

PASCAS FOUNDATION (Zimbabwe) Ltd

PASCAS FOUNDATION (Zimbabwe) Ltd

INDEX Sheet

STATEMENT of FINANCIAL POSITION	- progressive years				1
STATEMENT of FINANCIAL PERFORMANCE	- progressive years				2
STATEMENT of CASHFLOWS					3
KEY PERFORMANCE INDICATORS (KPI's) A					4
KEY PERFORMANCE INDICATORS (KPI's) B					5
PRODUCTION					6
PROFIT & LOSS					7
FUNDING					8
CAPITAL EXPENDITURE					9
TAXATION RECONCILIATION					10
VALUATION NOTES & LOAN to VALUE RATIO					11
VALUATION NOTES II					12
CORPORATE RATINGS CRITERIA					13
VALUE BASED MANAGEMENT					14
NOPAT to FUTURE VALE					15
SHAREHOLDER VALUE					16
Monthly Cash Flow					17
Quarterly Cash Flow					18
Financial Factors					19
Zimbabwe Office					20
School Support within Zimbabwe					21
Zimbabwe Orphanage					22
Building Costs School					23
Building Costs TAFE					24
Building Costs University					25
Building Costs Hospital					26
Hospital Equipment					27
Building Costs Clinics					28
Scholarshp Grants					29
Enterprise Agreement					30
Schools Grant 1 2					31
					32
Zimbabwe Population Demographic					33
Zimbabwe Cities					34
Zimbabwe Provinces					35
Map of Consciousness (MoC) 1 2 3 4					36
Feeling-Healing is the Pathway		37	38	39	
Zimbabwe Wages 1 2 3					40
Zimbabwe Primary Teachers Wages 1 2 3		41	42	43	
Zimbabwe Secondary Teachers Wages 4 5 6		44	45	46	
Zimbabwe Health and Medical Wages 1 2 3		47	48	49	
Zimbabwe Dentists & Optometrists		50	51	52	
Teacher's Qualifications DD-CODE					53
Education Chain					54
PASCAS University					55
University Subjects					56
Chaldi TAFE College					57
Craft Creations					58
Cooperative Enterprises 1 - TAFE Business Developments					59
Cooperative Enterprises 2					60
					61
Zimbabwe Weather					62
University Layout					63
University Concept					64
Sporting Fields - Universities and Schools					65
Hospital Concept 1 2 3 4 5					66
Pascas Care Hospital		67	68	69	70
Pascas Hospital Ship					71
Pascas Care Clinic					72
Pascas Mobile & Community					73
Recommended Reading					74
Zimbabwe Provinces Map					75
Zimbabwe Mining Map					76
Zimbabwe Food Vulnerability Map					77
Zimbabwe Land Use Map					78
Zimbabwe Irrigation Map					79
Zimbabwe Demographic Sectors					80
Zimbabwe Population Density					81
Zimbabwe Peoples					82
Africa Map					83
					84



PASCAS FOUNDATION (Zimbabwe) Ltd		\$ = USD				30 Jun	2
OPERATING STATEMENT		2024	2025	2026	2027	2028	2029
STATEMENT of FINANCIAL PERFORMANCE		AU\$1.00 =	USD 0.65	ZIG 8.80	USD1.00 =	ZIG 13.56	Zimbabwe Gold
REVENUE (being grant subsidy)	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110	
Less:							
DIRECT COSTS	0	29,302,940	31,991,120	49,863,160	126,424,744	134,395,204	
ADMINISTRATION COSTS	0	2,819,100	4,748,250	6,963,457	12,022,741	12,841,591	
PROFIT before STAFF INCENTIVE	0	-31,602,040	-34,789,370	-38,240,127	-43,150,375	-50,509,685	
Less:							
STAFF INCENTIVE	0	0	0	0	0	0	
NET PROFIT CONTRIBUTION	0	-31,602,040	-34,789,370	-38,240,127	-43,150,375	-50,509,685	
before							
Scholarships Granted overseas	0	6,700,000	13,400,000	20,100,000	24,400,000	26,300,000	
PROFIT before Interest & Depreciation	0	-38,302,040	-48,189,370	-58,340,127	-67,550,375	-76,809,685	
Interest	0	0	0	0	0	0	
Depreciation	0	14,592,714	30,071,428	54,046,844	57,930,844	61,814,844	
Other costs - borrowing	0	0	0	0	0	0	
OPERATING PROFIT	0	-52,894,754	-78,260,798	-112,386,971	-125,481,219	-138,624,529	
Income Tax Expense	0	0	0	0	0	0	
PROFIT after Tax	0	-52,894,754	-78,260,798	-112,386,971	-125,481,219	-138,624,529	
TOTAL GRANTS FUNDING received	0	450,000,000	402,200,000	466,900,000	276,600,000	280,000,000	
Less							
Grants previously treated as Revenue	0	-520,000	-1,950,000	-18,586,490	-95,297,110	-96,727,110	
Dividends Paid	0	0	0	0	0	0	
RETAINED EARNINGS	\$0	\$396,585,246	\$321,989,202	\$335,926,539	\$55,821,671	\$44,648,361	

KEY FINANCIAL DATA	2025	2026	2027	2028	2029
REVENUE	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
EBITDA	-\$38,302,040	-\$48,189,370	-\$58,340,127	-\$67,550,375	-\$76,809,685
DEPRECIATION	\$14,592,714	\$30,071,428	\$54,046,844	\$57,930,844	\$61,814,844
EBIT	-\$52,894,754	-\$78,260,798	-\$112,386,971	-\$125,481,219	-\$138,624,529
NET CASH GENERATED	-\$38,445,040	-\$48,550,120	-\$61,553,675	-\$82,892,499	-\$77,095,685

PASCAS FOUNDATION (Zimbabwe) Ltd
PROJECTED CASH FLOW
STATEMENT of CASHFLOWS

2023 2024 2025 2026 2027 2028 2029

AU\$1.00 = USD 0.65 ZIG 8.80

30 Jun 2028 2029

USD1.00 = ZIG 13.56
Zimbabwe Gold

\$ = USD

3

NET PROFIT	\$0	-\$52,894,754	-\$78,260,798	-\$112,386,971	-\$125,481,219	-\$138,624,529
Interest	0	0	0	0	0	0
Depreciation	0	14,592,714	30,071,428	54,046,844	57,930,844	61,814,844
Prepaid Borrowing Costs	0	0	0	0	0	0
Increase in Payables - Creditors	0	8,667	23,833	277,275	1,278,510	23,833
Decrease in Stock & Stores	0	-108,333	-265,417	-2,104,449	-10,228,083	-190,667
Decrease in Receivables - Debtors	0	-43,333	-119,167	-1,386,374	-6,392,552	-119,167
CASH FROM OPERATIONS	0	-38,445,040	-48,550,120	-61,553,675	-82,892,499	-77,095,685
NON DISCRETIONARY EXPENSES						
Creditors - Directors	0	0	0	0	0	0
Taxation	0	0	0	0	0	0
Interest	0	0	0	0	0	0
Principal of Borrowings Repaid	0	0	0	0	0	0
Borrowings Repaid - current	0					
Borrowings Repaid - noncurrent	0	0				
Total non discretionary	0	0	0	0	0	0
DISCRETIONARY EXPENSES						
Dividends	0	0	0	0	0	0
CapEx Land Building Acquisitions	0	361,517,850	356,667,850	282,585,400	96,800,000	96,800,000
Plant & Equipment	0	1,100,000	10,100,000	105,600,000	100,000	100,000
Office Building	0	5,000,000	0	0	0	0
Intellectual Property	0	0	0	0	0	0
Other	0					
Borrowing Costs	0	0	0	0	0	0
Total discretionary	0	-367,617,850	-366,767,850	-388,185,400	-96,900,000	-96,900,000
FUNDS GENERATED	0	-406,062,890	-415,317,970	-449,739,075	-179,792,499	-173,995,685
FUNDED by:						
TOTAL GRANTS FUNDING	0	450,000,000	402,200,000	466,900,000	276,600,000	280,000,000
Loans	0	0	0	0	0	0
Equity Capital net raising	0	0	0	0	0	0
Asset Sales	0	0	0	0	0	0
TOTAL FUNDING	0	450,000,000	402,200,000	466,900,000	276,600,000	280,000,000
Less						
Grants previously treated as Revenue		-520,000	-1,950,000	-18,586,490	-95,297,110	-96,727,110
NET CASH FLOW	0	43,417,110	-15,067,970	-1,425,565	1,510,391	9,277,205
CLOSING CASH (DEBT)	\$0	\$0	\$43,417,110	\$28,349,140	\$26,923,575	\$28,433,966
						\$37,711,171

PASCAS FOUNDATION (Zimbabwe) Ltd

\$ = USD

30 Jun

4

KEY RATIOS

2024

2025

2026

2027

2028

2029

KEY PERFORMANCE INDICATORS (KPI's) A

AU\$1.00 =

USD 0.65

ZIG 8.80

USD1.00 = ZIG 13.56

Zimbabwe Gold

SALES	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
EBIT (earnings before interest & tax)	0	-52,894,754	-78,260,798	-112,386,971	-125,481,219	-138,624,529
Operating profit after Tax (OPAT)	0	-52,894,754	-78,260,798	-112,386,971	-125,481,219	-138,624,529
Total assets	0	396,593,913	718,606,948	1,054,810,762	1,111,910,943	1,156,583,138
Total tangible assets	0	396,593,913	718,606,948	1,054,810,762	1,111,910,943	1,156,583,138
Net tangible assets (total SHF - intangible assets)	0	396,585,246	718,574,448	1,054,500,987	1,110,322,658	1,154,971,019
Total liabilities	0	8,667	32,500	309,775	1,588,285	1,612,119
Shareholders funds	0	396,585,246	718,574,448	1,054,500,987	1,110,322,658	1,154,971,019
Finance charges	0	0	0	0	0	0
	8.00%					
RETURN on SALES (EBIT / sales)	0.0%	-10172.1%	-4013.4%	-604.7%	-131.7%	-143.3%
OPAT / Sales % (opat / sales)	0.0%	-10172.1%	-4013.4%	-604.7%	-131.7%	-143.3%
Return on Assets % (opat / tangible assets)	0.0%	-13.3%	-10.9%	-10.7%	-11.3%	-12.0%
Return on Equity (EBIT / equity)	#DIV/0!	-13.3%	-10.9%	-10.7%	-11.3%	-12.0%
Liability ratio (total liabilities / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.1%	0.1%
Debt Ratio (total liabilities / total assets)	#DIV/0!	0.0%	0.0%	0.0%	0.1%	0.1%

NET INTEREST COVER

(profit+interest+tax+dep/interest)

Gearing Ratio (total liabilities / tangible assets)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Secured Debt ratio (long term debt / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
CURRENT RATIO (current assets / current liabilities)	#DIV/0!	5,027.2	888.8	99.9	30.9	36.4
Quick Assets Ratio (current assets-stock / current liabilities - OD)	#DIV/0!	5,014.7	877.3	91.9	22.9	28.4
Working Capital (current assets - current liabilities)	0	43,560,110	28,852,890	30,640,873	47,493,388	57,056,593

LONG-TERM CREDIT RATING DATA

EBIT interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EBITDA interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Funds flow/total debt (%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Free operating cash flow / total debt (%)	#REF!	#REF!	#REF!	#REF!	#REF!
Return on capital (%)	-26.7%	-14.0%	-12.7%	-11.6%	-12.2%
Operating income / sales (%)	-7365.8%	-2471.2%	-313.9%	-70.9%	-79.4%
Long-term debt / capital (%)	0.0%	0.0%	0.0%	0.0%	0.0%
Total debt / capital (incl. STD) (%)	0.0%	0.0%	0.0%	0.0%	0.0%

PROJECTED - CREDIT RATING RANKING	2025	2026	2027	2028	2029
EBIT interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EBITDA interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Funds flow/total debt (%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Free operating cash flow / total debt (%)	#REF!	#REF!	#REF!	#REF!	#REF!
Return on capital (%)	<B	<B	<B	<B	<B
Operating income / sales (%)	<B	<B	<B	<B	<B
Long-term debt / capital (%)	AAA	AAA	AAA	AAA	AAA
Total debt / capital (incl. STD) (%)	AAA	AAA	AAA	AAA	AAA

Overall Projected Credit Rating	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
--	---------	---------	---------	---------	---------

PASCAS FOUNDATION (Zimbabwe) Ltd			\$ = USD		30 Jun	5
KEY RATIOS	2025	2026	2027	2028	2029	
	AU\$1.00 =	USD 0.65	ZIG 8.80	USD1.00 = ZIG 13.56		
KEY PERFORMANCE INDICATORS (KPI's) B						Zimbabwe Gold
Current Assets	\$43,568,777	\$28,885,390	\$30,950,648	\$49,081,673	\$58,668,712	
Fixed Assets	\$353,025,136	\$689,721,558	\$1,023,860,114	\$1,062,829,270	\$1,097,914,426	
Total Assets	\$396,593,913	\$718,606,948	\$1,054,810,762	\$1,111,910,943	\$1,156,583,138	
Ratio of Current Assets	11.0%	4.0%	2.9%	4.4%	5.1%	
Ratio of Fixed Assets	89.0%	96.0%	97.1%	95.6%	94.9%	
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119	
Long Term Liabilities	\$0	\$0	\$0	\$0	\$0	
Equity	\$396,585,246	\$718,574,448	\$1,054,500,987	\$1,110,322,658	\$1,154,971,019	
Total Liabilities	\$396,593,913	\$718,606,948	\$1,054,810,762	\$1,111,910,943	\$1,156,583,138	
Equity to Fixed Assets Ratio A	112.3%	104.2%	103.0%	104.5%	105.2%	
equity capital in relation to fixed assets						
Equity to Fixed Assets Ratio B	112.3%	104.2%	103.0%	104.5%	105.2%	
equity capital + long-term liabilities in relation to fixed assets						
Debt Ratio	0.0%	0.0%	0.0%	0.1%	0.1%	
Equity Ratio	100.0%	100.0%	100.0%	99.9%	99.9%	
Liquidity						
Cash	\$43,417,110	\$28,349,140	\$26,923,575	\$28,433,966	\$37,711,171	
Receivables - Debtors	\$43,333	\$162,500	\$1,548,874	\$7,941,426	\$8,060,593	
Current Assets	\$43,568,777	\$28,885,390	\$30,950,648	\$49,081,673	\$58,668,712	
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119	
Cash Ratio	500966.7%	87228.1%	8691.3%	1790.2%	2339.2%	
Quick Ratio	501466.7%	87728.1%	9191.3%	2290.2%	2839.2%	
Current Ratio	502716.7%	88878.1%	9991.3%	3090.2%	3639.2%	
WORKING CAPITAL DATA						
Days stock held	72	66	45	45	45	
Days stores held	3	3	3	3	3	
Days debtors	30	30	30	30	30	
Days creditors	6	6	6	6	6	
RETURN on FUNDS INVESTED (ROI)						
LOAN / PROJECT FUNDS required	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
EBIT	-52,894,754	-78,260,798	-112,386,971	-125,481,219	-138,624,529	
ROI ratio against Funding Request	-528.9%	-782.6%	-1123.9%	-1254.8%	-1386.2%	
LOAN FUNDS + RETAINED EQUITY	396,585,246	718,574,448	1,054,500,987	1,110,322,658	1,154,971,019	
ROI ratio against Loans + Equity	-13.3%	-10.9%	-10.7%	-11.3%	-12.0%	
After Tax Profit before Dividends Paid	396,585,246	321,989,202	335,926,539	55,821,671	44,648,361	
Prior Year retained Equity	0	396,585,246	718,574,448	1,054,500,987	1,110,322,658	
ROI based on Prior Year Equity	#DIV/0!	81.2%	46.7%	5.3%	4.0%	
Standard & Poor's ratio for:						EBIT
RETURN ON CAPITAL =						Average of beginning of year and end of year capital, including short-term debt, current maturities, long-term debt, non-current deferred taxes, and equity.

	2023	2024	AU\$1.00 = 2025	USD 0.65 2026	ZIG 8.80 2027	USD1.00 = ZIG 13.56 2028	2029
PRODUCTION							
REVENUE							
	relative to capital cost					Achievable target pricing	0.0%
HIGH SCHOOL LAND & BUILDINGS	10%		\$0	\$0	\$7,328,520	\$7,328,520	\$7,328,520
TAFE / CRAFT CREATION sites	10%		\$0	\$0	\$7,877,970	\$7,877,970	\$7,877,970
UNIVERSITY multiple campus	10%		\$0	\$0	\$0	\$14,955,620	\$14,955,620
HOSPITAL LAND & BUILDINGS	15%		\$0	\$0	\$0	\$60,000,000	\$60,000,000
CLINICS HEALTH CENTRES	10%		\$520,000	\$1,820,000	\$3,120,000	\$4,420,000	\$5,720,000
CLINICS LAND & BUILDINGS	10%		\$0	\$130,000	\$260,000	\$390,000	\$520,000
COMMUNITY CENTRE	10%		\$0	\$0	\$0	\$260,000	\$260,000
MOBILE CLINIC	10%		\$0	\$0	\$0	\$65,000	\$65,000
ORPHANAGES			\$0	\$0	\$0	\$0	\$0
Future Products average		10%	\$0	\$0	\$0	\$0	\$0
RECURRENT COSTS GRANT			\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
Less dealer margin	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PRODUCT SALES VOLUME							
	once opened to public		No.			Achievable target volume	0.0%
HIGH SCHOOL LAND & BUILDINGS		1	0	0	1	1	1
TAFE / CRAFT CREATION sites		1	0	0	1	1	1
UNIVERSITY multiple campus		1	0	0	0	1	1
HOSPITAL LAND & BUILDINGS		1	0	0	0	1	1
CLINICS HEALTH CENTRES	per annum	5	2	7	12	17	22
CLINICS LAND & BUILDINGS	per annum	1	0	1	2	3	4
COMMUNITY CENTRE		1	0	0	0	1	1
MOBILE CLINIC		1	0	0	0	1	1
ORPHANAGES		1	1	1	1	1	1
Royalty Payable	0%	0%	0%	0%	0%	0%	0%
CONSUMABLES COST							
		of revenue					
HIGH SCHOOL LAND & BUILDINGS	per centre	5%	\$0	\$0	\$366,426	\$366,426	\$366,426
TAFE / CRAFT CREATION sites	per centre	7%	0	0	551,458	551,458	551,458
UNIVERSITY multiple campus	per centre	7%	0	0	0	1,046,893	1,046,893
HOSPITAL LAND & BUILDINGS	per centre	12%	0	0	0	7,200,000	7,200,000
CLINICS HEALTH CENTRES	per centre	12%	62,400	218,400	374,400	530,400	686,400
CLINICS LAND & BUILDINGS	per centre	12%	0	15,600	31,200	46,800	62,400
COMMUNITY CENTRE	per centre	10%	0	0	0	26,000	26,000
MOBILE CLINIC	per centre	15%	0	0	0	9,750	9,750
ORPHANAGES			27,210,000	27,210,000	27,210,000	27,210,000	27,210,000
TOTAL CONSUMABLES COST			\$27,272,400	\$27,444,000	\$28,533,484	\$36,987,727	\$37,159,327
Freight Inward Costs			5.0%	5.0%	5.0%	5.0%	5.0%
EMPLOYEE COSTS							
		of revenue				\$ = USD	
HIGH SCHOOL LAND & BUILDINGS	per centre	62%	\$0	\$0	\$4,543,682	\$4,543,682	\$4,543,682
TAFE / CRAFT CREATION sites	per centre	62%	0	0	4,884,341	4,884,341	4,884,341
UNIVERSITY multiple campus	per centre	62%	0	0	0	9,272,484	9,272,484
HOSPITAL LAND & BUILDINGS	per centre	62%	0	0	0	37,200,000	37,200,000
CLINICS HEALTH CENTRES	per centre	62%	322,400	1,128,400	1,934,400	2,740,400	3,546,400
CLINICS LAND & BUILDINGS	per centre	62%	0	80,600	161,200	241,800	322,400
COMMUNITY CENTRE	per centre	62%	0	0	0	161,200	161,200
MOBILE CLINIC	per centre	62%	0	0	0	40,300	40,300
ORPHANAGES		0%	0	0	0	0	0
TOTAL EMPLOYEE COSTS			\$322,400	\$1,209,000	\$11,523,624	\$59,084,208	\$59,970,808
OPERATING COSTS DIRECT							
HIGH SCHOOL LAND & BUILDINGS	per centre	20%	\$0	\$0	\$1,465,704	\$1,465,704	\$1,465,704
TAFE / CRAFT CREATION sites	per centre	20%	0	0	1,575,594	1,575,594	1,575,594
UNIVERSITY multiple campus	per centre	20%	0	0	0	2,991,124	2,991,124
HOSPITAL LAND & BUILDINGS	per centre	20%	0	0	0	12,000,000	12,000,000
CLINICS HEALTH CENTRES	per centre	20%	104,000	364,000	624,000	884,000	1,144,000
CLINICS LAND & BUILDINGS	per centre	20%	0	26,000	52,000	78,000	104,000
COMMUNITY CENTRE	per centre	20%	0	0	0	52,000	52,000
MOBILE CLINIC	per centre	20%	0	0	0	13,000	13,000
ORPHANAGES		0%	0	0	0	0	0
TOTAL OPERATING COSTS			\$104,000	\$390,000	\$3,717,298	\$19,059,422	\$19,345,422
Workers Compensation Insurance	on costs		2.5%	2.5%	2.5%	2.5%	2.5%
Superannuation	on costs		10.0%	10.0%	10.0%	10.0%	10.0%
Bank Fees	of sales		3.0%	3.0%	3.0%	3.0%	3.0%
Staff Incentive before tax			7.5%	7.5%	7.5%	7.5%	7.5%

PASCAS FOUNDATION (Zimbabwe) Ltd

PRODUCTION continued:

Staff

Qty	loading	Annual Salaries, (All taxes and insurance included), USD				
		Ratio of Administration cost growth				
		0.5	1.0	1.2	1.4	1.6

Salaries - Administration

PASCAS Foundation (Tanzania) Ltd						
Directors	2	30.0%	120,000	\$312,000		Executive
Executive - Schools, Univerity, Hospitals	3	30.0%	110,000	\$429,000		
Executive - Finance / Accountant	1	30.0%	80,000	\$104,000		
Executive - Economist	1	30.0%	60,000	\$78,000		
Executive Human Resources Manager	1	30.0%	60,000	\$78,000		
Human Resources Officers	2	30.0%	50,000	\$130,000		
General Operations Manager	2	30.0%	50,000	\$130,000		
Lawyer	3	30.0%	70,000	\$273,000		
Interpreter	1	30.0%	70,000	\$91,000		
Dietician	1	30.0%	50,000	\$65,000		
Nutrition Aide	1	30.0%	50,000	\$65,000		
Education Consultant	1	30.0%	50,000	\$65,000		
Curriculum Developer	1	30.0%	50,000	\$65,000		
Psychologist	1	30.0%	50,000	\$65,000		
Project Building Supervisor	1	30.0%	50,000	\$65,000		
Marketing Manager	1	30.0%	40,000	\$52,000		
Marketing Officers / Public Relations	1	30.0%	40,000	\$52,000		
Sales Manager	1	30.0%	40,000	\$52,000		
Production Manager	1	30.0%	40,000	\$52,000		
Information Technology Manager	1	30.0%	40,000	\$52,000		
Information Technology Officers	3	20.0%	30,000	\$108,000		
Technical Engineer	3	20.0%	30,000	\$108,000		Directors
Quality Control Officers	1	20.0%	30,000	\$36,000		Non Exec
Administrative Manager	1	20.0%	40,000	\$48,000		\$40,000
Secretary	2	20.0%	20,000	\$48,000		40,000
Shipping	3	20.0%	30,000	\$108,000		40,000
Other Staff	5	20.0%	16,000	\$96,000		40,000
Head of Security	1	20.0%	40,000	\$48,000		
Security	4	20.0%	20,000	\$96,000		
Non Executive Directors	4	30.0%	40,000	\$208,000		
Sub Contractors	2	20.0%	30,000	\$72,000		
						<u>\$160,000</u>
Administration Salaries Total	56	(full time)		<u>\$3,251,000</u>		

PASCAS FOUNDATION (Zimbabwe) Ltd		30 Jun		\$ = USD			7	
PROFIT & LOSS		2023	2024	2025	2026	2027	2028	2029
REVENUE				AU\$1.00 =	USD 0.65	ZIG 8.80	USD1.00 = ZIG 13.56	
HIGH SCHOOL LAND & BUILDINGS	\$0	\$0	\$0	\$0	\$0	\$7,328,520	\$7,328,520	\$7,328,520
TAFE / CRAFT CREATION sites	0	0	0	0	0	7,877,970	7,877,970	7,877,970
UNIVERSITY multiple campus	0	0	0	0	0	0	14,955,620	14,955,620
HOSPITAL LAND & BUILDINGS	0	0	0	0	0	0	60,000,000	60,000,000
CLINICS HEALTH CENTRES	0	0	520,000	1,820,000	3,120,000	4,420,000	5,720,000	5,720,000
CLINICS LAND & BUILDINGS	0	0	0	130,000	260,000	390,000	520,000	520,000
COMMUNITY CENTRE	0	0	0	0	0	0	260,000	260,000
MOBILE CLINIC	0	0	0	0	0	0	65,000	65,000
ORPHANAGES			0	0	0	0	0	0
TOTAL SALES / GRANTS	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$95,297,110	\$96,727,110
Less:								
Royalty	0	0	0	0	0	0	0	0
TOTAL REVENUE	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$95,297,110	\$96,727,110
OPERATING COSTS								
Consumable variable to Total Revenue								
HIGH SCHOOL LAND & BUILDINGS	0	0	0	0	366,426	366,426	366,426	366,426
TAFE / CRAFT CREATION sites	0	0	0	0	551,458	551,458	551,458	551,458
UNIVERSITY multiple campus	0	0	0	0	0	1,046,893	1,046,893	1,046,893
HOSPITAL LAND & BUILDINGS	0	0	0	0	0	7,200,000	7,200,000	7,200,000
CLINICS HEALTH CENTRES	0	0	124,800	1,528,800	4,492,800	9,016,800	15,100,800	15,100,800
CLINICS LAND & BUILDINGS	0	0	0	15,600	62,400	140,400	249,600	249,600
COMMUNITY CENTRE	0	0	0	0	0	26,000	26,000	26,000
MOBILE CLINIC	0	0	0	0	0	9,750	9,750	9,750
ORPHANAGES			27,210,000	27,210,000	27,210,000	27,210,000	27,210,000	27,210,000
Total Consumable Costs	0	0	27,334,800	28,754,400	32,683,084	45,567,727	51,760,927	51,760,927
Total Employee Costs	0	0	322,400	1,209,000	11,523,624	59,084,208	59,970,808	59,970,808
Operating Costs Direct	0	0	104,000	390,000	3,717,298	19,059,422	19,345,422	19,345,422
Freight Inwards	0	0	1,366,740	1,437,720	1,634,154	2,278,386	2,588,046	2,588,046
Professional Support Contractors	0	0	40,000	50,000	150,000	250,000	500,000	500,000
Repairs & Maintenance	0	0	15,000	25,000	30,000	35,000	50,000	50,000
Transport	0	0	120,000	125,000	125,000	150,000	180,000	180,000
TOTAL DIRECT COSTS	\$0	\$0	\$29,302,940	\$31,991,120	\$49,863,160	\$126,424,744	\$134,395,204	\$134,395,204
ADMINISTRATION COSTS								
Advertising	0	0	100,000	150,000	150,000	150,000	150,000	150,000
Travelling & Accommodation	0	0	160,000	180,000	220,000	250,000	280,000	280,000
Bank Fees	0	0	15,600	58,500	557,595	2,858,913	2,901,813	2,901,813
Debt Collection	0	0	2,600	9,750	92,932	476,486	483,636	483,636
Occupancy Costs	0	0	70,000	75,000	80,000	85,000	90,000	90,000
Repairs & Maintenance	0	0	20,000	25,000	30,000	35,000	40,000	40,000
General Expenses	0	0	75,000	100,000	100,000	100,000	100,000	100,000
Administration Salaries	0	0	1,625,500	3,251,000	3,901,200	4,551,400	5,201,600	5,201,600
Administration Other	0	0	280,000	400,000	900,000	1,000,000	1,000,000	1,000,000
Directors Fees	0	0	160,000	160,000	160,000	160,000	160,000	160,000
Research & Development	0	0	300,000	300,000	400,000	450,000	500,000	500,000
Sundry Expenses	0	0	10,400	39,000	371,730	1,905,942	1,934,542	1,934,542
TOTAL ADMINISTRATION COSTS	0	0	2,819,100	4,748,250	6,963,457	12,022,741	12,841,591	12,841,591
TOTAL OPERATING COSTS	\$0	\$0	\$32,122,040	\$36,739,370	\$56,826,617	\$138,447,485	\$147,236,795	\$147,236,795
PROFIT before STAFF INCENTIVE	0	0	-31,602,040	-34,789,370	-38,240,127	-43,150,375	-50,509,685	-50,509,685
STAFF INCENTIVE	0	0	0	0	0	0	0	0
NET PROFIT CONTRIBUTION before Scholarships Granted overseas	\$0	\$0	-\$31,602,040	-\$34,789,370	-\$38,240,127	-\$43,150,375	-\$50,509,685	-\$50,509,685
Scholarships Granted overseas	0	0	6,700,000	13,400,000	20,100,000	24,400,000	26,300,000	26,300,000
NET PROFIT CONTRIBUTION	\$0	\$0	-\$38,302,040	-\$48,189,370	-\$58,340,127	-\$67,550,375	-\$76,809,685	-\$76,809,685

PASCAS FOUNDATION (Zimbabwe) Ltd		\$ = USD	30 Jun				8
	2023	2024	2025	2026	2027	2028	2029
FUNDING			AU\$1.00 =	USD 0.65	ZIG 8.80	USD1.00 =	ZIG 13.56
							Zimbabwe Gold

GRANT FUNDING							
	\$255,000,000						
INITIATING WORKING CAPITAL GRANT			\$75,000,000	\$20,000,000	\$40,000,000	\$60,000,000	\$60,000,000
	\$1,194,500,000						
LAND & BUILDINGS			\$361,600,000	\$356,700,000	\$282,600,000	\$96,800,000	\$96,800,000
PLANT & EQUIPMENT			\$1,100,000	\$10,100,000	\$105,600,000	\$100,000	\$100,000
	\$117,000,000						
RECURRENT COSTS (subsidised client fees)			\$600,000	\$2,000,000	\$18,600,000	\$95,300,000	\$96,800,000
	\$213,300,000						
SCHOLARSHIPS			\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000
	\$90,900,000						
COMMERCIAL OFFICE			\$5,000,000	\$0	\$0	\$0	\$0
TOTAL GRANT FUNDINGS			\$0	\$450,000,000	\$402,200,000	\$466,900,000	\$276,600,000
							\$280,000,000

\$1,875,700,000 total

Financing:

Not-for-profit organisations do not have equity partners:

Equity Capital		\$0	\$0	\$0	\$0	\$0	\$0
Share Placement Costs		\$0	\$0	\$0	\$0	\$0	\$0
	5%						
Equity Capital net raising		\$0	\$0	\$0	\$0	\$0	\$0

\$0 Equity Capital AUD
\$1,875,700,000 Grant Funding AUD
\$1,875,700,000 Total Funding AUD

Principal Debt Amount	example	0	\$10,000,000	\$0	\$0	\$0	\$0
Draw down Month		first 8 mths					
Interest Rate %		8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
	8%						
Capital Repayments (10% per annum)		0	0	0	1,000,000	1,000,000	1,000,000
	10%						
FLAT PRINCIPAL REPAYMENTS							
Balance	example	0	10,000,000	10,000,000	9,000,000	8,000,000	7,000,000
Principal reductions		0	0	0	1,000,000	1,000,000	1,000,000
	existing loan						
Interest		0	800,000	800,000	720,000	640,000	560,000
Total monthly payments			66,667	66,667	143,333	136,667	130,000

PRINCIPAL & INTEREST AMORTISED

Principal Amount	example	10,000,000	8,295,435	6,454,506	4,466,302	2,319,041	0
Amortised equally over years being	5	-2,504,565	-2,504,565	-2,504,565	-2,504,565	-2,504,565	-2,504,565
Interest Rate per annum fixed %	8%		800,000	663,635	516,360	357,304	185,523
Principal Reduction annually			1,704,565	1,840,930	1,988,204	2,147,260	2,319,041
Repayments Monthly of principal	12		142,047	153,411	165,684	178,938	193,253
Total monthly payments			208,714	208,714	208,714	208,714	208,714

RAIT PASCAS FOUNDATION (Tanzania) Ltd is a not-for-profit

This is an example practice:

Dividends are not payable under its constitution:

Dividend (from prior year profit)							
As % net profit after tax		0.0%	0.0%	0.0%	20.0%	40.0%	50.0%

PASCAS FOUNDATION (Zimbabwe) Ltd		\$ = USD		30 Jun		10	
		2024	2025	2026	2027	2028	2029
TAXATION RECONCILIATION			AU\$1.00 =	USD 0.65	ZIG 8.80	USD1.00 =	ZIG 13.56
							Zimbabwe Gold
Operating Profit		\$0	-\$52,894,754	-\$78,260,798	-\$112,386,971	-\$125,481,219	-\$138,624,529
Adjustments:							
Add Back Depreciation		0	14,592,714	30,071,428	54,046,844	57,930,844	61,814,844
Less Taxation based Depreciation	20.00%	0	220,000	2,240,000	23,360,000	23,380,000	23,400,000
Adjusted Taxable Profit		0	-38,522,040	-50,429,370	-81,700,127	-90,930,375	-100,209,685
Past Years Tax Losses b/f		0	0	-38,522,040	-88,951,410	-170,651,537	-261,581,912
TAXABLE INCOME to be assessed		0	-38,522,040	-88,951,410	-170,651,537	-261,581,912	-361,791,597
TAXABLE INCOME to be assessed on after deducting past tax losses		0	0	0	0	0	0
Income Tax Expense	24.72%	0	0	0	0	0	0
The standard VAT rate is 18%							
Taxation Paid		0	0	0	0	0	0
Provision for Tax		0	0	0	0	0	0
Future Tax		0	0	0	0	0	0

NOTE: Income Tax credits from tax losses are not cash receipts in the year of loss.

