



# THE BUSINESS VOICE

THE VOICE OF THE PRIVATE SECTOR

ISSUE 4: JANUARY 2026



## MALAWI'S CONTINENTAL TRADE PUSH UNDER AFCFTA



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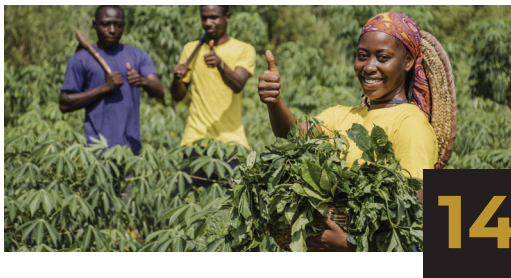
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UNLOCKING MALAWI'S  
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SMES' CAUTIOUS  
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THE POWER OF TRADE ASSOCIATIONS  
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# EDITOR'S *Note*

I am delighted to welcome you to this edition of the Business Voice Magazine, a publication that continues to serve as a vital platform for sharing insights, trends, and strategic perspectives that shape Malawi's business landscape.

This edition places a special spotlight on the African Continental Free Trade Area (AfCFTA)—a landmark agreement that is redefining trade across Africa and opening new doors for Malawian businesses.

As regional integration gains momentum, AfCFTA offers our private sector unprecedented access to a continental market of over 1.3 billion people, fostering opportunities for scale, diversification, and innovation.

Our coverage explores the benefits of AfCFTA for businesses, particularly SMEs, and highlights the policy interventions by government aimed at ensuring inclusive participation. From the development of Malawi's AfCFTA Implementation Strategy to the Guided Trade Initiative and the upcoming MSME Bill, we delve into how these frameworks are shaping a more competitive and connected business environment.

We also bring you first-hand impressions from SMEs who participated in the AfCFTA Business Dialogue during the Malawi International Trade Fair. Their voices—hopeful, candid, and forward-looking—offer a compelling glimpse into the aspirations and challenges of trading beyond borders.

In addition to our AfCFTA focus, this edition features pictorial highlights of MCCI's key activities throughout the year, including the 21st National Agriculture Fair, the Lakeshore Business Summit and the Malawi International Trade Fair. These events continue to demonstrate the vibrancy and resilience of Malawi's private sector.

We also present a mid-year assessment of the business environment, offering reflections on progress made and an outlook for the remainder of 2025. Be sure to review our updated calendar of events, which includes upcoming trade missions, workshops, and policy dialogues designed to empower our members and strengthen regional trade ties.

As we move forward, we remain committed to fostering a business ecosystem that is inclusive, innovative, and globally competitive. AfCFTA is not just a policy—it is a promise of shared prosperity, and MCCI stands ready to help our members seize its full potential.

Thank you for your continued support and engagement. A heartfelt appreciation goes to our contributors whose insights and expertise have enriched this edition. I invite you to explore the pages ahead and discover the opportunities that lie within.

Enjoy the read—and here's to a thriving year!

Enjoy the read!

*Orama Chiphwanya*



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# PRESIDENT'S *Message*

Dear Esteemed Readers,

**A**s we usher in this edition of *The Business Voice* magazine, I am delighted to reflect on a pivotal theme that is shaping the future of trade and enterprise across our continent—the African Continental Free Trade Area (AfCFTA). This transformative agreement is not only redefining how we do business but also reaffirming our collective ambition to build a more integrated, prosperous Africa.

At the Malawi Confederation of Chambers of Commerce and Industry (MCCCI), we recognize AfCFTA as a historic opportunity for our members and the broader business community. It offers access to a market of over 1.3 billion people, encourages industrial growth, and promotes regional value chains. For Malawian businesses—especially our SMEs—AfCFTA is a gateway to scale, diversify, and compete beyond borders.

Throughout the year, MCCCI has actively supported AfCFTA implementation through strategic engagement, policy advocacy, and capacity-building initiatives. We collaborated with the Ministry of Trade and Industry to disseminate Malawi's AfCFTA National Implementation Strategy, ensuring our members understand the roadmap and the sectors prioritized for export growth. We also contributed to the Guided Trade Initiative, which has already enabled Malawian traders to export products such as onions and meat to South Sudan and the DRC.

Our flagship events in the just ended year—particularly the Malawi International Trade Fair and the National Agriculture Fair—served as powerful platforms for AfCFTA awareness. The dedicated AfCFTA Business Dialogue session brought together SMEs, policymakers, and trade experts to discuss

practical pathways for regional market access. The feedback from entrepreneurs was clear: they are eager to trade, but require support in packaging, certification, logistics, and financing. MCCCI is committed to bridging these gaps.

In our advocacy efforts, we continued to engage with government on key policy reforms. We supported the drafting of regulations for the Open Export License under the Control of Goods Act, and contributed to the Non-Tariff Barriers (NTB) study, which will guide future trade facilitation strategies. These interventions are essential to ensure that our businesses can trade freely and competitively across the continent.

Looking ahead, MCCCI will intensify its efforts to empower businesses to fully benefit from AfCFTA. We will host targeted workshops, facilitate trade missions, and strengthen partnerships with regional chambers and trade bodies. Our goal is to ensure that every Malawian enterprise—regardless of size—has the tools, knowledge, and networks to thrive in the continental marketplace.

To our members and partners, I extend my deepest appreciation for your resilience, innovation, and commitment to economic transformation. Your voices have shaped our agenda, and your aspirations continue to inspire our work.

As you explore this edition, I encourage you to reflect on the immense possibilities AfCFTA presents. Within these pages are stories of ambition, collaboration, and progress—proof that Malawi is ready to lead in Africa's new trade era.

May this year bring new opportunities, stronger partnerships, and bold strides toward regional integration.

Warm regards,

*Dr. Wisely Phiri*

President, MCCCI



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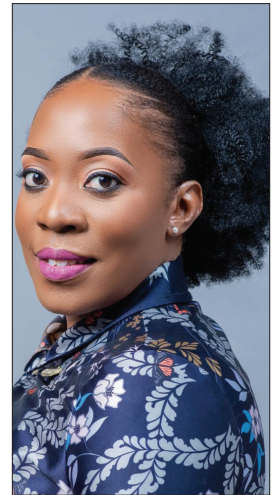
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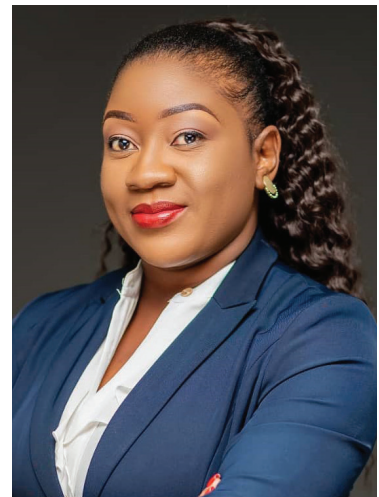
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# MALAWI'S CONTINENTAL TRADE PUSH UNDER AfCFTA



**A**s Africa's most ambitious trade framework gains momentum, Malawi is steadily carving out its place within the African Continental Free Trade Area (AfCFTA). From policy to practice, the country is transitioning from being known primarily for its traditional exports to becoming a serious contender in value-added production, digital services, and regional trade leadership.

In this exclusive interview, Principal Secretary in the Ministry of Trade and Industry Mr. Wiskes Nkombezi shares insights on Malawi's evolving trade identity, key developments since ratifying AfCFTA, lessons from regional blocs, and how the government is

preparing businesses—large and small—to compete across Africa.

**Q.** How would you describe Malawi's current trade identity within Africa—are we known more for our exports, our innovation, or our potential?

**A.** Malawi is gaining recognition for its strong potential in agriculture, agro-processing, and services. While traditional exports like tobacco, tea, and sugar remain important, there is growing momentum in new sectors such as horticulture, groundnuts, and macadamia, as well as in digital services and youth-led businesses. With a young population, rich cultural assets, and a strategic location in Southern Africa, Malawi is well-positioned to benefit from the AfCFTA. The country has the opportunity to shift from exporting raw materials to becoming a regional hub for value-added products and services.

**Q.** What has been the most exciting or promising development in Malawi's trade landscape over the past years?

**A.** One of the most promising developments in Malawi's trade landscape is the strategic momentum toward export diversification and industrial transformation. This includes the ratification and operationalization of AfCFTA, which has opened new trade corridors and opportunities for value addition. But beyond AfCFTA, Malawi has made progress in areas such as strengthening agro-processing, especially in products like soya, macadamia, and legumes; Investments in trade facilitation infrastructure such as One Stop Border Posts (OSBPs) and National Single Window (NSW) and other digital customs systems; growing interest in non-traditional sectors like tourism, mining, fisheries, and digital



services; and increasing focus on SME competitiveness, through targeted training, access-to-market programs, and support for women and youth-led enterprises.

**Q.** What lessons have we learned from our participation in regional blocs like SADC and COMESA that can inform our AfCFTA strategy?

**A.** Currently, Malawi's major intra-Africa export destinations include Tanzania, South Africa, Zimbabwe, Kenya, and Zambia. This pattern is significant because it shows that Malawi exports more to countries with which it already shares Free Trade Agreements (FTAs) under SADC and COMESA. This underscores why trade integration is crucial for expanding market access, reducing trade costs, and boosting competitiveness.

Thus, our experience in SADC and COMESA has demonstrated the value of regional integration, particularly in promoting harmonized standards, cross-border infrastructure development, and a larger, more predictable market for Malawian goods. However, persistent non-tariff barriers, high trade facilitation costs, and slow implementation of commitments have limited the full potential of these blocs.

Therefore, the key lesson is that regional integration works best when supported by strong institutional coordination, active private sector participation, and effective trade facilitation measures. These insights are directly shaping Malawi's strategy under the AfCFTA and therefore, we approach the continental integration not only with ambition but also with practical mechanisms to overcome the challenges that have been obstructing our earlier regional experiences.

**Q.** How has Malawi's trade performance evolved since ratifying AfCFTA, and what gaps still need to be addressed?

**A.** Since ratifying the AfCFTA, Malawi has made steady progress toward positioning itself to benefit from continental trade opportunities. While actual trade volumes

under the AfCFTA remain modest, largely due to low industrial capacity, infrastructure gaps, limited financing, and payment system inefficiencies, important building blocks are being put in place. For instance, the Reserve Bank of Malawi has already joined the Pan-African Payment and Settlement System (PAPSS), laying the groundwork for smoother cross-border transactions.

On the institutional front, the Ministry together with relevant agencies is working tirelessly to prepare and expose the private sector to new markets. For instance, we have consistently participated in the Intra-African Trade Fair (IATF) and Biashara Africa platforms with the private sector, and organized capacity-building and awareness sessions to ensure that Malawian traders understand AfCFTA rules and procedures. These initiatives are helping to expand horizons for Malawian exporters and build the confidence required to compete regionally and continentally.

**Q.** What is Malawi's roadmap for full AfCFTA implementation, and how are we preparing our businesses to compete continentally?

**A.** Malawi's roadmap for full AfCFTA implementation is already in motion, with clear focus areas to ensure our businesses can compete and thrive at the continental level. Key actions underway include:

- Implementing the National AfCFTA Implementation Strategy, with deliberate focus on the prioritised sectors of agro-processing and manufacturing, where Malawi has strong comparative and competitive potential;
- Building capacity for exporters, particularly SMEs, through targeted training on AfCFTA trading procedures and processes covering issues of compliance, documentation, quality standards, and market requirements;
- Digitizing trade processes to enhance efficiency, transparency, and reduce costs along the trade value chain;

· Exploring opportunities in carbon trading and climate markets, supporting sustainable trade practices while tapping into new green finance mechanisms;

· The Ministry is also conducting market intelligence studies to identify off-takers across Africa and actively exposing Malawian private sector players to buyers through platforms such as the Intra-African Trade Fair (IATF), Biashara Africa, and bilateral trade engagements. These initiatives are helping to build networks, unlock demand, and secure new markets for Malawian goods and services.

The government is doing its part by creating the enabling environment and linking businesses to opportunities. The onus now also lies with the private sector to be more aggressive, innovative, and responsive in leveraging the AfCFTA framework. With strong government support and growing market access, Malawi is well positioned to transform its continental trade performance and expand its export base.

**Q.** How do we ensure that AfCFTA does not just benefit large enterprises, but also empowers SMEs and rural producers?

**A.** To ensure that AfCFTA benefits not only large enterprises but also SMEs and rural producers, the following is being done:

- Enhancing access to finance for SMEs and cooperatives through facilities such as the National Economic Empowerment Fund (NEEF) and the Export Development Fund (EDF), enabling small businesses to scale up production and participate in export markets;
- Entering into streamlined trade regimes (STR) with neighbouring countries such as Tanzania, Mozambique, and Zambia, which simplify border procedures and lower transaction costs for smaller traders who are often most affected by cumbersome cross-border processes;
- Promoting cooperative models and business clusters,

especially in rural areas, to strengthen collective bargaining power, reduce costs, and improve competitiveness;

- Providing targeted training and capacity-building programs on AfCFTA rules of origin, standards, compliance, and market entry requirements tailored to SMEs and smallholder producers;

- Facilitating timely access to trade information, ensuring that rural producers and SMEs can make informed decisions about potential buyers, pricing, and demand trends; and

- Investing in rural infrastructure and logistics, supported by targeted incentives, to integrate more inclusive players into AfCFTA value chains.

Through these initiatives, the Ministry of Trade and Industry is ensuring that the AfCFTA becomes a driver of inclusive growth.

**Q.** What has been Malawi's experience with the Guided Trade Initiative so far—what products or sectors have been prioritized?

**A.** While actual shipments are yet to commence, Malawi has made significant progress in building readiness and positioning exporters to seize opportunities under AfCFTA. Importantly, the AfCFTA Secretariat has already assessed and certified Malawi as ready to trade, marking a critical milestone in our integration journey. The Ministry in collaboration with MCCI and MITC is now moving beyond awareness to actively motivating the private sector to flag off consignments under AfCFTA, targeting markets across Africa and not just within our traditional regional blocs of SADC and COMESA. This represents a shift toward deeper continental integration and market diversification.

Priority sectors identified under the GTI include Macadamia, leather products, soya, groundnuts, textiles, processed foods, tea, and horticulture. These products also reflect Malawi's comparative advantages in agriculture and agro-processing, while also aligning with value-added industrialization goals.

The Ministry has complemented this sectoral focus with training, capacity building, and market intelligence efforts to ensure exporters understand AfCFTA rules of origin, compliance requirements, and buyer expectations.

Looking forward, Malawi's GTI participation will serve as the launchpad for broader continental trade engagement. By combining readiness certification with strong private sector mobilization, Malawi is poised to transform its AfCFTA commitments into real export gains, expanding market horizons for Malawian products well beyond the sub-regional level.

