Q3 2026
Edition



EIGHT2FIVE INNOVATION HUB
NEWSLETTER

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EIGHT2FIVE INNOVATION HUB

Eight2Five is focused on creating a modern, professional, and energetic work environment to stimulate the creativity and productivity of entrepreneurial businesses and their teams!

Our Vision

Eight2Five is an Innovative hub that partners with entrepreneurs to achieve a shared vision of solving real world and business problems through technology.

Our Mission

To Provide an enabling environment for innovation and entrepreneurship for our startup and SME community

Inspired **Innovative** **Impactful** **Inclusive** **Collaborative** **Adaptable**

| @eight2fivehub

EIGHT2FIVE Q3

HIGHLIGHTS

Page 6	**What We Learnt This Quarter** Four observations from being close to founders, businesses and the wider ecosystem.
Page 8	**Meet VCC 6 Overall winner: NardoPay** The story behind the startup tackling Africa's cross-border payments problem.
Page 10	**VCC6: From Incubation to Showcase** How 14 startups moved through the final stages of the programme and what comes next.
Page 13	**Building a higher standard** The Lessons Nigel Chanakira Left with VCC Alumni
Page 14	**Show us your hustle startup spotlight** Spotlighting 5 startups building across Zimbabwe
Page 15	**Startup Resource** The Customer Interview Guide
Page 16	**Inside Eight2Five** What members have been building, launching and working on around the hub.
Page 18	**African Tech News Blitz** The Customer Interview Guide, questions to help founders learn before they build further.
Page 20	**Food for Thought** Six perspectives from business, policy, investment and industry leaders.
Page 21	**What's Next** A short closing look at the quarter ahead.

EDITOR'S NOTE | WELCOME REMARKS

A Quarter of Building, Learning and Moving Forward

Welcome to our Q3 newsletter.

There has been a lot happening around Eight2Five over the past few months, new ideas taking shape, founders testing assumptions, businesses finding their feet, and plenty of conversations about what it actually takes to build and grow in Zimbabwe.

Some of the biggest moments were easy to spot. VCC6 reached its Showcase Day. Founders took their businesses from bootcamp to the spotlight. New ventures launched, products were tested, and our community continued to bring different businesses, ideas and people into the same space.

But some of the more interesting things happened in between those moments. They were in the questions founders asked, the problems they were trying to solve, the connections they made, and the small decisions that moved a business forward.

So, this quarter, we wanted to do more than give you a list of what happened, but share a few things we learnt from being close to the work.
Take a few minutes.

There might be something here that sounds familiar, challenges the way you think about building, or gives you something to take into your own work.

Eight2Five Innovation Hub Team



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WHAT WE LEARNT THIS QUARTER

1 BUILD IT. THEN LET PEOPLE TEST IT.



Beta Space gave us a simple reminder: a product can look solid in development and still reveal surprising insights once real people start using it.

We recently hosted product tests for **Supplexx 777**, **LinkUp**, and **Bako Emergency** - three products solving very different problems. The feedback highlighted usability gaps, technical issues, and valuable real-world perspectives that the founders can take back into their next iteration.

That exact realization inspired our Product-Market Fit Masterclass. Finding product-market fit starts with a willingness to test your idea, listen to the market, and let real-world feedback shape what you build next.
Because sometimes, the next major breakthrough is not in the build, it's in the feedback.

2 RELATIONSHIPS ARE AN ASSET

There is no line on a balance sheet for a useful introduction, a mentor who asks the right question, or a connection that puts your business in front of the right person. Yet these relationships can change what becomes possible for a business.

We saw this through VCC6, where founders connected with mentors, investors, industry players, partners and other founders. Some conversations may lead to deals; others may simply provide the insight, introduction or perspective that becomes valuable months later.

The value of social capital may not always be immediate or easy to measure, but it can open doors that financial capital alone cannot.





Continued on next page...

3 INFRASTRUCTURE SHAPES THE WAY BUSINESSES GROW

Infrastructure is easy to think of as background until you have to build it yourself. It means finding an office, securing reliable internet, having a professional meeting room, paying for the right software and equipment, and even having somewhere suitable to meet a client.



