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As we step into 2026, our commitment remains stronger than ever — to bring you even greater service, better value, and the quality you deserve.

May your festive season be filled with joy, warmth, and moments that build lasting memories. Here's to a bright and successful year ahead!

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## EDITOR'S NOTE



# STILL NO CEO AT RSTP

**The Royal Science & Technology Park (RSTP) hasn't had a CEO for over 17 months. This is quite puzzling, especially for a country eager to build a digital-led economy. The Honourable Minister of Information, Communications & Technology (ICT), Savannah Maziya, has stated before that she envisions RSTP becoming Africa's technological hub. However, for that to happen, the institution needs a leader.**

I watched an interesting YouTube video featuring the maverick Elon Musk, where he was a guest at the Forbes Summit 2025. Musk made a bold claim. He predicts that in 20 years, jobs will become obsolete due to technology. Musk believes that people will work only if they want to, not because they have to. Is that possible? Maybe. Who knows? But one thing we can all glean from his claim is the fact that technology will continue to disrupt all industries.

Any serious country should implement measures and systems to prevent being caught off guard by this. I feel like our government isn't taking this seriously. We are still stuck in old ways, acting as if we aren't part of the modern world. There hasn't been much action on the ground. Changes, such as updating the Primary & High School curriculum to match current realities, are happening very slowly. A CEO from one of the top commercial banks in the country couldn't have summarized it better. "The reality is we aren't hiring more people because most of the jobs can now be automated. Yes, we are opening branches and will not close them anytime soon, but we are hiring fewer people. Actually, what we see is that the skills we need, such as Robotics, Data Mining, and other tech-related skills, aren't available in the country," he noted.

I do not know about you, but this is terrifying. Forget about

Elon Musk's earlier claim. The biggest challenge Eswatini will face over the next 20 years is a skills shortage. When one looks at 5-year strategies for private and public sector entities, one notes that most are tech-centric, yet people aren't being capacitated. The Municipal Council of Mbabane, for instance, aspires to be a smart city. One must then ask oneself what that entails and what skill set is required in such an organization going forward. But if the institution meant to be the hub of ICT, at least in the country, still does not have a CEO due to power squabbles, then we are in trouble. But as the saying goes, 'when elephants fight, it is the grass that suffers'.

But Minister, as exciting as the dream of Eswatini becoming Africa's tech hub is, one must admit and face it: Eswatini won't be the tech hub of Africa — at least not based on how things are going.

On a personal note, as the year draws to a close, the Inside Biz team would like to thank everyone who has assisted us throughout the year, from advertisers, content contributors, our loyal readers, and those who have criticized us when we lost sight of the ball. Thank you very much, your support has ensured that we continue to create this fantastic product. SIYABONGA! Have a blessed and happy festive season.

*Ntokozo Nkambule*  
Enjoy Your Read - Ufundze Kahle



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The initiative is being implemented by Datamatics Eswatini Pty Ltd, in collaboration with the Ministry of Commerce, Industry and Trade (MoCIT) and the United Nations Development Programme (UNDP) Eswatini.



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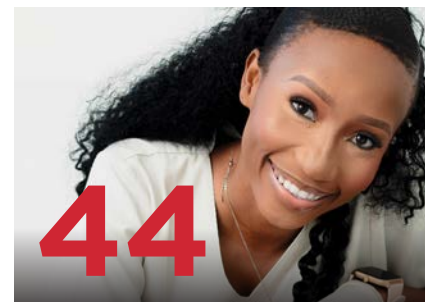
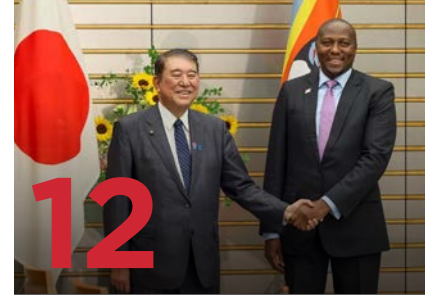
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## Public Notice

# Increase in **Personal Allowance** for Accompanied Goods Imported by **Individual Travellers**

The Government of the Kingdom of Eswatini has approved an amendment to the personal allowance for goods imported as accompanied baggage by individual travellers. This adjustment takes effect on Friday, 28 November 2025. The Eswatini Revenue Service urges the public to familiarise themselves with the new allowance to ensure smooth processing at all border points.

This change applies only to individuals importing goods for personal use, Commercial traders and businesses must continue to adhere to all standard Customs clearance procedures, including the Sekulula VAT Easy requirements, relating to the production of fully compliant tax invoices and other declaration supporting documents.

### 1. Summary of the Change

- The personal allowance for accompanied goods has increased from E1,000 to E10,000 per traveller.
- The allowance applies only once over a period of 30 days.
- Travellers must present the required declaration supporting documents at the point of entry.

The change is applicable from **Friday, 28 November 2025**.

### 2. How the New Allowance Will Be Applied

Travellers returning to Eswatini may now enjoy an allowance of up to E10,000, provided the following conditions are met.

- **Goods must be declared and imported by the owner as accompanied baggage on the appropriate Customs declaration form for personal goods – Form E.**

Travellers are reminded that all goods must still be declared upon arrival, no matter the value.

### 3. Purpose of the Adjustment

The revision of the personal allowance is intended to support national and regional objectives, including the following:



Encourage complete and honest declarations at all border posts.



Improve the accuracy of Customs import data.



Strengthen Eswatini's contribution to Southern African Customs Union (SACU) receipts, which support our national budget.



Make it easier and more convenient for travellers to comply with Customs requirements.

This policy change supports transparent and responsible cross-border movement of goods while ensuring that individual travellers can move through our borders with greater confidence.



For any queries or further guidance, travellers are encouraged to approach ERS staff at border points or contact the **Eswatini Revenue Service Contact Centre**.

Hon. Neal Rijkenberg  
MINISTER OF FINANCE

Brightwell Nkambule  
ERS COMMISSIONER GENERAL

# 2025 NEWS MAKERS



By: Ayanda Dlamini

Interesting developments have marked the year 2025. On the one hand, there have been actions that will positively impact the country’s future, while on the other hand... all we can say is “ewu!” We take a look at these notable events.



LIDLELANTFONGENI  
ENPF



## ENPF & PSPF Cat Fight

**No one would have ever written this script. The country’s two largest retirement funds are in a fierce battle.** The Eswatini National Provident Fund (ENPF) is planning to shift to a National Pension Fund, which isn't the headline, as the fund has openly discussed the move. If the conversion succeeds, members will receive a monthly income instead of a one-time lump sum. This change aims to help employees who cash out their lump sums too quickly, which increases the government’s social welfare burden. So, what caused the Public Service Pensions Fund (PSPF) to get so upset when they were actually initially supporting the move? Well, the proposed inclusion of civil servants angered the PSPF. They responded strongly, claiming that civil servants would be worse off and accusing the move of being a systematic way to kill the PSPF.



## Central Bank Grants Two New Banking Licences

**In 2025, Eswatini’s financial sector has been significantly reshaped.** In a key regulatory move, the Central Bank of Eswatini (CBE) granted two provisional bank licenses: Letshego Eswatini Bank and SBS Bank Eswatini. The CBE issued a 12-month provisional banking license to Letshego Eswatini Bank (LEB). According to CBE Governor Dr. Phil Mnisi, the license followed a thorough evaluation process, including assessments of capital adequacy, governance, business model, and target market. Locally, Letshego Eswatini is known for microfinance and serves low- to middle-income clients. Separately, SBS Bank Eswatini (SBSBE) is poised to emerge after the Swaziland Building Society received a provisional license to convert into a commercial bank. SBS has deep roots in Eswatini’s financial history, having operated as a building society for many years. Regulators see its move into full banking as a way to boost competition and grow the banking sector. These new licenses are viewed by the CBE not only as a way to grow the business but also as tools for financial inclusion, mainly through digital banking and innovative service models.



**Minister Savannah Maziya**  
A Digital Architect  
& Award-Winning Leader

**This year has been a busy one for the Minister of Information, Communications & Technology, Savannah Maziya.** In early 2025, she secured a landmark partnership with Google. Eswatini signed a significant digital partnership with Google under the banner “Innovating Together: Strategic Partnerships for Eswatini’s Digital Transformation.” The collaboration aims to integrate core digital tools and infrastructure, including Google Workspace, AI, cloud computing, cybersecurity, and a digital national addressing system using Google Maps.

The Minister has also followed through on her promise to promote digital inclusion in the country. Her Ministry announced the launch of “Government in Your Hand” (GIYH), a digital portal (web and mobile) created to deliver public services directly to citizens. Regarding individual achievements, Maziya also received the Visionary Leadership in Transforming ICT and STEM Education Award from Space Kidz India during the Young Scientist India Grand Finale. This award recognizes her efforts in encouraging STEM among Eswatini’s youth — especially girls. Standard Bank Eswatini also honored her dedication to women’s empowerment in technology, digital inclusion, and ethical leadership by presenting her with the Blue Sheroes Award.

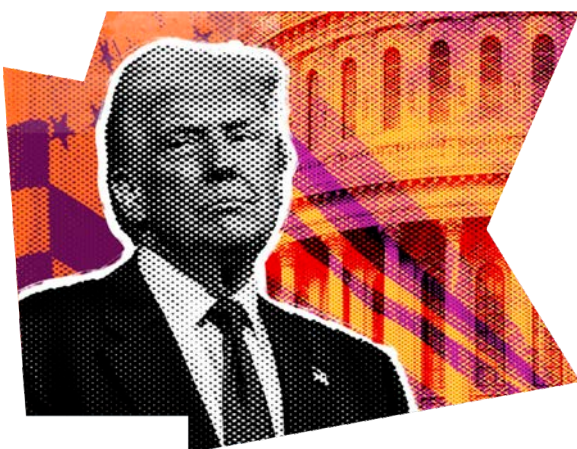
### Controversial U.S.A. Deportation Agreement



**One of the year’s most contentious developments has been Eswatini’s involvement in U.S. third-country deportations.** In July 2025, five men from Vietnam, Jamaica, Laos, Yemen, and Cuba were transported to Eswatini under a Trump-era policy that sends imprisoned migrants to a third country instead of their home countries. The move drew strong criticism. Civil society groups condemned the deal as “human trafficking disguised as deportation.”

It has also come to light that the country received ‘kickbacks’ for this agreement. The Minister of Finance, Neal Rijkenberg, has revealed that the country received about E86 million from the United States government as part of a support package tied to the housing of convicted foreign nationals. However, he clarified that the funds are restricted and cannot be used for general government expenses. Therefore, they do not count as part of the national revenue and cannot be redirected to unrelated areas.

### Trump Cuts Foreign Aid



**We couldn’t have started the year in a worse way. In January, the US Government, through its President, Donald Trump, paused all foreign aid.**

This sudden halt immediately affected the delivery of life-saving HIV medicines and the provision of HIV prevention services to millions of people who depend on them. The stopping of foreign aid nearly destroyed the country’s health sector, which was heavily reliant on donor funding. Organizations like UNAIDS had to shut down. Local reports indicate that over 5,000 jobs in the NGO sector were lost in the year following the funding cuts, leaving many workers without a clear path forward.

### Health crisis persists in 2025



**Eswatini continues to face a serious health crisis caused by chronic shortages of essential medicines in public health facilities.** This ongoing problem often forces patients to pay high costs for private care or skip treatment altogether. At the core of this issue is alleged corruption.



### Boardroom Shake-Ups

**One couldn’t help but notice the boardroom shifts in both the private and public sectors, especially the departure of high-profile CEOs.** Some retired, while others had their contracts not renewed.

One of the affected companies is MTN Eswatini, formerly led by Wandile Mtshali, whose exit was somewhat sudden. Similarly, the Eswatini Competition Commission announced that its CEO, Muzi Dlamini, will be leaving in March 2026.

The Eswatini Postal and Telecommunications Corporation (EPTC), once headed by Themba Khumalo, currently has no permanent Managing Director. The Sincephetelo MVA Fund (SMVAF), also saw its CEO David Myeni step down.

The Eswatini National Petroleum Corporation (ENPC), formerly led by Nhlanhla Dlamini, is another significant organization facing leadership uncertainty.

### Still No CEO at RSTP



Royal Science & Technology Park

**Despite the country’s ongoing efforts to position itself as “digital first,” the Royal Science & Technology Park (RSTP) still operates without a CEO, let alone a stable acting CEO.** The organization has cycled through several acting leaders, and according to recent reports, it currently has no one in the role after the CFO, who had been filling in temporarily, stepped back to resume their original duties. As it stands, the entity has neither a CEO nor a director to lead it.



# ESCALATING ONLINE FRAUD CASES

## Don't Let Your Guard Down This Festive Season!

By: Phiwa Sikhondze | Photo Cred: Connecting Africa // REPS // EBA // Wired.com

*Eswatini is facing an increasing fraud issue, with citizens losing over E200 million to various scams, including more than E15.8 million between September 2024 and September 2025. These scams include fake eWallet messages, mobile wallet “Facata” scams, fraudulent online ads, and business email compromise.*

**As the festive season approaches, a period traditionally associated with increased financial transactions, authorities and financial institutions are urging emaSwati to remain vigilant and informed to protect their money and digital wallets.**

Speaking during the launch of International Fraud Awareness Month in November, Minister of Finance Neal Rijkenberg highlighted the scale of the problem, noting that while losses in banking and Fintech services have seen a modest decline, online fraud, e-commerce scams, and impersonation cases, such as the infamous Facata scam, continue to pose serious risks. “Fraud has no boundaries. As our financial systems become increasingly digital, so too do the methods employed by criminals,” said Minister Rijkenberg.

He emphasized that modernizing financial regulations, strengthening cybersecurity, and enhancing the resilience of payment systems are key



*From September 1, 2024, to September 30, 2025, police documented over 200 cyber-related cases, showing a 2.6% rise from the previous year.*

parts of the government's efforts to protect citizens. The Minister also pointed out that public awareness remains the strongest defense against fraud, encouraging people to question before they click, verify

before they pay, and report issues quickly.

Recent statistics released by the Royal Eswatini Police Service (REPS) reveal a grim reality. From September 1, 2024, to September 30, 2025, police documented over 200 cyber-related cases, showing a 2.6% rise from the previous year.

“Criminals no longer operate in dark alleys, but behind computer screens,” said Deputy National Commissioner Mumcy Dlamini, speaking on behalf of the National Commissioner.

Mobile money and e-wallet scams alone accounted for over E7 million, while fraudulent emails, ATM thefts, and banking system breaches added several more millions. She observed that although suspects connected to the Facata scam have been arrested, there is still more work ahead, and a Digital Forensic Unit has been set up to strengthen investigative capabilities. “The figures are not just numbers; they represent stolen savings, disrupted livelihoods, and shattered trust,” Dlamini warned.



**Think before you click.**  
Digital vigilance starts with you.

**Stop. Verify. Report.**

**Banking Sector Advice**

The Eswatini Bankers Association (EBA) has joined the national call for vigilance. Swazi Mngomezulu, Chairperson of the EBA Fraud Liaison Committee, advised customers to remain alert during the festive period, noting that fraudsters exploit high transaction volumes and holiday distractions.

“Beware of Facata scams, online and e-commerce fraud, and phishing attempts,” Mngomezulu said. “Always verify the caller or message source before taking any action. Hang up and call your bank directly if you are unsure. Never share your PINs, passwords, OTPs, or banking app login details with anyone, not even with someone claiming to be from the bank or the police services.”

Banks are also implementing real-time fraud detection, multi-factor authentication, and robust identity verification processes to safeguard customer accounts. Mngomezulu stressed that collaboration between banks, law enforcement, and regulators is essential to staying ahead of evolving threats.

**Key Tips from EBA**

- Beware of Facata scams: Fraudsters may pose as banks, police, government officials, or even family members. Verify all requests before taking action.
- Guard your digital wallet: Never share PINs, passwords, OTPs, or login details—even with someone claiming to be a bank official.
- Shop safely online: Only use trusted websites, avoid suspicious links, and never store card details on unofficial platforms.
- Monitor accounts: Activate alerts, review statements regularly, and report suspicious activity promptly.
- Protect your devices: Update apps

and software, use strong passwords and multi-factor authentication (MFA), and avoid public Wi-Fi for transactions

MTN Eswatini has also advised customers to stay vigilant, especially when using mobile money. Thandwayinkosi Dlamini, Manager for Corporate Affairs & Sustainability, emphasized the importance of keeping PINs secure, not sharing sensitive information, and double-checking any suspicious requests.

