



Developing a Diversified Zambian Economy

Small Business Opportunities for Zambian Entrepreneurs

A Guide for Entrepreneurial Zambians

By

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ATTENTION READERS!

This document is prepared with much care, but it is subject to ongoing improvement. If you have any suggestions for improvement please send them to Dr. Chrispin Ntunggo at cntungo@yahoo.ca

First published: March 18, 2009.
Updates: May 17, 2011; March 1, 2012, February 12, 2013

Small Business Opportunities for Zambian Entrepreneurs

By Chrispin Ntungu, Ph.D., ASQ CQPA

Introduction

On March 2, 2009 there was a story in the Times of Zambia entitled "Get loans from Citizenship Economic Empowerment Commission (CEEC), Veep challenges youths," which reported on the then vice-president George Kunda's address to the youths during a Youth Week Youth Church Service in Lusaka. In a bid to provide direction for youths the then vice-president implored the youths to be entrepreneurial. He specifically urged them to go apply for loans from the CEEC and open shops.

In another communiqué with the Diaspora, the then Minister of Finance Hon. Dr. Situmbeko Musokotwane encouraged Zambians in the Diaspora to consider making investments in Zambia. Particularly, the minister pointed out that those in the Diaspora should build homes, lodges, and hotels. Such messages continue to be given today by different officials, including the president, ambassadors and High Commissioners, and ministers to name but few government leaders. These messages are encouraging indeed as they show that the Zambian leadership is pro-business and wants to see Zambians actively involved in developing Zambia through business ownership and development.

However, business opportunities need not be limited to shops, building homes, lodges and hotels. Hence, the motivation for this article is to lay a foundation for those considering investing in Zambia by highlighting a wide range of promising business opportunities that can be found in Zambia. It is this author's hope that this article will be an inspiration, eye-opener and a common reference for many a Zambian entrepreneur.

Economic Activity

Please allow this author, for purposes of this article, to define economic activity as any legal activity undertaken by a Zambian that helps a Zambian earn a living. Every Zambian needs shelter, clothing, food, water, education and health. Even better, a legal economic activity is any activity that gives a Zambian the opportunity to earn or achieve quality shelter, clothing, food, water, education, and health.

This implies, if the economic activity is employment, it must be gainful employment. That is, it must provide sufficient income to meet all expenses on quality shelter, clothing, food, water, education and health, and leave a little for savings. If it is a business it must be a profitable business. That is, the business

revenue must meet all expenses related to the business and leave extra money as a reward for taking the risk to go into business.

Charity Begins at Home

This author believes that in order to achieve sustainable development Zambians must have the courage to take the reigns of economic development themselves into their own hands. By reigns of economic development is meant every Zambian must believe in himself or herself, determine an economic activity to do, be focused and diligently work to earn a living. This realization and determination does not come naturally. This is where the adage "charity begins at home" becomes important.

The new generation of Zambians must learn to speak to their children in a different way than their parents did. That is, in a way that involves instilling in children the values of work, hard work, ingenuity, self-reliance and entrepreneurship. The idea that someone does not work until they graduate from college or university is absurd. Our children should learn the value of work and money while they are still teenagers. The moment children turn into teenagers, parents must provide them with opportunities to work. It is not child labour. It is teaching children the value of work. As a matter of fact, those Zambian children who grow up in villages or family farms often have the opportunity to work helping their parents tending fields or looking after cattle, or fetching water or firewood. Only that they are paid in kind. But for the children in cities, there is much to be desired.

When parents give children some work to do they should pay them a stipend. This way every young person will learn that to earn money you have to work for it. It is Zambians raised this way, and such a crop of Zambians, that will grow to be extremely entrepreneurial and that will have much confidence in themselves to take Zambia to another level. But we don't have to wait for a fully fledged next generation to appear. Those of us who know this now can do it right away. However, the question now is double barreled. How and where are the opportunities?

What is Your Trade?

