Zambia Agri-Market Update



2024/25

The Zambia Agri-Market Update provides agro-investors, owners, and farmers with a regular analysis of the agricultural performance and trends of prime agro-markets in Zambia.

knightfrank.com/research



MARKET OVERVIEW

In this edition, we feature insights from Tawanda Hojane of Zambian Breweries on their initiatives to support small-scale sorghum farmers. We also hear from Andrew Moffat, a third-generation commercial farmer in Mkushi, who reflects on the evolution of farming in Zambia and shares his outlook for the next generation.

Additionally, this issue features a comprehensive guide to the major crops cultivated in Zambia, including estimated prices per hectare. In the "Farm Talk" section, we present an insightful interview with George Allison, Co-Head of Albida Agriculture, who shares how the company is leveraging cutting-edge agricultural science to support farmers nationwide. We also spotlight Knight Frank Zambia's recent visit to Bayer's new €32 million state-of-the-art seed processing facility in Kabwe.

Lastly, we introduce our dedicated Valuation Team, highlighting their close collaboration with the Farms and Estates Department to deliver expert support and tailored solutions.

Over 40Mn hectares of the country's land is classified as having medium-high potential for agricultural production; only a total of 1.5Mn hectares is cultivated annually.

Corporate tax for agriculture is only 10% compared with 35% for other sectors

Key Facts

Zambia spans approximately 743,390 square kilometres, with around 32% (approximately 238,390 sq km) designated for agricultural use. Despite this vast potential, only about one-sixth of the arable land is currently under cultivation. This significant underutilisation highlights a major opportunity to boost agricultural productivity and drive economic growth.

According to the latest report by the International Monetary Fund (IMF), Zambia is projected to be among the top 10 fastest-growing economies in Africa in 2025. The country's Gross Domestic Product (GDP) is expected to expand by 6.6%, positioning Zambia as the sixth fastest-growing economy on the continent. The IMF attributes this positive outlook to improved weather conditions and the easing of supply chain disruptions, both of which have previously hindered economic activity. These favourable developments present a strategic opportunity for Zambia to reinforce its economic foundation and accelerate recovery across critical sectors.

- Property Transfer Tax has increased from 5% in January 2025 to 8%
- Agriculture tax 10% (Income from farming and agro-processing is taxed at 10%)

MAJOR ACHIEVEMENTS IN 2024

- International tourist arrivals increased significantly by 35.3%, reaching a total of 2,199,820 visitors.
- National parks, museums, and heritage sites collectively record-

ed over 530,110 visits, reflecting a growing interest in cultural and natural attractions.

• Avocado exports in Zambia reached a record high during the 2024 season, with newly registered growers contributing to the export of approximately 127 metric tons. The crop continues to demonstrate strong potential as a high-yield export commodity.

OPPORTUNITIES

Zambia has ample water resources but has invested little in developing irrigation systems or mechanised production. There are significant opportunities to build irrigation systems, commercial farming, agro-inputs and equipment markets, agro-processing, and commodity trading. Zambia is an established regional exporter of agricultural products, and its eight neighbouring countries combine to create a market of over 250 million people.

In 2024, Zambia's agriculture sector faced challenges, including drought impacting crop yields and leading to food insecurity, alongside government efforts to support farmers and improve agricultural practices.

Here's a more detailed overview:

CHALLENGES:

Drought:

Zambia experienced a severe drought, impacting agricultural production and leading to crop losses and increased livestock deaths.

• Food Insecurity:

The drought exacerbated food insecurity, particularly in areas already facing vulnerability, with rising inflation and commodity prices further impacting access to food.

• Water Scarcity:

Drying water sources and decreased groundwater availability severely impacted access to safe water in affected areas.

• Economic Impact:

The drought and other factors led to a contraction in agricultural production, impacting overall economic growth.

CHALLENGES FACED

- Power outages impacted tourism and businesses, with +18-hour outages at a go for over 10 months running.
- Drought records throughout Zambia's 2023 / 2024 season, affecting winter crops and dam capacities at a low.

