

THE PARTNERSHIP

A CBZ Holdings Magazine | January - March 2024

Magazine

**HEALTHY
LIFESTYLE**
for overall well-being



cbz Holdings
Partners for Success

CBZH Celebrates Women's Day

Zimuto Sets CBZ Marathon
Record

The Seed Initiative



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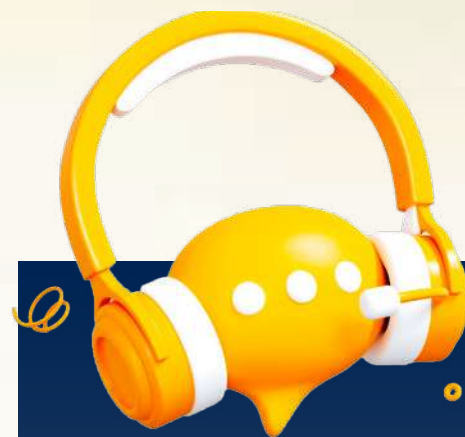
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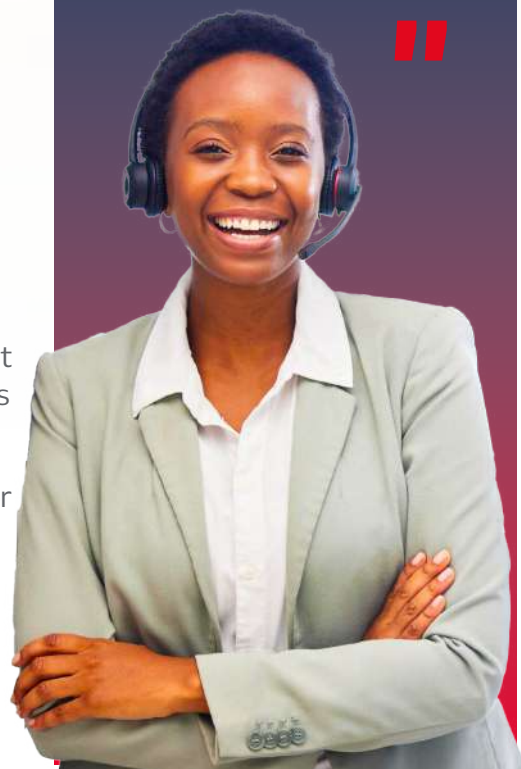
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dedicated to making a positive impact beyond the realms of finance...



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From The Editorial Team

It is a pleasure to welcome you to the 2024 first edition of The Partnership Magazine, and we hope that you will find it an enjoyable and enlightening read. As ever, we have taken on board feedback from our readers and have covered more diverse areas of interest to help you get the most out of each issue. We hope that you find this a helpful addition.

In this edition, we highlight our shared accomplishments, showcasing the projects, innovations and initiatives we have completed together and the positive impact we have had in delivering our mandate. We have driven positive change through community-oriented efforts like the CBZ Marathon, CSR initiatives, and customer relationship management initiatives.

In the business success matrix for any organization, at the centre of it is a motivated human resource, a consequent essential cornerstone that distinguishes one business from the other, and in this issue, we unveil the new staff corporate wear that reflects our collective ethos and ideals, which are the foundation of our internal and external identities as CBZ Holdings.

Initiatives such as these converge as part of the Group's efforts to remain ahead of the curve so that we remain the largest local financial services provider in the country.

Well, we hope you enjoy reading this edition as much as we have enjoyed putting it together, and we look forward to continuing our partnership and sharing more exciting stories in future editions of the Partnership Magazine.

Happy Reading!



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Q1 • Mar 2024



About This Magazine

This magazine serves the purpose of providing general and beneficial public information and should not be strictly constrained as legal or professional advice.

The Partnership Magazine will be distributed via email, Whatsapp and can be accessed from the CBZ website.

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A Top Tier Insurance Plan Designed for Students Studying Abroad

Travelling abroad for higher education can be expensive and unforeseen circumstances can make it difficult to manage one's finances. To ease this burden, CBZ Risk Advisory Services offers comprehensive travel insurance for students traveling abroad. Our international student travel insurance is tailored to the special needs of international students. Insurance premiums are also significantly lower, giving you peace of mind.

International Student Travel Insurance Benefits

- ♥ Trip Cancellation & Curtailment
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- ♥ Personal Accident
- ♥ Baggage Loss
- ♥ Travel Inconvenience e.g. missed travel connection, missed departure, flight delays
- ♥ Personal Accident
- ♥ Legal Expenses
- ♥ Reimbursement of University/College Fees
- ♥ Covid 19 cover (optional)



Partners for Success



Customer **Update** on the newly introduced ZiG (Zimbabwe Gold) currency.

