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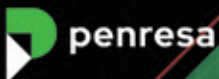
AFRICA



MALAWI 2026



AFRICA UNDISCOVERED EDITION



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Umodzi Park rises in the heart of Lilongwe as a symbol of business excellence and refined hospitality.

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Leaders Meet*





H.E. PROFESSOR
ARTHUR PETER
MUTHARIKA
PRESIDENT OF THE
REPUBLIC OF MALAWI

A NEW CHAPTER FOR MALAWI'S ECONOMY

With inflation declining and business conditions improving, Malawi's president tells Penresa how the country is opening new paths for investment and inclusive growth.

Your Excellency, what values have shaped your leadership journey, and how are they guiding your efforts to rebuild Malawi's economy?

My leadership journey is anchored in patriotism, discipline, integrity, hard work, good governance, and a clear vision for Malawi. These values continue to guide every milestone on the leadership path. I am focused on rebuilding the economy and reinforcing Malawi's resilience to thrive amid global shifts by transforming challenges into opportunities.

How is your vision supporting the modernization of agriculture, while also unlocking opportunities in emerging sectors for international investors?

My vision is rooted in the belief that Malawi must be economically transformed without ever compromising food security. We are modernizing agriculture, emphasizing mechanization and commercialization to ensure that farmers become entrepreneurs and that productivity translates into prosperity. At the same time, we are diversifying the economy by promoting investments in tourism, mining, and manufacturing to create wealth for our people. I want a Malawi that is not only food secure but also a hub for emerging industries.

How is Malawi positioning itself to benefit from increased intra-African trade, regional value chains, and cross-border investment?

Regional integration offers immense promise, but Malawi can only benefit if we produce enough and competitively. We also need the necessary infrastructure to support exports. That is why I have

emphasized large-scale production, industrialization, and investment in roads, rail, and energy. By strengthening these foundations, Malawi is positioning itself to participate fully in regional value chains, attract cross-border investment, and seize the opportunities of the African Continental Free Trade Area. Our strategy is to build capacity at home, connect to markets abroad, and ensure that Malawi is a proactive player in Africa's economic renaissance.

Looking ahead to the next decade, what is your long-term vision for Malawi?

Our long-term vision is aligned with Malawi 2063: to become an industrialized, upper-middle-income country by 2063. We are prioritizing industrialization, human capital development, and resilience in the face of climate change. By diversifying our economy and investing in innovation, we are laying the foundation for a Malawi that is prosperous, inclusive, and globally competitive. We are determined to translate aspiration into achievement.

How do you see Malawi strengthening its global image and positioning itself as a preferred destination for tourism, investment, and partnerships?

Malawi is proudly known as the Warm Heart of Africa, and our hospitality is unmatched. We remain welcoming to the world, offering breathtaking views of Lake Malawi. Our national parks are pristine sanctuaries of biodiversity, and they offer majestic landscapes, breathtaking wildlife encounters, and an enchanting experience that positions Malawi as one of the continent's most vibrant and unspoiled destinations. But beyond natural

beauty, our stability, cultural richness, and openness to partnerships make us a preferred destination for tourism and investment. We are strengthening our global image by showcasing not only our warmth but also our readiness to engage with the world as a nation that is secure, vibrant, and eager.

What message would you like to share with Malawi's youth and diaspora about their role in shaping the nation's future?

My message to our youth and diaspora is simple: You are the architects of Malawi's future. Your energy, creativity, and global connections are the engines of transformation. I want you to benefit from several opportunities that my administration is opening in various sectors, from agriculture to tourism, mining, and manufacturing. We have created institutions like the Malawi Enterprise Development Fund to support the youth with affordable financing. This is the time to turn dreams into reality!

What should the world know about Malawi, and why is now the right time to invest?

Malawi remains one of Africa's most stable democracies, with a clear commitment to good governance. Inflation is declining, policy is predictable, security is assured, and the ease of doing business continues to improve. Investors will find a country where reforms are becoming action, and partnerships can flourish in a secure and welcoming environment. We invite the world to recognize Malawi not only as the Warm Heart of Africa, but as a rising hub of opportunity and innovation.

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**RAYMOND
FORDWUO (DBA)**
MANAGING DIRECTOR,
ECOBANK MALAWI

BANKING WITHOUT BORDERS, BUILT FOR MALAWI'S GROWTH

How a pan-African bank is driving real trade, capital access, and SME growth across markets.