Zambia has recently experienced one of its worst droughts, driven by the El Niño weather pattern, resulting in widespread crop failures.

Recognising the urgency of supporting farmers in climate-affected regions, Zambian Breweries continues to champion sustainable farming solutions. Sorghum, a drought-resistant crop, has proven to be a game-changer in ensuring farmers maintain productivity despite erratic weather conditions.

Zambian Breweries has recently officially launched the 2025 sorghum farming season in Chirundu District, reinforcing its commitment to empowering small-scale farmers and enhancing agricultural resilience in Zambia. This initiative offers farmers an opportunity to restore their livelihoods through a

reliable cash crop that has a guaranteed market.

"We are fully committed to supporting Zambia's farmers, especially those hardest hit by climate change," said Tawanda Hojane, Director of Legal and Corporate Affairs at Zambian Breweries, speaking to Tanya Ware, Head of Farms and Estates at Knight Frank. "Sorghum offers a practical, climate-smart solution that strengthens our supply chain while providing farmers with a stable source of income. Our partnership with local farmers is at the heart of our business and crucial to the prosperity of the broader community."

SUPPORTING SMALL-SCALE FARMERS

Through its out-grower scheme, Zambian Breweries provides farmers with high-quality sorghum seeds, technical expertise, and a secure market for their harvests. Farmers in regions like Chirundu, Siavonga, and parts of Central and Eastern Provinces benefit from this initiative, which is instrumental in their economic recovery. The scheme has significantly boosted rural farming communities, with each small-scale farmer cultivating between 1 to 3 hectares of sorghum, contributing to an annual total of over 4,000 metric tonnes procured by Zambian Breweries.

The Ministry of Agriculture has commended Zambian Breweries for its proactive role in supporting smallholder farmers. "The challenges faced by farmers in Chirundu are significant," said Olivia Makima, Crops Officer at the Ministry of Agriculture. "This partnership with Zambian Breweries provides critical support—such as access to quality seeds and improved farming techniques—which is essential for helping these communities rebuild."

A Win-Win for Farmers and Industry



32% of the country's total area designated for agricultural



Zambia is projected to be among the top 10 fastest-growing economies in Africa in 2025



The country's Gross Domestic Product (GDP) is expected to expand by 6.6%



Agriculture tax 10% (Income from farming and agro-processing is taxed at 10%)



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National parks, museums, and heritage sites collectively recorded over 530,110 visits in 2024



Avocado exports reached a record high of approximately 127 metric tonnes.

Zambian Breweries' investment in sorghum farming benefits both the company and local farmers. For farmers, the scheme provides stable pricing, access to training, and a long-term partnership that enhances their resilience against market fluctuations and climate change. For Zambian Breweries, securing a local supply of sorghum ensures a sustainable raw material base for its popular products, including Eagle Lager and Eagle Extra.

"Local sourcing isn't just about securing our supply chain," added Hojane. "It's about creating opportunities for Zambian farmers to thrive. By working with smallholder farmers, we contribute to Zambia's industrialisation and stimulate economic growth, especially in rural areas."

Climate Resilience and Future Growth

Sorghum's ability to thrive in hot and dry climates makes it particularly well-suited for areas like Chirundu, where high temperatures support its growth. However, extreme droughts or excessive rainfall can still pose challenges. To mitigate this, Zambian Breweries, in collaboration with agricultural experts, continuously explores improved seed varieties and climate adaptation strategies.

The company's Smart Agriculture Programme plays a vital role in promoting sustainable farming practices, financial literacy, and quality management among farmers. By doing so, Zambian Breweries strengthens its partnership with local farmers, ensuring long-term mutual success.

Expanding impact beyond sorghum

This model has also encouraged farmers to diversify into other crops, such as cassava, another key ingredient in Zambian Breweries' local sourcing strategy. The success of the sorghum program has demonstrated how corporate-farmer partnerships can drive economic transformation in Zambia's agricultural sector.

