

ERNST & CHARL

COMPANY PROFILE

2021 EDITION

— Chartered Certified Accountants —



welcome.

we
lco
me.



Table of Contents

Introduction	01
About us	02
Executive summary	04
Services	05
Audit & Assurance	06
Accounting	07
Management	08
Company Registration	09
Registration Today	10
Statutory Compliance	11
Company Secretarial	13
Tax Services	14
Other Services	15
General Advisory	16
Our Clientele	17
Company Leadership	18
Certificate of Incorporation	19
Adverts	20
2021 Calendar	22
Contact & Bank Details	23

introduction.



Who we are.

Ernst & Charl Chartered Certified Accountants (PRIVATE) LIMITED is a Zimbabwean-based Accounting firm established with the main objective to add value in the business industry. It is a chartered accounting firm providing professional services in the fields of accounting, auditing, advisory and consultancy to various individuals, corporates and industries.

What we do.

E&C came to bridge the gap in accessing Auditing, Accounting, tax consultancy and company secretarial services between Micro, SMES and well-established corporates through offering professional consultancy and advisory services customarily tailored for each client, and their needs. E&C is proud of its excellence with more than five years' worth of hands-on experience of

dedicated, excellent, professional and timely service that it has offered to its clientele. This is achieved through a highly qualified staff compliment who offer competent service at flexible conditions tailored for each individual client. E&C is committed for providing high quality, cost effective and innovative services for every business. with cost optimisation.

Contact US.

Ernst & Charl Certified
Chartered Accountants

(PRIVATE) LIMITED
Second Floor, Suite 202, Coal House,
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Harare, Zimbabwe

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enestpanganai@gmail.com

about us.



Why choose us.

We have notable Reputation, credibility and standing in the market.

The following specialties make our firm able to compete with any other major audit firms.

- We follow International Financial Reporting Standards and committed to keep highest levels of professional standards and quality.
- We are a certified organization.
- All our working partners are Chartered Certified Accountants from the Association of Chartered Certified Accountants and having considerable experience in the field of Auditing, Accounting and Financial advisory services.
- All our staffs are highly experienced and educated and we provide a comfortable working atmosphere.
- We have an excellent in house training program.
- We have a quite number of clients consisting full spectrum of the business community located in Zimbabwe, including Multinationals, Limited Liability Companies, Private Business Companies etc.

E&C value addition

The firm strives to position itself in all its fields as a customized service provider as per the business requirement by working as follows:

Planning the business resources coupled with compliances of law has become a challenge today. The above requires extensive theoretical knowledge and practical experience. The partners of Ernst & Charl Chartered Certified Accountants and their associates have sound theoretical knowledge and vast practical experience. By sharing their knowledge and practical experience with the team members and clients, the firm ensures effective and timely redressed of issues arising on routine basis or that can arise later. The partners are well versed with International Financial Reporting Standards (IFRS), International Standards in Auditing (ISA), company law , indirect taxes and direct taxes. They are in a position to provide efficient, effective and cost-effective professional service in the above area. The firm is in a position to take up assignments of statutory audit, internal audit, management audit, compliance audit, direct and indirect taxation, specially consulting in the field of income tax, service tax and VAT and business process outsourcing. The experience of the partners and other team members of the firm will support the clients in the best possible manner with cost optimisation.

executive summary.

Mission

To be of vital assistance to our clients, wherever & whenever possible: whilst delivering whilst bespoke quality business consultancy services by building and retaining a team of professionally competent, efficient, effective and ethical decorum creating and retaining long lasting profitable business relationships.

Vision

To be a preferred business advisory and investment networking partner with a touch that adds value to the business industry across the globe, through world class services.

Core Values

- Transparency
- Innovation & Flexibility
- Confidentiality & Security
- Professionalism
- Integrity

Belief

Every business is different, but what every business need is expert financial advice and accountancy.

Main Goal

Always strive to acquire more and more knowledge in such ever-changing laws and trends, every day and everywhere.



Core Competence

- Innovative Leadership
- Excellent Support
- Vast Experience
- Analytical Skills

Ethics & Methodologies

- Building trust and relationship is paramount in all our actions. We firmly believe in integrity that has no substitute.
- We are consistently on the way of excellence. To be front-runner of our field is the burning desire of our team.
- Top end quality of our client's deliverable is the commitment we have made to ourselves and we are ready to travel an extra mile for achieving it.

services.

Our Main Services

- Audit and Assurance Services
- Accounting and Accounting Supervision Services
- TAX Consultancy
- Company Secretarial Services
- Company Registration
- Statutory Compliance Services
- Management Consultancy
- Project feasibility and forecasting
- Software Consultancy
- Virtual Office Services
- Company Law Matters Assistance
- Fund Raising
- General Business Advisory, Mentorship & Consulting Services.
- And Many More!



audit & assurance



Statutory audit and assurance services

The limits for requiring an audit are continually changing, and are expected to be increased over the coming years. This may mean that a company not requiring an audit now may need to have one in future years. An audit is a valuable and useful tool to directors and owner managed businesses. Requesting an audit can often prove invaluable in finding potential threats to your business. Our auditing procedures try to ensure that you gain the most out of an audit, highlighting potential problems, and providing advice and information that is both useful and understandable. Our audit approach is tailored to meet the specific demands of each client, taking into account all current and projected auditing and reporting standards. Our partners and staff utilise leading technology and computerized audit tools to gather information. We utilise our knowledge of the client and its business sector to focus on the particular key issues facing the company and its management, to improve the efficiency of the audit.

