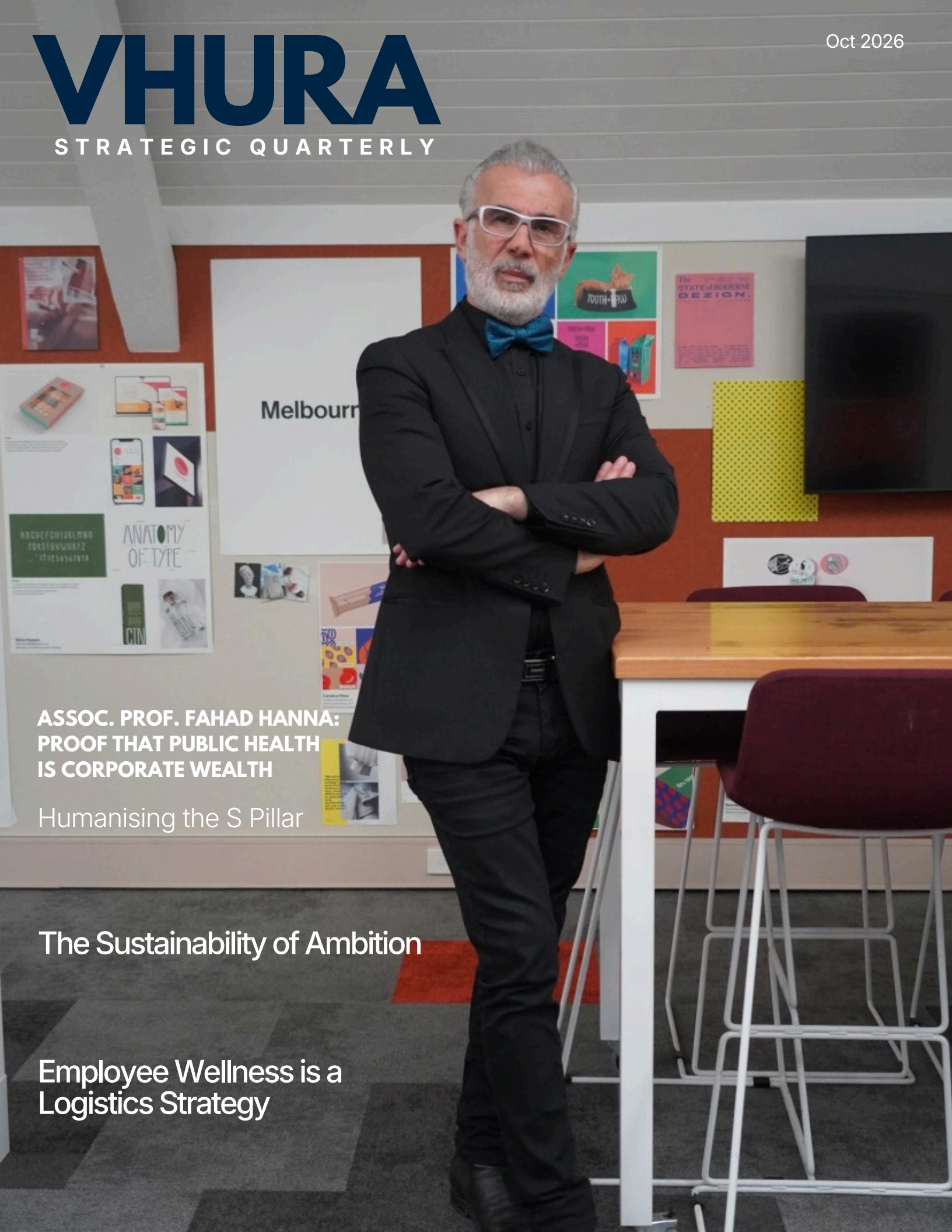
VHURA

STRATEGIC QUARTERLY

Oct 2026



ASSOC. PROF. FAHAD HANNA: PROOF THAT PUBLIC HEALTH IS CORPORATE WEALTH

Humanising the S Pillar

The Sustainability of Ambition

Employee Wellness is a Logistics Strategy

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FISCAL DASHBOARD

Quarterly tracking for business financial exposure

VHURA
STRATEGIC QUARTERLY

VHCA
Vhura Health Capital Advisory

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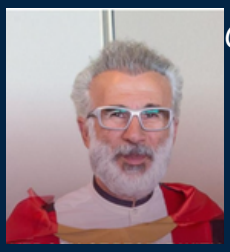

