RESERVE BANK OF ZIMBABWE

2025 Global Money Week Report






01 Background and Introduction

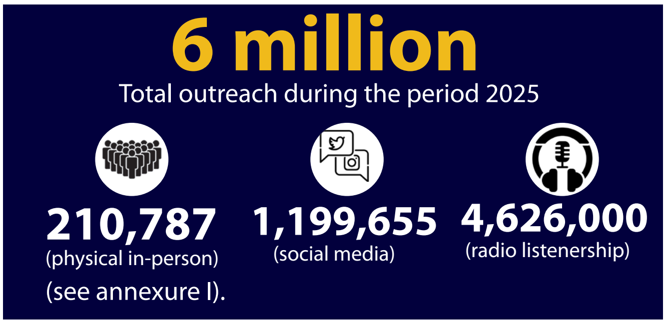
1.1 The 13th edition of the Global Money Week celebrations, coordinated by the Organisation for Economic Co-operation and Development International Network on Financial Education (OECD/INFE), was held globally during the period 17-21 March 2025, under the theme "Think before you follow, wise money tomorrow", with an official slogan **"Learn, Save, Earn".**

1.2 Equipping young people with knowledge skills to make informed financial decisions is key to increasing financial inclusion of young people. The running theme sought to raise awareness among young people of the importance of critically analysing information on financial products especially in the backdrop of increased use of digital financial services (DFS) and development of sustainability financial products.

1.3 Developments in digital finance and the changes in how young people get their information and use online financial services - ranging from the emergence of social media influencers ('finfluencers') to the increasing use of artificial intelligence, underscores the importance of skills to decipher information on financial products and to recognize reliable and unbiased sources of information that facilitate conscious and informed choices between different services and products.

1.4 In Zimbabwe, the Global Money Week Celebrations were conducted in two phase to enable wider coverage. The first phase was held from 3 to 21 March 2025 in Matabeleland North, Matabeleland South, Bulawayo and Harare while the second phase was held from 19 to 30 May 2025 in Midlands and Mashonaland Central.

1.5 Total outreach during the period was over 6 million comprising of 210,787 (physical in-person), 1,199,655 (social media) and 4,626,000 (radio listenership), (see annexure I).



1.6 Collaborative approach to the financial inclusion agenda, the Reserve Bank partnered with the Ministry of Finance, Economic Development & Investment Promotion, Insurance and Pensions Commission (IPEC), the Securities and Exchange Commission of Zimbabwe (SECZ), Deposit Protection Corporation (DPC), the Post and Telecommunications Regulatory Authority (POTRAZ), banking & microfinance institutions, and other financial sector players to conduct financial literacy activities across the six (6) provinces.

1.7 A total of twelve (12) banks and nine (9) microfinance institutions participated in the 2025 Global Money Week Celebrations.

1.8 During the celebrations, financial sector regulators and other stakeholders engaged scholars in primary and secondary schools as well as tertiary institutions and provided financial literacy awareness of their products and services.

1.9 The activities were aimed at equipping school children with knowledge on the Zimbabwean financial system and money matters.

1.10 Activities included financial literacy sessions on the following:

a) Roles, functions and financial inclusion initiatives, by Ministry of Finance, Economic Development and Investment Promotion; Reserve Bank of Zimbabwe (RBZ), Securities and Exchange Commission of Zimbabwe (SECZ); Insurance and Pensions Commission (IPEC); Deposit Protection Corporation (DPC); Postal and Telecommunications Regulatory Authority of Zimbabwe (POTRAZ).

b) Architecture of the Zimbabwean Banking System;

c) Budgeting, savings, entrepreneurship, and personal money management;

d) Awareness on the Zimbabwean local currency, the Zimbabwe Gold (ZiG); and

e) Question and answer sessions.

02 Collaborated Global Money Week Activities

2.1 Participation in Global Money Week Celebrations by financial sector regulators including the Ministry of Finance, Economic Development and Investment Promotion, provided leaners with holistic view of the Zimbabwean economic environment and the financial sector.

The Reserve Bank of Zimbabwe Global Money Week Activities

The CEO Financial Education Round Table

2.2 The Reserve Bank coordinated the Global Money Week CEO Financial Education Round Table which was held on 20 March 2025 and attended by various stakeholders including financial sector regulators and their regulated entities. The CEO Roundtable marked the official opening of the GMW celebrations in Zimbabwe.

2.3 The CEO roundtable deliberations focused on the development of a comprehensive national program for financial education, aimed at empowering young people with the knowledge, skills, attitudes, and behaviours necessary to make informed financial decisions.

2.4 The CEO Round Table was attended by 72 CEOs and/or high-ranking officials from banking institutions, microfinance institutions, insurance and pension funds, capital market operators, mobile network operators and other stakeholders.

2.5 In addition to the CEO Round Table, 30 financial institutions comprising banking institutions, microfinance institutions, insurance players and capital markets players exhibiting their products and providing financial literacy training to students. During the period, a total of 71 schools and tertiary institutions attended the exhibitions.

2.6 The Director of Bank Supervision, Surveillance and Financial Stability at the Reserve Bank of Zimbabwe, Mr. P.T. Madamombe, delivered the opening remarks at the 2025 GMW CEO Roundtable.

2.7 The Director's opening remarks were a call to action by various stakeholders to carefully consider the impact of the social media, technology, and influencers, on financial decision-making by the young people.

2.8 He highlighted that financial service providers should take responsibility to inculcate sound money management skills in young people given the myriad information sources at the disposal of the youths and the impact of inaccurate financial information on the decision-making process of young people.

Students at RBZ Sports Club

2.9 The Reserve Bank of Zimbabwe Deputy Governor, Dr. J.T. Chipika, in her presentation, highlighted the need for effective strategies to improve financial literacy and financial inclusion in Zimbabwe.

2.10 The Deputy Governor emphasized on the need for financial services providers to put in place robust financial literacy programs including digital financial literacy, to facilitate enhanced financial literacy and financial capability of the young people.

2.11 The introduction and operationalisation of the collateral registry by the Reserve Bank of Zimbabwe was noted to be a gamechanger in the financial inclusion landscape, affording the previously marginalised and underserved due to lack of conventional collateral, an opportunity to participate in economic activity and to support their families.

2.12 Financial literacy and financial inclusion were noted to be key drivers of economic growth empowering generations with the financial knowledge and skills to make informed financial decisions and creating a more financially inclusive society. In this regard, strategic partnerships and collaborations with other stakeholders are key in achieving the desired outcomes.

2.13 The Reserve Bank also participated in the exhibition at the sports club and attended to a total of 1,750 students, who visited the Reserve Bank of Zimbabwe booth.

Presentation by the Insurance and Pensions Commission

2.14 The Insurance and Pensions Commission of Zimbabwe made a presentation on "Leveraging Digital Innovation to Increase Access to Insurance: A Zimbabwean Perspective".

2.15 The presentation noted that Zimbabwe's insurance penetration is about 1.7%. According to the IPEC Survey of 2019, about 70% of Zimbabweans have no insurance, and of the 30% with insurance, 75% are funeral policies.

