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ICZ chief executive officer Donald Mhute said the initiative was part of a broader effort to prepare the industry for emerging risks such as cyber threats. The reason Bill Gates is giving away so much of his money is because there is nothing to buy with it that would make the slightest bit of difference in his way of life Behar-Bechukotai (Leviticus 25-27 ) It would seem that life can go one of four ways: (1) the rich get richer, (2) the rich get poorer, (3) the poor get richer, and (4) the poor get poorer. However, few things are as they really seem. One of these four is not possible which? Despite what you might read on the front page of the Wall Street Journal or maybe in the editorial of Socialist Weekly, the rich cannot get richer. Let me explain, I have a watch. It costs around US\$30. Some people have watches that cost US\$30,000. But for both of us, its still only eighteen minutes past one oclock. In other words, you just cant do better than function. Once something does what it is supposed to do, you just cant do better than that. Sure, you can inlay it with diamonds, you can add a radio and a GPS system, but when all is said and done, money really cant do more for you than help you function in life. Let me explain this in a different way. Lets visit Joe. Joe lives in Somalia and he is part of the bottom 10% of the worlds poor. Joe has never seen a bathroom or a shower. He has been wearing the same rags for years. He cant remember when he last had a meal. At best he eats just once a day, and then its not much. Joes chances of living past 30 years old are very slim. In fact hes just lucky he lived through childbirth. I could go on, but I think you get the idea. This chap somehow moves to America and enters the relatively small group of so-called poor Americans. Basically he is living on a bench in Manhattan. As such, Joe thinks he died and went to heaven. He has relatively clean clothes, access to basic health care. He probably has two meals a day and sometimes even a shelter. No one can shoot him and he might even be able to make some money.Keep Reading G-ds Cosmic joke That jump in the quality of his life is massive. No other improvement in his standard of living will ever equal the dramatic jump that move him to his life. There is a downside though. Joe thinks that because he multiplied his income by a factor of approximately 20, and his enjoyment of life multiplied equally as much, then it stands to reason, that a similar jump in income is only going to make him equally happy. This is his and our mistake. You see, our poor new immigrant Joe eventually ascends from being poor to lower middle-class America. He now has a job and a room somewhere, three meals a day, indoor plumbing and a host of other amenities we all take for granted. Still an impressive jump, but not as great in degree as the first elevation. But wait, lets see how our story unfolds. Our friend now has some more luck and moves up to the middle of the middle-classes. He has a car, home, entertainment, vacation, etc. Do you notice its not as exciting? He didnt either, so he keeps pushing up. Next he moves to upper middle class. Hardly anything changed in his fundamental life style. His day is probably no different. Yes, he might be driving a Lexus to work, but its still only a car and hes had one of those for a while now. Joe then enters the world of the rich, maybe even the super rich. However, at best only 1% of his lifestyle is going to change. He still eats, sleeps in a bed and wears clean clothes. Thats a big difference to the percentage change that he experienced when he went from Somalia to New York. There his quality of life change was 50% or 60%, if not more. This is Gods cosmic joke. The rich cannot get richer. You cant escape the tight box we are all in. Life doesnt get better than function. The reason Bill Gates is giving away so much of his money is because there is nothing to buy with it that would make the slightest bit of difference in his way of life. I like to joke that when Gates went from \$50 billion to \$60 billion he did not call up his wife and say, Its OK honey, we can eat out tonight. Thats because the further up the ladder in dollar amounts, the less value it adds to your life. Unfortunately though, most people cant get out of the rat race to realise all their efforts at the office bear little or no fruits outside that office. For six years you may plant your fields and prune your vineyards But on the seventh year the land will observe a complete rest, a Shabbat for G-d (Leviticus 25:3-4) Its called ROI (return on investment). You will typically see the ROI concept used in a business context. The higher the ROI the better the investment. It isnt as important to know how much you made, as it is to know how much you invested initially, and how long it took to realise the final sum. A small investment that generates a high return in a short time is a good ROI. When Joe first landed in America, a days work meant a real upgrading in his life style. In other words, an excellent ROI. But at 65 years old as the department head of a top brokerage firm, a hard days work may bring him a nice bonus at the end of the year, but the ROI for that additional benefit might be in the negative. The additional money will not make the slightest difference in the quality of his life. He would have received more out of life if he had taken the day off and spent it with his family. Nothing is going to change because he now can buy a \$30,000 watch or a \$300,000 car. Its time to stop, look around and ask yourself, what is the more out of life that would make it all worth it? Thats why this weeks parsha tells us to stop, take some time so that you can find what is in life that makes it all worthwhile. Thats the joke, after a certain point, the only way is up. Where is up? Let me explain. There is a news story that is constantly being repeated - the gap between