Mining Industry Pension Fund

"Cares for your future"

NEWSLETTER

Vol. 18, Q2 2026

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INSIDE THE ISSUE

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1. CHINHOYI STUDENT ACCOMMODATION PROJECT

The Mining Industry Pension Fund (MIPF) is advancing its **Chinhoyi Student Accommodation Project,** a modern development designed to provide safe, comfortable and convenient accommodation.

OR

The facility will house **over 1000 students** and contribute to meeting the growing need for quality student accommodation for **Chinhoyi University students.**

OR

This investment supports the Fund's commitment to creating sustainable value for members while contributing to national development.

THE PROJECT WILL BE COMMISSIONED BEFORE THE END OF THIRD QUARTER 2026

PROJECT HIGHLIGHTS

- Modern and secure student accommodation facilities.
- Convenient location close to Chinhoyi University.
- Improved living and learning environment for students.
- Long-term investment supporting sustainable member benefits.
- Contribution to local economic development and employment creation.

BUILDING TODAY FOR A BETTER TOMORROW

The Chinhoyi Student Accommodation Project reflects the Fund's commitment to prudent investment management and the creation of assets that generate value for current and future generations.

MIPF REMAINS COMMITTED TO INVESTING IN PROJECTS THAT CREATE SUSTAINABLE VALUE FOR MEMBERS WHILE SUPPORTING NATIONAL DEVELOPMENT.

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2. MIPF IMPALI RESIDENTIAL STANDS ON OFFER!

The Fund's residential stands in **Impali, Shurugwi** are still on offer under council cession.

This is your opportunity to own a stand in a well-planned community with all infrastructure in place, close to essential amenities.

Imagine it, build your future!

- GOOD ROADS NETWORK
- SCENIC ENVIRONMENT
- GROWING COMMUNITY
- SHOPPING MALL CLOSE BY

FLEXIBLE PAYMENT TERMS

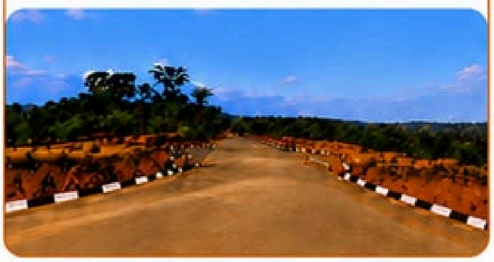
10% DEPOSIT

BALANCE PAYABLE OVER **24 – 36 MONTHS**

MEDIUM DENSITY

$400m^2$

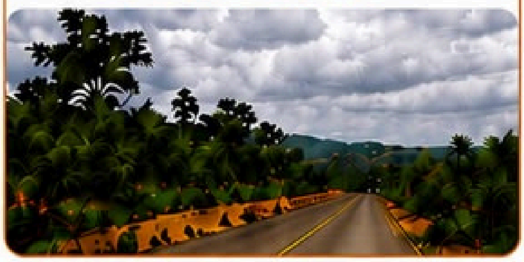
US$12,000



LOW DENSITY

$2{,}000m^2$

US$52,000



- Fully serviced stands
- Under council cession
- Excellent investment opportunity

LOCATED IN SHURUGWI

CONTACT US TODAY

(0242) 792024

Faith Dube - 0788 050 507

Taarwisa Usavi - 0772 674 589

Lucia Janga - 0778 196 206

YOUR HOME. YOUR INVESTMENT. YOUR FUTURE.

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3. UNITED STATES DOLLAR PENSION PAYMENTS

We are pleased to confirm that second quarter US Dollar pension payments were made to all eligible pensioners in June 2026.

We appreciate your patience and continued trust in the Fund.

The next allowances will be paid by

end of September 2026.

Please ensure your contact details and banking information are up to date to avoid any delays.

ALL ELIGIBLE PENSIONERS

on the Fund Pensioner's Payroll.

OUR COMMITMENT

We are committed to paying benefits accurately, on time and with dignity.

Timely payment of US Dollar pensions is our commitment to you. We remain dedicated to good governance, prudent management and delivering value so you can enjoy a dignified and secure retirement.

Thank you for your trust and continued confidence.

