

FINANCIAL SERVICES SOCCER LEAGUE

FSSL PAYNET CUP TOURNEY 2017

THE OFFICIAL FSSL NEWSLETTER



PARTICIPATING TEAMS



“We hope all teams will compete with dignity and honour as the ultimate winner is not individual teams but the process of building business and family relationships through sport.” – FSSL

PAYNET CUP 2017: THE OFFICIAL FSSL NEWSLETTER

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Published by the Monthly Financial Sector Bulletin (MFSB) an Imprint of SoundGarden Pro (Pvt) Ltd
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Godfrey Chamunorwa of Standard Chartered Bank Football Club receives the Player of The Tournament Award from Payserv Business Development Manager George Wekwete while Marketing & Communications Manager Patience Mapolisa and Casper Chibanga (partly obscured) CBZ Holdings Divisional Director Mortgage Finance follows proceedings at the 2016 edition of the Paynet Cup.

#FSSLPaynetCupTourney2017

#PaynetPays

#PaynetInobhadhara

#PaynetIyabhadhala

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EDITOR'S NOTE

In February 2017, (on 8th February 2017 to be exact), I wrote to the then FSSL Chairperson Thomas Nyadundu and Secretary General Kudzai Kwangwari formally introducing the Monthly Financial Sector Bulletin (MFSB), after speaking to the latter on the phone. Having long realised the power of football as a mass sport with the power to unify people, the idea was to leverage on this popular appeal of the sport to reach out to new audiences for the bulletin. The MFSB is a monthly roundup of key Zimbabwean financial sector developments meant to provide proprietary data, business intelligence and analytical content supporting decision-making in financial and related markets

"We wish to expand our coverage to include sports in the financial sector and we believe there is scope to work with the Financial Sector Soccer League (FSSL) to grow the profile of soccer in the sector. We see ourselves publishing match reports and periodic log standings or league tables during the soccer season and this could end up being done weekly when our website is up. The idea is to build up ongoing interest in the league, culminating in the Paynet FSSL Cup," I said in my e-mail. Thereafter, I sent the latest edition of the MFSB by separate mail and proposed to meet the FSSL leadership soon to discuss this and other possibilities.

Nyadundu responded the same day and said he found the proposal "very exciting." "Although our AGM which results in changes in the executive management of the league is imminent, I am available for the meeting," he said. Our engagement then culminated in an interview with Kudzai Kwangwari featured in MFSB No. 41. However, due to the imminent leadership changes that Nyadundu spoke about, I was unable to meet him then (but I am glad to say I finally met him at the official launch of the FSSL Paynet Cup on 28th October 2017) and by the time a meeting with FSSL leadership materialised on 7th April 2017, Kudzai Kwangwari was the new FSSL Chairperson and Emmanuel Tapera was the new Secretary General. I wanted to explore how the MFSB could work with the FSSL in the 2017 season. We had a lunch hour meeting in Tapera's office and though optimistic about the outcome, I was apprehensive because I was unsure what the two gentlemen thought of me and my ideas. It however was a fruitful meeting that paved way for the cooperation witnessed over the past seven or so months. Since the 2017 FSSL programme commenced in April 2017, the MFSB has been covering FSSL matches whenever possible and circulating match reports. The MFSB also publishes the FSSL League table and features league news and pictures in an effort to enhance the profile of the League, just as I mentioned in my February e-mail. We also feature interviews with FSSL leadership as and when required.

So, given the good relationship already existing between the MFSB and FSSL, when the dates for the 2017 edition of the Paynet Cup were announced, I did not think twice about asking the FSSL to consider the idea of a special newsletter meant to celebrate the end-of-season tournament. The idea was well received by the Executive Committee (EXCO) of FSSL and here we are. The agreed purpose of the newsletter is:

- ❖ to provide a permanent record of the tournament and FSSL's related activities
- ❖ to promote the tournament,
- ❖ to promote the Payserv and FSSL brands and;
- ❖ to help attract bigger audiences to current and future tournaments.

The newsletter is being distributed through various channels such as the MFSB mailing list, the press/print media and is also being distributed internally at bank level by the individual clubs. On page 3, you will get some insights from both the sponsors and FSSL on the rationale of the tournament as well as information on the current FSSL executive. I attended the official launch of the tournament on Saturday, 28th October 2017 and you can find out what happened there on page 5. The article on page 10 outlines ten reasons why financial institutions should consider sponsoring a football team in the FSSL and the benefits they miss out on when they don't do so. On page 12, the Secretary General of the FSSL talks about plans for the tournament, which will run under the theme, "Health and Wellness for improved Employee Productivity." The tournament rules are outlined on page 14 while the road to the finals (fixtures) is laid out on page 15.