2.16 The following were highlighted as barriers to insurance uptake:
a) Affordability - high premiums and contributions make products inaccessible to low-income earners.
b) Inappropriate products – 'one-size fits all' approach to insurance product offering make insurance products inaccessible to low-income earners.
c) Inadequate infrastructure - limited presence of insurers in the rural areas.
d) Lack of awareness - limited understanding of insurance and pensions among the public.
e) Loss of confidence – largely driven by previous experience with issues such as loss of value due to inflation.

2.17 The presentation noted that digital innovation plays a pivotal role in promoting access to insurance products.

Presentation by Securities & Exchange Commission of Zimbabwe

2.18 Securities and Exchange Commission of Zimbabwe made a presentation on the topic "Technology adoption in the Capital Markets: Opportunities, Challenges, and Future Direction".

2.19 The presentation highlighted that the catalytic role of emerging new technologies on capital markets operations including innovations such as blockchain and artificial intelligence bring both benefits and challenges in the capital markets.

2.20 Securities and Exchange Commission of Zimbabwe summarized the importance of technology in modern capital markets as follows:

a)**Enhancing Transparency-**technology improves transparency in capital markets by providing real-time data and analytics, fostering trust among investors.

b) **Cost Reduction -** the integration of technology helps lower transaction costs and operational expenses, benefiting both firms and investors.

c)**Market Efficiency** - Adopting technological solutions enhances overall market efficiency, leading to faster transactions and better price discovery.

d)**Enhanced Data Analytics** - advanced analytics and big data enable better decision-making and risk management, providing traders with deeper insights into market trends.

e) **Improved Accessibility** - technology facilitates access to capital markets for a broader range of investors, including retail investors, through online trading platforms.

f) **Regulatory Compliance** - regulatory Technology solutions streamline compliance processes, reducing the burden on financial institutions and ensuring adherence to regulations.

g)**Blockchain and Smart Contracts** - These technologies enhance transparency, security, and efficiency in transactions, potentially revolutionizing how securities are issued and traded.

Presentation by Deposit Protection Corporation

2.21 Deposit Protection Corporation made a presentation "Building Trust in Zimbabwe's Financial System: The Importance of Deposit Protection in Promoting Financial Inclusion and Stability".

2.22 DPC noted that trust is the cornerstone of any robust financial system and lack of financial stability leads to a loss of confidence amongst depositors.

2.23 Deposit protection serves as a key pillar in the development of a resilient financial system by safeguarding depositors' funds, promoting financial stability and fostering financial inclusion.

2.24 The presentation highlighted that to enhance trust and encourage financial inclusion; a well-structured Deposit Protection System was established by the Government of Zimbabwe to protect depositors against the loss of their savings when an individual deposit-taking institution fails.

2.25 Deposit protection in Zimbabwe plays a critical role in safeguarding depositor funds, promoting financial stability, financial inclusion and fostering economic growth.

Presentation by Postal & Telecommunication Regulatory Authority Of Zimbabwe

2.26 The presentation highlighted the role that Postal & Telecommunication Regulatory is playing in the implementation of the following initiatives to increase access to internet services, promote digital literacy, and encourage digital inclusion.:

a) Infrastructure sharing among mobile network operators to increase coverage and reduce the cost of deploying telecom infrastructure.

b) Utilization of the Universal Service Fund to expand network coverage to underserved areas.

c) Promotion of affordable data plans and devices to make ICTs accessible to low-income populations.

d) Digital literacy programs.

2.27 The presentation highlighted the importance of the inter-linkages between the telecommunications, fintechs and the financial services.

Presentations By Financial Sector Players

The Banker's Association of Zimbabwe

2.28 Bankers' Association of Zimbabwe (BAZ) made a presentation on the topic "'Financial Literacy in the Digital Age: Leveraging Technology to Empower Zimbabwe".

2.29 BAZ highlighted that financial literacy is the ability to understand and effectively use financial skills and tools to manage personal or business finances and is a cornerstone of economic empowerment. It involves knowledge of financial concepts such as budgeting, saving, investing, debt management to make well informed financial decisions.

2.30 In his presentation, the Director noted that the current era, characterized by the widespread use of digital technology, including computers, the internet, and mobile devices, has a significant impact on society in general and young people in particular. Emerging technologies offer several benefits including innovative solutions to overcome financial inclusion barriers, enhancing efficiency, reducing costs, and expanding market reach.

Resolutions and Recommendations of the Ceo Round Table

Following presentations by the various stakeholders at the CEO Roundtable, the following resolutions and recommendations were put forward by the stakeholders:

1. Mechanisms should be put in place to ensure that mobile money operators are members of the Deposit Protection Corporation given that some of them command or process large deposits.

2. POTRAZ was advised to consider coming up with a legal requirement for organisations to have data protection officers to build confidence and trust in the financial sector.

3. Financial institutions should develop tailor made products and mentorship programs for the young people.

4. Collaboration of financial inclusion stakeholders is key in reaching out to the young people.

5. There is need for submission of financial inclusion initiatives to the secretariat for consolidation in order to capture all the initiatives being implemented by various stakeholders.

03 Taking the Global Money Week Celebrations to the Provinces

3.1 The Reserve Bank designated the months of March and May 2025 for conducting financial literacy awareness to the provinces.

210,787 Students. reached

3.2 In collaboration with other stakeholders including the Ministry of Finance, Economic Development and Investment Promotion, SECZ, IPEC, POTRAZ and DPC, the programs to the provinces reached to a total of 210,787 students.

3.3 The number of participating institutions also increased from 47 in 2024 to 62 in 2025 as highlighted in the table below.

Global Money week Year	No. of Participating Institutions	No. of Students Reached	No. of Teachers & Lecturers Reached
2023 GMW	32	9,299	350
2024 GMW	47	115,559	1,133
2025 GMW	62	210,787	1,545

5 Provinces
37,8K learners
1,5K teachers and lecturers Participated

3.4 The 2025 GMW celebrations noted a heightened interest in the Global Money Celebrations, not only among the participating financial institutions but also among schools and tertiary institutions.

3.5 During the celebrations, the Reserve Bank successfully reached out to approximately 37,814 learners and 1,545 teachers and lecturers across five provinces as shown in the table below.

Province	No: of School Visited	No: of Learners	No: of Teachers
First Phase 3-21 March 2025			
Matabeleland North	33	33	526
Matabeleland South	43	33	147
Harare	71	71	124
First Phase 3-21 March 2025			
Midlands	15	15	177
Mashonaland Central	17	17	571
Total Outreach	179	179	1,545

3.6 The following financial literacy topics were covered by the Reserve Bank during the school visits in the provinces.

1 The Role of the Reserve Bank

3.7 The session covered the role of the Reserve Bank, including the following, among others:

i. Advisor and banker to Government
ii. Monetary authorities responsible for formulation and implementation of monetary policy
iii. Supervision and regulation of banks and non-banks (microfinance institutions and development finance institutions).
iv. Foreign exchange reserve management.

Architecture of the Banking Sector in Zimbabwe

3.8 The session provided insights to the students on the architecture of the banking system in Zimbabwe, covering institutions under the purview of the Reserve Bank of Zimbabwe including commercial banks, building Societies, Development Finance Institutions (DFIs) and Microfinance Institutions (MFIs), androle of each type of financial services provider under the purview of the Reserve Bank.

