ZINARA

Driven to make you drive well

STRATEGY 2026 - 2030

Towards a Billion-Dollar Road Fund: Building Capacity, Driving Maintenance Excellence

Table of Contents

Executive Summary

ZINARA's 2026–2030 Strategy responds to a clear national challenge: Zimbabwe's Road Fund revenues currently cover only a fraction of annual maintenance and rehabilitation needs, leaving a structural funding gap that threatens road quality, safety, trade competitiveness and national development outcomes. This Strategy sets out how ZINARA will close that gap, translate collections into visible road improvements, and rebuild compliance legitimacy through integrity, transparency and service convenience.

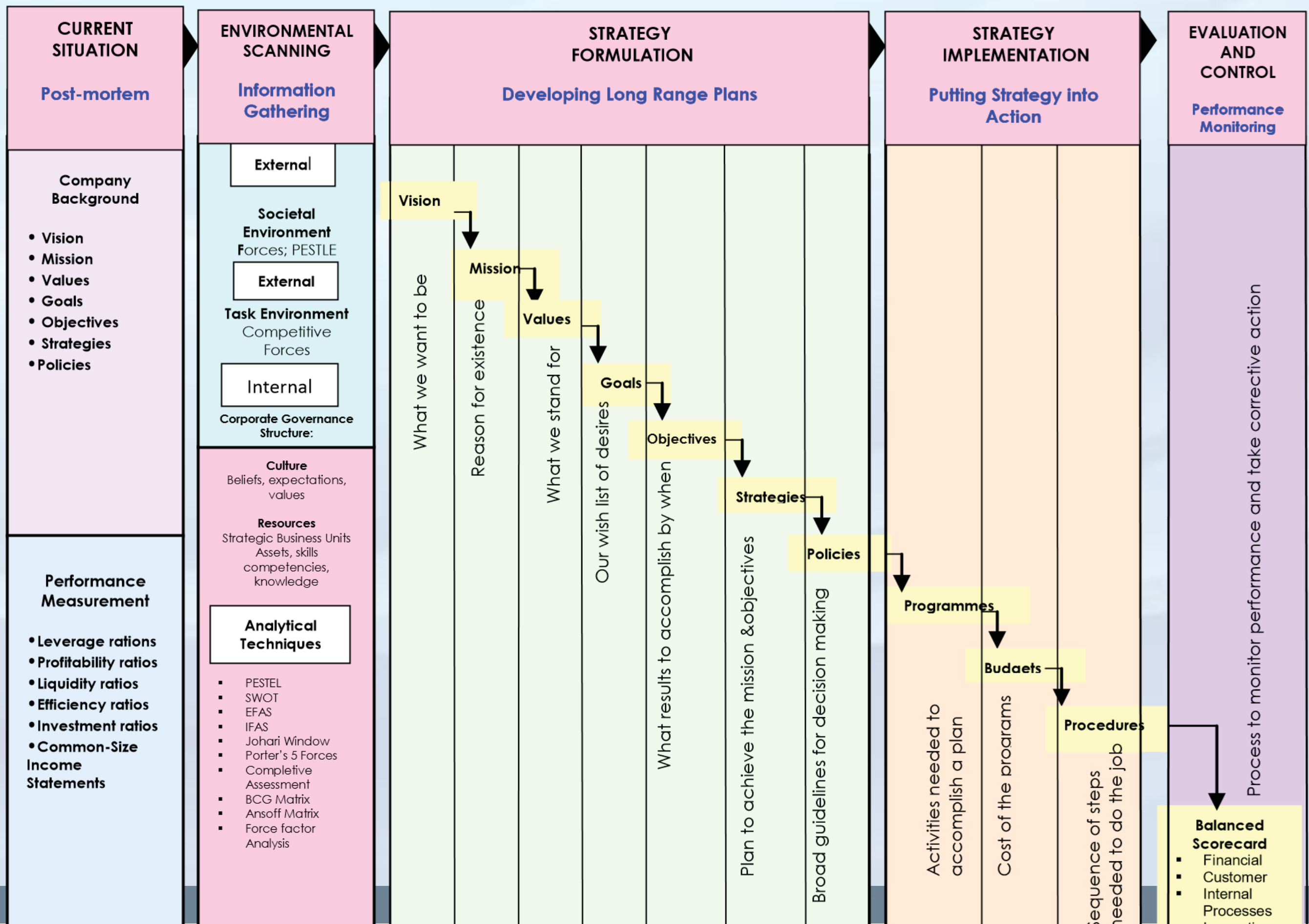
Over the five-year cycle, ZINARA will shift from incremental performance gains to structural transformation. The Strategy is anchored on growing the real value of the Road Fund, expanding and modernizing revenue engines, eliminating leakage and operational inefficiencies, and capacitating Road Authorities to deliver preventive and sustainable maintenance across all provinces. The outcome is a Road Fund that is larger, cleaner, more predictable, and more visibly tied to road results.

2026 - 2030 Strategy

This strategy is anchored on three main areas:

I. Alignment with National Development Strategy 2 (NDS2) and Vision 2030
II. Alignment with the national aspirations of the citzens of Zimbabwe – the person in the empty chair
III. Enhanced Organizational cohesion for shared vision and mission.
IV. Optimized value creation for better road network

Strategic Action Plan Dashboard



Setting the Tone

The strategic planning started Holiday Inn in Mutare, on 14-17 September 2025, with information discovery and strategic thinking coordinated by external Consultancy. The strategic conversation continued at Holiday Inn in Bulawayo, which was done between 1-4 December 2025, where the final strategic planning was done. The strategy is to be shared to the entire organisation for implementation. Strategy tune-up and monitoring will then follow in the life of the 5 year strategy as shown below:

Adopted from Strategic Thinking Institute

Strategic Framework Guide

Five powerful strategic frameworks were used: SWOT, TOWS, SOAR, PESTEL, and VRIO. Each framework offers unique insights for organizational analysis and strategy development. These were applied to ZINARA strategy planning and decision-making processes.

S	W	O	T
Strength	Weaknesses	Opportunities	Threats

SWOT Analysis
Evaluate Strengths, Weaknesses, Opportunities and Threats. Conduct honestly with stakeholders, prioritize factors, and use insights to generate strategic options. Regularly update as situations change.

T	O	W	S
Threats	Opportunities	Weaknesses	Strength

TOWS Matrix
Match internal and eternal factors from SWOT. Generate strategies: SO (strengths-opportunities), WO (weaknesses- opportunities), ST (strengths-threats), and WT (weaknesses-threats). Select and implement the most promising strategies.

S	O	A	R
Strengths	Opportunities	Aspirations	Results

SOAR Framework
Focuses on Strengths, Opportunities, Aspirations, and Results. Engage stakeholders to envision the future, craft shared aspirations, and define measurable results, Use strengths and opportunities to achieve aspirations.

P	E	S	T	E	L
Political	Economic	Social	Technological	Environmental	Legal

PESTEL Analysis
Evaluate macro-environmental factors: Political, Economic, Social, Technological, Environmental, and Legal. Identify relevant trends, assess potential impacts, and incorporate insights into strategic planning.

V	R	I	O
Value	Rarity	Imitability	Organization

VRIO Framework
Assess resources and capabilities on Value, Rarity, Imitability, and Organization. Identify sustainable competitive advantages, invest in differentiating assets, and ensure organizational structure exploits these advantages fully.

Strategic Audit/Evaluation Results

Key: 1=least score; 5=highest score

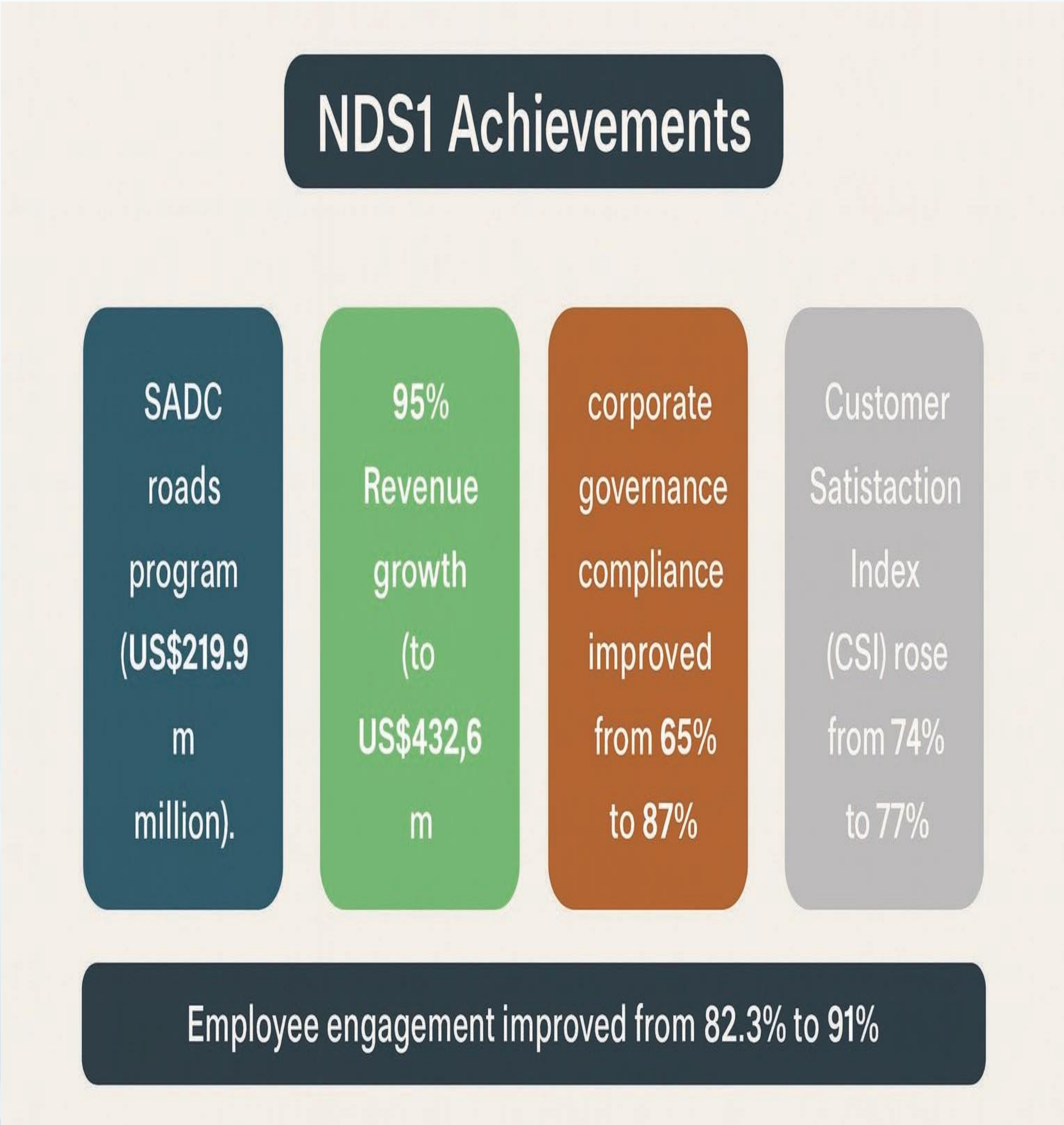
STRATEGIC AUDIT	ANALYSIS SCORE					COMMENTS
1 Current Situation	1	2	3	4	5	
1.1 Past Corporate Performance Indices Using Balanced Scorecard						
1.1.1 Financial Performance				X		
1.1.2 Customer Service			X			
1.1.3 Business Processes Efficiency				X		
1.1.4 Learning and Growth			X			
1.2 Strategic Direction						
1.2.1 Current Vision Statement			X			
1.2.2 Current Mission Statement				X		
1.2.3 Current Overarching Goal				X		
1.2.4 Current Annual Objectives				X		
1.2.5 Current Value Proposition Statement			X			
1.2.6 Current Guiding Principles or Values			X			
1.2.7 Current National Level Strategies				X		
1.2.8 Current Management Level Strategies				X		
1.2.9 Current Functional Business Plans				X		
1.2.10 Current Administrative Policies				X		
SWOT ANALYSIS						
2. Internal Environment: Strengths and Weaknesses (SWOT)						
2.1 Corporate Governance Structure						
2.1.1 Board Of Directors Profile					X	
2.1.2 Top Management Profile					X	
2.2 Corporate Culture/Style of Leadership				X		
2.4 Corporate Systems/Resources						
2.4.1 Sales and Marketing Strategy				X		
2.4.2 Financial Position				X		
2.4.3 Research and Development			X			
2.4.4 Operations and Logistics/Supply Chain			X			
2.4.5 Human Resources Management Systems				X		
2.4.6 Management Information Systems				X		
2.5 Staffing Levels				X		
2.6 Skills Profile				X		
2.7 Shared Vision and Values				X		
3. External Environment: Opportunities and Threats (SWOT)						
3.1 Business Environment (PESTEL)						
3.1.1 Political and Legal Landscape					X	
3.1.2 Economic Environment			X			
3.1.3 Socio-cultural Dynamics				X		
3.1.4 Technological Developments			X			
3.1.5 Ecological Awareness				X		
3.1.6 Legal Framework					X	
3.2 Industry Competitive Forces – How Strong (1 – 5)?						
3.2.1 Competitive Rivalry						N/A
3.2.2 Buyers Power			X			
3.2.3 Suppliers Power				X		
3.2.4 Substitute Products						N/A
3.2.5 New Entrants						N/A