"We are focused on creating a future where farmers can thrive despite the adversities posed by climate change," said Christopher Nicolle, Agriculture Manager at Zambian Breweries. "Our goal is to build resilient, self-sustaining communities, and we are proud of the progress we've made alongside our farmer partners."

Looking Ahead

As Zambian Breweries deepens its engagement with local farmers, it remains dedicated to driving sustainable agricultural development in Zambia. By securing local supply chains, providing technical support, and ensuring market stability, the company continues to play a pivotal role in enhancing small-scale farming and national food security.

An exclusive interview with Andrew Moffat, a third-generation commercial farmer in Mkushi:

Q. When did you arrive in Zambia?

AM: My great-grandfather Malcolm Moffat came to Zambia as a missionary in 1908. He came to start up a mission in Chitambo in memory of his uncle - David Livingstone. Livingstone had died in Chief Chitambo's chiefdom, but the site of his death was considered too unhealthy, being close to the Bangweulu swamps – so a site near Serenje was chosen for the mission station.

Malcolm Moffat was an ordained minister, but his interests tended more towards farming and agriculture than towards medicine, which was a more usual profession for missionaries at that time. When he retired from the mission field in 1939, he moved to Kalwa Farm, also in Serenje district, and started a commercial farming operation.



Source: Knight Frank







Q. Why farming?

AM: Malcolm's son, Unwin Moffat, followed his father's lead and went into agriculture. He grew up in Zambia but trained in Scotland and came back to work for the Northern Rhodesian government as an Agricultural Officer. He worked all over the country. In the northern province he is still remembered for introducing more productive maize varieties and farming methods - and founded the agricultural research station at Lunzua in Mbala. He is mentioned as an agricultural advisor to Sir Stewart Gore-Brown in Christina Lamb's book "Africa House" when Gore-Brown was experimenting with essential oil production to ways of making farming profitable so far from markets. He later worked in Kabwe and Chipata. His last responsibility with the government was to demarcate the Mkushi Farm Block. In 1951, shortly after completing that work, he opted for early retirement and began farming in Mkushi. He passed away in 1967, after which his son David

assumed responsibility for the farm, managing its operations until his death in 2024.

Q. Then and now differences in what you are doing?

AM: Mkushi was originally opened up as a tobacco-growing area. However, there were very few people in the area to work on the farms, and tobacco was not as well established in Northern Rhodesia as it was south of the Zambezi. The Moffat family were also not particularly keen on tobacco as a crop, and they only grew it for a few years after establishing the farm.

There were always cattle on the farm, but over the years, several crops were tried with varying degrees of success – potatoes, tomatoes, cabbage, onions, oranges, wheat, triticale, coffee, macadamias, soyabeans, seed maize and maize.

Some of the more intensive crops were successful, but the best results were found with an extensive rotation of maize and soya and pasture. Eventually, when Zesco power was extended to the farm in 2003, irrigated wheat and barley were added, and dams were built to store irrigation water.

Q. Exports?

AM: In 2017 we had an opportunity to access a market for export of passion fruit. This is a challenging crop, but exports have been very good in bringing in a reliable flow of foreign exchange – and is a useful buffer against the pressure to deal more in Zambian Kwacha.

Q. The number of staff the farms employ?

AM: In total, the farms employ just less than 200 permanent. Seasonal workers vary from zero to over 200, depending on the operations.

Q. Views on Agri in Zambia?

AM: Zambia has always been held up as a shining example of agricultural potential – and there is no doubt that we have the basic requirements for a good farming country – abundant land, water, sunshine and willing people. We are at a disadvantage being far from ports for any imported inputs – and we have to learn to overcome this with farming practices that make the best of what we have at hand and rely as little as possible on inputs that have to be brought in.

We have a growing market on our doorstep, both domestically and in the sub-region, but to compete in the market, we need to be competitive price-wise and we need to be productive. Part of that productivity comes from having local skills and capacity to operate at a professional level.

