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**IYBA
WE4A**
Investing in Young
Businesses in Africa
Women Entrepreneurship for Africa

ONLINE TAX REGISTRATION WITH MALAWI

REVENUE AUTHORITY A Step-by-Step Guide for Women Entrepreneurs



About This Guide

This factsheet provides practical guidance for women-led MSMEs under the IYBA WE4A Programme on tax registration with the Malawi Revenue Authority (MRA). It outlines the importance of tax registration, the requirements for obtaining a Taxpayer Identification Number (TPIN), and the key steps involved in the registration process. The guide is designed to help entrepreneurs understand their tax obligations, access the benefits of formalisation, and operate their businesses in compliance with Malawi's tax regulations

Implemented by

giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



ONLINE TAX REGISTRATION WITH MALAWI REVENUE AUTHORITY (MRA)

Registering with the Malawi Revenue Authority (MRA) offers several important benefits for entrepreneurs and MSMEs in Malawi beyond simply complying with tax regulations. For many businesses, registration is a critical step towards formalisation, growth, and access to opportunities.

KEY BENEFITS OF REGISTERING WITH MRA

01. LEGITIMISES THE BUSINESS:

MRA registration gives a business formal recognition as a compliant and credible enterprise. This increases trust among customers, suppliers, investors, banks, and development partners.

04. SUPPORTS BUSINESS GROWTH AND FORMALISATION:

- Maintain proper financial records,
- Separate business and personal finances,
- Improve bookkeeping,
- And strengthen business management practices.

05. FACILITATES IMPORT AND EXPORT ACTIVITIES:

Entrepreneurs involved in trade benefit from smoother customs and import/export procedures when properly registered with MRA.

02. ACCESS TO BUSINESS OPPORTUNITIES:

Many opportunities require proof of tax registration, including:

- Government tenders,
- Contracts with large companies,
- Donor-funded projects,
- And partnerships with formal institutions.

06. AVOIDS PENALTIES AND LEGAL CHALLENGES:

- Penalties,
- Fines,
- Or disruptions to business operations.

Registration helps businesses operate within the law and avoid unnecessary risks.

03. ACCESS TO FINANCE:

Banks, microfinance institutions, and investors often require:

- A Taxpayer Identification Number (TPIN),
- Tax clearance certificates,
- And financial records linked to tax compliance.

07. CONTRIBUTES TO NATIONAL DEVELOPMENT:

Taxes collected by MRA support public services such as:

- Roads,
 - Healthcare,
 - Education,
 - And infrastructure.
- Formalisation also helps strengthen the broader economy and business



QUICK CHECKLIST FOR WOMEN ENTREPRENEURS

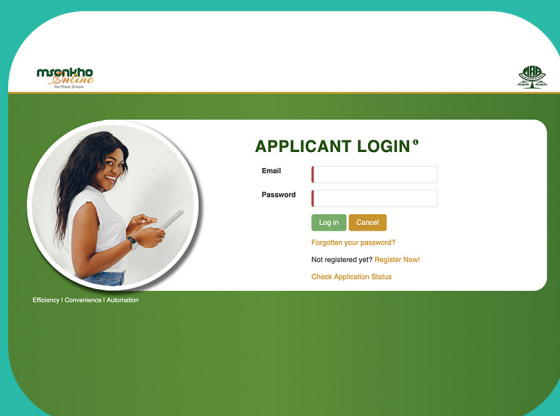
- ✓ Choose business structure
- ✓ Registered business
- ✓ Got TPIN
- ✓ Opened Bank Account
- ✓ Applied for Licenses
- ✓ Keep simple records

KEY STEPS IN ONLINE TAX REGISTRATION



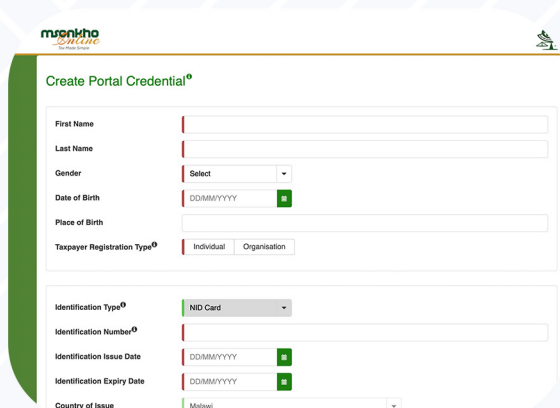
01. ACCESS THE MALAWI REVENUE AUTHORITY (MRA) PORTAL

- Open your web browser and go to the MRA official website: <https://www.mra.mw>
- Navigate to the "TPIN Registration" section, look for "Register for TPIN."
- Create an Online Account, click
- Fill your personal information: Full name; National ID number, Email address, Phone No,
- Set a password and verify your account via the email sent by MRA.



02. START TPIN APPLICATION

- Log in to your MRA account.
- Click "Apply for TPIN".
- Enter your business details exactly as on your Business Registration Certificate:
 - Business name.
 - Business registration number
 - Business address
- Fill in other details requested (type of business, industry, etc.)



03. UPLOAD REQUIRED DOCUMENTS AND SUBMIT

- National ID, Upload them through the portal
- Submit and you will receive a confirmation email with your TPIN application reference.
- Your TPIN is usually issued immediately or within a few days, depending on verification

COMMON CONCERN AMONG MSMES

Many entrepreneurs fear that tax registration automatically leads to high taxes. However:

- Not all small businesses pay large amounts of tax,
- Some may qualify for exemptions or simplified tax regimes,
- And registration itself often opens more opportunities than it closes.

Other Online Services:

Once you register for your TPIN, you may enjoy other online services, for more detail visit bit.ly/MRATaxOnline and or bit.ly/MRAe-guides



ACKNOWLEDGEMENT:

This guide was prepared by GOPA AFC under the IYBA WE4A Programme and adapted from training materials developed by UMODZI Consulting for the delivery of tailored Business Development Services (BDS) to women led MSMEs in Malawi. We acknowledge and appreciate UMODZI Consulting's contribution to the development of the original content on which this guide is based.

DISCLAIMER

The information contained in this factsheet is provided for general guidance and informational purposes only. Registration requirements, procedures, and tax regulations may be amended, updated, or revised by the Malawi Revenue Authority (MRA) from time to time. Entrepreneurs are therefore encouraged to verify all information directly with the Malawi Revenue Authority, which remains the authoritative source on tax-related matters.

While every effort has been made to ensure the accuracy of the information presented, neither the authors nor the publishers accept responsibility for any errors, omissions, or decisions made based on this information. This factsheet does not constitute legal, tax, or professional advice and should not be relied upon as such.

Furthermore, the contents of this factsheet are not intended to serve as evidence in any legal proceedings and should not be considered legally binding or admissible in the resolution of disputes. Where specific guidance is required, entrepreneurs are advised to consult the Malawi Revenue Authority or a qualified tax professional.

CONTACT

Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ)
GmbH

Investing in Young Businesses in Africa —
Women Entrepreneurship
for Africa (IYBA WE4A),
Implemented through the Employment
Promotion for Women for the Green
Transformation in Africa (WE4D)

Caroline Trimborn
Caroline.Trimborn@gopa.eu

Published by GOPA AFC
GmbH |
GOPA AFC is responsible for
this content | Lilongwe,
Malawi | 2026 Photos: © GIZ