the rich and the poor has been getting bigger. Proof being, the rich get richer and everyone else is lagging behind. As I have explained, its a fallacy. In fact, its been shrinking for the last 100 years at least. For sure, the gap between Joe in Manhattan and Joe in Somalia is massive. But the gap between middle-class Joe and Warren Buffet is very small and getting smaller all the time. True, the rich have more dollar bills in the bank, but the problem is, those dollar bills do very little to improve the quality of life once you cross a certain threshold. Once you have a car in the driveway, the brand makes very very little difference. Once you have a watch on your wrist, whether the strap is made of leather with diamond studs or plastic makes very little difference. You might say, But it is some difference? Yes, but the real difference between those two people, the rich and the not-so-rich, is not the square footage of their houses but how the people in those houses get along. Somewhere in Joes progression up the ladder of success things like friends, family, peace of mind, love, trust and a host of other upper values are going to make the real difference in his quality of life. You can have the biggest yacht in the neighborhood, but if your wife doesnt love you, then its just not going to be a lot of fun. Get the joke, its cosmic. Related Topics Behar-Bechukotai GPS System Wall Street Journal A number of companies in Zimbabwe have forged ahead. Zimbabwean consumers have spoken. They dont hate local products, they just consider price and quality as the two most critical determinants for their product choices. Perhaps this should not come as a surprise. It is generally accepted that Zimbabwe is a high-cost environment. For starters we use the United States dollar, which is the strongest currency in the world. Even the government has also accepted that our regulatory fees are high. The history of hyperinflation and currency changes messed with our economic sense. When we price most goods , we are always trying to manage an uncertain tomorrow. So we add a little layer just in case things go wrong. Sadly, the pricing gymnastics have created havoc in industry. Smugglers are having a field day as they bring products that are seen as less pricey. We have also seen a proliferation of fake products. According to a survey commissioned by Buy Zimbabwe early this year, consumers, most of whom have low disposable incomes, place issues of customer service, brand loyalty, advertising and packaging way low in the perking order of considerations when they choose a product to buy.Keep Reading We love local but price matters The statistics are sobering as 79% and 72% of respondents cited price and quality respectively as their top considerations. Customer service was cited by 36.5 % of respondents, while 23% chose product availability. The least important considerations were advertising and marketing at 4% and packaging with 2.6%. It is said the best way of explaining something, is to say what it is not being said. Consumers are not saying the other factors do not matter. They surely do. However, the best customer service on a poorly priced and poor quality product is unlikely to sway them your way. You also need to advertise a product with a good price tag as the first consideration. The same applies to packaging. This is akin to the old popular song no romance without finance. There is a perking order to consumer choice. The implications for locally produced goods and services and the Buy Zimbabwe campaign are massive. Our campaign has been based on two considerations. On the one hand, is an economic argument advocating for buying locally as a means of increasing multiplier effects of a scarce US dollars. Since dollarisation in 2009, Zimbabwe has operated with an average US\$2 billion trade imbalance. The United States dollar has made it easier for both individuals and corporates to access imported products from any place around the world. This has become a major disincentive for buying locally produced goods which are generally more expensive. The downside of this is that most companies especially those in high end goods and industrials have had little choice other than to close shop. As this has happened jobs have been lost while the informal sector has grown to an estimated 70% of economic activity. All this has worsened economic performance and turned the country into a nation of traders where wealth is concentrated among a few. Buy Zimbabwe has argued that unless we put country first, the loss of jobs will continue, poverty rise and competitiveness worsen. The economic argument has been supported by emotional appeal. We have sought to persuade those who love their country to put it first in their buying decisions. It is a fact that nations with high brand value intentionally seek products from their own communities. When Donald Trump imposed tariffs on Canadian products, the Buy Canada campaign took off like a rocket as Made in USA products were boycotted. Elon Musks Tesla is now singing the blues simply because many in the USA disagree with his political views. It is known that consumers are not necessarily rational in their economic decisions. Many times they choose a product because they love how it is created and by whom. Armed with the economic and emotional appeal, Buy Zimbabwe has been on the road for over 10 years seeking to change consumer buying choices. The research results from an own commissioned study demand a need to tweak our strategies. We must realise that macroeconomic arguments and emotional appeals work in the main when other factors are closely aligned. If prices between locally produced goods and imports are not too divergent customers could perhaps look the other way round. If disposable incomes are not too low, consumers can afford to sacrifice price for bigger goals. After all, rationality never goes away. It just becomes bounded. The message to Buy Zimbabwe is clear. Push