Entrepreneurship:

3.9 The session covered the importance of youth entrepreneurship in fostering creativity, personal development, and providing the young people with problem-solving, leadership and money management skills. The session was aimed at promoting young people's economic freedom and empowerment and providing them with opportunities to exercise confident leadership.

Budgeting for Financial Discipline

3.10 The session covered the benefits of budgeting for young people including facilitating prioritisation of financial goals and make the most of the funds that are available to them. Budgeting facilitates in calculation of good financial habits, development of realistic financial goals, and facilitates self-discipline.

3.11 Students were encouraged to develop a budgeting habit, prioritizing financial discipline and responsible money management. By allocating a specific amount for savings before spending, students can cultivate a healthy financial mindset.

Fostering a Savings Culture

3.12 Students were encouraged to develop a savings culture, prioritizing prudent financial management and responsible spending habits. The emphasis was on saving towards purchase of a desired target rather than relying on credit, promoting a healthy and sustainable approach to financial decision-making.

3.13 The session was aimed at equipping young people with essential financial skills to make informed and well-calculated financial decisions, and encourages financial discipline, avoidance of impulsive buying and promote thoughtful decision-making and future oriented mindset.

Investment

3.14 The investment module was aimed at creating awareness in young people of the need to make informed future-oriented investment decisions. The session covered the various investment vehicles available in the Zimbabwe Financial systems. Students were taught ways of investing such as opening fixed deposit accounts and buying shares on the stock exchange. The session was buttressed by a presentation from Securities Commission on investment on the Zimbabwe Stock Exchange

Record keeping

3.15 The main objective of the session create awareness on the importance of record-keeping in business, tracking and assessing performance of the business. The session was aimed at raising financially responsible young people who are able to manage their personal income and expenses as well their projects' income and expenses.Students were taught on the importance of record keeping in terms of financial expenditure starting with their pocket money.

Income Streams

3.16 The session was aimed at equipping young people with the necessary skills to navigate the complexities of real-life situations and to cultivate a skills set beyond the confines of a single job or single income steam. Students were taught on how to create multiple income streams in order to provide a safety net and financial flexibility.

2 Securities and Exchange Commission of Zimbabwe (SECZim)

8.580
Students
413
Teachers

3.17 SECZim in partnership with the Reserve Bank of Zimbabwe (RBZ), Insurance and Pensions Commission (IPEC), Postal and Telecommunication Regulatory Authority (POTRAZ), Deposit Protection Corporation (DPC) and other key stakeholders conducted joint GMW celebrations throughout March 2025.

3.18 In addition to the outreach during the exhibitions at the Reserve Bank Sports Club, the commission reached a total of 8,580 students and 413 teachers as shown in table below:

Province	District	Number of Students	Number of Teachers
Matabeleland North	Tsholotsho	4,101	151
	Hwange	1,498	81
	Lupane	2,500	148
Harare		481	33
Grand Total		**8,580**	**413**

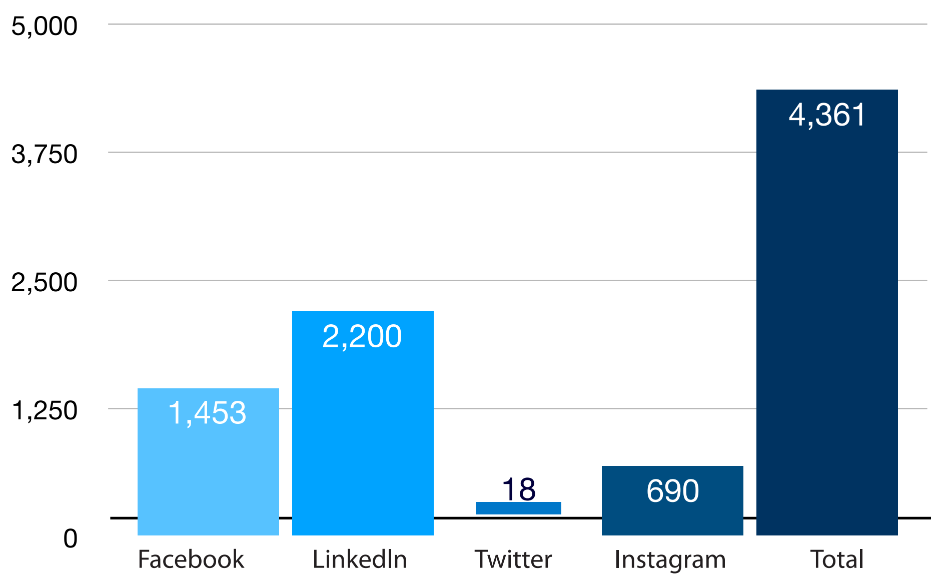
3.19 During the GMW celebrations, Securities Exchange Commission of Zimbabwe unpacked the capital markets to the learners through interactive discussions and relatable examples and the sessions covered, among other things, unpacking of the Capital Toolkit to teachers that accompanied the learners, capital market word competition and attendant prize giving and awards for good performers in the question-and-answer session.

3.20 Further, a Capital Market survey was administered as input into the capital market awareness index. A total of 174 students and teachers participated in the survey

3.21 In addition, SECZim also reached out to students through social media platforms. Total outreach per platform is shown in the table below:

Mabelreign Girls High School – GMW Outreach

Number of Social Media Reach



SECZim at work among the young people during the Global Money Week Celeberations

3 The Insurance & Pensions Commission of Zimbabwe

3.22 The Insurance and Pensions Commission collaborated with fellow financial sector regulators to conduct financial literacy campaigns in schools under the auspices of the 2025 Global Money Week celebrations.

3.23 At least 100 primary, secondary and tertiary institutions were reached in Harare, Masvingo, Manicaland, and Midlands provinces. The campaigns educated students about financial matters including insurance and pensions products. At least 70% of the schools reached were in rural areas.

3.24 IPEC reached out to young people in Matopo, Bilil-ima, Mangwe (Plumtree), Esigodini, Joshua Nqabuko Polytechnic Gwanda, and the Midlands province. A total of 8,027 learners and 339 teachers were reached. On social media, IPEC reached out to 175,256, with content interactions of 602.

8.027
Learners
339
Teachers
175,256
Social Media

4 Deposit Protection Corporation

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8,027
Learners
339
Teachers
175,256
Social Media

5 Postal & Telecommunications Regulatory Authority Of Zimbabwe

3.28 Potraz participated in the 2025 GMW celebrations in Mashonaland East, Mashonaland West, Masvingo and Bulawayo provinces with a total outreach of 5,333 students. Tertiary institutions joined these exhibitions on 21 March 2025.

3.29 The financial literacy programs covered a wide array of topics including the following:

a) The role and functions of POTRAZ

b) Linkages between telecommunication and financial services

c) Linkages between telecommunication and digital financial services people.

3.30 POTRAZ also alerted scholars on the need to be vigilant in the face of ongoing financial scams.

As part of the financial literacy programs, POTRAZ provided a synopsis of its financial literacy initiatives to schools and teachers.

Rushinga Primary School - Financial Literacy

04 Global Money Week Celebrations by Financial Institutions

4.1 A number of financial services providers participated in the Global Money Week Celebrations through out the provinces both physically and through social medial platforms.