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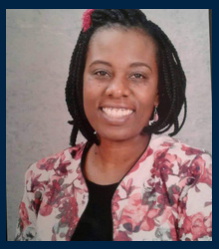

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LETTER FROM OUR **EDITOR**

For decades, traditional corporate accounting has treated employee health as a liability. When economic turbulence strikes, these ‘wellness budgets’ are frequently the first to be slashed. This is a profound, systemic miscalculation.

At Vhura, our foundational philosophy challenges this outdated model. We assert a simple, unyielding truth: public health is corporate wealth, and our workers are human beings, not units of production.
When an employee logs into a corporate system while carrying the unmanaged weight of chronic stress or virtual burnout, they do not leave their humanity at the door. Their psychological and physical well-being directly dictates the productivity and risk profile of the entire business.

The ‘Social’ pillar of ESG reporting cannot remain a superficial paper exercise or a generic checklist designed to appease regulatory audits. It must become a living reflection of how a company values its human core. In this issue of Vhura Strategic Quarterly, we feature the groundbreaking work of leading public health expert Dr Fahad Hanna. By intersecting his top-tier clinical insights with structural market frameworks, we prove that treating people with dignity is the ultimate safeguard for global capital.

Public health is corporate wealth, and our workers are human beings, not units of production.



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The Sustainability of Ambition

THE SUSTAINABILITY OF AMBITION

We stress-test balance sheets. When did we last stress-test ourselves?

Kudzai Ivy Mukamba

We spend years building careers. But how often do we ask whether our ambition itself is sustainable?

In finance, we are trained to look past this year's profit and ask harder questions. Can this growth last? What is it costing us that the income statement doesn't show? We apply this to every business we review. We rarely apply it to ourselves.

Growth at any cost

Early in my career, ambition was simple: the next qualification, the next title, the next pay rise. I remember late nights at month-end, pushing to meet one more deadline. I was growing, but I was paying for it with sleep, health and time with my family, and none of that ever showed up on a payslip.

Businesses learn this the hard way. Revenue built on burned-out staff looks great until it collapses. That is why more organisations now see wellness programmes, mental health support and even social clubs as a necessity, not a perk. They have learned that people are a precious resource that must be looked after. Our careers deserve the same care.

Learning is reinvestment, not decoration

A sustainable business puts part of its profit back into itself. A sustainable career does the same with learning. I don't mean collecting certificates for LinkedIn. I mean the kind of learning that keeps you relevant, curious and teachable. In a world where AI is reshaping finance roles faster than any syllabus can keep up, continuous learning is no longer optional. It is how we stay solvent.

But learning should give you energy, not leave you more depleted.



Revenue built on a burned-out staff looks great until it collapses. People are a precious resource that must be protected.

The family ledger

Every career has creditors we forget to list. Our families lend us time, patience and understanding, often without our noticing. A missed school event. A family gathering we sent apologies to. A parent or partner quietly carrying more so that we could climb. Eventually that debt comes due. The question is whether we pay it now, while it's small, or later, with interest we can't afford.

Wellness: the asset we forget to insure

Those of us in financial services understand cover. We insure cars, houses, even our funerals. Yet many of us leave our most valuable asset, our health, without any protection. Skipped check-ups, no exercise, chronic stress treated as a badge of honour. Across SADC, businesses are now measuring how workforce health affects the bottom line. Each of us should keep the same ledger personally.

“We insure cars, houses, even our funerals. Yet many of us leave our most valuable asset, our health, without any protection.



