



FUNDIT

COMPANY
PROFILE

About Us

FundIt Capital Solutions Limited is a Zambian financial services provider established in 2024, dedicated to transforming how short to medium-term financing is accessed by individuals and small to medium-sized enterprises (SMEs). We are driven by the mission to address gaps in traditional financial services and create innovative, efficient solutions that meet the evolving needs of our clients. With a customer-centric approach, FundIt offers fast turnaround times, minimal documentation, and precise credit appraisal to provide a seamless borrowing experience.

Our team is young, vibrant, and highly skilled, with significant expertise in Zambia's financial sector. We are committed to fostering a culture of innovation and excellence to ensure our clients receive tailored financial products and services. By rethinking conventional methods of loan appraisal and leveraging flexible tools, FundIt empowers SMEs and individuals to overcome cash flow challenges and achieve their financial goals.

Vision and Mission

Vision:

To be the preferred financial solutions provider for personal credit and SME financing in Zambia, recognized for our innovative products, exceptional customer service, and impactful contributions to societal development.

Mission:

To deliver innovative and accessible financial solutions that support individuals and SMEs, enabling them to achieve their aspirations while fostering sustainable economic growth in Zambia.

Core Values

Innovation: At FundIt, we are continuously developing efficient financial solutions tailored to our clients' needs.

Customer Focus: We ensure outstanding service and a seamless borrowing experience.

Integrity: We uphold transparency, accountability, and ethical practices in all our operations.

Responsibility: We prioritize responsible lending to create value for clients and contribute positively to the communities we serve.

Teamwork: At FundIt, we are cultivating a supportive and collaborative work environment to achieve shared goals.

Products and Services

We provide a comprehensive range of financial products tailored to meet the needs of individuals and SMEs:

Business Loans

1. **Invoice Discounting:** This product is designed to provide immediate working capital by allowing businesses to draw funds against their sales invoices. This solution helps improve cash flow and enables businesses to meet their operational needs seamlessly.
2. **Order Financing:** A short-term commercial financing option that offers capital to pay suppliers upfront for verified purchase orders or contracts. This facility ensures SMEs can fulfill orders without depleting their cash reserves.
3. **Term Loans:** Suitable for SMEs with long-term contracts, offering flexible repayment tenures of up to 12 months to support sustainable business growth.

Loan Features:

- Amounts ranging from K25,000 to K1,000,000.
- Tailored to meet the specific needs of our clients.


Personal Loans

1. **Payroll-Deducted Loans:** This is a short- to medium-term credit facility available to employees of companies that have signed a Memorandum of Understanding (MOU) with FundIt. Funds are disbursed within 24 hours of completing the application process, with repayments collected via payroll deductions.

Key Benefits:

- No collateral required.
 - Early repayment options available.
 - Loan sizes are determined based on the employee's salary and affordability criteria.
2. **Instant Salary Advances:** This is a short-term credit facility designed for individuals in formal employment, providing funds within 24 hours. This solution is ideal for addressing urgent financial needs with minimal documentation requirements.

Eligibility Requirements:

- Payslip.
 - KYC documents (e.g., ID and proof of address).
 - Confirmation letter from the employer.
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Why Choose FundIt?

Speed and Efficiency: Our loans are processed quickly, with disbursements typically completed within 24 hours of application.

Flexibility: Our tailored loan products designed to suit unique business and personal needs.

No Collateral Requirements: Many of our loans do not require collateral, making financing accessible to more clients.

Exceptional Customer Service: We prioritize our clients' needs, ensuring a smooth and satisfying borrowing experience.

Responsible Lending: Our affordability criteria ensure borrowers remain financially stable even after taking a loan.

Executive Team

Chief Executive Officer | *Philip Bwembya*

Philip has over 10 years of experience in Zambia's financial sector. He is a Certified Risk Analyst (CRA) and a Certified Governance, Risk Management, and Compliance Specialist. Philip holds an MBA from the University of Zambia and brings a wealth of knowledge and leadership to FundIt.

Chief Operations Officer | *Paul M. Kalubale*

Paul has more than 7 years of experience in credit and relationship management. He holds a Bachelor's degree in Banking and Finance from Copperbelt University and is pursuing a Master's degree in Finance at UNICAF University. His expertise ensures operational excellence at FundIt.

Chief Strategy Officer | *Mutinta L. Lunda*

Mutinta is an accomplished economist and financial expert with over 11 years of experience. He holds an MCom in Development Finance from the University of Cape Town and has contributed significantly to Zambia's financial and energy sectors. Mutinta's strategic insights guide FundIt's innovative approach to financing.



Contact Us

For inquiries and loan applications, please contact:

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FundIt Capital Solutions Limited

Innovating Financial Solutions for Zambia's Growth.