**Q.** How is GTI helping us test and refine our readiness for AfCFTA's broader trade liberalization goals?

*This preparatory phase helps identify knowledge gaps, institutional challenges, and logistical constraints that need to be addressed before actual trade can commence. These trainings are facilitating dialogue between government agencies and the private sector, enabling Malawi to build coordinated strategies for trade facilitation and capacity building.*

**A.** The Guided Trade Initiative (GTI) plays a crucial role in preparing the country for future AfCFTA trade activities. Malawi is conducting training and awareness sessions to familiarize exporters, with AfCFTA rules, trade documentation, and compliance requirements.

This preparatory phase helps identify knowledge gaps, institutional challenges, and logistical constraints that need to be addressed before actual trade can commence. These trainings are facilitating dialogue between government agencies and the private sector, enabling Malawi to build coordinated strategies for trade facilitation and capacity building.

More importantly, this process has enabled the Ministry to interact closely with the private sector, creating an ongoing feedback loop that helps assess real levels of readiness on the ground. These interactions are essential for identifying gaps whether in institutional capacity, logistics, or market preparedness and designing corrective measures in real time.

**Q.** What support systems are in place to help Malawian businesses take advantage of GTI opportunities, especially in logistics, compliance, and market access?

**A.** Malawian businesses are being supported through a range of coordinated measures. For instance, the Ministry is working closely with development partners and private sector organizations in implementing export readiness programs that equip businesses with the knowledge and tools they need to comply with AfCFTA requirements.

On the facilitation side, Malawi has invested in OSBPs, NSW, Coordinated Border Management approaches

to managing borders in order to streamline procedures, ease congestion and enabling faster, more predictable clearance of goods, hence, facilitating seamless trade flows.

The Ministry is also working with institutions such as the MCCI and the Malawi Investment and Trade Centre (MITC) to connect exporters directly with regional buyers and off-takers. Through these partnerships, Malawian firms are gaining visibility in platforms such as trade fairs, bilateral business forums.

**Q.** What role does the Ministry see for the private sector in shaping Malawi's AfCFTA strategy and execution?

**A.** The Ministry sees the private sector as a central partner in both shaping and implementing Malawi's AfCFTA strategy. Businesses are the primary drivers of trade, so their insights, investment decisions, and innovation directly influence the success of regional integration efforts.

Private sector players play a key role by providing practical feedback during trade policy formulation, negotiations, and implementation, ensuring that strategies remain realistic, business-friendly, and responsive to market realities. They also contribute valuable market knowledge and real-time data, which inform sector prioritization, export development strategies, and measures to enhance competitiveness.

Through investments in value addition, production, and cross-border expansion, the private sector directly supports AfCFTA's broader goals of industrialization, economic diversification, and inclusive growth.

To facilitate this partnership, the Ministry works closely with MCCI and other organizations representing private traders. Through these collaborations, we offer training, trade facilitation support, and compliance guidance, while also enabling these institutions to cascade knowledge to SMEs and rural businesses, ensuring that the benefits of AfCFTA are widely shared across the economy.

**Q.** How can government and business collaborate more effectively to build regional value chains and improve competitiveness?

**A.** Effective collaboration between government and business is critical for building regional value chains and improving Malawi's trade competitiveness under AfCFTA. Key approaches include

- Establishing regular platforms where government and private sector players, including SMEs, industry associations, and exporters, can jointly discuss trade barriers, investment needs, and policy priorities.
- Develop sector-specific value chain strategies co-led by ministries and private sector actors (e.g., agro-processing, textiles, mining), this will help identify investment gaps, promote specialization, and coordinate supply chain development across borders.
- Government to prioritize infrastructure (roads, energy, cold chains, industrial parks), while business can co-invest or anchor these developments.
- Collaborate on technical and vocational education to align workforce skills with industry demand - public-private innovation hubs can also boost research and development and product development to meet regional standards.
- Work together to expand export credit facilities, de-risking tools, and platforms for trade data sharing as this can help businesses identify viable opportunities within the region and scale up operations.
- Malawi's public and private sectors should co-host or co-participate in regional trade fairs, B2B events, and AfCFTA trade missions to promote Malawian products and attract partnerships.
- Government must lead reforms in customs, licensing, and standards enforcement, while businesses provide feedback on operational bottlenecks. This two-way engagement will help build a more efficient trade environment.

**Q.** What policy reforms or incentives are being considered to make Malawi a more attractive trade partner under AfCFTA?

**A.** The government is focusing on branding and marketing Malawian products, promoting them through participation in continental expos, trade fairs, and B2B platforms. These efforts help raise awareness of Malawi as a reliable supplier, highlight the quality and diversity of local products, and attract potential buyers and investors.

Trade facilitation reforms including improvements in customs processes, licensing, standards enforcement, and OSBPs are also being implemented to make cross-border trade faster, more predictable, and less costly for exporters. Further, we are strengthening intellectual property rights and quality standards to meet regional expectations and carrying ongoing reforms in logistics, energy, and digital infrastructure which are central to supporting trade expansion.





# THE \$3.4 TRILLION AFCFTA OPPORTUNITY MALAWI CANNOT AFFORD TO MISS



**MAYESO MSOKERA**  
International Trade Expert

**T**he African Continental Free Trade Area (AfCFTA) has now moved decisively from being a policy aspiration to operational reality. State Parties such as Egypt, Ghana, Kenya, and South Africa have already recorded trade flows under AfCFTA protocols, signalling a clear transition from

vision to implementation.

By September 2025, more than 8,000 certificates of origin had been issued across ten participating countries, a tangible evidence that intra-African trade is no longer an ambition but a growing reality.

As this momentum gathers pace across the continent, Malawi faces a critical question. Will we claim our rightful place in this continental trade, or risk being left behind?

Understandably, some Malawian producers, particularly Small and Medium Enterprises (SMEs) have voiced concern. Will regional integration expose us to a flood of cheaper imports? Will stronger economies crush our smaller industries?

These are valid fears but not new ones. History and international trade theory has already answered these questions. Around the world, protectionism has repeatedly proven riskier than an offensive approach to international trade. Economies that isolate themselves

tend to stagnate, suffer higher consumer prices, and contend with unregulated informal trade. On the other hand, those that open strategically through preferential agreements such as the AfCFTA build competitiveness, attract regional investment, and unlock jobs.

But Malawi is no stranger to regional integration. We have been a committed member of COMESA and SADC for decades, reaping benefits from regional trade arrangements. The AfCFTA is not a departure but a natural progression of this journey. Yes, defensive policies may feel safe in the short term, but it locks economies into stagnation, may delay but not stop competition, and most importantly denies us access to new markets across Africa.

## Malawi's Export Potential Under AfCFTA

Malawi is not entering the African Continental Free Trade

Area (AfCFTA) empty-handed. The country already produces a diverse range of goods and services that are in strong demand across Africa's 1.4 billion consumer market. Backed by strategic frameworks such as the AfCFTA National Implementation Strategy, the National Export Strategy II, and the Malawi 2063 Vision, the government has identified key sectors with significant export potential that position Malawi to thrive under the continental agreement.

Agriculture and agro-processing remain central to Malawi's export ambitions. While traditional crops like tobacco, tea, sugar, and coffee continue to anchor the sector, there is growing momentum to diversify into high-demand products such as oilseeds, pulses, rice, seed maize, legumes, and fisheries. These commodities not only meet nutritional needs across the continent but also offer opportunities for value addition and rural economic empowerment.

In the manufacturing space, Malawi is poised to tap into Africa's rising demand for affordable, value-added goods. Products such as beverages, wood items, plastics, and packaging materials are increasingly sought after in regional markets. With the right investment in production capacity and quality standards, Malawian manufacturers can become competitive suppliers across the AfCFTA bloc.

The services sector also presents promising export avenues. Tourism, telecommunications, financial services, accountancy, engineering, and other professional business services are gaining traction, especially as Malawi's ICT infrastructure continues to evolve. These services not only generate foreign exchange but also create high-value jobs and foster innovation.

As AfCFTA implementation deepens, Malawi's export potential will depend on how well it leverages these sectors, strengthens its trade facilitation systems, and supports businesses—particularly SMEs—in meeting regional standards and accessing new markets. With the right mix of policy support, private sector engagement, and strategic investment, Malawi is well-positioned to become a dynamic player in Africa's integrated trade future.

With fertile land, abundant natural resources, and a growing services base, Malawi is well positioned to supply both traditional and new markets in North, West, and Central Africa markets which were previously inaccessible due to lack of preferential market access agreements.

## The AfCFTA Guided Trade



*In the manufacturing space, Malawi is poised to tap into Africa's rising demand for affordable, value-added goods. Products such as beverages, wood items, plastics, and packaging materials are increasingly sought after in regional markets.*

### Initiative (GTI)

While AfCFTA entered into force in 2021, operational trade lagged due to protracted negotiations on rules of origin and other protocols. To accelerate implementation, the AfCFTA Secretariat launched the Guided Trade Initiative (GTI) in October 2022. The GTI is there to facilitate real trade transactions in a guided manner by targeting selected products such as tea, horticulture, car batteries, and ceramic tiles; supporting businesses with customs procedures, rules of origin, and product standards compliance.

Malawi already applied to join the GTI, underwent assessment and was found eligible following the adoption of the Goods Market Access Offer and Schedule of Commitments in Services by the AfCFTA Council of Ministers. Institutional readiness is also in place. For instance, agencies including the Ministry of Trade and Industry, MRA, MBS, MITC, and MCCI are working in coordination to implement the AfCFTA. Thus, the foundation is now set and the next and most important step lies with the private sector, which must seize the opportunity to move Malawian goods and services across African borders.

Malawian businesses must not stand back while others take the lead. It is important to take part in continental trade fairs and platforms such as IATF 2025 and Biashara Africa 2025 in order to build networks, secure trade deals, and position Malawi on the continental stage. The AfCFTA is no longer a policy debate but rather a reality. Producers, exporters, and service providers must now look north, south, east, and west, because the market is no longer just domestic.

If you are a potential or existing exporter, now is the time to join the GTI. Under the AfCFTA, the choice is clear. Presence or absence, trading or trailing.

Malawi is not too late, but the train has already left the station.

The question remains, will we watch it pass, or will we claim our rightful seat on it?

# UNLOCKING MALAWI'S POTENTIAL IN AfCFTA TRADE IN SERVICES



**BLESSINGS KALULU**  
Economist-Malawi  
Confederation of  
Chambers of Commerce  
and Industry

**T**he African Continental Free Trade Area (AfCFTA) stands as one of the most ambitious trade liberalization efforts in the world. Officially launched in January 2021, AfCFTA aims to create a single African market, enabling the free flow of goods and services across 55 countries, encompassing a population of over one point four billion and a combined GDP exceeding 3.4 trillion United States dollars.

By eliminating tariffs and non-tariff barriers, the initiative is poised to boost intra-African trade and enhance industrial competitiveness across the continent.

While much of the focus has been on the movement of goods, the real untapped potential lies in the trade in services. The service sector already contributes an estimated 54 percent to Africa's GDP, yet trade in services remains underutilized. Currently, services account for only 22 percent of intra-African trade and a mere two percent of global service exports. This gap presents a significant opportunity for countries like Malawi to reposition themselves within the continental market.

Malawi's economic structure mirrors this continental trend. Services contribute more than half of the country's GDP, yet exports in this sector remain modest—hovering around sixteen



percent of total exports. Moreover, Malawi's trade in services is heavily skewed toward partners outside Africa. According to World Trade Organization (WTO's) Balanced Trade in Services data, 98 percent of Malawi's service exports go to non-African countries, while ninety-seven percent of imports come from outside the continent.

Within Africa, South Africa, Egypt, and Nigeria are Malawi's primary service trading partners, likely due to bilateral arrangements or the sophistication of their service sectors. Malawi's service exports are largely concentrated in traditional areas such as tourism and transport.

A breakdown of selected service sectors shows steady contributions to GDP. Transportation and storage services contribute four point six percent, accommodation and food services one point four percent, information and communication six point six percent, financial and insurance activities seven point one percent, and professional and

support services one point three percent (MoFA, two thousand twenty-five projection). These figures highlight the growing importance of services in Malawi's economy and the need to harness their export potential.

AfCFTA's Protocol on Trade in Services offers a timely opportunity to unlock this potential. The protocol aims to create a predictable and consistent regulatory framework across member states, progressively liberalize trade in services, and enhance competitiveness. It recognizes four modes of service delivery: cross-border supply, consumption abroad, commercial presence, and movement of natural persons. These modes cover everything from telecommunications and tourism to banking and consultancy.

Negotiations under AfCFTA have prioritized five service sectors: financial services, business services, communication services, transport services, and tourism. These sectors



are considered critical for economic growth and structural transformation. They serve as inputs into nearly all economic activities and are essential for delivering social services, promoting inclusive development, and driving industrialization.

The timing of this initiative aligns with global trends toward automation and digitalization. As service delivery becomes more feasible and cost-effective through technology, countries like Malawi can leverage digital transformation to make trade in services more seamless, inclusive, and competitive.

Recognizing the varying levels of development across the continent, the protocol includes a Special and Differential Treatment provision for Least Developed Countries. This ensures that countries like Malawi can participate meaningfully in services trade through flexibilities such as transitional periods, technical assistance, and capacity-building support.

Malawi's preparedness to seize these opportunities is evident in its alignment with the National Export Strategy II, which also identifies key service sectors for export growth. However, unlocking this potential requires targeted reforms and investments.

First, regulatory reform is essential. Malawi's services sector is currently constrained by fragmented policies and overlapping mandates across ministries and agencies. Streamlining these frameworks will improve coherence, strategic planning, and enforcement.

Second, diversification is critical. Malawi's reliance on travel services makes the economy vulnerable to external shocks. A robust diversification strategy should focus on developing regional value chains in modern services such as ICT, finance, and professional services.

Third, innovation must be prioritized. Establishing incubation hubs and entrepreneurial support systems will nurture startups and drive creativity, job

*Malawi's preparedness to seize these opportunities is evident in its alignment with the National Export Strategy II, which also identifies key service sectors for export growth. However, unlocking this potential requires targeted reforms and investments*

creation, and long-term transformation in the services sector.

Fourth, skills development is vital. Competitiveness in services depends on specialized competencies in areas such as trade financing, export execution, digital transformation, and logistics. Financial literacy, especially among women and youth, is also key to expanding access to digital financial services.

To truly benefit from AfCFTA's trade in services, Malawi must invest in strengthening the capabilities of both existing and emerging service providers. With the right mix of policy reform, innovation, and capacity-building, Malawi can position itself as a competitive player in Africa's evolving service economy.