Before finding where the opportunities are, this author wants you to answer the how part of the question first. That is, what is your trade? Zambia as a nation will benefit if and when each and every of its able citizens hones a trade or a profession. Every Zambian must ask the question John F. Kennedy once asked Americans, "Ask not what your country will do for you, but what will you do for your country?" For now allow this author to define a trade as a profession or whatever you legally and ethically do to earn a living. Some trades, such as this author's, require much training. Others require only talent and abilities. When every Zambian has a trade, then every Zambian must decide to put their trade to entrepreneurial use.

The difference will come when individual Zambians have to do something themselves, and not depend on someone else to do it for them. This is the message

parents, guardians, teachers and politicians should be imparting to Zambians in their discourses in this day and age. If you have someone else do something for you, be prepared to pay them. If you cannot pay them, you owe them. This sounds too hush and a lot more uncaring. The point is to get your attention and tell you that this is one of the secrets of real development. Surely, you have heard of the adages: "There is no free ride" and "there is no free lunch!" This means someone somewhere pays. Of course, everyone has to be responsible and caring enough to take care of those who have already contributed to the building of the country, particularly retired seniors, guardians and parents in our midst.

Identifying Business Opportunities

Business opportunities everywhere exist in two ways. First, business opportunities are created by what people need. If you go to a place and can identify what people need, that is a business opportunity. For example, if you go to a village full of thatched huts and all the huts' roofs are leaking when it rains. You will quickly realize that people need quality shelter; otherwise they will not sleep when it is raining at night. Don't join them. Be different, be an entrepreneur. Start an enterprise that cuts grass and thatches people's huts. Tell everyone that you can cut grass, thatch the roof for them and all they have to do is pay you this much money. When you do it you will fulfill people's needs and you will make your money.

Second, business opportunities exist by the entrepreneur having a product that people have never seen before, but creating demand. For example, if you go to a place where people don't care about the way they look, you can make them see how they look by having them see themselves in a mirror. Have everyone look themselves in the mirror and show them how they can improve their appearance. If they like the way they look tell them they don't have to come to you all the time to see how they look. They can have the mirror if they pay you this much money. Then you become an enterprise that manufactures and sells mirrors.

You will realize that it takes observation, ingenuity, determination and, innovation and creativity to identify a business opportunity and to start and run a business. To actually do it, you must believe in your idea and forge forward with it no matter how many naysayers you encounter. And amongst Zambians, you will likely encounter many. Let your strategy be to close your ears to naysayers, keep company and embrace those who encourage you and are willing to work with you.

Business Opportunities Zambia Presents

If you are observant enough, you will see that Zambia presents numerous business opportunities. The business opportunities can be divided into goods-producing industries and services-producing industries. According to the North American Industry Classification System (NAICS), **goods-producing industries or sectors** include:

1. Agriculture, Forestry and Fishing
2. Mining
3. Utilities

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4. Construction
5. Manufacturing

Zambia's main economic activity recognized at international level is copper mining. Since the focus of this article is on diversifying the Zambian economy, business opportunities in mining are deliberately not included.

Services-producing industries or sectors include

1. Wholesale Trade
2. Retail Trade
3. Transportation and Warehousing
4. Information and Cultural Industries
5. Finance and Insurance
6. Real Estate and Rental and Leasing
7. Professional, Scientific and Technical Services
8. Management of Companies and Enterprises
9. Administrative and Support,
10. Waste Management and Remediation Services
11. Educational Services
12. Health Care and Social Assistance
13. Arts, Entertainment and Recreation
14. Accommodation and Food Services
15. Other Services - except Public Administration
16. Public Administration

Eventually Selecting Your Own Business Opportunity

Eventually you have to select a business opportunity for yourself to embark on. When selecting a business opportunity, select one that will especially demand the use of your skills and trade. Plan to start your business small and then expand gradually as your performance and financial viability improves. All the while remember to match the size of your business with your ability to manage it. It's very important.