In the meantime, on behalf of the MFSB, I look forward to a long and fruitful relationship as a media partner of the FSSL. This is only the beginning and we hope that this newsletter will get bigger and better just like the tournament and that it can become a permanent feature on the financial service sector soccer calendar.

Omen N. Muza

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PAYSERV PLEDGES CONTINUED SUPPORT OF FSSL TOURNEY

Payserv Zimbabwe has renewed its pledge to continue the sponsorship of the Financial Services Sector Soccer tournament by throwing its weight behind the 2017 edition of the sporting fiesta for the fourth consecutive year.

The tournament will be played in Harare on the 4th and 5th of November with the final on the 11th of November.

Formerly known as the Bankers Soccer League, there was a merger with insurance companies, thus the formation of the Financial Services Paynet Cup, which Payserv has been sponsoring for the past four years.

The tourney will see defending champions Standard Chartered Bank fighting to defend the title. The League has over the years been producing talented soccer players who have advanced to go and play for premiership league clubs.

Paynet is responsible for the electronic payments processing system which is offered to the market through Financial Institutions. With Paynet in Zimbabwe, corporates can pay creditors, salaries, collect revenue and make use of e-schedules, for a simplified data exchange and reconciliation with service providers.

Commenting on the event, Payserv Marketing and Communications Manager Patience Mapolisa said: "Aligning our brand with this prestigious sporting event is a continuation of our corporate philosophy to always connect with and develop sustainable relationships with the financial services sector and those accessing banking services. We are excited by this level of partnership between our organisation and the banking community"

A WORD FROM THE FSSL

The Financial Services Soccer League (FSSL) excited to once again partner Payserv and host the end of year Paynet Cup. For this year's tournament, we have extended an invitation to women's soccer teams and spread the tournament over three days with the climax being an after party on Saturday, 11 November 2017 after the finals.

The thrust of the league this year is to have the tournament hosted in a friendly family set up with various forms of entertainment lined up for both kids and adults for the duration of the tournament. We hope all teams will compete with dignity and honour as the ultimate winner is not individual teams but the process of building business and family relationships through sport.

FSSL GOVERNANCE STRUCTURE



The governance structure of the Financial Services Soccer League (FSSL) is made up of an eight-member team that includes a Chairperson, a Vice Chairman, a Secretary General, a Fixtures Secretary, a Treasurer, a Committee member and two patrons all drawn from different institutions. The current office bearers, brought into office at an AGM held on 9 March 2017 are as follows:

#	Position	Name	Institution
1	Chairperson	Kudzai Kwangwari	FBC
2	Vice Chairperson	Titus Sanangurai	Old Mutual
3	Secretary General	Emmanuel Tapera	CBZ
4	Treasurer	Ivan Vambe	CABS
5	Fixtures Secretary	Perkins Kamupira	ZB Bank
6	Committee Member	Olleny Muringani	Standard Chartered Bank
7	Patron	Mubaiwa Mubayiwa	Standard Chartered Bank
8	Patron	Godfrey Marongwe-Nkosi	ZB Bank

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MEET THE FSSL EXECUTIVE COMMITTEE (EXCO)



Chairperson – Kudzai “Finidi” Kwangwari (FBC)



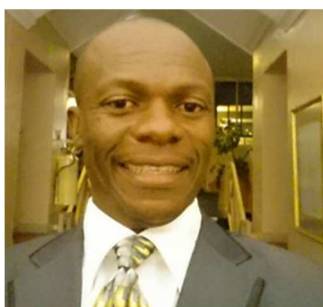
Vice Chairperson – Titus “Tito” Sanangurai (Old Mutual)



Emmanuel “Chairman” Tapera – CBZ Holdings



Treasurer - Ivan Vambe (CABS)



Fixtures Secretary - Perkins “PK” Kamupira (ZB Bank)



Committee Member – Olleny “Olembe” Muringani (StanChart)

CLUB OFFICIALS: FSSL AFFILIATES

#	Team	Chairperson	Secretary General
1	Agribank	Marshal Mvula	Blessing Siyakurima
2	CABS	Ivan Vambe	Crispen Phiri
3	CBZ	Emmanuel Tapera	Norbert Mhike
4	Ecobank	Weston Chiwara	Tapiwa Majo
5	FBC	Tawanda Mumbengegwi	John Muvhuro
6	Old Mutual	Michael Kapachika	Shepard Mabvure
7	Payserv	George Wekwete	Tatenda Chambe
8	Reserve Bank of Zimbabwe	S. Dhliwayo	Bobby Nyika
9	Standard Chartered Bank	Olleny Muringani	Tawanda Padziri
10	ZB Bank	Godfrey Marongwe-Nkosi	Perkins Kamupira

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FSSL Paynet Cup Tournament Officially Launched In Style

The Financial Services Soccer League (FSSL) Paynet Cup was officially launched on Saturday, 28th October 2017 at the venue of this year's tournament, Standard Chartered Bank Sports Club. The well-organised evening ceremony was a fitting finale to the proceedings of a day on which the league programme for 2017 came to an end with FBC being crowned champions. The guest of honour at the event was title-winning gaffer Lloyd Chitembwe, coach of current FSSL Chairman Kudzai Kwangwari's former team - the Green Machine. Affable Ian Zvoma, who is a ZBC TV sports news anchor was the Master of Ceremony for the day. Patience Mapolisa and Themba Kumire represented Payserv Zimbabwe, which has been sponsoring the tournament for the past four years.

