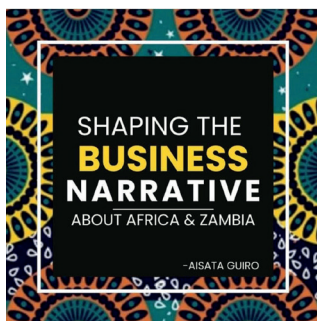


# Shaping the Business Narrative in Africa and Zambia

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A New Dawn for SME Finance in Zambia: \$70 Million to Scale Our Ambitions

On July 15th, 2025, Zambia turned a new page in its economic narrative. The launch of a \$70 million SME Fund, backed by the Republican President in collaboration with British International Investment (BII), NAPSA, and Swedfund, marked more than a financial injection it signaled a powerful endorsement of small business as Zambia's growth engine.

For years, Zambian SMEs have operated with limited access to long-term financing. Yet, they continue to power key sectors from agriculture and retail to green energy and manufacturing. *This fund is a bold response to an old problem.* It anchors the belief that *small is not a disadvantage but untapped potential waiting to be scaled.*

## How Can Zambian SMEs Position Themselves?

As someone building a brand in Zambia's agribusiness sector, I know firsthand the constraints many of us

face: inconsistent cash flow, access to affordable financing, lack of visibility, and weak infrastructure. But this fund offers a unique window of opportunity if we prepare to seize it.

## Formalize and Professionalize

Your business must be bankable before it can be financed. Ensure you are formally registered, maintain proper financial records, and have clear governance structures. Whether you're a tech startup or a food processor, you need to speak the language of investors compliance, structure, and sustainability.

## Plug into Priority Value Chains

The fund is designed to fuel growth in high-impact sectors: agro-processing, renewable energy, light manufacturing, and health value chains. Position your business within these priority areas. Move from general trading to value creation. Zambia is ready for businesses that offer solutions, not just services.

## Build an Investment-Ready Profile

From pitch decks to audited financials prepare your documents. Attend SME finance workshops, accelerator programs, and investment forums. Present your business not just as a hustle but as an enterprise with a strategy, vision, and measurable impact.

## Women-Led Enterprises Must Step Forward Boldly

As a woman entrepreneur,

I understand the extra layers of complexity balancing risk, bias, and limited networks. But this fund opens a pathway. Women-led SMEs should collaborate, form cooperatives, and demand inclusion in these financing windows. The future of Africa's economy will be feminine, bold, and enterprise-driven.

## Why This Fund is Different

**Blended finance:** Tailored to SME risk profiles.

**Private capital partnerships:** Encouraging scalable investment.

**Institutional backing:** Anchored by credible partners (BII, NAPSA, Swedfund).

**Impact-driven:** Meant to create jobs, especially for women and youth.

This is not a grant. This is not a handout. This is a strategic tool for transformation.

## Beyond Zambia – Setting an African Precedent

This initiative sends a powerful message across the continent: Zambia is building an investible SME ecosystem. With the African Continental Free Trade Area (AfCFTA) gaining traction, Zambian businesses can scale regionally, but only if we build the infrastructure, capital, and competence required for cross-border commerce.

As entrepreneurs, we must shift our mindset from managing cash flow to managing capital. From solving local problems to unlocking regional markets.



## The Call to Action

To every SME, startup, and social enterprise: Get formal. Get visible. Get investor-ready.

This fund is your chance to scale responsibly, grow sustainably, and contribute meaningfully to Zambia's economic development.

The business narrative is shifting and we are its authors.

In Enterprise and Impact,

**Aisata Guiro**  
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