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# Investing for impact in Zambia

*Impact Driven  
Scalable  
Innovative  
Investment Ready*

Private Enterprise Programme Zambia (PEPZ) is a UKaid funded entity that incentivises and facilitates investment in innovation to drive profitable growth for businesses and inclusive growth for Zambia.

All growth-oriented businesses need access to finance to reach scale and deliver impact. Here at PEPZ, we work to identify quality Zambian businesses for consideration by impact investors and ensure their investment readiness through specialized, technical support and assistance.

In 2018, PEPZ partnered with Impact Capital Africa (ICA) Zambia; a social enterprise promoting access to impact finance for some of the country's most

exciting and investable businesses.

The ICA Zambia conference, which links investors to high impact businesses, is held annually to exclusively maximise deal flow. From the 2018 conference alone we have seen 11 deals worth USD 70 million.

The 2019 conference, held in October, saw 28 impact businesses pitch to 42 investors with several at an already advanced stage of deal-making.





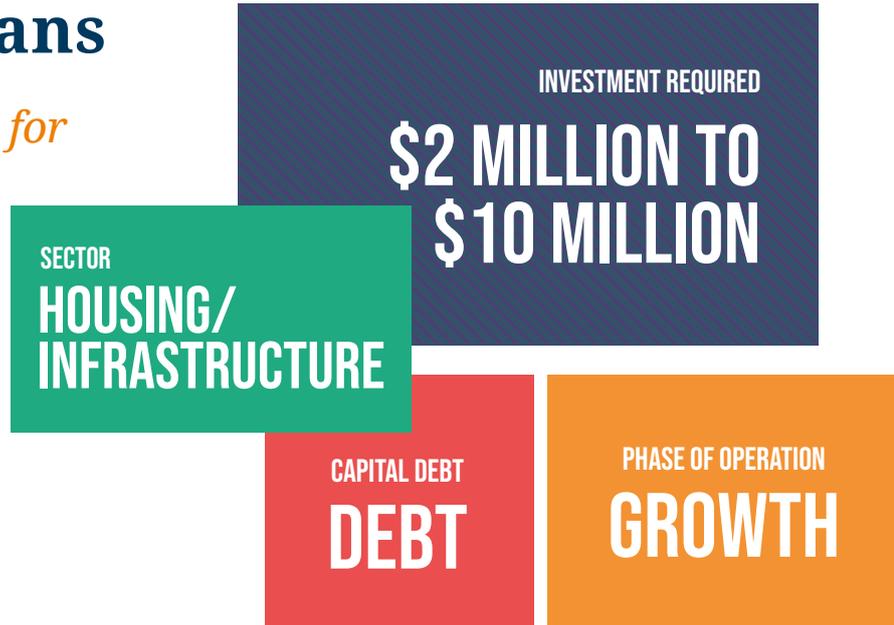
# Zambia Home Loans

*Bridging the housing deficit for low-income Zambians*

In response to the housing deficit, Zambia Home Loans provides affordable finance options to buy land, build and upgrade housing. These loan facilities have seen people move out of slums and into safe housing.

**The investment will:**

- Allow expansion of the business to finance up to 1,000 homes per annum.
- Open up the possibility of home building to a wide range of people who currently cannot access suitable finance.



## EFC

### *Wealth creation through specialized financial services for Zambian MSMEs*

EFC provides one-stop financing solutions and short-term micro-credit facilities to MSMEs and individuals who would normally be excluded from the traditional banking sector.

**The investment will:**

- Allow the establishment of a revolving fund to serve a greater proportion of the market.
- Allow extension of trade funding for sectors that require relatively long periods of lending, such as agriculture, to allow businesses to engage in more productive activities.





# Dazzling Dental

*Improving the oral health  
of all Zambians*

Dazzling Dental provides a full range of dental services while advocating for the right to access dental facilities. Their aim is to transform into the country's first Teaching Dental University.

## The investment will:

- Permit the acquisition and equipping of the hospital including a dental laboratory, theatre and dental units.
- Allow the recruitment of skilled workforce to deliver additional services.

SECTOR  
**HEALTH**

INVESTMENT REQUIRED

**\$2 MILLION TO  
\$5 MILLION**

CAPITAL DEBT  
**DEBT**

PHASE OF OPERATION

**POST  
REVENUE**



# Zambia Potato Company

*Creating a new route to market for local potato farmers*

The Zambian Potato Company aims to become the only domestic producer of frozen French fries by developing a large capacity manufacturing facility.

