

"Products, services, systems—none of it moves without people. And while skill and competence matter, without leadership, even the best teams lose direction. It is important that as we lead, whether it's with our people, our systems, our products, or our services, we lead with impact. We must lead in a way that creates meaningful, lasting change. Every day, in everything we do, there should be evidence of transformation, so that when you're no longer in the room, people can clearly say, this is what you changed, and this is what you transformed."

“A lived standard is far more powerful than a spoken one. Most importantly, in leadership, you must continue to learn, adapt, and if new leaders don't emerge from your teams, then you suck at it.”

MD of Instacash, Mandla "Cheeks" Nxumalo:

"Setting the standard yourself is essential, because if you delegate too early, who sets the culture? It's not about what you say; it's about what you consistently do. A lived standard is far more powerful than a spoken one. Most importantly, in leadership,



you must continue to learn, adapt, and if new leaders don't emerge from your teams, then you suck at it."

Minister of ICT, Savannah Maziya:

"I believe there's an important conversation to be had in Africa around the issue of confidence. Confidence has a lot to do with how you succeed. I've come to realize that confidence is not just a personal trait; it's something we must intentionally instill in our children and communities. If we don't teach confidence, if we don't give people the sense of strength in who they are, then no matter what we produce or create, it won't reach its full potential. We have to believe that we can do it. We have to work together, collaborate, and address the deep insecurity that holds so many of us back. Without confidence, our progress stalls. But with it, there's no limit to what we can achieve."

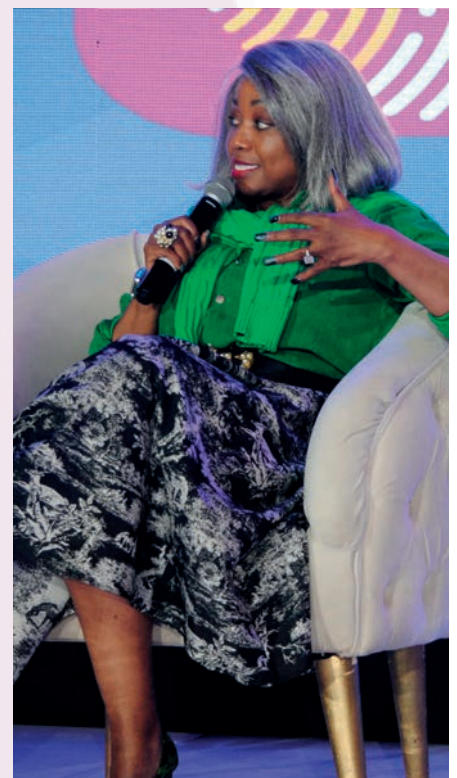
CBE Governor, Dr. Phil Mnisi:

"I believe that to truly lead, we must lead authentically. Authentic leadership begins with integrity, being honest with yourself, staying true to your vision, to those you lead, and to the organisation you serve. Authentic leadership demands intentionality. The people who achieve the most aren't always the most talented; they are intentional. They stay the course, they pay the price, and they pursue big, bold, audacious goals with focus and discipline. I believe leadership must be about influence and impact. The true measure of leadership lies not in the title, but in the difference you make."



Melusi Zox Dlamini, Chairman of A Peculiar People:

"Being authentic is a currency. When visitors celebrate our food and culture simply because it's made in Eswatini, that tells us something; we have value. Yet too often, we lack that same energy for our own. That's why we must create platforms that connect local products with local pride. Because in the end, impact matters more than applause. If what we do uplifts our people and our economy, the applause will follow, in the form of opportunity, dignity, and cash. It's time we monetize who we are, export more than we import, and lead with authenticity."



KFC

KFC ESWATINI

Purpose driven growth at its tastiest.

KFC Eswatini is turning up the heat with the opening of three brand-new restaurants, KFC Crescent, KFC Siteki, and KFC Nkonyeni, bringing its total footprint to a sizzling 14 locations across the Kingdom! But this expansion is about more than just delicious fried chicken. It's a bold step forward in KFC's mission to grow with purpose and uplift the communities it serves. Staying true to its people-first approach, KFC has a policy of hiring employees from the areas surrounding each store. That means more jobs and more opportunities for locals to be part of the KFC family, making this milestone a win for everyone.

Greg Hill, General Operations Manager for KFC Eswatini, shared his excitement about the brand's growth, saying, "Our expansion is driven by a passion to lead with inclusivity, build with purpose, create jobs, and grow our brand in every area we operate. I'm humbled by these achievements and proud to celebrate the incredible work of our partners and team members as we continue sharing the joy of our best-tasting fried chicken with more of the country."

Beyond business, KFC Eswatini continues to show up as a force for good. With the support of loyal customers, the company has made meaningful investments in community upliftment. From sponsoring the Scara Thindwa Foundation with E825,000 to boost youth soccer and girls' sports, to donating E240,000 to the Philani Maswati Charity's agricultural project for sustainable livelihoods, KFC is making a real impact.

The brand also backs the International Youth Fellowship (IYF), promoting leadership and mind education among young people, and proudly supports local sporting talent like celebrated cyclist Thandeka Vilane, whose achievements continue to inspire a new generation of athletes.

And it doesn't stop there, KFC regularly donates hot meals to smaller community initiatives and responds to local needs across the country, proving that generosity is part of their secret recipe for success.

With this latest expansion, KFC Eswatini is showing that bold business moves and heartfelt community engagement can go hand-in-hand. It's purpose-driven growth at its tastiest.



African Alliance Chairperson, Sithofeni Ginindza with Cabinet Ministers at a tree-planting ceremony.



