

# BUSINESS+ PLUS

2023  
1ST  
ISSUE

ONLINE  
VERSION

**MALAWI** THE MAGAZINE FOR BUSINESS LEADERS  
AND THOSE WHO AIM FOR IT

The CEO >>>

**LEONNARD W.B CHIKADYA**

Managing Director of Times Group

COMPANY TOUR >>>

**ZAMM INVESTMENTS**

WHO'S NEXT? >>>

**WEZI MZUMARA**

CEO and Founder of KWANZA COCOA

FOCUS

THE GROWTH OF  
MALAWI'S  
MUSIC INDUSTRY

**MAIN FEATURE**

**HOW TO REGISTER &  
SETUP A BUSINESS  
IN MALAWI**

THE MAGAZINE FOR BUSINESS LEADERS AND THOSE WHO AIM FOR IT



Design and Printing PLUS is a graphic designing and printing company which also publishes Business PLUS and Travel PLUS Magazine. The magazines are available at our office or contact us through above details for inquiries and advertisements.



We are delighted that you have chosen to purchase a copy of our latest Business PLUS Malawi magazine. If you are a first-time reader, we hope you will enjoy it and for our regular readers, we guarantee another captivating and informative issue.

The beginning of the year has been a difficult one for some businesses in Malawi, with difficulties importing raw materials and goods due to dwindling foreign exchange reserves. We hope the situation will soon be rectified. In this issue, we present a step-by-guide to registering your company online in Malawi. We are also delighted to share our interview with the Chief Executive Officer of Times Group, as well as our new section, Malawi Innovations, where we will be highlighting the creative minds of Malawi and their innovations. We also toured the manufacturing facility of Cool Drop bottled water and you will appreciate the manufacturing process. In addition, we provide you with exclusive insights into the Malawi music industry, an illuminating interview with one of the promising business leaders, and more. Enjoy!

Thandizo Mbeza

**Editorial & Creative Team**  
 Thandizo Mbeza----- Chief Editor  
 Steve Govati----- Editor  
 Sydney Mandala----- Designer  
 Dennis Mulera ----- Designer & Photographer  
 Douglas Katopola----- Photographer  
 Elizabeth Kamanula---- Sales & Marketing  
 Kiyomi Ito----- Art Director  
 Ryosuke Shimizu----- Executive Director

Published by Design and Printing PLUS

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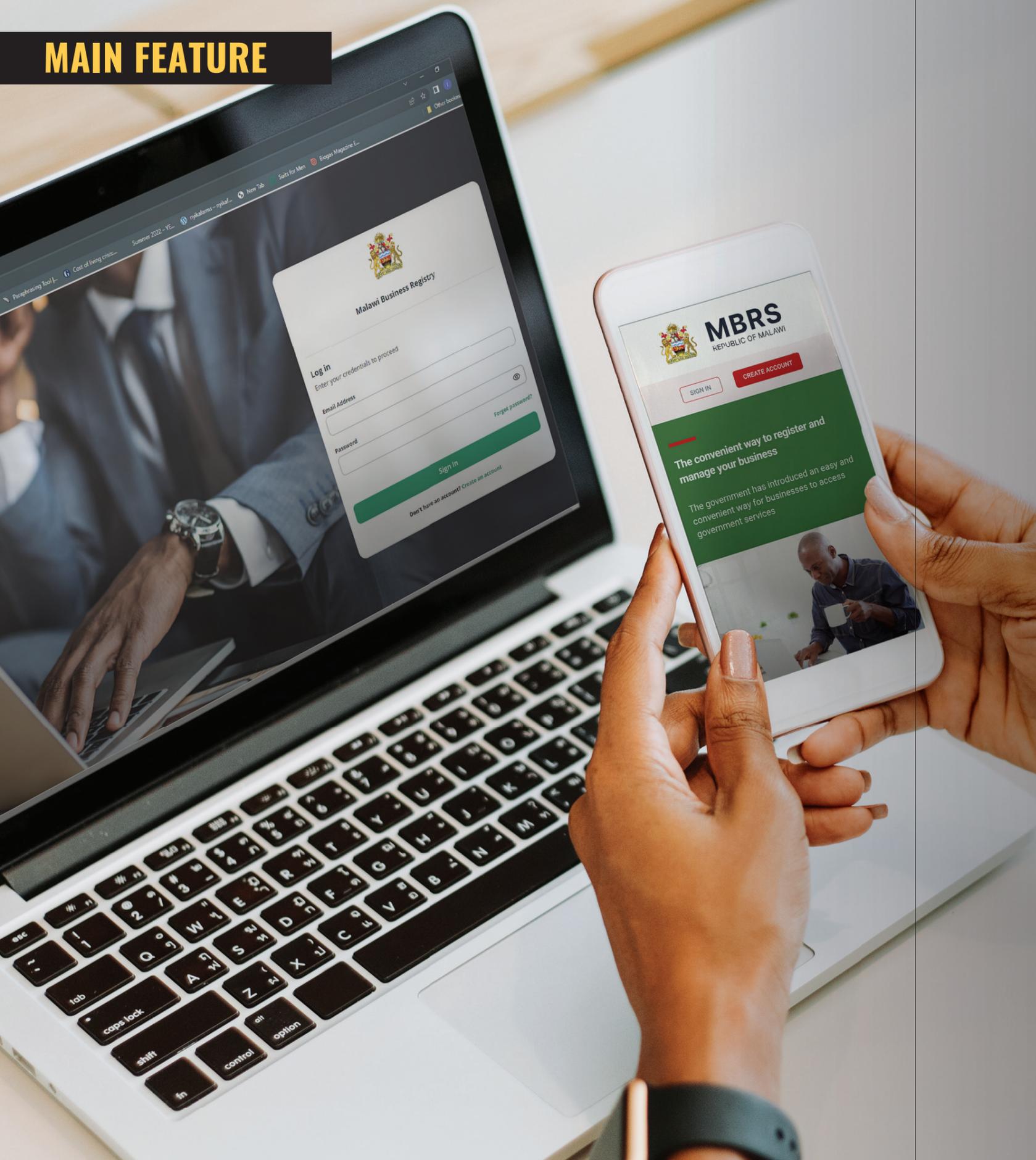


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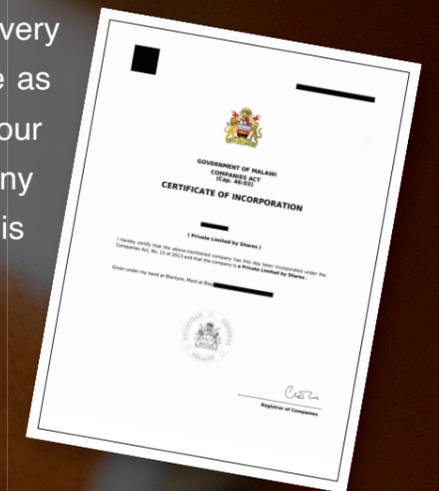


## MAIN FEATURE



# HOW TO REGISTER & SET UP A BUSINESS IN MALAWI

Just thinking about the processes of starting a company can be daunting, especially if you do not know anything. This article focuses on the process of registering a company as well as the types of taxes you must pay once you have registered your company. After reading this article, you will be very excited about the journey of your life as you plan to start your company, your fears will be gone. Currently, company registration in Malawi is easy as it is done online.



First, create an account by scanning the QR code. All the documents required for company registration, such as those listed below, can be completed automatically by simply filling in the required information online.



