

ENTREPRENEURSHIP

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ZAMBIA

INSIDE:

MUPAPA WOOD
LIMITED

COMBATING
MENTAL HEALTH

30-SEC BUSINESS
INTRODUCTION

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Editorial

Celebrating Resilience and Innovation in Zambian Entrepreneurship

Welcome to this edition of Amari Magazine, where we shine a spotlight on the remarkable journeys of Zambian entrepreneurs who are not only transforming their industries but also inspiring future generations.

At the heart of this issue lies our cover story featuring Ruth Chande Ironside, the visionary founder of Mupapa Wood Ltd. Her story is one of resilience and determination, showcasing how personal challenges can ignite entrepreneurial spirit. After facing setbacks while building her home, Ruth turned her adversity into opportunity, establishing a thriving business dedicated to crafting high-quality wooden items using indigenous hardwoods. Mupapa Wood is more than just a furniture company; it embodies Ruth's commitment to sustainability and community empowerment. By fostering local talent and promoting responsible sourcing, she not only addresses the shortage of skilled carpenters in Zambia but also champions environmental stewardship.

Alongside Ruth's inspiring narrative, we explore the impactful work of the Women Entrepreneurship Access Centre (WEAC). Since its inception, WEAC has been a beacon of hope for women in Zambia, providing essential resources, training, and mentorship to help them thrive in a competitive business landscape. Their innovative programs, including a business incubator with on-site childcare, demonstrate a commitment to inclusivity that is vital for fostering economic growth. WEAC's efforts to uplift women entrepreneurs are not just about business; they are about reshaping the narrative around women in enterprise, advocating for gender-responsive policies and providing access to funding and training.

Additionally, we feature the journey of Emmanuel Machwani, founder of Prime Paints, whose path from a side hustle to a recognized brand highlights the importance of innovation and persistence. Emmanuel's commitment to producing high-quality local products challenges the perception that foreign goods are superior. His belief in the potential of Zambian brands, coupled with a focus on sustainability and inclusivity, sets a powerful example for aspiring entrepreneurs.

As we celebrate these stories of resilience, innovation, and empowerment, we invite you to reflect on the power of entrepreneurship in shaping Zambia's future. Each of these entrepreneurs embodies the spirit of determination and creativity that is essential for overcoming challenges and creating lasting impact.

Join us in supporting local businesses and fostering an ecosystem where innovative ideas can flourish. Together, let's build a brighter future for Zambia, one entrepreneurial journey at a time.

MARIKA YANDE MUSONDA
Editor, Amari Magazine

Publisher's Note

As we unveil the second edition of Amari Entrepreneur, I am reminded of the bold spirit that drives African entrepreneurship — a spirit that refuses to be confined by limitations, and instead thrives on innovation, resilience, and a vision for a better tomorrow.

This issue is a celebration of ideas, ingenuity, and the daring steps entrepreneurs are taking across the continent to create transformative solutions. Our focus on entrepreneurship, innovation, and venture capital is not accidental — it is a deliberate alignment with the emerging realities of Africa's business landscape, where access to smart capital and groundbreaking ideas will define the next decade of growth.

We bring you stories of disruptors who are rewriting the rules, insights from venture capital leaders shaping funding conversations, and lessons from innovators who remind us that creativity is as much a necessity as it is an advantage.

At Amari Entrepreneur, our mission remains to spotlight Africa's business builders, connect them to resources, and amplify the conversations that matter. With this edition, we invite you to not just read, but to participate — in the dialogues, the collaborations, and the ventures that will power Africa's future.

Together lets build boldly, innovate relentlessly, and invest wisely.
The journey continues.

AISATA GUIRO
Publisher, Amari Entrepreneur





Combating Mental

Health Issues In Third-

World Countries

By Neddy Kamumfisa

Did you know that 1 in 4 people battle mental health issues each year or that Mental health conditions affect millions of people worldwide, yet many still suffer in silence?

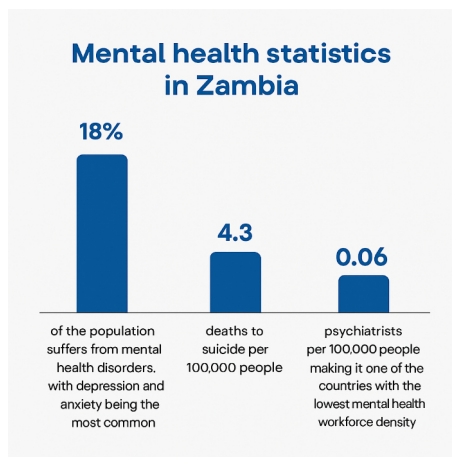
Our parents and guardians believed if you were fed, clothed, educated, and had a roof over your head and paid no bills, you simply had no right to have any mental health-related disorders because what could you honestly be depressed or unhappy about when all your needs are being met?

But this comes from the fact that topics related with mental health were never handled and considered a taboo back in the days.

Mental health refers to a person's emotional, psychological, and social well-being. It encompasses various aspects, including, one's emotional, psychological and social well-being.

Statistics To Take Note of:

About 18% of the population suffers from mental health disorders, with depression and anxiety being the most common and over the years, Zambia has recorded a relatively high suicide rate, with 4.3 deaths per 100,000 people.



And sadly, it's been recorded that our country only has about 0.06 psychiatrists per 100,000 people, making it one of the countries with the lowest mental health workforce density. And these mental health issues are becoming alarmingly common amongst millennials and Gen Z's.

StrongMinds, a nonprofit organization in Zambia, driven by the fundamental belief that mental health is a human right, and the foundation of thriving families and communities are working tirelessly to raise awareness on mental health on a global scale to reduce disorders and stigma and establish community-based solutions that make mental health care accessible to all.

Fighting mental health issues in third world countries can especially be challenging as it requires a comprehensive approach that addresses the limitations and challenges of these settings.

Here are start up ways to deal with mental issues in the third world

1. Primary Schools

Due to issues such as bullying, academic pressure and social relationships, mental health issues are a growing concern and we have children dealing with anxiety, ADHD (Attention Deficit Hyperactivity Disorder) and even depression.

Encouraging open communication about mental health discussions, educating them about it and offering counseling services could prevent these young children from bottling up mental health issues into their adulthood.

2. Community Based Initiatives

Providing and training more health care workers could help people become more equipped with basic mental health knowledge to support and identify mental health issues.

Establish peer groups in communities where individuals can share experiences, receive support, and develop coping strategies. Collaborate with traditional healers in rural areas to incorporate mental health support into their practices.

3. Training

Provide training for healthcare professionals on mental health diagnosis, treatment, and management and integrate mental health into school curriculums to promote awareness and reduce stigma.

Governments should provide specialized training for mental health professionals to address specific mental health needs.