CARRIED FORWARD TAX LOSSES	0	38,522,040	88,951,410	170,651,537	261,581,912	361,791,597
Notional Value of Tax Losses at end of year:						
CARRIED FORWARD TAX CREDITS	24.72%	\$9,522,648	\$21,988,789	\$42,185,060	\$64,663,049	\$89,434,883

Value Added Tax is 14.5%

Related	Last	Previous	Unit	Reference
Corporate Tax Rate	24.72	24.72	percent	Dec 2023
Personal Income Tax Rate	41.20	41.20	percent	Dec 2023
Sales Tax Rate	14.50	14.50	percent	Dec 2023

Annual taxable income (ZWL)	Rates of tax (ZWL)	Annual taxable income (USD)	Rates of tax (USD)
0 to 300,000	0%	0 to 1,200	0%
300,001 to 720,000	0 + 20% for each ZWL above 300,000	1,201 to 3,600	0 + 20% for each USD above 1,200
720,001 to 1,440,000	84,000 + 25% for each ZWL above 720,000	3,601 to 12,000	480 + 25% for each USD above 3,600
1,440,001 to 2,880,000	264,000 + 30% for each ZWL above 1,440,000	12,001 to 24,000	2,580 + 30% for each USD above 12,000
2,880,001 to 6,000,000	696,000 + 35% for each ZWL above 2,880,000	24,001 to 36,000	6,180 + 35% for each USD above 24,000
6,000,001 and above	1,788,000 + 40% for each ZWL above 6,000,000	36,001 and above	10,380 + 40% for each USD above 36,000

CAPITALISATION RATES could fall within these guidelines:

				LOAN to VALUE RATIOS		
				LVR		
Residential				90%		
Homes Units, Villas & Townhouses				80%		
Land Subdivisions				50%		
Office Building	5.00%	-	9.00%	75%	-	80%
Factories	9.25%	-	10.50%	75%	-	80%
Show Rooms / Warehouses	9.50%	-	10.50%	75%	-	80%
Shopping Centres	8.00%	-	11.50%	75%	-	80%
Hotel / Motels	16.00%	-	25.00%	70%		
Hospital / Convalescent Homes	11.50%	-	16.50%	65%		
Restaurants	20.00%	-	25.00%			
Renovation existing building				75%	-	100%
Specialised Security				65%		
Newsagencies - goodwill component only				50%		
Intellectual Property	note: value it and enter it into your balance sheet!!!!!!					

VALUATION METHODOLOGIES

- 1 Discounted cashflow / net present value ("DCF/NPV")
- 2 Capitalisation of future maintainable earnings ("FME/FCF")
- 3 Valuation of net tangible assets
- 4 Notional realisation of assets.
- 5 Capitalisation of future maintainable dividends.

CAPITALISATION RATE is a factor of perceived risk.

Old economy projects with their proven track record have market capitalisation rates as outlined above.

New technology that is proven to work and has a well researched marketing plan require a more conservative assessment of capitalisation rates, say:

	20.00%	-	25.00%
--	--------	---	--------

New technology that is still to be tested could require capitalisation at:

	40.00%	-	47.50%
--	--------	---	--------

A valuation of untested technology could be valued with the discount rate based on "capital asset pricing model":

ER = RF + Beta(RM-RF) where:
ER = The expected return from equity after the corporate tax rate
RF= The pre-tax risk free rate of return
RM= The expected return from the market portfolio
RM-RF= The risk premium of the market portfolio relative to the risk free asset (commonly referred to as the "market risk premium")

Beta= The measure of a risky asset's level of risk to the market.
ER = 6.00% + .97(47.5%-6.00%) per annum = 46.25% (high risk) 38.98% (low risk)

It is assumed RF to be 6.00%, which represents the 10 year government bond rate.

It is assumed the market risk premium to be between a range of 40% (low) to 47.5% (high) for new technology.

The beta could be:						
	All industrials	0.93	lower	0.88	upper	0.97
beta greater than 1, more	Miscellaneous Industrials	1.49		1.21		1.77
risky than ASX, e.g.:	Tourism & leisure	1.19		1.02		1.36
Source:	Building materials	1.12		0.91		1.32
Centre for Research in Finance	Gold	1.10		0.77		1.43
Bs 02 9931 9200	Telecommunications	1.08		0.84		1.32
Fx 02 9662 1695	Engineering	1.06		0.92		1.20
	Media	1.00		0.66		1.34
	Energy industries	0.97		0.73		1.21
	Healthcare & biotechnology	0.86		0.68		1.04
	Chemicals	0.86		0.67		1.06
	Infrastructure & utilities	0.76		0.57		0.95
	Transport	0.68		0.47		0.90
	Food & household goods	0.47		0.23		0.71

HURDLE RATES: Term of investment is typically 3 to 7 years. Funding stages typically consist of:

Australian Venture Capital ind results 2000

	required rate	50% +	per annum	Seed	No deals	Av deal\$m	Av hurdle
SEED CAPITAL				Seed	82	0.9	105%
ROUND ONE / TWO	rates between 35% to 50%		per annum	Startup / Early	97	1.2	67%
EXPANSION	rates between 28% to 35%		per annum	Early Exp (\$4+m)	102	1.6	47%
				Expansion	202	2.2	35%
Why? Because funds are competing against lower risk opportunities, eg:				MBO/MBI	17	9.5	29%
ASX Top 100 (last 40 year average)			15.55% per anm	Turnaround	14	2.6	26%
RISK FREE GOVERNMENT BONDS 5 yr			6.00% per anm				

Actual Forecast June 2001 appraisal by leading funds manager: Zimbabwe Gold

MARKET OUTLOOK

	Past 5 yrs	Next 10 yrs	Macquarie Funds Management
Australian Shares	11.20%	11.00%	With earnings growing in line with the overall economy
Small Company Stocks	4.10%	13.00%	Small capitalisation stocks should perform strongly in the next five years, with the current high yields available supported by strong earnings growth from the emerging stocks in this sector.
Listed Property	12.60%	9.00%	The highest-yielding major asset class will continue to provide solid returns and provide a good hedge against the prospect of any increase in inflation.
International Shares - including currency impact	19.50%	11.00%	Earning growth in line with the overall economy, and limited prospects for further re-rating to increase valuations, will limit international equities to more modest returns.
International Shares - excluding currency impact	11.50%	10.00%	Currency impacts should have little effect on international equities in the medium to longer term.
Cash	5.80%	5.75%	Cash rates should match the growth in the economy over the long run.
Australian Bonds	9.60%	6.00%	Australian fixed interest will tend to provide a small margin over cash investments.
International Bonds	8.90%	5.00%	International bond investments will provide a similar average performance to their Australian counterparts.
Alternative Assets	14.20%	15.00%	Alternative assets will continue to provide high returns to compensate investors for the additional risk taken when investing in these long-term, illiquid securities.

P = Market multiplier of Earnings, E = Profit after Tax (PAT)

AUSTRALIAN STOCK EXCHANGE (A.S.E.) Price / Earning (P/E) Ratio & Dividend Yield Series Global Industry Classification Standard (GICS)

(note TwinTowers 11 Sep)	P/E ratio series		Dividend Yield series		INDEX	P/E ratio			Div Yield			
	25Dec01	28Aug01	25Dec01	28Aug01		30Oct06	2Jan04	31Jul02	30Oct06	2Jan 04	31Jul02	
INDEX					INDEX							
Alcohol and Tobacco	20.62	25.37	2.83	2.81	All Ordinaries	13.79	16.40	18.33	3.76	3.88	3.82	
Banks	18.15	15.56	4.13	3.97	S&P/ASX 20	13.38	18.56	20.38	3.68	3.89	3.91	
Building Materials	10.59	13.60	3.84	3.68	S&P/ASX 50	13.78	16.91	19.60	3.74	3.88	3.90	
Chemicals	12.29	13.86	4.14	5.25	S&P/ASX 100	13.65	17.07	19.22	3.76	3.94	3.85	
Development & Contractors	27.98	26.16	2.08	2.29	S&P/ASX 200	13.65	16.93	18.82	3.77	3.96	3.83	
Diversified Industrial	26.74	23.35	3.25	3.81	S&P/ASX 300	13.67	16.85	18.72	3.76	3.94	3.84	
Diversified Resources	16.23	16.55	3.31	3.02	S&P/ASX Midcap 50	12.96	18.18	17.30	3.87	4.37	3.61	
Energy	8.58	8.96	2.86	2.96	S&P/ASX Small Ords	13.79	14.83	14.85	3.70	3.80	4.02	
Engineering	21.07	22.42	3.47	3.66	Consumer Discretionary	20.25	25.60	21.13	3.75	2.09	3.57	
Food, H/hold Goods	11.68	11.83	3.51	3.72	Consumer Staples	14.20	18.59	17.96	3.25	3.71	3.23	
Gold	14.68	10.73	1.33	1.19	Energy	14.34	15.44	10.44	2.74	2.68	2.83	
Health & Biotech	35.91	38.93	1.69	2.81	Financials	12.65	14.28	16.69	4.51	5.31	4.73	
Infrastructure / Utility	25.82	16.61	3.45	3.61	Financial-ex-property	16.21	14.24	17.82	4.11	4.75	4.12	
Insurance	19.23	24.54	2.79	2.41	Health Care	34.06	40.74	27.38	1.66	2.59	2.17	
Invest & Finance Services	18.62	17.10	2.50	2.57	Industrials	14.06	17.12	30.92	4.19	3.84	2.70	
Media	26.55	19.19	3.83	4.12	Info Technology	23.63	47.07	14.76	2.11	2.28	2.93	
Miscellaneous Industries	14.84	15.47	3.06	2.58	Materials	12.70	18.97	26.33	2.28	2.49	3.07	
Other Metals	11.69	11.24	3.58	3.53	Property Trusts	7.31	14.41	13.11	5.85	7.40	7.35	
Paper & Packaging	14.86	13.13	4.43	4.80	Telecommunications	14.05	15.19	16.32	7.75	4.72	3.60	
Property Trusts	12.99	12.90	7.19	7.21	Utilities	21.67	17.21	18.36	6.76	5.01	4.82	
Retail	31.69	29.81	2.57	2.62								
Telecommunications	16.41	17.52	3.59	2.70								
Tourism & Leisure	18.61	19.15	4.00	3.99								
Transport	24.22	21.21	2.44	5.77								
Market Average	17.88	16.91	3.63	3.56								
Resource Average	12.46	13.57	3.03	3.02								
Industrial Average	18.83	17.67	3.70	3.66								

(GICS level 2 by Industry Groups)

(Companies making losses have been excluded from A.S.E. P/E series)

NOTE: The average range of All Ordinaries PE ratios over the last 15 years has been around 10 to 15.

REFLECTIONS	Close 16 Jan 22	Close 3 Sep 20	Close 31 Dec 18	Close 31 Dec 17	Close 31 Dec 16	Close 31 Dec 15	Close 31 Dec 14	Close 31 Dec 13	Close 31 Dec 12	Close 31 Dec 11	Close 31 Dec 10	Close 31 Dec 09	Close 31 Dec 08
Dow Jones (industrial average of 30 leading Wall Street stocks)	35,912	29,100	23,327	25,219	19,762	17,603	17,983	16,504	13,104	12,287	11,570	10,548	9,034
Nasdaq (composite index)	14,894	12,056	6,635	7,239	5,440	5,065	4,282	4,154	3,019	2,613	2,663	2,291	1,632
Standard & Poor's 500 (larger sample of businesses)	4,663	3,526	2,507	2,732	2,251	2,063	2,080	1,848	1,426	1,263	1,257	1,115	931
S&P-ASX 200	7,406	6,090	5,646	5,904	5,666	5,295	5,411	5,304	4,631	4,050	4,750	4,870	3,722
ASX All Ordinaries	7,728	6,301	5,709	6,004	5,719	5,344	5,388	5,353	4,664	4,111	4,846	4,882	3,659

CORPORATE RATINGS CRITERIA

STANDARD & POOR'S

Long-term credit ratings:

Zimbabwe Gold

'AAA'	The obligor's capacity to meet its financial commitment on the obligation is extremely strong.
'AA'	An obligation rated 'AA' differs from the highest rated obligation only to a small degree.
	The obligor's capacity to meet its financial commitment on the obligation is very strong.
'A'	An obligation rated 'A' is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations in higher rated categories.
	However, the obligor's capacity to meet its financial commitment on the obligation is still strong.
'BBB'	An obligation rated 'BBB' exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitment on the obligation.
Investment Grade	
'BB', 'B', 'CCC', 'CC', 'C'	Obligations rated thus are regarded as having significant speculative characteristics. 'BB' indicates the least degree of speculation and 'C' the highest. While such obligations will likely have some quality and protective characteristics, these may be outweighed by large uncertainties or major exposures to adverse conditions.
Junk Bond Grade	
'BB'	Is less vulnerable to nonpayment than other speculative issues. However, it faces major ongoing uncertainties or exposure to adverse business, financial, or economic conditions that could lead to the obligor's inadequate capacity to meet its financial commitment on the obligation.
'B'	More vulnerable to nonpayment than 'BB', but the obligor currently has the capacity to meet its financial commitment on the obligation. Adverse business, financial, or economic conditions will likely impair the obligor's capacity or willingness to meet its financial commitment.
'CCC'	Is currently vulnerable to nonpayment, and is dependent upon favourable business, financial, and economic conditions for the obligor to meet its financial commitment on the obligation.
'CC'	An obligation rated 'CC' is currently highly vulnerable to nonpayment.
'C'	This rating may be used to cover a situation where a bankruptcy petition has been filed or similar action has been taken but payments on this obligation are being continued. C' is also used for preferred stock that is in arrears (as well as for junior debt of issuers rated CCC-' and 'CC').
'D'	It is used only where a default has actually occurred.

KEY INDUSTRIAL FINANCIAL RATIOS:

US Industrial long-term debt: 3 year (1996 /1998) median	AAA	AA	A	BBB	BB	B
EBIT interest coverage (x)	12.9	9.2	7.2	4.1	2.5	1.2
EBITDA interest coverage (x)	18.7	14.0	10.0	6.3	3.9	2.3
Funds flow/total debt (%)	89.7%	67.0%	49.5%	32.2%	20.1%	10.5%
Free operating cash flow / total debt (%)	40.5%	21.6%	17.4%	6.3%	1.0%	-0.4%
Return on capital (%)	30.6%	25.1%	19.6%	15.4%	12.6%	9.2%
Operating income / sales (%)	30.9%	25.2%	17.9%	15.8%	14.4%	11.2%
Long-term debt / capital (%)	21.4%	29.3%	33.3%	40.8%	55.3%	68.8%
Total debt / capital (incl. STD) (%)	31.8%	37.0%	39.2%	46.4%	58.5%	71.4%

EBIT - Earnings before interest and taxes.

EBITDA - Earning before interest, taxes, depreciation, and amortisation.

EBIT interest coverage =
$$\frac{\text{Earnings from continuing operations * before interest and taxes}}{\text{Gross interest incurred before subtracting (1) capitalised interest and (2) interest income}}$$

EBITDA interest coverage =
$$\frac{\text{Earnings from continuing operations * before interest, taxes, depreciation and amortisation}}{\text{Gross interest incurred before subtracting (1) capitalised interest and (2) interest income}}$$

Funds from operations/total debt =
$$\frac{\text{Net income from continuing operations plus depreciation, amortisation, deferred income taxes, and other noncash items}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}$$

Free operating cash flow/total debt =
$$\frac{\text{Funds from operations minus capital expenditure, minus (plus) the increase (decrease) in working capital (excluding changes in cash, marketable securities, and short-term debt)}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}$$

Return on capital =
$$\frac{\text{EBIT}}{\text{Average of beginning of year and end of year capital, including short-term debt, current maturities, long-term debt, non-current deferred taxes, and equity.}}$$

Operating income/sales =
$$\frac{\text{Sales minus cost of goods manufactured (before depreciation and amortisation), selling, general and administrative, and research and development costs}}{\text{Sales}}$$

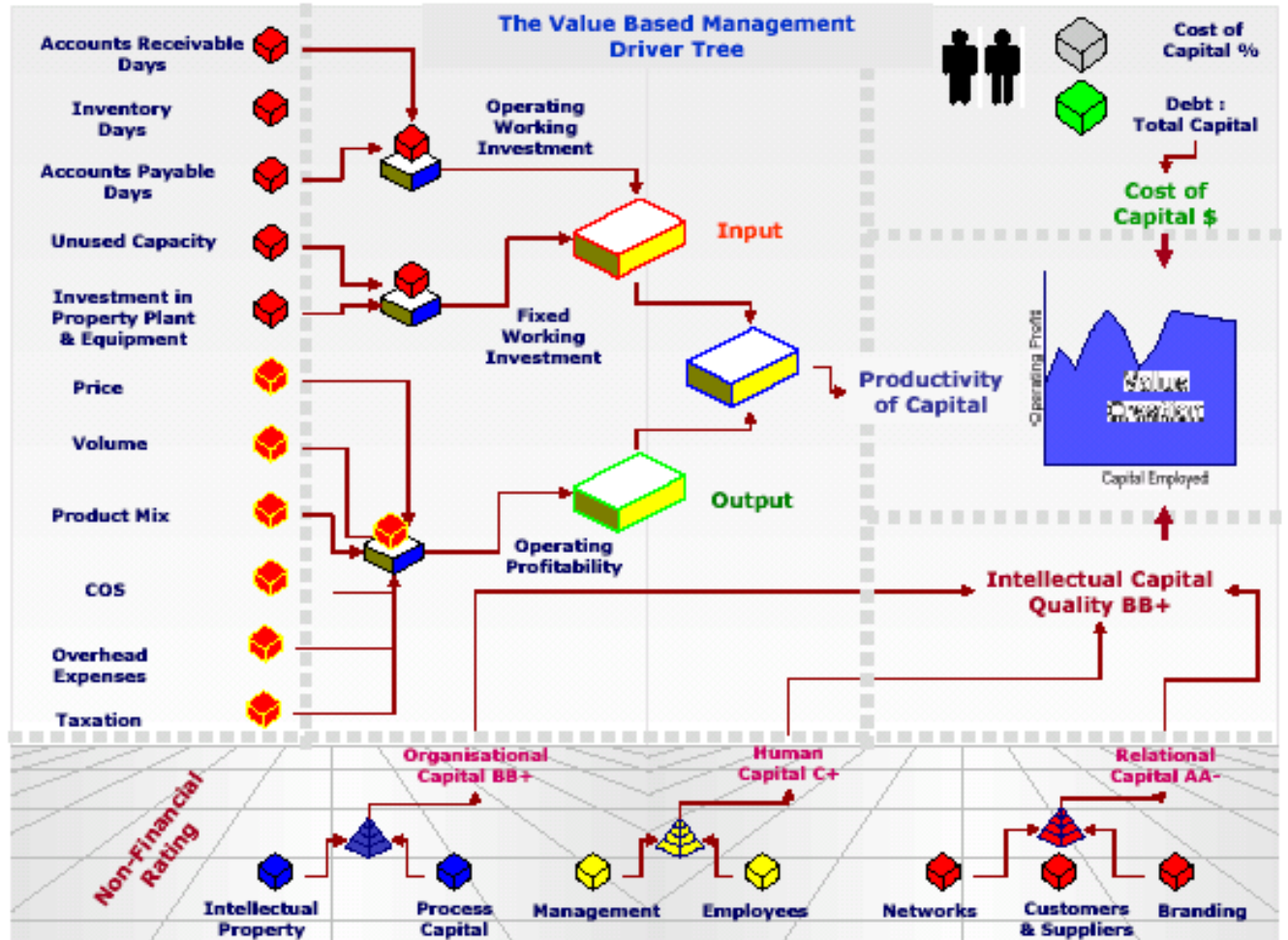
Long-term debt/capitalisation =
$$\frac{\text{Long-term debt}}{\text{Long-term debt + shareholders' equity (including preferred stock) plus minority interest}}$$

Total debt/capitalisation =
$$\frac{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings + shareholders' equity (including preferred stock) plus minority interest.}}$$

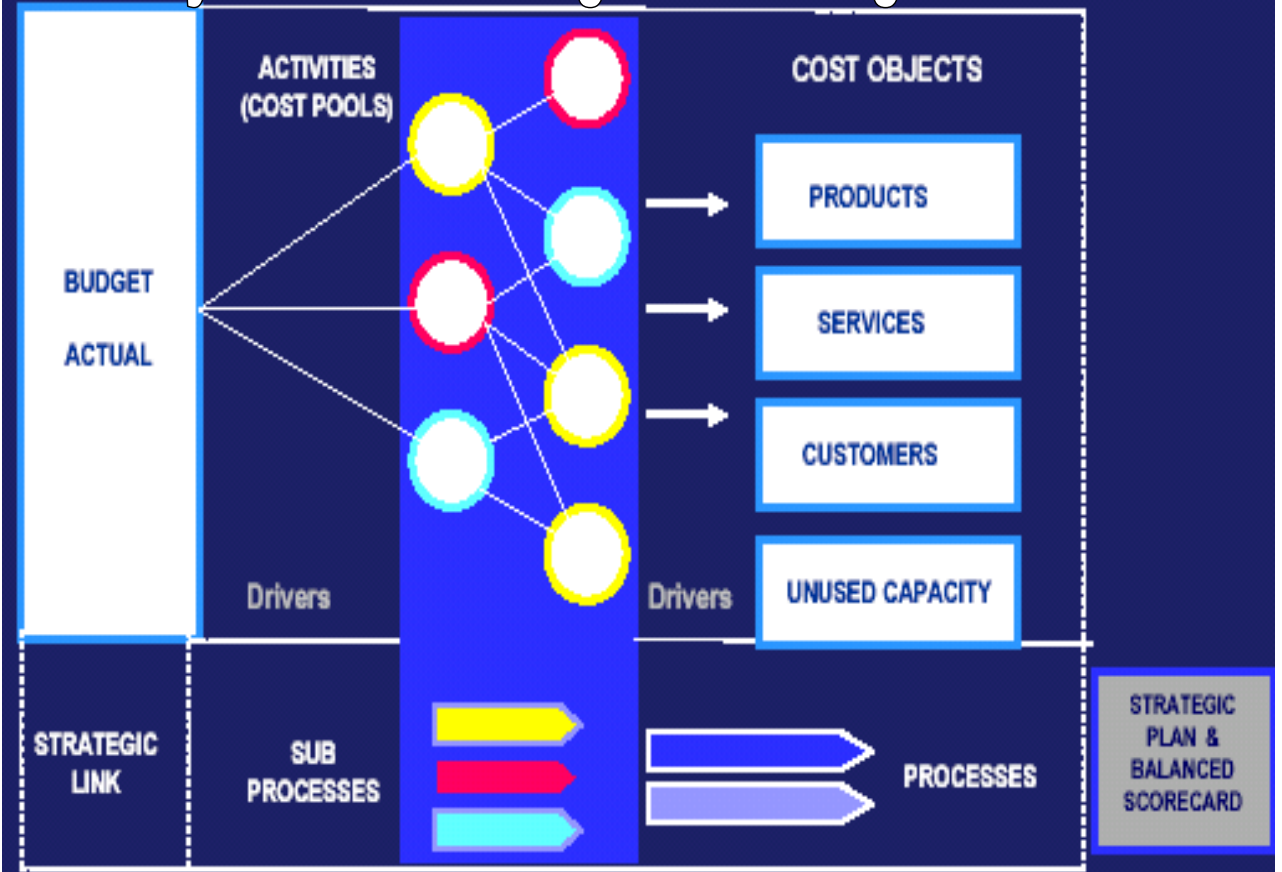
VALUE BASED MANAGEMENT

BASIS of this FINANCIAL MODEL

Zimbabwe Gold

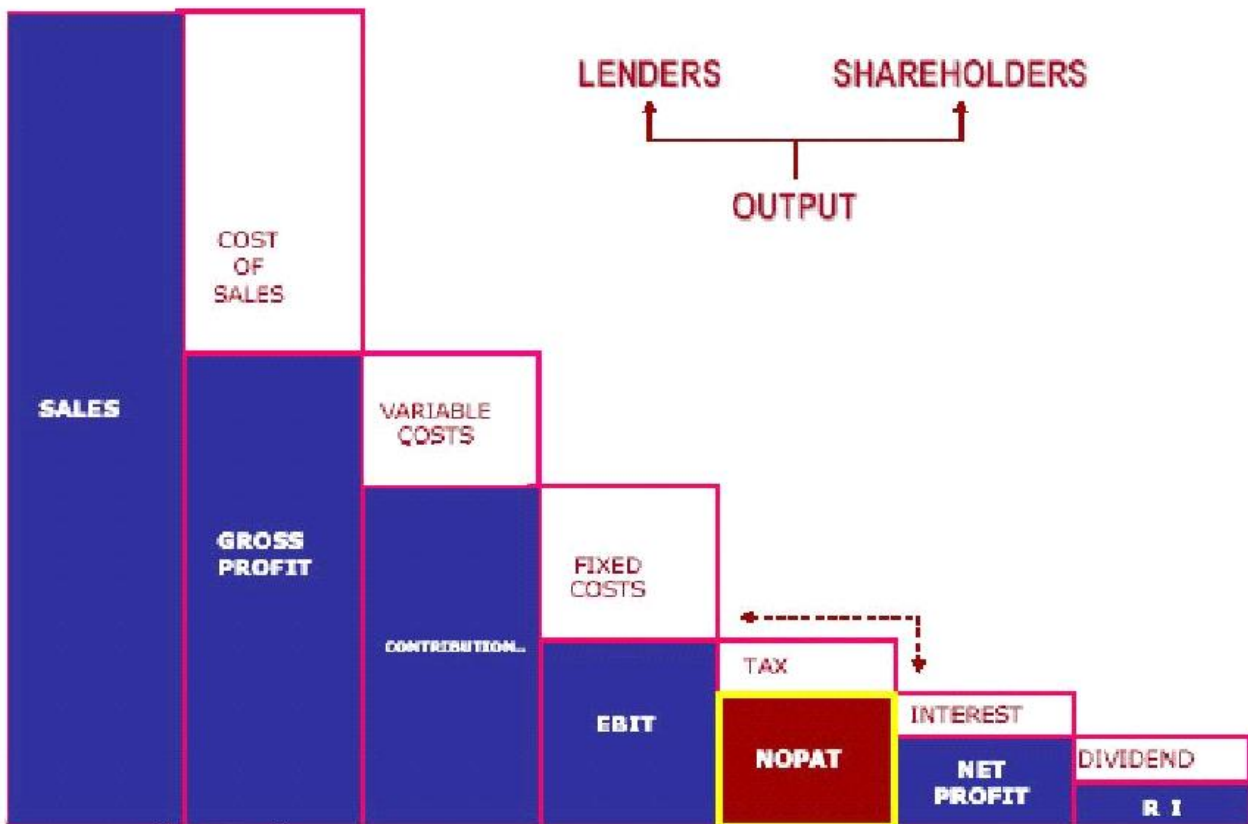


Activity Based Costing - A Strategic Framework



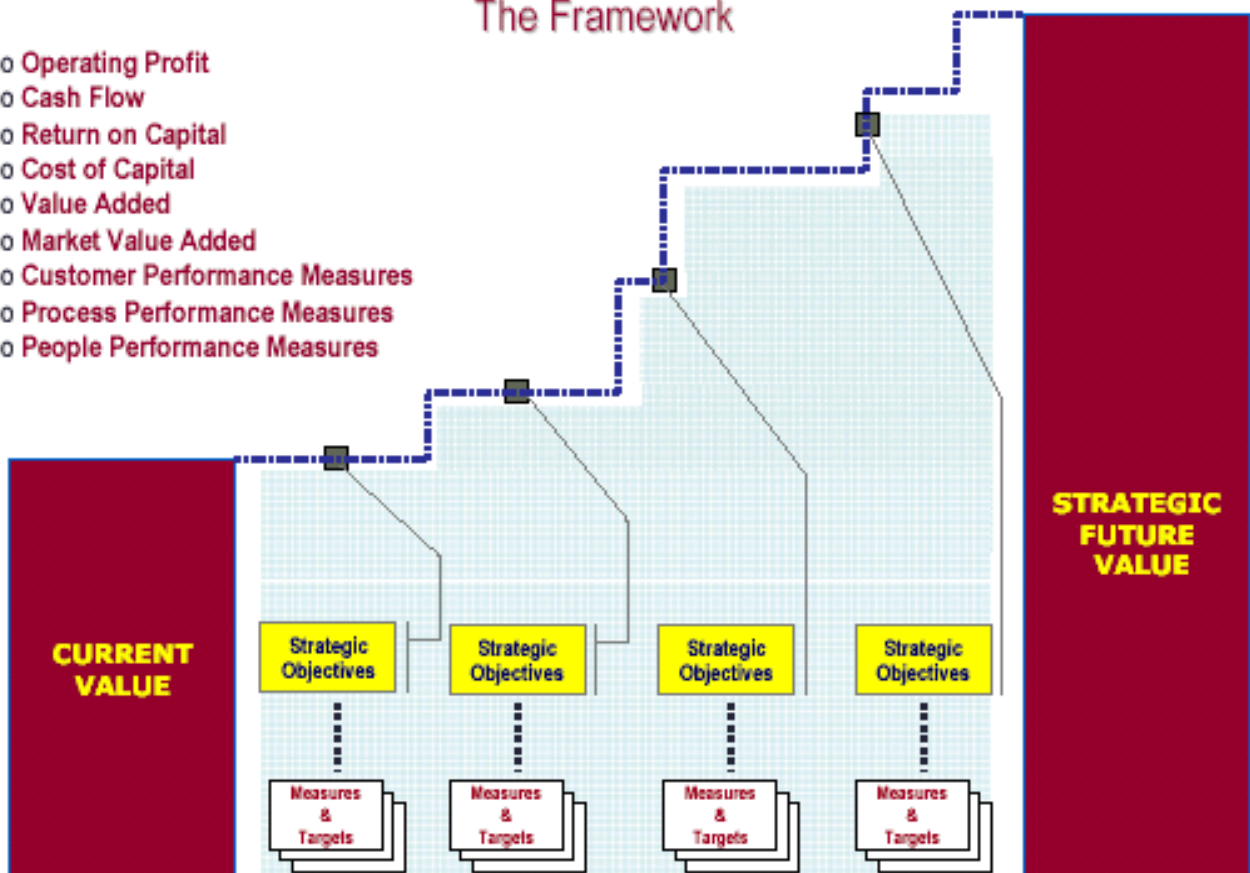
NOPAT to FUTURE VALUE

Net Operating Profit after tax, before interest



The Framework

- o Operating Profit
- o Cash Flow
- o Return on Capital
- o Cost of Capital
- o Value Added
- o Market Value Added
- o Customer Performance Measures
- o Process Performance Measures
- o People Performance Measures



The Balanced Scorecard & Intellectual Capital Rating

AU\$1.00 = USD 0.65 ZIG 8.80

USD1.00 = ZIG 13.56

SHAREHOLDER VALUE

see Valuation Notes:
Adjust WACC with Bloomberts
beta factor industry loadings:

NOPAT = Net operating profit after tax (and before interest)
WACC = Weighted average cost of capital
WACC benchmark - listed company **9.8%**

unlisted company **12.0%**

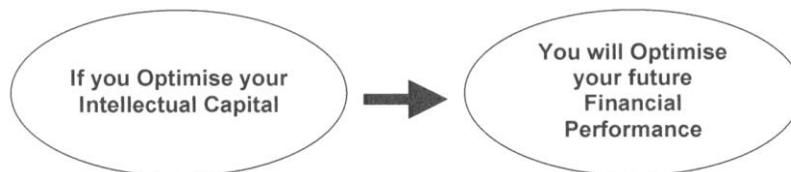
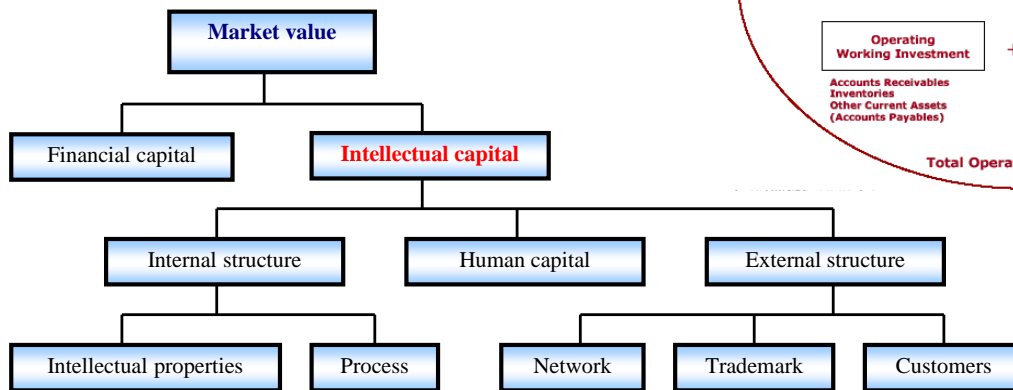
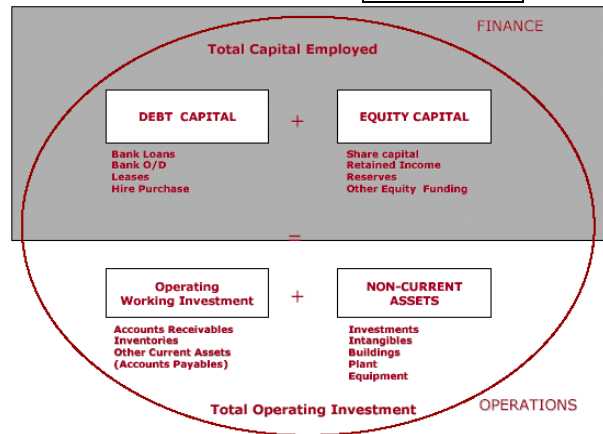
NOPAT	Profit before depreciation				2029	-\$50,509,685
	Depreciation					61,814,844
	Profit before interest and borrowing costs					-112,324,529
	Less Taxation					-27,766,624
	NOPAT =					-\$84,557,905

Valuation as Private Entity Yield required **12.0%** -\$705,000,000
Valuation as Private Entity discounted back to **\$0**

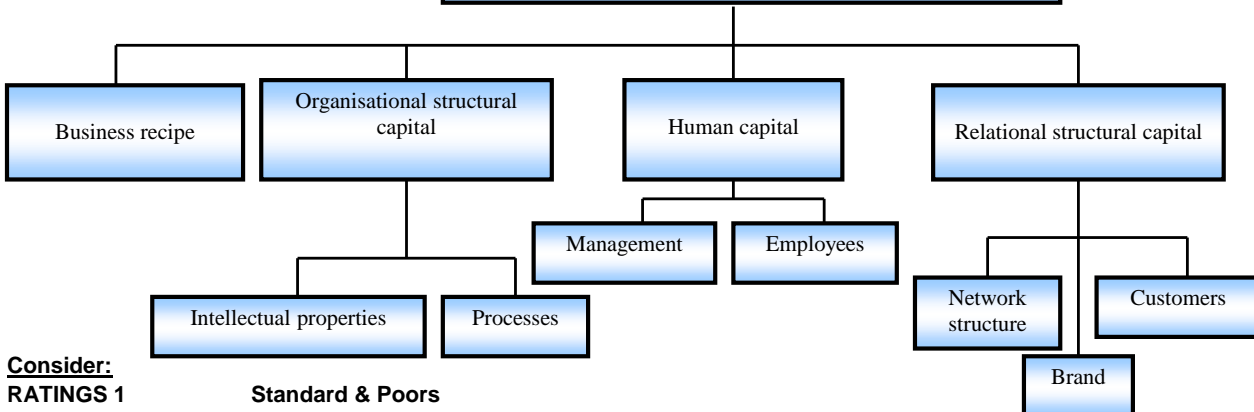
Valuation as Public Entity Yield required **9.80%** -\$863,000,000
Valuation as Public Entity discounted back to **0.00%** **\$0**

PE base
Adopted Value variance

Annual requirement:
INCOME GENERATED must exceed
above benchmark rates on the
TOTAL of CAPITAL EMPLOYED
otherwise you are destroying value!



