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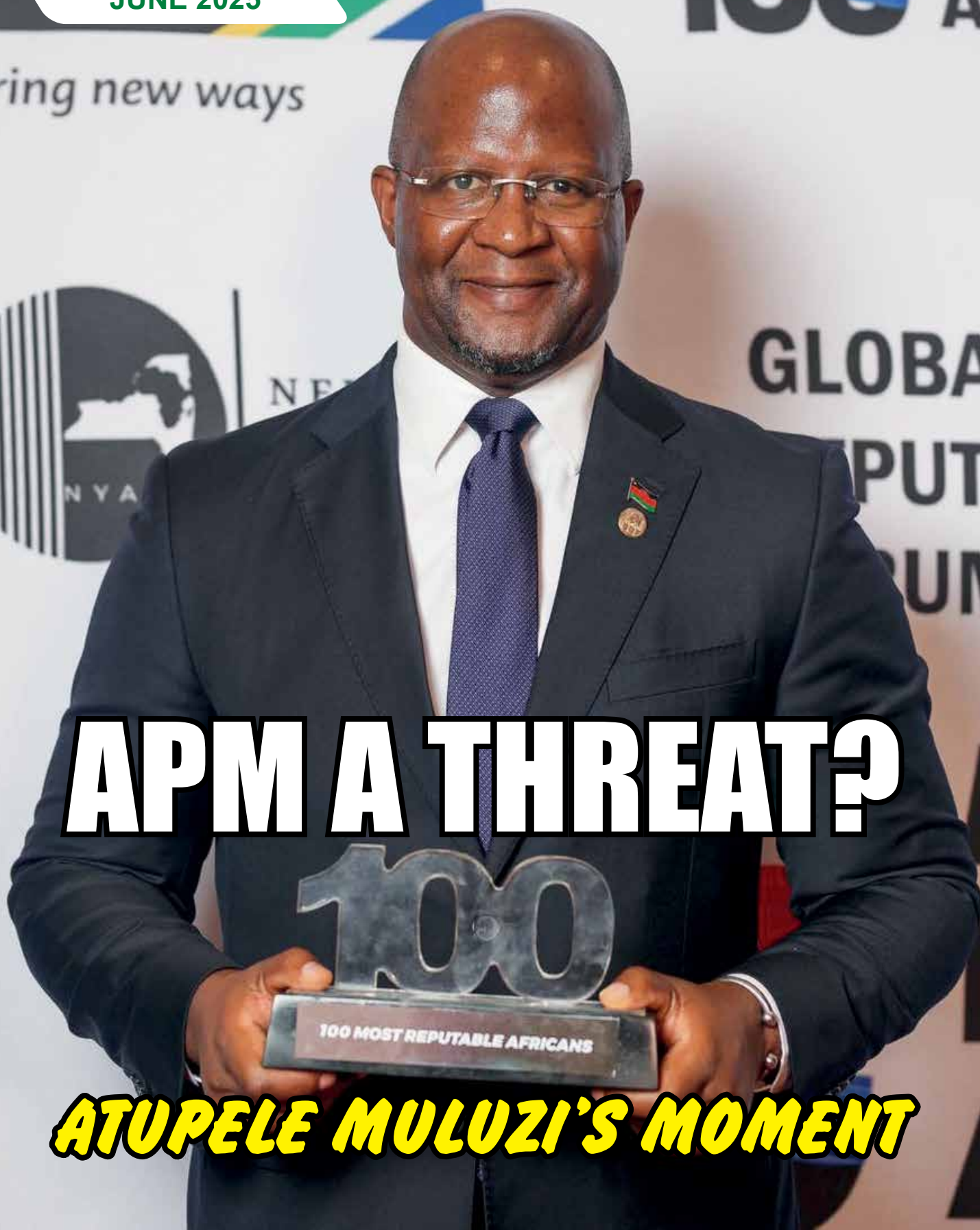
Insight Bulletin

For People Who Want to Know

NINETY-THIRD EDITION

FREE

JUNE 2025



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ATUPELE MULUZI'S MOMENT

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Editorial

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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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SEPTEMBER FEVER: A NATION BETWEEN AID, AGE, AND ASPIRATION



As the clock ticks toward **September 16th**, the air is thick-not just with anticipation, but with anxiety. Malawi stands at a defining moment in its democratic journey. The headlines this month are heavy: calls to bar elderly candidates, the IMF pulling the plug on budget support, and a Malawian politician named among Africa's most reputable leaders. These aren't isolated events. They are clues to something bigger: **a country in transition, and a continent at a reckoning.**

Our cover story explores the **age limit debate**-a question that seems simple, but in truth reflects deep tensions between continuity and change. Should experience be seen as wisdom or weariness? Former president Peter Mutharika's political resurgence has divided opinion. Some call it resilience; others see it as resistance to renewal. What cannot be denied is that **Malawi is a young nation led by older hands**-and the electorate is asking if that dynamic still serves the times.