Financing the Energy Shift: Standard Bank Eswatini's Role in Powering the Nation

By Phiwa Sikhondze | Pic: Standard Bank

As rolling power cuts, now euphemistically called “load management,” continue to hinder productivity and threaten Eswatini’s economic growth, the 2025 Standard Bank Energy Indaba was held at a crucial time. Hosted at the Royal Villas in Ezulwini, the conference brought together top policymakers, financiers, regulators, utilities, and energy developers with a shared goal: secure Eswatini’s energy future.

Among the most impactful voices was Business Eswatini CEO, E. Nathi Dlamini, who took centre stage during a panel discussion themed “How Do We Quantum Leap Energy Security?” His message was clear: without bold partnerships, innovative thinking, and sustained investment, Eswatini risks being left behind in Africa’s energy transition. His sentiments echoed throughout the event, where speaker after speaker drove home a singular truth: energy security begins with financing.

Standard Bank Eswatini emerged not only as a host but as a key driver in unlocking investment pathways to power the nation. The Indaba highlighted the bank’s expanding portfolio in energy project financing and its strategic commitment to promoting home-grown, renewable solutions nationwide.

“Achieving energy security requires a collaborative approach, incorporating partnerships, innovation, and ongoing investment from all stakeholders,” said Acting Minister of Natural Resources and Energy,



Acting Minister of Finance,
Appolo Maphalala

Dr. Tambo Gina, underscoring the government’s resolve to attract capital and fast-track local generation.

This call was echoed by Acting Minister of Finance, Appolo Maphalala, who noted that the current generation mix does not align with the country’s energy security or climate resilience ambitions.

“Ensuring energy security remains a top national priority, requiring strategic initiatives and collaborative efforts. His Majesty’s Government is committed to advancing a supportive investment climate by enhancing policy frameworks and promoting the development of local energy generation projects,” Maphalala said.

The pivotal question, then, is how Eswatini can move from aspiration to implementation. That’s where Standard Bank comes in.

Mvuselelo Fakudze, Chief Executive of Standard Bank Eswatini, echoed the call to action: “Energy security is essential for fostering economic growth. Standard Bank is dedicated to supporting sustainable energy initiatives, enabling businesses and communities to access cleaner, more reliable power solutions.”

With about 70% of the country’s electricity imported, Eswatini’s energy vulnerability has become a development bottleneck. Recognizing this, Standard Bank is not only offering traditional funding solutions but also introducing transactional banking innovations, risk mitigation tools, and blended



Acting Minister of Natural Resources &
Energy, Dr. Tambo Gina



Standard Bank Chief Executive, Mvuselelo Fakudze

financing models to bring bankable projects to life.

“From battery storage to off-grid solar and regional interconnectivity, we’re financing the systems that will shape Africa’s energy future,” said Vincenzia Leitich, Executive Vice President for Power & Infrastructure at Standard Bank Group.

At the group level, Standard Bank is committed to Africa’s energy future. “Regional power pools are becoming essential to advancing energy security and stimulating economic development throughout Africa,” said the Executive Vice President. “Standard Bank remains dedicated to facilitating this progress by working closely with governments, developers, and private sector partners to deliver tailored financing solutions for regional infrastructure and energy initiatives.”

Indeed, Standard Bank Group has pledged over E450 billion towards sustainable infrastructure across Africa by 2028, with Eswatini poised to benefit significantly through renewable energy project finance, deal structuring, and technical advisory services.

Key remarks from Standard Bank Eswatini executives, including Lomkhosi Alabi (Head of Client Coverage and Transactional Banking at Standard Bank Eswatini) and Brian Tahinduka (Executive, Renewable Energy – BCB Group), reinforced the message: the Bank is equipped with dedicated teams focused on energy and infrastructure financing, aligning

investments with national energy priorities.

The Indaba also brought focus to projects already in motion, such as the Lower Maguduza Hydro Power Project on the Lusutfu River, expected to generate 13.5 MW of sustainable electricity. This significant development, as Barry Schutzler, Head of Corporate & Investment Banking at Standard Bank Eswatini, put it, marks progress toward energy independence and supports the transition to locally produced, renewable energy.

Standard Bank's involvement in such ventures is not just financial; it is strategic, helping developers reach financial close on upcoming renewable energy generation initiatives and supporting long-term power purchase frameworks through



Lower Maguduza Hydro Power Project

collaboration with the Eswatini Electricity Company (EEC) and the Eswatini Energy Regulatory Authority (ESERA).

From keynote speeches to breakout sessions, the message reverberated across the Indaba: finance is the engine of the energy transition. And at the centre of that engine, tailoring solutions, reducing barriers, and fostering investor confidence, is Standard Bank Eswatini.

"This is not about short-term lending," Fakudze said. "This is about long-term nation-building. Eswatini is our home. We drive her growth."



Lomkhosi Alabi

A central feature of the Indaba was a power-packed and frank panel discussion moderated by Lomkhosi Alabi, where key stakeholders from the EEC, Ministry of Natural Resources and Energy, ESERA, and the private sector gathered to dissect one urgent question: How do we quantum leap energy transformation in Eswatini?

Tenele Habangaan, representing EEC, opened the discussion with updates on Eswatini's new 10-year power supply agreement with Eskom. While the long-term supply contract provides some stability, she cautioned that the increase in bulk electricity costs, along with the erosion of peak/off-peak pricing structures, poses financial and operational risks. She stressed that this window of stability must be used wisely to drive diversification, fast-track internal generation, and implement local energy projects.

