



FInES

FINANCIAL INCLUSION AND ENTREPRENEURSHIP SCALING PROJECT

IMPACT STORIES

Project Implementation Unit (PIU)
Reserve Bank of Malawi
P.O. Box 30063
Lilongwe 3
Malawi



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1.0 PROJECT BACKGROUND AND CONTEXT

The Government of Malawi, with support of the World Bank is implementing the Financial Inclusion and Entrepreneurship Scaling (FInES) Project, which is aimed at increasing access to financial services, promoting entrepreneurship and capabilities of MSMEs in Malawi including addressing Covid-19 implications. The project is being implemented by the Project Implementation Unit which is based at the Reserve Bank of Malawi. The project cost is USD86 million with the entire amount financed by an IDA loan from the World Bank (WB). The borrower of the IDA funds is the Republic of Malawi, represented by the Ministry of Finance and Economic Affairs (MoF).

Table 1: Project summary

Project PDO & Components (Duration: 2020 to Sep 2025) - Development Objective (PDO) is to increase access to financial services, promote entrepreneurship and capabilities of MSMEs in Malawi including addressing some of the impacts of Covid-19	Project Cost (US\$, millions)
Component 1: Liquidity Enhancement to MSMEs	65
Subcomponent 1.1: Credit line and special support for Covid-19 response for MSMEs, and technical assistance to participating financial intermediaries	49
Subcomponent 1.2: De-risking financing to MSMEs	16
Component 2: Scaling Entrepreneurship and Building Firm Capabilities	7.5
Subcomponent 2.1: Building firm capabilities for SMEs	5.5
Sub-component 2.2 Developing Capacity of SMEDI	2
Component 3: Enhancing the Enabling Environment for Supporting the Financial Inclusion and Growth of Entrepreneurs	9
Subcomponent 3.1: Improving Financial Infrastructure and Regulatory Framework	6
Subcomponent 3.2: Increasing Financial Literacy and Consumer Protection	3
Component 4: Project Implementation Support	4.5
TOTAL	86

Key Project Targets:

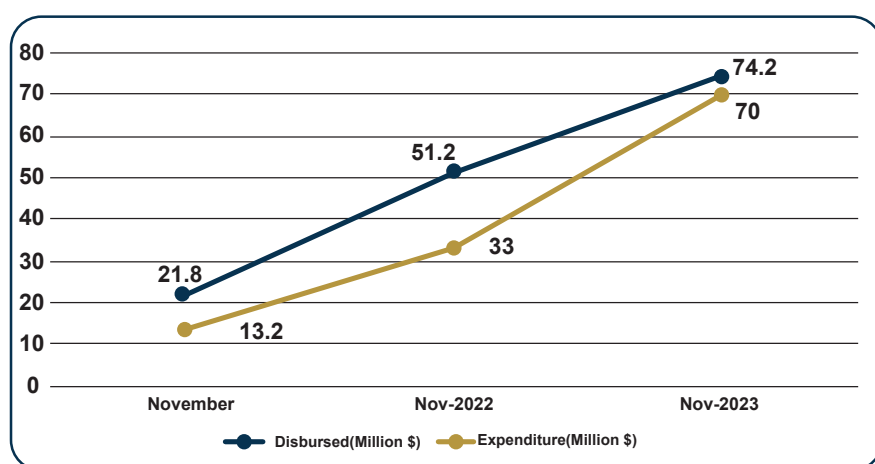
- **\$47million** to be disbursed to MSMEs (**At least 40% disbursed to women & 20% to Youth**)
- MAIIC to disburse **\$6m** to innovative start-ups and SMEs
- **\$2million** PCG covering businesses of over \$4million value
- **500 firms** established through the project support to incubators and accelerators
- Number of MSMEs trained (Stage1=1000, State2=500, Stage 3=350)
- NPLs on project portfolios (Percentage) of <5%
- Beneficiary (MSMEs) satisfaction)
- e-Payment Gateway established
- Online Malawi Business Registration system functional
- 80 institutions on boarded on MFI-Hub