1. What is the new ZiG currency?

Zimbabwe Gold (ZiG) is a structured currency, issued by the Reserve Bank of Zimbabwe "RBZ". According to the RBZ, the currency is fully (100%) backed by a composite basket of reserves comprising foreign exchange and precious metals (mainly gold). It is now the country's base-currency, replacing the ZW\$ currency, effective 5 April 2024.

2. What are the denominations of the new currency?

The Reserve Bank of Zimbabwe (RBZ) will issue denominations of ZiG made up of 1ZiG; 2ZiG, 5ZiG, 10ZiG, 20ZiG, 50ZiG, 100ZiG and 200ZiG, which will be distributed through the usual normal banking channels. According to the RBZ, the ZiG notes and coins will start circulating in the economy on 30 April 2024.

3. How will my ZWL account balance be converted to ZiG?

With effect from 5 April 2024, CBZ Bank shall swap or exchange the current Zimbabwe dollar balances into ZiG using a swap rate of ZiG1: ZW\$2498.7242 that was provided by the Reserve Bank of Zimbabwe. According to the RBZ, the swap rate was obtained from a combination of the prevailing interbank exchange rate of US\$1:ZW\$33,903.9916 and gold price of US\$2,293.50 as at 5 April 2024.

4. Does converting my account to the new ZiG currency require me to go to the bank?

Unless if you want to deposit ZW\$ cash back into your CBZ Bank account in exchange for ZiG, you are not required to go to the bank. CBZ Bank will effect the currency swap in the system and rename all the current ZW\$ accounts to ZiG. For our investing clients, the Gold-backed Digital Tokens (GBDT) will no longer be called ZiG, but will be renamed GBDTs.

5. Is my account number going to change after the currency switchover?

No, your account number will remain the same.

6. Do I need to apply for a new ZiG debit/swipe card?

No, your current ZWL debit/swipe cards will continue to work once the currency switchover processes are completed.

7. When are the Old notes going to be out of circulation?

As advised by the RBZ, the transacting public has a transitional period of up to 21 days to convert their ZW\$ notes and coins to ZiG. During this 21-day period, the old notes and coins will continue to be used for transactional purposes at the ZiG: ZW\$ conversion factor of 2498.7242.

8. How do I exchange my Old notes for the New Currency?

Holders of the Old ZWL bank notes can deposit the cash notes into their CBZ Bank accounts at any branch near them. The swap factor/ rate of ZiG1: ZW\$2498.7242 will be used.

9. Will there be any limitations on the amount of cash I can exchange?

The RBZ has set no limits on the amount of cash that can be exchanged per person. However, for those with amounts exceeding ZW\$100,000, the requisite Know Your Customer (KYC) and Customer Due Diligence (CDD) principles shall apply.

10. What will happen to my USD account?

Your foreign currency denominated accounts will not be affected.

11. What about my ZW\$ Savings/Loans/Treasury Investments?

All ZW\$ denominated accounts, loans and investments will be converted to the New ZiG currency using the conversion factor of ZiG1: ZW\$2498.7242.

Should you have any query, kindly contact us on the details below.

Thank you for choosing us.



Partners for Success





Women in Leadership: A Celebration of International Women's Day

On the 8th of March, CBZ Holdings convened a Women in Leadership luncheon at the Harare Country Club, marking the International Women's Day with purpose.

The celebration welcomed a distinguished panel of seven accomplished women, which included CBZ Holdings' Group Chief Marketing and Corporate Affairs Officer, Matilda Nyathi, Group Chief Human Resources Officer, Nyasha Mangwiza, and the Divisional Director of Retail Banking, Dedrey Mutimutema.

On the panel with them were invited panelist guests, namely, Divine Simbi-Ndhukula, the founder and Managing Director of Securico Security Services; Precious Murena Nyika, the CEO of Winfield Strategy & Innovation; Gloria Zvaravanhu, the Managing Director of Old Mutual Insurance Company; and Nyaradzo Dhlwayo Moyo, the founder and CEO of Yanaya Lifestyle, each representing a diverse range of successful profiles in different industries.

With an audience of around 80 women in attendance, the luncheon provided an inspirational platform for the panellists to share their motivational journeys to success and how they broke patriarchal stereotypical barriers.

The day's hot topics, which struck a deep chord with the audience, included women's empowerment, gender inclusion, and career growth. The poignant tales shared by the panellists highlighted the importance of the advancements achieved in the women's empowerment discourse thus far.

Speaking at the event, Matilda Nyathi emphasized how the International Women's Day serves as a reminder that women ought to be celebrated every other day for all their contribution to a better world. During the panel discussion, she shared her personal life journey and highlighted how self-belief and giving oneself chances in life are a key ingredient in navigating challenges.

Expanding on the same theme Nyasha Mangwiza imparted valuable insights on the efficiency and dedication required by women and girls to excel in their careers to reach their full potential.