At the same time, the **International Monetary Fund's decision to withhold aid** hits like a jolt of cold reality. But perhaps, in this discomfort, there lies an opportunity. What if this is not a punishment, but a **painful invitation to self-reliance**? For decades, Malawi and many African nations have operated on the assumption that donor generosity is a constant. It isn't. And maybe it shouldn't be.

This could be our chance to ask hard but urgent questions:

- *How do we generate and manage our own wealth?*
- *What institutions must we reform to earn trust at home before we chase it abroad?*
- *What kind of leadership can build*

a resilient, independent state-not one propped up by handouts, but by innovation, productivity, and collective ownership?

The recognition of **Atupele Muluzi** as one of the 100 Most Reputable Africans speaks to this forward-looking spirit. His inclusion on the continental stage is more than symbolic-it signals that **Malawian leadership can be visible, reputable, and relevant beyond our borders.** This too must be part of our new narrative: *a Malawi that contributes, not just consumes; that inspires, not just receives.*

So as September draws near, let this not just be about who wins or loses an election. Let it be about a national awakening. Let the age debate sharpen our democratic thinking, not distract it. Let the loss of donor support ignite innovation, not panic. Let international recognition push us to rise to the standards we're capable of.

Africa will not grow by outsourcing its dreams. And Malawi cannot build its future on borrowed trust. **This is a moment to build-not just vote.**

Welcome to the **September Fever** edition.

- Managing Editor

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Former President Peter Mutharika appears energetic and resolute during a campaign rally, amid renewed political discussions on age limits.

PRESIDENTIAL CANDIDATE AGE LIMIT DEBATE SPARKS HEATED POLITICAL RHETORIC

By George Mhango

As Malawi moves closer to the September 16, 2025 General Elections, debate over the age of presidential candidates continues to dominate political discourse-triggered largely by the return of former President Peter Mutharika, now 85, as a contender.

The age-limit proposal, which aimed to amend **Section 80 (6)(b)** of the Constitution to bar candidates above 80 years, has not been tabled

in Parliament. While some have welcomed the idea as a move toward generational renewal, others view it as a targeted attempt to block Mutharika's bid.

Leader of Opposition **George Chaponda** from the DPP dismissed the proposed amendment, stating, "The Constitution is clear on age. Why try to change it now?" Even **MCP Secretary General Richard Chimwendo Banda** distanced his party from the bill.

Legal minds such as former Malawi

Law Society president **Patrick Mpaka** argue that **Section 87** of the Constitution already provides adequate safeguards regarding the capability of a sitting president, rendering the proposed amendment unnecessary.

THE YOUTH FACTOR

With **7.2 million registered voters**, many of them youths, age may become a campaign issue rather than a legal one. Political scholar **Jani Grey Kasunda** believes the debate will be weaponized to appeal to the

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A man and his family flee relentless airstrikes by Israeli forces, carrying only the bare essentials.

NO SAFE HAVEN IN GAZA

By Abdullah Bamusi Nankumba

In one of the most devastating attacks in recent weeks, an Israeli airstrike targeted the Fahmi al-Jarjawi School in Gaza City, killing more than 30 people, many of them children. The school, which had been converted into a shelter for displaced families, became the site of what Palestinians are calling a massacre—one that underscores the depth of human suffering in Gaza after months of relentless war.

Once a place of learning and refuge, the school has now joined the growing list of sites destroyed in what has become a war on civilians. Bodies were pulled from the rubble—

some small, some unrecognizable. Survivors wept amid the wreckage, asking how much more Gaza must endure.

This attack follows the continued failure of ceasefire negotiations and occurs in the broader context of a war that has killed over 36,000 Palestinians, according to Gaza's health authorities—most of them women and children. Hospitals are overwhelmed. Basic services have collapsed. There is no safe zone, no reliable shelter, and no end in sight.