The Past at a Glance

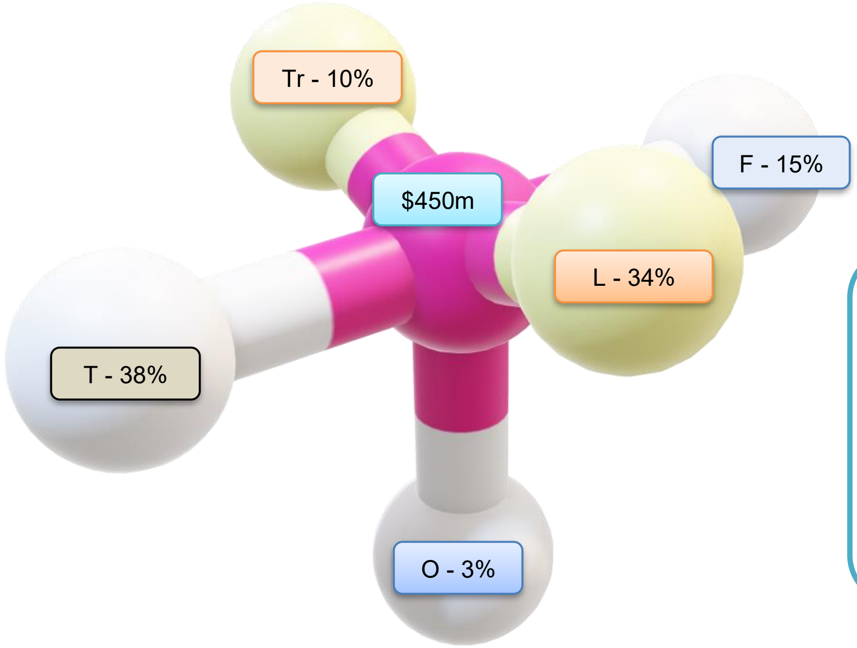
ZINARA's past was characterized by the following main issues: a) Poor corporate governance, b) Poor financial performance, c) Negative forensic audit reports, and d) Poor internal controls.

The Present at a Glance

ZINARA has registered significant improvement in compliance and good governance. It has managed to resolve all forensic audit issues except for one outstanding item. The organization has successfully held AGMs, and both the Chairman and CEO have received top accolades.



2025 Sources of Revenue



Key
US$450m – 2025 revenue
T – Toll Fees
L – Licensing Fees
F – Fuel Levy
Tr – Transit fees
O - Other

The Future in Perspective - NDS2

Towards a US$1 billion Fund

NDS 2 (2026-2030)

- Infrastructure & modernization
- Economic growth
- Digital Transformation
- Strengthen Governance & capacity building

ZINARA'S ASPIRATIONS

- **Deepen transparency and accountability**
- **Accelerate high-impact funding and maintenance quality**
- **Scale digital transformation**
- **Expand sustainability initiatives**
- **Elevate stakeholder experience and service standards**,

A sustainable road fund guaranteeing trafficable roads in every community by 2030

Foreword By the ZINARA Board of Directors

ZINARA has travelled a long way—transitioning from a turnaround posture to an organization excelling in service delivery. Once associated with financial malfeasance and governance failings, ZINARA has clawed its way from the abyss of corporate indictment to stand firmly for transparency, accountability, and performance. Recognition of the Board and CEO's achievements at 2024 awards giving ceremony by His Excellence President Dr E.D Mnangagwa, and the successful funding of SADC summit roads to the tune of US$219.9 million, demonstrates the momentum we carry into the next strategic horizon.

NDS1 (2021–2025) Review

In fulfilment of our Vision—a well managed fund for sustainable road infrastructure maintenance by 2030—ZINARA established itself as a reliable Road Fund. We co financed national projects with the Ministry of Finance (e.g., Harare–Beitbridge roads), strengthened collaboration with Government, the Ministry of Transport, and the Ministry of Finance, and financed high impact projects including the SADC roads programmed (US$219.9 million).

Financial performance soared: Revenue grew 95% (from US$222,332,000 to US$432,569,124) and disbursements grew 80% (from US$108,818,579 to US$306,680,818). Governance and compliance were restored and reinforced: 70/71 Grant Thornton forensic audit issues resolved, corporate governance compliance improved from 65% to 87%, and 100% procurement compliance was achieved per PRAZ ratings.

We restructured the organization—separating revenue operations from support functions; establishing the PMU, Risk Management & Loss Control, and strengthening ICT. We accelerated automation (SAP resuscitation; ICT audits, Vulnerability Assessments (VAs) and Penetration Tests (PTs); eTag express lanes; e recruitment and biometrics; CCTVs and a central control center), advanced solarizations of tollgates and offices, and expanded stakeholder engagement through sponsorships, media and parliamentary tours, integrity committees, and quarterly publication of disbursements. Service and people metrics improved: Customer Satisfaction Index (CSI) rose from 74% to 77%, employee satisfaction from 63.7% to 71.7%, and employee engagement from 82.3% to 91%, alongside enhanced staff welfare, mortgages, tools of trade, and working conditions.

Alignment of Core Values

Building on NDS1, ZINARA enters NDS2 with a deliberate, citizen centric resolve—the "empty chair" lens guiding decisions and delivery. Apart from the vision, we have aligned and refreshed core values with the founding tenets of the Roads Act [Chapter 13:18], recognizing ZINARA as an institution borne by citizens and answerable to their aspirations.

Our values resonate with our existence, and we live ZINARA with our values permeating through our name ZINARA. These six pillars define who we are and guide every decision and action:

- Zero Tolerance — Integrity above all; no tolerance for corruption, malfeasance, or non compliance.
- Innovation — Pursuing new ideas and better techniques to elevate service delivery.
- Nexus (National Service & Network) — Serving citizens and connecting all road stakeholders through a cohesive national network.
- Accountability & Accessibility — Accepting responsibility with transparent reporting and making services easy to access.
- Responsiveness & Reliability — Prompt action on stakeholder needs and consistent dependability across the network.
- Agility — Embracing change and adapting rapidly to deliver measurable outcomes.

Foreword By CEO

We operate in a complex ecosystem, where our success is not defined by what ZINARA does alone, but by the orchestration of other players in the business ecosystem, such as Road Authorities, as well as the impact we enable across Zimbabwe's road network. If Road Authorities fail, we all fail. If they thrive, Zimbabwe moves forward. So we must ask: Do we truly believe

ZINARA can be the best state enterprise in Zimbabwe? If we do, then our mindset must reflect excellence, our culture must reject mediocrity, and our execution must be relentless. We must confront legacy issues—not just outdated systems, but the mindset that once tolerated shortcuts and corruption. That era is behind us. We are no longer the prodigal son. We are the standard.

The ICEA theme will be retained, but it needs to be re-imagined during this workshop. Our strategic intent is clear: grow revenue by US$500 million- Finance and revenue operations will refine the figure, equip every Road Authority, and ensure every Zimbabwean drives on safe, well- maintained roads. But to do this, we must rethink our model. Let's look at Namibia. They spend less than Zimbabwe does, yet their roads are among the best in Africa. What are they doing differently? What are we missing? This is our call to benchmark, to learn, to adapt. We must study regional models, challenge our assumptions, and build a system that aligns with our growing vehicle population and national ambition.

I. A High-Integrity, Performance-Driven Culture

· A mindset of excellence, transparency, and accountability.

· A culture that rejects corruption and embraces innovation.

II. A Sustainable, Impactful Business Model

· A reimagined model that equips Road Authorities directly.

· Decentralised maintenance capacity using theNhimbe strategy per province.

· A model aligned with vehicle population growth and national infrastructure needs.

III. Strategic Revenue Growth

· Grow revenue by US$500million (finance to refine the figure) to fully equip Road Authorities.

· Ensure every city and province has the tools to maintain roads without relying solely on tenders.

IV. Benchmarking & Learning

· Benchmark against regional leaders like Namibia, who achieve more with less.

· Identify gaps in ZINARA's current model and adapt best practices.

V. Automation, Engagement & Integrity

· Strengthen systems through automation and digital integration.

· Maintain ICEA principles while evolving beyond past limitations.

VI. Empowered Road Authorities

· Equip Road Authorities with resources, training, and accountability frameworks.

· Shift from dependency to capability. vii Clear Strategic Roadmap

· Annual execution plans from 2026 to 2030 with measurable outcomes.

· A shared vision across all stakeholders in the road ecosystem.

