



# COMPANY PROFILE



[www.wemasmw.com](http://www.wemasmw.com)

>>>> My WEMAS, My Wellness

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## OUR STORY

From the beginning, **WEMAS** set out to be a different kind of company. One that not only celebrated its rich tradition of **INNOVATION**, but also brought a feeling of family connection.

**Our mission** is to deliver innovative medical insurance services in Malawi, continuously creating value for stakeholders while empowering our employees to make a meaningful impact.

**Our Journey** started on 1<sup>st</sup> April 2020 with operations simultaneously starting both at our Head Office in Lilongwe and at our Branch Office in Blantyre.

The Company is owned by Wella Holdings Ltd, a family holding company owned by three brothers who have been partners in business since the year 2017.

We've been around long enough to have developed a solid understanding of the private healthcare industry in Malawi. So our team of experts is always looking at innovative ways to ensure our members get affordable, quality healthcare, whether it's keeping our fingers on the pulse of technology, managing your care so lifestyle diseases are identified before they become chronic, or negotiating better rates at hospitals for you.

If you are one of our **5,000 members**, then you will know we are always on your side – negotiating for better rates

and sourcing reputable service providers to help keep you healthy and limit rising healthcare costs.

We don't believe in one-size-fits-all, so our wide range of healthcare plans ensure that your Company or Organisation will find a snug fit for your employees particular needs. We also believe there is beauty in simplicity and have made our plans easy-to-understand and use while helping to stretch your benefits as far as possible.



**WEMAS** is the fastest growing medical insurer in Malawi with a vision to set a standard for excellence in the medical insurance industry.



## OUR VALUES



### Innovation

We believe innovation is the cornerstone of our success. By actively listening to our customers, we integrate their feedback into the development of our products and services, ensuring we meet their evolving needs.



### Integrity

Integrity is at the heart of everything we do. We are committed to always doing the right thing. Our staff are trained to serve with unwavering trust, fostering an open and honest environment.



### Humility

We place immense value on the people we serve. We see ourselves as called to address and satisfy the diverse healthcare needs of our customers with humility and respect.



### Dedication

We are dedicated to excellence. We work tirelessly, going above and beyond to ensure our customers are not just satisfied but thrilled with our services.



## OUR TEAM – THE DIRECTORS

Our Board was constituted to set up corporate governance structures that will support a high level of customer service. The Board is composed of professionals in various disciplines bringing in the expertise that we require in a strong Board. The following are the short briefs of our Directors:



### **Dr Anderson Gondwe– Board Chairman**

Dr. Anderson Gondwe is an accomplished economist and he holds a Bachelor's Degree in Social Sciences (Economics) and MA in Economics from the University of Malawi and a PhD from Stellenbosch University. He is currently a Research Fellow at Mwapata Institute and previously served as Investment Banking Manager at CDH Investment Bank.



### **Mrs Gladys Mafuta Mwale– Director**

Mrs. Gladys Mafuta Mwale is a Chartered Accountant and a Fellow of ACCA and has 13+ years in senior finance roles in the Private Sector, NGOs and Government. She holds a Bachelor's in Accountancy Degree from the University of Malawi and is pursuing an MBA. Currently, she is the Country Finance Manager for Nascent Solutions Inc.



### **Juliano Kanyongolo– Director**

Juliano Kanyongolo is a lawyer with a Bachelor of Laws (Honours) from the University of Malawi and has served in private sector legal roles since 2012. He was Head of Legal and Company Secretary at Charter Insurance, then at FINCA, and is currently Head of Legal and Company Secretary at FDH Financial Holdings Ltd.



### **Alick Wella– Director**

Alick Wella is an economist with over 10 years experience at the Ministry of Finance. He holds a Bachelor's Degree in Social Sciences (Economics) and MA in Economics from the University of Malawi and a Master's in Public Administration from Columbia University.



### **Dr Leah Senzani– Director**

Dr. Leah Senzani is a medical doctor with over 15 years of experience in private healthcare. She holds an MBBS from the University of Malawi and is pursuing a Master's in Family Medicine at Kamuzu University of Health Sciences. She currently practices at Nkhoma Mission Hospital in Lilongwe.



### **Ms Thokozile Kuwali– Director**

Ms. Thokozile Kuwali is the Group Head of Audit at Nico Holdings Ltd. She has extensive expertise in internal auditing across financial and non-financial sectors. She holds a Bachelors Degree in Accountancy (University of Malawi) and a Masters Degree in Banking & Finance (MOI University, Kenya), with certifications including CIA, CFSA, CRMA and FCCA. Renowned for her analytical and leadership skills, she excels in oversight, advisory, and assurance services.