- ✓ CONSENT AND CERTIFICATE OF A DIRECTOR OR DIRECTORS OF A PROPOSED COMPANY
- ✓ CONSENT OF A SHAREHOLDER OR SHAREHOLDERS OF PROPOSED COMPANY
- ✓ A MEMORANDUM OF ASSOCIATION OF A COMPANY LIMITED BY SHARES
- ✓ ARTICLES OF A PRIVATE COMPANY LIMITED BY SHARES

Once you create an account, you can do the following;

1. Business Registration
2. Company Incorporation
3. Trustees Incorporation
4. Reservation of a Name

If you are not ready to register you can reserve your company's name of your company to ensure that no one else takes it.

Please note that company names that are already in use cannot be registered and those that have 'MALAWI' in the company name need to get approval from the Office of President and Cabinet. As said earlier, this article focuses on company registration, so our main focus will be on 'Company Incorporation'.

#### What you need to prepare for registration

- ✓ ID softcopy
- ✓ Printer
- ✓ Scanner

Before you start, make sure you scan your ID. Fill in all the required information in the fields shown. Then upload the scanned copy of your ID. After uploading, the document will be auto-generated as a PDF. Print the document, sign it and upload the scanned copy again before proceeding to the next page. The next page will request to repeat the same process for other directors of your company.

The second director should fill in all the required information in the

fields. Then he/she should upload the scanned copy of the ID. After uploading, the document will be auto-generated as a PDF. Print the document, sign it and upload the scanned copy again before proceeding to the next page. The next page will also require the same process for the third director of your company. The third director should fill in all the required information in the fields. Then he/she should upload the scanned copy of his/her ID. After uploading, the document will be auto-generated as a PDF. Print the document, sign it and upload the scanned copy again before proceeding to the next page.

This process requires a lot of scanning and printing of the required documents. Therefore, you must register in an environment where you can print and scan.

Once you fill in all the required fields and register, you will be issued an application number, which you should take to FDH Bank at the registration office and pay the registration fee.

#### NEW REGISTRATION FEES (EFFECTIVE FROM 13 AUGUST 2020)

SOLE PROPRIETORSHIPS	MK10,000
PARTNERSHIP	MK10,000
LIMITED COMPANY	MK75,000
TRUSTEES	MK50,000
RENEWAL BEFORE 30 DAYS FROM EXPIRY DATE	MK10,000
RENEWAL AFTER 30 DAYS FROM EXPIRY DATE	MK30,000
FOREIGN COMPANIES	MK250,000

Regardless of your capital, the nature of your business, or the size of your company, you will be required to pay a fixed fee of MK75,000 for company registration. Once this payment is completed, the 'Examiner' will change to 'Registered' and you will be able to download your Certificate. Registration is said to take 36 hours.

#### TAXES

Understanding taxes can also be a headache-inducing process. All registered companies are required to pay taxes. Therefore, you should know in advance what taxes you will have to pay and how much they will be. Here are three taxes that are relevant to all businesses in Malawi.

#### VAT (VALUE ADDED TAX)

##### What is 'value added' ?

"Value added" is the difference between the inputs purchased and the outputs sold in a business. In simpler terms, if a biscuit is produced from various inputs purchased at MK700 and sold at MK1,000, the value added would be MK300. Therefore, VAT at the standard rate of 16.5% would be charged on MK300.

##### What is Value Added Tax (VAT)?

VAT is a tax on consumption expenditure, imposed on the 'value added' generated at various stages of the production and distribution chain. The standard rate of VAT in Malawi is 16.5% except for those that are exempted or zero-rated according to the 1st Schedule and the 2nd schedule of the Taxation Act.

#### Who is required to register for VAT?

Any business person who makes an estimated annual revenue of 25 million Kwacha or more is required to register for VAT. You can register for VAT at your nearest MRA office. Fortunately, MRA has offices in all three regions of the country. Once you register for VAT, you will be required to charge VAT and remit it to MRA by the 25th of the month following the month to which the tax relates. You will be fined MK300,000 if you fail to remit within this deadline.

On the other hand, you can still register for VAT even if your annual revenue is below 25 million kwacha. This is called 'Voluntary Registration'. You should be aware that failure to issue VAT receipts carries a fine of K500,000 and five years imprisonment if convicted in court.

#### PAYE (PAY AS YOU EARN)

PAYE is a method of collecting income tax on an employee's earnings. Employers deduct PAYE when the payments are made. It is called 'Pay As You Earn' because it can be weekly, fortnightly, and monthly payments.

##### PAYE rates

The rates used to charge income tax with effect from 1st April 2022 are as follows:

##### Rates of income tax other than remuneration (Business)

The first K100,000 per month is taxed at 0%

The excess of K100,000 is taxed at 30%.

##### Rates of income tax on

#### remuneration (Employment)

The first K100,000 per month is taxed at 0%

The next K230,000 per month is taxed at 25%

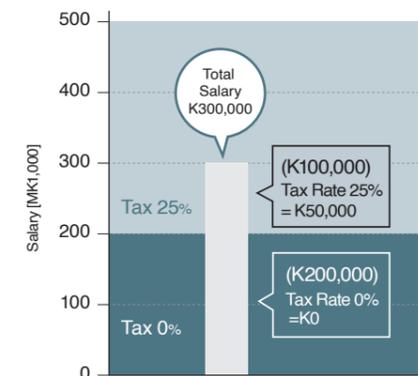
The next K2,670,000 per month is taxed at 30%

The next K3,000,000 per month is taxed at 35%

The excess of K6,000,000 per month is taxed at 40%

#### How to calculate PAYE?

If your employee receives a gross salary of K300,000 per month. Calculate his/her tax as follows:



Gross salary K300,000  
Tax payable K50,000  
Net salary K250,000

According to MRA, 'Remuneration' means taxable income, whether in cash or otherwise, paid or payable to an employee as salary, leave pay, an allowance, wages, overtime pay, a bonus, a gratuity, commission, a fee, an emolument, pension, superannuation, a retiring allowance or stipends.

#### Who is required to register for PAYE?

As an employer, if you will be paying your employees more than

K100,000 per month or K1,200,000 per year you will be required to deduct PAYE and remit it to MRA.

**Penalties**

If you fail to remit or register employees who are subject to PAYE, you are required to pay all taxes due from the time you would have registered your employee, plus a penalty of 20% of the unpaid tax for the first month and 5% per month or part thereof for any further period of the unpaid tax.

**WITHHOLDING TAX**

**What is Withholding Tax?**

Withholding tax is an advance payment of income tax that is deducted from certain payments. It applies to a system under which a person due to make a payment to another person is under the obligation to retain or withhold part of that payment for tax purposes. Although Withholding tax is not a system of taxation, it is a method of collecting income tax using a debtor as a tax collector. Therefore, the tax withheld or retained is the recipient's tax and must be remitted to MRA.

**Who is required to register for Withholding Tax?**

Any person or any establishment that makes payments to any person is required to register with MRA and operate Withholding Tax. Withholding Tax is deducted using specified rates (14th Schedule to the Taxation Act) as follows:

**For example**

If you engage a transporter to deliver goods to your maize producing company at a cost of

K500,000. He/she will be paid 10% less this amount i.e.:

Total cost = K500,000  
WHT rate for carriage and haulage = 10% WHT amount = 10% x K500,000 = K50,000  
Amount due to transporter = K450,000  
After this, you should prepare a Withholding Tax Certificate in triplicate and must:  
Issue the person from whose payment is deducted with copy B of the certificate (WHTF1).

Remit the tax to MRA within 14 days from the end of the month during which the deduction was made together with the original copy A and WHTF2 as a summary.

Retain copy C for record purposes.