In conclusion, from 2026 to 2030, let's be intentional. Let's be bold. Let's be united in purpose. Because the future of Zimbabwe's roads depends on what we do next".

Nkosinathi Ncube

Chief Executive Officer ZINARA

Visual Representation of Core Values:

NDS2 (2026–2030) Strategic Focus

"A sustainable road fund guaranteeing trafficable roads in every community by 2030."

ZINARA has resolved, in its strategic plan for NDS2, to remain in the vanguard and exceed NDS1 performance. This commitment is evidenced by a deliberate shift to a vision that aligns better with the aspirations of the citizens of Zimbabwe—the "empty chair" perspective guiding decisions and delivery.

Our focus is to:

- Deepen transparency and accountability through rigorous governance, risk management, audit closure, and continuous public reporting.
- Accelerate high impact funding and maintenance quality, leveraging partnerships and co financing to maximize outcomes across all road authorities.
- Scale digital transformation (end to end automation, smart tolling, data driven disbursements, cyber resilience, leveraging on AI technology for productivity and cost transformation) and expand sustainability initiatives (solarizations, efficiency gains).
- Elevate stakeholder experience and service standards, targeting further gains in customer satisfaction, employee engagement, and operational excellence.

Acknowledgements

We extend our profound gratitude to His Excellency Dr. E.D. Mnangagwa for the unwavering trust placed in the ZINARA Board and Management. We also acknowledge Honorable Advocate F.T. Mhona, Minister of Transport and Infrastructural Development, and Professor M. Ncube, Minister of Finance, Economic Development and Investment Promotion, together with their offices, for providing clear policy direction and steadfast support in shaping ZINARA's mandate.

We appreciate the Corporate Governance Unit (CGU) and the Zimbabwe Anti Corruption Commission (ZACC) for guidance on governance frameworks and ethical practice.

Our thanks go to the Permanent Secretary for the Ministry of Transport and Infrastructural Development for continually challenging ZINARA to fund high impact maintenance, and to the ZINARA CEO, management team, and employees for assiduous service throughout NDS1. We also acknowledge the contributions of Public Service Commission (PSC), Dr. Gomera and his team from the Chartered Governance and Accountancy Institute of Zimbabwe, and Winfield Strategy and Innovation for broadening our strategic perspective.

Business Strategy Report

Strategic Intent (North Star)

To transform ZINARA into a trusted, digitally enabled, high-impact Road Fund manager that closes the national maintenance funding gap and delivers safer, more reliable and climate-resilient roads by 2030.

2026–2030 Strategic Outcomes

By 2030, ZINARA will deliver five measurable outcomes:

1. Revenue Growth

Grow the Road Fund to USD 670 million by 2026 and USD 1 billion by 2030, supported by diversified and real-value protected revenue streams.

2. Digital Dominance

Achieve >90% digital transactions by 2030, supported by stable and integrated platforms with 99.5% uptime, making compliance simpler and faster for road users.

3. Integrity & Efficiency

Reduce leakage and waste by 40% by 2030 through SAP-anchored controls, improved reconciliation, and fraud-resistant cashless systems.

4. Road Impact

Increase annual disbursements to ≥USD 500 million by 2030 and reduce the national maintenance funding gap to <40%, ensuring revenue growth translates into tangible road improvements.

5. Road Authority Capability

Achieve 100% capacitation of Road Authorities with standard maintenance kits and skills by 2030 through the Nhimbe Model, enabling preventive and sustainable maintenance nationwide.

Strategic Pillars

The Strategy is delivered through four mutually reinforcing pillars:

Operating Logic: "The Value Jaw"

ZINARA will close the funding gap by widening the Top Jaw — growing and diversifying revenues (tolling, transit, overload, commercialization and PPPs) — and shrinking the Bottom Jaw — reducing leakage, downtime and inefficiency through digital reliability and SAP integration. The combined effect is a rapid rise in net funds available for roads each year, matched to visible proof of road improvement that sustains compliance and trust.

In summary, this Strategy positions ZINARA to fund roads at real value, fix roads at scale, and earn enduring trust through integrity, engagement, capacitation and digital transformation.

ZINARA Vision, Mission & Values

Vision

Current Vision: *“A well-managed fund for sustainable road infrastructure maintenance by 2030”*

New Vision: ***“A sustainable road fund guaranteeing trafficable roads in every community by 2030”***

Mission

"To efficiently and effectively mobilize, manage and disburse the Road Funds with integrity and efficiency, while capacitating Road Authorities to deliver and sustain a safe, reliable and climate-resilient national road network"

Current Values (ICED Model)

- **Integrity:** Protect Road Fund revenues, uphold ethical procurement, remain audit-ready.
- **Capacitation:** Equip and skill RAs to preserve roads sustainably.
- **Engagement:** Build trust through transparency, fairness and responsive service.
- **Digital Transformation:** Automate and integrate processes end-to-end to improve convenience, control and decision-making.

New Values - the ZINARA Model

- **Zero Tolerance** — Integrity above all; no tolerance for corruption, malfeasance, or non compliance.
- **Innovation** — Pursuing new ideas and better techniques to elevate service delivery.
- **Nexus (National Service & Network)** — Serving citizens and connecting all road stakeholders through a cohesive national network.
- **Accountability & Accessibility** — Accepting responsibility with transparent reporting and making services easy to access.
- **Responsiveness & Reliability** — Prompt action on stakeholder needs and consistent dependability across the network.
- **Agility** — Embracing change and adapting rapidly to deliver measurable outcomes.

Mandate & National Alignment

ZINARA Mandate

ZINARA exists to:

1. Fix Roads (fund national priorities)
2. Collect Revenue efficiently and fairly
3. Disburse for Impact predictably and transparently
4. Capacitate Road Authorities to sustain roads

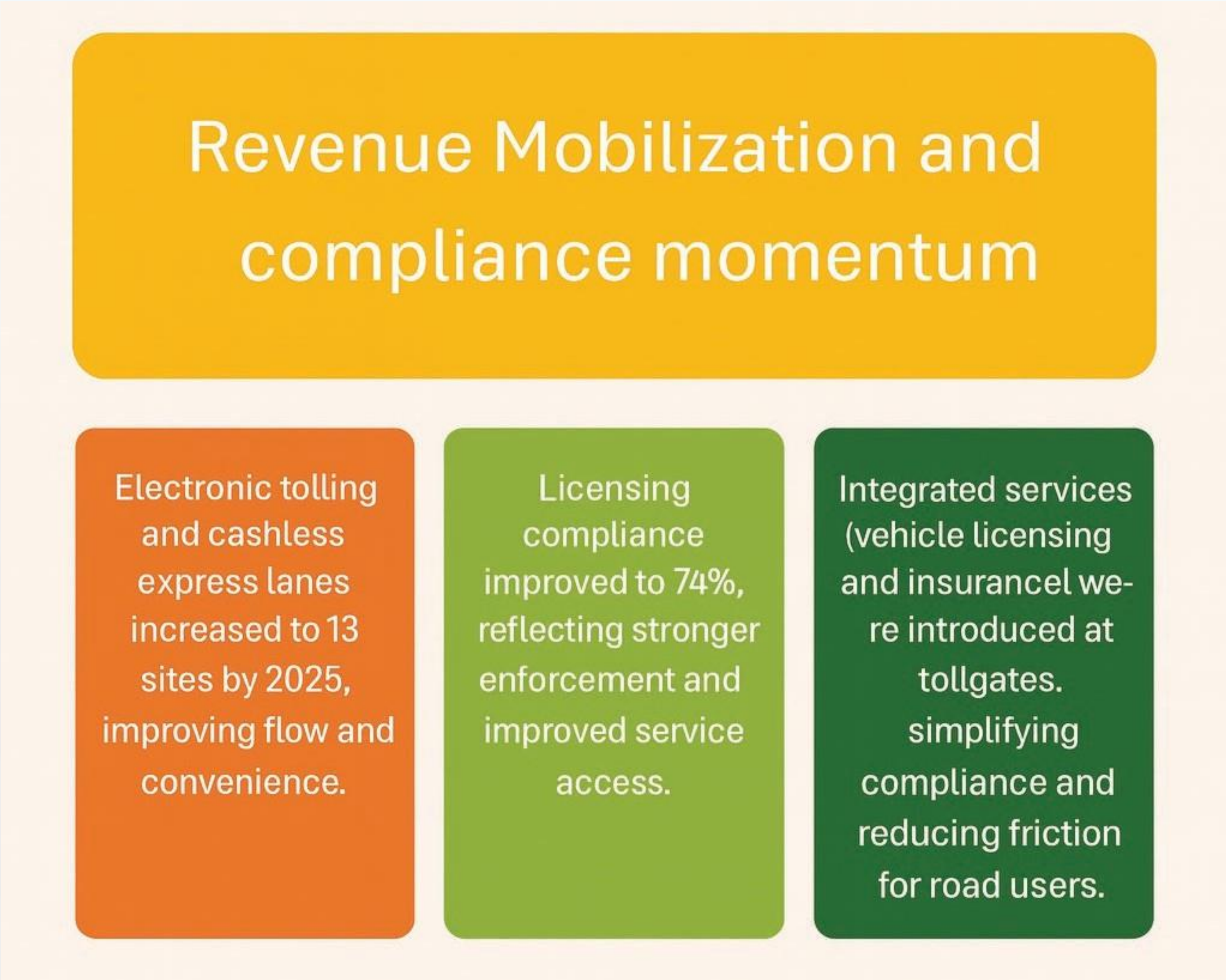
Every initiative strengthens at least two mandate levers; transformative ones strengthen three or four.

Alignment to Vision 2030

Vision 2030 prioritizes robust, rehabilitated, resilient infrastructure. ZINARA advances this through Road Fund scale-up, preventive maintenance, RA capacitation, and bankable corridor financing.

Alignment to NDS2 (2026–2030)

NDS2 emphasizes infrastructure delivery, sustainable financing, digital government, and effective devolution. ZINARA aligns through revenue diversification, SAP-anchored digitization, RA performance funding, and PPP/blended financing.



Performance Review 2021–2025 (Baseline)

The 2021–2025 strategy cycle was a rebuilding and stabilization phase for ZINARA. Within a challenging macroeconomic setting and a widening national maintenance backlog, the organization delivered measurable progress in revenue mobilization, fund disbursement, service modernization, and governance. This provides a credible platform for the scale-up ambitions of 2026–2030.