As African economies become increasingly interconnected through trade, infrastructure, and digital finance, banks with continental and global reach are playing a larger role in shaping how businesses grow beyond their domestic markets. In Malawi, Ecobank is positioning itself at the intersection of local enterprise and pan-African opportunity, using its regional network to connect businesses to capital, markets, and financial solutions designed for a more integrated African economy.

For Managing Director Raymond Fordwuo (DBA), the bank's role extends beyond conventional banking. "Our purpose in Malawi is to connect ambition, whether local or regional, to the financial tools that make growth possible," he says, describing a strategy grounded in both local execution and continental integration.

Part of the Ecobank Group, which operates across more than 30 African countries, Ecobank Malawi combines corporate and business banking, trade finance, treasury services, SME support, and digital financial solutions within a broader pan-African framework. The institution's pan-African infrastructure allows businesses in Malawi to transact, expand, and operate more efficiently across borders while benefiting from a banking model designed around African trade flows and regional value chains. Fordwuo notes that "businesses increasingly need banking partners that understand both local realities and regional markets," adding that the bank's pan-African footprint has become "a concrete business advantage for Malawian customers."

This positioning is becoming increasingly relevant for Malawian enterprises, particularly SMEs seeking to expand beyond domestic limitations. Through tools such as Ecobank's Single Market Trade Hub and integrated payment systems, businesses gain improved access to suppliers, markets, and transaction capabilities across Africa. The approach reflects a broader shift underway across the continent as African institutions position themselves to support the African Continental Free Trade Area (AfCFTA) and deeper regional integration.

Trade finance remains one of the clearest

expressions of this strategy. Ecobank Malawi recently supported the importation of fertilizer critical to the country's agricultural sector, helping maintain supply continuity and supporting broader agricultural productivity. For Fordwuo, these interventions demonstrate how financial institutions can directly support economic activity beyond traditional lending. "Trade finance is one of the most powerful ways banking can support productivity, enterprise

**"OUR PAN-AFRICAN FOOTPRINT
IS NOT JUST A BRAND
ADVANTAGE, IT IS A CONCRETE
BUSINESS ADVANTAGE FOR
MALAWIAN CUSTOMERS."**

growth, and economic stability," he says.

Strategic partnerships also play an important role in strengthening the bank's lending capacity. Ecobank Malawi works alongside institutions such as Proparco, the European Investment Bank, and the International Finance Corporation through guarantee structures and risk-sharing frameworks to expand access to financing for SMEs and businesses operating in key productive sectors. As Fordwuo explains, "the real value of partnerships lies in how effectively they translate capital into productive local growth."

SMEs remain central to the bank's long-term strategy. Across Africa, small and medium-sized businesses continue to drive employment, entrepreneurship, and commercial activity, yet many still face limitations in access to financing and market integration. Ecobank Malawi is working to bridge these gaps through a combination of regional liquidity, local market knowledge, and digital financial services that improve accessibility and operational efficiency.

The bank's priorities are also aligned with Malawi 2063, the country's long-term development strategy, particularly across agriculture, manufacturing, mining, tourism, and trade. Ecobank sees these sectors not only as domestic growth engines, but as part of broader regional supply chains that will increasingly define Africa's economic future. In Fordwuo's view, "Malawi's opportunity lies in turning development ambition into bankable, investable growth."

His perspective has been shaped by more than two decades of working across African banking markets and transformation initiatives in multiple regions. That experience informs his view that the next phase of banking on the continent will be defined less by scale alone and more by relevance, adaptability, and execution. "In Malawi, the next phase of banking growth will be driven by relevance, access, and disciplined execution," he says, pointing to digital financial services, SME banking, and cross-border solutions as areas with significant long-term potential.

Under his leadership, Ecobank Malawi is strengthening its position as both a local banking institution and part of a larger pan-African financial ecosystem. As trade integration accelerates across the continent, the balance between local understanding and continental connectivity is becoming increasingly important for businesses seeking long-term growth opportunities. "We are building a bank that is locally grounded, regionally connected, and commercially disciplined because that is what sustainable African growth requires," Fordwuo concludes.