Remember management means planning your business, organizing resources, processes and tasks, implementing the plan, directing and coordinating operations, and controlling business activities so that you stay the course and can achieve your business objectives.

The rest of the document presents a detailed exposition of entrepreneurial and investor business ideas and opportunities you can find in Zambia. After reviewing all the business opportunities and you have your mind going, use the form on Page 28 to profile your business idea. And please be of good cheer in your business pursuits.

Dr. Chrispin Ntungu
Advisor, Educator & Entrepreneur

Business Opportunities in the Goods-Producing Industry

Sector: 1	<i>Agriculture, Forestry and Fishing</i>
Description:	Your enterprise in this sector may be primarily engaged in growing crops, raising animals, harvesting timber, harvesting fish and other allowed animals from their natural habitats and providing related support activities.
Business opportunities:	<ol style="list-style-type: none">1. Crop Production2. Animal Production3. Forestry and Logging4. Fishing5. Support Activities for Agriculture and Forestry
Sector: 2	<i>Utilities</i>
Description:	Your establishment in this sector may be primarily engaged in operating electric, gas and water utilities. Generally this sector develops and uses a permanent infrastructure of lines, pipes and treatment and processing facilities.
Business opportunities:	<ol style="list-style-type: none">1. Generating electric power2. Transmitting electric power3. Controlling and distributing electric power4. Treating and distributing water5. Operating sewer systems and sewage treatment facilities6. Providing related services
Note:	Currently, ZESCO generates, transmits, controls and distributes electric power in Zambia. There would be need for new energy policies to open up this sector for small business entrepreneurs to be involved.

Sector: 3

Construction – Specialty Trade Contractors

Description:

Your establishment in this sector may be primarily engaged in trade activities needed in the construction of buildings and structures. Your enterprise may work under contract to another construction establishment or you may contract directly with the owner of the property.

Business opportunities:

1. Construction of Buildings
2. Heavy and Civil Engineering Construction
3. Specialty Trade Contractor
 - o roofing
 - o bricklaying
 - o flooring
 - o painting
 - o electrical wiring
4. Landscaping
5. General contracting
6. Construction management
7. Project Management

Sector:

Manufacturing

Generally manufacturing enterprises are primarily engaged in the physical or chemical transformation of materials or substances into new products. These products may be finished, in the sense that they are ready to be used or consumed, or semi-finished, in the sense of becoming a raw material for an establishment to use in further manufacturing.

Related activities may include the assembly of the component parts of manufactured goods; the blending of materials; and the finishing of manufactured products by dyeing, heat-treating or plating.

Operationally, manufacturing establishments are known by a variety of trade designations, such as plants, factories or mills. Manufacturing establishments may own the materials which they transform or they may transform materials owned by other establishments. Manufacturing may take place in factories or in workers' homes, using either machinery or hand tools.

Sector: 4

Food Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in producing food for human or animal consumption.

Business opportunities:

1. Animal Food Manufacturing
2. Grain and Oilseed Milling
3. Sugar and Confectionery Product Manufacturing
4. Fruit and Vegetable Preserving and Specialty Food Manufacturing
5. Dairy Product Manufacturing
6. Meat Product Manufacturing
7. Seafood Product Preparation and Packaging
8. Bakeries and Tortilla Manufacturing
9. Other Food Manufacturing

Sector: 5

Beverage Product Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing beverages.

Business opportunities:

1. Fruit drinks (except juice), manufacturing
2. Iced tea, bottling or canning
3. Ice manufacturing
4. Soft drinks manufacturing
5. Water, purifying and bottling
6. Blending wines
7. Brandy distilling
8. Cider, alcoholic, manufacturing
9. Fruit brandy, distilling
10. Integrated grape growing and wine manufacturing
11. Non-alcoholic wine, manufacturing
12. Winery
13. Blending distilled beverages (except brandy)
14. Ethyl alcohol, potable, manufacturing
15. Distilleries
16. Mixed drinks, alcoholic, manufacturing
17. Eggnog, alcoholic, manufacturing
18. Whisky, manufacturing
19. Brewing beer, ale, malt liquors and non-alcoholic beer.