"From a regulatory standpoint, Ntokozo Dlamini, Engineering Manager for Power Procurement at ESERA, outlined how the authority is creating a conducive environment for new energy players. ESERA has implemented frameworks for third-party access, large user eligibility, and embedded generation, tools that are already beginning to attract independent producers.

Adding the government's strategic voice, Mandla Vilakati, Principal Energy Officer at the Ministry of Natural Resources and Energy, noted that while the Energy Master Plan offers a clear roadmap, including renewables and coal-based base-load power, success hinges on bold financing decisions.

EEC Managing Director Ernest Mkhonta highlighted the company's efforts to bolster domestic power generation, particularly through hydro-power. He outlined strategic plans to expand generation capacity at the Maguga Hydropower Station. "Our studies have confirmed the feasibility of extending the station by an additional 10 megawatts and constructing another power station downstream, utilising the same water flow, which would generate a further 23 megawatts. Together, these developments would bring the total generation at Maguga to 53 megawatts."

Mkhonta revealed that both projects have passed the feasibility stage and are now ready for development. He appealed to financial institutions to support these long-term infrastructure investments.

"Financial institutions are required, regulators are required, the government is required, and all stakeholders, including customers, are required to participate in the industry to find a solution."

"As the global transition to clean energy accelerates, Eswatini is prioritizing energy security by ensuring a reliable power supply, increasing the use of local resources such as water and solar energy, monitoring regional power trends, and enhancing infrastructure to facilitate a seamless transition to sustainable energy," Mkhonta said.

"Eswatini is our home. We drive her growth. This isn't about short-term lending; it's about long-term nation-building," concluded Mvuselelo Fakudze.



Standard Bank Executive Vice President for Power & Infrastructure, Vincenzia Leitich



EEC Managing Director, Ernest Mkhonta



Standard Bank Energy Indaba Dignitaries

GCEBILE DLAMINI

The Culture Architect Behind Ubombo Sugar's Human Capital Transformation

By Phesheya Mkhonta



In today's business world, where success depends on people and purpose, Gcebile Dlamini stands out as a transformative leader. With experience spanning Coca-Cola Swaziland, the Central Bank of Eswatini, the commercial banking sector and now Ubombo Sugar Limited (USL), she has earned a reputation as a values-driven human capital strategist.

Her career journey, from economics to people development, is rooted in a belief that culture and inclusive leadership are essential to growth. Now leading Human Capital at USL, one of Eswatini's oldest enterprises, Gcebile is reshaping the organization from within.

From closing governance gaps and redefining leadership behaviors to rebuilding trust and promoting gender equity in male-dominated spaces, her impact is both strategic and deeply human. In this interview, she reflects on her journey, her bold interventions at USL, and her commitment to building thriving, people-first workplaces.

Your career spans esteemed institutions like Coca-Cola Eswatini (CONCO) and the Central Bank of Eswatini. Can you walk us through your early career and what attracted you to the human capital field?

My professional journey started at a commercial bank, working in customer service. It was there that I developed a deep appreciation for people-centered service, laying the foundation for my future career. With an academic background in economics, I later transitioned to the Ministry of Finance as a policy analyst. That role sharpened my analytical skills and provided valuable insights into macroeconomic policy and its influence on national development.

However, it was during my time in Public Affairs and Communications with the Coca-Cola Africa Foundation that the human side of development truly came alive for me. I coordinated social impact projects across Africa, working with bottling partners to empower communities and improve livelihoods. That

experience ignited a genuine passion for people development and organizational culture.

From there, taking on a generalist HR role felt like a natural step. It allowed me to combine strategic insights with a people-first approach, guiding me through my roles at Coca-Cola, the Central Bank of Eswatini, and now at Ubombo Sugar Limited.

Looking back, what key moments or mentors influenced your philosophy as an HR leader?

I've been fortunate to have several mentors and pivotal moments that shaped the HR leader I am today. A major moment was being invited to join Coca-Cola's HR team by Jabulile Mashwama. She saw potential in me and took a chance, at a time when I was still finding my footing in the space. Her confidence in my abilities laid the groundwork for my growth. Her leadership was empowering; she invested in my development, gave me room to grow, and highlighted my strengths.

Colleagues like Karin Gilbert and Bathobile Gule also played vital roles in my early days at Coca-Cola. They generously shared their time and knowledge, helping me navigate an unfamiliar environment. Their mentorship instilled in me a strong sense of accountability and a deeply people-centric HR approach.

I also drew inspiration from my Bank colleagues Mfanfikile Dlamini, whose work ethic, attention to detail, and business sense set a standard I've always admired. Former CBE Governor, Majazi Sithole, who was also my economics lecturer at the University of Eswatini in the 1990s, offered reflective and ethical leadership infused with wisdom and perspective that still influence my leadership today—upholding integrity, thoughtfulness, and respect for people.

Joining Ubombo Sugar, I was lucky to land in a complex and dynamic environment under Muzi Siyaya's leadership. Muzi is a marvel and a genius. From day one, he set a compelling and clear vision, ensuring that the human capital strategy aligns with organizational strategy and providing all the necessary tools, structure, support, and presence to enable me to deliver on the mandate.

You joined USL nearly three years ago. What was the HR landscape like when you arrived, and what transformation objectives did you set for yourself and your team?

When I joined Ubombo Sugar, it was evident that while the company had a proud legacy, the HR landscape needed both immediate attention and a long-term strategic overhaul. There were critical gaps in

governance, structure, and organizational culture affecting performance and morale.

One of the most urgent issues was an imbalanced industrial relations environment. This created uncertainty, undermined managerial confidence, and weakened accountability. Additionally, we identified significant governance challenges; many HR policies were outdated or absent, leading to inconsistent decision-making and perceptions of unfairness.