A brutal pattern of violence

The bombing of the school has drawn condemnation from across the region, yet Israel maintains that its military operations are aimed at

Hamas fighters allegedly embedded in civilian areas. However, eyewitnesses and humanitarian groups say the scale and nature of the attack reveal something far more indiscriminate.

Philippe Lazzarini, the Commissioner-General of UNRWA, expressed outrage after the strike, stating, "Gaza has become a graveyard for children." He called on the international community to act, warning that continued impunity will only deepen the catastrophe.

The Palestinian armed group Hamas issued a statement following the school bombing, describing the attack as "a manifestation of the most heinous crimes against

humanity caused by the criminal entity's impunity for international accountability."

The statement went on to condemn what it called "international silence and Arab failure to address the ongoing genocidal and ethnic cleansing massacres in the Gaza Strip, the latest of which was the horrific massacre at the Fahmi al-Jarjawi school in Gaza."

Blame was also cast toward the United States. "We hold the US administration and President Donald Trump fully responsible for this brutal crime and all the crimes committed by Israel against Palestinians," the group said, "as they continue to be a genuine partner in supporting and providing cover for the entity."

In a rallying call to action, the statement urged Palestinians "to shake off the dust of inaction and impotence and stand up for the bloodshed in Palestine."

Desperation and displacement

Gaza's humanitarian crisis has reached unbearable levels. Over 80% of the population has been displaced, many multiple times. They live in overcrowded shelters, temporary camps, or under tarps in bombed-out ruins. Clean water is nearly nonexistent, food is critically short, and diseases are spreading in areas lacking even basic medical supplies.

The Fahmi al-Jarjawi school was just one of many public buildings—mosques, hospitals, universities, and UN facilities—repurposed as shelters in the absence of safety. But as this strike demonstrates, even

designated humanitarian zones have not been spared.

A local teacher who survived the attack said, "We had nowhere else to go. The school was our only shelter. Now it's a cemetery. Our children were studying here. Now we are burying them here."

A crisis beyond statistics

Each death in Gaza represents a human life cut short, a family shattered, a future erased. For every body pulled from the rubble, there are parents without children, siblings without brothers or sisters, and communities forever altered.

The continuous bombardments are taking a psychological toll as well. Children no longer speak freely—they flinch at loud sounds, wet their beds, and cry through the night. Aid workers report widespread trauma among survivors, especially the young, who are now referred to by doctors as the "lost generation."

Despite widespread condemnation from global humanitarian agencies and protest movements around the world, efforts to impose a meaningful ceasefire or hold Israeli forces accountable have faltered repeatedly at the UN Security Council, largely due to vetoes by powerful allies of Israel.

The world cannot look away

As the death toll rises, so too does the moral urgency. The world cannot continue to offer statements of concern while standing by as civilians are slaughtered. Every delay in action is measured in lives lost—many of them children.

The bombing of the Fahmi al-Jarjawi



A woman in tears, her expression echoing a silent plea: "Have mercy on us, Ya Allah."

school is not just another event in a long list of war crimes. It is a symbol of how far Gaza has fallen into a state of total despair and how little the world's political will has achieved in ending this carnage.

Until accountability is pursued and real pressure is applied on all parties to end the bloodshed, more classrooms will become graves. More children will be erased from family photographs. And more Palestinians will be left to wonder whether anyone in the world truly sees them.

Abdullah Bamusi Nankumba is a journalist and international relations enthusiast with a focus on global politics, diplomacy, and storytelling. He authors *Focus on Palestine* for *The Insight Bulletin* and created *Transform Malawi*, a television series on urban development. His work has appeared in the German National Archive and at SOAS, University of London. The views expressed in this column are his own.

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Presidential Candidate Age Limit Debate Sparks Heated Political Rhetoric

youth vote-but warns that age is not a definitive measure of leadership capacity.

"There's no evidence that young people govern better than older ones-or vice versa," says Kasunda. "This will be used because some politicians have little else to offer."

Governance expert **Undule Mwakasungula** shares a similar view, noting that Mutharika's age and retired status may be used to suggest the need for fresh leadership. "Still, DPP values his experience. It can work both ways," he says.