for some level of competitiveness for consumers to shift from imported products to the locally produced ones. The challenge is that the desire for competitiveness is not a one-day wonder. The short term solution is public procurement. The government is the main buyer and can afford to look the other way for the greater good. In Zimbabwe the current laws and regulations mandate the preference of local suppliers even if their pricing is higher by up to 30%of foreign suppliers. While this is progressive , without qualification this has resulted in brief case businessmen and women with no interest in producing locally. Worse still it has resulted in collusion between the same foreign suppliers and local procurement agents only at a higher price. Surely the interest of government could not have been to enrich a few individuals. Rather, it should be to use public procurement as a tool for industrialisation. This comes with ensuring that beneficiaries of public tenders use local inputs and labour. As that happens local manufacturers are able to retrofit, grow their market and in time enhance their competitiveness . At that point advocating for buying local will cease to be a campaign that seems cut off from local realities. In case we are sounding a little beaten by our own findings, there is some shining light. A number of companies in Zimbabwe have forged ahead. They have understood the need for price and quality leadership. They have understood that in this global village , it is necessary to benchmark against imports. Those that have done so have been positively rewarded by the market. In the Buy Zimbabwe ZimBrands Awards to be held on the May 30 in Harare, only these will merit recognition. \*Munywaradzi Hwengwere is the Buy Zimbabwe chairman and CEO. Related Topics Price Matters The proposition for a media policy was initiated as far back as the realignment of media laws with the 2013 constitution. The Zimbabwe media policy recently launched by President Emmerson Mnangagwa has been a subject of widespread debate amid hope and pessimism in equal measure. The interest in the policy has generated from across a wide range of stakeholders to an extent that reflects on the impact of the media sector on people's livelihoods and indeed to the state of the country's democracy. Media freedom and associated rights to freedom of expression and access to information are critical benchmarks indicators on how well a country is faring in so far as respecting and promoting universal human rights. In the case of Zimbabwe, media reforms are among the priorities set up by the government and the international community as part of the terms to enhance the country's democracy and to end the decades-long international isolation. To that extent any legal and policy proposition around the media sector draws both local and international attention. This context is particularly important in discussing the history of the Zimbabwe media policy, which culminated in the hyped up presidential launch. It is important to locate why the country needed to have a media policy in the first instance and what that policy ought to serve. The proposition for a media policy was initiated as far back as the realignment of media laws with the 2013 constitution. Proponents of media policy and law reform, most of who are within a network of journalistic professional associations and media support organisations, the Media Alliance of Zimbabwe (MAZ) as part of the advocacy agenda called for a policy framework that would underpin the media law reform process. Initially, the Ministry of Information, Publicity and Broadcasting Services was the least responsive in the inter-ministerial forum set up to align laws with the constitution, at the height of polarization between the government and independent media players and civic society. Notwithstanding the 2014 Information and Media Panel of Inquiry (IMPI) process, which had produced some progressive recommendations that were to underpin the media policy development and by extension inform the law reform process. The Zimbabwe Media Commission (ZMC), which had largely been ignored in the IMPI process and for a while served without a board - were the ones leading the process of developing and implementing the media policy. At this point there was a modicum of stakeholders consultations and although not as extensive, some non-state actors and representatives of media organisations and the film sector were brought together to negotiate the reform trajectory. The political events of November 2017 had far reaching consequences on the configuration of the Ministry of Information. With these changes new priorities emerged. By and large these priorities were informed by the need to pick up the low hanging fruits that could expedite the readmission of Zimbabwe in critical global economic bodies such as the Commonwealth and the ending of the sanctions regime. The conversations on a media policy, while they would find expression at different forums, were overtaken by the law reform process, particularly the repeal and unbundling of the Access to Information and Protection of Privacy Act (AIPPA). The broadcasting regulatory framework as obtained in the Broadcasting Services Act had to also undergo a reform trajectory. The law reform process was supposed to be guided by a policy framework in ensuring that both legislation and practice are responsive to the strategic needs of the sector. The paths took a different turn with the enactment of the Freedom of Information Act, the ZMC Act, the Cyber and Data Protection Act and more recently the amendments to the Broadcasting Services Act. To which end, the government must have come back to the drawing board on the issue of a media policy. The intentions of having the policy guide the law making process had been overtaken by events and a deeper reflection on what would be the role of a policy in light of the developments was going to add value to the otherwise noble