**Penalties**

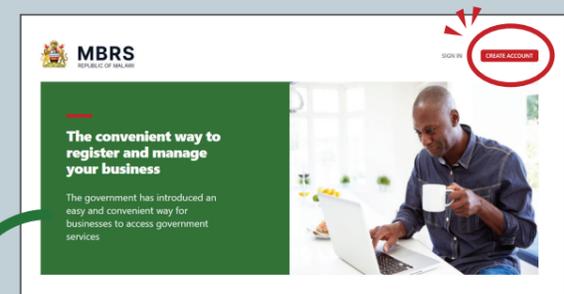
If you fail to deduct Withholding Tax, you shall be personally liable to pay the amount of any Withholding Tax which was not deducted plus an additional penalty of 20% of the amount of Withholding Tax that was to be paid.

Nature of Payment	Deduction Rate of Withholding tax on gross payment
Royalties	20%
Rent	20%
Payment for any supply to traders and institutions	
Foodstuff	3%
Other	3%
Commission	20%
Payment for carriage and haulage	10%
Payment for tobacco and other farm products	0%
Sale for the first 1,200kgs or ten bales of tobacco sold through Auction Floors	N/A
Sales of tobacco over 1,200kg or ten bales sold through Auction Floors	3%
Sale of tobacco through Farmer Clubs at Auction Floors	0%
Payment to contractors in the building industry	4%
Payment for public entertainment	20%
Payment for casual labor	
Payment of up to 15,000	0%
Payment over 15,000	20%
Payment for services	20%
Interest	20%
Fees	20%

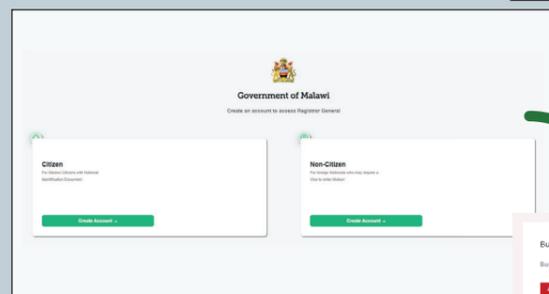
# HOW TO REGISTER YOUR BUSINESS IN MALAWI



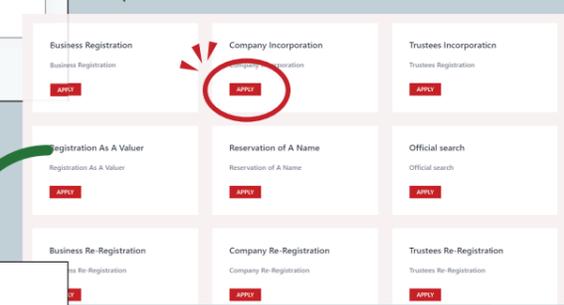
**STEP 1 CREATE ACCOUNT**



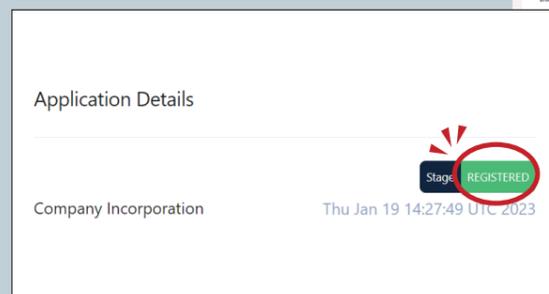
**STEP 2 CHOOSE CATEGORY**



**STEP 3 SELECT COMPANY INCORPORATION**



**STEP 4 REGISTER INCORPORATION**

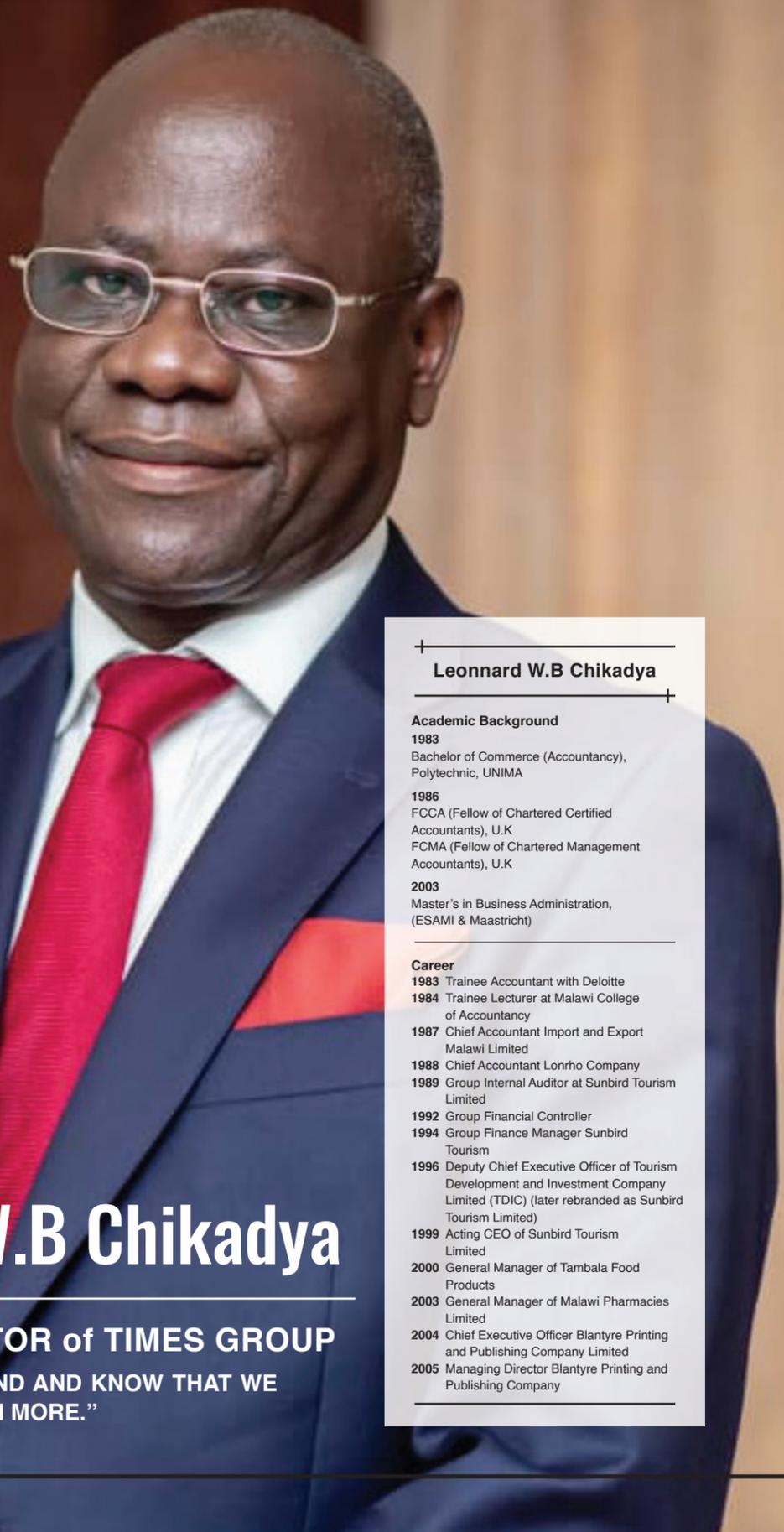


**GET CERTIFIED**



# The CEO

Interview with Business Leaders



## Leonnard W.B Chikadya

### Academic Background

**1983** Bachelor of Commerce (Accountancy), Polytechnic, UNIMA

**1986** FCCA (Fellow of Chartered Certified Accountants), U.K  
FCMA (Fellow of Chartered Management Accountants), U.K

**2003** Master's in Business Administration, (ESAMI & Maastricht)

### Career

**1983** Trainee Accountant with Deloitte

**1984** Trainee Lecturer at Malawi College of Accountancy

**1987** Chief Accountant Import and Export Malawi Limited

**1988** Chief Accountant Lonrho Company

**1989** Group Internal Auditor at Sunbird Tourism Limited

**1992** Group Financial Controller

**1994** Group Finance Manager Sunbird Tourism

**1996** Deputy Chief Executive Officer of Tourism Development and Investment Company Limited (TDIC) (later rebranded as Sunbird Tourism Limited)

**1999** Acting CEO of Sunbird Tourism Limited

**2000** General Manager of Tambala Food Products

**2003** General Manager of Malawi Pharmacies Limited

**2004** Chief Executive Officer Blantyre Printing and Publishing Company Limited

**2005** Managing Director Blantyre Printing and Publishing Company

## Leonnard W.B Chikadya

MANAGING DIRECTOR of TIMES GROUP

“WE BELIEVE IN OUR BRAND AND KNOW THAT WE ARE CAPABLE OF SO MUCH MORE.”