Leadership is sustainability made visible

The people we lead don't learn from our policies. They learn from our habits. If the leader sends emails at midnight, the team learns that rest is weakness. If the leader takes leave, goes to the clinic and leaves on time for a child's game, the team learns that ambition and wellbeing can live together.

Sustainable leadership isn't about going slower. It's about building something that lasts beyond us.

A final audit

So here is a question to take into your next quarter: if your ambition were a business, would an auditor sign off on it as a going concern?

> **Ambition is a gift. Let's make sure it is one we can afford to keep**

About the author

Kudzai Ivy Mukamba (MBA, ACMA, CGMA, CPA Australia) is the Business Performance Solutions Manager at Nyaradzo Group. She has more than 15 years of experience in accounting and finance. She is passionate about business excellence, leadership and women's empowerment, and is committed to driving sustainable impact through strategic thinking, innovation and continuous learning. Connect with Kudzai on LinkedIn:

Kudzai Ivy Mukamba



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EMPLOYEE WELLNESS IS A LOGISTICS STRATEGY

Marshal Bushu

The 1AM Call

Wellness is an operational cost

In most companies, wellness belongs to HR. One wellness day a year, A printed T shirt, A speech.In procurement, logistics and transport, I learnt that wellness is not an HR event. It is an operational cost. Ignore it and you pay in accidents, theft, and resignations. I learnt wellness in a truck cabin. I thought transport was about cost per kilometre. Cheapest transporter wins, then you get the 1am call. A truck overturned outside Kwekwe enroute to Bulawayo. Driver fell asleep. No insurance. Load lost. Client shouting. Police involved.



> **That cheap quote just became expensive.**

A driver who does Harare - Bulawayo without rest is not saving you money. He is a liability. A driver with no contract, no medical, no workers compensation has no reason to protect your goods. He is just surviving.

The Real Cost of Management

Today I manage transport differently. I ask: How many hours has he driven this week? When was his last medical? Does his truck have fitness, insurance, PPE? Is he paid a wage or just $20 per trip? If you can't answer that, you are not ready for sustainability disclosure. IFRS S1 will soon force you to disclose it anyway Lost Time Injuries, training hours, contractor safety.

Wellness in the warehouse is gloves, not talks. I have seen warehouses where staff lift 50kg bags without a trolley because procurement delayed buying one to save $80. One back injury later, you have an IOD claim for $800, plus lost time.

Wellness there is simple gloves, boots, kidney belts, clean water, proper light, a toolbox talk every Monday. I track PPE stock the same way I track diesel. Same importance.

Wellness in procurement is mental

Buyers work under pressure from all sides. Suppliers pushing. Users pushing. Finance pushing. If there is no clear system and no safe way to say "this supplier is non-compliant" people burn out, cut corners, or quit.

A well buyer is one with clear SOPs, fair targets, and a manager who supports him when he says no. That is wellness.

And it prevents fraud.

Redefining sustainability

Wellness is sustainability

Sustainability is not solar panels. It is, can this business run tomorrow with the same people? If your business depends on one tired driver, one injured store man, and one stressed buyer, you are not sustainable.

Big clients mines, fuel companies, retailers now ask more than price.

They ask: Do you have a safety file? What is your staff turnover? How fast do you pay SMEs? Late payment destroys wellness in another family. We track it now average days to pay SMEs because it is social impact.

> **A well buyer is one with clear SOPs, fair targets, and a manager who supports him when he says no.**

The Four Wellness Numbers

What I report now

1. **Turnover and absenteeism**
2. **Safety incidents and near-misses**
3. **Driver training hours and medical compliance**
4. **Average payment days to SMEs plus tracking**

Finance understands them.

They all have a cost.

A Sustainable Future

In Zimbabwe we are resilient. But resilience should not mean abuse. Wellness in our field is not a gym. It is making sure your driver goes home alive, your store clerk goes home without injury, and your buyer goes home without having to compromise. If your people are well, your goods move well. If goods move well, business lasts.

That's sustainability.

