

Feasibility Studies Supported by AGS (2020-2022)

Accelerated Growth for SMEs in Zambia (AGS) Programme supports Zambian and Finnish SMEs to explore new markets and partnerships in Zambia, Finland, and Southern Africa. In 2020 to 2022 AGS supported 13 feasibility study projects in Zambia.





BUILDING BUSINESSES AND PARTNERSHIPS



Overview

During 2020 to 2022 AGS supported Zambian and Finnish SMEs to explore business opportunities in the Zambian market by commissioning three sets of feasibility studies. This was continuation for feasibility studies funded by AGS in the Inception Phase of the programme in 2018-2019. It was set up as an agile mechanism for companies to validate the product-market fit and relevance of their products, services, and business ideas. The unique opportunity gave Zambian and Finnish companies a chance to form bilateral partnerships and explore joint business ideas. With AGS support, the selected SMEs examined value chains, identified kev stakeholders, and evaluated the demand for their offering.

AGS ran three calls for proposals

and selected a total of thirteen studies for support. A maximum of 75% of project costs were financed by AGS while the companies committed to a minimum of 25% in self-financing. Perceptible development impact – economic, social, or environmental – was a key condition for funding. The funded projects were asked to demonstrate their alignment with Finnish development priorities and cross-cutting objectives.

The feasibility studies served as a Go / No-Go Tool for the selected SMEs, but equally helped AGS to get a better understanding of sector specific dynamics and demands, for the programme to better tailor its activities. The following sections discuss the findings of the 13 supported feasibility studies.

Overview

AGS funded

13

feasibility studies during 2020-2022.



With AGS support, the selected SMEs examined value chains, identified key stakeholders, and evaluated the demand for their offering.

The studies prompted a wide range of results from the recognition of attractive business opportunities and partnerships to the rejection of existing assumptions and identification of points for further research.

A maximum of 500 of project costs were

financed by AGS.



Digital and financial inclusion powered by you.

Partnership

Aion Sigma is a Finnish company that provides entrepreneurs with a platform where they can lease smartphones on fair and flexible terms. In today's digital world, having a smartphone connected to the internet is essential for civic and cultural participation. Currently, the Aion Sigma solution is available in Zambia, Nigeria, and Rwanda.

Aion Sigma partnered with Widenergy, a Zambian company, to conduct a feasibility study. Widenergy is a Zambian social enterprise that focuses on bringing affordable solutions to women in rural areas of Zambia. The study aimed to assess the business potential of lease-toown smartphones, specifically targeting women entrepreneurs. It focused on Widenergy's customer base to understand how financing smartphones could benefit them and identify any related issues. Aion Sigma also aimed to explore opportunities for ensuring the most sustainable life cycle of smartphones, considering the environmental hazards posed by endof-life devices. Through this partnership, Aion Sigma is helping Widenergy expand their business from solar panels to smartphones.

Findings

The study findings indicate that internet access itself is affordable, as most respondents who own smartphones use them for several hours a day. Regarding smartphone circularity, the major finding is that respondents are likely to pass on their previous phones to family members.

To facilitate the customer onboarding process for Widenergy and align with Aion Sigma's software, it will be necessary to digitize the smartphone finance service customer data and connect the financed phone to the finance decision. It is unlikely that pre-used smartphones will present a trade-in business opportunity. Additionally, phones will need to have the necessary Aion Sigma software installed before being handed over to the end-customer.

The study concluded that it is feasible for the two companies to jointly offer low-cost

smartphones to Widenergy's customer base. However, the profitability for Aion Sigma will depend on the volume, cost of devices financed by Widenergy, and the potential for Aion Sigma to contribute to the financing of these devices.

The next step is to pilot the solution and offering. Aion Sigma will make some changes to its software to customize it according to Widenergy's specific needs.



Most of the smartphones are owned by

25-34-Year-olds and 18-24-Year-olds.



Zambia ranks

49th

in the world in terms of cost of internet data.

arbonaut

Building Digital Twins of Forests.