2.0 OVERALL FINES PROGRESS SUMMARY

Below is a synopsis of the project progress as of November, 2023

Table 2: Summary of funds disbursed by World Bank against the project expenditures

Ln/Cr/TF	Approval	Signing	Effective	Closing	Net Commitment	Disbursed	Undisbursed
IDA-67460	4 Aug-2020	5-Nov-2020	10 Dec-2020	30-Sep-2025	\$86.00M	74.1 M 86%	11.87 M



Cumulatively, the project has received \$74.2 Million out of the project budget of \$86M

As of November, 2023 the expenditure was at \$70 Million

Key Project Indicator	2025 Target	2023 Achieved
Value of MSME loans provided by Participating Financial Intermediaries (PFIs) through the Line of Credit including the COVID-19 emergency facility(1.1)	\$47million	US\$47,600,000
Value of funds financed by MAIC for innovative start-ups and SMEs (Amount(USD))(1.2)	\$6,000,000	\$5,297,238.27
Value of PCG under the project (Amount (USD)) (1.2)	\$2,000,000	\$952,513
Number of MSMEs ¹ provided with loans	No target	44,677
Amount of repayments collected from PFIs (collection will go beyond 2025)	\$48.41m	\$8.8m
Number of new firms established through the project support to incubators and accelerators (Number) by sector	500	78
Number of MSMEs reporting improvement in capabilities (Number)	1000	0 ²
Increase in citizen satisfaction with the project's provisioning of financial services to MSMEs based on periodic beneficiary feedback survey (percentage)	25%	94%
NPLs on project portfolios (Percentage)	5%	2.3%
e-Payment Gateway system established	1	under implementation
Malawi Business registration System operationalized	1	MBRS under use
Number of Institution on boarded on MFI hub	80	49

¹ This indicator is not in the PAD but PIU added it to capture number of MSMEs supported.

² The targets set for midterm have all been surpassed except for MSMEs reporting improvements. However, trainings are currently underway across the country with over 2000 MSMEs

Figure 1: FInES Infographic of Progress by project Component

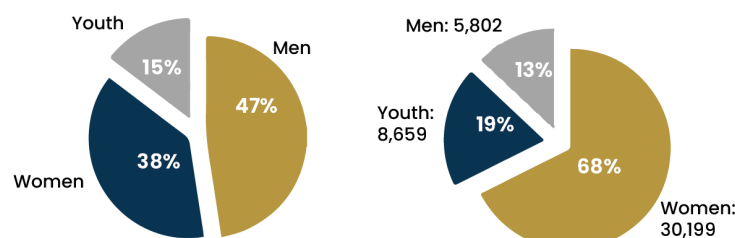
Component

1

Total amount of loans disbursed to MSMEs \$53.9m

Total MSMEs reached **44,677** (30,199 women, 8,659 youth and 5,802 men)

Distribution of the disbursed money to MSMEs (L) and numbers (R) as November, 2023



Value of funds from MAIIC for innovative start-ups and SMEs (USD)
\$5.3M

PCG utilized is at
\$952,513
(covering business value of about \$1.9m)

\$2.5M
in Quasi-Equity under MAIIC

Repayments received so far:
\$8.8M

Jobs created :
27,910

FInES NPL is at
2.3%

Component

2

Over 1000 trainees undergoing capacity building
(256 trainees graduated from stage one)

SMEDI

1

17 Staff trained
in Business and
Financial Advisory
Services

2

15 Staff trained
in Enterprise
Development
Methodologies

Component

3

e-Payment Gateway under implementation
(Expected go live date is March 2024)

MBRS is operational with over
21,000
business registered in the system

MFI Hub
49
members

Credit bureau coverage
40.2%

Figure 2: Sectoral distribution of the MK53.8 Billion disbursed to MSMEs by the Project