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PRESS CORPORATION ANCHORING DOMESTIC CAPITAL IN MALAWI'S ECONOMIC GROWTH

Malawi's largest listed holding group channels local capital into strategic sectors, balancing diversification, partnerships, and long-term national development.

BY **RONALD MANGANI**,
CHIEF EXECUTIVE OFFICER, PRESS CORPORATION PLC

Press Corporation PLC has been a cornerstone of Malawi's private sector since 1961. As the country's largest holding company, the group contributes to national economic progress through investments spanning financial services, telecommunications, energy, property, tourism, and agriculture. Listed on the Malawi Stock Exchange, Press Corporation holds stakes in 15 companies and supports roughly 3,900 jobs nationwide.

Its portfolio includes major subsidiaries such as National Bank of Malawi PLC, Telekom Networks Malawi PLC, Ethanol Company Limited, PressCane Limited, The Foods Company Limited, Press Energy Limited, and Press Properties Limited, alongside strategic partnerships and investments with Puma Energy, Macsteel Malawi LTD, Limbe Leaf Tobacco Company, LifeCo Holdings, and Sunbird Tourism PLC. At the heart of this structure is a clear mandate: ensuring domestic capital contributes to national development. "We see ourselves as the most meaningful participant in the economy from a domestic investment perspective. We want to continue collaborating with foreign investors and the government to ensure that sectors requiring attention receive it, while also retaining value locally," says Chief Executive Officer Ronald Mangani.

The group works closely with government institutions and private investors while maintaining a disciplined governance model across its portfolio. Rather than imposing a uniform approach, Press Corporation empowers strong boards and experienced management teams to respond to sector-specific realities. "It is a very broad portfolio, and you cannot apply a one-size-fits-all solution," Mangani explains.

"The customer is key, so we have to listen to their needs, remain innovative, and improve the experience continuously."

Ronald Mangani,
Chief Executive Officer,
Press Corporation PLC

Recent performance reflects the benefits of this strategy. Through targeted restructuring and selective divestments, including its exit from Malawi Telecommunications Limited and ongoing divestment from Open Connect Limited, the group has sharpened its focus and strengthened capital allocation. "Over the past three years, these efforts have paid off," Mangani notes.

Connect Limited, the group has sharpened its focus and strengthened. Looking ahead, Press Corporation sees strong potential in emerging sectors aligned with Malawi's development. "Mining and other extractive industries stand out as an area of significant potential for us, particularly as the country expands its focus on oil and gas opportunities," says Mangani. Agriculture, agro-processing, and technology-driven investments, including opportunities within the mobility and electric vehicle value chain, are also key areas of interest. Beyond its role as an investor, Press Corporation provides capital, expertise, and strategic partnerships, advancing sectors critical to growth. Its diversified model allows the group to navigate economic cycles while maintaining a long-term outlook, supporting areas where Malawi can build stronger domestic capabilities and attracting partners aligned with the country's future ambitions.

"Nobody is going to develop this country for us. Developing Malawi is our responsibility. If we show seriousness, investors will support us, and opportunities will appear," Mangani concludes.





LEVERAGING RELIABILITY AND EMPOWERING MALAWI'S FUTURE

From chronic shortages to expanding access, ESCOM leads a steady transformation of Malawi's energy landscape through infrastructure upgrades, regional integration, and diversified generation.

Malawi's energy landscape has long been defined by limited access and constrained generation capacity, resulting in recurring shortages and load shedding. As one of the least electrified countries in the world, these challenges have historically limited development and industrialization. That reality is now beginning to shift.

The Electricity Supply Corporation of Malawi (ESCOM) is responsible for transmission, distribution, customer connections, and network development, while generation is handled by its sister company, EGENCO. Through the Malawi Electricity Access Project, supported by the World Bank, ESCOM has expanded national electrification, increasing its customer base from around 500,000 connections in 2020–2021 to approximately 800,000 today. "It wasn't easy, but we managed, and through this success we secured a further US\$250 million grant to connect an additional 235,000 customers between 2025 and 2030," says Eng. Sinosi Maliano, Acting Chief Executive Officer of ESCOM.