# THE NEW WAVE OF BUSINESS UNDER AfCFTA



**TAWONGA MALUWA**  
Trade Policy Advisor-GIZ

The term African Continental Free Trade Area (AfCFTA) continues to generate a great buzz in business circles across Africa and regions beyond. The AfCFTA agreement is a historical opportunity to unlock Africa's economic potential, and it aims to create a single market, reduce trade barriers and simplify cross-border trade.

This allows access to a market of over 1.3 billion people with a value of trade that is estimated at \$275.7 billion by 2045. The architecture of the AfCFTA is designed to enhance intra-African trade, which currently accounts for only a small percentage of total trade on the continent with most countries trading

more with the rest of the world.

One of the most important aspects of the AfCFTA is its coverage of both goods and services. Traditionally, trade discussions often focus heavily on physical goods. AfCFTA, however, recognizes that services are not only enablers of trade but powerful revenue generators in their own right. Apart from tariffs being eliminated on 90% of goods, reducing costs and increasing competitiveness across industries such as agriculture, manufacturing, and textiles the AfCFTA is committed to liberalizing service trade. Sectors like finance, communication, transport, business and tourism are liberalized already. This dual focus is essential because goods and services are interconnected; for example, efficient logistics (a service) is critical to moving goods competitively across borders, while manufacturing requires financial and ICT services to thrive.

The AfCFTA agreement does not only include protocols on trade in goods and services, it also includes other protocols that provide a reliable backbone of the agreement. These protocols cover digital trade, investment, intellectual property rights, and competition policy, and are supported by annexes that outline technical standards and procedures. For businesses, this means clearer rules of engagement, stronger protections, and a more predictable environment for expansion and investment.

Regional Value Chains (RVCs) play a pivotal role in AfCFTA's success. These interconnected production networks are the engine that can transform Africa's trade landscape. By allowing countries to specialize in different stages of production, whether sourcing raw materials, processing intermediate goods, or assembling final products, RVCs create efficiencies that individual countries could not achieve alone. They hold immense potential to catalyse productive transformation and enhance competitiveness. increasing manufacturing of value-added products and increasing the consumption of African products. RVCs and integration among its regional economic communities is key to Africa's efforts to industrialize and develop.

Digital trade is emerging as one of the most dynamic frontiers under the AfCFTA, offering businesses the chance to scale across borders like never before. The agreement is unlocking opportunities for e-commerce platforms to access new markets and for online service providers to reach millions of consumers across the continent. A critical enabler of this shift is the Pan-African Payment and Settlement System (PAPSS), which allows businesses to make and receive payments in local currencies, reducing costs and reliance on hard-to-access foreign exchange. Yet, to fully realize these opportunities,



Africa must continue investing in digital infrastructure, skills development, and ensure interoperability of systems. Research, innovation, and strong public-private partnerships will be essential to harness the full power of the AfCFTA's digital promise.

We however must face the reality that trading within Africa is not without its challenges. Businesses must be aware that

challenges such as regulatory differences, infrastructure gaps, and capacity constraints remain significant barriers to seamless trade. However, these challenges are not undefeatable. Innovative solutions, especially those that integrate digital tools and regional cooperation, can bridge many of these gaps. The private sector has an important role to play in driving these changes, while governments must continue to create enabling environments that foster investment and growth.

Through funding from the German Federal Ministry for Economic Cooperation and Development the GIZ Support Programme to the AfCFTA was designed to drive the effective implementation of this landmark agreement in Malawi. The project supports both Malawi's participation in AfCFTA negotiations and the translation of commitments into tangible national implementation efforts. It works in close coordination with the GIZ More Income and Employment in Rural Areas (MIERA III) programme, ensuring synergies between trade policy and economic development. The support is centred on operationalising Malawi's national AfCFTA implementation strategy and building the institutional structures needed to advance intra-African trade.

It is now time for us to move the AfCFTA from board rooms and conference halls to implementation and actual trade across our borders. The private sector: producers, investors, innovators, and traders must seize the opportunities presented, while governments focus on providing the policy support and infrastructure required to make trade easier. Together, these efforts can transform the AfCFTA from a visionary document into a dynamic force that reshapes Africa's place in the global economy. AfCFTA is more than an agreement; it's a call to action. For those willing to innovate, collaborate, and invest, it represents the chance to be part of Africa's most exciting economic chapter yet.

*One of the most important aspects of the AfCFTA is its coverage of both goods and services. Traditionally, trade discussions often focus heavily on physical goods. AfCFTA, however, recognizes that services are not only enablers of trade but powerful revenue generators in their own right.*

# SMES' CAUTIOUS TAKE ON AFCFTA

STAFF REPORTER



The 35th Malawi International Trade Fair hosted in May 2025 was more than a showcase of products and services—it was a platform for bold conversations about the future of trade. Among the most anticipated sessions was the AfCFTA Information Session, where small and medium enterprises (SMEs) gathered to explore what the African Continental Free Trade Area means for their businesses.

The session, hosted by MCCI in collaboration with the Ministry of Trade and Industry, brought together entrepreneurs, policymakers, and trade experts to unpack the opportunities and challenges of trading across Africa's newly integrated market. With over 1.4 billion consumers and a combined GDP of \$3.4 trillion, AfCFTA promises to reshape how Malawian businesses engage with the continent.

But what did the SMEs themselves have to say?

"We're ready to trade—but we need support." That was the recurring theme among participants. Chikondi Mbewe, founder of a natural skincare brand based in

Blantyre, shared her excitement:

"I've had interest from buyers in Zambia and Tanzania, but I'm not sure how to handle customs, certification, or logistics. AfCFTA is a great idea, but we need practical help to make it work."

"The Dialogue opened our eyes." For many, the session was their first real exposure to the mechanics of AfCFTA. Slyvia Mambelera, a founder of Coming Home Creations, said:

"I didn't know about the Guided Trade Initiative until today. Now I see how I can position my products for export. The Trade Fair gave me the connections—I just need the tools."

"We need financing and packaging support." Several SMEs highlighted the need for affordable credit and export-ready packaging. Fatima Kalua, who runs a honey processing business in Neno, noted:

"My products are good, but I can't afford proper packaging or meet export standards. If government can help with that, we're ready to go continental."

"Digital platforms will be key." With AfCFTA encouraging cross-border service delivery, tech-savvy entrepreneurs saw digitalization as a game-changer. Thokozani Chirwa,

a youth entrepreneur in ceramics, said:

"We need to digitize trade processes. If I can register, certify, and ship online, I'll be able to scale faster. The portal MCCI launched is a great start."

Government officials at the session reaffirmed their commitment to supporting SMEs through regulatory reform, capacity building, and trade facilitation.

The Ministry of Trade emphasized the alignment between AfCFTA and Malawi's National Export Strategy II, noting that sectors like agro-processing, ICT, and professional services are ripe for regional expansion.

On its part, MCCI pledged to continue hosting AfCFTA awareness sessions, matchmaking forums, and training workshops to ensure SMEs are not left behind.

AfCFTA is not just for big corporations—it's for every Malawian entrepreneur with a vision," said Wezi Mungoni, MCCI Director for Membership Development.

As the Trade Fair concluded, the message was clear: Malawi's SMEs are eager, capable, and ambitious. With the right support, they are ready to take their place in Africa's integrated market.

# HARNESSING AfCFTA FOR TRADE EXPANSION

## STAFF REPORTER

Malawi's private sector is entering a new era of opportunity as it begins to harness the African Continental Free Trade Area (AfCFTA) for trade expansion. With the agreement now operational, businesses are shifting from awareness to action—exploring new markets, forming regional partnerships, and aligning their operations with continental demand.

AfCFTA, which unites 55 African countries into a single market of over 1.4 billion people and a combined GDP of more than \$3.4 trillion, offers unprecedented potential for Malawian enterprises to scale beyond domestic borders. For many companies, this is not just about increasing exports—it's about transforming how they produce, compete, and grow.

"We see AfCFTA as a strategic lever for industrial transformation," said a senior executive from one of Malawi's leading agro-processing firms. "It's pushing us to rethink our supply chains, upgrade our standards, and build resilience through regional integration."

Already, several large firms have begun adapting their strategies to meet AfCFTA protocols. Manufacturers are investing in quality upgrades and certification to meet regional standards.

Logistics companies are expanding their networks to support cross-border movement. Financial institutions are rolling out trade finance products tailored to intra-African transactions, while service providers are exploring digital platforms to deliver solutions across borders.

The Ministry of Trade, through its AfCFTA Implementation Strategy (2021–2026), has identified priority sectors for export growth, including agro-processing, textiles, and tradable services.

These sectors are being supported through policy reforms, infrastructure improvements, and targeted capacity-building initiatives. The strategy also aligns with Malawi's MW2063 vision, which prioritizes industrialization, commercialization, and regional integration.

MCCCI has played a pivotal role in translating policy into practice. Through its strategic events such as the Business Leaders Summit, Malawi International Trade Fair and National



Agriculture Fair, MCCCI has created platforms for knowledge exchange, matchmaking, and strategic alignment.

"AfCFTA is not just a continental agreement—it's a call to action," said MCCCI President Dr. Wisely Phiri.

"Malawian businesses must rise to the challenge by investing in innovation, building regional partnerships, and positioning themselves competitively. Trade expansion will not happen by default—it requires deliberate strategy, bold leadership, and a shared vision."

Collaboration has emerged as a key enabler. Malawian firms are being encouraged to form joint ventures with partners in Zambia, Tanzania, and South Africa to co-produce, co-package, and co-market goods. These alliances are poised to help reduce costs, improve efficiency, and build trust across borders. In the financial sector, banks are working with regional counterparts to harmonize compliance frameworks and enable seamless transactions.

Innovation is also driving momentum. Companies are digitizing supply chains, adopting e-commerce platforms, and

leveraging mobile technologies to reach new customers. Service providers in ICT, finance, and consulting are exploring cross-border delivery models, tapping into AfCFTA's Protocol on Trade in Services.

Despite the progress, challenges remain. Export procedures can be complex, and many firms still face barriers in accessing finance, meeting standards, and navigating customs. Government and private sector actors are working to address these gaps through training, technical support, and regulatory alignment.

"We must continue to simplify, harmonize, and digitize," said a senior official from the Ministry of Trade.

"AfCFTA is a long-term journey, and Malawi is committed to walking it with ambition and focus."

As implementation deepens, the message is clear: AfCFTA is not just a policy—it's a platform for transformation. By harnessing its potential, Malawi's private sector can expand its footprint, strengthen its competitiveness, and contribute meaningfully to Africa's shared prosperity.

# THE POWER OF TRADE ASSOCIATIONS FOR SMES: UNLOCKING OPPORTUNITIES AND GROWTH



**WEZI MUNGONI**  
Director, Membership  
Development for MCCCCI



**A**s a small or medium-sized enterprise (SME) owner, navigating the complex world of trade and commerce can be daunting. However, with the support of trade associations like the Malawi Confederation of Chambers of Commerce and Industry (MCCCCI), SMEs can tap into a wealth of opportunities to grow and expand their businesses.

MCCCCI's support for SMEs extends to providing platforms for businesses to connect, innovate, and thrive. Events like the Zomba SME Fair and Farmers' Market, as well as the Malawi International Trade Fair, offer SMEs opportunities to expand their business through partnerships and collaborations. By leveraging MCCCCI's resources and network, SMEs can enhance their competitiveness, build customer confidence, and scale their businesses into regional markets. As a trade association, MCCCCI plays a vital role in empowering SMEs to succeed and contribute to Malawi's economic growth and development.

MCCCCI is harnessing the potential of the Africa Continental Free Trade Area (AfCFTA) to drive commercialization by presenting a vast opportunity for Small and Medium-sized Enterprises (SMEs) to access new markets and fuel growth. Through its proactive role in AfCFTA implementation, MCCCCI is equipping SMEs with critical knowledge on potential markets for Malawian products and guiding

them on how to navigate the AfCFTA's Guided Trade Initiative. In collaboration with the Ministry of Trade and Industry and support from the UNDP, MCCCCI is empowering SMEs to leverage the AfCFTA's vast potential, enhance their competitiveness, expand their customer base beyond borders, and tapping into new heights and while playing pivotal role in shaping the country's economic future.

Through the participation in MCCCCI's initiatives, SMEs can establish meaningful networks with key players in their industry, learn from experts, and gain valuable insights on high-quality production, branding, and certification. For instance, MCCCCI recently sponsored Harvest Blend Oils, an SME, to exhibit at the Maputo International Trade Fair, where they connected with major companies like Ambiente Mahala of Mozambique, Sino Oil Co. from China, and Karan Agro Ltd, and gained inspiration from Karan Agro's community development initiatives. This experience encouraged Harvest Blend Oils to strengthen its own community development initiatives, demonstrating the positive impact of MCCCCI's support on SMEs' business operations and social responsibility.

Trade platforms like the Single Digital Platform (SDP) launched by MCCCCI in collaboration with TradeMark Africa (TMA), are revolutionizing the way SMEs do business. The SDP streamlines trade-related applications, reduces administrative burdens and costs, and boosts market linkages for exporters and importers. This platform empowers SMEs to reach a broader audience, expand their market reach, and tap into new customer segments.

**By joining the MCCCCI community, SMEs can:**

- Stay up-to-date on trade-related news, market trends, and business opportunities
- Connect with other businesses, potential partners, and industry experts
- Boost business reputation and credibility
- Develop your skills and knowledge through MCCCCI's training programs and workshops

Don't miss out on the benefits that MCCCCI membership has to offer. I encourage SMEs to renew their Membership or join the MCCCCI Community in order to take their business to the next level. **Contact them at +265 (0) 999 970 950 / 951 or [mccci@mccci.org](mailto:mccci@mccci.org) to learn more**

# THE MCCCCI BUSINESS PORTAL IS LIVE — HAVE YOU LOGGED IN YET?

The Malawi Confederation of Chambers of Commerce and Industry proudly launched the **MCCCCI Business Portal**—a powerful digital platform designed to simplify how businesses access services, engage with MCCCCI, and unlock new opportunities.

Now that the portal is live, we invite all members and prospective partners to make full use of it. Whether you're an SME, a large enterprise, or a startup, this portal is your direct link to smarter, faster, and more connected business operations.

## What Can You Do on the Portal?

Here's what awaits you at [services.mccci.org/public](https://services.mccci.org/public):

- **Register Your Business:** Create a digital profile to showcase your company and connect with other businesses across Malawi.
- **Apply for MCCCCI Services:** Online Submit applications for Certificates of Origin, Business Licenses, and other trade documentation—no more queues or paperwork.
- **Track Your Applications:** Monitor the status of your service requests in real time, with full transparency and instant updates.
- **Register for Events:** Sign up for trade fairs, summits, workshops, and MCCCCI-led business sessions directly through the portal.
- **Receive Alerts and Notifications:** Stay informed about new opportunities, policy updates, and upcoming events relevant to your sector.
- **Connect with Other Businesses:** Use the searchable member directory to network, collaborate, and grow your business community.