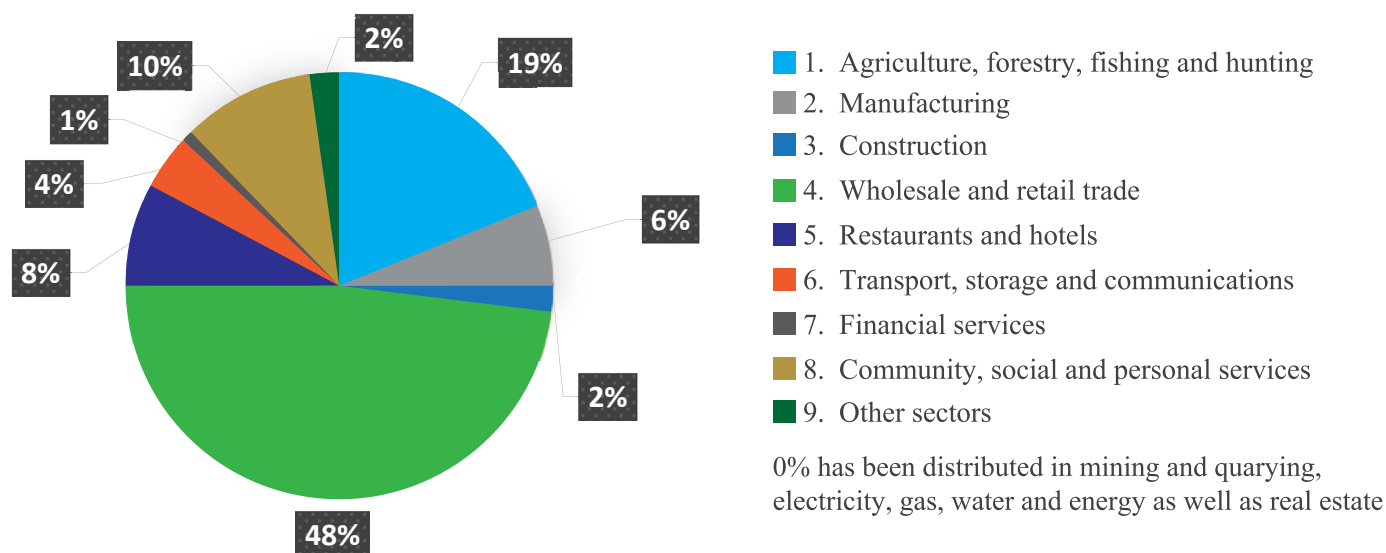
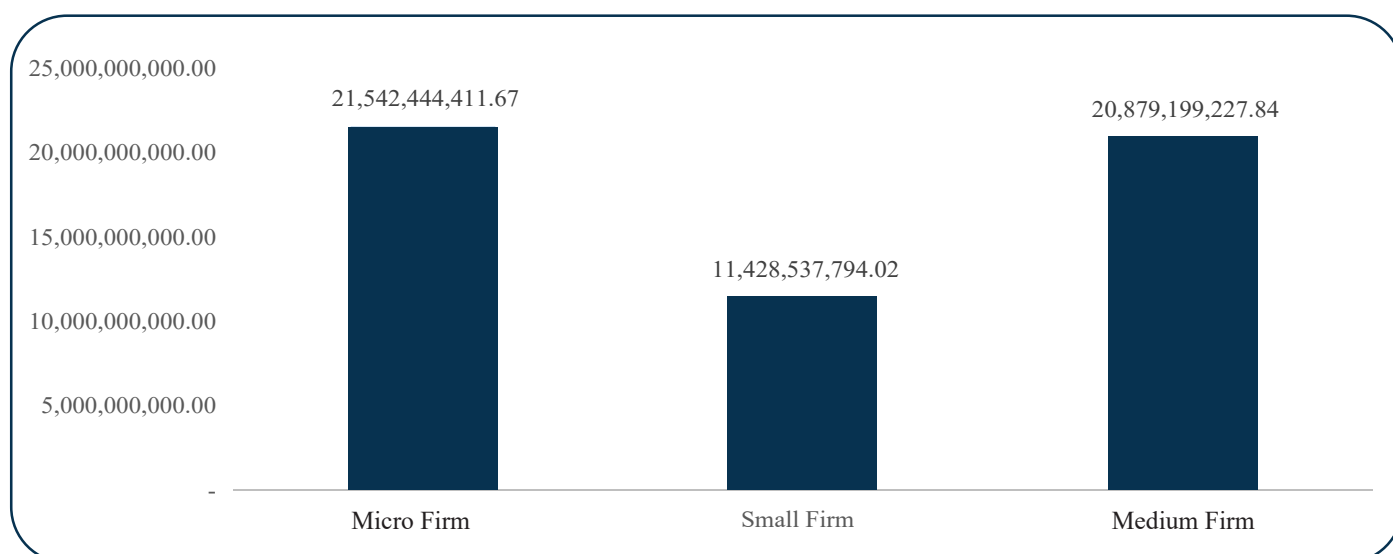


