# **EUSICIA** Issue No. 3

LEGAL MUST-HAVES FOR YOUR NEW BUSINESS

7 WAYS TO SAVE MONEY IN 2021

+ Free Budget Tracker By Louisa Msiska

EMERGING MARKET (IN LIGHT OF COVID-19)

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10 TIPS TO PLAN

ELYSIAN MAGAZINE 2021

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When we demonstrate against sexual and gender based violence, one of the things we are telling you is to put more resources into Community Interventions against these acts. Let strategies and policies be put to use!

#### NYOKASE "KAS" MADISE

Creative





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## **Editor's Note**



2021 has been hard for most; perhaps a lot harder than 2020 was. A lot of people (myself included) felt a tad betrayed by what was supposed to be a break from "the absolutely horrid year". We needed 2021 to not take away from us, to not bring us hardships harder than what we had gotten used to before the pandemic, we needed it to bring joy, abundance and our

unlimited access to the wonders that life has presented us with, people and nature alike.

Instead we were met by a rise in COVID-19 cases and the most heart-wrenching deaths that you couldn't help but be buried under the losses, anxiety and the fickleness of our humanity. We were reminded that we are but withering grass; that there's only so much that we can control.

Underneath all of that, however, was an urge to keep pressing on; if not for ourselves then for the lives we lost that in many ways paved our paths as creatives - Juliet Royo, Frank Mwase, Kenny Klips, Wambali Mkandawire - the list is endless. The mention of these names is enough of a push. They soldiered on so we could. Let's soldier on so our children and the generations after us can.

With that in mind, how can creatives and business owners pick up where they left off? How can we still push for growth when growth is seeminglty hard and impossible?

We hope this issue can help answer some of those questions.

Love and Hope,

THOKO KADEWERE EDITOR



### 7 Ways To Save Money In 2021

#### BY LOUISA MSISKA

#### WHAT ARE YOU SPENDING ON MOST?

It is important that your decision to save be followed by self-reflection inorder for you to understand where your money is going. When I decided to make saving a goal this year I knew I had to have a look at myself and work out what I was spending money most on. Doing this made me realise that I spend a lot on things I do not need much like junk food and airtime.

#### WHAT WILL YOU USE FOR BUDGETING?

Another crucial part in saving is to have a working budget. You need to plan on your income. Budgeting helps you give every cent that comes your way a job. The key here is to remove your potion of savings before you start spending or making your budget. There is a quote that says "Do not save what is left after spending; spend what is left after saving." Have a moneysaving worksheet to make sure you stay on track. You may view our budgeting template on page 18. With that said, here are the seven ways you can save money this year:

#### 1. FIXED DEPOSIT ACCOUNT (FDA)

While most banks have Savings Accounts to help those that want to save, I find Fixed Deposit Accounts to be more the saving trick than the other because FDAs have a locked timeline before you can start withdrawing. Savings Accounts on the other hand have no restrictions that encourage or enforce discipline with money.

## "A saving box should only be used as a last resort for saving money."

### MEDIA'S ROLE IN BUSINESS DEVELOPMENT

**BY PERFECT KASHOTI** 

There is a direct relationship between media and business development; these are two sides of a coin that make it worth the cost. Media can easily be understood at the mention of its types from print media (newspapers, magazines), broadcast media (radios, TV), outdoor media (billboards) and the internet.

People are very attached to media in their everyday duties and that gives it a huge reach and audience. This therefore presents an opportunity that local business developers can tap into, especially if they own creative enterprises.

For starters, once a creative business has been set up there is a great and pressing need for market reach that can translate into convertible leads. Business owners' first focus when trying to get market reach is owned media. This is the type of media that is controlled by your company and helps you control your publicity or exposure. It is (supposed to be) unique to your brand. This might be a website, a blog or social media pages owned by the company itself.

The benefit of this media is that it gives your audience a platform where they can easily find and interact with your brand.

Developing businesses also stand to benefit from what is known as earned media, also defined as word of mouth. In the digital world, this can be likened to a retweet, share, a blog post by one of your customers, a newspaper article or a television feature.

# EMERGING MARKETS