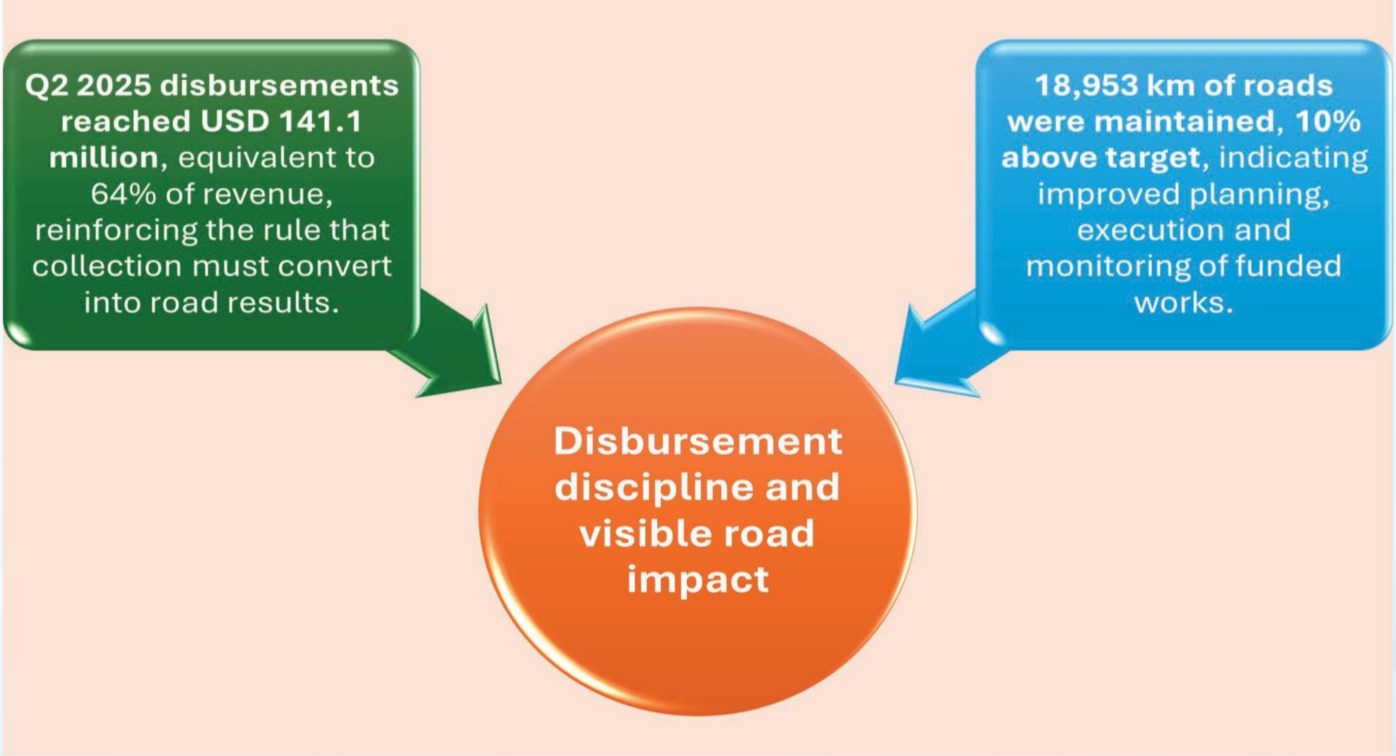
Key Performance Highlights (by Theme)

1) Revenue mobilization and compliance momentum

ZINARA expanded its tolling and compliance base, signaling growing road-user participation in the Road Fund.

2) Disbursement discipline and visible road impact

The Fund demonstrated stronger predictability in releasing resources for maintenance and rehabilitation, with outcomes visible on the network.



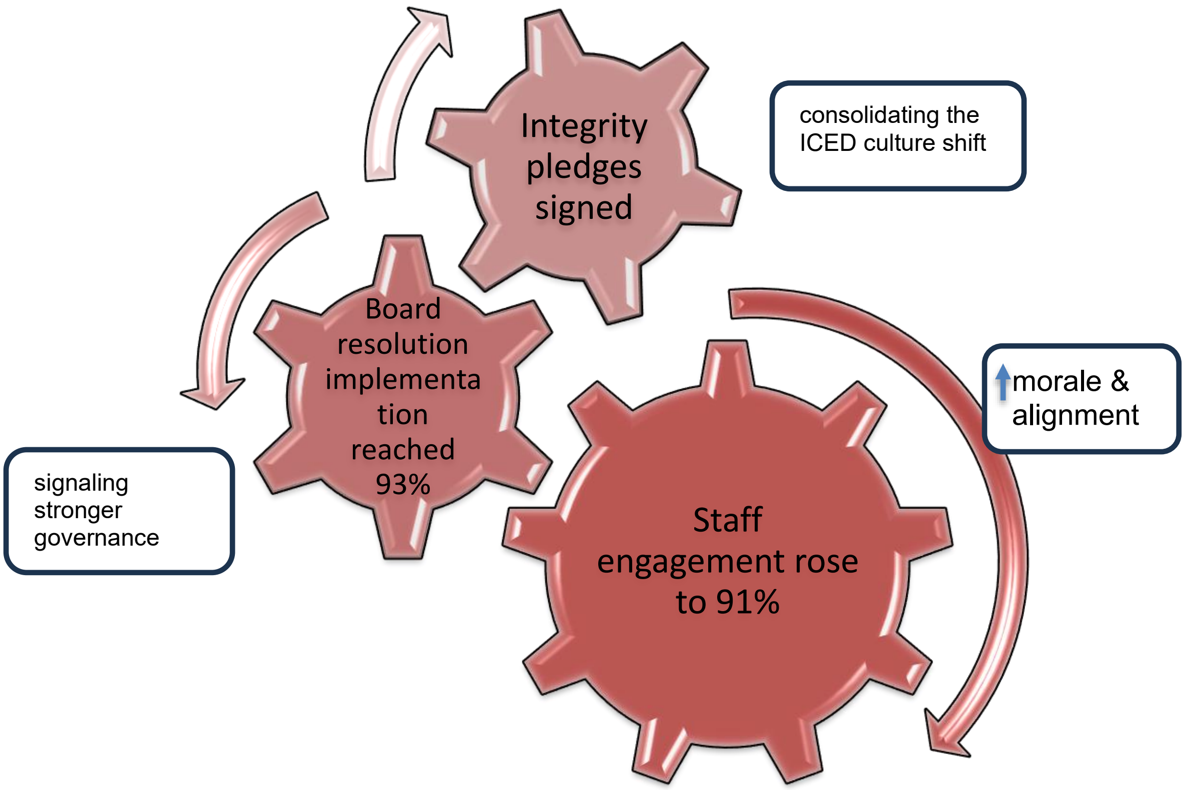
3) Road Authority (RA) capacitation

ZINARA began shifting from funding alone to enabling sustainable maintenance capability at RA level.

- RAs were capacitated with critical equipment, including two asphalt plants, alongside fuel and operational support.
- This laid the groundwork for scaling the Nhimbe Model in the next cycle.

4) Governance, culture and internal performance

Institutional discipline and staff commitment improved, strengthening delivery readiness for transformation.



Baseline Implications for 2026–2030

Overall, the baseline confirms that ZINARA has regained operational momentum and stakeholder confidence. However, the review also shows that the next strategy cycle must move from incremental gains to structural change. The 2026–2030 priorities therefore are to:

- Scale digitization and service convenience from pilots to system-wide dominance;
- Stabilize uptime and integrate platforms through SAP so reliability becomes non-negotiable;
- Quantify and reduce leakage to ensure net revenue rises meaningfully with gross collections; and
- Accelerate RA capacitation to full coverage, so every dollar disbursed translates into durable, preventive maintenance outcomes.

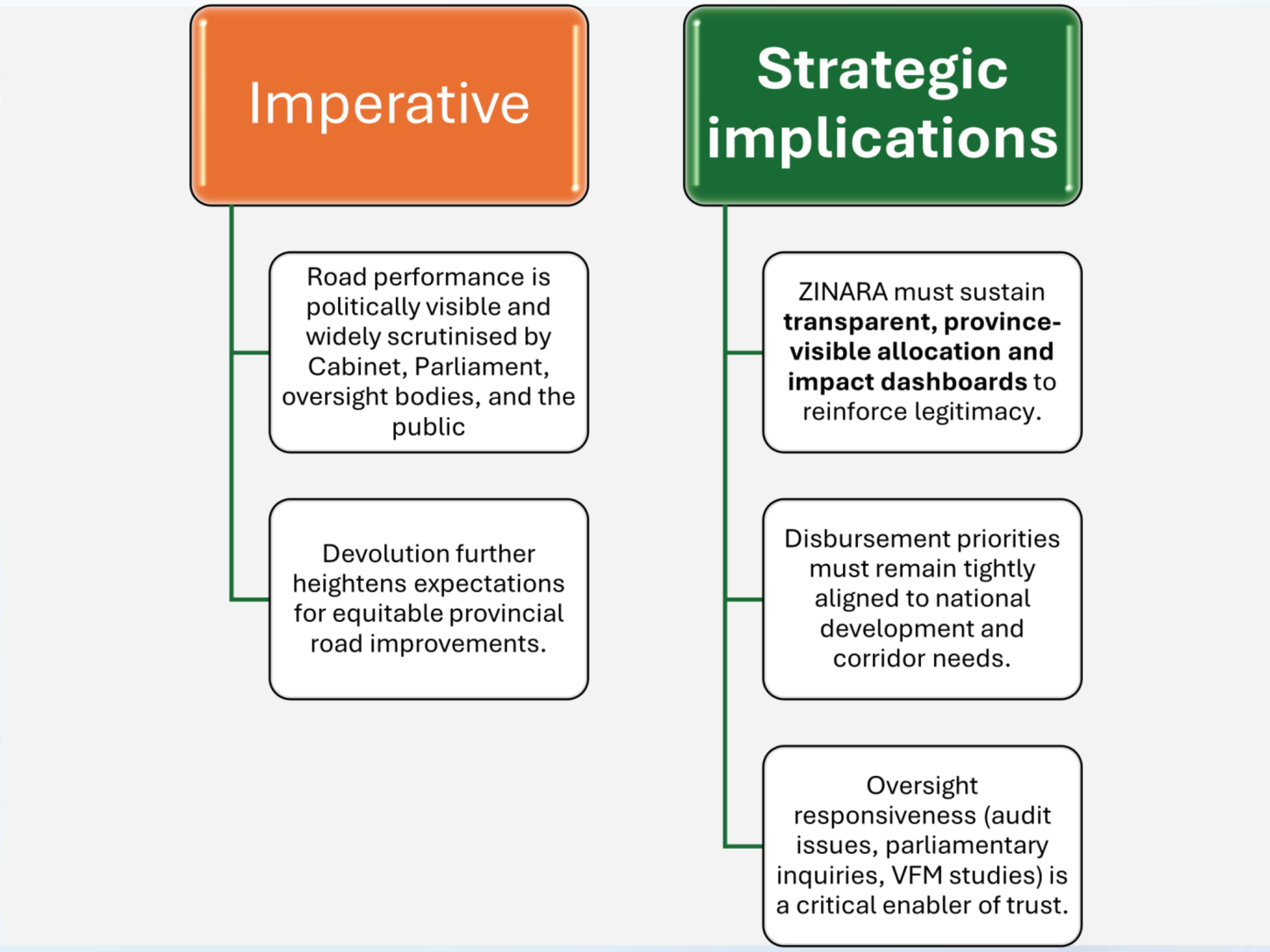
This baseline is both a proof of capability and a clear directive: the next cycle is about closing the funding gap structurally and visibly improving road conditions nationwide.