policy proposition. No wonder why certain aspects obtained in the policy, which in itself is not law, are redundant and of little value as either it is repetitive or are issues already covered at law. Even worse, there are inconsistencies between what the government is suggesting to be a policy imperative and what the law says. In which case, what is obtained in an Act of Parliament and in the Constitution as the supreme law is what will carry the day. Examples that quickly come to mind being diaspora funding, foreign direct investment and convergence in the broadcasting sector, all of which are covered in the policy yet are conspicuously missing in the recently promulgated Broadcasting Services Amendment Act. The policy also emphasizes diversity in the broadcasting sector yet the law doesn't promote fair practice and sets a trend for media oligarchs, media capture and channels of expression remaining confined in a few hands. Another case in point is how the policy places emphasis on new funding and sustainability places emphasis on the media, while the law retains archaic revenue collection models on the pretext of owning a radio and television receiver. There are other examples in which the progressive framing of the policy is undermined by what is established at law, something that could have been avoided had the government carried out a validation exercise that could have strengthened the policy. Yet even then, there is scope to take up some of these policy propositions as tools of holding government accountable against their own initiatives and words. The opening remarks by the president in the policy affirm the principle of media self-regulation, a significant change story of the recognition of media's rights to self-govern at the apex of the Executive. The commitment by government as arguably the biggest media employer in the country to adopt as a matter of policy for the establishment of a National Employment Council (NEC) for journalists should be something that colleagues at the Zimbabwe Union of Journalists (ZUJ) are embracing. It is also notable that there is alignment of thought between the strategic pillars of government and what MAZ stakeholders consider to be priorities for the media sector in the civic sector advocacy blueprint known as the Media Strategy for Zimbabwe. So if the government is to indeed adopt a transparent and sincere multi-stakeholder approach in implementing the policy there could be scope for some incremental changes that can contribute to the development and growth of the media sector. These opportunities do not however take away the structural challenges that confront the media, most of which are glaringly missing in the media policy. The state and ruling elite control and capture of the information and communication sector is the elephant in the room. Where the government was supposed to provide policy leadership on ensuring the transformation of state media as a constitutional imperative, there seems to be a myopic view on national image building and preserving of the broadly defined national interests. National interests are normally conflated with the state and government interests while national image building is normally confused with propaganda. The idea of conforming the media to the whims of the state weakens its competitiveness and in the process losing audience trust and with that their income. To that extent the policy aspirations of a diverse and credible media becomes incompatible with that of entrenching government interests and stake in the media. Another existing challenge that the policy ignores is the operating environment for journalists and media practitioners, particularly safety and security concerns. While there had been improvements on this account, thanks to the Media Institute of Southern Africa (Misa Zimbabwe) and ZUJ led police media action plan and other safety interventions, the recent arrest of Blessed Mhlanga and other such cases of journalists harassment should have prompted the government to adopt the safety of journalists as a policy imperative. It would have been prudent for the government to commit to the domestication of the United Nations Plan of Action on the safety of journalists as one of the possible interventions to guarantee a safe working environment for journalists and the media. Other policy propositions could have been expanded on as well, for example gender mainstreaming beyond sexual harassment and expanding on the mechanics of the Media Fund, beyond describing what is obtained at law. The role of other stakeholders such as investors, advertisers and marketers was not adequately expounded on and while there is an implementation framework, the policy does little to demonstrate how some of the aspirations will be realized. On the whole, it is notable that there is a media policy roadmap to engage the government on, albeit a decade late. Yet there is need to keep an eye on the more structural issues that require urgent reform. \*Nigel Nyamutumbu is a media development practitioner serving as the Coordinator of a network of journalistic professional associations and media support organizations the Media Alliance of Zimbabwe (MAZ). He can be contacted on [emailprotected] or +263 772 501 557 Related Topics Zimbabwe Media Policy MAZ AIPPA ZMC Act But alas, it is not possible to do so given how the countrys citizens are reminded on this day just how poorer they are as compared to other countries on the continent due to the hopelessly inept dispensation of poverty, darkness and confusion. I really wish that I, your good doctor, could say happy Africa Day to my fellow Zimbabweans as we commemorate it today. But alas, it is not possible to do so given how the countrys citizens are reminded on this day just how poorer they are as compared to other countries on the continent due to the hopelessly inept dispensation of poverty, darkness and confusion. Under the Scarfmore regime, which seized power through guns