4.2 The Global Money Week Celebrations have become a tagline for financial literacy in Zimbabwe and financial inclusion stakeholders have embraced the benefits of training young people on financial and money matters early in their lives as part of development of a more financially responsible citizenry.

4.3 First Capital Bank partnered with Junior Achievement Zimbabwe to champion financial literacy among the youth through a series of impactful sessions. In alignment with the 2025 Global Money Week (GMW) theme, the bank's trained professionals facilitated sessions on Income Generation, Money Management & Intelligence, Savings, and Investment, utilizing an accredited curriculum developed by Junior Achievement Zimbabwe, the program's implementing partner.

4.4 First Capital Bank deployed a team of 30 trainers to lead a structured, three-phase financial literacy initiative:

a) **Stage 1:** Bank representatives collaborated with Junior Achievement Zimbabwe tutors to deliver essential financial literacy education to secondary school students.

b) **Stage 2:** Students from Form 4, Lower 6, and 'A' Level were selected and trained in both financial concepts and presentation skills, enabling them to share knowledge effectively with peers.

c) **Stage 3:** Through this peer-led approach, the program reached 12 schools across Harare, with direct engagement in the multiplier phase at the following institutions: Highfield 2 High School, Maranatha Christian High School, St. Peter's High School, Warren Park 1 High School, and Kuwadzana 2 High School.

4.5 A total of 5,383 Young People were impacted during the 2025 GMW celebrations.

4.6 First Capital Bank participated in the RBZ-led exhibition on Friday, 21 March 2025, joining other financial institutions in driving forward the financial literacy agenda.

Social Media Impact

4.7 First Capital Bank also reached out to students through social media platforms and reached out to **64,019 students.**

8433
Engagement
12,256
Impressions
43,330
Views

4.8 ZB Bank conducted various financial literacy activities targeting primary, secondary, and tertiary students, including school outreach programs, financial literacy workshops, branch tours, and digital campaigns, aimed at equipping young people with the necessary financial knowledge and skills to make informed financial decisions.

4.9 The institution reached approximately 10,354 students and over 253 teachers across 66 schools and institutions in various provinces. also took part in the CEO's Round Table and collaborated with educational institutions, local authorities, and community leaders. These efforts were supported by multimedia documentation and other materials.

4.10 Through digital campaigns, ZB Bank shared educational videos and used GMW-related hashtags such as #GMW2025 on social media.

4.11 Community-based activities included outreach to farm workers and the donation of financial literacy books. In addition, the bank engaged in media coverage through radio interviews and press articles to highlight its role in promoting youth financial education during GMW.

Target Beneficiaries Reached

Education Level	Number of Students Reached	Number of Teachers Reached	Location
Primary	5,072	140	All districts
Secondary	4,791	98	All districts
Tertiary	388	15	
Farm workers	103	0	All districts
Total	10,354	253	Umguza


ZB Global Money Week visits to schools

4.12 Ecobank Zimbabwe participated in the 2025 GMW with the thrust towards financial inclusion.

The ultimate beneficiaries were various students in secondary and tertiary education sectors.

Activities	Objective	Initiatives	Target Beneficiaries
Financial Literacy Workshops	Promoting financial literacy among pupils	School literacy awareness campaigns focusing on • spending • Saving • Sharing • Budgeting Main form of delivery was presentation supported by discussions and role plays	O and A level students focusing on commercials 60 students and 5 teachers from the Commercials department
Money and business Management	Provide access to financial education and resources	Enhance students' understanding of financial concepts and encourage them to develop practical skills including	• University Students
Introduction of Deposit Taking Machine	Promoting financial literacy	Customers will be able to access banking deposit services even after hours Eliminate risk of moving round with cash and get robbed Encourage use of banking channels as	• Ecobank Customers including students and teachers • Other people who need to deposit cash

4.13 BancABC celebrated the Global Money Week around young people with a number of initiatives aimed at empowering young people in Zimbabwe with the requisite skills to make more informed financial decisions and become more financially responsible consumers of financial services.

The initiatives carried out by the institution are summarized below:

Global Money Week Initiatives Summary (17-21 March 2025)

itiative	Date	Schools	Objective	No. of Students	No. of Teacher
ob Shadowing	17 March 2025	1. Tynwald High School 2. St John's Emerald 3. Samuel Centenary Academy	✓ Opportunity to onboard schools not already banking with BancABC ✓ Opportunity for high school students to explore potential career paths and gain valuable insights into the Banking industry . ✓ To bridge the gap between education and the workforce, preparing students for successful careers.	31	7
nline - Financial teracy Quiz	18 March 2025	General Customers 21years and below	Customer Engagement Encourage Financial Inclusion and Literacy To enhance financial literacy and empower individuals to manage their finances effectively.	14	
gh School Essay riting Competition	19 March 2025	1. Marlborough High 2. Dominican Convent 3. Arundel, 4. Midlands Christian College, 5. Rydings, 6. Watershed, 7. Benard Mizeki, 8. St John's Emerald, 9. Vainona, 10. Mt Pleasant,	✓ Encourage students to explore and articulate their understanding of financial concepts and responsible money management. ✓ Provide an opportunity for students to develop their writing and communication skills through structured expression of ideas. ✓ Motivate students to research financial topics around the Global Money Week 2025 theme , fostering a deeper understanding of economic issues. ✓ Allow students to express their creativity and critical thinking while presenting arguments or solutions related to financial literacy.	113	
gh School Financial teracy Seminar, Quiz Debate	20 March 2025	1. Gateway, 2. The Heritage 3. Tynwald, 4. St John's 5. Arundel, 6. Mt Pleasant High School, 7. Vainona 8. Westridge 9. Marlborough 10. Malbereign Girls	✓ Registration of students on Internet Banking and Mobile Banking. ✓ Awareness of City Hopper and other remittances offered by the Bank ✓ Student Education on Bank's products and services ✓ To foster engagement with financial institutions and encourage discussions about economic issues facing their communities. ✓ To encourage students to develop their analytical and argumentative skills by discussing relevant financial topics.	76	13
rticipation and hibition at the RBZ orts Club	18, 20 & 21 March 2025	Malbereign Girls, Oxford Study Centre, St John Emerald Hill, Avonlea Primary, Marlborough School, Budiriro High, Harare High School, Harare Institute of Technology, University of Zimbabwe, Glenview Primary School, Rusununguko Primary School, Prince Edward, Harare Girls High	✓ Networking and socializing with other financial institutions. ✓ Target to onboard schools that do not have accounts with us ✓ Increased Brand Visibility and Awareness ✓ To foster stronger connections between banks and the community, encouraging dialogue about financial needs and solutions. ✓ To present new banking technologies and services that can improve customer experience and accessibility. ✓ To provide a platform for students, educators, and financial professionals to network and share knowledge.	238	19

4.14 As part of the GMW celebrations, BancABC organised job shadowing opportunities for high school students, which afforded the student an opportunity to interact with banking professionals, and explore working in the banking sector, which in turn was expected to influence their career choices as they gained valuable insights into the banking industry.

4.15 The bank engaged students from Samuel Centenary High School, Gateway High School, Heritage School, St. John's College and Vinona High Scholl, among others.

4.16 Further, the institution conducted a Financial Literacy Quiz and Debate Competition which was aimed at evaluating the participants' knowledge and understanding of key financial concepts such as budgeting, saving, investing, credit management, and risk assessment.