Highlighting the significance of continuous development, Dedrey Mutimutema eloquently shared the importance of setting high standard personal growth and career development goals in one's success journey. "Present yourself with elegance, keeping in mind your future aspirations and where you hope to be," she said. With her thought provoking words, she inspired the audience to embrace opportunities for advancement and strive for excellence in their professional endeavours.

The impact of this day undoubtedly reverberates far beyond its immediate context, as it leaves a moment that will be used by many to ignite a hope of inspiration and encouragement - one in which women are celebrated and empowered to thrive, lead, and excel.



CBZ Retail Banking Hosts International Women's Day SheSolutions luncheon

In celebration of International Women's Day, CBZ Bank's Retail Banking Division threw a grand SheSolutions luncheon event for its esteemed female clients. The event aimed to showcase and celebrate women's achievements, share insights, and provide a platform to connect with like-minded individuals. Motivational presentations were given by different speakers who shared their insights on embracing opportunities, breaking barriers, wealth management, and pursuing one's passion.





Zimuto sets CBZ Marathon record

In a historic feat, Tendai Zimuto once again demonstrated his legendary prowess by claiming victory in the 5th edition of the CBZ Marathon held at the Old Georgians Sports Club on the 3rd of March, 2024 by successfully defending his 42-kilometer champion title he won in the 2023 edition.

With the fastest finish time of two hours, eighteen minutes, and thirty-two seconds (02:18:32) set in 2023, Zimuto holds the current record for the 42km CBZ Marathon. Despite this, he finished this year's race slightly off pace, only six seconds off his previous best. He crossed the finish line in two hours, eighteen minutes, and thirty-eight seconds (02:18:38). Tendai Zimuto of Black Rhinos Sports Club solidified his status and set the bar high as a record-setting athlete who not only creates history but also maintains his extraordinary standards.

Over 2,000 runners registered to compete in a variety of distances, including 5, 10, 21, and the difficult 42-kilometer run. This was a record increase from the previous year's 1,700 athletes, and since it was a qualifier for the Comrades and Two Oceans marathons, the competition was fierce and the stakes were high.

In the women's 42-kilometer race, Rudo Mhonderwa was outstanding, finishing in a time of two hours, fifty-four minutes, and twenty-eight seconds (02:54:28). She won and beat Patience Murove of the Zimbabwe Prisons and Correctional Services club's winning time in 2023 by a remarkable five minutes and twenty-one seconds. Despite her remarkable achievement, she was unable to surpass Olivia Chitate's 2020 CBZ Marathon women's category fastest record of two hours, fifty minutes, and thirteen seconds (02:50:13). This sets Chitate apart from the competition.



More than just a sporting event, the CBZ Marathon serves as a pivotal example of how collective efforts can have a far-reaching impact on individual well-being and societal progress.

Speaking during the prize-giving ceremony, CBZ Holdings Acting Group CEO Lawrence Nyazema exclaimed that all the gate-takings will be extended to the CBZ Foundation, a philanthropic service arm for the Group, to support various beneficiaries, with a particular emphasis on three pillars that cover education, health, and vulnerable communities.



Dressed for Success and Service

CBZ Holdings has taken a bold step towards enhancing its professional image by introducing a fresh looking corporate uniform for all non-managerial employees, effective from 1 March 2024

This move is aimed at fostering staff unity across all operating subsidiaries and ensuring that excellent customer care is achieved. The new daily outfits have been carefully designed to complement the Group's service offering, which is necessary to achieve the Group's brand value proposition as encapsulated by the "Partners for Success" ethos.

At the launch, the Acting Group CEO, Lawrence Nyazema, made it clear that the wardrobe refresh builds on the Group's diversified service offering and excellent customer care and represents the future of forward-looking financial services providers. The Group's Chief Human Resources Officer, Nyasha Mangwiza, emphasized the importance of the new uniform and how it will create a uniform brand representation across all employees, regardless of their dress sense.

Matilda Nyathi, the Group's Chief Marketing and Corporate Affairs Officer, reiterated the importance of staff uniforms and how they play a vital role in many organisations. She emphasised that this initiative recognises and complements the Group's efforts to achieve a one CBZ identity. The new corporate uniform is a clear indication of CBZ Holdings' commitment to providing exceptional customer care and maintaining a professional image that is second to none.



Monday Look





Global Money Week



CBZ Holdings joined the rest of the world in commemorating the Global Money Week (GMW) an annual global awareness-raising campaign that aims to improve the financial literacy of young people.

Among the events held by the Group, schools' financial literacy road shows were held at various primary and secondary schools across the country. The road shows were focused on educating young people about financial scams, saving and responsible spending.

Among the events held by the Group, schools' financial literacy road shows were held at various primary and secondary schools across the country. The road shows were focused on educating young people about financial scams, saving and responsible spending.

The ultimate goal of the campaign is to ensure that all children and young people have access to high-quality financial education, they learn about money matters and are able to take smart financial decisions that can improve their future financial resilience and financial well-being.

