



“The July 2020 SME Newsletter”

Zim Business Ideas and Network

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Welcome to Malawi

At first Malawians trekked to Zimbabwe in search of opportunities such as jobs. Thousands came this way and helped in the economic and social growth of Zimbabwe. Malawians are naturally hardworking and honest too.

Over the years, there has been a reverse with a few Zimbabweans trekking North to Malawi with most of them setting up businesses—few have returned. We remember meeting a Zimbabwean engineer at a Blantyre Hotel who got excited and joined our table when he heard us speaking Shona and when we asked when last he had been to Zimbabwe, he said 15 years!

Malawi is the friendliest country on earth no wonder its called The Warm Heart of Africa. The cost of living is affordable, prices stable and land is cheaper when compared to the rest of the region.

Entrepreneurship is still on the low side when compared to regional trends but is steadily rising. In 2017 we had experiences of Zimbabwean investors putting capital amounts of say US\$20,000 and getting their capital back in 6 months legally.

Once you send expats to go and work in Malawi, getting them back after expiry of their contracts is an uphill task as some would have heavily invested in properties especially construction of lodges along the shores of Lake Malawi.

When it comes to investment in SADC, South African whites are the trendsetters and opportunities along Lake Malawi shores have not escaped them.

When we launched our tapestry programme, the best reception for the forum was in Malawi and closely followed by Lesotho and South Africa. The follow on hat making programme had Malawi coming first followed by Botswana.



Why Invest in Malawi

- Farming land is affordable to purchase and lease
- Opportunities to farm for exports including to European and regional countries
- In some areas especially the Greenbelt, there are no water issues –no adverse climatic changes affecting the rest of the region
- Hardworking labour force
- Stable economy

When the new government was sworn in our wealthiest national, Strive Masiyiwa congratulated Malawi and he mentioned of past previous visits where he would pitch up unannounced with other investors and receiving warm receptions.



Why could be Strive Masiyiwa be interested in Malawi? Agriculture, Agriculture and Agriculture! A significant portion of the country is under water with the vast Lake Malawi providing water for irrigation. The major challenge in Malawi is electric power and if you can find alternative sources of power then the road to opportunities in Malawi is clear.

Diasporan Investors

What can US\$50,000 do for you in SADC? You can buy a bedroom flat in South Africa, a medium density property in Zambia and Zimbabwe but in Malawi it can buy a 100 hectare farm with title deeds. Certify your farm to grow fresh crops for exports to European markets and you would have created generational wealth. This is why everyone trekking to Malawi is not returning.

Some are involved in contract farming especially with rice, groundnuts and soya beans with these agricultural produce heading for Kenya, Mozambique and Zimbabwe. Growing crops for local markets is not good enough but exports is the big deal.

So diasporans can form consortiums and invest in Malawi and you can even do so on an individual basis. Locals can also follow the same model.

Farms for sale in Malawi

Kasungu farm

\$1

📍 Lilongwe

Commercial farm for sale in kasungu (Linyangwa). 50 hectares going at 28 million negotiable with valid papers .

call/WhatsApp +265888052362

📍 Lilongwe

Huge commercial farm for sale in Mchinji (Mkanda) approximately 112 hectors with offices and barns on site (though they need renovations). Very arable land suitable for tobacco, maize or legume farming and livestock farming. Dambo available for irrigation scheme. Valid papers available with title deed. price is K80 million but negotiable.

+265888052362



commerical farms (estates)

\$1

Lilongwe

commerical farms*

- (1). 118 hectors at Mkanda, mchinji. with structures. 80 million with title deed
- (2). 40 hectors mkanda, mchinji. 15 million with deed plan. the buyer will finish the process.
- (3). kapiri mchinji-Kasungu road. 32 hectors 15 million with DC papers
- 4. 20 hectors with 18 million kapiri mchinji-Kasungu road. valid paper
- (5). 10 hectors Nkhotakota with valid papers. 18 million
- (6) 6 acres at mpingu 6 million
- (7) 200 acres in kasungu for renting (lease). mtengo omvana

all these prices are open for negotiations
call/WhatsApp +265888052362

Kindly note that these properties are available on Malawian Social Media platforms and we have no association with the advertisers. If you are interested in contacting the sellers, do carry out own due diligence including engaging real estate developers in Malawi for advice.