4.17 BancABC invited students to participate in an essay writing competition centred on the Global Money Week theme, ***"Think before you follow, wise money tomorrow."***




The winner, Heritage High School was awarded a projector, while all the participating schools were awarded BancABC branded merchandise.

4.18 NBS participated in the 2025 Global Money Week, by exhibiting at the Reserve Bank of Zimbabwe (RBZ) Sports Club and the Harare Institute of Technology (HIT). The institution engaged with students, teachers, and lecturers, focusing on enhancing financial literacy among young people.

4.19 At the RBZ Sports Club, NBS engaged at least 2,000 primary school students and 1,500 secondary school students throughout the week. At HIT, the institution also interacted with approximately 1,500 tertiary students, equipping them with business, financial management, and entrepreneurship skills.

4.20 NBS, through its subsidiary Lenderspark, hosted Global Money Week and Women's Month Commemorations as part of efforts to promote financial inclusion, particularly for women in business. The institution engaged over 100 residents of Highfields at the Highfields Town Hall, where participants received training and certification in financial literacy and modern business operations.

4.21 NBS adopted the use of online platforms to enhance financial literacy during Global Money Week. The institution promoted the campaign through strategic information sharing on Facebook, Twitter, WhatsApp, and its official website. With an online audience base of nearly 200,000 followers, the estimated reach of NBS's digital advocacy was approximately 110,000 people.

20,000
Followers
110,0000
NBS advocacy

4.22 The institution celebrated the Global Money Week by equipping young people and adults with essential inancial literacy skills, enabling them to navigate digital finance and make informed financial decisions for a secure future through the services of AFC Commercial Bank. AFC carried out school educational visits.

Social Media Adverts

Total Number of Accounts Opened

7 Visa cards

35 accounts completed for non-teaching staff and 5 for teaching staff at schools.

Total Number of Schools visited

15 schools

Total Number of Reach across social media platforms

Impressions	Engagements	Post Link Clicks
27,624	2,916	638

4.23 CABS participated in the 2025 Global Money Week hosted by the Reserve Bank of Zimbabwe at the RBZ Sports Club, where the Harare Retail team engaged students and teachers in promoting financial literacy. Further, branches across the country took part in various financial literacy initiatives, resulting in the opening of 718 A+ accounts nationwide.

4.24 Nedbank Zimbabwe engaged in various activities, including exhibitions, mentorship programs, and community outreach campaigns.

4.25 Nedbank Zimbabwe organized a mentorship program where mentors from different Departments within the Bank took turns to meet with students at the RBZ Sports Club stand.

Topic of Discussion	Topic and Activity
Personal Development	Tips on building confidence, time management, and setting goals were shared with attendees.
Industry Trends	Insights into current trends and future directions in various industries were discussed.
Cyber Awareness	Information on cyber security and how the youths today should be
Networking Skills	Insights into current trends and future directions in various industries were discussed.

4.26 Nedbank Zimbabwe proudly sponsored the Women in Science, Technology, and Innovation Conference held at Rainbow Towers from March 19th to 21st, 2025.

4.28 On 21 March 2025, Nedbank Zimbabwe embarked on an outdoor campaign at Gazaland Shopping Centre in partnership with Zimpapers radio stations, as a wrap up campaign of the Global Money Week.

4.29 FBC embarked on various activities, through strategic business units listed below located across the country for a wide reach and dissemination of information;

- FBC Bank Limited
- FBC Building Society
- Crown Bank
- MicroPlan

Financial Literacy Seminars

4.30 FBC facilitated seminars at schools to provide practical knowledge on the topics such as budgeting, savings and understanding financial products. FBC Bank, Building Society, Insurance and Microplan Branches collectively engaged with schools, to conduct financial education workshops and activities, aiming to reach a specific number of young individuals and promote financial literacy and inclusion.

Question & Answer Gaming Sessions

4.31 FBC offered special promotions and incentives for the youth during the period. At each engagement, FBC representatives conducted Question and Answer sessions through games to increase the engagement levels.

4.32 In return the respondents received branded gifts including:

- Branded mathematical sets
- Branded pencil and ruler set
- Branded drinking bottles
- Branded t-shirts

Youth Financial Literacy Radio Programs

4.33 Through the FBC annual radio bookings, FBC managed to disseminate financial content through the Star FM Radio Station and Radio Zimbabwe Station in Harare. The platform targets nationwide with a listenership 3,000,000+ inclusive of engaged online audience.

Digital financial literacy

4.34 In alignment with the goals of the Global Money Week, FBC published digital content tailored for young people to enhance their understanding of financial concepts such as saving, budgeting and investing. The content was shared on the FBC Social Media Pages; Facebook, Instagram, X (Twitter) which are platforms mostly visited by the younger generation.

4.35 The total number of students reached during the FBC GMW activities are as shown below:

Platform	No. Of schools	No. of Students Listenership	No. of Teachers
School seminars	6	1,060	38
FBC Social media post		121,648	
Star FM -Radio program		1,576,000	
Radio Zimbabwe- Radio Programme		3 000 000	
Harare Provincial Exhibition	29	232	
Total Reach	37	4,698,940	38

FBC

CROWN BANK

4.36 Crown Bank participated in the Global Money Week (GMW), aligning with this year's theme to promote thoughtful financial behaviour, especially among young people. A range of outreach activities and educational engagements were conducted ensuring wide-reaching impact and alignment with the GMW objectives.

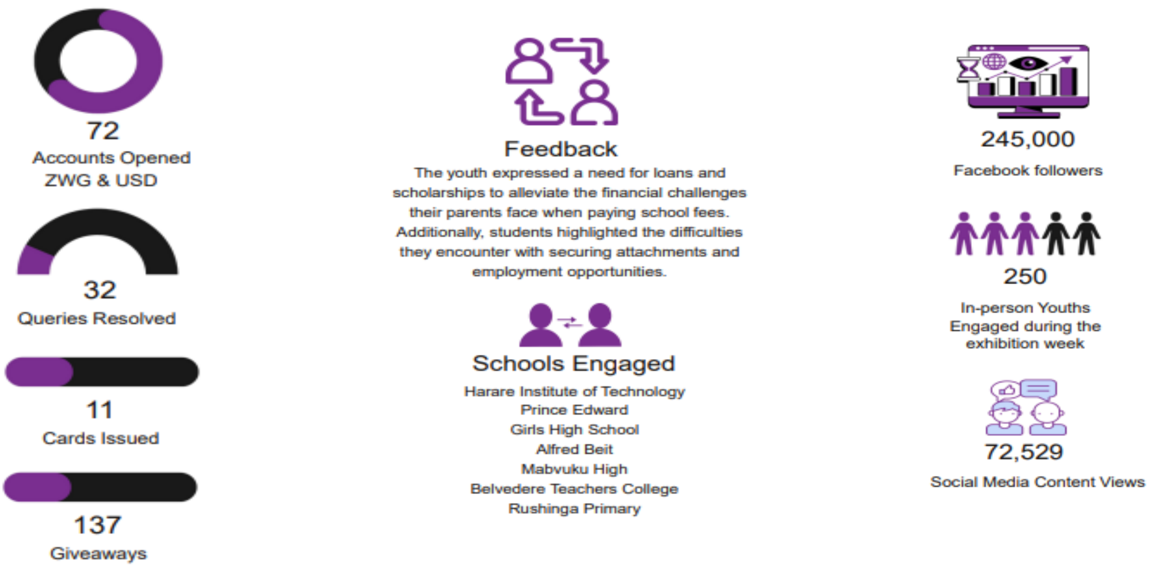
Summary of the numbers of students reached during Global Money Week

Name of School	Number of Students	Number of Teachers
Monte Cassino Girls High	17	1
Rusununguko Primary School (Mufakose)	33	2
Hallingbury Primary School	16	3
Budiriro 2 Primary School	24	1
Glenview 8 Primary School	19	3
Mablereign Girls High School	18	-
Total	**127**	**10**

STEWARD- TN CYBERTECH BANK

4.37 The institution participated in Global Money Week exhibitions at the Reserve Bank of Zimbabwe Sports Club, and engaged with the community on social media, and featured on radio slots to drive awareness.

