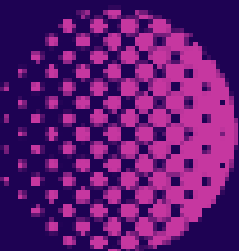


COMPANY PROFILE



LendingScape Limited

Your Partner to new heights

A young Black woman with a large afro hairstyle, wearing glasses and a red sweater, is smiling broadly while talking on a smartphone. She is sitting on a couch with white pillows. In the foreground, there are white daisies. The background shows a blurred indoor setting with a tree and a window.

Impact-based
financial
services,
because
communities
matter.



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ABOUT THE COMPANY

LendingScape Limited is a registered company with PACRA under the Companies Act No.10 of 2017 of the Laws of Zambia. It is a financial services company with its core business focusing on offering impact financing to the community. It also offers financing-related support including Financial Advisory, Treasury and Investments, Accounting and Taxation Services.

Our capabilities are enshrined in our highly experienced staff with a pool of diverse skills. These come from well-exposed institutions with many years of combined experience in respective industries, mostly in the Financial Services sector particularly in Microfinance, Banking and Insurance.

ADDRESS

Plot No. 9630 | Central Street |
Chudleigh | Lusaka | Zambia

PHONE

+260 963 896 031

WEBSITE

www.lendingscape.co.zm

FINANCIAL YEAR-END

31st December

EMPLOYEES

2 - 10 Staff

LICENSE

Money Lenders Certificate |
Ministry of Finance

ABOUT THE COMPANY

OUR STORY

We started LendingScape on the premise of our conviction to extend quantifiable financial inclusion and literacy to the Zambia community. The common lender on the market speaks of financial inclusion and literacy without devising practical strategies of ensuring its realisation among the marginalised in our community. We, at LendingScape, have carefully designed products to reflect our commitment to this cause by:

- Offering the best risk based priced personal loans for the informal business sector
- Supporting qualifying Enterprises with cashflow through provision of low interest salary advances to their employees
- Offering secure, and fit for purpose, village banking proposition to both the formal and informal sector.
- Offering affordable business support services through our various partnerships. These include accounting & taxation, treasury and investments, etc. We believe that addressing these key components enables business continuity and improves credit profiling of businesses in the community.

CORPORATE STATEMENT

OUR VISION

To be Zambia's market leader in online and digital impact-based financing by the year 2025.

OUR CORE VALUES
Integrity | Trust & Excellence | Innovation | Customer Centricity | Social & Environmental responsibility

OUR MISSION

We endeavor to dominate the provision of impact financial services to Zambian communities, in a profitable and sustainable manner by riding on technology.

OUR TAGLINE

Your Partner to new heights

We strive to provide innovative, customer-centric products and services to our clients in an efficient way at an affordable cost.

Fostering Financial inclusion through Social and environmental sustainability in granting of financial services.

Loan Products

- Personal loans
- Village Banking loans
- Salary Advance Loans

Other Products and Services

- Financial Inclusion Partnerships
- Financial Advisory
- Treasury and Investment Advisory



Personal Loans

- o No monthly compulsory savings.
- o Collateral backed loans.
- o All loans require monthly payments, grace period on repayments is available.
- o Loan tenor varied between 1 to 4 months.

Village Banking

- o Monthly compulsory savings (clients to save 25% of their requested loan amount before disbursement, for use as cash collateral)
- o Clients are required to form groups of a minimum of 10 members, but not more than 20.
- o Each member is required to have a guarantor within the group.
- o All loans require monthly payments, no grace period on repayments.
- o Loan tenor varied between 1 to 3 months.

Salary Advance Loans

- o No monthly compulsory savings.
- o Partnership with Companies through Memorandum of Understanding (MOUs).
- o Loan tenor up to 1 month, and to be recovered through payroll or Direct debits.



PRODUCTS & SERVICES

MZONDIWE MWANZA | CHIEF EXECUTIVE OFFICER

A hands-on CEO with over 15 years of experience mainly in Banking and Microfinance sectors. Proven ability to create a culture of teamwork, common mission, fundraising and consistent top performance. History of achieving performance improvements by effectively communicating processes and solutions to internal personnel with strong interpersonal skills. Talent for driving major projects, programs, and initiatives from planning through tactical execution. A flexible and adaptable change agent with service & goal-oriented attitude.

He has substantial background in liquidity and capital management and ensuring financial institutions have access to lower cost of funds through design of smart hedging strategies. Before joining LendingScape, he served in various roles including; CFO for FINCA Zambia, Finance Manager for Stanbic Bank Zambia and CFO for Stanbic Insurance Brokers, among others.

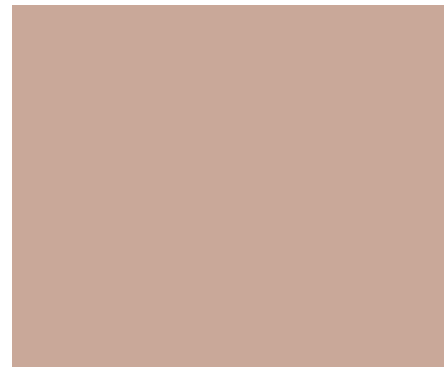


SANDRA KAMBIKAMBI | DIRECTOR - FINANCE & OPERATIONS

Sandra is a CA Zambia (ZiCA) Graduate member and holds a B.Sc. in Banking and Finance - with specialization in Microfinance Management. She is an enthusiastic finance professional with over 10 years working experience in various entities in the Financial sector, Telecommunication sector and Consultancy services firms. She has proven experience and skills in Financial accounting, Management reporting, Treasury & Taxation functions, Financial planning & Advisory, Revenue Assurance, Risk Management, Operational controls monitoring, and Corporate Support services.

MWANGALA MUFUNGULWA | HEAD SALES & DISTRIBUTION

Mwangala is a graduate of the University of Zambia and holder of a Bachelor of Arts Degree in Economics. She also holds a Post Graduate Diploma in Business Administration from the University of South Wales in the UK. She is seasoned banker with 20 years banking experience in the Banking sector. Core competencies include Relationship Management, Business Development, Credit Assessment, and Evaluation and Collections. Mwangala is very passionate about delivering good customer service to her clients and this has helped her in maintaining excellent relationships with her clients over the years. She believes sales is about building relationships and providing solutions to clients.



CHABALA M. MALAMA | EXECUTIVE - RISK & COMPLIANCE

Qualified Insurance and Risk Management professional with over 38 years of working experience within Zambia and several SADC countries.

MANAGEMENT TEAM



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Heights |

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