Sustainability is not solar panels. It is, can this business run tomorrow with the same people?

About the author

Marshal Farai Bushu MILT, MZIM is a Harare based Procurement, Logistics, Transport and Operations Management professional with 14 years experience across supply chains, fleet management, warehouse management and supplier management.



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STARTUP ROADMAP

IDENTIFYING YOUR BUSINESS VENTURE

Lucia Sauti

The Billion-Dollar Question: Is Your Business Idea Worth Pursuing?

You feel it at 2 AM — that electric jolt of inspiration. By morning, the spreadsheet stares back. Here's the brutal truth: not every idea deserves to become a business. Most people have ideas; entrepreneurs find opportunities.

Idea vs. Opportunity

An idea is merely a thought. An opportunity passes three filters:

1. **Feasibility:** Can I actually do this?
2. **Desirability:** Do people actually want this?
3. **Viability:** Can it make a profit?

If your idea fails any filter, it's not yet an opportunity.

Learning from Failure

Justice Mukaro launched iSearch, an AI platform tracking stolen phones in Harare. It passed desirability and feasibility—but failed viability. Data costs were too high. Today, as founder of Strateji.io, he builds Afrocentric datasets and Africa's first data lakehouse, now attracting regional partnerships.

The lesson: A great idea without financial grounding is not enough.

From Lockdown Hobby to Poultry Empire

Josephine Kapango Da Costa started keeping chickens for her own consumption in Kavango West, Namibia. When neighbours started knocking to buy, she recognised an opportunity. Today, her coop boasts over 600 birds, providing dual income through fertilised eggs and table poultry, serving school hostels, hospitals, and her community.



Josephine Kapango Da Costa at her poultry farm

In 2024, she won a N$20,000 grant from the Old Mutual Namibia SEED initiative to scale further. She listened to the market's whispers and turned them into cash flow.

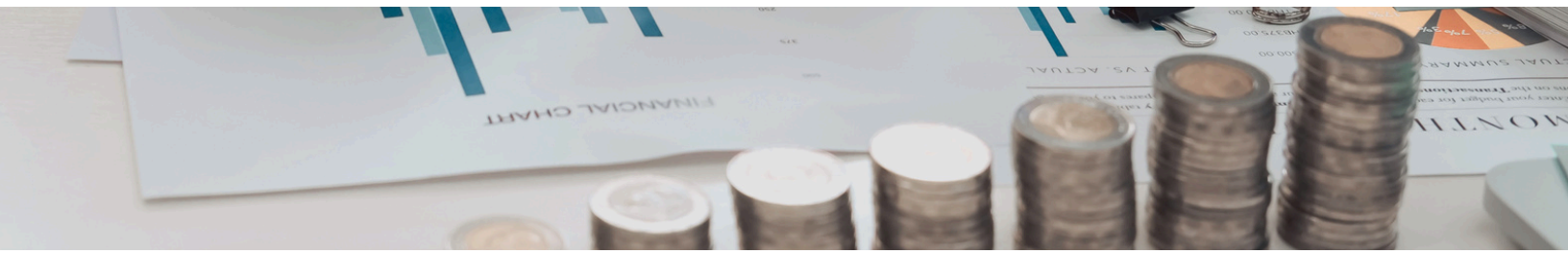
From Climate Challenge to Solar Business

Brothers Ronald (25) and Ralph (20) Mashava from drought-prone Chipinge, Zimbabwe, watched their family's sesame earnings drop from $1,000 to under $200 per season. Through UNDP training, they learned solar installation and launched their business in September 2024. They now generate approximately $3,200 annually—far surpassing their sesame earnings—creating a safety net for their seven-member household.

They turned climate adversity into opportunity.



The Mashava Brothers at work



Passion, Skill, and Market Need

Sustainable businesses sit at the intersection of three factors:

1. **Passion:** What you love doing
2. **Skill:** What you're good at
3. **Market Need:** What problem needs solving

Self-assessment should examine your skills, resources, networks, risk tolerance, and available time. This identifies realistic ventures rather than those depending on unavailable resources.