4. Technology and Innovation

With the growing rate of access to the Internet, utilize mobile phones to deliver mental health support, counseling, and therapy available on different apps. Leverage technology to provide remote mental health consultations and support.

Explore AI (Artificial Intelligence) applications for mental health diagnosis, treatment, and support for people at the comfort of their own homes.

5. Advocacy and Policies

Work around ways to establish policies that promote mental health awareness, reduce stigma, and ensure access to mental health services. Lobbying for increased funding for mental health services, research, and initiatives in healthcare should be emphasized.

Also organize ways for campaigns on reducing stigma and promote understanding of mental health issues.



Impacts of Mental Health Issues on Entrepreneurship and Productivity

In Zambia, StrongMinds managed to launch a pilot with the Ministry of Health (MoH) in 2023 and volunteer frontline health workers, known as Community Health Workers (CHWs) that are now leading therapy groups in health centers in the central province of Zambia.

By adopting and implementing such comprehensive and multi-faceted approaches, Zambia and other third-world countries can make significant strides in addressing mental health challenges. Mental health affects physical health and vice versa, and seeking help is a sign of strength,



CLEAN, GREEN, ARE WE?

Moono Simwanza, a Copperbelt resident, notes that the environment has been exploited to dangerous levels, and people do not feel accountable to anyone. Another Copperbelt resident, Alex Mwenimpako says for some, it is lack of exposure, they do not find anything wrong with littering.



Mr. Ngwale told Amari in a recent interview that the ministry was working with the Ministry of Education to sensitise learners to be responsible for the waste they generate and developing the National Solid Waste Management Policy, which would be considered by Cabinet before being rolled out. Let us know what you think the problem is and what can be done to change the status quo. Until then, help clean up your neighbourhood, it is for your own good!

There was a time in the 70's and 80's, that the local authorities and the Zambia Consolidated Copper Mines (ZCCM) were responsible for garbage collection and the system worked well and each community knew exactly when the garbage truck would collect household waste but the challenge now has been thrown to those with a business acumen as garbage collection services are now in private hands and local authorities are mostly cosigned to manage waste in public spaces like markets.

As a publication, Amari would like to make a positive impact in Zambia and the continent in general by featuring articles that will stimulate public conversations around managing the waste we all generate. Before asking the government to intervene, we as a people need to contribute to the country's well-being insofar as a clean and green environment is concerned. Amari interviewed a diverse group of people and their comments were as interesting as the subject itself.



i. Litter on Independence Avenue fly-over bridge

And at national level, we the people expect the government to merely superintend and enforce existing laws, in this case, the Solid Waste Regulation and Management law, on offenders. We have become so complacent and accustomed to the phrase "Boma iyanganepe", loosely translated to mean the government should intervene. Years back, the Zambia Army had to be drafted to avert the looming cholera fatalities. Today however, street vendors are back with 'vengeance' going about their business, littering the streets with no care.

We all want to live in a clean environment, right? What stops us then? Honestly, when was the last time you checked how clean your neighbourhood is? Why is it in such a state? Who is responsible and what can we do to make our spaces clean? The adage 'Charity begins at home' is important because as a country, we are responsible for improving our own affairs, it is us the people, drawn from different sectors, that will make change possible. At family level, values can be instilled in children from a tender age, at community level, leaders such as church pastors, teachers, local authorities, elders and companies can all rally behind the Keep Zambia Clean campaign.

Principal Environmental Health Promotion Officer at the Ministry of Local Government and Rural Development Hartman Ngwale admits that authorities are aware of the problem of littering and that something was being done.



ii. A new drainage near Government complex, clogged with litter

Insurance and the African Mindset

By Neddy Kamumfisa

Insurance is a vital aspect of financial planning and risk management, yet it is often misunderstood or underutilized in many African countries.

By definition, Insurance is a financial product designed to protect individuals, businesses, and organizations against potential losses or risks.

It involves a contractual agreement between the insured (the person or entity seeking insurance) and the insurer (the company providing insurance).

Most Africans have a complex relationship with insurance, driven by various factors. Many view insurance as a necessary evil, but affordability and proper education on the subject is a significant concern too.

For example, In South Africa, only about 10% of adults have life insurance, citing high premiums as a major deterrent.

Reasons Why Most Africans Are Not Dependent on Insurance:

1. Risk Tolerance

Many Africans have a high-risk tolerance mostly due to limited access to financial resources and reliance on informal networks for support.

2. Family and Community Support

In many African cultures, family and community support is strong and individuals often rely on these for financial support in times of need like funerals, theft or fires instead of insurance companies.

3. Lack of Financial Literacy

Insurance products and concepts are still unfamiliar to many Africans, leading to misunderstandings and mistrust about insurance. There's a general lack of understanding about insurance products and their benefits.

4. Prioritization of short-term needs

In many African countries, people and communities prioritize short-term needs over long-term needs and do not have adequate planning which can be challenging to adopt insurance as a financial tool.

5. Affordability

For many, insurance premiums are unaffordable, particularly for low-income households. Making it difficult to access formal insurance products.

6. Mindset

For some, efforts to educate and raise awareness about benefits of insurance have fallen on deaf ears and speaking about risks such as lack of insurance against fires and death are deemed as a bad omen.

Increasing awareness on the benefits of insurance, such as financial protection and peace of mind, can help change the mindset and simplifying insurance products that are easy to understand and tailored to local needs can increase adoption.

Digital distribution channels such as mobile phones and online platforms, can increase access to insurance products.

Signé and Johnson highlight how, for instance, In Zambia, the insurance market is currently small, with just about \$300 million in premium value as of 2014. And how 40% of all Zambians live in cities, a population that is already relatively urban compared to other African countries.

Considering the overall trend of diversification away from the economy's reliance on copper mining, Oxford economists projected annual growth in the insurance sector to exceed 11% between 2014 and 2018, with per capita premium density increasing from \$18.20 in 2014 to \$24.50 in 2018.

However, the primary constraint to growth in Zambia, as identified by local insurers, is the availability of human capital, especially qualified agents and marketing staff.

Lack of awareness is also a significant obstacle as many people are not fully aware of the importance of insurance for property, gadgets or life insurance hence the consequently slow growth and low demand. Insurance growth in Africa is lagging behind due to several key factors.

By understanding the mindset most Africans have regarding insurance and addressing the cultural, social, and economic factors that influence it, insurers and policymakers can develop innovative solutions that increase access to insurance and promote financial inclusion.



By Mervis Musonda

The Hidden Costs of Running a Business That No One Talks About

Starting a business is often portrayed as an exciting journey filled with the promise of financial freedom and personal fulfillment. Entrepreneurs eagerly calculate startup costs, estimate profits, and dream of scaling their ventures.

