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Zambia is a growing hub at the heart of the Southern African Development Community, endowed with vast natural resources that will make it a pillar of Africa's growth story for decades to come. Through visionary leadership, Zambia’s business environment has surpassed that of all its neighbours to become a privileged destination in Africa where political stability and strong economic growth forecasts make it a gold mine for investors and a land of wonders for tourists.

More importantly, Zambia is open for business. It has been named as one of the top 10 best performers in the world under the latest World Bank’s Ease of Doing Business Ranking and its government has proven its ability to undertake necessary and proactive steps in the middle of a global crisis in commodity prices. Due to rigorous government, regulatory and institutional reforms, Zambia has drastically increased its FDI over the past few years, from $100m a year a decade ago to over $2.5bn nowadays. Private investment is key to Zambia’s 2030 Vision of achieving its status of prosperous, middle-income nation and the government has made it clear that foreign investors are welcomed as partners of Zambia’s economic empowerment. As declared by President Edgar Lungu when opening the third session of the 12th National Assembly, “our vision as a country is to become a prosperous middle-income nation by 2030. We aspire to build a strong and dynamic industrial nation that provides opportunities for improving the well-being of all our people and embodies values of socio-economic justice.”

The country’s economic outlook, recently shaken by a global crash in commodity prices, especially copper, is now stable and positive. The projected real GDP growth for 2019 stands at 3.1% according to IMF estimates. While deemed relatively low by certain observers, it demonstrates a certain economic recovery and a GDP that is becoming more diversified and resilient. More importantly, the continuation of the government’s ambitious agenda of reforms has restored investors’ trust and optimism in the bright future of the Zambian economy.

Long known as a land of mining opportunity, Zambia is indeed diversifying. While its mining sector is expanding through copper value addition projects and diversification into industrial minerals, petroleum and gemstones, it is also increasing agricultural input producing more electricity for its economy and its sub-region, and expanding key trade infrastructure. This is positioning Zambia as a modern and digital African economy, increasingly becoming a strategic hub between East and Southern Africa. The Link Zambia Project alone has resulted in the construction of 8,000km of roads, and key infrastructure projects still ongoing, such as the new terminal at Kenneth Kaunda International Airport and the upcoming new Copperbelt International Airport will be further connecting Zambia to the world, and global markets to Zambia. As the government pursues its diversification agenda, a more inclusive growth and job-creating economy is to be expected, for the benefits of all.

Besides being a must-see destination in Africa offering what all tourists dream of, from heritage sites to world-class natural parks, Zambia has embraced technology and is becoming a smart nation, with its digital migration programme being one of Africa’s most ambitious technology initiatives. Zambia has learned and adopted new and better ways of doing business, and investors coming to Zambia can now find a stable macro-economic outlook, supported by sound fiscal reforms and discipline and a growing domestic banking industry.

“"Our vision as a country is to become a prosperous middle-income nation by 2030. We aspire to build a strong and dynamic industrial nation that provides opportunities for improving the well-being of all our people and embodies values of socio-economic justice.”

Edgar Lungu
President Of Zambia

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From humble beginnings, Savenda has become a true representative of the talent Zambia has to offer. From his magnificent domain in Lusaka, Clever Mphoa recalls how growing as a village boy shaped who he is and defined his passion for entrepreneurship. "I was born in a village where I did everything a typical boy does to support his family, from hunting to watching over the cows and helping my family run their smallshop. This childhood gave me the survival skills needed to run the business I have today, and it is as such that I developed this passion for creating a positive difference in people's lives. Early on, my dream was to explore Africa, move to the city and build a better future for myself and my community."

Armed with this determination and creative mind, Clever Mphoa eventually took jobs early on with leading international companies, from packaging to heavy equipment. "I first worked for a packaging company before joining a Caterpillar plant for about ten years. This is where I not only got familiar with how to run a successful business, but also got to know the running of several businesses such as mining and manufacturing. During this period, we got to understand the business models that would eventually inspire us to build a multi-industrial conglomerate like Savenda," explained Clever Mphoa.