DIVISIVE, BUT NOT ILLEGAL

Many legal experts consider the proposal unnecessary. They argue that Malawi's Constitution already has robust eligibility criteria, and unless one is legally disqualified or criminally convicted, **age alone should not be a barrier.**

Yet, critics say pushing this narrative risks polarizing the electorate, especially if some voters perceive Mutharika as a victim of age discrimination. "We risk ending up with a president elected out of sympathy, not merit," warns Kasunda.



Political analyst,
Jani Grey Kasunda.

He adds the age debate could also backfire by **mobilizing youth into action**, pushing them to take more serious roles in governance and political participation.

IS MUTHARIKA STILL A THREAT?

South Africa-based Malawian analyst **Kawepano Mbale** argues that age talk is a strategic move by MCP, which sees Mutharika as **the most formidable challenger** to President Lazarus Chakwera. "Our politics is rarely about ideas-it's about image, personality, and attacks," Mbale says.

He cites Nigeria's **Bola Ahmed Tinubu**, who, despite his advanced age, managed to exit Nigeria from IMF debt by repaying a \$3.4 billion loan-

highlighting that **age doesn't negate leadership effectiveness.**

In contrast, Mbale points to Malawi's economic struggles under a younger leader, asking, "Should we measure leadership by age or by results?"

ALLIANCE WINDS BLOWING

Meanwhile, opposition parties are exploring coalitions ahead of the elections. **DPP, AFORD, UDF**, and others have entered preliminary talks. DPP's **Peter Mukhito** confirmed alliance negotiations, while parties like **PP, PDP, Mafunde, and FP** have also declared a pact.

Whether these talks will lead to a joint candidate remains to be seen. But what's clear is that alliances-and not just age-could redefine the dynamics of the 2025 race.

MANIFESTOS STILL MATTER

Kasunda and Mwakasungula both caution voters to look beyond age. "Focus on who offers the clearest, most practical roadmap," Kasunda advises. Mwakasungula adds that if a national consensus for age limits is to emerge, it must be **fair, legal, and inclusive.**

For now, the age limit remains a **debate, not a law.**



Atupele Muluzi, President of the United Democratic Front, speaking at the Global Reputation Forum held in Johannesburg.

ATUPELE MULUZI'S MOMENT: PRESTIGE, POLITICS, AND POSSIBILITY

By Patricia Fiw

Atupele Muluzi, President of the United Democratic Front (UDF) and a leading contender in Malawi's upcoming general elections, has been named among the **100 Most Reputable Africans of 2025** by the **Global Reputation Forum**. The award ceremony, held in Johannesburg, celebrated African leaders committed to "*Honouring Excellence, Integrity & Influence.*"

For Muluzi, this recognition lands at a critical time-just months before Malawians head to the polls under the 50%+1 electoral rule. The award strengthens his narrative as a future-facing leader rooted in service and diplomacy.

"This award is not just a personal milestone," Muluzi said. "It's a reminder that when we lead with purpose and put people first, we can build a legacy that goes beyond borders."

CANDIDATE FACT BOX: ATUPELE MULUZI

- **Age:** 46
- **Party:** United Democratic Front (UDF)
- **Current Role:** UDF President; Vice President, Pan African Business

Forum

- **Key Cabinet Roles Held:** Health, Energy, Home Affairs, Economic Planning
- **Parliamentary Status:** Last held a parliamentary seat in 2019
- **Known For:** Centrist politics, continental diplomacy, policy orientation
- **Recognition:** Named among 100 Most Reputable Africans 2025

A PRAGMATIC LEGACY

Muluzi has built his reputation on cross-party experience, having served in various ministerial positions under different administrations. His leadership is seen as moderate, inclusive, and grounded in institutional knowledge-qualities often cited by supporters who see him as a bridge between generations.

Beyond domestic politics, his continental work as Vice President of the Pan African Business Forum has enhanced his credibility on issues of economic reform and regional cooperation.

YET CHALLENGES REMAIN

Despite his experience, **he has not held a parliamentary seat since 2019**-a fact that raises questions about his ability to galvanize support

at the grassroots level. In a political environment where voter contact and local visibility matter, this gap could prove significant.

ALLIANCE OR ASCENT?

Under Malawi's new 50%+1 electoral rule, securing a presidential win outright is increasingly difficult. As alliances quietly begin to take shape, political observers speculate about Muluzi's broader strategy.

Is he eyeing State House-or a powerful alliance deal?