Partnership

Arbonaut Oy and the Zambian Timber Auction Floor Limited (ZTAF) partnered to jointly investigate the commercial viability of using geographical information systems (GIS) in the timber value chain in Zambia. GIS is a relatively new product for timber concession holders, sawmillers, timber merchants, and other stakeholders in the country. Therefore, it is important to fully explore and examine its sustainability in the Zambian market. Implementing a GIS system will greatly benefit stakeholders by significantly improving the amount of land

data available to them, thereby making a significant impact on the forestry sector.

Arbonaut and ZTAF are continuing their partnership to further develop and implement their initial idea of a GIS system. The business model behind their idea is to provide a web-mobile service to interested parties for a monthly subscription fee. Additionally, the project is expected to contribute to Finnish and international sustainable development goals.



Zambia's timber sector contributes

5%

to the country's GDP and employs around 1 million people.

Findings

The study found that ZTAF is a relevant partner, and the end users are comfortable using technology and have access to the necessary devices and network. Arbonaut will offer a web-mobile service that grants users access to mapping tools, including forest management plans, forest inventory, illegal logging monitoring, and related services. These tools will be available on Arbonaut's ProMS platform, a project management platform capable of hosting various types of geospatial information and providing access wherever it is needed.

The full implementation of this service, in collaboration between Arbonaut and ZTAF, will provide added value to various stakeholders, including ZTAF members, new concession holders, and Zambia as a whole. ZTAF is already in consultation with concession holders to identify the first tester for Arbonaut's product. Afterward, Arbonaut can begin customizing ProMS for the use of ZTAF's members and concession holders.



Arbonaut and ZTAF will work together to further develop and implement the GIS system.



Degraded land regeneration.

Partnership

Better World Energy is a Zambiabased energy company offering solutions in agroforestry, bioenergy, and biotechnology. The study sought to analyse the requirements for the development of a Soil Information System (SIS) to serve individual farmers, companies and institutions managing out-grower farming communities. An existing software platform was evaluated, which involved understanding the necessary adaptations and additions for commercializing a customized SIS capable of providing relevant and actionable advisory information to small-scale farmers in Zambia.

Soil degradation affects more than twothirds of Zambia's agricultural soils, primarily due to inappropriate systems adoption and poor management. Providing soil information services and generating soil carbon revenues can help reverse this situation.

Better World Energy has identified multiple potential local clients and partners who could benefit from their services, particularly companies and NGOs involved in carbon projects. Additionally, Better World Energy has formed a partnership with Phyla Earth Ltd.



Soil degradation affects over twothirds of Zambia's agricultural soils.

Findings

The study concluded that most innovative and rapidly growing out-grower organisations that serve smallholder farmers are currently developing their own software platforms to track logistics. However, these organisations lack the technical expertise and focus to address soil fertility and soil carbon accounting without technical assistance.

The developed SIS platform, repurposed for soil information, can effectively handle the creation of sample points, fields, scheduling, and activity records. It can also extract data from the central database and

ancillary inputs for specific analysis, such as soil fertility advisory and soil carbon accounting.

The study highlighted that simply providing farmers with the results of a soil analysis is insufficient to make the analysis meaningful and inclusive. For Better World Energy to provide relevant advisory options, they need to consult with the farmers and gather additional information specific to their needs. The study suggests that adopting a call centre approach could be an efficient way to deliver information to fragmented farmers.



A call centre approach is an effective method for delivering information to farmers.



The new sustainable and affordable way of building houses.

Partnership

Block Solutions Oy (BS) is a Finnish start-up company that has developed an innovative, environmentally friendly, and sustainable way of building houses. The company's concept has gained international recognition for its scalable and affordable housing solution. The unique business model of BS involves partnering with local industry players to establish locally owned and operated licensed factories, which in turn create valuable employment opportunities within the community.