Problems Worth Solving

Businesses don't sell products; they solve problems. A good problem is **Frequent** (happens often), **Felt** (people are annoyed by it), and **Financially Solvable** (people will pay to fix it).

Where to find problems: your own daily frustrations, what others complain about, and inefficiencies that take too long.

The 60-Second Pitch

Use this formula: "I help [TARGET CUSTOMER] who are struggling with [THEIR PROBLEM] by providing [YOUR SOLUTION] so that they can [ACHIEVE DESIRED OUTCOME]."

The Four Pillars

The Problem Test: Is this a headache or paper cut? Headaches demand payment for relief.

Customer Test: Can you describe your ideal customer's income, habits, and frustrations?

The Financial Test: Would revenue cover costs at 1,000 units? 500? 100? If you can't survive 100, rethink costs.

The "You" Test: Are you the right person with the resilience and networks for this industry?

Hobby or Business?

Sarah bakes cupcakes for fun, spending $18 on ingredients and selling for $20. Profit: $2. No records. No schedule. That's a hobby.

When she loses her job, she bakes 40 hours weekly, prices at $30 to cover costs and profit, tracks receipts, and advertises. That's a business.

A hobby serves you. A business serves customers — and requires pricing, records, and consistency to survive.

Reflection

Before spending another cent, ask: Without passion, would the market still demand this? Have I spoken to 10 potential customers and truly listened? Does this survive a 20% exchange rate shift?

Justice, Josephine, and the Mashava brothers survived because they matched ideas to reality. They calculated rather than merely dreamed.

Is your idea a goldmine—or just a shiny rock?

See you next quarter when we look at the importance of understanding your market and customer.

Lucia Sauti is an accounting professional and entrepreneurial coach with extensive experience in financial strategy and business development. She specialises in guiding founders through financial literacy, helping African businesses build sustainable, scalable empires.

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MARKETING & SOCIETY

CHANGING THE FACE OF MARKETING: FROM TRADITIONAL ADVERTISING TO DIGITAL MARKETING

Trudy Phiri

Marketing is a pivotal part of every successful business because it enables the connection of organisations with the people they aim to serve. It is rooted in identifying customer needs, developing products or services to satisfy those needs, communicating value and encouraging customers to buy. Over time, the methods used to achieve these objectives have changed significantly.

Since time immemorial, businesses relied mainly on traditional methods such as newspapers, radio, television, posters, billboards and face-to-face selling. Yes. These methods remain relevant but with the growth of the internet, smartphones and social media there hasbeen major transformation in how marketing communication takes place.

To better understand this transformation, it is vital to begin by exploring traditional marketing before considering the rise of digital marketing. The comparison shows that digital marketing has made communication easier. faster, interactive and more measurable.

However, digital marketing cannot completely out smart traditional marketing. Instead, the changing face of marketing is best understood as an expansion from traditional advertising to an integrated approach in which both digital and traditional methods complement one another. This is especially of essence when considering the opportunities and challenges faced by businesses in Zimbabwe.

Traditional Marketing

Traditional marketing refers to marketing methods that were commonly used before the widespread development of the internet and social media. These include television and radio advertising, newspaper advertisements, billboards, posters, brochures, flyers, and personal selling. Traditional marketing can be particularly useful when businesses want to reach a broad local audience. For example, a supermarket in Zimbabwe may advertise a weekend promotion through radio, posters, and newspaper advertisements.

A new restaurant may distribute flyers within its surrounding community to make people aware of its opening and attract potential customers. One benefit of traditional marketing is that it enables organisations that might not have regular access to the internet to stay informed. Radio, for example, remains an effective means of communication in many communities. Billboards and posters can also attract the attention of people as they travel or visit shopping centers.

Furthermore, personal selling allows businesses to interact directly with customers and answer any questions they may have. Despite these merits, traditional marketing can be costly, especially when businesses advertise on television, use large billboards, or place advertisements in major newspapers.

