

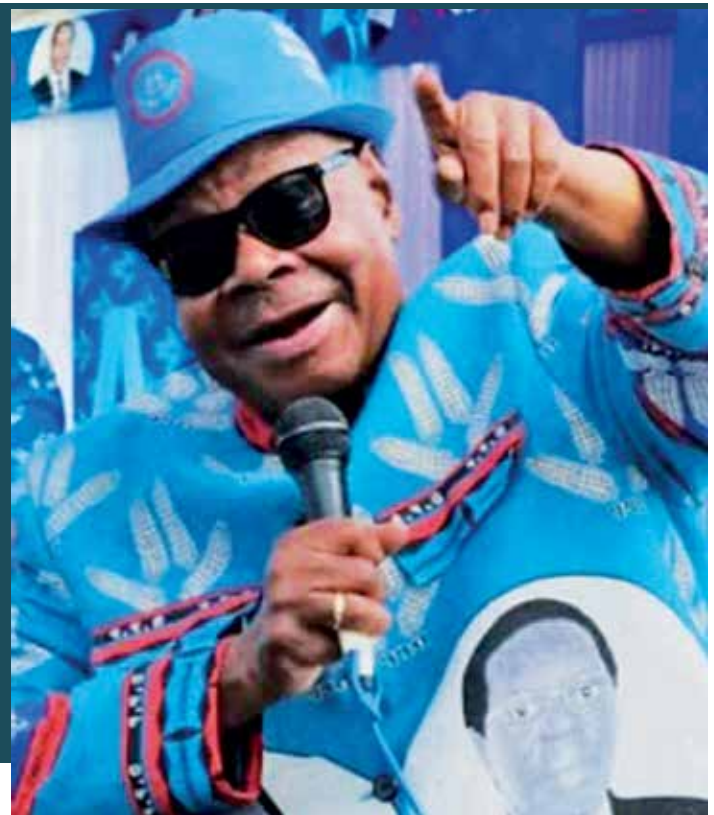
# Insight Bulletin

For People Who Want to Know

REGISTERED AT THE G.P.O. AS A NEWSPAPER • EIGHTY-THIRD EDITION • AUGUST 2024

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## MCP, DPP HOLD CONVENTION



*Chakwera and Mutharika, MCP and DPP torch bearers respectively*

By Edward Rex

The lines for the journey to the 2025 Tripartite Elections look bold and conspicuous with the governing Malawi Congress Party (MCP) and the main opposition Democratic Progressive Party (DPP), conduct their conventions in Lilongwe and Blantyre respectively.

Malawi Congress Party (MCP) was the first to hold its elective convention from 8-10 August at Bingu International Conference Centre (BICC) in Lilongwe, where they staged an open space for members to battle out for various positions.

Various positions were up for grabs except for the positions

of the party's president and director of recruitment, where President Dr. Lazarus Chakwera and Madalitso Kazombo went unopposed respectively.

The party called its members to contest in various positions, which included the positions of deputy president, secretary general, publicity secretary, director of legal affairs, treasurer general, director of economic affairs, director of public relations, director of women affairs, and director of youth.

MCP convention was characterized by stiff competition, battle of superiority, so to speak, especially positions of the vice president and secretary general which saw the big names such as ministers toiling for them.

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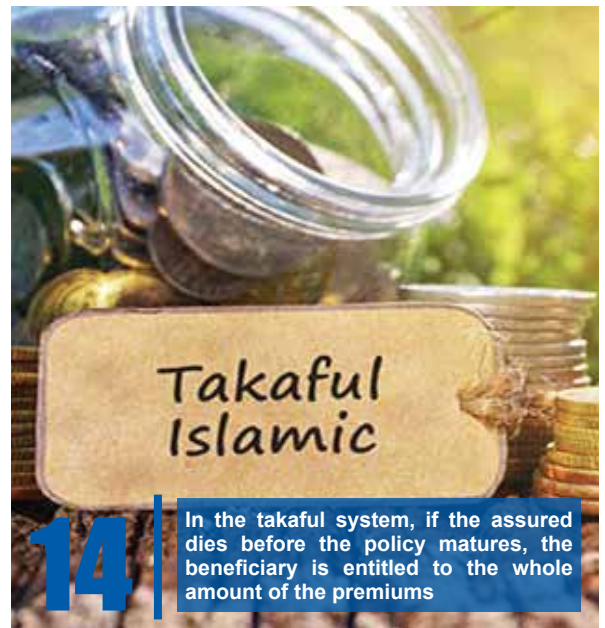
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In the takaful system, if the assured dies before the policy matures, the beneficiary is entitled to the whole amount of the premiums

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Insight Bulletin, is a monthly publication which analyzes and promotes good governance and policies that will further the creation of an absolute free society in Malawi. It is a news leader in opinion and analysis on Malawi's socio-political, religious and economic development.

