List of NBFIs at 31 March 2019 and the Nature of Services Offered 10 May 2019

NAME 1. Finance Building Society		BULDING SOCIETIES	
1. Finance Building Society	NATURE OF LICENCE	AUTHORISED SERVICES	STATUS OF LICENCE
	Financial Institution	 Issuance of building society and mutual society shares, with characteristics similar or identical to deposits; Acceptance of deposits; 	Valid
		Commercial or consumer financing services; Finance leasing;	
		Lending on security of or dealing in mortgages or any interest in real property;	
		Issuance of debentures and money market instruments;Factoring;	
		 Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and 	
2. Day African Duilding Conicty.	Figure del Institution	Issuance of guarantees, performance bonds or letters of credit.	Valid
2. Pan African Building Society	Financial Institution	 Issuance of building society and mutual society shares, with characteristics similar or identical to deposits; Acceptance of deposits; 	vand
		 Commercial or consumer financing services; Finance leasing; 	
		Lending on security of or dealing in mortgages or any interest in real property;	
		Issuance of debentures and money market instruments;Factoring;	
		 Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and 	
	Di di di di	Issuance of guarantees, performance bonds or letters of credit.	Valid
3. Zambia National Building Society	Financial Institution	 Issuance of building society and mutual society shares, with characteristics similar or identical to deposits; Acceptance of deposits; 	valid
		 Commercial or consumer financing services; Finance leasing; 	
		 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; 	
		Factoring:	
		 Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and 	
		Issuance of guarantees, performance bonds or letters of credit.	
NAME	NATURE OF LICENCE	CREDIT REFERENCE BUREAU AUTHORISED SERVICES	
1. Credit Reference Bureau Africa Limited	Financial business	Credit reference services DEVELOPMENT BANK	Valid
NAME	NATURE OF LICENCE	AUTHORISED SERVICES	STATUS OF LICENCE
1. Development Bank of Zambia	Financial business	Development financing;Commercial or consumer financing services;	Valid
		 Finance leasing; Lending on security of or dealing in mortgages or any interest in real property; 	
		Issuance of debentures and money market instruments;	
		Factoring;Invoice discounting; and	
		Issuance of guarantees, performance bonds or letters of credit.	
NAME	NATURE OF LICENCE	FINANCIAL BUSINESSESBANK • AUTHORISED SERVICES	STATUS OF LICENCE
Agricultural Leasing Company Zambia Limited	Leasing Finance	Commercial or consumer financing services;	Valid
		Finance leasing;Lending on security of or dealing in mortgages or any interest in real property;	
		Issuance of debentures and money market instruments; Factoring;	
		Invoice discounting;	
2. Alios Finance Zambia Limited	Leasing Finance	Issuance of guarantees, performance bonds or letters of credit Commercial or Consumer Financing Services;	Valid
		Finance Leasing;	
		 Lending on security of or dealing in Mortgages or any interest in Real Property; Issuance of Debentures and Money Market Instruments; 	
		Factoring;	
		Invoice Discounting;Issuance of Guarantee;	
3. Betternow Finance Company Limited	Financial Business	Performance Bonds or Letters of Credit Commercial or Consumer Financing Services;	Valid
State is a state of the	- Indiana Santasa	Finance Leasing;	
		 Lending on security of or dealing in Mortgages or any interest in Real Property; Issuance of Debentures and Money Market Instruments; 	
		Factoring;	
		Invoice Discounting;Issuance of Guarantees;	
Business Partners International Zambia SME Fund Ltd	Einangial Dugingg	Performance Bonds or Letters of Credit Commercial or Consumer Financing Services;	Valid
4. Business Partners International Zambia SME Fund Ltd	Financial Business	Finance Leasing;	valid
		 Lending on security of or dealing in Mortgages or any interest in Real Property; Issuance of debentures and money market Instruments; 	
		Factoring;	
		Invoice Discounting;Issuance of Guarantee;	
F. HIMO Grands Davids A	Plane del Design	Performance Bonds or Letters of Credit	V-II-I
5. JUMO Zambia Limited	Financial Business	Commercial or Consumer Financing Services; Finance Leasing;	Valid
		Lending on security of or dealing in Mortgages or any interest in Real Property;	
		 Issuance of Debentures and Money Market Instruments; Factoring; 	
		Invoice Discounting;Issuance of Guarantee;	
		Performance Bonds or Letters of Credit	
6. Zambian Home Loans Limited	Financial Business	Commercial or Consumer Financing Services; Finance Leasing;	Valid
		Lending on security of or dealing in Mortgages or any interest in Real Property;	
		 Issuance of Debentures and Money Market Instruments; Factoring; 	
		Invoice Discounting;Issuance of Guarantee;	
		Performance Bonds or Letters of Credit	
NAME	NATURE OF LICENCE	SAVINGS AND CREDIT INSTITUTION AUTHORISED SERVICES	STATUS OF LICENCE