and tanks, the country has become a laughing stock and a pariah of the continent. As a result of the poverty and hopelessness wrought by this clueless cabal, which deems itself the second republic, thousands of the countrys citizens have crossed illegally into neighbouring South Africa, with some braving crocodile-infested rivers to do so, seeking to live a normal life in which they can fend for their families. That the countrys citizens would rather risk xenophobic attacks or arrest in a foreign land than come back home is a damning indictment of the Scarfmore regimes bankrupt leadership. In a development that should shame Scarfmore and co. government officials in South Africa have complained bitterly about how Zimbabweans who are coming to their country are crowding their health institutions to give birth or seek medical treatment as the health sector back home is in shambles with public hospitals having turned into death traps with no basic essentials such as bandages and painkillers. At a time other African countries have currencies of their own which are relatively stable, Zimbabweans are stuck with a funny money called Zimbabwe Gold (ZIG), which can neither purchase fuel nor a passport in their own country and which can lose value at any given time without warning despite it being supposedly backed by tonnes of gold and millions of dollars in forex. It speaks volumes of the incompetence that permeates through the corridors of power that while citizens in other African countries use the currency of their countries freely, the countrys citizens have to be threatened by the regime to transact in the unreliable ZIG currency. On this Africa Day, the countrys citizens are left to rue how the country has floundered and lost direction since Gushungo, one of the greatest leaders the African continent has been blessed with, was callously removed from power and replaced by the probity deficient Scarfmore, who is clearly out of his depth. Munopengaaa!!!! One of the countrys leading industrialists Busisa Moyo has found himself in a bit of a bother after trenaurepreneur and ex-convict Wankel Chivayo gifted him a brand new vehicle. The vehicles and cash Chivayo has splashed on prominent personalities, like confetti at a wedding, have raised eyebrows and are largely seen as proceeds of dirty money that stems from corrupt dealings. The gifting of cars and cash by the flashy and arrogant Chivayo has been met with strident criticism of being in bad taste at a time when there is widespread poverty in the country caused by atrocious levels of misgovernance. This is probably why Eunor Gutti, the widow of the founder of ZAOGA Forward in Faith ministries, Archbishop Ezekiel Gutti, rejected Chivayos largesse of a luxury car and money. It is telling that Moyo had to consult the Scarfed One and Industry and Commerce minister Mangaliso Ndlovu before accepting this filthy lure. By accepting the vehicle, Moyo has forever tainted his reputation as he will be perceived as one who has chosen to sup with the devil. A crying shame, indeed!!!! Munopengaaa!!!! The countrys education sector continues to plummet to alarming lows since the barrelling into power by Scarfmore and Co. amid fumes of gunpowder, with the revelation that at least 15 000 teachers flee the country annually as a result of the economic crisis spawned by the vapid leadership of the coup cabal. Revelations that the regimes Basic Education Assistance Module programme meant to assist underprivileged children to get basic education is being abused left, right and centre shows how corruption has thrived under the leadership of the Scarfed One. This is despite the setting up of two anti-corruption units, one of which is ensconced right in the office of Scarfmore. When one adds the fiasco of the current standoff between lecturers at the University of Zimbabwe and the regime as well as the shocking statistic that more than 48 000 schoolgoers dropped out of school last year, one clearly sees how the Scarfed One has totally eviscerated all the good work put in by Gushungo to make the countrys education sector the envy of the African content. Scarfmore, Stop!!!! Munopengaaa!!!! I have received a lot of positive feedback from those who saw the video, which went viral, of me dancing away at the live performance of some of our local artists. Of course, there were the idiots whose negative comments which I have paid no heed to. As you saw for yourself, like fine wine I am getting better with age. Not only can I get a doctorate in resort time but I am also nimble footed on the dance floor. Given the widespread appreciation, maybe I should do it more often. It is definitely food for thought. Munopengaasaaaaa Stop!! Dr Annel Stop!! PhD (Fake) Related Topics Urru 2020 BMW XI The BMW XI demand in Europe and Asian markets proves the brands success story while giving strong competition to the likes of the Audi Q3, Mercedes Benz GLA, Volvo XC40, Lexus UX, Porsche Macan, and Range Rover Evogue. From the exterior styling to the interior detailing, from engine performance to sharpened gear shifts, from the light steering to the responsive wheels, everything has been refined and finely tuned surpassing the expectations of many who love the BMW brand. The trade-ins units of the X1 in Japan and South Africa feeds the market in Zimbabwe to specific customers who cant afford the high-end models like the BMW X3. The BMW X1 was designated as E84 which made its debut in 2009 and the production continued up to 2015. The second generation X1 started in 2016 to 2021 and was code named F48/F49. It showed significant improvements and tweaks both in the exterior & interior. The BMW X1 is currently in its third generation of production branded as U11/U12 powered with two engine options, a 2.0 L Turbocharged Petrol and a 2.0 L 4-cylinder Turbocharged Diesel connected to an 8-speed automatic transmission. The petrol engine consumption 15.2 km/l on average while the 2.0 L Turbocharged Diesel version jumps up to 19.1 km/l on average. 