As Zambia’s economy recovers and its government is focused on building an inclusive and modern country under its Vision 2030, Savenda is now well-positioned to support the key industries that will make Zambia an African feeder. "We will remain a diversified conglomerate serving Africa and leveraging on our global supply chain management solutions to grow. That being said, we are currently focusing on growing within the ICT, agriculture and energy space where we think we can make the biggest impact," explained Clever Mphoa.

Telecommunications is an obvious and natural focus for Savenda, whose genesis started with the trading of phones and ICT products. Twenty years later however, the sector has evolved and so has Savenda’s offering and vision. The company is currently developing, in association with Israeli partners, a world-class centre for cyber security, to be based in Lusaka. "Zambia is not only positioned as a logistics hub, but also as an ICT and telecom one," declared Clever Mphoa. "Most telecoms and fibre networks interface pass through Zambia and connect the rest of the region. That makes Lusaka an ideal place to set up an Africa cyber centre."

As a country heavily reliant on the extractive industries to support the government coffers and the local economy at large, it is no surprise that energy is the last pillar of Savenda’s future growth strategy. The company’s next move is not in the production of energy, but rather in savings. "Savenda is taking to Zambia a global revolution that has transformed the way we consume and use energy globally. It’s set up, in Zambia, a manufacturing facility for LED lighting bulbs and solar systems, whose production already covers more than the domestic demand," explained Clever Mphoa. "Zambia is a hydro-power country, so the droughts of recent years have generated a power shortage, forcing us to import expensive energy from our neighbours. We knew Savenda had a role to play in addressing this challenge, so we decided to manufacture LED energy-saving bulbs. Our production currently covers more than what the country needs so we can even start serving the whole sub-region. Our vision is to become a global player in the lighting industry, and are on track to achieving it," explained Clever Mphoa.

The success of Savenda is due to a multitude of factors. The determination of its foundation team, its personal history and vision make it a true African success story. But it also speaks to the potential of Zambia to be generous to its entrepreneurs and investors, and anyone who is ready to bet on the country’s economy. "Zambia is a hub," said Clever Mphoa. "This gives considerable advantages to investors coming here. Lusaka is 2 hours away by plane from most neighbouring capital cities. Lots of infrastructure passes through Zambia, it is well known for its telecoms or logistics. Most air travel and air cargo also needs our airspace to reach key growth markets in Eastern and Southern Africa. One must not see Zambia as landlocked but land-linked. The country offers limitless opportunities for connectivity and trade. This is an opportunity for Savenda to build an efficient global network through Zambia. This is what makes us Africa’s global partner."
Barclays Bank Zambia PLC, a century-old pillar of the Zambian economy

100 years of operating in Zambia has led Barclays Bank Zambia PLC to its current dominant position in the country’s banking industry. The Bank, which will operate under the new brand of Absa Group by 2020, has a wide network of branches, ATMs and Point-of-Sales machines across Zambia’s 10 provinces.

“Over the past few years, the Bank has arranged financing in excess of US$7bn to key economic sectors such as mining, energy, agriculture, oil & gas, manufacturing, telecoms, financial services, wholesale and trading,” said Managing Director, Mzingo Melu in an interview.

As a demonstration of the Bank’s support to the local economy and domestic banking innovation, Barclays Zambia has partnered with MTN Zambia and Astel Zambia to offer wallets-to-bank and bank-to-wallet services that are immensely contributing to financial inclusion in the country. In addition, the Bank also partnered with Fintech company JUMO and MTN Zambia to introduce ‘Kongapal’, a mobile lending product offering competitive rates and ‘Kasaka’, which enables interest earning savings on customers’ MTN mobile wallets.