There was also a noticeable disconnect between leadership and the wider workforce. Communication was predominantly top-down and reactive. Managers were not visible or accessible on the shop floor, resulting in low engagement, fragile trust, and unresolved issues.

The transformation goals were clear:

- Reclaim the people agenda by making leadership accountable for culture, communication, and the employee experience.
- Build a solid governance framework by reviewing and institutionalizing fair, business-aligned policies.
- Reset the tone of leadership to promote visibility, accessibility, and courageous conversations.
- Enable open, transparent communication through platforms that encourage real dialogue, not just formalities.
- Rebuild trust through fairness and consistency so that every employee, at every level, feels seen and heard.

We introduced several engagement platforms, such as MD Coffee Sessions, leadership walkabouts, and roadshows. Bit by bit, the culture is shifting, from one of control and reaction to one of accountability, openness, and shared leadership.

It's a journey, and we're still on it, but the progress is tangible. People feel seen, heard, and led. That, to me, is the most meaningful measure of transformation.

USL is one of Eswatini's oldest mills and largest employers. What does it mean to lead people strategy at a legacy organization of this scale and impact?

It's both an honour and a great responsibility. What makes this role unique is that we operate at the intersection of three highly demanding sectors: agriculture, manufacturing, and healthcare. Each has distinct workforce dynamics and cultural expectations.

In agriculture, we work with large seasonal labour forces, often from

relations, talent retention, and the organization's reputation.

I'm also fortunate to work with an exceptional team and leaders who understand the mandate, are highly capable, and deeply committed to delivering results. Collaborating with professionals who are equally invested in progress is incredibly fulfilling.

We have heard about initiatives like the 'MD Coffee Sessions'. Can you share the thinking behind this and what kind of culture you're cultivating at USL with such initiatives?

The 'MD Coffee Sessions' were born out of a desire to humanize leadership and close the communication gap. The idea is simple: bring leadership to the people. In informal, open settings, employees meet directly with the MD to ask questions, share concerns, and offer suggestions.

It's part of a broader culture transformation drive. We're cultivating a culture of approachability, transparency, and mutual respect, where titles don't hinder truth and everyone feels heard.

When people are seen and valued, they bring their best selves to work. When people have a seat at the table, they take full responsibility for the business and its operations. A sense of ownership is created and the result is an inclusive environment where all feel a great sense of belonging.

What does a 'transformative culture' look like at USL, and how does it manifest in day-to-day interactions?

A transformative culture is one where people feel safe (psychologically safe) to speak up, innovate, and challenge norms. At USL, it shows up in how we collaborate, how leaders show up, and how we resolve conflict.

It's in the language we use, the feedback we give, and the way we onboard and support each other. It's in the shift from command-and-control to shared accountability. We are still on the journey, constantly

“ At this scale, HR isn't a support function; it's a business driver ”

rural communities, where the lines between social development and business operations are closely intertwined. In manufacturing, we deal with regulatory compliance, automation readiness, and performance-driven expectations. The hospital adds another layer of complexity with its own workforce culture and professional standards.

Leading the people strategy here means balancing all these realities while honouring the legacy of an institution many have called home for generations. You can't drive transformation without respecting that history. But at the same time, you must be bold enough to modernize, hold people accountable, and introduce change.

At this scale, HR isn't a support function; it's a business driver. It impacts everything: risk management, labour



reflecting and recalibrating. But we're committed to the long haul.

USL was recently recognized at the 'Gender in Energy Awards'—hosted by the Ministry of Natural Resources and Energy, for its role in promoting gender equality in the energy sector. What does this recognition mean to you and the organization as a whole?

It's incredibly affirming. It tells us our efforts are not just symbolic, they're making a measurable difference. For USL, it reinforces that industrial environments can be inclusive spaces where women thrive.

We've introduced mentorship programmes for young female engineers, partnered with schools to promote STEM for girls, and revamped our policies to eliminate gender bias in recruitment and promotion.

In traditionally male-dominated environments like energy and manufacturing, representation matters. Our daily behaviours must reflect the change we want to see. We don't just talk equity, we walk it.



Organizational development (OD) is a critical focus area these days. What have been some of the most impactful OD interventions you've implemented at USL so far?

Our most impactful interventions include a leadership reset and capability building, rolling out a structured leadership development programme that focuses on leading change, mentoring and coaching, and leadership fundamentals.

The goal is to shift leadership posture, from positional authority to servant leadership. We want leaders who engage, empower, and are capable of driving transformation from within. We've also conducted organization-wide culture diagnostics and facilitated workshops to define desired values and behaviours.

We're currently standardizing our

HR policies to ensure fairness, strengthen governance, and reinforce employee confidence. All of this feeds into a stronger, more consistent, people-first culture.

USL speaks often about 'Thriving Communities.' How does the HR department contribute to this broader mission beyond business metrics?

At USL, 'Thriving Communities' starts with thriving employees. We've revamped our pay and benefits framework to ensure it's not only

“ I challenge hierarchy when it stifles progress and advocate for shared leadership ”

competitive but meaningful. We've introduced a permanent health insurance benefit for employees and their dependents, a big step toward holistic care.

We've also enhanced bereavement support, recognizing the emotional and financial toll of loss. Additionally, we are actively reviewing our broader benefits policy suite to align it with both our organizational values and the evolving needs of a diverse workforce, one that spans agricultural, industrial, and professional segments. We're reviewing policies to better support housing, education, and retirement planning. HR's role is to create policies that reflect empathy, relevance, and real-world impact—because when our employees thrive, their communities thrive too.