2020 BMW X1 Grades BMW X1 sDrive 28i-This grade has Bluetooth connectivity, Apple Car Play & Android Auto, rain-sensing wipers, parking sensors, a rearview camera, dual-zone climate control, multiple airbags, dynamic stability control, forward collision warning, anti-lock braking system, AUX/USB port, LED headlights & daytime running lights, and a centralized door lock. BMW X1 xDrive 28i-This grade boasts a sunroof, Apple Car Play & Android Auto, a tire pressure monitoring system, ambient interior lighting with customizable colours, 18-inch alloy wheels, panoramic sunroof, leather upholstery, blind spot monitor, dual-zone climate control, lane departure warning, power-adjustable seats, memory seats, automatic high beams, leather-accented steering wheel, power liftgate, and a panoramic sunroof. Legroom and space The 2020 BMW X1 boasts a luxurious cabin that combines space, practicality, and comfort. Stepping into the car, you are engulfed in a relaxing atmosphere that embodies affluence. You perhaps dont drive it, you proudly ride in a BMW. At the centre of the dashboard sits an 8.8-inch touchscreen infotainment system embedded with Apple Car Play and Android Auto, which gives the passengers excess experience enhanced connectivity. Satellite navigation, Bluetooth connectivity, AUX/USB ports, dual-zone climate control, and a panoramic sunroof are all incorporated in this car. The first row has ample legroom and headroom. The second row is equally impressive offering plenty of knee room and headroom. Individuals with households will find it ideal owing to its spacious cabin and practicality. Cabin and storage The 2020 BMW X1 encompasses multiple storage compartments that are used to either keep or hold the gears of its occupants for ease of access and reach. The first row has a glove box, door panel storage, a center console, and two cup holders. The second row has two cup holders mounted on the armrest, door pockets, and jacket pockets. Boot space The 2020 BMW X1 has 505 litRE of boot space when all seats are in use and can be expanded to 1,550 liters when the rear seats have been folded. Exterior The 2020 BMW X1 has undergone subtle refinements slightly departing from its predecessors on the exterior styling. Sculpted surfaces and sleek lines have been enhanced adding an aggressive and bold touch. The body kit is also muscular lending it an imposing appearance. The signature kidney grille has been somewhat enlarged for an authoritative look and it is flanked by high beam LED headlights and daytime running lights. The wheel arches are more pronounced and the character lines have been emboldened enhancing the dynamism of the X1 for improved performance and efficiency. The 18-inch alloy wheels not only have a commanding presence but also provide excellent grip on the road. The rear can also be distinguished from its predecessors. The adaptive LED tail lights and turn signals add a distinctive touch to the X1. The power liftgate promotes convenience when either loading or offloading freight. A roof spoiler is neatly integrated with the gently sloping roofline adding a sporty appearance. The 2020 BMW X1 is available in a spectrum of colors catering to its wide fan base. 2020 BMW X1 safety features The 2020 BMW X1 features multiple airbags, traction control, dynamic stability control, an anti-lock braking system, a tyre pressure monitoring system, automatic emergency braking, a rear-cross traffic alert, lane departure warning, lane-keep assist, adaptive cruise control, and an active driving assistant plus. Stability and handling The 2020 BMW X1 seamlessly combines sportiness and engaging driving dynamics. The suspension system is finely tuned providing a comfortable ride and sharp handling. The steering wheel is telescopic & power-assisted making the driver to be in full control of the vehicle. The X1 comes standard with an All-Wheel Drive (AWD) configuration that ensures power is equally distributed to all the wheels for improved traction. The X1 sits in a rigid chassis that enhances its agility. The engine works in tandem with the transmission system delivering a smooth start and decent acceleration. The brakes are robust and boast a high stopping power that can bring this car to a complete stop in seconds. Dynamic Stability Control (DSC) improves the vehicles stability whether driving on the highway or uneven road surfaces. Reliability BMWs longevity in automobile production has largely contributed to its unrivaled prowess when it comes to reliability. The X1 is a product of such engineering hence its long-running production. The powertrains have been used by its predecessors thus it is anticipated not to experience any mechanical issues. But be that as it may, the X1 is not immune to problems. Glitches in the infotainment system and transmission issues have been reported. Regular service and maintenance are required to keep this car in optimal condition. Refer to the BMW X1s buyers guide for a thorough reliability report. We also urge you to always follow the instructions in the owners manual. The 2020 BMW X1 is out to redefine your driving experience. With its elegantly designed exterior that is very striking to the neatly furnished interior, you get excellent value for your money. Its driving dynamics are very engaging making you enjoy your journey. It encompasses a set of active and passive safety features that work in harmony ensuring you enjoy a safe ride. People who value performance will find it in the X1. Despite its excellent price, it features many sensors that when not serviced and maintained, you will have a toll order driving the X1. One thing for sure is that choosing the BMW X1 graduates you from being among those that are no longer driving for transport purposes but for style and luxury. \*Stanley Makombe has 25 years of experience in the motor industry, currently handling vehicle imports from Japan, Thailand, the UK, and South Africa