*Your caution is your best defense against cybercriminals...digital vigilance is vital not only for individuals but also for the security of the national financial system.*

“Fraudsters often become more aggressive during the festive season,” said Dlamini. “If something seems suspicious, contact our official helpline at 922 before taking any action.” MTN has introduced technical safeguards, such as disabling long-string USSD codes, and continues to run education campaigns through radio, SMS, and social media to alert users of potential scams.

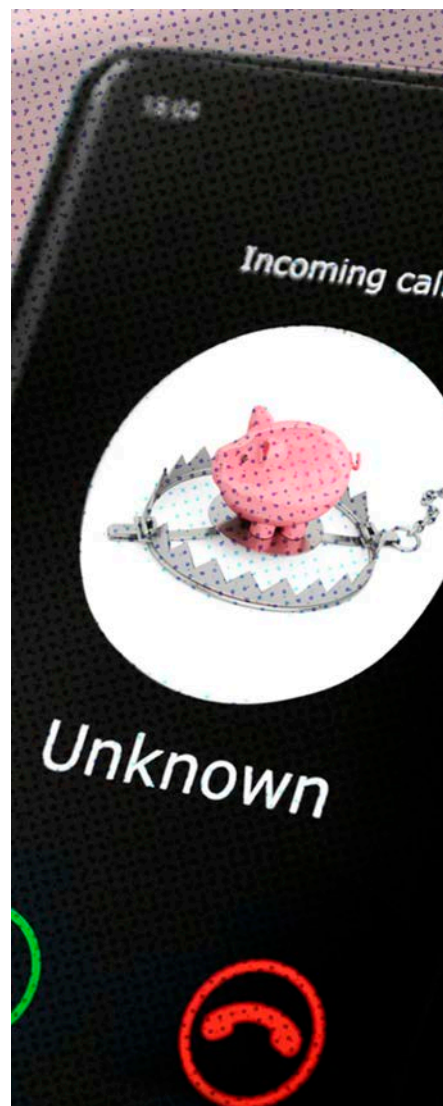
The Eswatini Communications Commission (ESCCOM) also emphasized proactive steps to avoid cybercrime. ESCCOM Chief Executive, Mvilawemphi Dlamini, advised citizens to take all necessary precautions when transaction online. “Your caution is your best defense against cybercriminals,” Dlamini said, emphasizing that digital vigilance is vital not only for individuals but also for the security of the national financial system.

The Financial Services Regulatory Authority (FSRA) reiterated similar

advice, urging consumers to slow down before making any transaction, verify the legitimacy of offers, and refrain from sharing personal information. CEO Ncamiso Ntshalintshali emphasized ongoing initiatives to train institutions in Anti-Money Laundering and Counter-Terrorist Financing, and to work closely with law enforcement to ensure quick responses to fraud.

“If an investment offer promises unusually high returns or requires urgent payment, that is a clear warning sign. When in doubt, verify with the FSRA or your financial service provider. A quick phone call can save people from serious financial loss,” he said.

At the launch of Cybersecurity Awareness Month, Prime Minister Russell Dlamini emphasized that cybersecurity and fraud prevention are national priorities, not just technical issues. “Every safe choice you make strengthens the shield that protects our nation,” he said, urging citizens to update their devices, secure their data, and stay alert to scams.



# PROTECT YOUR FINANCES. SECURE YOUR FUTURE!

A Festive Season Warning from the **Ombudsman of Financial Services**

By: Andile Ndzabandzaba | Photo Cred: OFS



**As the festive season approaches, a time often associated with joy, celebration, and gift-giving, the Ombudsman of Financial Services (OFS) issues a crucial warning to consumers regarding the heightened risk of financial crimes and the importance of careful money management. While this period is festive, it also unfortunately sees a surge in overspending, which often has negative outcomes in the new year for consumers. We urge all consumers to exercise extreme caution and make informed financial decisions to safeguard their money and avoid falling victim to scams or predatory lending practices.**

The pressure of quick cash during the festive season can lead many to consider borrowing options, and it is during this time that unlicensed loan sharks become particularly active, preying on vulnerable consumers. These illegal lenders often operate outside the regulatory framework, charging excessive interest rates and employing aggressive, often illegal, collection tactics. Engaging with such entities can lead to a rise in debt and severe

financial distress for consumers. The Consumer Credit Act, 2016, provides a robust framework for consumer protection in credit agreements, and consumers must engage only with financial services providers (FSPs) that are duly licensed and compliant with this legislation.

The Consumer Credit Act, 2016 as amended, clearly outlines the rights of consumers and the obligations of credit providers. For instance, in Section 31, it mandates that credit agreements must be in writing, and they must clearly state all terms and conditions, including the annual percentage rate (APR) and any associated fees. Unlicensed loan sharks deliberately avoid these legal requirements, leaving consumers with no legal choice and often trapped in unfair arrangements. Consumers should be cautious of any offer that seems too good to be true, or any lender who demands immediate payment without a written agreement or refuses to disclose full terms and conditions.

Beyond the dangers of unlicensed lenders, consumers must also be vigilant against various festive season scams. Wise money management is important during this season. It is easy to overspend during the festive season, which can lead to financial strain in the new year. We encourage consumers to create a budget and stick to it, prioritizing essential expenses and avoiding impulsive purchases. Consider the long-term implications of your spending decisions. If you are considering taking out a loan, always approach reputable and licensed financial services

*...Beyond the dangers of unlicensed lenders, consumers must also be vigilant against various festive season scams... If you are considering taking out a loan, always approach reputable and licensed financial services providers (FSPs)...*

providers (FSPs). These institutions are regulated and adhere to the provisions of the Consumer Credit Act, ensuring fair and transparent lending practices.

In conclusion, the OFS urges all consumers to be financially savvy and cautious this festive season. Prioritize your financial well-being by avoiding unlicensed loan sharks and practising responsible spending habits.

*...illegal lenders often operate outside the regulatory framework, charging excessive interest rates and employing aggressive, often illegal, collection tactics...*



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OF FINANCIAL SERVICES

*Umlamuli wetindzaba tetimali*



# DON'T LET FESTIVE FUN BECOME NEW-YEAR DEBT.

Know your consumer rights before borrowing or signing any credit agreement. Avoid loan sharks, watch out for scams, and stick to your budget.



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# Eswatini & Japan Partnership: A Major Win For the Food & Beverages Sector

By Ntokozo Nkambule

*This publication was privileged to attend the World Expo 2025 held in Osaka, Japan. To say that this event, which ran from April 13 to October 13, 2025, was a success in terms of planning would be an understatement. Japan went all out to ensure the Expo was a success. But was it a success for Eswatini, or just a 'vacation' for officials and high-level delegates? Well, it seems to have been a success, as the Eswatini Investment Promotion Authority (EIPA) and the Osaka Chamber of Commerce and Industry signed an MoU to strengthen cooperation between the two organizations. We spoke with the EIPA Chief Executive Officer, Sibani Mngomezulu, to learn more about the MoU and how it will benefit the country.*

**On October 10, 2025, the Eswatini Investment Promotion Authority (EIPA) and the Osaka Chamber of Commerce and Industry signed an MoU to strengthen cooperation between the two organizations. Could you please provide more details about this partnership? What does it involve?**

The key elements of the MoU focus on promoting business exchange and strengthening mutual understanding by providing assistance and convenience for visiting business delegations, collaborating on joint promotional events such as symposia and workshops, and supporting direct exchanges of current economic and market information between the two parties.

Through the MoU, Eswatini joins only a few other African nations that have concluded business

cooperation agreements with OCCI. Trade and investment opportunities between Japan and Eswatini are vast. These include handicraft, agribusiness, manufacturing, green energy, and tourism – all within the scope of our priority sectors. Additionally, Eswatini is home to the Royal Science and Technology Park (RSTP), which supports entrepreneurs with innovative tech ideas. These entrepreneurs can benefit from the pitching platform provided by OCCI's Global Innovation Forum (GIF) – a program that promotes the overseas expansion of domestic companies and startups, and fosters collaboration between overseas startups and domestic companies.

It is also important to add that Japan has a specific interest in growing investment in Africa; they are keen on learning more about the continent. During the signing ceremony, we notified our Japanese counterparts that one of our largest Foreign Direct Investors is the YKK Corporation, a Japanese-origin company. Next year, YKK Southern Africa will celebrate 50 years of hosting



in Eswatini. YKK Corporation Chairman, Mr. Hiroaki Otani, is expected to travel to Eswatini for the celebration as a result. We suggested that they engage their members and invite them to join the delegation, as that would be an excellent opportunity to visit Eswatini as a prospective investment destination or trade partner. We also advised that Eswatini plans to establish an Embassy in Japan and that we should collaborate closely as nations.

**What are the next steps for either the country or Japan to ensure the MoU becomes operational?**

The following steps are to operationalize the MoU. This will be discussed with Team Eswatini to ensure the country can fully implement its operationalization plan in support of Tourism, Trade, and Investment. So far, the MoU has assisted us with market intelligence to optimize our plan. The business community can look forward to reaping the benefits of this partnership by next year. We are also hoping to entice more Swati to export to Japan as an alternative market, aided by this agreement. A business delegation will visit Eswatini in 2026 to explore business opportunities in the country.

**During the Expo, the Ministry of Commerce, Industry & Trade made it clear that Eswatini is interested in participating in the automotive value chain, given Japan's leadership in the sector. What is our current status regarding that opportunity?**

Yes, Eswatini is actively looking at this sector as an area of interest. Under the AfCFTA, the automotive industry has opportunities to produce and export goods across the continent through the Automotive Value Chain Initiative. As a result, the AfCFTA is aggressively promoting regional value chains in the automotive industry, presenting an opportunity for Japanese companies to set up in Eswatini. Japanese automotive companies will be part of the business delegation scheduled for 2026.

**Besides the sector mentioned above, which other sectors is the country interested in benefiting from?**

Eswatini's main area of interest is food and beverages for export to Japan. The other areas covered in the MoU are tourism, nature and conservation, and information and technology, specifically, new technologies. Broader industries are mentioned, but these are the priority sectors. The handicraft sector also attracted significant interest during the Expo, generating numerous inquiries and sales. This led some traders with online sales capabilities to sell to Japanese buyers.



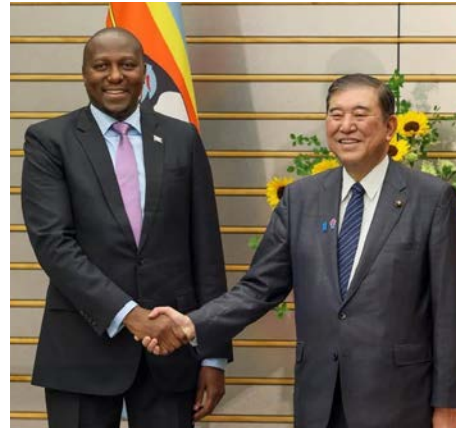
**The Expo provided the country with a chance to connect with nations beyond Japan. Were there any other meaningful collaborations with other countries?**

There has been interest from other countries; however, the event report is still being compiled, with exact statistics yet to be confirmed. We can provide further statistics in Q1 next year.

**Apart from the signed MoU, what key lessons or successes have EIPA and the country as a whole gained from Japan's Osaka Expo 2025?**

EIPA did reach out to several other trade agencies. These discussions focused on augmenting Eswatini's partnerships in tourism, trade, and investment with strategic partners. Other highlights, though high-level pending the event report, are copied below:

- The local retailers who were part of the Expo have also seen sales



boost from their online presence at the Expo.

- There have been high-level talks with potential investors as a spin-off from the Expo.
- The YKK relationship has also grown. Delegates at the Expo worked to engage them while in Japan, strengthening their ties with Eswatini.

Eswatini's preferential trade agreement with Japan was also highlighted to local traders. These discussions were conversation starters from the Expo, showing how Eswatini-based businesses can access this market.

**The next World Expo will take place in Serbia. Have you had an opportunity to discuss any initial thoughts with Team Eswatini on how the country will be positioned at the event?**

This is a collaborative process involving several government ministries, departments, parastatals, and private-sector partners. These stakeholders are working to formulate a final approach that will position the country as well as possible in relation to global business trends at the time. This Expo is a specialized event that lasts three months. Under the theme Play for Humanity - Sport and Music for All, EXPO 2027 offers a robust, playful, and purpose-driven programme that addresses some of the biggest challenges of our time.

**Thank you for your time CEO.**

You are most welcome.

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# ORACLE LIFE'S BIZZ SOLUTION: Opening the door to retirement security for every small business in Eswatini

## ...For the first time MSMEs have a product designed specifically for them, not just adapted for them.

By Ayanda Dlamini

In a country where small businesses form the backbone of the economy, access to affordable and reliable retirement savings has long been a privilege reserved for larger corporations.

Micro, small, and medium enterprises (MSMEs), despite employing thousands of emaswati, have historically remained on the margins of the formal retirement fund space, often due to high costs, strict membership requirements, or limited options.

But Oracle Group, through Oracle Life, is changing that narrative with a groundbreaking offering explicitly designed for this underserved market: The Bizz Solution Retirement Fund.

Launched as part of Oracle Life's broader vision for financial inclusion, The Bizz Solution is already reshaping how small businesses in Eswatini plan for their employees' futures.

Today, 25 companies, ranging from restaurants and engineering firms to churches and logistics companies, have already signed up.

"The Bizz Solution was created to give every small business the dignity and financial security of a fully accredited retirement fund," says Samkelo Ginindza, Head of Design Department at Oracle Group Eswatini.

"For the first time, MSMEs have a product tailored for them, not adapted for them."

### A RETIREMENT FUND FINALLY BUILT FOR SMALL BUSINESSES

At its core, The Bizz Solution is a cost-effective retirement saving scheme designed specifically for companies with fewer than 10



employees, a segment historically overlooked in the retirement fund industry.

The fund allows both employers and employees to make monthly contributions into a fully registered and licensed investment vehicle, ensuring long-term financial security.

For decades, small enterprises seeking to join umbrella funds faced numerous challenges, including high fees, limited risk-benefit offerings, strict minimum membership requirements, and expensive administrative costs.

Oracle Life recognized not only the demand but the untapped opportunity.

"We received countless requests from small business owners who wanted to offer their employees proper retirement benefits, but the existing structures simply weren't built for them," Ginindza explains.

"So we asked ourselves: what if we viewed all MSMEs as one large collective? That thinking unlocked a solution that had never been attempted before."

By grouping all participating MSMEs under one umbrella and assessing costs at a collective level, Oracle Life dramatically reduced both administrative fees and the cost of risk benefits, such as death and disability cover, which would otherwise be prohibitively high for companies with fewer than 10 employees.

The result is a fund that delivers the same level of investment quality, risk benefits, and transparency enjoyed by large corporations, but at a fraction of the cost.

With The Bizz Solution, Oracle Life is doing more than filling a market gap; it is laying the foundation for a more inclusive financial ecosystem.

By providing small businesses with access to quality retirement solutions, the company empowers both employers and employees to confidently secure their futures.

As Ginindza puts it: "Retirement savings should never be a luxury. It should be a right, and The Bizz Solution is making that right a reality for thousands across Eswatini."

### BRINGING INFORMALITY INTO FORMAL COMPLIANCE — WITHOUT LEAVING ANYONE BEHIND

While The Bizz Solution is inclusive, it requires participating MSMEs to be legally registered businesses with proper compliance documents, such as trading licenses and KYC records.

This is because the fund is fully approved by the Eswatini Revenue Service and the Financial Services Regulatory Authority, making it eligible for the same tax incentives as all other registered retirement funds.

"It's not just a savings mechanism, it's a formal financial asset," says Ginindza.

That's why businesses must adhere to regulatory standards. The fund provides members with tax benefits that informal entities simply aren't eligible for.

According to Ginindza, these tax benefits are particularly significant for both employers and employees. Employees are taxed only on their own monthly contributions, meaning employer contributions do not form part of their taxable income.

Upon retirement, members receive their full benefit tax-free when withdrawn from an Approved Provident Fund.

Additionally, employers can deduct their contributions as a business expense for tax purposes, making the fund a financially efficient option for all parties involved.

For small businesses with tight margins, these benefits can lead to significant long-term savings.

#### **REWARDER PROGRAM: MAKING FINANCIAL SECURITY EVEN MORE AFFORDABLE**

Oracle Life's commitment to affordability goes beyond contributions and administrative fees. The company has integrated The Bizz Solution with the Oracle Rewarder Program, giving members additional savings on everyday expenses through negotiated discounts with partner businesses.

One key benefit is free access to professional meeting rooms at Oracle's Customer Experience Hub above the Nando's Drive-Thru in Mbabane; a resource that can help small business owners meet clients professionally without additional costs.

Ginindza notes, "We wanted to do more than just create an affordable product."

"We wanted to give MSMEs access to value-adding services that support business growth. The Rewarder Program amplifies the financial relief The Bizz Solution already provides."