## Introducing the MCCCCI Marketplace

One of the portal's most exciting features is the **Marketplace**—a digital space where businesses can advertise products and services to a wider audience.

Whether you're selling agricultural produce, offering logistics services, or promoting industrial equipment, the Marketplace

helps you reach potential buyers across Malawi and beyond.

## Marketplace Charges

Our affordable rates ensure your product or service is visible to a growing network of businesses and trade partners.

| Category  | Duration | Charge (MK) |
|-----------|----------|-------------|
| Corporate | 1 month  | 41,000      |
| Corporate | 2 months | 120,000     |
| Corporate | 3 months | 220,000     |
| SME       | 1 week   | 5,100       |
| SME       | 2 weeks  | 11,000      |
| SME       | 1 month  | 30,000      |
| SME       | 3 months | 50,000      |
| SME       | 6 months | 100,000     |

## Listings include:

- Product/service description
- Contact details
- Business profile link
- Visibility across MCCCCI's digital platforms

"The Marketplace is a practical tool for businesses to showcase what they offer and connect with buyers in real time. It's simple, affordable, and effective." — MCCCCI Secretariat

## Why Wait?

Thousands of businesses are already benefiting from faster service delivery, improved visibility, and seamless engagement with MCCCCI. Don't miss out.

Visit [services.mccci.org/public](https://services.mccci.org/public) or scan the QR Code below and log in today.



Your next opportunity could be just a click away.

# 2025 BUSINESS LEADERS' SUMMIT

*Victorial Focus*

The 2025 Business Leaders' Summit convened Malawi's top executives, policymakers, and innovators under the theme "Unlocking Private Sector-Led Growth: Strategies for Economic Transformation." Held at the lakeshore in Mangochi, from 24th – 25th April 2025, the summit provided a strategic platform for dialogue on investment, entrepreneurship, and regional competitiveness. This year's edition was marked by high-level panels, actionable insights, and renewed commitment to private sector empowerment. Explore moments from keynote speeches, sessions and moments that defined the summit's atmosphere.



Delegates pose for a group photograph



A cross section of delegates at the summit



MCCI CEO Daisy Kambalambe shares the summit's concluding remarks



Delegates follow proceedings at the event

# MANUFACTURING CONFERENCE

*Pictorial Focus*

The 2025 Manufacturing Conference, held on 13th February at Sunbird Mount Soche Hotel in Blantyre, brought together over 150 stakeholders to address industrial growth and resilience. Under the theme “Revitalizing Malawi’s Industrial Landscape through Public and Private Sector Collaboration,” the

event tackled challenges such as access to finance, forex shortages, and value chain development. It reinforced MCCI’s role in fostering sectoral dialogue and policy alignment. See below snapshots of panel discussions and collaborative exchanges that shaped the conference.



A participant takes time to ask a question



Panelists to discussion on manufacturing take time to dissect issues in the sector



Participants pose for a group photo



Some distinguished guests at the event



UNDP Resident Representative Fenella Frost delivers her address

# LAUNCH OF THE MCCCI SINGLE DIGITAL PORTAL

*Pictorial  
Focus*



**A cross section of delegates at the event**



**MCCCI President Dr. Wisely Phiri delivers his speech**

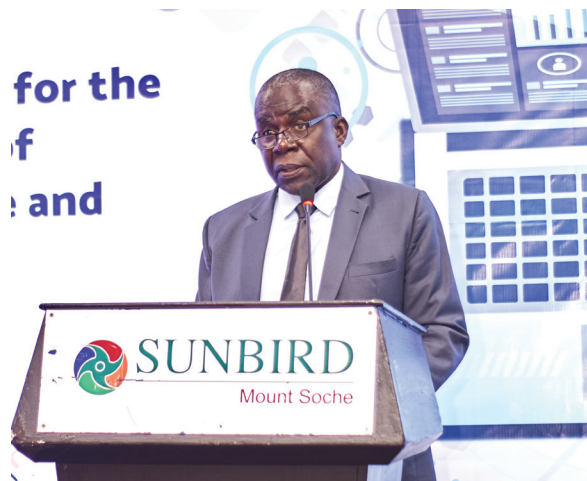
A transformative milestone in MCCCI's digital journey took its center stage on 12th March 2025 at Sunbird Mount Soche in Blantyre with the launch of the Single Digital Portal. This is a centralized platform for business registration, marketplace access, and member services. Supported by TradeMark Africa and the UK FCDO, the event showcased how digital innovation can streamline operations and enhance engagement. The portal is now a cornerstone of MCCCI's service delivery strategy. Below are highlights of the unveiling ceremony, live demonstrations, and member interactions that marked this digital leap.



**Part of audience following the proceedings**



**MCCCI, TradeMark and Government officials pose for a photograph**



**TradeMark Africa Director for the Southern Africa Region Jovin Mwemwezi delivers his speech**

# THE 35TH MALAWI INTERNATIONAL TRADE FAIR

*Pictorial  
Focus*

The 35th edition of the Malawi International Trade Fair was a vibrant showcase of entrepreneurship, innovation, and cross-border trade. Held under the theme “Promoting Economic Transformation Through Private Sector-led Industrialisation,” the fair attracted exhibitors from across the region, offering unmatched opportunities for networking, product display, and business matchmaking. It was held from 22nd May to 29th May 2025 at the Chichiri Trade Fair Grounds. Browse below the vibrant visuals of exhibition stands and moments that brought the fair to life.



**An exhibitor shows a patron some of his products**



**Chinese Ambassador to Malawi Her Excellency Lu Xu tours a pavilion at the Fair**



**A patron appreciates an electric vehicle on display at the Fair**



**School children patronize a DAPP pavilion at the Fair**

# THE 21ST NATIONAL AGRICULTURE FAIR

*Pictorial Focus*



**A Multigrain Drayer Machine on display at the Fair**

The 21st National Agriculture Fair, held from 28th August to 30th August 2025 at the Chichiri Trade Fair Grounds, highlighted sustainable farming, agro-processing, and market linkages. With over 113 exhibitors and 7000 patrons, the fair fostered connections between farmers, SMEs, policymakers, and development partners. The event was held under the theme Towards Commercialization and Economic Transformation through Smart and Sustainable Agricultural Systems. Below, discover the energy of the fair through images of product showcases, farmer innovations, and policy dialogues.



**An exhibitor on the MUBAS Industrial Park Pavillion showcases various products**



**Former Minister of Agriculture Sam Kawale (C) flanked by MCCCI President Wisely Phiri (L) and Councillor Bryson Mkhomaanthu**



**Best exhibitors pose for a photograph**



**A patron takes time to appreciate Department of Fisheries pavillion**



**Exhibitors showcase thier products**

# HIGHLIGHTS OF MCCCCI 2025 ACTIVITIES:

In the first half of 2025, the Malawi Confederation Of Chambers of Commerce and Industry (MCCCCI) cemented its position as a catalyst for industrialization, trade facilitation, and economic reform.

Through bold initiatives, high-level engagements, and forward-thinking policy advocacy, MCCCCI amplified its impact across national, regional, and global platforms.

From hosting strategic dialogues like the CEO Roundtable and Manufacturing Conference, to unlocking cross-border

growth at the Malawi International Trade Fair, MCCCCI demonstrated unwavering commitment to empowering the private sector.

Our push for digitalization, global integration through ICC membership, and proactive budget advocacy reflects a transformative vision aligned with Malawi 2063 and broader regional ambitions.

This presentation captures the key milestones, outcomes, and momentum-building initiatives that defined H1 2025.

## Manufacturing Conference highlights commitments to Industrial Growth and Collaboration

Held in February this year, the conference brought together policymakers, manufacturers, and investors to chart a unified roadmap for reviving Malawi's industrial base.

Key outcomes included policy alignment on local content promotion, technology adoption, and regional value chain integration.

MCCCCI committed to play its role by championing the following:

- Propose a roadmap for implementing targeted initiatives including capacity building, financial models, and technology adoption strategies within the private sector.

- Be involved in consultations for the follow-up meeting, ensuring representation from key manufacturing stakeholders.

- Participate in strengthening dialogue platforms such as the Public Private Dialogue Forum and Presidential Private Sector Council.

- Coordinate private sector response in mobilizing funding for industrial research and development.

- Develop a motivational paper/concept note exploring



- alternative sources of finance for manufacturers.

- Lobby for better financial products tailored for the manufacturing sector



### Certificate of Membership

This is to certify that the

**Malawi Confederation of Chambers of Commerce and Industry**

is a full member of ICC for 2025



Julian Kossum  
Deputy Secretary General - Network

## MCCCCI joins the global business elite with ICC membership

By joining the International Chamber of Commerce (ICC), MCCCCI gained a global platform to influence cross-border trade norms, arbitration frameworks, and digital economy discussions.

This milestone enhances Malawi's visibility in international business networks and policy dialogues



## Chamber sparks momentum with 2025/26 budget proposals

Through sector consultations and evidence-based submissions, MCCCCI presented priority recommendations to shape a pro-growth national budget.

The proposals focused on export incentives, infrastructure investment, SME support, and streamlined tax measures.

## MCCCCI hosts first CEO roundtable discussions

This high-level forum convened business leaders to deliberate on shared challenges and strategies for navigating Malawi's evolving economic environment.

The roundtable fostered open and constructive dialogue among CEOs and senior executives, paving the way for increased collaboration across various sectors. Participants identified potential joint ventures and partnerships that could drive industry growth and innovation.

Discussions focused on critical economic issues such as macroeconomic stability, regulatory reforms, and investment attraction. The roundtable resulted in a set of actionable solutions aimed at improving the business environment and enhancing competitiveness.

It laid the groundwork for a more collaborative, solutions-driven engagement between the private sector and policymakers.

With expert insights from Guy Ainsley of Oxford's Saïd Business School, the session focused on financial modeling, strategy, and change management.



## MCCCCI set to revolutionize business engagement with Single Digital Portal



The Chamber unveiled its vision for a digital portal to streamline member services, policy advocacy, and B2B linkages.

This platform is providing real-time data, simplifying compliance tracking, and fostering a smarter, connected business ecosystem.

Apart from serving as a trusted trade documentation platform, the digital platform also features advanced functionalities such as traceability, virtual exhibitions, enhanced client services, event management and provides a one-stop marketplace for interactions between businesses and potential clients.

With the online marketplace, sellers can reach a broader audience, expand their market reach, and tap into new customer segments, while buyers benefit from a diverse selection of products and services, competitive pricing, and the convenience of comparing options with just a few clicks.

The portal can be accessed here: <https://services.mccci.org/>

# MCCCI and ZNCC forge Strategic Trade Alliance

Malawi Confederation of Chambers of Commerce and Industry and the Zimbabwe National Chamber of Commerce (ZNCC) signed a Memorandum of Understanding (MoU) aimed at accelerating bilateral trade, investment, and industrial development between Malawi and Zimbabwe.

Through this agreement, MCCCI and ZNCC will work together to facilitate regular exchanges of information on trade, technology, and investment opportunities.

They will also organize joint initiatives such as trade missions, exhibitions, forums, and study tours that connect enterprises across borders. A strong emphasis has been placed on promoting SME participation in cross-country ventures, with the aim of unlocking scalable opportunities and expanding access to regional markets. To ensure effective coordination and accountability, both Chambers will establish dedicated liaison offices to oversee the implementation of joint activities.

Meanwhile MCCCI intends to lead a trade mission to Zimbabwe to identify new business and investment opportunities for Malawian firms across key sectors, strengthen commercial ties and foster regional economic integration and facilitate peer learning through direct engagement with Zimbabwean enterprises and institutions.



## The 2025 Business Leaders Summit charts bold strategies for private sector-led transformation



Held under the theme “Unlocking Private Sector-Led Growth: Strategies for Economic Transformation,” the 2025 Summit convened top executives, policymakers, and innovators in Mangochi for three days of high-level dialogue.

The event spotlighted the role of entrepreneurship, digital innovation, and policy reform in achieving Malawi 2063, with thought leaders from the local and international scene calling for deeper private sector engagement in shaping national development priorities.

## 35th Malawi International Trade Fair unlocks regional deals and SME visibility

The 35th MITF, held under the theme “Promoting Economic Transformation through Private Sector-led Industrialization,” attracted 212 exhibitors and over 265 pavilions.

The fair facilitated regional trade linkages, with SMEs securing distribution agreements in Botswana, Zimbabwe, and Mozambique, while youth entrepreneurs reported record sales and new partnerships.

The event reinforced MCCCI's role in positioning local businesses for cross-border growth.



# 2025 ANNUAL ECONOMIC AND BUSINESS REVIEW

## PREAMBLE

The business environment in 2025 remained more constrained and fragile compared to 2024, despite pockets of stabilization in some macroeconomic indicators. While 2024 was characterized by sharp macroeconomic adjustments, including significant exchange rate depreciation, accelerating inflation, and acute foreign exchange shortages, 2025 reflected a transition into a period of relative nominal stability but deeper structural stress. The exchange rate stabilized at weaker levels and inflationary pressures persisted, meaning that although volatility eased, operating conditions for businesses did not materially improve. Instead, firms had to adjust to a “new normal” of high costs, limited liquidity, and subdued demand.

Compared to 2024, access to foreign exchange in 2025 remained tight, continuing to disrupt the importation of raw materials, spare parts, and intermediate inputs.

Manufacturing, construction, and agro-processing firms were particularly affected, with frequent production interruptions, longer lead times, and higher reliance on parallel market foreign exchange. Although export sectors such as tobacco showed some recovery in volumes, export earnings were insufficient to significantly ease Foreign Exchange constraints. As a result, business planning and pricing remained difficult, and confidence stayed weak.

Demand conditions in 2025 also remained subdued. High inflation continue to erode household purchasing power, limiting consumption growth, while high interest rates constrained borrowing and investment. Although macroeconomic uncertainty was somewhat lower than in 2024, this did not translate into stronger private sector expansion, as firms focused on survival, cost containment, and working capital management rather than growth.

## A. GENERAL OVERVIEW OF THE BUSINESS ENVIRONMENT IN 2025

### 1. GDP Growth Rate

Real GDP for 2025 is projected to grow by 2.7 percent, slightly below the earlier forecast of 2.8 percent. This modest downward revision reflects weaker-than-anticipated performance across several key sectors, including manufacturing (1.8 percent), wholesale and retail trade (0.1 percent), mining and quarrying (5.3 percent), and transportation and storage services (3 percent). The subdued sectoral performance is largely attributed to persistent foreign exchange shortages, which continue to limit the importation of raw materials, intermediate goods, and essential services, thereby constraining production capacity.