Figure 3: Summary of the MK53.8 Billion among the business categories³



³The project achieved two major objectives under this (i)Support to micro and small firms for livelihoods and grooming of new firms (ii) Support to medium firms for value addition and job creation.

3.0 SUMMARY OF IMPACT STORIES

3.1 Aim of FInES Impact Stories

The aim of the FInES Impact stories was to showcase the evidence of change among the MSMEs who have accessed the FInES loans. In the process of documenting, we tried to answer the question: What was the situation before and after FInES loan?

3.2 How the stories were documented

A consultative approach was used in identifying the recipients of the loans. We worked with the participating financial institutions who give the loans to the MSMEs. We used face to face interviews and we used the story telling techniques where we focused on a single person's story and we documented through writing notes and recording videos.

3.3 Dissemination channels

The stories were disseminated through the following channels: Malawi Broadcasting Corporation, Times TV, Nation Newspaper, Daily Times, Zodiak Broadcasting Station, Facebook, YouTube, and WhatsApp.

3.4 The Impact Stories

3.4.1 Access to finance

The FInES Project provides wholesale financing to the Participating Financial Institutions (PFIs) specifically:

commercial banks, development financial institutions, Microfinance institutions (MFIs) and SACCOs. This has resulted into the growth of loan books for PFIs by over \$53 million which has enhanced trust between the PFIs and beneficiaries which ultimately has contributed to banking the unbanked.

PFIs borrowed from the Reserve Bank of Malawi at a lower rate of 3% per annum. The banks are lending to MSMEs at a maximum rate of 11% per annum while MFIs on-lend to MSMEs at a rate of between 3 to 4% per month. This arrangement has made access to finance affordable both to PFIs and MSMEs as this is comparatively cheaper when compared to the normal market rate of about 27% per annum for banks and 6% per month for MFIs and SACCOs. Through the FInES line of credit over \$53.8M has been advanced to over 40,000 MSMEs through 32 PFIs. A visit to these MSMEs who have benefited from the FInES loans has revealed that there is a significant impact on the businesses ranging from boost in sales, increase in production, value addition, job creation and improved livelihoods.

Saile Financial Services is one of the MFIs whose reputation has been enhanced because of the FInES loans.

“Before FInES we had inadequate resources and ended up turning away most of our clients. Our geographical reach was also limited due to the lack of resources. After FInES our loan portfolio has increased, customer base has increased, we

have increased reach and employees have not only helped them to survive but they have increased their customer base.” Said Saile Financial Services CEO, Elias Kafinyangwe

The participation of the MFIs in the project has enhanced financial inclusion, because the MFIs reach out to people in the remotest areas.

3.4.2 Increasing the supply of wholesale financing for value addition

Value addition is one of government’s priority under pillar one of agricultural productivity and commercialization. Government realizes the need to increase transformation of raw materials in the agriculture and mining sectors into high value products largely for export and job creation. Access to finance still remains one of the major challenges for most MSMEs from start up to enterprise maturity. The FInES project is supporting the MSMEs in value addition and processing in order to promote import substitution. Some of the companies that FInES has supported to buy machinery include but not limited to the following: Chikomanyama Estate which bought a groundnut plucker, Rudivet fertilizer manufacturing company mnFredrick’s natural honey with honey processing machine, Mtengowakumunda with a porridge flour processor, Nutrifoods company with dairy processing machine, to address malnutrition, and a corn puff manufacturing company in Blantyre. In the health sector, FInES has supported several institutions with medical equipment which has resulted into improved service delivery.