into African countries. He is writing in his capacity and can be contacted on +254 743 900 590, on X @Stan\_Carsales, email: [emailprotected], www.stanleymakombe.com Related Topics BMW XI Zimbabwe All-Wheel Drive The service, the first of its kind in the country, is designed to meet the healthcare needs of Bonnie Medical Aid Scheme members across the globe. LOCAL healthcare services provider, Bonnie Medical Aid Scheme, has partnered Pan-African health company Bheathi Abovax to come up with an innovative international health product that provides borderless access to healthcare services to Zimbabweans in and outside the country. The service, the first of its kind in the country, is designed to meet the healthcare needs of Bonnie Medical Aid Scheme members across the globe. Bheathi Abovax is a leading international integrated healthcare service provider headquartered in Johannesburg, South Africa. Bonnie Medical Aid Scheme managing director Thembehlile Mloyi-Ncube said Bonnie was committed to providing total health solutions that cater to the diverse needs of the community. With over five million Zimbabweans residing in South Africa, many find themselves without adequate healthcare due to the types of employment contracts they have signed and other legalities, she said. We understand the challenges faced by our diaspora community, and that is why the Bonnie International Product is available to all Zimbabweans. As long as you have documents proving your Zimbabwean nationality, you can secure medical aid coverage for yourself and your loved ones back home. Our partnership with Bheathi - Abovax, a leading international integrated healthcare service provider, has enabled us to develop an innovative international health product designed to alleviate the health concerns of our members, regardless of their location. Keep Reading Diaspora medical aid scheme launched Mloyi-Ncube said Bonnie Medical Aid Scheme has had a keen interest in the Diaspora market, recognising that the greater chunk of the two to three billion in Diaspora remittances into Zimbabwe were directed towards healthcare costs and funerals. Our new product aims to provide value to these diaspora payers by ensuring that their health remittances are directed to the exact cause, she said. Charles Trumba, Abovaxs group executive: strategy and development said as an integrated healthcare service provider, the international health product launched by Bonnie will go a long way in providing borderless access to healthcare services to Zimbabweans, mainly in the Diaspora. He said Abovaxs services are available in 20 African countries, including Botswana and South Africa. Bonnie Medical Aid board chairperson Maxwell Reval said the long-term vision for Bonnie has been to establish a robust regional presence. This initiative is not just about expanding our footprint; it reflects our determination to enhance healthcare accessibility for all Zimbabweans, no matter where they reside, he said. At this stage, our presence is not defined by traditional brick-and-mortar establishments. Instead, it is marked by smart partnerships that maximise our impact and reach. Our collaboration with Bheathi - Abovax is a prime example of this approach, enabling us to extend our services into Botswana and South Africa effectively. Reval said currently, SADC regional healthcare coverage stands at a mere 8-15%, with South Africa leading at 15%. He said the majority of the SADC population is still heavily reliant on public healthcare systems, which often struggle to meet the needs of their citizens. Related Topics Bonnie Medical Aid Scheme Abovax Diaspora Market Maxwell Reval Thabo Mbeki THE mood of bitterness is escalating across the political divide in Zimbabwe. The situation in the country is not getting any better. Zimbabwe is grappling with intertwined political and economic crises that mirror the turmoil preceding the 2008 government of national unity (GNU). The countrys current state marked by economic volatility, political fragmentation and social decay is a signal that it is ripe for a constructive transitional national dialogue. Just as in 2008, is another. Thabo Mbeki needed to steer political conversations towards a new governance framework, akin to the GNU? Two critical drivers of this state of affairs are: economic mismanagement arising from corruption and leadership incompetence, and bad governance arising from a political leadership crisis across political parties, coupled with entrenched political polarisation. At present, the countrys economy has deteriorated sharply since the end of the GNU in 2013. The decommissioned RTGS currency lost 82% of its value in early 2024, followed by the new ZIG currency which depreciated by 47% in the third quarter of 2024. Annual inflation remains astronomically elevated at 85.7%, despite a marginal monthly decline to 0.6%. Despite a positive growth forecast of 6% in 2025, up from 2% in 2024, this optimism is likely to be negatively impacted by systematic corruption. Zimbabwe ranks 158th out of 180 countries in the 2024 Corruption Perceptions Index, ninth among 10 corrupt African countries and the worst in the SADC region, ahead of the conflict-inflicted Democratic Republic of Congo. This rating is an indictment of the countrys anti-corruption efforts. Agriculture, the countrys economic cornerstone is held hostage by climate shocks including the 2024 El Nio-induced drought. The formal economic sector is struggling under regulatory burdens, pushing economic activities into the informal space. On the contrary, during the GNU era (2009-2013), dollarisation stabilised inflation below 5%, and averaged GDP growth at 9% annually. Revenues increased from 16% in 2009 to 36% of GDP by 2012. These were driven by reforms in tax collection and fiscal discipline, which lacks in the current national purse managers. The current landscape, however, reflects a reversal of these gains, underscoring the link between political stability