4.38 The bank facilitated financial literacy through story-telling on how to manage money wisely and make informed decisions. Participants were encouraged to share personal stories of wise financial decisions in order to inspire and encourage other young people to emulate.



4.39 Given the digital age, the institution's campaign encourages young people to exercise caution when transacting on the digital platforms and when making financial decisions. The financial literacy campaigns were aimed at encouraging critical thinking on money matters among young people.

4.40 POSB joined the rest of the world in commemorating the Global Money Week celebrations. The institutions offered youth-friendly financial products including the Youth Account and JuniorSave product which are designed to facilitate interaction of young people with financial products at a tender age.

POSB participated in the 2025 Global Money Week through the following initiatives:

i. Participation in the Reserve Bank of Zimbabwe's Global Money Week exhibitions held at the RBZ Sports Club in Harare, from 17-21 March 2025.
ii. Participation at the RBZ CEO financial inclusion round table.
iii. Visits to schools by the Bank's Service Centres to educate pupils on formal ways of saving money, POSB's available financial products for young people such as the Junior-Save and Youth Account, and ways of avoiding social media financial peer pressure, among other issues of financial literacy. The Bank's 32 Service centres visited 45 schools and 2 colleges.
iv. Financial literacy education through social media posts.

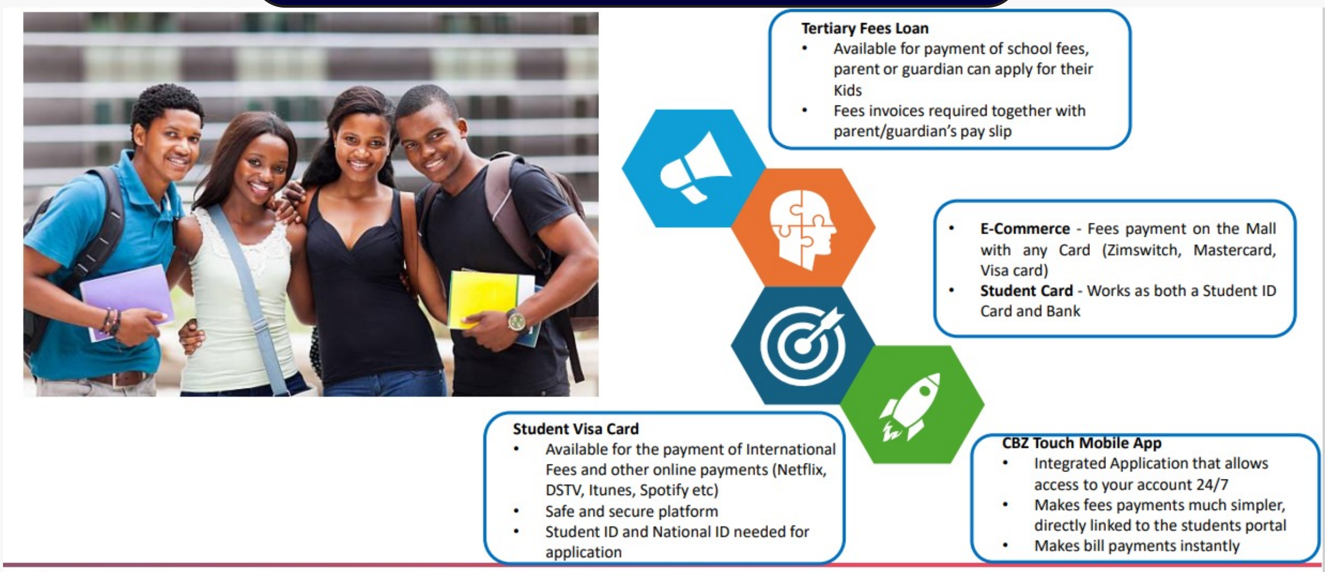
Table below shows a summary of activities by POSB.

Area Visited	Activities	Outcome	Estimated Number of People Reached
Global Money Week Exhibition at RBZ Sports Club - 17 to 21 March 2025. Students, teachers and parents were taught about: • the GMW Week, this year's theme and its meaning, • POSB and its products, with a focus on junior financial products such as Junior-Save and Youth account • Financial wellbeing, financial skills and resilience • Budgeting Basics, Savings strategies, Smart spending and Banking and security	Educate audience about this year's theme, effects of 'Finfluencers,'-ways of avoiding financial pressure from social media. • To raise awareness on available youth financial products in the banking sector and their benefits, e.g. Junior-Save and Youth accounts. • To promote a culture of financial savings in youth • To encourage on-boarding of new customers.	• Primary, Secondary and Tertiary students. • Teachers. • Parents.	2,300
• The Bank through its 32 service centres visited 45 schools (27 secondary and 18 primary schools) and two colleges. • Two schools visited the Bank's services centres to have first-hand experience of a Banking Hall, including learning to use ATMs.	• To educated pupils on ways of protecting money, online financial safety (effects of finfluencers), savings and investing for the future in line with the 2025 theme. • Give students practical experience, e.g. students who visited the Bank's service centre learnt how to withdraw money on ATMs.	• Primary, Secondary Schools and college students • To give students first hand practical experience of the Banking sector, e.g. Accessing ATMS.	• 16,425 • 140

Area Visited	Activities	Outcome	Estimated Number of People Reached
Global Money Week Social Media Posts on the Banks Digital Platforms • Tips on financial savings, online security, resisting finfluencers • Updates on the Bank's global money week initiatives.	• To educated youths on ways of saving money and safe banking practices. • To encourage youths' participation and engagement in financial discourses.	• Youths (13-20 years)	• 64, 092
• Press Ads, Article and Website • The Bank published a press ad and an article on Global Money	• To raise awareness about the GMW week and the	• Youths	• 48,000
Total Estimated Reach			**131,057**

CBZ team engaged directly with students in various schools, conducting presentations and interactive discussions. Key topics covered included the definition of money, and effective money management techniques.

Products and Inititatives Tertiary Schools



4.41 The CBZ Bank stand at the RBZ Sports Club served as a central hub, attracting students from numerous tertiary and secondary institutions, including Harare Polytechnic College, University of Zimbabwe, Harare Institute of Technology, Zimbabwe Open University, Mabelreign Girls High School, Kuwadzana High 1 & 2 School, Mabvuku High School, and Marlborough High School.