The 12th edition of the Global Money Week which took place from 18 to 24 March 2024 under the theme "Protect your money, secure your future", focuses on safe money management

and highlights the importance of adopting a responsible and informed approach to personal finances, by being aware of potential risks in the financial sector and protecting one's hard-earned money.

Such risks may include financial scams and frauds, including phishing, money mulling and online shopping scams, and risks related to data privacy, such as identity theft. Young people are especially likely to fall victims of financial frauds and scams, due to their limited financial literacy and experience.





Lawrence Nyazema
Acting GCEO

Mutare Customer Blitz

As part of its customer engagement efforts, CBZ Holdings hosted a customer blitz in Mutare.

The blitz which kicked off with field tours and visits to the various CBZ customers and concluded with a customers' breakfast meeting which gathered various stakeholders from different business sectors.

In acknowledging the crucial role that Manicaland Province plays in Zimbabwe's economy through manufacturing, tourism, mining, and agriculture, Acting Group CEO Lawrence Nyazema highlighted during the Customer Breakfast Meeting, how businesses in the province can harness the Group's diverse business portfolio and its all-inclusive financial solutions ranging from banking, Mortgage Finance, Insurance (both long and short term), Investments and Asset Management, and significant investments in the Agricultural sector.

CBZ continues to be a viable partner to support and empower both SME's and established corporates in Manicaland in today's rapidly changing economic landscape. Such initiatives sum up how the Group prioritizes customer satisfaction, as such, customer engagements remain one of the important aspects that drives CBZ Holdings' success.



Matilda Nyathi
Group Chief Marketing and Corporate Affairs Officer



Smangele Mandidi
Acting Bank MD

“The mutual support and collaboration between CBZ Holdings and its clientele amplifies the positive impact that such initiatives have on national economic development.”

The Seed Initiative

The Students Enhancement and Experiential Development (SEED) program, a work-related learning initiative by CBZ Holdings, currently in its second year of running, recruited students for its third class, and they began training in January 2024.

Designed to afford an opportunity to students from tertiary institutions pursuing studies related to the Group's business and support functions, 57 young professionals from different universities were inducted into the Group's various departments for a year of professional development. An induction training to assimilate the trainees into the Group was held from 02 January to 5 January 2024.

A panel of seasoned professionals from different business units within the Group welcomed the students with inspirational presentations, setting the stage for a promising year of learning and invaluable workplace exposure.

Furthermore, by providing a work-related multiple applicable in various geographical locations according to the Group's geographic spread, it allows students to obtain experience in their areas of residence.

The significance of this initiative can not be overstated, as it represents a profound commitment to nurturing the expertise of young individuals who wish to receive practical exposure to relevant operations within the Group in partial fulfilment of the requirements of their studies. This provides a mentorship program that produces students who are ready to fit into the world of work upon completion of their programs, bolstering the country's human capital talent pool.



Annual Seed Co Rattray Arnold Research Station (RARS) Field Day

CBZ Agro-Yield hosted the Annual Seed Co Rattray Arnold Research Station field day on the 7th of March 2024 in Shamva, to bring together local farmers and provide them with valuable knowledge and insights. With the launch of climate-smart varieties taking centre stage, the event allowed participants to gain first-hand experience of the techniques and practices being promoted.

The attendees had the opportunity to interact with industry experts, who shared their expertise on a wide range of topics that provided valuable insights into crop selection, land preparation, fertilization, irrigation, pest management, organic farming, and market access.

As one of the key enablers in the Zimbabwe agronomic value chain, Agro-Yield's collaborations with farmers in providing innovative agricultural solutions unlocks value of the sector's capacity.



CBZ Bank Schools Deposit Mobilisation Promotion

CBZ Bank launched the schools deposit mobilization promotion on the 1st of March 2024 as part of its efforts help revitalize Zimbabwe's education sector.

The promotion, an initiative open for primary and secondary schools, aims to recruit schools, reactivate dormant accounts and compliment various deposit mobilization initiatives.

The schools deposit mobilization promotion which started running from the 1st of March will continue up to the 30th of September 2024. To help inculcate a culture of savings the promotion will incentivize participating schools by rewarding them with monthly prizes upon meeting the promotion criteria. Consequently, a grand draw will be conducted at the end of the promotion.

To qualify for the promotion monthly draws, schools are required to maintain a minimum balance of USD1,000 or equivalent over a calendar month. To further the value of deposits and savings, with every USD1,000 that is saved, it signifies a ticket to the promotion so schools will stand a better chance of winning by saving more for more entries.



The promotion is open to new accounts and reactivated dormant accounts and these will qualify for the promotion provided they meet the required minimum balance over a month.