## “ IF YOU HAVE THE BEST CONTENT, YOU WILL AUTOMATICALLY GAIN A MASS FOLLOWING ”

### Please introduce yourself

My name is Leonnard Chikadya. I am an accountant by profession and I am currently the Managing Director of Times Group.

### What motivated you to pursue a career in the media industry?

The Board of Blantyre Printing and Publishing Company Limited persuaded me to join this Company when it was undergoing financial distress. My appointment was based on the constructive contributions which I was making as Non-Executive Director of the company to turn round the financial performance of the Company. My experience motivated fellow Directors to gain more confidence and trust that I could offer better solutions. Blantyre Printing and Publishing Company Limited which was facing a risk of bankruptcy is now the largest Media House and only Media House in the country with footprints in all three media platforms of Print, Electronic (Television and Radio) and Digital Media. This performance has not been accidental but was achieved through hard work and strong leadership of the company. I am a strong advocate that a media house is a vehicle of the voiceless and defenders of the weak against impunity of those in leadership at all levels of society.

### In 2013, Times Television was established making it the first independent private TV station in Malawi. How would you describe the growth of Times TV over the years?

For many years before I joined the Company, the core business of Blantyre Printing and Publishing

Company Limited was not media but general printing, book publishing and stationery.

As part of the restructuring of the business, I convinced the board that the Company should focus on media to accelerate the financial turn-round of the Company. This business strategy assisted the Company to streamline and rationalize its limited resources. In 2010, I presented to the board a new strategy to expand the Company's media presence into electronic media. I lobbied with Malawi Communications Regulatory Authority (MACRA) for a television license and the tender for the license was submitted to MACRA in 2010. Expecting that I would get the television license, I immediately embarked on resource mobilization campaigns to raise finances for the project. I approached the American Media Fund who committed to offer Times Television US\$2 million both in loan and grant, subject to MACRA issuing the license to Times Television. Sadly, when MACRA announced the first list of approved licenses in November 2011, Times Television was not issued with the license. Times Television lost the opportunity to access funding from American Media Fund but this was only a temporary setback. I was more determined than ever to lobby for a license for Times Television. In 2012, the initial license of Times Television was approved. The project to launch the first national privately owned television station commenced immediately after securing the license. Times Television was formally launched on 11 December 2013 at 14:00 hours.

### Since the establishment of Times TV, other private Malawian TV stations have been established, how has

### the competition been?

Just because we were the first private television station in the country doesn't automatically mean we are the best. It's true that there are now several TV stations, however, I am not worried about the competition. What we have managed to do is maintain our standards over the years and therefore create a brand that people can trust. We have continuously invested in Times TV so that we remain relevant. In TV, if you have the best content, you will automatically gain a mass following. We are focused on having the best talent but aside from that, we also challenge the talent we have to generate the best content. TV should be able to engage the public and inspire them to have a conversation which is what we have managed to do. It's unfortunate that TV requires a lot of finances because I would have liked to see more competitors in the market.

### How would you describe the current situation of television in Malawi?

At the moment, the situation is poor due to several challenges such as a lack of production studios and limited technical skills. While it is generally accepted that the licensed Free-to air (FTA) networks have provided good diversity for educational, informative and entertainment programs to viewers, the cost of generating content for local television stations is unsustainable. It is not surprising that most of the local television stations are under threat of closure. Currently, the more viable business model for television is the Direct Transmission to Home (DTH). The licensed television stations under DTH include the pay television stations such as Multichoice

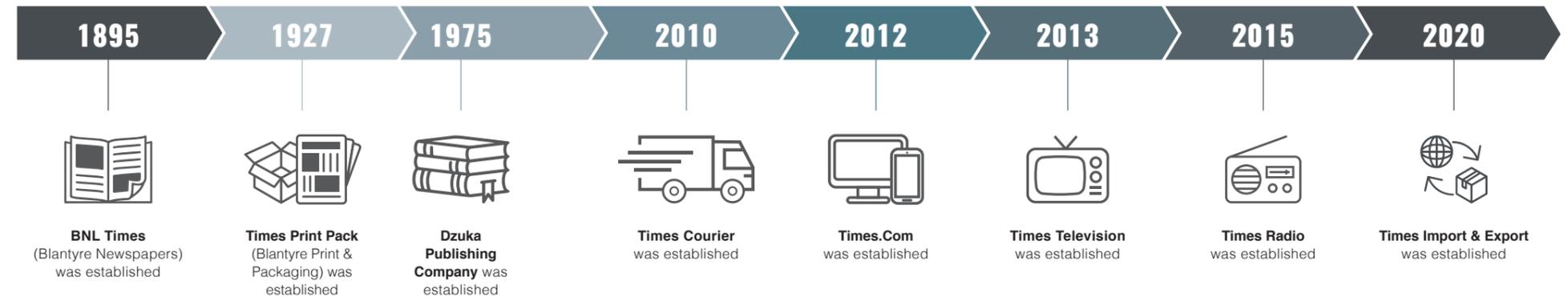


Times Group is a holding Company which replaced Blantyre Printing and Publishing Company Limited.

**2010**  
Times Group was created as a marketing brand to replace Blantyre Printing and Publishing Company.

**2022**  
Times Group legally incorporated as a holding company to formally takeover the business interest of Blantyre Printing and Publishing Company Limited.

## GROWTH OF TIMES GROUP



November 2022 | Number of staff: 230

Azam, StatTimes and Zuku TV. The low financial capacity of local television stations is more pronounced when you consider that leading television stations including Times television cannot afford to buy rights of the latest films from foreign film production houses. The few local stations that show films do so using pirated copies which is a risk that Times television cannot undertake as a reputable television station.

### We have recently seen some other private television stations face closure in the country. How has Times TV managed to stay afloat for so long?

Recently, MACRA has intensified its drive to enforce compliance of licensed operators including radio and television to ensure full settlements of license fees and related broadcasting fees. Since its inception, Times television has strived to ensure that recruitment of its presenters and hosts is based on merit. This is a talent based industry.

To identify the best talent, the station organizes auditions for some of the potential employees to showcase their talents before being

employed. It is a fact that Times television has the highest concentration of the best talents of personalities than any other media house. This group of talented journalists are responsible for promoting good content and programs of Times television station.

### Aside from TV, the Times Group also has a radio station and newspapers. As a CEO, how do you manage all three media houses?

As expected, management of all these diverse business interests demands more attention to detail. Each of the business portfolios has a responsible Business Manager who reports to me for strategic guidance and direction. The public are more familiar with the media houses for obvious reasons. The media houses interface with the public more often and are vehicles for various stakeholder's interests. The management of the media houses is simplified using multi-skilled journalists. I encourage all journalists to contribute to all media platforms. We have core dedicated members of staff for Times television, Times radio and newspapers but all are

expected to offer their services to all media platforms including Digital media.

### With the popularity of streaming platforms such as Netflix and YouTube as well as and social media sites like Facebook, Instagram and Twitter, how do you manage to maintain viewership?