His clean image, moderate tone, and diplomatic profile make him a potentially valuable **running mate or kingmaker**, especially for parties seeking to broaden their national appeal in a tight race.

A DEFINING OPPORTUNITY

Muluzi's inclusion among Africa's most reputable leaders elevates not only his profile, but Malawi's place in regional leadership narratives. It shows that the country can produce statesmen with cross-border influence.

Whether or not he captures the presidency, **Atupele Muluzi's moment is here**-and how he navigates it could determine his long-term political legacy.



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MALAWI'S IMF DEAL COLLAPSES: WHAT WENT WRONG?



President Lazarus Chakwera and IMF Managing Director Kristalina Georgieva during a previous meeting at the IMF Headquarters in Washington, D.C., where they discussed Malawi's economic recovery and ongoing cooperation with the Fund.

By Mustafa Makumba

When Malawi secured a \$175 million financial support deal with the International Monetary Fund (IMF), many well-meaning citizens saw it as a much-needed economic lifeline. The program, known as the Extended Credit Facility (ECF), was designed to stabilize the economy, reduce poverty, and steer the country back onto a path of sustainable growth.

Fast-forward less than two years, and that lifeline has quietly slipped away. The IMF officially terminated Malawi's ECF program after no formal review was completed within the agreed 18-month window. Of the \$175 million pledged, only \$35 million was actually disbursed-leaving many to wonder: what went wrong?

A NATION'S TOUGH BALANCING ACT

At the heart of the issue is

macroeconomic stability—a delicate balance between what an economy produces, spends, saves, and borrows. For Malawi, maintaining this balance has proven difficult in recent years. The country has grappled with severe foreign exchange shortages, rising public debt, and mounting fiscal pressures.

According to reports from the IMF and local economic analysts, Malawi struggled with fiscal discipline. Government spending consistently outpaced revenue collection, resulting in persistent budget gaps. Rebuilding foreign currency reserves—essential for servicing international debt and importing critical goods like fuel and medicines—proved equally daunting.

Efforts to restructure Malawi's external debt, another key condition of the ECF program, also stalled. Without successfully renegotiating payment terms with international creditors, the country's debt burden

remained unsustainable, further undermining the IMF agreement.

Why This Matters to Ordinary Malawians

For the average Malawian, the collapse of the ECF program is far more than economic policy gone awry. It directly impacts daily life: unstable currency exchange rates, erratic fuel prices, high inflation, and reduced funding for public services. In a nation already grappling with poverty, the absence of external financial support only amplifies these challenges.

IS THERE HOPE BEYOND THE IMF?

Despite the setback, Malawi is not without recourse. The government must now deepen its engagement with the IMF and other development partners to explore alternative forms of financial support. Simultaneously, domestic efforts to broaden the tax base, strengthen public financial management, and create an investor-friendly environment remain crucial for long-term recovery.

CONCLUSION

The premature end of the IMF's ECF program marks a sobering moment for Malawi's economic trajectory. But it also presents an opportunity—a chance to reset, reflect, and reframe national priorities. What the country needs now is a commitment to transparency, bold fiscal reforms, and consistent leadership that prioritizes long-term stability over short-term fixes. Only through this approach can Malawi begin to rebuild confidence, both at home and on the global stage.



A surgical procedure underway at Zomba Central Hospital. Inset: Dr. Wanangwa Collins Chisenga, who led the team of surgeons.

MALAWI'S HEALTHCARE CHALLENGE: SHORTAGE OF SPECIALISTS

By Hajira Halilu, Administration
and Communications Officer,
IHAM

Dr. Wanangwa Collins Chisenga, Chief Urologist and Head of Surgery at Zomba Central Hospital, has called for increased investment in specialized surgical fields to ensure equitable access to quality healthcare in Malawi. He made the remarks during a seven-day free urology and general surgery camp organized by the Islamic Health Association of Malawi (IHAM), in partnership with Physicians Across Continents and the Ministry of Health.

Dr. Chisenga lamented the critical shortage of trained surgical personnel, which has led to long waiting lists for patients in need of urology and general surgical services.

"Zomba Central Hospital serves the southern, eastern, and parts of the

central region of Malawi, yet we have only one specialized urologist here and two more based in Lilongwe - just three specialists in the entire country," he said. "This is far too few compared to the population's needs."