Intellectual capital measured with IC Rating™



Consider:
RATINGS 1
RATINGS 2
RATINGS 3

Standard & Poors
Intellectual Capital
Corporate Social Responsibility



PASCAS FOUNDATION (Zimbabwe) Ltd

\$ = USD 30 Jun

AU\$1.00 =

USD 0.65

ZIG 8.80

USD1.00 = ZIG 13.56

17

MONTHLY CASH FLOW

	TOTAL	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Sales Monthly	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.6%	16.6%	16.7%	16.7%	16.7%	16.7%
TOTAL SALES	\$520,000	\$0	\$0	\$0	\$0	\$0	\$0	\$86,320	\$86,320	\$86,840	\$86,840	\$86,840	\$86,840
OUTGOINGS													
Total Consumable Costs	27,334,800	0	0	0	0	0	0	4,537,577	4,537,577	4,564,912	4,564,912	4,564,912	4,564,912
Employee Costs	322,400	0	0	0	0	0	0	53,518	53,518	53,841	53,841	53,841	53,841
Operating Costs Direct	104,000	0	0	0	0	0	0	17,264	17,264	17,368	17,368	17,368	17,368
Other production costs	1,541,740	0	0	0	0	0	0	255,929	255,929	257,471	257,471	257,471	257,471
TOTAL DIRECT COSTS	29,302,940	0	0	0	0	0	0	4,864,288	4,864,288	4,893,591	4,893,591	4,893,591	4,893,591
SCHOLARSHIPS GRANTED	6,700,000	0	0	0	0	0	0	1,112,200	1,112,200	1,118,900	1,118,900	1,118,900	1,118,900
ADMINISTRATION													
Advertising	100,000	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333
Travelling & Accommodation	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Bank Fees	15,600	0	0	0	0	0	0	2,590	2,590	2,605	2,605	2,605	2,605
Debt Collection	2,600	217	217	217	217	217	217	217	217	217	217	217	217
Occupancy Costs	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
Repairs & Maintenance	20,000	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667
General Expenses	75,000	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250
Administration Salaries	1,625,500	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458
Administration Other	280,000	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333
Directors Fees	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Research & Development	300,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Sundry Expenses	10,400	867	867	867	867	867	867	867	867	867	867	867	867
STAFF INCENTIVE	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ADMINISTRATION	2,819,100	233,625	233,625	233,625	233,625	233,625	233,625	236,215	236,215	236,230	236,230	236,230	236,230
TOTAL COSTS	38,822,040	233,625	233,625	233,625	233,625	233,625	233,625	6,212,703	6,212,703	6,248,721	6,248,721	6,248,721	6,248,721
NET REVENUE	-38,302,040	-233,625	-233,625	-233,625	-233,625	-233,625	-233,625	-6,126,383	-6,126,383	-6,161,881	-6,161,881	-6,161,881	-6,161,881
PROGRESSIVE REVENUE	-38,302,040	-233,625	-467,250	-700,875	-934,500	-1,168,125	-1,401,750	-7,528,133	-13,654,515	-19,816,396	-25,978,278	-32,140,159	-38,302,040
Grants treated as Revenue	-520,000	0	0	0	0	0	0	-86,320	-86,320	-86,840	-86,840	-86,840	-86,840
WORKING CAPITAL	-143,000							-47,667	-47,667	-47,667			
Other costs - borrowing	0	0											
Taxation	0												0
CAPITAL EXPENDITURE													
CapEx Land Building Acquisitions	-361,517,850			-36,151,785	-36,151,785	-36,151,785	-36,151,785	-36,151,785	-36,151,785	-36,151,785	-36,151,785	-36,151,785	-36,151,785
Plant & Equipment	-1,100,000			-366,667	-366,667	-366,667							
Office Building	-5,000,000		-1,250,000	-1,250,000	-1,250,000	-1,250,000							
Intellectual Property	0	0											
FUNDS NEEDED		-233,625	-1,483,625	-38,002,077	-38,002,077	-38,002,077	-36,385,410	-42,412,154	-42,412,154	-42,448,173	-42,400,506	-42,400,506	-42,400,506
PROGRESSIVE FUNDS NEED		-233,625	-1,717,250	-39,719,327	-77,721,403	-115,723,480	-152,108,890	-194,521,044	-236,933,199	-279,381,371	-321,781,878	-364,182,384	-406,582,890
TOTAL GRANTS FUNDING	450,000,000	50,000,000	120,000,000	120,000,000	120,000,000	140,000,000							
CASH BALANCE	43,417,110	49,766,375	-1,483,625	81,997,923	-38,002,077	-38,002,077	103,614,590	-42,412,154	-42,412,154	-42,448,173	97,599,494	-42,400,506	-42,400,506
PROGRESSIVE CASH BALANCE	43,417,110	49,766,375	48,282,750	130,280,673	92,278,597	54,276,520	157,891,110	115,478,956	73,066,801	30,618,629	128,218,122	85,817,616	43,417,110

PASCAS FOUNDATION (Zimbabwe) Ltd

QUARTERLY CASH FLOW

	\$ = USD 30 Jun				AU\$1.00 = USD 0.65 ZIG 8.80				Year of 2027 USD1.00 = ZIG 13.56				18
	Year of 2025				Year of 2026				Year of 2027				
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	
SALES													
HIGH SCHOOL LAND & BUILDINGS	0	0	0	0	0	0	0	0	1,832,130	1,832,130	1,832,130	1,832,130	
TAFE / CRAFT CREATION sites	0	0	0	0	0	0	0	0	1,969,493	1,969,493	1,969,493	1,969,493	
UNIVERSITY multiple campus	0	0	0	0	0	0	0	0	0	0	0	0	
HOSPITAL LAND & BUILDINGS	0	0	0	0	0	0	0	0	0	0	0	0	
CLINICS HEALTH CENTRES	130,000	130,000	130,000	130,000	455,000	455,000	455,000	455,000	780,000	780,000	780,000	780,000	
CLINICS LAND & BUILDINGS	0	0	0	0	32,500	32,500	32,500	32,500	65,000	65,000	65,000	65,000	
COMMUNITY CENTRE	0	0	0	0	0	0	0	0	0	0	0	0	
MOBILE CLINIC	0	0	0	0	0	0	0	0	0	0	0	0	
ORPHANAGES	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL SALES / GRANTS	\$130,000	\$130,000	\$130,000	\$130,000	\$487,500	\$487,500	\$487,500	\$487,500	\$4,646,623	\$4,646,623	\$4,646,623	\$4,646,623	
TOTAL DIRECT COSTS	7,325,735	7,325,735	7,325,735	7,325,735	7,997,780	7,997,780	7,997,780	7,997,780	12,465,790	12,465,790	12,465,790	12,465,790	
TOTAL DIRECT COSTS	7,325,735	7,325,735	7,325,735	7,325,735	7,997,780	7,997,780	7,997,780	7,997,780	12,465,790	12,465,790	12,465,790	12,465,790	
GROSS PROFIT CONTRIBUTION	-7,195,735	-7,195,735	-7,195,735	-7,195,735	-7,510,280	-7,510,280	-7,510,280	-7,510,280	-7,819,167	-7,819,167	-7,819,167	-7,819,167	
TOTAL ADMINISTRATION COSTS	704,775	704,775	704,775	704,775	1,187,063	1,187,063	1,187,063	1,187,063	1,740,864	1,740,864	1,740,864	1,740,864	
STAFF INCENTIVE				0					0			0	
PROFIT CONTRIBUTION	-\$7,900,510	-\$7,900,510	-\$7,900,510	-\$7,900,510	-\$8,697,343	-\$8,697,343	-\$8,697,343	-\$8,697,343	-\$9,560,032	-\$9,560,032	-\$9,560,032	-\$9,560,032	
SCHOLARSHIPS GRANTED	-\$1,675,000	-\$1,675,000	-\$1,675,000	-\$1,675,000	-\$3,350,000	-\$3,350,000	-\$3,350,000	-\$3,350,000	-\$5,025,000	-\$5,025,000	-\$5,025,000	-\$5,025,000	
WORKING CAPITAL	-35,750	-35,750	-35,750	-35,750	-90,188	-90,188	-90,188	-90,188	-803,387	-803,387	-803,387	-803,387	
Grants treated as Revenue	-130,000	-130,000	-130,000	-130,000	-487,500	-487,500	-487,500	-487,500	-4,646,623	-4,646,623	-4,646,623	-4,646,623	
Interest	0			0				0				0	
Other costs - borrowing	0				0				0				
Creditors - Directors	0	0											
Taxation	0	0	0	0	0	0	0	0	0	0	0	0	
Dividends Paid				0				0				0	
NET CASH FLOW	-9,741,260	-9,741,260	-9,741,260	-9,741,260	-12,625,030	-12,625,030	-12,625,030	-12,625,030	-20,035,041	-20,035,041	-20,035,041	-20,035,041	
CAPITAL EXPENDITURE													
CapEx Land Building Acquisitions	-90,379,463	-90,379,463	-90,379,463	-90,379,463	-89,166,963	-89,166,963	-89,166,963	-89,166,963	-70,646,350	-70,646,350	-70,646,350	-70,646,350	
Plant & Equipment	-275,000	-275,000	-275,000	-275,000	-2,525,000	-2,525,000	-2,525,000	-2,525,000	-26,400,000	-26,400,000	-26,400,000	-26,400,000	
Office Building	-2,500,000	-2,500,000	0	0	0	0	0	0	0	0	0	0	
Intellectual Property	0			0				0				0	
TOTAL GRANTS FUNDING	\$112,500,000	112,500,000	112,500,000	112,500,000	100,550,000	100,550,000	100,550,000	100,550,000	116,725,000	116,725,000	116,725,000	116,725,000	
LOAN REPAYMENTS				0				0				0	
NET QUARTER CASH FLOW	9,604,278	9,604,278	12,104,278	12,104,278	-3,766,993	-3,766,993	-3,766,993	-3,766,993	-356,391	-356,391	-356,391	-356,391	
OPENING BALANCE	0	9,604,278	19,208,555	31,312,833	43,417,110	39,650,118	35,883,125	32,116,133	28,349,140	27,992,749	27,636,358	27,279,966	
CLOSING BALANCE	\$9,604,278	\$19,208,555	\$31,312,833	\$43,417,110	\$39,650,118	\$35,883,125	\$32,116,133	\$28,349,140	\$27,992,749	\$27,636,358	\$27,279,966	\$26,923,575	
BALANCE SHEET BALANCE				\$43,417,110				\$28,349,140				\$26,923,575	

STAFF NEEDS									
#	Staff	Qty	Desktop	Laptop	MFP	Cellphone	Laser printer	Color printer	Office furniture
1	PASCAS Foundation (Angola) Ltd Director	3		3	3	3	1	1	3
2	Executives - Schools,University, Hospitals	3	3			3	3		3
3	Chief Accountant	1	1		1	1	1		1
4	Economist - auditor	1	1			1	1		1
5	Lawyer	3	3			3	3		3
6	Interpreter	1		1		1		1	1
7	Executive Human Resources Manager	1	1			1			1
8	Human Resources Officers	2	2		2	2	1		2
9	General Manager	1	1			1	1		1
10	Marketing Manager	1	1			1	1		1
11	Marketing Officers	1	1			1	1		1
12	Sales Manager	1	1			1	1		1
13	Production Manager	1	1			1	1		1
14	Information Technology Manager	1	1			1	1		1
15	Information Technology Officers	3	3			3	1		3
16	Technical Engineer	1	1			1	1		1
17	Quality Control Officers	1	1			1	1		1
18	Administrative Manager	1		1		1	1		1
19	Secretary	2	2			2	2		2
20	Shipping	3				3			3
21	Head of Security	1	1			1	1		1
22	Security	4				4			4
23	Non Executive Directors	3	3			3	2	1	3
24	Other staff	5				5			5
25	Sub Contractors	2	2			2	1		2
TOTAL:		47	30	5	6	47	26	3	47
			Cost per unit, USD (Average)						
			Desktop	Laptop	MFP	Cellphone	Laser printer	Color printer	Office furniture set
			643	1571	330	143	302	771	1285
TOTAL:			19,290	7,855	1,980	6,721	7,852	2,313	60,395
									\$106,406
Plus miscellaneous									<u>100,000</u>
say									<u><u>\$200,000</u></u>

MULTIFUNCTION PERIPHERAL (MFP)

A multifunction peripheral (MFP) is a device that performs a variety of functions that would otherwise be carried out carried out by separate peripheral devices. As a rule, a multifunction peripheral includes at least two of the following:

- Printer
- Scanner
- Copier
- Fax Machine



More than three quarters of primary school age children in Zimbabwe attend school and gender parity in attendance has been achieved. % Primary School Net Attendance Rate Female Male Both 85% of children ages 6-12 attend primary school.

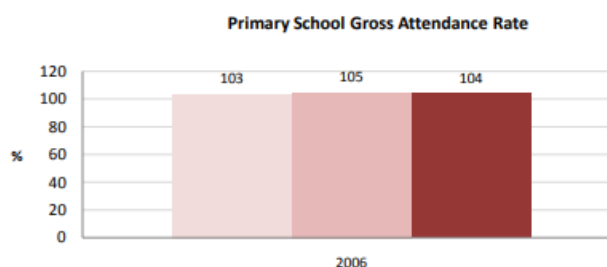
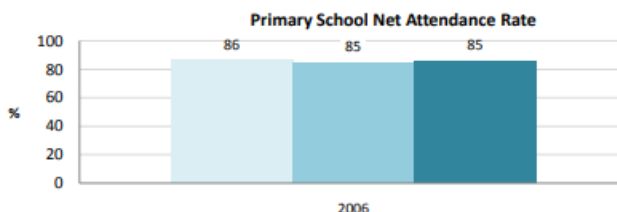
https://www.epdc.org/sites/default/files/documents/Zimbabwe_coreusaid.pdf#:

www.epdc.org/sites/default/files/documents/Zimbabwe_coreusaid.pdf

Primary School Net and Gross Attendance Rates, Zimbabwe

More than three quarters of primary school age children in Zimbabwe attend school and gender parity in attendance has been achieved.

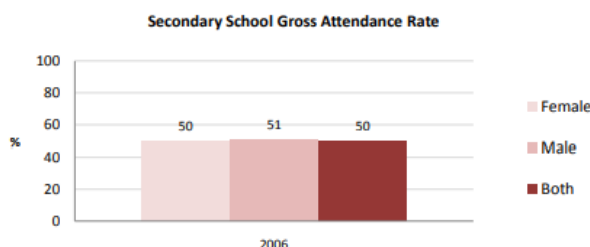
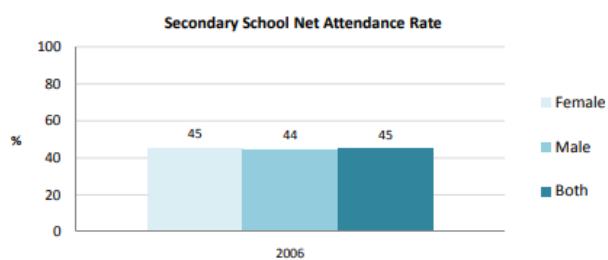
- 85% of children ages 6-12 attend primary school.
- 85% of boys ages 6-12 attend school, compared to 86% of girls.
- No gender disparity can be observed in either net or gross attendance rates.



Secondary School Net and Gross Attendance Rates, Zimbabwe

Less than a half of secondary school age youth attends school. Males are not more likely to attend than females.

- 45% of youth ages 13-18 attend secondary school.
- 44% of males ages 13-18 attend school, compared to 45% of females.
- Students over or under the official secondary school age range make up 5% of the secondary school age population.
- No gender disparity can be observed in either net or gross attendance rates.



Frund Raising Buffer
Special School Projects
Buidling Fund

	2,025	2,026	2,027	2,028	2,029
Frund Raising Buffer	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Special School Projects	500,000	500,000	500,000	500,000	500,000
Buidling Fund	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Total	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000

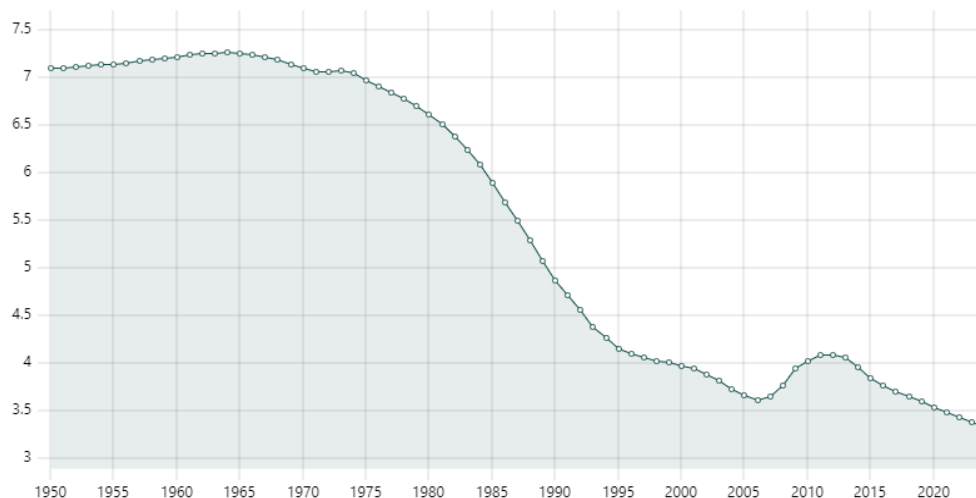
720,000 ORPHANS throughout Zimbabwe

Zimbabwe is home to an estimated 720,000 orphans, many of whom have been orphaned by AIDS and poverty¹²³. Traditionally, the extended family would care for orphans, but the difficult economic and social conditions in the country have left relatives struggling to cope¹³. Orphaned children in Zimbabwe will find themselves in one of three places: on the streets, in an orphanage, or in an adoptive family home

Support for Orphanages may expand throughout Tanzania

Historic Total Fertility Rate of Zimbabwe (1950-2024)

Zimbabwe has seen a decrease of the population fertility rate since the 1950's. From 7.104 to 3.3368 births per woman, a decrease of -53.03% in total.



Zimbabwe -

Total fertility rate

3.4

Births per woman 2022

A starting point:

3,000 orphans anywhere in Zimbabwe

	Food	Medicine	Clothing	
Possible present situation:				
Being provided per child Existing at this point	per day \$1.53	per mth \$0.61	per qt \$0.00	
Required per child	\$10.00	\$285.00	\$250.00	
Needed per child	\$11.53	\$285.61	\$250.00	
for year multiply by	365	12	4	
	10,950,000	10,260,000	3,000,000	24,210,000

Counsellor Carers	Living Feelings First accredited	30 children	one per - this being in addition to existing staff / carers	salary	
	Total required	100 Pascas Counsellors		\$30,000	\$3,000,000

ORPHANAGES ANNUAL RECURRENT COSTS \$27,210,000

Water purification systems (per orphanage)

Equipment cost, USD	Installation cost, USD	Performance, litres/ hour	Once only Budget	
5,000 - 20,000	1,000 - 5,000	40 - 150		500,000

Major repair and renovation

Major repair and renovation, USD, M2 (building from 3,500 to 7,500 square metres)	Budget	
		5,000,000
ORPHANAGES ONCE ONLY CAPITAL COSTS		\$5,500,000

Year 1 starter support: **\$32,710,000**

PASCAS FOUNDATION (Zimbabwe) Ltd
ESTIMATED BUILDING COSTS SCHOOL

\$ = USD

30 Jun

23

AU\$1.00 = USD 0.65 ZIG 8.80 USD1.00 = ZIG 13.56
 AU\$0.0006 = TZS 1.00 Zimbabwe Gold
 Metres Metres Total M²
 Length Width Floor Area
 Cost A\$ Cost

HIGH SCHOOL

TOTAL COMPLEX

SCHOOL building per m2				\$2,500	
building per m2 for Maths	\$1,200				
building per m2 for Technology	\$3,500				
Floor space per child (classroom, halls, toilets, admin, etc.)			33		
School student population			600		
Total building area and cost			19,800	\$2,500	\$49,500,000
Sporting fields and grounds					2,500,000
Total School Campus to be developed		students	3,000		

TOTAL BUILDING STRUCTURES		M ²	<u>19,800</u>	\$2,626	\$52,000,000
(Cordell based estimates can be improved upon)					

SITE WORKS

Site Filling		20,000	M ³		50	1,000,000
	spaces	circulation	1.5			
Parking Areas	200	15	296.8	4,452	100	445,200
	per car space	5.3	2.8	14.84		
Site works			M ²	800	100	80,000
Sporting Fields		20,000	M ³		150	3,000,000
Services (electrical / sewer etc) transformers						5,000,000
Security fences						30,000
Security deposits Power Authority						10,000
Professional costs					6%	3,120,000
Contingency					5%	2,600,000
TOTAL CONSTRUCTION						\$67,285,200
LAND COSTS		30,000	M ³		200	6,000,000

LAND & BUILDINGS

\$73,285,200

RENTAL BUDGET

19,800 M² \$370.13 M²
 10.0% pr anm \$7,328,520



PASCAS FOUNDATION (Zimbabwe) Ltd
ESTIMATED BUILDING COSTS TAFE
Technical And Further Education
TAFE
TOTAL COMPLEX

Craft Creations
 AU\$1.00 = USD 0.65
 Metres Metres
 Length Width
 Floor Area

\$ = USD
 ZIG 8.80
 Total M²
 Floor Area

30 Jun
 AU\$0.0006 = AOA 1
 USD1.00 = ZIG 13.56
 \$ M² TO BUILD
 Cost A\$ Cost

24

TAFE building per m2	similarly for Craft Creations			\$2,750	
building per m2 for Maths	\$1,200				
building per m2 for Technology	\$3,500				
Floor space per child (classroom, halls, toilets, admin, etc.)				33	
School student population				600	
Total building area and cost			19,800	\$2,750	\$54,450,000
Sporting fields and grounds buildings					2,500,000
Total TAFE Campus to be developed		students	3,000		
TOTAL BUILDING STRUCTURES			<u>M² 19,800</u>	<u>\$2,876</u>	<u>\$56,950,000</u>
(Cordell based estimates can be improved upon)					

SITE WORKS

Site Filling	spaces	20,000	M ³		50	1,000,000
	circulation		1.5			
Parking Areas	200	15	296.8	4,452	100	445,200
	per car space	5.3	2.8	14.84		
Site works			M ²	800	100	80,000
Sporting Fields		20,000	M ³		150	3,000,000
Services (electrical / sewer etc) transformers						5,000,000
Security fences						30,000
Security deposits Power Authority						10,000
Professional costs					6%	3,417,000
Contingency					5%	2,847,500
TOTAL CONSTRUCTION						<u>\$72,779,700</u>
LAND COSTS		30,000	M ³		200	6,000,000

LAND & BUILDINGS

RENTAL BUDGET

19,800 M² \$397.88 M²
 10.0% pr anm **\$7,877,970**

\$78,779,700



This could be 4 hospitals of 75 beds each in rural areas.

HOSPITAL COST

INVESTED FUNDS

Central Location - Medium Rise - Prestige Structure				
LAND ACQUISITION	TEN HECTARES		\$20,000,000	
Stamp Duty	REQUIRED		1,200,000	
Legals & Commissions on purchase			100,000	
Land Cost				21,300,000
Headwork Charges				1,000,000
Civil Works				4,000,000

SITE COSTS \$26,300,000

HOSPITAL DEVELOPMENT

	BEDS			
BUDGET COST OF BUILDING	300	\$600,000	180,000,000	
Professional Fees - Construction		12.0%	12,387,840	
BUILDING COSTS				192,387,840

TOTAL GENERAL AREA FITOUT	300	\$100,000	30,000,000	
TOTAL for Theatres	15	\$1,200,000	18,000,000	
IMAGING SYSTEMS TOTAL			19,000,000	
RADIOTHERAPY TOTAL			0	
EMERGENCY CENTRE			1,500,000	
MEDICAL CENTRE for Medical Practitioners			600,000	
MEDICAL CENTRE for Specialists			1,000,000	
MEDICAL CENTRE for Oncologist Specialists			2,200,000	
PAIN CLINIC			1,200,000	
PATHOLOGY LABORATORY			2,000,000	
HOSPITAL EQUIPMENT COSTS				75,500,000

Stockup			5,000,000	
Professional Fees - Industry Specialities			2,250,000	
Development Working Capital			2,000,000	
Pe-opening marketing and staffing costs			5,000,000	
Working Capital			5,000,000	
WORKING CAPITAL & FEES				<u>19,250,000</u>

TOTAL HOSPITAL DEVELOPMENT COSTS \$313,437,840

MEDI-HOTEL with Step-Down Accommodation	ROOMS	per room		
room fitout	150	\$60,000	9,000,000	
balance			3,800,000	
Hotel total fitout				12,800,000

ASSOCIATED MEDICAL FACILITIES & DIVISIONS 10,000,000

ASSET DEVELOPMENT COSTS \$336,237,840

Borrowing Costs & Share Placement Costs 3.0% 10,087,135

INTEREST PROVISION - CONSTRUCTION 8.0% 26,899,027

INTEREST PROVISION - 3 Months Operation 6,000,000

TOTAL PROJECT BUDGET **\$379,224,002**

BUFFER { buffer offset against interest + provision } 20,775,998

FUNDING STRUCTURE **\$400,000,000**



HOSPITAL EQUIPMENT

AU\$1.00 =

USD 0.65

ZIG 8.80

USD1.00 =

ZIG 13.56

PLANT & EQUIPMENT

Zimbabwe Gold

EQUIPMENT & FITOUT BUDGETS

	No	\$	Total \$
Wards - single with medical gas, ensuite etc	300	40,000	\$12,000,000
Ward area equipment			1,000,000
Day Theatre complex fitout for patients	30	25,000	750,000
Common Areas			1,500,000
Office and administration			300,000
Computer System, hardware and software			9,000,000
Telephone System			550,000
Fire Detection Systems			500,000
Signage			400,000
Sundry Provisions			4,000,000

TOTAL GENERAL AREA FITOUT	300	100,000	\$30,000,000
---------------------------	-----	---------	--------------

THEATRES

Table		\$100,000	
Theatre Lights		100,000	
Instruments		200,000	
Image Intensifier		140,000	
Anaesthesia		170,000	
Endoscopy Instruments		120,000	
Autoclaves		100,000	
Sundry		270,000	
Total per Theatre		\$1,200,000	

Total for Main Theatres	10	12,000,000	
-------------------------	----	------------	--

Total for Day Theatres	5	6,000,000	
------------------------	---	-----------	--

TOTAL for Theatres			18,000,000
--------------------	--	--	------------

IMAGING EQUIPMENT

MRI Flex Art		4,400,000	
Cardiac Catheter Lab		2,400,000	
CT Scanner Xpress SX		2,200,000	
CT Scanner Xspeed		1,800,000	
Angiography Unit		1,400,000	
Dual Head Gamma Camera		1,000,000	
Fluoroscopy Room		800,000	
General Ultrasound		600,000	
Cardiac Ultrasound		600,000	
Mobile Image Intensifier - main theatres		300,000	
Mobile Image Intensifier - day theatres		300,000	
Mammography Unit		250,000	
General Xray Room		400,000	
Tomography Room		200,000	
Mobile Xray Unit		100,000	
Laser Camera		100,000	
Monitoring Equipment, ECG/pressures		250,000	
Digital Agfa & Miscellaneous		150,000	
Additional Developments		1,750,000	
IMAGING SYSTEMS TOTAL			19,000,000

RADIOTHERAPY UNIT

Linear Accelerator (10MEV) - Varian		0	
Linear Accelerator (6MEV) - Varian		0	
Support Equipment		0	

RADIOTHERAPY TOTAL			0
--------------------	--	--	---

EMERGENCY			1,500,000
-----------	--	--	-----------

MEDICAL CENTRE for Medical Practitioners			600,000
--	--	--	---------

MEDICAL CENTRE for Specialists			1,000,000
--------------------------------	--	--	-----------

MEDICAL CENTRE for Oncologist Specialists			2,200,000
---	--	--	-----------

PAIN CLINIC			1,200,000
-------------	--	--	-----------

PATHOLOGY LABORATORY			2,000,000
----------------------	--	--	-----------

TOTAL FITOUT & EQUIPMENT			\$75,500,000
--------------------------	--	--	---------------------

PASCAS FOUNDATION (Zimbabwe) Ltd

\$ = USD

30 Jun

28

**ESTIMATED BUILDING COSTS FIRST AID - CLINIC-
COMMUNITY CENTRE**

AU\$0.0006 = TZS 1.00

USD1.00 = ZIG 13.56

AU\$1.00 = USD 0.65 ZIG 8.80

Zimbabwe Gold

	Metres	Metres	Total	M ²	\$ M ²	TO BUILD
	Length	Width	Floor Area		Cost	A\$ Cost

building per m2					\$3,000	
budget including land	Loading					
CLINIC HEALTH CENTRE	30%					\$2,000,000
MEDICAL CLINIC	30%					1,000,000
COMMUNITY CENTRE	30%					2,000,000
MOBILE CLINIC	30%					500,000
TOTAL BUILDING STRUCTURES			M ²	<u>0</u>		<u>\$5,500,000</u>
(Cordell based estimates can be improved upon)						

SITE WORKS

Site Filling		2,000	M ³		50	100,000
	spaces	circulation		1.5		
Parking Areas	20	15	29.68	445	100	44,520
	per car space	5.3	2.8	14.84		
Site works			M ²	800	100	80,000
Services (electrical / sewer etc) transformers						50,000
Security fences						30,000
Security deposits Power Authority						10,000
Professional costs					6%	330,000
Contingency					5%	275,000
TOTAL CONSTRUCTION						<u>\$6,419,520</u>

LAND COSTS

3,000 M³ 200 600,000

Stamp duty waived by Government

LAND & BUILDINGS

\$7,019,520

RENTAL BUDGET

0 M² 10.0% pr anm \$701,952 M²



Load prime cost by

30%

Doctors require a three- to four-year undergraduate Bachelor of Medicine program and a four-year postgraduate degree. They then spend up to two years interning and training as a resident before spending up to four years training as a fellow in their chosen speciality.

In Australia, you can expect to pay between AU\$11,000 and AU\$60,000 per year for your studies, depending on whether you have a Commonwealth Supported Place (CSP) or are paying full-fees in an accelerated program. Typical tuition fees for undergraduate medical programs are around AU\$57,760 to AU\$71,488 (February 2022). (Consider AU\$70,000)

The fees for an undergraduate (bachelor's) nursing course may range between AUD \$27,000 to \$35,000 per year. The Bachelor of Nursing is 3 years, full-time under the standard study plan. By fast-tracking you can complete the degree in 2 years, including clinical placements. For a traditional four-year bachelor of science in nursing (BSN) program, students can expect total tuition costs of at least \$40,000 (or much more).

Master of Teaching (Secondary)
 Indicative first year fee AU\$30,976
 Indicative total course fee AU\$63,500

University of Melbourne 2022

Secondary school teachers are responsible for teaching students in Year 7 through 12, who are generally between the age group of 12 and 18. These typically include four-year courses for individuals with a good Universities Admission Index (UAI) score and who have successfully completed Year 12. The courses combine practical and theory to give a well-rounded teaching experience.

