



Entrepreneurship in Tourism MALAWI



MALAWI
TOURISM COUNCIL
The Official Tourism Partner Service Unit in Malawi



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Elsie M. Tembo, Executive Director

In an attempt to close information gaps for our esteemed members and operators in the tourism sector on various permits and licences required for one to register as a tourism enterprise, Malawi Tourism Council in collaboration with the Malawi Institute of Tourism with support from GIZ GmbH have developed this information brochure to assist new industry entrants and established small, medium and micro enterprises (SMMEs) whether local or international, who are interested in participating in Malawi's tourism industry.



Isabel Tamanda Chakhumbira, Executive Director

Entrepreneurship is the symbol of business tenacity and achievement; it is a vital source of change in all facets of society. With the advent and swift developments in the tourism and hospitality sector and the forces of globalization, the world has become a global village, characterized by an explosive growth in international business and competition. Achieving inclusion in the global economy poses innumerable and substantial challenges for our graduates and industry players in Malawi, particularly in relation to successful business management.

The Malawi Institute of Tourism in collaboration with Malawi Tourism Council with support from GIZ GmbH have developed this information brochure on entrepreneurship, as a tool geared to support industry players and prospective entrepreneurs to establish viable commercial enterprises and tap into unexplored business opportunities.

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Introduction

This booklet has been written to support the following:

- Students and graduates interested in setting up their own tourism business; and
- Employed individuals wishing to become entrepreneurs in the tourism/hospitality sector.

Part two of this booklet may also be relevant to:

- Individuals new to the industry who are managing or overseeing existing tourism businesses
- Potential small scale, international/national investors and entrepreneurs interested in becoming stakeholders in Malawi's tourism industry

This booklet is a joint publication between Malawi Tourism Council (MTC) and Malawi Institute of Tourism (MIT).

Part One: Introduction to Business

Malawi Tourism Industry

Travel and Tourism is one of the largest and fastest growing industries in the world. The industry contributes to the country's economy **in direct, indirect and induced ways**. **Direct** contribution refers to production and consumption of tourist commodities such as accommodation, transport, entertainment, attractions, the industries that surround them.

Indirect contribution concerns the Travel and Tourism investment and collective government spending, and supplier purchasing revenue. **Induced** contribution refers to the spending of money by direct and indirect employees of the Travel and Tourism industry. In this handbook, we refer to the **total contribution** which is the contribution to Gross Domestic Product (GDP) and to employment in Malawi.

In 2017, the total contribution of Travel and Tourism industry to Malawi's GDP was **MWK 345,281 million** (USD 481.5 million), **7.7% of GDP**. This is higher than the average contribution of the industry to GDP for Sub-Saharan Africa (7.1%). The total contribution to Malawi's GDP is expected

to rise to MWK 563,026 million (USD 785.1 million) in 2028 (+63%).

The total contribution of the Travel and Tourism industry to employment in Malawi in 2017 was **524,500 jobs, 6.7% of total employment**, again higher than the average for Sub-Saharan Africa (5.8%). The total contribution to employment in Malawi is expected to rise to 707,000 jobs by 2028 (+35%).

In terms of long-term growth of Malawi's Travel and Tourism industry, the World Travel & Tourism Council (WTTC) ranked Malawi almost in the top third of the world (66 out of 185 countries), significantly higher than South Africa (121 out of 185 countries).¹

In 2016 almost **850,000 international tourist arrivals** were registered. 76% from Africa, 14% from Europe and 6% from North America. Business is by far the most important purpose of travel (72%). Consequently, nearby countries like Mozambique (33%), Zimbabwe (12%) or Zambia (8%) are the major source markets.²

MTC had **120 members** in 2017 which were comprised of: 90 accommodation providers, 10 tour operators, 5 car hire agencies and the balance being other businesses like restaurants, catering providers and investments companies.³

The Malawian tourism industry has significant gaps relating to its product and service offerings and has under exploited tourism destinations. Compared to many other, to some extent already over-crowded destinations, there has been relatively little tourism development, which means there are substantial opportunities for new players to join the industry and establish unique and sustainable businesses.