Zambia faces a significant need for affordable housing, with a housing deficit of approximately 3 million units. Over the next decade, urban Zambia is projected to require 78,590 new houses annually due to population growth

and increasing urbanization, making it one of the highest demands in Africa. However, the current housing supply fails to meet this demand, resulting in an additional deficit of 605,500 houses by 2030. The building blocks produced by BS are made using high-capacity injection moulding machines that utilize recycled plastics and wood fibre waste. This innovative approach allows for largescale production in a socially, economically, and environmentally sustainable manner. Moreover, the Blocks methodology positively impacts the environment by removing recyclable plastics from cities. Additionally, establishing a Blocks plant would stimulate local supply, leading to increased plastics collection and processing within the local community.



The need for affordable housing:

3 million units.

Findings

The feasibility study concluded that there is a substantial demand for affordable housing in Zambia, and there are enough potential buyers who can afford the product. However, the market faces challenges, such as negative perceptions of prefabricated products held by some individuals. Overcoming these challenges is crucial for success.

From an economic and social perspective, establishing one or more plants in Zambia would bring a significant amount of good, formal jobs in a sector where informality is the norm. By replacing traditional, more costly building techniques with Blocks, construction costs would be reduced, making housing more affordable for the lower middle class. The primary risk in achieving this lies in the level of interest and adoption from industry players.

The most promising target markets for Block Solutions are the urban low- and middle-income segments, as they are the most accessible and can afford residential housing priced between USD 16,500 to USD 43,000. This price range is lower than the cost of the cheapest formal house built in Zambia (USD 55,250), making it a favourable market for Block Solutions with an average price of USD 10,000 for a newbuilt formal residential house.

As a next step, Block Solutions aims to open 3-4 licensee manufacturing sites in Zambia within the next few years. Each factory will be locally owned and will directly employ approximately 50 locals, while also creating over 100 indirect jobs in construction.





Bringing Sustainable Technology to Africa.

Partnership

Embedded Technologies Zambia Ltd is a start-up company that specializes in bringing breakthrough technologies to the African market, offering smart mobile cooling solutions and industrial water purification solutions for various industries. In collaboration with Vakava Technologies, they are introducing new cold chain technology to Zambia. The study primarily focused on researching and piloting the cold chain solution in Zimbabwe. As a result of the study, Embedded Technologies established a partnership with Ndkay Zambia and is currently testing their solution with Ndkay's customer base.

Zambia faces significant challenges in maintaining product quality, particularly in sectors like food and pharmaceuticals, due to poor cold chain management and warm temperatures. Embedded Technologies provides a sustainable solution to improve cold chains. To pilot the cool boxes in the medical sector, Embedded Technologies partnered with the National Blood Services in Zimbabwe.

Findings

The pilot findings indicated the need to reposition the coolants on top of the lid

to achieve passive temperatures, and to replace the inner lining of the box from aluminium with plastic. These adjustments will enhance the usability of the box. Additionally, Embedded Technologies plans to adopt a more flexible business model. Due to the high price of the boxes, a rent-to-buy model is deemed more suitable, enabling them to reach a larger customer base.

As the next step Embedded Technologies is launching a similar pilot project with the National Blood Service in Zambia. They are also seeking to engage more industry players and expand their business into agriculture and fisheries sectors in Zambia.





Taking You to the Next Level of Green Growth.

Partnership

Greenbelt Energy is a Zambian company specializing in sustainable energy solutions. Their services include renewable energy system design, waste management solutions, renewable energy project management, renewable energy IPP planning, and various trainings to support businesses in renewable energy projects.

The study focused on assessing the feasibility of establishing a biogas digestion facility to produce purified and bottled biogas for the domestic market in Chipata and Zambia as a whole. In addition, Green Belt Energy plans to negotiate for a Private Public Partnership (PPP)

with the municipality to help with the municipality's challenges in sewage and solid waste management. The company also explored the opportunity to set up a well-managed waste site in Msekera Junctions, considering the environmental hazards associated with the current dumpsite. The PPP aims to facilitate policy refinements, streamline decision-making processes, and contribute to a sustainable. clean city, improving waste management efficiency and technologies in the region. Recognizing the limited access to proper sanitation services, with only 20% of the population having access, Greenbelt Energy sees significant opportunities in the sanitation sector.