		Total Tuition Fees				
		2022	2022	2022	2022	2022
Bachelor of Accounting		2022	\$135,600			
Bachelor of Information & Communications		2022	\$111,840			
Bachelor of Psychology		2022	\$108,480			
Bachelore of Nursing & Midwifery		2022	\$82,920			
Master of Teaching		2022	\$48,960			

SCHOLARSHIPS GRANTS		2025	2026	2027	2028	2029
Doctors	numbers	20	20	20	20	20
Nurses	numbers	40	40	40	40	40
Teachers	numbers	40	40	40	40	40
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Cumulative whilst at foreign university						
Doctors	numbers	20	40	60	80	100
Nurses	numbers	40	80	120	120	120
Teachers	numbers	40	80	120	160	160
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Tuition Fees						
Doctors	each per annum	\$70,000	\$70,000	\$70,000	\$70,000	\$70,000
Nurses	per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Teachers	per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Living Allowance Subsidy						
Doctors	each per annum	25,000	25,000	25,000	25,000	25,000
Nurses	per annum	25,000	25,000	25,000	25,000	25,000
Teachers	per annum	25,000	25,000	25,000	25,000	25,000
Total Individual Scholarship						
Doctors	each per annum	\$95,000	95,000	95,000	95,000	95,000
Nurses	per annum	60,000	60,000	60,000	60,000	60,000
Teachers	per annum	60,000	60,000	60,000	60,000	60,000
ANNUAL SCHOLARSHIP BUDGET						
Doctors	per annum	\$1,900,000	3,800,000	5,700,000	7,600,000	9,500,000
Nurses	per annum	2,400,000	4,800,000	7,200,000	7,200,000	7,200,000
Teachers	per annum	2,400,000	4,800,000	7,200,000	9,600,000	9,600,000
TOTAL SCHOLARSHIPS		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000

PASCAS FOUNDATION (Zimbabwe) Ltd
ENTERPRISE AGREEMENT WAGE STRUCTURE

\$ = USD 30 Jun 30

USD1.00 = ZIG 13.56

AU\$1.00 = USD 0.65

ZIG 8.80

Zimbabwe Gold

GENERAL OPERATIONS

	Annualised Daywork	Weekly	Hourly Overtime
1 Trainee Operator	\$22,880	\$440	\$13.10
2 Operator	\$24,960	\$480	\$14.30
3 Senior Operator	\$26,520	\$510	\$15.20
4 Plant Controller	\$27,560	\$530	\$15.80
5 Senior Plant Controller	\$29,120	\$560	\$16.70
6 Senior Plant / Trainer	\$30,160	\$580	\$17.30
7 Plant Specialist	\$33,800	\$650	\$19.35

ADMINISTRATION

Secretarial / Clerical	\$26,000	\$500	\$14.90
Personal Assistant	\$31,200	\$600	\$17.85
Specialist	\$52,000	\$600	\$29.75

PRODUCTIVE HOURS per ANNUM

	Weeks	Days	Hours
Weeks per year	52	260	
Less: Public Holidays (10)	2	10	76
Annual Holidays	4	20	152
Effective working weeks	46	230	
Hours worked per day			7.60
Hours worked per week			38
Employee annual productive hours per Annum			1,748

Overtime hours worked are paid at the rate being annual salary / productive hours pa

SHIFT PLATFORM

	Day 7am-3pm	Night 3pm-11pm	Morning 11pm-7am
Shift Allowance	\$0.00	\$7.00	\$14.00

SUPERANNUATION

Employer contribution as a % of ordinary time earnings	2006	9.00%
Financial Year ending on 30 June	2009	10.00%

WORKERS COMPENSATION

2.50%

**AVERAGE WAGE
Specialist**

Base On-Costs TOTAL
\$26,520 20% \$31,824

Year 2025 2026 2027 2028 2029

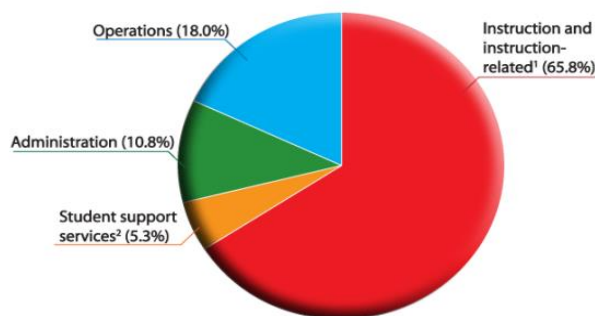
Total Employees in Clinics & Schools \$322,400 \$1,209,000 \$11,523,624 \$59,084,208 \$59,970,808

Employees Number 11 38 363 1,857 1,885
 Employees Administration 28 56 67 78 90

Total Employed 39 94 430 1,935 1,975

Sales per Clinic & School Employee \$47,273 \$51,316 \$51,202 \$51,318 \$51,314

Percentage distribution of total current expenditures for public elementary and secondary education



Construction Costs and Descriptors Queensland Independent Schools Block Grant Authority

	Construction Costs (per m2)	Descriptors
GENERAL LEARNING AREA (Prep)	AUD Feb 2022 \$2,550	Includes general classroom or multipurpose area, teacher work areas and general storage.
GENERAL LEARNING AREA (P &S) GENERAL LEARNING AREA (C) WITHDRAWAL / STORAGE AREA	\$2,410 \$2,410 \$2,380	
FLEXIBLE LEARNING AREA	\$2,650	Includes wet areas and/or additional storage/joinery.
HEALTH and PHYS ED	\$2,380	Includes basic gym areas and equipment stores and basic change rooms. *Excludes amenities.
SCIENCE	\$3,370	Includes laboratories and project/research labs, preparation rooms (high service costs), storage for laboratory equipment and chemicals. Basic building also reflects adjusted materials.
TECHNOLOGIES: - Design and Tech./Digital Tech. Laboratory	\$2,990	Includes provision for increased technology capability in an adaptable workspace including equipment storage and associated joinery, such as for robotics or other practical activities.
TECHNOLOGIES: - Food and fibre production - Food specialisations	\$3,260	Includes basic kitchen, pantry, laundry, storerooms and associated joinery.
TECHNOLOGIES: - Hospitality Practices (VET and/or Applied Syllabuses)	\$3,890	Includes higher density of building services and extraction system, industry relevant fit out, as well as food store, laundry, storerooms and associated joinery. *Excludes cold/cool room.

Functional Areas	Construction Costs (per m2)	Descriptors
TECHNOLOGIES e.g.: - Engineering principles and systems - Materials and technologies specialisation	AUD Feb 2022 \$2,630	Includes workshop areas, machine bays, spraying bays, wash areas, storerooms, materials storage/racking space and associated joinery. *Excludes dust extraction system.
TECHNOLOGIES e.g.: - Engineering Skills (VET and/or Applied Syllabuses)	\$2,630	Includes workshop areas, machine bays, spraying bays, wash areas, storerooms, materials storage/racking space and associated joinery. *Excludes dust extraction system.
THE ARTS: - Dance - Drama - Media Arts - Music - Visual Arts	\$3,140 \$3,140 \$3,140 \$3,140 \$2,650	Includes acoustic treatments and additional services, such as dance floors, as well as practice rooms, band rooms, recording studios, green rooms, sound booths and storage rooms. Visual Arts includes storage, associated joinery, wet areas and display areas. *Excludes associated COLA.
ADMINISTRATION (P) ADMINISTRATION (S) ADMINISTRATION (C)	\$3,070 \$3,040 \$3,040	Reception, site server room, school management, business/finance and clerical support offices, work areas, secure and unsecure storage, board room/meeting rooms, staff room and amenities, sickbay, finishes and fixtures of appropriate quality, internal travel and other areas deemed necessary for the operation of the school.
AMENITIES (P) AMENITIES (S)	\$4,330	Includes toilets, urinals, disabled/ambulant toilets, showers, sinks, and cleaner rooms. NOTE- rate for 2020 includes higher proportion of open space.
APPLIED TECHNOLOGIES	\$3,890	Higher density cabling for electrical and communications purposes resulting in a high heat load (such as a server room or comms space) requiring provision of air- conditioning. May also require acoustic treatment, due to the technology-based activity occurring within, such as Media Arts or Film and Television and New Media. *Excludes wi-fi service.
COVERED LUNCH AREA	\$1,130	Attached or detached (close proximity to other serviced structure), on ground, paving, tilted roof.

Construction Costs and Descriptors Queensland Independent Schools Block Grant Authority

Functional Areas	Construction Costs (per m2)	Descriptors
COVERED OUTDOOR LEARNING AREA (COLA)	AUD Feb 2022 \$1,130	Attached or detached (close proximity to other serviced structure), on ground, paving, tilted roof, open aired. NOTE- COLA area up to 40m2, larger emphasis on lighting.
ENGINEERING - Plant Room	\$1,890	Includes plant rooms e.g., switchboard, air conditioning.
HPE SPORTS AREA	\$1,130	Attached or detached (close proximity to other serviced structure), on ground, paving, tilted roof. NOTE- painted floor, basic line marking, possible small stage for assembly purposes or block wall for ball sports, some lighting.
LIBRARY/RESOURCE CENTRE (P) LIBRARY RESOURCE CENTRE (S) SENIOR STUDY CENTRE LIBRARY/RESOURCE CENTRE (C)	AUD Feb 2022 \$2,600 \$3,040 \$3,040 \$3,040	Includes all circulation spaces, reading rooms, individual study areas, work rooms, satellite libraries, storage rooms and associated joinery. *Excludes any server room or other areas reliant on higher density cabling for electrical and communications purposes.
MULTIPURPOSE HALL	\$2,540	Includes large, open span structure, hardstand floors, basic line marking, and natural ventilation. *Excludes amenities and sprung floors.
PERFORMANCE HALL	\$3,290	Includes provision for higher standard of finishes, stage, basic lighting and curtaining. *Excludes amenities.

TRAVEL ENCLOSED & STAIRWELLS \$2,510

Includes enclosed pedestrian travel, such as stairwells, corridors and hallways.

TRAVEL LINK	\$800	Based on detached structure, basic frame, roof, simple lighting, ground slab as covered pedestrian walkway
TRAVEL UNENCLOSED	\$630	Based on attached structure, basic frame, roof, simple lighting, light ground pavement as pedestrian walkway between buildings. NOTE- also basic veranda on one side of building, 1st and/or 2nd floor, up to 3m wide. *Excludes uncovered paths. (refer Sundry Allowances- Landscaping)

Functional Areas	Construction Costs (per m2)	Descriptors
TUCKSHOP	AUD Feb 2022 \$4,940	Includes service areas such as service counter, roller doors, sink and food preparation areas such as benches and associated joinery. High intensity of building services and security. NOTE- Small area (10-20m2) *Excludes cold/cool room.

UNDERCROFT

DORMITORY ACCOMMODATION (inc. ensuites)

\$ 850 Includes basic structure to building works above, basic lighting and minimal walls.

\$2,840 Includes basic framed structure with dedicated ensuite.

DORMITORY ACCOMMODATION (inc. shared ensuites)	AUD Feb 2022 \$2,680	Includes basic framed structure, shared ensuite between multiple accommodation spaces (1, 2 or 4 beds sharing same service corridor). Higher density amenities.
SUPERVISORS ACCOMMODATION	\$2,840	Includes basic framed structure, with dedicated ensuite, kitchenette, area for single bed. NOTE- Studio type unit (35-45)

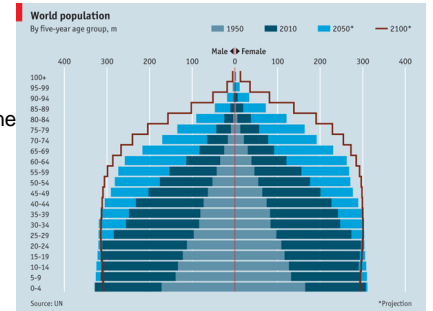
The current population of Zimbabwe .
As of June 2024, the population of Zimbabwe was estimated to be 1702068,854,650 people.

say
17,020,321

Predictions for the population of Zimbabwe are 19.2 million in 2030, 26.4 million in 2050, and 36 million 2100.

Births per Day	1,360
Deaths per Day	360

The median age in Zimbabwe is **18.4 years**.



Age structure	Percentage	Population (2020 est.)
0-14 years:	38.32%	(male 2,759,155 / female 2,814,462)
15-24 years:	20.16%	(male 1,436,710 / female 1,495,440)
25-54 years:	32.94%	(male 2,456,392 / female 2,334,973)
55-64 years:	4.07%	(male 227,506 / female 363,824)
65 years and over:	4.52%	(male 261,456 / female 396,396)

Religions

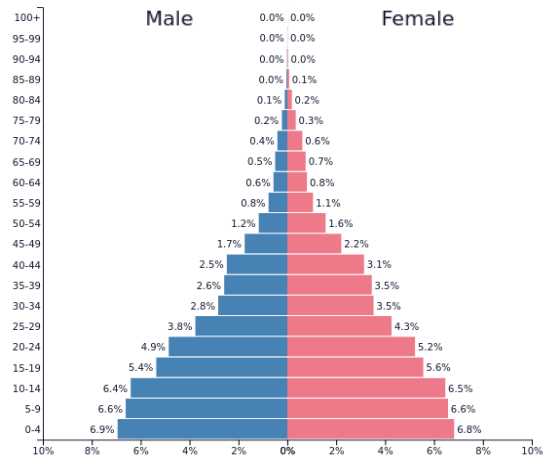
Religion in Zimbabwe

Apostolic	33.00%
Pentecostal	17.00%
Protestant	16.00%
Roman Catholic	10.00%
Other Christian	8.00%
Islan and other religions	1.00%
African traditional religions	3.00%
None	12.00%

100.00%

<https://relzim.org/major-religions-zimbabwe/>

At the start of 2024, 36.7 percent of Zimbabwe's population lived in urban centres, while 63.3 percent lived in rural areas.



PopulationPyramid.net

Zimbabwe - 2024
Population: 17,020,321

ZIMBABWE - Life expectancy at birth			
Date	Life expectancy - Women	Life expectancy - Men	Life expectancy
2024	64.13	60.81	62.60

CORRUPTION PERCEPTIONS INDEX

24	↑	Zimbabwe	149	73	↓	Australia	18
29	↓	Russia	136	80	=	Germany	10



In authoritarian contexts where control rests with a few, social movements are the last remaining check on power. It is the collective power held by ordinary people from all walks of life that will ultimately deliver accountability.

Using the monetary poverty line of US\$3.65, 74.1% (or 48.7 million) Tanzanians would be considered poor in 2023, a ratio that will decline to 39.8% (40.5 million) in 2043 on the Current Path forecast.

Problems in the country

- Women's and Girls' Rights. ...
- Children's Rights. ...
- Police Abuse. ...
- Corruption. ...
- Disability Rights. ...
- Sexual Orientation and Gender Identity.

Kickback Kings!

The Kickback

ZIMBABWE Cities

AUS\$1.00 = USD 0.65 ZIG 8.80

USD1.00 = ZIG 13.56

The Biggest Cities in Zimbabwe

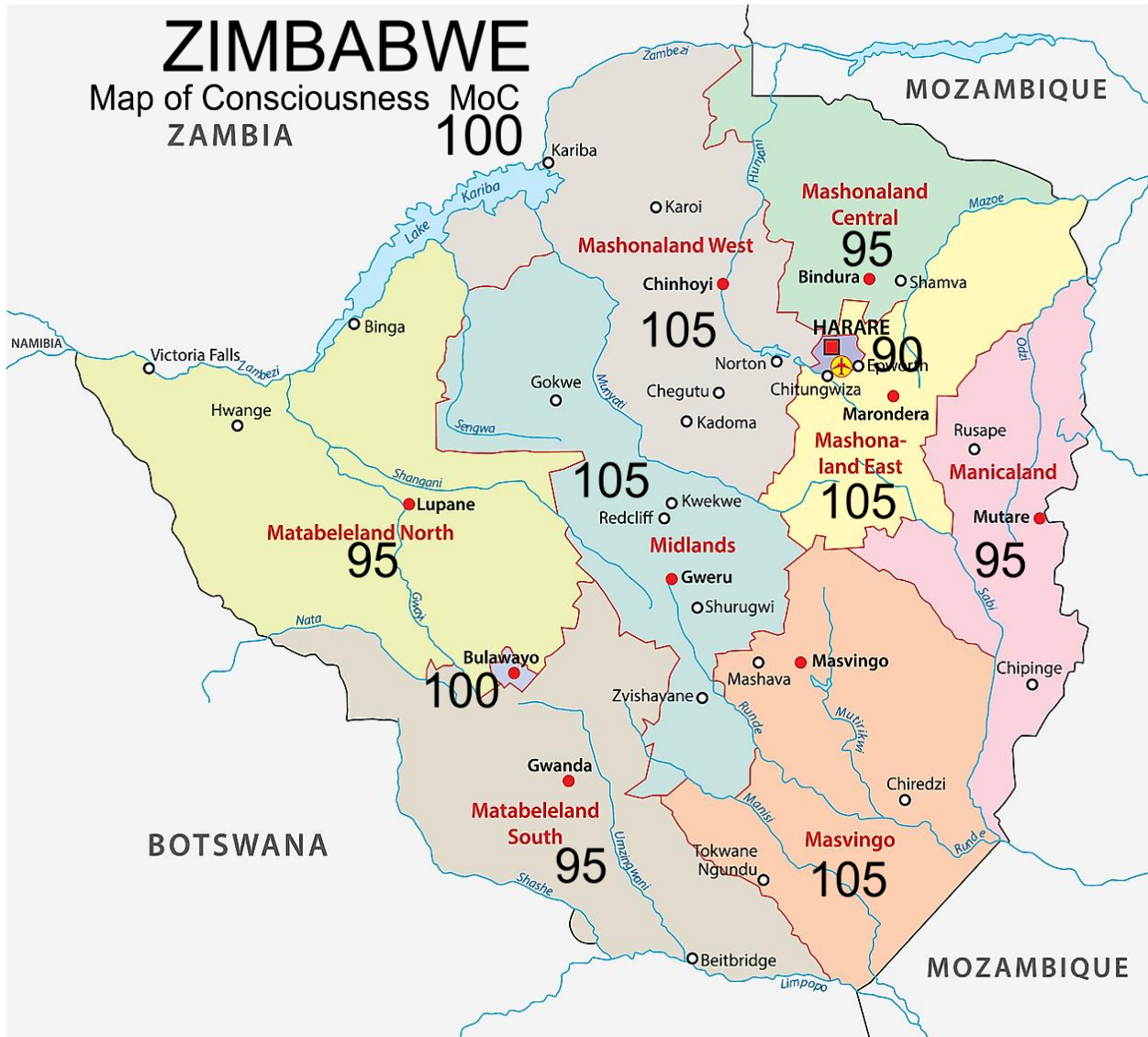
Number	City	Population 2024	MoC
1	Harare	1,542,813	90
2	Bulawayo	699,385	100
3	Chitungwiza	340,360	100
4	Mutare	184,205	90
5	Gweru	146,073	100
6	Epworth	123,250	100
7	Kwekwe	99,149	100
8	Kadoma	79,174	100
9	Masvingo	76,290	100
10	Chinhoyi	61,739	95
	Victoria Falls	33,060	90

The current population of Zimbabwe in 2024 is **17,020,321**, a **2.13% increase** from 2023.

Harare



Rank	Province	Census population, 2022	% of the total population, 2022	MoC
1	Harare	2,427,209	15.99	90
2	Manicaland	2,037,762	13.42	95
3	Midlands	1,811,908	11.94	105
4	Mashonaland West	1,893,578	12.48	105
5	Masvingo	1,638,539	10.79	105
6	Mashonaland East	1,731,181	11.41	105
7	Mashonaland Central	1,384,891	9.12	95
8	Matabeleland North	827,626	5.45	95
9	Matabeleland South	760,345	5.01	95
10	Bulawayo	665,940	4.13	100
—	Zimbabwe total	15,178,979	100.00%	100



MAP OF CONSCIOUSNESS

Map of Consciousness from Dr David R Hawkins, M.D., Ph.D. "Power vs Force".

Level	Log
ENLIGHTENMENT	700-1000
PEACE	600
JOY	540
LOVE	500
REASON	400
ACCEPTANCE	350
WILLINGNESS	310
NEUTRALITY	250
COURAGE	200
PRIDE	175
ANGER	150
DESIRE	125
FEAR	100
GRIEF	75
APATHY	50
GUILT	30
SHAME	20

PERSONALITY TRAITS:

Less than two dozen people on planet Earth.

Would not pick up a weapon let alone use it. These people gravitate to the health industry and humanitarian programs.

Debate and implement resolutions without argument and delay. 470

Debate and implement resolutions in due course. 440

Debate and implement resolutions with some degree of follow up generally needed. 410

Management supervision is generally necessary.

Politics become the hope for man's salvation.

Cause no harm to others starts to emerge. Power overrides force.

Illness is developed by those man erroneous emotions that calibrate 200 and lower.

Armies around the world function on pride. Force is now dominant, not power.

Harm of others prevails, self-interest prevails.

Totally self-reliant, not God reliant.

Fear dominates all motivation.

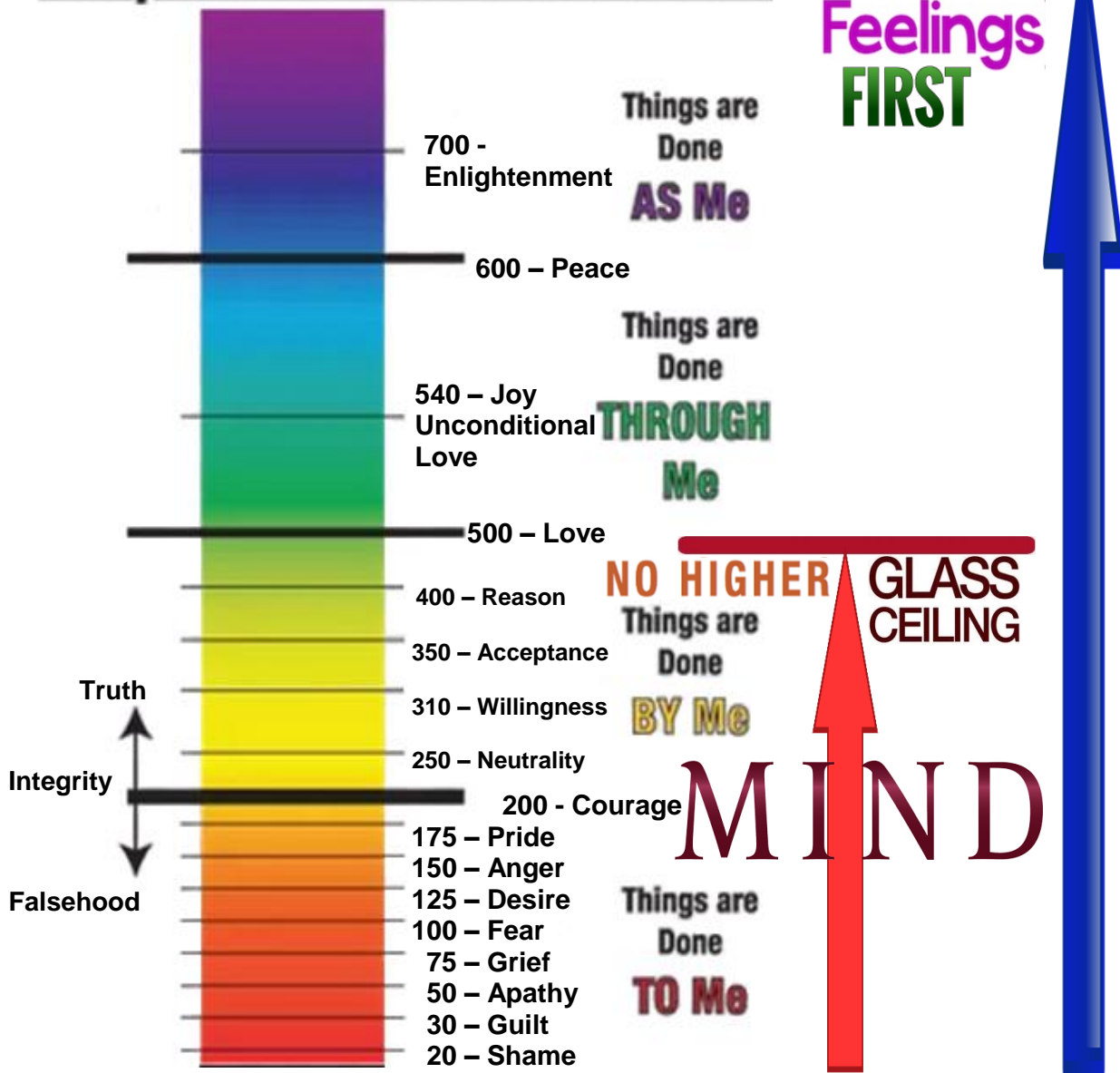
Suicide is possible and probable.

At these levels, seriously harming others for even trivial events appears to be justifiable.

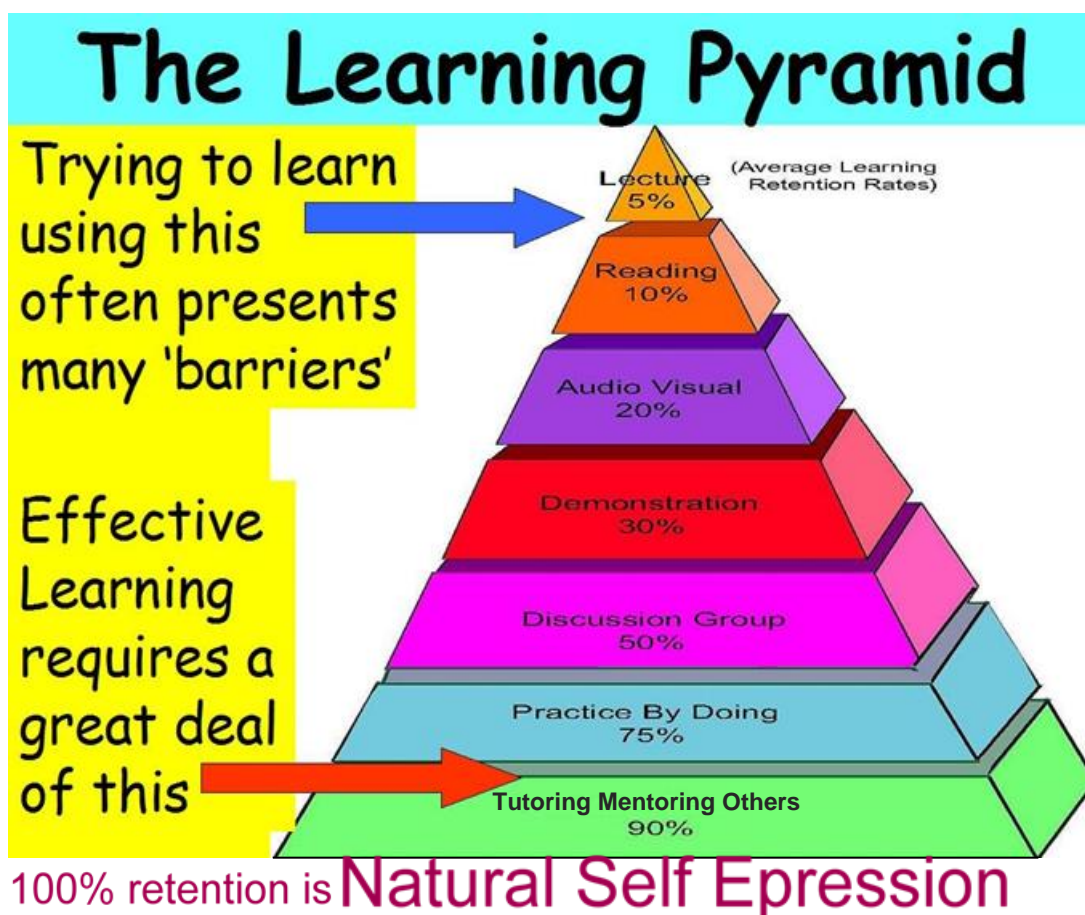
Poverty, unemployment, illness, etc., this is living hell on Earth.

Map of Consciousness


**Feelings
FIRST**



Level of Consciousness	Rate of Unemployment	Rate of Poverty	Happiness Rate "Life is OK"	Rate of Criminality
600 +	0%	0.0%	100%	0.0%
500 - 600	0%	0.0%	98%	0.5%
400 - 500	2%	0.5%	79%	2.0%
300 - 400	7%	1.0%	70%	5.0%
200 - 300	8%	1.5%	60%	9.0%
100 - 200	50%	22.0%	15%	50.0%
50 - 100	75%	40.0%	2%	91.0%
< 50	95%	65.0%	0%	98.0%



ZIMBABWE Doctors Nurses Teachers Ratios

	DOCTORS		NURSES & MIDWIVES		TEACHER / STUDENT ratio	
	per 1,000 people		per 1,000 people			
Zimbabwe	2020	0.2	2020	2.0	2013	36
Tanzania	2018	0.1	2018	0.6	2018	51
Angola	2017	0.2	2018	0.4	2015	50
Germany	2018	4.3	2018	13.5	2017	12
Australia	2018	3.8	2019	13.2	1999	18
New Zealand	2018	3.4	2018	11.1	2017	15
Strongest Worldwide	2020	Austria 5.4	2019	Switzerland 18	2018	San Marino 7

Zimbabwe: Student teacher ratio

At the national level, the ECD Pupil to Teacher Ratio (PTR) and Pupil to Trained Teacher Ratio (PTTR) were 36 and 46, respectively. In general, the PTR and PTTR for the nation and the respective areas (rural and urban) were well above the recommended PTR of 20 for ECD. The primary PTR and PTTR were 35 and 36 respectively.

MoC	No. of Countries	Average MoC	Average Life Expectancy	Human Development Index	Happiness Index	Education Index	Per Capita Income 2020
400s	10	406	78.50	0.939	6.8	.861	US\$54,010
300s	13	331	71.77	0.798	5.9	.684	US\$17,827
200s	10	232	69.45	0.759	5.8	.648	US\$16,972
High 100s	18	176	69.00	0.724	5.2	.639	US\$9,900
Low 100s	7	129	61.88	0.653	4.7	.567	US\$2,628
Below 100	11	66	52.73	0.564	4.2	.488	US\$2,658
WORLD		220	70				US\$10,900

When educators do not know what it is that they are teaching - that is the subject of Medicine!

Doctors do not know what the cause is of any illness - that is maybe why they have identified more than 10,000 illnesses and diseases!

Education and Health systems are now to EVOLVE!

The elephant in the room being: CHILDHOOD SUPPRESSION

The pathway forward is to embrace: FEELING-HEALING



our MIND is a CONTROL ADDICT!
our MIND is addicted to UNTRUTH!
our MIND cannot discern TRUTH!

our MIND is within our SPIRIT BODY
and orchestrates our physical BRAIN.

ASSUMPTIONS are the product of our MIND!

HEALING ends
MIND-CONTROL!



our SOUL is our TRUTH!
our FEELINGS are our TRUTH!
FEELINGS FIRST, mind to follow!

all we need is WITHIN.
our MIND suppresses FEELINGS.

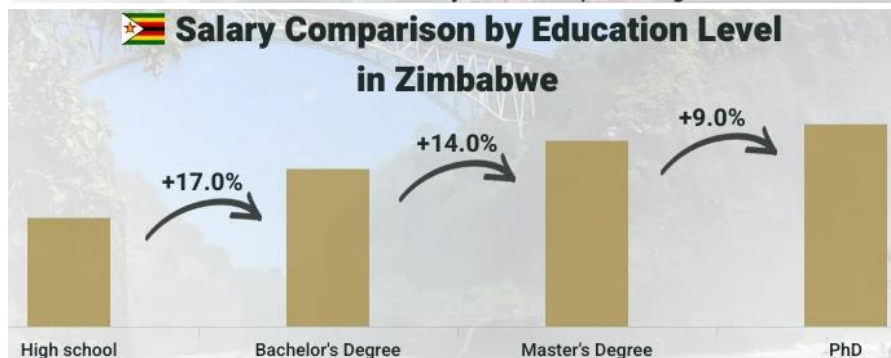
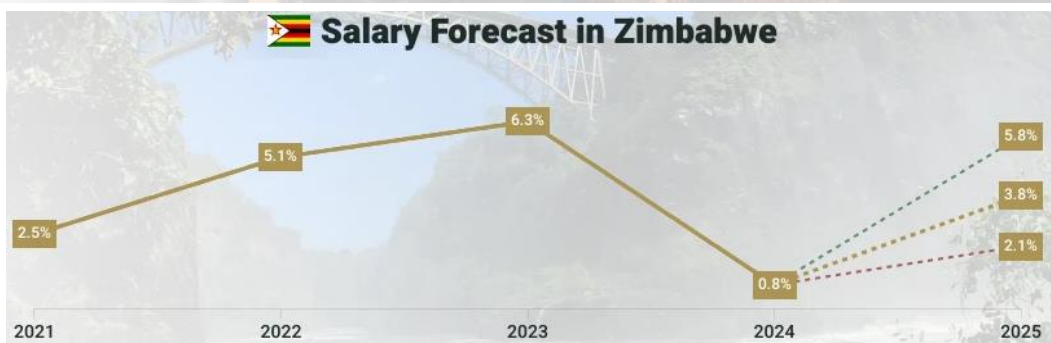
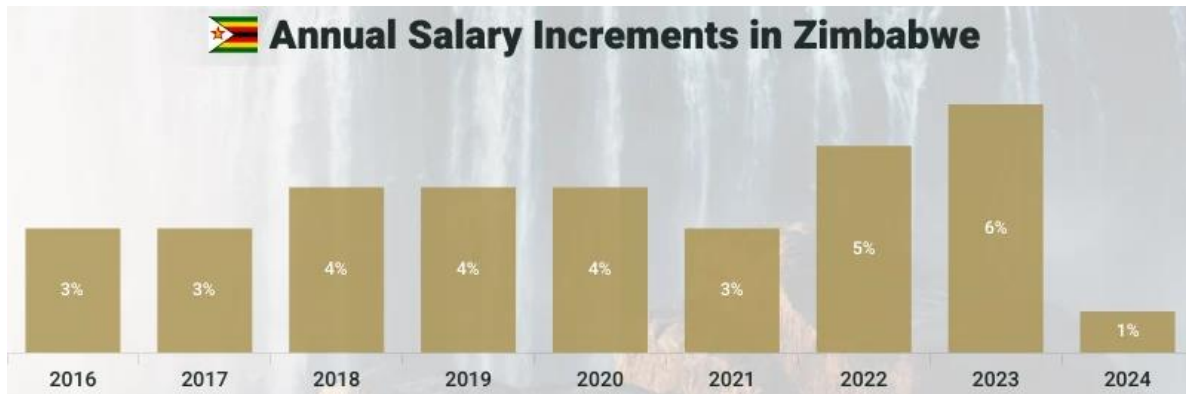
What is the average salary in Zimbabwe in 2024?