Hydropower accounts for around 90% of Malawi's electricity generation, with most plants located along the Shire River, including Kapichira, Nkula, and Tedzani. This concentration exposes the system to risks such as droughts, flooding, and sedimentation. In response, the government is prioritizing diversification, expanding private sector participation through independent power producers, particularly in utility-scale solar. "For reliability, we need diversification of sources. All the hydros are in the southern region. Imagine we have an earthquake. What would happen? We will have interconnectors, solar, biomass, and potentially coal-fired plants," Maliano explains.

Malawi's progress is supported by institutions including the European Investment Bank, African Development Bank (AfDB), and World Bank. "If these partners are coming in, it means they have confidence in the sector," notes Maliano. This support aligns with Mission 300, a joint World Bank Group and AfDB initiative



"WE ARE BECOMING AN OPEN PLAYING FIELD FOR INVESTMENTS. REGIONAL INTERCONNECTIONS AND PRIVATE INDEPENDENT POWER PRODUCERS ARE THE ENGINES OF THIS CHANGE."



to provide electricity to 300 million people in sub-Saharan Africa by 2030. Structural challenges remain. ESCOM is restoring routine maintenance, including vegetation management, pole reinforcement, and transformer servicing.

Infrastructure strain is compounded by theft. "We lose about seven to 10 transformers every month. Vandals strip copper and cables to sell on the scrap market," he says. Government measures to tighten export controls on such materials are expected to reduce these losses.

Financial pressures also persist.

Electricity tariffs, at around 208 kwacha per kilowatt-hour, remain below cost-reflective levels, limiting reinvestment capacity. Technical and commercial losses, currently around 21%, also remain above target. ESCOM is addressing this through a World Bank-supported program that could mobilize US\$64 million to reduce losses to around 17%. "Our goal is to move away from blackouts and ensure customers receive what they need," Maliano adds.

Regional integration is central to ESCOM's strategy. Although Malawi is a member of the Southern African Power Pool, it has yet to fully participate due to the absence of operational interconnections. "The most immediate project is the interconnection with Mozambique's utility EDM, linking through Matambo and Tete," says Maliano. Feasibility studies are also underway for links with Zambia and Tanzania.

The company is preparing for rising domestic demand, particularly driven by renewed investment in mining. "Our major step loads will come from mines, bringing broader economic benefits from employment creation to foreign exchange earnings," Maliano explains. Rapidly growing peri-urban areas present another opportunity, with around 600 sites requiring transformers and distribution lines.

As power supply becomes more reliable, industrial activity is expected to accelerate, positioning Malawi as a more attractive destination for investment. Maliano remains confident: "We face many challenges, but we're on the right path, and by 2030 our reality will be a lot better."



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THOKO MKAVEA
CHIEF EXECUTIVE
OFFICER & MANAGING
DIRECTOR,
CDH INVESTMENT
BANK, MALAWI

CDH Investment Bank operates on the belief that financial institutions should do more than process transactions. They should solve problems. The bank has established itself as a leading institution in advisory services, innovation, and long-term client engagement.

The bank's origins lie within a group structure where the holding company previously operated as a discount house trading financial securities. A strategic shift later transformed the entity into a fully licensed bank, with operations launching in 2012. From the outset, CDH Investment Bank was designed around a model that prioritizes creativity and client engagement over traditional branch-based banking. As Thoko

Mkavea, Chief Executive Officer and Managing Director, explains, "clients may work with other institutions for different services, but if they are looking for solutions, we want to be their home."

Today, the bank delivers advisory and financial structuring services to businesses, investors, and institutions across Malawi's evolving economy, connecting capital with opportunities in key sectors.

At the core of the bank's strategy is a belief that financial development accelerates when investors connect more directly with businesses seeking capital. "Excessive layers between capital providers and businesses create bureaucracy and slow decision-making. Disintermediation fosters clearer visibility, strengthening dialogue and trust," says Mkavea.

Unlike many banks that rely on expansive branch networks, CDH Investment Bank maintains a lean physical footprint, with two outlets in Lilongwe and one in Blantyre, prioritizing relationship managers and digital platforms as its primary channels of engagement. "We anticipated the decline of traditional branches. Clients want to sit with a real person when exploring deeper solutions, but

for transactions, there's no need for it," Mkavea explains. Looking ahead, Mkavea sees strong opportunities for investors. Agriculture remains the most immediate opportunity, alongside mining and infrastructure development, particularly projects related to water. "We believe agriculture remains key. Food is a primary driver," Mkavea says.