Malawi is home to a huge variety of stunning landscapes situated relatively close together, which make it perfect for putting together tours and designing 1-3 week itineraries for tourists. Two destinations, Chongoni Rock-Art Area and Lake Malawi National Park, have even been internationally recognised by United Nations Educational, Scientific and Cultural Organization (UNESCO) on the World Heritage List.⁴ It is interesting to note that Namibia has the same number of recognised World Heritage sites, but these appear much higher on the international tourism economic rankings. UNESCO has also documented the potential for sustainable tourism development in Lake Malawi National Park.⁵

Additionally, 6 other destinations in Malawi are being considered for World Heritage status. Consequently, Malawi is a considerably unique and under-exploited destination!

"Malawi 'the Warm Heart of Africa' is the destination for anyone looking for untapped, unspoiled and undiscovered variety of attractions in terms of mountains and valleys, nature, the people and their diverse cultures, the lake with fresh water and more than a thousand unique fish species that cannot be found anywhere in the world, and of course, a conducive environment for business meetings. Now that tourism is on the priority national development agenda of government, operators in the sector can take advantage of these opportunities to proactively and responsibly respond the growing local, domestic and international market."

*Elsie M. Tembo, Executive Director,
Malawi Tourism Council*

¹ WTTC, Travel & Tourism – Economic Impact 2018 – Malawi: <https://www.wttc.org/-/media/files/reports/economic-impact-research/countries-2018/malawi2018.pdf>

² World Tourism Organization (UNWTO), Yearbook of Tourism Statistics 2017

³ Malawi Tourism Council, Annual Report 2017

⁴ UNESCO, Malawi: <https://whc.unesco.org/en/statesparties/mw>

⁵ UNESCO, Lake Malawi National Park: <https://whc.unesco.org/en/list/289>

Starting Tourism Businesses in Malawi

Why set up your own business?

Setting up your own business means you will be critical part in a small organisation rather than being a small part of a large organisation, providing enormous opportunities for professional development.

If you research correctly and plan properly, being an entrepreneur can potentially give you freedom and control over the way you live your life.

As an entrepreneur, you also have an opportunity to make a difference to your staff, your local area, and to the industry and country as a whole.



Research & Business Plan

Malawi has a huge amount to offer and substantial tourism potential. The following section will help you ensure that your business idea will be competitive for the tourism market in Malawi and how to plan for business success.

Research

When researching your business, stay connected to the others in that sector. Learn, exchange knowledge, and work together. One of Malawi's major advantages in terms of business is the size of the country and the size of the industry. Compared to Kenya, Tanzania and South Africa, the network of tourism professionals is small. Therefore, if you are professional, proactive and utilise your networks, you can relatively easily find help from someone with more experience than you.

When doing your research keep the following in mind;

Cultural differences

Research what your target market will be, and think critically about why they would choose to use your service or product over another. Keep in mind that you should consider not only your target market's nationality, but also their gender, age, social (financial/ educational) background, religion, travel group (singles, couples, families, friend, relatives, etc.), travel purpose (leisure, business, visiting friends and relatives, study tours), etc. What is appealing one tourist may not attract another. Be target-market orientated and authentic while ensuring you will meet customer expectations! If you are targeting the local market, consider how you

will offer something to a Malawian client that they do not already have access to?

Understand your destination and traveller expectations by researching, for example:

- Travel bloggers who write about Malawi
- Customer relations sections of online travel agencies and rating platforms (e.g. TripAdvisor)
- Websites of international tour operators
- Tourism source market studies

Standards

How do you ensure you have the highest safety standards possible to ensure that risks are minimised? The licences needed to operate (explained in Part Two) are there to ensure the safety of your clients, and keep in mind that good businesses go beyond what's necessary. The following are basic examples of the many items that will help clients feel comfortable and reassured on their trip:

- A legally compliant, regularly serviced and well maintained vehicle with professional driver
- Life jackets on a boat
- Clean drinking water
- Easily accessible First Aid kit and fire extinguisher

More information

Criteria for Tourism Services: VAKINN – Quality and Environmental System, Iceland
www.vakinn.is/en/quality-system/tourism/criteria

Criteria for Accommodation: VAKINN – Quality and Environmental System, Iceland
www.vakinn.is/en/quality-system/quality-accommodation/criteria

Suppliers

Fair, honest and reliable suppliers and service providers are valuable! If you are thinking about setting up your own business, you also need to think about building a reliable network of people who can ensure that the quality of your product is competitive, unique and consistent to your market.