In his opening remarks, Kwangwari revealed the identities of the six invited teams for this year's tournament: First Mutual Life, Insurance and Pensions Commission (IPEC), National Social Security Authority (NSSA), Steward Bank, Nyaradzo Group and ZB Life Assurance. He thanked his fellow executive members for working around the clock to ensure the success of the event and Payserv for their continued sponsorship of the tournament in these trying economic times where loyal sponsors are hard to find. Kwangwari also revealed that having won the Cup three times, ZB Bank were now the permanent holders of the old Paynet Cup hence there was now a new Cup, which was on display on the day together with the winners and losing finalists' medals.

"Let me call upon all teams to exercise good sportsmanship and may the best team win again in an injury and violence free environment," said Kwangwari.

Patience Mapolisa delivered the keynote address in which she noted that Payserv was in partnership with the financial sector so sponsoring the Paynet Cup was a fitting association.

"Aligning our brand with this prestigious sporting event is a continuation of our corporate philosophy to always connect with and develop sustainable relationship with the financial services sector and those accessing banking services. We are excited by this level of partnership between our organisation and the banking community," she said.

She also took the opportunity to launch the social media hashtag to be used for the tournament: #PaynetPays, #PaynetInobhadhara, # Paynet lyabhadhala.

Guest of honour Chitembwe lauded the FSSL leadership for the good work they are doing, after acknowledging that from his experience, it was no easy walk in the park to organise a league programme spanning over a period of seven months. He also acknowledged that although this was probably all for little or no financial reward in return, the league leadership should take comfort in the fact they were helping to change lives by taking people away from things that could harm them.

The League's Fixtures Secretary Perkins Kamupira then took the guests through a brief outline of the format of the tournament and its rules, before leading the process of conducting of the draw with the assistance of Chitembwe and the FSSL Chairman's wife. The top four teams in the league – FBC, Standard Chartered Bank, CABS and Old Mutual were seeded so they were the first to populate the groups. This meant that only twelve teams went into the hat after which the groups emerged as follows:

Group A : Pitch A	Group B: Pitch A
FBC	Standard Chartered Bank
Agribank	Nyaradzo
CBZ	IPEC
Steward Bank	Ecobank
Group C: Pitch B	Group D: Pitch B
CABS	Old Mutual
ZB Bank	NSSA
Payserv	First Mutual Life
Reserve Bank of Zimbabwe	ZB Life Assurance

Group A was immediately pronounced the Group of Death while notably, by some strange twist of fate, all the insurance-related teams ended up in Group D, with the exception of IPEC. The top two teams from each of the four groups will be proceeding to the quarter finals. In terms of duration, group and quarter final stage matches will be 15 minutes long, while semi-finals and the final will be 20 minutes and 25 minutes respectively.

The Vice Chairman of the League, Titus Sanangurai gave the Vote of Thanks in which thanked all the key stakeholders, including the media fraternity. *"Ndimi maziso edu, wonai zvamunenge maona monyora zvamunenge manyora,"* he said to some applause.

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FSSL Chairman's Opening Remarks: Kudzai Kwangwari



"Good evening Ladies and Gentlemen, distinguished guests, Club representatives, Hurudza Association of Referees representatives, the media fraternity, FSSL Executive Committee (EXCO) and our sponsors Payserv. We are gathered here for the launch of the Financial Services Soccer League Tournament better known as Paynet Cup that will be held on the 4th, 5th and 11th November 2017 here at Standard Chartered Bank Sports Club. Standard Chartered Bank (SCB) were the surprise 2016 winners after piping CBZ in last year's final. FBC were third after beating Ecobank and today it was a two horse race for the league coming into the launch and I am now sure there is a winner to be unveiled today which is the first time a winner will be recognized during this particular launch. For the record ZB Bank has had more say to the Cup and they won it three times in a row at some stage. As you can see this is now a new trophy which was won by SCB. It's up to SCB to win it 3 times to have it permanently.

We are very happy for this opportunity to be partnered by Payserv for quite some time now. Having been partners in business with banks for over ten years now and also having enjoyed a very good working relationship, this partnership albeit in a soccer tournament, is just one of many instances where our relationship of mutual trust and cooperation has enabled us to achieve something that is praiseworthy. For those of us who don't know, Paynet is a payments platform provider that has allowed bank customers to make secure, cost effective and convenient electronic payments wherever they are for many years. It is a business that has helped add convenience to customers' and banks' operations in this cash strapped environment.

