



COMPANY PROFILE



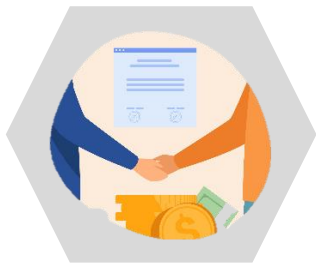
THE COMPANY

Insaka cash services is a registered money lending Company providing short to medium term financing to Individuals, Small and Medium sized Enterprises (SME) in Zambia. The Company commenced operations in 2023. The Insaka cash services team is young, vibrant and innovative and have significant experience in the financial services industry. Insaka cash services was founded based on the need to fill a gap in the way financial services are offered to individuals and Small and Medium Enterprises.



The Insaka cash services team is continuously looking for innovative and efficient means of clients accessing short term financing. We realize that not every business or personal loan application will fit in the "straight and narrow" traditional loan appraisal checklist and we therefore look at different ways of serving our clients with the information they have readily available for a credit appraisal.

WHAT WE BELIEVE



Making access to short term financing easy for both individuals and SME's



Short turnaround time, minimal documentation, precise credit appraisal and efficient service



Innovative and efficient channels for clients to access financing



Great customer service and experience

OUR VISION



- "Breaking barriers to finance among low income market trader women and youths in Zambia".

OUR VALUES



- Preferred financial Institution by Individual and SME customers in our chosen markets through offering innovative products and services
- Preferred employer by attracting, developing and retaining good quality employees
- Increase value in our society by lending responsibly and supporting the society in which we operate in

PRODUCTS AND SERVICES

The Company supports SME's and Individuals by providing financing needs through short term loans. Our loans are designed to provide financial support in the following categories:



PERSONAL LOANS

We provide different loan products to individuals in our society.



BUSINESS LOANS

We provide different loan products to market traders.

OUR CLIENTS

Over the years we have serviced several clients from different sectors of the economy. Our clients provide goods and services to Non-Government Organizations, large Corporates, the Mines, Government, the Banking Sector, Telecoms Industry and Oil marketing Companies among others.

Our clients emanate from different sectors which include:



LOAN FEATURES



Loan tenures ranging from 1 to 3 months.

Loan amounts from K500 to K20,000.



Tailor made products to meet the needs of our clients

BUSINESS LOAN TYPES

LOW INCOME TRADERS LOANS

This facility is a security backed loan that is open to all Small and Medium Enterprises that are duly incorporated and registered with PACRA and have evidence of servicing reputable Companies.



Women market trader loans

Women market traders can obtain short term credit of 30 to 90 days to enable them to expand their businesses



Gardening loans

These loans are offered to those involved in market gardening to enable them expand their production.



TERM LOANS

Salary backed loans. Clients with contracts and Payslips from reputable corporate organizations may qualify for a short-term loan ranging from 1 to 3.

LOAN APPLICATION PROCESS



1
client approaches Insaka cash services for funding

2
Insaka cash services confirms order with corporate KYC documentation reviewed

3
Credit appraisal conducted

4
Management credit committee approves facility

5
Loan is disbursed



REQUIREMENTS

- NRC
- PASSPORT PHOTO
- TRADING PLACE
- TRADING PERMIT.

LOAN AMOUNT

- From K500 to K20,000

BUSINESS LOAN TYPES CONTINUED...