Another challenge is that it can be difficult to establish the exact number of people who have seen the advertisement and how many eventually became customers. These shortcomings have encouraged businesses to adopt other marketing methods that could provide more precise targeting and clearer evidence of results.



The changing face of marketing is best understood as an expansion from traditional advertising to an integrated approach.

The Rise of Digital Marketing

Digital marketing involves making use of digital technologies and online platforms to promote products, services, and brands. It includes social media marketing, websites, email marketing, search-engine marketing, online advertising, and content marketing. The increase in smartphone use, internet access, and social media has made digital marketing increasingly vital. Businesses are able to create pages or accounts where they advertise their products, communicate with customers, and announce promotions. For instance, a clothing business can post photographs of new clothes on social media, provide prices and sizes, and allow customers to make inquiries through messaging applications.

Digital marketing enables businesses to target particular groups of customers. A business selling school supplies can create advertisements aimed at parents and students rather than advertising to everyone. Moreover, businesses can use online data to understand customer interests and behaviour, adjust their campaigns, and provide more personalised content.



Traditional Marketing versus Digital Marketing

When focusing on traditional and digital marketing, the major difference is the way information is communicated. Traditional marketing generally communicates information in one direction, from the business to the customer. Digital marketing, in turn, allows communication to take place in both directions. Customers can comment on posts, ask questions, share advertisements, write reviews, and provide immediate feedback. Digital marketing can also be easier to measure. A business can monitor the number of people who viewed an online advertisement, clicked on it, visited its website, or made an inquiry. This data can help the business determine whether its marketing efforts are achieving its set objectives and adjust them where possible.

Despite these advantages, traditional marketing still has a major role to play. It can reach audiences with limited internet access, provide strong local visibility, and create opportunities for personal contact. A business does not particularly have to choose between the two; it can actually combine both approaches. For instance, a business could advertise a product on radio while simultaneously promoting the same offer through social media. This integrated approach allows the business to benefit from the broad reach of traditional media and the interaction and measurement offered by digital platforms.

The Importance of Social Media

Social media has become one of the most integral parts of digital marketing because it allows businesses to interact directly with their customers. Platforms like Facebook, Instagram, TikTok, and WhatsApp can be used to display products, announce special offers, and build relationships with customers. Small businesses can benefit even more because they may not have large advertising budgets. A small bakery, for example, can photograph its cakes and pastries, post them online, and encourage satisfied customers to recommend the business to others. Through regular posts and direct communication, the bakery can develop a loyal customer base without relying on expensive traditional advertising.

Social media also allows businesses to build a brand identity. How the business presents its logo, colors, photographs, language, and customer service can influence how customers perceive it. That being said, businesses must use social media responsibly. False information, poor customer service, or negative reviews can spread quickly. Businesses therefore need to monitor their online presence and respond professionally to customer concerns.



Digital Marketing and the Business Environment

Digital marketing presents many opportunities for businesses. Small businesses can actually make use of mobile communication to keep customers informed about new products and promotions. For instance, an entrepreneur selling clothes can advertise her wares online without opening a physical shop in different locations. Online shopping and electronic payment systems make it easier to conduct business.

However, digital marketing is also fraught with problems. Internet access may be unreliable in some areas, and the cost of data, limited digital skills, and differences in customers' access to technology all pose challenges. Some customers may still depend more heavily on radio, posters, newspapers, or personal recommendations. Businesses must therefore understand their target market before choosing their marketing campaign. Combining traditional and digital marketing may be an effective and practical solution.

The Future of Marketing

Looking ahead, marketing is increasingly technology-driven. Businesses use customer information, artificial intelligence, and personalised advertising to understand buying behaviour.
However, these developments will not remove the need for sound marketing strategy. Artificial intelligence simply helps businesses create targeted advertisements.

Despite these changes, the fundamental purpose of marketing remains the same. Businesses must understand customers' needs and satisfy them profitably and responsibly. Technology may change the tools businesses use, but successful marketing still depends on understanding what customers want and building trust.