Findings from MCCI survey reinforce this picture. Forex scarcity emerged as the most significant business challenge, with 74.1 percent of respondents ranking it among their top three challenges. Inflation was cited as the second most critical constraint (70.4 percent), followed by rising input costs (55.6 percent), policy uncertainty (29.6 percent), and high interest rates (22.2 percent). Only 3.7 percent of respondents reported not being affected by foreign exchange shortages, while 63.0 percent indicated that they had been severely and frequently impacted, highlighting the widespread and persistent nature of the challenge.

The effects of these constraints are evident in firms' production levels. Most businesses reported operating below optimal capacity, with 51.9 percent indicating capacity utilization of below 50 percent. An additional 37.0 percent reported utilization between 50 percent and 75 percent, while only 11.1 percent operated at more than 75 percent of their capacity. Beyond foreign exchange challenges, prolonged power outages, intermittent disruptions in fuel supply, and escalating operational costs further limited output and business activity throughout the year.

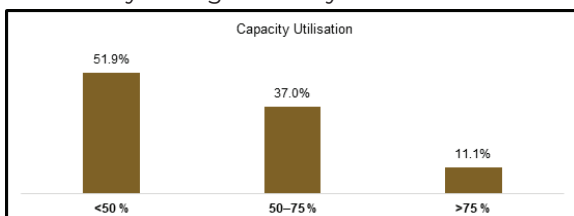


Figure 1: Capacity Utilization of Businesses in the first half of

### 2025 Data Source: MCCI

These findings highlighted the urgent need for coordinated and comprehensive measures to address the forex situation and related supply-side constraints. Doing so is essential for restoring business confidence, reducing production bottlenecks, and supporting sustainable economic growth. Without decisive intervention, the combined pressures of forex scarcity, inflation, high input costs, and financial instability will continue to weaken businesses and impede the country's economic recovery and competitiveness.

Despite the downward revision, the 2025 growth projection of 2.7 percent still represents an improvement from the 1.7 percent growth recorded in 2024. This cautious optimism is anchored on expectations of stronger performance in agriculture, mining, manufacturing, wholesale and retail trade, transportation and storage, accommodation and food services, and information and communication. These sectors form the core of the Government's National Economic Recovery Plan, which prioritizes targeted investments and reforms aimed at stabilizing and revitalizing economic activity.

Looking ahead, the domestic economy is expected to strengthen further in 2026, with real GDP growth projected at 3.8 percent, according to the National Statistical Office the Ministry of Economic Planning and Development, and Public Sector Reforms. This anticipated improvement is driven by ongoing structural reforms, enhanced sectoral productivity, and a gradual easing of supply-side constraints, factors that are expected to support a more robust and broad-based economic recovery.

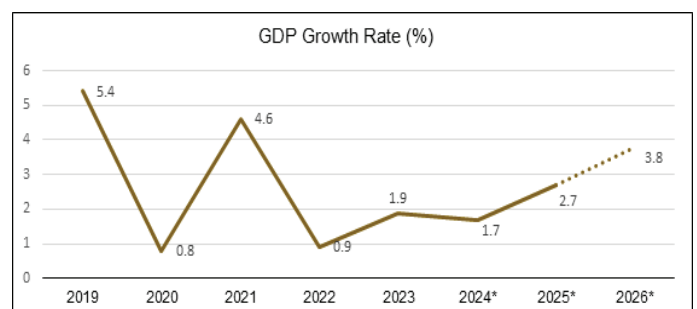
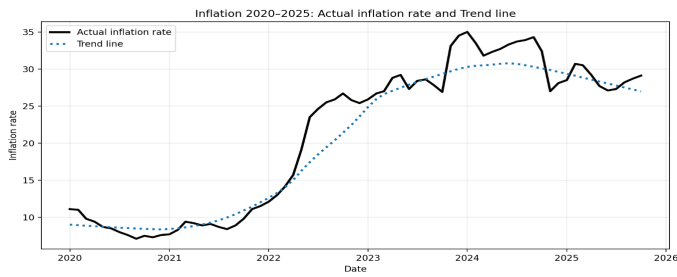


Figure 2: GDP Growth Rate projections (Computed by MCCI) Data Source: National Statistical Office

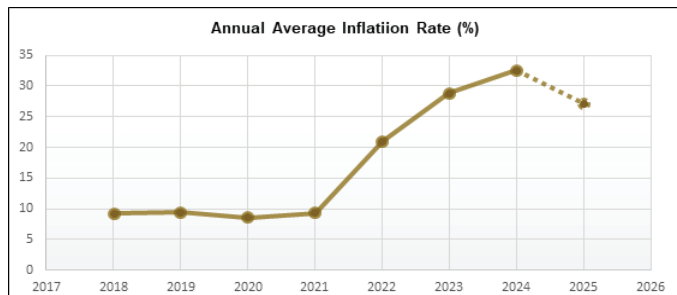
## 2. Inflation Rate



**Figure 3: Inflation rate (Computed by MCCI). Data Source: National Statistical Office**

Comparing 2025 with 2024, there is a clear easing in overall inflation pressures. In 2024, the average inflation rate is higher (about 32.3%) than in 2025 (about 28.7% as of October 2025), indicating that price growth has moderated rather than accelerated. This means that while prices are still rising in 2025, they are doing so at a slower pace than in 2024, suggesting some relief in cost pressures for households and businesses.

Several factors are likely contributing to this moderation. On the demand side, tighter monetary policy (higher interest rates and reduced liquidity) has cooled credit growth and tempered consumer and investment spending, reducing pressure on prices. On the supply side, earlier disruptions have eased: global supply chains have become more reliable, shipping costs have fallen from their peaks, and improved availability of key imports has helped stabilize input prices. In addition, food inflation, which is often major drivers of headline inflation, has increased at a slower rate compared to 2024, limiting pass-through effects into retail prices. There may also be a base effect, where very high price levels reached in prior years make subsequent percentage increases mechanically smaller, even if nominal prices remain elevated. However, increase in fuel prices and Value Added Tax will likely in pressure on nonfood inflation in 2026.

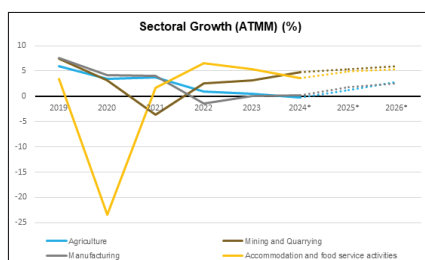


**Figure 4: Annual Inflation Rate (computed by MCCI) Data Source: Reserve Bank of Malawi**

## B. SECTORAL PERFORMANCE AND 2025 PROJECTIONS

Initial analysis per sector projections had most sectors projecting growth. However, challenges faced by the economy led to downward revision in the projections made in the third quarter of 2025, whilst others were able to capitalize on the opportunities that emerged.

### 1. Sectorial Growth Projections



**Figure 5 Sector Growth (Computed by MCCI) Data Source: RBM**

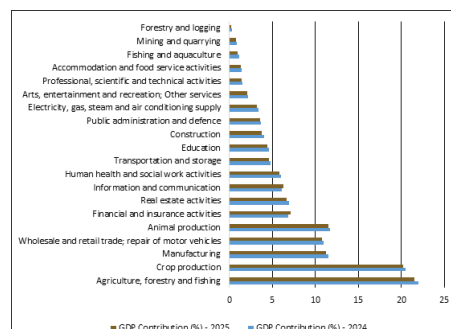
The agriculture, forestry, and fishing sector is projected to grow by 1.3 percent in 2025, rebounding from a contraction of 0.2 percent in 2024. The contraction in 2024 and 2024 exerted significant pressure on food inflation and worsened food insecurity, leaving nearly 4 million people in need of food assistance as of October 2025. The modest rebound in 2025 is supported by slight production gains in key export crops such as tea and tobacco. However, overall performance in 2025 remained subdued due to adverse weather conditions experienced across the country, rising prices of agricultural inputs, and operational challenges associated with the implementation of the Affordable Inputs Programme (AIP). Looking ahead, the sector is expected to strengthen further with a growth forecast of 2.8 percent in 2026. This outlook is anchored on improved weather prospects, enhanced efficiency in the rollout of the Farm Input Subsidy Program (FISP), and increased investments aimed at boosting productivity and resilience within the sector.

Growth in the mining and quarrying sector is projected at 5.3 percent in 2025, slightly below the earlier projection of 6.3 percent made in May 2025 but above the estimated 4.8 percent growth recorded in 2024. The downward revision reflects persistent disruptions in electricity supply, which continue to constrain production in this highly energy-intensive industry. In addition, reduced demand associated with a slowdown in construction activities, as well as delays in concluding key mining contracts, have dampened sector performance. Despite these challenges, growth is expected to improve to 5.9 percent in 2026, supported by strengthened regulatory frameworks and ongoing reforms under the National Economic Recovery Plan.

The manufacturing sector is projected to grow by 1.8 percent in 2025, a downward revision from the 2.4 percent projected in May 2025, yet a notable improvement from the modest 0.2 percent expansion recorded in 2024. The revised outlook reflects continued foreign exchange shortages, which have limited firms' ability to import essential raw materials, spare parts, and machinery required for production. Additionally, ongoing electricity supply disruptions continue to hinder industrial operations and suppress manufacturing output. Nonetheless, the slight improvement relative to 2024 is attributed to stronger agricultural output in 2025, which is expected to enhance the availability of locally sourced raw materials, coupled with growing optimism for increased industrial activity toward the end of the year. The sector's performance is expected to improve further in 2026, with growth projected at 2.5 percent.

The accommodation and food services sector is projected to grow by 4.9 percent in 2025, revised downward from the earlier estimate of 6.6 percent in May 2025. This revision is primarily driven by the completion of several USAID-funded projects and programs that previously contributed to sustained demand within the sector. This slowdown occurs despite the sector benefiting from heightened economic activity and increased demand during the election period. Growth is nevertheless expected to pick up moderately in 2026, with the sector forecast to expand by 5.3 percent, supported by anticipated improvements in overall economic conditions and renewed private-sector activity.

### 2. Sector Contribution towards Gross Domestic Product (GDP)



**Figure 6: Sector Contribution towards GDP (Computed by MCCI) Data Source: Reserve Bank of Malawi**

In terms of Sector contribution to GDP, in 2025, Malawi's GDP structure remained broadly similar to 2024, but with notable shifts across key sectors, reflecting post-COVID recovery dynamics, macroeconomic pressures, and structural constraints. Agriculture, forestry and fishing declined slightly from 22.0% in 2024 to 21.5% in 2025, while crop production fell from 20.5% to 20.2%. This marginal contraction points to weather variability, rising input costs (fertilizer and seed), and foreign exchange shortages that affected timely access to farm inputs, despite agriculture remaining the backbone of the economy.

The manufacturing sector also experienced a modest decline, from 11.5% in 2024 to 11.2% in 2025, reflecting persistent challenges such as high electricity tariffs, intermittent power supply, and constrained access to foreign exchange for importing raw materials. Similarly, wholesale and retail trade slipped from 11.0% to 10.8%, suggesting weakened household purchasing power amid high inflation and currency depreciation.

In contrast, parts of the services sector showed resilience and gradual expansion. Financial and insurance activities increased from 6.8% in 2024 to 7.1% in 2025, driven by the growth of mobile money, digital financial services, and increased demand for short-term credit as firms and households adjusted to liquidity constraints. Information and communication also rose from 6.1% to 6.3%, reflecting continued digitalization, expansion of mobile and internet services, and increased use of ICT in commerce and service delivery.

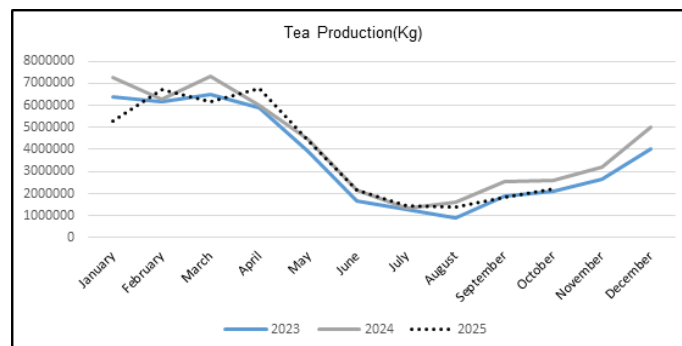
Social and public service sectors registered slight declines. Human health and social work activities fell from 6.0% to 5.8%, and education from 4.6% to 4.4%, partly reflecting fiscal consolidation pressures and constrained public spending in real terms. Construction decreased from 4.0% to 3.8%, as rising costs of imported construction materials and delayed public projects weighed on activity.

Low-contributing sectors such as mining and quarrying (from 0.9% to 0.8%) and forestry and logging (from 0.3% to 0.2%) remained largely stagnant, highlighting limited progress in economic diversification and natural resource exploitation. Overall, the comparison between 2024 and 2025 indicates an economy undergoing gradual recovery but structural adjustment, with agriculture and traditional sectors slightly weakening, while ICT and financial services increasingly supporting growth amid macroeconomic headwinds.

## C. AGRICULTURAL COMMODITY MARKET

### 1. Tea Production

An analysis of the 2025 tea production compared with 2024 shows a mixed and highly volatile performance across the first ten months of the year. January recorded the sharpest decline, falling by 27 percent from 2024 levels, followed by another major contraction in March, which dropped by 16 percent. These weak outturns were partially offset by strong gains in February and April, which increased by 7.7 percent and 12.8 percent, respectively, indicating temporary rebounds in activity. From May to July, movements were relatively stable, with very marginal declines of less than 1 percent in May and June, and a moderate increase of about 8 percent in July. However, the trend weakened again in August, which registered an 11.7 percent contraction, and deteriorated further in September and October, which fell by 29 percent and 15.4 percent, respectively. Overall, the January–October pattern indicates that 2025 underperformed relative to 2024, recording an average of 38,400,591 Kg, compared to 41,543,224 Kg in 2024, representing a 7.6% decline. More months in 2025 registered decreases than increases, highlighting a generally softer and more volatile performance. Tea continues to be one of the major exports for the country as well as source of employment for the citizens. November and December 2025 could not be assessed due to missing data.