CORPORATE MOU BASED SME FINANCING

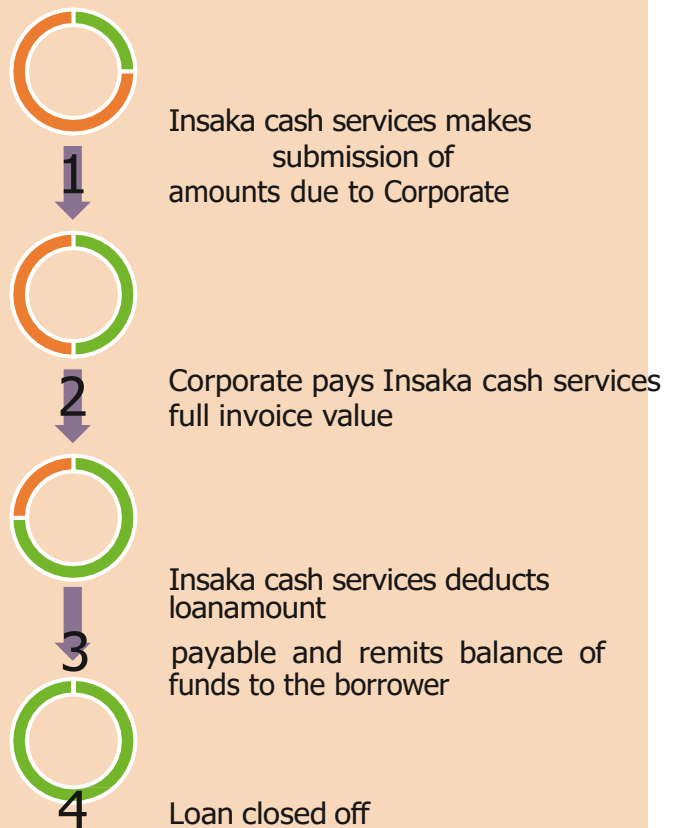
These products are available to SMEs who provide services/goods to established Corporates who have signed a Memorandum of Understanding with Insaka cash services to facilitate payment of Insaka cash services loan repayments directly from the off-taker.

APPLICATION AND LOAN PROCESS



SMEs may obtain advance payments on their Supply/Service Invoices that they have already delivered on/fulfilled, invoiced and are pending payment. This facility is only open to SME's servicing Corporates that have signed an MOU.