Internal Audits

At E&C, we offer interim and full-time internal audit. We assess the internal control structures, ensure compliance with

laws and regulations and confirm adherence to operational procedures. Our internal audit professionals take a risk-based approach to internal audit to help clients improve performance and operating efficiency. We provide an independent professional evaluation and advice on the quality and effectiveness of the control environment within the organization. We also identify areas for improvement and implement strategies to help you to achieve your organizational objectives and make a positive contribution to the successful operation of your business.

We offer the following to Zimbabwean Companies & Foreign companies having operations in Zimbabwe.

- Tax Audits.
- Internal & Statutory Audits
- Stock & Book Debt Audits.
- System Audits.
- Investigations & Special Audits as required by the management.
- Fixed Assets Verification etc
- Due Diligence Audit
- Bank Audit
- Audit of Insurance Companies
- Management Audit

accounting.

Accounting and accounting supervision services

Accounts are important from an individual's/ Company's perspective. Not only do they provide you with information about the profitability and stability of your business, they can also help when requesting finance, both personally and for the business. It is in your business's best interest to keep your records accurately and timely. Doing so improves your business's chances of success, as you will be able to monitor your business more closely, and make adjustments and decisions where and when required. We can provide a fully outsourced service or we can work with and compliment your in-house finance team.

At E&C, we can tailor our accounting and book-keeping services to your individual requirements, but in essence they typically include:

- Preparation of management reports – Income statement, Balance sheet etc.
- Maintaining accurate nominal, sales and purchase ledgers etc.
- Reconciling your bank position.
- Other business reports e.g., aged debtor and creditor listings.
- In-house accounting, compliant with local accounting acts
- Financial statements, compliant with local accounting acts
- Management reports
- Filing of Statutory Returns
- Accounting supervision
- Accounting record review for past reporting periods
- Tax accounting and compliance (income tax, indirect tax and others)
- Preparation of management Reports



management.



Management consultancy **Business** planning

The key to any successful business is to have a clear plan and to take action during the implementation of the plan to ensure that progress is measured and corrective action taken where necessary. The aim of our business planning service is to identify where your business is now and plan effectively for the future.

Buying and selling business

Buying and selling businesses is an area that requires specialist input from experts who deal with this type of work on a regular basis. The purchase of a business requires an understanding of the valuation of that business. We can assist with the undertaking of due diligence work to ensure that valuations offered are realistic and sensible. Likewise, if you wish to sell your business or part of the business, we can find out the value of your business.

Setting up business

A business can be very tricky, and often involves a great deal of personal risk. Many people expect that, when commencing in business, the only significant worry is whether it will be profitable or not. Whilst being profitable is obviously important, there are a large number of other considerations that need to be addressed. It is important that you research your potential business thoroughly; covering all aspects of the trade you are looking to join. With our nationwide coverage, and local support and knowledge, you can be sure that any business you wish to set up will be in expert hands with E&C.

company registration.

Company registration

- Formation of a Legal entity (Private Limited Company, Private Business Corporation, Trust & Partnership Etc)
- Legal Drafting.
- Special Economic Zone.
- Business Advisory.
- Various other registrations for start-ups under various laws.

Private Business Corporation [PBC] and Private Limited Company [(Pvt) Ltd] Registration in Zimbabwe

Similarities

Separate legal persona at law

Perpetual succession

Offers limited liability for its owners



Differences

Private Business Corporation [PBC]

meant for SMEs Mainly

Can accommodate sole traders (one-man business)

Maximum of 20 directors

Members are the same as shareholders or owners

Companies cannot be shareholders or hold an interest in a PBC. Only individuals can be shareholders

Comprised of members

Has an Incorporation statement and by-laws?

Does not require the lodging of annual returns with the registrar

Has members contribution

Has an accounting officer

Annual general meeting not required

Private Limited Company [(Pvt) Ltd]

meant for medium to large companies

Minimum of 2 members

Maximum of 50 directors

Members can be different from owners or shareholders

Both companies and individuals can be shareholders in a (Pvt) Ltd company

Comprised of directors and shareholders

Has a Certificate of Incorporation, CR6, CR14, Articles of association and Memorandum of association?

lodging of annual returns with the registrar is compulsory

Has share capital

Has an auditor

Annual general meeting required

registration today.

What you need to know about Company Registration With E&C today:

What are the Requirements for Company registration?