The investment will:

- Permit the building and equipping of a purpose factory.
- Establish working capital provision for the operation
- Open up a secure market for both commercial and small-scale farmers

INVESTMENT REQUIRED <b>\$10 MILLION TO \$18 MILLION</b>	
CAPITAL DEBT <b>DEBT</b>	PHASE OF OPERATION <b>EARLY STAGE</b>
SECTOR <b>AGRICULTURE</b>	

# FMC Finance Zambia Limited

*Your smart finance partners*

FMC supplies loan financing and financial services to small and micro-enterprises in the informal sector who are poorly served by the traditional banking sector.

**The investment will:**

- Allow the growth of the company's loan book through a revolving fund.
- Allow the company to reduce the rates of interest charged to clients.



# Alpha Polyplast

*Recycling value by  
converting PET waste into  
downstream products*

Alpha Polyplast converts post-consumer waste PET bottles into Polyester strapping used extensively for securing pallet loads and bulky items. The firm works with community members to collect waste PET bottles from landfills and streets for reprocessing.

**The investment will:**

- Allow for the expansion of PET collections.
- Expand production to include extruded monofilament for the manufacture of brooms & brushes, fishing nets, mesh fabrics and bracing wires.



# Bellview Tools Limited

*Equipping the mining industry*

Bellview provides quality equipment and professional services to the mining sector and plans to establish a training center for specialist skills related to the sector as well as establishing a local manufacturing plant workshop for import substitution.

**The investment will:**

- Facilitate skills transfer to address critical skills shortages.
- Enable import substitution in an industry dominated by foreign imports of goods, services and skills.

SECTOR  
**MINING**

INVESTMENT REQUIRED

**\$5 MILLION TO  
\$10 MILLION**

CAPITAL DEBT

**DEBT**

PHASE OF OPERATION

**GROWTH**



# African Horizons

## *Leading sustainable eco-tourism in Zambia*

African Horizons currently operates a value lodge located in Livingstone, Zambia. They are seeking to expand to offer an additional mid-market product by providing a luxury safari experience at a more affordable rate; something currently unavailable at the moment.

**The investment will:**

- Permit the construction of a new high-end lodge.
- Fund the purchase of necessary equipment.

SECTOR

**TOURISM &  
HOSPITALITY**

INVESTMENT REQUIRED

**\$1.6 MILLION**

CAPITAL DEBT

**EQUITY/  
DEBT**

PHASE OF OPERATION

**EARLY  
STAGE**

# QCE

## *Cooling solutions for Africa*

QCE manufactures insulation building materials. They have developed a service that complements their manufactured product and are poised to grow to serve the domestic and regional market.

**The investment will:**

- Permit expansion, research and product development, including the development of environmentally friendly solutions.
- Allow acquisition of new equipment to increase output and increase manufacturing efficiencies.
- Permit development of new premises to house the expanded production line.