Schools Visited

Name of School	Location	No of Students	No of Teachers
St Mary's High School	Chitungwiza	1100	3
Tynwald Primary	Tynwald	220	3
Tynwald High	Tynwald	50	15
Innovate Institute	Glenforest	255	4
Rutendo Primary	Chirundu	300	5
Nyamhunga Primary-	Kariba	308	8
Vainona Primary	Vainona	120	4
Sacred Heart College	Gweru	238	4
First Choice College	Waterfalls	600	8
David Livingstone High	Bulawayo	203	6
Gloag High	Bulawayo	405	4
St James	Bulawayo	307	6
Inyathi High	Bulawayo	255	6
John Tallach	Bulawayo	175	4
Madhlelenyoni Secondary	Bulawayo	310	4
Founders High	Bulawayo	80	4
CBZ Stand RBZ Sports Club- Mon- Friday	Harare	600	30
Total		**5 526**	**118**

SUCCESS MICROFINANCE BANK

4.42 The institution provided an overview of Success-Bank's involvement in the 2025 Global Money Week Celebrations and the Provincial Financial Literacy Schools Programme, which were held from 3 to 21 March 2025. It mentioned that the bank felt honored to have participated in this impactful national initiative, which aimed to promote financial literacy and inclusion, especially among young people.

4.43 The institution carried financial literacy awareness campaigns and reached out to out to 940 leaners and 60 teachers.

940
Learners
60
Teachers
reached

GETBUCKS MICROFINANCE BANK

4.44 GetBucks Microfinance Bank participated in the 2025 Global Money Week Celebrations hosted by the Reserve Bank of Zimbabwe under the theme"Think Before You Follow, Wise Money Tomorrow"
.

4.45 During the event, the institution engaged with students from various educational institutions, providing insightful discussions on financial literacy, aligning their products at GetBucks Microfinance Bank Zimbabwe with the overarching Global Money Week theme.

4.46 The institution engaged in one-on-one discussions with students, addressing their queries and providing tailored financial advice suited to their needs.

Target Beneficiaries and Reach:

TARGET BENEFICIARIES	REACH
Primary school pupils	300+
Secondary school students	150+
Teachers/ Lecturers	50+
Online participants	300+

AFRICAN CENTURY LIMITED

4.47 African Century Limited took part in the commemoration of Global Money Week 2025, a vital annual initiative focused on enhancing financial awareness among children and youth. Embracing the 2025 global theme, ***"Think before you follow, wise money tomorrow,"*** in an effort to address the unique financial learning environment of the present generation.

Financial educational event- Rock of Ages Group of Schools Mutare

4.48 In an efforts to promote financial literacy during Global Money Week, African Century Limited collaborated with Rock of Ages Academy, a local school in Mutare, Manicaland province to conduct financial literacy programs among students.

4.49 Together, the institution organized an interactive presentation alongside student-led presentations, reaching over 250 students.

4.50 These activities directly addressed the key principles of saving, investing, and earning, aiming to provide foundational financial knowledge and practical insights tailored to the local context. The initiative emphasized the importance of careful consideration before making financial decisions.

4.51 The institution extended their Global Money Week celebrations to their valued clients visiting all their branches. During these interactions, the institution's staff shared financial knowledge and highlighted the various banking services available to support their investment, saving, and earning goals.

4.52 ACL conducted brief financial literacy training and as a token of appreciation for their engagement to clients who participated received branded apparel.

Social Media Campaign

4.53 The institution shared GMW information on its social media handles (LinkedIn, Facebook, Twitter, and Instagram).

4.54 Through their social media platforms, the institution reached over 3,194 and engaged with over 200 organic followers across all its social media pages during Global Money week.

INNBUCKS MICROBANK LIMITED

4.55 The institution conducted financial literacy training sessions at their stand, focusing on saving and budgeting tips to equip students with essential financial tools. The MicroBank took the opportunity to educate students about the various affordable and convenient products InnBucks offers to young people, such as the wallet.

4.56 Schools like Nyatsime College, Lewisam Primary School, Tafara High School, and Ndangariro Primary School were among those that visited their stand, with a few University of Zimbabwe students also actively participating in the discussions. Over 50 institutions visiting the stand, the InnBucks team was able to engage with and address the needs of people from various age groups and backgrounds.

4.57 The institution visited St Andrews School in Waterfalls for an educative session with the students focusing on how to budget, save and plan with their pocket money. The financial literacy training session also served as a platform that allowed students to share their thoughts and views on financial matters.

Financial Literacy Training on Social Media

4.58 InnBucks shared tips on how young people can safeguard themselves from scammers with the aim of ensuring that they are financially literate in line with the Global Money Week theme with a reach of over 500 000 social media users.

Financial Literacy Training on Radio

4.59 The institution shared Financial Literacy tips on radio stations such as Star FM and Skyz Metro. This initiative ran for the duration of the Global Money week. Messages were focused on how easy it was for anyone to register from the comfort of their homes and how the InnBucks mobile app and USSD could be used to access the InnBucks wallet for purposes of saving and transacting.

SOLTEN FINANCIAL SERVICES

4.60 Solten financial Services took part in this year's edition of the Global Money Week Celebrations by collaborating with the Reserve Bank of Zimbabwe and other financial institutions.

4.61 The institution had been supporting Hevoi's FM Financial Matters radio program and took the opportunity during one of the segments on Tuesday, 18 March 2025, to commemorate Global Money Week while promoting the theme "Think before you follow, wise money tomorrow." The program had over 50,000 listeners who tuned in following the discussion. The Hevoi segment was hinged on financial topics like saving, budgeting, investments, etc.

4.62 Solten financial Services created social media content in the form of flyers and educational videos that were posted across all social media platforms garnering over 15,000 views from Instagram, TikTok, and Facebook.

4.63 Solten Financial Services exhibited for two days at the RBZ Sports Club, where they had the opportunity to engage with over 400 students from various schools within the Harare province. The institution interacted with both primary and secondary school students, providing financial education focused on saving.

4.64 The institution had Quiz sessions with the students and giveaways in the form of stationery and t-shirts for students from various schools.

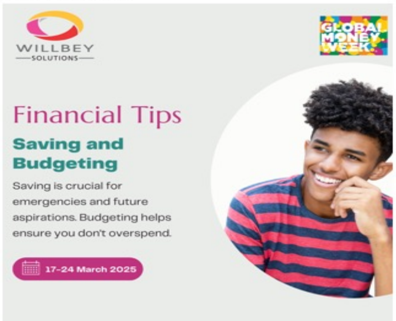
4.65 Solten Financial Services prepared branded T-shirts and caps for both staff members and the public as part of their efforts to promote Global Money Week within the community. The institution's CEO attended the CEO Roundtable event held at the Reserve Bank of Zimbabwe Sports Club.

WILLBEY SOLUTION MICROFINANCE

4.67 The institution promoted financial literacy through various methods, including sharing social media content, exhibiting at the RBZ, visiting schools, and providing on-the-job experience.