Honey packaged in different bottles to meet customers’ needs

One of the value addition companies that FInES has supported is Kwithu kitchen owned by Dr Anne Msowoya which got a loan from Malawi Agricultural Industrial Investment Corporation(MAIIC). Kwithu used some of the money for purchasing Tomato Puree processing equipment.Kwithu has created a ready market for smallholder farmers in Malawi,4,500 are in tomato value chain and 3000 farmers in honey value chain. 60% are women and 40% are women. The FInES loan has helped to double up production which was 12 tonnes and now they can produce 50 tonnes of honey.

“ *We started with 2 tonnes, later 12 tonnes, and now we can buy 50 tonnes of honey this is because of FInES loan. We have Nyika Premium honey from the areas in and surrounding Nyika National Park and Wild Mountain honey from Mzimba, Karonga, and Nkhatabay. The demand for our honey is very high, and our plan is to purchase 80 tonnes of honey this year.”*



Kwithu kitchen packaging tomato sauce

“Access to finance is one of the hurdles that most MSMEs face in Malawi. Most of us do not have assets that the bank requires as collateral, and the interest rates are high, which often discourage people, especially women. The interest on FInES loans is much lower compared to normal loans” Msowoya said.

Apart from the business, Kwithu Kitchen CBO is contributing towards ending malnutrition by feeding over 300 children on a weekly basis.

Estrell Trading, under Cecilia Rice’s leadership, is a diversified group of investment ventures specializing in groundnuts processing, bottled water, and briquettes crafted from groundnut residues. A visit to her company reveals a substantial commercial enterprise boasting state-of-the-art infrastructure and cutting-edge machinery.

In November 2012, armed with a modest sum of K65000, Cecilia kickstarted her entrepreneurial journey, leveraging her expertise gained as a marketing officer for a cooking oil company. Dissatisfied with stagnant wages, she sought to channel her knowledge into establishing her enterprise. Recognizing the

untapped potential in groundnut flour processing, Cecilia meticulously researched and identified a gap in the market.

After establishing that there is a demand from retail shops, she embarked on a quest for capital. A K1 million salary-based loan from NBS Bank marked her entry into actual operations, processing groundnuts into ‘Nsinjiro’ for supply to Peoples Shops. Despite facing capital constraints hindering growth, Cecilia secured significantly contributed to the local economy. Additionally, the plant diversifies into producing by-products like low-grade roasted groundnuts and briquettes from groundnut shells, promoting environmental sustainability.



Capital challenges persisted, leading her to recycle revenue and resort to monthly stock purchases, battling rising prices. A turning point came with the FInES loan from NBS Bank. This enabled her to purchase significant volumes of groundnuts, filling her warehouse and ensuring consistent production for the coming year. However, Cecilia laments the limitation on growth due to the overwhelming demand for peanut butter which she is not able to meet. With the capacity to employ up to 95 individuals and support

2,500 farmers, Estrell contributes significantly to the growth of the economy. Additionally, the plant diversifies into producing by-products like low-grade roasted groundnuts and briquettes from groundnut shells, promoting environmental sustainability



One of Estrell Trading products peanut butter packed in economy sachets

3.4.3 Import Substitution

The government of Malawi is committed to ensuring that there is minimum importation of goods from other countries and encouraging domestic manufacturing. The project has supported local businesses that are into manufacturing like: Rudevit Holdings fertilizer manufacturing company, cooking oil processing, Nutrifoods processing company, manufacturer of cleaning tools in Lilongwe and furniture manufacturing. Here is a story of how Natures Gift is reducing importation of bananas and saving forex.



Banana is a very nutritious fruit, can be eaten raw or cooked. Although it has nutritious benefits and is on demand, the production is still very low. Malawi imports more than 20 metric tonnes every month, this causes burden on forex. Malawi has the potential to produce our own bananas and meet the demand on the local market. This is what motivated the owner and Managing Director of Natures Gift farm, Guy Pickering to start banana farming in 2018.