Without going much further, let me just finish off by thanking the 16 teams who have made it into the draw for the 2017 edition, special gratitude goes to the 10 men teams drawn from the Banking and Insurance fraternity who merged 2 years back to be renamed Financial Services Soccer League. My fellow EXCO members and media team also deserve special mention for voluntarily working round the clock to make this tournament a success with the aid of Payserv who came in handy. Special thanks to our Guest of honour Lloyd Chitembwe and Master of Ceremony Ian Zvoma for spicing up this event and making it a memorable one. Mufakose Queens and Cyclone FC who also grace this year's event as a curtain raisers to the men's final and a pilot project for women participation in the forthcoming events. Lastly, let me call upon all teams to exercise good sportsmanship and may the best team win again in an injury and violence free environment. Thank you."

Tournament Sponsor's Remarks: Patience Mapolisa



"Good evening Ladies and Gentlemen. I am honoured to be here this evening for the official launch of the FSSL Paynet Cup Tournament. Special for me tonight, is to be one of the few ladies present here, surrounded by the most talented football maestros in the financial services sector. Payserv is in partnership with financial institutions to provide efficient payment solutions to corporate customers and individuals. Aligning our brand with this prestigious sporting event is a continuation of our corporate philosophy to always connect with and develop a sustainable relationship with the financial services sector and those accessing banking services. The incorporation of the women's team for the competition is crucial in encouraging women at corporate levels particularly the Financial Service Sector to be part of this sporting discipline. I personally look forward to the game between Mufakose Queens and Cyclone Stars. For the teams here present, I say let the games begin! Remember scoring goals with the right partner pays. Let's toast celebrating the FSSL Paynet Tournament official Launch.

#PaynetPays #PaynetInobhadhara #PaynetIyabhadhala Thank you."

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The new Paynet Cup on display during the official launch of the tournament on 28th October 2017. ZB Bank are now permanent holders of the old trophy after winning it three times.



Vice Chairperson Titus Sanangurai, Fixtures Secretary Perkins Kamupira, Tamba Munemo Club Director of Cyclone Stars, Luckson Marufu Club Director of Mufakose Queens, Payserv Marketing & Communications Manager Patience Mapolisa, Secretary General Emmanuel Tapera, CAPS United Coach Lloyd Chitembwe and Chairman Kudzai Kwangwari pose for a picture after conducting the draw at Stanchart Bank Sports Club.

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The Payserv Team with the trophy and medals at the 2016 Edition of the Paynet Cup held at Barclays Sports Club. From left Lilian Masvutu, Abigail Nyahunzvi, Kenneth Marovu and Patience Panganai.



Left, FSSL Chairman Kudzai Kwangwari with CAPS United coach Lloyd Chitembwe and right, FBC players Andrew Chiguvare and Innocent Maoko receive the 2017 FSSL Championship trophy from Patience Mapolisa as Perkins Kamupira (partly obscured) Chitembwe and Kwangwari watch the proceedings.

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Standard Chartered Bank, winners of the 2016 Paynet Cup pose for a photo with the trophy after beating CBZ 5 - 4 on penalties.



Losing finalists CBZ pose with representatives of tournament sponsors at the grand finale of the 2016 Edition of the Paynet Cup.

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10 REASONS WHY SPONSORING OWN FOOTBALL TEAM IS GOOD FOR FINANCIAL INSTITUTIONS

By Omen N. Muza

Banks in Zimbabwe have a proud history of sponsoring topflight football, although off late the support has waned due to the impact of current economic challenges. CBZ Holdings was once a sponsor of the Premier Soccer League (PSL), FBC Bank once sponsored FC Platinum while ZB Bank had a relationship with ZPC Kariba. BancABC is probably the biggest banking sponsor of football in Zimbabwe, having previously sponsored the Super Eight Cup and in recent times the country's two footballing giants – Highlanders FC and Dynamos FC. BancEASY, a subsidiary of BancABC previously sponsored the likes of Chapungu FC and Black Mambas FC. Many are however unaware of banks' ongoing commitment to football through sponsorship of teams in the Financial Services Soccer League (FSSL), which has been running for over two decades now from its early days as the Bankers Soccer League. The FSSL is currently home to 10 teams, meaning that those financial institutions without a team in the league are missing out on the associated benefits, which this article explores:

1. Brand Promotion

Technically, when companies have their logos emblazoned on football jerseys, they are called shirt sponsors. Football is a mass sport, so the brand is exposed to new audiences, which is good for brand awareness, particularly if television is involved. This is why big financial institutions such as Standard Chartered and AIG are willing to part with millions of dollars to have their names on the shirt fronts of top football teams like Liverpool and Manchester United which command global audiences. For local financial institutions, what better way than to start than having your brand appear on the jerseys of your own team?