- A list of five proposed company names listed in order of preference
- Full names and IDs of the Directors (at least two directors)
- Residential Addresses of the Directors
- Company Address
- Main business objectives
- Shareholding Structure
- Email address (of any of the Directors)
- NB. • If you are foreigner a Passport Copy is a must.

How long does it take to register a company?

E&C delivers within 7 working days.

What documents do I receive after registration?

The Type of Company you can register determines the documents you can receive:

PBC (Private Business Corporation) Outcome

Incorporation Statement/CR28.

Certificate of incorporation.

Private Limited Company Outcome

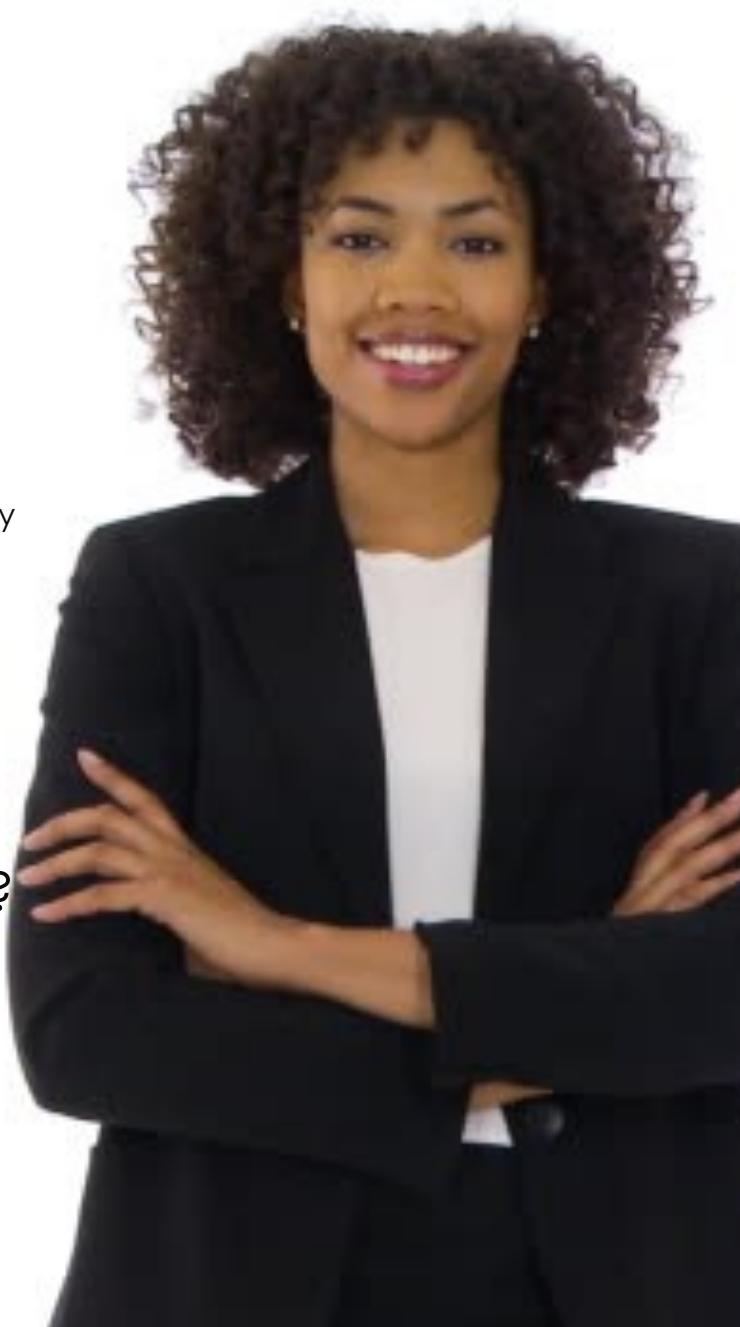
Certificate of Incorporation

(CR 6)

(CR5)

Memorandum of Association

Articles of Association



statutory compliance.

NSSA Registration & Returns.

NSSA (National Social Security Authority) is the statutory organization charged by law to oversee and manage social security in Zimbabwe in terms of the National Social Security Act (Chapter 17:04). All employers are required by the law to register with National Social Security Authority. Whether you are in the formal or informal sector, you are liable to register with NSSA. NSSA operates 2 schemes to which employers contribute. The 1st is the Workers Compensation & Insurance Fund (WCIF) which is funded entirely by employers for the purpose of providing benefits to employees and/or their beneficiaries in the event of a workplace injury or death. The 2nd one is the National Pension Scheme which is funded equally by both employer...

Requirements for NSSA registration.

- EMPLOYER DETAILS
- Legal name.
- Trade name.
- Company contact number, physical and postal address.
- Main business activity.
- Commencement Date of Business.
- Type of Company.
- Banker's details (Name of the bank, branch account, account number)
- Contributions details.
- Copy of certificate of incorporation.
- EMPLOYEE DETAILS
- Employee Occupation details
- Employee contact details.
- Spouse (s) Details.
- Other dependants' details.

- Details of Owner, Managing Director or Responsible Person

Council Licenses.