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# CHALLENGES HINDERING WOMEN IN POLITICS

By Osman Bwanali

**D**espite progress in some areas of gender equality, the active participation of women in politics in Malawi remains limited. Women in Malawi face numerous barriers that prevent them from engaging fully in the political sphere, leading to underrepresentation in decision-making processes at all levels of government.

One of the most significant obstacles to women's political participation in Malawi is deeply entrenched cultural norms and gender stereotypes. Malawian society is predominantly patriarchal, with traditional beliefs that often place women in subordinate roles to men.

These cultural attitudes are particularly strong in rural areas, where the majority of the population lives. In these communities, women are often expected to focus on domestic responsibilities and caregiving roles, rather than pursuing leadership positions or careers in politics.

The perception that politics is a "man's domain" is another factor that discourages many women from considering a political career. When women do express interest in politics, they often face skepticism or outright opposition from their families and communities. This social pressure

reinforces the notion that women are not suitable for leadership roles, further limiting their participation in politics.

Economic challenges also play a significant role in hindering women's political participation in Malawi. Running for political office requires financial resources, including funds for campaign activities, transportation, and other related expenses.

However, women in Malawi generally have less access to financial resources compared to men. This disparity is due to several factors, including lower levels of education, limited access to formal employment, and discriminatory practices that restrict women's economic opportunities.

In many cases, women who are interested in running for a public office simply cannot afford the costs associated with political campaigns. This financial barrier is exacerbated by the fact that women often lack access to credit or other forms of financial support, making it difficult for them to raise the necessary funds. As a result, many qualified and capable women are unable to enter the political arena due to economic constraints.

Structural barriers within the political system itself also contribute to the underrepresentation of women in Malawian politics. Political parties in

Malawi are often male-dominated, with leadership structures that do not prioritize or support the inclusion of women. Women who do attempt to enter politics may find themselves marginalized within their parties, given lower-ranking positions, or excluded from key decision-making processes.

Furthermore, women in Malawi often have limited access to information about political processes, candidates, and issues. This information gap is particularly pronounced in rural areas, where women may have little access to media or other sources of political information. Without access to accurate and timely information, women are less likely to participate in elections, whether as voters or candidates, and are less equipped to make informed political decisions.

In conclusion, addressing these challenges requires a comprehensive approach that includes changing cultural attitudes, improving women's economic opportunities, ensuring their safety and security, and providing targeted support and education. Only through concerted efforts at all levels of society can Malawi create an environment where women can participate in politics on an equal footing with men, thereby enriching the democratic process and ensuring that all voices are heard.



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# MCP, DPP HOLD CONVENTION

For instance, the position of the party's vice president attracted 8 individuals, including Speaker of Parliament Catherine Gotani Hara, who eventually emerged winner after amassing 648 votes, beating Engineer Vitumbiko Mumba, who came second with 313 votes, as Ahmad Dasu came third with 168 votes.

Catherine Gotani Hara therefore set up a big history for becoming the first woman to take up the position of vice president for the party.

There was also a big battle on the position of the party's secretary general, where the Minister of Local Government Richard Chimwendo Banda emerged winner with 670 votes, beating other popular individuals such as Minister of Finance Symplex Chithyola Banda who came second with 529 votes. Eisenhower Mkaka, who was holding the position, came third with 61 votes.

In other positions, Jessie Kabwila got elected as publicity secretary with 857 votes, George Kadzipatike won the position of director of legal affairs with 974 votes, John Paul became treasurer general with 704 votes, Henry Mumba became director of economic affairs with 806 votes, Sam Kawale became director of public relations with 746 votes, and Steve Malondera became director of youth with 523 votes.

One of the country's social commentators, Latimu Matenje, was quoted with Television Islam, describing the MCP elective convention as free and fair.