Indeed, the internet revolution has changed the trajectory of the media industry like many industries. However, the role of traditional media is here to stay for many years ahead. Times Group has won public trust and confidence because of reliability and credibility of sources of news carried across all its platforms. I agree that social media is now the best online source of news, entertainment and information. Nevertheless, the role of traditional media like Times Group will continue to serve as a referee to validate the truthfulness and accuracy of news stories. In fact, the internet has offered a new opportunity to traditional media houses to adapt to social media. As a result, Times Group has developed a comprehensive Digital Media

platform to ensure that some of its services are warehoused through internet based services including platforms like Facebook, YouTube, Twitter and Instagram. Times Group is continuously monitoring the developments to stay ahead.

### What is the vision for Times TV?

Times Television is currently working on a proposal to launch the second channel of Times Television that will focus on entertainment and sports. Consultations are underway involving key stakeholders including a team of experts to assist in building the broadcasting infrastructure, signal carriers and producers of content. It is expected that the second television channel will be called "Times-E" and it will be ready for launch before the end of 2023.

### What has been the most challenging part about this job?

Politics affects the work of every media house and Times Group is not an exception. The ownership of the company has been associated with some political leaning. Hence,

the company has been unfairly treated by those in authority. Times Group was denied government advertising business for a period of five years which adversely affected the financial status of the company. Any business has its own risks and leading a media house has not been easy but we have managed to persevere despite these challenges.

### What is your favourite TV show and what program would you recommend people to watch on Times TV?

As a business leader, my

preference is business news. I like watching the international television channels such as BBC, CNN and Sky News. Closer to home, I enjoy watching the local drama series on Times Television called "Mdyangu" which is also the program I would recommend for people to watch on Times TV. I challenged the producer Ms. Flora Suya to create this drama series to reflect the normal ghetto life of most Malawians living in the slums of our cities in Lilongwe, Blantyre and Mzuzu. I am very pleased with the overwhelming public support that this series has received.

### CEO'S PRINCIPLE'S

**Discipline** - Everything must make business sense

**Punctuality** - People must value their time in the work place.

**Servant Leadership** - Staff willingness to serve others.

**Innovation and Creativity** - This is how we can sustain the future of the business.

**Professional integrity** - Ethical behaviour is a must in the work place.



# ZAMM Investments

“ THE COMPANY WAS THE FIRST TO INTRODUCE SPORTS CAPS ”  
ON WATER BOTTLES IN THE COUNTRY

## About ZAMM Investments

Zamm Investments is a manufacturing company located at six miles, Lilongwe. The multi-product company was established in 2016. The company specialises in the sale and production of purified still water, carbonated beverages, as well as pure and recycled tissue paper. Their most popular product is Cool Drop bottled water. The company was the first to introduce sports caps on water bottles in the country. They were also the first in Malawi to produce bottled water with seals on the cap.

### TOUR GUIDE



**Zachariah Nyirenda**  
General Manager

“Zamm Investments is unique because of its humbleness. If you ask around very few people know Zamm Investments but they will tell you that they know Cool Drop. Cool Drop is a more famous brand than Zamm Investments. That’s our basic approach to the market, we humbly approach the market. We don’t make noise. The owners of this business are very humble and that has been transferred to everyone here.”

### ZAMM Investments

[ Managing Director ] Zakariya Tutla  
[ Established ] 2016  
[ Total Number of Staff ] 320 (Full time) 80 (Temporary)  
[ Address ] Six Miles, Lilongwe  
[ Phone ] +265 (0) 882 600 111  
[ Email ] zamminvestments@yahoo.com  
[ Website ] zamminvestments.com



zamminvestments.com

## ZAMM Products



- 1 Cool Fizz (Beverages)**  
Orange, Cream Soda, Lime, Ginger, Grape, Raspberry, and Cola.
- 2 Cool Touch**  
Toilet Paper
- 3 Cool Drop Water**  
300ml, 500ml, 750ml, 1litre, 2litre, 5litre and 20litre bottles

## Bottle manufacturing

STAGE 1

### Injection Moulding Machine

Resin is the raw material used to make plastic bottles. The resins are injected into the machine and get melted. They get processed in the machine into pre-moulds.



STAGE 2

### Blowing Machine

Here the pre-moulds are heated in the machine into the shape of a bottle. Different bottles are heated at different temperatures. The machine automatically picks up the blown bottles and puts them on the conveyor.



# Processing & Packaging



STAGE  
**1**

## Borehole

The borehole has an electric submersible pump that harvests water for processing. There are six boreholes at this factory. This borehole is 160 metres deep but some boreholes are as deep as 310 metres. The boreholes are this deep to ensure a high water yield.

STAGE  
**2**

## Storage tanks

This is where the water gets stored when it gets pumped from all six boreholes.



STAGE  
**3**

## Filtration

From the tanks, the water goes through a rigorous filtration process. The process starts with sand filtration to filter any sand particles in the water. Thereafter, the water goes through carbon filtration where certain organic chemicals are removed from the water and also where odours are removed. Then, the water goes through the softener where ions that make the water to be hard are removed. After the softener, the water goes through the micron membrane where debris and other microscopic materials are filtered. From there, it goes into further filtration processes of Sand, carbon, UV treatment, and the micron membrane.

STAGE  
**4**

## Washing, rinsing, and loading machine

The bottles are washed here thoroughly to remove any foreign particles. Pure water is filled into the washed bottles and caps are fitted on the bottle by the machine as well.



STAGE  
**5**

## Label placement

The bottles move on a conveyor where three people place labels on the bottles.



STAGE  
**6**

## Foreign material checking

The bottles go through a beam of light where a person checks if there is any foreign material in the water. This is just a precautionary measure in case the machines missed anything. If there is any defect in the bottle, the bottle is thrown away. If three or four bottles with defects are found in a row, the person informs the supervisor to stop the machine so that it can be checked to ensure proper filtration. The person on this station is changed every hour so that they don't doze, ensuring quality output. As the bottles move forward on the conveyor, another person checks the bottles again in case the first person missed something.



STAGE  
**7**

## Date printer

As a requirement by authorities, this is where the printer prints the manufacturing date, best-before date, and batch number.



STAGE  
**8**

## Cap sealing machine

The machine places seals on the bottle caps. This is done deliberately to deal with counterfeit products on the market.



STAGE  
**9**

## Steamer

The steamer heats the label and the seal so that they stick to the bottle properly.



STAGE  
**10**

## Case packaging

The bottles continue to move on the conveyor to the bottle-packing machine. The machine automatically counts the number of bottles required in one case and bundles them in wrapping paper.



STAGE  
**11**

The water cases are ready for the market





Misuku Hills - Chitipa

# Things Only Found in CHITIPA DISTRICT

Land Area (Km<sup>2</sup>) / Rank 4,288km<sup>2</sup> / 7th in 28 districts  
 Population (2018) / Rank 234,927 / 24th in 28 districts  
 Population Density / Rank 55/km<sup>2</sup> persons/km<sup>2</sup> / 27th in 28 districts

## About Chitipa

CHITIPA  
is HERE!!



Chitipa is one of the most remote districts in Malawi. Formerly known as Fort Hill, Chitipa is located in the northwesternmost of Malawi, bordering Zambia and Tanzania. The district became an important overland hub between Malawi and Zambia when the border between Malawi and Tanzania was closed in the 1980s due to relations with the apartheid regime in South Africa. Because of its geographic position, more than a dozen of different languages and dialects are spoken in the district.

Major attractions include the Misuku Hills, home to internationally recognised Mzuzu coffee and Misuku honey. The scenic mountain passes and forests, which are home to monkeys and over 100 species of endemic birds, are also breathtaking attractions.