Access to these things can shape how a business operates and grows. They affect what founders can afford to take on, how they spend their time and how much energy remains for the work itself.

This is part of what makes coworking valuable. Much of that infrastructure is already in place, giving businesses access to a professional workspace, furniture, connectivity and meeting facilities without carrying the full cost of setting them up independently.

4 RESILIENCE SHOULD BE A STRENGTH, NOT A STRATEGY.





Zimbabwean founders are often praised for their ability to adapt. When something changes, they find another way. When something breaks, they work around it. When conditions get difficult, they keep going.

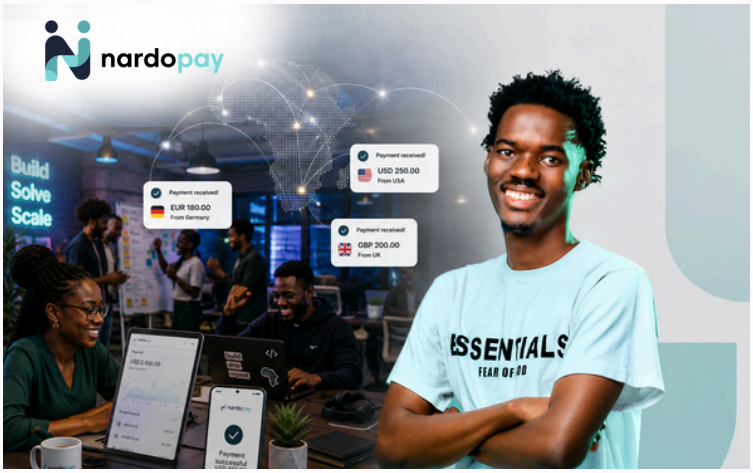
That ability matters, but it can also become a trap. If the answer to every challenge is to adapt when it happens, businesses can end up operating in a constant cycle of reaction: fix the immediate problem, find a workaround, move on to the next one.

A business shouldn't have to wait for a challenge to appear before deciding how to deal with it. It needs plans, systems and structures that anticipate challenges and make it easier to respond when they come.

That means looking beyond the next workaround: building processes, planning for disruption and making deliberate decisions about what the business needs to keep moving.

MEET NARDOPAY

THE STARTUP TACKLING AFRICA'S CROSS-BORDER PAYMENTS PROBLEM



For Takura Ndoro, *the problem NardoPay is trying to solve did not begin with a fintech business plan. It began with a problem that kept following him from one business to the next.* ***Trying to get paid.***

Long before NardoPay existed, Takura Ndoro and his sister set themselves an ambitious TikTok challenge: make $1 million in a year by building straightforward buying-and-selling businesses.

The experiment grew into several ventures, including multiple e-commerce stores, a printing shop in Chinhoyi and a social media management agency serving international clients. But across the businesses, they kept running into the same problem of getting paid.

Three things converged around the same time. A previous startup had given Ndoro the financial room to assemble a team and take on a larger problem. Zimbabwean founders and technologists were beginning to make their mark internationally. And across Africa, fintech companies were reaching a scale that made the opportunity in payments increasingly difficult to ignore.



The more he looked at it, the more he realised the problem was bigger than his own businesses. Different payment systems across African markets created barriers, delays and sometimes lost sales.

NardoPay began with a simple proposition: give businesses a way to accept payments across currencies and payment methods without having to build the infrastructure themselves.

One Link
Mobile money, cards, and more

Multiple Methods
Mobile money, cards, and more

Multiple Currencies
Mobile money, cards, and more

The team launched the first version aimed largely at online merchants and side-hustlers. When the first 10 received their payouts, Takura saw it as a turning point. NardoPay had moved from an idea to a working product with real customers.

> ***"NardoPay evolves every day based on what our merchants tell us."***

But the simplicity visible to the customer masks a much harder problem underneath.

Building across African markets means navigating different currencies, payment rails, regulations and settlement systems. The company has responded by expanding its payment capabilities, including Visa and Mastercard acceptance, API access, new markets and faster payouts. In doing so, NardoPay is tackling the problem from both ends: simplifying the experience for the seller while building the infrastructure needed to move money through a fragmented financial system.