Matenje concurred with the statement that was raised by the party's president,



*MCP delegates at the convention*



*DPP delegates at the convention*

Dr. Lazarus Chakwera, who warned party members against the practice of handouts to voters, saying such a tendency is against the electoral laws.

Just within a space of a week, the main opposition Democratic Progressive Party (DPP) took its turn to put together its members for the elective convention at COMESA Hall in Blantyre from 17-

19 August in order to elect leaders in various positions ahead of the next year's Tripartite Elections.

Just like the MCP convention, the position of the president of the DPP went unopposed to the party's incumbent president Peter Mutharika, facing no challenger.

DPP opened the way for its members to challenge each other for other positions, including the position of the party's vice president for the Southern region, Central region, Eastern region, and Northern region. The party members also fought for the position of the secretary general, director of women, treasurer general, director of youth.

The DPP convention finally produced the new crop of top officials, where the position of vice president for the Southern region was taken by Joseph Mwanamveka; Alfred Gangata is the vice president for the Central region, Bright Msaka is the vice president for the Eastern region, and Jappie Muhango becomes the vice president for the Northern region.

In other positions, Peter Mukhito won the position of the secretary general, Mary Navicha won the position of director of women, Norman Chisale is now the party's director of youth.

During the DPP convention, the party's president Peter Mutharika hinted of a possible electoral alliance with other political parties likely to include UTM, UDF and AFORD.



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*Parts of Israel 's economy have taken a significant hit as the war in Gaza rages on*

# GAZA WAR EXTENDS TOLL ON ISRAEL'S ECONOMY

***Heightened tensions between Israel and Iran could incur 'significant additional military spending' for Israel, further straining its finances.***

**By: Alexander Kozul-Wright**

**L**ast week, Fitch Ratings downgraded Israel's credit score from A+ to A. Fitch cited the continued war in Gaza and heightened geopolitical risks as key drivers. The agency also

kept Israel's outlook as "negative", meaning a further downgrade is possible.

After Hamas's deadly attack on October 7 2023, Israel's stock market and currency nosedived. Both have since bounced back. But concerns

about the country's economy persist. Earlier this year, Moody's and S&P also cut their credit ratings for Israel.

So far, Israel's war on Gaza has killed more than 40,000 Palestinians and decimated the economy in the besieged Palestinian enclave.





There are signs of a blowback in Israel, too, where consumption, trade and investment have all been curtailed.

Separately, Fitch warned that heightened tensions between Israel and Iran could incur “significant additional military spending” for Israel.

The Bank of Israel has estimated that war-related costs for 2023-2025 could amount to \$55.6bn. These funds will likely be secured through a combination of higher borrowing and budget cuts.

The upshot is that combat operations

are putting a strain on the economy. On Sunday, Israel’s Central Bureau of Statistics estimated that output grew by 2.5 percent (at an annual rate) in the first half of 2024, down from 4.5 percent in the same period last year.

Other parts of the economy have taken a significant hit. In the final quarter of last year and in the weeks after the war began, Israel’s gross domestic product (GDP) shrank by 20.7 percent (in annual terms). The slump was driven by a 27 percent drop in private consumption, a drop in exports and a slash in investment by businesses. Household expenditure snapped back at the start of the year, but has since cooled.

Israel also imposed strict controls on the movement of Palestinian workers, forgoing up to 160,000 workers. To tackle those shortages, Israel has been running recruitment drives in India and Sri Lanka with mixed results. But labour markets remain undersupplied, particularly in the construction and agriculture sectors.

According to the business survey company CofaceBDI, roughly 60,000 Israeli companies will close this year due to manpower shortages, logistics disruptions and subdued business sentiment. Investment plans have, in turn, been delayed.

At the same time, tourist arrivals continue to fall short of pre-October levels.

Meanwhile, the war has triggered a steep rise in government spending. According to Elliot Garside, a Middle East analyst at Oxford Economics,

there was a 93 percent increase in military expenditure in the last three months of 2023, compared to the same period in 2022.

“In 2024, monthly data suggests military expenditure will be around double the previous year,” Garside said. Much of that increase will be used on reservist wages, artillery, and interceptors for Israel’s Iron Dome defence system.

Garside said these expenditures “have mostly been financed by issuance of domestic debt”.

