



ZAYATRA

CREDIT LENDING SERVICES LTD

BUSINESS COMPANY PROFILE

email: zayatracredits@gmail.com

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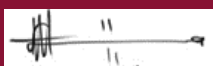
CEO MESSAGE

ZAYATRA Credit Lending Services Limited, facilitates credit finance with an out-mate goal of making access to credit finance more easy, favorable, and affordable to individuals, SMEs institutions and communities in Zambia. ZAYATRA intends to support innovations and employment creation for young people through providing access to business finance for the development of various business in trade, agriculture, mining and manufacturing industries for value addition. The company envisages to contribute to the economic, social, cultural and the environmental needs and aspirations of its members. With long-term economic challenges predicted and many businesses struggling to recover from Covid-19 and or maintain cash flow, ZAYATRA aims to establish itself as Zambia's number one premium go-to lending company, assisting in the recovery of industries and economies.

We are ready to offer our expertise and support the reformation of supply chains, particularly in emerging business sectors , entrepreneurs and small scale farmers who are affected by a lack of general Commercial bank trust.

We sincerely hope that ZAYATRA vision will be realized and that we can all look forward to a better Zambia.

Emmanuel Muma | CEO



Zayatra LTD

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ABOUT US

Zayatra Credit Lending Services Limited, is a Zambian local company limited by shares incorporated in 2023 and wholly owned by Zambians. The company is specialized in all kinds of credit lending service activities, except, Insurance, Pension Funds and Banking services. ZAYATRA Company was incorporated in 2023 and is listed under PACRA company/business compliance.

Headquartered in Lusaka, Zambia and with a representative office in Mazabuka, ZAYATRA vision is to be serving clients across the country and across all industry sectors.

From Individual loans to Letters of Credit which is aimed at providing credit finance needs of Zambians, ZAYATRA is committed to contribute to business development, growth, job creation, economic development and poverty reduction in the country.

OUR MISSION, VISION & VALUES



OUR VALUES

We value God and his business principles.

GOAL & MISSION

Our Mission: Is to be a premier provider of favorable and affordable credit finance in Zambia

GOAL: To make access to credit finance more easy, favorable and affordable to individuals, communities.

SMEs and individuals and institutions by 2028

OUR VISION

OUR VISION: Is to be a financially free local credit lending company that is committed to empower the communities we serve to achieve financial freedom by 2040.



HOW WE WORK

WE ARE UNIQUE

ZAYATRA Credit Lending Services Limited, is specialized in all kinds of credit lending service activities, except, Insurance, Pension Funds and Banking services.

Our uniqueness and specialty stems from low costs, fast processing time and low collateral requirements.

We offer a range of products to steer and suite your credit finance needs.

Our specialized experience team of expertise can help you make the most of every business opportunity.



OUR SERVICE

We offer a range of products to steer and suite your credit finance needs.

Our specialized experience team of expertise can help you make the most of every business opportunity.

LOAN RATES DETAILS

Get flexible
ZAYATRA
LOANS 
@low rates

We are here to help you meet your financial needs within 24hours

[Learn More](#)



Call to find out more
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- ✓Get a minimum of K 500 and pay back K600 for 1 Month
 - ✓Get K1,000 & Pay back K 1,200 for 1 month or K1,250 for 2 months
 - ✓ Get K2,000 & pay back K 2,400 only for 1 month or 2,500 for 2 months
 - ✓Business People get K 4,000 & pay back K4800 for 1 month or K 5,000 for 2Months
 - ✓Civil Servants / Employed Get K 15,000 pay back K18,000 for 1moth or K18,750 for two Months
 - ✓ Commercial get a max of K50,000.00 & pay back K60,000 for 1 month or K62,500 fo 2 Months
- Collateral (Ts&Cs) apply were necessary

PRODUCT PORTFOLIO

1. Personal Loans.
2. Business Loans (MSMEs).
3. House Building Loans.
4. Agriculture and Trade Loans.
5. Company Loans.
6. Bank Salary Advance (Civil Servants / Private Individuals / CSOs).
7. Letter of Credit.
8. Trade Finance.
9. Consumer Credit.
10. Revolving Credit.

MEET THE TEAM

Emmanuel Muma
Chief Executive Officer



Emmanuel Muma, holding a bachelor's degree in development economics, and a master's fellow in International Relations at the University of East London, is a Trade and Investment Expert, with economic policy analytical skills. He has over 8 years of significant and progressive local /global work experience in trade finance, research, international trade and investment, regional integration, public sector capacity building, and international business development. He has worked for over 8 years as a Trade and Investment researcher at the Centre for Trade Policy and Development, and he is currently an onboarding consultant, as a "Trade Finance Expert" at EURO EXIM BANK and Coordinates Actions for Development of Africa (ADA) -Zambia country office.

Kennedy Muma
Projects Director



Kennedy Muma is a University of Zambia graduate candidate in Social Work with Development Studies .He is experienced in project management, research and social -economic policy analysis. He has over 4 years experience in the same field of work.

Bertha Yeta
Programs Manager



Bertha Yeta holds a ZIDS professional certificate in Psychosocial counseling. She is experienced in business management and has 2 years work experience in the same field of work.

Gloria Ngosa
Finance Manager



Gloria Ngosa is a medical profession from Eden University and has over 3 years' work experience in social and business research. She also has work background experience in private and Nongovernmental Organization (NGO).

Inonge Yeta
HR/Admin Manager



Inonge Yeta is a Human Resource Fellow at the National Institute of Public Administration (NIPA). She has over 2 years hands on work in Human Resource Management.



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