However, lurking beneath the surface are hidden expenses that can catch even the most prepared business owners off guard. These costs, if not accounted for, can strain cash flow, eat into profits, and even derail an otherwise successful business.

1. Regulatory and Compliance Costs

While business registration fees are obvious, ongoing regulatory costs are often underestimated. In Zambia, businesses must budget for annual licensing renewals, tax compliance, and industry-specific certifications from bodies such as the Zambia Revenue Authority (ZRA) and the Patents and Companies Registration Agency (PACRA). Moreover, businesses may face unexpected legal fees if they unknowingly violate local regulations, such as failing to comply with the Employment Act or the Companies Act (PACRA, 2022).ss.

2. Payment Processing Fees

Accepting payments via mobile money, credit cards, or online platforms comes at a price. Payment gateways like Zamtel's Smartpay, and mobile money services such as MTN Mobile Money and Airtel Money charge transaction fees ranging from 2-5% per transaction.

Over time, these small deductions add up and can significantly impact profit margins, especially for high-volume businesses.

3. Employee Costs Beyond Salaries

Hiring employees means more than just paying a salary. Hidden costs include transportation, paid leave, training, and payroll taxes, including the National Pension Scheme Authority (NAPSA) contributions and the Skills Development Levy. Furthermore, the high employee turnover rate in Zambia can lead to unexpected recruitment and onboarding expenses (Zambia National Labour Force Survey, 2023).

4. Software Subscriptions & Technology Maintenance

Many businesses rely on digital tools for accounting, project management, and customer relations. For instance, Zambian entrepreneurs may rely on local software solutions or international platforms such as QuickBooks, Zoho, or HubSpot. What starts as an affordable monthly subscription can quickly grow as more features or users are needed. Likewise, regular website maintenance, cybersecurity measures, and hardware upgrades are ongoing expenses that many new entrepreneurs overlook (ZICTA, 2022).

5. Shrinkage and Fraud

Losses due to theft, fraud, or damaged inventory can be a silent drain on revenue. Whether it's employee theft, supplier fraud, or shoplifting, these unexpected losses can disrupt operations and reduce profits if not properly managed. The Zambia Police Service and the Bank of Zambia have both highlighted the rising trend of fraud in business, particularly in the retail sector (Bank of Zambia, 2023).

6. Marketing and Customer Acquisition

Many entrepreneurs underestimate the real cost of acquiring customers. While word-of-mouth marketing is valuable, businesses often need paid advertising, promotions, and branding efforts to grow. In Zambia, social media ads, influencer partnerships, and content creation all require ongoing investment. For example, Facebook ads in Zambia cost an average of K200-500 per month for small businesses (Zambia Marketing Association, 2023).

6. Marketing and Customer Acquisition

As businesses grow, professional services become necessary. Accountants, legal advisors, consultants, and business coaches all come with fees that can be substantial but are often essential to avoid costly mistakes



8. Unexpected Repairs and Maintenance

Office spaces, production equipment, and delivery vehicles all require maintenance. A sudden breakdown of machinery or unexpected repairs can create a financial strain, especially for small businesses that rely on critical equipment.

The cost of vehicle repairs in Zambia can be particularly high due to the importation of spare parts, which often leads to delays and additional costs (Zambia Association of Motor Vehicle Dealers, 2023).

9. Business Insurance & Risk Management

Many small business owners overlook the importance of insurance until disaster strikes. Whether it's fire, theft, cyberattacks, or lawsuits, the cost of recovering from an unforeseen event can be financially devastating without proper coverage. In Zambia, insurance premiums for small businesses can range from ZMW 1,000 to ZMW 10,000 annually, depending on the coverage type.

10. Time Costs: The Unseen Expense

Perhaps the most underrated hidden cost is time. Entrepreneurs often work long hours managing operations, solving problems, and strategizing for growth. The mental and emotional toll of running a business can be exhausting, and burnout can impact productivity and decision-making. Studies by the Zambia Chamber of Commerce and Industry (ZACCI, 2022) show that a majority of small business owners in Zambia work beyond the standard 40-hour week, leading to increased stress levels and reduced productivity.

Conclusively, while starting a business is an exciting venture, entrepreneurs need to be aware of the hidden costs that come with it. Proper planning, budgeting, and risk management can help business owners navigate these challenges and build a financially sustainable venture.

By understanding and preparing for these expenses, entrepreneurs can set themselves up for long-term success without being blindsided by unexpected financial burdens.

Why Market Research Makes or Breaks Small Business Success:



By Faith Prospelina Mutumbo

Marketing, Communication and Public Relations Strategist

Lessons from the Streets in the bustling world of entrepreneurship. Starting a small or medium enterprise (SME) can feel like setting sail on uncharted waters and while the journey promises excitement and potential rewards, it's the preparation—specifically, thorough research—that often determines whether your business vessel will stay afloat or sink beneath the waves of competition.

The Costly Mistake of Following Without Understanding;

Consider a common scenario in business districts: A successful cement dealer called bana Mulenga operates a thriving business inspired by her visible success, neighbouring entrepreneurs rush to open similar stores often without understanding the intricate foundations of her prosperity. This "copy-and-paste" approach to business, while tempting, usually leads to market saturation and eventual failure.

The Tale of Two Kitchens:

A Lesson in Business Intelligence: A particularly illuminating story comes from Rhodes Park in Lusaka, where a traditional restaurant once flourished. The establishment wasn't just serving food, it was creating an experience that drew everyone from government officials to banking professionals.

The restaurant became so successful that The Landlord watched this success story unfold daily, counting the cars that filled in the parking lot. "How hard could it be?" They decided to evict the tenant and replicate the business model. Same location, same concept, even similar menu but something was missing—actually, everything was missing.

The result? A resounding failure that teaches us several crucial lessons:

1. Success leaves clues, but they're often invisible to the untrained eye.
2. Customer relationships and goodwill are invaluable business assets.
3. Surface-level observation rarely reveals the depth of business expertise required.

The original restaurant owner had invested years in understanding her customers' preferences, building relationships, and creating an atmosphere that transcended mere food service. The landlord's failure to recognize these intangible assets led to the business's downfall.

The Research Framework:

Essential questions for every entrepreneur before launching any business venture, consider these critical research areas:

Value Proposition Research - What specific problem does your business solve? - How does your solution differ from existing alternatives? - What unique value do you bring to your customers?

Market Demand Analysis - Is there a genuine need for your product or service? - How sustainable is this demand? - What market trends might affect your business?

Customer Profiling

- Who exactly is your target customer?

- What are their buying habits and preferences?

- How do they make purchasing decisions?

Location and Accessibility - Does your chosen location align with your target market?

Your business should be where your customers are, not where rent is cheapest

- How accessible is your business to your primary customers?