Q. Schools you have founded, why?

AM: Dad (David Moffat) was involved in founding Chengelo School – one of Zambia's premium academic institutions – actually situated on David's farm. The motivation behind starting the school was to be able to provide a world-class education within Zambia, partly to reduce the flight of talent out of the country and partly to make education more accessible to Zambians within their own country.

Chengelo has produced the highest in the world results for the IGCSE exams on several occasions – quite often in the Agricultural Science paper. This has been partly due to Chengelo's commitment to agriculture as a subject, its location in a farming area, the existence of the Chengelo Training Farm, where students get a practical experience of farming, and to its' excellent teaching. The Moffat family is still closely involved with Chengelo.

Q. Flying?

AM: I have sat on the Flying Mission (FMZ) board and still sit on their technical committee – though mission aviation in Zambia is much bigger than FMZ alone.

Flying is a practical way of dealing with Zambia's distances and poor or congested road network.

Q. Views on the crops you grow, cattle?

AM: Zambia needs skilled, committed farmers at all scales. There are definite benefits to working at a large scale – especially with irrigated crops where the infrastructure is really expensive and with export crops where the administrative burden can be a real barrier to entry.

Many farm enterprises go through cycles in profitability – whether from market factors or outside factors like droughts – so it is good to have some diversity in the farming portfolio – preferably with crops whose markets are not too closely linked.

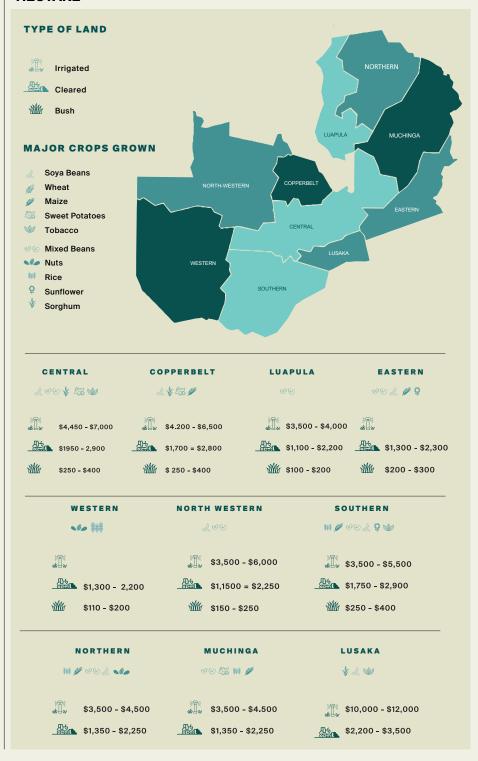
Q. What are your final thoughts?

AM: Although there are challenges facing Zambian farmers at the moment with regards to power and water – we do have a competitive advantage in the subregion. Zambia has a lot of water resources which are not fully utilised – either for irrigation or for electricity production. We also have plenty of sunshine for solar power. There is no reason why Zambia, with wise governance, should not get through the current crises to once more rise as the breadbasket of Africa.

Comprehensive guide to major crops cultivated in Zambia

All prices are in hectares. The achievable sales rate is dependent on various factors, such as geographical location/position, accessibility, availability of water permits, attainable crop yields, soil types and land size, and condition of sale, among other factors.

MAJOR CROPS GROWN AND ESTIMATED LAND PRICES PER HECTARE



ALBIDA AGRICULTURE

Farm Talk

Albida Agriculture Ltd – Crops and Microbiology

Website: albidaagriculture.com

An interview with George Allison, Co-Head of Albida Agriculture

Albida Agriculture Ltd was formed in 2006 to market a novel and very interesting agricultural input; this product was a consortium of three different soil-originating microbes. These microbes were endophytic (meaning they could live inside the plant), non-species-specific (meaning they could colonise any plant species) and nitrogen-fixing (meaning they allowed the plant to take nitrogen from the air to feed itself). There were some early and spectacular results in 2007 with some large corporate farms, for example, having an increase in maize yield of 2.7 MT on the standard practice yield of 7.16 mts/ha - a spectacular 37% increase in yield, giving a 10:1 return on investment for the farmer (this is illustrated by the combine harvester yield map below, titled Twin N.)