A business or shop licence is given by a licensing authority as certification that a place of business meets the minimum requirements for safety, healthy and sanitary standards. This is mandatory for all businesses in terms of the Shop Licences Act [Chapter 14:17] / Urban Councils Act [Chapter 29:15].

Requirements for obtaining a shop license.

- Name of applicant (can be an individual or company name)
- Trade name
- Name of person in control
- Telephone / cell No
- Email address
- ID No
- Stand number (please note that stand no is different from street address)
- Street number/ Shop number
- Postal address
- Nature of business trade.



statutory compliance.

NEC registration & returns.

NEC or National Employment Council is a council created to represent the interests of employers / employer organisations and employees / employee organisations. There are several NECs for different industries e.g., NEC for Commercial Sector, NEC for Mining Sector, NEC for Catering Industry, etc. Registration with the relevant NEC for your industry is mandatory together with the submission of monthly returns and payment. Both employer and employee contribute 0.50% of the salary.

Requirements for NEC registration (differ with industry)

- Company name, Trading name.
- The name/s of the proprietor and/ or partners or directors.
- Physical address of business, E-mail address.
- Telephone number, Contact person (name, position, contact).
- Nature of business, Number of employees (male and female).

Standards Development Fund registration and returns.

The Standards Development Fund (SDF) is a statutory organization charged with developing and promoting the standardization of commodities and services in Zimbabwe. Registration is mandatory in terms of the Standards Development Fund Act [Chapter 14:19]. The SDF levy is a quarterly 0.5% of a company's gross payroll total inclusive of salaries, allowances, benefits and bonuses.

Requirements for SDF registration.

Trade name, Physical address, Postal address

Cell phone numbers, E-mail address

Nature of business, Contact person

Position, Date operations started

Number of employees, Estimated monthly salaries, wages/other allowances expenditure

ZIMDEF.

ZIMDEF (Zimbabwe Manpower Development Fund) is a statutory organization established by law to facilitate the development of critical and highly skilled human capital in Zimbabwe.

Registration is compulsory by law and non-compliance can result in fines, penalties and/or imprisonment. The ZIMDEF levy (training levy) is 1% of the company's gross payroll total inclusive of salaries, allowances, benefits and bonuses.

Requirements for ZIMDEF registration

- Business name:, Legal form, Industry
- Relationship with other company
- Business physical address
- Postal address, E-mail address
- Telephone numbers, Cell phone number
- Contact person, Industry type
- Company registration number
- Nature of business, Company directors
- Financial period, Date of incorporation
- Tax clearance number, Gross wage bill
- Bank name, Branch & Account number

company secretarial.

PRAZ

PRAZ is the Procurement Regulatory Authority of Zimbabwe. PRAZ is responsible for controlling and regulating the procurement processes of government departments, ministries and parastatals. In order to be able to participate in public tenders and to supply the government and any agencies or institutions that the government controls, you need to have registered with PRAZ for the category of goods/services under which that tender falls.

Advantages of PRAZ Registration

- Participate in government and public tenders
- Capitalize on massive business from the government
- Get a competitive edge in your industry by dealing with and supplying the government since government entities represent big business opportunities

Requirements for Praz registration.

- Certificate of Incorporation if it's a PBC
- Certificate of Incorporation, CR6, CR5 and Articles and Memorandum of Association for a PLC.
- Company Profile, Contact Details (E-Mail & Telephone)

Vendor Allocation Number.

A vendor number is a unique number issued to business entities that wish to supply the government and its related agencies. By acquiring a vendor number, your company becomes eligible to supply government entities and get access to massive business. Advantages of having a vendor number You will be able to supply the following:

- Govt Ministries, Govt Departments



- Govt Boards, Govt Parastatals

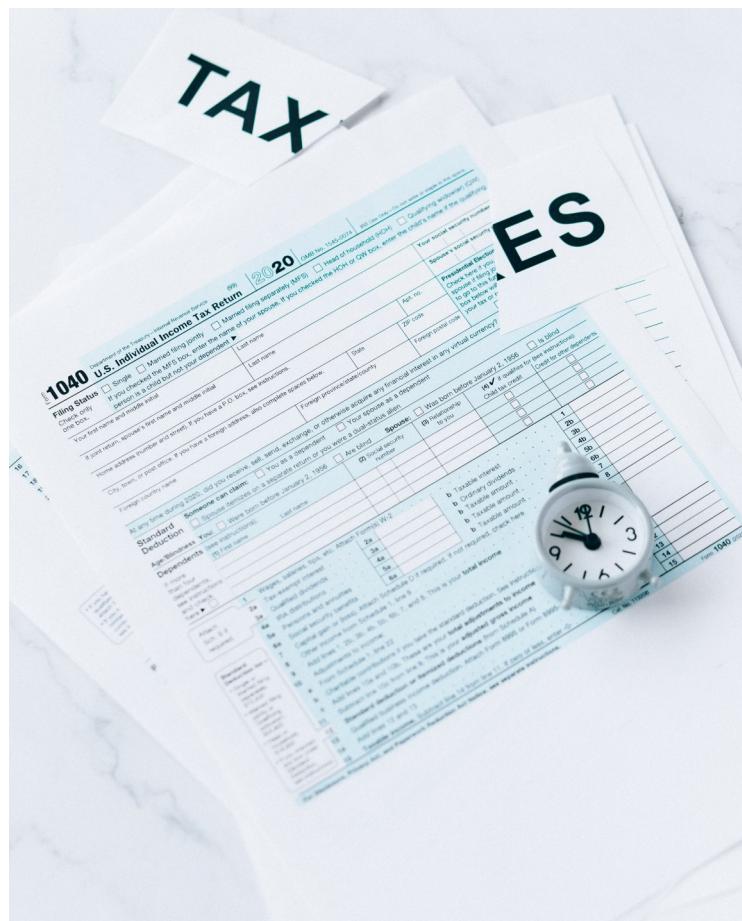
Requirements for vendor allocation number.