NARDOPAY

TAKING ON THE VALUE CREATION CHALLENGE 6

When NardoPay entered VCC6, Takura says their expectations were fairly tactical. They wanted media exposure, PR and public recognition that could help drive user acquisition.

The programme forced a harder question:

What does a payments company need to become if it intends to operate across markets?

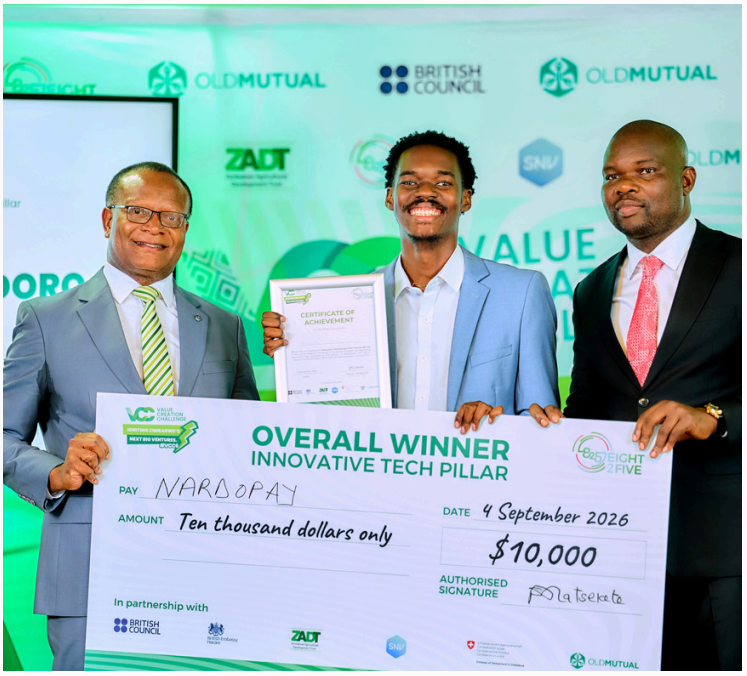
The answer, for Nardopay, included governance, a formal board and a more rigorous approach to regulatory strategy. A masterclass on tax and regulatory compliance was particularly influential. Compliance had initially looked like an administrative burden. The programme reframed it as part of the company's growth infrastructure, particularly for a business seeking larger institutional relationships.





The change was not confined to corporate structure. NardoPay entered the programme as an early-stage concept with significant potential. By Showcase Day, it had expanded into 13 countries, integrated more than 20 payment methods and supported multiple currencies.

The programme also pushed them to rethink who it was building for. What began with online merchants and e-commerce side-hustlers expanded toward broader vertical integrations and in-person transactions, including testing tap-to-pay technology. The payment link was becoming something larger.

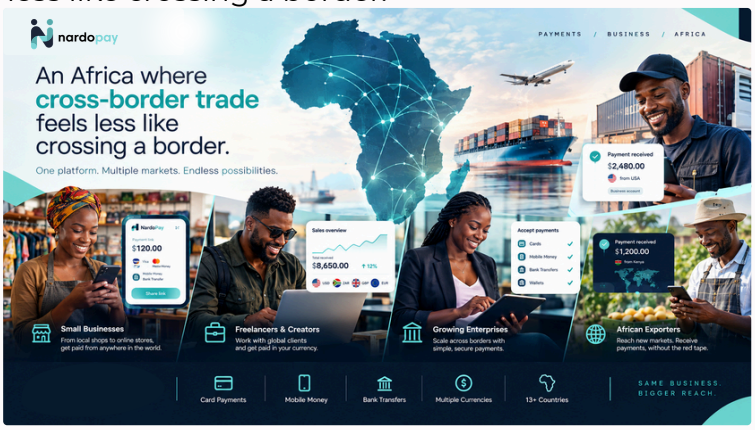


VCC6, in hindsight

- NardoPay entered VCC6 looking for attention and left with a clearer path to scale: a broader customer base, more markets, a stronger product and compliance built into its growth strategy.
- The original problem remained unchanged: helping African businesses sell across borders without payments becoming the barrier.