Sector: 6

Textile and Textile Product Mills

Description:

Your enterprise in this sector may be primarily engaged in manufacturing yarn or textile fabrics, or finishing yarn, textile fabrics or clothing. You may also be engaged in manufacturing carpets and rugs, and curtains and linens and other textile products.

Business opportunities:

1. Fibre, Yarn and Thread Mills
2. Fabric Mills
3. Textile and Fabric Finishing and Fabric Coating
4. Carpet and Rug Mills
5. Curtain and Linen Mills
6. Textile Bag and Canvas Mills
7. Other Textile Product Mills

Sector: 7

Clothing Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing specialized or different types clothing.

Business opportunities:

1. Clothing Knitting Mills
2. Cut and Sew Clothing Contracting
3. Men's and Boys' Cut and Sew Clothing Manufacturing
4. Women's and Girls' Cut and Sew Clothing Manufacturing
5. Uniform Cut and Sew Clothing Manufacturing
6. Hosiery and Sock Mills
7. Clothing Accessories and Other Clothing Manufacturing

Sector: 8

Leather and Allied Product Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing leather and allied products.

Business opportunities:

1. Leather and Hide Tanning and Finishing
2. Footwear Manufacturing
 - Athletic footwear manufacturing
 - Footwear manufacturing
 - Orthopedic shoes manufacturing
 - Slippers, manufacturing
 - Running shoes and boots manufacturing
 - Work boots and shoes manufacturing
3. Other Leather and Allied Product Manufacturing
 - Belts and belting for machinery, leather manufacturing
 - Luggage, any material manufacturing
 - Boot and shoe cut stock manufacturing
 - Musical instrument cases manufacturing
 - Briefcases manufacturing
 - Purses manufacturing
 - Burnt leather goods manufacturing
 - Saddles, harness and parts manufacturing
 - Handbags manufacturing
 - Vanity cases manufacturing
 - Leather cut stock and findings, boot and shoe manufacturing
 - Wallets manufacturing

Sector: 9

Wood Product Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing products from wood.

Business opportunities:

1. Sawmills and Wood Preservation
2. Veneer, Plywood and Engineered Wood Product Manufacturing
3. Millwork
4. Wood Container and Pallet Manufacturing
5. Other wood products manufacturing

Sector: 10

Paper Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing pulp, paper and paper products.

Business opportunities:

1. Pulp Mills
2. Paper Mills
3. Paperboard Mills
4. Paperboard Container Manufacturing
5. Paper Bag and Coated and Treated Paper Manufacturing
6. Stationery Product Manufacturing
7. Other Converted Paper Product Manufacturing

Sector: 11

Printing and Related Support Activities

Description:

Your enterprise in this sector may be primarily engaged in printing. You may be engaged in providing support services to commercial printers, such as pre-press and bindery work.

Business opportunities:

This industry comprises establishments primarily Book gilding, bronzing, edging, deckling, embossing and gold stamping

1. Commercial Screen Printing
2. Quick Printing
3. Digital Printing
4. Manifold Business Forms Printing
5. Other Printing
6. Photoengraving service
7. Bookbinding for the trade
8. Plate making for the printing trades
9. Colour separations for printing, preparing
10. Pre-press services to printers
11. Engraving printing plates

Sector: 12

Petroleum and Coal Products Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in transforming crude petroleum and coal into intermediate and end products.

Business opportunities:

1. Petroleum Refineries
2. Asphalt Paving, Roofing and Saturated Materials Manufacturing
3. Other Petroleum and Coal Products Manufacturing
 - o Hydraulic fluid (including brake, power steering and automatic transmission), oil-based manufacturing
 - o Coke ovens
 - o Lubricating oil and grease (except synthetic), made from purchased materials
 - o Coke, petroleum, produced in coke ovens
 - o Re-refining lubricating oils
 - o Fireplace logs, petroleum binder manufacturing
 - o Waxes, petroleum, made from purchased materials

Sector: 13

Chemical Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing chemicals and chemical preparations, from organic and inorganic raw materials.