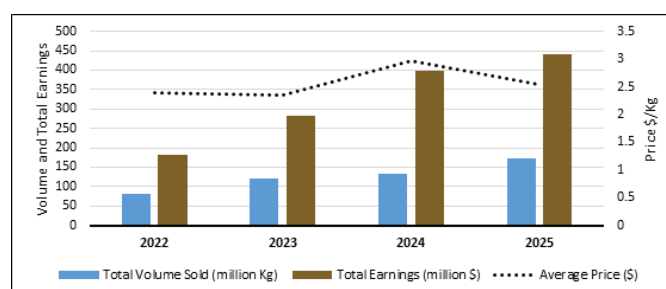


**Figure 7: Monthly Tea Production (Computed by MCCI)**  
Data Source: Tea Association of Malawi

### 2. Tobacco Production and Market

In 2025, the tobacco market shows a strong recovery compared to 2024, driven primarily by a sharp increase in traded volumes. Total volume rose from 133.1 million Kgs in 2024 to 173 million Kgs in 2025, representing an increase of about 30 percent, indicating improved production and better market participation. Total earnings also increased, from \$396.8 million to \$441.1 million, although at a more modest rate of around 11 percent. Burley tobacco continued to dominate, accounting for 91.9% of total tobacco production in 2025. This divergence suggests that while more tobacco was sold, average prices declined from 2.98 in 2024 to 2.55 in 2025, pointing to softer prices, possibly due to increased supply, quality variations, or buyer market power. However, in 2025, tobacco farmers in Malawi faced several significant challenges that affected their livelihoods and overall sector performance. Many farmers protested at the start of the 2025 marketing season due to very low prices offered on auction floors, with some offers as low as about \$1.20 to \$1.80 per kilogram despite rising costs of inputs like fertilizer, which left farmers feeling the prices did not cover their production costs. These price frustrations even caused the temporary suspension of sales at some floors. Market dynamics also posed a problem: buyers with strong market power could keep prices low, and farmers often had limited bargaining power in a buyer-dominated system. Quality and grading issues emerged during the 2025 season too, with reports of poor leaf grading affecting average prices early in the marketing period. Another structural challenge was crop diversification. Although there were policy pushes and programs encouraging diversification into other crops, many farmers struggled to find reliable markets or support for these alternatives. Often the systems and infrastructure for market access and support services for other crops were weak, making tobacco remain the default despite its price volatility.

Overall, the trend confirms that the tobacco market continues to recover in the post-COVID period, with volumes rebounding strongly after earlier disruptions, even though price pressures remain. The market appears to be transitioning from recovery driven by higher prices to recovery supported by increased production and market activity, highlighting growing confidence among farmers and traders despite lingering price volatility.



**Figure 8: Tobacco Market Dynamics (Compiled by MCCI)**  
Data Source: Tobacco Commission

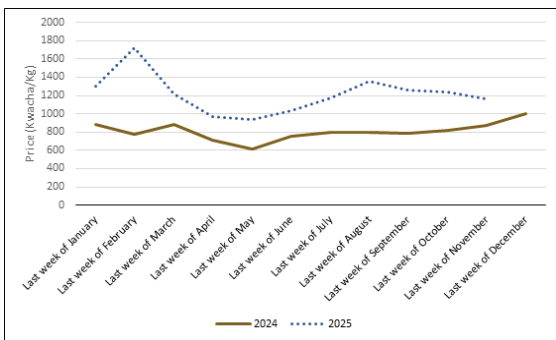
### 3. Maize Production and Price Developments

Maize market developments in 2025 were shaped by

significant production shortfalls and heightened price pressures. Malawi's maize production for the 2024/25 agricultural season was adversely affected by weather-related shocks, including Cyclone Chido/Jude and prolonged dry spells, resulting in a below-average harvest estimated at approximately 2.9 million metric tons (MT). This level of production was around 22 percent below the five-year average and fell substantially short of the national maize requirement of about 3.7 million MT, necessitating imports to meet domestic food needs despite some internal market adjustments.

Reflecting the tight supply conditions, maize prices in 2025 were consistently and significantly higher than in 2024 across all months, signalling intensified food price pressures. Prices rose sharply at the start of the year, with the national average retail price increasing from MWK 880 in January 2024 to MWK 1,304 in January 2025, representing a 48 percent year-on-year increase. The upward pressure peaked in February, when prices more than doubled from MWK 771 to MWK 1,718, marking the steepest annual increase. Although prices moderated somewhat after February, they remained elevated throughout the year, with mid-year prices (June–August) averaging above MWK 1,100, compared to below MWK 800 over the same period in 2024.

Seasonal price patterns broadly followed historical trends, with some easing after the harvest period between April and June and gradual increases toward the lean season. However, in 2025, the post-harvest price decline was notably muted, and prices failed to return to 2024 levels, underscoring persistent supply constraints. By the final quarter of the year, maize prices remained substantially elevated, averaging MWK 1,238 in October and MWK 1,168 in November, compared with MWK 819 and MWK 871, respectively, in 2024, before rising again in December. While the national average retail price declined slightly in October and November, contrary to typical seasonal trends, it remained approximately 36 percent higher on a year-on-year basis. These short-term declines are partly attributed to continued inflows of maize from neighboring countries, which helped bolster domestic availability, alongside relatively stable informal exchange rates at border points that contained further price escalation.



**Figure 9: Maize Prices (computed by MCCC)**  
**Source: IFPRI**

The sustained elevation in maize prices reflects tight domestic supply conditions following two consecutive years of below-average harvests in 2024 and 2025, compounded by macroeconomic pressures. Depreciation of the Malawian kwacha increased production and transportation costs, while high inflation and weak economic growth eroded real incomes and reduced purchasing power, particularly among poor and urban net food-buying households.

As a result, food security conditions remain fragile. An estimated 4 million people are projected to face IPC Phase 3 (Crisis) or worse acute food insecurity between October 2025 and March 2026, including approximately 8,000 people in IPC Phase 4 (Emergency). Although this represents an improvement compared to the 5.7 million people classified in IPC Phase 3 or above during the 2024/25 lean season, humanitarian needs remain substantial. The current situation is driven by reduced household food stocks due to poor harvests, persistently high staple food prices, and declining

real incomes, which together continue to limit access to adequate food for resource-constrained households. However, despite localized weather risks, seasonal weather conditions currently point to a favourable production outlook for the 2026 cereal harvest at the national level.

**D. SELECTED MACROECONOMIC INDICATORS**

The business environment remains challenging for the private sector, primarily due to significant macroeconomic imbalances driven by low productivity. This persistent low productivity results in diminished revenue, declining exports, negative balance of payment and limited job creation, which in turn heightens the demand for social spending.

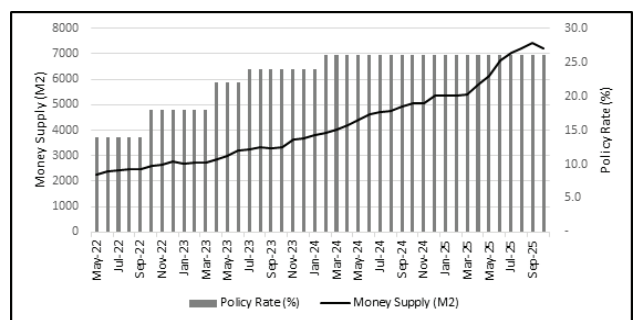
Consequently, the economy is caught in a cycle where increased social expenditures coincide with reduced government revenue, complicating the ability of both the government and private sector to fulfill their respective roles effectively.

**1. Monetary Policy vs Money Supply**

In 2025, Malawi's money supply M2 exhibited sustained robust expansion, rising from 5.4 trillion MWK in January to a peak of 7.4 trillion MWK in September before moderating slightly to 7.2 trillion MWK by October, with year-on-year growth rates oscillating between 33% and 52% despite the Reserve Bank of Malawi (RBM) anchoring the policy rate at a restrictive 26% throughout the year. Compared to 2024, where M2 grew aggressively from 3807.6 billion MWK in January to 5339 billion MWK by December. Money supply developments in Malawi in 2025, despite a tight monetary policy stance, were driven by a combination of seasonal, fiscal, and broader macroeconomic factors that amplified liquidity growth. Broad money (M2) recorded strong quarterly increases, most notably in the second quarter (April–June), coinciding with the post-harvest season. During this period, agricultural sales, particularly of tobacco and maize, injected substantial liquidity into the financial system. These inflows boosted deposits and expanded the money stock as farmers and traders converted crop proceeds into formal financial assets, thereby raising the overall level of broad money in circulation.

At the same time, mid-year fiscal slippages played a major role in expanding the money supply. Government spending exceeded planned levels due to rising expenditure pressures. As 2025 is an election year, culminating in national polls on September 16, pre-electoral outlays on voter handouts, infrastructure commitments, and statutory obligations further boosted liquidity. To finance a fiscal deficit estimated at over 10 percent of GDP, the government increased domestic borrowing through Treasury bills and Treasury notes.

Compared to 2024, where M2 grew aggressively from 3807.6 billion MWK in January to 5339 billion MWK by December under a policy rate stabilizing at 26% from February, 2025 displayed marginally decelerated but more volatile intra-

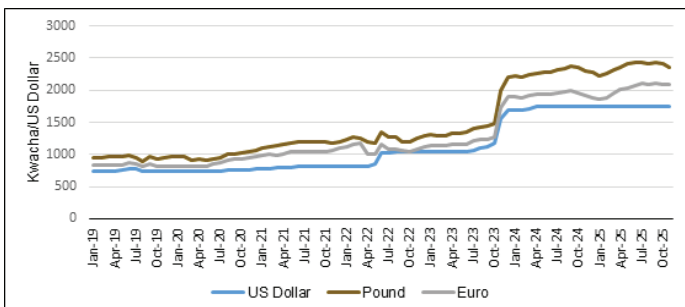


**Figure 10: Money Supply (M2) and Policy rate**  
**Source: Reserve Bank of Malawi**

**2. Foreign Exchange Rates**

In 2025, Malawi's exchange rate shows a marked shift from the sharp depreciation experienced in 2024 to a period of relative stabilization, albeit at historically weak levels. In 2024, the kwacha depreciated significantly across all major currencies, with the US dollar rising from about 1,698 in January to

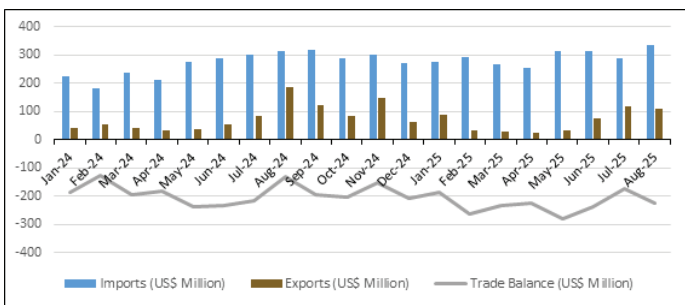
around 1,750 by mid-year and remaining elevated thereafter, while the pound and euro climbed steeply, reflecting severe foreign exchange shortages, adjustment pressures, and pass-through effects from earlier devaluations. By contrast, in 2025 the exchange rate against the US dollar remains largely flat, fluctuating narrowly around 1,750 throughout the year, indicating a form of nominal stability. However, the pound and euro continue to trend upward in 2025, peaking above 2,440 and 2,110 respectively before easing slightly toward the end of the period. This divergence suggests that while the kwacha stabilized against the dollar, possibly due to administrative controls, improved export inflows such as tobacco, or tighter monetary policy, it remained vulnerable to global currency movements and underlying structural weaknesses. Overall, the trend indicates that 2025 was characterized by exchange rate stabilization rather than recovery, signaling reduced volatility compared to 2024 but continued pressure from limited foreign exchange reserves and high import demand, underscoring the fragility of Malawi's external position.



**Figure 11: Official Foreign Exchange Rate (computed by MCCC)** Data Source: Reserve Bank of Malawi

### 3. Merchandise Trade

In 2025, Malawi's trade performance deteriorated compared to the same period in 2024, as reflected in higher imports, weaker exports, and a significantly wider trade deficit. On average, 2025 (January–August), imports rise to about US\$291 million, while average exports fall to around US\$64 million, widening the average trade deficit to approximately, US\$231 million. In contrast, for 2024 (January–December), total imports average about US\$267 million, while exports average approximately US\$80 million, resulting in an average trade deficit of roughly US\$187 million over the year. The statistics shows that Malawi imported significantly more and exported less in 2025 than in 2024, leading to a materially larger trade gap.



Several factors contributed to this. On the export side, weaker international prices for key agricultural commodities, supply constraints linked to climate shocks, and structural limitations in production and value addition constrained export earnings in 2025 despite some recovery in volumes for crops such as tobacco. At the same time, persistent foreign exchange shortages and exchange rate pressures affected export competitiveness and the ability of firms to operate at full capacity. On the import side, Malawi continued to rely heavily on imports of fuel, fertilizer, food, and intermediate goods due to domestic production shortfalls, while a gradual recovery in economic activity sustained import demand. These factors combined to push average imports higher over the 2025 period than in 2024.

The implications for the economy for this stand of this trade balance are substantial. A larger average trade deficit

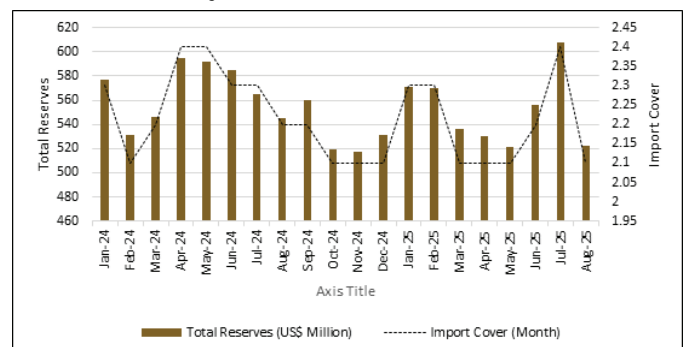
intensifies pressure on foreign exchange reserves, contributes to exchange rate instability, and feeds into inflation through higher import costs. It also heightens balance-of-payments vulnerabilities and increases the burden of external debt servicing. Addressing these challenges requires strengthening export performance through diversification, value addition, and productivity improvements, while promoting import substitution where feasible. In parallel, policies that enhance foreign exchange inflows, such as supporting export-oriented investment, improving market access, and encouraging formal remittance channels, alongside prudent macroeconomic management, are critical to narrowing the trade gap and improving Malawi's external sustainability.

### 4. Foreign Exchange Reserves

Malawi's foreign reserve position in 2025 remained fragile and broadly comparable to 2024, with only marginal improvements and continued vulnerability. In January–August 2024, total reserves averaged around US\$570 million, translating into an import cover fluctuating between 2.2 and 2.4 months, before softening to about 2.2 months by August. In the same January–August period of 2025, average reserves were slightly lower at about US\$557 million, while import cover mostly ranged between 2.1 and 2.3 months, briefly improving to 2.4 months in July before declining again to 2.1 months in August. This comparison indicates that although reserves in 2025 experienced temporary gains, likely supported by seasonal export inflows such as tobacco, the overall reserve adequacy did not improve meaningfully relative to 2024 and remained well below the commonly recommended threshold of at least three months of import cover.