Coffee



## What can we find?



Kitimoto

### Kitimoto

Due to its position, Chitipa has various foods and cultures that are rare in Malawi. One of them is "Kitimoto". Kitimoto is a famous Tanzanian pork dish made by cutting pork as well as plantain into pieces and frying them in cooking oil. Many restaurants fry the meat when they receive an order, so the meat is always juicy and tender.

In Chitipa, goat meat is now used as an alternative to pork because the sale of pork was banned several years ago due to an outbreak of African swine fever.

We look forward to eating pork kitimoto again once the outbreak ends.

# Suits of The Month



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@juez fashion  
CEO of Juez Fashion

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 [ Shoes ] Mario Alborino MK75,000

Jasper Phingo  
@chronicles\_of\_jasper  
CEO of Heavenly Electronics & Content Creator  
 [ Suit ] Canne de Graoom MK250,000  
 [ Shirt ] Zara MK35,000  
 [ Shoes ] Gucci MK45,000  
 [ Watch ] Curren MK50,000

Arthur Tikhala Zinyemba  
Entrepreneur  
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 [ Watch ] Omega N/A

FOCUS!

# THE GROWTH OF MALAWI'S MUSIC INDUSTRY

From open-reel tapes to streaming platforms, the Malawi music industry has gone through major changes over the years. Wisdom Phanga is an artist manager who manages Piksy and has managed Patience Namadingo, Mada Ngoleka, Onesimus, and McLuther under Nde'feyo Entertainment. Business PLUS magazine had a chat with him to appreciate the growth of the music industry in Malawi from the perspective of an artist manager.



Wisdom Phanga

[ Occupation ] Artist Manager & Director of Five79 Promotions

"Lucius Banda inspires me a lot. He is one artist who took music as a business long ago."

Artists under Five79 Promotion: Leslie, Hyphen, and Dj Mighty Virus

Grooming: Golden Kumwenda & Nelson Mumbulu  
Phone: +265 888 579 579

Email: info@five79.net

website: www.five79.net

# ARTIST MANAGER

INTERVIEW

Wisdom Phanga Managing Director of Five79 Promotions

## How did you become an artist manager?

I have always loved art; I have been in the art industry for over fifteen years now. I started as a Deejay and I was doing small gigs. Then, I had a chance to be a Deejay at one of the local radio stations. Thereafter I started doing events on a bigger scale. After some time, Nde'feyo entertainment approached me to join them. After joining the label, I started managing artists; learning from the then-directors, Khumbo Munthali and Ken Limwame. I learned within a short period and they started trusting me to manage several artists.

## What is the role of an artist manager?

An artist is a brand. So, a manager has to know and understand the artist as well as the industry. The manager must know the audience of the artist and the clients who can work well with the artist. So there are clients involved, funds involved, targets involved and there is the reputation of the brand itself. These things have to be at the heart of the manager. The artist should be closer to the manager than anyone else in the business.

## “ A GOOD SONG WITH A LOT OF STREAMS AND DOWNLOADS USUALLY TRANSLATES TO MORE AIRPLAY AND RETURNS ”

### What is the most important aspect of artist management?

Ownership of the brand. When an artist engages a manager, the manager should own the brand. When you feel like you own the brand, you always try to make sure that you do your best by trying to create good business and a good image for the artist. You try to make sure the artist succeeds.

### In your opinion, how frequently should artists release songs to maintain their relevance?

That's very tricky, looking at how music has changed recently, single tracks make more money than albums. A good song with a lot of streams and downloads usually translates to more airplay and returns. This is what is pushing artists to be releasing songs frequently. But I feel like if you have good material, two, three, or four songs in a year are enough.

### How do you manage to book gigs for your artists?

There are two ways. When there is an event, if the organisers don't contact you, you can contact them to include your artist in their event. Sometimes, the organisers approach you and you look at the type of artists they are looking for and you deny their request. You inform them that my artist cannot come to this event because the target audience is not good for the artist. If you make an artist perform for a particular audience, it might end up frustrating the artist. They may think they are not good enough but the problem is not them, the problem is that the audience is not their kind.

### How can you describe the current status of the Malawi music industry?

For the past three years, there has been great growth in the industry. This might be hard for people outside the country to notice but we

have improved a lot. From beat making, audio production, and video production to how much artists are making, things have moved at a good pace.

### There are opinions out there that Malawi Music Industry is not where it should be, what is your comment on this?

The first issue is the number of people we have on social media; we don't have a lot of numbers. The numbers on social media are very important. If you try to work with an artist outside of Africa before they tell you how much they will charge you to collaborate with them, they look at your social media strength as well as your views on YouTube. Most artists out there, recognise artists with five hundred thousand followers while some recognise artists with one million followers going up. If your numbers are low, they feel like you just want them to promote you. But our artists are big here. If you compare the number of Malawians on social media and the number of followers of our artists, you will see that they are big numbers. People outside cannot understand this because, in their countries, a lot of people are on the internet. The only way to move forward is to try to export more so that we get recognition from other countries which will eventually push our numbers.

### What is one thing that needs improvement in the music industry?

Investment. For instance, in Nigeria, some people are willing to invest in artists. So, when an artist has content, they get sponsored. The sponsor assists them to record in a good studio and shoot the best video without focusing on the budget. When the material is sold internationally, they get their money back from a commission they agreed on. But that's not the case here, maybe it's the issue of the

economy or people don't believe in what art can do.

### How would you compare Malawi Music Industry to other industries in Africa?

We have export quality. Some of the beats that you are hearing nowadays are being done by international producers. There are apps where we buy beats made in the USA or Nigeria. Several songs have been recorded here using beats that have been made by producers that are not even Malawian. So, that's the same quality that these people are using. But our talent is not well exported, it all goes back to the issue of numbers.

### What is your vision for the Malawi Music industry?

I have realised that other countries fully utilise technology in promoting and selling their art. I would love every artist to take advantage of that. As I said, if you do well, one song is enough to pay your bills for the whole year.

### What does the future of the Malawi music industry hold?

Things look good. I just wish for a day when we will have a very good percentage of local music played in all media houses and drinking joints. I wish for a day when we will have 90% local and 10% international music. We have seen that in different countries. That isn't the case here, Malawians should listen to more local than international material.

### What advice do you have for young Musicians?

They should take time to identify someone who can push their art forward by putting value into their brand. They have to identify managers who will have their art at heart.

“ ...LESS TALK AND MORE ACTION... ”

WHO'S NEXT?  
NEXT GENERATION OF BUSINESS PERSON UNDER 35

Wezi Mzumara (35)

FOUNDER and MANAGING DIRECTOR of KWANZA COCOA  
CREATING A SERIES OF COCOA PRODUCTS THAT  
HAVE BEEN GROWN & CRAFTED IN MALAWI.

**Wezi Mzumara**  
 [ Position ] Founder & Managing Director of Kwanza Cocoa  
 [ Company Name ] Kwanza Cocoa  
 [ Business Start ] 2011  
 [ Number of Staff ] 13  
**Academics**  
 2009 Bachelors of Arts Media, Culture and Communications University of Greenwich  
 2006 GCSE / A-Levels Leighton Park School

**Please introduce yourself.**  
My name is Wezi Mzumara, I am a cocoa farmer and chocolate maker. Before COVID-19, I was an event manager, publicist and accessories designer.

**Aside from being the Founder of Kwanza Cocoa, what else do you do as an entrepreneur?**  
Aside from being the founder of Kwanza Cocoa, I am also the co-founder of Mzuzu Fashion Week which is an event that provides a platform to designers, models and artisans to promote their brands. Mzuzu Fashion Week also helps to influence the use and widespread acceptance of products from the textile industry in Malawi. I ran the

Fashion Week for the first five years then handed over to my co-founder in 2020, I will probably take over again in 2025.