Business opportunities:

1. Petrochemical Manufacturing
2. Industrial Gas Manufacturing
3. Synthetic Dye and Pigment Manufacturing
4. Other Basic Inorganic Chemical Manufacturing
5. Other Basic Organic Chemical Manufacturing
6. Resin, Synthetic Rubber, and Artificial and Synthetic Fibres and Filaments Manufacturing
7. Pesticide, Fertilizer and Other Agricultural Chemical Manufacturing
8. Pharmaceutical and Medicine Manufacturing
9. Paint, Coating and Adhesive Manufacturing
10. Soap, Cleaning Compound and Toilet Preparation Manufacturing
11. Other Chemical Product Manufacturing

Sector: 14

Plastics and Rubber Products Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in making goods by processing raw rubber and plastics materials.

Business opportunities:

1. Unsupported Plastic Film, Sheet and Bag Manufacturing
2. Plastic Pipe, Pipe Fitting and Unsupported Profile Shape Manufacturing
3. Laminated Plastic Plate, Sheet and Shape Manufacturing Polystyrene Foam Product Manufacturing
4. Urethane and Other Foam Product (except Polystyrene) Manufacturing
5. Plastic Bottle Manufacturing
6. Tire Manufacturing
7. Rubber and Plastic Hose and Belting Manufacturing

Sector: 15

Primary Metal Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in smelting and refining ferrous and non-ferrous metals from ore, pig or scrap in blast or electric furnaces.

Business opportunities:

1. Iron and Steel Mills and Ferro-Alloy Manufacturing
2. Steel Product Manufacturing from Purchased Steel
3. Alumina and Aluminum Production and Processing
4. Non-Ferrous Metal (except Aluminum) Production and Processing
5. Foundries

Sector: 16

Non-Metallic Mineral Product Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing non-metallic mineral products. Your enterprise may cut, grind, shape and finish granite, marble, limestone, slate and other stone; mix non-metallic minerals with chemicals and other additives; and heat non-metallic mineral preparations to make products, such as bricks, refractories, ceramic products, cement and glass.

Business opportunities:

1. Pottery, Ceramics and Plumbing Fixture Manufacturing
2. Clay Building Material and Refractory Manufacturing
3. Glass and Glass Product Manufacturing
4. Cement Manufacturing
5. Ready-Mix Concrete Manufacturing
6. Concrete Pipe, Brick and Block Manufacturing
7. Lime and Gypsum Product Manufacturing
8. Other Non-Metallic Mineral Product Manufacturing
 - Bentonite, processed for use in drilling mud, but without additives
 - Marble products manufacturing
 - Blackboards, slate manufacturing
 - Mica products manufacturing
 - Building stone, natural cut manufacturing
 - Mineral wool, insulation manufacturing
 - Cement mix, dry prepared manufacturing
 - Monuments and tombstones, cut stone manufacturing
 - Concrete, dry mixture manufacturing
 - Stone, cutting and shaping
 - Fibreglass insulation products, manufacturing
 - Synthetic stones, for gem stones and industrial use manufacturing
 - Tile, acoustical, mineral wool manufacturing

Sector: 17

Fabricated Metal Product Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in forging, stamping, forming, turning and joining processes to produce ferrous and non-ferrous metal products, such as cutlery and hand tools, architectural and structural metal products, boilers, tanks and shipping containers, hardware, spring and wire products, turned products, and bolts, nuts and screws.