NardoPay emerged from VCC6 as the overall winner. The ambition now extends beyond online payments as they are exploring tap-to-pay technology and broader vertical integrations, with the longer-term goal of making it possible for African businesses to accept cards, mobile money and bank transfers across borders without complicated banking setups or foreign legal entities.

The vision remains to make cross-border trade feel less like crossing a border.



VCC6:
FROM INCUBATION TO SHOWCASE.



The final stretch of VCC6 was about putting ideas under pressure.
Fourteen founders entered Incubation. Over the course of the programme, they worked through business refinement, mentorship, and pitch preparation.

For many founders, this was also their first exposure to an accelerator, structured mentorship or a wider national entrepreneurship network. The work was not limited to the pitch. Founders had to think about their customers, business models, markets, capital requirements and what would actually need to change for the business to move to its next stage.

Then Came Showcase Day

On 2 September, Mutual Gardens became a meeting point for the VCC6 startups, alumni, investors, partners, industry leaders and other members of the entrepreneurial ecosystem.

The startups were no longer presenting ideas only to a panel.
They were speaking to potential customers, partners, investors, collaborators and people who could help them see their businesses from a different angle.

That matters because the next stage of a startup is rarely determined by a pitch alone.
It is determined by what happens after the pitch.



WHAT COMES NEXT?

The programme ending does not mean the work is finished. It means the work moves into a different phase, where progress is measured in customers, revenue, partnerships, market expansion, funding and the ability to keep building without a programme calendar to provide the next milestone.



Incubation | Mentorship | Refinement | Showcase | Pitching | Awards

VALUE CREATION CHALLENGE 6 WINNERS

Innovative Tech and Overall Winner	nardopay	Building tools to make cross-border payments easier for African businesses.
Creative Industries	DB Daily Brand	Turning African business stories and insights into short, engaging videos for Gen Z and millennials.
Sustainability Pillar	Hekhani SEEDS	Providing climate-smart, improved crop varieties while connecting smallholder farmers to markets and creating economic opportunities.
Emerging Industries	NanoPath	Developing affordable, science-based solutions to reduce fresh produce spoilage, extend shelf life, and protect farmers' incomes.
Climate Smart Innovation	BAKHAR	Creating bespoke clothing, couture, art installations, and fashion experiences rooted in African culture and heritage.



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BUILD TO A HIGHER STANDARD

The Lessons Nigel Chanakira Left with VCC Alumni

At last year's Ideas Festival, Nigel Chanakira made a promise to the VCC alumni: he would sit down with them and share some of what he had learnt from building businesses. **This year, he kept that promise.**

The conversation was ultimately about the standards founders set for themselves and the businesses they build. Excellence, he argued, starts with taking the work seriously, knowing your trade deeply, staying curious enough to keep learning, and paying attention to what is happening beyond your immediate business. Sometimes that means studying. Sometimes it means watching the news, understanding your market, or getting close enough to the work to know what is really happening.

That same standard has to extend to the customer. If you are going to offer something, offer it properly.

Cutting corners may solve an immediate problem, but it ultimately shows up in the quality of the customer's experience and, over time, in the reputation of the business.







Perhaps the broader lesson is that excellence is rarely one defining act. It is built into the everyday standard we set for ourselves, how well we know our work, how seriously we approach it, the quality we are willing to put our name behind and the experience we leave with the people we serve.

SHOW US YO HUSTLE

Winners Spotlight

KAGRISOL AGRICULTURAL SOLUTIONS

Kagrisol P/L is an efficient and reliable mechanisation and irrigation company which is totally dedicated to provide the premium consumer services.



TELEAGENTS

TeleAgents builds AI voice agents that help African businesses turn every call into an opportunity. TeleAgents automate customer conversations, end-to-end handling inbound support, qualifying leads, booking appointments, and running follow-ups.