Environmental Analysis (2026–2030 Context)

ZINARA's 2026–2030 strategy sits in an operating environment shaped by rising mobility demand, persistent macroeconomic instability, accelerating regional trade flows, climate risk, public legitimacy pressures, and a fast-moving digital landscape. This analysis outlines the external drivers that will most influence Road Fund performance and the delivery of visible road impact and explains their strategic implications.

Political & Governance Environment

Zimbabwe's infrastructure agenda remains central to national development under Vision 2030 and the transition into NDS2.



Economic & Macroeconomic Environment

Imperative	Strategic implications
Inflation and foreign currency volatility are likely to remain structurally present. Even where nominal collections rise, real-value erosion can keep the Road Fund stagnant, wideming the funding gap	The Real-Value Protection Model (USD-indexed planning + levy review mechanism) is a core safeguard.
Fiscal pressure also makes Treasury release predictability a risk unless explicitly compacted.	Revenue diversification beyond fuel levy becomes non-negotiable (tolling, transit fees, overload charges, commercialisation, PPPs).
	Tight SAP-anchored reconciliation is required to protect value-for-money credibility.

Social & Legitimacy Environment

Imperative	Strategic Implications
Compliance depends on perceptions of fairness, convenience, and visible proof that road-user fees translate into better roads. Regional experience shows that pricing reforms without legitimacy trigger backlash and compliance drops. Communities around toll plazas now expect direct local benefit.	Institutionalise Levies-to-Roads proof through quarterly public impact reporting.
	All pricing pilots (dynamic/urban) must follow the sequence: Fix & show roads → consult → pilot → scale after validation.
	User experience (queue times, uptime, cashless convenience) must be treated as a revenue driver, not a service add-on.

Technological & Digital Environment

Digital payments, automated tolling, and integrated ERP systems are becoming standard across African road funds. However, downtime, cyber risk, weak UX, or fragmented systems directly undermine revenue and trust. On the positive side, drones, RAMS and AI enable better QA, prioritization, and fraud control.

Strategic implications

- Digital transformation must prioritize reliability and redundancy first, then scale adoption.
- SAP integration is the strategic backbone for leakage reduction, predictable disbursement, and bankable PPP forecasting.
- Advanced analytics (fraud detection, predictive maintenance, corridor models) are essential for closing the Value Jaw.

Legal & Regulatory Environment

Zimbabwe's legal environment supports road-user charging and PPPs. ZIDA is the national PPP unit with strengthened policy and guidelines since 2024. Enforcement remains multi-agency and depends on sustained coordination (MoTID, ZRP, local authorities, border institutions).

Strategic implications

- Formalized enforcement compacts are needed for licensing compliance and overload control.
- PPP deals are feasible, but only with high-quality preparation, transparent procurement, and credible revenue baselines.
- EV and high-efficiency fleets will require legal/policy refinement for sustainable road-user charging.

Environmental & Climate Context

Climate shocks are intensifying road deterioration and emergency diversions. Preventive maintenance and resilient design (drainage, materials, slope protection) are more cost-effective than reactive rehabilitation.

Strategic implications

- Preventive maintenance + RAMS/drone QA are essential protection of scarce funds.
- A climate-resilience standards framework and emergency reserve window must be built into yearly plans.
- Corridor prioritization should incorporate climate vulnerability alongside traffic/economic value.

Regional Trade & Corridor Dynamics

AfCFTA, SADC trade expansion, and Beira/Chirundu access routes will continue to increase freight and transit volumes (projected ~7% p.a.). Overload pressure on strategic corridors will rise, accelerating deterioration without strict enforcement.

Strategic implications

- Transit and overload monetization is both a revenue engine and a preservation instrument.
- Priority PPP corridors are economically justified by freight fundamentals, provided enforcement and legitimacy hold.

SWOT → Action Matrix (ZINARA 2026–2030)

To ensure the 2026–2030 Strategy is grounded in reality and responsive to stakeholder expectations, ZINARA has synthesized internal performance evidence with the external operating environment into a SWOT analysis. This provides a balanced view of what the organization can leverage, what must be fixed, where growth can be accelerated, and which risks must be actively managed. The strategic pillars and horizon roadmap that follow are designed as a direct answer to this SWOT.

SWOT Quadrant	SWOT Issue (Diagnosis)	Strategic Actions (What ZINARA Will Do)	Primary Pillar(s)	Horizon	KPI / Measure of Success
STRENGTHS	Strong legal Mandate and national legitimacy as Road Fund Manager	Deepen national alignment and oversight confidence: quarterly Road Fund Impact Reports; Treasury/MoTID joint planning calendar; audit-ready Dashboards	P3, P4	H1–H3	• Acquittal compliance >95% (2030) • Quarterly reports published • Board/AG issues closed within cycle
	Existing tolling footprint + Cashless express lane Base	Scale cashless default: e-Wallet/e-Tag mass onboarding; expand express lanes; standardise plaza UX	P1, P2	H1–H2	• Cashless toll share >95% (2030) • Digital transactions >90% (2030)
	Growing Licensing compliance base (~74%)	Compliance acceleration: integrate ZIMVILic with SAP; enforce through data matching, mobile compliance drives	P1, P2	H1–H2	• Licensing compliance >85% (2030)
	Delivery Momentum (km maintained above target; disbursement Discipline improving)	Shift to preventive maintenance scale: RAMS prioritisation nationwide; enforce evidence-based Allocation	P3, P2	H2–H3	• RAMS prioritisation 100% (2030) • Funding gap <40% (2030)

	Improving governance & culture (engagement, integrity pledges, Board resolution execution)	Institutionalise ICED governance: embed ICED in PM, procurement, contracts, and audits; publish integrity scorecards	P4	H1–H3	• ICED alignment ≥80% (2030) • Engagement ≥95% (2030)
	Strategic SADC trade corridor Positioning	Monetise corridor advantage: scale transit fees, overload penalties; corridor compacts with freight operators	P1, P3	H1–H2	• Transit/overload revenue share 10% (2030) • Overload incidence trend down
WEAKNESSES	Structural funding gap (~70%) vs annual needs	Open Value Jaw: diversify engines (tolls, transit, overload, commercialisation, PPPs); real-value protection model	P1	H1–H3	• Revenue USD 670m (2026) → USD 1bn (2030) • Funding gap <40% (2030)
	Real-value erosion risk (inflation/FX)	Real-Value Protection Model: USD-indexed planning; levy review formula; quarterly adjustment trigger	P1	H1	• Real-value protection index +25% (2030)
	Platform fragmentation and downtime Exposure	Reliability first → integration next: hybrid ICT model; uptime SLAs; redundancy; staged convergence to SAP	P2	H1–H2	• Uptime 98% (2026) → 99.5% (2030)
	Leakage not fully quantified/ Controlled	Leakage baseline then cut: reconciliation redesign; SAP controls; AI fraud analytics; cashless default reduction of cash handling	P2	H1–H3	• Leakage reduction 10% (2026) → 40% (2030)
	Uneven Road Authority (RA) Capacity	Nhimbe Model rollout: standard kits + skills; provincial staging; maintenance mentorship	P3, P4	H1–H3	• RA capacitation 20% (2026) → 100% (2030)

	Weak/slow RA Acquittals	Digital acquittals + performance funding: e-acquittal module on SAP; funding linked to output and acquittal timeliness	P3, P2	H1–H2	• Acquittal compliance >95% (2030)
	Limited structured PPP Preparation Capacity	PPP Project Preparation Facility (PPF): transaction advisors; bankability tests; clean procurement for priority corridors	P1, P3	H1–H2	• ≥1 corridor at financial close by end-2026
OPPORTUNITIES	Vehicle Population growth to ~1.97m by 2030	Capture growth: expand compliance net; improve digital convenience; parking/ permit partnerships where feasible	P1, P2	H1–H3	• Licensing compliance >85% • Revenue rise aligned to fleet growth
	Rising AfCFTA/ SADC freight & transit (≈7% p.a.)	Transit & overload engine: full rollout of weigh-in-motion/ weighbridges; corridor enforcement taskforces	P1, P3	H1–H2	• Transit/overload revenue share 10% (2030)
	Strengthened PPP framework (ZIDA + Cabinet policy)	Execute confirmed PPP corridors: DBFOM/BOT structuring for Beitbridge–Harare–Chirundu and Mutare corridors	P1	H1–H3	• PPP close milestones met • Corridor rehab outputs delivered
	Society-wide digital payments Adoption	Make digital normal: simplified onboarding, fee incentives for cashless, 24/7 support	P2, P1	H1–H2	• Digital transactions >90% (2030)
	Technology enabling smarter preservation (RAMS, drones, AI)	National predictive maintenance: RAMS/drone QA; AI prioritisation; defect detection and contractor QA	P2, P3	H2–H3	• Projects digitally monitored 95% (2030)

	Public appetite for transparency	Levies-to-Roads proof: quarterly provincial dashboards; citizen reporting app	P3, P4	H1–H3	• Compliance trend improves • Complaint spikes reduce
	Potential commercial rights at plazas/ Corridors	Commercialisation stream: plaza services, advertising, rest stops, ICT rights; service-concession PPPs	P1	H1–H2	• ≥3 new revenue streams fully operational (2030)
THREATS	Inflation/FX Volatility	Protect net value: real-value protection + diversified revenue less exposed to erosion	P1	H1–H3	• Real value index up • Revenue targets met in real terms
	Public legitimacy backlash to Reform	Legitimacy sequencing: Fix & show → consult → pilot → scale; corridor user forums	P4, P1	H1–H3	• Compliance >85% • Pricing pilots succeed without backlash
	Overload Damage Escalating backlog cost	Preserve corridors: weigh-in-motion scale; overload penalties; strict enforcement compacts	P1, P3	H1–H3	• Overload violations down • Maintenance cost per km stabilises
	Climate shocks Increasing Emergency Diversions	Climate-resilient standards + reserve: resilient design framework; hotspot mapping; emergency window	P3	H1–H3	• Emergency diversion % controlled • Road condition trend improves
	Country risk Premiums delaying PPP Close	De-risk bankability: SAP revenue predictability; staged DBFOM; transparent procurement	P1, P2, P3	H1–H2	• Financial close achieved (≥1 corridor by 2026)
	Treasury disbursement unpredictability	Compact and ring-fence: disbursement calendar; quarterly joint fund reviews	P3	H1–H3	• Disbursement predictability improved • Backlog curve bends
	Fuel levy sustainability risk as EVs grow	EV-era charging roadmap: pilot road-user charging by 2028; legal refinement	P1	H2–H3	• EV charging pilots launched • Policy ready by 2030

	Digital/cyber risk on revenue platforms	Cyber resilience: audits, redundancy, SOC monitoring, vendor SLAs	P2	H1–H3	• Zero major breaches • Uptime maintained

PESTLE Summary

The PESTLE analysis below outlines the key external factors that will shape ZINARA's operating environment over 2026–2030. It considers political and governance dynamics, macroeconomic conditions, social legitimacy expectations, technological shifts, legal and regulatory developments, environmental and climate pressures, and regional trade trends. The purpose is to clarify the opportunities and constraints these forces create for Road Fund mobilization and road impact, and to ensure that ZINARA's strategic pillars, horizon roadmap and risk responses are anchored in the realities of the Zimbabwean and regional context.