He explained that emergency surgical cases, often resulting from road accidents, are typically prioritized - leaving many patients in need of non-emergency surgical care without timely attention. Dr. Chisenga praised IHAM's initiative, which brought together specialists from around the world and provided free surgical services to 132 patients during the camp.

Dr. Jamal Harisha, a consultant surgeon from the UK, expressed gratitude for the partnership with IHAM and commended the hospitality of Zomba Central Hospital. While the visiting team provided expertise, equipment, and other resources, Dr. Harisha acknowledged the dedication of the local staff, who worked


tirelessly despite being overwhelmed by the number of cases.

He emphasized the urgent need for advanced training in medical specialties in Malawi to help close the gap in access to surgical healthcare.

Hajj Daitoni, Executive Director of IHAM, echoed this sentiment, stating that the lack of specialized expertise is one of the reasons IHAM has been organizing surgical camps since 2019.

"This was our 17th camp, and over the course of the seven days, we performed 138 surgical procedures," he noted.

Daitoni also stressed that partnerships - particularly with stakeholders like the Ministry of Health - have been vital in delivering these life-changing services. He added that supporting advanced specialist training is a key part of IHAM's strategic plan, and called on more stakeholders to join the initiative.



Takaful
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FAITH, FINANCE, AND FAMILY: PREPARING FOR QURBAN

As June brings the blessed days of Dhul Hijjah, Muslim families across Malawi are preparing their hearts -and their finances - for Eidul Adhuha. Qurban, the act of sacrificing an animal in devotion to Allah, is both a spiritual obligation and a practical financial responsibility. In this edition of *Insight Takaful*, we reflect on how Malawian Muslim families can plan for Qurban in a way that brings both *barakah* and balance to the home.

QURBAN: A FAMILY RESPONSIBILITY

For many families, Qurban is more than a religious ritual - it's a time of unity, sharing, and teaching children the values of sacrifice, obedience, and compassion. But it also requires budgeting, especially for households already balancing essentials like school fees, groceries, and utility bills.

In Malawi, the cost of a goat or a share in a cow can range from **MWK 80,000 to MWK 200,000**, depending on location and market demand. With these figures in mind, planning ahead becomes essential - particularly for breadwinners and caregivers.

SAVING WITH INTENTION AND DISCIPLINE

Planning for Qurban starts with commitment - and that means saving with purpose. Whether you aim to sacrifice a goat or contribute a share

in a cow, setting aside money early in the year makes the process much more manageable.

A simple breakdown can help: saving **MWK 10,000 to 15,000 monthly from January to June** can cover most Qurban options without straining your household budget. Keep your savings in a safe place - ideally in a secure, Shariah-compliant savings account or an envelope specifically marked for Qurban.

Avoid using this fund for daily expenses, and treat it as an *amanah* (trust) between you and Allah. This practice not only eases financial pressure but also strengthens your *niyyah* (intention) and readiness to fulfil this sacred obligation.

This is not just financial planning - it's a meaningful family teaching moment.

USING TAKAFUL TO SUPPORT FAMILY FAITH GOALS

Takaful - based on mutual help and Shariah-compliant principles - offers a way for families to plan their finances with purpose. Whether it's through family takaful, savings plans, or education-focused products, Islamic finance encourages preparing for both life's needs and religious duties like Qurban.

LOCAL GIVING AND COMMUNITY IMPACT

While international Qurban donations are important, many

Malawian families are focusing on **local impact**. Sharing meat with neighbours, relatives, or nearby villages strengthens bonds and ensures that those close to us - the elderly, widows, orphans - feel the joy of Eid.

This year, consider:

- Donating one-third of your Qurban meat to a struggling family in your *masjid* community.
- Encouraging your children to help with distribution - teaching them empathy and gratitude.

PRACTICAL REMINDERS FOR THIS YEAR'S QURBAN

- **Buy early:** Livestock prices rise closer to Eid - early buyers often save more.
- **Verify Shariah compliance:** Ensure the animal is healthy, of age, and slaughtered properly.
- **Plan transport and storage:** Especially if you're distributing in rural areas or storing meat for later use.

BARAKAH BEGINS AT HOME

Eidul Adhuha is a time of remembrance - of Prophet Ibrahim's (AS) unwavering obedience and the mercy of Allah. But it's also a time to show leadership within the family, especially in finances. When we plan our Qurban with care, discipline, and faith, we're not just fulfilling a duty - we're nurturing a home rooted in Islamic values.



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