

Market Access Expert Profile: Trevor Hambayi
Financial and Economic Analyst/Author/Mentor/Entrepreneur



Trevor Hambayi, a **PhD Research Fellow** has just completed a 4-year PhD research study in SME Access to Finance. As a Financial Analyst he possess strong analytical skills and out of the box evaluation capabilities, providing insights as well as recommendations that question the norm. This is from a back drop of running a small business enterprise for over 20 years, underlying his practical understanding of the challenges of operating a small business in the Zambian environment. Mr Hambayi has just released a policy document report with national recommendations of possible strategies addressing the limitations of the entire SME financing eco-system and a financing model specific to Zambia. The model is designed to help alleviate the challenge of financing SMEs that are specifically focused towards value addition in agriculture, export diversification, tourism, green energy, mining, climate change and the retail and trade sector.

Mr Hambayi holds a **Master of Science Degree (MSc) in Finance** from the University of New York – Baruch College according him any in-depth understanding of financial management, allocation of investment scarce resources and prudent allocation of limited available funds. He has operated and worked in the private sector around the financing space with local enterprise and financial institutions in project proposal writing, financial advisory services and raising of capital.

Mr Hambayi also holds a **Diploma in Agriculture** with seven years' experience in crop production, export processing and animal husbandry. The experience accords Mr Hambayi a full understanding of not only the challenges of small-scale businesses but also the limitations and barriers revolving around agriculture, export market access and the small scale producers. His experience includes areas of production management, procurement, administration, governance, marketing and commercialization.

Mr Hambayi, who has a number of international publications has also authored a book chapter on SME Access to Finance in SSA and has presented both at international and local conferences and has featured on international media platforms to provide economic and financial insights that include BBC, Al jezeera, German TV, Bloomberg, SABC TV, BBC Nairobi, Nigeria Central TV and dozens of both local and international radio stations. He believes in the economic emancipation of the African continent through increased access to finance for SMEs. He has long standing research experience and consultancies conducted for both international aid organization, governmental and NGO within Zambia and internationally. Mr Hambayi has a full and in-depth understanding of the global, continental, regional and country economic fundamentals to provide in-depth analysis of in-country dynamics and outlook. He has advocated for the amendment of the Investment policy that governs foreign direct investment for it to accommodate local entrepreneurs.

Business Mentor Certification -He is a certified mentor and business and financial skills coach. He is a certified mentor with the Netherlands based VC4A (Venture Capital for Africa) and has completed the Zambian WEAC Mentor Certification as well as the Finnish SAIS program mentor

program. He has mentored a number of enterprises that have successfully secured funding both locally and on the international market.

Trevor Hambayi, who is a Senior Partner with Development Finance Associates, a non-profit social enterprise fund manager that promotes practical enhanced financing models to SMEs, youth and women to achieve economic emancipation for the African continent.

As a business mentor with the in-depth understanding of company processes and challenges with full comprehension of economic fundamentals Mr Hambayi is an effective consultant in structuring and building a business strategy, developing a business plan, restructuring business operations, getting a business funding ready, capital raising and providing in house training that covers management strategies, finance for non-finance managers, building for growth and financial modelling. He has consulted on SME Finance, country economic metrics, Governance, debt management and project management with the World Bank, UK AID, Finnish Embassy, USAID and an array of local NGOs and government entities.