Israel has also received some \$14.5bn supplemental funding from the United States this year, on top of the \$3bn in annual aid that the US provides to the country.

Garside noted, “We are yet to see any major cutbacks to other parts of the budget [like healthcare and education], although it is likely that cuts will be made in the aftermath of the conflict.”

Absent a full-scale regional war, Oxford Economics anticipates that Israel’s economy will slow to 1.5 percent growth this year. Subdued growth and elevated deficits will put further pressure on Israel’s debt profile, which will likely raise borrowing costs and soften investor confidence.

Fitch expects Israel to permanently increase military spending by 1.5 percent of GDP compared to prewar levels, with unavoidable consequences for the public deficit. Last week’s rating report noted that “debt [will] remain above 70 percent of GDP in the medium-term”.

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## GAZA WAR EXTENDS TOLL ON ISRAEL'S ECONOMY

The report emphasised that public finances have been hit, and that “we project a deficit of 7.8 percent of GDP in 2024 [up from 4.1 percent last year]”. Israel’s far-right Finance Minister Bezalel Smotrich has publicly disagreed, and expressed confidence that it will fall back to 6.6 percent this year.

“The downgrade following the war and the geopolitical risks it creates is natural,” Smotrich said, according to media reports. He added that a responsible budget will soon be passed, and that Israel’s ratings would rise “very quickly”. For now, doubts remain about the budget’s timeline.

There has been speculation that Prime Minister Benjamin Netanyahu is delaying his fiscal package, which may prove domestically unpopular. Failure to pass a budget by March 31, 2025 would automatically trigger snap elections.

Earlier mid of August month, Israel’s Central Bank chief – Amir Yaron – called on Netanyahu to speed up the 2025 state budget, as further delays risk stoking financial market instability.

For its part, Fitch believes that Israel will adopt a combination of austerity measures and tax hikes. But in their August 12 report, Fitch analysts Cedric Julien Berry and Jose Mantero pointed out that “political fractiousness, coalition politics, and military imperatives could hinder [fiscal] consolidation”.

What’s more, the rating agency warned that “the conflict in Gaza could last well into 2025 and there are risks of it broadening to other fronts”.

On 19 August 2024, US Secretary of State Antony Blinken said that Netanyahu had accepted a “bridging proposal” designed to reach a ceasefire between Israel and Hamas and diffuse growing tensions with Iran.

The following day, eight Palestinians were killed in an Israeli attack on a crowded market in Deir el-Balah, in central Gaza.

Hamas has yet to agree the bridging proposal, calling it an attempt by the US to buy time “for Israel to continue its genocide”. Instead, the Palestinian group has urged a return to a previous announced by US President Joe Biden, which has more guarantees that a ceasefire would bring about a permanent end to the war.

Netanyahu has insisted that the war will continue until Hamas is totally destroyed, even if a deal is agreed. Israeli officials, including Defence Minister Yoav Gallant, have rubbished the idea of a total victory against Hamas.

A decades-old shadow war between Israel and Iran surfaced in April, when Tehran launched hundreds of drones and missiles at Israel in response to the Killing of two commanders from Iran’s Islamic Revolutionary Guard Corps (IRGC) in Damascus.

Along its Lebanese border, Israel has traded near-daily attacks with Hezbollah since last October. The armed group began firing on Israel as a show of solidarity with Hamas. Both organisations have close ties with Iran.

More recently, the assassinations of Hamas leader Ismail Haniyeh in Tehran and Hezbollah military commander Fuad Shukr in Beirut have sparked fears that the conflict in Gaza could metastasise into a regional conflict.

“The human toll [of a wider war] could be significant. There would also be huge economic costs,” says Omer Moav, an Israeli economics professor at the University of Warwick.

“For Israel, a long war would come with high costs and greater deficits,” he said.

In addition to undermining Israel’s debt profile, Moav said that prolonged fighting would incur “other costs”, like labour shortages and infrastructure damage, as well as the possibility of international sanctions against Israel.

“Israel is currently ignoring the fact that economics may lead to greater [societal] damage than war itself,” said Moav. “The government is not behaving responsibly. Does it want to avoid the costs of war, or does continued conflict serve political interests?”