2. Promotion of Healthy Lifestyles

In these days of cash shortages and rising transaction volumes, working in a bank can be a stressful experience. Playing football is one way for employees to relieve this stress and keep fit. This way they can avoid falling victim to non-communicable diseases (NCDs) such as hypertension and diabetes which are associated with their sedentary but high pressure jobs.

3. Fostering Team Building



Football players have to play as a team in order to succeed on the field of play. Needless to say, the rapport established on the football pitch can spill over to the workplace and tremendously improve working relations.

4. Motivational Impact

When financial institutions support their teams financially and materially, this has a motivational impact on the players as individuals and collectively as teams. Even without significant financial commitment, the level of motivation can be enhanced when executives take time to play soccer for their company's teams or even simply watch the teams train or play. At ReNaissance Financial Holdings Limited, CEO Patterson Timba was a very good footballer and used to play in the La Liga team that boasted of the likes of Naison Mchekela (ex-Dynamos FC) and Bothwell Mahlengwe (ex-Sporting Lions) and this had great motivational impact on the players. Mehluli Mpofu, the Deputy MD of CABS, sometimes watches the team in action. At the Reserve Bank of Zimbabwe, Divisional Director Farai Masendu occasionally takes time to play for the apex bank's team and Benson Gasura, the MD of FBC Securities sometimes plays for the FBC team as well. Mubaiwa Mubayiwa, the Head of Commercial Banking at Standard Chartered Bank is a regular feature at matches involving his team.

Even without significant financial commitment, the level of motivation can be enhanced when executives take time to play soccer for their company's teams or even simply watch the teams train or play.

5. Entertainment Value

Football is a source of entertainment for many Zimbabweans. Employees can go to watch matches involving their team as a way of showing support and as a form of entertainment and a platform for social interaction. Match reports, pictures and audio clips of weekend action also provide information and entertainment for those who are unable to physically watch matches. The annual FSSL Paynet Cup for instance, is a much anticipated event that provides entertainment for staff of financial institutions, their families and other key stakeholders of the game.

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6. Practical Management Training Opportunities

The FSSL is run on a part-time basis by fulltime bank employees. Running the league is no easy walk in the park and involves multiple facets of the game such as scheduling of fixtures, booking of venues and referees, organising tournaments such as the FSSL Paynet Cup, handling league communications and dealing with disciplinary matters. There is no doubt that this is a fertile training ground for those involved and they can learn various skills which ultimately improve their performance in a work setting. Courtesy of this training, in the fullness of time some of these FSSL administrators can become administrators of the game at national level.

7. Effective Use of Sports Facilities



For those institutions with proprietary sporting facilities such as FBC, ZB Bank, Barclays Bank, Standard Chartered Bank and the Reserve Bank of Zimbabwe, sponsoring a football team enables them to make effective use of such facilities for the benefit of their staff and for those institutions without their own sporting clubs. There is no doubt that FSSL matches are accounting for much of the activity at most of the Sports Clubs belonging to financial institutions.

8. Employment Creation

FSSL teams must register thirty players of which twenty three should be staff members while optionally, seven can be non-staff. This means that the teams provide part-time employment to the seven non-staff members, who usually end up being employed by the financial institutions if they prove to be good both on and off the field of play. The financial institutions also sometimes employ coaches from outside their institutions and the referees that are used by the league also earn income from providing their match-day services.

9. Networking Platform

League and tournament matches are a platform for networking and players and administrators no doubt use the opportunities to enhance relationships with colleagues from other institutions. These relationships can be leveraged in work settings and possibly reduce the time it takes to do certain assignments.

10. Nurturing Talent



Financial institutions provide a conducive and stable environment for the development of sporting talent and Hardlife Zvirekwi (right) is a good example. He donned the FBC Bank shirt before he became popular at Gunners, CAPS United and even captained the Warriors. Partson Jaure (left), who went on to play for Dynamos, University of Pretoria, and also captained the Zimbabwe national team, once played for La Liga, ReNaissance Financial Holdings' modest team.



“A number of current players such as Naison Mchekela - ZB Bank (Dynamos); myself (Kudzai Kwangwari) – FBC Bank (CAPS United); Terence Malunga - FBC Bank (Gunners), Titus Sanangurai - Old Mutual (Air Zimbabwe Jets), Milton Mukaronda - FBC Bank (Gunners); Terence Chitsamba - FBC Bank (Dynamos) and Justice Makumbe - ZB Bank (Dynamos) are former Premier Soccer League (PSL) players.” – FSSL Chairperson Kudzai Kwangwari.