- What foot traffic patterns exist in your area?

Competitive Advantage - What makes your business unique?

- How can you differentiate yourself from competitors?

- What barriers to entry exist in your market?

The Modern Approach to Business Research Today's entrepreneurs have unprecedented access to research tools and data.

The Modern Research Toolkit

Utilize: Social media insights - Social media isn't just for selfies—it's your 24/7 focus group

Online customer surveys

Market analysis tools - Google Trends can tell you if your "unique" idea is actually unique

Competitor tracking platforms - Competitor reviews are like getting free consulting from their customers

Industry reports and trends - Local business forums often hide gems of market intelligence

Wisdom From The Richest Man in Babylon

Seven years ago, I discovered a treasure trove of business wisdom in "The Richest Man in Babylon." Its timeless message about seeking knowledge from the experienced resonates more today than ever. Think of research as your business GPS—it might take a few extra minutes to set up, but it's better than driving for hours in the wrong direction- connect with

- Industry mentors
- Business associations
- Chamber of commerce
- Successful entrepreneurs in non-competing markets

Research isn't just an academic exercise—it's the foundation of business success and while it may seem tedious or unnecessary when enthusiasm for a new venture is high, proper research can prevent costly mistakes and identify opportunities that others miss. Remember: successful businesses aren't built on assumptions but on careful analysis and understanding of the market, customers, and competition. The difference between a thriving business and a failed venture often lies not in the idea itself, but in the depth of research and preparation that precedes its launch.

Make research your competitive advantage, and let it guide your business decisions from day one.

Marketing. Communication and Public Relations Strategist



Winning The Trust GAME:



How Brands Can Build Credibility and Customer Loyalty In This Era of Skepticism!

By: Omowunmi Aminat A.

In today's fast-paced digital world, consumers are more skeptical than ever and you can't blame them though. The spread of businesses overpromising and under-delivering remains responsible for these consumers' behavior.

Social media is now filled with polished messages that are often far from reality, which has made consumers more demanding. Consumers now look out for different factors before making a buying decision, watching out not just for quality products but also for services that are exceptional, transparent, and authentic.

*To succeed in this era
infuse, "Transparency",
be big on sharing
"Value Driven Content"
and "Social Proof" to
WIN the Trust Game.*

1. Transparency

This is the main "Currency of Credibility". Consumers want to feel included, they want to know how products are made, and those (or who is) behind the brand. They're concerned about if what you offer aligns with what they need.

Your Brand Can Embrace Transparency by:

Showing Faces of Those Working Tirelessly For The Brand

Showcasing the real people behind your business, whether it's the founder, department heads, or down to younger employees helps create a sense of connection and authenticity that helps humanize your business.

Being Honest About Pricing and Quality

No price is too high once you're able to prove that you offer premium-priced value and services that justify the cost. Consumers are great lovers of brands that are upfront about their pricing, sourcing, and product quality. For example, if your clothing line is locally sourced fabrics from an African country, openly sharing the production process can enhance trust more.

Addressing Mistakes Head-on

No one is perfect and it's the same with businesses, when things go wrong, e.g a delayed order, a product defect, or a customer complaint. Brands need to own up to such mistakes, apologize sincerely, and take corrective measures to tackle such issues.

2. Value-Driven Content:

Focusing only on sales-driven content will make your brand appear too salesy and the truth remains "no one loves to be sold to". Putting out valuable content that educates your audience, makes them engage, and joins the conversation will help brands gain natural trust and loyalty that will make you sell with ease.

Create Value-Driven Content by:

Offering Value, Not Just Focused On Selling

You can sell even when you offer value, it is called strategic selling, enlighten your audience about the benefits of your products or services, and educate them on what they stand to gain, that way you position yourself as a knowledge leader they can trust for providing the right information and the right solution (i.e your product/services).

Leverage Storytelling

Stories have a way of helping your brand connect on a deeper level with your audience. For instance, a cocoa brand in Ethiopia can highlight the journey of its farmers, and also a fashion brand in Kenya can share how its designs are inspired by local culture.

Interacting Remains Crucial

It's not only about pushing out content, engaging and interacting with your audience is important too. Responding to comments, and attending to audience feedback and inquiry swiftly helps show your audience they matter and are genuinely cared for.

3. Social Proof

Showcasing proof is one of the best ways to clear audience doubts and build credibility. Consumers trust your brand more when you have proof that you've done this before.

Use Social Proof To Build Trust by:

Showcasing Customer Testimonials and Reviews

A brand can claim it offers the best services, but your audience will believe you more when they hear it from people who have truly experienced it because it carries more weight.

Showcasing Customer Testimonials and Reviews

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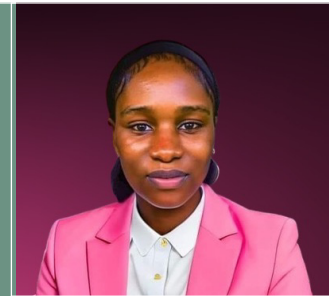
Encourage User-Centric Content

Always encourage satisfied customers to post photos, videos, or testimonials using specific hashtags.

Collaborate with Influencers and Credible Voices

Choosing the right influencers based on their audience type can make your product reach a larger audience in a short time. More eyes on your product or services means more chances of selling.

So "Trust" is the ultimate brand currency, and any brand that prioritizes building trust will always win. Therefore win the Trust Game by embracing transparency, sharing valuable content, and leveraging social proof to succeed in the competitive online marketplace.



Omowunmi Aminat A.

Copywriter, Content Marketer & LinkedIn Growth Consultant

Omowunmi Aminat A. is a renowned Copywriter and Content Marketer who is passionate about helping brands and businesses discover marketing strategies they need to succeed and win in the crowded online marketplace.

She's also a LinkedIn Growth Consultant who assists Founders, CEOs, and Professionals in building a reputable and profitable online presence on LinkedIn.

Connect with her on LinkedIn - <https://www.linkedin.com/in/omowunmi-aminat-copywriter>
Facebook - <https://www.facebook.com/omowunmi>

How ZBAN is Unlocking Opportunities for Zambian Entrepreneurs



01.

CLEAR, SCALABLE BUSINESS MODEL

Look for an SME that not only solves a real problem but has a model that can grow exponentially without equally exponential costs. Scalability is what separates small wins from companies with high-growth opportunities.

02 →

As Zambia's entrepreneurship landscape is evolving, the Zambia Business Angels Network "ZBAN" is filling a critical gap by connecting early-stage startups and SMEs with seasoned investors who not only bring capital, but also mentorship, networks, and business expertise.

For SMEs and startups, ZBAN presents a unique opportunity to access smart capital investment that comes with strategic guidance. Whether you are looking to refine your pitch, gain market traction, or scale operations, ZBAN offers the tools and connections to accelerate your journey.