What is the average salary in Zimbabwe in 2024?

300 USD

(USD 3,600 yearly)

Low	Average	High
140 USD	300 USD	1,400 USD



What is the average hourly wage in the Zimbabwe?

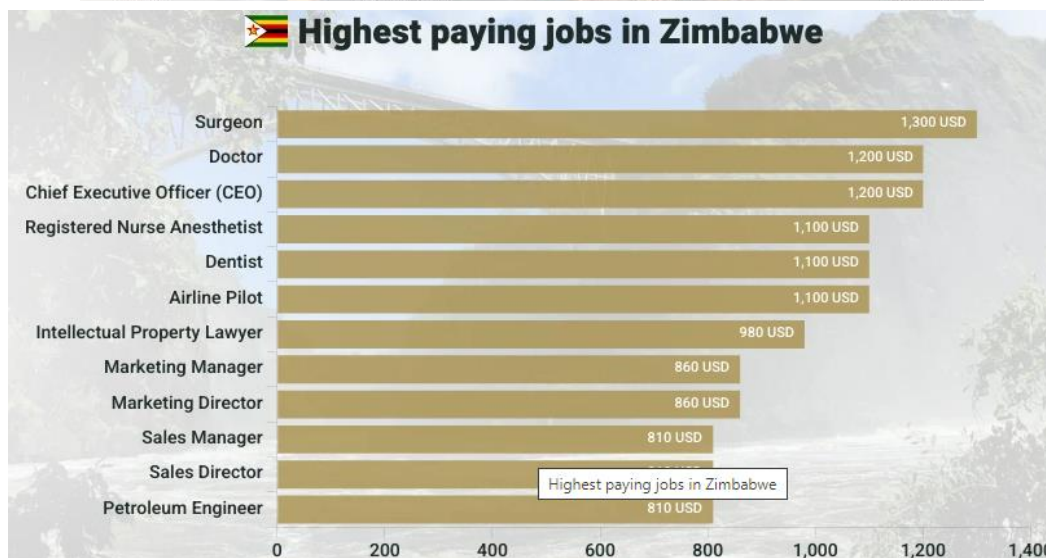
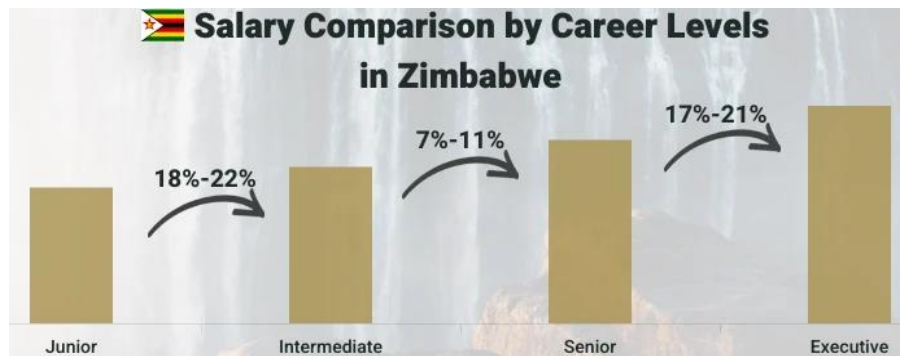
Average Hourly Wage

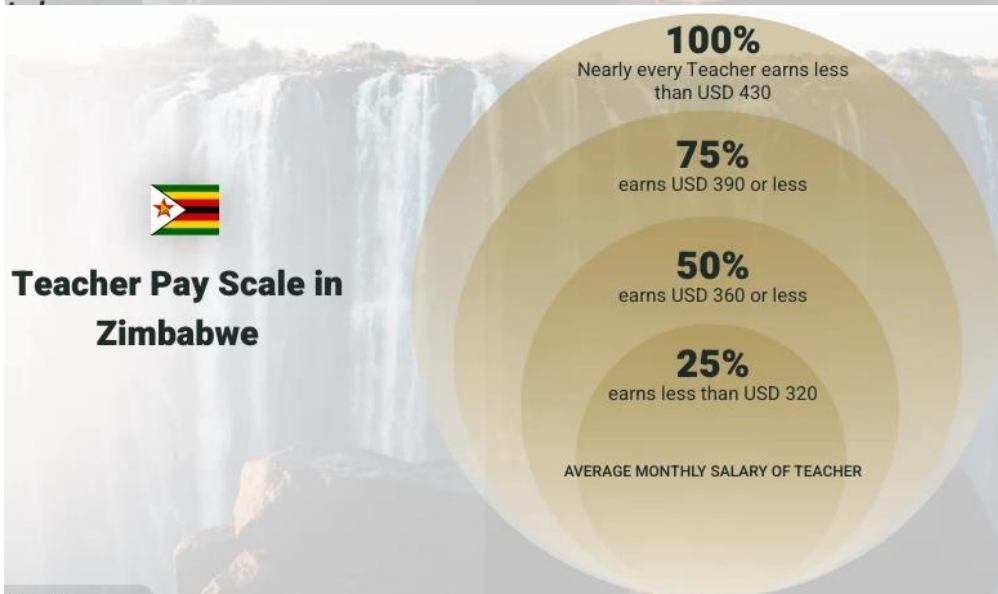
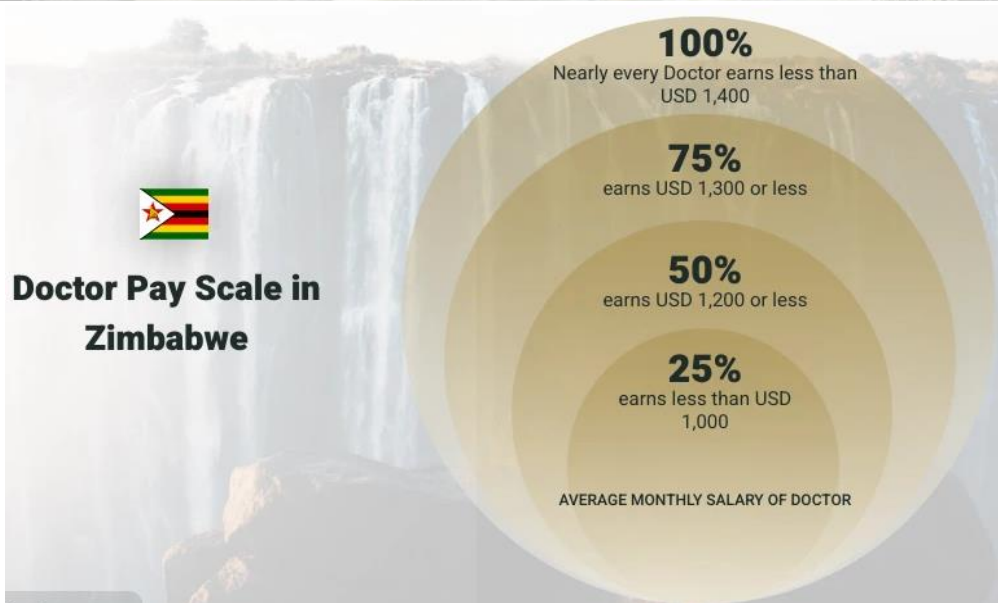
2 USD

Low
1
USD

Average
2
USD

High
8
USD





In the Southern African country, only 150,000 teachers cater to 4.2 million students and the average salary of a teacher is 28,800 Zimbabwean dollars (\$120) per month.

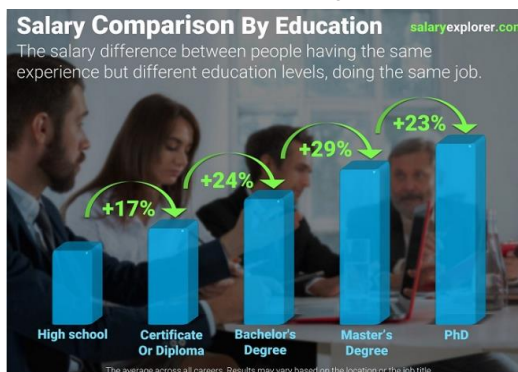
1 USD was equivalent to ZWD

360



USD
Low \$2,694
Average \$5,861
High \$9,306

A person working as **Secondary School Teacher** in **Zimbabwe** typically earns around **2,110,000 ZWD**. Salaries range from **970,000 ZWD** (lowest) to **3,350,000 ZWD** (highest).



but a teacher does much better

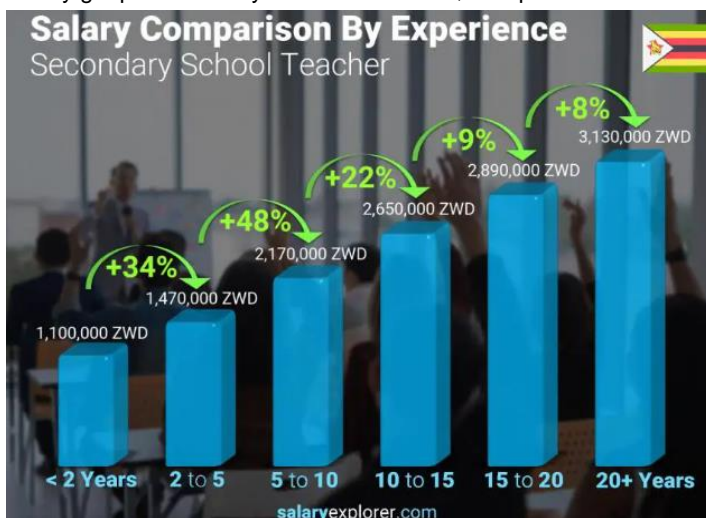
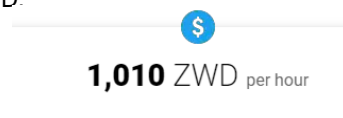


A Master's degree program or any post-graduate program in Zimbabwe costs anywhere from 1,090,000 ZWD to 260,000 ZWD and lasts approximately two years. That is quite an investment.



Hourly Wage = Annual Salary ÷ (52 x 5 x 8)

The average hourly wage (pay per hour) in Teaching / Education in Zimbabwe is 1,010 ZWD. This is the rate they get paid for every worked hour. US\$2.80 per hour.



ZIMBABWE Primary Teachers Wages 2

AUS\$1.00 =

USD 0.65

ZIG 8.80

USD1.00 = ZIG 13.56

USD1.00 = ZWL 360

<https://worldsalaries.com/average-primary-school-teacher-salary-in-zimbabwe/>

A Primary School Teacher working in Zimbabwe will typically earn around 2,038,500 ZWL per year, and

this can range from the lowest average salary of about 939,000 ZWL to the highest average salary of 3,253,900 ZWL.

Job Title	Category	Salary			
Academic Advisor	Teaching / Education	2,662,900 ZWL	Education Consultant	Teaching / Education	3,132,800 ZWL
Academic Assistant	Teaching / Education	1,882,700 ZWL	Education Coordinator	Teaching / Education	2,221,600 ZWL
Academic Coach	Teaching / Education	2,831,100 ZWL	Education Counselor	Teaching / Education	2,543,000 ZWL
Academic Librarian	Teaching / Education	2,026,800 ZWL	Education Director	Teaching / Education	4,019,900 ZWL
Academic Manager	Teaching / Education	3,263,500 ZWL	Education Program Specialist	Teaching / Education	2,854,700 ZWL
Academic Specialist	Teaching / Education	2,327,100 ZWL	Education Researcher	Teaching / Education	3,047,800 ZWL
Academic Staff	Teaching / Education	2,100,900 ZWL	Education Resource Specialist	Teaching / Education	2,423,000 ZWL
Accompanist	Teaching / Education	2,230,100 ZWL	Education Services Facilitator	Teaching / Education	2,411,500 ZWL
Achievement Coach	Teaching / Education	2,605,500 ZWL	Educational Psychologist	Teaching / Education	3,406,900 ZWL
Admissions Specialist	Teaching / Education	2,435,600 ZWL	EFL Teacher	Teaching / Education	2,184,900 ZWL
Agricultural Sciences Teacher	Teaching / Education	2,076,600 ZWL	eLearning Trainer	Teaching / Education	1,908,800 ZWL
Anthropology Teacher	Teaching / Education	2,254,400 ZWL	Elementary School Teacher	Teaching / Education	1,728,900 ZWL
Arabic Language Teacher	Teaching / Education	2,086,500 ZWL	Engineering Lecturer	Teaching / Education	3,564,300 ZWL
Archeology Teacher	Teaching / Education	2,221,600 ZWL	Engineering Teacher	Teaching / Education	3,132,800 ZWL
Architecture Teacher	Teaching / Education	2,519,500 ZWL	English Teacher	Teaching / Education	2,100,900 ZWL
Archivist	Teaching / Education	1,930,500 ZWL	ESL Teacher	Teaching / Education	2,173,000 ZWL
Art Teacher	Teaching / Education	2,110,600 ZWL	Faculty Assistant	Teaching / Education	2,653,700 ZWL
Assistant School Principal	Teaching / Education	2,928,100 ZWL	Foreign Language Teacher	Teaching / Education	1,955,300 ZWL
Assistant Teacher	Teaching / Education	1,908,800 ZWL	GED Teacher	Teaching / Education	2,038,500 ZWL
Biochemistry Professor	Teaching / Education	3,863,700 ZWL	Geography Teacher	Teaching / Education	2,146,100 ZWL
Biology Teacher	Teaching / Education	2,161,200 ZWL	Head of Mathematics Department	Teaching / Education	2,928,100 ZWL
Bursary Scheme Manager	Teaching / Education	2,557,100 ZWL	Head of School	Teaching / Education	3,503,800 ZWL
Business Teacher	Teaching / Education	2,374,400 ZWL	High School Teacher	Teaching / Education	2,411,500 ZWL
Careers Advisor	Teaching / Education	2,794,600 ZWL	History Teacher	Teaching / Education	2,254,400 ZWL
Careers Consultant	Teaching / Education	2,662,900 ZWL	Infant Teacher	Teaching / Education	1,606,100 ZWL
Chemistry Teacher	Teaching / Education	2,161,200 ZWL	Instructional Assistant	Teaching / Education	2,266,400 ZWL
Child Care Coordinator	Teaching / Education	2,100,900 ZWL	Instructor	Teaching / Education	2,460,900 ZWL
Child Care Worker	Teaching / Education	1,765,300 ZWL	Kindergarten Teacher	Teaching / Education	1,716,600 ZWL
Childcare Worker	Teaching / Education	1,716,600 ZWL	Language Instructor For Expatriate	Teaching / Education	1,728,900 ZWL
Classroom Assistant	Teaching / Education	1,835,700 ZWL	Law Teacher	Teaching / Education	2,964,800 ZWL
Clinical School Psychologist	Teaching / Education	3,217,900 ZWL	Learning Designer	Teaching / Education	2,579,200 ZWL
College Aide	Teaching / Education	2,794,600 ZWL	Lecturer	Teaching / Education	3,659,400 ZWL
College and Career Readiness Specialist	Teaching / Education	2,794,600 ZWL	Librarian	Teaching / Education	1,728,900 ZWL
College Dean	Teaching / Education	5,029,900 ZWL	Library Assistant	Teaching / Education	1,500,800 ZWL
College President	Teaching / Education	4,810,800 ZWL	Library Director	Teaching / Education	2,629,100 ZWL
Communications Teacher	Teaching / Education	2,197,700 ZWL	Library Specialist	Teaching / Education	1,942,700 ZWL
Community Education Officer	Teaching / Education	1,811,000 ZWL	Library Technician	Teaching / Education	1,621,400 ZWL
Computer Science Teacher	Teaching / Education	2,038,500 ZWL	Life Sciences Teacher	Teaching / Education	2,124,400 ZWL
Computer Teacher	Teaching / Education	2,065,400 ZWL	Math Lecturer	Teaching / Education	3,959,700 ZWL
Creative Writing Trainer	Teaching / Education	2,605,500 ZWL	Math Teacher	Teaching / Education	2,519,500 ZWL
Credit Counselor	Teaching / Education	2,698,900 ZWL	Mathematics Teacher	Teaching / Education	2,460,900 ZWL
Cultural Studies Teacher	Teaching / Education	2,173,000 ZWL	Mentor	Teaching / Education	2,314,800 ZWL
Curriculum Coordinator	Teaching / Education	2,543,000 ZWL	Middle School Teacher	Teaching / Education	2,230,100 ZWL
Curriculum Developer	Teaching / Education	2,759,700 ZWL	Music Teacher	Teaching / Education	2,076,600 ZWL
Curriculum Specialist	Teaching / Education	2,724,700 ZWL	Nursery Manager	Teaching / Education	3,263,500 ZWL
Dean of Faculty	Teaching / Education	4,609,700 ZWL	Nursery Worker	Teaching / Education	1,273,300 ZWL
Demonstrator	Teaching / Education	1,942,700 ZWL	Paraprofessional	Teaching / Education	2,928,100 ZWL
Deputy Controller of Examinations	Teaching / Education	2,698,900 ZWL	Physical Education Specialist	Teaching / Education	2,314,800 ZWL
Director of Learning Technology	Teaching / Education	2,868,600 ZWL	Physical Education Teacher	Teaching / Education	2,026,800 ZWL
Distance Learning Coordinator	Teaching / Education	2,314,800 ZWL	Physics Teacher	Teaching / Education	2,266,400 ZWL
Economics Lecturer	Teaching / Education	3,863,700 ZWL	Political Science Teacher	Teaching / Education	2,389,200 ZWL
Economics Teacher	Teaching / Education	2,124,400 ZWL	Post Doctoral Researcher	Teaching / Education	3,359,900 ZWL
Education Administrator	Teaching / Education	2,389,200 ZWL	Preschool Education Administrator	Teaching / Education	2,519,500 ZWL
Education Assistant	Teaching / Education	1,980,600 ZWL	Preschool Teacher	Teaching / Education	1,858,200 ZWL
Education Assistant Director	Teaching / Education	2,807,200 ZWL	Principal	Teaching / Education	3,168,300 ZWL
Education Assistant Librarian	Teaching / Education	1,547,500 ZWL	Product Specialist	Teaching / Education	2,374,400 ZWL
Education Assistant Principal	Teaching / Education	2,352,500 ZWL	Professor - Accounting	Teaching / Education	3,925,200 ZWL
Education Assistant Professor	Teaching / Education	2,987,000 ZWL	Professor - Architecture	Teaching / Education	3,769,500 ZWL
Education Associate	Teaching / Education	2,100,900 ZWL	Professor - Biology	Teaching / Education	3,805,100 ZWL
Education Consultant	Teaching / Education	2,688,800 ZWL	Professor - Business Administration	Teaching / Education	3,875,100 ZWL

ZIMBABWE Teachers Wages 3

AU\$1.00 = USD 0.65 ZIG 8.80 USD1.00 = ZIG 13.56
 USD1.00 = ZWL 360

<https://worldsalaries.com/average-primary-school-teacher-salary-in-zimbabwe/>

Professor - Chemical Engineering	Teaching / Education	4,006,500 ZWL
Professor - Chemistry	Teaching / Education	4,116,600 ZWL
Professor - Civil Engineering	Teaching / Education	3,610,800 ZWL
Professor - Communication	Teaching / Education	3,733,300 ZWL
Professor - Computer Science	Teaching / Education	3,706,100 ZWL
Professor - Dentistry	Teaching / Education	4,043,600 ZWL
Professor - Drama	Teaching / Education	3,875,100 ZWL
Professor - Economics	Teaching / Education	3,946,200 ZWL
Professor - Education	Teaching / Education	4,056,200 ZWL
Professor - Electrical Engineering	Teaching / Education	3,984,100 ZWL
Professor - English	Teaching / Education	3,769,500 ZWL
Professor - Environmental Engineering	Teaching / Education	3,805,100 ZWL
Professor - Foreign Languages	Teaching / Education	3,685,200 ZWL
Professor - Geological Sciences	Teaching / Education	3,984,100 ZWL
Professor - History	Teaching / Education	3,792,300 ZWL
Professor - Industrial Engineering	Teaching / Education	3,925,200 ZWL
Professor - Law	Teaching / Education	4,019,900 ZWL
Professor - Legal Support	Teaching / Education	3,745,100 ZWL
Professor - Liberal Arts	Teaching / Education	3,685,200 ZWL
Professor - Marketing	Teaching / Education	3,912,600 ZWL
Professor - Mathematics	Teaching / Education	4,211,600 ZWL
Professor - Mechanical Engineering	Teaching / Education	4,297,400 ZWL
Professor - Medical Administration	Teaching / Education	4,093,700 ZWL
Professor - Medicine	Teaching / Education	4,799,700 ZWL
Professor - Music	Teaching / Education	3,469,900 ZWL
Professor - Nursing	Teaching / Education	3,718,600 ZWL
Professor - Pharmaceutical Sciences	Teaching / Education	3,696,900 ZWL
Professor - Philosophy	Teaching / Education	3,889,500 ZWL
Professor - Physical Therapy	Teaching / Education	4,260,400 ZWL
Professor - Physics	Teaching / Education	4,152,200 ZWL
Professor - Psychology	Teaching / Education	3,934,900 ZWL
Professor - Rehabilitation	Teaching / Education	3,469,900 ZWL
Professor - Social Work	Teaching / Education	3,553,500 ZWL
Professor - Sociology	Teaching / Education	3,659,400 ZWL
Professor - Special Education	Teaching / Education	3,898,100 ZWL
Psychology Teacher	Teaching / Education	3,323,300 ZWL
Public Management Assistant Professor	Teaching / Education	3,312,100 ZWL
School Counselor	Teaching / Education	2,844,200 ZWL
Science Educator	Teaching / Education	2,161,200 ZWL
Science Laboratory Assistant	Teaching / Education	1,930,500 ZWL
Science Teacher	Teaching / Education	2,254,400 ZWL
Secondary Mathematics Teacher	Teaching / Education	2,161,200 ZWL
Secondary School Teacher	Teaching / Education	2,110,600 ZWL
Special Education Teacher	Teaching / Education	2,254,400 ZWL
Special Needs Assistant	Teaching / Education	1,825,000 ZWL
Statistics Lecturer	Teaching / Education	3,635,200 ZWL
Student Accounts Coordinator	Teaching / Education	2,124,400 ZWL
Student Development Specialist	Teaching / Education	2,508,300 ZWL
Student Employment Specialist	Teaching / Education	2,485,800 ZWL
Student Services	Teaching / Education	1,990,300 ZWL
Student Services Coordinator	Teaching / Education	1,870,400 ZWL
Student Support Manager	Teaching / Education	2,617,900 ZWL
Substitute Teacher	Teaching / Education	1,800,200 ZWL
Teacher	Teaching / Education	1,980,600 ZWL
Teacher Aide	Teaching / Education	1,632,100 ZWL
Teacher Trainer	Teaching / Education	2,593,900 ZWL
Teaching Assistant	Teaching / Education	1,751,700 ZWL
TEFL Teacher	Teaching / Education	2,124,400 ZWL
Training and Development Specialist	Teaching / Education	2,807,200 ZWL
Training Coordinator	Teaching / Education	2,038,500 ZWL
Tutor	Teaching / Education	2,026,800 ZWL
University Teacher	Teaching / Education	3,601,500 ZWL
Vocational Education Teacher	Teaching / Education	2,136,200 ZWL



Salary Comparison By City

City	Average Salary
Bulawayo	2,038,500 ZWL
Harare	2,161,200 ZWL

ZIMBABWE	Doctors	Nurses	Teachers	Ratios	DOCTORS		NURSES & MIDWIVES		TEACHER / STUDENT
					per 1,000 people		per 1,000 people		ratio
Zimbabwe	2020	0.2	2020	2.0	2013	36			
Tanzania	2018	0.1	2018	0.6	2018	51			
Angola	2017	0.2	2018	0.4	2015	50			
Australia	2018	3.8	2019	13.2	1999	18			
New Zealand	2018	3.4	2018	11.1	2017	15			

<https://worldsalaries.com/average-secondary-school-teacher-salary-in-zimbabwe/>

A Secondary School Teacher working in Zimbabwe will typically earn around 2,110,600 ZWL per year, and this can range from the lowest average salary of about 972,200 ZWL to the highest average salary of 3,359,900 ZWL.

Job Title	Category	Salary			
Academic Advisor	Teaching / Education	2,662,900 ZWL	Education Consultant	Teaching / Education	3,132,800 ZWL
Academic Assistant	Teaching / Education	1,882,700 ZWL	Education Coordinator	Teaching / Education	2,221,600 ZWL
Academic Coach	Teaching / Education	2,831,100 ZWL	Education Counselor	Teaching / Education	2,543,000 ZWL
Academic Librarian	Teaching / Education	2,026,800 ZWL	Education Director	Teaching / Education	4,019,900 ZWL
Academic Manager	Teaching / Education	3,263,500 ZWL	Education Program Specialist	Teaching / Education	2,854,700 ZWL
Academic Specialist	Teaching / Education	2,327,100 ZWL	Education Researcher	Teaching / Education	3,047,800 ZWL
Academic Staff	Teaching / Education	2,100,900 ZWL	Education Resource Specialist	Teaching / Education	2,423,000 ZWL
Accompanist	Teaching / Education	2,230,100 ZWL	Education Services Facilitator	Teaching / Education	2,411,500 ZWL
Achievement Coach	Teaching / Education	2,605,500 ZWL	Educational Psychologist	Teaching / Education	3,406,900 ZWL
Admissions Specialist	Teaching / Education	2,435,600 ZWL	EFL Teacher	Teaching / Education	2,184,900 ZWL
Agricultural Sciences Teacher	Teaching / Education	2,076,600 ZWL	eLearning Trainer	Teaching / Education	1,908,800 ZWL
Anthropology Teacher	Teaching / Education	2,254,400 ZWL	Elementary School Teacher	Teaching / Education	1,728,900 ZWL
Arabic Language Teacher	Teaching / Education	2,086,500 ZWL	Engineering Lecturer	Teaching / Education	3,564,300 ZWL
Archeology Teacher	Teaching / Education	2,221,600 ZWL	Engineering Teacher	Teaching / Education	3,132,800 ZWL
Architecture Teacher	Teaching / Education	2,519,500 ZWL	English Teacher	Teaching / Education	2,100,900 ZWL
Archivist	Teaching / Education	1,930,500 ZWL	ESL Teacher	Teaching / Education	2,173,000 ZWL
Art Teacher	Teaching / Education	2,110,600 ZWL	Faculty Assistant	Teaching / Education	2,653,700 ZWL
Assistant School Principal	Teaching / Education	2,928,100 ZWL	Foreign Language Teacher	Teaching / Education	1,955,300 ZWL
Assistant Teacher	Teaching / Education	1,908,800 ZWL	GED Teacher	Teaching / Education	2,038,500 ZWL
Biochemistry Professor	Teaching / Education	3,863,700 ZWL	Geography Teacher	Teaching / Education	2,146,100 ZWL
Biology Teacher	Teaching / Education	2,161,200 ZWL	Head of Mathematics Department	Teaching / Education	2,928,100 ZWL
Bursary Scheme Manager	Teaching / Education	2,557,100 ZWL	Head of School	Teaching / Education	3,503,800 ZWL
Business Teacher	Teaching / Education	2,374,400 ZWL	High School Teacher	Teaching / Education	2,411,500 ZWL
Careers Advisor	Teaching / Education	2,794,600 ZWL	History Teacher	Teaching / Education	2,254,400 ZWL
Careers Consultant	Teaching / Education	2,662,900 ZWL	Infant Teacher	Teaching / Education	1,606,100 ZWL
Chemistry Teacher	Teaching / Education	2,161,200 ZWL	Instructional Assistant	Teaching / Education	2,266,400 ZWL
Child Care Coordinator	Teaching / Education	2,100,900 ZWL	Instructor	Teaching / Education	2,460,900 ZWL
Child Care Worker	Teaching / Education	1,765,300 ZWL	Kindergarten Teacher	Teaching / Education	1,716,600 ZWL
Childcare Worker	Teaching / Education	1,716,600 ZWL	Language Instructor For Expatriate	Teaching / Education	1,728,900 ZWL
Classroom Assistant	Teaching / Education	1,835,700 ZWL	Law Teacher	Teaching / Education	2,964,800 ZWL
Clinical School Psychologist	Teaching / Education	3,217,900 ZWL	Learning Designer	Teaching / Education	2,579,200 ZWL
College Aide	Teaching / Education	2,794,600 ZWL	Lecturer	Teaching / Education	3,659,400 ZWL
College and Career Readiness Specialist	Teaching / Education	2,794,600 ZWL	Librarian	Teaching / Education	1,728,900 ZWL
College Dean	Teaching / Education	5,029,900 ZWL	Library Assistant	Teaching / Education	1,500,800 ZWL
College President	Teaching / Education	4,810,800 ZWL	Library Director	Teaching / Education	2,629,100 ZWL
Communications Teacher	Teaching / Education	2,197,700 ZWL	Library Specialist	Teaching / Education	1,942,700 ZWL
Community Education Officer	Teaching / Education	1,811,000 ZWL	Library Technician	Teaching / Education	1,621,400 ZWL
Computer Science Teacher	Teaching / Education	2,038,500 ZWL	Life Sciences Teacher	Teaching / Education	2,124,400 ZWL
Computer Teacher	Teaching / Education	2,065,400 ZWL	Math Lecturer	Teaching / Education	3,959,700 ZWL
Creative Writing Trainer	Teaching / Education	2,605,500 ZWL	Math Teacher	Teaching / Education	2,519,500 ZWL
Credit Counselor	Teaching / Education	2,698,900 ZWL	Mathematics Teacher	Teaching / Education	2,460,900 ZWL
Cultural Studies Teacher	Teaching / Education	2,173,000 ZWL	Mentor	Teaching / Education	2,314,800 ZWL
Curriculum Coordinator	Teaching / Education	2,543,000 ZWL	Middle School Teacher	Teaching / Education	2,230,100 ZWL
Curriculum Developer	Teaching / Education	2,759,700 ZWL	Music Teacher	Teaching / Education	2,076,600 ZWL
Curriculum Specialist	Teaching / Education	2,724,700 ZWL	Nursery Manager	Teaching / Education	3,263,500 ZWL
Dean of Faculty	Teaching / Education	4,609,700 ZWL	Nursery Worker	Teaching / Education	1,273,300 ZWL
Demonstrator	Teaching / Education	1,942,700 ZWL	Paraprofessional	Teaching / Education	2,928,100 ZWL
Deputy Controller of Examinations	Teaching / Education	2,698,900 ZWL	Physical Education Specialist	Teaching / Education	2,314,800 ZWL
Director of Learning Technology	Teaching / Education	2,868,600 ZWL	Physical Education Teacher	Teaching / Education	2,026,800 ZWL
Distance Learning Coordinator	Teaching / Education	2,314,800 ZWL	Physics Teacher	Teaching / Education	2,266,400 ZWL
Economics Lecturer	Teaching / Education	3,863,700 ZWL	Political Science Teacher	Teaching / Education	2,389,200 ZWL
Economics Teacher	Teaching / Education	2,124,400 ZWL	Post Doctoral Researcher	Teaching / Education	3,359,900 ZWL
Education Administrator	Teaching / Education	2,389,200 ZWL	Preschool Education Administrator	Teaching / Education	2,519,500 ZWL
Education Assistant	Teaching / Education	1,980,600 ZWL	Preschool Teacher	Teaching / Education	1,858,200 ZWL
Education Assistant Director	Teaching / Education	2,807,200 ZWL	Primary School Teacher	Teaching / Education	2,038,500 ZWL
Education Assistant Librarian	Teaching / Education	1,547,500 ZWL	Principal	Teaching / Education	3,168,300 ZWL
Education Assistant Principal	Teaching / Education	2,352,500 ZWL	Product Specialist	Teaching / Education	2,374,400 ZWL
Education Assistant Professor	Teaching / Education	2,987,000 ZWL	Professor - Accounting	Teaching / Education	3,925,200 ZWL
Education Associate	Teaching / Education	2,100,900 ZWL	Professor - Architecture	Teaching / Education	3,769,500 ZWL
Education Consultant	Teaching / Education	2,688,800 ZWL	Professor - Biology	Teaching / Education	3,805,100 ZWL

<https://worldsalaries.com/average-secondary-school-teacher-salary-in-tanzania/>

Professor - Business Administration	Teaching / Education	3,875,100 ZWL
Professor - Chemical Engineering	Teaching / Education	4,006,500 ZWL
Professor - Chemistry	Teaching / Education	4,116,600 ZWL
Professor - Civil Engineering	Teaching / Education	3,610,800 ZWL
Professor - Communication	Teaching / Education	3,733,300 ZWL
Professor - Computer Science	Teaching / Education	3,706,100 ZWL
Professor - Dentistry	Teaching / Education	4,043,600 ZWL
Professor - Drama	Teaching / Education	3,875,100 ZWL
Professor - Economics	Teaching / Education	3,946,200 ZWL
Professor - Education	Teaching / Education	4,056,200 ZWL
Professor - Electrical Engineering	Teaching / Education	3,984,100 ZWL
Professor - English	Teaching / Education	3,769,500 ZWL
Professor - Environmental Engineering	Teaching / Education	3,805,100 ZWL
Professor - Foreign Languages	Teaching / Education	3,685,200 ZWL
Professor - Geological Sciences	Teaching / Education	3,984,100 ZWL
Professor - History	Teaching / Education	3,792,300 ZWL
Professor - Industrial Engineering	Teaching / Education	3,925,200 ZWL
Professor - Law	Teaching / Education	4,019,900 ZWL
Professor - Legal Support	Teaching / Education	3,745,100 ZWL
Professor - Liberal Arts	Teaching / Education	3,685,200 ZWL
Professor - Marketing	Teaching / Education	3,912,600 ZWL
Professor - Mathematics	Teaching / Education	4,211,600 ZWL
Professor - Mechanical Engineering	Teaching / Education	4,297,400 ZWL
Professor - Medical Administration	Teaching / Education	4,093,700 ZWL
Professor - Medicine	Teaching / Education	4,799,700 ZWL
Professor - Music	Teaching / Education	3,469,900 ZWL
Professor - Nursing	Teaching / Education	3,718,600 ZWL
Professor - Pharmaceutical Sciences	Teaching / Education	3,696,900 ZWL
Professor - Philosophy	Teaching / Education	3,889,500 ZWL
Professor - Physical Therapy	Teaching / Education	4,260,400 ZWL
Professor - Physics	Teaching / Education	4,152,200 ZWL
Professor - Psychology	Teaching / Education	3,934,900 ZWL
Professor - Rehabilitation	Teaching / Education	3,469,900 ZWL
Professor - Social Work	Teaching / Education	3,553,500 ZWL
Professor - Sociology	Teaching / Education	3,659,400 ZWL
Professor - Special Education	Teaching / Education	3,898,100 ZWL
Psychology Teacher	Teaching / Education	3,323,300 ZWL
Public Management Assistant Professor	Teaching / Education	3,312,100 ZWL
School Counselor	Teaching / Education	2,844,200 ZWL
Science Educator	Teaching / Education	2,161,200 ZWL
Science Laboratory Assistant	Teaching / Education	1,930,500 ZWL
Science Teacher	Teaching / Education	2,254,400 ZWL
Secondary Mathematics Teacher	Teaching / Education	2,161,200 ZWL
Special Education Teacher	Teaching / Education	2,254,400 ZWL
Special Needs Assistant	Teaching / Education	1,825,000 ZWL
Statistics Lecturer	Teaching / Education	3,635,200 ZWL
Student Accounts Coordinator	Teaching / Education	2,124,400 ZWL
Student Development Specialist	Teaching / Education	2,508,300 ZWL
Student Employment Specialist	Teaching / Education	2,485,800 ZWL
Student Services	Teaching / Education	1,990,300 ZWL
Student Services Coordinator	Teaching / Education	1,870,400 ZWL
Student Support Manager	Teaching / Education	2,617,900 ZWL
Substitute Teacher	Teaching / Education	1,800,200 ZWL
Teacher	Teaching / Education	1,980,600 ZWL
Teacher Aide	Teaching / Education	1,632,100 ZWL
Teacher Trainer	Teaching / Education	2,593,900 ZWL
Teaching Assistant	Teaching / Education	1,751,700 ZWL
TEFL Teacher	Teaching / Education	2,124,400 ZWL
Training and Development Specialist	Teaching / Education	2,807,200 ZWL
Training Coordinator	Teaching / Education	2,038,500 ZWL
Tutor	Teaching / Education	2,026,800 ZWL
University Teacher	Teaching / Education	3,601,500 ZWL
Vocational Education Teacher	Teaching / Education	2,136,200 ZWL

Salary Comparison By City

City	Average Salary
Bulawayo	2,266,400 ZWL
Harare	2,266,400 ZWL



ZIMBABWE Doctors Nurses Teachers Ratios

	DOCTORS		NURSES & MIDWIVES		TEACHER / STUDENT
	per 1,000 people		per 1,000 people		ratio
Zimbabwe	2020	0.2	2020	2.0	2013 36
Tanzania	2018	0.1	2018	0.6	2018 51
Angola	2017	0.2	2018	0.4	2015 50
Australia	2018	3.8	2019	13.2	1999 18
New Zealand	2018	3.4	2018	11.1	2017 15

How Much Does a Secondary School Teacher Make in Zimbabwe?