What approaches have you found most effective in attracting and retaining diverse talent, especially in technical and leadership roles?

To attract talent, we've taken an adaptable, inclusive approach. For attraction, we deploy different tools depending on the role. For retention, we focus on an inclusive culture, visible career pathways, and leaders who celebrate difference.

We hold career conversations, invest in talent development, and ensure diverse voices are represented at the table because when people see themselves in leadership, they stay.

How does your leadership style promote openness and trust, especially in an industry where hierarchy and tradition have long shaped culture?

My leadership style is grounded in authenticity, humility, and consistency. I believe trust is earned through small, everyday actions. I make it a point to be accessible, to listen with intent, and to follow through.

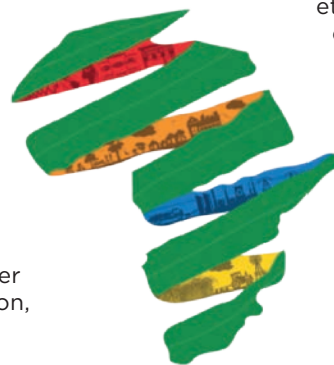
I challenge hierarchy when it stifles progress and advocate for shared leadership. Whether it's a mill oper-

ator or an executive, I want every person to feel they have agency and a voice. That's how we shift from compliance to commitment.

What personal values do you hold most dear, and how do they show up in the way you lead or make decisions?

Integrity, compassion, and courage. Integrity helps me lead ethically. Compassion ensures I see the human behind the data.

Courage drives me to challenge the status quo, even when it's uncomfortable. These values shape how I handle tough conversations, advocate for others, and hold myself accountable.




THRIVING COMMUNITY

When you're not building organizational culture or mentoring future leaders, what keeps you grounded and fulfilled in your personal life?

Family is my anchor. Time with loved ones restores me. I also enjoy reading, music, and travel, and engaging in initiatives to uplift young people. Mentorship outside of work also keeps me grounded. It reminds me that leadership is about legacy and impact, not just titles.

Lastly, in one word, how would your closest friends describe you, and how would you describe yourself in a word?

They'd describe me as loyal, dependable, and reliable. I'd describe myself as intentional. 



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Sitselo Semphilo-EPH

Three Years of Blossoming into Eswatini's Fruit of Life

Three years ago, a transformative chapter in Eswatini's healthcare journey quietly began in the heart of Ezulwini. In March 2022, the Ezulwini Private Hospital opened its doors—strategically, ambitiously, and with a clear national purpose. A year later, in June 2023, His Majesty King Mswati III gave the hospital a name that would define its mission: Sitselo Semphilo—the “Fruit of Life”.

The name was more than symbolic. It was a royal blessing and a charge to nurture, restore and preserve life. For the hospital's leadership, it became a compass for everything that followed.

“His Majesty planted an idea—healthcare not just as treatment,

but as dignity, compassion and hope,” says CEO Dr Thandeka Khanyile. “We carry that responsibility with pride.”

Today, Sitselo Semphilo-EPH stands tall as Eswatini's first internationally accredited private hospital—100% Swati-owned, governed, and operated. Developed by EswatiniMed, the leading healthcare services provider in the country, and built at a cost exceeding E400 million, it's a symbol of national pride and progress.

“This is not just a healthcare facility—it's a strategic national investment,” says EswatiniMed Principal Officer Peter Simelane. “We're delivering world-class, locally accessible care while ensuring value for our members.”












His Majesty King Mswati III flanked by EswatiniMed Chairperson Sammy Dlamini, EswatiniMed Principal Officer Peter Simelane (far-left) and Sitselo Semphilo -EPH CEO Dr Thandeka Khanyile

Comprehensive, State-of-the-Art Services

Located centrally in Ezulwini, the 76-bed Sitselo Semphilo hospital is designed for excellence in both clinical care and patient experience.

-  Three advanced operating theatres, with one being digitally enabled
-  Fully equipped ICU and Neonatal ICU
-  Private maternity and recovery suites
-  Family-friendly birthing rooms
-  On-site pharmacy and laboratory services
-  24/7 emergency medical response
-  Remote-monitored oxygen systems and full CCTV security

The hospital's diagnostic imaging suite includes MRI, CT, digital X-ray, ultrasound, and mammography—equipment that previously required referrals to South Africa. This development has drastically reduced patient travel costs, wait times and the emotional burden of seeking care abroad.

"You can now walk into Sitselo Semphilo, get scanned, diagnosed, and treated under one roof," says Dr Khanyile.

Patients like retired teacher Zanele Dlamini testify to its impact: "I had an MRI, successful knee surgery and post-op therapy—all in Ezulwini. Before this, I'd have been sent to South Africa. This hospital saved me time, stress and money."



Designed Around People, Not Just Procedures

Unlike many conventional facilities, Sitselo Semphilo - EPH places patients at the heart of care. From personalised birthing experiences to quiet recovery spaces, every touch-point is designed for comfort, dignity and healing.

“We believe healing begins with how we care, not just what we treat,” says Dr Khanyile.

Support systems are equally robust, with dual backup generators, uninterrupted power supply (UPS), a bulk oxygen tank, and an integrated digital infrastructure ensuring consistency in care—even during emergencies.

This attention to detail earned the hospital the COHSASA accreditation

in December 2024—the first in Eswatini’s history. The accreditation followed a rigorous review of over 4,000 standards covering infection control, clinical governance, ethics, safety, and service delivery.