## OUR TEAM – MANAGEMENT

Our Management Team is a very young and dynamic team eager to make the Company a success. The Management is composed of young and innovative professionals who are likely to see the organization realize its vision in 2030. The following are the short briefs of our Managers:



### **MacDonald Wella– Chief Executive Officer**

MacDonald Wella has over 20 years of senior management experience in health insurance. He holds a Bachelors Degree in Business Administration (University of Malawi) and is a Chartered Insurer with an Advanced Diploma from the Chartered Insurance Institute (UK). He previously led the University of Malawi Medical Scheme as CEO and served as Managing Director at Horizon Health.



### **Mr Gift Nyahundi– Chief Operations Officer**

Mr. Gift Nyahundi has over 15 years of experience in medical insurance operations. He previously served as COO of Tres Groupe International, an insuretech firm in Zimbabwe, and held a 12-year tenure as Operations Manager at Fidelity Life Medical Aid Society. He was later seconded as General Manager to establish New Sudan Medical Aid Society (NESMAS) in South Sudan. Mr. Nyahundi joined WELLA Medical Aid Society Ltd in October 2023, committed to operational excellence and growth. He holds an MBA from MANCOSA, a B.Com degree in Insurance and Risk Management from Midlands State University (Zimbabwe), and Diploma in Insurance (Insurance Institute of Zimbabwe).



### **Mr Asunga Kawere– Finance and Administration Manager**

Mr Asunga Kawere is an accomplished Accountant with over 10 years' experience in finance positions in the Private Sector. He holds a Bachelor's Degree in Accounting and Auditing from the Malawi College of Accountancy. He is currently studying ACCA completion stage.



### **Ms. Lindani E. Shaba– Membership Manager**

Ms. Lindani E. Shaba has experience in both life and health insurance and she brings valuable expertise to her role. She holds a Diploma in Insurance from the Chartered Insurance Institute (UK) currently studying for her advanced Diploma in Insurance. Previously, she held supervisory positions at Nico Life Insurance and Nico Pension Services. At WEMAS, she focuses on managing membership data to ensure operational efficiency and excellent service.



### **Mr. Lawrence Jelenje– Branch Manager – Blantyre**

Mr. Laurence Jelenje has over 10 years of experience in sales, marketing and stakeholder relations and is responsible for managing day-to-day branch activities. He holds a Bachelors Degree in Marketing and Public Relations (Malawi College of Accountancy) and a Postgraduate Diploma in Marketing (CIM, UK). He is currently pursuing Chartered Marketer status with CIM. His role focuses on driving the company's commercial objectives



### **Dr. Kuleza John Lembi– Medical Operations Manager**

Dr. Kuleza John Lembi is an accomplished medical doctor who holds an MBBS degree from University of Malawi (College of Medicine). He is currently working towards a Master of Business Administration (MBA). He has worked with Mzuzu Central Hospital and MASM–Medi Clinics before joining WEMAS. His role is to ensure that members receive excellent care from healthcare service providers.



## OUR CORPORATE PRODUCT



### CORPORATE MEDICAL SCHEME

The Corporate Medical Scheme is designed to give quality healthcare to Companies. At **WEMAS**, we subscribe to the understanding that the healthcare needs of our Corporate Customers are very crucial to their success in their business. That's why we came up with a separate Medical Scheme for our business customers. This Medical Scheme has three levels of cover, Mtende Cover, Moyo Cover and Thanziplus Cover. This gives companies the flexibility to choose a cover depending on the seniority of their members of staff.



### LET YOUR STAFF ENJOY OUR CREATIVITY

Your members of staff will surely be excited by our innovative products. They will benefit from our wellness Programme which helps them prevent sickness as far as possible. This is because our goal as a Company is to keep your members of staff as healthy as possible. Going to the hospital is the last option on our scheme.



### WEMAS CASHBACK

In addition staff will have an option of cashing out up to **25%** of their annual premium as a reward for good health if they use less than **25%** of their Annual Premium for medical treatment.