02.

A COACHABLE, PASSIONATE FOUNDING TEAM

The best founders are not just brilliant, they're open to feedback, adaptable, and deeply committed to solving the problem. A coachable mindset often leads to long-term resilience and innovation.

03 →

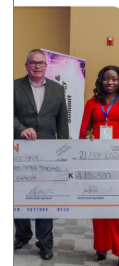
In addition to funding, ZBAN organizes pitch days, and ecosystem events that open doors for collaboration and growth. As Zambia's entrepreneurial spirit continues to rise, ZBAN remains at the forefront driving innovation, creating jobs, and powering the next wave of local success stories.



WHAT OTHER THINGS DO YOU THINK INVESTORS SHOULD LOOK OUT FOR?

@ZBAN_ZAMBIA

ZBAN is a member-led network of private investors, professionals, executives, and entrepreneurs, who are committed to supporting scalable ventures with high-growth potential. ZBAN members are investing their own resources and time, to help shape the future of Zambia's private sector.



03.

EARLY TRACTION OR VALIDATED DEMAND

Even if revenue is minimal, strong signals like user growth, waitlists, beta testers, or partnerships show there's real interest and a market ready to engage.

04 →

Visit: <https://zban.org.zm/> for more information.



The Initiative

Inspire.Connect.Empower

Join our **W Community** for banking and support designed specifically for women like you in mind. Enjoy tailored financial solutions and lifestyle assistance for women at every stage of life.

Benefits include:

- Discounted W Power Loans
- Maternal Health Services Solutions (MHSS)
- Networking and capacity-building programs
- Eligibility for the IFC Mini MBA via the Womenpreneur Pitch-a-ton

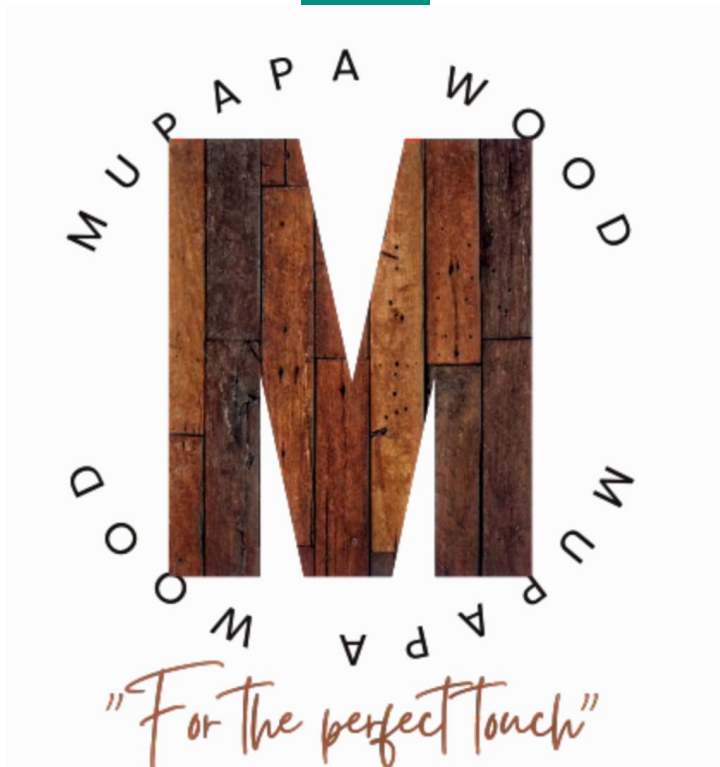
Email womenbanking.Zambia@accessbankplc.com for details.



more than banking

Rooted in Innovation:

Carving Sustainable African Stories



The Heart Behind Mupapa Wood Ltd. Nestled in the vibrant landscape of Ndola, Zambia, Ruth Chanda Ironside has singlehandedly transformed her passion for wood into a thriving business.

Born in 1962, Ruth's journey is a tale of resilience, love, and creativity. After finishing school, she went into the job market as a receptionist, where she worked hard and climbed the corporate ladder to become an Export Manager. But the side of her life's entrepreneurial spark ignited when she faced unexpected challenges while building her home in 2018.

The hardwood company she was to be working with at the time let her down and she couldn't accept defeat so she then rolled up her sleeves and decided to take matters into her own hands and got to work. With the help of local carpenters, she completed her order of what she needed for her home, and the idea for Mupapa Wood Ltd was born.

Founded in April 2019, Mupapa Wood started small, crafting wooden items and quickly grew into a family-run business. Today, her three children are integral parts of the team, each bringing their unique talents to the table. fatilnes senatu.

Meet Ruth Chanda Ironside



A Vision with a purpose

At its core, Mupapa Wood Ltd is about more than just making furniture, it's about solving real issues in Zambia's hardwood industry. Ruth is passionate about addressing the shortage of local manufacturers and skilled carpenters, all while promoting sustainability. "We want to be a part of the solution," she says.

She describes the enterprise as one that stands out with its commitment to bespoke craftsmanship and sustainability. Each piece is unique, crafted with care, ensuring high quality that lasts for generations. For Ruth, transparency and reliability are key values as she believes trust is essential for building lasting relationships with customers.

Crafting a Legacy

AMupapa Wood creates stunning furniture and intricate joinery using indigenous Zambian hardwoods. Ruth, the driving force behind Mupapa Wood, emphasizes that they're not just crafting furniture but telling stories through their work.

She explains that Innovation plays a vital role in Mupapa Wood's success. By focusing on sustainable timber sourcing and nurturing local talent through partnerships with technical colleges, Ruth is not just building a business, she's building a community.



Leading with Impact

Ruth's journey in a male-dominated industry hasn't always been easy, but she embraces the challenge. "Women bring a different perspective to manufacturing," she explains. Her commitment to mentorship shines through as she inspires young entrepreneurs, especially women and youth, to chase their dreams. "Believe in yourself and have fun along the way!" She encourages.

Ruth emphasizes that Mupapa Wood is more than a business, it's about giving back. The company actively supports local communities by donating resources to schools and improving facilities therefore matching her ambition by her compassion.

Looking Ahead

Despite facing hurdles like industry skepticism and financial challenges, she has cultivated a brand known for its excellence. Mupapa Wood has received accolades, been featured in various media, and launched initiatives aimed at environmental sustainability.

Looking to the future, Ruth dreams of expanding Mupapa Wood into a pan African brand. With plans for export and leveraging digital platforms, she's ready to take on the world.





“It’s been a good day.”

Personal Mantra

Ruth’s mantra, “It’s been a good day,” perfectly encapsulates her positive outlook. Being featured on the cover of Amari Entrepreneur Magazine feels surreal to her. “I never imagined this would happen, but I love what I do!” she beams.