Conclusion

The shift from traditional advertising to digital marketing has changed the business environment. Traditional methods such as radio, television, newspapers, posters, and personal selling remain useful because they help businesses reach local customers and interact directly with them. Digital platforms, on the other hand, allow businesses to target specific customers, measure results, and have direct interaction with consumers. For businesses, the most effective approach may often involve combining traditional and digital methods according to the nature of the product, target market, available resources, and marketing objectives. Businesses that understand their customers can build stronger, lasting relationships, respond to changing technology, and remain competitive.



Technology may change the tools businesses use, but successful marketing still depends on building trust with customers.

Trudy Phiri is an entrepreneurial marketer with decades of experience. She has been teaching marketing and related courses for years, and she continues to advocate for sustainable and socially responsible marketing practices.

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CIMA 2026 INTAKE DATES

OBJECTIVE TESTS

Session 1	January to March
Session 2	April to June
Session 3	July to September
Session 4	October to December

CASE STUDIES

SESSION	OBJECTIVE PILLARS REVISION	PRE SEEN PAPER ANALYSIS
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Aug Exams	April - June	July
Nov Exams	July - Sept	October

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LABOUR LEDGER

COMPLIANCE BRIEF: SOUTH AFRICA

Kumbirai Dunduru

Dismissing an employee in South Africa requires strict adherence to both substantive and procedural fairness. Before taking any disciplinary action, use this quick compliance guide to ensure your business remains protected against costly CCMA disputes:

- **Clear notification:** Has the employee been issued a written notice clearly detailing the specific allegations of misconduct, including dates and times?
- **Reasonable preparation:** Have you provided the employee with sufficient time to prepare a response?
- **Right to be heard:** Has the employee been granted a fair opportunity to present their side of the story?
- **Objective consideration:** Have you genuinely weighed any mitigating circumstances?
- **Written outcome:** Is the final decision documented clearly and delivered in writing?

***Kumbirai Dunduru** is an HR & Labour Relations Consultant with extensive experience in South African labour compliance, employee relations, and CCMA support. He assists organisations in building legally defensible workplace frameworks and managing human capital risk.*

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GLOBAL ROUND ROBIN

Financial, ESG, and health drivers shaping Human Capital ROI



Zimbabwe

Finance: The Central bank caps interest rates and stabilizes liquidity to secure corporate capital. **ESG:** Exporters scale up sustainability audits to meet stricter global supply chain codes. **Public Health:** The Business Council on Wellness rolled out the first national survey tracking workplace mental health to curb corporate burnout.



South Africa

Finance: Easing inflation metrics drive widespread market expectations for a central bank rate cut. **ESG:** Corporations accelerate solar power setups to escape escalating national tariff hikes. **Public Health:** Expanded OHSA mandates officially make supporting employee psychological safety and workplace wellness a legal, non-negotiable duty.



Japan

Finance: Consumer The 2026 Corporate Governance Code update forces enterprises to cut legacy cross-shareholdings and prioritize capital efficiency. **ESG:** Corporations Revised governance rules explicitly tie mid-term corporate valuations to human capital reinvestment.



Germany

Finance: The Annual Tax Law lifts loss carryforward limits to 70% to support corporate liquidity. **ESG:** The Income Tax Reform Act streamlines green tech reporting while raising emissions compliance penalties.



Australia

Finance: The central bank holds a hawkish monetary stance as tight service sectors keep inflation sticky. **Public Health:** Under new WHS mandates, operational restructuring and redundancies are legally classified as primary workplace psychosocial hazards. **ESG:** Corporations restructure corporate transparency frameworks to report green asset values on cross-border portfolios.

Data compiled from global central banks and regulatory databases.



ASSOCIATE PROFESSOR FAHAD HANNA

PUBLIC HEALTH IS CORPORATE WEALTH

HUMANISING THE ‘S’ PILLAR

Corporate Health is Corporate Wealth

Dr Fahad Hanna is an Associate Professor of Public Health at Torrens University Australia and a public health researcher, educator and health equity advocate whose work sits at the intersection of chronic disease, workforce wellbeing, health education and healthier communities.