For CDH Investment Bank, these opportunities reinforce its mission to connect capital with opportunity and support Malawi's next phase of economic growth. As Mkavea concludes, "where there are challenges, there are opportunities. And we are here to provide solutions."



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DR JEFF BORDES
CEO

BUILDING THE FUTURE OF AFRICAN HIGHER EDUCATION

Astria Learning is helping universities across Africa expand access to higher education through online learning systems, AI-powered tools, and modern digital infrastructure.

As Africa's young population grows and demand for higher education accelerates, universities are under increasing pressure to expand access beyond the limits of physical campuses. Astria Learning is positioning itself at the center of that transformation, providing online learning systems, AI-powered tools, and digital infrastructure to more than 300 universities across 16 countries.

Founded in 2009, Astria Learning initially operated in the United States before expanding into Africa, starting in Ghana and later growing across sub-Saharan Africa and beyond. The company has played a decisive role in helping institutions scale digital and hybrid education models for students who might otherwise struggle to access higher education. "Our goal has always been to provide U.S.-level education for a local price," says Chief Executive Officer, Dr. Jeff Bordes.

Through its digital infrastructure and education technologies, Astria Learning estimates it has impacted more than 1.2 million learners globally, particularly working professionals balancing studies with employment. "We've seen impact not only in careers, but in families, professional development, and even government leadership; we've trained more than eight ministers through master's degree programs," Bordes explains.

The company entered the sector long before digital education gained mainstream credibility. "Before Covid-19, online learning was still considered a myth in many places. I can't tell you how many times I was laughed at in boardrooms when I said countries would eventually move toward fully online education," recalls the CEO. The pandemic accelerated that shift, helping drive policy changes in countries where online degrees were previously unrecognized. "One of our proudest achievements is helping influence that change around online education."

Artificial intelligence is reshaping Astria Learning's business model. "We realized we needed to evolve. Today, people can build software prototypes in minutes, so we knew we had to reinvent ourselves," says Bordes. Rather than operating solely as a software provider, the company increasingly acts as a strategic partner for universities, helping them launch fully online programs effectively. "We

help institutions import instructional technology skills and create systems that remain market-relevant." Traditional university structures often struggle to keep pace with rapidly changing industries. Curriculum modernization is another area where Astria Learning has made its mark. "Bureaucracy is a major issue in higher education. By the time many universities develop a curriculum, it is already outdated," says Bordes.

"PEOPLE IN MALAWI ARE EAGER TO SEE THE COUNTRY DEVELOP. I'VE NEVER SEEN ANYTHING LIKE IT BEFORE. IF YOU ARE A BUILDER AND THINK LONG-TERM, MALAWI IS ONE OF THE BEST PLACES TO INVEST TODAY."

Astria Learning is building hyper-personalized learning pathways using AI to improve graduation and success rates. "We now work with universities as partners rather than in a client-supplier relationship," explains Bordes. The company has also launched ProctorShield, an AI-powered remote proctoring tool. "We believe integrity in online learning is critical," he says.

Astria Learning entered Malawi after identifying, as Bordes describes, a "blue ocean" opportunity in higher education. With 60% of the population under 25, the country holds strong demand for advanced education, particularly among working professionals, but faces limited local access and challenges around foreign currency and international tuition costs. "Some people see a lack of infrastructure; I see arbitrage and opportunity," says Bordes. "People in Malawi are eager to see the country develop. I've never seen anything like it before," he adds. "If you are a builder and think long-term, Malawi is one of the best places to invest today."

Despite ongoing forex pressures, the company continues investing in the Malawian market, a strategy that has already delivered significant results. Astria Learning enrolled around 4,000 postgraduate students in less than 18 months through its partnerships with the University of Malawi and the Lilongwe University of Agriculture and Natural Resources (LUANAR), while also expanding access to master's and PhD programs for professionals balancing studies with employment. "Malawi has been a massive success for us," Bordes notes. "We expect to reach 10,000 students by the end of this year, and that is only the tip of the iceberg in terms of educational demand. It will keep growing."

Astria Learning is also launching agritech programs focused on drones, virtual reality, and next-generation farming education through partnerships with local institutions such as LUANAR. The strongest demand, however, remains concentrated in business, AI, and project management programs, reflecting growing interest in practical, future-oriented skills. "Project management has become one of our biggest products because of the growing number of projects happening in the country," says Bordes.