- A certified copy of the company's Certificate of Incorporation
- A certified copy of the company's current Form CR6 (formerly CR 14) (All pages)
- Certified copies of National Identity/ Passports/Driver Licence for all the directors on the company's current Form CR6.
- An original or certified copy of bank statement for the company.
- Proof of residence of two directors on C.R 6 in the form of water / electricity bill/ Prepaid ZESA receipts in their names only.

Software Consultancy

Businesses are increasingly looking for integrated solutions that are tailored to their specific needs. We conduct system study to find out the specific requirements of our clients and recommend the accounting software solutions most appropriate to the client's needs. Before we recommend a product, we will analyse your requirements, make sure that we understand your business and suggest you the package assuring you to get the right solution for your business. We can also assist and execute implementation of accounting software like Tally, Peach Tree, and Quick Books etc.

tax services.



ZIMRA Registration

All clients, including individuals, companies, partnerships and cooperatives who want to venture into any business are required to register with ZIMRA within 30 days and comply with all obligations as stipulated in the legislation like submitting timely returns and making timely payments.

Filing tax returns.

The filing of tax returns is mandatory for all taxpayers and for one to get a tax clearance and comply with the law. E&C Business Solutions will assist you in filing your returns in a timely manner and make sure that you are a compliant taxpayer. We will handle your;

- QPDs
- PAYE returns (P2)
- VAT returns
- Income tax Annual Returns (ITF 12C)

Tax planning.

Arrangements of tax affairs to minimize tax liability through the use of all allowances, tax deductions, exclusions, exemptions among others to reduce income. Business people need to ensure that all statutory obligations are met and in time to avoid punitive measures such as garnish orders. We will make sure that you pay the least amount of tax possible within the confines of the law.

Tax Clearance certificate ITF 263

This is issued by the Revenue Authority (ZIMRA) once a taxpayer has met all the stipulated obligations which include submission of tax returns and remittances of tax due. Failure to have a Tax Clearance certificate results in the deduction of 10% of the amount payable to the business (Withholding tax).

other services.

Project Feasibility And Forecasting

Producing regular business cash flow and projection reports can help your business to keep abreast of your financial position, and can help to provide warning for future problems and issues that may arise. Other projections, such as balance sheet and profit & loss reports are also useful, especially when attempting to raise finance. Unfortunately, such reports can be very complex to produce, and involve a great deal of expertise. At Ernst & Carl, based on our previous experiences, we can provide you cash flow forecasts and projection reports satisfying your requirements

Company Law Matters

- Incorporation of company.
- Consultancy on Company Law matters.
- Planning for Mergers, Acquisitions, De-mergers, and Corporate re-organizations.
- Filing of annual returns and various forms, documents.
- Review for compliance with fiscal, corporate and tax laws.
- Secretarial Matters including share transfers.

- Maintenance of Statutory records.
- Consultancy on Public/Rights/Bonus Issue of shares.
- Change of Name, Objects, Registered Office, etc.

Fund Raising

Financing is necessary at every stage of a business life cycle. We build detailed forecast models and advises on ideal & minimum size of funding required for the business, based on multiple sensitivity scenarios. We leverage on its experience in negotiating with all parties involved, to bargain the best deal for its client company and its promoters.

- Preparation Bank Loan Application
- Preparation of project report
- Preparation of CMA data
- Working Capital
- Term Loan
- Project Finance
- Bank guarantee
- Loan against property
- Collateral free loans
- Bills Discounting
- Venture capital



general advisory.



General Business Advisory, Consultancy & Mentorship.