Activity	Description	Date
Attending the RBZ	Exhibition at RBZ Stand Branding- Banners and Gazebo Giveaways to engage with the student's T-shirts for the exhibiting team	20 March 2025
Branches Visits	Staff branches to visit a school of choice and talk about financial literacy to Accounting Students Lower and Upper 6	17- 21 March 2025
Student Visits	Students from Mount Sunset High School to visit the Head Office	21 March 2025

Social Media Content



VIRL MICROFINANCE

4.68 VIRL engaged with students from than 20 schools, each represented by at least 15 students.

4.69 In total, close to 350 students engaged in interactive sessions covering essential financial topics. The institution conducted quizzes, rewarding students who answered correctly with piggy banks, pens, pencils, and calendars.

4.70 The institution also engaged approximately 90 tertiary students from Belvedere Teachers' College, Harare Institute of Technology, and Harare Polytechnic, providing them with practical financial insights to support their future careers and personal financial management.

4.71 The institution recognized the vital role of educators and engaged 40 teachers and tutors, equipping them with resources to enhance financial education among their students.

OLD MUTUAL FINANCE

4.72 Old Mutual Finance participated in the Global Money Week activities and offered financial literacy training to +/-300 pupils and students.

4.73 Old Mutual opened approximately 150 student accounts under the CABS student account initiative. The institution also opened and verified OMARI accounts, with 25 new registrations, 47 KYC verifications, and 8 Visa cards issued.

4.74 Old Mutual Finance offered services including salary-based loans for payroll and SSB clients, generating 13 leads, as well as working capital loans and order finance for schools, which resulted in one lead.

4.75 The institution further engaged in cross-selling other group services such as insurance, retirement planning, investment, and made referrals to the Eight to Five Innovation Hub.

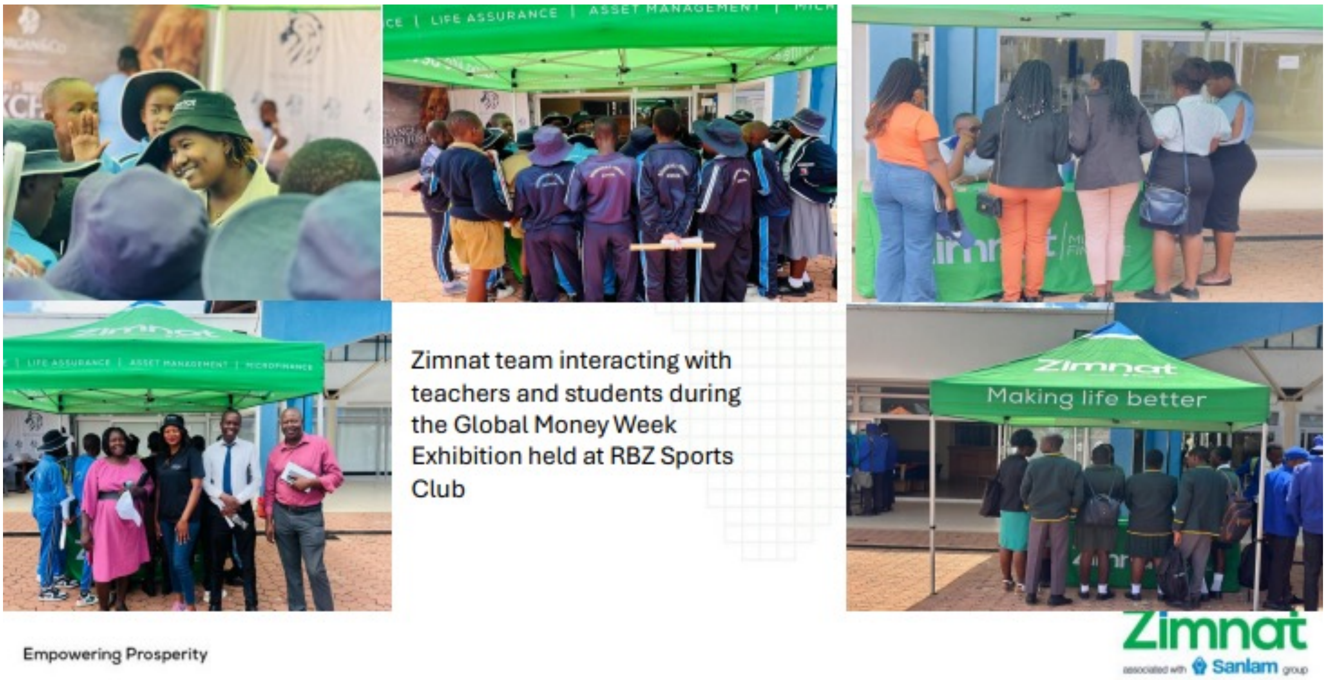
150
Students Accounts opened

ZIMNAT

4.76 Zimnat participated in various initiatives to promote financial wellness amongst the young and old.

4.77 The institution conducted an internal town-hall meeting with staff members advising them on good money usage and savings.

4.78 The institution further exhibited as Zimnat Group at the RBZ Sports Club. Global Money Week was commemorated through exhibitions from various financial institutions to students from different educational Institutions.



Zimnat team interacting with teachers and students during the Global Money Week Exhibition held at RBZ Sports Club

4.79 The institution reached over 150 students and teachers during the exhibition and engaged more than 200 internal staff through both physical and online interactions. Additionally, their social media posts garnered a total of 32,226 interactions, resulting in an engagement rate of 6% throughout the duration of Global Money Week.

150
Students and Teachers

32,226
Interactions

05 Conclusion

5.1 In the outlook, the campaigns are expected to cover more provinces throughout the country. In 2026 more financial literacy activities from the financial services sector are expected to be conducted throughout the country. It is recommended that the 2026 GMW campaigns be conducted as follows:

i. More emphasis should be given on rural schools in remote areas of Zimbabwe.
ii. There should be a financial literacy programme for teachers to enable them to reinforce the financial literacy message. In this regard, large posters for the classrooms would go a long way in reminding the children on the importance of financial planning.
iii. Joint development of financial literacy material by the various stakeholders.
iv. Dissemination of information to learners through prerecorded information, e.g. video and animation series will be effective especially to primary school children.
v. Follow up survey as part of monitoring & evaluation of the impact of the GMW programme.

06 Recommendations

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v. Follow up survey as part of monitoring & evaluation of the impact of the GMW programme.

Annexure 1: Summary of 2025 GMW Statistics

Institution	Physical Attendance	Social Media	Radio Listenership
Reserve Bank Of Zimbabwe	37,814	-	-
Securities & Exchange Commission	8,580	4,361	-
First Capital Bank	5,383	64,019	-
ZB Bank	10,354	-	-
Ecobank	-	-	-
BancABC	472	-	-
National Building Society	5,100	110,000	-
Agriculture Finance Corporation	-	31,178	-
CABS	1,027	-	-
Nedbank	500	-	-
FBC	1,292	121,648	4,576,000
Crown Bank	127	-	-
Steward	250	317,529	-
POSB	131,057	-	-
Solten	400	15,000	50,000
Innbucks	-	500,000	-
Willbey	-	-	-
CBZ	5,526	-	-
Success	940	-	-
Getbucks	450	300	-
ACL	250	3,394	-
Virl	440	-	-
Old Mutual	475	-	-
Zimnat	350	32,226	-
Total	**210,787**	**1,199,655**	**4,626,000**