#### **INVESTMENT QUALITY THAT MATCHES BIG CORPORATIONS**

One of the main worries for small businesses is whether their employees can expect competitive investment returns.

Oracle Life, at least according to Ginindza, guarantees that MSMEs in The Bizz Solution have the same investment opportunities and performance as large corporations.

Members access their fund credits through a secure online Member

Portal, the same one used by staff of multinational companies and large local enterprises.

This transparency is especially crucial in a market where trust has been eroded by past reports of employers failing to remit deducted contributions.

"Our Member Portal provides real-time visibility," says Ginindza.

Members can view their contributions, employer payments, and investment returns instantly. Transparency fosters trust, and trust encourages long-term participation.

Oracle Life's confidence is well-founded. Over the past five years, the company has consistently achieved an annual investment return of at least 12 percent, surpassing expectations and outpacing inflation.

## **“Financial inclusion isn't just about affordability”**

#### **UPTAKE ACROSS SECTORS: A GROWING NATIONAL FOOTPRINT**

As of September 30, 2025, 25 MSMEs had already joined The Bizz Solution, collectively accumulating nearly E4 million in fund credits.

These participating businesses span a wide range of industries, including timber, medical services, engineering, printing, hospitality, property, automotive, churches, recruitment and payroll consulting, logistics, funeral services, and financial services.

This diverse uptake highlights the universal need for accessible retirement savings solutions, regardless of a business's size or sector.

"We are seeing interest from every corner of the economy, from contractors to churches," Ginindza notes.

"It proves that small businesses have always wanted to do right by their employees; they just lacked a product designed specifically for them."

#### **BREAKING MISCONCEPTIONS ABOUT RETIREMENT SAVING IN ESWATINI**

One of the biggest myths Oracle Life is working to dispel is the idea that retirement funds can no longer generate strong investment returns, especially the commonly cited benchmark of CPI + 4 percent over five years.

"People say it can't be done, but our performance tells a different story," Ginindza states confidently. "Our 12 per cent annual average over the last five years is proof that disciplined,

diversified investing still works."

Another challenge is the widespread distrust of retirement savings, often driven by cases in which employers fail to remit contributions. Oracle Life's digital transparency tools, including instant contribution visibility, are helping rebuild confidence in the system.

Small companies often fear bureaucratic delays, but Oracle Life ensures that onboarding is efficient.

Once all required compliance documents are provided, a business can join The Bizz Solution within 30 calendar days.

"The retirement scheme is already pre-approved by regulators," Ginindza explains. "So once the paperwork is in order, integration is quick and seamless."

#### **DRIVING FINANCIAL INCLUSION THROUGH TECHNOLOGY**

Financial inclusion is central to Oracle Life's strategy. The company uses digital platforms to make sure even the smallest businesses can access modern retirement solutions.

From the Member Portal to digital medical underwriting processes, technology is removing barriers and reducing costs, making retirement savings more accessible than ever.

"Financial inclusion isn't just about affordability," Ginindza says.

"It's about using technology to level the playing field. Our goal is to ensure that an employee at a small bakery has the same experience, security, and transparency as someone working at a major corporation."

#### **RETIREMENT SECURITY FOR EVERY SMALL BUSINESS EMPLOYEE**

Looking ahead, Oracle Life is determined to expand access even further.

"Our vision is simple," Ginindza asserts.

Within the next 5 to 10 years, we aim to ensure that every MSME employee in Eswatini has access to a secure, affordable, and well-managed retirement plan.

This vision includes continuous product innovation, enhanced digital platforms, and increased stakeholder engagement to ensure the fund remains relevant, accessible, and affordable.



# Hilton Garden Inn Mbabane

## ...Shaping Eswatini's Hospitality Excellence

By: Ayanda Dlamini | Photo Cred: HGI Mbabane

*In just over five years, Hilton Garden Inn Mbabane has carved out a reputation as one of Eswatini's most admired hospitality brands, earning the prestigious "Best Hotel of the Year" award for four consecutive years at Customer Service Excellence Awards. Its consistent performance has not only elevated local industry standards but also positioned Eswatini on the*

**From its grand opening attended by His Majesty King Mswati III in 2019 to overcoming the unprecedented challenges of the pandemic, the hotel's journey is a story of resilience, innovation, community partnership, and a steadfast commitment to service excellence.**

As Hilton Garden Inn Mbabane celebrates its milestones, the hotel reflects on what has contributed to its success so far and what the future holds for hospitality in the Kingdom of Eswatini.

### A Culture Built on Hospitality Excellence

Hilton Garden Inn Mbabane credits its award-winning consistency to a deeply ingrained service culture driven by the Hilton brand's founding vision: to fill the world with the light and warmth of hospitality. The hotel states that this vision has been ingrained in every team member from the very beginning.

We have equipped our team with the skills, knowledge, and tools to execute our strategy, which focuses on the guest experience," the hotel explains. "Our values — I Learn, I Serve, I Smile, I Brighten — guide our daily interactions and ensure that exceptional service is not just an occasional achievement but a way of life.

A key element of this culture is Hilton's global "Make It Right" promise, which ensures that guests always feel valued before, during, and after their stay. This approach, empathetic, proactive, and solutions-oriented, has made the hotel a symbol of reliability in Eswatini's hospitality sector.

### Award-Winning Workplace Practices That Elevate Service



Hilton's global reputation as one of the world's top employers is clearly reflected in the culture and operations of Hilton Garden Inn Mbabane, where team well-being is recognized as the foundation of exceptional guest service.

Every team member gets two days off each week, surpassing local labor standards and promoting mental and physical health.

The hotel further enhances employee

well-being with a dedicated wellness app that offers psychological, emotional, and financial support, along with access to professional counseling services available both on-site and off-site.

Additional mental wellness resources enhance resilience and support a healthy work-life balance, while Thrive activities such as aerobics, soccer, and netball help promote fitness, teamwork, and camaraderie. Professional development is also a priority, with staff engaging in Harvard Business School-affiliated courses through Hilton University, participating in virtual role-plays, and gaining practical experience through departmental cross-trainings across the EMEA region.

Programmes such as the global Task Force, team exchange initiatives, LinkedIn Learning, and women-in-leadership advocacy further reinforce the hotel's commitment to developing the next generation of hospitality leaders in Eswatini.

### A FIVE-YEAR JOURNEY MARKED BY RESILIENCE AND GROWTH

The hotel's first five years have been characterized by key moments, each shaping its identity and strengthening its connection with the Eswatini community.

Among the most significant was the COVID-19 pandemic, which struck less than a year after opening. The

hotel temporarily closed due to tremendous financial strain. Yet, in true Hilton fashion, it innovated quickly.

“Hilton introduced CleanStay, which helped position us as the safest hotel in the country at the time,” says the hotel’s General Manager, Christine Ndlovu.

Team members eventually returned to work, and the hotel steadily rebuilt. Celebrating the first anniversary symbolized hope and resilience. By the fifth anniversary, the hotel had not only recovered but also made meaningful contributions to community development through numerous Corporate Social Investment (CSI) projects, one of the cornerstones of Hilton’s “Travel with Purpose” global initiative.

### Embracing Local Identity While Upholding Global Standards

As the first Hilton in Eswatini, Hilton Garden Inn Mbabane faced the unique and rewarding challenge of blending Hilton’s globally recognized hospitality standards with the rich cultural heritage of the Kingdom.

The result is a property that not only showcases the prestige of the Hilton brand but also highlights what makes Eswatini unique.

This balance is evident throughout the hotel in its service philosophy, atmosphere, and guest experiences. A prime example is the hotel’s signature restaurant, Together & Co., where guests can enjoy a blend of international favorites alongside authentic Swati dishes like the popular Makhaya Chicken.

This considerate culinary approach gives travelers an authentic experience of local tradition while upholding the quality and variety expected from a global brand.

The hotel’s interior design further emphasizes this cultural harmony, showcasing vibrant décor inspired by traditional Eswatini patterns, colors, and artwork.

These elements create warm and inviting spaces that honor the country’s artistry and craftsmanship. Supporting local talent is deeply ingrained in the hotel’s identity, shown by its sourcing of locally made products, from amenities to décor, and the sale of beautifully handcrafted items from the artisan

group Ulamgalela in the reception shop.

By showcasing the work of local creators, Hilton Garden Inn not only improves the guest experience but also directly supports the growth of small businesses in the community.

Equally important to the hotel’s mission is its dedication to environmental sustainability, a fundamental value shared throughout the global Hilton portfolio.

Hilton Garden Inn Mbabane has adopted a variety of eco-friendly initiatives aimed at lowering its environmental impact and encouraging responsible tourism in Eswatini.

These efforts include energy-efficient lighting systems, water conservation measures, waste-reduction programmes, and active participation in broader sustainable tourism advocacy.

Together, these initiatives safeguard the country’s natural beauty while setting a benchmark for environmentally conscious hospitality.

Through its combination of global excellence, cultural appreciation, and environmental responsibility, Hilton Garden Inn Mbabane continues to position itself as a leader in Eswatini’s growing tourism industry, offering guests a experience that is both world-class and deeply connected to local identity.

### Adapting to the Needs of Today’s Traveler

Today’s travelers expect greater convenience, advanced technology, and personalized experiences, and Hilton Garden Inn Mbabane has fully adapted to meet these evolving needs.

The hotel provides free high-speed Wi-Fi, digital check-in, and digital keys. It supports modern work and event requirements through hybrid and simplified meeting options, including an online system for booking meeting spaces.

Guests also enjoy modern room amenities designed for both productivity and relaxation. In response to various dietary preferences, the hotel’s restaurant provides vegetarian, vegan, and gluten-free options, while sustainability remains a key focus as

more travelers seek environmentally conscious choices.

Whether visiting for business, leisure, or a mix of both, Hilton Garden Inn Mbabane provides an experience characterized by comfort, efficiency, and genuine hospitality

### A Commitment to Developing Future Hospitality Leaders

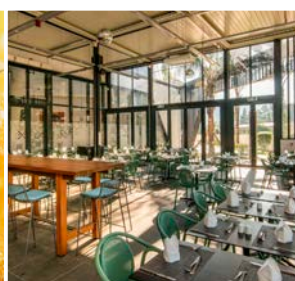
With tourism becoming one of Eswatini’s main economic pillars, Hilton Garden Inn Mbabane positions itself not only as a top employer but also as a valuable training ground for young local talent. The hotel provides structured and ongoing development through Hilton University, which is connected to Harvard Business School, along with comprehensive mentorship and coaching programs. Team members benefit from leadership growth opportunities such as LEAD, global exchange programs within Hilton’s international network, and dedicated women-in-leadership initiatives that support gender empowerment. These programs do much more than improve technical skills—they boost confidence, introduce employees to global hospitality best practices, and create opportunities for meaningful career advancement within the Hilton family.

### A Message of Appreciation and a Vision for the Future

As the hotel continues to evolve, its message to its supporters is one of gratitude.

“We arrived in 2019 as a new kid on the block, and we are still here because of the support we received. The guests, employees, and Eswatini community have made Hilton Garden Inn Mbabane what it is today.”

The hotel’s future plans align with Hilton’s global vision of sustainable hospitality, technological innovation, and people-centered service. With Eswatini’s tourism sector steadily growing, the Hilton Garden Inn Mbabane stands ready to continue shaping the industry while showcasing the warmth, culture, and beauty of the Kingdom to the world. From its breathtaking hilltop position overlooking Mbabane to its world-class service culture, the hotel stands as a shining example of how global excellence and local identity can transform a destination.



# Dr. Samson Sithole

## Turning Eswatini's Drylands into Engines of Growth...

By: Ntokozo Nkambule | Photo Cred: EWADE

**In Eswatini, water is life. It shapes the land, the livelihoods of rural communities, and the economic pulse of the nation.**

For Dr Samson Sithole, Chief Executive Officer of the Eswatini Water and Agricultural Development Enterprise (EWADE), water is far more than a resource; it is a lever for transformative development, capable of reshaping entire rural economies.

Over the past decade, Dr Sithole has overseen the transformation of EWADE from a conventional irrigation-focused agency into a multifaceted driver of rural empowerment, agricultural commercialization, and climate resilience. Under his stewardship, the organization has become synonymous with strategic innovation, socio-economic inclusion, and measurable impact.

Beyond the executive title, Dr Sithole is a strategist, mentor, and tireless advocate for socio-economic transformation. "I am driven by a deep commitment to improving the lives of ordinary emaSwati, especially those in underserved communities," he says. Yet the role is not without personal sacrifices. A family man, he balances the pressures of leading a national institution with community engagement, reflective reading, and sustained thinking about sustainable solutions to Africa's development challenges. His leadership philosophy is anchored in humility, integrity, and results-oriented action, a triad he believes is essential for driving meaningful change.

His academic foundation is equally robust. Sithole holds a PhD in Management from TEXILA American University, an MBA from Management College of Southern Africa (MANCOSA), a Bachelor of Science in Agricultural Economics and Management from the University of Eswatini (UNESWA), a Diploma in General Agriculture, and a Prince 2 Project Management Professional Certificate. "My education allows me to approach challenges with analytical precision and evidence-based decision-making," he notes. "It equips me to balance national policy, community realities, and global best practices in rural development."



## From arid beginnings to national vision

Sithole's upbringing in both urban and rural Eswatini exposed him to the daily struggles of smallholder farmers and families with limited access to water and economic opportunity. "Growing up in these contrasting environments instilled in me empathy and a resolve to be part of the solution," he recalls.

Witnessing the gap between potential and reality sharpened his understanding of resilience, the importance of hard work, and the value of community. These early lessons continue to influence his decisions at EWADE, shaping projects that blend technical precision with social consciousness.



Sithole's career in water and agricultural development was inspired by both personal experience and the influence of visionary African leaders. His story begins in Nkondolo, Lavumisa, a drought-prone community in the Shiselweni region, where every drop of water counted. "Growing up where water scarcity dictated daily life taught me the transformative power of infrastructure and empowerment," he reflects. Exposure to international development frameworks later reinforced this commitment, highlighting how integrated strategies in water management and agriculture can unlock rural prosperity.

Joining EWADE was a natural progression for him. "I wanted to contribute to improved livelihoods through integrated water and agricultural interventions," he explains. His prior experience in policy and project management provided the ideal foundation for an institution charged with delivering both national development outcomes and tangible community benefits.

### Leadership in Practice

Sithole describes his leadership as empowerment-focused, transparent, and values-driven, aligned with EWADE's FEET values: **Fairness, Excellence, Empowerment, and Transparency**. He fosters a culture of continuous learning, intentionally delegating authority while maintaining strategic oversight. This approach has enabled teams to take ownership of projects, driving accountability and performance across all levels of the organization.

Yet leadership comes at a personal cost.

Long hours, high-stakes decision-making, and frequent community engagements often intrude on family time.

"One of the most difficult aspects of this journey has been the personal sacrifice, particularly missing family moments,"

he admits. However, the ability to witness communities transform and livelihoods improve provides a profound sense of purpose. "That purpose has been my compass," he says.

Balancing long-term vision with on-the-ground realities is central to his role. EWADE operates under five strategic pillars: infrastructure development, commercial agriculture promotion, smallholder empowerment, sustainable partnerships, and institutional governance. These pillars serve both as a compass and a filter, ensuring that no operational activity strays from the organization's mission to improve livelihoods through water and agribusiness initiatives.

Sophisticated planning, monitoring, and evaluation systems have been critical to executing this complex mandate. "These tools allow us to track project-level progress in real time, assess socio-economic impact, and quickly respond to inefficiencies or risks," Dr Sithole explains. They also provide insights that inform national policy engagements and strategic adjustments, while the organization's focus on recruiting and retaining highly competent professionals ensures that operational excellence is matched by governance integrity.

### Reaffirmed leadership and national trust

In July 2025, the government renewed Dr Samson Sithole's contract for a third consecutive term, a clear vote of confidence in his record of delivering large-scale infrastructure projects on time and within budget. Cabinet's unanimous no-objection underscored his leadership, technical acumen, and ability to steer complex national initiatives with precision and integrity. "The renewal is not just about me, it's about the trust placed in EWADE and the dedicated team that continues to turn national vision into tangible progress," he says. "Our focus has always been on impact, ensuring that every project brings real change to the people we serve."

Among the flagship achievements under his leadership is the Mpakeni Dam, now over 34 percent complete, which is set to revolutionize irrigation, employment, and agro-industrial growth in Shiselweni. Key milestones, including the permanent camp and diversion channel, were completed ahead of schedule, with supporting infrastructure fully operational. Despite challenges such as aggregate shortages and periodic labour disruptions, EWADE's projects remain firmly on track, a testament to the organization's resilience and culture of excellence.