This got them really excited - the common denominator seemed to be that those farms where heavy applications of herbicides, insecticides and fungicides had effectively killed the soil microbiome.

Until only very recently has the significance of the soil microbiome in agriculture become apparent.

'Rhizophagy' - discovered initially by some Australian scientists in 2008 – is the process in which plants "farm" microbes to obtain nutrients. Plants do this by secreting substances to attract and grow their preferred microbes alongside the roots. These microbes collect nutrients from the soil for the plant.

Current and ongoing research by Prof. James White, a mycologist at Rutgers University in the USA, was able to actually record and prove this process, which has been hailed as a revolutionary concept, offering a new perspective on plant nutrition and a game-changer for sustainable agriculture. The importance of this relationship is only now starting to be appreciated and the importance of it is massive as it proves that without good soil microbiology, plants are severely disadvantaged.

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Unfortunately, the microbiology that has evolved in our Zambian soils over millennia cannot endure the more recent inclusion of tillage, compaction, agricultural chemicals and synthetic fertilisers in conventional agriculture – hence the need to inoculate farm soils and crops with specific biological species and strains that can withstand this environment, thus allowing them to survive and service the plant, and this is where Albida Agriculture positioned itself from the start.

The success of TwinN identified the need to look at farming and soils a bit differently and soon led us to work with a South African company called Plant Health Products from Nottingham Road in Natal. This company had developed an extremely effective Trichoderma product, EcoT. Trichoderma is a group of beneficial fungi that enhance plant growth, protect against diseases, and improve soil health; often used as a biocontrol agent in against plant soil diseases and a powerful biostimulant.

Plant Health Products was subsequently acquired by Andermatt Biocontrol of Switzerland, https://www.andermatt.com, a world leader in virus products for crop caterpillar control. The beauty of biology is that such pesticide products are species-specific, so they will control the pest without eliminating other

beneficial species, helping keep farmers' fields in natural equilibrium.

This acquisition opened up more products and technologies for us to trade.

Soon after this, we got to work with Lage y Cia of Uruguay and their world-class soyabean rhizobium product, Likuiq - used in soya bean crops to allow the plant to fix atmospheric nitrogen. We soon discovered a great synergy between the Rhizobium and Trichoderma products, as well as other bacterial root stimulants from our various suppliers. A few years ago, Lage y Cia was acquired by another world leader in the microbial space, Lallemand Plant Care. Lallemand is a family business of over 100 years, operating globally and specialising is live organisms such as yeast. Their plant care division is relatively new but expanding rapidly, and so our company portfolio grew.

We are also most fortunate to carry a world-class Mycorrhiza in our portfolio. These are beneficial fungi that form a symbiotic relationship with plant roots, essentially acting as extensions of the root system. These fungi enable the plant to absorb more water and nutrients. In return, the plant provides the fungi with sugars produced through photosynthesis. This mutually beneficial partnership enhances plant growth, resilience, and overall health while also contributing to soil health and even allowing for communication and resource sharing between connected plants. Mycorrhizae are a crucial component of most ecosystems, demonstrating a vital and ancient partnership between fungi and plants. They are ever-present in most forests and woodlands but are extremely sensitive to herbicides, fungicides, insecticides and, indeed, cultivation.

However, some observant scientists from Murcia in Spain, discovered a strain Mycorrhiza - glomus iranicum - that was tolerant of very high salinity and well suited to modern agriculture and is a most effective seed dressing. Their company, Symborg, was acquired by Corteva in 2023.