A Secondary School Teacher working in Zimbabwe will typically earn around **2,110,600 ZWL** per year, and this can range from the lowest average salary of about **972,200 ZWL** to the highest average salary of **3,359,900 ZWL**.

Average Annual Salary	2,110,600 ZWL
Average Monthly Salary	175,883 ZWL
Lowest Annual Salary	972,200 ZWL
Lowest Monthly Salary	81,016 ZWL
Highest Annual Salary	3,359,900 ZWL
Highest Monthly Salary	279,991 ZWL

Average Salary by Experience Chart

0-2 Years		1,102,900 ZWL
2-5 Years	+34%	1,476,700 ZWL
5-10 Years	+48%	2,173,000 ZWL
10-15 Years	+22%	2,653,700 ZWL
15-20 Years	+9%	2,893,600 ZWL
20+ Years	+8%	3,132,800 ZWL

Average Salary by Education Chart

Bachelor's Degree		1,283,600 ZWL
Master's Degree	+93%	2,471,700 ZWL

Average Salary by Gender Chart in Zimbabwe

Male		2,230,100 ZWL
Female	-13%	1,980,600 ZWL

Public sector employees in Zimbabwe earn approximately **25% more** than private sector employees in the same role.

Public Sector		2,893,600 ZWL
Private Sector	-25%	2,314,800 ZWL

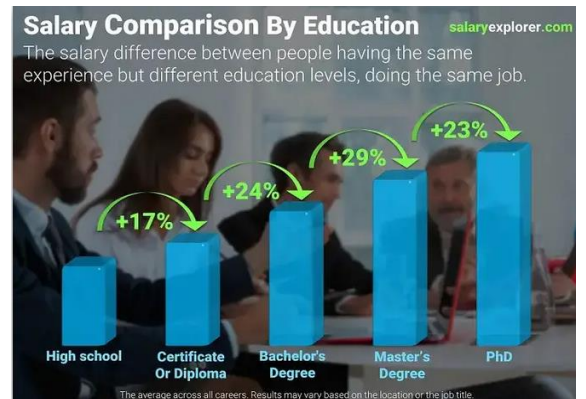
Job Title	Category	Salary			
Academic Clinician	Health and Medical	5,053,200 ZWL	Dental Therapist	Health and Medical	2,557,100 ZWL
Acute Care Nurse	Health and Medical	2,401,300 ZWL	Dentist	Health and Medical	6,058,300 ZWL
Administrative Director	Health and Medical	4,282,500 ZWL	Dermatologist	Health and Medical	7,823,800 ZWL
Admitting Clerk	Health and Medical	854,300 ZWL	Diagnostic Medical Sonographer	Health and Medical	3,023,200 ZWL
Admitting Manager	Health and Medical	2,641,300 ZWL	Dietetic Technician	Health and Medical	1,716,600 ZWL
Admitting Officer	Health and Medical	1,835,700 ZWL	Dietitian	Health and Medical	5,183,700 ZWL
Admitting Representative	Health and Medical	1,212,800 ZWL	Director of Medical Staff Services	Health and Medical	4,475,900 ZWL
Adult Nurse	Health and Medical	2,076,600 ZWL	Discharge Coordinator	Health and Medical	1,181,200 ZWL
Advanced Nutrition Aide	Health and Medical	3,648,200 ZWL	Dispensing Optician	Health and Medical	2,304,300 ZWL
Advanced Practice Provider	Health and Medical	3,610,800 ZWL	District Nurse	Health and Medical	2,026,800 ZWL
Allergist	Health and Medical	5,099,700 ZWL	Doctor	Health and Medical	6,420,700 ZWL
Ambulance Attendant	Health and Medical	2,110,600 ZWL	Dosimetrist	Health and Medical	3,469,900 ZWL
Ambulance Dispatcher	Health and Medical	2,015,600 ZWL	EKG Technician	Health and Medical	2,411,500 ZWL
Ambulance Driver	Health and Medical	1,751,700 ZWL	Emergency Department Physician	Health and Medical	5,698,400 ZWL
Ambulance Officer and Paramedic	Health and Medical	2,110,600 ZWL	Emergency Management Director	Health and Medical	6,300,400 ZWL
Ambulatory Services Director	Health and Medical	4,067,600 ZWL	Emergency Response Specialist	Health and Medical	2,629,100 ZWL
Anatomic Pathology Supervisor	Health and Medical	4,510,700 ZWL	Emergency Services Director	Health and Medical	6,539,600 ZWL
Anesthesia Technician	Health and Medical	2,773,700 ZWL	Endodontist	Health and Medical	3,359,900 ZWL
Anesthesiologist	Health and Medical	8,038,700 ZWL	Endoscopic Assistant	Health and Medical	2,015,600 ZWL
Anesthesiology Assistant	Health and Medical	2,854,700 ZWL	Endoscopy Technician	Health and Medical	1,990,300 ZWL
Assistant Director of Nursing	Health and Medical	3,601,500 ZWL	Enterostomal Therapist	Health and Medical	3,359,900 ZWL
Assistant Occupational Therapist	Health and Medical	2,052,200 ZWL	Epidemiologist	Health and Medical	4,332,900 ZWL
Assistant Optometrist	Health and Medical	2,281,800 ZWL	ER Registration Supervisor	Health and Medical	1,632,100 ZWL
Assistant Physical Therapist	Health and Medical	1,882,700 ZWL	Exercise Physiologist	Health and Medical	6,289,900 ZWL
Audiologist	Health and Medical	4,810,800 ZWL	Family Nurse Practitioner	Health and Medical	2,242,500 ZWL
Behavioral Health Specialist	Health and Medical	2,819,600 ZWL	FGP Ultrasound Technician	Health and Medical	2,197,700 ZWL
Biomedical Engineering Director	Health and Medical	3,696,900 ZWL	Food Services Director	Health and Medical	3,253,900 ZWL
Biomedical Engineering Technician	Health and Medical	1,835,700 ZWL	Forensic Pathologist	Health and Medical	6,660,500 ZWL
Breast Center Manager	Health and Medical	7,680,400 ZWL	General Medical Practitioner	Health and Medical	4,895,800 ZWL
Cardiac Technician	Health and Medical	1,846,200 ZWL	Genetic Counselor	Health and Medical	4,369,800 ZWL
Cardiology Manager	Health and Medical	8,017,000 ZWL	Head Nurse	Health and Medical	2,460,900 ZWL
Cardiopulmonary Rehab Specialist	Health and Medical	2,844,200 ZWL	Health Care Assistant	Health and Medical	1,788,300 ZWL
Cardiovascular Specialist	Health and Medical	10,092,500 ZWL	Health Compliance Director	Health and Medical	6,335,800 ZWL
Cardiovascular Technologist	Health and Medical	3,996,300 ZWL	Health Compliance Manager	Health and Medical	3,984,100 ZWL
Care Assistant	Health and Medical	1,678,300 ZWL	Health Data Analyst	Health and Medical	2,254,400 ZWL
Care Coordinator	Health and Medical	1,174,600 ZWL	Health Economist	Health and Medical	6,514,800 ZWL
Caregiver	Health and Medical	1,345,400 ZWL	Health Information Management Specialist	Health and Medical	2,314,800 ZWL
Case Manager	Health and Medical	2,794,600 ZWL	Health Information Manager	Health and Medical	3,132,800 ZWL
Central Sterile Processing Technician	Health and Medical	2,146,100 ZWL	Health Services Manager	Health and Medical	5,267,700 ZWL
Certified Clinical Research Coordinator	Health and Medical	2,281,800 ZWL	Health Systems Specialist	Health and Medical	3,071,100 ZWL
Certified Medical Assistant	Health and Medical	1,560,800 ZWL	Health Technologist	Health and Medical	3,253,900 ZWL
Certified Nursing Assistant CNA	Health and Medical	1,777,700 ZWL	Health Unit Coordinator	Health and Medical	1,811,000 ZWL
Certified Respiratory Therapist	Health and Medical	4,235,500 ZWL	Healthcare Assistant	Health and Medical	2,038,500 ZWL
Charge Entry Specialist	Health and Medical	2,543,000 ZWL	Healthcare Consultant	Health and Medical	3,622,400 ZWL
Chief of Psychology	Health and Medical	8,508,800 ZWL	Healthcare Data Analyst	Health and Medical	2,579,200 ZWL
Chief of Surgery	Health and Medical	11,759,800 ZWL	Healthcare Practitioner	Health and Medical	5,399,900 ZWL
Chiropractor	Health and Medical	3,217,900 ZWL	Hearing Aid Specialist	Health and Medical	2,711,900 ZWL
Clinic Assistant	Health and Medical	1,728,900 ZWL	Histotechnologist	Health and Medical	3,108,200 ZWL
Clinic Manager	Health and Medical	3,769,500 ZWL	Home Health Aide	Health and Medical	1,870,400 ZWL
Clinic Navigator	Health and Medical	1,777,700 ZWL	Home Health Scheduler	Health and Medical	1,464,200 ZWL
Clinical Application Specialist	Health and Medical	2,495,600 ZWL	Home Nurse	Health and Medical	1,870,400 ZWL
Clinical Biochemist	Health and Medical	4,570,300 ZWL	ICU Registered Nurse	Health and Medical	2,266,400 ZWL
Clinical Cytogeneticist	Health and Medical	3,672,500 ZWL	Immunologist	Health and Medical	4,895,800 ZWL
Clinical Data Reviewer	Health and Medical	2,352,500 ZWL	Industrial Hygienist	Health and Medical	3,277,900 ZWL
Clinical Development Specialist	Health and Medical	3,071,100 ZWL	Infection Control Coordinator	Health and Medical	2,495,600 ZWL
Clinical Director	Health and Medical	7,174,700 ZWL	Infection Control Practitioner	Health and Medical	5,461,900 ZWL
Clinical Field Associate	Health and Medical	2,314,800 ZWL	Infection Preventionist	Health and Medical	3,706,100 ZWL
Clinical Genetic Technologist	Health and Medical	3,829,500 ZWL	Informatics Nurse Specialist	Health and Medical	2,266,400 ZWL
Clinical Laboratory Technician	Health and Medical	2,197,700 ZWL	Informatics Practice Specialist	Health and Medical	2,893,600 ZWL
Clinical Microbiologist	Health and Medical	5,053,200 ZWL	Intake Coordinator	Health and Medical	1,273,300 ZWL
Clinical Molecular Geneticist	Health and Medical	4,391,800 ZWL	Intensive Care Registered Nurse	Health and Medical	2,254,400 ZWL
Clinical Neuropsychologist	Health and Medical	5,197,600 ZWL	Internist	Health and Medical	8,017,000 ZWL
Clinical Policy Developer	Health and Medical	2,173,000 ZWL	Interventional Radiographer	Health and Medical	3,912,600 ZWL
Clinical Psychologist	Health and Medical	8,051,500 ZWL	Interventionist	Health and Medical	8,029,300 ZWL
Clinical Research Coordinator	Health and Medical	2,878,300 ZWL	Invasive Cardiologist	Health and Medical	10,116,200 ZWL
Clinical Scientist	Health and Medical	5,099,700 ZWL	Lab Assistant	Health and Medical	1,858,200 ZWL
Clinical Social Worker	Health and Medical	1,990,300 ZWL	Laboratory Manager	Health and Medical	3,610,800 ZWL
Clinician	Health and Medical	4,450,400 ZWL	Laboratory Supervisor	Health and Medical	3,239,400 ZWL
CME Specialist	Health and Medical	4,067,600 ZWL	Laboratory Technician	Health and Medical	1,980,600 ZWL
Coding Practice Manager	Health and Medical	3,132,800 ZWL	Lead Patient Account Representative	Health and Medical	2,352,500 ZWL
Community Organizer	Health and Medical	1,296,900 ZWL	Licensed Practical Nurse (LPN)	Health and Medical	2,110,600 ZWL
Community Relations Manager	Health and Medical	2,653,700 ZWL	Licensed Vocational Nurse LVN	Health and Medical	2,173,000 ZWL
Company Nurse	Health and Medical	1,632,100 ZWL	Low Vision Therapist	Health and Medical	4,332,900 ZWL
Correctional Treatment Specialist	Health and Medical	4,870,300 ZWL	Mammography Technician	Health and Medical	1,990,300 ZWL
Counseling Psychologist	Health and Medical	6,347,100 ZWL	Managed Care Assistant	Health and Medical	1,306,100 ZWL
Credentialing Analyst	Health and Medical	2,086,500 ZWL	Maternity Services Director	Health and Medical	5,605,200 ZWL
Critical Care Nurse	Health and Medical	2,304,300 ZWL	MDS Coordinator	Health and Medical	2,221,600 ZWL
CT Technologist	Health and Medical	2,447,200 ZWL	Medical Administrator	Health and Medical	2,794,600 ZWL
Cytogenetic Technologist	Health and Medical	3,444,200 ZWL	Medical Assistant	Health and Medical	1,405,700 ZWL
Data Coordinator	Health and Medical	1,161,000 ZWL	Medical Biller	Health and Medical	1,417,600 ZWL
Dental Assistant	Health and Medical	1,728,900 ZWL	Medical Billing Clerk	Health and Medical	1,058,300 ZWL
Dental Hygienist	Health and Medical	1,537,500 ZWL	Medical Billing Specialist	Health and Medical	2,221,600 ZWL
Dental Laboratory Technician	Health and Medical	1,570,900 ZWL	Medical Coder	Health and Medical	1,835,700 ZWL
Dental Receptionist	Health and Medical	1,320,500 ZWL	Medical Courier	Health and Medical	1,357,900 ZWL
Dental Technician	Health and Medical	1,606,100 ZWL	Medical Director	Health and Medical	5,724,700 ZWL

Job Title	Category	Salary			
Medical Equipment Maintenance Manager	Health and Medical	2,641,300 ZWL	Patient Safety Specialist	Health and Medical	2,533,800 ZWL
Medical Equipment Preparer	Health and Medical	2,124,400 ZWL	Patient Services Coordinator	Health and Medical	3,047,800 ZWL
Medical Forms Designer	Health and Medical	1,728,900 ZWL	Patient Services Director	Health and Medical	4,140,900 ZWL
Medical Insurance Manager	Health and Medical	4,140,900 ZWL	Patient Sitter	Health and Medical	1,583,700 ZWL
Medical Office Administrator	Health and Medical	2,352,500 ZWL	Pediatrician	Health and Medical	6,058,300 ZWL
Medical Office Assistant	Health and Medical	1,716,600 ZWL	Perfusionist	Health and Medical	6,433,500 ZWL
Medical Office Manager	Health and Medical	4,211,600 ZWL	Periodontist	Health and Medical	6,947,800 ZWL
Medical Policy Manager	Health and Medical	3,601,500 ZWL	Perioperative Aide	Health and Medical	2,605,500 ZWL
Medical Policy Specialist	Health and Medical	2,290,300 ZWL	Perioperative Assistant	Health and Medical	2,711,900 ZWL
Medical Project Coordinator	Health and Medical	1,703,200 ZWL	Personal Support Worker	Health and Medical	1,594,500 ZWL
Medical Records Administrator	Health and Medical	1,606,100 ZWL	Phlebotomist	Health and Medical	1,524,300 ZWL
Medical Records Clerk	Health and Medical	816,900 ZWL	Physical Therapist	Health and Medical	4,056,200 ZWL
Medical Records Coding Manager	Health and Medical	3,168,300 ZWL	Physical Therapy Aide	Health and Medical	1,800,200 ZWL
Medical Records Director	Health and Medical	3,455,900 ZWL	Physical Therapy Assistant	Health and Medical	1,703,200 ZWL
Medical Records Specialist	Health and Medical	1,632,100 ZWL	Physical Therapy Director	Health and Medical	4,895,800 ZWL
Medical Records Transcriptionist	Health and Medical	1,283,600 ZWL	Physician	Health and Medical	6,696,900 ZWL
Medical Scribe	Health and Medical	1,921,500 ZWL	Physician - Anesthesiology	Health and Medical	9,528,200 ZWL
Medical Secretary	Health and Medical	1,405,700 ZWL	Physician - Cardiology	Health and Medical	9,649,800 ZWL
Medical Social Worker	Health and Medical	1,835,700 ZWL	Physician - CCU	Health and Medical	5,698,400 ZWL
Medical Staff Services Specialist	Health and Medical	2,748,900 ZWL	Physician - Dermatology	Health and Medical	7,606,200 ZWL
Medical Technologist	Health and Medical	2,254,400 ZWL	Physician - Emergency Room	Health and Medical	5,963,300 ZWL
Medication Aide	Health and Medical	1,846,200 ZWL	Physician - Endocrinology	Health and Medical	7,189,800 ZWL
Mental Health Aide	Health and Medical	2,038,500 ZWL	Physician - Family Practice	Health and Medical	5,221,800 ZWL
Mental Health Nurse	Health and Medical	2,173,000 ZWL	Physician - Gastroenterology	Health and Medical	7,393,200 ZWL
Mental Health Technician	Health and Medical	1,882,700 ZWL	Physician - Generalist	Health and Medical	5,605,200 ZWL
Mental Health Therapist	Health and Medical	4,332,900 ZWL	Physician - Geriatrics	Health and Medical	5,038,200 ZWL
Mental Health Worker	Health and Medical	2,076,600 ZWL	Physician - Hematology / Oncology	Health and Medical	6,660,500 ZWL
Mobile Phlebotomist	Health and Medical	1,583,700 ZWL	Physician - Immunology / Allergy	Health and Medical	7,510,300 ZWL
MRI Technologist	Health and Medical	2,146,100 ZWL	Physician - Infectious Disease	Health and Medical	6,696,900 ZWL
Music Therapist	Health and Medical	2,794,600 ZWL	Physician - Internal Medicine	Health and Medical	8,521,700 ZWL
Naturopathic Physician	Health and Medical	7,441,400 ZWL	Physician - Maternal / Fetal Medicine	Health and Medical	6,442,400 ZWL
Neonatal Nurse Practitioner	Health and Medical	2,953,200 ZWL	Physician - Nephrology	Health and Medical	8,232,100 ZWL
Neonatologist	Health and Medical	5,806,300 ZWL	Physician - Neurology	Health and Medical	7,789,700 ZWL
Neurodiagnostic Technician	Health and Medical	2,038,500 ZWL	Physician - Nuclear Medicine	Health and Medical	6,901,600 ZWL
Neurologist	Health and Medical	7,715,800 ZWL	Physician - Obstetrics / Gynecology	Health and Medical	6,887,700 ZWL
Neurophysiology Technologist	Health and Medical	2,352,500 ZWL	Physician - Occupational Medicine	Health and Medical	5,555,200 ZWL
Neuropsychology Testing Assistant	Health and Medical	1,870,400 ZWL	Physician - Ophthalmology	Health and Medical	4,931,400 ZWL
Nuclear Medical Technician	Health and Medical	2,819,600 ZWL	Physician - Otolaryngology	Health and Medical	4,834,900 ZWL
Nuclear Medicine Physician	Health and Medical	7,045,600 ZWL	Physician - Pain Medicine	Health and Medical	4,714,900 ZWL
Nuclear Medicine Technologist	Health and Medical	2,807,200 ZWL	Physician - Pathology	Health and Medical	5,663,200 ZWL
Nurse	Health and Medical	2,124,400 ZWL	Physician - Pediatric Cardiology	Health and Medical	7,309,600 ZWL
Nurse Educator	Health and Medical	2,471,700 ZWL	Physician - Pediatric Neonatology	Health and Medical	6,587,900 ZWL
Nurse Manager	Health and Medical	4,152,200 ZWL	Physician - Pediatrics	Health and Medical	6,216,700 ZWL
Nurse Midwife	Health and Medical	2,411,500 ZWL	Physician - Physiatry	Health and Medical	6,395,900 ZWL
Nurse Practitioner	Health and Medical	2,617,900 ZWL	Physician - Podiatry	Health and Medical	6,132,900 ZWL
Nursing Assistant	Health and Medical	1,800,200 ZWL	Physician - Pulmonary Medicine	Health and Medical	5,053,200 ZWL
Nursing Coordinator	Health and Medical	2,460,900 ZWL	Physician - Radiation Therapy	Health and Medical	7,834,900 ZWL
Nursing Director	Health and Medical	4,681,400 ZWL	Physician - Radiology	Health and Medical	8,172,900 ZWL
Nursing Services Instructor	Health and Medical	2,339,200 ZWL	Physician - Rheumatology	Health and Medical	6,804,900 ZWL
Nursing Supervisor	Health and Medical	3,263,500 ZWL	Physician - Sports Medicine	Health and Medical	7,045,600 ZWL
Nutrition Assistant	Health and Medical	2,110,600 ZWL	Physician - Urology	Health and Medical	8,604,800 ZWL
Nutrition Services Aide	Health and Medical	2,495,600 ZWL	Physician Assistant	Health and Medical	4,201,000 ZWL
Obstetrician / Gynecologist	Health and Medical	6,947,800 ZWL	Physiotherapist	Health and Medical	4,883,400 ZWL
Occupational Therapy Assistant	Health and Medical	2,173,000 ZWL	Podiatrist	Health and Medical	4,895,800 ZWL
Occupational Health Advisor	Health and Medical	3,898,100 ZWL	Practice Manager	Health and Medical	5,063,200 ZWL
Occupational Health Safety Specialist	Health and Medical	3,469,900 ZWL	Pre Authorization Case Manager	Health and Medical	3,071,100 ZWL
Occupational Therapist	Health and Medical	3,406,900 ZWL	Preventive Medicine Physician	Health and Medical	6,311,900 ZWL
Oncology Specialty Representative	Health and Medical	2,566,100 ZWL	Private Caregiver	Health and Medical	2,146,100 ZWL
Operating Room Scheduler	Health and Medical	1,942,700 ZWL	Program Coordinator	Health and Medical	1,273,300 ZWL
Operating Room Services Director	Health and Medical	5,711,000 ZWL	Project Manager	Health and Medical	3,023,200 ZWL
Ophthalmic Assistant	Health and Medical	2,184,900 ZWL	Prosthetist	Health and Medical	4,714,900 ZWL
Ophthalmic Laboratory Technician	Health and Medical	2,281,800 ZWL	Prosthodontist	Health and Medical	7,548,300 ZWL
Ophthalmic Medical Technician	Health and Medical	2,146,100 ZWL	Psychiatric Nurse	Health and Medical	1,980,600 ZWL
Ophthalmic Technologist	Health and Medical	2,242,500 ZWL	Psychiatric Technician	Health and Medical	2,065,400 ZWL
Ophthalmologist	Health and Medical	5,698,400 ZWL	Psychiatrist	Health and Medical	6,613,100 ZWL
Optician	Health and Medical	4,439,200 ZWL	Psychologist	Health and Medical	6,696,900 ZWL
Optometrist	Health and Medical	5,315,900 ZWL	Psychometrician	Health and Medical	5,989,600 ZWL
Oral Surgeon	Health and Medical	8,329,200 ZWL	Psychometrist	Health and Medical	3,349,100 ZWL
Orthodontic Assistant	Health and Medical	1,741,800 ZWL	Public Health Analyst	Health and Medical	4,570,300 ZWL
Orthodontist	Health and Medical	7,356,900 ZWL	Public Health Social Worker	Health and Medical	1,191,100 ZWL
Orthopedic Technician	Health and Medical	2,221,600 ZWL	Public Health Specialist	Health and Medical	4,510,700 ZWL
Orthoptist	Health and Medical	6,035,400 ZWL	Quality Assurance Manager	Health and Medical	3,733,300 ZWL
Orthotist	Health and Medical	5,698,400 ZWL	Radiation Therapist	Health and Medical	7,174,700 ZWL
Pathology Assistant	Health and Medical	1,967,000 ZWL	Radiation Therapy Technologist	Health and Medical	2,998,500 ZWL
Patient Account Representative	Health and Medical	2,076,600 ZWL	Radiographer	Health and Medical	4,537,100 ZWL
Patient Care Coordinator	Health and Medical	2,593,900 ZWL	Radiography Technologist	Health and Medical	2,831,100 ZWL
Patient Care Manager	Health and Medical	3,696,900 ZWL	Radiologic Technologist	Health and Medical	2,782,600 ZWL
Patient Care Services Executive	Health and Medical	3,061,300 ZWL	Radiologist	Health and Medical	7,236,200 ZWL
Patient Care Technician	Health and Medical	1,858,200 ZWL	Radiology Manager	Health and Medical	6,660,500 ZWL
Patient Management Coordinator	Health and Medical	1,668,900 ZWL	Radiology Technologist	Health and Medical	3,061,300 ZWL
Patient Registrar	Health and Medical	1,380,400 ZWL	Registered Dietitian	Health and Medical	4,870,300 ZWL
Patient Relations Manager	Health and Medical	3,444,200 ZWL	Registered Medical Assistant	Health and Medical	1,417,600 ZWL
Patient Representative	Health and Medical	1,835,700 ZWL	Registered Nurse	Health and Medical	2,052,200 ZWL
Patient Safety Manager	Health and Medical	3,205,100 ZWL	Registered Nurse Case Manager	Health and Medical	2,543,000 ZWL

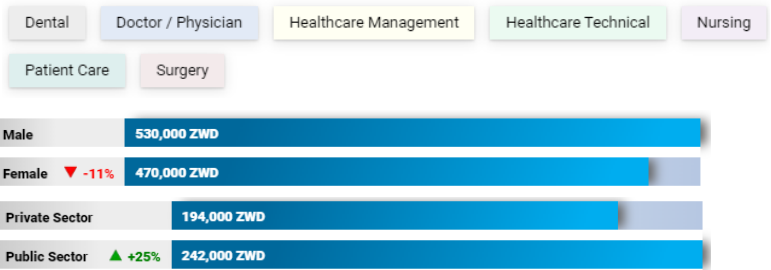
Job Title	Category	Salary		
Registered Respiratory Therapist	Health and Medical	4,079,300 ZWL	Surgeon - Pediatric	Health and Medical 9,409,200 ZWL
Rehabilitation Director	Health and Medical	5,591,900 ZWL	Surgeon - Plastic Reconstructive	Health and Medical 10,321,700 ZWL
Rehabilitation Services Manager	Health and Medical	6,505,500 ZWL	Surgeon - Trauma	Health and Medical 8,626,600 ZWL
Respiratory Care Practitioner	Health and Medical	5,614,600 ZWL	Surgical Assistant	Health and Medical 2,662,900 ZWL
Respiratory Manager	Health and Medical	3,889,500 ZWL	Surgical Instrument Technician	Health and Medical 2,579,200 ZWL
Respiratory Therapist	Health and Medical	4,019,900 ZWL	Surgical Technologist	Health and Medical 2,698,900 ZWL
Respiratory Therapy Technician	Health and Medical	2,339,200 ZWL	Telephonic Nurse Case Manager	Health and Medical 2,868,600 ZWL
School Nurse	Health and Medical	1,846,200 ZWL	Theatre Manager	Health and Medical 3,577,600 ZWL
Skin Care Specialist	Health and Medical	3,745,100 ZWL	Treatment Services Director	Health and Medical 7,669,900 ZWL
Sonographer	Health and Medical	2,953,200 ZWL	Ultrasonographer	Health and Medical 2,352,500 ZWL
Sonography Technologist	Health and Medical	3,023,200 ZWL	Ultrasound Technologist	Health and Medical 2,221,600 ZWL
Speech and Language Pathologist	Health and Medical	4,594,300 ZWL	Urologist	Health and Medical 9,121,500 ZWL
Staff Nurse	Health and Medical	2,086,500 ZWL	Utilization Review Nurse	Health and Medical 2,207,600 ZWL
Surgeon	Health and Medical	7,930,200 ZWL	Vascular Technologist	Health and Medical 2,136,200 ZWL
Surgeon - Burn	Health and Medical	7,957,900 ZWL	Vision Rehabilitation Therapist	Health and Medical 4,140,900 ZWL
Surgeon - Cardiothoracic	Health and Medical	10,321,700 ZWL	Ward Manager	Health and Medical 3,529,600 ZWL
Surgeon - Heart Transplant	Health and Medical	11,759,800 ZWL	Wellness Coordinator	Health and Medical 2,593,900 ZWL
Surgeon - Neurology	Health and Medical	10,560,900 ZWL	X-Ray Technologist	Health and Medical 2,964,800 ZWL
Surgeon - Orthopedic	Health and Medical	11,281,100 ZWL		

A person working in **Doctor / Physician** in **Zimbabwe** typically earns around **500,000 ZWD per month**. Salaries range from **187,000 ZWD** (lowest average) to **860,000 ZWD** (highest average, actual maximum salary is higher).

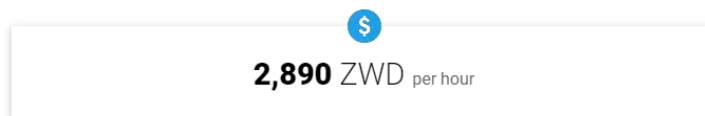
How much money does a person working in Health and Medical make in Zimbabwe?



Salaries for specific divisions in Health and Medical



Hourly Average Wage / Doctor / Physician / Zimbabwe



The average hourly wage (pay per hour) in Doctor / Physician in Zimbabwe is 2,890 ZWD. This is the rate they get paid for every worked hour.

Hourly Wage = Annual Salary / (52 x 5 x 8)

Dentist	Average Annual Salary	6,058,300 ZWL
	Average Monthly Salary	504,858 ZWL
<hr/>		
	Lowest Annual Salary	2,782,600 ZWL
	Lowest Monthly Salary	231,883 ZWL
<hr/>		
	Highest Annual Salary	9,634,900 ZWL
	Highest Monthly Salary	802,908 ZWL

An Dentist working in Zimbabwe will typically earn **around 6,058,300 ZWL per year**, and this can range from the lowest average salary of about 2,782,600 ZWL to the highest average salary of 9,634,900 ZWL.