inches Control of the	Financial Business	Acceptance of deposits; Companyed by acceptance of a positive continue to the continue t	Valid
1. National Savings and Credit Bank		Commercial or consumer financing services;	
		Finance leasing;	
		Lending on security of or dealing in mortgages or any interest in real property;	
		 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; 	
		 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; 	Valid
		 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. 	Valid
	NATURE OF LICENCE	 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and 	Valid STATUS OF LICENCE
National Savings and Credit Bank NAME Agora Microfinance Zambia Limited	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities	STATUS OF LICENCE Valid
National Savings and Credit Bank NAME Agora Microfinance Zambia Limited ALS Capital Limited Altus Financial Services Limited	Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities Credit Facilities Credit Facilities	STATUS OF LICENCE Valid Valid Valid
National Savings and Credit Bank NAME Agora Microfinance Zambia Limited ALS Capital Limited Altus Financial Services Limited AtM Microfinance	Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities Credit Facilities Credit Facilities Credit Facilities Credit Facilities Credit Facilities	STATUS OF LICENCE Valid Valid Valid Valid Valid
National Savings and Credit Bank NAME Agora Microfinance Zambia Limited ALS Capital Limited Altus Financial Services Limited ASA Microfinance Bomach Finance Limited Chibuyu Financing Company Limited Chibuyu Financing Company Limited	Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
National Savings and Credit Bank NAME Agora Microfinance Zambia Limited ALS Capital Limited ALS Capital Services Limited ASA Microfinance Bonach Finance Limited	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Insurance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities	STATUS OF LICENCE Valid Valid Valid Valid Valid Suspended until March 2020
Name Agora Microfinance Zambia Limited Agora Microfinance Zambia Limited ALS Capital Limited ASA Microfinance Services Limited ASA Microfinance Bomach Financial Services Limited Chibuyu Financing Company Limited Chistian Empowerment Microfinance Zambia Limited Direct Finance Limited	Non- Deposit Taking Microfinance Institution	 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities 	STATUS OF LICENCE Valid Valid Valid Valid Valid Suspended until March 2020 Valid Valid Valid Valid Valid Valid Valid
1. National Savings and Credit Bank NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited	Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Patcoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
1. National Savings and Credit Bank NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited	Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Non- Deposit Taking Microfinance Non- Deposit Taking Microfinance Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance	 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities 	STATUS OF LICENCE Valid
1. National Savings and Credit Bank NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited	Non- Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Non- Deposit Taking Microfinance Non- Deposit Taking Microfinance Institution	 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities 	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
1. National Savings and Credit Bank NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited	Non- Deposit Taking Microfinance Institution	 Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities 	STATUS OF LICENCE Valid
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NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Robert & Syls Microcredit Limited 29. Tandiza Zambia Finance Limited 20. Unity Finance Limited 21. Sigma Financial Solutions Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Name	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Papment of theques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT FAKING MICROFINANCE INSTITUTIONS	STATUS OF LICENCE Valid Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Robert & Syls Microcredit Limited 29. Tandiza Zambia Finance Limited 20. Unity Finance Limited 21. Sigma Financial Solutions Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Name	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Partoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSITYAKING MICROFINANCE INSTITUTIONS	STATUS OF LICENCE Valid Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 10. Elpe Finance Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Finance Limited 27. Zambou Financial Services Limited 28. Tandiza Tambia Finance Limited 29. Tandiza Tambia Finance Limited 20. YesCash Zambia Finance Limited 21. Kambar Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Finance Limited 27. Zambou Financial Services Limited 28. Solutions Limited 29. YesCash Zambia Finance Limited 20. YesCash