Business opportunities:

1. Forging and Stamping
2. Cutlery and Hand Tool Manufacturing
3. Architectural and Structural Metals Manufacturing
4. Boiler, Tank and Shipping Container Manufacturing
5. Hardware Manufacturing
6. Spring and Wire Product Manufacturing
7. Machine Shops, Turned Product, and Screw, Nut and Bolt Manufacturing
8. Coating, Engraving, Heat Treating and Allied Activities
9. Other Fabricated Metal Product Manufacturing

Sector: 18

Machinery Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing industrial and commercial machinery. You may assemble parts into components, subassemblies and complete machines. They may make the parts themselves, using general metal-working processes, or purchase them.

Business opportunities:

1. Agricultural, Construction and Mining Machinery Manufacturing
2. Industrial Machinery Manufacturing
3. Commercial and Service Industry Machinery Manufacturing
4. Ventilation, Heating, Air-Conditioning and Commercial Refrigeration Equipment Manufacturing
5. Metalworking Machinery Manufacturing
6. Engine, Turbine and Power Transmission Equipment Manufacturing
7. Other General-Purpose Machinery Manufacturing

Sector: 19

Computer and Electronic Product Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing computers, computer peripheral equipment, communications equipment, and similar electronic products, as well as components for such products.

Business opportunities:

1. Computer and Peripheral Equipment Manufacturing
2. Communications Equipment Manufacturing
3. Audio and Video Equipment Manufacturing
4. Semiconductor and Other Electronic Component Manufacturing
5. Navigational, Measuring, Medical and Control Instruments Manufacturing
6. Manufacturing and Reproducing Magnetic and Optical Media

Sector: 20

Electrical Equipment, Appliance and Component Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing products that generate, distribute and use electrical power.

Business opportunities:

1. Electric Lamp Bulb and Parts Manufacturing
2. Lighting Fixture Manufacturing
3. Household Appliance Manufacturing
4. Battery Manufacturing
5. Communication and Energy Wire and Cable Manufacturing
6. Wiring Device Manufacturing
7. Other Electrical Equipment and Component Manufacturing

Sector: 21

Transportation Equipment Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing equipment for transporting people and goods.

Business opportunities:

1. Motor Vehicle Manufacturing
2. Motor Vehicle Body and Trailer Manufacturing
3. Motor Vehicle Parts Manufacturing
4. Aerospace Product and Parts Manufacturing
5. Other Transportation Equipment Manufacturing
 - All-terrain vehicles (ATV's), wheeled or tracked, manufacturing
 - Golf carts manufacturing
 - Animal-drawn vehicles and parts manufacturing
 - Motorcycles and parts, manufacturing
 - Bicycles and parts manufacturing
 - Snowmobiles and snowmobile parts manufacturing
 - Go-carts manufacturing
 - Tanks, military gear manufacturing (including factory rebuilding)
 - Tricycles manufacturing

Sector: 22

Furniture and Related Product Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing furniture and related products.

Business opportunities:

1. Household and Institutional Furniture and Kitchen Cabinet Manufacturing
2. Office Furniture (including Fixtures) Manufacturing
3. Other Furniture-Related Product Manufacturing

Sector: 23

Miscellaneous Manufacturing

Description:

Your enterprise in this sector may be primarily engaged in manufacturing a diverse range of products, such as medical equipment and supplies, jewellery, sporting goods, toys and office supplies.

Business opportunities:

1. Medical Equipment and Supplies Manufacturing
2. Jewellery and Silverware Manufacturing
3. Sporting and Athletic Goods Manufacturing
4. Doll, Toy and Game Manufacturing
5. Office Supplies (except Paper) Manufacturing
6. Sign Manufacturing
7. All Other Miscellaneous Manufacturing

Business Opportunities in the Services-Producing Industry

Sector: 24

Wholesale Trade

Description:

Your enterprise in this sector may be primarily engaged in wholesaling merchandise and providing related logistics, marketing and support services. The wholesaling process is an intermediate step in the distribution of merchandise.