In a land locked country, your suppliers may have difficulty maintaining the consistent availability of goods and services. Always have a plan B or even a plan C!

Have you thought about using your understanding of the tourism industry to become an industry supplier? Here are some basic ideas from tourism professionals:

- Designing local, sustainable curio products that follow international fashion trends
- Providing clean toilets and a cold drink on the road between tourist destinations
- Providing activities for self-catering cottages
- Providing mobile wellness/ spa activities in tourism destinations
- Providing authentic community-based activities attached to a well-managed project

The better the suppliers and services, the better the tourism business.

The better the tourism business, the better the industry

and the more clients will come to Malawi!

Everybody has a role to play in the experience that tourists take home with them!

Business Plan

You need a well-researched business plan to ensure that your aims are clear and that anybody interested in your business can quickly understand your vision.

Research! Research! Research! Your business will fail without it.

Business plans vary in length and detail. Keep it short, don't be overwhelmed – the business plan will be a guide for you that you can keep coming back to and adjusting if necessary.

Example content of a business plan:

- **Executive summary** – introduction to the business plan, short paragraph
- **The business**, its services and an administrative plan
- **Marketing Plan** – strategy, situation analysis, target customers, pricing strategy, competitive analysis
- **Operational plan** – legal environment, physical location, facilities, equipment, suppliers
- **Financial** – summary of financial needs, loans, sales forecasting, break-even analysis
- **Appendix** of relevant documents (Malawi tourism sector, maps, photos of location, industry studies)

More information

Small Enterprise Development Agency (SEDA), South Africa:
www.seda.org.za/ServicesOfferings/SEDATalk/Pages/Startingyourbusiness.aspx

Bplans, How to Write a Business Plan: <https://articles.bplans.com/how-to-write-a-business-plan>

A business plan should formally respond to the following questions that you should ask yourself when designing your business ...

- What do tourists need?
- What makes an experience really special for a tourist?
- What is being done already? What is working? Why is it working?
- What isn't working? Why isn't it working?
- What can I add? Why is my business idea different? What will be my Unique Selling Point (USP)?
- What does Malawi have that other countries don't have?
- Who is my target market? Are they local, domestic or international tourists?
- Have I tested the idea on my target market?
- How can I ensure I am on the right path before I invest everything?
- How much money will I need? How long before I break-even and turn a profit?
- How can I start small and then grow when business improves?

One of the most successful lodges on the Southern Lakeshore runs on 85% of domestic and local tourists – tourism isn't just internationals!

Part Two: Navigating the Legal Environment

As tourism is a cross-cutting industry, it can be quite complex process to understand the legal framework in which you need to operate. This section of the booklet will explain what you need to do to ensure you are within the law at all stages of your business. The information has been divided into three sections:

STEP 1

Business registration, MRA registration and bank account (generic to all businesses)

Once you have thoroughly planned your business concept and carried out through market research and a competitor analysis, the first stage in your legal process is to register the business.

STEP 2

Tourism registration and relevant licenses

Once you have completed business registration, you need to apply for your tourism license as well as the relevant licenses to ensure you're fulfilling the legal requirements.

STEP 3

The framework for an established tourism businesses

Once you've completed the steps for your specific tourism business, you need to ensure that you're adhering to the law and are aware of the different administrative areas.



STEP 1

Business Registration, MRA Registration and Bank Account

First of all, you will need to write the Articles of Association for your business.