Monthly draw prizes will see three lucky schools win one laptop each and the grand draw prizes will incorporate

- **Winner - Solar system worth USD7,000**
- **1st runner up - Solar system worth USD5,000**
- **2nd runner up - Borehole drilling worth USD3,000**

The launch of the CBZ Bank schools deposit mobilization promotion signifies a progressive stride towards entrenching the values of financial inclusion, literacy, and responsibility within the fabric of Zimbabwe's educational landscape.





CBZ Bank staff set Tree Planting Initiative

In a plausible feat to promote environmental sustainability and support the local communities, CBZ Bank staff members took the initiative to raise funds for tree planting project in selected neighborhoods of Harare in partnership with the Forestry Commission of Zimbabwe.

The initiative, which was birthed by staff based in Harare, raised a generous US\$440, and CBZ Bank, in an act of solidarity with the staff, further donated an additional \$350 towards the same project. As the project grows, it is hoped that the project will assimilate into being a Group-wide initiative involving all staff members.

The tree planting event was held in Chitungwiza at Zengeza 1 High School on December 8, 2023. Traditionally, tree planting in Zimbabwe is an annual calendar activity usually carried out every year in December, however the CBZ staff initiative aims to bring continuity to the project by following up on the planted trees to track the progress of the initiative and also ensure that it is meeting its goals. This includes periodic site visits, data collection, and assessment of the environmental impact of the project.

The initiative involves collaboration with local communities to ensure their involvement and ownership. Through planting trees, CBZ aims to contribute to the restoration of degrading number of trees and also play a part in the global climate change agenda.



Red Sphere Finance Strategy and Team-Building Retreat

Red Sphere Finance held its strategic and team building retreat from 01 – 07 February 2024 in Kariba in a bid to better position itself in the dynamic and competitive microfinance industry. Facilitated by Precious Murena from Winfield Strategy and Innovation, the sessions provided a platform for in-depth discussions and explored the competitive environment, challenges, implications, and opportunities for RedSphere Microfinance.

The inclusive nature of the constructive dialogue, sharing insightful perspectives and innovative ideas are guaranteed to propel Red Sphere Finance to capitalize on the available opportunities. Since the microfinance industry is characterized by a large underserved population, offering accessible and affordable financial services, RedSphere can reach a wider audience and contribute to financial inclusion.

The demand for microfinance services continues to grow driven by the increasing need for credible and yet affordable financial services in emerging markets.



Umuzi/Musha Investment Account



CBZ Bank has introduced the Musha/Umuzi Investment Account, targeting the informal sector, as well as the diaspora community. This strategic move aims to harness deposits through incentives to purchase properties on very affordable terms, an initiative that contributes to the government's efforts to address the national housing backlog.

Understanding the challenges faced by individuals in the informal sector, where demonstrating traditional sources of income is often a hurdle that scuttles their chances of securing mortgages, CBZ Bank has carved out a solution that empowers this demographic. For those wishing to secure home ownership, the Umuzi/Musha Investment Account presents itself as a viable alternative by offering a 1% investment earning per year.

The Umuzi/Musha Investment Account offers flexibility for prospective homeowners, with low entry requirements for fully serviced low-density housing in Gateway City, Mutare and Mtausi Park in Gweru. Gateway City sizes range from 1 700–3 800 square meters selling at \$22 per square meter and Mtausi Park is \$13 per square meter, excluding 15% VAT if buying with a mortgage loan over 2 years. visits, data collection, and assessment of the environmental impact of the project.

Coupled with the option to pay the balance over a period ranging from 6 to 24 months, a 10% deposit for high-density housing in Nehosho, Gweru, and Mbizo 21, Kwekwe, secures the reservation of property with an irrevocable offer letter that indicates monthly payments together with other terms and conditions of purchase.

As is commonly known, banks play a crucial role in the real estate industry and the economy as a whole. They provide individuals with the means to become homeowners and start building a better future for themselves and their families. Thus CBZ Bank has made it possible for individuals and corporates to access affordable housing.



Practicing Good Cyber Hygiene in the Digital Age

In an era where technology is deeply embedded in our daily lives, ensuring good cyber hygiene is paramount. Just as we maintain personal hygiene to stay healthy, it's essential to adopt practices that safeguard our digital well-being, from protecting personal data to thwarting cyber threats. Here's a comprehensive guide to cultivating good cyber hygiene habits;



Keep Software Updated:

Regularly update your operating system, antivirus software, and applications.

Software updates often contain patches for security vulnerabilities discovered by developers or hackers. By staying up-to-date, you minimize the risk of exploitation by cybercriminals.



Use Strong, Unique Passwords:

Avoid using easily guessable passwords like "123456" or "password." Instead, create complex passwords containing a mix of letters, numbers, and special characters.

Avoid using common phrases, personal information, or easily guessable patterns. Additionally, use a unique password for each online account to prevent a domino effect if one account is compromised.