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4. USD PENSIONS PAYMENTS TO NON-RESIDENT PENSIONERS

Non-resident pensioners are **paid twice a year.** In 2026 the first payment of USD allowances was made in **June 2026.**

And the next payment will be made in **December 2026.**

The Fund highlights that **non-resident pensioners** can be paid their bi-annual USD allowances **directly to their country of residence** and the following is required :

1. Completed Emigration Form A
2. Non-resident Banking Details
3. Proof of residence
4. National ID
5. Completed Certificate of Existence

Keeping your information up to date ensures uninterrupted benefits and peace of mind.

MIPF is committed to delivering your benefits securely and on time, *wherever you are.*

MIPF CARES FOR YOUR FUTURE

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5 MIPF PENSIONERS' MICROLOAN SCHEME

The MIPF Pensioners' Microloan Scheme, offered in partnership with FBC Microplan, is designed to empower our pensioners by providing access to small loans for income-generating projects.

Apply for your loan today at your nearest FBC Microplan branch and repay it from your project revenues.

This scheme is ideal for:

- Individual projects
- Group projects of 2 – 10 members
- Repayments from project revenues
- Various projects can be pursued

EMPOWER YOUR FUTURE

Invest in your ideas.
Grow your projects.
Secure your tomorrow.

BENEFITS OF THE SCHEME

- Easy access to funds
- Supports income generation
- Improves livelihoods
- Repayment from project revenues

APPLY NOW!

FOR MORE INFORMATION, CONTACT US:

microloans@mipf.co.zw
+263 772 1147 606
+263 242 793821-5
+263 292 265132, 264629

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6. CERTIFICATES OF EXISTENCE FOR OF 2026

JULY MARKS THE BEGINNING OF A NEW SEASON

Complete and return your Certificate of Existence by **30 November 2026** to ensure your pension benefits remain active.

COMPLETE, SIGN AND RETURN YOUR CERTIFICATE OF EXISTENCE BY 30 NOVEMBER 2026

Complete the attached blank Certificate of Existence, have it witnessed by a credible Commissioner of Oaths (see list) and return it to MIPF by **30 NOVEMBER 2026.**

WITNESSED BY:

Police Officer or Bank Manager or Minister of Religion or Headmaster or Post Office Manager

SUBMIT YOUR COMPLETED CERTIFICATE

Physically at any MIPF office or satellite office.

OR

Scan and email to **pr@mipf.co.zw**

OR

Take a clear picture and WhatsApp to **0772 147 606**

MIPF SATELLITE OFFICES

ZVISHAVANE & MASVINGO
Open on the first Tuesday of every month.

GWANDA
Opens on the first Wednesday of every month.

HWANGE
Opens on the last Tuesday of every month.

UNABLE TO DOWNLOAD THE CERTIFICATE?

Write a letter to:
Principal Officer
Mining Industry Pension Fund
No. 5 Central Avenue
Harare

The letter must include your full name, address, phone number, date and signature.

Take a clear picture of the signed letter and your National ID and send via WhatsApp to **0772 147 606** or email to **pr@mipf.co.zw** on or before **30 NOVEMBER 2026.**

IMPORTANT:

If MIPF does not receive your Certificate of Existence or Letter and ID by **31 DECEMBER 2026**, your pension will be **SUSPENDED** in **JANUARY 2027.**

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7. MIPF AGM FOR THE YEAR 2025

The Fund successfully hosted its Annual General Meeting (AGM) for the year ended **31 December 2025.**

The AGM was held on the **12th of June 2026** at the **Zimbabwe Agricultural Society Showgrounds, Harare.**

The meeting brought together **over 350 participants,** including members, stakeholders and key partners to reflect on our achievements, review financial performance and discuss strategies that would ensure the long-term sustainability of the Fund and better retirement outcomes for members.

We extend our sincere gratitude to all members who attended, participated and contributed to the success

Clara Sadomba
Board Chairperson

Anymore Taruvinga
Principal Officer and Chief Executive

CAPTURED IN PICTURES

Insurance and Pensions Commission (IPEC), Board Members, MIPF Members, Pensioners and Stakeholders.

8. PUBLIC RELATIONS AND OUTREACH PROGRAMMES

8.7 RETIREMENT PLANNING SESSIONS AT BLANKET MINE

During the second quarter of 2026, the Fund conducted **Retirement Counselling and Financial Literacy sessions for members at Blanket Mine.**

The sessions were designed to equip members with essential knowledge and practical skills to make informed decisions about their retirement and overall financial wellbeing.