Only **20%**

of the population in Chipata region has access to proper sanitation services.



Access to safe drinking water stands at

in rural areas

in urban areas

and only of the population has access to proper sanitation.

Findings

Based on the feasibility study, it is concluded that running a Municipal Solid Waste (MSW) gasification plant is more profitable compared to biogas and biogas bottling plants due to the technology intensity involved. The study also highlights that the current sewerage treatment plant in the region still relies on outdated methods such as ponds and dewatering, resulting in the release of greenhouse gases into the local atmosphere and contributing to global greenhouse gas emissions. Additionally, there is a shortage of liquid waste collection and disposal fleet, with only one collection truck available. This indicates a pressing need for more

service providers to meet the demand. The study also reveals that the existing dumpsite is poorly managed and poses a threat to polluting groundwaters. Private solid waste collectors are actively seeking alternative dumpsites in the region.

In the next phase, Greenbelt Energy plans to establish a strong network and forge partnerships in the waste sector within the Chipata region. They are also focused on securing a Public-Private Partnership (PPP) with the Chipata Municipality and initiating fundraising efforts. Once funding is secured, the development of the biogas and gasification plants can begin.



Providing Power.

Partnership

Nocart Zambia Limited is a Lusaka based environmentally conscious energy company. It uses multiple energy sources to produce high quality green electricity for all needs including the customer's own use, sale, and backup power through their small power plants. Nocart conducted a techno-economic feasibility study on establishing a small-scale renewable energy plant to generate electricity and sell it to an off-taker, such as ZESCO, in Zambia.

Findings

The study reveals a significant demand for energy in Zambia and a clear need for new Independent Power Producers (IPPs). However, the local investment environment poses challenges for foreign investors. The study identifies four hurdles faced by IPP companies aiming to expand in Zambia. Firstly, acquiring land ownership is relatively difficult, making land availability a challenge. Investors are cautious about the associated risks related to land rights. Secondly, the Power Purchase Agreement (PPA) process is time-consuming, and early-stage support from the off-taker is limited, negatively impacting investor risk assessment.

Thirdly, while there is an abundance of biomass resources in Zambia, ensuring a sustainable and cost-effective supply of raw materials remains a challenge. Lastly, the success of any IPP company relies on building a comprehensive network of government organizations, biomass producers, supply chain actors, and local authorities.

Nocart's next step involves exploring and securing land for future power plants. They have already obtained one land parcel for a Nocart Hybrid Power Plant. The company has also initiated the PPA process with ZESCO and successfully obtained the necessary permits for conducting analysis related to the proposed power project. Nocart Zambia has received rights from ZESCO to proceed with the project since the study was conducted in 2021.





Good Food Good Price.

Partnership

Okavango Foods is a Lusaka based businesses producing a variety of chicken products such as sausages and pastries. The company seeks to expand its current chicken meat processing operations by establishing a modern chicken meat processing plant with a production capacity of 5 tons of whole chicken per week. Therefore, the study assesses the feasibility of establishing the supply chain (production of chickens), markets, appropriate business model and the profitability of the entire chicken meat processing operation.

Okavango Foods aims to explore the possibility to implement the supply chain of the major raw material (chicken) in phases as follows: (i) year 1-2; sourcing

chicken from the open market, (ii) year 2-3; sourcing chicken from both the open market and Okavango own-farm operations and (iii) year 3 onwards; sourcing chicken from the open market, own-farm operations, and an out-grower scheme to support the large number of chickens for anticipated expansion and growth of the business.

The partners identified to aid the expansion include chicken producers, hatcheries, agro-dealers, and millers. The expansion is expected to result in several developmental outcomes including gender and financial inclusion, employment, entrepreneurship, foreign exchange earnings and improved environment and health. Okavango envisages to create 80-100 new jobs.