More information

UK Government Digital Service, Model Articles of Association for Limited Companies: www.gov.uk/guidance/model-articles-of-association-for-limited-companies

For all the businesses, the following is the standard process for registration:

Procedure	Authority	What you will need
Applying for the Certificate of Incorporation	Department of the Registrar General of the Ministry of Justice: www.registrargeneral.gov.mw	<ul style="list-style-type: none"> Articles of Association Registration fee Identification
Register for a tax certificate (TPIN number)	Malawi Revenue Authority (MRA): www.mra.mw/individuals/registering-for-tax	<ul style="list-style-type: none"> Certificate of Incorporation Articles of Association Application form Identification
Opening a bank account	Bank of your choice – be aware that tourists often would like to pay by visa/ online.	<ul style="list-style-type: none"> Certificate of Incorporation Articles of Association Tax certificate Application form Proof of address Identification
Organising the appropriate licences; see below for details		

Both the Department of the Registrar General website and the Malawi Investment and Trade Centre (MITC) website have completed a thorough breakdown of the business registration process:

- Department of Registrar General, Registration of Businesses: <https://www.registrargeneral.gov.mw/services/registration-of-businesses.html>

- Malawi Investment and Trade Centre (MITC), Business Registration: <https://mitc.mw/trade/index.php/business-registration.html>

nearest relevant authority office and explain what you are hoping to do. They will be able to provide further information regarding the process.

Once you are sure you have the relevant documents for each stage, proceed to the

STEP 2

Tourism Registration and Relevant Licences

Tourism Registration

To be able to apply for a tourism licence with the Department of Tourism (DoT) you must have already completed Step 1 as described in this brochure. You also need to show that your business model has been proven financially and that you have positive activity in your bank account.

Your tourism licence will fall under one of the five headings of the table below:

Accommodation	Restaurant	Events	Tour Operator/ Travel Agent	Car Hire
---------------	------------	--------	--------------------------------	----------

- Bank account statement or profit and loss analysis to prove that there is positive movement in your bank account

They will then organise an inspection of your business to ensure that it adheres to mandatory basic standards. Your business will either pass or fail. If you fail the first inspection, you will be given a list of changes that need to be made and given one more

To register your business with the Department of Tourism, you will need to visit the local District Council office and be referred to your relevant Tourism Officer.

You will need the following;

- Certificate of Incorporation
- Articles of Association
- Tax certificate with your TPIN number on it

chance to pass. If you do not pass for the second time, you may no longer be allowed to apply. Therefore, it is very important to do your research on the expected standards before you invite the DoT official to visit your business. You can request or find out about the expected standards by reading a copy of the Tourism Act which cannot be found online but should be available through your local Tourism Officer.

Relevant Licences, Inspections and Standards

After you have received your tourism licence, you are required to ensure that you adhere to the relevant other licensing requirements and standards of your particular area of business.

The following lists aim to offer guidance on what is needed (on the date of publication). The lists are organised according to the type of tourism licence.

Tour Operator/ Travel Agent & Car Hire

- Own vehicles need to be registered at Road Traffic
- You need an Entity Certificate from Road Traffic when operating a business
- Car insurance - 3rd party cover at least (see other insurances under Step 3)
- Certificate of Fitness (CoF) renewed at Road Traffic every 6 months

If your business involves more than one section of any of the above located within the same premises and operating together (e.g. accommodation and restaurant), you only need one tourism licence from the DoT. However, if you are operating more than one commercial entity within tourism (e.g. accommodation and a separate car hire), you will need a separate tourism licence for each entity.

