



# Fundlink Capital Limited

Funding That Bridges The Gap

Scaling our Structured Impact Finance Solutions via a Debt Facility

 HQ: Kitwe, Zambia

 Branches: Lusaka & Solwezi

 [www.fundlink.co.zm](http://www.fundlink.co.zm)

# About Fundlink

Bridging the financing gap for SMEs across Zambia's commercial supply chains.



## COMPANY PROFILE

Fundlink Capital Limited is a wholly Zambian-owned, digitally enabled financing enterprise. We position ourselves as a dynamic force engineered explicitly to bypass slow institutional credit channels, unlocking real-time working capital for localized operators servicing major national anchors.

## SUPPLY CHAIN FINANCING SOLUTIONS

Product	Operational Execution Mechanism
LPO Financing	Advances upfront cash directly to suppliers to cover raw materials, initial mobilization, and logistics costs on newly won contracts.
Invoice Discounting	Instantly releases stuck operational funds by turning completed, certified work invoices into immediate corporate liquidity.
Reverse Factoring	Deploys systematic pre-approvals driven directly by buyer-side off-taker corporate clearing cycles.

## CORE ECOSYSTEM FLOW



## INSTITUTIONAL CAPABILITIES

**6 Years**

SCM EXPERIENCE

**3 Days**

MAX TURNAROUND

**90%**

VENDOR RETENTION

## SUCCESSFULLY FINANCED CORPORATE ECOSYSTEM ANCHORS:

Barrick Gold (Lumwana)

Kansashi Mining

First Quantum Trident

Konkola Copper Mines

Mopani Copper Mines

Copperbelt Energy Corp

ZESCO

# Our 6 Years of Social Impact



CUMULATIVE VOLUME DISBURSED

## ZMW 230 M

Capital deployed efficiently across key impact areas.

TOTAL REGISTERED BORROWERS

## 869

Formalizing credit profiles for underserved SMEs and individuals.

ACTIVE DEBT PORTFOLIO

## \$2 M

Deployed capital improving lives and growing the micro economy.

TOTAL ACTIVE BORROWERS

## 373

Current impact volume.

80%

Direct economic job creators

**SME FOCUS**

30%

Bridging the credit blockade

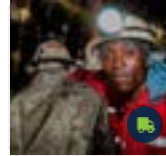
**WOMEN-OWNED**

90%

Sticky customer retention

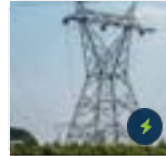
**REPEAT RATE**

## IMPACT BREAKDOWN ACROSS KEY SECTORS



### Mining & Logistics - SDG 8, 1, 2- K100m

Financing contractors, suppliers and labour forces enabling mine chain actors to grow into developed enterprises.



### Energy Infrastructure - SDG 7, 9- K30m

Financing vital stay assemblies and supply hardware to execute nationwide rural and peri-urban grid electrification lines.



### Women Industrialists & Commerce - SDG 5, 1, 2- K70m

Providing specialized ring-fenced working capital for female-led small factories, nursery schools, and commercial suppliers.



### Construction of Community Facilities - SDG 4, 9, 11- K25m

Community Development & Mining Community Infrastructure: Active capital for local contractors building clinics, classrooms/schools, and community housing blocks.



### Microenterprise Poverty Reduction - SDG 1, 8, 2- K80m

Enabling emerging suppliers to comfortably absorb and successfully fulfill their first or second foundational corporate supply contracts with offtakers.

# Our Year-By-Year Growth Journey

Financial Performance (2021-2025)



## Growth Milestones

2021

### Kitwe Launch Corridor

Establishing product market validation across Kitwe supply chain contractor niches.

2022

### Lusaka Corporate Hub

Digital service infrastructure rollout with e-payment channels integrated. Strategic operational expansion into the key Lusaka business corridor network.

2023

### Digital Scale Deployment

Digital service infrastructure rollout with e-payment channels integrated.

2024

### Credit Risk Optimization

Scaling up team infrastructure support for the next wave of growth.