The reserve position implies a continued tight foreign exchange environment for the economy in 2025. From a business perspective, limited reserves translate into constrained availability of foreign currency, resulting in delays in import payments, prioritization of essential imports, and increased reliance on the parallel market. Firms that depend on imported raw materials, particularly in manufacturing, agro-processing, construction, and pharmaceuticals, face difficulties in securing inputs on time, leading to production disruptions, higher operating costs, and reduced capacity utilization. The uncertainty around access to foreign exchange also complicates business planning and pricing decisions, as exchange rate pressures and pass-through effects raise the cost of imported inputs.

The persistence of low reserves underscores the need to strengthen foreign exchange generation through improved export performance, diversification beyond traditional commodities, and enhanced value addition, while also managing import demand and supporting domestic production of key inputs. Without progress on these fronts, businesses will continue to face challenges in accessing raw materials, constraining industrial growth and broader economic recovery.



**Figure 12: Foreign Reserve Position** Reserve Bank of Malawi

Data Source:

## E. FISCAL POLICY

### 1. 2025/2026 National Budget Performance

**Table 1: 2025/2026 Fiscal Budget Performance. Data Source: Ministry of Finance, Economic Planning and Decentralization**

|                         | 2025/2026 Fiscal Budget | Planned for the first half of the fiscal year | Actual Mid-Year figure | Projection for the second half of the fiscal year |
|-------------------------|-------------------------|---|------------------------|---|
| Total revenue           | K5.58 Trillion          | K2.711  | K2.383 trillion        | K3.078 trillion                                   |
| Total expenditure       | K8.077 trillion,        | K4.244  | K4.420 trillion        | K4.169 trillion                                   |
| Recurrent expenses      | K6.04 trillion          | K3.220 trillion,                              | K3.502                 | K3.161 trillion                                   |
| Development Expenditure | K2.01 trillion          | -   | K917.9 billion         | K1.008 trillion                                   |
| Budget Deficit          | K2.498 trillion,        | K1.534 trillion                               | K2.037 trillion        | K1.091 trillion,                                  |
| Public debt interest    | K2.17 trillion          | -   | -                      | K1.260 trillion;                                  |
| Public debt             | K16.19 trillion,        | -   | K21.6 trillion         | -   |

Fiscal policy stance in the 2025/26 financial year is markedly expansionary but under severe strain, as reflected in weak first-half performance, rising expenditure pressures, and a widening fiscal deficit. In the first half of the fiscal year, total revenue amounted to K2.383 trillion, above the planned level (K2.711 trillion), while total expenditure reached K4.420 trillion, resulting in a first-half deficit of K2.037 trillion, against the planned budget of K1.534 trillion. This imbalance was driven largely by recurrent spending, which absorbed the bulk of resources, with K3.502 trillion spent in the first half, compared to much lower execution of development expenditure. The dominance of recurrent outlays, particularly wages, pensions, interest payments, and subsidies, continues to crowd out productive investment spending, weakening the growth-enhancing role of fiscal policy.

Against this background, the approved 2025/26 Budget has been revised upward by K512.6 billion, from K8.077 trillion to K8.589 trillion, largely to accommodate unavoidable expenditure pressures. These include higher wages and salaries, increased public debt interest, expanded pensions and gratuities, additional allocations to FISP, election-related costs, maize procurement logistics, procurement of drugs, and the extension of free primary and secondary education, alongside domestically financed development projects such as the CDF for new constituencies. While many of these expenditures are socially important, they further entrench the rigid structure of spending and increase fiscal inflexibility.

As a result, the total fiscal deficit for the year is now projected at K3.128 trillion, significantly higher than the initially approved K2.498 trillion, representing a widening of K630.2 billion (25.2 percent). This implies heavier reliance on domestic borrowing, which risks crowding out private sector credit, pushing up interest rates, and undermining macroeconomic stability. The situation is further compounded by the rising

cost of servicing public debt, with interest payments alone projected at K2.17 trillion, underscoring how debt dynamics are increasingly dictating fiscal outcomes rather than policy priorities.

Public debt has escalated sharply to K21.6 trillion, equivalent to about 86 percent of GDP, from K16.19 trillion recorded in September 2024, placing Malawi firmly in a high debt distress position. Although progress has been made on external debt restructuring, with agreements reached with most bilateral creditors, including the Kuwait Fund and the Saudi Fund for Development, the debt overhang remains a major fiscal risk. High debt levels limit fiscal space, constrain the government's ability to respond to shocks, and perpetuate a cycle in which new borrowing is increasingly used to service existing obligations rather than finance development.

## 2.0. Tax Measures introduced in Mid-Year National Budget Review

The tax measures in the Mid-Year Review for 2025/2026 Budget focus on widening the tax base, increasing progressivity, and capturing revenue from previously under-taxed activities and sectors:

1. Bank Transfer Levy: Introduction of a levy of 0.05 percent on all bank transfers, to be borne by the sender, aimed at enhancing revenue from financial transactions.
2. Mobile Money Transfer Levy: Introduction of a 0.05 percent levy on mobile money transactions exceeding MK100,000, payable by the sender, expanding taxation within the fast-growing digital payments ecosystem.
3. PAYE Schedule Adjustment: Revision of the Pay-As-You-Earn (PAYE) tax bands to enhance progressivity, with rates set at 0 percent for incomes up to MK170,000, 30 percent for incomes between MK170,000 and MK1,570,000, 35 percent for incomes between MK1,570,000 and MK10,000,000, and 40 percent for incomes above MK10,000,000 per month.
4. Supernormal Profits Tax Adjustment: Revision of the supernormal profits threshold, with profits below MK5 billion taxed at 30 percent, and profits above MK5 billion taxed at 40 percent, targeting excess profits in high-performing firms.
5. Gambling Winnings Tax: Removal of thresholds on withholding tax for gambling winnings and an upward adjustment of the withholding tax rate from 10 percent to 15 percent on all gambling winnings.
6. Excise Tax on Lotteries: Introduction of a 15 percent excise tax on gross lottery revenues, to be enforced through radio and television operators.
7. Minimum Alternate Tax (MAT): Introduction of a 0.5 percent MAT on turnover for companies with annual turnover exceeding MK5 billion and operating for more than three years, aimed at ensuring minimum tax contributions from profitable firms with low declared taxable income.
8. Capital Gains Tax: Introduction of a standard capital gains tax rate of 30 percent on all share disposals, regardless of the holding period, to enhance equity in investment income taxation.
9. Withholding Tax on Residential Rental Income: Introduction of a 20 percent withholding tax on all residential rental income earned by property owners in urban areas, broadening the tax base within the real estate sector.
10. Value Added Tax (VAT) Rate Adjustment: Upward adjustment of the VAT rate from 16.5 percent to 17.5 percent, intended to boost indirect tax revenues.
11. Import Surcharge on Cement: Introduction of a 20 percent surcharge on imported cement, aimed at protecting domestic producers and reducing import dependence.

## 2.1 Non-Tax Measures

In addition to tax measures, the Budget proposes several non-tax interventions designed to improve revenue administration, compliance, and public sector efficiency:

1. Motor Vehicle Insurance Levy: Introduction of a 2 percent levy on motor vehicle insurance premiums to provide additional financing for the Ministry of Health, supporting health sector funding.
2. Visa Policy Revision: Revocation of visa-free access to Malawi, with visa application fees to be applied on a reciprocity basis, aimed at generating non-tax revenue and enhancing migration management.
3. Revenue Remittance Enforcement (MDAs): Strengthened enforcement of the remittance of all revenues collected by Ministries, Departments, and Agencies (MDAs) to the central government.
4. SOE Dividend and Surplus Remittance: Strict enforcement of the remittance of dividends and surplus revenues from State-Owned Enterprises (SOEs) to enhance non-tax revenue performance.

## 2.1. Possible implications of the Tax and Non Tax Measures

The proposed revenue measures in the 2025/26 Budget, while necessary for addressing Malawi's fiscal pressures, have important implications for the business environment and therefore call for a carefully balanced policy approach. Increased transaction levies, higher VAT, the introduction of a Minimum Alternate Tax, and higher withholding and capital gains taxes will raise the cost of doing business, compress cash flows, and potentially reduce firms' capacity to reinvest and expand. For many formal businesses, already operating under foreign exchange shortages, high interest rates, and weak demand, these measures may further strain profitability and, in some cases, discourage formalisation and investment. In the short term, the cumulative tax burden risks slowing private sector activity, with possible knock-on effects on employment and economic growth.

Against this backdrop, policy efforts should increasingly shift away from repeatedly taxing the same compliant formal businesses and instead focus on broadening the tax base into largely untapped areas of the economy. Expanding coverage within the informal sector, digital and platform-based commerce, professional services, and property markets, supported by stronger efficiency in tax administration, digital tracking, and data integration, would enhance revenue mobilization while improving equity in the tax system. At the same time, rationalizing tax incentives and reducing leakages could yield additional revenues without increasing statutory rates.

A balanced approach that combines revenue mobilization with private sector support is essential. This includes sequencing tax measures carefully, strengthening compliance rather than raising rates, and complementing fiscal reforms with actions that lower business costs, such as improving access to foreign exchange, easing regulatory bottlenecks, and investing in energy and transport infrastructure. By widening the tax base and reducing over-reliance on formal businesses, government can protect competitiveness, sustain investment, and promote inclusive growth while still achieving fiscal consolidation objectives.

## F. AREAS TO CONSIDER FOR PRIVATE SECTOR GROWTH

### 1. Climate-Resilient Production Systems:

Strengthening agricultural and industrial supply chains through climate-adaptive technologies and practices remains critical for Malawi, given the economy's high exposure to climate shocks such as droughts and floods. Investments in irrigation, climate-smart agriculture, resilient seed varieties, and improved water management systems are essential to stabilise food production and ensure a reliable supply of raw materials for domestic agro-processing and manufacturing. Beyond agriculture, industrial resilience should be enhanced through improved logistics, storage facilities, and disaster-resilient infrastructure to reduce supply disruptions and post-harvest losses.

### 2. Fiscal Discipline and Public Finance Reform:

In the context of rising public debt and widening fiscal

deficits, fiscal consolidation must be a central policy priority. This requires expanding the domestic revenue base through improved tax administration, reduced leakages, and gradual broadening of the tax net into the untapped areas, while avoiding measures that unduly suppress productive investment. On the expenditure side, stronger controls are needed to contain recurrent spending, particularly subsidies and the public wage bill, while improving the efficiency and targeting of social programmes. In parallel, strengthening public debt management frameworks, enhancing transparency, and adhering to credible fiscal rules will be essential to restoring confidence and safeguarding long-term fiscal sustainability.

### 3. Investment Climate Enhancement:

Creating a competitive, predictable, and investor-friendly business environment is critical to stimulating private sector-led growth. This entails maintaining sound macroeconomic fundamentals, reducing policy uncertainty, and streamlining regulatory and bureaucratic processes that raise the cost of doing business. A transparent, growth-oriented tax regime, faster contract enforcement, improved access to foreign exchange, and stronger protection of property rights will help attract both domestic and foreign investment. Special attention should be given to supporting small and medium-sized enterprises (SMEs), which are central to employment creation and economic diversification in Malawi.

### 4. Energy Infrastructure Development:

Reliable and affordable energy remains a binding constraint to industrialization transformation. Continued investment in generation, transmission, and distribution infrastructure is therefore essential. Strategic projects should be complemented by efforts to diversify energy sources, including solar, hydro, and other renewables, to reduce vulnerability to climate-related power disruptions. In addition, fast-tracking the industrial park initiative is crucial to creating manufacturing hubs with dedicated power supply, shared infrastructure, and streamlined regulatory services, thereby enhancing productivity and competitiveness of domestic industries.

### 5. Export Diversification and Market Expansion:

Reducing Malawi's dependence on a narrow range of primary commodity exports is critical for improving foreign exchange generation and external stability. Accelerated efforts are needed to diversify exports into higher-value agricultural products, agro-processing, light manufacturing, and services. Strengthening quality standards, certification systems, and logistics infrastructure will enhance competitiveness in regional and global markets. Leveraging regional trade frameworks such as the African Continental Free Trade Area (AfCFTA), as well as SADC and COMESA, can unlock new market opportunities, support scale economies, and help stabilise export earnings.

### 6. Foreign Exchange and External Sector Resilience:

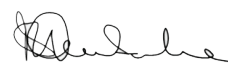
Given persistent foreign exchange shortages, policies should focus on boosting FX inflows while managing import demand. This includes supporting export-oriented investment, promoting formal remittance channels, and improving export retention and repatriation mechanisms. At the same time, targeted import substitution, particularly for food, energy, and basic industrial inputs, can help reduce pressure on the balance of payments without resorting to distortionary controls.

### 7. Human Capital and Productivity Enhancement:

Sustained economic transformation will require greater investment in human capital. Improving the quality and relevance of education and skills training, particularly in technical, vocational, and digital fields, will support industrialization and private sector growth. Health and nutrition interventions are equally important to enhance labor productivity and long-term growth potential.



MCCI PRESIDENT



MCCI CHIEF EXECUTIVE



# MCCCI MEMBERSHIP CATEGORIES, BENEFITS, AND SUBSCRIPTION RATES

The Malawi Confederation of Chambers of Commerce and Industry (MCCCI) is a membership-based business organization dedicated to serving its members through representation, lobbying, and advocacy for a conducive business environment, trade facilitation, and capacity building.

MCCCI membership offers a comprehensive bundle of benefits, including business leadership, promotion, education for business growth, and business support. The membership is segmented into five categories: Premium, Platinum, Diamond, Bronze, and Star. Each category encompasses a wide array of benefits, ranging from business leadership and promotion to educational resources fostering business growth and dedicated business support.

## Premium Category

This membership category is ideal for forward-looking businesses that aim to define the business environment in which they operate. Members in this category play a leadership role in shaping business-related policies, legislation, regulations, and strategies.

## Platinum Category

The Platinum Category caters to businesses that want to strategically position themselves in driving the private sector development agenda. Benefits include representation on parastatal boards, government committees, sponsored regional and international trade missions, and sector representation at lobbying and advocacy forums.

## Diamond Category

The Diamond Category is suited for businesses that aspire to upgrade from a medium-scale enterprise to a nationally recognized corporation. To support business growth, the MCCCI management team provides personalized advisory services.

## Bronze Category

The Bronze Category is designed for small businesses with growth aspirations. Members receive benefits such as business support, advisory services, and access to information to help them grow their businesses.

## Star Category

The Star Category addresses the specific needs of start-ups and cooperative enterprises as they seek to stabilize and grow. This is achieved through mentoring, coaching, training, and productivity enhancement programs.

By offering these tailored membership categories, MCCCI ensures that businesses of all sizes and stages can access the support and resources they need to thrive in the Malawian business environment.