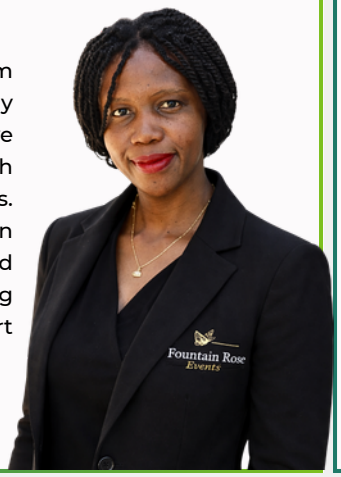


TAKURIRWA

Takurirwa is a Zimbabwean digital logistics platform that connects customers with verified truck owners for reliable, affordable transport. Takurirwa simplifies the booking process through technology, making logistics faster, more accessible, and convenient for individuals and businesses nationwide.

FOUNTAIN ROSE FLOWER FARM

Fountain Rose Flower Farm is a Zimbabwean company that combines innovative urban flower farming with creative event solutions. The company specializes in growing premium cut and edible flowers using sustainable, climate-smart practices.



VERDIAN AG

Verdian Ag is an AI-powered agricultural risk intelligence company helping financial institutions finance smallholder farmers with confidence. The company generates explainable Credit Confidence Profiles by combining satellite data, farmer records, WhatsApp intelligence, and scientific crop models to improve agricultural lending, portfolio monitoring, and financial inclusion across Africa.



THE CUSTOMER INTERVIEW GUIDE

Before building more, talk to the people you're building for.

Customer interviews can help founders understand whether a problem is real, how people currently deal with it, and what might make them change their behaviour.



START WITH THE PROBLEM

1. When was the last time you experienced this problem.
2. What were you trying to do?
3. What made it difficult?
4. How did you solve it?
5. How often does this happen?

UNDERSTAND CURRENT BEHAVIOUR

1. How much do you currently spend solving this problem?
2. What would feel like a reasonable price?
3. Who makes the decision to pay?
4. What would need to be true for you to pay for a solution?

TEST THE IDEA

- What's your first reaction to this?
- How would you expect to use it?
- What would stop you from using it?
- What would make it genuinely useful?
- How is it different from what you use now?

TEST WILLINGNESS TO PAY

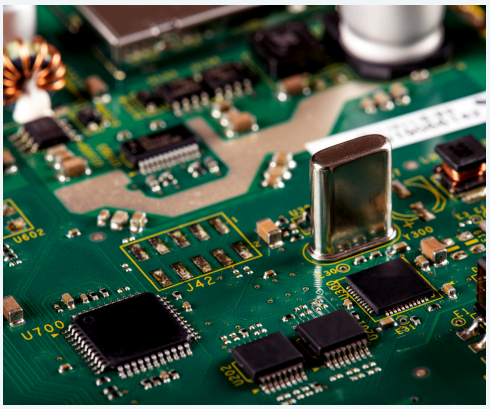
- How much do you currently spend solving this problem?
- What would feel like a reasonable price?
- Who makes the decision to pay?
- What would need to be true for you to pay for a solution?

Listen for what people do, not only what they say they might do. The goal of an interview is to understand the problem well enough to decide what to build next.

INSIDE

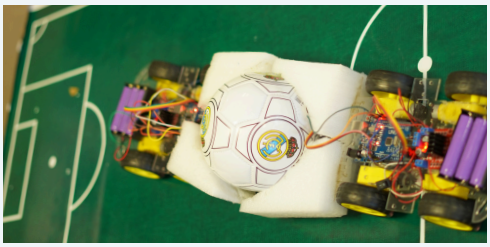
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PCB WORKSHOP



In August, we collaborated with TME Education, to host a hands-on PCB Design Workshop. The workshop gave university students practical experience in electronics hardware design. Using KiCad, participants worked through the process of developing a circuit schematic, designing a 2-layer PCB, applying layout and routing principles, and preparing their designs for manufacturing.

ROBOT SOCCER



TME 10 Year Anniversary Robot Soccer Competition

We hosted the TME Education Robot Soccer Competition, bringing together teams for a day of robotics, competition and hands-on learning.

From the first kickoff to the final match, the Hub was filled with teams building, testing, troubleshooting and competing with robots they designed themselves.