Up to 70% of Okavango Foods' production is sold as live birds on informal markets.



Zambia chicken producers most of whom are has about not organised into producer groups.

Findings

The study revealed two significant risks: potential machinery breakdown, which could impact production, and the possibility of a decline in prices within the local input and output markets. Despite these risks, Okavango Foods intends to continue producing a range of highquality chicken products targeting the middle-class market. With the increased processing capacity, Okavango aims to expand its production volume and broaden its target market to include a wider consumer base. While establishing their own farm to supply the processing plant still requires substantial financial investment, it is considered a more viable option than operating an out-grower scheme and will allow them to control both quality and quantity of chicken produced. The study indicates that although it may take time, establishing an out-grower scheme is feasible if Okavango can build

both managerial and financial capacity.

Regarding economic feasibility, it was found that small millers (feed suppliers) and suppliers of drugs and veterinary suppliers are willing to supply at lower prices if guaranteed certain volumes. Despite having an abundance of poultry farmers in Zambia, getting a guaranteed chicks' supplier will however be a challenge as most suppliers already have commitments with existing customers.

To initiate the implementation of their plan, Okavango Foods needs to establish a pilot farm focused on chicken production. Additionally, the company must strategize and secure funds for scaling and automating the production process, expanding distribution networks. and further developing broiler farms.



Okavango is planning to set up a pilot farm dedicated to chicken production.



Affordable and accessible renewable energy.

Partnership

Single Wing Energy, a Finnish company specializing in hydro and wind energy equipment, has partnered with Zambian company NDPower to assess the feasibility of their wind energy facility in Zambia. This collaboration with NDPower provides valuable local market knowledge, which is essential for the project's success.

Single Wing Energy's mission is to develop and deploy high-performance, secure, and rugged off-grid Vertical Axis Wind Turbines. These turbines seamlessly integrate with solar panels and battery systems to provide affordable and efficient electrical power generation. Recogniz-ing that access to energy is a fundamental human right, Single Wing aims to offer a solution for affordable and accessible electricity that can reach both gridconnected and off-grid areas. Zambia faces challenges with load shedding in grid-connected regions, underscoring the importance of self-sufficient power generation. Fortunately, several regions in Zambia have favourable wind conditions, making them suitable for implementing the Single Wing solu-tion.

By partnering with NDPower, Single Wing Energy gains valuable insights into the local mar-ket conditions, which are crucial for the success of the wind energy facility project in Zambia. This collaboration allows them to tailor their approach and strategies to the specific needs and opportunities in the Zambian market.



Several regions in Zambia have sufficient wind conditions for the Single Wing Solution.

Findings

Single Wing Energy Oy studied various segments in the Zambian distributed renewable market and assessed the profitability of different locations in Zambia. The study identified the potential in the growing economy and created an action plan to progress from a pilot phase to market penetration on a larger scale.

The analysis evidenced profitability: at present real kWh prices around € 0,50 and above have been reported and the analysis

strongly supports further proceeding. For a typical mobile network tower site in Africa, the share of energy costs is as high as 40% of the overall network OPEX. An off-grid site consumes nearly 13,000 litres of diesel every year, at an average annual energy OPEX of over US\$ 21,000 and adds nearly 35 metric tons of CO2 emissions to the envi-ronment.

As a next step Single Wing is considering establishing a demonstration power plant.



Single Wing considers installing a demonstration power plant in Zambia.



Never Lose Your Power.

Partnership

Tespack is a Finnish company specialised in developing mobile energy solutions for off-grid usage by combining hardware and software. With their latest solution. Smart Solar Media (SSM) system, any room, or a space can be turned into a fully equipped classroom by incorporating latest power electronics, audio-visuals, solar energy and smart IoT. One of the aims of the study was to find local partners and make new connections on the Zambian market. The market research focused on three parts: the market potential, technological environment, and operations. Tespack is looking into making Zambia it's local hub in Africa.

Tespack is looking into making Zambia it's local hub in Africa.