2025

### Solwezi Base Expansion

Solwezi base operationalized. De-risking corporate portfolio scale-up under SI 265 contract frameworks. Ready for USD 2M institutional facility injection.



**Growth Trend Summary:** Principal disbursements successfully expanded from ZMW 10M in 2021 to ZMW 75M over the 5-year track record, consistently fueling a gross revenue surge to ZMW 21M by late 2025.

# Zambia's \$26.5B Five Year Market Opportunity

Zambia is forecasting significant investment across the following key sectors over the next 5 years. This presents a unique opportunity for capital to be deployed to support the supply chain ecosystem.

Policy Shielded

EXCLUSIVE SI 265 MANDATE

## \$14.0 B

### Mining Supply Chains

- SI265 (Local Mining Content Rules) exclusively applies to the mining industry framework.
- Tier-1 mines are legally bound to contract local Zambian SMEs.
- Guarantees a captive loop of ring-fenced corporate contracts.

Organic Growth

OWN INITIATIVE

## \$6.5 B

### Energy Utilities

- SMEs expand on independent utility corporate projects.
- Driven purely by macro grid power demand deficits.

Organic Growth

OWN INITIATIVE

## \$4.0 B

### Agribusiness

- Driven entirely by private sector agro-processing.
- Scales via food security and consumption demand trends.

Organic Growth

OWN INITIATIVE

## \$2.0 B

### Logistics & Commerce

- Grows via open trade corridor transaction velocities.
- Operates free of domestic regulatory supply protections.

# The SME Financing Gap in Zambia

## TARGET MARKET SEGMENTATION

### TOTAL SME CONTRACT SHARE

**\$ 10.6 B**

Volume of annual corporate and industrial supply contracts estimated to be reserved for local mid-tier enterprises.

### WOMEN-LED SHARE

**\$ 3.2 B**

Strategic sub-allocation within key sector supply chains explicitly led by female entrepreneurs

## THE BANKING EXCLUSION CRISIS

**90%**

### Unserviced by Traditional Banks

Ninety percent of qualified, contract-backed SMEs and women-led enterprises are **systematically denied** by mainstream banks due to their inability to meet the lending requirements.

UNSERVED SME VALUE

**\$ 9.5 Billion**

BANK SERVED SHARE

**Only 10%**



Bridging the Supplier Credit Gap: Fundlink delivers structured supply chain microfinance by integrating Contract-Backed Validation into a traditional collateral framework. This hybrid model assesses cash-flow viability alongside asset security, enabling precise capital deployment where traditional banks cannot while maintaining strict risk mitigation.

# How We Solve It

## TRADITIONAL BANKING REALITY

### Intensive Documentation

Requires years of audited financials and heavy paperwork that local suppliers struggle to provide quickly.

### Stricter Credit Tests

Underwriting models focus purely on hard asset collateral rather than the actual value of the supply contract.

### Prolonged Disbursement

Approval chains take weeks, completely missing the fast operational timelines required by major Tier 1 Offtakers.

## SME-First DNA & Experience

We bridge the gap between traditional finance and the SME supply chain. With boots on the ground in Lusaka, Kitwe and Solwezi, we combine deep local presence with operational efficiency.

**20+**  
**Yrs**  
LEADERSHIP  
EXPERIENCE

**6**  
**Yrs**  
SUPPLY  
CHAIN  
FINANCE  
EXPERIENCE

### Tailored Financing Models

Financing is engineered directly around Offtaker supply chain. We align capital with the actual cash-flow cycles and unique needs of the industry and SMEs.

Offtake Aligned

### 72-Hour Capital Deployment

Guarantees a rapid 3-day disbursement turnaround. This provides the agility required to meet urgent operational demands on the mine site.

72-Hour Guarantee

### Performance-Driven Scoring


Our assessment focuses primarily on contract strength and delivery capabilities.

Risk Assessment

### Financial Inclusion

We bring viable local and women-led suppliers into the financial ecosystem, driving true economic integration, and growth from a macroeconomic level.