Members were encouraged to take charge of their financial future by saving consistently, managing their finances wisely and planning early for a comfortable retirement.

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8.2 AFRICA DAY CELEBRATIONS AT PROSPECT LITHIUM ZIMBABWE

The Fund participated in the Africa Day celebrations at Prospect Lithium Zimbabwe, joining other organisations in commemorating Africa's unity, diversity and progress.

The event provided a platform to engage with employees and stakeholders, share information about the Fund's services and promote financial security for a better future.

OUR COMMITMENT

The Fund is dedicated to being accessible, transparent and responsive.
Together, we build a secure future for all.

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8.3 ENGAGEMENTS AT ZIMBABWE ZHONGXIN COKING COMPANY

The Fund conducted member engagement sessions at **Zimbabwe Zhongxin Coking Company** as part of its ongoing retirement planning and outreach programme.

The engagements provided an opportunity to conscientise members on their pension benefits, contribution records and the services offered by the Fund. Members were also encouraged to keep their personal and banking details up to date to ensure seamless access to benefits.

Through these interactions, the Fund continues to strengthen relationships with members while promoting awareness and understanding of pension matters.

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8.4 RETIREMENT PLANNING AT MAGAYA MINING

Preparing Members for Life After Retirement

The Fund conducted a Retirement Planning Session at **Magaya Mining** to educate members on retirement benefits and financial preparedness.

Members were encouraged to plan early and make informed decisions to secure their financial future and enjoy a dignified retirement.

EMPOWERING MEMBERS FOR TOMORROW

> *"Planning today for a secure tomorrow."*

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8.5 ENGAGEMENTS AT MUCHESU COAL MINE

The Fund was on the ground in **Binga** educating members on their benefits, contribution records and the services offered by the Fund.

EMPOWERING OUR MEMBERS

Informed today, secured tomorrow.

Mining Industry Pension Fund
"Cares for your future"

8.6 ENGAGEMENTS AT DGL NUMBER 2 MINE

Retirement Planning Awareness

The Fund engaged members at **DGL Number 2 Mine** as part of its ongoing member education programme.

Members were informed on the importance of retirement planning and encouraged to prepare early for life after employment through informed financial decisions and

EMPOWERING MEMBERS FOR A SECURE FUTURE

> *"Retirement planning today ensures financial security tomorrow."*

8.7 RETIREMENT PLANNING SESSIONS AT JENA GOLD MINES

The Fund carried out insightful discussions at **Jena Gold Mines** on retirement planning.

Members were equipped with valuable information to help them plan early, make informed financial decisions and enjoy a secure and dignified retirement.

PREPARING TODAY FOR A BETTER TOMORROW

> *Retirement planning is the key to financial security and peace of mind in retirement.*

Retirement Planning Session

Member Engagement

Financial Literacy Discussions

EMPOWERING MEMBERS FOR FINANCIAL SECURITY

Through continuous education and engagement, MIPF empowers members to take charge of their financial future.

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8.8 RETIREMENT COUNSELLING SESSIONS AT MIMOSA MINE

The Fund carried out retirement counselling sessions at **Mimosa Mine** and engaged members on their benefits.

Members received valuable guidance on retirement planning, benefits, withdrawal options and how to prepare for a secure and dignified retirement.

Counselling Session with Members

Member Engagement and Discussions

Information on Benefits and Options

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8.9 ENGAGEMENTS AT BROMPTON MINE

The Fund engaged members at **Brompton Mine** as part of its ongoing member education and awareness programme.

Members were informed on their benefits, contribution records and the range of services offered by the Fund, empowering them to plan confidently for a secure retirement.

EMPOWERING MEMBERS THROUGH ENGAGEMENT

"*Together, we build a secure future.*"

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8.10 ENGAGEMENTS AT VENICE MINE

The Fund conducted member engagement sessions at **Venice Mine**, providing members with information on their benefits and retirement planning.

Members shared their experiences on initiatives introduced by the Fund to improve livelihoods, particularly through the **Assisted Member Mortgage Scheme** and other member-focused benefits.