The CEO is confident that Malawi offers many untapped opportunities, adding that balancing international expertise with local understanding is crucial. The company's successful expansion across the continent relied on adaptability and close collaboration with local institutions and communities. "One of the biggest lessons was listening to local voices. Come with a global vision, but remain flexible enough to reflect local realities." Projections indicate that a quarter of the world's population will be in Africa within the next few decades. "If that population is educated, the impact will be enormous. Astria Learning wants to support that rise," concludes Bordes.



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NAZRIN JAGOT
MANAGING
DIRECTOR,
JAGOT GROUP
MALAWI

Production floors hum steadily at Jagot Group's facilities in Malawi, where tiles, PET bottles, woven sacks, and agricultural products move through streamlined systems built for scale and precision. The diversified manufacturer has grown into one of the country's most dynamic industrial players, with operations spanning plastics, construction, various plastic products, tiles, agriculture, and newly launched food and beverage ventures serving regional markets across Southern Africa.

Nazrin Jagot, Managing Director of Jagot Group Malawi, says the company's recent

progress reflects disciplined execution and strategic investment. "We have continued expanding in our core businesses, focusing on three major goals: quality, capacity, and nationwide outreach," she says. In plastics, the group invested in new machinery for PET bottles and caps to meet rising demand. "This has improved product quality and expanded our customer reach," she says.

The tiles division, established in 2006, remains the market leader. "We were already number one in the country, and we have continued to reinforce that position by gaining greater customer trust and expanding our market presence," she says.

In 2026, the company is launching Jagot Beverages Limited and Jagot Foods Limited to expand local manufacturing and diversify revenue streams. This initiative supports import substitution, creates additional employment opportunities, strengthens local manufacturing capacity, and contributes to foreign exchange generation through increased exports and reduced reliance on imported goods.

Alongside expansion, the company has

prioritized workforce training, operational efficiency, and stronger supplier partnerships to ensure consistent output across divisions. By integrating agricultural sourcing with its packaging and manufacturing capabilities, Jagot Group reinforces value chains within Malawi, positioning itself as a resilient industrial platform.

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WHY INVEST IN MALAWI

UNTAPPED OPPORTUNITIES ACROSS FOUR SECTORS

From energy and agriculture to tourism and finance, Malawi's leaders outline the opportunities driving growth and making a compelling investment case.



Hon. Dr. Jean Mathanga,
Minister of Natural Resources,
Energy and Mining

Malawi aims to expand electricity access from 25.9% to 70% by 2030, while raising generation capacity from 550 MW to 1,400 MW through hydro, solar, and thermal energy. Reliable power and tailored agreements will support mining and industry. MAREP combines grid, off-grid, and mini-grid solutions. Investments power agro-processing, irrigation, storage, welding, and manufacturing, creating income, supporting inclusive growth, and reducing migration.



Hon. Dr. Shadric Namalomba,
Minister of Information and
Communication Technology

We want to ensure that 80% of Malawians are connected by 2030. Our mandate is to leverage digitalization to build an informed, inclusive, and innovative Malawi. We are developing nationwide digital infrastructure, expanding fiber networks, towers, and last-mile connectivity, while digitizing services and promoting digital literacy. We are creating an enabling environment for innovation, supporting startups and a digital economy.



Hon. Roza Fatch Mbilizi,
Minister of Agriculture,
Irrigation and Water Development

Agriculture drives Malawi's economy, supporting over 80% of rural households, food security and exports. Under Malawi Vision 2063, the government aims to transform subsistence farming into a commercial, resilient and productive sector. Smallholders produce 75% of crops but achieve only 20% of potential yields using traditional methods. Extension improves practices while agro-processing, mechanization, digital agriculture, out-grower and contract farming offer opportunities.



Steve Lwanda,
Chief Executive Officer,
Umodzi Park

Malawi's tourism sector is growing, with untapped potential, while rapid mining development is creating opportunities. The country offers strong returns, promising ventures, and a government committed to a favorable business environment. The Malawi Investment and Trade Centre (MITC) supports investors in establishing and operating businesses seamlessly. For those seeking emerging tourism and mining opportunities, Malawi is ready for investment today.



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