Dimension	External Drivers (2026–2030)	What It Means for ZINARA
Political	Vision 2030/NDS2 infrastructure priority; high oversight; devolution expectations	Tight national alignment, province impact proof, audit responsiveness
Economic	Inflation/FX volatility; tight fiscal space; rising logistics demand	Real-value protection, diversification, SAP controls
Social	Trust deficit risk; fairness/affordability sensitivity; demand for visible results	Prove-roads-first, public dashboards, customer experience focus
Technological	Rapid digital payment shift; ERP standardisation; cyber/downtime risk	Uptime first, SAP backbone, fraud/ predictive analytics
Legal/Regulatory	ZIDA PPP framework; enforcement multi-agency; EV policy gap	Bankable PPP prep, enforcement compacts, EV-era charging roadmap
Environmental	Increasing climate extremes; asset vulnerability hotspots	Resilient standards, preventive maintenance, emergency reserve
Regional/Trade	AfCFTA/SADC freight growth; overload risk	Transit/overload charging + weigh-in-motion scaling

Environmental Conclusion: What the Context Demands

Taken together, the external operating environment and internal performance baseline point to six strategic imperatives that must shape ZINARA's choices and execution approach throughout 2026–2030:

1. Protect the real value of Road Fund inflows against inflation and FX shocks through indexed planning and a responsive levy-review mechanism.
2. Diversify and scale revenue engines (tolling, transit, overload, commercialization and PPPs) to close the structural maintenance funding gap.
3. Digitize with reliability first — stabilizing uptime, controls and user experience before

Stakeholder Analysis (MENDELOW)

ZINARA operates in a high-visibility, legitimacy-sensitive environment where stakeholder expectations directly influence compliance, revenue performance, and the credibility of road outcomes. The Mendelow stakeholder analysis below maps key stakeholders by their level of power and interest to determine the most effective engagement approach for each group. This ensures that ZINARA focuses attention where influence is highest, keeps critical partners aligned to delivery priorities, and sustains public trust through transparent, responsive communication throughout the 2026–2030 strategy cycle.

Table 7.1 — Mendelow Power–Interest Grid

Power	Low	Motorists/public ("Empty Chair"), communities, toll agents, CSOs, media, contractors/SMEs	General diaspora/non-users, non-transport private sector, academia not yet engaged
	High	MoTID, Treasury, OPC/Cabinet, ZINARA Board, all RAs	Parliament committees, Auditor-General, oversight bodies, SADC/ COMESA corridor forums
		High	Low
		interest	

Table 7.1.1 — Mendelow Power–Interest Grid

Quadrant	Why they sit here	Engagement Strategy
High Power–High Interest (Manage Closely)	They control policy, approvals, enforcement, delivery	Quarterly joint planning; performance-linked RA MoUs; Treasury disbursement calendar; corridor enforcement taskforces
High Power–Low Interest (Keep Satisfied)	High oversight leverage but less daily involvement	Annual Road Fund Impact Report; compliance briefings; proactive transparency dashboards
Low Power–High Interest (Keep Informed)	Directly affected, shape compliance and trust	Always-on citizen engagement; quarterly provincial dashboards; pothole hotline/app; service charters; agent support clinics
Low Power–Low Interest (Monitor)	Indirect interest	Targeted engagement when fees/ PPPs/climate standards affect Them

Regional Peer Benchmarking (SADC + 2 East Africa)

To strengthen the relevance and practicability of this Strategy, ZINARA benchmarked its planned reforms and targets against comparable road fund and corridor agencies in the region. The peer review focuses on selected SADC institutions and two East African examples with demonstrated experience in levy management, tolling modernization, enforcement, preventive maintenance, and PPP-based corridor rehabilitation. The purpose is to confirm what works, highlight predictable pitfalls, and extract lessons that directly inform ZINARA's sequencing

Table 7.2.1 — Peer Snapshot

Peer	Key Takeaways	Lessons for ZINARA
Namibia (RFA)	Fuel levy anchored; tolling deferred for legitimacy; funding gap publicly acknowledged.	Legitimacy-first pricing: prove roads → pilot → scale
Zambia (NRFA)	Tolling over-performed (K4bn vs K2.7bn target in 2024); cashless tools driving compliance.	Cashless simplicity + enforcement can exceed targets
South Africa (SANRAL/ GFIP)	E-tolls failed due to weak buy-in; scrapped with legacy debt.	What not to do: no broad e-tolls without legitimacy
Kenya (RMLF)	Levy securitisation raised large rehab financing; public release visibility supports compliance.	Levy-backed corridor financing is viable once revenues are stable
Tanzania (RFB)	95% of annual target collected by Apr 2025; VFM + preventive maintenance institutionalised.	RAMS/VFM discipline protects roads and trust

Environmental Conclusion: What the Context Demands

The 2026–2030 operating context requires ZINARA to:

1. Protect the real value of Road Fund inflows against inflation and FX shocks through an indexed planning and levy-review mechanism.
2. Diversify and scale revenue engines (tolling, transit, overload, commercialization, PPPs) to close the structural maintenance funding gap.
3. Digitize with reliability first — stabilizing uptime and controls before full cashless scale-up — because system trust drives compliance.
4. Build legitimacy through visible proof of impact, linking every road-user charge to measurable road improvements to sustain long-term compliance.
5. Institutionalize preventive, climate-resilient maintenance, prioritized by RAMS and hotspot risk mapping, to preserve scarce funds.
6. Enforce and monetize overload/transit traffic through weigh-in-motion, corridor compacts, and penalties to protect assets and grow revenues.

Three-Horizon Road Map

This roadmap sequences reform to build proof and legitimacy before scaling sensitive measures.

- Horizon 1 (2026): USD 670m revenue ramp; cashless acceleration; uptime stabilization; SAP phase-1; RA pilots; PPP structuring.

- Horizon 2 (2027–2028): SAP live + integrated; 3 plazas/weighbridges annually; RA ≥50%; RAMS/drone scale-up; pricing pilots only after proof.

- Horizon 3 (2029–2030): USD 1bn; 90–95% digital; RA 100%; gap <40%; EV-era charges mainstreamed.

Strategic Pillars, Objectives & Key Results

Pillar 1 — Accelerating Revenue Growth

Close the funding gap through diversified road-user revenues.

2030 KRs: USD 1bn revenue; compliance >85%; cashless >95%; ≥3 new streams.

Pillar 2 — Operational Excellence & Digital Transformation

Lean SAP-enabled operations with minimal leakage and high uptime.

2030 KRs: digital >90%; uptime 99.5%; leakage cut 40%; SAP fully integrated.

Pillar 3 — Effective Fund Management & Disbursement

Evidence-based, predictable funding and RA capability.

2030 KRs: ≥USD 500m/year disbursements; RA 100%; funding gap <40%; acquittals >95%.

Pillar 4 — Human Capital & Eagle Culture

High-performance, values-driven ZINARA.

2030 KRs: engagement ≥95%; eNPS >50; ICED alignment ≥80%; CPD 100%.

KPI Scorecard (2026–2030)

The KPI Scorecard translates the strategic pillars into clear, time-bound performance commitments for 2026–2030. It defines the specific outcomes ZINARA will be held accountable for, establishes baselines and annual targets, and provides the basis for quarterly monitoring using the Green–Amber–Red (RAG) system at MANEX and Board level.

Pillar 1 KPI Table

KPI Code	KPI	Baseline (2025)	2026	2027	2028	2029	2030
P1-K1	Total Road Fund Revenue (USD)	~400m	670m	750m	830m	910m	1bn
P1-K2	Real-value protection index	TBD	+5%	+8%	+12%	+18%	+25%
P1-K3	Licensing compliance rate	74%	78%	80%	82%	84%	>85%
P1-K4	Cashless toll share	~50%	65%	78%	88%	93%	>95%
P1-K5	New toll plazas + weighbridges commissioned	low	3	3	3	3	3
P1-K6	New revenue streams operational	1	1	2	3	3	≥3
P1-K7	Transit/overload revenue share	TBD	3%	5%	7%	8%	10%

Pillar 2 KPI Table

KPI Code	KPI	Baseline (2025)	2026	2027	2028	2029	2030
P2-K1	Digital transactions (%)	~50%	70%	80%	88%	92%	>90–95%
P2-K2	System uptime (%)	~95–97%	98.0%	98.5%	99.0%	99.3%	99.5%
P2-K3	Leakage/ waste reduction (%)	TBD	10%	18%	25%	32%	40%
P2-K4	SAP milestone	Pre-SAP	Phase 1	Phase 2	Phase 3	Optimise	Full
P2-K5	BPR completion (%)	low	40%	65%	80%	90%	100%
P2-K6	Projects digitally monitored (%)	~40%	55%	70%	85%	92%	95%

Pillar 3 KPI Table

KPI Code	KPI	Baseline (2025)	2026	2027	2028	2029	2030
P3-K1	Annual disbursements (USD)	~260–300m	320m	380m	430m	470m	≥500m
P3-K2	Funding gap (%)	~70%	65%	58%	50%	45%	<40%
P3-K3	RA capacitation (%)	low	20%	40%	55%	75%	100%
P3-K4	RAMS-based prioritisation (%)	partial	50%	70%	85%	95%	100%
P3-K5	RA acquittal compliance (%)	TBD	75%	82%	88%	93%	>95%

Pillar 4 KPI Table

KPI Code	KPI	Baseline (2025)	2026	2027	2028	2029	2030
P4-K1	Engagement index (%)	91%	92%	93%	94%	95%	≥95%
P4-K2	eNPS	improving	30	35	40	45	>50
P4-K3	ICED values alignment (%)	TBD	60%	70%	75%	78%	≥80%
P4-K4	CPD/multi-skilling coverage (%)	TBD	50%	70%	85%	95%	100%
P4-K5	Critical roles with succession plans (%)	low	40%	60%	75%	85%	>90%

GAR Matrices (Goal–Action–Results)

The GAR Matrices (Goal–Action–Result) set out the causal logic of the Strategy. For each strategic area, they summarize the goal ZINARA seeks to achieve, the priority actions that will be implemented to deliver it, and the measurable results that define success. This framework strengthens accountability by making it clear how each initiative links directly to the 2030 outcomes and KPI Scorecard.