Business opportunities:

1. Farm Product Wholesaler-Distributors
2. Petroleum Product Wholesaler-Distributors
3. Food, Beverage and Tobacco Wholesaler-Distributors
4. Personal and Household Goods Wholesaler-Distributors
5. Motor Vehicle and Parts Wholesaler-Distributors
6. Building Material and Supplies Wholesaler-Distributors
7. Machinery, Equipment and Supplies Wholesaler-Distributors
8. Miscellaneous Wholesaler-Distributors
9. Wholesale Agents and Brokers

Sector: 25

Retail Trade

Description:

Your enterprise in this sector may be primarily engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise; retailers are therefore organized to sell merchandise in small quantities to the general public.

Business opportunities:

1. Motor Vehicle and Parts Dealers
2. Furniture and Home Furnishings Stores
3. Electronics and Appliance Stores
4. Building Material and Garden Equipment and Supplies Dealers
5. Food and Beverage Stores
6. Health and Personal Care Stores
7. Gasoline Stations
8. Clothing and Clothing Accessories Stores
9. Sporting Goods, Hobby, Book and Music Stores
10. General Merchandise Stores
11. Miscellaneous Store Retailers
12. Non-Store Retailers

Sector: 26

Transportation and Warehousing

Description:

Your enterprise in this sector may be primarily engaged in transporting passengers and goods, warehousing and storing goods, and providing services to other businesses. The modes of transportation are road (trucking, minibus and bus passenger), rail, water, air and pipeline.

Business opportunities:

1. Air Transportation
2. Rail Transportation
3. Water Transportation
4. Truck Transportation
5. Passenger Minibus/Bus Transportation
6. Pipeline Transportation
7. Postal Service
8. Couriers and Messengers
9. Warehousing and Storage

Sector: 27

Information and Cultural Industries

Description:

Your enterprise in this sector may be primarily engaged in creating and disseminating information and cultural products, such as written works, musical works or recorded performances, recorded dramatic performances, software and information databases, or providing the means to disseminate them or simply providing access to equipment and expertise for processing information.

Business opportunities:

1. Publishing
2. Motion Picture and Sound Recording
3. Broadcasting
4. Internet Publishing and Broadcasting
5. Telecommunications
6. Internet Service Provider, Web Search Portal, and Data Processing Services
7. Other Information Services

Sector: 28

Finance and Insurance

Description:

Your enterprise in this sector may be primarily engaged in financial transactions. That is, transactions involving the creation, liquidation, or change in ownership of financial assets or in facilitating financial transactions.

Business opportunities:

1. Credit Intermediation and Related Activities
2. Securities, Commodity Contracts, and Other Financial Investment and Related Activities
3. Insurance Carriers and Related Activities
4. Funds and Other Financial Vehicles

Sector: 29

Real Estate and Rental and Leasing

Description:

Your enterprise in this sector may be primarily engaged in renting, leasing or otherwise allowing the use of tangible or intangible assets. Your enterprise may also be engaged in managing real estate for others; selling, renting and/or buying of real estate for others; and appraising real estate.

Business opportunities:

1. Real Estate
2. Rental and Leasing Services
3. Lessors of Non-Financial Intangible Assets

Sector: 30

Educational Services

Description:

Your enterprise in this sector may be primarily engaged in providing instruction and training in a wide variety of subjects. Your enterprise may be privately owned and operated, either for profit or not, and may offer food and accommodation services to students. All enterprises in this sector share the commonality of process, namely, labour inputs of teachers with the requisite subject matter expertise and teaching ability.

Business opportunities:

1. K – 12 schools,
2. Colleges,
3. Universities
4. Training Centres

Sector: 31

Health Care and Social Assistance

Description:

Your enterprise in this sector may be primarily engaged in providing health care by diagnosis and treatment, providing residential care for medical and social reasons, and providing social assistance, such as counseling, welfare, child protection, community housing and food services, vocational rehabilitation and child care, to those requiring such assistance.