**Can you tell us about Kwanza Cocoa?**  
Kwanza Cocoa was established in 2010. My parents had planted 5 cocoa trees on their farm and they wanted me to pursue farming as well since Malawi is a country that heavily relies on agriculture. I usually like to do something different that no one else is doing so that's how I ended up as a cocoa farmer. Cocoa is a high-value product so initially, the plan was to export cocoa beans from Malawi but then the pandemic happened and these

plans were derailed. Cocoa is generally new to Malawi so we are trying to develop an industry that's not spoken about but cocoa has been farmed in Karonga for years. We basically create a market for farmers while also adding value to their lives locally.

**Why did you establish Kwanza Cocoa?**  
I was motivated to start Kwanza Cocoa because who doesn't like chocolate? I figured that this is something everyone loves and they will be interested in it. I'm also the type of person that likes to disrupt the market so I thought this was the best way to do that. I actually started off trying to make

chocolate in a blender because that is what I was coming across on the internet when I was doing my research. I didn't realize it would be as scientific as it turned out to be. I had to learn basic food science and also basic engineering because when the machines break down I'm the one that has to fix them.

**What makes Kwanza Cocoa chocolate unique as compared to other chocolates?**  
What makes us unique is the fact that we are grown and crafted in Malawi. We are also making chocolate that is relatable in the African context and we are beginning to launch products that are solely African such as the Gondolosi chocolate. We are re-popularizing African products in a very commercial way. Additionally, we are building a sustainable supply chain in Malawi so we produce the chocolate ourselves. We work with women and the youth by offering them free seedlings that they can plant around their kitchen and bathing area so that they can water them as they wash dishes and carry out other household chores. So five years down the line, their trees will be bearing fruit and they will be able to

generate an income indirectly.

**What are some challenges you have faced and how did you overcome them?**  
One of the challenges is that as an entrepreneur you have to become your own accountant, marketer and other positions. This can be very difficult because it requires a lot of time and dedication. So for me, although I have a professional background in marketing, I always ask for help when I feel stuck and I think that's very important in every business. I used to manage all of Kwanza Cocoa's accounts but now I outsource.

**What has been your proudest moment since the establishment of Kwanza Cocoa?**  
My proudest moment hasn't happened yet but it's coming soon. There's something we're working on in the pipelines which I can't talk about right now so just be on the lookout for that.

**What are your future plans?**  
Between Christmas and February, we will be launching Tseketseke chocolate because we received such great feedback after we launched the Gondolosi flavour.

A lot of people were interested in how we managed to incorporate this African herb into chocolate. We are hoping to get it on the shelves by next year.

**Where can people buy Kwanza Cocoa chocolate?**  
You can buy Kwanza Cocoa chocolate from our outlets in Lilongwe at Farmer's Harvest and Kumudzi in Bunda. We also have a new outlet in Blantyre which is Healthify. If you are in Mzuzu you can place your orders and we will deliver the chocolate to you.

**Do you have any advice for entrepreneurs?**  
My advice is less talk and more action which is a motto I have used during my journey as well. I think we can achieve so much if we focus more on doing rather than talking about something. I would also advise them to talk to people that are in the same industry because it is very important to share ideas. Collaboration makes being an entrepreneur less challenging. In conclusion, I strongly believe in the saying that 'No man is an island' so always ask for help when you are feeling overwhelmed.



Since 2013, Kwanza Cocoa has been dedicated to creating a sustainable supply chain of cocoa through its plantation in Luwazi, Nkhata Bay and creating a series of cocoa products that have been grown & crafted in Malawi. Kwanza Cocoa began their journey of value addition of cocoa products in July, 2021 to create a single origin craft chocolate with cocoa beans from their farm.

# Innovations

Innovations is a section that highlights a new idea by Malawians and how it's likely to improve lives of the community.

## BIOGAS SUSTAINABLE ENERGY



Founded by Clement Kandodo, EcoGen Limited Malawi is a multi-award winning business that was established in 2021 to provide technically advanced and sustainable biogas solutions for the production of renewable biogas energy and fertilizer to small farmers to reduce food shortage, poverty, and climate change. EcoGen promotes a world where waste is a resource and farmers are empowered and productive. They design, produce, distribute, sell, and install small and medium biogas systems to convert waste (agriculture or home waste) into biogas energy and fertilizer. The company distributes small-scale biogas technologies to convert agricultural waste into a sustainable source of fuel and fertilizer for Malawi's farming-dependent rural households. Its mission is to provide rural populations with safe, affordable, and efficient cooking and heating fuels.

80% of Malawians depend on farming to earn a living, yet over half of the country's 18.6 million people live below the poverty line. Hence, the company's bigger goal is to combat food insecurity, poverty, and climate change. Kandodo observes that the agriculture sector is highly vulnerable to external shocks, particularly climate change. Although it is difficult to have the desired impact, government is still trying to boost agriculture, through the affordable inputs subsidy program, and other programs.

Rural Malawians' dependence on charcoal and firewood has contributed to declining forest cover. In biogas, there is an opportunity to bring better technologies that would be of greater benefit to farmers, including [supporting] climate adaptation.

Biogas is a colourless combustible gas that is produced by

the biological breakdown of organic matter; occurring in the absence of oxygen. The biogas comes from 'biogenic materials' and it is generated from biodegradable materials such as biomass, cow dung green waste, and agricultural residue such as cassava, sugar cane, etcetera. Biogas comprises a mixture of different gases, mainly methane, carbon dioxide and other gases, including hydrogen. The gas is produced by bacteria that occur during the bio-degradation of organic materials under anaerobic conditions. Biogas has an elevated methane content which makes it an attractive source of energy.

### Sistema

This system is used in the production of biogas and fertilizer. Initially, five bags of cow dung are fed into the bag that is placed in a 90cm deep pit, where it is exposed to sunlight. The bag is located not more than 30 metres away from the point of use, as it is a low-pressure gas. After two to six weeks, daily feeding of 25-30 litres of food waste or 45-60 litres of animal dung is recommended, depending on the size of the system. The animal dung or food waste is mixed with water before feeding the bag. The digestion process yields biogas and liquid fertilizer, known as Brown Gold, which can be used to fertilize plants and treat the roots of plants. The fertilizer can also be diluted with water before application and also mixed with animal feed to help animals grow healthy. Furthermore, it can be combined with other substances to produce pesticides. On average, the system can produce up to 100 litres of fertilizer every day.

The gas used for cooking and heating consists of water,

hydrogen sulphur, carbon dioxide, and methane. To prevent water accumulation in the pipes, the pipes are lifted to send the water back into the system. A pressure relief valve is used to reduce pressure when the gas has filled the bag. To ensure safety, the system has a desulphurizer or filter with mesh wire inside that needs to be changed twice a month. After filtering, the gas is piped to the kitchen or point of use, where a valve can be opened or closed to regulate the flow of gas to the cooker and the pressure of the gas. To ensure maximum safety, EcoGen provides comprehensive precautionary measures to users and conducts regular customer engagements to ensure their safety and satisfaction. EcoGen also encourages users to actively participate in their safety initiatives and regularly evaluates their safety protocols.