and economic performance. The political environment, also, is characterised by political fragmentation, deepening polarisation, public distrust and governance failures. Factionalism within Zanu PF is intensifying, with President Emmerson Mangangwas loyalists asking him to extend his term of office beyond 2028, while the likes of Blessed Geza, a war veteran and former ruling party member, are demanding his resignation over alleged corruption, incompetence and mental incapacity. The main opposition party, Citizens Coalition for Change (CCC) has been weakened by internal divisions and an asserted State-sponsors legal challenges, leaving Parliament dominated by Zanu PF. The Judiciary and Executive are widely perceived as aligned to the ruling party, undermining checks and balances and the citizenrys capacity to demand public accountability and transparency. The enactment of the Private Voluntary Organisation Act has further stifled civil society and curtailed advocacy and accountability efforts. To cure this deteriorating national context, Zanu PF reformists, some sections of the opposition and citizens have selectively called for the presidents impeachment, while intellectuals and activists fronted by Ibbo Mandaza have called for a national transitional authority. Challenges associated with these propositions are that: firstly, impeaching the seating president without a dialogue about the nature and structure of the incoming leadership will return Zimbabwe to the post-2017 coup experiences. Secondly, a national transitional authority will require a robust national dialogue to avoid elite power fortification at the expense of democratic consolidation. The 2008 GNU mediated by Mbeki, then president of South Africa, provides critical insights into how a national dialogue can be designed and its benefits in bringing political stability and economic recovery, which Zimbabwe desperately needs at present. The Mbeki-facilitated dialogue between major political parties ZanuPF and MDC formations established a coalition government (GNU), halted political violence, stabilised the economy and initiated constitutional reforms. Sadc and the African Union backed the dialogue process, ensuring credibility and public trust. The political dialogue did not completely resolve the countrys political problems, but it was partially inclusive as it allowed civil society participation in constitutional reforms, hence fostering some degree of ownership and legitimacy. However, the 2018 political dialogue Political Actors Dialogue (Polad) failed by any measure compared to the GNU due to structural flaws. Only the ruling Zanu PF party and fringe opposition parties instituted Polad. Key stakeholders were alienated such that the main opposition CCC boycotted Polad, citing bias in facilitation by State-aligned bodies like the National Peace and Reconciliation Commission (NPRC). The CCC favoured external (external) facilitator. A conversation with the Lead president Linda Masarira revealed that she was the brains behind Polad, but was kicked out of the process and the participating fringe parties were without a shared agenda, enabling Zanu PF to dominate the dialogue platform. Hence, Polad became a platform for power fortification rather than democratic consolidation. Although informal dialogue initiatives led by churches such as the Zimbabwe Council of Churches and by political groups including the National Elections Reform Agency and Nations Democratic Working Group have not attracted widespread national attention, they continue to play an important role in sustaining and enriching Zimbabwebs broader dialogue processes. A successful national dialogue model must address pitfalls of the past dialogues GNU and Polad by ensuring inclusive participation and that the dialogue is facilitated by neutral person(s) trusted by all parties. All stakeholders including political parties, workers unions, vendors, students, churches, business groups and various sectoral groups must be engaged to ensure broad representation and participation. Drawing from the GNU experience, appointing a neutral mediator accepted by all to oversee negotiations is essential. The dialogue process must begin with mutual intra- and inter-party dialogues to ensure political cohesion within and across parties. These should happen concurrently with various sectoral dialogues, by diverse stakeholders, leading to a national convention that will have structured agendas to ensure prioritisation of actionable outcomes. Key national dialoguing issues can focus on political reforms (parliamentary revitalisation, electoral integrity, and judicial independence), economic recovery (currency stabilisation, anti-corruption measures and agricultural revival) and social recovery (access to education, food security and healing and reconciliation). The media and civic spaces must be liberalised to increase access to information and civic participation. These issues must be guided by national objectives established in Chapter 2 of the countrys Constitution. Zimbabwebs trajectory is centred on its willingness to embrace dialogue and by centring inclusivity Zimbabwe can forge a path toward sustainable governance and shared prosperity. Lessons from the GNU demonstrates that dialogues can foster political cohesion and catalyse economic recovery while sustained progress requires deeper structural reforms. \*Dr Edknowledge Mandikwaza is a peace, mediation and development specialist and a postdoctoral researcher at the Centre for Mediation in Africa, University of Pretoria. These weekly articles published are coordinated by LovemoreKadenge, an independent consultant, managing consultant of Zawale Consultant (Private) Limited, past president of the Zimbabwe Economics Society, past president of the Chartered Government & Accountancy Institute in Zimbabwe. Email:[emailprotected] or Mobile No. +263 772 382 852 Related Topics Thabo Mbeki

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