Restaurant	Events	Accommodation	
			<p>District Council</p> <ul style="list-style-type: none"> ◦ Food/ restaurant licence (if serving food) ◦ Alcohol licence (different options available, please enquire with your local DC for details) ◦ Conference licence (if hosting conferences) ◦ Retailer licence (if selling products in a shop) ◦ Signpost fee, if you would like to put up a signpost on the road directing people to your business
			<p>Malawi Bureau of Standards (MBS)</p> <ul style="list-style-type: none"> ◦ If serving food: MS 21 – Code of Hygienic Conditions for Food and Food Processing Units: http://mbsmw.org/designation-scheme ◦ If serving alcohol: MBS certify volumetric measuring instruments for tot measures ◦ If branding your own bottled water: MS 560 (mandatory Malawi Standard on natural mineral water), MS 21 as per above and MS 19 (labelling of pre-packed foods – general standard)
			<p>Other government bodies</p> <ul style="list-style-type: none"> ◦ If televisions or radio is publicly shown in your premises: The Copyright Society of Malawi (COSOMA) licence: www.cosoma.mw ◦ If WiFi is available to clients: The Malawi Communications Regulatory Authority (MACRA) licence: www.macra.org.mw/converged-licensing-framework <p>In case of construction work:</p> <ul style="list-style-type: none"> ◦ Any construction needs a licence from the National Construction Industry Council (NCIC): www.ncic.mw/about-us/our-services ◦ If you're constructing an accommodation facility with more than 25 rooms, you need an Environmental Impact Assessment with the Department of Environmental Affairs of the Ministry of Natural Resources, Energy and Environment: www.malawi.gov.mw/index.php?option=com_content&view=article&id=76&Itemid=75 ◦ If you are taking over a property that has more than 25 rooms and did not complete an Environmental Impact Assessment, you will be required to do an Environmental Audit Assessment with the Department of Environmental Affairs ◦ If you have more than 50 rooms, you are entitled to duty free imports on certain items from MRA: Incentives for the Tourism Sector: www.mra.mw/tax-update/incentives-for-the-tourism-sector ◦ If you have a boat at your property, you need to license the boat according to the Inland Waters Shipping Act (contact your District Council for further information): MalawiLII – Free Access to Law from Malawi: https://malawilii.org/mw/consolidated_legislation/7101

District Council

These are examples of licences that the District Council (DC) is responsible for. Please speak to your local Tourism Officer or District Council for details. There may be a possibility of a central payment office where you can pay for them altogether at the DC's office.

STEP 3

Tourism Essentials, Taxes & Levies, Insurances and Utilities

You now should have organised the following:

- Certificate of Incorporation (business registration)
- MRA registration
- Bank account
- Tourism licence as per above lists
- Relevant district, MBS and government licences for your specific tourism business

Now let's look at what is needed during the third stage for all tourism businesses:

Tourism essentials

- **Malawi Tourism Council** membership – this is a condition for getting a Tourism Enterprise Licence. The MTC is the Official Tourism Private Sector Voice in Malawi. Benefits and application form is found here: <https://malawitourismcouncil.weebly.com/membership.html>
- **Tourism Levy:** For every client sale your business makes, you need to add a 1% levy on the sale which will be paid to your business by the client. Then your business will remit all of the tourism levy of the previous month to the DoT on or before the 14th of every month. Cheques can be made payable to the Tourism Marketing Fund.

Taxes & Levies

- Please note the **Tourism Levy** as described above.
- **Pay As You Earn (PAYE)*** (income tax) if you are employing staff: MRA's PAYE calculator can be found here: www.mra.mw (deadline: 14th of every month)
- **Withholding Tax (WHT)*** is “an advance payment of income tax which is deducted from specific payments”: www.mra.mw/individuals/withholding-tax (deadline: 14th of every month)
- **Provisional Tax*** is “an advance payment of income tax that is made in quarterly instalments”. Taxpayers with seasonal income are required to make arrangements with MRA on the payment of their provisional tax: www.mra.mw/tax-update/provisional-tax
- **Value Added Tax (VAT)*** is a “tax on consumption expenditure”: www.mra.mw/individuals/understanding-value-added-tax (deadline: 25th of every month)
- **Fringe Benefit Tax (FBT)*** is paid “on the taxable values of fringe benefits being provided by an employer to an employee”: www.mra.mw/individuals/understanding-fringe-benefit-tax

- **Technical, Entrepreneurial and Vocational Education and Training (TEVET) Levy:** MRA collects (on behalf of TEVET Authority) 1% of the basic annual payroll paid to employees to fund training. Employers should register with MRA for TEVET Levy: www.mra.mw/large-tax-office/tevet-levy

* It is recommended for taxes to consult the advice of a professional accountant since methods of paying depend on the structure of the business.

Insurances

- Public liability insurance (highly recommended if you are looking for international business partners such as tour operators)
- Vehicle & passenger insurance (compulsory – at least 3rd party)
- Building insurance in case of destruction of a building (optional)
- Workman's insurance in case of injury of staff at work (compulsory)

It is recommended to contact two or three reputable companies to compare prices and benefits of each companies' policies.