## Transformative projects and their impact

Since 2016, EWADE has expanded its footprint dramatically, managing a portfolio of 14 major projects worth over E14.53 billion that collectively impact more than 155,377 emaswati across all four regions of Eswatini, with 66,167 individuals being direct beneficiaries of irrigation schemes under KDDP, LUSIP I, and LUSIP II. Of these beneficiaries, women are accounting for 51 per cent.

Infrastructure projects have included the construction and rehabilitation of 21 small earth dams, directly benefiting around 8,000 farmers and indirectly improving water security for 56,000 people. These water security interventions ensure year-round agricultural productivity and reduce vulnerability to climate shocks. They also support livestock watering, and promote small-scale irrigation, contributing to sustainable livelihoods in water-scarce areas.

By integrating community-managed irrigation schemes, farmer training, and cooperative governance, EWADE has empowered previously marginalized rural populations to become active participants in the national economy. The enterprise has generated 7,000 jobs directly within its projects, indirectly supporting over 42,000 dependents. These employment opportunities extend across construction, farming, technical services, and agribusiness operations, offering both skilled and unskilled work in rural communities.

On the agricultural front, EWADE has enabled the transformation of over 18,400 hectares of land, with 15,200 hectares dedicated to sugarcane cultivation across the Komati and

Usuthu Basins and 3,200 hectares to diversified crops including bananas, maize, beans and horticulture. An additional 30,000 hectares are earmarked for development under the Mkhondvo-Ngwavuma Water Augmentation Project (MNWAP), a landmark initiative poised to expand EWADE's impact exponentially.

Economic empowerment is another cornerstone of EWADE's work. Through Farmer Companies supported by the organization, communities have generated gross revenues exceeding E6.611 billion, remitted above E768 million in taxes, and distributed E554.716 million in dividends to shareholders. Access-to-finance initiatives have facilitated above E524 million in loans, with a remarkable 63 out of 80 businesses successfully repaying, demonstrating fiscal responsibility and sustainability.

**Through Farmer Companies supported by the organization, communities have generated gross revenues exceeding E5.587 billion, remitted above E517 million in taxes, and distributed E474.6 million in dividends to shareholders.**

Among EWADE's standout achievements are the LUSIP and MNWAP projects. LUSIP laid the groundwork for commercial agriculture among smallholders, creating an institutional and financial ecosystem to support them. Through structured Farmer Companies, rural communities are participating meaningfully in agri-value chains, owning equity, generating profits, and reinvesting in their

futures. "Ultimately, we are not just building infrastructure; we are cultivating resilience and economic independence," Sithole says. MNWAP, meanwhile, has become the centre-piece of future growth, which will unlock more than 30,000 hectares of productive land and integrating water, agriculture, and institutional partnerships in a manner that leaves no sector untouched.

Climate resilience has also been embedded into EWADE's strategy. By building water infrastructure and rolling out irrigation-based agriculture, the organization reduces dependence on erratic rainfall, enabling year-round production. Programmes like MNWAP and the Smallholder Agricultural Productivity Enhancement and Marketing Project (SAPEMP) are designed with long-term environmental sustainability in mind, incorporating crop diversification, soil management, and climate-smart practices to enhance productivity under changing climatic conditions.

## Strategic partnerships and financing

Navigating funding constraints and the dynamics of international finance has been another test of Dr Sithole's strategic leadership. EWADE has mobilized over SZL 15.451 billion in project value through partnerships with government agencies, donors, and international financiers, ensuring sustainability and technical support across its portfolio.

At the same time, MNWAP has drawn scrutiny over local economic participation and the awarding of major contracts to foreign firms. The Mpakeni Dam, valued at E2.6 billion and awarded to the Sakhalive Joint

Venture composed of two Chinese firms, Yellowriver and Sinohydro Bureau 3, sparked debate over local involvement. “We all lamented the lack of local participation, but the award followed a procurement process aligned with national statutes and AfDB procedures,” he says. Dr Sithole argues that Eswatini must develop its own companies with experience and government support, potentially leveraging savings from other projects to empower local firms, without undermining financial accountability.

Addressing concerns from local subcontractors about economic spill overs, Sithole clarifies: “Yes, we are aware of those concerns, but it’s important to state that they do not reflect the true situation on the ground.” To date, over E600 million has been paid to Eswatini companies for a wide spectrum of services, including construction support, transport, material supply, and heavy plant hire. “This demonstrates that Eswatini businesses are indeed benefiting directly from the project,” he notes.

Sithole stresses that the Mpakeni Dam is only one part of a larger, phased national water development programme, which also includes conveyance systems, distribution networks, on-farm development, and future projects such as the Ethemba Dam, Eco-city, and Agro-Processing Zone. Each phase opens new opportunities for local contractors, suppliers, and service providers, creating cascading economic effects across the southern region of Eswatini.

On the question of awarding major contracts to foreign firms, Sithole emphasizes EWAVE’s duty to deliver

value for money and ensure climate-resilient infrastructure for emaSwati. “All evaluations are conducted fairly, transparently, and with full accountability,” he asserts. Most EWAVE projects are funded by international institutions like AfDB, which mandates strict procurement compliance. Noncompliance by local firms often disqualifies bids before they are even evaluated. Common pitfalls include incorrect documentation, missing bid security, faulty pricing, and unrealistic timelines. “These are not minor issues; they disqualify bids at the starting line,” he stresses.

**Dr Sithole's vision for the next 5-10 years is ambitious yet tangible...for EWAVE to become a continental benchmark for sustainable rural transformation...“I want farmers owning equity in commercial ventures, enjoying generational income security, and becoming rural entrepreneurs,”**

For local contractors to compete, Sithole advises investment in building tendering expertise, securing bank guarantees, and ensuring meticulous attention to every document and checklist. “Opportunities are available, and we are providing them, but winning major projects requires strict compliance, attention to detail, and adherence to tender conditions,” he emphasizes.

**Looking to the Future**

Dr Sithole’s vision for the next 5-10 years is ambitious yet tangible. He

aims for EWAVE to become a continental benchmark for sustainable rural transformation, scaling irrigation infrastructure, unlocking more arable land, and integrating smallholders into high-value agricultural markets. “I want farmers owning equity in commercial ventures, enjoying generational income security, and becoming rural entrepreneurs,” he says.

Institutionally, Dr Sithole envisions EWAVE as a knowledge hub, driving innovation in agribusiness, climate-smart agriculture, and community-based water governance. By leveraging digital tools for monitoring and planning, deepening public-private partnerships, and attracting more investment into rural areas, EWAVE seeks not only to sustain its current achievements but also to replicate its model across Eswatini and the region.

**Legacy in the Making**

For Dr Sithole, success is measured in tangible transformation. “Seeing farmers gain financial independence, rural youth finding hope, and communities thriving is deeply rewarding,” he reflects. His ambition is for EWAVE to be remembered not merely as an infrastructure agency but as a purpose-driven institution that transforms lives, empowers rural entrepreneurs, and elevates Eswatini’s agricultural sector.

Through the lens of water, agriculture, and human development, Dr Samson Sithole demonstrates that transformative leadership demands vision, empathy, and unwavering commitment, and in Eswatini, the results are already visible.





## Your New Business Home Awaits!

Position your business at one of Eswatini's most dynamic commercial destinations - Riverstone Mall. Strategically located with easy access to major roads and offering a strong, diverse customer base, the mall provides an attractive platform for brands looking to grow, connect, and thrive. Riverstone Mall is beautifully designed, family-friendly, and home to over 30 retailers, restaurants, businesses, and an on-site university campus, ensuring consistent foot traffic throughout the week.



**RIVERSTONE  
MALL**

### RETAIL SPACE – 2147 sqm (Anchor Tenant Opportunity)

A rare large-format commercial space ideal for an anchor tenant, such as a large retail supermarket or general dealer retailer, corporate headquarters, medical facility, training centre, shared office provider, or major service institution. The 2147 sqm footprint allows for full customization, branding visibility, and long-term operational stability. High accessibility, strong foot traffic, and proximity to key mall amenities make this a flagship opportunity for a major brand or institution.

### RESTAURANT SPACE – 237 sqm

A spacious and flexible restaurant unit ideal for a full-service dining experience. Located within a high-traffic area of the mall, this 237 sqm space offers excellent visibility, easy customer access, and the perfect environment for an upmarket restaurant, franchise, or family dining concept. Positioned close to parking and footfall routes, it is primed for strong daily patronage.

### RESTAURANT SPACE – 61.60 sqm

A compact yet premium restaurant/food outlet space perfect for cafés, specialty eateries, grab-and-go concepts, or boutique food brands. Its efficient layout and strategic placement make it well-suited for high-turnover offerings targeting students, professionals, and shoppers on the go.

### OFFICE SPACE – 200 sqm

A well-proportioned office unit suitable for professional services, administrative use, satellite corporate offices, or consultancy practices. This space offers a quiet, productive environment within the mall's commercial wing, with easy access to parking, amenities, and major transport routes.



#### Contact Information

Email: [riverstonemall@swazi.net](mailto:riverstonemall@swazi.net) | Tel: 25054551/25052735



# RIVERSTONE MALL



## Tenants

- |                                    |                                 |
|------------------------------------|---------------------------------|
| Botho University                   | Sekusile Insurance Brokers      |
| Serloide Hair Salon                | Motsa Mavuso Attorneys          |
| Liberty Life                       | MJ Attorneys                    |
| Skin Palace                        | Corporate Business Solutions    |
| Revitalise Therapy Spa             | Fresh Cuts                      |
| Fair Life Benefit                  | Bloom Café                      |
| Umelusi (Westen Union)             | De'ziner Furniture & Décor Shop |
| Canon                              | Cuisine Fish & Chips            |
| Corporate & Commercial Collections | Ocean Cuisine                   |
| Nedbank                            | Huckberry Pharmacy              |
| Nedbank ATM                        | Spice World                     |
| FNB ATM                            | Legit                           |
| Merch                              | Edgars                          |
| Omny Media                         | Style                           |
| Dabulamanzi                        | Affordable Car Hire             |
| Dr Charmaine Fyfe (Chiropractor)   | Computronics                    |
| SPTC                               |                                 |

Riverstone mall stands out as a premier shopping destination, offering a modern and vibrant experience catering to the entire family.

The mall is conveniently located and beautifully designed, which brings together a mix of local and international brands and businesses. Its spacious layout, free secure parking and welcoming environment provides an enjoyable experience for everyone.

## Enjoy Festive Shopping With Us



# CENTRAL BANK OF ESWATINI COMPLEX

## More Than a Building, But a Driver of Economic Growth

**By:** Phiwa Sikhondze | **Photo:** Central Bank of Eswatini

In the Ezulwini Valley, a skyline-changing structure is emerging quietly, purposefully, and with ambitions that go far beyond just steel and concrete. The Central Bank of Eswatini (CBE) is building its new headquarters. This landmark project will not only reshape the country's financial landscape but also stand as a symbol of economic growth, innovation, and modernity.



Covering 21 hectares and reaching 21 stories, the headquarters is designed as a smart, eco-friendly, and future-focused financial hub. Even before its completion, the project is already transforming communities, creating jobs, and supporting local industries.

The project was officially commissioned by His Majesty King Mswati III in May 2024, who described it as a development

“that will change the landscape of the fast-developing Ezulwini Valley.” That vision has since guided every stage of planning and implementation, reflecting both the Kingdom's aspiration for institutional excellence and the Central Bank's mandate to safeguard economic stability.

CBE Governor Dr. Phil Mnisi highlighted the project's symbolic and practical significance.

“This is more than just a structure. It represents progress, a symbol of innovation, and a platform to improve Eswatini’s financial and economic future. The design of the new headquarters features modern architecture, precise engineering, and environmental responsibility. The main building has 18 floors, a ground level, and two service levels. Sixteen floors will be for the Bank, while two floors, covering 2,200 square meters, will be leased to suitable tenants,” he shared.

The complex will also include two auxiliary structures: a three-storey parking facility and a two-storey Museum building. Designed for sustainable development, the new headquarters targets a 4-star rating from the Green Building Council of South Africa, integrating smart energy systems, water-efficiency technologies, low-emission materials, and sustainable construction methods.

The complex also includes:

- **A Conference and Training Campus:** Comprising three 300-seater units that open into a combined 1,200-seat hall, which has already hosted the 6th SADC RTGS. User Group Conference, AfricaNenda’s launch of the State of Inclusive Instant Payment Systems Report (SIIPS) 2025. The facilities feature advanced acoustics, digital infrastructure, and simultaneous hosting capabilities.
- **Innovation Hub and Library:** Providing spaces for research, collaboration, and financial literacy programmes.
- **Wellness, Sporting, and Multipurpose Facilities:** Designed to foster staff wellbeing, innovation, and community engagement.

## EMPOWERING THE LOCAL CONSTRUCTION INDUSTRY

The CBE Complex will not only be the tallest building in the country, but it will also change the local construction industry. The Bank has awarded a E2.78 billion fixed-price Engineering, Procurement, and Construction (EPC) contract for the project to Ingcebo Joint Venture, a partnership between Stefanutti Stocks (Pty) Ltd and Stefanutti Stocks Construction Eswatini (Pty) Ltd, following a transparent, internationally supervised procurement process.

The joint venture achieved a leading score of 94.99%, meeting the 30% local participation requirement, thus securing the contract after negotiations reduced the original E2.97 billion tender by E190 million.

The EPC model, also known as a turnkey contract, means the contractor will handle all engineering, procurement, and construction aspects of the project and deliver the completed facility ready for use. The agreement is a fixed-price lump sum contract, ensuring costs remain within the approved budget and that there will be no extensions beyond the agreed 34-month period.

“This model was selected to keep costs in check, avoid overruns, and ensure that quality and schedules are not compromised,” Dr. Mnisi explained.

*This is more than just a structure. It represents progress, a symbol of innovation, and a platform to improve Eswatini’s financial and economic future...*

Both the CBE and Ingcebo Joint Venture highlighted that local contractors, artisans, and suppliers are vital to the project, ensuring economic benefits remain in Eswatini’s construction and services sectors. At the official contract-signing event in October, Ingcebo Joint Venture Managing Director Billy Howes committed to promoting meaningful local involvement.

“For us, this is a once-in-a-lifetime project. We look forward to employing local consultants, subcontractors,

and suppliers to keep the local economy active,” he said.

The project also involves a major reallocation of national assets. The Central Bank’s former headquarters in Mbabane has been officially handed over to the Eswatini Government and is now in use by the judiciary, including the Supreme Court. The government will also purchase the vacant piece of land adjacent Engen Filling Station, owned by the CBE, ensuring that public resources are effectively reinvested.

The Governor said this strategic exchange ensures no asset is wasted. “Every asset is being optimized for usage and extraction. The revenue from this sale will help fund the construction of this turnkey project,” he said.





*We will do whatever it takes to ensure local participation... We will send requests to local suppliers first, and we are committed to working closely with Eswatini-based subcontractors and consultants.*

## A Pipeline of Employment

The project is more than a landmark in concrete and steel; it acts as a significant pipeline for employment. It is expected to generate at least 800 jobs, providing a substantial boost to local employment and business development. Howes confirmed that the project, under a turnkey arrangement, will involve hundreds of local workers, subcontractors, and suppliers, in line with the Bank's commitment to inclusive economic growth.

"We anticipate approximately 800 people will be directly and indirectly involved in the project, including contractors, suppliers, and consultants," he said.

This workforce covers the entire construction value chain: steel suppliers, brick manufacturers, logistics operators, surveyors, architects, plumbers, IT specialists, concrete producers, and safety officers. From the project start to

final handover, hundreds of local professionals gain valuable experience, strengthen skills, and contribute to economic resilience.

Howes said the company will prioritise local participation at every stage.

"We will do whatever it takes to ensure local participation," he said. "We will send requests to local suppliers first, and we are committed to working closely with Eswatini-based subcontractors and consultants."

The project's scale is expected to ripple across multiple sectors, including construction materials, logistics, and professional services, stimulating demand for local goods and services.

Additionally, CBE Chief Operations Officer, Mfanfikile Dlamini, clarified the framework for local supplier engagement. He explained that one of the contract requirements is dedicating

a portion of procurement to local suppliers.

The Central Bank has already hired several local Micro, Small, and Medium Enterprises (MSMEs) during its relocation phase, employing over 600 people to renovate and set up its temporary offices in the complex.

When presenting the CBE's 2024/25 Annual Integrated Report on Friday, 22 August 2025, the Governor revealed that the Bank had injected E160 million into the local economy by engaging over 30 Swazi firms for the Ezulwini Complex.