Be Wary of Phishing Attempts:

Exercise caution when opening emails, especially from unknown senders. Phishing emails often mimic legitimate correspondence, enticing recipients to click on malicious links or provide sensitive information. Verify the

sender's legitimacy before taking any action, and be skeptical of unexpected attachments or requests for personal data.



Backup Your Data Regularly:

Backup important files and documents to an external hard drive or a cloud-based service. In the event of a cyber-attack or hardware failure, having backups ensures that you can restore your data without significant loss.



Practice Safe Browsing Habits:

Avoid visiting suspicious websites or clicking on pop-up ads. Stick to reputable websites when downloading files or software, and use ad blockers and script blockers to minimize exposure to malicious content.



Stay Informed:

Keep yourself updated on the latest cyber threats and security best practices. Follow reputable cybersecurity blogs, security newsletters, and attend webinars or workshops to stay abreast of evolving threats and protective measures.



Limit Personal Information Sharing:

Be mindful of the information you share online, especially on social media platforms. Avoid oversharing personal details that could be used by cybercriminals for identity theft or social engineering attacks.

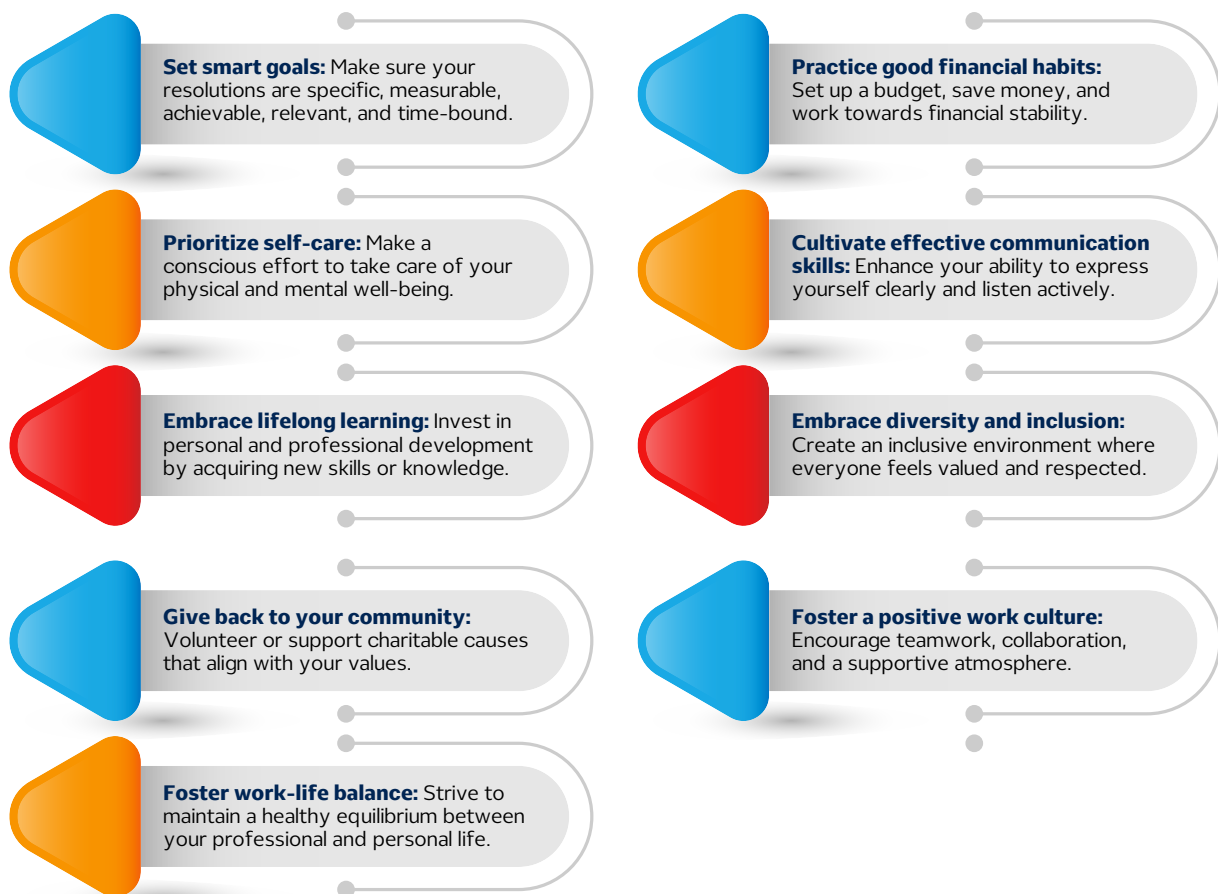
By incorporating these practices into your digital routine, you can significantly reduce the risk of falling victim to cyber-attacks and protect your online identity and data. Just as maintaining good personal hygiene is essential for physical health, practicing good cyber hygiene is crucial for safeguarding your digital well-being in today's interconnected world.