“Only about 40% of Zambian adults are financially included and the Government has been working with different stakeholders to bridge the financial inclusion gap,” explained Melu. “With mobile penetration currently at about 75%, this gives the financial sector an opportunity to develop innovative and non-traditional banking products and services as well as strategic partnerships to increase access to financial services.”

It is clear that playing a central role in shaping Zambia’s future will remain a focus of Absa Group’s African strategy. By supporting key economic sectors of the Government’s national development agenda, introducing a number of services targeted at bridging the financial inclusion gap, and establishing partnerships to drive innovation, Barclays Zambia is poised to remain a true leader of Zambia’s growth story for the next century.

PROBASE
A Zambian-born company is leading the country into a new digital era

When Zambia’s Ministry of Finance unveiled the country’s first National Financial Inclusion Strategy (2017 – 2022), it became clear that the local private sector would be the backbone of Zambia’s ambition to increase financial inclusion from 59% to 90%. As Zambia grows, it is becoming home to various technology and digital service providers who are slowly but steadily digitalising its economy. “We are a good example of Zambia’s emerging Fintech space,” said Roy Myeza, CEO of PROBASE, a Zambian Fintech, ICT services and solutions provider incorporated in 2010. “We were born out of the necessity to bridge the digital gap in the country by finding fast and cost-efficient solutions to a growing customer base with demand for digital products and flexible payment systems.”

PROBASE started operations in 2013 when the market demand for ICT solutions started growing really fast, initially helping the Zambia Government through the Zambia Revenue Authority to actualize the digital collections and payments of various taxes. “The company combines an experience of over four decades, especially in the banking industry,” said Myeza during a meeting in Lusaka. “We bring unique offerings, developing local capacity and innovation and a leading technology edge, particularly when it comes to financial services to the banking sector. As a result, we are able to provide solutions of comparable global quality which is second to none in the market, with a fintech focus.”

“PROBASE’s growth is SmartPAY, a state-of-the-art, secure and easy use of payments and collections platform accessible 24/7 throughout the year.” Our SmartPAY platform started as a prototype product for tax payments and quickly became a game-changer for the banking industry, breaking barriers by offering cost-efficient transactions and payment collection solutions for the B2B, B2C and B2G segments,” explained Myeza. PROBASE has other platforms as well. In use across no less than 16 banks, and its applications has evolved since 2013. It can now be used for a variety of transactions such as B2B, B2C, P2P, tax payments, remittances, insurance premium payments, school fees payments, chuches payments and collections, student loan disbursement, toll gates etc.

This is also aided from the developers’ capability to design, develop and deploy government and quasi-government platforms for pension contributions, toll collections, school management platforms amongst other platforms in various states of operation across the economy. PROBASE is now entering a new era of growth and transformation, which notably includes investing and taking up local youths often before they finish college who then proceed to prove time and time again that investing in talent and training cannot start early enough.

When we look at PROBASE’s growth, it is clear that there is no financial inclusion without digitalisation. By combining a leading Fintech expertise with a deep understanding of Africa’s informal and formal financial systems, companies like PROBASE are becoming partners of choice for their industry and country. “We are game-changers for key industries like banking, commerce, education and agriculture,” added Myeza. “By driving digitalisation and relying on established telecommunications infrastructure, we are radically changing ways in which farmers produce and market food, and how children receive education, how financial transactions are effected and how commerce is ensured in the country. Moving forward, we will base our business growth on these combinations of commerce, telecommunications and education to ensure that our Industry.”

“Investors need to look at Zambia as a greenfield Fintech frontier,” concluded Mr. Myeza. “We don’t have any of the traditional barriers existing in more-established markets. It makes it ideal to come and invest, especially at a time when local companies are developing and seeking global expertise and technology to address local challenges and opportunities. As a company that provides services and payment aggregation – we are risk-takers and advocates of early adoption of cutting-edge technologies that are yet to find a proper use case in the real world. This includes artificial intelligence (AI) and machine learning (ML) for the purposes of analytics and validation of people, process and data – the key words that drive PROBASE forward for the years to come!”