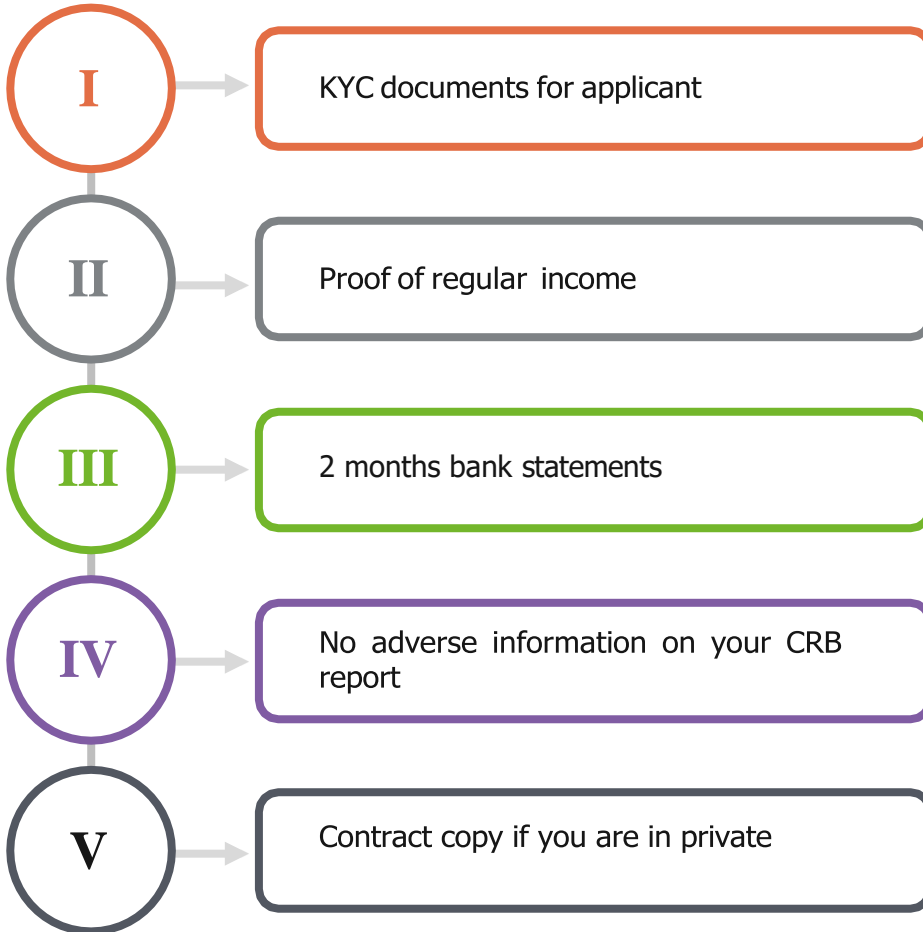
REPAYMENT UNTIL MATURITY



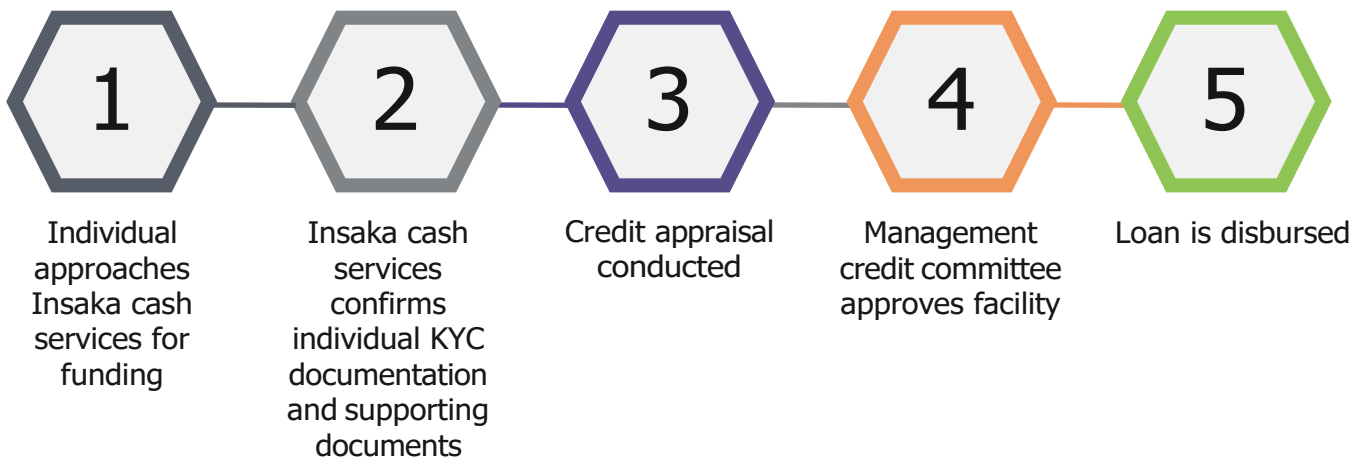
PERSONAL LOAN TYPES

NON –PAYROLL LOANS

We provide short term loans to individuals who are in employment or have proof of regular income. These type of facilities can be issued to individuals requiring funding to meet emergency needs which may include school fees, medical bills, acquiring assets, building or expanding your home and many other unforeseen expenses.



LOAN APPLICATION PROCESS



PERSONAL LOAN TYPES CONTINUED...