### Benefits

#### 1. Eco-friendly

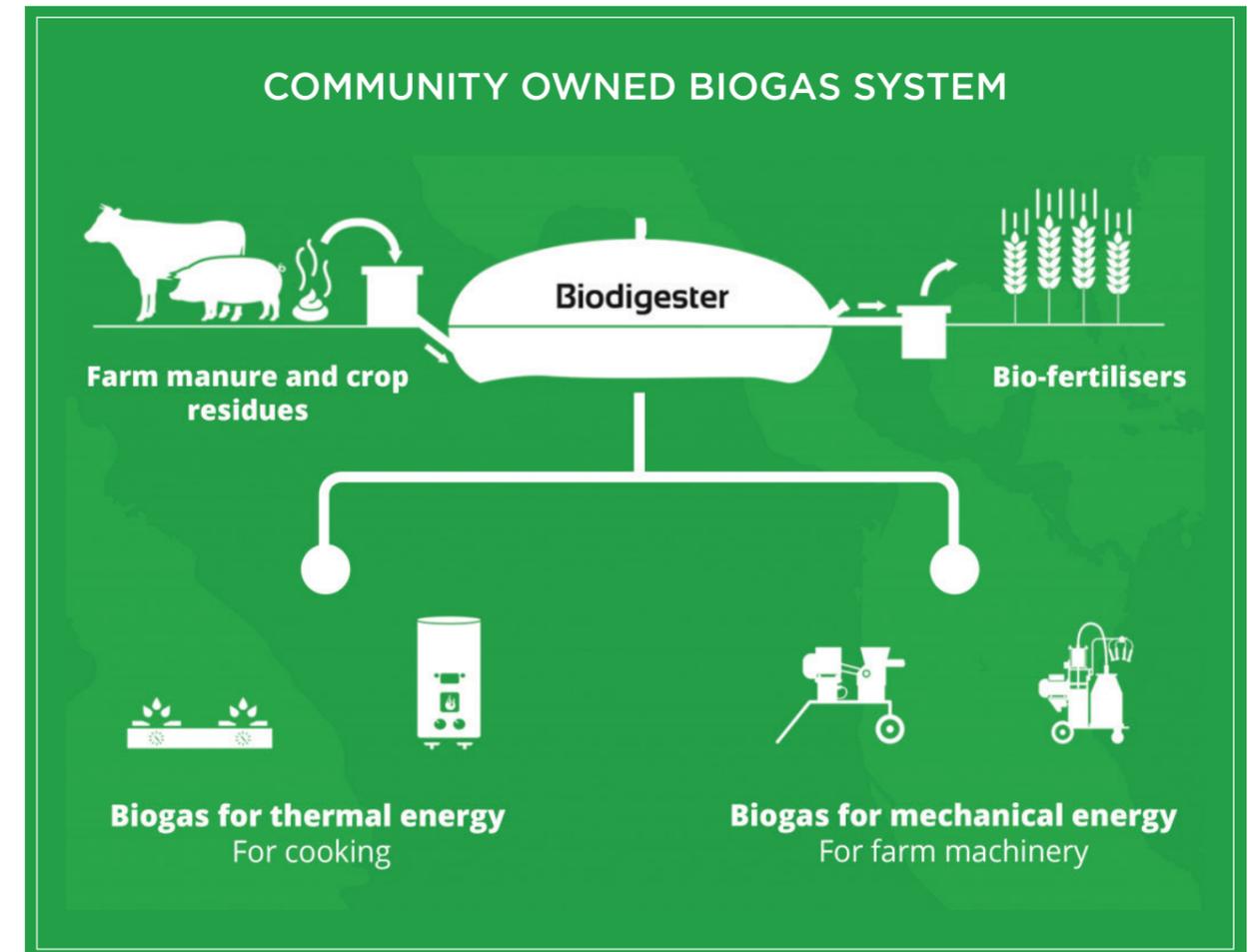
Biogas is a renewable and clean source of energy. The gas that is produced through biodigestion does not pollute the atmosphere. It actually minimises greenhouse emissions. Left in nature, the methane emitted by human and animal waste is a potent polluter—each molecule has 20 times the greenhouse gas potential of Carbon Dioxide. Converting that gas into fuel for clean-burning stoves means less methane is released into the atmosphere.

#### 2. Healthy cooking

In contrast to traditional wood fires, biogas burns a smoke-free flame. This prevents families from being exposed to smoke in the kitchen. This helps to prevent dangerous respiratory diseases. Globally, smoke-related diseases kill 4 million people annually—more than AIDS, malaria, or tuberculosis.

#### 3. Waste Management

Biogas systems create methane cooking gas from the breakdown of animal, agricultural and human waste. When these natural by-products are collected and recycled, less waste runs off into local waterways, resulting in improved waste management.



# BUSINESS PLUS+ TRIP

Is your family looking for a fun and refreshing 1-day getaway? Visit Lynod & Eunice Leisure Farms, an agritourism centre located in Bunda, Lilongwe. The serene farm is the perfect getaway for your family to experience several fun activities like boat riding, swimming, fish feeding, and sport fishing as well as sightseeing. The recently developed farm is only 35km away from Lilongwe.

## FAMILY 1 DAY TRIP to BUNDA



DAY TRIP PLAN



🕒 09:00 am

Begin your journey to Lynod & Eunice Leisure Farms (40 minutes journey by vehicle)

To get to the farm. Take the Bunda road and head towards LUANAR Bunda College. When you reach LUANAR's entrance take the dirt road opposite the gate on your right. Keep on going straight until you find a Y-junction, and keep left. Move for about 1.3km and you will see a brick fence on your left, the fence is where Lynod & Eunice Leisure Farms is. The classic farm opens from 7 am to 6 pm and is open every day. Apart from several activities, you can revel in at the farm, you can also have your party, wedding, or any event there. The splendour of the farm will leave you in awe as you head back home.



🕒 09:40 am

### Arrive at Lynod & Eunice Leisure Farms.

(Entry fee: K1,500 per person)

#### Boat Ride

Enjoy a boat ride that costs K5,000 per person for the 8 people boat and K2,000 per person for the 10 people boat for 15 minutes around the magnificent Jerusalem Island.



#### Jerusalem Island

This man-made island is beautifully designed like the map of the old city of Jerusalem. Tour the island at only K2,000 per person.

🕒 12:00 pm

### Lunch Time at Lynod & Eunice Leisure Farms

The farm offers different kinds of foods, beverages, and snacks. The Chef recommends the Chicken khwasu khwasu which sells at K8,500. Alternatively, you can bring your food and beverages. You can also set up a braai stand which costs K2,000 and K3,000 depending on size. Unfortunately to imbibers, they do not sell alcohol because it is a place for family leisure, however, they allow visitors to bring alcoholic beverages.



CHICKEN KHWASU  
KHWASU  
MK8,500



🕒 02:00 pm

### Activity Options

**Go swimming** Enjoy an afternoon swim in the 4,300m<sup>2</sup> mega pond. Swimming costs K2,000 per person and life jackets are provided.

**Fish Feeding** Visit the fish ponds where you can do exciting activities like fish feeding which will only cost you K1,000 per 1kg of feed.

**Sport Fishing** You may also do sport fishing which costs K5,000 per fishing rod for 30 minutes only. The caught fish can be bought at K1,000 per fish only or you can release it back into the pond if you do not want to buy it.

**Sightseeing** You can take a tour of the farm. Visit the Banana plantations, maize, sugarcane, and soya gardens. You can also see various animals that are on the farm like Ducks, Rabbits, and Chickens

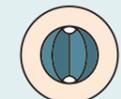


🕒 16:00 pm

### Head back to Lilongwe

#### Ongoing Plans

You have to keep an eye on this facility as it will introduce the following things soon.



Water Balloon Rides



Rollercoaster



Trampolines



Playground



Music Band

# GROW YOUR BRAND

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Invitation Cards | Map Illustrating | Photography



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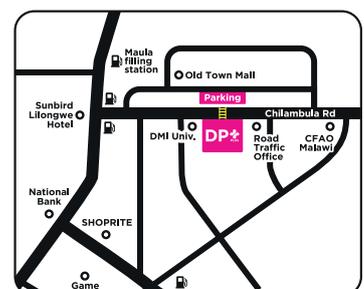
Google Map

### CONTACT INFORMATION

Corporate Mall, Area 4  
P.O. Box 502, Lilongwe  
+265 (0) 998 311 666  
info@designandprintingplus.com

### WORKING HOURS

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