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- Roy Myeza
Trendsetting Zambia into a digital banking era

As it celebrates its 50th anniversary this year, the Zambia National Commercial Bank (Zanaco) continues its journey of innovation and change. Incorporated in 1969 as a state-owned bank, Zanaco is a true trendsetter within Zambia's banking industry. Now a private bank listed on the Zambia Stock Exchange, in which the government has retained 25% shares, Zanaco was the first bank to introduce ATMs in Zambia, launch agency banking and launch the country's first mobile banking product, Xapli, in 2008. "We now have a modern mobile banking platform which has become a major focus for us, in addition to ZeeWallet, our digital wallet, and the gradual introduction of QR code payment systems," explained CEO Henk Gelema Mulder from Lusaka. "As a mark of our technological edge, we have just opened this year an innovation lab at our head office in Lusaka."

The bank currently employs 1,200 Zambians, in addition to its wide and expanding network of agents, which will reach 5,000 by the end of the year. Given its presence in the market, Zanaco is now positioned to continue being a partner and enabler for digital growth for the country's economy and all Zambians. "Financial institutions like ours have a key role to play in promoting financial literacy and supporting the growth of digital banking and the digital economy," said Mulder. "At Zanaco we have already trained 80,000 women via financial literacy courses, especially on the importance of saving and on how to manage money smartly. We have also recently launched our Village Banking Programme by which our branch network provides different fee structures and support to villagers willing to collectively save money. Zanaco has always been ahead of the market, and has become a true supporter of Zambia's transition to a cashless and digital economy."

Connecting 220 millions Africans and counting... How Cellulant drives digital payment transformation in Africa

Exanding in Zambia since 2011 is a leading pan-African company that is revolutionising the way Africans transact and pay by offering a single digital platform that runs various payment methods such as debit and credit cards, mobile money, remittances, digital and mobile banking. Born in 2004 by its two founders, Kenyan Ken Njeru and Nigerian Bolaji Akimboro, Cellulant has since then created new digital payment experiences for bankers, merchants and African consumers at large.

According to the 12 countries it currently covers in Zambia, "With the availability of cheaper phones and the increase in mobile penetration, Zambia has become an obvious market of opportunity for us," said Country Manager Gilbert Lungu from Lusaka. "Under the government's National Financial Inclusion Strategy 2017-2022, the industry has a roadmap to drive innovative digital financial services. Equally positive is the Bank of Zambia which tasked tech companies to develop propositions and products and eventually aligned regulations with the emerging sector."

As a result, Cellulant now dominates Zambia's digital payments sector, already covering 11 out of the country's 17 commercial banks and working with a sizable number of merchants and mobile network operators (MNOs). This adds to its existing pan-African base of 120 banks, 40 MNOs and over 600 local and international merchants.

Zambia is now becoming a playground for the company's latest and revolutionary propositions: "Tingg, a payments platform for Africa's market places, and Agrifore, an e-marketplace solution for smallholder farmers, agricultural input, and produce traders. "Tingg is at the core of Cellulant’s pan-African strategy and will give African consumers a uniform proposition and tech infrastructure to address their daily transaction challenges," explained Gilbert Lungu. "Agrifore on the other side is revolutionizing agriculture by supporting farmers in accessing inputs, markets and information."
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Delivering solutions

Savenda is a forward looking and well established player in procurement & logistics solutions globally & has several international partners servicing the Mines, Telecommunications, Energy, Agriculture, Automotive, Petro-chemical and Medical fields including government.

As a Global Supply Chain Management Company, significant synergies exist in the company due to a network of association in the USA, Middle East, Africa, European Union and Asia pacific regions. As such it is strategically positioned to procure products internationally.

SAVENDA GLOBAL SOURCING CENTER

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