Through Mupapa Wood, Ruth Chande Ironside is not just carving wood, she’s carving a path for future generations one sustainable piece at a time.



Green Giraffe idea

Building Africa's Snackable, Trackable, Regenerative Future—One Snack at a Time



Meet Mwiche Mukoma, the founder of Green Giraffe Zambia, a startup that's equal parts snack company, tech platform, and (unofficially) soil therapist. It may sound like a stretch, but in a country where agribusiness is both a lifeline and a battlefield, Mwiche and her team are proving that "green can be gourmet, traceable, and good for the planet." And that regenerative agriculture doesn't have to be taught with a chalkboard and a prayer.

***On Vision:** "We're sharing more than just locally sourced, fully traceable snacks and teas. We're selling a future that tastes good."*

When asked what it means to run an agribusiness in Zambia, she stated how it is highly involving, with multiple challenges while simultaneously trying to deliver on the promise of consistency in taste and quality.

"Being an agribusiness owner means balancing chaos and hope. One minute you're negotiating with a farmer banking on a bumper harvest, the next you're hearing that a dry spell wiped out the entire crop."

At Green Giraffe, the culture is equal parts pioneer and dreamer. It's grounded in excellence, innovation, and treating every farmer with the dignity and respect every human being deserves. The mission? To harness technology to transform agricultural supply chains, uplift smallholder farmers, and build a healthier future—one snack at a time.

On Zambia's Supply Chain: "Yes, the fruit is here. But so is the drama."

Does Zambia have the supply base for this big dream?

"Absolutely. We have mangoes falling like rain and bananas practically begging to be picked. But what we lack is cold storage, last-mile logistics, and a national obsession with consistency."

The fruits and nuts are in abundance, but keeping them fresh, sorting, transportation, and certification is another ball game. Green Giraffe works directly with farmers, and even goes the extra mile—literally—by supporting regenerative agriculture to ensure that the soil isn't depleted by the time the snacks hit the shelf.



On Challenges: "Where do we begin? Electricity or bureaucracy? There's power outages, policy somersaults, and the eternal chicken-and-egg problem such as "build the factory or raise capital?"

"One time we were mid-way through drying Mangoes when the power cut. No backup, no generator. Just panic, prayers, and a race against humidity. Now we need to raise funds for a solar powered facility"

From multiple compliances to navigating multi-agency regulations, Mwiche says the secret is to "stay stubbornly optimistic, work with a determined team and then make them a good cup of Hibiscus tea "

On Venture Capital : "It's important-but only if you're ready for commitment."

VC is vital. It fuels scale, builds infrastructure, and gives startups a shot at real impact. But let's be honest—walking around with a pitch deck asking for funds for "just an idea" won't get you very far these days. The ecosystem has shifted. Investors want traction, proof of concept, and preferably, a market that is still untapped.

So before you go fundraising, start with addressing the problem. Fill the gap in the market, test your solution, and yes—get into a good accelerator or incubator. It sharpens your pitch, your product, and your patience.

We've had our losses but also wins: grants, accelerators, and early-stage equity from Business Angels. The key is Proving that it's a problem worth solving, it should be a viable and a scalable business.

On the Ecosystem: "It's growing"

To my knowledge, the Zambian entrepreneurial ecosystem is young, full of promise.

"We collaborate with hubs, NGOs, and farmer cooperatives. Mwiche credits platforms like Aicra I2G, BongoHive, Growth4Zambia, Zambian Business Angels Network and Women in Tech program in Zambia for giving Green Giraffe its legs—long ones, just like its namesake.

On Advice: "Start. Then don't stop."

To aspiring entrepreneurs, Mwiche is blunt:

"Start with a real problem that actually exists for a huge market. Really analyse different solutions that already exist, then identify who is the customer and what are their discomforts.

Not every solution comes in an app but if you survive the first year of product testing, cash flow management, team building and value development, with a lot of sleepless nights, some losses and the business keeps growing, then you'll know you're called to it."

On Gratitude: "Our farmers. Always."

Despite the tech, traceability dashboards, and market strategy, the people that keep Mwiche grounded are the farmers.

"There's something deeply moving about working with farmers who reap bigger harvests from regenerating soil, have the dignity of an offtaker who gives them premiums for their hard work and customers who care enough for the planet to keep enjoying their product. That's why we do this."

On Work-Life Balance:

"When we are not training farmers, improving traceability systems, pioneering tasty locally sourced snacks, fundraising and networking, I enjoy hiking with my trusty snacks, especially trail mix. But I do love spending time with family and friends because you need love and support at every step of life. But every now and then, I binge on Netflix and sweet potato crisps—and feel like a total rebel."



Final Word

Green Giraffe is more than just a snack manufacturing company. It's a movement—one that's building resilience in our soils, our food systems, and our spirits. We're doing it with grit, grace, and the occasional power outage.

So next time you bite into a Dried Mango strip or crunch on Cassava crisp labeled from "Green Giraffe Zambia," know there's a team behind it fighting for healthier land, fairer trade, and a snack supply chain so transparent it might just tell you its life story.

But also if your snack starts talking back, maybe it's time for a nap.

Join the Green Giraffe Movement!

Stay connected and be part of our journey by following @greengiraffezambia on all social media platforms. Craving a delicious, locally made snack? Order online at www.greengiraffezambia.org and have it delivered straight to your door.

Don't miss out—subscribe to our newsletter for exciting updates, behind-the-scenes stories, and exclusive offers. Let's grow together, one bite and one adventure at a time.

Because **YOU** are exactly who we've been looking for.



MEET MWICHE AND JOSEPH, THE VISIONARIES BEHIND GREEN GIRAFFE

The story behind every snack.

Shop now: <https://greengiraffezambia.org/shop/>



supports local Zambian farmers.

Join us in making a difference
#LocalLove





BANOMOLY ZAMBIAN
think local first.



Every Mothers Favorite!



Pitch Perfect: Mastering the Art of the 30- Second Business Introduction

By Aisata Guiro

Picture this:

You're riding in an elevator, and just before the doors close, in steps someone you've always wanted to pitch your business idea to—a potential investor, a top executive, or your next big client. You have less than 30 seconds to make a lasting impression. Are you ready?

If you hesitated, it might be time to craft your elevator pitch—a short, powerful summary of your business that sparks interest, opens doors, and leads to deeper conversations.

An elevator pitch isn't just a formality for big presentations. It's a vital tool for entrepreneurs in every setting—networking events, impromptu meetings, pitch competitions, even casual social encounters. The ability to confidently explain what you do, who you serve, and why it matters can be the difference between a missed connection and your next breakthrough.

