



# CORPORATE PROFILE



# We provide value-added services for all your legal, financial, and funeral needs.



## EXECUTIVE OVERVIEW

Golden Knot Group is a leading insurance services group committed to creating value through Legal Insurance, Financial Services, and Funeral Insurance. Since 2005 it focuses on developing value-added services across the country and has recognized successful partnerships with private, public sector and individuals with the mandate to afford the public peace of mind over legal, financial, and funeral matters. Golden Knot has a diverse team of dedicated employees who have in-depth understanding of the insurance industry and have demonstrated expertise in this sector for the past 13 years.

Our philosophy is to be an entrepreneurial entity which provides solutions to individuals in need in the insurance sector. We have an extensive branch network: Harare, Bulawayo, Masvingo, Gweru, Mutare, Marondera, Chinhoyi, Gokwe, Zvishavane, Chiredzi, Chipinge, and Bindura that allow us to effectively meet the needs of our customers in every part of the country.

Golden Knot's success over the years has hinged on responsiveness to the ever changing needs of customers and providing flexible packages that cater to their needs. Our reputation is one of superior customer responsiveness to our client's diverse needs; the goal being that of providing services that remain relevant to our customers' needs. We take a customer-centric approach to all problem solving, while striving to continually enhance customer experience leading to satisfaction. Our repeat and long-standing 50000+ clients across the public, and private sector are a testimony of Golden Knot's excellence in how we value each one of our customers individually.

## OUR METHOD CUSTOMER SERVICE DESIGN

This is the core of our brand promise. Every touch point of the customer interaction with our services is designed in such a way that keeps customers engaged, and delivers exceptional services. We have mapped a comprehensive customer journey

## COMPANY FACT FILE

Name: Golden Knot Group  
Founded: 2005  
Size: 150+  
Industry: Insurance Services  
Customer base: 50000+ members  
Presence: Harare, Bulawayo, Mutare, Masvingo, Gweru, Kwekwe, Zvishavane, Chinhoyi, Marondera, Gokwe, Chiredzi, Chipinge, Bindura  
Website: [www.goldenknot.co.zw](http://www.goldenknot.co.zw)

## OUR VISION

To be the legal aid service provider of choice that assists citizens of Zimbabwe get easy access to legal representation by mobilizing the legal machinery to protect and defend their rights

## OUR MISSION

To offer a customized legal aid policy that is affordable and empowers members to enforce their rights through legal counsel thus ensuring equality before the law.

## OUR CORE VALUES

- Customer centric
- Integrity
- Accountability
- Flexibility
- Teamwork
- Continuous Innovation
- Corporate Social Responsibility



## OUR SUCCESS STORY

Our success is reflected in the diversity of the client base, which cut across all economic sectors which we have built and are continuing to build. Our current customer base include major corporations, banks, private and public institutions, high net worth individuals, civil services, informal sectors and the lower end of the market

from when a customer pays their contribution, to when they need legal advice, to how they can process a claim, allocation of a lawyer for representation to post legal representation, and we have made the process as hassle free as possible because we understand the need to place customer experiences at the center of our business

### GOING BEYOND

We have taken it to task to understand, identify, and anticipate what our customers need. This is why we make it our priority to continuously improve services and come up with new offerings which add value and are adaptive to the changing environment and customer needs. As Golden Knot we know that customers don't really buy products or services; they buy solutions to problems. The better we solve these problems, the more appreciative they are, and the better their experiences in dealing with our business needs—and therefore better able to satisfy them.

### EXTENSIVE INDUSTRY KNOWLEDGE

To guarantee excellent service quality, Golden Knot ensures that all employees are knowledgeable in insurance sector trends, business, and information technology. This is in-line with our business knowledge approach and this has transformed Golden Knot to being a preferred partner of insurance services.

### BUSINESS KNOWLEDGE

Our teams do not only possess in-depth insurance knowledge but are highly pro-efficient in other aspects of insurance sector such as financial services, and funeral cover thereby offering a one stop shop to all your needs. We understand business, we understand the industry, and we provide the advice which will save you more money, and add value to you.

### OUR STRATEGIC BUSINESS UNITS (SBUs)

#### GOLDEN KNOT LEGAL AID SOCIETY

Golden Knot Legal Aid Society was established in April 2005 through a Notarial Deed of Trust, with the mandate to promote awareness and assisting members of the Society get affordable legal services. With its head office in Harare the society has thirteen 13 other branches in major cities making the services more accessible. At Golden Knot Legal Aid Society, we are committed to providing our clients with the highest quality legal advice, assistance and service. We have enlisted the services of law firms registered with the Law Society of Zimbabwe who have a remarkable reputation in dealing with unconventional issues and providing innovative solutions specifically tailored to meet our client's legal, personal and commercial needs.

Our success is reflected in the quality of the client base, which cut across all economic sectors which we have built over the years and are continuing to build. Our current customer base includes major corporations, banks, private and public institutions, individuals, civil services, informal sectors and the lower end of the market.