"By mid-2025, we had already engaged over 30 local firms in the Ezulwini Project, committing E160 million to the domestic economy," the Governor reported, adding that this was a demonstration of the Bank's commitment to inclusive development and stakeholder value creation.



A key milestone in the project's technical execution was signing a Memorandum of Understanding (MoU) with the Bank of Mozambique. This partnership provides technical support in civil and structural engineering, mechanical and electrical systems, technology infrastructure, risk management, and project supervision. Mozambique's expertise, gained from its own tower projects, ensures that the CBE headquarters meets global standards while promoting skills transfer and regional cooperation.

Beyond the building itself, the headquarters is poised to transform Ezulwini Valley into a major financial and administrative hub. The relocation solidifies:

- Regional investment and confidence
- International conferences and events
- Growth in hospitality, retail, and real estate
- SME expansion and market opportunities
- Enhanced visibility of Eswatini's financial sector

The headquarters will serve as a gateway to modern Eswatini, representing institutional resilience, ambition, and economic foresight.

With construction steadily advancing and key milestones already reached, the entire complex is expected to be completed and handed over in June 2028. By then, it will be more than just a building; it will be:

- A national accomplishment
- A catalyst for local employment and skills transfer
- A hub of learning, innovation, and financial governance

The conference facility, now complete, has already hosted several major international events, demonstrating the project's ability to deliver functional infrastructure even before full completion. One section of the facility has been set up as an open-plan office to accommodate CBE staff while they wait for the main building to be complete.

The Bank is hopeful that its headquarters will serve as proof that such projects can be achieved through transparent

governance, local participation, and visionary leadership.

### Central Bank Has Been Transparent – CIC

The Construction Industry Council Chief Executive Officer, Maqhawe Mnisi, states that the CBE has been a cooperative partner, especially in making sure local contractors benefit from the project. "We took a proactive approach when engaging the Central Bank on the project, particularly on our expectations for local participation. Fortunately, the CBE team has been extremely cooperative and transparent. It is pleasing to note that local contractors will benefit immensely," the CIC CEO said in an interview with us.

*"...the CBE team has been extremely cooperative and transparent. It is pleasing to note that local contractors will benefit immensely..."*  
CIC CEO - Maqhawe Mnisi



# Create your rhythm of **blues**

Dulux introduces its 2026 Colours. **Rhythm of Blues** to match your mood, yourspace, and your pace.

Dulux showcases a dynamic family of blues for the first time, offering more choice than ever before.

It's time to dance to the Rhythm of Blues™ and celebrate AkzoNobel's Colours of the Year 2026 - an upbeat and versatile colour family that's calming, connecting, and creative.

There's a trio of shades for next year - the light blue Mellow Flow™, the dark blue Slow Swing™, and the vibrant Free Groove™ - so everyone can find a style that works for them. The harmonious collection of signature indigos is just what we need in our homes, according to the results of the company's extensive annual trend research from AkzoNobel's Global Aesthetic Centre.

"AkzoNobel's Global Aesthetic Centre has been translating trends into desirable colours for more than 30 years. Its annual Colour Futures™ trend forecast meeting brings together in-house experts, international architects, designers, and journalists to share insights into how our reactions to the world around us impact our colour choices," says Palesa Ramaisa, Dulux Colour Expert.



“With everything that’s happening in the world, we see that people are reacting in various ways,” explains Heleen van Gent, Creative Director of AkzoNobel’s Global Aesthetic Centre. “They’re either slowing down and recharging their batteries, wanting to feel in tune with others, and celebrate kinship. Or they’re choosing to be bold, have fun, and feel carefree.”

She adds that the three colour palettes will help create living environments that fit everyone’s individual decorative needs. “To reflect these various moods – and because we understand that colour is emotion and therefore personal – we’ve chosen a family of colours for 2026. They’re centered around three different rhythms that offer endless scope for changing the pace of your space.”

## Slow Colour Story

A wholesome, human space that feels restorative. Somewhere we can reflect, refocus, and recharge our batteries. Simple and peaceful, it’s where we can find ourselves and get ready to face the world.

## Flow Colour Story

A friendly and connected space that feels in tune with the world. Somewhere, we can come together and bond with the natural networks of life: our families, our communities, and the earth around us.

## Feel Free Colour Story

A boundary-breaking space that feels upbeat and carefree. Somewhere, we can think outside the box, embrace our inner child, and find the freedom and energy to play, experiment, and dream.

The colours, textures, and special effects that take centre stage in the Rhythm of Blues collection have been designed to resonate with a wide range of markets. Along with decorative paints, inspirational palettes have also been created for the aerospace, automotive, consumer electronics, metal furniture, lighting, cabinetry, flooring, building products, and architecture markets.

“We pride ourselves on setting the tone together with architects, interior designers, trend specialists, and product developers – who all make important contributions to our in-depth research. Our Rhythm of Blues family is perfectly in tune with evolving trends in various industries and will help us deliver market-specific solutions to customers so they can more confidently apply their own style to their projects,” adds Nathalie Sweeney, Marketing Director for Dulux Paints, Sub-Saharan Africa.

For more information about the Colour of the Year 2026, visit [www.dulux.com/sz](http://www.dulux.com/sz)

You can also follow the **#COTY26 #AkzoNobel #Dulux #ABlueForYou! #BelieveInblue and #RhythmOfBlues** hashtags on social media.



### About Dulux

Dulux is a consumer paint brand manufactured by AkzoNobel, a leading global paints and coatings manufacturer. Dulux eSwatini is committed to delivering leading products, innovations, and technologies to meet the growing demands of our customers. Dulux boasts a comprehensive range of fine decorative products, from the silky sheen of Dulux Luxurious Silk for inspiring interiors to the remarkable toughness of Dulux Weatherguard for ultimate exterior protection. Dulux is synonymous with the aesthetic enhancement and reliability expected from an international brand. Dulux has earned its place as the go-to local paint brand. At Dulux, we believe every surface offers an opportunity to provide sustainable solutions, preserving the best of today while creating a brighter tomorrow. Let’s colour your world and protect what matters most.

### About AkzoNobel

Since 1792, we’ve been supplying innovative paints and coatings that help to colour people’s lives and protect what matters most. Our world-class portfolio of brands – including Dulux, International, Sikkens and Interpon – is trusted by customers around the globe. We’re active in more than 150 countries and use our expertise to sustain and enhance everyday life. Because we believe every surface is an opportunity. It’s what you’d expect from a pioneering and long-established paints company that is dedicated to providing more sustainable solutions and preserving the best of what we have today – while creating an even better tomorrow. Let’s paint the future together.

# KFC ESWATINI, PICK N PAY LOJAF *A Tradition of Giving*



This Christmas, KFC Eswatini is once again spreading joy through a tradition that has touched countless lives over the years. With a big heart for the community, the team is visiting Neighbourhood Care Points (NCPs) across the country, bringing smiles, laughter, and a little extra sparkle to children during the festive season.

But it's not just about festive treats. While the kids enjoy a Streetwise 2 meal and a refreshing drink, KFC Eswatini is also stepping in to support NCPs with what they need most. From fixing up structures and providing tables and chairs, to donating toys and even covering school fees, every effort helps create a safe, happy space where children can learn, play, and thrive. And the best part? The impact lasts long after the holiday lights fade.



Adding even more cheer, Pick n Pay Lojaf joins the celebration with generous food hampers, reminding us that when we come together, the joy multiplies.

And of course, the Scara Thindwa Soccer Foundation never misses out on the fun. Year after year, they bring energy, excitement, and a true sense of community through sport, showing us that teamwork and care go hand in hand.



This partnership is proof of something powerful: when businesses and organizations unite for good, they create ripples of hope that change lives. Together, KFC Eswatini and Pick n Pay Lojaf remind us that kindness is the greatest gift of all, one that keeps giving, year after year.

So as we celebrate this season of giving, let's take inspiration from their example. Let's make every Christmas warmer, every smile brighter, and every heart a little lighter.



# Pick n Pay Liquor

**469<sup>99</sup>**

**The Glenlivet 12  
Year Old Single  
Malt Whisky  
750ml**



**599<sup>99</sup>**

**Hennessy VS  
Cognac 750ml**

**599<sup>99</sup>**

**Jameson Select  
Reserve 750ml**



**NEW!**

**515<sup>99</sup>**

**Atian Rose Gin  
750ml**



**710<sup>99</sup>**

**Suntory Whisky  
Toki 750ml**



**398<sup>99</sup>**

**Jameson Irish  
Whiskey 750ml**



**529<sup>99</sup>**

**Roku Japanese  
Gin 750ml**



**2967<sup>99</sup>**

**Hibiki Suntory  
Whisky Japanese  
Harmony 750ml**



**638<sup>99</sup>**

**Monkey Shoulder  
Blended Malt  
Scotch Whisky  
750ml**



**899<sup>99</sup>**

**Veve Clicquot  
Brut Champagne  
750ml**



**585<sup>99</sup>**

**Honor Cognac  
VS 750ml**



**1253<sup>99</sup>**

**Hennessy VSOP  
Cognac 750ml**

**615<sup>99</sup>**

**Bisquit &  
Dubouche  
Cognac 750ml**



PRICES VALID 1 - 31 DECEMBER 2025 AT PICK n PAY ESWATINI RETAIL LIQUOR STORES

NOT FOR SALE TO PERSONS UNDER THE AGE OF 18. DRINK RESPONSIBLY.



# A New Benchmark for Agribusiness: Duncan Dlamini's Award-Winning Pork Enterprise

*Following his victory in this year's Entrepreneur of the Year Awards, Duncan Dlamini has set his sights beyond the borders of the country.*

By: Ayanda Dlamini | Photo Cred: Inside Biz & SEDCO

**A**t Matsetsa in the Lubombo Region, a remarkable transformation keeps unfolding, reshaping Eswatini's agricultural landscape and redefining the potential of rural entrepreneurship.

At the heart of this quiet yet powerful shift is DJD Investments, a dynamic pork production company founded by Duncan Dlamini, the 2025 Entrepreneur of the Year. His journey from a determined young hustler to one of the kingdom's most respected agribusiness leaders has become one of the most inspiring modern business stories in Eswatini.

The announcement of his victory at the Entrepreneur of the Year Awards, held at the Mavuso Trade Centre in the presence of His Majesty King Mswati III, marked a turning point not only for

Dlamini but also for the entire agricultural sector.

The moment he stepped onto the stage to receive his award, the atmosphere was thick with pride and admiration. "It was a dream fulfilled," he said afterward. "When I started this business, I told myself that one day I would enter this competition and win it. Holding that trophy, I felt every sacrifice I had made over the years." Yet to fully grasp the magnitude of that win, one must understand where it all began.

### The Roots of an Entrepreneur

Before DJD was established, entrepreneurship was alive in the young boy who grew up in Vuvulane, surrounded by hardworking parents. His father operated a small poultry business, slaughtering and selling chickens to nearby communities. His mother baked buns and cookies, which she sold to neighbors and children at school. Their home was lively with activity, teaching young Duncan that every coin earned was connected to effort, discipline, and

creativity. By Grade 3, he was already selling sweets, mangoes, and fat cakes at school, and during his teenage years, he sold football kit T-shirts, always finding a way to turn opportunity into income.

School holidays were spent with his grandmother, helping her sell traditional brew, a period he credits for shaping his customer service skills and business discipline.

"I grew up in a home that hustled every day," he recalls. "We didn't wait for opportunities; we created them. Every part of my childhood prepared me for the life I live today." As he grew older, he found inspiration in local business figures like Moses Motsa and Bloza Maziya. Their accomplishments showed him that greatness could emerge from humble beginnings if one worked hard, remained consistent, and stayed committed to a long-term vision. That vision eventually crystallised into the business he would later call DJD Investments.



**“ When I started this business, I told myself that one day I would enter this competition & win it. ”**

### The Bold Leap – How E1.4 Million Sparked A Revolution

The turning point occurred in 2016 when Dlamini was working as an IT Manager at Morula Sun Casino in South Africa. As rumours about the casino's relocation and potential layoffs spread, many employees feared the uncertainty. Instead of waiting, Dlamini took a bold step. "I went straight to management and asked, 'Can you also offer me early retirement?'" At first, they said no, but they eventually agreed."

That decision resulted in him receiving E1.4 million, a retirement package that sparked his business empire. It was a choice driven by faith rather than security, risk rather than comfort. "Walking away with that money felt like holding the start of my future in my hands," he said. "But I quickly learned how expensive farming really is." He used the funds to buy land, build initial structures, purchase piggery equipment, and begin stocking the farm.

The money disappeared faster than expected, swallowed by the high costs of infrastructure, fencing, feed systems, and the purchase of initial gilts. Soon, the retirement fund was nearly exhausted. But instead of giving up, he pushed forward. When more funds were needed to start DJD, he finally secured an additional E70,000 from a local institution. "That extra amount was the oxygen the business needed,". It allowed me to complete the basics and get the operation fully running." With twenty gilts and a big enough dream, DJD Investments officially launched in 2017. The risk that began with a retirement check had become a functioning operation that would soon influence a nation.

### The First Breakthrough and the Rise of DJD

The business gained momentum almost immediately. By November 2017, the farm sold its first carcasses, a milestone that confirmed the venture's potential. During the festive

season, demand for high-quality pork surged, and DJD was ready. The initial sales helped the young business gain visibility and build relationships with wholesalers. From that point, the farm didn't just grow; it accelerated. DJD became known for its quality, reliability, and consistency, eventually securing shelf space in national retail chains such as OK Foods, SaveMor, and Boxer.

For Dlamini, seeing DJD carcasses in major supermarkets remains one of the most rewarding parts of his journey. "Whenever I walk into a store and see our product, I feel proud. It tells me that the hard work is paying off," he said. To meet the rising demand, DJD reinvested heavily in expanding production capacity. Farrowing crates were increased from 10 to 28, and a fully operational waste-management system funded through a E270,000 grant from the Royal Science & Technology Park (RSTP) and the United Nations Development Programme Eswatini (UNDP) seed grant raised hygiene and sustainability standards. This was followed by a significant boost when Dlamini secured a E2.86 million loan from Eswatini Bank, enabling him to build a proper perimeter fence, a borehole, and additional structures that enhanced operational efficiency. Each investment strengthened the farm's foundation and prepared it for the future.

### A community built at the Core of the Business

Beyond production and profit, what sets DJD apart is its dedication to uplifting the local Matsetsa community. The farm has become a lifeline for many families, providing employment, income, and skills development. "We are not just a farm. We are a community project," Dlamini said proudly. "Every fence, every building, every project you see here has local hands behind it. This business feeds many families."

The farm employs dozens of permanent workers and seasonal staff, and

it consistently hires local contractors for expansion projects.

Over time, DJD has built a small but thriving economic ecosystem that supports livelihoods, empowers youth, and encourages rural development. Dlamini sees this as the true purpose of entrepreneurship. "Success must uplift others. It means nothing if your community remains behind. For me, the people here are part of DJD's story. We rise together."

### Being Named the Best Entrepreneur in 2025

Winning the Entrepreneur of the Year Award marked the culmination of years of perseverance. The ceremony was both heartfelt and victorious for Dlamini, who had entered the competition for the first time. Receiving the award from His Majesty King Mswati III is a moment that will forever be etched in his memory. "I remembered the days I woke up before sunrise and worked until midnight. I remembered the moments when finances were tight. I remembered the times I nearly gave up," he said. "This award told me that I was on the right path." The trophy now occupies a special place in his office, serving not as a symbol of arrival but as a reminder of the work ahead.





But what does the future hold for DJD? Dlamini's vision for DJD is truly transformative. His main goal is to build a fully compliant abattoir, which he describes as the missing link in Eswatini's pork value chain. With such a facility, DJD could export to regional markets, increase production, and improve quality control. "This abattoir is not just for DJD. It will benefit the whole nation," he said. "It will help farmers produce better, stabilize meat prices, and boost our country's competitiveness." He sees it as an investment that will attract more players, create more jobs, and support national food security.

### A Legacy That Inspires Eswatini

DJD Investments exemplifies a modern rural agribusiness built on discipline, sustainability, and social impact. From waste management systems to efficient production processes and strict financial controls, every aspect of the business is designed for long-term stability. But perhaps its greatest contribution is the hope it inspires. Dlamini's story serves as a national reminder that success is not determined by where one begins, but by the courage to leap, the strength to endure, and the discipline to keep showing up.

"Everything I have built came from believing that my dreams were valid," he said. "If a boy from Vuvulwane can build this, then anyone with vision and discipline can achieve even more." As DJD prepares to expand, build its abattoir, and enter international markets, its story continues to inspire ambition across Eswatini.