Alongside our stable of world-class microbes, viruses, bacteria, mycorrhiza and fungi that perform important biostimulant and crop protection roles, we are most fortunate to work with another global leader, Koppert Biological Systems of the Netherlands. Koppert is a pioneer in microbial (invertebrate biocontrol agents), which include beneficial insects, mites and nematodes – used for crop protection.

The biology offering is further complimented by our range of innovative nutrient products developed by Levity Crop Science of the UK. In their own words, Levity develops pioneering agricultural products that improve crop production, reduce waste, increase yields and earn farmers money.

https://levitycropscience.com

The integration of all of these means far healthier plants and far more effective pest and disease control. Ultimately a healthier ecosystem on the farm and more sustainable yields.

With this portfolio of products, we get to work with the leading wheat, soya, maize, and potato farmers in Zambia. We also work with vegetable growers, seed producers and, of course, orchard crops such as citrus, macadamia and avocado.

More recently, we have developed a locally manufactured biofertiliser, which is made from composted agricultural waste and fortified with trace elements and microbiology.

We are also agents for the leading

vegetable seed company Sakata. https://sakata.co.za/about-us/

At Albida Agriculture we are very proud to work with the companies that we do - delivering innovation, world-class quality and cutting-edge science to Zambian farmers. What started as a very small business, often frowned upon and mocked by the more conventional minds of the agriculture industry in Zambia and the region, has grown to be a consistent player among multinationals in the Zambian agricultural market proving our worth in an extremely competitive and brutal industry. We've had to compete head-to-head with conventional farming inputs and prove our theories in the field through yield results and, most importantly, return on investment for the farmer.

What all of this means is that farmers in Zambia do have access to some world-leading technologies which help them keep up with global best practices.

BAYER ITABA SEED PLANT, KABWE

Bayer, a global leader in Agriculture and Healthcare opened its new €32 million state-of the-art seed processing facility in Kabwe, Zambia – on the 19th of March 2025

In line with Bayer's mission, "Health for All, Hunger for None" – a pivotal project that reflects their unwavering commitment towards achieving food security in the continent.

This new facility is also designed to support farmers across Zambia and neighboring countries such as Tanzania, Uganda, Kenya, Ethiopia, Nigeria and Ivory Coast by increasing the availability of high-quality hybrid maize seeds, helping to combat the growing challenges of

climate change, pests, and diseases, in addition to bringing foreign investment to Zambia.

The facility will also be a vital contribution to the local economy.

It is expected to create jobs, support local farmers, enhance the seed value chain, and foster economic Growth in the region.

Knight Frank Zambia was honored to be invited to this opening after acting on behalf of Bayer in the search and then securing 100ha of land on which the plant is located near Kabwe, making this a real success story.

An undeveloped tract of land developed into a mega Seed processing plant.







Meet the Team

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The Knight Frank Zambia Farms and Estates department works very closely with the valuation team, and this is an important collaboration within the Knight Frank Zambia team.



Tanya Ware FZIEADirector

We have a dedicated farms and estates team headed by Tanya Ware, undertaking market advice and sales of commercial farms, estates and safari lodges, in all the farming blocks and tourism areas in Zambia.

Recent sales to major conservation and commercial farming groups totalled 75,000 acres and we are currently marketing a variety of commercial farms as well as selling a selection of superb game lodges and private estates. These range from an exclusive boutique private island on the Zambezi river to a 22,800-acre mixeduse commercial farm and private conservation estate.

Zambia is often viewed as a safe haven due to its relative stability – attracting private and institutional investors.

Born in Zambia, Tanya grew up on a farm in Mkushi. She has a unique local knowledge of the agricultural sector across the country and in neighboring countries such as Mozambique.

This experience recently broadened to include game farms and lodges in the most remote and beautiful locations. She advises and represents buyers and sellers including commercial farming groups, conversation funds and investors



Stanley Sikanyika MZIVSDirector & Head of Valuation

Stanley is a locally registered Valuation Surveyor and Head of the Department of Knight Frank in Zambia since 2008, a member of the Zambia Institute of Valuation Surveyors (MZIVS).