Member Engagement Session

Insightful Discussions with Members

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8.11 RETIREMENT PLANNING AND COUNSELLING SESSIONS AT BIKITA MINERALS

The Fund conducted **Retirement Planning and Counselling Sessions** at Bikita Minerals, equipping members with information to help them prepare for life after retirement.

The sessions provided members with guidance on retirement benefits, financial preparedness and the importance of planning early for a secure and dignified retirement.

EMPOWERING MEMBERS FOR FINANCIAL SECURITY

Through continuous education and engagement, MIPF empowers members to take charge of their financial future.

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8.12 ENGAGEMENTS AT RIOZIM

The Fund conducted member engagement sessions at **RioZim**, providing members with information on their pension benefits and the services offered by the Fund.

The engagements provided an opportunity to interact with members, address queries and promote awareness on retirement planning and financial security.

EMPOWERING MEMBERS THROUGH ENGAGEMENT

> *Together, we build a secure future.*

Member Engagement Session

Information Sharing with Members

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8.13 PARTICIPATION IN THE PALAWANI WELLNESS AND FUN DAY

The Fund participated in the **Palawani Wellness and Fun Day**, where staff proudly took part in the event and engaged with members and stakeholders.

The event provided an excellent platform for the Fund to present its products and services, share valuable retirement planning information, and address member queries. These interactions helped strengthen relationships, enhance awareness of the Fund's offerings, and reaffirm MIPF's commitment to supporting members throughout their retirement journey.

MARATHON PARTICIPATION

> *"Together, we build stronger relationships for a secure future."*

Attendance

Marathon Presentation

Marathon Awards

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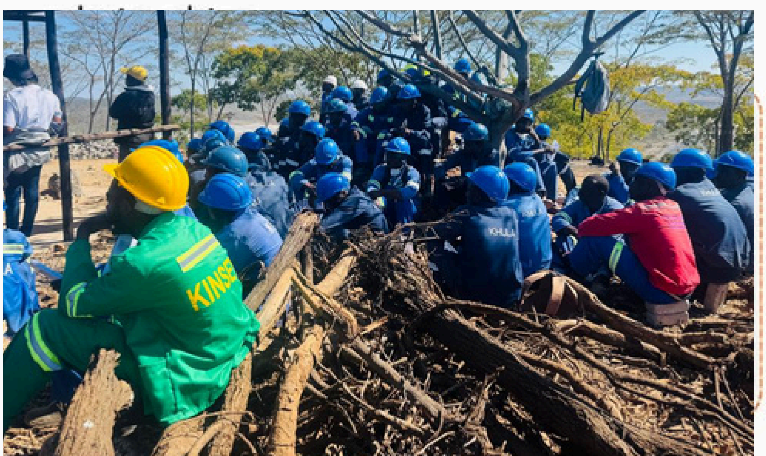
8.14 ENGAGEMENTS AT KHULA CONSULTING

The Fund engaged employees at **Khula Consulting** as part of its ongoing member outreach programme.

The engagement provided an opportunity to share information on Fund benefits, retirement planning and related services while addressing member queries and strengthening stakeholder



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9. MIPF RECORDS UPDATE

Accurate records. Better service. Secure future.

Keep your information current to ensure seamless access to Fund benefits and services.

EMPLOYERS ARE REQUIRED TO:

- Submit a completed and signed **Employer Update Form.**

or

- Provide updated KYC documentation, including:
  - Certificate of Incorporation
  - or
  - CR14/CR6
  - or
  - Memorandum and Articles of Association
  - or
  - Valid National Identity Documents or Passports for all Directors

Employers are also required to submit **updated banking details for all employees** using the prescribed template to ensure accurate benefit processing and timely payments.

MEMBERS ARE ENCOURAGED TO UPDATE THEIR:

- Banking details
- or
- Residential address
- or
- Mobile phone numbers
- or
- Email addresses
- or
- Spouse and next of kin information
- or
- National ID details

Submission of a National ID is required as part of our ongoing records update exercise.

> "Accurate records today ensure **seamless access to benefits and services tomorrow.**"

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Thank You

to our stakeholders

for your continued support.

CONTACT US

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0772 147 606

(0242) 793821 – 5

FOLLOW US ON