- Business planning, proposal and company formulation.
- Strategic, tactical and operational planning
- Budget and forecast preparation.
- Processes and systems- define and implement
- Reporting and interpretation
- Business and commercial analysis
- Contractual negotiation support.
- Preparing Business Plans
- Share Valuation
- Budget and Forecast
- Corporate Restructuring
- Conduct a feasibility study of the project
- Consultation for Public Issue Matters
- Prepare a project report along with liaison with Bank
- Consultation for Private Equity matters
- Preparing application and arranging Term loan with Bank

- Personal financial investment planning and family settlement issues
- Preparing application and arranging working capital loan with Bank
- Wills and Partnership Deeds
- Design, Implementation and Review of Accounting manuals
- Certification
- Advice on various accounting and accounting standard issues
- All the advisory in relation to Income tax, VAT, Service Tax, International Taxation.
- Consultation and Advice in matters relating to Business set up and Business structuring of foreign clients.
- Advisory in the Company Law Matters. Company Law
- Drafting Memorandum and Article of Association of Company
- Conversion from Private to Public Limited Company and Company into PBC and vice versa
- Filling of various Returns
- Filling of Annual Return in environment of the company
- Conversion from firm to company
- Consultation on Buyback of Shares Limited Liability company.

our clientele.

Over the years, we have provided our professional services to industries of diverse nature as follows:

- Manufacturing
- Government Sector
- Trading
- Banking
- Insurance
- Infrastructure
- Agriculture
- Chemical and Pigments
- Garments
- Jewellery
- Entertainment
- Hospital
- Power Sector
- Share Broking
- Information Technology
- And many more!

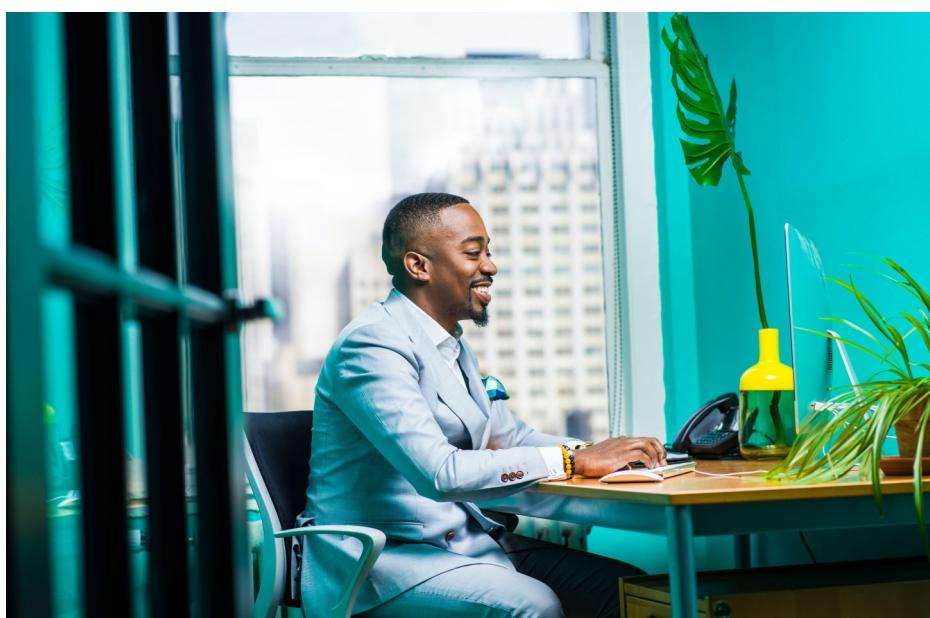
Our Corporate and Non-Corporate clientele include:

- Fareware Engineering
- Matsimba Technologies
- Afriwatt Engineering
- Dema Farming
- Marronne Industries

- Sleek & Cleaning Services
- Pioneer Spirit
- Obah Civil Engineering
- Letacom Brands

FOCUS ON CLIENT SATISFACTION AND COMMUNICATION

The firm aspires to render sound professional services importance to client's satisfaction in terms of timely and effective delivery of services. The firm recognizes that open and ongoing communications with the client is imperative for ensuring timely response to the client's requirements and execution to be foremost. The firm, by utilizing the experience and expertise of the partners, has devised a risk-based audit approach to ensure that the audits, besides ensuring compliance, help in identification of critical areas where business related controls require improvements thus enabling the management to take actions to strengthen the controls. A gap between the clients' expectation and perception of the client's requirements is highly undesirable. Thus, emphasis is on defining clients' requirements, feedback and using this communication process to enhance services rendered.



company leadership.

The Core Team

The core team of the firm comprises of Chartered Accountants, lawyers and banking professionals having diverse experience ranging from taxation, audit, business consultancy, information technology, corporate laws and financing. The profile of the partners of the firm is as follows:

Enest Panganai

Senior Partner

Registered Public Accountant- *Public Accountants and Auditors Board (PAAB)*

Chartered Certified Accountant: *Association of Chartered Certified Accountants (ACCA)*

Masters in Accountancy –*Midlands State University (MSU)*

Bachelor of Accountancy Honours Degree (B.Acc): *University of Zimbabwe (UZ)*

Diploma in Accountancy- *Southern Africa Association of Accountants (SAAA)*

Certificate in Environmental Audit—*ITEC India*



Charlotte Y. Panganai

Director

Human Resources & Administration



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ZIMBABWE



Certificate of Incorporation

I hereby certify that ERNST & CHARL CHARTERED CERTIFIED ACCOUNTANTS
(PRIVATE) LIMITED

is this day incorporated under the Companies and Other Business Entities Act [Chapter 24:31] and that the Company is Limited.