Utilities for an office, restaurant, events space or accommodation

- Business premises licence, details from the District or City Council
- Fire safety check (extinguishers)
- Waterboard inspection if you are using mains water (Northern Region: www.nrwb.org.mw, Central Region: www.crwb.org.mw, Southern Region: www.bwb.mw)
- Electricity Supply Corporation of Malawi (ESCOM) inspection: www.escom.mw
- Generator licence for any generator above 20 kWh. The licence is available from Malawi Energy Regulatory Authority (MERA): www.meramalawi.mw/index.php/licensing/application-forms/electricity/download/15-electricity/24-electricity-private-generation-registration-form

Funding Options

Depending on your business type, you do not necessarily need a huge amount of capital to succeed. Being rich absolutely doesn't ensure business success. Work within your means. Your attitude, business plan and strategy are more important than money. However, of course there will come a time where some form of financial investment into the business is needed. This could come from yourself, a business partner, family members, a group of friends, or an external grant or loan.

If you are going into partnership with your business, ensure that you have a written contract between stakeholders to ensure that everyone is protected.

Free advice can often be much more valuable than a lump sum of money.

Many donors offer business development support. You will learn how to make the right choices in your business decisions through calculated trial and error.

Funding from External Sources

Key: You must ensure you have a proven idea and concept before looking for external funding. Finding funding without proving how and why your idea will work is extremely difficult.

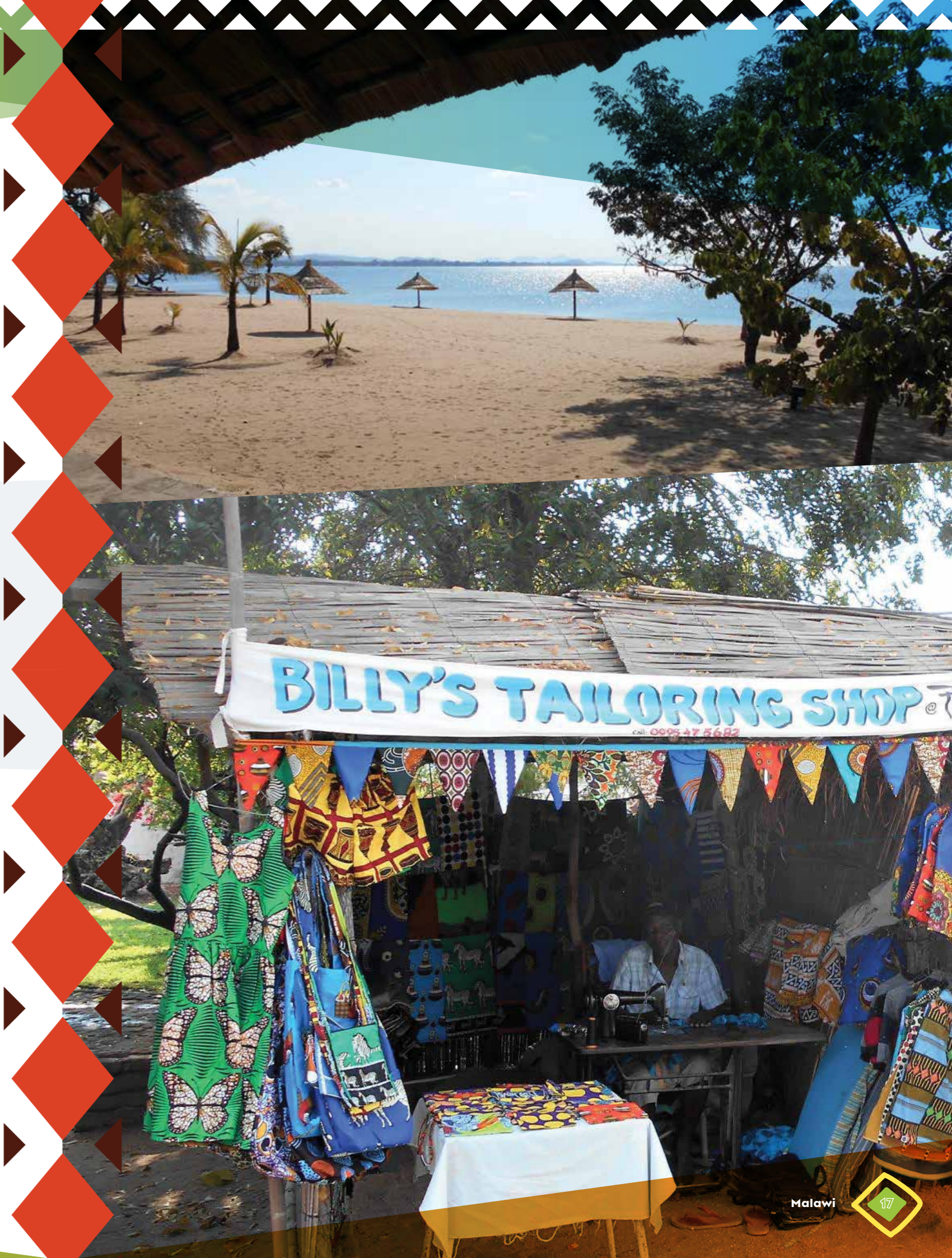
- **Growth Accelerator** is a new programme aimed at helping Malawian entrepreneurs scale up their businesses. They are offering business support and grants of up to USD 40,000: www.growmalawi.com