Moments like these are a reminder of what becomes possible when young people have the space, tools and opportunities to experiment with technology.

WORKSHOPS



Trade & Grow Beyond Borders Workshops

This quarter, we delivered a series of in-person and online workshops across Harare and Bulawayo, in partnership with DHL Express Zimbabwe and Old Mutual Zimbabwe.

The sessions equipped entrepreneurs and SMEs with practical insights across international trade, customer experience, financial management, e-commerce, and business growth, creating opportunities to learn, connect, and build businesses ready to grow beyond borders.

MOMENTS FROM THIS QUARTER



OUR TEAM AT THE

ZIMBABWE AGRIC SHOW

The Harare Agricultural Show was a celebration of value creation, innovation and the people building across Zimbabwe. At the Old Mutual Stand, we had the opportunity to showcase two Value Creation Challenge alumni, bringing their businesses, and entrepreneurial journeys to a wider audience. It was a week of conversations, connections and a reminder of what can happen when promising ideas are given the space to be seen, supported and experienced.



VCC alumni Innofuzz and Wenashe representing Eight2Five at ZAS 2026

THE VIBES

That made the quarter













THE AFRICAN TECH NEWS





The African startup ecosystem is pointing to a few things founders should be paying attention to: where capital is moving, how businesses are finding new markets, what makes a startup valuable to potential acquirers, and where new opportunities are opening up in Zimbabwe and across Africa. Here's what's worth knowing.

KUMii.Africa Helps Startups Find Funding & Markets

22 On Sloane has launched KUMii.Africa, an AI-powered platform designed to connect African startups and MSMEs with funders, markets, tenders, mentorship, learning resources and business tools. The platform uses AI to match businesses with relevant opportunities and can help entrepreneurs develop business plans, pitch decks and financial models. More than 4,000 businesses have already registered. Alongside KUMii, 22 On Sloane's investment arm, Sloane Capital, is raising a $63 million fund to invest in startups and MSMEs across Africa. African entrepreneurs can register on KUMii.Africa to build their business profile and explore relevant opportunities and support.

Where African Investors Are Putting Their Money

African startups raised $1.36 billion in H1 2026, broadly in line with the same period last year, but the funding environment is becoming more selective. Fintech remained the dominant sector, attracting about $556 million, while logistics and transport followed with $472 million, largely driven by Spiro's major funding round. KPMG's Q2 Venture Pulse report similarly found that investors are favouring more proven startups, with fintech continuing to lead while healthtech, climatetech and other essential services emerge as areas to watch. For founders, the signal is clear: capital is still available, but investors are placing greater emphasis on traction, regulatory readiness, operating maturity and a credible path to scale.

This shift is also reshaping what growth looks like across the continent. Founders are being challenged to build businesses that do more than attract customers. They must strengthen supply chains, create jobs, deepen local capability and contribute to industries that can withstand economic pressure. The next phase of African tech may belong to startups that turn funding into durable infrastructure, stronger ecosystems and shared long-term value.

African Startups Are Becoming Acquisition Targets

South African digital asset platform Luno has acquired Kenyan cross-border payments company GTXN, adding licensed payment infrastructure to its business offering. GTXN will operate as Luno's cross-border payments arm, giving businesses a single route to collect and send money across developed and emerging markets. For African startups, the deal is a useful reminder that specialised technology, licences, infrastructure and market access can become valuable acquisition assets, not just the size of a company's user base. It shifts the conversation from "How big can we become?" to also asking "What valuable capability are we building that someone else may need?"

Africa Tech Festival 2026 opens CTICC registration

$535M Investment Pipeline Identified for Zimbabwe: Zimbabwe has identified 31 priority investment opportunities requiring approximately US$535 million, as part of a wider map of 98 opportunities worth about US$923 million. The opportunities span agriculture, renewable energy, financial services, manufacturing, real estate and infrastructure, with more than 85 potential capital providers mapped, including DFIs, impact investors, private-equity funds, debt funds and local financial institutions. Businesses looking to tap into the opportunity need a credible investment proposition, sound financials, capable management, market evidence and a clear plan for how funding will be used and generate returns and development impact. The next phase will focus on preparing selected opportunities for investor engagement, so businesses should identify where they fit, get their financials and investment materials in order, and engage ZIDA for investment facilitation and investor matchmaking. The opportunity for startups is to position themselves as investable businesses, suppliers, technology providers or partners within the sectors attracting capital.