Given under my Hand and Seal at HARARE
this day of 5TH AUGUST 20.....
20.....

A handwritten signature in black ink, appearing to read "C. S. C. L. A. t".

Registrar of Companies



Company Registration

- ✓ Private Limited Company(PLC)
- ✓ Private Business Corporation (PBC)
- ✓ Trust

Tax Services

- ✓ Tax Clearance
- ✓ Tax Registration
- ✓ Tax Renewal
- ✓ Tax Returns & Planning

Accounts & Audits

- ✓ Internal & Statutory Audits
- ✓ System Audits
- ✓ Special Audits

Statutory Compliance Services

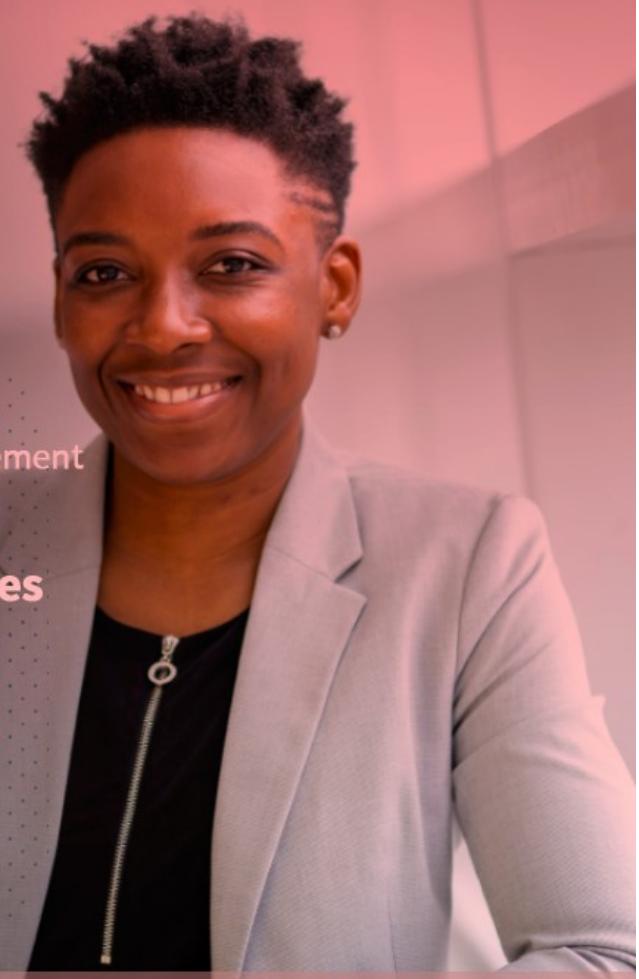
- ✓ NSSA
- ✓ Licensing

Finance

- ✓ Books of Accounts
- ✓ Financial Data management
- ✓ Reports & Statements

Secretarial Services

- ✓ PRAZ Registration
- ✓ Annual Returns



We are committed to your success, your success is our business!

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enestpanganai@gmail.com

Register your company with us today!

*What you need to know about
Company registration
with E&C today:*

WHAT IS REQUIRED TO REGISTER A COMPANY?

- Proposed Company Names (3-5 Names) - listed in order of preference.
- Main Business objectives.
- Full names of Directors (at least 2)
- ID Number of each Director & address
- If you are foreign national a Passport Copy is a must.
- Business Address/ Home Address
- Shareholding Structure.
- email address(of any of the directors)

Two Main Types

- Private Limited Company Registration (PLC)
- Private Business Corporation Registration (PBC)

WHAT DO I RECEIVE AFTER REGISTRATION?

>The Type of Company you can register determines the documents you can receive:

PBC (Private Business Corporation) Outcome

- Incorporation Statement/CR28.
- Certificate of incorporation.

PLC(PRIVATE LIMITED COMPANY) Outcome

- Certificate of Incorporation
- (CR 6)
- (CR5)
- Memorandum of Association
- Articles of Association

WE ALSO OFFER:

- Audit & Assurance Services
- Accounting & Accounting Supervision Services.
- Tax Consultancy.
- Company Secretarial Services
- Statutory Compliance Services
- Management Consultancy
- Project Feasibility & Forecasting
- Software Consultancy
- Virtual Office Services
- Company Law Matters Assistance.
- Fundraising
- General Business Advisory, Mentorship & Consulting Services.

HOW LONG DOES IT TAKE TO REGISTER A COMPANY?

We deliver within 7 working days.

Company Registration

- Private Limited Company(PLC)
- Private Business Corporation (PBC)
- Trust

Tax Services

- Tax Clearance
- Tax Registration
- Tax Renewal
- Tax Returns & Planning

Accounts & Audits

- Internal & Statutory Audits
- System Audits
- Special Audits

Statutory Compliance Services

- NSSA
- Licensing

Finance

- Books of Accounts
- Financial Data management
- Reports & Statements

Secretarial Services

- PRAZ Registration
- Annual Returns

We are committed to your success,
your success is our business!