He started with 18 plants only but now has increased to 2200 plants. Pickering who is also the owner of Kumbali Lodge said the implications of Covid-19 affected the tourism industry in 2019/2020 so he concentrated on the banana farm. He initially had 20 hectares of land for banana farm but last year income from the 8 hectares only is estimated to be around \$28,000.

Currently the daily sales range from K1 million to 1.5 million. Monthly gross is around K60 million “We also employed 30 more employees specifically under the FinES loan bringing our total employees to 90 for the banana farm. The labour wage for the extra

employees increased by K24 million. Apart from creating job opportunities, we also offer free training to individuals or groups of farmers who are interested to learn about banana production.” The Ministry of Agriculture extension workers also benefit from the agricultural advisory on banana production.

One of the challenges, according the General Manager of Natures Gift, Ian D’heygere is zero incentives for agriculture citing that farm equipment is very expensive and that although government promotes exports, the process is practically impossible for SMEs. He therefore recommends that government should subsidize farm equipment, and make the export procedures easier. On the issue of importation of bananas, D’heygere recommends that it is high time government can put some controls so that the country should import less and produce more.

“ We applaud NBM Development Bank Limited through FinES for allowing us to do huge Investment in Agriculture. Such flexible loans should continue so that businesses can grow. World Bank should continue supporting FinES. I would also urge those people who borrowed to pay back so that more people can benefit from the facility. I am very hopeful that we can still get more support in order to reduce importation of bananas that drains forex reserves. it pains me to see 30 tonnes of trucks importing bananas when we should be producing bananas locally and save forex;” Pickering said.

Natures gift sells the bananas locally to the surrounding community of whom 90% are women, local markets like Mchesi through vendors. The farm is also selling

to big shops namely Chipiku and Food Lovers.

“ With the FinES loan, we increased the land by 8 hectares and we have also managed to buy a micro irrigation system which enables us to produce throughout all the seasons.” Concluded Pickering.

3.4.4 Job creation and Innovation



The FinES project is also promoting youth innovative businesses that create job opportunities for others. One example is Ecogen that is using biogas for energy and making organic fertilizers. The wanton cutting down of trees and burning of charcoal by people in the community irked Clement Kandodo,³¹ now the

Managing Director of Ecogen from Lilongwe. He decided to come up with a solution to reduce deforestation. Clement graduated from Bunda college where he learnt about the bio gas technology. He noted that though the technology was very effective, it was very expensive and not readily available as it was only being developed by NGO and so he wanted to make the technology to be locally available for use by farmers. In 2018, he got trained by different companies in biogas making. He then developed a simple Biogas technology that is more affordable and user friendly. In 2021 He started selling the Biogas systems which provides clean cooking gas and bio fertilizer from wastes.

“ Since I got the loan, I have managed to improve the sales from 20 systems in 2021, to 85 systems in 2022. More people are becoming interested in the technology than before,” He explained.

3.4.5 Post covid-19 recovery supply chains, livelihoods and tourism

In the past three years, most small-scale businesses suffered from Covid-19 pandemic which led to a close down of most companies resulting in job losses. The stories below show how the FInES loan rescued the businesses and helped them to survive the Covid-19 effects.

Tamani Mbukwa, 38, had a dream of building a state-of-the-art studio that would offer a wide range of products and services that would contribute to people’s mental health and physical wellness. The

construction project ended prematurely, and became stagnant for almost two and a half years. He did not know where he would get the remaining money to complete the project.



In 2021 he got a loan from NBM Development Bank which resuscitated the construction of his magnificent two-storey building located in the outskirts of Chilomoni in Blantyre.



“ The FInES loan made me to realize my dream. I named it Studio 24 because 24 symbolizes continuity. I called it Studio to mean a creative and entertainment hub that is available in all seasons of the year,” Mbukwa said smiling.

Apart from wellness activities the music events boost local tourism, attracts patrons from neighbouring countries. The double-storey structure has entertainment theatre on the upper floor and supermarket on the lower floor.