Happy Women’s Month



Without women, there is no progress,
Without women, there is no development,
Without women, there are no homes,
Without women, there is no nation!

We celebrate the Women’s Month with the formation of our ZBIN Business Women’s Forum with the launch slated for the end August 2020. We have put in place a steering committee which is spearheading the formation of an empowerment initiative.

There are not many visible and effective business forums in the country renowned for leading businesses and inspiring many with access to opportunities information and resources, markets and capital.

The forum plugs the gap and do not miss out its launch—keep following the forum for updates.

Lilongwe, Malawi

Farms for sale 35 hectares available in Mchinji with a stream passing behind it. MK 16,000,000

182 hectares available in Chipiku reaches the lake Mk 154,000,000

Tel 0999446778

But we told you so?



Our July newsletter was a unique one as we covered more articles on risk management than previously.

We warned you that the mushrooming ponzi schemes were nearing the end of the plateau and how right we were!

Bevern Capital is now closed with directors on the run. Another one in Borrowdale also met the same fate. Of course there should be a number of them operating underground but the message is loud and clear—the days of ponzi schemes are numbered!

We expect the directors who fled to South Africa to continue with their scheme though and this time they might go online...do you still remember MMM?

Celebrating a new baby



We registered a mealie meal manufacturing company in early August and this becomes our 5th Crowdfunding company.

The company has 30 shareholders drawn from the forum and we are impressed by the large number of diasporans participating in the initiative.

Wishing Nutricio Private Limited all the success!

Next we have the Crowdfunding Borehole where a steering committee is finalizing researches and logistics.

The initiative seeks to drill boreholes for members in urban and rural areas. Climatic change is upon us and just like Covid-19 maybe the new norm.

Getting a borehole drilled at your farm, plot or rural area is one of the best investments you can do and the advantage is this investment will be passed on to future generations.

Youth Opportunities



This is your checklist of opportunities;

- Enrol for a Digital Marketing Course-Telone is offering a free training class,
- Learn Portuguese-one of our members offering online training classes for US\$1 per month,
- Enrol for graphic designing classes,
- Learn coding,

- ❑ Visit www.babypips.com and learn online forex trading for free,
- ❑ Search for Chevening Scholarships online and apply if you are below the age of 35,
- ❑ Learn website development using Youtube tutorials,
- ❑ Brainstorm on how to commercialise and brand natural herbs like Mufandichimuka, Zumbani and others,

Coconut Processing

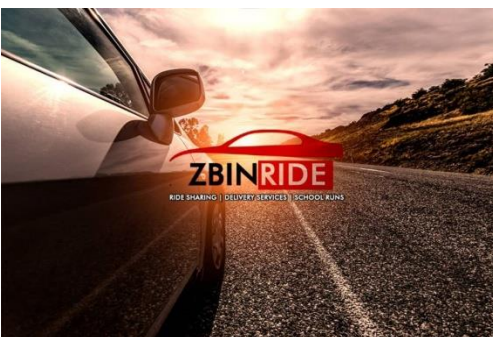


When we visited Beira last year, we found a lot of coconuts being grown with most of them sold by the roadside. We checked whether there were companies involved in processing them into various by products such as oils and drinks but could not find a convincing answer.

This is an open cheque for Zimbos based in Mozambique –great opportunities to process the coconuts for exports!

Interestingly some products sold in Mozambique have coconut products imported from as far as Spain. Let’s change the script.

We move people and goods efficiently



The Covid-19 movement restrictions have given rise to the use of ride sharing and our ZBIN Ride is doing wonders helping hundreds of members to transport parcels.

How does it work?

1. You join our Ride Whatsapp group and its free
2. You indicate in the group your travel destination,
3. Members travelling the same destination respond,
4. You negotiate fees and travel logistics,

We are moving hundreds of parcels this way and its paying dividends. A small businesses courier service taking shape!

Impressive Numbers



Our total membership number now stand at 83,000 on Facebook and 8,000 on Whatsapp.

These are not just static numbers but very active with the forum reaching 800,000 views in July 2020.

This is a double from April 2020 and shows the explosive use of social media during the lockdown.