Broadening Access

 **Our Impact:** Our financing has scaled local businesses and created meaningful employment opportunities, particularly in the regions we operate. With great support from Tier 1 Offtakers, our Supplier Financing model is positioned for even greater impact on the Zambian economy.

# Our Ask and Capital Deployment



TARGET FACILITY REQUESTED

# USD 2,000,000

## Long-Term Debt Structure

Patient institutional matching capital for up to 3 years.

## Flexible Drawdown Basis

Tranche pull-downs directly optimized to meet immediate live pipeline demands across Zambia.

## STRATEGIC USE OF PROCEEDS



90%

### Direct Portfolio Capital Injection

Directly funding short-duration, SDG Impact aligned SME contracts, supporting key off-taker projects across our core Kitwe, Lusaka, and Solwezi hubs, with a minimum 30% towards women led SMEs

5%

### Financial Literacy & Capacity Building

Running field clinics and corporate compliance workshops for micro-entrepreneurs to transition informal businesses into structured, bankable enterprises.

5%

### AI-Driven Scoring & Credit Cycle Digitization

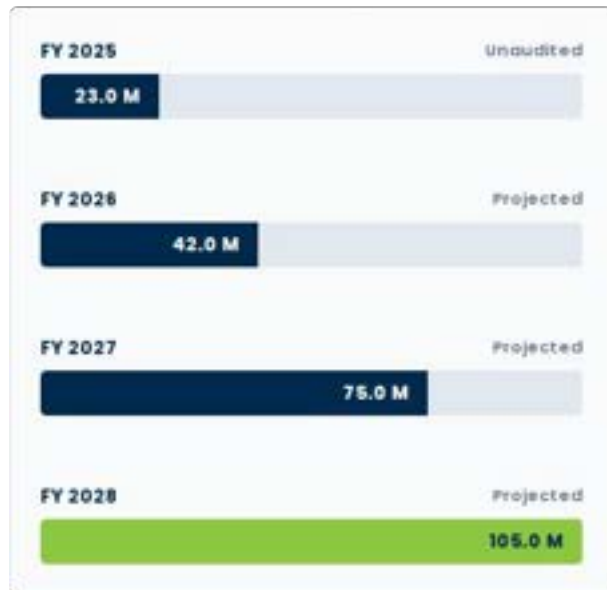
Integrating localized data modules into our predictive risk algorithms to slash processing speeds below 3 working days while capping Portfolio At Risk (PAR30) under 3.0%.

# 3 Years Growth Impact On Raise

Simulation Growth Vector: Scalability Projections for Revenue, Active Portfolio, and Borrowers