#	MTENDE COVER	MOYO COVER	THANZIPLUS
1 Principal Member	MK48,120	MK27,000	MK8,000
2 Adult Dependent	MK44,160	MK24,360.00	MK7,500
3 Child Dependent	MK37,560	MK20,400.00	MK7,000
<b>ANNUAL LIMITS</b>	MK50 million	MK20 million	MK5.5 million



## OUR CUSTOMERS

Our Company is currently serving **over 5,000 individual members** throughout the **country**. The customers comprise of both Corporates and individuals. **We have over 25 Corporate Customers** who are already enjoying our unmatched product offering. Listed below are some of our Corporate Customers for your reference:

**Organisation :** Kamuzu Academy  
**Contact Person:** Fyson Kanjira  
**Position:** Bursar  
**Contacts:** 0999 964 010

**Organisation :** Development Aid from  
People to people (DAPP)  
**Contact Person:** Letson Namaona  
**Position:** Accountant  
**Contacts:** 0999 469 635

**Organisation :** Malawi College of  
Health Sciences  
**Contact Person:** Felix Chikwakwa  
**Position:** Registrar  
**Contacts:** 0999 950 324

**Organisation :** Capital City Baptist  
Church  
**Contact Person:** Jon Kusamale  
**Position:** Executive Administrator  
**Contacts:** 0888 265 007

**Organisation :** Blantyre Archdiocese  
Education Board  
**Contact Person:** Mark Jailos  
**Position:** Accountant  
**Contacts:** 0999 581 214

**Organisation :** Zuwa Energy Ltd  
**Contact Person:** Chipiliro Baluwa  
**Position:** HR Officer  
**Contacts:** 0991 282 685

**Organisation :** Fincoop Sacco Ltd  
**Contact Person:** Mcmillan Nankhonya  
**Position:** General Manager  
**Contacts:** 0887 085 815

**Organisation :** Ruths Shawl  
**Contact Person:** Ms Mafunase  
Mzumacharo  
**Position:** Executive Administrator  
**Contacts:** 0993 473 774

**Organisation :** Acades  
**Contact Person:** Emmanuel Ali  
**Position:** HR Manager  
**Contacts:** 0995 684 443

**Organisation :** St Thomas Anglican Church  
**Contact Person:** Chisomo Kanyuka  
**Position:** Admin. Officer  
**Contacts:** 0888 191 050

**Organisation :** Grand Palace Hotel (Mzuzu)  
**Contact Person:** Patrick Tawakali  
**Position:** HR Manager  
**Contacts:** 0881 086 445

**Organisation :** Coin Security Services  
**Contact Person:** Liddy Gondwe  
**Position:** HR Officer  
**Contacts:** 0995 378 183

**Organisation :** Good Vision Glasses  
**Contact Person:** Stanford Mhone  
**Position:** Fin & Admin. Manager  
**Contacts:** 0881 163 869

**Organisation :** CSAT  
**Contact Person:** Rodrick Masinda  
**Position:** Fin & Admin. Manager  
**Contacts:** 0999 127 223

**Organisation :** Computer Automation  
**Contact Person:** Matthias Mbuzi  
**Position:** Technical Director  
**Contacts:** 0999 963 656





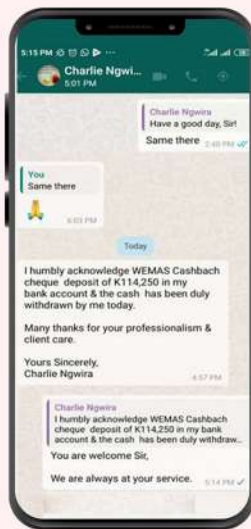
## WHY CHOOSE WEMAS?

1

### WEMAS Cashback

One of the major differences between **WEMAS** and other medical insurers is the Wemas Cashback. It's only at **WEMAS** where members can get up to **25%** of their Annual Premiums as a Cashback. This benefit is automatically available to members who use less than **25%** of their Annual Premiums.

#### WEMAS Cashback Testimonies



2

### No Shortfalls

Our members enjoy a medical scheme which pays 100% of their medical costs. You will not be called upon to pay at the point of treatment except in very rare moments where you have taken medical services which are excluded from cover.

3

### Generous Funeral Cover

We provide a very generous complimentary package of funeral cover. In fact our funeral provision is much better than most medical insurance providers on the market. Our funeral cover ranges from MK500,000 to MK1 million depending on the level of cover that you choose.



## VISIT OUR OFFICES COUNTRYWIDE

📍 **HEAD OFFICE**  
**WEMAS LILONGWE OFFICE**  
EBC Building  
Opposite Area 3 Total Filling Station  
1st Floor, South Wing  
P O Box 2343  
LILONGWE

📍 **BRANCH OFFICE**  
**WEMAS BLANTYRE OFFICE**  
Delamere House  
Along Victoria Avenue,  
Opposite Immigration HQs  
2nd Floor, Room # 1  
P O Box 2343  
LILONGWE

### CONTACT US!

Visit our **website** or your **nearest branch**. Or you can simply **call** our Sales Team using the numbers below:

🌐 [www.wemasmw.com](http://www.wemasmw.com)  
☎ 0999 500 997



**Wella Medical Aid Society**