# PRESIDENT CHAKWERA WARNS OF CRACKDOWN ON UNACCREDITED OPERATORS IN GOVERNMENT INSTITUTIONS



*Chakwera, other KUHES and Liverpool Wellcome Program officials after the launch of the building*

## By Lovemore Katanda

President Lazarus Chakwera has called on the Ministry of Education to track down people operating in government institutions such as education and health without proper accreditations as one way of improving service delivery in all state entities.

Speaking during the official launch of a magnificent Clinical Research Excellence and Training Open Resource (CREATOR) Building at Kamuzu University of Health Sciences (KUHES), and construction works for the administration block in Blantyre, President Chakwera said education and health remain crucial in achieving the Malawi's 2063 agenda, hence the need for people to strictly follow proper standards when operating in such institutions.

"If someone wants to start a school or a college, they must prove that they are up to standards," he said.

Chakwera added that CREATOR will help in improving health research in Malawi and the SADC region and increasing the scale and quality of

research endeavours while also enriching postgraduates' specialists within the country.

Chakwera further explained that construction works for the KUHES administration block, once completed, will help address the problem of shortage of office space at KUHES.

In her remarks, Minister of Education Madalitso Kambauwo Willima said the Clinical Research Excellence and Training Open Resource is a symbol of bridging the research gap, adding that this will help to enhance research capacity by 30 percent and improve health service delivery in Malawi.

Willima indicated that 500,000 researchers have been trained in various fields such as education, health, and other scientific disciplines, adding that 34 percent are females.

The Minister also thanked President Chakwera for bringing back meaningful infrastructure development in the country and ensuring that learning institutions offer high-quality education that meets international standards.

KUHES Vice Chancellor Professor Henry Mwandumba hailed the partnership existing between KUHES and the Malawi Liverpool Wellcome Programme, saying the mutual working relationship between the two institutions has helped the nation to improve health service delivery and address health challenges in Malawi.

"The launching of this state of the art project is the right step towards research and training. Our main focus will be digital, innovation, and the provision of quality, health service delivery," he explained.

Malawi Liverpool Wellcome Programme Executive Director of Research Professor Macpherson Mallewa said his institution will continue conducting quality research that will benefit all Malawians on health service delivery and help Malawi become self-reliant on procurement of drugs and medicine.

The state-of-the-art project has been funded by the Malawi Government, Kamuzu University of Health Sciences, the Malawi Liverpool Wellcome Programme, the Liverpool School of Tropical Medicine, and the University of Liverpool.



*SOREPIC officials, Warders and inmates representatives posing for group photo after the crusade*

# New Rehabilitation Efforts Inspire Inmates at Chichiri

**By: Enock Chitemwe**

Approximately 2,400 inmates of Blantyre Prison at Chichiri in Blantyre are seeing a glimmer of hope for transformation in their lives; thanks to ongoing outreach by family, friends, and various organizations.

The Southern Region Prisons Interfaith Council (SOREPIC) is leading efforts to provide counselling and support to help inmates

reintegrate successfully into their communities upon release.

Bishop Khetwayo Banda, Chairman of SOREPIC in the South, addressed inmates during a recent Interfaith Crusade, emphasizing that not all prisoners were guilty of the offenses levelled against them.

“These people are our fellow human beings; they need our time, our ear, and our emotional comfort,” Banda stated.

The event featured motivational talks

from several speakers, including Yunusu Sani of Y. San Inspirations, Pastor H. Chisale, Evangelist James Billy, and Sheikh Ishmael Tung’ande, a notable comparative daee.

Sani urged inmates to remain hopeful and ambitious, advocating for the use of their time in prison to plan for future endeavours.

He highlighted the story of Prophet Yusuf (Joseph), who used his time in prison productively, and later rose to a prominent position.

# The inmates might be game changers for the country’s economic situation if they venture into businesses once released,” Sani said. “God punishes a human being for committing a sin, while humans punish each other for being caught sinning.

“The inmates might be game changers for the country’s economic situation if they venture into businesses once released,” Sani said. “God punishes a human being for committing a sin, while humans punish each other for being caught sinning.” he added.

SOREPIC, established in 2015 and operational since 2022, aims to transform inmates’ lives through a combination of spiritual, social and economic interventions. These include interfaith prayers, sports, talent promotion, fundraising, and academic training.

Among the 2,400 prisoners at Chichiri, 218 are Muslims. To support

their religious practices, the Asian Community, led by Sharuq Ansar, is constructing a mosque within the prison.