Golden Knot's presence across Zimbabwe is in Harare, Bulawayo, Mutare, Masvingo, Gweru, Kwekwe, Chinhoyi, Chipinge, Bindura, Marondera, Zvishavane, Gokwe, and Chiredzi We are registered with the Commissioner of Insurance and Pensions (IPEC) through a third party cell ownership arrangement with Cell Insurance and all our products are underwritten by them.

### OUR STRATEGY

Golden Knot's strategy is to continuously build on its relationship with clients and add value through services provided

Our goal is to help our clients gain peace of mind knowing they are covered in terms of legal financial and funeral services, achieved through custom made schemes for corporates, and individuals.

From the knowledge and experience we have gained from our different customers, we have developed a keen awareness of how to provide a service which gives a solution to our customers' problems.



### OUR CAPABILITIES: LEGAL ADVICE AND REPRESENTATION IN THE FOLLOWING



Maintenance



Protection/  
Peace Orders



Labour Cases



Property  
Disputes



Legal  
Advice



Debt  
Collection



Drafting of  
Agreements



Unlawful  
Arrest



Free Will  
Writing



Unjust  
Imprisonment



Deceased  
Estates



Divorce

## GOLDEN KNOT FINANCIAL SERVICES (GKFS)

This is a Financial Services provider that aims to providing financial services to small and medium scale enterprises as well as low-income households. Since inception in in 2016 Golden Knot Financial Services works with a range of customers in varying sectors, most notably civil service, agricultural sector, micro-entrepreneurs, skilled workers and unskilled workers. Currently GKFS operates using individual lending methodology.

GKFS is also involved in working with developmental partners to develop markets targeting youths, women and small holder farmers in our rural branches. This is done through special projects designed for outreach in previously untapped areas with GKFS using a business approach to reach out to these clients.

The growth strategy is to significantly expand its scope of operations, provide more market oriented and customer focused services, and maintain more creditable and sustainable operations



## GOLDEN KNOT FUNERAL SERVICES

This is a division of Golden Knot Group that started operations in December 2015 with the mission to create a ceremony that's celebrates a life well lived and honors the memory of loved ones with compassion, respect and dignity at the lowest possible price. Golden Knot Funeral provides an unparalleled personal service and guarantees value for every family that calls upon us in such hard times.

The service portfolio is diverse to include four basic funeral plans (namely basic, premier, royal, and executive respectively), full burial services inclusive of mortuary facilities, embalming, wash and dress, body removal, undertaking and overnight, grocery allowance, free will writing and winding up of deceased estates as well as unlimited legal advice. Simply put our plans let you choose what best suits your needs



## GOLDEN KNOT HYRANK

This division of the group focuses on debt management, credit/debt Counseling, credit management & tracing services, negotiations for payment plans and others. Our uniqueness in debt collection is because we make use of registered legal practitioners and one is guaranteed of a collection done efficiently and legally just for a commission. Our collection commissions are highly negotiable and tailor made to suit every client's needs



## GOLDEN KNOT INTERNATIONAL

This is a division of Golden Knot Group which is based in United Arab Emirates. The strategic business unit commenced operations in September 2018, and majors in 3 main pillars which include General Trading, Legal Consultancy, and Travel and Tourism Consultancy. Our Legal Consultancy offers similar services which allow our foreign based clients to get peace of mind on their legal matters by simply paying a low premium and are afforded the services of legal advice and representation when need arises.

## OTHER NOTABLE ACCOLADES

- Zimbabwe Top Leadership Company of the year ( Zimbabwe Leadership Awards 2016)
- Zimbabwe Top Business Leader of the year (Zimbabwe Business Council Awards 2016)
- Top Leadership Excellence Board Chair of the year ( Zimbabwe Leadership Awards 2016)
- Country Winner Zimbabwe, Business Service Professional Category ( CEO Global Pan Africa's Most Influential Women in Business and Government SADC North 2018)
- Regional Winner SADC North, Business Service Professional Category ( CEO Global Pan Africa's Most Influential Women in Business and Government SADC North 2018)
- Continental Winner, Business Service Professional Category ( CEO Global Pan Africa's Most Influential Women in Business and Government SADC 2018)



***We'll cater for you.***

Comprehensive and reliable Legal Aid  
Insurance, Financial Services, and  
Funeral Services

**HEAD OFFICE**

Golden Knot Legal Aid  
104 Samora Machel Avenue  
Belvedere, Harare  
Tel: 0242-783-278, 773-147  
Mobile: 0776-905-912/3  
[enquiries@goldenknot.co.zw](mailto:enquiries@goldenknot.co.zw)

**OFFICES:**

Bindura, Bulawayo, Chinhoyi, Chipinge,  
Chiredzi, Kwekwe, Gokwe, Gweru, Marondera,  
Masvingo, Mutare, Zvishavane

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[enquiries@goldenknot.co.zw](mailto:enquiries@goldenknot.co.zw)  
[www.goldenknot.co.zw](http://www.goldenknot.co.zw)