

MONTHLY NEWSLETTER

ISSUE 30 VOL.3

Portuguese version

Wishing You a joyful Year Ahead!

Dear Reader,

As we step into the promising days of a new year, we extend our heartfelt wishes for a year filled with joy, growth, and remarkable achievements. Though the first rays of the new dawn have already graced us, it's never too late to embrace the spirit of fresh beginnings.

We hope these initial days of the year have brought you renewed energy and inspiration. May the days ahead be a canvas for new experiences, opportunities, and successes. Let the lessons of yesterday guide you and the possibilities of tomorrow excite you.

Together let's make this year one of shared accomplishments and meaningful connections. Whether it's in the workplace or within our vibrant community, let's create moments that define the excellence we strive for.

Wishing you a spectacular year ahead!

Investing in Success: Why Employee Benefits and Well-being are Crucial for Your Company's Growth



In the dynamic landscape of modern business, companies are increasingly recognizing that the well-being of their employees is not just a perk but a strategic investment. Employee benefits and well-being programs contribute significantly to a positive work culture, employee satisfaction, and, ultimately, the overall success and growth of the company.

Productivity and Engagement

A workforce that feels valued and supported is inherently more engaged and productive. Employee benefits, ranging from health insurance to flexible work arrangements, contribute to job satisfaction, reducing turnover rates and increasing employee loyalty. In fact, according to Gallup, engaged employees have higher wellbeing, better retention, lower absenteeism and higher productivity.

Attracting Top Talent

In a competitive job market, attracting and retaining top talent is a key challenge. Comprehensive employee benefits packages set your company apart as an employer of choice.

Positive Work Culture

Employee well-being extends beyond physical health to encompass mental and emotional health. Well-being programs that address stress management, work-life balance, and mental health support create a positive work culture.

Healthcare Costs

While providing health insurance costs, it can significantly mitigate larger healthcare costs associated with untreated health issues and absenteeism. A proactive approach to employee well-being reduces the frequency of health-related workplace disruptions.

Improving Employee Retention

Employee turnover is costly and disruptive. Offering an employee benefits package and prioritizing well-being demonstrates a commitment to the long-term success and satisfaction of your employees.

Boosting Company Reputation

In the age of social media and employer review sites, a company's reputation is more transparent than ever. A commitment to employee well-being and benefits enhances your company's reputation, making it an attractive prospect for both customers and potential employees.

Employee Values

Today's workforce, particularly younger generations, values employers that align with their personal values. Offering benefits that reflect a commitment to environmental sustainability, diversity and inclusion, and social responsibility creates a positive alignment, contributing to employee satisfaction.

Employee benefits and well-being programs are not just expenses, they are investments in the success and sustainability of your company. By prioritizing the health, happiness, and professional development of your employees, you build a foundation for growth, innovation, and enduring success. As the business landscape evolves, companies that have a robust employee benefits will stand out as leaders in their industries.

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Secure Your Tomorrow: The Power of Group Life Insurance

Group Life Insurance acts as a financial safety net for employees, providing their families with a lump sum in case of an unfortunate event. This not only ensures that loved ones are protected but also alleviates financial burdens during challenging times.

In the competitive talent landscape, offering Group Life Insurance is a strategic move. It contributes to employee attraction and retention, showcasing your commitment to the well-being of your team. Beyond salary, benefits like Group Life Insurance are becoming pivotal factors in career decisions. By providing this coverage, you not only secure your current talent pool but also attract high-caliber professionals seeking comprehensive benefits.

Opting for Group Life Insurance simplifies administrative complexities for your HR department. Consolidating coverage under one policy streamlines processes, making it efficient to manage. Moreover, Group Life Insurance is a cost-effective solution, spreading financial responsibilities across the entire group. The affordability factor makes it an attractive and impactful addition to your company's benefits package.

Contact us today to explore tailored solutions that fit your company's unique needs and reinforce your dedication to the welfare and prosperity of your workforce.

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Mozambique Financial Markets

By Banco BIG Mozambique

The inflation in Mozambique accelerated to 5.36% in November, compared to October's 4.75%. Inflation in November was justified by a significant increase in the prices of food and non-alcoholic beverages (9.41% against 3.21% in October), alcoholic beverages and tobacco (7.40% against 4.12%), and clothing and footwear (3.71% against 1.61%), despite the reduction in prices of housing, water, electricity, gas, and other fuels (2.60% against 8.45%) and others. Monthly inflation was 1.17% against 0.30% in the previous month, and accumulated inflation increased from 2.75% in October to 3.96% in November. According to data from the National Statistics Institute (INE), the average inflation over the last 12 months continued to decrease for the seventh consecutive month, dropping from 11.18% in April to 7.59% in November.

| Inflation | | | | |
|-----------|------------|-------------------|---------|-------------|
| Date | Homologous | Average 12 Months | Monthly | Accumulated |
| nov/23 | 5.36% | 7.59% | 1.17% | 3.96% |
| out/23 | 4.75% | 8.07% | 0.30% | 2.75% |
| set/23 | 4.63% | 8.65% | 0.34% | 2.44% |
| ago/23 | 4.93% | 9.32% | -0.12% | 2.10% |
| jul/23 | 5.67% | 10.00% | -0.34% | 2.22% |
| jun/23 | 6.81% | 10.59% | -0.58% | 2.57% |
| mai/23 | 8.23% | 11.00% | -0.39% | 3.16% |
| abr/23 | 9.61% | 11.18% | 0.24% | 3.58% |
| mar/23 | 10.82% | 11.08% | 1.33% | 3.32% |
| fev/23 | 10.30% | 10.74% | 0.97% | 1.96% |
| jan/23 | 9.78% | 10.44% | 0.98% | 0.98% |

Source: National Institute of Statistics of Mozambique

SECONDARY MARKET

BVM - Shares

The year 2023 was a negative year cumulatively for most of the stocks with volume on the Mozambique Stock Exchange (BVM). CMH was the only company that showed appreciation cumulatively, closing the year at MZN 2,600 per share (+23.8% YTD). The remaining stocks, namely CDM, HCB, EMOSE, and TROPICALIA, experienced devaluations, closing the month at MZN 50 per share (-13.8% YTD), MZN 2.29 per share (-2.6% YTD), MZN 15 per share (-11.8% YTD), and MZN 112 per share (-6.7% YTD), respectively.

The stock market recorded an annual volume of MZN 53 million meticals, a volume 35% lower in the corresponding period.

| Shares | Price | Volume (MZN) | △ Weekly | Monthly | △ YTD |
|------------|----------|--------------|----------|---------|--------|
| CDM | 50.00 | 952,515 | 25.0% | 0.0% | -13.8% |
| HCB | 2.29 | 281,346 | 33.1% | -8.4% | -2.6% |
| CMH | 2,600.00 | 772,850 | 0.0% | 0.0% | 23.8% |
| EMOSE | 15.00 | 182,575 | -11.8% | 0.0% | -11.8% |
| TROPICALIA | 112.00 | 44,233 | 31.8% | 0.0% | -6.7% |

The table above shows the shares with higher transaction volume over the last (6) six months.

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Our Values



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FREEDOM & RESPONSIBILITY



TRUST



EMPATHY



INNOVATION

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