Zambia Finance Limited 21. Kompance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Sambia Finance Limited 26. YesCash Zambia Finance Limited 27. Zambou Financial Services Limited 28. Bosport Financial Services Limited 29. Ecsponent Financial Services Limited	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Pagment of theques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting: and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISE DERVICES Credit Facilities Credit Facilities	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Sigma Financial Services Limited 29. Tandiza Zambia Finance Limited 20. Tandiza Zambia Finance Limited 21. Sigma Financial Services Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 3. MaME 3. Madison Finance Company Limited	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting and Issuance of guarantees, performance bonds or letters of credit. NON DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISE SERVICES Credit Facilities Linkage banking In-country transfers Savings Credit facilities Linkage banking In-country transfers Savings	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 10. Elpe Finance Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Finance Limited 27. Zambou Financial Services Limited 28. Tandiza Tambia Finance Limited 29. Tandiza Tambia Finance Limited 20. YesCash Zambia Finance Limited 21. Kambar Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Finance Limited 27. Zambou Financial Services Limited 28. Solutions Limited 29. YesCash Zambia Finance Limited 20. YesCash Zambia Finance Limited 21. Kompance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Sambia Finance Limited 26. YesCash Zambia Finance Limited 27. Zambou Financial Services Limited 28. Bosport Financial Services Limited 29. Ecsponent Financial Services Limited	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Partoring; Parment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting and Issuance of guarantees, performance bonds or letters of credit. NON DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SERVICES Credit Facilities Cred	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Sigma Financial Services Limited 29. Tandiza Zambia Finance Limited 20. Tandiza Zambia Finance Limited 21. Secash Zambia Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Bayport Financial Services Limited 29. Ecsponent Financial Services Limited 20. Ecsponent Financial Services Limited	Non- Deposit Taking Microfinance Institution	Industry of or dealing in mortgages or any interest in real property; Issuance of debentures and money market in intruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISES PRIVICES Credit Facilities Credit Facilitie	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Sigma Financial Services Limited 29. Tandiza Zambia Finance Limited 20. Tandiza Zambia Finance Limited 21. Secash Zambia Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Bayport Financial Services Limited 29. Ecsponent Financial Services Limited 20. Ecsponent Financial Services Limited	Non- Deposit Taking Microfinance Institution	Insulance of debentures and money market instruments; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISE SERVICES Credit Facilities Credit facili	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiaz Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. AMBE 29. Ecsponent Financial Services Limited 29. YesCash Zambia Limited T/A Expresscredit.co.zm 20. Zambou Financial Services Limited 20. Was Cash Zambia Limited 21. Mame Limited 22. President Services Limited 23. Madison Financial Services Limited 24. Sigma Financial Services Limited 25. Tandiaz Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Mame Services Limited 39. Madison Finance Company Limited 30. Madison Finance Zambia Limited	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting and Issuance of guarantees, performance bonds or letters of credit. NON - DEPOSIT* TAKING MICROFINANCE INSTITUTIONS AUTHORISES DERVICES Credit Facilities Linkage banking	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid Suspended until 19 May 2019 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Syls Alcrocredit Limited 29. Tandiza Zambia Finance Limited 20. Tandiza Zambia Finance Limited 21. Zambou Financial Services Limited 22. Ecsponent Financial Services Limited 33. Madison Finance Company Limited 34. Microfinance Zambia Limited 35. Tandiza Zambia Finance Limited 36. YesCash Zambia Limited T/A Expresscredit.co.zm 37. Zambou Financial Services Ltmited 38. Madison Finance Company Limited 39. Madison Finance Zambia Limited	Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market intraments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON = DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SHAVICES	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiaz Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. AMBE 29. Ecsponent Financial