#PROMOTING HEALTHY CYBER HABITS

Financial Wellness Tips

Motivated by Locke and Latham Goal Setting Theory

As the year starts, it is important to have a financial plan that helps you to be in control of your income, expenses, and investments. Here are a few tips on how you can manage your money and achieve your financial goals;



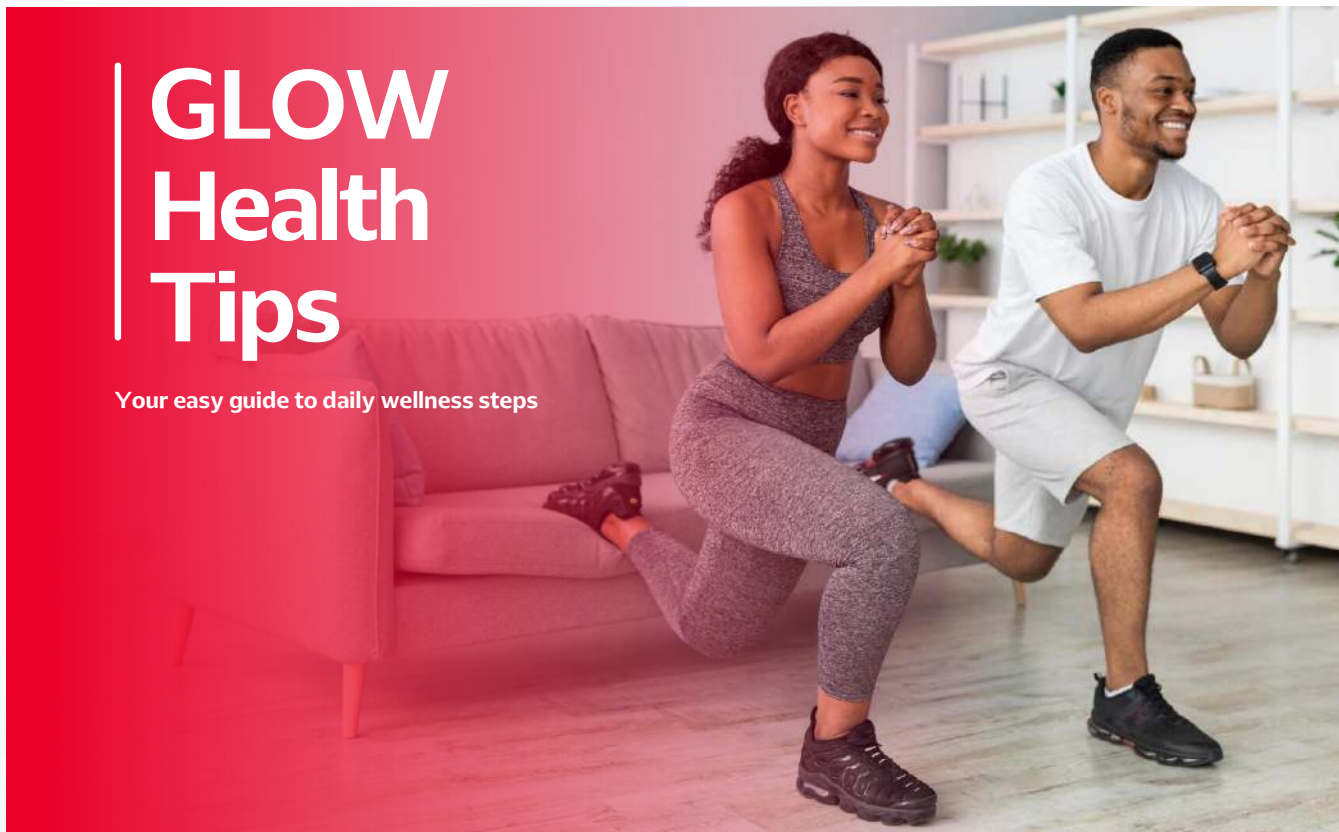
Empower your business and strengthen your industry with CBZ Bank's Value Chain Finance Facilities.

For more information email businessbankingforum@cbz.co.zw or visit www.cbz.co.zw



GLOW Health Tips

Your easy guide to daily wellness steps



Prioritising your wellness is the ultimate act of self-care. This is why you should embark on a daily wellness routine that works for you. This article explores simple ways to infuse small habits into your daily routine, achieving a healthier and more balanced life. If you are ready to GLOW from the inside out then take a chance at trying these daily actions!



Get-up-and-Glow

Routine: Kickstart your day with a Get-up-and-Glow routine! Whether it is morning stretches, a power walk, or a dance party for one, make it a habit. Aim for 30 minutes of daily workout magic to set the stage for a day filled with good vibes and positive energy.



Love your Liquids!:

Grab your favourite water bottle and stay hydrated. This will not only lead to better digestion, increased energy but also glowing skin!