## PREMIUM CATEGORY K4,000,000.00

### LEADERSHIP BENEFITS

- Invitation to participate in government meetings intended to shape business related policies, laws, regulations and strategies
- Eligible for position of MCCCI President & Deputy President
- Eligible to be chosen as arbitrator
- Eligible as member of Public Private Dialogue Team
- Eligible for position of MCCCI Councilor or Trustee
- Eligible for sponsored missions
- Eligible to represent MCCCI on Parastatal Boards & Government Committees
- Eligible to represent own sectors
- Meetings to be invited by MCCCI at lobbying fora and meetings
- Eligible to be consulted on government policy development and review 10 votes during elections

### PROMOTION BENEFITS

- Placement of company Logo in MCCCI Publications and on MCCCI Website
- Premium location during trade events on first come first served basis
- Eligible to qualify for fully sponsored regional trade opportunities
- Opportunity to host Chapter Meetings
- Eligible for member to member discount offerings facilitated by MCCCI
- Discounted rates on MCCCI marketonline
- Access to virtual Information Centre
- Opportunity to request free coverage in newsletter and magazine twice per year
- Use MCCCI logo on company letterhead
- Discounted rates in MCCCI Trade Events & Workshops
- Opportunity to have free posting of general business information on MCCCI social media platforms and website
- Invitation to MCCCI networking opportunities

### EDUCATION FOR BUSINESS GROWTH BENEFITS

- Eligible to qualify for fully sponsored training opportunities
- Access to productivity and business enhancement programmes
- Access to all MCCCI publications and information

- Discounts on training workshops

#### BUSINESS SUPPORT BENEFITS

- Engaged by MCCCCI
- Assistance on specific obstacles to doing business
- Use of MCCCCI Boardroom and VIP Lounge at discounted rates
- Advice on economic and business matters
- Access to business advisory services
- Eligible for business linkage support

### PLATINUM CATEGORY K2,000,000.00

#### LEADERSHIP BENEFITS

- Eligible as member of Public Private Dialogue Team
- Eligible for position of MCCCCI Councilor or Trustee
- Eligible for sponsored missions
- Eligible to represent MCCCCI on Parastatal Boards & Government Committees
- Eligible to represent own sectors
- Eligible to be invited by MCCCCI at lobbying fora and meetings
- Eligible to be consulted on government policy development and review · Five votes during elections

#### PROMOTION BENEFITS

- Eligible to qualify for fully sponsored regional trade opportunities
- Opportunity to host Chapter Meetings
- Eligible for member to member discount offerings facilitated by MCCCCI
- Discounted rates on MCCCCI marketonline
- Access to virtual Information Centre
- Opportunity to request free coverage in newsletter and magazine once a year
- Use MCCCCI logo on company letterhead
- Discounted rates in MCCCCI Trade Events & Workshops
- Opportunity to have free posting of general business information on MCCCCI social media platforms and website
- Invitation to MCCCCI networking opportunities

#### EDUCATION FOR BUSINESS GROWTH BENEFITS

- Eligible to qualify for fully sponsored training opportunities
- Access to productivity and business enhancement programmes
- Access to all MCCCCI publications and information
- Discounts on training workshops

#### BUSINESS SUPPORT BENEFITS

- Engaged by MCCCCI
- Assistance on specific obstacles to doing business
- Use of MCCCCI Boardroom and VIP Lounge at discounted rates
- Advice on economic and business matters
- Access to business advisory services
- Eligible for business linkage support

### DIAMOND CATEGORY — K1, 000,000.00

#### LEADERSHIP BENEFITS

- Eligible to represent own sectors
- Eligible to be invited by MCCCCI at lobbying fora and meetings
- Eligible to be consulted on government policy development and review · Three votes during elections

#### PROMOTION BENEFITS

- Discounted rates on MCCCCI marketonline
- Access to virtual Information Centre
- Use MCCCCI logo on company letterhead
- Discounted rates in MCCCCI Trade Events & Workshops
- Opportunity to have free posting of general business information on MCCCCI social media platforms and website
- Invitation to MCCCCI networking opportunities

#### EDUCATION FOR BUSINESS GROWTH BENEFITS

- Access to productivity and business enhancement programmes
- Access to all MCCCCI publications and information
- Discounts on training workshops

#### BUSINESS SUPPORT BENEFITS

- Engaged by MCCCCI
- Assistance on specific obstacles to doing business
- Use of MCCCCI Boardroom and VIP Lounge at discounted rates
- Advice on economic and business matters
- Access to business advisory services
- Eligible for business linkage support

### BRONZE CATEGORY K220,000.00

#### LEADERSHIP BENEFITS

- Two votes during elections

#### PROMOTION BENEFITS

- Discounted rates on MCCCCI marketonline
- Access to virtual Information Centre
- Use MCCCCI logo on company letterhead
- Discounted rates in MCCCCI Trade Events & Workshops
- Opportunity to have free posting of general business information on MCCCCI social media platforms and website
- Invitation to MCCCCI networking opportunities

#### EDUCATION FOR BUSINESS GROWTH BENEFITS

- Access to productivity and business enhancement programmes
- Access to all MCCCCI publications and information
- Discounts on training workshops
- Access to mentoring and coaching services

#### BUSINESS SUPPORT BENEFITS

- Engaged by MCCCCI
- Use of MCCCCI Boardroom and VIP Lounge at discounted rates
- Advice on economic and business matters
- Access to business advisory services
- Eligible for business linkage support

### STAR CATEGORY K165,000.00

#### LEADERSHIP BENEFITS

- One vote during elections

#### PROMOTION BENEFITS

- Discounted rates on MCCCCI marketonline
- Access to virtual Information Centre
- Use MCCCCI logo on company letterhead
- Discounted rates in MCCCCI Trade Events & Workshops
- Opportunity to have free posting of general business information on MCCCCI social media platforms and website
- Invitation to MCCCCI networking opportunities

#### EDUCATION FOR BUSINESS GROWTH BENEFITS

- Access to productivity and business enhancement programmes
- Access to all MCCCCI publications and information
- Discounts on training workshops
- Access to mentoring and coaching services

#### BUSINESS SUPPORT BENEFITS

- Engaged by MCCCCI
- Use of MCCCCI Boardroom and VIP Lounge at discounted rates
- Advice on economic and business matters
- Access to business advisory services
- Eligible for business linkage support

# Premium Partners



Airtel Malawi Plc



Presscane Limited



Blantyre Adventist Hospital  
We Care, God Heals.



Business Computer Services



Bayer Malawi Limited



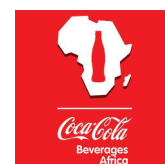
Bat Malawi Limited



Bata Shoe Company  
(Malawi) Limited



Castel Malawi



Coca-Cola Beverages Limited



Electricity Supply Corporation of  
Malawi Limited



Electricity Generation Company  
(Malawi) Limited



CMA CGM Shipping Agency



Farmers Union of Malawi



FDH Bank Plc



Trophia Estates Limited



Illovo Sugar (Malawi) Plc



Insurance Association of Malawi



JTI Leaf Malawi Limited



NICO Holdings



Vitafoam Limited



Bartlett Consulting Group

# Premium Partners



YONECO



Lilongwe Dairy (2001) Limited



Limbe Leaf Tobacco Company Limited



Mota Engil



Puma Energy Malawi Limited



NCIC



Mapeto DWSM Limited



NBS Bank Plc



National Bank of Malawi Plc



OLDMUTUAL

Old Mutual Malawi Limited



Nacala Logistics



Press Corporation Limited



The African Seed Company

Seed Co Malawi Limited



SGD

Simama General Dealers



NASFAM



SICO Civils Limited



Sparc Systems Limited



Telekom Networks Malawi Plc



Raiply Malawi Limited



Export Trading Company Limited



Vanguard Life Assurance Company Limited

## Premium Partners



Helios Towers



Ecobank Malawi



Standard Bank



Ethanol  
Company Ltd



PBM  
Construction Limited

## Platinum Partners

Agora Ltd  
Air Cargo Mw Ltd  
Alliance One Tobacco Mw Ltd  
CFAO Mobility Mw Ltd  
Export Development Fund  
HMS Foods & Grains Ltd  
Nampak Mw Ltd  
Portland Cement Mw Ltd  
Premium Tobacco Mw Ltd  
Pyxus Agriculture Mw Ltd  
Farming & engineering Ltd  
Rainbow Paints Ltd  
Farmers Organisation Ltd  
Reunion Insurance Co. Ltd  
Terrastone Construction Ltd  
Malawi Bureau of Standards  
FCB  
Umodzi Park & Resort  
MAIIC  
MTL  
Shayona Cement Corporation

Africa Global Logistics  
Afrox Malawi Ltd  
DAPP  
Cstein Weg Bridge Shipping  
TEVETA  
Ilala Crest Lodge  
Infrastructure & Logistics Services  
Mzuzu Coffee Planters  
Cooperative  
Kansai Plascon Mw Ltd  
Unitrans Mw Ltd  
Centenary Bank  
Kawalazi Estate Ltd  
Sunbird Tourism Plc  
Tea Association Mw  
Zuwa Energy Pty Ltd  
Mpico Ltd  
Optichem 2000 Ltd  
Malawi Stock Exchange  
MUSCCO  
Sitbec Ltd

Ernst & Young  
Britam Insurance Co Ltd  
Steel Supplies Ltd  
AVC Industries Pvt Ltd  
Food & Feeds Wholesalers Ltd  
ZST Investments  
Small Holder  
Chipiku Stores  
Chibuku Products Ltd  
Prime Insurance Co Ltd  
Mukuru Money Transfers  
John Tennyson & Associates  
BWB  
Malawi Sun Hotel and Conference  
Nuline Textiles  
Luthando Holdings Ltd  
Combine Cargo Mw  
Thyolo Nut Ltd  
Essential Tours & Travel  
National Youth Council of Mw  
Kwithu Kitchen

## Diamond Partners

Churches Action in Relief  
AGS LL Ltd  
Anderson Engineering Mw Ltd  
CDH Investment Bank  
Jagot Plastics  
Modern Tiles Ltd  
Waste Advisors

Stansand CA Ltd  
Macsteel Mw Ltd  
PG Glass Ltd  
Shire Ltd  
KU Distributors  
Eastern Produce Mw Ltd  
Minet Malawi Insurance Brokers

Deloitte-Membership for 2025  
Business Partners International  
Northworks Ltd  
PIL  
Globe Internet Ltd  
OG Plastics Industries  
Sable Farming Co Ltd

## Diamond Partners

Vizara Plantations-Membership for 2025  
Equipment & Parts Suppliers Ltd  
Thofu Investments  
Trucks & Car Breakers Ltd  
Universal Trading Co  
African Tobacco Services  
Sana Cash 'N' Carry  
Kris Offset  
Allied Freight Agencies  
Tata Zambia Ltd Malawi Branch

Total Landcare  
Avis Rent A Car  
Fairway Enterprises  
Blue Zone Ltd  
Stuttafords International Removals  
Blue Water by Serendib  
Mega Signs & Media Ltd  
Savenda International Ltd  
Northworks Ltd  
Bioclinical Partner  
MASM

Stockbrokers Mw Ltd  
The Agro Industries Ltd  
Stevenson Paints Ltd  
Universal Industries Ltd  
Santa Plaza  
Emerge Livelihoods Ltd  
Blantyre Hotels Ltd  
Story Workshop Educational Trust  
Trust Auctioneers  
FIFAD

## Bronze Partners

Aero Plastics Industries Ltd  
Amani Industry Ltd-  
DEK Engineering & Electrical  
Kawandama Hills  
SGW Auctioneers & Estate Agents  
The Honeybee Consultants  
Bridgepath Capital Ltd-  
Smile Life Insurance Co  
Exide Express  
Joan Footware  
Office World  
Capital Oil Refinery Ltd  
Gestetner Ltd  
Linga Fine Foods  
General Alliance  
AS Investment  
IBIT Consultants  
Emeritus Reinsurance Company  
GM Plastics Industry  
Royal Motors  
Taai Construction & Machinery Services  
CAMCO Equipment Ltd  
Electra Sales  
Paramount Holdings Ltd  
Link building Products  
Saile Financial Services

Naffis Chemical/Dynachem  
Difference Construction  
Kingwell Tyre Centre/Kwik Fit  
Vitalite Group Ltd  
Bakhresa Mw Ltd  
Globe Metals & Mining  
Powertex Ltd  
Royal Products Ltd  
IFA Limited  
Marsh Mw Ltd  
Fattani Offset Printers  
Flowtech Ltd  
Edifice Construction  
Nali Ltd  
Credit Data LTD  
Luwanga Lodge  
Prime Steel  
Mechro Ltd  
Popat's Shopping Mart  
AICC  
Bantu Art and Crafts  
Kabula Industrial Safety  
Agrimal (MW) Ltd  
Magugu Investment & Knitting  
Grant Thornton Malawi  
Salima Sugar Company Ltd  
WTM Chirwa & Associates Ltd

Zoona Trading  
Hydro Water Engineering Ltd  
Savers Choice  
Youth Enterprises  
Wijays Enterprises  
Mithis Green Investments  
Invegrow Ltd  
Gabbys Health Foods Ltd  
Best Choice Food Court Ltd  
HISCO Limited  
Lomalimda Suppliers  
A5in Architects  
Khanya Management Group  
Samwama Construction Ltd  
MPK Freight  
HoneyKay Freight Agencies  
C & S Investments Ltd  
Total Energies Marketing Mw Ltd  
Assemblies of God Press  
FAMS Air & Sea Ltd  
Africa Fertilizers Ltd  
Ngalande Consulting  
Synthesis Agriculture Ltd  
CIC Africa  
Fortune Investment Ltd  
Aqua Link

## Star Partners

AES Consulting  
Platinum Z  
Universal Building Contractors  
Mach Milk Company  
Phonewood  
Micro Insurance Services Ltd  
Harvest Blend Oils  
Painting with Chim  
Mama Africa Agriculture & Livestock Ltd  
Alipo Suppliers Ltd  
Fordhani Limited  
4TEE Foods Products  
ADMARC  
Agriculture Commodity Exchange(ACE)Beuland

Brown Trailers Manufactures  
Chigomezgo Cooperative  
Chipunga Farm  
Agriche  
Chitafika Cooperative  
CICOD  
Concern World Wide  
Delta Automobiles & Equipment Ltd  
Engucwini Cooperative  
Find Your Feet  
Formula 1 Investment  
Global Seeds  
Green World  
IFK HOLDINGS LIMITED  
Machinga District Council  
Malisen Technology Services

Mmba Investments  
MZUNI ACENUB  
Nabale Enterprises and General Suppliers  
NEEF-Membership for 2025  
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Nsanje DAECC  
Nyaluwanga Farm  
Oseason Foods  
Royal Express Investment  
SATI GROUP LIMITED  
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Sir Hackson Processors  
Springfield Enterprises  
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