Though gender should not have an effect on pay, in reality, it does. So who gets paid more: men or women? Male Dentist employees in Zimbabwe earn 13% more than their female counterparts on average.

Average Salary by Experience Chart



Optometrist	Average Annual Salary	5,315,900 ZWL
	Average Monthly Salary	442,991 ZWL
Ophthalmologist	Lowest Annual Salary	2,447,200 ZWL
	Lowest Monthly Salary	203,933 ZWL
<hr/>		
	Highest Annual Salary	8,448,800 ZWL
	Highest Monthly Salary	704,066 ZWL

An Optometrist working in Zimbabwe will typically earn **around 5,315,900 ZWL per year**, and this can range from the lowest average salary of about 2,447,200 ZWL to the highest average salary of 8,448,800 ZWL.

Though gender should not have an effect on pay, in reality, it does. So who gets paid more: men or women? Male Optometrist employees in Tanzania earn 13% more than their female counterparts on average.

PROTECTING ZIMBABWE'S TEACHERS

In total, Zimbabwe has 16 official languages, these are: Chewa, Chibarwe, English, Kalanga, Khoisan, Nambya, Ndau, Ndebele, Shangani, Shona, Sign Language, Sotho, Tonga, Tswana, Venda, and Xhosa.



The Digital Dictionary Code (DD-CODE™) is a program to teach reading and speaking skills to students of all age and ability levels and regardless of mother tongue. DD-CODE™ translates the international phonetic symbols into a coloured letter and number code format which is universal for the visualisation of syllables and the sound to letter associations required for written English. The DD-Code can be applied to ANY language.

The product imparts adult-learned reading ability, which is normally learned over many years, to very young children.

The DD-CODE is the only discovery, which can and is eliminating illiteracy all over the world, virtually overnight. The DD-CODE (Digital Dictionary) is a 1 to 1, sound to letter correspondence without any exception to the rule. However, it is "I Love Reading" that surpasses all!

1. Training of educators to enable them to teach the reading writing of English takes ONE WEEK.
2. To enable ANYONE to read and write English fluently takes TWO weeks of full time education (5 hours a day for two weeks).

UNIVERSAL SOUND TO LETTER CODE
The Digital Dictionary Sound to Letter Code is UNINERSAL for the 2 Million Words of Written and Spoken ENGLISH.

1. **VOWELS COLOURED RED & CODED 1- 22 for SOUND.**
2. **BLACK CONSONANTS SOUNDED PHONETICALLY.**
(DIGRAPHS: ch/tʃ, sh/ʃ, thin/θ, that/ð & treaSure: ʒ)
3. **CONSONANTS COLOURED BLUE 'SOUND-SWITCH' to PHONETIC LETTER ABOVE.**
4. **YELLOW LETTERS and LETTER-e ENDINGS are not SOUNDED at all.**



ZIMBABWE PASCAS UNIVERSITY



TAFE



Technical And Further Education Craft Creations Family Shed

x^2 Year 10	\triangle Year 11	\sqrt{y} Year 12
\leq Year 7	$\text{\textit{p}}$ Year 8	\approx Year 9
∞ Year 4	% Year 5	$\text{\textit{a}}$ Year 6
$\text{\textit{a}}$ Year 1	$\text{\textit{v}}$ Year 2	\pm Year 3



KINDERGARTEN PRESCHOOL





Benchmark Land Area required:			
University of Queensland (Brisbane)			114 hectares
Incorporating sporting fields		say	10 hectares
Main Building area	4 hectares	to	20 hectares
1 mile ² is	259 hectares		
1 kilometre ²	100 hectares		
Urban university may be	3 hectares	to	5 hectares
Rural university	10 hectares	to	150 hectares
Agricultural university	1,000 hectares	to	3,000 hectares

PASCAS UNIVERSITY CAMPUS 15,000 to 20,000 students
 consider individual campuses of **5,000 students each**

feed in schools:
 HIGH SCHOOLS Yrs 7 - 12 campus 3,000 to 5,000
 consider individual campuses of **600 students each**

x^2 Year 10

Δ Year 11

\sqrt{y} Year 12

\leq Year 7

Year 8

\approx Year 9

PRIMARY SCHOOLS Yrs K - 6 campus 2,000 to 4,000
 consider individual campuses of **600 students each**

∞ Year 4

$\%$ Year 5

Year 6

Year 1

Year 2

\pm Year 3

KINDERGARTEN

PRE-SCHOOL 100 children each

PRESCHOOL

PASCAS UNIVERSITY

HIGHER EDUCATION SUBJECT GROUPINGS:



**ANIMALS AND
LAND**



**ARCHITECTURE,
BUILDING AND
CONSTRUCTION**



**ARTS,
HUMANITIES
AND LANGUAGES**



**CREATIVE ARTS,
DESIGN AND
MEDIA**



**ECONOMICS,
COMMERCE,
BUSINESS AND
MANAGEMENT**



**EDUCATION AND
TEACHING**



ENGINEERING



**HEALTH
SCIENCES
(ACADEMIC)**



**HEALTH
SCIENCES
(PROFESSIONAL)**



**HOSPITALITY,
TOURISM AND
EVENT
MANAGEMENT**



**INFORMATION
TECHNOLOGY
AND COMPUTER
SCIENCE**



**INTERNATIONAL
RELATIONS AND
DEVELOPMENT
STUDIES**



**LAW AND
CRIMINOLOGY**



**MARINE,
ENVIRONMENT
AND RENEWABLE
ENERGY**



MEDICINE



**MULTIMEDIA
MOVIES AND
MUSIC**



**NURSING,
MIDWIFERY AND
PARAMEDICINE**



PSYCHOLOGY



SCIENCE



**SOCIAL WORK
AND
COUNSELLING**



**SPORTS AND
EXERCISE
SCIENCE**

CHALDI TAFE COLLEGE

Technical and Further Education



Building and construction



Child care



Sports and fitness



Technology, information and networking



Nursing and health



Creative



Agriculture and horticulture



Automotive



Business, justice and management



Community services



Hospitality and cookery



Beauty and hairdressing



By location



Online courses



Apprenticeships



TAFE at School

Craft Creations



Fiber art

Oil painting



Magic



Papermaking



Patchwork



Taxidermy



Creative writing



Metalworking



Web design



Cardmaking



Needlework



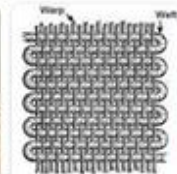
Quilting



Wood carving



Pyrography



Weaving



Upcycling



Photography



Calligraphy



Woodworking



Gardening



Watercolor painting



Toy



Quilting



Sewing



Knitting



Painting



Embroidery



Crochet



Handicraft



Drawing



Book Binding



Glassblowing



Brewing



Pottery



Scrapbooking



Origami



Cross-stitch



Floral design



Macramé



Pressed flower craft



Decoupage



Whittling



Leather crafting



Digital art



Needlepoint



Knife making



Tating



Carpenter



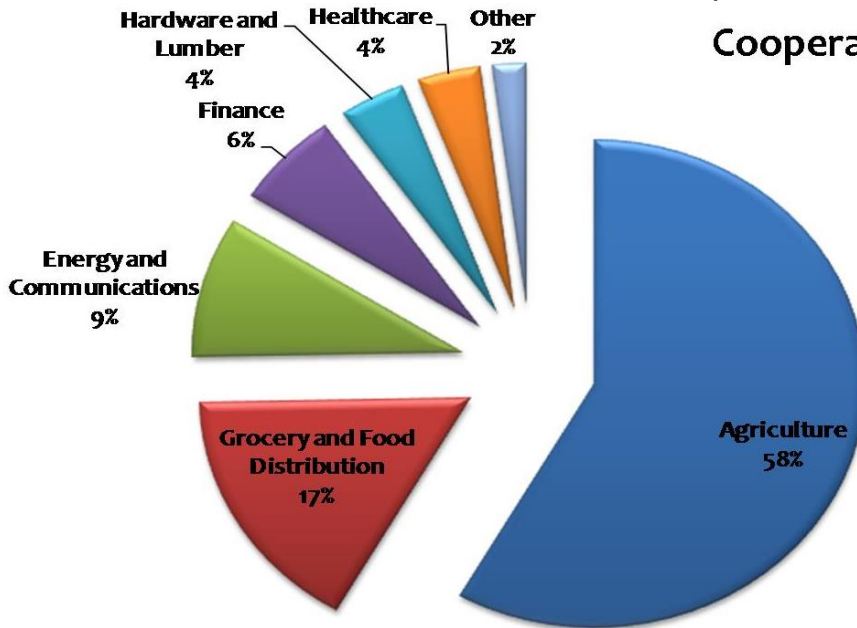
Doodle



Digital photography



Beadwork



Cooperative Activity
by Sector

TYPES OF #COOPS

Co-operatives are a unique species inside the contemporary economic environment and are present in almost all its sectors

1 CONSUMER CO-OPERATIVES

Are owned and controlled by consumers. Have a strong focus on satisfying their members needs and provide a sale service focus on product quality and consumer protection.



2 HOUSING CO-OPERATIVES

Derive from consumer #coops, are owned by their residents and want to make sure that their members get good value for money and live together peacefully.



3 SOCIAL CO-OPERATIVES

Manage health and education services or are focus on the reintegration through work of disabled, long-term unemployed, former addicts...



4 PRODUCERS CO-OPERATIVES

Widespread #coops whose activities belong to the primary sector, including farming, fishing, forestry. Their members also process and sell their agricultural products.



5 FINANCIAL CO-OPERATIVES

Their members are often the account holders and they provide investment and funds for socially sustainable initiatives to support families and small enterprises



6 MULTI-STAKEHOLDERS CO-OPERATIVES

'Hybrid' kind of co-operative whose members represent more than one typical co-op ownership group, such as producers, consumers or workers. EROSKI (MONDRAGON GROUP) | Spain



7 EUROPEAN COOPERATIVE SOCIETY

Is an optional legal form and aims to facilitate co-operatives' cross-border and trans-national activities. Their members can't be based in one country and is required to unite residents from more than one country.



★ CO-OPERATIVE ENTREPRENEURSHIP

manage the venture, take risk and make decisions to create a business in a participatory way to obtain mutual benefit that is distribute with equity among them.



PLANT BASED MEAT

top meatless protein sources



10
VEGETABLES
that PACK MORE
PROTEIN THAN
MEAT





cooperative enterprise



Cooperative arrangements within communities may be focused upon small area enterprises through to whole of nation endeavours to bring to the global markets high volumes of quality goods derived through value adding processes applied to natural resources and regional produce from the land, river and sea, encapsulating all elements of farming and animal produce.

Microfinance typically engages a cooperative of around five women when financing home enterprises. A cooperative is particularly useful when local fishermen bring their catches together at canneries for preparation to market their fish to foreign markets.

The introduction of 'Craft Creations' is to enliven the community's recognition of their high quality traditional skills and then enable their customary craftware to be globally marketed through a cooperative of their own making.

This is all about cooperatives to bring to the fore traditional and innate skills that fulfil needs for people around the globe, not just the local village. A cooperative may embrace several nations.

Natural resources that may be used in producing high quality goods in large volumes include:

- Forrest logs processed into high quality furniture in volume for large distribution chains.
 - Timber offcuts for high strength laminated beams and reconstituted timber products.
 - Local building systems utilising local resources for durable housing – local market solutions.
 - Hydroponics particularly for produce that is not native to the area and its climate.
 - Aquaculture in rivers, estuaries and sea to mitigate depletion of ocean resources.
 - Traditional home produce being increased in volume to provide famine relief worldwide.
 - Hemp production to be on scale to enable volumes sufficient for manufacturing processing.
 - Cocoa, coffee, moringa, sandalwood, tea, vanilla, plus others, cropping to be of commercial scale, cooperatively run.
- All farming and animal produce come into the equation for cooperatives.

Funding availability per quarter AU **\$20,000,000**

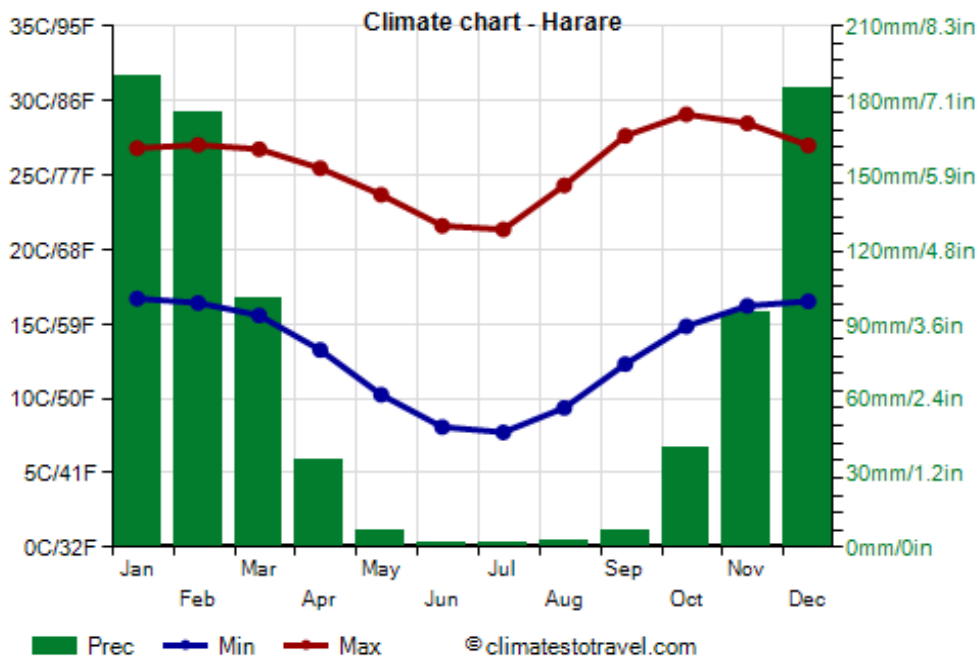
Value adding Natural Resources!

Climates to travel

https://www.climatestotravel.com/climate/zimbabwe/harare#google_vignette

The climate of Harare (formerly Salisbury) is **sub-tropical**, tempered by altitude, with a hot, rainy season from November to March and a long dry season from April to October, within which there is a cool period from May to August. In the latter, at night the temperature can drop to the freezing point. During the day, it can get very hot from September to November, that is, before the rainy season.

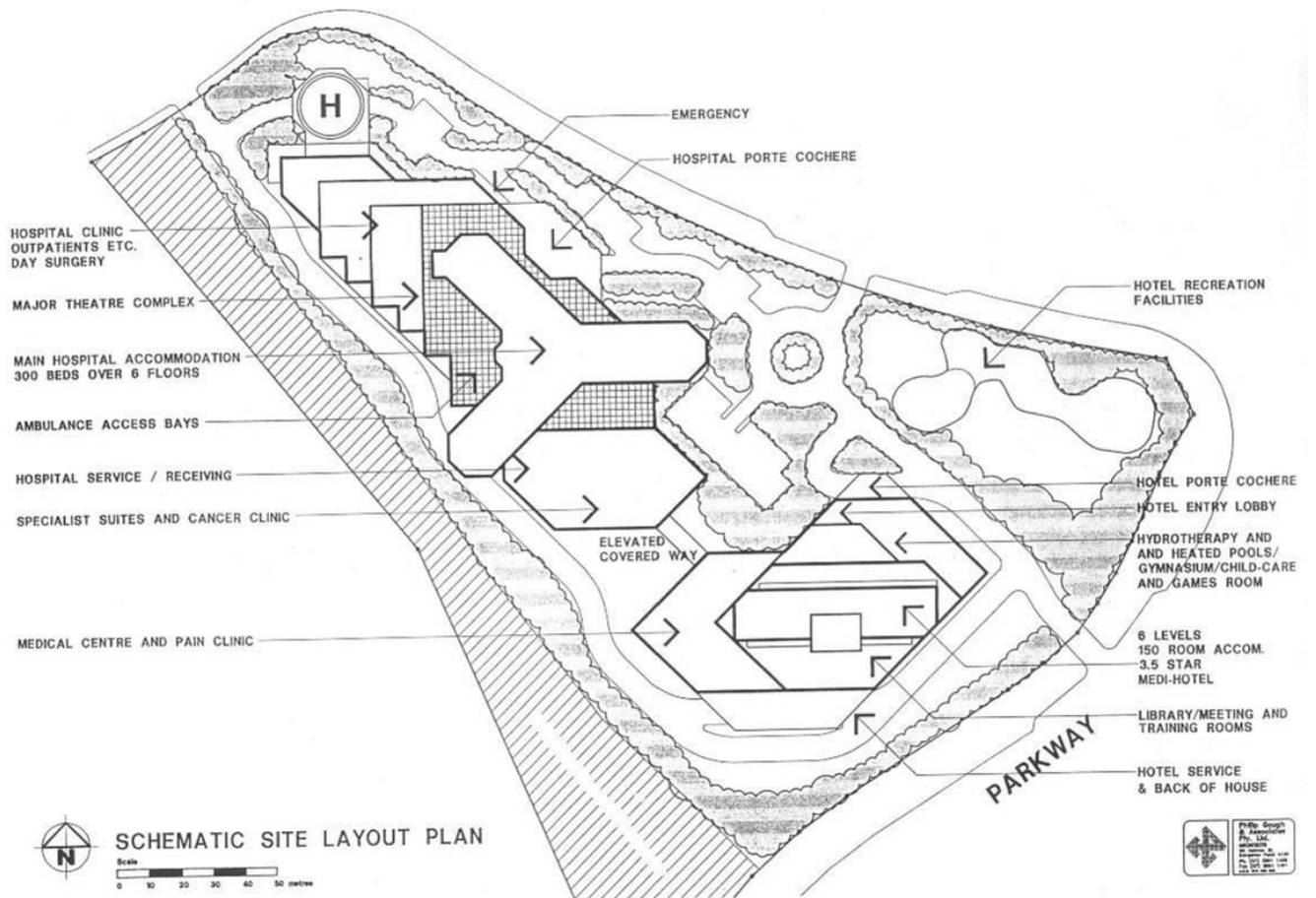
The city is the capital of Zimbabwe and is located in the north-east of the country, in the Mashonaland region, and at 1,500 meters (4,900 feet) above sea level.

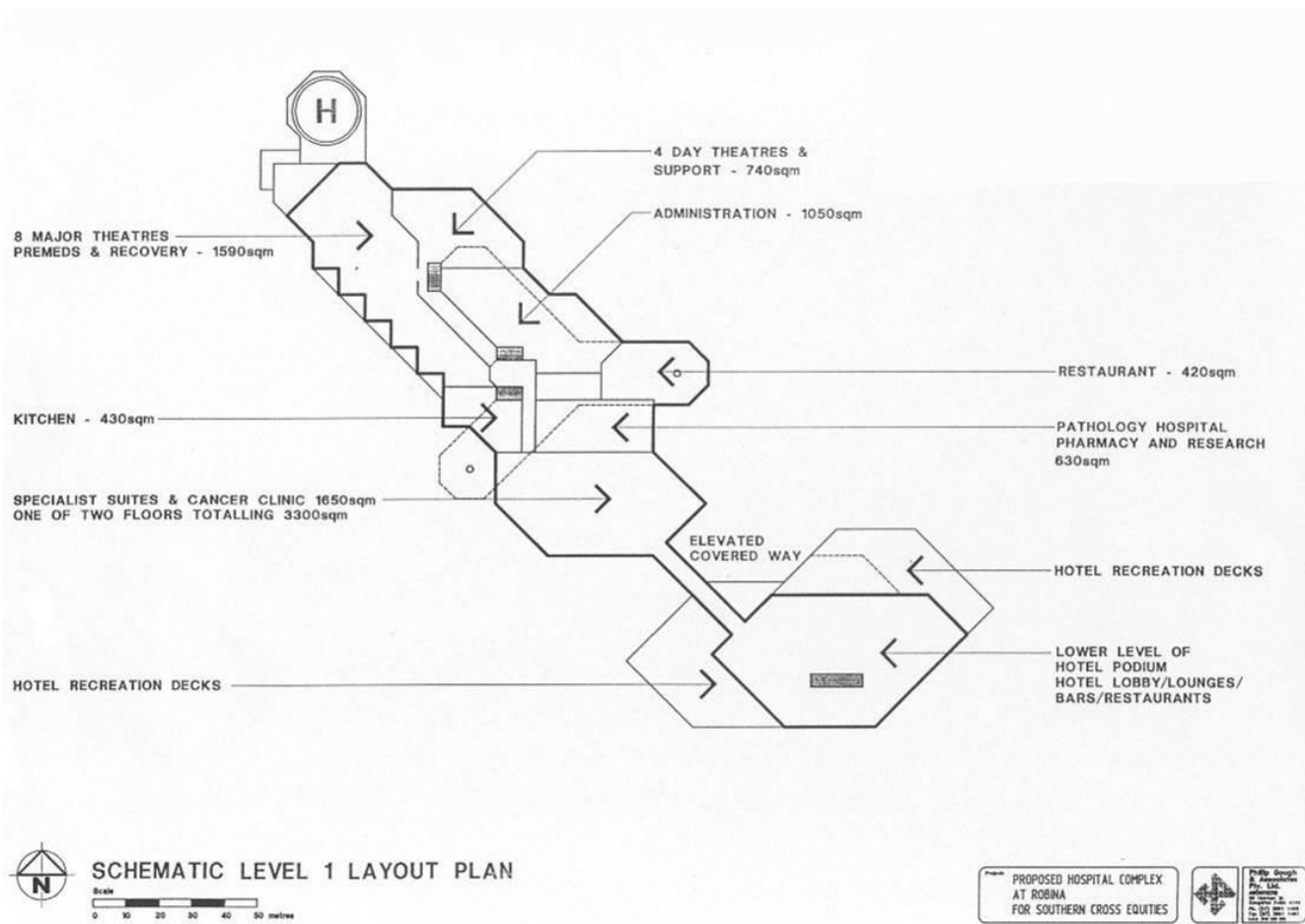
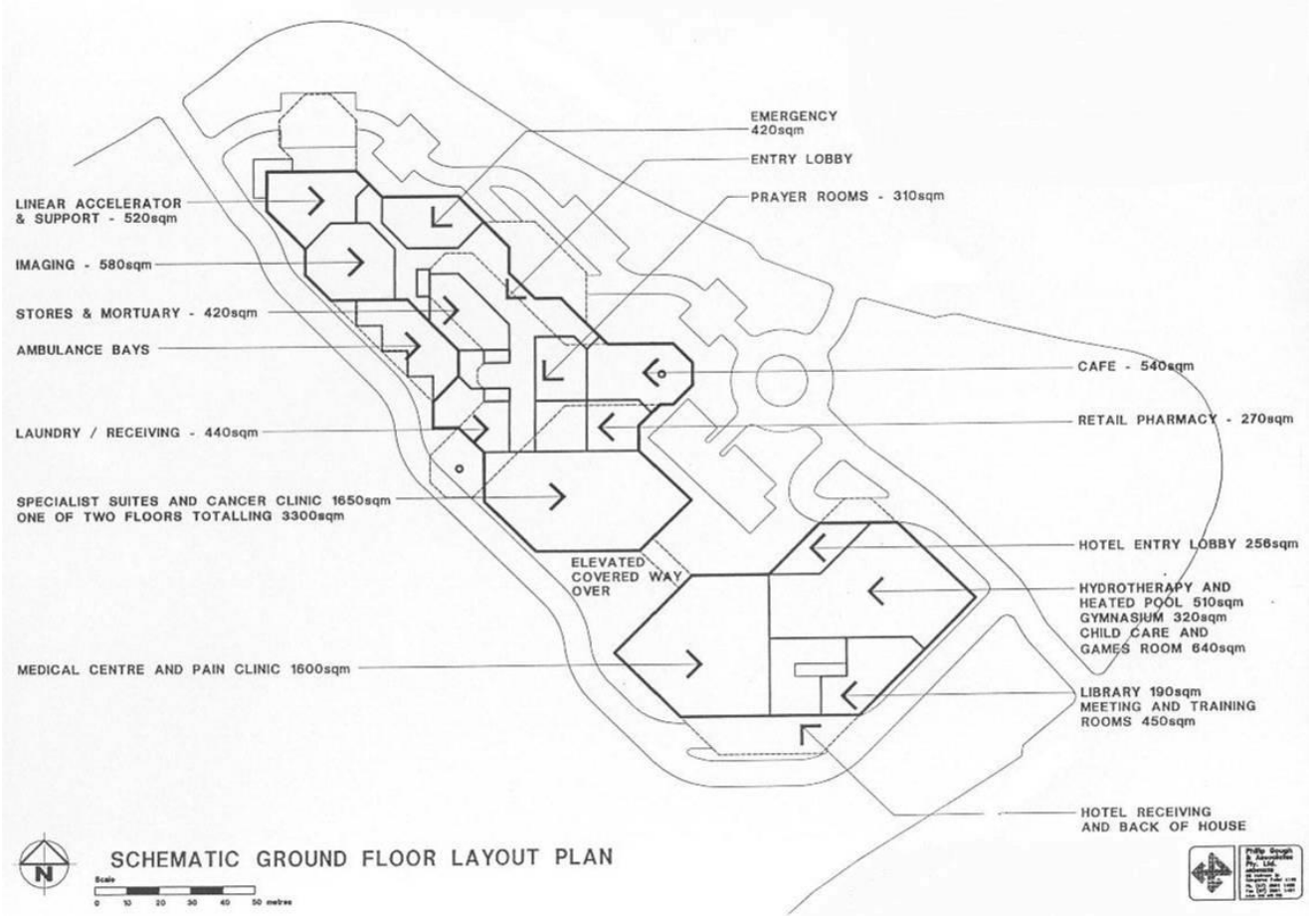


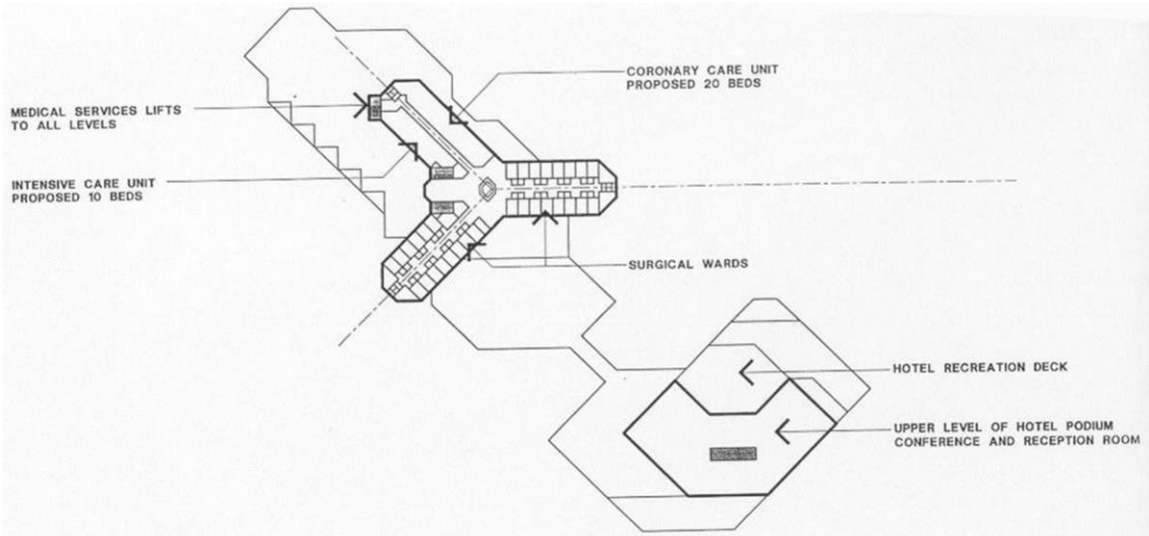
Harare - Average temperatures (1991-2020)						
Month	Min (°C)	Max (°C)	Mean (°C)	Min (°F)	Max (°F)	Mean (°F)
January	16.7	26.8	21.8	62	80	71.2
February	16.4	27	21.7	62	81	71.1
March	15.6	26.7	21.2	60	80	70.1
April	13.3	25.5	19.4	56	78	66.8
May	10.2	23.7	17	50	75	62.5
June	8.1	21.6	14.8	47	71	58.7
July	7.7	21.4	14.5	46	70	58.2
August	9.4	24.3	16.8	49	76	62.3
September	12.3	27.6	20	54	82	68
October	14.8	29.1	22	59	84	71.5
November	16.2	28.5	22.4	61	83	72.2
December	16.5	27	21.8	62	81	71.2
Year	13.1	25.8	19.4	55.6	78.4	67

Master plan of Sunshine Coast, Queensland, University:

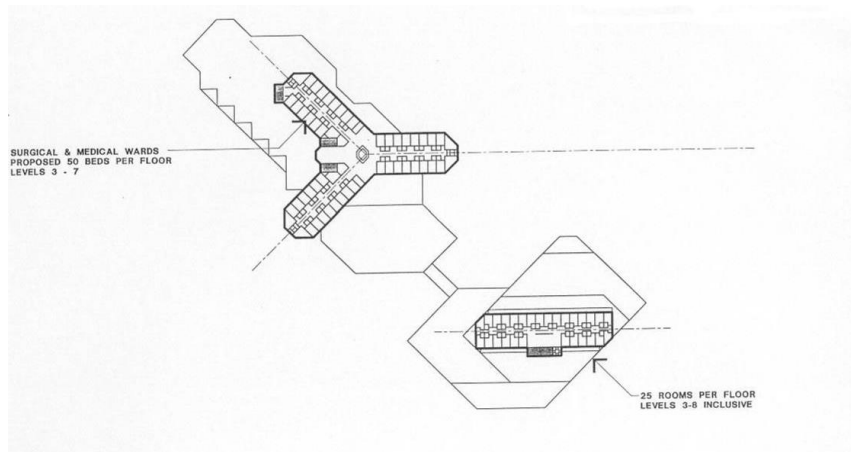




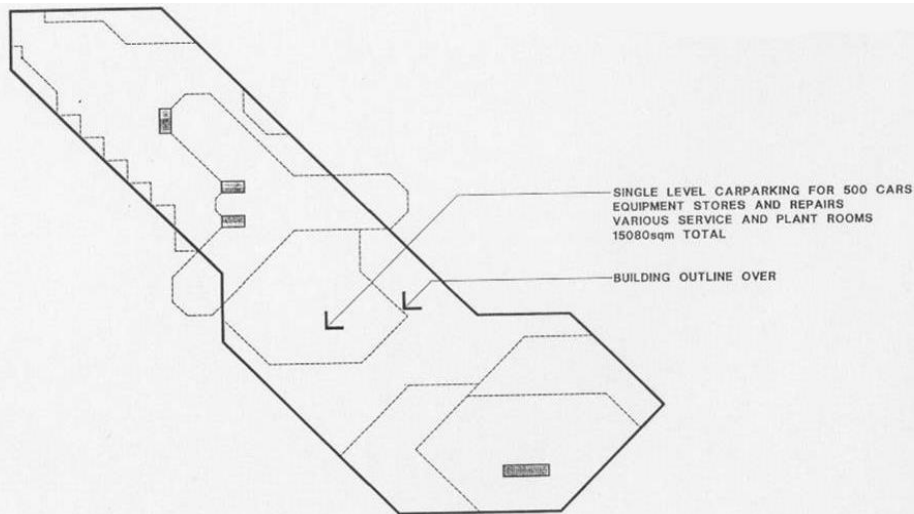




SCHEMATIC HOSPITAL LEVEL 2 & UPPER LEVEL HOTEL PODIUM

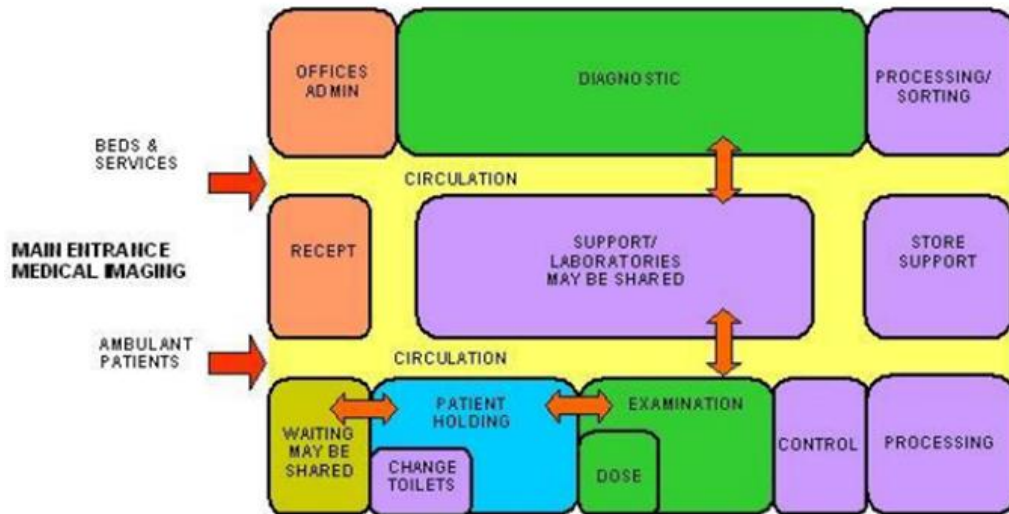


SCHEMATIC TYPICAL HOSPITAL & HOTEL FLOOR LAYOUT PLAN



SCHEMATIC BASEMENT LAYOUT PLAN

Functional Relationship Diagram – Medical Imaging Unit – Nuclear Medicine



Modality:

- Angiography
- Computed Tomography (CT)
- Echocardiography
- Fluoroscopy
- Magnetic Resonance Imaging (MRI)
- Mammography
- Nuclear Medicine
- Orthopantomogram (OPG)
- Positron emission tomography (PET)
- Radiography (X-ray)
- Ultrasound





DIAGNOSTIC UNIT







































Pascas Care Hospital



Pascas Care
Medical Clinic

Medical Specialties

 Geriatrics	 Obstetrics	 Postnatal Care	 pregnancy	 Cardiology	 Fetus
 Rhinology	 Pulmonology	 Dental Care	 Facial Plastic Surgery	 Gynecology	 Dermatology
 Otology	 Gastroenterology	 Hepatology	 Psychiatry	 Plastic Surgery	 Symptom Checker
 Human Brain	 Pelvic Bone	 Neurosurgery	 Chiropractic	 Hematology	 Osteology
 Breast Augmentation	 Breast Reduction	 Optometry	 Naturopathy	 Newborn	 Herbal Medicine
 Ear examination	 Eye Specialties	 Dermatology	 Neurology	 Orthopedics	 Pulmonology

Pascas Care MEDICAL CENTRE



PASCAS HOSPITAL SHIP

AU\$1.00 = USD 0.65 ZIG 8.80 USD1.00 = ZIG 13.56

US \$29,480,000 Available to order (AU\$42 million – add helicopter, etc., budget AU\$50 million) 2022

These Hospital Cats are all fully self-contained with live on-board accommodation for the medical staff as well as the crew. Vessels come with standard fit out as below and can be fitted with state of the art medical equipment (at additional cost). These vessels are both modern in the Naval design as well as being a fully functional Hospital on the water. The 60-metre vessel has been designed for coastal use as well as being able to travel up rivers to isolated communities. Construction time for this vessel is approximately 9 months.