INVESTMENT REQUIRED

**\$1 MILLION TO \$2 MILLION**

PHASE OF OPERATION  
**GROWTH**

CAPITAL DEBT

**DEBT/  
EQUITY**

SECTOR

**MANUFACTURING**



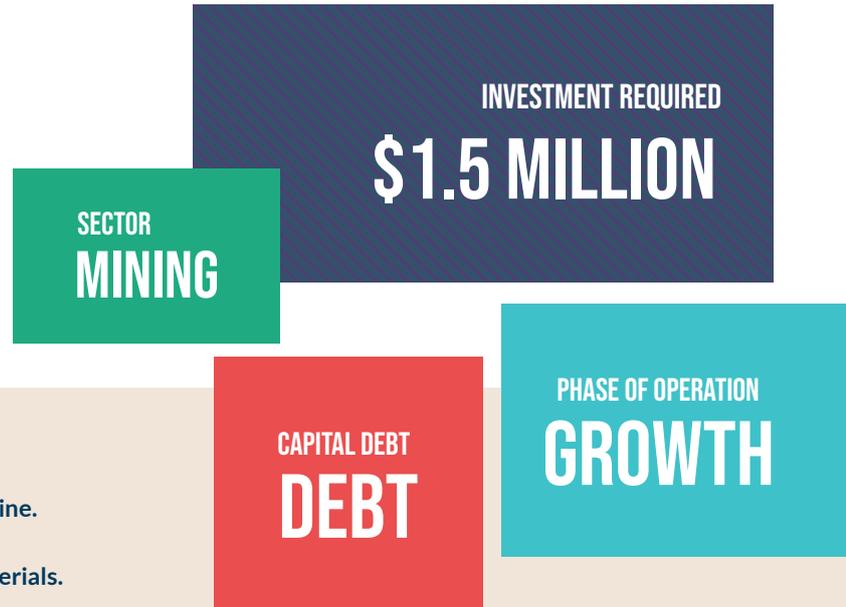
# Nash Explosives Limited

*High quality, locally made explosives*

Nash has a long history of supplying products to the mining sector in Zambia. They are now looking to become an in-country manufacturer at a site close to the major mining hub in Zambia.

## The investment will:

- Enable construction of a purpose-built manufacturing line.
- Reduce costs by replacing imported goods with locally produced products made with locally supplied raw materials.





# Musanga Logistics

*To optimize logistics in Africa*

Musanga owns and operates Zambia's largest freight marketplace by connecting shippers moving cargo to screened and vetted small independent transport providers. Musanga is enabling businesses of all sizes to reduce inefficiencies in their supply chain through its online delivery platform.

**The investment will:**

- **Enable the continuous technological development of their platform.**
- **Increase working capital to expand their operations.**
- **Improve marketing to increase driver acquisition.**

INVESTMENT REQUIRED

**\$650 THOUSAND**

PHASE OF OPERATION

**POST  
REVENUE**

CAPITAL DEBT

**EQUITY/  
DEBT**

SECTOR

**TRANSPORT & LOGISTICS**



# Stewards Globe Limited (Afriseed)

*Providing climate-smart agricultural solutions to smallholder farmers*

Afriseed is a Zambian-owned company that produces and markets improved seed for cereals, legumes and forage seeds. They aim to invest in seed multiplication both at their irrigated corporate farm and through contracted growers who will produce about 5,000 metric tons of seed annually.

**The investment will:**

- Expand seed production.
- Support the construction of distribution hubs across all 10 Zambian provinces.
- Allow the development of a large-scale cooperative farm.

INVESTMENT REQUIRED

**\$6.5 MILLION**

PHASE OF OPERATION

**GROWTH**

CAPITAL DEBT

**DEBT**

SECTOR

**AGRO PROCESSING**



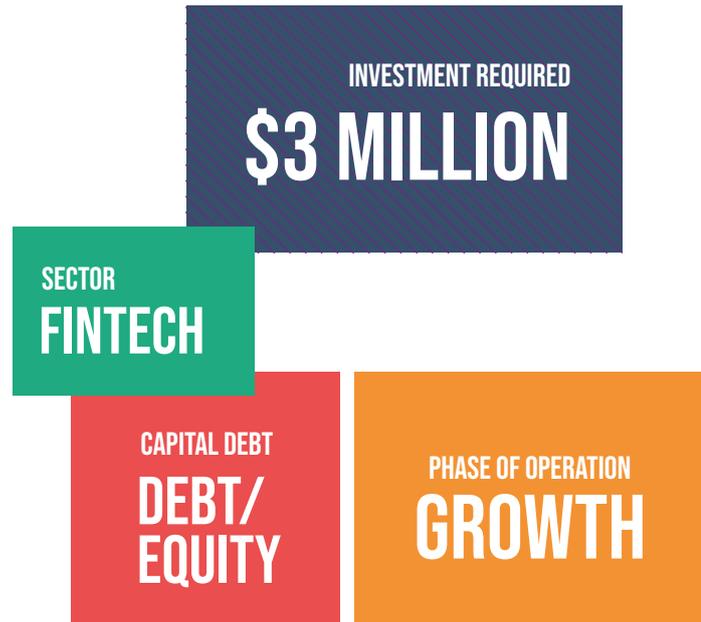
# Spargris Zambia Limited (Kazang)

*Providing innovative and inclusive financial services through world class platforms*

Kazang aims to become Zambia's leading partner for digital financial services. They currently operate a network of 7,500 agents across the country who vend through point of sale terminals, the Kazang app or online portal. These agents offer prepaid bills, pay as you go solar tokens, mobile money, agency banking and money transfer services.

**The investment will:**

- Fund capital investment in equipment and working capital.
- Enable growth of the business to respond to demand.