So how do you condense the essence of your business into a compelling 20-30 second speech? Here are five essential steps to help you perfect your pitch:

1. Lead with Your Identity

Start by introducing yourself clearly: your name and role as the founder or key driver behind the business. This sets the stage and establishes credibility immediately.

2. Define Your Purpose

Know exactly what you want to achieve with your pitch. Are you selling a product? Seeking investors? Looking for collaborators? Clarity in purpose helps you craft a message that hits the mark.

At Amari Entrepreneur, we believe every entrepreneur should be ready to represent their brand with clarity and confidence at a moment's notice. Your next opportunity might be just one conversation away—so make it count.

3. Highlight the Problem—and Your Unique Solution

Explain the challenge your business addresses and what makes your solution different. This is your hook. Make it relatable and relevant to your listener. Your pitch should show not just what you offer, but why it matters.

4. Let Your Passion Shine

People invest in people. They buy into your energy, conviction, and belief in what you're building. Let that enthusiasm come through. Passion is persuasive.

5. Practice and Perfect

An effective elevator pitch is both polished and natural. Rehearse it until you can deliver it smoothly, confidently, and conversationally. Practice in front of a mirror, with friends, or record yourself until it feels like second nature.

6. Follow Up, Fast

If your pitch lands well, don't wait. Exchange contacts, send a message, book a meeting—strike while the impression is fresh. Great pitches open doors, but strong follow-ups keep them open.

Remember: Your business needs you to pitch it well. Make those 30 seconds work as hard as you do.



BRASOV

Across Borders, Beyond Words: A Global Celebration of Friendship and Service

By Mubanga Nundwe



In a world often divided by lines on maps, Ladies Circle International continues to prove that friendship and service know no borders.

From the vibrant streets of Lusaka to the cobble lanes of Braşov, Circlers around the globe are united by something deeper than geography — a shared spirit of purpose, compassion, and joy.

What begins as a conversation between strangers quickly becomes something extraordinary: *a sisterhood.* Over time, that sisterhood turns into action — communities uplifted, lives changed, and hope renewed.



In Zambia, women gather not just to serve but to lead — creating spaces of learning, healing, and empowerment. In India, Circlers turn compassion into hot meals and warm smiles. In Denmark, laughter echoes through halls filled with fundraisers, friendships, and fierce commitment. And in Romania, Circlers recently came together for the 2025 LCI AGM in Braşov — a powerful celebration of all we've built together.

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Though languages differ, our message is the same: service with heart, friendship without borders.

These are not just projects — they are promises.

Promises to show up. To care. To stand together.

As Ladies Circle continues to grow, we're reminded that it's not just about what we do — but who we become through it. Leaders. Friends. Sisters. Change-makers.

This is our global celebration — of friendship in action and service that never sleeps. And the story isn't over.



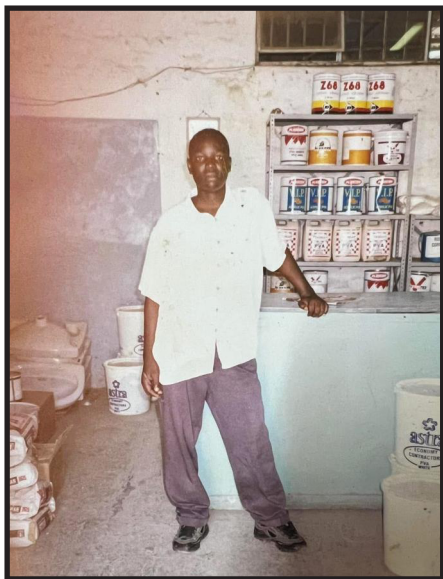
It's just getting started.



From Hustle to Household Name: A Zambian Entrepreneur's Bold Leap into Manufacturing

Let's take a deep dive into the journey of Emmanuel Machwani, the founder and CEO of Prime Paint—a local Zambian paint retail and manufacturing brand that has grown from a modest side hustle into a recognized company employing over 20 people.

Emmanuel started his entrepreneurial journey immediately after Secondary School, building a side business that six years later has evolved into a fully-fledged manufacturing enterprise. Prime Paint is not only a source of pride for its founder but is also an example of how persistence, innovation, and local value creation can reshape narratives about Zambian brands.



Emmanuel Machwani – Founder & CEO of Prime Paint

Innovation Over Convention

What sets Emmanuel apart from the ordinary businessman? According to him, it's creativity and innovation and his ability to adapt, evolve, and re-imagine how a local Zambian brand can compete in a marketplace dominated by international products. He acknowledged a common perception among Zambian consumers: the belief that foreign products are superior in quality and prestige. However, after years in the manufacturing space, Emmanuel is challenging this view by investing in quality local production, marketing, and continuous product development.



Changing the Narrative

Having faced challenges such as investor pullouts and high import costs due to currency fluctuations, Prime Paint had to cross borders to market their work and secure new partnerships. These efforts bore fruit after extensive vetting, the company secured a loan from ZICB based on its solid track record and the team's unwavering passion. These experiences underscored Emmanuel's belief that local products can and should match or surpass global standards.



Championing Inclusion and Gender Equit

Emmanuel is also committed to creating a more inclusive workspace. Though the current gender ratio at Prime Paint is 40-60 (male-dominated), he is actively working to achieve gender parity by employing more females in the manufacturing sector, an industry that typically lacks female representation.



Celebrating 6 Years of Resilience

As Prime Paint marks six years of operation this October, the celebration is about more than survival—it's about dedication, consistency, and determination. The company's growth reflects the founder's unwavering belief in Zambian potential and the value of taking bold, calculated steps.

DuraCoat: A Local Response to Global Standards

Prime Paint's latest innovation is the Dura-Coat range, born from the need to create an independent, cost-effective, and high-quality alternative to imported paints. After the closure of their East Park Mall outlet—originally established to get closer to customers—Emmanuel made the bold move to invest in local production infrastructure, allowing the company to control quality, reduce costs, and scale sustainably.

Words of Wisdom for Entrepreneurs

Emmanuel's message to upcoming entrepreneurs is powerful in its simplicity: "Don't get frustrated by how long it takes—small steps eventually lead to big results." For Emmanuel, entrepreneurship is more than just business—it's a learning journey that fosters independence, resilience, and problem-solving. His story is a reminder that with creativity, persistence, and community commitment, local businesses can rise, scale, and inspire.