He is currently involved in a wide range of valuation assignments for agricultural properties throughout Zambia for various purposes including for sale and/or acquisition, investment, secure lending and borrowing, insurance, and accounting purposes.

Stanley has undertaken valuations around the country on a variety of properties, both as the valuer and as a vetter.

Tim Ware MRICS, MZIVS, FZIEA Director



Tim is a Chartered Surveyor and a locally registered valuer, with 30 years' experience in the Zambian market. He regularly undertakes reviews and vetting of valuation reports on agricultural property around the country with Knight Frank.

Jeremiah Sinchende MZIVS Junior Manager, Valuation



Jeremiah is involved in Valuation and Advisory in the Valuation Department and is a registered Valuation Surveyor and a member of the Zambia Institute of Valuation Surveyors (MZIVS). He is an APC candidate member of the Royal Institute of Chartered Surveyors (RICS). Jeremiah has undertaken valuations around the country on a variety of properties, both as the valuer and as a Vetter.

Rosa Mpiana Assistant Valuer



Rosa Mpiana joined Knight Frank Zambia in 2018, and since then, she has been conducting valuations.

Rosa has undertaken Valuations around the country on variety of properties

Bibian M'sonda Assistant Valuer



Bibian graduated with a Bachelor of Science in Real Estate Degree from The Copperbelt University, Zambia, in 2021, and she is currently pursuing an MSc in Real Estate Finance. She joined Knight Frank in Zambia in 2023.

Natasha Chomba Assistant Valuer



Natasha Chomba has worked for Knight Frank Zambia from September 2021 to date and is a Graduate Member of the Zambia Institute of Valuation Surveyors (ZIVS) and currently undergoing the Appraisal for Professional Competence in order to attain full membership with Zambia Institute of Valuation Surveyors (ZIVS) Registration Board by being a Registered Valuer.

Muchaneta MushayabanuGraduate Trainee



Muchaneta Mushayananu undertook internship attachments with Knight Frank Zambia in the years 2023 and 2024 and officially Joined Knight Frank Zambia in 2025 as a graduate trainee in Valuation, Estate Agency, and Property Management.

He will be graduating from the upcoming Copperbelt University graduation in May 2025 with a Bachelor of Science in Real Estate with a Credit

Zambia Drone Technology taking farmers by Storm!

Zambia is increasingly utilizing drones for crop spraying, with advancements in drone technology and increasing availability leading to wider adoption. Drones offer several advantages over traditional methods, including increased efficiency, targeted application, and reduced environmental impact.

Benefits of Drone Crop Spraying:

• Efficiency:

Drones can cover large areas quickly, reducing labor costs and time.

• Precision:

Drones can be programmed to apply pesticides and fertilizers with precision, minimizing waste and runoff.

Safety:

Drone pilots can operate from a safe distance, reducing exposure to harmful chemicals.

• Environmental Friendliness:

Targeted application reduces the risk of drift and contamination of non-target areas.

• Cost-Effectiveness:

Drone spraying can be more cost-effective than traditional methods, especially for large-scale operations.





FARMS AND ESTATES

Tanya Ware, FZIEA

Director - Farms & Estates

M. +260 969 568228

E. tanya.ware@zm.knightfrank.com

Eranse Mooki MRICS

Director

M: +267 7620 4842

E. Eranse.Mooki@bw.knightfrank.com

VALUATION & ADVISORY

Director - Valuation & Advisory

Stanley Sikanyika MZIVS

M +260 978 183457

E. stanley.sikanyika@zm.knightfrank.com

AGENCY

Tim Ware, MRICS, MZIVS, FZIEA

Director, Head of Agency

M. +260 966 751203

E. tim.ware@zm.knightfrank.com

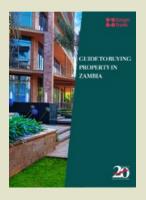
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For all enquiries about farm sales and agricultural properties, please contact Tanya Ware.

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