“This is a national benchmark,” said Health Minister Mduduzi Matsebula. “Sitselo Semphilo has set the tone for the future of healthcare in the Kingdom.”

EswatiniMed Chairperson Sammy Dlamini agrees: “This is more than an accolade. It’s proof that His Majesty’s vision is becoming reality.”

The hospital is also committed to growing local talent—offering continuous training, mentorship for specialists, and developing digital

health tools for efficient patient tracking and outcome measurement.

“We’re not here to copy other systems. We want to build something authentically Swati—world-class, but with our own heartbeat,” adds Dr Khanyile.



Real people, real outcomes Here’s what patients and families are saying

“They brought my mother back to life.”

- Phumzile Mamba, Lobamba: After her mother collapsed at home, the emergency team responded swiftly. “If we had driven to Manzini or crossed the border, she wouldn’t have made it.”

“The MRI saved us a trip to Johannesburg.”

- Siphso Dlamini, Ezulwini: “We were booked in the next day. Results were fast, staff professional—and the cost affordable with medical aid.”

“Giving birth here felt like being at a hotel—with nurses who cared.”

- Zodwa Shabangu, Mbabane: “Everything—from delivery to postnatal care—was handled with love and precision.”

“I didn’t know hospitals like this existed in Eswatini.”

- Samkeliso Ginindza, Manzini: “Top-class equipment, skilled surgeons, physiotherapy, and X-rays—right here at home.”

“They treated my autistic son with patience and compassion.”

- Bongwiwe Nhlabatsi, Ngwenya: “They took time to understand his needs and made him feel safe.”

“Follow-ups were consistent.”

- Thamsanqa Dube, Hlatikhulu: “They called two days after discharge. That kind of care is rare and meaningful.”

“Even the parking attendants are professional.”

- Justice Mamba, Mbabane: “From entry to exit, there’s respect and attention to detail.”

“It’s a hospital with a soul.”

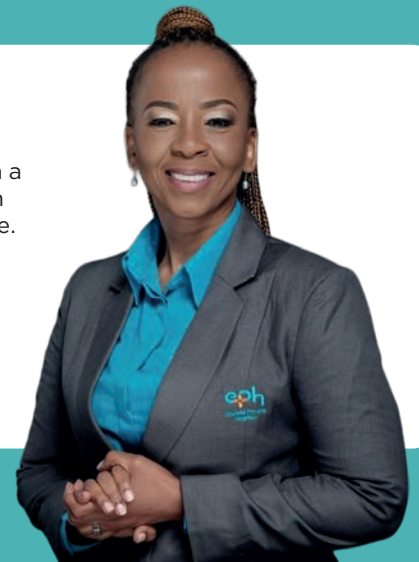
- Themba Lukhele, Ezulwini: “Built with purpose and heart. It’s for all of us, not just the elite.”

A Growing Legacy

As Sitselo Semphilo - EPH celebrates its third anniversary, it represents more than a modern hospital. It is a national achievement—proof that Swati-led healthcare can match global standards, while remaining rooted in compassion, purpose and pride.

“This is only the beginning,” says Dr Khanyile. “Every life we touch is another branch, another blossom, another promise fulfilled.”

For more information on services offered, visit www.eph-sz.com or follow Sitselo Semphilo on Facebook and LinkedIn.





FEEDING PURPOSE

How Khumbuzile Dlamini Turned a Teen Health Scare into a Lifelong Mission

By Phesheya Mkhonta | Photo: Khumbuzile Dlamini

At just 16, Khumbuzile Dlamini, faced a serious health scare caused by poor eating habits. With little more than the internet as a resource, she began a journey of self-healing that ignited a passion for nutrition and wellness.

Now, with nearly a decade of experience and her own growing private practice, KSD Dietetics, Dlamini, despite her relatively young age, has become one of Eswatini's leading voices in dietetics. In our conversation, she shares insights into her unconventional career path, the common misconception that healthy eating is just about quantity, and the truth that achieving health goals requires real, consistent effort; there are no short-cuts, just commitment and care.

Hi Khumbu, thank you for speaking with us. Could you start by introducing yourself to our readers?

My name is Khumbuzile Dlamini, and I am a qualified dietitian with 9 years' experience. When I was in high school (Sifundzani High School), I developed an interest in nutrition and how our eating choices affect our health and well-being. This interest led me to study dietetics at the University of Pretoria. Since completing my studies, I have gained experience in the public sector as a clinical dietitian at Mankayane Government Hospital. I have also worked in the corporate world, where I was a sales representative for a health and wellness company. Whilst working for this organisation, I realized how much dietitians are needed on the ground in Eswatini. I then made the decision to resign from this position and start



foodservice management and community nutrition. This is what sets the 2 professions apart.

Interesting. You are the founder of KSD Dietetics. Can you tell us more about the company and its service offering?

As already stated my desire has always been to help people improve their health and well-being through nutrition. From 2019 to 2022 I worked in the corporate world as a

both are far from the truth. Another misconception is that dietitians will simply tell you what to eat, which is far from the truth. Dietitians take the time to understand the challenges you face in making lifestyle modifications, and we work together to help you overcome these challenges.

When choosing a career, we often cite passion and opportunity as key factors in our decision-making process. Yet for many young people, the potential salary is very important. So, is dietetics a financially rewarding field? And what advice would you give to someone considering this path?

I often say any career has the potential to be financially rewarding if you're willing to do what the rest are not willing to do. If you choose to stay in one job as a dietitian, it most likely will not be financially rewarding because you're waiting for one salary that likely escalates every 12 months, if you're that lucky. But if you diversify your offerings, then the potential is limitless. The field of nutrition is a trillion-dollar industry, so that goes to show the potential that's there if you're willing to do the hard work and explore other opportunities within the nutrition space. The beauty of being a dietitian is that humans will ALWAYS need food and nutrition; you just have to have the willingness to evolve with the trends, and you'll see the financial rewards.