Findings

Tespack established vital partner and customer connections in Zambia which will support their expansion strategy as well as enhance brand awareness in both

the Zambian B2B and consumer markets. Access to energy is extremely important in the region. Not only rural areas have low access to energy, but also urban areas struggle with energy shortages. In the light of this, Tespack decided to broaden their target market to focus on both rural and urban areas. Tespack's solar powered kit is a perfect solution for this environment. The Smart Solar Media (SSM) system has multiple positive developmental impacts. It increases access to affordable green energy and is a low-emission option. One SSM system alone can save approximately 0.45 tCO2 emissions annually, contributing to environmental sustainability.

As a next step, Tespack will continue to expand into the Zambian market by establishing further partnerships and starting local operations in the country. In addition, new pilot projects are underway.

One Smart Solar Media (SSM) system can save approximately tCO2 emissions annually.



Quality fishnets.

Partnership

Topnets Fishnets is a Zambian company specialized in producing sustainable high quality fishing nets, twines, ropes, and fishing hooks. The company focuses on environmentally friendly fishing equipment to help promote the sustainability of fishing and fish farming in Zambia and the region at large.

The objective of the study was to assess the acceptability of locally produced fishing nets by the fishing community in Zambia. The project will empower people, especially the youth and women, in the throughout fishing value chain. It will also increase incomes in affected households and reduce conflict between fishers and the Department of Fisheries on fishing gear usage as they will be using legally authorized cotton multifilament fishing nets. Topnets plans to target over 300,000 fishers and more than 5,000 fish cages.



Topnets is targeting

300,000

direct jobs

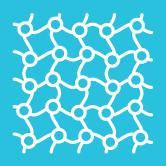
5000 fish cages.

Findings

A number of challenges that fishers face was identified, including high price of purchasing fishing nets, long distances to reliable suppliers, the prevalence of illegal fishing nets in the market, inadequate supply of fishing nets to meet the growing demand, and inconsistent supply by local fishing net suppliers, among others. Topnets fisheries will guarantee usage of gill net sizes that are in tandem with the law. Zambian government is prohibiting importation and trading in monofilament

fishing nets.

The study shows that there is willingness among both commercial and artisan farmers to buy and use locally manufactured fishing nets. Fishing net suppliers also express interest in stocking locally manufactured nets. Based on these findings, the study recommends proceeding with the local production of fishing nets, as it is both technically feasible and financially viable.



It is both technically feasible and financially viable to start local production of fishing nets.



Giving every Zambian affordable, nutritional, locally produced food.

Partnership

Trinity Super Nutrition (TSN) is a Zambian company specialized in production of food products made from dehydrated beans. Sub-Saharan Africa, and Zambia in particular, lags the rest of the world in the consumption of protein, which is crucial for mental and physical development. Zambia has some of the worst outcomes in the world in terms of stunted and underweight children. Trinity Super Nutrition aims to address this issue by providing an affordable and convenient protein source.

One of the main sources of protein in Zambia is dry beans. However, the energy-intensive cooking process required to prepare beans offsets their affordability. Even pre-soaked, dry beans require 2-5 hours of simmering depending on the source of energy, type of utensil and

dryness and variety of beans. With only 22% of Zambians on the electricity grid the beans are mostly cooked with charcoal or firewood. This results in increased deforestation, pollution, and release of CO2 emissions. Even in households with electricity, high tariffs lead to a preference for charcoal cooking.

A solution, which can only be done on a commercial scale, is to pre-cook the beans and dehydrate them. At the point of consumption, the beans are rehydrated by soaking in water, cooked for a short period and condiments added. The dehydrated beans have a shelf life of about twelve months. The industrial cooking process saves 10-15 times the domestic energy used per capita. Trinity Super Nutrition's target market is urban households and institutions with feeding programmes.



The industrial cooking process saves

10-15 times

the domestic energy used per capita.