Uses: As a fully functional modern Mobile Hospital. Disaster relief such as for Flooding, Cyclone, Tsunami, Volcano and Earthquakes. As a training centre, working together with local land-based Hospitals. Assisting the Navy as emergency and rescue vessels. Assisting search and rescues operations on or near the water.

Standard 60-metre Hospital Cat Fit-out

- Operating Theatre x 4
- Scrub Rooms x 2
- Sterilization Room x 1
- X-Ray Department x 1
- Laboratory x 1
- Dental Clinic x 1
- Gynaecology x1
- Ophthalmology x 1
- Phlebotomy Station
- General Medicine x 4
- Pre-op and Post-op 4 + 4
- Overnight Ward x 8 patients
- ICU x 6
- Patient Waiting Room
- Medical + Crew Dining Area
- Medical + Crew Galley
- Administration Office
- Helipad (Helicopter is additional)
- Elevator Twin



Vessel Particulars

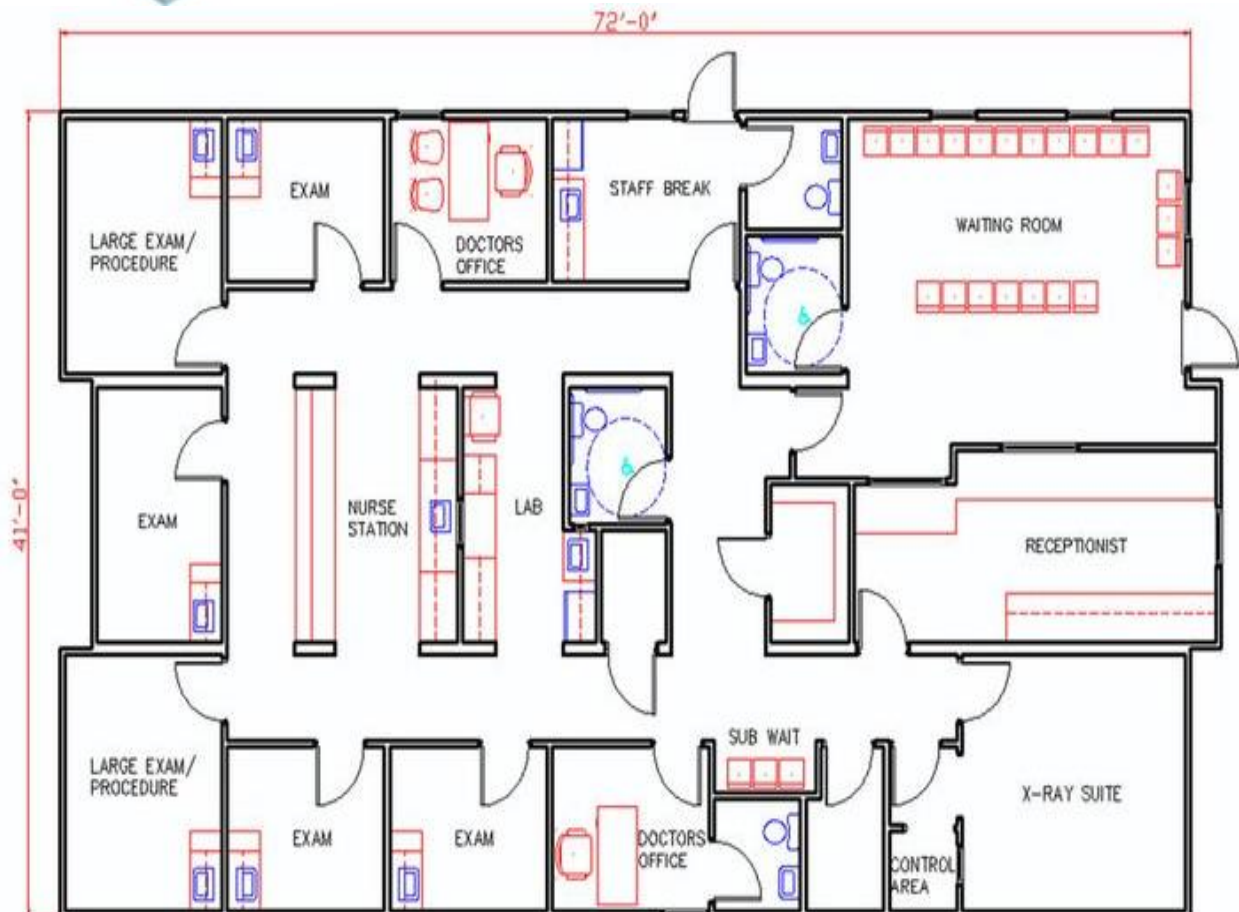
- LOA: 60.00 metres WOA: 22.0 Height: 18. Draft: 2.60 metres
- Patient Beds: 80 (wards)
- Medical Staff Accommodation: 42 Berths
- Ship's Crew Accommodation: 24 Berths

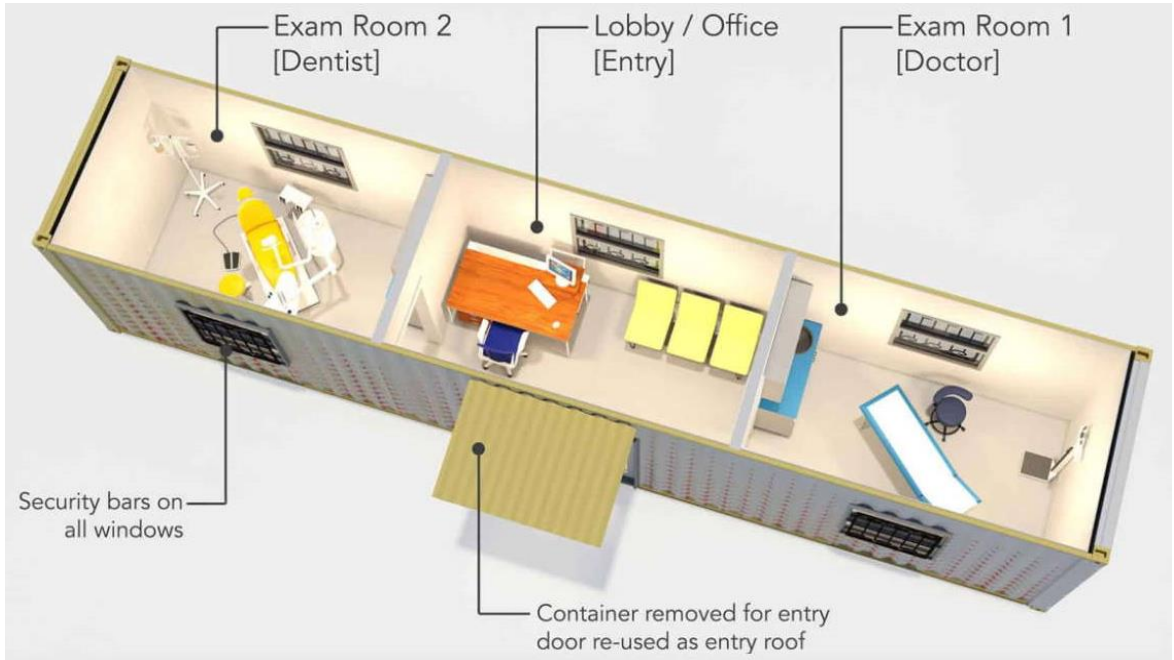
Vessels Levels

- Below Deck: Engine room, Tank room and Ships crew accommodation.
- Main Deck: Patient Waiting Room, X-Ray Department, Laboratory, Dental Clinic, Gynaecology, Ophthalmology, General Medicine, Overnight Ward, Pharmacy, Phlebotomy Station, ICU stations.
- 1st Level: Patient ward.
- 2nd Level: Operating theatres, Overnight beds, Equipment storage, PPE storage.
- 3rd Level: Medical staff accommodation, Galley + Dining area, Medical staff accommodation.
- Top Deck: Bridge, Ventilation system, Helipad

Budget AU \$50,000,000

24x50 Medical office





RECOMMENDED READING

www.pascashealth.com go to **Library Download** page
<https://www.pascashealth.com/index.php/library.html>
then scroll down to click on the link to open the PDF:

PASCAS INTRODUCTION NOTES

Kindly consider any of the topics that takes your fancy elsewhere throughout the Pascas Care Library:

 [Pascas Foundation Overview.pdf](#)

PASCAS CARE LETTERS

 [Pascas Care Letters One Pathway.pdf](#)

MEDICAL - SPIRITUAL REFERENCES










 [Soul Light book 1 via James Moncrief.pdf](#)


 [Soul Light book 2 via James Moncrief.pdf](#)







MEDICAL - EMOTIONS

-  [Pascas Care Living Feelings First - Adults.pdf](#)
-  [Pascas Care Living Feelings First - Children - Annexures.pdf](#)
-  [Pascas Care Living Feelings First - Children - Discussions.pdf](#)
-  [Pascas Care Living Feelings First - Children - Graphics.pdf](#)
-  [Pascas Care Living Feelings First - Children.pdf](#)
-  [Pascas Care Living Feelings First - Drilling Deeper - Structures.pdf](#)
-  [Pascas Care Living Feelings First - Drilling Deeper.pdf](#)
-  [Pascas Care Living Feelings First - Reference Centre.pdf](#)

CORPORATE ALLIANCE

-  [Chaldi Child Care Centre - Safe Space.pdf](#)
-  [Chaldi College Free to Learn Instinctively.pdf](#)
-  [Chaldi College Free to Learn Pathway.pdf](#)
-  [Chaldi College Primary thru to High Feelings First.pdf](#)
-  [Chaldi College Women & Girls' Education.pdf](#)
-  [Chaldi College WW Education through Feelings.pdf](#)
-  [Chaldi College WW Massive Open Online Courses.pdf](#)
-  [Chaldi College WW technology & product information.pdf](#)
-  [Chaldi University Postgraduate Feelings Degree.pdf](#)


















-  [Education Dynamics Technology & Product Information.pdf](#)

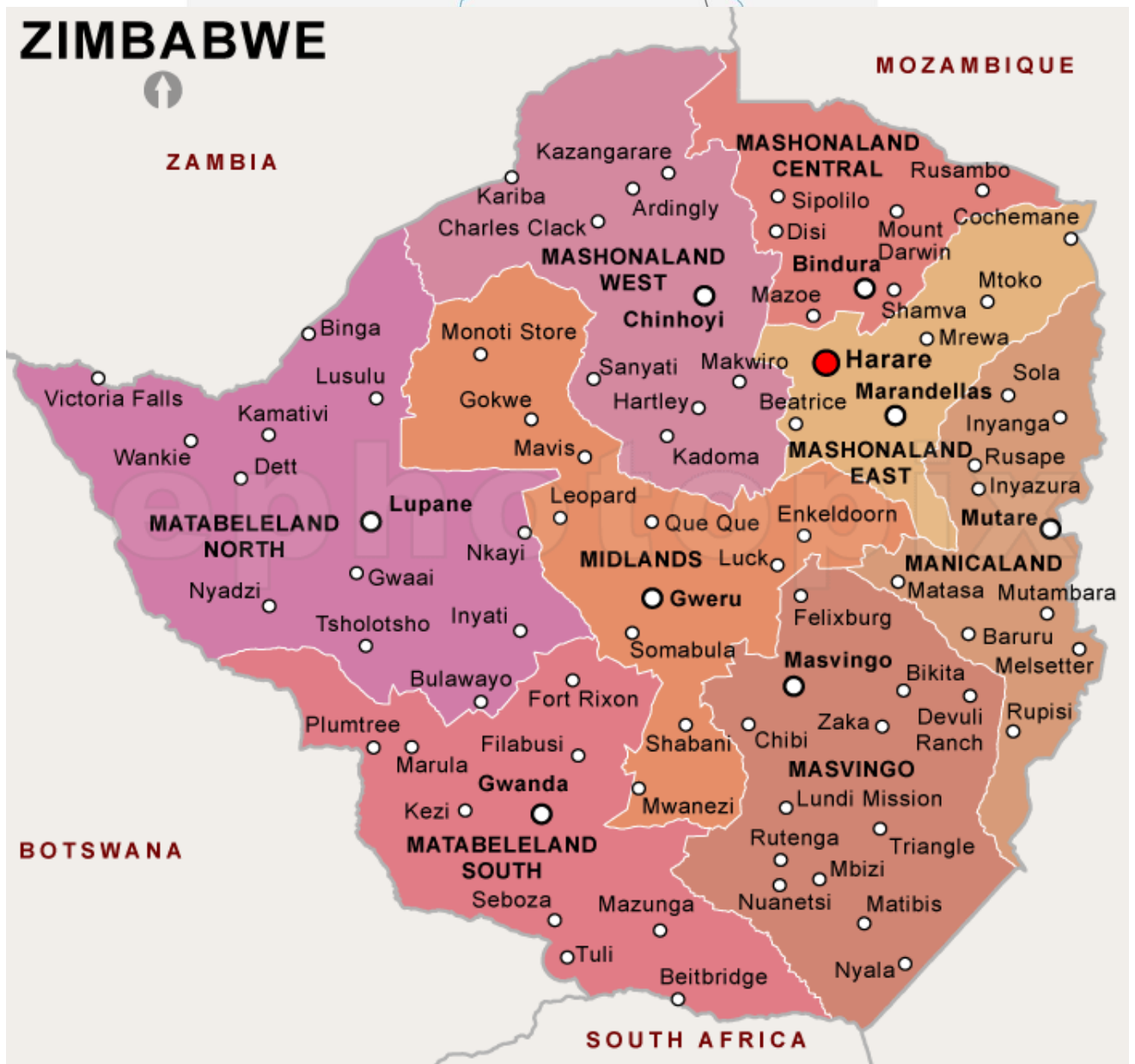
-  [Pascas University and Global View.pdf](#)
-  [Pascas University and the Meeting House.pdf](#)
-  [Pascas University Education with Zelmar.pdf](#)
-  [Pascas University Papua New Guinea Education Leadership.pdf](#)
-  [Pascas University Postgraduate Feelings Degree.pdf](#)
-  [Pascas University Universally Free Education.pdf](#)

MEDICAL

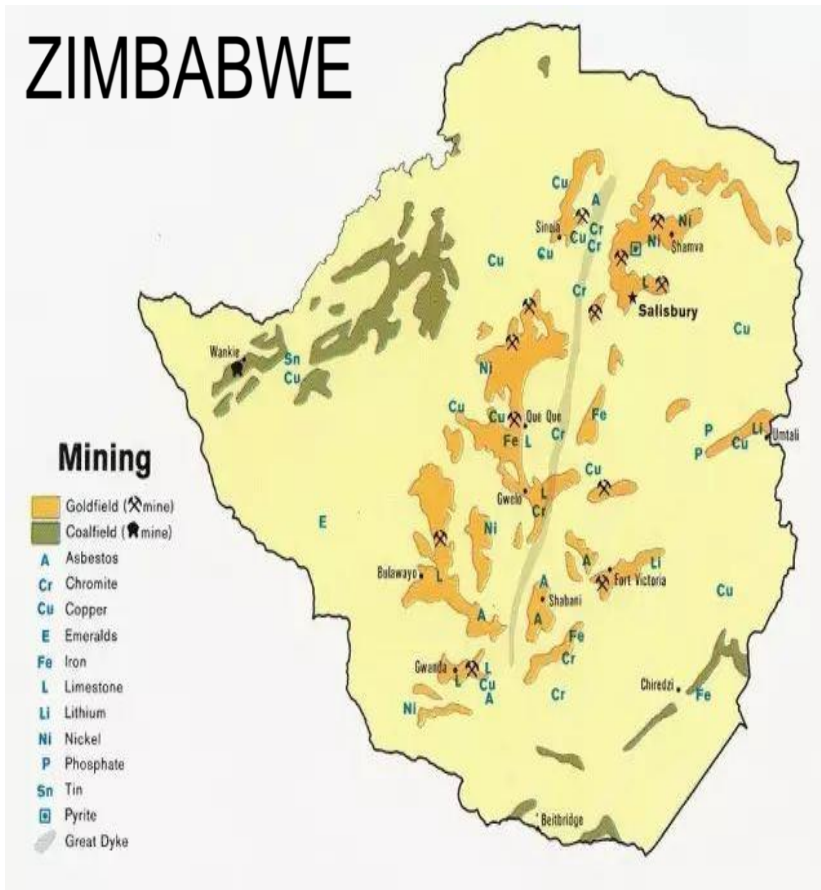
 [Pascas Care Kinesiology Testing.pdf](#)

PASCAS CARE PARENTING

-  [Pascas Care Parenting Awareness.pdf](#)
-  [Pascas Care Parenting Eureka Moment.pdf](#)
-  [Pascas Care Parenting Feelings Supreme Guides.pdf](#)
-  [Pascas Care Parenting Health Generation.pdf](#)
-  [Pascas Care Parenting into the Abyss.pdf](#)
-  [Pascas Care Parenting Rebellion.pdf](#)
-  [Pascas Care Parenting Vaccinations.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book I.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book II.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book III.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book IV.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book V.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book VI.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book VII.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book VIII.pdf](#)
-  [Sam's Book Parenting and Feeling Healing Book IX.pdf](#)
-  [Sam's Essay I am allowed not to love my parents.pdf](#)



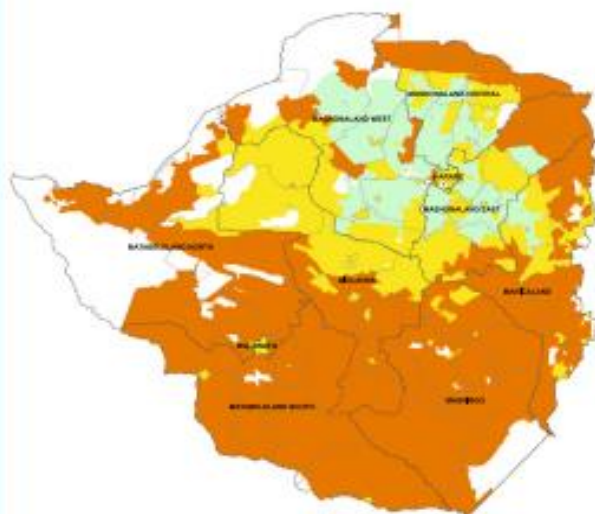
ZIMBABWE



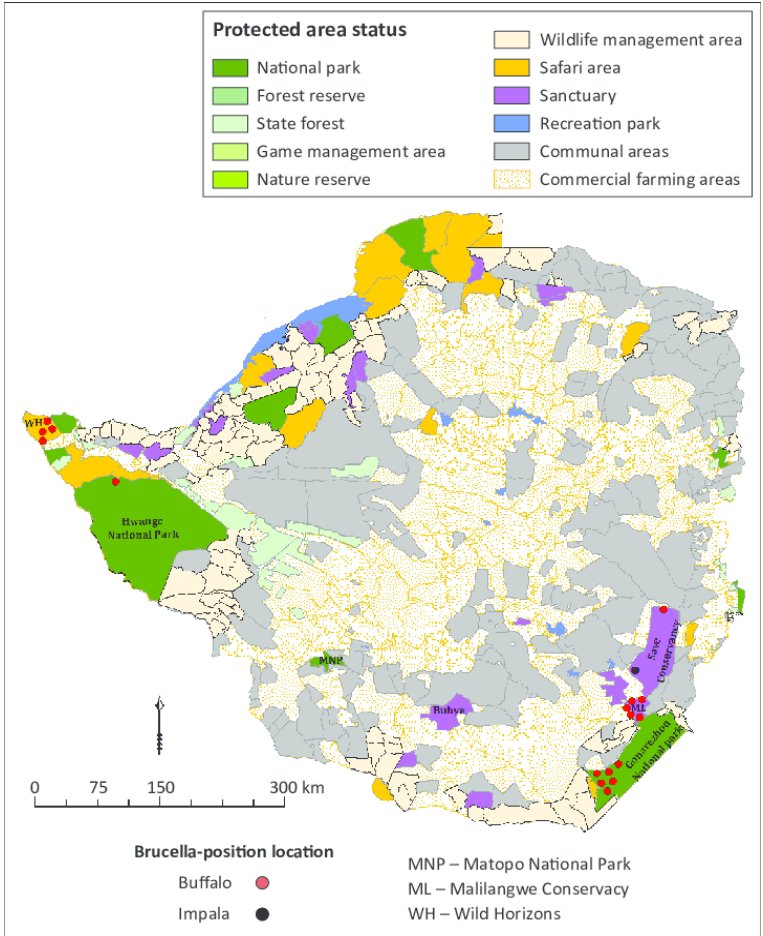
ACUTE FOOD INSECURITY PROJECTION 2023

 **3.0–3.5M** people or **19–23%** of the analysed population in IPC Phase 3 or above equivalent, January–March 2023

Projected IPC acute food insecurity situation, January–March 2023



The boundaries and names shown and the designations used on these maps do not imply official endorsement or acceptance by the United Nations.

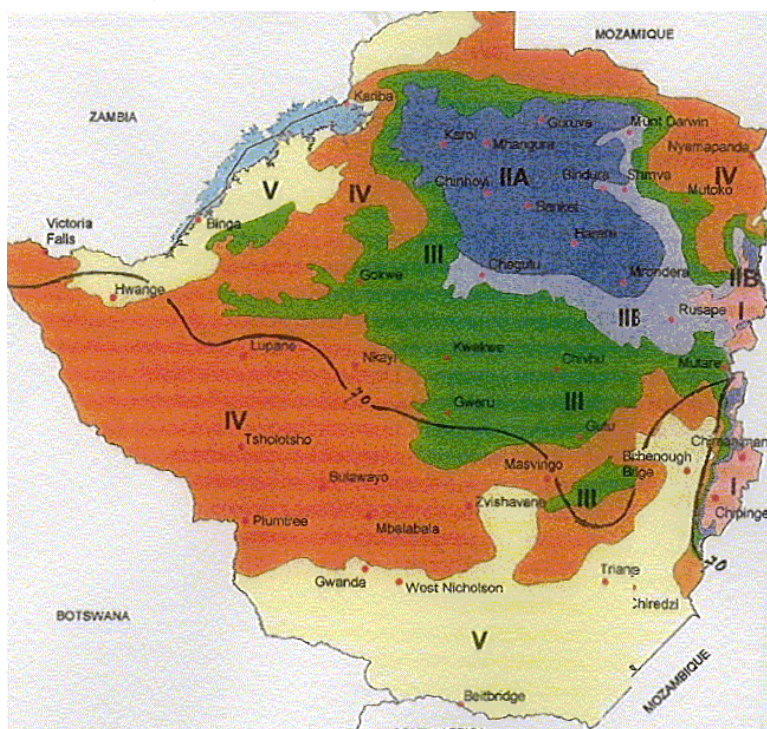


ZIMBABWE Irrigation Potential Map

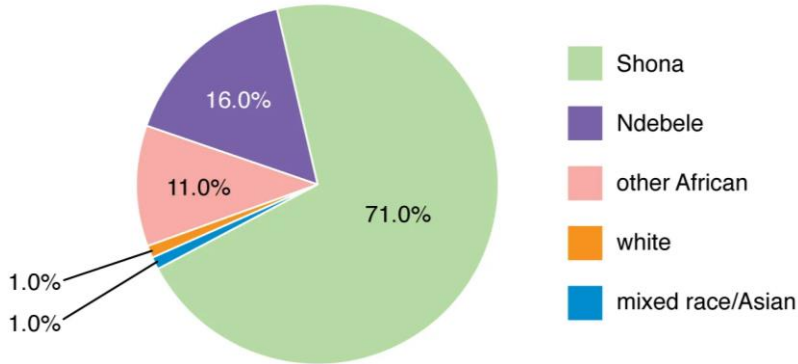
<https://www.fao.org/3/x5594e/x5594e05.htm>

AUS\$1.00 = USD 0.65 ZIG 8.80 USD1.00 = ZIG 13.56

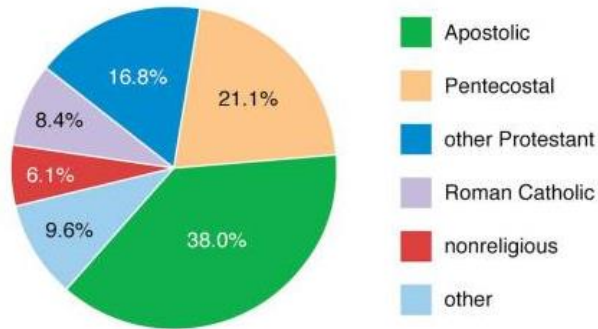
Ten selected irrigation schemes, namely Chitora, Longdale, Mambanjeni, Murara, Mzinyathini, Ngezi Mamina, Oatlands, Principe, Rozva and Wenimbi. The findings are part of the study aimed at assessing the socio-economic impact of smallholder irrigation development in Zimbabwe.



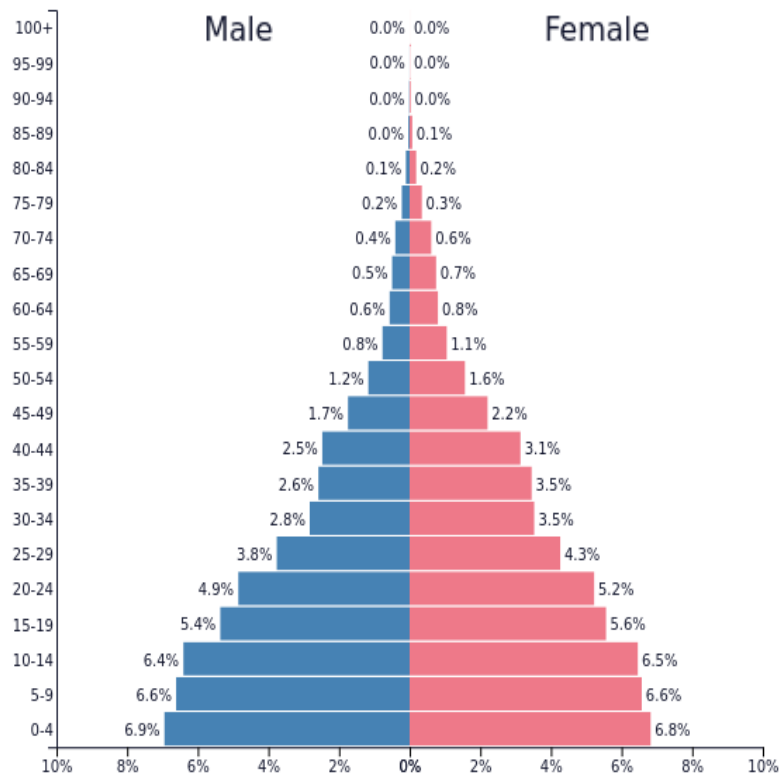
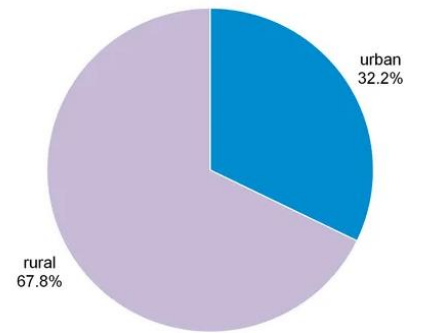
Scheme	Province	District	Area	NR	Distance from major town
Chitora	Mashonaland East	Mutoko	Resettlement	III	120km North East of Harare
Longdale	Masvingo	Masvingo	Resettlement	III	20km South of Masvingo
Mambanjeni	Midlands	Gweru	Communal	IV	46km North West of Gweru
Murara	Mashonaland East	Mutoko	Communal	IV	180km East of Harare
Mzinyathini	Matebeleland South	Umzingwane	Communal	IV	120km South of Bulawayo
Ngezi Mamina	Mashonaland West	Kadoma	Communal	III	130km South West of Harare
Oatlands	Masvingo	Masvingo	Resettlement	III	36km from Masvingo
Principe	Mashonaland Central	Shamva	Resettlement	II	140km North East of Harare
Rozva	Masvingo	Bikita	Communal	III	80km East of Masvingo
Wenimbi	Mashonaland East	Marondera	Resettlement	III	42km South East of Marondera

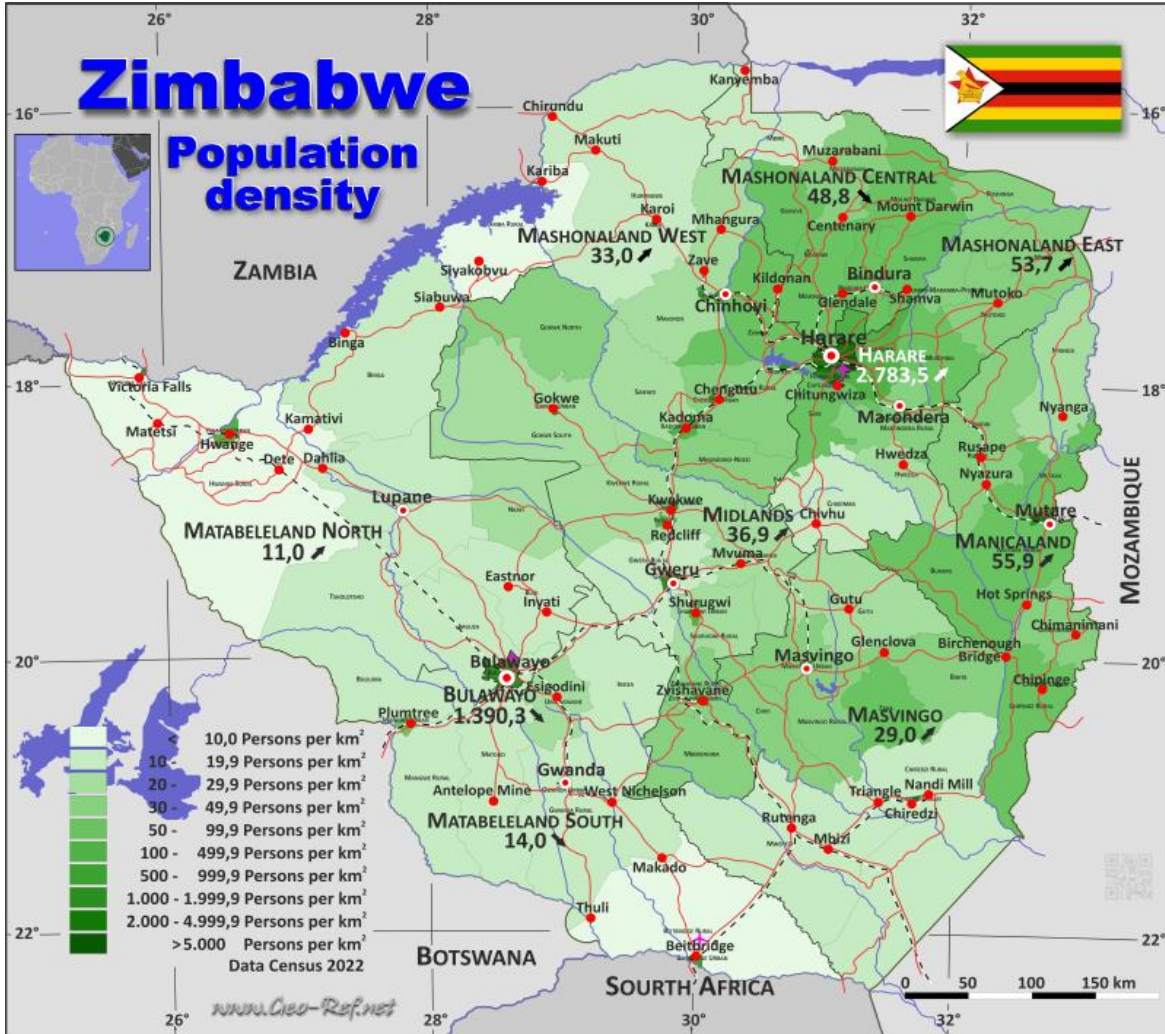


Religious affiliation (2011)



Zimbabwe urban-rural (2018)





About 99.6% of the population in Zimbabwe is of African origin. White Zimbabweans of European ancestry form the largest part of the minority although their population has been declining since independence. The black majority has been growing at an annual rate of about 4.3% since the 1980s while the white community grows at a rate of slightly under 1.5%. Bantu-speaking groups account for a majority of the population with the Shona (70%) and Ndebele (20%) being the dominant groups. The Ndebele are descendants of the Zulu who migrated into the country from South Africa in the 19th century and intermarried with the local population. About one million Ndebele have left the country since the start of the decade. Other Bantu speaking groups include Venda, Kalanga, Nambya, and Shangaan. Non-indigenous ethnic groups of Zimbabwe include migrant workers from Mozambique, Malawi, and Zambia. More than three-quarters of white Zimbabweans are descendants of British colonists who migrated into the country during the colonial period from the United Kingdom or other British colonies.