In your experience, what are some of the most frequent dietary mistakes people make in their everyday lives?

The frequent mistakes people make in their lives is assuming that food is only about filling your stomach to avoid feeling hungry; many times, people focus on food quantity and not quality. People often don't know or understand that they need to focus more on food quality than on the quantity of food. People also focus on quick fixes to achieve certain results instead of putting in the work to heal their relationship with food. The relationship that we have with food can be a determining factor for our health outcomes.

Let's do a quick consult. For someone looking to improve their eating habits without doing a complete overhaul, what are five simple, sustainable changes anyone can make?

I often say nutrition is simple, and we need to avoid overthinking. It is unfortunate that we live in the information age where nutrition is now portrayed as something that is extremely complicated and requires a stack of rules to achieve our goals, but 5 simple steps to help people

“Dietitians are healthcare professionals; we are trained to provide medical nutrition therapy for disease conditions, so our scope goes beyond weight loss”

my journey as a private practicing dietitian. I now operate my practice, KSD Dietetics, from Mbabane Clinic.

What inspired your path into dietetics? Was nutrition and wellness something you were passionate about from a young age?

I believe that becoming a dietitian was always my calling. My interest in nutrition was sparked at the age of 16 due to an experience I had where my poor eating led to illness, and the only remedy was lifestyle modification. My only resource at that time was the internet; I did my own research and decided what dietary changes I needed to make based on that. With time, I saw an improvement in my health, and that was when I fell in love with nutrition and the limitless possibilities it offers us, and I made the decision to pursue a career in dietetics.

There's a common perception that dietitians only focus on weight loss. Can you help clarify the broader scope of a dietitian's work? How does it differ from that of a nutritionist, for instance?

Dietitians are healthcare professionals; we are trained to provide medical nutrition therapy for disease conditions, so our scope goes beyond weight loss. Any medical condition that has nutritional implications for an individual needs to be managed by the dietitian as well as the rest of the medical team. Weight loss is the smallest part of our training. In the context in which I was trained (which is in South Africa), dietitians are expected to master 3 fields by the end of the 4 year program, these fields are; medical nutrition therapy, community nutrition and foodservice management, nutritionists are expected to master only 2 of the 3 fields which are

sales representative for the biggest health and wellness company in the world. It was a great experience, and it opened my eyes to the devastating effects of non-communicable diseases (NCDs) in our country. This realization reminded me of the promise I made to myself when I studied dietetics. That promise was to empower people to take control of their lives and health through nutrition. After much thought and prayer, I decided to leave the corporate world and start KSD Dietetics. KSD Dietetics currently offers one-on-one consultations for individuals who need to improve their health through nutrition and corporate wellness.

How is the field of dietetics generally perceived in the country? Are there any common myths or misunderstandings about what dietitians do?

There are many misconceptions about my field, part of it is based on the belief that food is common sense/ knowledge, many people ignore the fact that there is a science to food, which is why we spend 4 years studying at tertiary level. One of the misconceptions is that seeing a dietitian is for white people only; the other misconception I often hear is that dietitians will provide you with an expensive intervention, and

achieve good health through their lifestyle and diet are the following:

- Move your body daily, exercise is important. Aim for 150 mins exercise weekly
- Drink plenty of water daily. Hydration is important
- Carbohydrates are your friend! Make them the basis of all meals, but do limit them to small portions
- Vegetables are also your friend, your body NEEDS vegetables, they are not a decorative ornament. Eat plenty of vegetables daily
- Get 3 servings of various fruits daily
- Eat breakfast - It is the meal that gives your body the first boost of energy to get through the morning.

How can one maintain healthy eating habits when they're busy or always on the go?

PLANNING! If you live a busy life, the only way to achieve your health goals is to get ahead of your schedule by planning your meals in advance. Even if you spend your days in meetings, always have a strategy as to how you will ensure you're eating healthy meals. When you desire to achieve certain health goals, no shortcut will get you there. You need to do the work.

We're hearing more about the link between food and mood. Can you explain how nutrition impacts mental health and emotional well-being?

There are many reasons why food impacts mental health and emotional well-being. Food provides the body with many of the

nutrients it needs to function efficiently. Once the body is deprived of nutrients, we do see a decline in mood and emotional well-being. Another link is through the gut-brain axis, the brain and digestive system are linked (therefore, you feel certain emotions in your stomach). The digestive system is responsible for the production of hormones that regulate our mood, and the health of the digestive system is key to ensuring that this system is efficiently producing these hormones; therefore, an unhealthy gut leads to poor hormone production, which has a negative impact on mood and emotional well-being.

What's your perspective on popular eating approaches like intermittent fasting, plant-based diets, or the ketogenic diet? Are these sustainable long term?

I do not recommend the use of fad diets such as intermittent fasting or banting to achieve health goals. The reason for this is that none of these methods are sustainable. If you want true change with your diet and your lifestyle, you need to do the hard work you need to face yourself. You need to face the challenges that you have and work on them day by day and this is what can make it sustainable. Many people have deep challenges with food, and when they make changes, they want quick fixes instead of doing the hard work. The hard work is what gets you long-term sustainable change.

Other than the non-sustainability of the diets you just mentioned, are there current nutrition trends that

you believe are particularly beneficial or potentially misleading, or harmful?