- **The Hub** have a Pitch Night Programme where you can pitch your business idea to potential investors. Staying connected with The Hub is highly recommended for up to date news within the SME funding world. See the "Who else can help you?" section for details.

"Don't believe in wild fantastic stories of instant fame and riches. Instead, plan a course to identify goals and move confidently towards accomplishing them. Once you have an idea, money can be saved from your salary, gifts or pocket money to build a small business into an empire."

Ekari Mtewa, Author, Financial Discipline and Investments in Malawi

- Keep an eye on relevant **funding lists** such as the Scotland Malawi Partnership's funding page: www.scotland-malawipartnership.org/news-events/funding-news
- Be very wary of jumping into a **loan agreement** – ensure you are not getting yourself into more difficulty in the long term! As Malawi's inflation is unpredictable and loans come with high interest rates, you could very quickly find yourself in financial difficulty if you are not careful – a targeted approach to funding is crucial!



Who else can help you?

Your networks and relationships are key. After all, we all need to work together to improve Malawi's overall tourism product and destination marketing so we all benefit!

Government

- **Department of Tourism** (at your local District Council office)
- **The Tourism Act** (contact your nearest tourism officer)
- **Department of the Registrar General website** – there is a video which simply explains the business registration process: www.registrargeneral.gov.mw

Educational establishments

- **Malawi Institute of Tourism:** www.mit.mw
- **Mzuzu University, Department of Tourism:** www.mzuni.ac.mw/tourism_profile.html
- **MIT Alumni Association** – being registered in 2019

Private sector

- **Malawi Tourism Council:** www.malawitourismcouncil.com
- **Your local tourism association** usually made up of private sector stakeholders in the local area. Info available through local stakeholders or MTC.
- **The Malawi UK Business Group** “exists to support, facilitate and develop business flow,

create new investment opportunities and integrate Malawi-UK co-operation in the global market”: www.malawiukbusinessgroup.co.uk

- **The Eye** magazine has a comprehensive directory of businesses in the tourism industry: www.theeyemw.com

“How you see yourself is how people will see you. Build your confidence and be authentic to show people who you are and what you are good at.”

Dennis Hope Mzumara, Mbuna Inc

Entrepreneurial networks & books

- **The Hub**, Blantyre, Limbe, Mzuzu, Zomba: www.facebook.com/blantyrehub
- **mHub**, Lilongwe: www.mhubmw.com
- **Grit**, Daniel Dunga (book)
- **Financial Discipline and Investments in Malawi**, Ekari Mtewa (book)

Social media and online

- **Malawi Youth in Tourism WhatsApp Group** (Admin: Innocent Kaliati): +265 996 56 73 88
- **Malawi Tourism news:** www.malawitourism.com/news.asp
- Follow relevant **Facebook and Instagram pages** (MTC, Malawi Tourism, Malawi Youth in Tourism Forum, Malawi Travel, etc.)