Interviewed by Aisata Guiro
Written by Neddy Kamumfisa

Incubating Possibility

By Ethel Phiri



How WEAC Zambia is Nurturing the Next Generation of Women Entrepreneurs

Pioneering a New Era for Women in Enterprise

In Zambia's dynamic entrepreneurship landscape, the Women Entrepreneurship Access Centre (WEAC) stands as a transformative force bridging systemic gaps and unlocking potential where it's often overlooked. Born in 2015 as WECREATE with support from the U.S. Department of State, WEAC began its journey in Kuku Compound, one of Lusaka's most underserved communities, proving that innovation can rise from the margins. From the outset, WEAC prioritized inclusion not just in programming, but in infrastructure. Its flagship hub includes an on-site daycare facility, allowing mothers to participate in training and incubation programs without sacrificing childcare. With SMEs contributing over 70% to Zambia's employment, WEAC is not just supporting women it's positioning them as architects of inclusive economic growth.



From Vision to Impact: Key Milestones

Over the past decade, WEAC has built a legacy of innovation, resilience, and measurable impact. Its programs are designed to meet women where they are, whether in informal markets or emerging industries and help them rise.

Women's Business Incubator (2016):

Launched in 2016, the Women's Business Incubator stands as WEAC Zambia's flagship program for early-stage women entrepreneurs. Nestled in Lusaka's central hub, it offers a co-working space, mentorship from seasoned business leaders, enterprise development support, and a standout feature of an on-site daycare that enables mothers to participate fully without sacrificing caregiving. Since its inception, the incubator has supported over 400 women, many of whom have gone on to build thriving enterprises in agriculture, fashion, education and food processing. Its success is measured not just in startups launched, but in the inclusive ecosystem it nurtures where women collaborate, scale, and mentor others.



National Pitch Events and Investment Readiness Bootcamps

WEAC Zambia has hosted and co-led several pitch events over the years, often in partnership with banks, donor agencies, and innovation hubs. Here are a few notable ones:

Pitch-O-Rama;

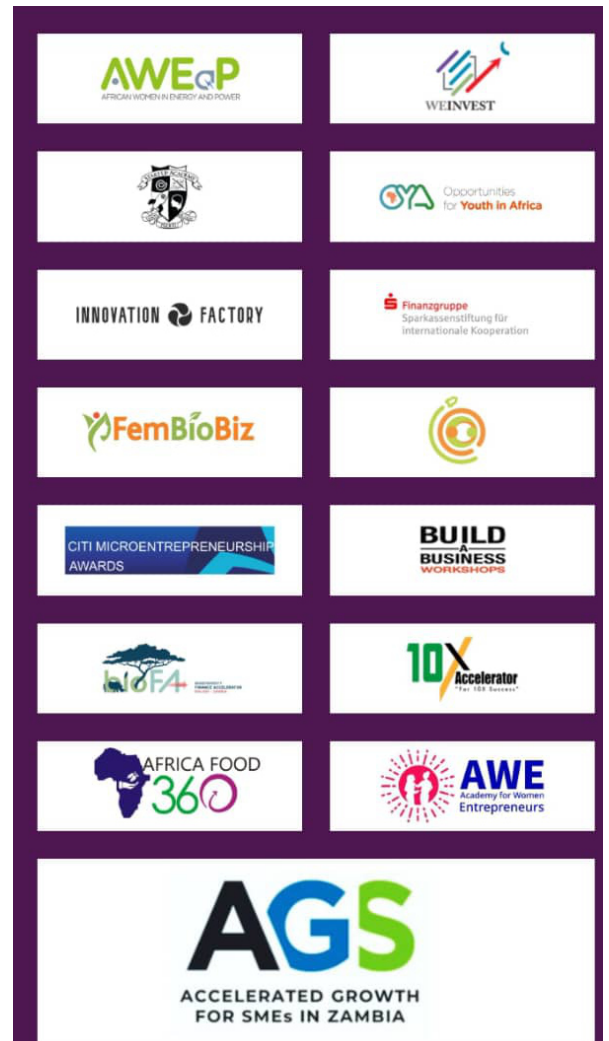
A recurring WEAC event that selects up to 10 women-led startups to pitch for funding and mentorship. It's designed to test investment readiness and connect entrepreneurs with potential backers.



Tech-Driven Acceleration:



Recognizing the digital divide, WEAC in collaboration with the International Trade Centre (ITC) WEAC introduced the E-Com Connect, an e-commerce starter kit platform with programs aimed at helping SMEs digitize operations and reach new markets.



WEAC Alumni Network:



WEAC Alumni network

WEAC Zambia's Alumni Network is more than a list of graduates; it's a living ecosystem of women-led enterprises driving innovation, inclusion and impact across sectors. From fashion to food security, these businesses reflect the diversity and resilience of Zambia's entrepreneurial spirit. Among them is Fay Designs Limited, a Lusaka-based fashion house known for blending traditional indigo-dyed fabrics with contemporary couture. Through WEAC programs like AWE, Mentorpreneur and FEMBIOBIZ, Fay Designs refined its business model and expanded its reach, becoming a canvas of Zambian identity and craftsmanship.

In agriculture, Naclesita Agric Company founded by Namakau Cleopatra Sitali has grown from a dream into a thriving enterprise that cultivates cashew nuts, rice, and fruit trees. After joining WEAC's Africa Food 360 Program in 2020, Namakau gained the tools and confidence to structure her business, feed communities and create jobs. "Thanks to WEAC Zambia, what was just a dream I had is now a thriving agribusiness," she reflects. These stories are not exceptions; they are the ripple effect of WEAC's commitment to building a network where women scale together, mentor each other and shape Zambia's economic future.



Championing Policy & Gender Inclusion

Beyond enterprise support, WEAC is a vocal advocate for gender-responsive policy. It has contributed to Zambia's National Gender Strategy for SMEs of 2023 and provided feedback on MSME legislation to ensure women's realities are reflected in national frameworks. Through partnerships with FAO, UN Women and Accelerate Africa, WEAC has also championed green entrepreneurship empowering women and youth led initiatives in climate adaptation, sustainable energy and eco-inclusive innovation. These efforts affirm WEAC's belief that gender equity in business is not a side issue, it's a cornerstone of national development.

Looking Ahead: Vision 2030

As Zambia engages with the African Continental Free Trade Area (AfCFTA), WEAC is preparing to incubate 10,000 women-led enterprises by 2030. Its future plans include:

- Provincial Expansion: Satellite hubs in underserved regions will offer localized mentorship, sector-specific training and export readiness support.
- Women's Innovation Lab: A new initiative focused on agri-processing, digital trade and climate smart solutions.
- Tailored Finance Solutions: From micro-loans to investor matchmaking, WEAC is designing capital pathways that reflect women's lived realities.



> "Opportunity favours the prepared mind" WEAC Zambia Executive Team

WEAC By the Numbers

> 3,700+ entrepreneurs trained

> 32,743 plus Jobs Created

> \$4,600,000+ in funding facilitated

> 5 countries in regional collaboration: Nigeria, Kenya, Malawi, Namibia and South Africa

Amari

JEWELS



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