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"PAYNET CUP PREPARATIONS ON COURSE" – FSSL SECRETARY GENERAL

The Financial Services Soccer League (FSSL) season typically runs from March/April and ends around October. It culminates in the annual sponsored tournament called Paynet Cup. Payserv Zimbabwe is the major sponsor which bankrolls the League Cup tournament by covering the major expenses. This year the tournament is set to be held over three days – the 4th, 5th November 2017 culminating in the final on 11th November 2017. In this interview that originally appeared in the 48th Edition of the Monthly Financial Sector Bulletin (MFSB), the FSSL Secretary General **Emmanuel Tapera (ET)** talks to the MFSB about the plans for the tournament, which will run under the theme, "Health and Wellness for improved Employee Productivity."



MFSB: Has the Financial Services Soccer League (FSSL) and its sponsors decided on the date and venue for this year's Paynet Cup?

ET: The Tournament will be held over three days being the 4th and 5th of November; with the finals being played on the 11th of November 2017. The venue will be Standard Chartered Bank Sports Club in Harare.

MFSB: Do you have any other partners for this year's edition?

ET: Payserv, the providers of the electronic payment platform popularly known as Paynet, has been our main sponsor for the past three years - that is why this is the Paynet Cup.

Payserv has been working with financial institutions for years. Companies use the Paynet system for corporate payments.

MFSB: What is the objective of this tournament, for those not familiar with it?

ET: The objective is to create a platform where players in the financial industry meet and socialise in a family set up or environment whilst also promoting health and wellness.

The objective is to create a platform where players in the financial industry meet and socialise in a family set up or environment whilst also promoting health and wellness.

MFSB: Do you have a theme for this year's tournament?

ET: "Health and Wellness for improved Employee Productivity" is this year's theme.

MFSB: How many teams are expected to participate in this year's tournament and what's the qualification criteria for participation? Can you please name the teams?

ET: The tournament will have 16 teams drawn from the Banking and Insurance Industry. All teams currently playing in the FSSL automatically qualify to participate and there will be 6 invited teams. The current FSSL teams are Agribank, CABS, CBZ, Ecobank, FBC, Payserv, RBZ, Stanchart, Old Mutual, and ZB. The invited teams will be advised in due course. There will also be women's soccer match pitting two invited women's teams, as a curtain raiser to the finals.

MFSB: Has the draw for the tournament been conducted and if not, when is it likely to be done?

ET: The tournament draw is expected to be done on the 28th of October at Standard Chartered Bank Sports Club.

MFSB: What individual and team awards will be up for grabs at the tournament?

ET: The Individual awards are Player of the Tournament, Top Goal Scorer and Best Goalkeeper whilst the tournament winners, the runners up as well as the third and fourth placed teams will be honoured.

MFSB: Please also tell us about the prize money available for this year's tournament.

ET: The winners will walk away with \$500, a floating trophy and medals. The runners up will get \$300 and medals whilst the third and fourth placed teams will each get \$100.

MFSB: What will you be doing differently at this year's tournament?

"This year we are inviting other sporting disciplines within the Banking and Insurance leagues to also partake in the activities and there will also be children's activities so as to encourage families to come."

ET: This year we are inviting other sporting disciplines within the Banking and Insurance leagues to also partake in the activities and there will also be children's activities so as to encourage families to come. We have also invited two women's teams to be curtain raisers to the finals and the climax will be an after party after the finals where we have invited prominent entertainers. The tournament will also be held over

three days in two weekends unlike in previous years when it was hosted on one weekend.

MFSB: To refresh our memory, which teams were in the final of last year's Paynet Cup and who won?

ET: Last year the finals were played between Stanchart and CBZ and Stanchart won the match 5-4 on penalties.

MFSB: What message do you have for those who are interested in the tournament? What can they look forward to this year?

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ET We encourage everyone in the financial services sector in particular sport loving people to come and have fun during the tournament. This year's edition emphasizes on Health and Wellness as well as the family unit in homes and the financial industry as one big happy family.

MFSB: Anything else that we haven't discussed that you would like our readers to know?

ET: We encourage all executives to grace the event and support their teams. We also encourage those teams that are not in the league to use the tournament as a spring board to build a team that will also be part of the FSSL league.



2017 FSSL Champions FBC came third in the 2016 Edition of the FSSL Paynet Cup Tournament.



The Ecobank team and supporters at the 2016 Edition of the FSSL Paynet Cup Tournament. Ecobank came 4th in that tournament.

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PAYNET CUP 2017 RULES

ELIGIBILITY/PARTICIPATION

10 Teams participating in the league plus 6 invited teams from the financial services sector. For invited teams, participation will be confirmed by payment of registration fee and successful vetting of players lists to conform with league requirements on eligible players.