His research explores how the everyday social and environmental factors that shape people's health—including chronic illness, psychological wellbeing, caregiving responsibilities and the environments in which people live and work—can have consequences far beyond the individual, affecting families, workplaces and wider health systems. His work emphasises the importance of translating public health evidence into practical strategies that support healthier, more resilient people and organisations.

Dr Hanna has published extensively in international peer-reviewed journals and contributed to global evidence syntheses, while also working closely with health services, industry and community partners. His approach to public health is grounded in a simple principle: healthy people are fundamental to healthy organisations and sustainable communities

Through his research and education, Dr Hanna advocates for a more human-centred approach to health—one that recognises that workplace productivity, organisational resilience and social sustainability are inseparable from the health and wellbeing of the people who make organisations function.

> **True corporate health requires translating public health evidence into practical strategies that build more resilient organisations.**



Dr Hanna stepping away from the desk. His research highlights a simple truth that humans thrive when given the space to disconnect.

Framing the ‘S’ Pillar in Corporate Strategy

> Workplace productivity, organisational resilience and social sustainability are inseparable from human wellbeing.

Structural Workforce Protection

Dr Hanna’s research translates complex public health data into actionable corporate risk-management frameworks. By directly targeting workforce chronic illness, burnout, and mental health factors, businesses can systematically lower absenteeism and stabilise operational productivity.

The Empirical Proof

Backed by an extensive global portfolio of over 100 peer-reviewed papers and key contributions to global burden of disease data, Dr Hanna provides the scienctific proof behind human capital. This research proves that a protected balance sheet is completely inseparable from workforce health.

Real-World Industry Integration

Moving beyond academia, Dr. Hanna collaborates closely with industry leaders and healthcare networks. This partnership converts epidemiological metrics into practical, workplace-ready strategies that seamlessly satisfy a corporation’s ESG ‘Social’ pillar commitments.

Established Research Leader

Recipient of over 30 distinguished awards and scholarships.

20+ years proven mastery in public health research, education and program development.

Evidence-to-practice: Translating complex epidemiological data into practical health strategies.

EMPIRICAL EVIDENCE BASE

> Healthy people are fundamental to healthy organisations and sustainable communities

Dr. Hanna's approach is simple: Behind the data are people. Employee wellness is not a metric to be micro-managed, but a human asset to be nurtured.



Scan for full data hub

Scan for evidence synthesis

Connect with Dr Hanna on LinkedIn
[Dr Fahad Hanna]

STUDYING IN ZAMBIA?

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FISCAL DASHBOARD

Quarterly tracking for enterprise financial exposure

This index tracks macroeconomic adjustments and shifting corporate expenditures to help internal finance teams anticipate fluid balance-sheet liabilities and human asset costs.

Infrastructure Funding Velocity

The Core Metric: Tracks the percentage of public infrastructure funded via consumer levies versus direct treasury allocations. **The Trend:** Global trade friction and massive AI grid expansion demands are shifting public project financing onto localised logistics and transit levies. **The Impact:** Consumer-staple and manufacturing firms face sudden pressure on net margins as transport and supply chain costs scale up.

The Corporate Social Expense Ratio

The Core Metric: Calculates the average percentage of corporate revenue spent on employee support programs versus physical capital expenditures. **The Trend:** Historic double-digit spikes in corporate health insurance premiums force boards to spend liquid capital on baseline benefit protection. **The Impact:** Immediate corporate margin squeeze limits standard asset expansions, risking structural productivity lags over time.

The Regulatory Compliance Tracker

The Core Metric: Indexes shifting national labor policies to project upcoming corporate financial liabilities. **The Trend:** Regulators are aggressively tightening labour transparency, employer liability and workplace psychosocial health mandates. **The Impact:** Serves as an early warning signal, forcing financial teams to proactively increase balance-sheet provisions for heavy compliance penalties.

VHCA

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