Business opportunities:

1. Ambulatory Health Care Services
2. Hospitals
3. Nursing and Residential Care Facilities
4. Social Assistance

Sector: 32

Arts, Entertainment and Recreation

Description:

Your enterprise in this sector may be primarily engaged in operating facilities or providing services to meet the cultural, entertainment and recreational interests of your patrons.

Your enterprise may

1. produce, promote or participate in live performances, events or exhibits intended for public viewing;
2. provide the artistic, creative and technical skills necessary for the production of artistic products and live performances;
3. preserve and exhibit objects and sites of historical, cultural or educational interest;
4. operate facilities or provide services that enable patrons to participate in sports or recreational activities or pursue amusement, hobbies and leisure-time interests.

Business opportunities:

1. Performing Arts, Spectator Sports and Related Industries
2. Heritage Institutions
3. Amusement, Gambling and Recreation Industries

Sector: 33

Accommodation and Food Services

Description:

Your enterprise in this sector may be primarily engaged in providing short-term lodging and complementary services to travelers, vacationers and others, in facilities such as hotels, motor hotels, resorts, motels, casino hotels, bed and breakfast accommodation, housekeeping cottages and cabins, recreational vehicle parks and campgrounds, fishing camps, and various types of recreational and adventure camps. Your enterprise may also be engaged in preparing meals, snacks and beverages, to customer order, for immediate consumption on and off the premises.

Business opportunities:

1. Accommodation Services
2. Food Services and Drinking Places

Sector: 34

Other Services Sector

Description:

Your enterprise in this sector may be primarily engaged in

- Repairing, or performing general or routine maintenance, on motor vehicles, machinery, equipment and other products to ensure that they work efficiently;
- Providing personal care services, funeral services, laundry services and other services to individuals, such as pet care services and photo finishing services;
- Organizing and promoting religious activities;
- Supporting various causes through grant-making, advocating (promoting) various social and political causes, and promoting and defending the interests of their members.
- Providing professional, scientific, technical, management and administrative support services.

Business opportunities:

1. Repair and Maintenance
2. Personal and Laundry Services
3. Religious, Grant-Making, Civic, and Professional and Similar Organizations
4. Private Households
5. Professional, Scientific and Technical Services
6. Management of Companies and Enterprises
7. Administrative and Support Services
8. Waste Management and Remediation Services

Research:

1. North American Industry Classification System
<http://www.census.gov/eos/www/naics/>. Accessed March 12, 2009.
2. North American Industry Classification System (NAICS) 2007 – Canada
<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>. Accessed March 12, 2009.
3. Standard Industrial Classification - Establishments (SIC-E) 1980
http://www.statcan.gc.ca/subjects-sujets/standard-norme/sic-cti/sice-ctie80_menu-eng.htm. Accessed March 12, 2009.

About the author Dr. Chrispin Ntungu



Dr. Chrispin Ntungu is Supervisor of Strategic Support Services for the City of Winnipeg Assessment and Taxation Department. He has a doctorate degree in Agricultural Economics and a Master of Science degree in Agribusiness Management from the University of Manitoba. He earned his Bachelor of Agricultural Sciences degree from the University of Zambia. He is a senior member of the American Society for Quality (ASQ), and a Certified Quality Process Analyst. In addition, he is a Session Lecturer in Business Statistics at the University of Manitoba Continuing Education Department, Director of a Winnipeg based firm 5S Property Services, Inc., and Director of Lusaka based CilTax Consultants Limited. Dr. Chrispin

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Profile of My Small Business Idea

<i>Entrepreneur's Name:</i>	
<i>Proposed Business Name:</i>	
<i>Sector:</i>	
<i>Business Opportunity:</i>	
<i>Product / Service Description:</i>	
<i>Where will you find your customers?</i>	
<i>Who do you expect to be your customers?</i>	
<i>How much capital do you think you need to start this business?</i>	
<i>List your possible sources of capital:</i>	
<i>What kind of help do you think you need to start this business?</i>	
<i>Who do you think can help you to start this business?</i>	
<i>Share the idea with those you think can help you to start your business.</i>	

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