## Lynx Zambia

*To offer healthy juice options for Zambian homes while positively impacting the fruit value chain*

Lynx is an established food and beverage manufacturer looking to introduce new health-focused products such as fruit juices. Currently large quantities of fruit go to waste in Zambia. Lynx aims to establish an out-grower scheme while also serving as a major off-taker for fruit produce.

**The investment will:**

- Allow for the upgrading and expansion of machinery.
- Allow development and training of local smallholder farmers





# Lima Links

*To be the go-to resource for all thing's agriculture*

Lima Links operates a Farmer Platform that captures smallholder farmers information as consumers, helps to understand and interpret their yield potential, making it easy for agricultural companies to reach them.

**The investment will:**

- Expand and monetize the core products of the platform.
- Expand geographical coverage, ultimately beyond Zambia.
- Allow development of complementary services.

SECTOR  
**AGRI-TECH**

INVESTMENT REQUIRED  
**\$2 MILLION**

CAPITAL DEBT  
**EQUITY/  
DEBT**

PHASE OF OPERATION  
**EARLY  
STAGE**

# Good-Nature Agro

*Maximize impact and profitability through integrated input supply and market access*

Good-Nature Agro works with smallholder farmers to produce high value legumes through input supply, training and support and market access. They also introduce farmers to agricultural technology, storage facilities and link them to key financial services.

**The investment will:**

- **Facilitate establishment of a new production hub.**
- **Allow the construction of a new storage facility.**

SECTOR  
**AGRICULTURE**

INVESTMENT REQUIRED  
**\$1.5 MILLION**

CAPITAL DEBT  
**CONVERTABLE  
NOTE**

PHASE OF OPERATION  
**GROWTH**



# Yatu Foods Tea Limited

*The ultimate healthy and ethically produced tea*

Yatu currently produces a natural black tea with no additives. They plan to introduce locally produced green moringa and lemongrass teas to compete with imported varieties.

**The investment will:**

- Fund the expansion into the new product lines.
- Enable the recruitment of specialist consultants to support the project.





# City Drive

*Low-cost, reliable car rental service*

City Drive is a transport solutions company with car rental as our flagship service. The products we offer help people move themselves and their goods and services in an efficient and cost-effective manner.

## The investment will:

- Improve in-house digital capabilities to support the development of a logistics App and other IT infrastructure.
- Support the establishment of a dedicated call center.
- Supply working capital to finance geographical expansion.

SECTOR

**TRANSPORT  
& LOGISTICS**

INVESTMENT REQUIRED

**\$500 THOUSAND**

CAPITAL DEBT

**EQUITY/  
DEBT**

PHASE OF OPERATION

**GROWTH**

# Medeem

*Making land tenure security affordable and accessible*

Medeem works to formalize land rights for the world's poor by bridging the legal empowerment gap between informal land holding and formal land registration. Through their innovative documentation service platform, they have provided land rights documentation services to over 20,000 households

**The investment will:**

- Support the development of a mobile data collection system to collect historical land ownership as well as a highly accurate mapping system.

INVESTMENT REQUIRED

**\$1 MILLION TO \$2 MILLION**

PHASE OF OPERATION

**GROWTH**

CAPITAL DEBT

**CONVERTABLE  
NOTE/EQUITY**

SECTOR

**LAND ACCESS**

# Nature's Nectar

*Producing sustainable honey, Placing a direct value on forests*

Nature's Nectar provides sustainably produced top bar bee hives to rural farmers in Zambia's North-Western Province. The project places a value on the local forests by creating a 20% minimum increase in annual income per farmer and providing equal opportunity bee-keeping to protect the local ecosystem.

**The investment will:**

- Fund the acquisition of new stocks and processing equipment.
- Allow for the expansion of farmer contracts and honey production.



# Alpha-tech

*Providing world class engineering and mining services*

Alpha-tech specialises in heavy equipment engine rebuilds serving large-scale mines on the Copperbelt and in North Western Province. The company plans to expand its apprenticeship program to ensure the development of local technical skills.

**The investment will:**

- Fund the replacement and upgrade of equipment.

SECTOR  
**MINING**

INVESTMENT REQUIRED  
**\$4 MILLION**

CAPITAL DEBT  
**EQUITY/  
DEBT**

PHASE OF OPERATION  
**GROWTH**

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