VCC6 Concludes, Celebrating Zimbabwe's Next Generation of Founders

The sixth Value Creation Challenge (VCC6) has concluded, with NardoPay taking the overall title after a nationwide programme that attracted over 1000 applications. The programme ultimately took 100 businesses through development support, 24 into an intensive bootcamp and 14 finalists to the Showcase Day, where they connected with potential customers, investors and partners. The cohort represented four areas of opportunity: Innovative Technology, Creative Industries, Emerging Industries and Sustainability, with more than half of the Top 100 based outside Harare. For Zimbabwean founders, VCC6 offers a useful picture of what support can look like beyond funding: business training, mentorship, market exposure, pitch development and networks that can continue to create opportunities after the competition ends.

The common thread shows that opportunities are there, but they increasingly reward businesses that are ready to act. Whether you're looking for funding, entering new markets, building for a potential acquisition or positioning for ecosystem opportunities, having a clear value proposition, strong business fundamentals and evidence of traction matters. Keep watching the ecosystem, but more importantly, know where your business fits within it

FOOD FOR THOUGHT

Six ideas worth carrying beyond Showcase Day



1. Brett Hobson

Head of Revenue and Growth | Frampol Africa

Growth changes the question

Regional expansion changes the questions a business must answer. Beyond proving customer demand, founders must assess whether they can deliver, support, price, and compete effectively in a new market with different customers, regulations, competitors, and operating conditions.

Food for thought: If your business entered another African market tomorrow, what would you have to change?



2. PROF RUKUNI

Agricultural Economist & Policy Advisor

A business can create value beyond itself.

For startups, success is not only about the value you create for customers. It is also about how your business contributes to stronger industries by working with institutions and wider ecosystems to create shared economic value.

Food for thought: How can your startup help build a stronger industry, not just serve its customers?



3. TINO KAMBASHA

CEO, National Venture Fund

The funding question is bigger than "Who will invest?"

Funding conversations often focus on who will invest and how much is available. Founders also need to understand what type of capital the business needs, when it needs it, and what each option means. Debt, equity, grants and other forms of finance come with different expectations and implications.

Food for thought: The right capital matters as much as the amount.



4. DUMISANI NOMAGUGU NKALA

CEO, Telco

Resilience when plans change.

Building a business rarely follows the original plan. Markets shift, customers change, costs move and products need rebuilding. Resilience is not simply enduring these changes. It is knowing when the original approach no longer works and being able to adapt without losing sight of where you are going.

Food for thought: When circumstances change, what keeps your business grounded?



5. SAMUEL MATSEKETE

Group CEO, Old Mutual

Collaboration Creates Opportunity

A strong entrepreneurial ecosystem needs more than entrepreneurs. Investors, corporates, government, mentors and industry all play a role. Collaboration matters when it creates real access to partnerships, markets, knowledge and practical support.

Food for thought: Where could your strengths create value alongside someone else's?



6. SOLOMON MHLANGA

Permanent Secretary,
Ministry of Youth Empowerment, Development and Vocational Training

Creating a Pathway into enterprise

Entrepreneurship is often presented as an answer for young people. But turning an idea into a viable business takes more than encouragement. It requires access to skills, markets, networks, finance and opportunities to build. The challenge is creating pathways that turn potential into economic participation.

Food for thought: How do we move young people from potential to participation?

EIGHT2FIVE Q4

UPCOMING EVENTS

- Ideas Festival
- Beta Space
- Robotics competition
- African Tech News Blitz
- Startup Masterclass
- Community Event
- Eight2Five Innovation Hub 6th Anniversary

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Nurturing a community of startup founders who build together, grow together, learn together, and encourage each other to scale sustainably.

VCC Alumni at the VCC6 Showcase Day Event

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