It is a story of faith, resilience, and the power of a bold decision made in the face of uncertainty—a story born from a E1.4 million retirement cheque that became the foundation of a national success. And with every new milestone, DJD Investments proves that the future of Eswatini's agribusiness is bright, innovative, and driven by entrepreneurs who dare to believe in the impossible.



## SIYABONGA KAKHULU

Our heartfelt thanks go to all the entrepreneurs, panellists, moderators, and special guests whose contributions made the inaugural Eswatini MSME Conference a powerful platform for dialogue, networking, and collaboration. Your involvement is helping open new doors of opportunity for MSMEs in the Kingdom of Eswatini.



# Swazi Plaza Properties: Setting the Benchmark for Excellence in Eswatini's Commercial Landscape

By: Tlalane Dlamini

In the heart of Eswatini's capital city stands a landmark that has come to define convenience, innovation, and commercial excellence. Swazi Plaza Properties, long regarded as the country's most strategically positioned retail and business hub, has evolved far beyond the traditional role of a shopping centre. Today, it represents a dynamic ecosystem that caters to the lifestyle needs of professionals, families, entrepreneurs, and travellers alike. With a strong focus on tenant diversity, customer experience, and operational sophistication, Swazi Plaza Properties continues to shape the trajectory of modern retail in Eswatini.

The year 2025 has been particularly significant for the Plaza. Not only has the centre achieved new milestones in customer engagement and tenant performance, but it has also made strides in enhancing its reputation as a forward-thinking commercial power-

house. The highlight of these achievements is the Highest Contributor Award in the Real Estate – Large Segment, conferred by the Eswatini Revenue Service (ERS). This distinction underscores the Plaza's role as a major driver of economic activity in the country, a hub that attracts investment, generates revenue, and stimulates job creation.

The award also affirms the centre's meticulous management approach, which emphasises structured expansion, continuous improvement, and adaptability in an ever-evolving market. As the retail industry globally faces shifts in consumer expectations, Swazi Plaza Properties has positioned itself not merely as a participant in these trends, but as a national leader setting new standards.

## A Transformative Year: The Evolution of the Plaza's Tenant Mix in 2025

A central reason behind Swazi Plaza's sustained prominence is its relentless pursuit of a balanced, relevant, and customer-centric tenant mix. The additions made in 2025 reflect an intentional strategy, one that balances lifestyle, convenience, culture, and professional needs. Each new store contributes uniquely to the Plaza's holistic offering, strengthening its position as a comprehensive destination.

### Websters Bookstore: A Cultural Anchor:

In an increasingly digital world, the presence of a physical bookstore that offers depth, variety, and intellectual nourishment is both refreshing and necessary. Websters, one of the most anticipated additions of the year, has is an anchor for students, corporate professionals, and avid readers. Its well-curated selection includes academic books, business titles, children's literature, educational resources, and stationery essentials.

Beyond serving as a retail space, Websters contributes to the intellectual energy of the city. It supports learning, professional development, and creativity, values aligned with the Plaza's identity as a centre that goes beyond mere consumption.



### John Craig: Elevating Menswear Retail

The introduction of John Craig, a premium menswear retailer, underscores Swazi Plaza's commitment to quality and sophistication. Known for its polished fashion selections, ranging from formal wear to modern smart-casual ensembles, John Craig resonates strongly with working professionals, executives, and the stylish modern man.

Its arrival enhances the Plaza's fashion offering and provides an accessible, high-quality shopping experience right in the centre of Mbabane. For the many business clients who frequent the Plaza, the store offers convenience without compromising on elegance or choice.

### MCN Hair Studio

For the woman who demands the best, MCN Hair Studio is a non-negotiable visit. The salon is a breathtaking sanctuary that has single-handedly redefined the Plaza as the ultimate grooming destination. Offering an unparalleled array of premium services, MCN doesn't just meet contemporary lifestyle trends; it sets them. You need to see it to believe it.

### Essentials: The Ultimate One-Stop Shop

Perhaps the most versatile new tenant of 2025 is Essentials, a store designed around the modern shopper's need for efficiency. From cosmetics and office stationery to hair accessories, children's toys, household items, and more, Essentials fills a crucial gap by offering a broad selection of everyday necessities in one location.

For busy families, office workers, and students who frequent the Plaza, the addition of Essentials reduces shopping time and enhances overall convenience, a perfect example of Swazi Plaza Properties' commitment to making the customer journey as seamless as possible.

### McLocs Kiddies Salon: A

First-of-Its-Kind Children's Grooming Space. Another standout addition this year is McLocs Kiddies Salon, now officially open on the second floor of the Sales House Building. Designed with children's needs in mind, the salon provides a safe, welcoming, and creatively engaging grooming experience for young clients.

With professional staff trained to handle children's haircare and a space tailored to comfort and fun, McLocs Kiddies Salon has quickly become a favourite among parents.

The introduction of such a specialised service demonstrates the Plaza's understanding of family needs, strengthening its role as a multi-generational destination.

### Operational Excellence Recognised at National Level

Swazi Plaza Properties' recognition by the Eswatini Revenue Service highlights the centre's contribution to national development. The Highest Contributor Award in the Real Estate – Large Segment is a testament not only to the Plaza's financial performance but also to its governance, transparency, and responsible business practices.

In an economic climate where accountability and contribution to national revenue are critical, this recognition solidifies Swazi Plaza Properties' position among the most distinguished corporate entities in the kingdom. It also reflects the trust placed in the centre by tenants, investors, and the business community at large.

### Reflecting on a Pivotal Year

Speaking about the Plaza's 2025 performance, Marketing Officer Siphwe Nxumalo shared insights into the centre's operational achievements and future ambitions.

"This year has been a defining one for Swazi Plaza Properties. We have strengthened our position as the leading commercial centre in the country, driven by strategic tenant acquisitions, improved customer experience, and strong partnerships with stakeholders. Our growth in footfall and tenant performance shows that we are on the right path."

Nxumalo emphasised that the Plaza's evolution is guided by careful research, market analysis, and close collaboration with tenants.

"Every new store opened this year was introduced with purpose. We ensure that each addition enhances the overall value of the Plaza and contributes meaningfully to our customers' needs. The positive response from the public and the business community affirms that our strategy is working."

Looking ahead, Nxumalo expressed confidence in what the centre will achieve in 2026 and beyond.

"As we move into 2026, our focus is on innovation and sustainability. We want Swazi Plaza Properties to continue setting the benchmark for modern retail environments in Eswatini."

She added that the Plaza intends to maintain its role in national development by continuing to attract strong

tenants and investing in operational excellence.

### A Vision-Oriented Future: The Plaza's Next Chapter

With its 2025 achievements firmly in place, Swazi Plaza Properties is positioned for a transformative future. The centre's strategy is rooted in long-term value creation, balancing stability with innovation, tradition with modernity, and customer needs with emerging trends.

Key focus areas for the coming years include:

- Enhanced digital integration, enabling smoother customer navigation, real-time updates, and virtual engagement.
- Sustainability initiatives, aligning the centre with global standards in energy efficiency, waste management, and responsible construction.
- Infrastructure upgrades, ensuring that the Plaza remains contemporary and appealing to both tenants and visitors.
- Further tenant diversification, with a focus on attracting brands that reflect global retail trends while meeting local needs.

These priorities reflect Swazi Plaza Properties' role as more than a retail centre, it is an influential economic player that supports innovation, employment, and national development.



### Conclusion: A National Icon of Retail Excellence

Swazi Plaza Properties enters its next chapter with momentum, clarity, and ambition. Its ability to adapt to changing consumer preferences, introduce impactful new tenants, and maintain strong financial performance has positioned it as the undisputed leader in Eswatini's commercial property sector.

The Plaza's commitment to excellence, evident in its award-winning contributions, strategic expansions, and customer-centric initiatives, continues to elevate the country's retail landscape. As it steps confidently toward 2026, Swazi Plaza Properties remains a symbol of possibility, progress, and national pride.

# M<sup>OVERS</sup> & SHAPERS

Eswatini's leadership scene continues to undergo rapid changes, with key professionals taking on major roles in finance, regulation, regional governance, and energy. We review some of the recent shifts from the past few weeks.



## Simanga Mdluli

Simanga Mdluli has been appointed Chief Executive Officer of the Eswatini Stock Exchange (ESE). Before stepping into the CEO role, he served as the Head of Investment Strategy and Portfolio Management at Umelusi Fund Managers. Mdluli previously worked as a Business Development Manager at ALUWANI Capital Partners, a Client Relationship Manager at MMI Swaziland, and a Senior Financial Analyst at the Financial Services Regulatory Authority (FSRA).

Academically, he holds an MBA from Keller Graduate School of Management (USA) and professional certifications in Investment Management Administration and Client Servicing (IMACS) and Sales Management from the University of Cape Town and the ASISA Academy. Mdluli also has governance experience from his six-year tenure as an Independent Trustee of the Fairlife Beneficiary Fund.

## Khangeziwe Mabuza

Khangeziwe Mabuza has been named Chief Executive Officer of the Sincephetelo Motor Vehicle Accidents Fund (SMVAF). Previously serving as the Principal Secretary in the Ministry of Tourism and Environmental Affairs, Mabuza offers strong public administration expertise and a proven track record of managing complex government operations.

Her appointment is a substantive 12-month CEO mandate designed to stabilize and reform SMVAF following the recent resignations of its CEO, CFO, and COO. With years of executive-level public sector experience, Mabuza is expected to re-anchor SMVAF's leadership, accelerate ongoing reforms, and ensure the organization delivers effectively on its national mandate of supporting road accident victims.



## Dumisani Masilela

He clearly needs no introduction. The founding Commissioner General (CG) of Eswatini Revenue Service (ERS), Dumisani Masilela, has been appointed Executive Secretary of the Southern African Customs Union (SACU), effective March 1, 2026. Masilela assumes the role with extensive experience in tax administration, public financial management, and regional economic policy. Since 2022, he has worked as a Revenue Management Specialist at the International Monetary Fund (IMF), initially in Central Africa and later in Washington, D.C. He spent nearly 12 years as CG of the ERS and previously served as Principal Secretary in the Ministry of Finance. Earlier in his career, he was employed at the Macroeconomic and Financial Management Institute of Eastern and Southern Africa (MEFMI). Masilela holds a Master's degree in Economics from the University of Essex.



**Candy Stromvig**

Candy Stromvig has been appointed Acting CEO of the Eswatini National Petroleum Company (ENPC), taking on the role during a critical time for Eswatini’s energy security and petroleum infrastructure growth. With a background in engineering, energy policy, and operations management, she brings solid technical and leadership experience to this important national organization.

Before her appointment, Stromvig served as Principal Energy Officer at the Ministry of Natural Resources and Energy. She also held several roles within ENPC, including General Manager of Operations, Administrator, and Board Secretariat – Technical, gaining extensive experience in governance and petroleum sector operations. Her earlier background includes serving as a Senior Energy Officer for the Government of Eswatini and completing an international secondment with the International Energy Charter in Brussels. Stromvig’s engineering foundation was built through roles at AG Thomas and the Royal Swaziland Sugar Corporation as an Engineer-in-Training.

**Mlungisi ‘Mil-G’ Ndwandwe**

Kwakha Indvodza has appointed United States-based executive Mlungisi ‘Mil-G’ Ndwandwe as its new board chairperson, bringing a seasoned corporate strategist to lead one of Eswatini’s most influential social development organizations. Ndwandwe’s expertise includes corporate strategy, governance, culture, and social impact. Although he has lived in the US for two decades, he remains deeply connected to Eswatini.

He currently serves as Senior Director of Strategy Execution at Gordon Brothers in Boston. His professional background includes roles such as Chief of Staff to the President and CEO of Amalgamated Bank in New York, Strategic Business Opportunity Director at National Life Group, Director of International Strategy at Gordon Brothers, and Senior Consultant for Business Intelligence at Sun Life International. Ndwandwe holds a Bachelor of Science in Management and Business from Skidmore College and an Executive MBA from Columbia Business School.



**Zitsile Dlamini**

The Youth Enterprise Revolving Fund (YERF) has announced the appointment of Zitsile Dlamini as its new Board Chair. Dlamini is a highly respected executive with over 20 years of experience in insurance, financial services, and logistics. She currently serves as Managing Director at Safrican Insurance Eswatini. Her previous senior leadership roles include Country Manager at DHL Eswatini, Group Chief Operating Officer at Old Mutual Eswatini, and Human Resources Manager at Old Mutual Eswatini. Dlamini holds a Postgraduate Diploma in Senior Management from Henley Business School and a Bachelor of Social Science degree from the University of Cape Town.

The ability to connect and influence people, that’s the job of a leader. And we’re all leaders at some level

-Tony Robbins

# How Dr. Z.S. Maziya Turned Dental Phobia into Purpose and Passion

By Ayanda Dlamini



Dr. Zanele S. Maziya, founder of Oral Essence Surgery in Manzini, Eswatini, is redefining dental care through empathy, innovation, and faith. Inspired by her childhood dental experiences, she transformed fear into purpose, creating a welcoming environment where patients feel safe and understood.

Passionate about pediatric dentistry, Dr. Maziya strives to eliminate dental fear by providing children with gentle, reassuring care from an early age. Balancing clinical expertise with entrepreneurial spirit, she has built a successful

practice that combines compassion with professionalism. Looking ahead, she plans to expand Oral Essence Surgery into a multi-specialty and mobile clinic, bringing services to rural communities.

In a world where healthcare often feels cold and impersonal, Dr. Zanele S. Maziya, founder of Oral Essence Surgery in Manzini, Eswatini, stands as a beacon of empathy, excellence, and innovation.

Her journey goes beyond just dentistry; it's about transforming how people experience dental care.

With a bright mix of scientific precision, emotional insight, and entrepreneurial courage, Dr. Maziya has established herself as one of Eswatini's most promising young professionals, leading a modern dental practice that continues to thrive despite obstacles.

For many, a visit to the dentist is a dreaded experience, but for Dr. Maziya, it became the very spark that shaped her destiny.

"My inspiration began when I was in Form One," she recalls warmly.

I had dental problems and wanted braces, but my parents wouldn't let me get them. During my visits, I noticed how my dentist referred to my teeth using numbers instead of names, and that fascinated me. I could actually see the transformation happening in my mouth, and that changed everything.

What could have been a story of fear and discomfort instead became one of purpose. "I always had dental phobia as a child," she admits, "and I wanted other children to have a completely different experience—to feel safe, understood, and cared for."

That deep-rooted desire to heal, both physically and emotionally, became the foundation of her career. After finishing her studies at Sefako Makgatho Health Sciences University in South Africa, where she started her academic journey in 2019, she returned home determined to serve her community and redefine dental care for the modern Swazi patient.

### Faith, Vision, And The Birth Of Oral Essence Surgery

When asked about the origin of her practice, Dr. Maziya's response is straightforward yet meaningful: "God."

"It was primarily God," she says with conviction. "My plan was to work for about five years before opening a practice, just to gain experience. But as I observed the country's economic situation and the limited number of dental professionals, I realized there was a real need for us to diversify and support those already in the private sector. I wanted to do something that would make a

difference, and that's how Oral Essence Surgery was born."

Her leap of faith demonstrates both courage and vision. Starting a private dental practice in a small economy is challenging. However, with resilience and a strong sense of purpose, Dr. Maziya has turned her vision into a thriving, patient-focused practice known for quality, comfort, and compassion.

### The Business of Dentistry: Balancing Care and Commerce

Behind the calm atmosphere of her clinic lies the harsh reality of entrepreneurship. Managing a dental practice isn't for the faint of heart.

"People often think we just fix teeth and that's it," she explains. "But dentistry is an expensive field. The equipment alone can be overwhelming. A single dental chair can cost around E100,000, and that's before adding radiography machines, sterilization units, and other essentials."

The challenges extend beyond just the technical aspects. For Dr. Maziya, managing finances, staff, and legal responsibilities opened up an entirely new chapter.

I studied a business course in my final year, but it wasn't nearly enough to prepare me for real-world practice management. I had to learn on the job about rent, salaries, labor laws, and budgeting. I've made mistakes and learned the hard way, but with mentorship and perseverance, I've become stronger.

Her honesty about the learning curve is refreshing. It reminds us that even the most skilled clinicians must grow into business leaders when they enter private practice. And despite the obstacles, Dr. Maziya continues to succeed, motivated by a sense of mission rather than just profit.

### A Passion for Pediatric Dentistry

Pediatric dentistry is one of her many professional interests and holds a special place in her heart.

"It's really about healing my inner child," she says softly. "I was one of those screaming kids in the dental chair, terrified of every sound and tool. I don't want any child to go through that."

Her philosophy is based on early education and positive exposure. "If we introduce children to the dentist as soon as their first tooth appears, they become familiar with the environment. It becomes normal, not frightening. That's how we build lifelong habits and eliminate dental fear."