GROUP STAGE/ ROUND ROBIN BASIS

1. 16 Teams will be drawn into 4 groups of 4 and play on a round robin basis, with the top 2 teams advancing to the quarter finals knock out stages, en-route to the semi and then finals.
2. There will be no 3rd and 4th play offs for men as it has been replaced by a Women Final to curtain raise the Big final

RANKINGS

Points collected

Each team will accumulate 3 points for a win and 1 point for a drawn match. The total points tally will determine the final position on the log.

This is the order that will be used in the event of identical points

1. Goal difference
2. Goals for
3. Head to Head
4. Discipline where a Yellow card has (-1) point and a Red Card has(-3) points
5. Casting lots – A toss-up will be done to break final deadlock

CAUTIONS

1. 2 yellow cards in one game/match resulting in a Red Card -1 match ban
2. 1 straight red-1 match ban
3. There is no carry over into next game or accumulation of yellow cards as the above only is considered.
4. Should the red card be for unsporting behavior, e.g. Fighting, Spitting or Violence, the Exco reserve the right to extend the ban to 3 matches or more. Such decisions will NOT be subject to appeal.

MATCH DURATIONS

1. First round matches & quarter finals 15 minutes per half
2. Semifinals and third place play off 20 minutes per half
3. Final 25 minutes per half.

PREMATCH PROCEDURES

1. Vetting for the next game to be done during the first half of the games underway.
2. Only TEAM CAPTAINS shall take part in the vetting process and no other interferences will be tolerated
3. Teams playing the next match should be ready to enter the field of play 5 minutes before the current game's end.
4. The Home team appears first so the away team changes in the event of kit
5. Grace period before walkover is 5 minutes.
6. Teams should parade in two single files led by their officials and teams to celebrate outside the pitches as soon as their game ends.

REGISTRATION OF PLAYERS

1. All invited teams may register up to a maximum of 30 players for the tournament. A club may opt to register as mixed player club, which are 23 staff members plus 7 non-staff or staff members only.
2. For the 10 existing teams in the league, the FSSL League 2nd half team lists are the ones to be used for the tournament
3. Any team playing against an all-staff team is obliged to field Only staff for the purpose of fair play.
4. Only 4 non-staff members are allowed on the field of play, this includes the goalkeeper. This clause applies to teams which will have opted to register in the mixed category.
5. A dispensation was passed for Ecobank to field in 6 non-staff members; however this waiver falls away when playing against an all-staff team. Ecobank will be compelled to field an all staff team.
6. Any Club registered in the mixed category is free to use up to 6 non-staff players when playing against Ecobank.

PAYNET CUP 2017: THE OFFICIAL FSSL NEWSLETTER

THE ROAD TO THE FINALS: 2017 PAYNET CUP FIXTURES

PITCH A: GROUPS A & B			PITCH B: GROUPS C & D		
Date	Match	Kick Off Time	Date	Match	Kick Off Time
Sat, 4 Nov 17	FBC v Agribank	13:00	Sat, 4 Nov 17	Payserv v RBZ	13:00
Sat, 4 Nov 17	SCB v Nyaradzo	13:40	Sat, 4 Nov 17	FML v ZB Life	13:40
Sat, 4 Nov 17	CBZ v Steward	14:20	Sat, 4 Nov 17	ZB Bank v RBZ	14:20
Sat, 4 Nov 17	IPEC v Ecobank	15:00	Sat, 4 Nov 17	NSSA v ZB Life	15:00
Sun, 5 Nov 17	FBC v CBZ	10:00	Sun, 5 Nov 17	CABS v Payserv	10:00
Sun, 5 Nov 17	SCB v IPEC	10:40	Sun, 5 Nov 17	Old Mutual v FML	10:40
Sun, 5 Nov 17	Agribank v Steward	11:20	Sun, 5 Nov 17	ZB Bank v Payserv	11:20
Sun, 5 Nov 17	Nyaradzo v Ecobank	12:00	Sun, 5 Nov 17	ZB Life v Old Mutual	12:00
Sun, 5 Nov 17	Steward v FBC	12:40	Sun, 5 Nov 17	RBZ v CABS	12:40
Sun, 5 Nov 17	Ecobank v SCB	13:20	Sun, 5 Nov 17	NSSA v FML	13:20
Sun, 5 Nov 17	Agribank v CBZ	14:00	Sun, 5 Nov 17	CABS v ZB Bank	14:00
Sun, 5 Nov 17	Nyaradzo v IPEC	14:40	Sun, 5 Nov 17	Old Mutual v NSSA	14:40

#	Quarter Final Matches: 11 November 2017	Kick Off Time
1	Winners of Group A v Runners Up of Group C	13:00
2	Winners of Group C v Runners Up of Group A	13:00
3	Winners of Group B v Runners Up of Group D	13:50
4	Winners of Group D v Runners Up of Group B	13:50

Semi Final Matches: 11 November 2017	Kick Off Time
Winners of QF1 Meet Winners of QF3	14:40
Winners of QF2 Meet Winners of QF4	14:40

Curtain Raisers: 11 November 2017	Kick Off Time
Mufakose Queens v Cyclone Stars	15:30

Final: 11 November 2017	Kick Off Time
Semi Final Winners	16:15

Scoring goals with the right partner pays

Paynet Zimbabwe is a proud sponsor of the **Financial Services Soccer League (FSSL)** Tournament. Paynet provides quality payment solutions for Zimbabwe's finest institutions.