Findings

The study has helped TSN validate the feasibility of scaling its production further and towards more efficient plant operation. It established that breakeven sales for a small plant within the installed capacity are in the region within consumption trends and that the market is available for the proposed scale up within the packaging mix. The impact is that this scale up for TSN increases the production of affordable protein for the Zambian market, together with job creation and a decrease in deforestation for every product consumed due to the improved cooking time. They could meet their anticipated sales figure within a year of operation. The study further investigated consumers' preference in taste and perception of the

existing product. All proved favourable and there was no need to change the product further.

TSN has begun collaborating with partners who will engage farmers on their database to grow the beans on its behalf. It is estimated that over five hundred small scale farmers and other players in the value chain will benefit when the plant is fully operational.

As a next step, Trinity Super Nutrition will proceed with the planned investment in a dehydrated pre-cooked bean facility, whilst also introducing two new product lines.



Waste Matters

Partnership

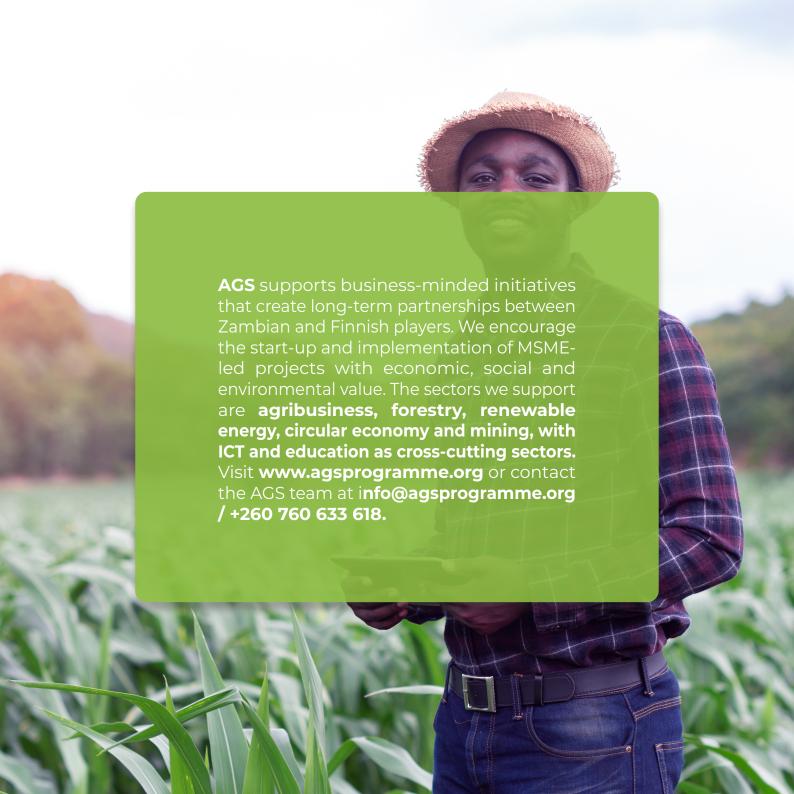
Wana Cleaning, a Zambian business specializing in cleaning services and refuse collection, is committed to implementing circular economy principles by collecting and sorting waste materials for reuse, recycling, or resale. In line with this approach, the company conducted a study to assess the feasibility of manufacturing egg trays in the Solwezi district.

The study analysed demand of egg trays, location advantage of the business and competition, costs related to setting up a manufacturing plant, production capacity, and available technology to go through with the project. The egg trays would be made from recycled cardboard boxes and thus a steady waste stream of cardboard is vital.

Findings

The study identified that there is a clear demand for egg trays. Wana Cleaning will be producing around 8000 egg trays a day, with capacity to expand in the future. As a next step the company will consolidate its relationship with the local authority to ensure a steady supply and access to card boxes for egg tray production. In addition to building a reliable supply chain, Wana Cleaning intends to broaden its network by identifying other key players in the waste collection sector, both formal and informal. Wana Cleaning is also considering establishing a card box aggregation point in Solwezi's central business area to facilitate efficient collection and processing.







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