

# Building Beyond the Classroom



Anita Mulemba

## Anita Mulemba’s Journey to Business Growth and Financial Independence

The school grew rapidly, giving Anita the satisfaction of contributing financially to her household, travelling, and enjoying personal freedoms.

Yet beneath the surface, critical foundations were missing: there were no structured systems, marketing was minimal, financial records were inconsistent, and there was little room for strategic planning.

### The turning point: entering the WCW Programme

Everything shifted when Anita joined the Women Creating Wealth (WCW) programme.

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**“My mother always said she only went up to high school level, repeating her high school exams a couple of times before abandoning it. She wanted us to achieve what she failed to achieve.”**

Anita Mulemba’s path into entrepreneurship was shaped long before she opened the doors of Cosy Toes School in Lilongwe, Malawi. She grew up watching her mother - a woman who never attended tertiary education - rise to become a successful businesswoman, co-owning a thriving lodge with Anita’s father.

Her mother’s quiet but unwavering belief in the power of education left an indelible mark. She pushed Anita and her siblings to admire successful women and to view education as a gateway to independence and choice. That drive would later fuel Anita’s own determination to create something lasting.

### From corporate life to the classroom

Armed with a background in accounting, Anita worked in the corporate sector for six years before stepping away to spend four years as a stay-at-home mother. But the pull towards building something of her own grew stronger.

In 2015, she opened **Cosy Toes School**. In those early years, she was everywhere - managing operations, teaching classes, handling finances - assuming her degree was enough to run a business.



A moment of impact in action. The Graça Machel Trust and Mastercard Foundation team visited Cosy Toes School, founded by Anita Mulemba, to witness first-hand how the Women Creating Wealth programme is transforming businesses, lives, and communities.

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With guidance from two business coaches, Anita began to implement change - hiring a consultant to manage the school’s social media pages, introducing job descriptions and workplace policies, and meeting twice a month to track progress and set new goals.

One of her most transformative moves was putting herself on a salary instead of drawing irregularly from the business.

“Before the programme, I would just take money from the business when I needed it. Now, I am on a structured salary, which has made financial planning much easier.”

**Overcoming fear and embracing growth**

WCW didn't just sharpen Anita's operational skills; it gave her the confidence to dream bigger. Inspired by other women's successes in the WCW programme, she applied for a \$60,000 loan to purchase the property where her school operates.

She had already paid a \$50,000 deposit but faced challenges after the 2024 devaluation of Malawi's currency.

“The programme gave me the courage to apply for a huge business loan. Before, I was afraid of taking on debt, but I have now learned that the key is to identify affordable sources of finance.”

The programme's lessons on financing options and grant opportunities have proven invaluable as she moves forward with her plans.

**Uplifting employees and embracing diversification**

Anita is committed to making her school a place where staff feel valued. She is implementing a rewards programme to motivate her team, recognising that employee satisfaction is key to long-term success.

She has also embraced one of WCW's core teachings - diversification.

“One of the biggest lessons I learned was to diversify and not put all my eggs in one basket. That's why I started my chicken business — it's another source of income that helps stabilise my finances.”

Her chicken business sells both live and dressed chickens, sourcing mature birds and using existing household labour for processing and packaging.

***“I now see myself as a businesswoman, not just someone running a school.”***



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**A transformed entrepreneur**

While her growth is still at a local level, Anita's transformation is unmistakable.

She has evolved from an entrepreneur weighed down by inefficiencies into a confident, strategic businesswoman with a clear vision for the future.

“I now see myself as a businesswoman, not just someone running a school. WCW has changed my mindset and given me the tools to build a sustainable business.”

Through training, mentorship, and strategic planning, Anita has not only strengthened her school but also redefined her role in it - stepping into the future with purpose and confidence.

 [Anita Mulemba](#)

 [Anita \(Malamulo\) Mulemba](#)

 [Cosy Toes](#)