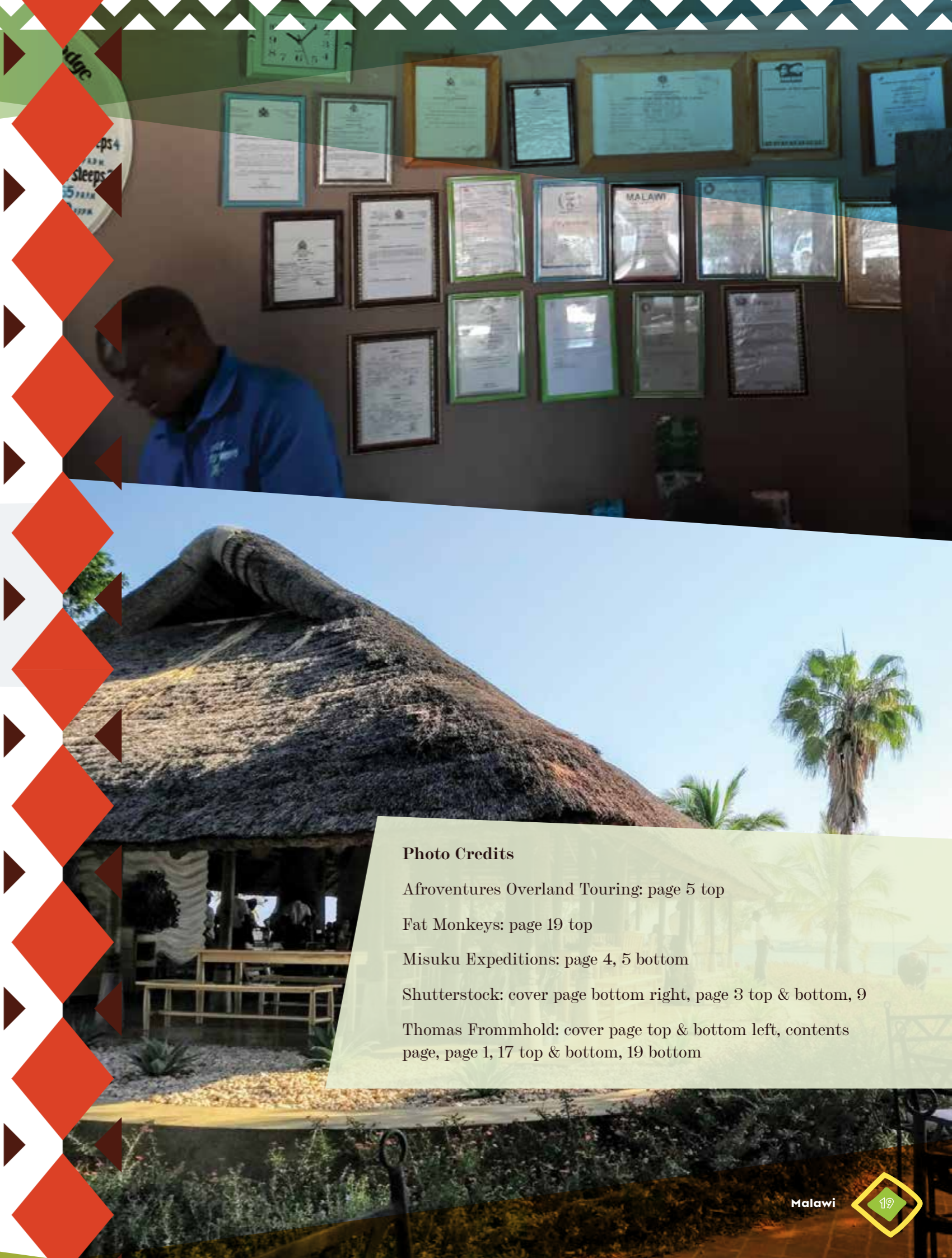


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