## ANNUAL GROSS REVENUE (ZMW)



## ACTIVE LOAN BOOK VALUE (ZMW)



## BORROWER ECOSYSTEM

### ECOSYSTEM SCALING

Active Borrowers Network

**1,140**  
373 Base (FY25)

### LOAN BOOK SCALE

Asset Value Expansion

**5.1x**  
ZMW 27M to 140M

### REVENUE SURGE

Topline Expansion Vector

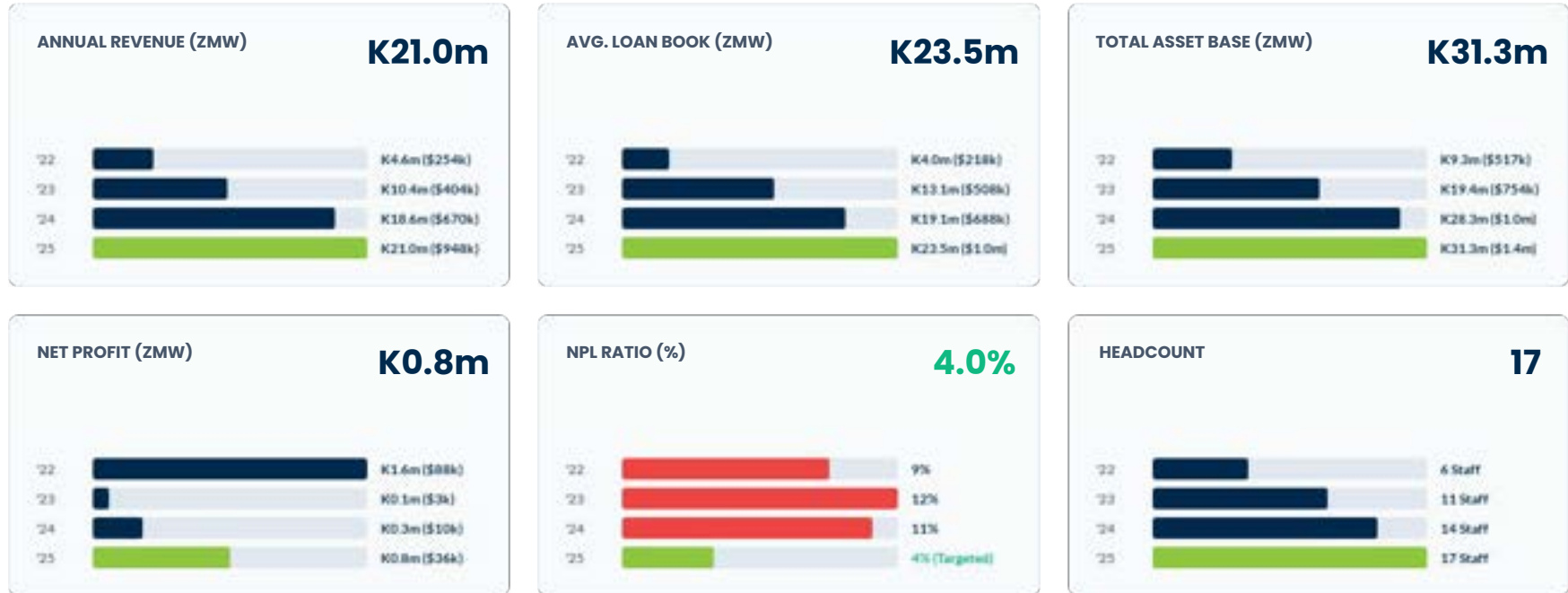
**4.5x**  
ZMW 23M to 105M



**Simulation Analysis:** Deploying the expansion capital safely scales the company across all primary metrics over the 3-year vector. Topline revenue expands **4.5x** to ZMW 105M, matched by a **518% scaling of the Active Loan Book** (to ZMW 140M), comfortably absorbing a growing pool of **1,140 verified SMEs** through supply-chain finance infrastructure.

# Our Historical Financial Performance

AUDITED TRACTION & INSTITUTIONAL SCALING METRICS (FY22, FY23, FY24 ARE AUDITED. FY25 IS UNAUDITED)



Our financial performance confirm strong growth, highlighted by a 4.5x revenue surge to K21.0 million since FY2022. This expansion was supported by scaling our institutional assets to K31.3 million, while disciplined credit management successfully reduced our Non-Performing Loan (NPL) ratio from 12% to an optimized 4%.

# Team & Governance

Our core management features a combined 40-year track record across Financial Services sector with expertise in risk management and enterprise compliance.

## Mungu Chileshe

CHIEF EXECUTIVE OFFICER

Drives company vision and strategic growth by leveraging 11 years of PwC and mining experience across diverse sectors including financial services, NGOs, and FMCG.

## Raj Kapadia

CHIEF FINANCIAL OFFICER

Leverages 13 years of experience within Zambia and the UK, including 8 years with PwC Zambia and UK. Oversees Fundlink Capital's financial health, treasury operations, strategic liquidity forecasting, and investor relations.

## Cholwe Zulu

CHIEF RISK OFFICER

Over 15 years of professional services experience in the UK, Zambia and South Africa with PwC and BDO specializing in Banking and Capital Markets. Oversees all aspects of Risk and Compliance across the business.

## Rocky Chisupa

CHIEF COMMERCIAL OFFICER

Leads Fundlink's commercial strategy and business development, leveraging over 10 years of corporate banking experience at Access Bank Zambia, ZANACO and UBA Zambia.

Email: [finance@fundlink.co.zm](mailto:finance@fundlink.co.zm)

Contact Number: +260969118975