I am currently enjoying how the world has moved in a more health-conscious direction. There is so much information online that can inspire individuals to live more health-conscious lives. However, this information is also accompanied by so much misinformation and can have detrimental effects when it lands in the wrong hands (especially kids, I am seeing more teenagers struggle with eating disorders due to what they see online). The need for quick fixes and the internet pushing so many solutions to help individuals with their health goals is something that can be detrimental. People then lose hope that they will ever achieve their goals since they try so many things, all of which never seem to get them the results they desire.

And finally, what's next for Khumbu and KSD Dietetics? Are there any upcoming projects or expansions you're excited about?

KSD dietetics, woo...there's a lot that I have in store for my baby (yes, I see my business as my baby), expansion is something that I dream of, and I am working towards. One of my passions in this nutrition space is to empower all individuals to take control of their lives and live healthier and fuller lives. I plan to do this by providing more engagement opportunities for myself and the Swati people outside of my consultation room at the clinic. For now, I don't want to let all the secrets out, but I will just hint that there is a lot more coming and in store for KSD Dietetics. Please just keep your eyes open, and I will be sharing more in due course.

Thank you very much for this enlightening and educational conversation.

It has been my pleasure. 

“ nutrition is simple, and we need to avoid over-thinking ”



10 MINUTES WITH... LINDELWA MALINDI DLAMINI



By Ayanda Dlamini

We had a chat with Lindelwa Dlamini, Senior Sports Officer for Sports for Development at the African Union Sports Council (AUSC), the AU's technical body for sport on the continent.

Based in Yaounde, Cameroon, Dlamini leads programs that use sport, physical education, and activity to drive development, working with all 55 AU Member States and five AUSC regions to support the AU's Agenda 2063.

"It's a diverse portfolio," he says, "but at its core, it is about using innovative sports strategies and frameworks for the socio-economic development and empowerment of our African people and institutions."

What's the one sporting moment that made you fall in love with sport?

The first was South Africa's 1995 Rugby World Cup win. I was 10 at the time, and it was just a year after schools were desegregated. That victory brought the whole school and town together, across the racial spectrum, in celebration. It was the first time I truly saw sport's power to unite and heal, and though I didn't realize it then, it set me on a path to use sport for development and social change.

Another defining moment was attending the 2000 Sydney Olympic Games in Australia with my dad, an unforgettable experience that cemented my passion for sport.

What's your favourite sport to watch versus the one you love to play?

I'm a big rugby fan and a passionate supporter of the Springboks. Like many, I also enjoy the intensity of the English Premier League. But when it comes to playing, I'm more into futsal for social games.

If you could have dinner with any sports legend, dead or alive, who would it be?

Without a doubt, Usain Bolt. He holds world records in the 100m, 200m, and 4x100m relay, and won all three at three consecutive Olympics,

an achievement that may never be repeated. What inspires me most is the dedication it took: 15 years of daily sacrifice for a few seconds of brilliance. Simply magnificent.

What's been the biggest culture shock (or pleasant surprise!) since moving to Yaounde?

Traveling across Africa for work has shown me just how diverse our continent truly is, despite our shared identity as Africans. I'm quite open-minded, so not much catches me off guard, but the language barrier has been a challenge. That said, I've turned it into a positive by starting to learn French.

What do you miss most about home, besides family, of course?

Besides my family and loved ones, I miss the chill cookout sessions with my homeboys, sidle inhloko, and just vibing. Out here, most of my time is spent in the office, boardrooms, airports, planes, or hotels, so it can get pretty lonely. But I'm here on a mission, and that comes with the territory.

If you weren't in sports administration, what do you think you'd be doing?

By God's grace, I'd likely still be at the Sincephetelo MVA Fund (SMVAF), where I spent eight fulfilling years helping promote global road safety practices. I truly enjoyed the work and the team. And since the Fund sponsored the Ingwenyama Cup, I was never too far from sports, I was even given the freedom to bring my ideas to life for the tournament.

What's your go-to motivational song before a big meeting or presentation? Or maybe your favourite 'pick-me-up' song?

Mine ke Dlamini ngili-YO (smiles). I'm a big fan of hip-hop because it's full of powerful, uplifting messages. My all-time favourite is Black Boy by Cappadonna, it speaks directly to young black boys about rising above struggle and suffering, and letting their light shine.

What's one thing people would be surprised to learn about you?

I was a pretty good rugby player back in the day (though I'm being modest). I earned South African junior national and provincial colours, played professionally for the Pretoria Blue Bulls, and attended Tshwane University of Technology on a rugby scholarship. I also represented and captained the Eswatini National Rugby Team in several international World Cup qualifiers.

Who has been the most influential person in your life journey so far?

It's hard to name just one; many incredible leaders have played a key role in helping me reach where I am today. Their support, belief, and encouragement were instrumental, and that's why I'm committed to gaining as much international knowledge as I can, with the goal of returning home to empower other emaSwati who dare to dream.

There are truly remarkable leaders in our Kingdom. One day, I'd love to share how the Eswatini Olympic and Commonwealth Games Association (EOCGA) and the SMVAF came together to help me complete my Master's in Sports Organisation Management through the International Olympic Committee in Switzerland, covering everything my scholarship didn't.

What's the best piece of advice you've ever received?

My late father always told me to learn everything I possibly can about what I'm passionate about. That's the best advice I've ever received, although I won't go into details, it's kept me prepared whenever opportunities I care about come my way.

How would you describe this chapter of your life in one word?

Jeremiah 29 vs. 11

Lastly, will Arsenal finally win the English Premier League title this coming season?

Most Definitely. Watch this space! 📺





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