	GOAL	ACTIONS	RESULTS/KPIs
GAR 1 — Revenue Growth	Grow Road Fund to USD 1bn by 2030	Cashless migration; dynamic pricing pilots; 3 plazas/ weighbridges annual; commercialisation; transit/overload charging; PPPs	Revenue targets; compliance >85%; cashless >95%; ≥3 new streams
GAR 2 — Digital & Ops	Cut leakage and digitise ZINARA	Enterprise BPR; SAP rollout; platform convergence; uptime SLAs; drones/RAMS; AI fraud analytics	Digital >90%; uptime 99.5%; leakage cut 40%; BPR 100%
GAR 3 — Disbursement & RA Capacitation	Increase road impact and RA capability	Nhimbe capacitation kits; evidence allocation using RAMS; performance-linked funding; stronger acquittals; dashboards	Disbursements ≥500m; RA 100%; gap <40%; acquittals >95%
GAR 4 — People & Culture			
	Build Eagle Culture and talent base	Training/Competency Centre; CPD; welfare stabilisation; ICED appraisal; succession	Engagement ≥95%; eNPS >50; ICED ≥80%; CPD 100%

KPI Status to Date — RAG Rating (2025)

The RAG (Red–Amber–Green) rating provides a clear baseline of performance as at end-2025 against the strategic outcomes ZINARA is pursuing. It highlights areas already on track, areas requiring accelerated intervention, and high-risk gaps that must be established early in the 2026–2030 cycle. These ratings will be updated quarterly to support evidence-based management decisions and Board oversight.

Consolidated RAG Dashboard (2025)

Pillar	2025 Status	Meaning for 2026
P1 Revenue Growth	🟢	Strong base; scale new engines & value protection
P2 Digital & Ops	🟠/🔴	Highest risk; fix uptime, baseline leakage, launch SAP
P3 Disbursement & Impact	🟢	Momentum good; scale capacitation and RAMS
P4 People & Culture	🟢	Strong enabler; lock ICED into PM & training

(Where exact numerical baselines were not provided in packs, Amber/Red ratings are conservative placeholders until 2025 actuals are inserted.)

Public–Private Partnerships (PPPs)

PPPs are a deliberate financing and delivery instrument in this Strategy, aimed at accelerating rehabilitation of high-impact corridors where Road Fund resources alone cannot close the backlog fast enough. Zimbabwe's PPP environment is now stronger and more structured than in previous cycles, anchored by the ZIDA Act, the Cabinet-approved PPP policy framework (2024), and the ZIDA PPP Guidelines strengthened through 2025. This creates a clearer, more bankable pathway for road concessions, provided preparation and procurement are credible.

Government is expanding PPP uptake nationally, but experience shows success depends on three conditions:

1. bankable corridor economics,
2. high-quality project preparation, and
3. transparent, integrity-assured procurement.

Confirmed Priority PPP Corridors (Internal Decision)

ZINARA will focus PPP development on corridors already confirmed as priority candidates through internal analysis:

1. Beitbridge–Harare–Chirundu Economic Corridor
2. Mutare Corridor (Harare–Mutare / Beira Link)

These corridors are nationally strategic, high-traffic, and trade-critical — making them the most viable for toll/transit-supported concessions.

Preferred PPP Structuring Approach

ZINARA will structure the two corridors through globally bankable road concession models:

- DBFOM (Design–Build–Finance–Operate–Maintain): bundling full rehabilitation with long-term performance maintenance.
- BOT (Build–Operate–Transfer): defined corridor packages implemented as concession sections.

Repayment logic: a blended revenue stack consisting of:

- corridor-based toll and traffic receipts,
- transit freight charges,
- overload penalties, and
- predictable Road Fund support where required, all validated through SAP-enabled dashboards to strengthen lender confidence and reduce risk premiums.

PPP Readiness Actions (What ZINARA Will Do)

To ensure bankability and timely close, ZINARA will:

- Establish a PPP Project Preparation Facility (PPF) with transaction advisors to complete feasibility, traffic modelling, ESG compliance, and VFM tests.
- Publish corridor revenue baselines and forecasts using SAP-integrated systems to improve transparency and investor confidence.
- Run legitimacy-sequenced stakeholder consultations at corridor level before scaling any toll-supported PPP.
- Ensure competitive, integrity-assured procurement aligned to ZIDA PPP guidelines and public procurement law.

Table 14.1 — PPP Corridor Summary

Corridor	Strategic Value	Model Preference	Primary Revenue Support	2026–2030 Target
Beitbridge–Harare–Chirundu	Main north–south trade spine; highest freight intensity	DBFOM / BOT	Toll + transit + overload + Road Fund top-up if needed	Financial close by end-2026; full-scale rehab underway by 2027
Mutare Corridor (Beira Link)	Gateway to Beira; export/import route; growth corridor	DBFOM / BOT	Toll + transit + overload + Road Fund top-up if needed	Advanced structuring by 2026; financial close targeted in Horizon 2

2026 Milestone

By end-2026:

- At least one priority corridor reaches PPP financial close, and
- the second corridor is in advanced structuring with feasibility, procurement staging, and stakeholder legitimacy processes substantially completed.

Implementation Plan (2026–2030)

The Implementation Plan translates the Strategy into a practical delivery program for 2026–2030. It sets out the priority initiatives under each pillar, assigns clear ownership, indicates resource and budget requirements, and sequences actions across the three horizons. This plan is the primary tool for tracking execution progress, coordinating stakeholders, and ensuring that strategic commitments convert into measurable road and revenue outcomes.

Budget bands

- A ≤$5m, B $5–25m, C $25–100m, D ≥$100m

Pillar 1 execution

Initiative	**Owner(s)**	**Band**	**Timeline**
Cash-light tolling scale-up	RevOps/ICT	B–C	2026–27 scale
Dynamic/peak pricing pilots	RevOps/Strategy	A	Pilot 2026; scale 27–28
3 toll plazas + weighbridges per year	Technical/Finance	D	2026–2030 rolling
Transit/overload monetisation	RevOps/Technical/ ZRP	B–C	Pilot 2026; scale 27+
Commercialisation (BbMS/ads/ concessions)	Commercial/Legal	A–B	Launch 2026
Real-value protection model	Finance/Treasury liaison	A	Design 2026

Pillar 2 execution

Initiative	Owner(s)	Band	Timeline
Enterprise BPR	Strategy/All HoDs	A	2026–2030
SAP S/4HANA rollout	ICT/Finance PMO	C	Phase-gated 2026–28
Platform convergence to SAP	ICT/RevOps	B–C	2026–28
Uptime stabilisation SLAs	ICT/Toll Ops	B	Immediate 2026
Drone + RAMS national scale	Technical/ICT	B–C	Pilot 26; scale 27+
AI readiness & fraud analytics	ICT/Internal Audit	A–B	Readiness 26–27

Pillar 3 execution

Initiative	**Owner(s)**	**Band**	**Timeline**
RA capacitation (Nhimbe Model)	Technical/HR	D	20%→100% by 2030
Predictable disbursement cycle	Finance/CEO Office	A	Implement 2026
Evidence prioritisation (RAMS)	Technical/Strategy	A–B	Scale 2026–27
Performance-linked funding pilots	Fund Mgmt/IA	A	Pilot 2026
Acquittal digitisation	Fund Mgmt/ICT	A	2026 redesign

Pillar 4 execution

Initiative	Owner(s)	Band	Timeline
Training/Competency Centre	HR/Technical	B	Setup 2026
CPD multi-skilling	HR Training Centre	A–B	50%→100% by 2030
Welfare stabilisation	HR/Finance	B	Launch 2026
ICED-linked PM system	HR/Strategy	A	Design 2026
Succession/leadership pipeline	HR/CEO Office	A	Map 2026

Next 100 Days (2026 Launch)

These are the non-negotiable early actions required to unlock the 2026 revenue ramp, stabilize transformation risk, and signal visible change to stakeholders. Each item has a clear deliverable to be achieved within the first 100 days.

1. **e-Wallet / e-Tag migration campaign**

Drive rapid cashless adoption through mass onboarding, incentives, and simplified registration so that digital transactions become the default at high-traffic plazas.

2. **Hybrid ICT model + uptime SLAs**

Finalize the hybrid ICT operating model and sign enforceable SLAs to stabilize uptime, eliminate recurring outages, and restore public confidence in digital systems.

3. **Leakage baseline & reconciliation redesign**

Establish a quantified leakage baseline and redesign reconciliation (agents, cash points, exceptions) to close loopholes and start the first 10% leakage reduction.

4. **SAP Phase-1 gated plan + data clean-up**

Approve Phase-1 scope, timeline, and governance gates, and complete data clean-up so SAP implementation starts on a reliable foundation.

5. **Standard RA kit list approved (Nhimbe Model)**

Approve the national standard RA capacitation kit (equipment + skills package) with rollout criteria to ensure consistent maintenance capability across provinces.

6. **Acquittal strengthening**

Tighten acquittal rules, timelines, and enforcement (including digital submission readiness) so disbursements translate into visible, auditable road outputs.

7. **One bottleneck removed per HoD**

Each HoD identifies and eliminates one priority process bottleneck (e.g., approvals, payments, downtime drivers) to create immediate organization-wide efficiency gains.

Risks to the Plan (Risk Map)

No strategy is immune to risk. For ZINARA, successful delivery of the 2026–2030 Strategy will depend on anticipating, managing, and mitigating risks that could undermine revenue growth, digital transformation, legitimacy, disbursement impact, and Road Authority capacitation. ZINARA operates in a dynamic environment shaped by macroeconomic volatility, compliance behavior, technology reliability, infrastructure backlogs, climate shocks, institutional coordination, and increasing public scrutiny.

This section outlines the major categories of risk that could impact execution of the Strategy. Each risk is defined in terms of its description, ownership, potential impact on strategic initiatives, and mitigation measures. Together, these risks underscore the importance of resilience, agility and proactive management in ensuring ZINARA closes the national road maintenance funding gap and restores trust.

Key Risk Themes

- Macroeconomic & Real-Value Risks: Inflation and FX instability may erode the real value of the Road Fund and weaken affordability compliance.
- Revenue Integrity & Leakage Risks: Cash exposure, weak reconciliation, fraud, or system loopholes could sustain leakage and dilute net funds for roads.
- Technology & Digital Reliability Risks: Downtime or slow digitization could disrupt collections, frustrate users, and reduce legitimacy.
- Legitimacy & Stakeholder Trust Risks: Poor sequencing of tolling/pricing reforms can trigger backlash and compliance decline.
- Disbursement & Institutional Coordination Risks: Treasury delays, weak acquittals, or RA delivery gaps can stall road impact.
- Overload/Transit Damage Risks: Overloaded freight traffic can outpace maintenance, escalating backlog costs.
- PPP/Financing Risks: Country risk or weak project preparation could delay PPP financial close for priority corridors.
- Climate & Resilience Risks: Floods, droughts and extreme weather can divert funding and accelerate road deterioration.
- Human Capital & Capability Risks: Skills shortages and turnover can slow SAP roll-out and performance delivery.