Through playful communication, patience, and a child-friendly atmosphere, Dr. Maziya and her team transform potentially stressful visits into empowering experiences. The result? Happier children, calmer parents, and a new generation of patients who see dental care as essential rather than optional.

Dental anxiety isn't limited to children; it's a common experience across all ages. Recognizing this, Dr. Maziya's approach emphasizes empathy and reassurance.

"The first step we take is validating the patient's anxiety," she explains. "It's okay to feel scared. Once we acknowledge that, we start a conversation. Talking helps reduce fear."

Her team also practices "gentle dentistry," a technique that focuses on communication, a slow pace, and minimal discomfort. "We explain every step as we go, and we make sure the patient feels in control. Even small gestures, like pausing when they raise their hand, make a significant difference."

Her philosophy embodies a shift in modern healthcare, from authority to partnership, from procedure to presence.





## Myths, Misconceptions, and the Importance of Awareness

When asked about common misconceptions in oral health, Dr. Maziya responds instantly.

“Many people believe you should only visit the dentist when you’re in pain, usually for an extraction. That’s a big misconception,” she says. “Regular cleanings and check-ups are essential. Unfortunately, people see cleaning as an unnecessary expense, but neglecting it often leads to gum disease and tooth loss.”

Indeed, the most common issues she treats—gum disease, cavities, and tooth decay—are mostly preventable. “Most of it comes down to diet and hygiene,” she explains. “People don’t floss regularly, and they underestimate the importance of professional cleaning. These small habits make all the difference.”

## Building the Future of Dentistry in Eswatini

Looking ahead, Dr. Maziya’s vision extends beyond her current practice. She aims to expand Oral Essence Surgery into a larger, multi-specialty center.

“My goal is to expand our team with at least three more professionals,” she shares. “I also want to launch a mobile dental clinic—a service that reaches patients in remote areas who can’t easily access care.”

Her vision embodies a larger purpose: providing quality dental care to all Swazis, regardless of location or income. In doing so,

she’s not only growing a business but also supporting the country’s health development.

## Beyond The White Coat

While her professional persona exudes confidence and competence, outside the clinic, Dr. Maziya describes herself as calm, introspective, and deeply grounded.

“I’m very reserved,” she admits with a smile. “I enjoy quiet time at home with my family. I read a lot and value my personal space.”

Her private nature beautifully contrasts with her public mission—finding a balance between reflection and action that fuels her resilience.

## A Source of Inspiration for Young Professionals

In many ways, Dr. Maziya represents the new generation of African professionals—ambitious, ethical, and community-driven. Her story reminds us that success isn’t just about reaching personal milestones but also about building systems that uplift others.

Her advice for young women pursuing healthcare or entrepreneurship is both helpful and motivating.

You need passion and patience. Don’t be afraid to start small. Learn as much as you can, seek mentorship, and never underestimate yourself. Most importantly, let God lead your journey, because He truly opens doors you never thought possible.

## The Essence of Oral Essence

Since its founding, Oral Essence Surgery has gained recognition for compassionate dental care in Eswatini. Its holistic approach blends clinical skill with emotional support, ensuring that every patient, whether a child with braces or an adult needing an extraction, leaves feeling appreciated.

What truly sets the practice apart is its philosophy: dentistry with heart.

Dr. Maziya’s leadership demonstrates that when passion aligns with purpose, even the toughest industries can bring happiness and growth. With determination, faith, and a strong dedication to her

patients, she has built more than just a business; she has created a legacy of trust.

In the heart of Manzini, Oral Essence Surgery stands as a modern sanctuary of smiles; a place where science, artistry, and humanity come together. Every shining instrument, every carefully sterilized surface, and every reassuring word from Dr. Maziya tells a story of perseverance and excellence.

Her journey, driven by childhood curiosity, guided by faith, and strengthened through experience, continues to inspire not only aspiring dentists but anyone brave enough to pursue their dreams despite uncertainty.

In a time when quick success is often celebrated, Dr. Z.S. Maziya reminds us that genuine progress is slow, intentional, and meaningful. Her successful practice demonstrates that compassion remains the core of excellent medicine and that when purpose guides, success naturally follows.

## Practical Wisdom for Every Smile

For readers looking to boost their oral health, Dr. Maziya shares essential and timeless advice:

1. Brush twice a day. “Morning and night brushing is non-negotiable,” she says.
2. Floss regularly. “It’s not optional, it’s essential. Flossing removes what your toothbrush can’t reach.”
3. Visit your dentist even for minor pains. “Don’t wait until the pain is unbearable. Early diagnosis can prevent major issues, including oral cancers.”

She also encourages patients to pay attention to subtle changes. “If you notice any sores or bumps in your mouth, don’t ignore them. We can detect serious conditions early if you come in on time.”

### About Oral Essence Surgery

Located in Manzini, Oral Essence Surgery provides a wide range of dental services, including general check-ups, orthodontics, pediatric dentistry, restorative work, and prosthodontics. The practice’s goal is to deliver quality oral healthcare that is accessible, comfortable, and transformative—one smile at a time.

# Honouring Visionary Leadership

Advancing National  
Transformation



Eswatini Water and Agricultural Development Enterprise (EWADE) proudly acknowledges the visionary guidance and unwavering support of His Majesty King Mswati III in shaping one of the Kingdom's most transformative national projects — the Mpakeni Dam.

**Bold Water Infrastructure Projects**

**Modern Irrigation Systems • Sustainable Agricultural Development**



# The Ultimate Festive Feast

The George Hotel's Legendary Lunch  
Featuring Live Entertainment

By: Tlalane Dlamini | Photo Cred: The George Hotel

**A**s the year's most anticipated holiday approaches, the essential question for every discerning celebrant arises: **Where will we create our unforgettable Christmas Day memories? The answer, for those in the know, is unequivocally The George Hotel in the hub of Eswatini, Manzini**

Forget the hectic kitchen rush, the endless prep, and the daunting post-meal cleanup. This year, surrender to the magic and join a cherished tradition that has made The George Hotel the ultimate destination on December 25, 2025, from 12h00 to 16h00.

For years, the hotel's Christmas Buffet Lunch has been an unparalleled success, consistently achieving full booking status. This isn't just a meal, it's a testament to a long-standing commitment to delivering joy, elegance, and, above all, famously good food.

## THE ARCHITECT OF TASTE: EXECUTIVE CHEF MASHININI

The bedrock of this reputation rests with the brilliant culinary leadership of Executive Chef Mashinini and his talented team. Chef Mashinini is a maestro of flavour, skilfully weaving traditional holiday comfort with refined, contemporary techniques. His expertise ensures that every dish served is not merely food, but a curated experience designed to define your festive moment.

Prepare your senses for a truly magnificent Christmas Buffet Lunch. This sprawling feast offers an impressive array of beautifully crafted dishes, appealing to every generation and palate. The George Hotel's commitment to quality ensures a



gastronomic journey featuring the absolute best of the season:

- **The Centrepiece Roasts:** Indulge in succulent, perfectly seasoned roasts, the traditional heart of any Christmas table prepared with precision and care.
- **Inspired Seasonal Specialties:** Explore a variety of inventive side dishes and entrées that showcase the freshest seasonal ingredients.
- **Vibrant Vegetables and Accompaniments:** A kaleidoscope of perfectly cooked vegetables and classic festive additions to complement the main courses.
- **The Grand Finale of Desserts:** An irresistible spread of delectable, handcrafted desserts, designed to add the perfect note of sweet indulgence to your celebration.

## LIVE ENTERTAINMENT BY JOSE: A FESTIVE ATMOSPHERE

The success of The George Hotel's Christmas Lunch extends far beyond the plate. This year, the celebration is further elevated with live entertainment by the talented Jose, ensuring a joyful and vibrant atmosphere.

Gather your friends, family, and colleagues for a joyful festive gathering in a setting utterly transformed by the season. As you enjoy the delightful flavours and live music, you are

enveloped by enchanting holiday decorations throughout the hotel, bringing a palpable sense of warmth and genuine Christmas cheer. This atmosphere elevates the occasion, making it the perfect opportunity to reconnect, create cherished memories, and truly soak in the magic of the holiday season, all while being impeccably looked after by professional and attentive staff.

## SECURE YOUR SEAT AT THE LEGENDARY TABLE

The George Hotel's Christmas Day event is a highly anticipated date in the social calendar. It is a tradition that discerning guests return to year after year.

Here are the details for this prestigious event:

- **Single Ticket:** E690 • **Couple:** E1300
- **Table for 10:** E6700
- **Children (2-5yrs):** E172.50 (**6-9yrs:** E345)

Don't miss out on securing your place at this legendary festive feast! Join The George Hotel and celebrate the magic of the season in unforgettable style.

**BOOKING NOTICE:** Due to historical demand and consistent sell-outs, early reservations are strongly recommended. **For bookings, please call +268 2505 2260 or +268 7802 1345**



Entertainment by

*Jose*

## THE GEORGE HOTEL

# Christmas Lunch

Thurs 25 Dec 2025 - 12h00 to 16h00

**E690** | **E1300**  
SINGLE | COUPLE

**E6700**  
Table for 10  
**E172.50** | **E345**  
Kids 2-5yrs | Kids 6-12yrs

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# ELEVATE YOUR SHOPPING EXPERIENCE



## Riverstone Mall

*The perfect destination for retail therapy, business & family outings...*

**Riverstone mall stands out as a premier shopping destination, offering a modern and vibrant experience catering to the entire family.**

The mall is conveniently located and beautifully designed, which brings together a mix of local and international brands and businesses. Its spacious layout, free secure parking and welcoming environment provides an enjoyable experience for everyone.

Officially opened on 15 April 2011 by His Majesty King Mswati III, Riverstone Mall represents a proud milestone in Eswatini's retail landscape. The development is 100% Swati-owned, reflecting local investment, ambition and commitment to creating world-class facilities within the kingdom.

Today, the mall is home to over 30 diverse retailers and businesses, offering everything from everyday essentials to premium shopping and lifestyle experiences. It also hosts an on-site university campus for the internationally acclaimed Botho University, adding an educational element that enriches the surrounding community and

increases the mall's daily vibrancy.

Designed with convenience and inclusivity in mind, Riverstone Mall features handicap-friendly facilities, secure underground parking, and easy access to major roads, making it effortless for shoppers to reach and navigate the centre. Riverstone Mall has a unique selection of eateries that offer a range of affordable to up-market cuisine, with beautiful ambiance settings, scenic views and warm service, ensuring a memorable dining experience for visitors.

The mall further enhances customer convenience with its easy to access central location - making it accessible to everyone, including those commuting from surrounding communities.

Beyond retail, Riverstone Mall offers a complete lifestyle environment — a place where families can shop, study, dine, and enjoy essential amenities in one safe and vibrant location.

As the mall continues to grow, exciting retail and business opportunities are now available. This includes a prime 2,147sqm retail space, ideal for an anchor tenant seeking a high-visibility presence in one of Eswatini's most established commercial centre. Additional shop and office spaces are also open for lease.

For leasing enquiries and more information, contact:

**Email: [riverstonemall@swazi.net](mailto:riverstonemall@swazi.net)  
or Tel: +268 25054551 / 25052735**



### OUR TENANTS

Botho University	Sekusile Insurance Brokers
Serloide Hair Salon	Motsa Mavuso Attorneys
Liberty Life	MJ Attorneys
Skin Palace	Corporate Business Solutions
Revitalise Therapy Spa	SPTC
Fair Life Benefit	Fresh Cuts
Umelusi (Westen Union)	Bloom Café
Canon	De'ziner Furniture And Décor Shop
Corporate And Commercial Collections	Cuisine Fish And Chips
Nedbank	Ocean Cuisine
Nedbank Atm	Huckberry Pharmacy
Fnb Atm	Spice World
Merch	Legit
Omny Media	Edgars
Dabulamanzi	Style
Dr Charmaine Fyfe (Chiropractor)	Affordable Car Hire
	Computronics

# ...Dealing with End-of-Year Fatigue...



**We blinked, and bam! It's December, the end of 2025. We have been through a lot, and there's still more to come! A whole lot, including fatigue; specifically, End-of-Year fatigue.**

By: Slindelo Nkosi (Guest Writer) | Photo Cred: Freepik

**G**oogle describes this as a state of physical and emotional exhaustion at the end of the year in humans (the last part is my added definition because I've never seen an emotionally exhausted animal). However, a colleague of mine, Rob Mackenzie, disagrees with this idea of "Fatigue" (he always makes sure to disagree on most things). Anyway, he says, "As long as one keeps up with what they need to do when they need to do it, then they won't experience fatigue." After hearing this, I found my head nodding in agreement. Not me, my head.

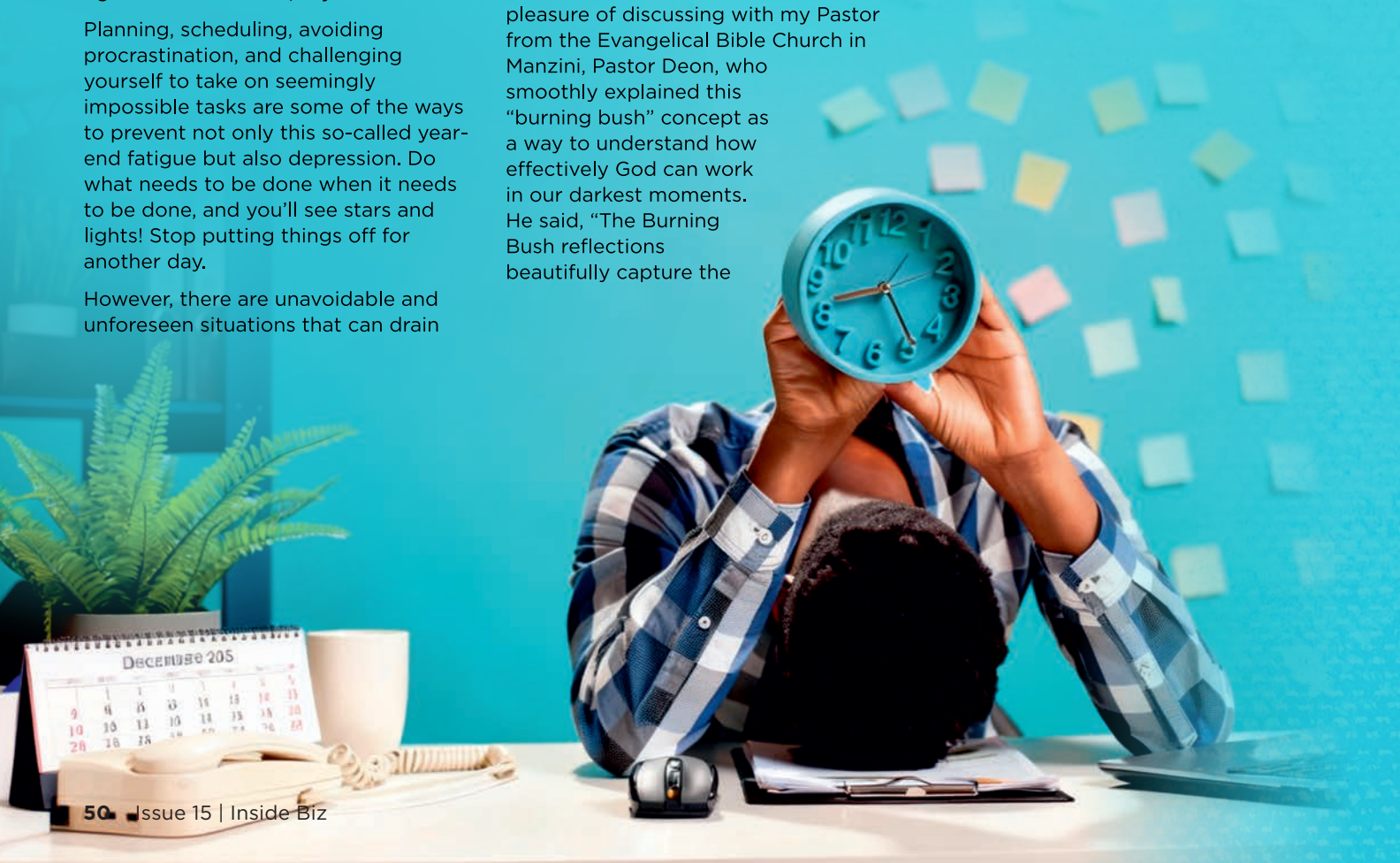
Planning, scheduling, avoiding procrastination, and challenging yourself to take on seemingly impossible tasks are some of the ways to prevent not only this so-called year-end fatigue but also depression. Do what needs to be done when it needs to be done, and you'll see stars and lights! Stop putting things off for another day.