PAYNET CUP 2017: THE OFFICIAL FSSL NEWSLETTER

PEOPLE AND INSTITUTIONS MENTIONED IN THIS EDITION

■	Agribank	4,5,12,15	■	Jaure, Partson	11
■	AIG	10	■	Kamupira, Perkins	3,4,5,7,8
■	Air Zimbabwe Jets	11	■	Kapachika, Michael	4
■	BancABC	10	■	Kumire, Themba	5
■	BancEASY	10	■	Kwangwari, Kudzai	2,3,4,5,6,7,8,11
■	Bankers Soccer League (BSL)	3,10	■	Mabvure, Shepard	4
■	Barclays Bank	11	■	Majo, Tapiwa	4
■	Barclays Sports Club	8	■	Mahlengwe, Bothwell	10
■	Black Mambas FC	10	■	Makumbe, Justice	11
■	CABS	3,4,5,10,12,15	■	Malunga, Terence	11
■	CAPS United	7,8,11	■	Maoko, Innocent	8
■	CBZ Holdings	1,3,4,5,6,9,10,12,15	■	Mapolisa, Patience	1,3,5,6,7,8
■	Chapungu FC	10	■	Marongwe-Nkosi, Godfrey	3,4
■	Cyclone Stars FC	6,7,15	■	Marovu, Kenneth	8
■	Dynamos FC	10,11	■	Marufu, Luckson	7
■	Ecobank	4,5,6,12,13,14,15	■	Masvutu, Lilian	8
■	FBC	3,4,5,6,8,10,11,12,13,15	■	Masendu, Farai	10
■	FBC Securities	10	■	Mchekela, Naison	10,11
■	FC Platinum	10	■	Mhike, Norbert	4
■	FSSL	1-15	■	Mpofu, Mehluli	10
■	First Mutual Life (FML)	5,15	■	Mubayiwa, Mubaiwa	3,10
■	Gunners FC	11	■	Mukaronda, Milton	11
■	Highlanders FC	10	■	Mumbengegwi, Tawanda	4
■	Hurudza Association of Referees	6	■	Munemo, Tamba	7
■	Insurance and Pensions Commission	5,15	■	Muringani, Olleny	3,4
■	La Liga	10,11	■	Muvhuro, John	4
■	Liverpool	10	■	Muza, Omen, N.	2,10
■	Manchester United	10	■	Mvula, Marshall	4
■	Monthly Financial Sector Bulletin	1,2,12,13	■	Nyadundu, Thomas	2
■	Mufakose Queens FC	6,7,15	■	Nyahunzvi, Abigail	8
■	National Social Security Authority (NSSA)	5,15	■	Nyika, Bobby	4
■	Nyaradzo Group	5,15	■	Padziri, Tawanda	4
■	Old Mutual	3,4,5,11,12,15	■	Panganai, Patience	8
■	Paynet	1-15	■	Phiri, Crispen	4
■	Payserv	1,2,3,4,5,6,7,8,12,15	■	Sanangurai, Titus	3,4,5,7,11
■	Premier Soccer League (PSL)	10,11	■	Siyakurima, Blessing	4
■	ReNaissance Financial Holdings Limited	10,11	■	Tapera, Emmanuel	2,3,4,7,12,13
■	Reserve Bank of Zimbabwe	4,5,10,11,12,15	■	Timba, Patterson	10
■	Sporting Lions	10	■	Vambe, Ivan	3,4
■	Standard Chartered Bank	1,3,4,6,9,10,11,12,15	■	Wekwete, George	1,4
■	Standard Chartered Bank Sports Club	5,6,7,12	■	Zvirekwi, Hardlife	11
■	Steward Bank	5,15	■	Zvoma, Ian	5,6
■	University of Pretoria	11			
■	ZB Bank	3,4,5,6,7,10,11,12,15			
■	ZB Life Assurance	5,15			
■	ZBC TV	5			
■	ZPC Kariba	10			
■	Chambe, Tatenda	4			
■	Chamunorwa, Godfrey	1			
■	Chibanga, Casper	1			
■	Chiguvare, Andrew	8			
■	Chitembwe, Lloyd	5,6,7,8			
■	Chitsamba, Terence	11			
■	Chiwara, Weston	4			
■	Dhliwayo, S.	4			
■	Gasura, Benson	10			