Risk Mapping

Risk Category	Description	Risk Owner	Potential Impact to Strategic Initiatives	Mitigations for 2026–2030
Macroeconomic / Real-Value Risk	Persistent inflation & currency volatility erode Road Fund real value and weaken levy affordability.	Director Finance / CEO	Revenue targets missed; gap remains >70%; delayed road improvements.	Real-value protection model (USD-indexed planning + levy review formula); quarterly inflation/ FX adjustments; stronger Treasury engagement.
Revenue Leakage & Integrity Risk	Cash exposure, fraud, weak reconciliation and agent non-compliance sustain leakage.	Internal Audit / Director Finance / Tolling Ops	"Value Jaw" fails: gross revenue rises but net funds for roads stagnate.	Cashless default expansion; SAP controls; AI fraud analytics; strengthened agent governance & contracts; surprise audits.
Technology / Downtime Risk	Platform outages and weak redundancy disrupt tolling/ licensing collections and user trust.	Director ICT / Tolling Ops	Revenue instability; reputational damage; reduced uptake of digital channels.	Hybrid ICT model; uptime SLAs; redundancy & load-balancing; 24/7 monitoring; staged platform convergence to SAP.
Legitimacy / Public Trust Risk	Pricing, toll increases or new charging without visible roads proof triggers backlash.	Corporate Communications / Strategy / CEO	Compliance declines; policy pushback; reputational harm reduces revenue potential.	"Prove-roads-first → publish proof → pilot → scale" sequence; corridor consultations; transparency dashboards and impact reporting.

Disbursement Predictability Risk	Treasury delays or unpredictability in releases reduce ability to plan road works.	Director Finance / CEO Office	Backlog persists; RA delivery schedules disrupted.	Formal disbursement calendar compact with Treasury; quarterly Joint Fund Review; escrow/priority ring-fencing where feasible.
RA Delivery & Acquittal Risk	Weak RA capacity, slow execution, or poor acquittals erode impact.	Director Fund Management / Director Technical	Road outcomes below target; audit/compliance risk; legitimacy impact.	Nhimbe capacitation kits (equipment + skills); RAMS-based allocations; performance-linked funding pilots; acquittal digitisation.
Overload / Transit Damage Risk	Overloaded vehicles deteriorate roads faster than maintenance capacity.	Director Technical / Enforcement (ZRP liaison)	Increased rehab costs; corridor failures; reduced trade competitiveness.	Weighbridges & weigh-in-motion; overload penalties monetisation; corridor enforcement task forces; freight stakeholder compacts.
PPP / Financing Risk	Priority corridor PPPs delayed by weak bankability, country risk, or procurement credibility concerns.	PPP Project Preparation Facility / CEO / Legal	Financial close slips; backlog clearance slows on key corridors.	PPP Preparation Facility + transaction advisors; SAP revenue predictability; clean competitive procurement; phased DBFOM/ BOT structuring.

Climate / Resilience Risk	Floods and extreme weather increase emergency spend and accelerate asset loss.	Director Technical / Strategy	Budget diversion from planned works; increased backlog.	Climate-resilient standards; emergency reserve; preventive maintenance focus; hotspot mapping via RAMS/drones.
Human Capital / Skills Risk	SAP/digital/ analytics skills gaps and turnover slow transformation.	Director HR / SAP PMO	SAP delays; weak leakage controls; slower service gains.	Competency Centre; CPD multi-skilling; retention/wellness packages; succession plans for critical roles.
Procurement / Governance Risk	Perceived or real procurement integrity gaps weaken public and investor confidence.	Supply Chain / Internal Audit / Board	PPPs stall; public trust declines; oversight escalation.	ICED Integrity enforcement; published awards; audit trails; vendor due diligence; zero-tolerance sanctions.

Critical Success Factors

These are the six non-negotiables that must hold across the cycle for ZINARA to reach the 2030 targets. They represent the minimum conditions for the Value Jaw to open and for public trust to grow.

1. Leak-proof collections

Net revenue must rise with gross revenue. This requires cashless default, SAP controls, tight reconciliation, and zero-tolerance anti-fraud enforcement.

2. Strong enforcement

Compliance and preservation depend on visible, consistent enforcement — especially on licensing, toll evasion, and overload controls — through structured compacts with ZRP, MoTID and border agencies.

3. SAP-anchored integration

SAP is the backbone for end-to-end visibility: revenue, controls, disbursements, acquittals, and PPP forecasting. Without full integration, leakage and downtime risks persist.

4. Fully capacitated Road Authorities (RAs)

Funding only translates into durable roads if RAs have equipment, skills, and maintenance systems. The Nhimbe Model must reach 100% coverage by 2030.

5. A sustainable, diversified business model

The Road Fund cannot rely on one stream. Tolling, transit, overload, commercialization, and PPPs must grow together — protected by real-value safeguards.

6. Eagle Culture rooted in ICED values

Integrity, Capacitation, Engagement and Digital Transformation must be lived daily. Culture is the multiplier behind compliance, uptime discipline, procurement credibility and delivery speed.

Conclusion

ZINARA's 2026–2030 Strategy is a decisive national response to one stubborn truth: Zimbabwe cannot reach Vision 2030 with a 70% road funding gap and an expanding maintenance backlog. Roads are not just transport corridors — they are the arteries of trade, public safety, social inclusion, devolution effectiveness, and regional competitiveness.

The strategy therefore shifts ZINARA from a traditional revenue administrator into a high-impact infrastructure fund catalyst. The logic is simple and measurable:

- collect more,
- leak less,
- disburse faster and smarter,
- empower RAs to maintain sustainably, and
- prove every levy dollar on the ground.

Through four mutually reinforcing pillars — Revenue Growth, Digital/Operational Excellence, Effective Disbursement and RA Capacitation, and Eagle Culture — ZINARA will open the Value Jaw: growing the Road Fund to USD 1 billion by 2030, converting operations to 90–95% digital transactions, stabilizing systems to 99.5% uptime, cutting leakage by 40%, and raising annual disbursements to at least USD 500 million. These are not aspirational words; they are tracked through GAR logic, KPI scorecards, and RAG-rated dashboards reviewed quarterly by MANEX and the Board.

The strategy also recognizes that trust is the ultimate multiplier. Regional lessons show that pricing reforms or toll innovations fail when legitimacy is weak; this is why ZINARA will follow a strict sequence:

Fix and visibly improve roads → publish proof → pilot new pricing where fair and bankable → scale only after public validation.

Finally, the confirmed PPP corridors — Beitbridge–Harare–Chirundu and Mutare — signal ZINARA's practical approach to closing the gap faster. These will mobilize private capital where traffic and trade fundamentals make deals bankable, while protecting affordability and transparency through SAP-based revenue verification and stakeholder engagement.

By 2030, Zimbabwe must be able to measure ZINARA's success in one everyday reality:
citizens drive on safer roads, freight moves faster, councils maintain roads with the right equipment, and every road-user fee is visibly traceable to a better network. That is how ZINARA will earn lasting trust — and how the Road Fund becomes a true engine of national development.

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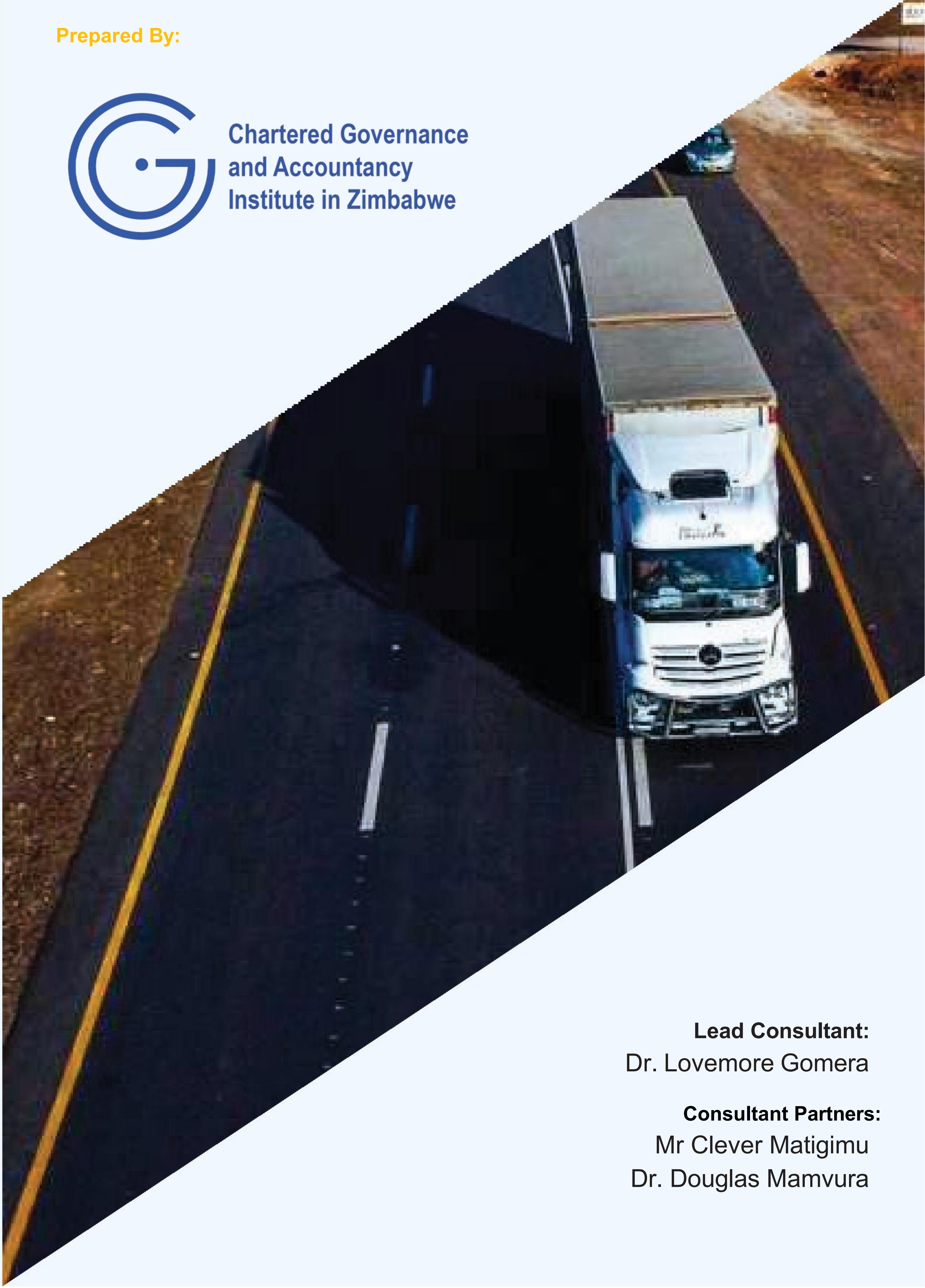

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