However, there are unavoidable and unforeseen situations that can drain

a person and push them into an unexpected dark corner, leading to neglect of many important matters. It happens gradually, creating "little fires everywhere," which are sometimes kept burning because we're afraid to deal with them by putting them out—until they reach a point where they become a whole burning bush around us. At that point, we're left with no choice but to inhale the smoke. When we survive that, we come out exhausted, drained, guilty, embarrassed, angry at the world for not saving us, and essentially become unpleasant people to be around.

In my early life on Earth, I have since learned that there is always a lesson behind everything we experience. From analyzing facing a burning bush (difficult circumstances), I had the pleasure of discussing with my Pastor from the Evangelical Bible Church in Manzini, Pastor Deon, who smoothly explained this "burning bush" concept as a way to understand how effectively God can work in our darkest moments. He said, "The Burning Bush reflections beautifully capture the

reality of facing overwhelming challenges that can feel like a series of 'small fires' gradually growing into a consuming flame. Just as Moses encountered the burning bush—a miraculous sight that demanded his attention despite its consuming fire—our own struggles can serve as divine invitations to listen more closely for God's voice amidst the chaos. In the story, Moses was drawn to the bush, intrigued by its unusual nature—it burned but was not consumed. This encounter was not merely a spectacle; it was a transformative moment orchestrated by God, calling Moses to rise above his circumstances and lead the Israelites out of bondage."



## Wellness

The Pastor compared the story of Moses to how God puts us in dark places, situations that may seem suffocating but are meant to bring us closer to Him. These moments can feel lonely, cause hopelessness and frustration, much like inhaling smoke from unresolved issues. He kept explaining, “Even in chaos, there’s an opportunity for clarity and divine purpose. Just as God spoke to Moses in the middle of the fire, He can reach us in our distress, urging us to address the ‘little fires’ before they escalate beyond control. In those moments of desperation, we are reminded that it’s in our weakness and exhaustion that God’s strength can shine the brightest.”

Of course, our survival instinct has gradually led us toward a spiritual understanding of the events around us. Trust me, once you master that – the burdens don’t seem so heavy – there’s a light at the end of the tunnel, just like how Moses became a great leader by seeking and following the Lord’s guidance. We face difficult and painful situations, but they are not as bad to endure when you have a connection with a higher power (God). I once found myself laughing while being publicly ridiculed – I understood the significance of that moment. It had to happen. If not to me, then who? Nobody but me. We each have specific journeys we must go through and handle.

We are, however, not built the same way; our experiences and purposes differ, along with how we each understand ourselves and life in general. But at the end of the day, one thing hits us all—we need to deal with whatever we need to deal with. Nobody will do it for us. Let’s not leave it until the end of the year. For adults, this becomes ten times more critical and realistic as life’s hustle and bustle intensifies. You have work deadlines to meet, and the harsh realities of the times we live in have caused some adults to face the absence of work deadlines due to Eswatini’s rising unemployment rate.

With this reality, depression sets in. While this happens on one end, our social lives need ongoing effort because if we fail to keep some level of social connection, depression will probably follow. Human beings were not naturally built to face life alone. We can all check our Bibles to see this, but for now, let’s explore ways to manage fatigue or, better yet, find methods to prevent fatigue in preparation for a prosperous 2026!

...we tend to forget the progress we’ve made over the year and focus more on what we haven’t achieved...



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In an effort to find new ways to share with you, I reached out to a Swati citizen who has since moved to an Asian country, hoping to be inspired by their approaches. Khetsiwe Msibi left Eswatini for Taiwan. She is a teacher by profession. She admitted that she has experienced more fatigue since the move, especially end-of-year fatigue, because the cultures are so different. For the first time in her career, she found herself working through the festive season, which is unusual for her after being a valued member of the Swaziland National Association of Teachers (SNAT). Schools in Eswatini usually close just before or during the first week of December, so most teachers enjoy this period to relax and celebrate!

She notes, however, that, as humans, we tend to forget the progress we’ve made over the year and focus more on what we haven’t achieved. “We forget about the small things we managed to do and buy for ourselves earlier in the year, and that’s usually because these aren’t major items like cars or houses. Yet, securing those small items is an achievement on its own.”

Khetsiwe was born and bred in Eswatini, so it’s not easy for her to forget the festive season there, especially since social media doesn’t make things any easier, which she says is usually a downer now that she’s in Taiwan. To avoid depression, she has taken up cycling and running programs, which she documents as ways of tracking her progress. “You have no idea how a great workout makes you feel alive and motivated!” she exclaims. Ending our conversation with another new realization, Khetsiwe shares that she’s come to see the importance of good health. “Another solution that I’ve discovered that helps with managing end-of-year fatigue is eating right. I always plan and prepare my meals now. Asian country restaurants use a lot of oil, so this forces me to cook my own meals,” she says.

**We’re clearly in December, and some fatigue is creeping into your system – trust me, I know exactly how you’re feeling. Let’s try these approaches to address this while also preparing for a fantastic 2026!**

**Take Some Regular Time Off** – For companies and operations running through the festive season, consider taking regular time off work. Our Human Resources department manages our leave days throughout the year. During this period, employees often celebrate having more leave days to claim and consider using them now (the festive season) – Good for you! Do it. However, this isn’t recommended because avoiding time off during the year and planning to use the days at the end can be harmful to your family and those around you. By the time you take that time off at the year’s end, you’ll likely be emotionally drained. You’ve been working hard all year, yet your friends and family need you to be calm and cheerful.

**Maintain a Healthy Lifestyle** – At some point in my young life, I wondered what war or battle people were preparing for, because everyone was either doing roadwork or joining the local gym. But adulthood and body cramps explained this to me. Leading a healthy lifestyle is essential for maintaining not only our physical health but also our mental health. Exercise releases endorphins, which are neurotransmitters produced by parts of our brain that reduce stress, alleviate pain, improve our mood, and naturally boost our sense of well-being. Additionally, maintaining a balanced diet can help ensure our bodies are well-nourished and able to perform at their best.

Let’s leave it with those two practices for now because there’s a lot to do, which can be overwhelming, especially since we’re already at our highest emotional peak. Until next time – Wishing you a joyful festive season. Stay safe and successful, and here’s to a prosperous 2026!

# Listening to your Body

## Understanding Mental & Physical Burnout

**T**here is a particular kind of tiredness that arrives at the end of the year. It's not dramatic or loud. It doesn't announce itself. It simply settles in — quietly — in the way your shoulders feel heavy, in the way the morning feels a little harder to start, in the way your mind wanders even when you're trying your best to stay focused — We often call it “end-of-year fatigue,” but really, it is the body's way of whispering: You've been carrying a lot.

By December, most of us are running on a strange mix of routine and willpower. We show up because we have deadlines, teams, families, responsibilities. We push because that's what we've learned to do. And in workplaces across Eswatini — whether in offices, classrooms, hospitals, or small businesses — you can almost feel the collective exhale. A shared heaviness. A shared hope for rest.

But beneath that exhaustion lies a deeper story.

It is the sum of all the early mornings we pushed through when we should have paused. Every moment we said “yes” even though we were full. Every unresolved worry we tucked away “for later.” Every spreadsheet we finished at midnight. Every expectation, spoken or unspoken, that we tried — sincerely — to meet.

And yet, what makes this fatigue so human is not the exhaustion itself, but the way we keep going despite it.

Still, the body always circles back for its debt. And if we listen closely, it also offers guidance.



**Guest Writer:** Buhle Makhubu-Hlanze | **Pics:** Freepik  
(EPA member, Chair of the PR & Advocacy committee)

### The Body's Quiet Remedies

Sometimes healing begins with something as simple as taking a breath — an intentional one. The kind you inhale all the way into your belly and release slowly, as though you're unclenching a fist that has been tight for months. These small pauses, even during a busy workday, have a way of bringing us back to ourselves.

The body also nudges us toward simplicity. At the end of the year, not everything can be done — and not everything needs to be. When you look at your long list of tasks, notice which ones truly matter and which ones are simply habits of doing. Lightening the load is not laziness; it's wisdom.

Then there's the gentle art of boundaries — saying, “I can do that, but not today,” or “I'm not available after this time.” In workplaces where after-hours messages have become normal, setting limits becomes an act of self-respect. Your energy has value, even when you forget that it does.

And when the brain feels foggy or unfocused, shifting your rhythm can help. Do the demanding tasks when your mind is clearest. Save the lighter ones for when your energy dips. Trying to be everything all day only deepens the fatigue.

There is also healing in reflection — in pausing long enough to acknowledge that you have survived this year, and maybe even grown in ways you didn't immediately notice. Celebrate the small wins, the unseen efforts, the emotional labour, the quiet resilience. They count too.

And perhaps the most compassionate thing we can do is prepare gently for what's coming. Plan ahead for family obligations, finances, travel, or rest. Fatigue often grows in the spaces where we feel unprepared or overwhelmed.

### A Softer Ending

End-of-year fatigue is not failure. It is not a lack of discipline. It is not a sign that you should push harder.

It is a reminder that being human requires rest. It is permission to slow down. It is an invitation to approach yourself with softness after a year of being strong.

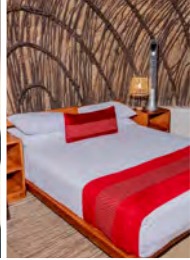
So as you move through these last days of the year, may you give yourself grace. May you recognise the weight you've carried — and the courage it took to carry it. May you choose rest without guilt. And may the coming year meet you not as a race to begin, but as a gentle space to breathe, reset, and begin again with intention.

*You have done enough. You have been enough. And you deserve the rest your body is asking for!*

*End-of-year fatigue is not failure. It is not a lack of discipline. It is not a sign that you should push harder...It is a reminder that being human requires rest...*



Wellness



# OLIVE COUNTRY LODGE

...a Destination of Unmatched Excellence in 2025...

By: Tlalane Dlamini | Pics: Olive Country Lodge

**I**n the heart of KaKholwane, nestled along the scenic MR9 leading to Nhlanguano in Mkhondvo, Olive Country Lodge stands as an inspiring symbol of what dedication, consistency, and visionary leadership can achieve in Eswatini's evolving hospitality landscape. This year, the lodge has not only raised the bar for service and sustainability but also set the tone for how a proudly Swazi establishment can shine on national platforms.

The lodge received three prestigious national awards that collectively affirm its commitment to excellence, customer satisfaction, environmental stewardship, and authentic Swazi hospitality.

The lodge proudly received:

- 1. Eswatini Consumer's Choice Award** – Favorite Consumer Experience
- 2. Eswatini Customer Service Excellence Award** – Holiday Lodge of the Year (Second Consecutive Win, Setting a National Record)
- 3. Temvelo Sustainable Eco-Tourism Award**

These awards directly reflect the fundamental values that define Olive Country Lodge. The lodge operates on three pillars: authenticity, sustainability, and customer centricity. Each award aligns perfectly with these values, the Temvelo Award represents sustainability, the Tourism and Customer Service Excellence Award reflects authenticity, and the Consumer's Choice Award affirms customer centricity. Olive Country Lodge has not merely adopted these principles; it has consistently demonstrated them through its operations, guest experiences, and long-term strategic decisions. The 2025 accolades serve as powerful proof that guests and national institutions recognise that Olive Country Lodge lives its values, and the awards speak for themselves.

Winning the Consumer's Choice Award stands as a meaningful milestone, reflecting the trust and confidence placed in the lodge

directly by consumers. This award confirms that Olive Country Lodge continues to deliver an experience that resonates with guests in its comfort, warmth, consistency, and exceptional hospitality. As the festive season approaches, the award strengthens the lodge's reputation as a preferred destination for families and travellers seeking a reliable, premium holiday experience.

Securing the Holiday Lodge of the Year Award for the second year in a row is a historic accomplishment that positions Olive Country Lodge as a record-breaking establishment in Eswatini's hospitality sector. This recognition underscores the lodge's unwavering dedication to superior customer service and its ability to maintain world-class standards throughout the year. The staff continues to embody the spirit of excellence that guests consistently commend, and the award further motivates the team to enhance service delivery during the festive season through personalised experiences, warm greetings, and curated holiday activities.

The Temvelo Sustainable Eco-Tourism Award reaffirms the lodge's leadership in sustainable hospitality. Olive Country Lodge has embraced an environmentally conscious operational model that includes water conservation measures, improved waste management, eco-friendly guest programs, and the preservation of natural landscapes surrounding the property. With travellers increasingly seeking environmentally responsible destinations, the award positions the lodge as a model for sustainable tourism in Eswatini. During the festive season, families seeking nature-inspired getaways can enjoy serene landscapes, clean surroundings, and authentic eco-friendly experiences.

As these achievements unfold, Olive Country Lodge prepares to welcome guests to its highly anticipated December festivities, which have become signature events in the Manzini region. The Christmas Day

Lunch remains one of the lodge's most celebrated offerings, featuring a carefully curated menu, locally sourced ingredients, live entertainment, family-friendly activities, and festive décor designed to create a luxurious holiday atmosphere. The event reflects the hospitality, warmth, and service excellence that earned the lodge its 2025 awards.

The lodge will also host an All-White Cross Over Experience, an elegant New Year's Eve celebration that attracts guests from across Eswatini and beyond. This year's event features a stylish theme set against the natural beauty of KaKholwane, live musical performances, a gourmet dinner, a symbolic countdown, and fireworks to usher in 2026. The celebration serves as a tribute to unity, achievement, and new beginnings, embodying the lodge's enduring commitment to excellence.

Management reflects on these achievements as validation of strategic growth and operational consistency. For staff, the awards represent the recognition of their dedication and passion. For guests, they offer reassurance that Olive Country Lodge continues to deliver memorable, high-quality experiences rooted in authenticity, sustainability, and customer care.

Managing Director Gugulethu Dlamini expresses gratitude for the lodge's achievements, acknowledging the efforts of staff and the support of loyal guests. She emphasises that the awards highlight the lodge's culture of service, commitment to nature, and promise of exceptional hospitality. She extends an invitation to guests to join the lodge for a festive season filled with joy, flavour, and unforgettable experiences that reflect Olive Country Lodge's spirit of excellence.

Olive Country Lodge welcomes all guests to celebrate the festive season with confidence, knowing they are choosing a destination recognised for its outstanding service, eco-friendly practices, and authentic Swazi hospitality.



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# Where Tradition Meets Taste

## Inspiration & Thought Process in Putting HGI Mbabane's XMAS Menu

By: Lunga Loketsi (Hilton Garden Inn Mbabane Executive Chef) // Pics: Supplied

**Creating a Christmas menu in Eswatini is about more than food—it's about capturing the essence of the season while celebrating the country's rich cultural and natural heritage. For me, the inspiration often comes from three key elements: tradition, local abundance, and creativity.**

### Embracing the Spirit of Christmas

Christmas is a time of joy, family, and generosity. My designing a festive menu in Eswatini draws inspiration from the warmth of togetherness, crafting dishes that encourage sharing and create memorable experiences around the table.

### Showcasing Local Ingredients

Eswatini's fertile lands offer an array of fresh produce, free-range meats, and tropical fruits. These ingredients inspire menus that feel authentic and sustainable. Think roasted meats seasoned with indigenous herbs, vibrant salads featuring local vegetables, and desserts infused with mango, guava, or marula

### Blending Tradition with Modern Flair

While honoring classic holiday flavors, I introduce creative twists—combining African culinary heritage with global techniques. For example, a traditional stew could be elevated with fine dining presentation, or a local fruit tart could borrow from French pastry methods.

### Celebrating Seasonal Abundance

December in Eswatini is bright and warm, offering fresh harvests and tropical vibrancy. This inspires lighter, colorful dishes that reflect the summer climate while maintaining the indulgence expected during Christmas.



**Lunga Loketsi**  
Executive Chef  
Hilton Garden Inn  
Mbabane

### Creating a Cultural Story Through Food

Every dish is a narrative of Eswatini's identity—its people, land, and traditions. By using locally sourced ingredients and incorporating cultural elements into the menu, which transforms a meal into an experience that feels festive, authentic, and deeply connected to place.

*Come Dine With Us!*



(A) Alcohol (V) Vegetarian (P) Pork (S) Seafood

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With our core values of Family, Entrepreneurship, and Passion, at the heart of everything we do, we made it our mission to make this happen.

With Build it Plus Mbabane being named the **Best Store in Southern Africa** for two consecutive years (2022 & 2023), it was clear that the next Build it Plus had to be in the historic city of Manzini!

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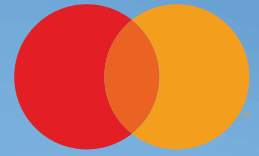
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