PERSONAL CREDIT – CORPORATE PAYROLL

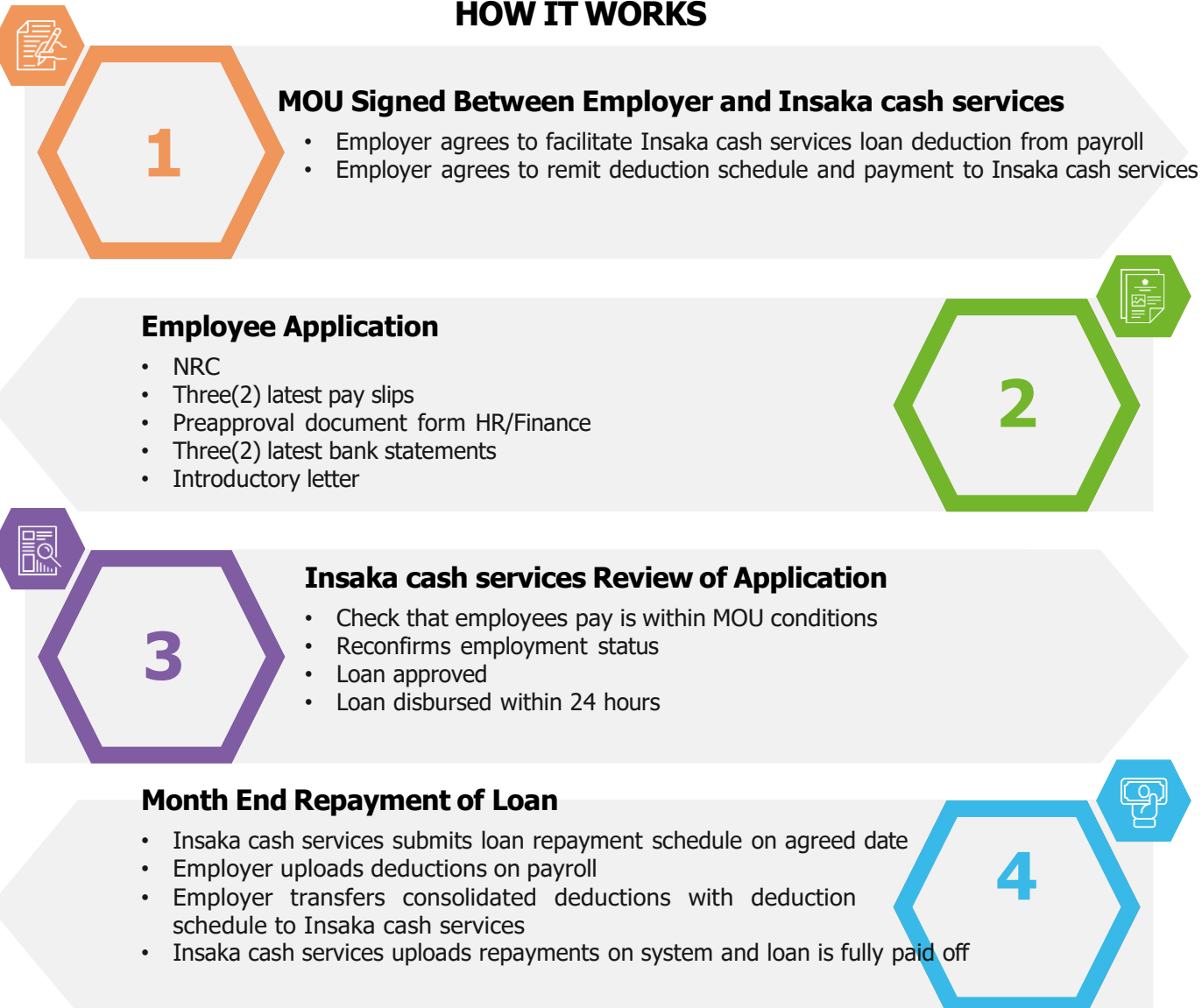
Insaka cash services provides short term credit facilities to employees of Companies that enter into a Memorandum of Understanding (MOU) for payroll deduct loans with Insaka cash services. We offer superior service with a short turnaround time. The process is simple, and funds are disbursed within 24hours of a complete application being received. The funds are collected via monthly payroll deductions from the employer Company.

KEY FEATURES OF OUR LOANS

- Short term in nature, meant to finance short term needs that Banks typically do not finance.
- Loan repayment period is from 1 month to 36 months
- Top ups available after 3 months of performance on initial loan
- No collateral required
- Early Loan repayment allowed
- Loan size depends on Employee's salary and tenure of loan

Our standard affordability criteria is that the employee should remain with at least 40% of Gross pay as take-home pay after all statutory, employer and third-party deductions.

HOW IT WORKS



LOAN TYPES CONTINUED...

INSTANT SALARY ADVANCES

Insaka cash services provides short term credit facilities to individuals in formal employment. We offer superior services with a short turnaround time. The procedure is simple and straightforward in addition funds are disbursed within the short turnaround time of 30 minutes or less upon successful completion of application forms.

HOW DO I QUALIFY?

To apply for an instant salary advance fill in a loan application form and bring the following:



Two latest pay slips (stamped by employer)



Two latest bank statements (stamped by bank)



Introductory letter from the employer



Copy of NRC/Valid passport/valid driver's license



Two passport size photos

The funds are collected at the end of the month through Direct Debit and Credit Clearing (DDACC) payment system.



WHY CHOOSE US

ADVANTAGES TO EMPLOYER



Reduce administrative burden of administering salary advances and loans



Frees up working capital for the employer



A well monitored and coordinated management of the scheme in liaison with the employer

ADVANTAGES TO EMPLOYEE



Access to quick and easy financing



Finance for education, personal development and other short-term funding needs.



Short turn around time between 30min to 24hours.



Existing Loan Refinance (Replace existing facilities with new loans from our organization)



Interest rates are fixed over the tenor of the loan thereby providing peace of mind

ABOUT THE FOUNDER



Nicholas Mukonde
CHIEF EXECUTIVE OFFICER

Nicholas Mukonde is a seasoned finance professional with vast industry experience spanning 5 years in Financial Services covering SME lending, He as worked for **ENTREPRENEURS FINANCAL CENTRE (EFC)** as relationship manager and **ZANACO** bank as a merchant services specialist, Nicholas has a Bachelor Degree in Demography from university of Zambia and a certificate in sale and finance from Frankfort school of Finance and Management from Germany.



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