The project has contributed towards improved health service delivery, for example Tapempha Medical Care is one of the hospitals that has managed to procure state of the art equipment with FInES loan. Honorable Esther Kathumba owner of Tapempha Medical Care Hospital saw how people in her community struggled to access X- ray machine and other medical services. She got a loan from NBM Development that enabled her to buy equipment for her hospital. The purchase of the essential facilities has reduced the distance people used to travel to Lilongwe. The number of clients has increased from 100 to 500 clients monthly. This has led to increase in admissions from 10 to 70 on weekly basis.



One of the beds procured with FinES loan



The X ray machine

The project has contributed towards improved livelihoods. The project reached to women from the rural areas through both groups as well as individuals. For example, Dedza Community SACCO has reached out to women groups who have benefitted from the loans by increasing their incomes and they were able to support their families. Microloan Foundation has also reached out to women groups in agriculture, this enabled the women to buy farm inputs.

Diana Singano, is one of the women whose business has transformed. She started her business with a small bench at her home and later after getting FinES loan from FINCA. She managed to expand her shop and buy enough stock. She has increased her daily sales

from MK10,000 to MK150,000.

“My business has survived because of the FInES loan. I have also managed to pay fees for my son who is at Lilongwe Technical College,” Diana said.

Tourism was one of the sectors that was hit hard with Covid-19 resulting into job losses and business slow down. Nalipiri Hotel in Mulanje was opened a year when Covid 19 emerged, 2018. The Managing Director, Linda Namalomba said they started with 10 rooms, a restaurant and a bar. The space for accommodation and conferencing was not enough thus was not able to meet the demand from clients. With the FInES loan, Nalipiri lodge increased number of accommodation rooms from 23 to 40, increased Conference Space from 3 halls to 7 conference halls, increased sales from an average of MK20 million per month to MK60 million per month. The tourist numbers and occupancy rates have increased by nearly 70%. Nalipiri Eco Resort has employed 34 staff after FInES.



Nalipiri Eco Resort completed with FInES loan

3.4.6 Improvement in Firm Capabilities amongst business owners due to capability trainings



The project has also supported SMEDI to improve its capacity to provide business development to MSMEs and young entrepreneurs beyond the life of the project. 17 SMEDI Staff were trained in business and financial advisory services. In addition, 15 SMEDI staff were trained in Enterprise Development Methodologies. SMEDI also developed bankable business plans for 100 growth stage and start up MSMEs as Pitch Decks, 40 MSMEs successfully pitched their business plans and were awarded grants. In order to ensure sustainability, SMEDI presented the Introduction of Business Advisory Services as a Reform Area that will change their service delivery.

The project has so far enrolled 1000 MSMEs for stage 1 training, 256 have graduated from stage 1. The training uses a three-stage approach with the first focus on psychological, second focuses on technical skills and the third is connecting them to the market and finance. Most of the MSMEs have described the training as an innovation revolution that is building capacity for Malawian entrepreneurs through developing a problem solving, entrepreneurial and opportunity focused mindset. Click on this link for a testimonial <https://youtu.be/Jwz0UBCcEjk>



Financial Inclusion And Entrepreneurship Scaling Project

“This year my bank offered me a loan opportunity, and although I collected all the required documents, including the contract, I decided to withdraw. Recognizing the importance of personal development, I felt that training was more crucial for me at the moment. Now, with the FINES capacity building program, I can see myself more confident and growth-oriented due to the valuable knowledge and skills I am acquiring.”

GLORIA MOYO
Director of Gloria Supplies and Gloses kitchen

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CONTACT US

The Project Manager
Financial Inclusion and Entrepreneurship Scaling (FINES) Project

Reserve Bank of Malawi
Convention Drive
P.O. Box 30063

Lilongwe 3, Malawi
01770 800
FINESProject@rbm.mw

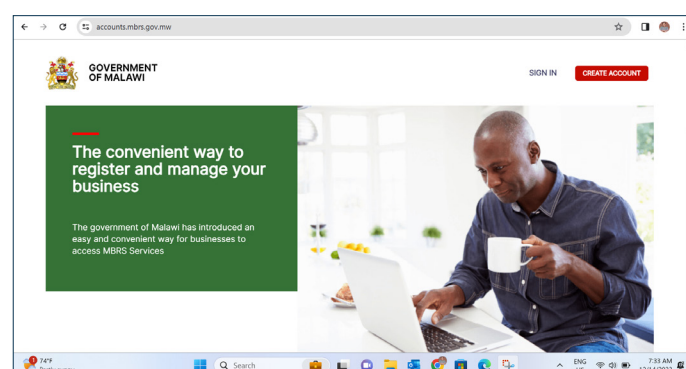
or The Communications
Officer, Pauline Mubwira on
+26599 883 180