2021

Second Floor, Suite 202 Coal House, Corner Nelson Mandela and Park Street
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enestpanganai@gmail.com

January

S	M	T	W	T	F	S
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31						

February

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28						

March

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April

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30	31					

June

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July

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August

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22	23	24	25	26	27	28
29	30	31				

September

S	M	T	W	T	F	S
	1	2	3	4	5	6
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

November

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

December

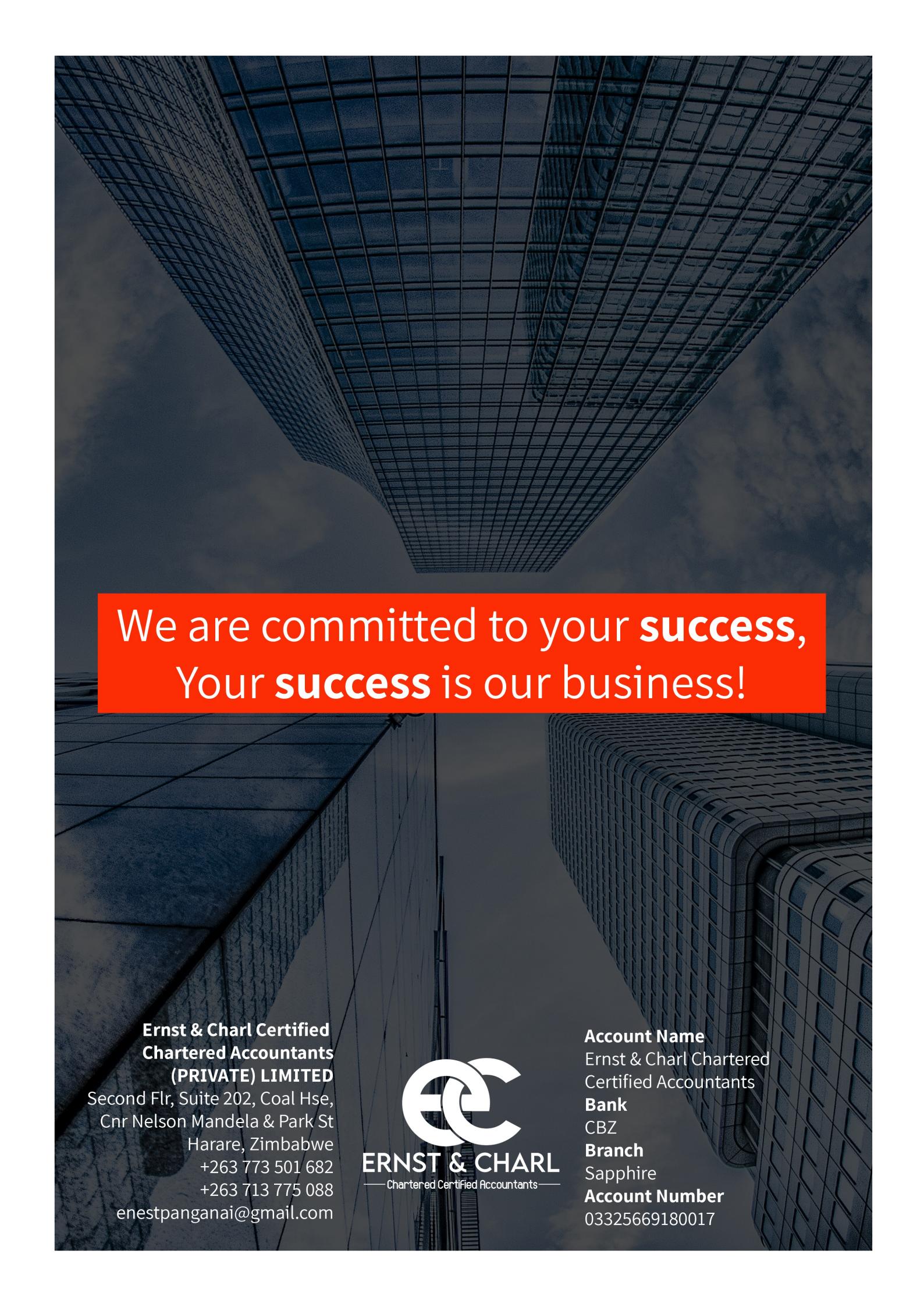
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Public Holidays

New Year's Day.....	.01 Jan
Robert Mugabe National Youth Day.....	.21 FEB
Good Friday.....	.02 April
Easter Saturday.....	.03 April
Easter Sunday.....	.04 April

Easter Monday.....	.05 April
Independence Day.....	.18 April
National Unity Day.....	.22 Dec
Workers' Day.....	.01 May
Africa Day.....	.25 May

Heroes' Day.....	.09 Aug
Defence Forces' Day.....	.10 Aug
Christmas Day.....	.25 Dec
Boxing Day.....	.26 Dec



We are committed to your **success**,
Your **success** is our business!

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