An inmate spiritual leader praised SOREPIC’s efforts, noting the significant impact on inmates’ mindset. He, however, called upon well-wishers to render their support in kind and materially, as there is usually lack of basic necessities in prisons. Prisons struggle to provide minimal additional support beyond daily meals.

On July 6, 2024, President Dr. Lazarus Chakwera pardoned 35 prisoners in celebration of Malawi’s

60th Independence. The pardon was granted to inmates who had served half of their sentences, elderly prisoners, female convicts with children, the chronically ill, and those demonstrating good behaviour.

The recent crusade was further spiced up with cultural performances including songs, comedy, and poetry, and was also attended by Abduqarim Gandah, Chairman of the National Dawah Association.

This renewed focus on rehabilitation and support underscores a broader commitment to transforming the lives of inmates and facilitating their successful reintegration into society.



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# MODELS OF TAKAFUL-INSURANCE

There are various models of takaful according to the nature of the relationship between the company and the participants. There are wakalah (agency), mudarabah and a combination of the two. In the Sudanese takaful model, every policyholder is a shareholder in it. An Operator runs the business on behalf of the participants and no separate entity manages the business. Shari'ah experts consider this preferable. In other Islamic countries, the legal framework does not allow this arrangement and takaful companies work as separate entities on the basis of mudarabah (in Malaysia) and wakalah (in the Middle East).

In the mudarabah model practised mainly in the Asia Pacific region, the policyholders receive any available profit on their part of the funds only. The Shari'ah committee of a takaful company approves the sharing ratio for each year in advance, most of the expenses being charged to the shareholders.

In the wakalah model, the surplus of policyholders' investments – net of the management fee or expenses – goes to the policyholders. The shareholders charge the wakalah fee from contributions and this covers most of the expenses of the business. The fee is fixed annually in advance in consultation with the company's Shari'ah Supervisory Board. The management fee is related to performance.

## Differences between Takaful and Conventional Insurance

The overwhelming majority of Islamic jurists have concluded that the

conventional insurance contract is unacceptable to Islam, not being in conformity with the Shari'ah for the following main reasons:

### It includes an element of al-gharar (uncertainty)

It is based on the theory and practice of interest; a conventional life insurance policy is based on interest, while an Islamic model is based on tabarru where a part of the contributions by participants are treated as donation. For this reason, policy holders in takaful are usually referred to as participants.

it is a form of gambling.

First and foremost, Islamic insurance, in conformance with the Shari'ah, is a form of social solidarity (takaful), based on the principles of trusteeship and co-operation.

In conventional insurance, the insured substitutes certainty for uncertainty. In return for a predetermined payment, the premium, he/she transfers to the insurer the possible economic losses from stipulated risks. In Islamic insurance, the participants share all risks mutually and no transfer of risk is involved.

Conventional insurance companies are motivated by the desire for profit, while Islamic insurance companies are non-profit making, the shareholders not being entitled to share in the profits of the business although they are entitled to charge fees for their services and share in the investment returns of funds managed by them

The policy-holders in a conventional insurance company have no right to

vote in the elections of the directors of the company or to see the annual accounts of the company, while in Islamic companies; these facilities are available to all participants who pay a certain stipulated amount of premiums (contributions).

In the takaful system, if the assured dies before the policy matures, the beneficiary is entitled to the whole amount of the premiums, the bonus and dividend and a share of the profits made over the paid premiums, plus a donation from the company out of the participants/policyholder's contributions given on the basis of tabarru. Such a transaction is seen as a mutual contribution towards the welfare of the helpless in society. Where the insured is still alive on the maturing of the policy, he/she is entitled to the whole amount of the premiums, a share of the profit made over the premiums, a bonus and dividends according to the company policy.

In a conventional life insurance policy, the agent's payments are paid out of the insured's paid premiums, whereas in the Islamic model, the agents work for the company and thus are paid by the company.

The insurable interest in the conventional system is usually paid to the policyholder, if he/she is alive at the expiry of the policy. If he/she dies before that date, the insurable interest is paid to the beneficiaries, who may include including family, servants, company, trustee, partners, mortgagor, etc. But under the Islamic model, the insurable interest goes to the assured or his/her heirs, according to the principles of Mirth or Wasiyyah.



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