Our South African numbers now 120,000 with new members joining the forum every minute.

If you had doubts about the importance of digital businesses then you need a rethink.

Digital Marketing Tip-More Photos in your ads



Instead of just showing one photo of your product, how about more taken at different angles?

How about including yourself too in the photos to help build confidence and credibility?

Visit Musina and study why Asian nationals place a lot of goods in front of their shops—the psychological power of numbers!

Beira in pictures



The first thing that will shock you as you enter Mozambique at the Forbes Border Post is the state of the road—impeccable stuff, world class!

The smooth road is pothole free and we are sure even a jumbo jet can comfortably land and take off.

The tollgates? They match South African standards and they even have one spaghetti road along the Machipanda-Beira road.

The distance between Harare and Beira is 590km which is roughly the same between Harare and Beitbridge. Minus border post delays, a motorist headed for Beira is likely to reach the coastal



Cidade earlier than one headed to Beitbridge from Harare.

If you have never fallen in love with a smooth highway, then the Forbes-Beira will wow you.

Well done to Mozambique for setting the pace. We have been to South Africa, Botswana, Lesotho, Malawi, Zambia and Namibia but we never saw a road as great as this one. The terrain is flat enabling large tracts of the highway to be straight.

A policeman at a roadblock in Chimio told us of a Zimbabwean motorist whom they caught speeding above 300km/hour. Of course he got punishment for reckless driving!

Beira Cidade

Not impressive as there are a lot of dilapidated and sometimes abandoned buildings. However do not let this dampen your mood as there are pockets of beautiful places. Visit an area called Oceania for a clean beach.

We got lost when we wanted to visit a beach front area which rivals some of the best beaches on earth. It is located 30km to the north of Beira.



The Food

We do not know how they cook their food but they are world class. We give a thumbs up for the fish.

For a full business tour report; Google search **Business Opportunities Abound in Mozambique**. The Newsday featured our write up.




Subscribed Members Ads

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PLEASURABLE PANCAKES

Author: Runyararo Bake-It
0772906271

INGREDIENTS

- 2 cups flour 
- 1 1/2 teaspoons baking powder 
- Pinch salt 
- 2 Eggs 
- 1/2 cup oil 
- 1 cup milk 
- Vanilla essence 
- 5 tablespoons castor sugar 

PROCEDURE

01. Mix wet and dry ingredients to make a cake batter.
02. Heat the NON STICKY PAN on medium to low heat (no need to grease). Do not use too much heat.

03. Pour in with a scoop a considerable amount of batter into the center of the pan let it bake until bubbles start to show.

04. Use an egg lifter to flip and bake the other side.

05. Repeat process until all pancakes are done and

🍓 Serve 🍓

06. Also note that my secret is not to grease that non sticky pan.

NB: IF U ARE NOT USING A NON STICKY PAN THEN U NEED TO GREASE IT.

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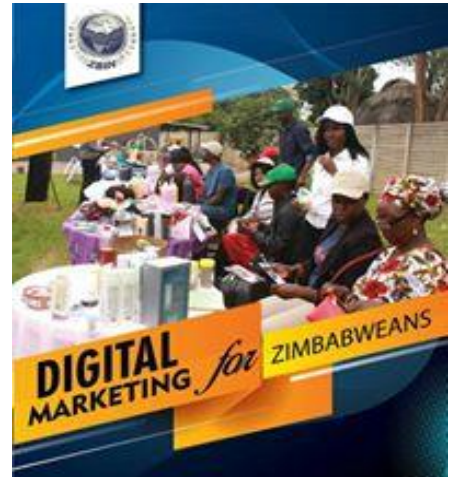
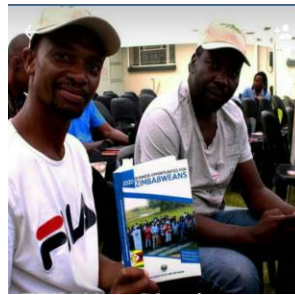
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PORTUGUESE LESSONS

US\$1
R20
75MT

Level 1: Introduction to Portuguese: 1 month

EMERGE FROM 2020 A MASTER OF THE PORTUGUESE LANGUAGE

Lessons start Monday 27 July

Lessons can be done via WhatsApp