3.4.7 Enhancing the enabling environment for supporting financial inclusion and growth of entrepreneurs

The project supported the review of several regulatory frameworks for example the National Anti-Money

Laundering, Combating Financing of Terrorism (AML/CFT) policy which was approved by cabinet. This will contribute towards creating an enabling environment for supporting financial inclusion and growth of entrepreneurs.

The project has supported the development of the e-Payment Gateway which will ease payment transactions, increase financial inclusion, lower transaction costs as well as ensure that there is transparency in the provision of government services and payments including social protection, tax, and business services. The story below shows how the online business registration is making it easier to register businesses for MSMEs.



For a long time, Micro Small and Medium Enterprises (MSMEs) have been struggling to get their business registered due to the long processes involved. But with the introduction of the online business registration, one can simply do the registration by a click on phone or computer within the comfort of their home or business place. The Malawi Business Registration System (MBRS) was established in 2022 with support from the Agricultural Commercialization Project with the aim to promote formal registration of farmers and

businesses. Since its establishment, 21,000 businesses have been registered including those businesses who have re-registered.

The system has reduced transportation, offers flexibility of doing registration at any place and any time. The system's ability to confirm the authenticity of the certificates will reduce cases of fake certificates.

According to the Deputy Registrar General, Joseph Chintolo, he said the online business registration system has transformed the way business was being done traditionally.

“ *We are able to do an audit trail, if someone wants to confirm the authenticity of the certificate, they can do the verification using a QR code that appears on the certificate. This reduces the cases of fake certificates, because apparently there are fake certificates on the market,” he explained.*

3.4.8 Building capacity of institutions that promote entrepreneurship and investments.

The project has built institutional capacity of some institutions such as :SMEDI ,MAIIC and NEEF. With regards to SMEDI; the project has strengthened institutional governance, trained staff in business development, improved infrastructure specifically: class room furniture, teaching and learning materials. The project also supported MAIIC with institutional governance through the introduction of Investments committees to enhance credit management processes. The project has helped MAIIC with an Integrated Management Information System. The project has also trained MAIIC staff in various areas to enable them to deliver with efficiency. With regard to NEEF, the project has enhanced their governance structure to the extent that they are currently prudentially supervised by RBM. The project has also enhanced NEEF's credit management processes which has led to an improvement in loan book management. This has enabled NEEF to increase coverage area to include all constituencies in Malawi.

4.0 CONCLUSION

The impact stories shared show that there is evidence of change at both individual, community and national level. The project has increased access to finance for both MSMEs and the participating financial institutions. The businesses that almost collapsed have been resuscitated with the FInES loans. The project has supported MSMEs who are in value addition and manufacturing which has created job opportunities for

people. The project has contributed towards reduction of imports by promoting local manufacturing. The project has also enhanced financial inclusion by making it easier for the rural people to access the cheaper loans through microfinance institutions. When these stories are shared with the public, they are creating a huge demand for the cheaper financial loans.

LINKS TO PUBLICATIONS

<https://mwnation.com/creating-jobs-for-youth-women-kwithu-kitchens-tale/>

<https://youtu.be/hNPT1p4KZPs?si=p4FOfO-MzYJIFOS4>

<https://youtu.be/oq9asCw0iZo>

<https://youtu.be/spwggfIB9gw?feature=shared>



**The Project Manager
Financial Inclusion and Entrepreneurship
Scaling (FinES) Project
Reserve Bank of Malawi
Convention Drive
P.O. Box 30063
Lilongwe 3, Malawi
01770 600
FinESProject@rbm.mw**

*or The Communications Officer,
Pauline Mbukwa on +265999 953 680*