Organic All the Way:

Load up on organic fruits, veggies, lean proteins, and whole grains. Limit or reduce processed snacks and sugars and brace yourself for sustained energy and a radiant aura.



Wind Down!:

In our hyperconnected world, it is vital to set aside time to unwind. Take a digital detox just before bed to reflect on the events of your day. Create boundaries for screen time by unplugging from your devices before bed. This can improve sleep quality and promote a sense of calm.

Incorporating these straightforward yet impactful habits into your daily life sets the foundation for a healthier and more satisfying lifestyle. It is crucial to recognize that the path to wellness is an ongoing journey, and persistent, small efforts can yield lasting positive effects on both your physical and mental well-being. Embrace these habits wholeheartedly, and empower yourself to seize every moment and live life to its fullest potential.

Take Your Business to the Next Level with CBZ Capital

CBZ Capital is fully equipped to provide you with expert and innovative strategic, commercial, financial and regulatory advice along with top-notch transaction execution services that include:

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3. Disposals
4. Structuring
5. Fairness opinions.

Contact us today to get sound advice that will take your business forward.



Partners for Success



Recipe

Main

Lemon Garlic Butter Chicken and Green Beans Recipe



Ingredients

For Lemon Garlic Butter Chicken and Green Beans:

- 3 – 6 skinless, boneless chicken thighs
- 450g green beans, trimmed
- 3 tablespoons butter
- 4 garlic cloves, minced
- 1 teaspoon paprika
- 1 teaspoon onion powder
- 1/4 teaspoon salt and fresh cracked black pepper
- Juice of 1/2 lemon + lemon slices, for garnish
- 1/2 cup chicken stock
- 1 tablespoon hot sauce
- 1/4 teaspoon crushed red chili pepper flakes
- 1/2 cup fresh chopped parsley

Instructions : For Lemon Garlic Butter Chicken and Green Beans

1. In a small bowl, combine onion powder, paprika, salt, and pepper. Season chicken thighs generously with the spice mixture. Set aside while you prepare green beans.
2. Arrange green beans in a microwave-safe dish with 1/2

cup water. Cook in the microwave for 8-10 minutes, until almost done but still crisp.

- Melt 2 tablespoons butter in a large skillet over medium-low heat. Lay the seasoned chicken thighs in one layer in the skillet. Cook for 5-6 minutes then flip and cook another 5-6 minutes, until cooked through and a cooking thermometer displays 75°C. If chicken browns too quickly, lower the heat. Adjust timing depending on the thickness. Transfer chicken to a plate and set aside.
- In the same skillet, lower the heat and melt the remaining tablespoon of butter. Add chopped parsley, garlic, hot sauce, red crushed chili pepper flakes, and pre-cooked green beans and cook for 5 minutes, stirring regularly, until cooked to your liking. Add lemon juice and chicken stock and reduce the sauce for a couple of minutes, until slightly thickened.
- Push green beans to the side and add cooked chicken thighs back to the pan and reheat quickly. Adjust seasoning with pepper and serve the lemon garlic butter chicken thighs immediately, garnished with more crushed chili pepper, fresh parsley, and a slice of lemon if you like, and enjoy the meal!



Recipe

Dessert

Watermelon Organic Cake



Ingredients

For Watermelon Organic Cake

- 1 large seedless watermelon, washed and dried
- 1 1/2 cups blueberries, washed and dried
- 1 cup blackberries, washed and dried
- 1 cup raspberries, washed and dried
- 2 cups strawberries, washed and dried
- 1 cup seedless yellow watermelon, washed and dried, then cut into shapes
- 1 cup grapes, washed and dried

Directions

- Thoroughly wash the outer surface of the watermelon to prevent any exterior surface dirt or bacteria from being transferred into the inside of the watermelon when you cut into it.
- Using a sharp chef's knife, carefully cut off the top stem portion and bottom portion of the watermelon and place the remaining centre portion of the watermelon upright, so it stands flat on your cutting surface.
- Level out any uneven areas, until you are left with a flat base and top.

- With the watermelon still standing upright on your cutting board, begin cutting the outer rind from top to bottom. Follow the natural shape of the watermelon, until all the rind has been removed. Note: You may have to flip the watermelon upside down to trim any visible rind off the bottom section.
- With its signature pinkish/reddish hue now showing, carefully trim any uneven areas of the outer surface. Expect a smooth, round and cake-shaped watermelon.
- Cut a circular well into the top of the watermelon, an inch from the edge, and approximately 2 inches deep.
- Scoop out the watermelon, absorbing the excess juice with paper towel, where your decorative fruit will go.
- Place the watermelon on the centre of your serving platter or dish.
- Decorate the cake with clean fresh fruits, place a variety of fruits around the base of the cake and inside the top circle.
- Use contrasting fruit colours to enhance visual appeal.
- Refrigerate until chilled or serve immediately. Enjoy!



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