Services Limited 29. YesCash Zambia Limited T/A Expresscredit.co.zm 20. Zambou Financial Services Limited 20. Was Cash Zambia Limited 21. Mame Limited 22. President Services Limited 23. Madison Financial Services Limited 24. Sigma Financial Services Limited 25. Tandiaz Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Mame Services Limited 39. Madison Finance Company Limited 30. Madison Finance Zambia Limited	Non- Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market intrauments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting and Issuance of guarantees, performance bonds or letters of credit. NON	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid Suspended until 19 May 2019 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Tandiza Zambia Finance Limited 29. Tandiza Zambia Finance Limited 29. Tandiza Zambia Finance Limited 20. Tandiza Zambia Finance Limited 21. Zambou Financial Services Limited 22. Ecsponent Financial Services Limited 23. Moert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 3. Madison Finance Company Limited 3. Madison Finance Zambia Limited 3. Madison Finance Zambia Limited	Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market intraments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and Issuance of guarantees, performance bonds or letters of credit. NON = DEPOSIT TAKING MICROFINANCE INSTITUTIONS AUTHORISED SHAVICES	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Wanda Zambia Finance Limited 29. Tandiza Zambia Finance Limited 20. Unity Financial Services Limited 21. Sigma Financial Services Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Lecsponent Financial Services Limited 39. Madison Finance Company Limited 40. Microfinance Zambia Limited 41. Microfinance Zambia Limited	Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution	Linding on security of relating in mortgages or any interest in real property; Issuance of debentures and money market instruments; Pattering; Pattering; Pattering; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Invoice discounting; and issued property; Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credit. Issuance of gunrantees, performance bonds or letters of credi	STATUS OF LICENCE Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited 27. Zambou Financial Services Limited 28. Tandiza Zambia Finance Limited 29. Tandiza Zambia Finance Limited 29. Tandiza Zambia Finance Limited 20. Tandiza Zambia Finance Limited 21. Zambou Financial Services Limited 22. Ecsponent Financial Services Limited 23. Moert & Syls Microcredit Limited 24. Sigma Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 3. Madison Finance Company Limited 3. Madison Finance Zambia Limited 3. Madison Finance Zambia Limited	Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution	Lending on security of or dealing in mortgages or any interest in real property; Issuance of debentures and money market instruments; Factoring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Payment of cheques or other demand orders of credit. Payment of cheques or other facilities	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. WesCash Zambia Limited T/A Expresscredit.co.zm 29. Zambou Financial Services Limited 20. WesCash Zambia Limited T/A Expresscredit.co.zm 20. Zambou Financial Services Limited 21. MaME 22. Ecsponent Financial Services Limited 33. Madison Finance Company Limited 44. Microfinance Zambia Limited 55. VisionFund Zambia Limited	Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution	Lending on security of relating in mortgages or any interest in real property; Issuance of debentures and money market instruments; Pattering; Pattering; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Provided decounting, and promission to be considered to the construction of the construc	STATUS OF LICENCE Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Wanda Zambia Finance Limited 29. Tandiza Zambia Finance Limited 20. Unity Financial Services Limited 21. Sigma Financial Services Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Sigma Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Lecsponent Financial Services Limited 39. Madison Finance Company Limited 40. Microfinance Zambia Limited 41. Microfinance Zambia Limited	Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution	Lending on security of redailing in mortgages or any interests in real property; Issuance of debentures and moves market instruments; Factoring; Payment of cheques or orther demand orders drawn or issued by customers and payable from deposits held by payer; Payment of cheques or orther demand orders drawn or issued by customers and payable from deposits held by payer; Payment of the payments of the	STATUS OF LICENCE Valid
NAME 1. Agora Microfinance Zambia Limited 2. ALS Capital Limited 3. Altus Financial Services Limited 4. ASA Microfinance 5. Bomach Finance Limited 6. Chibuyu Financing Company Limited 7. Christian Empowerment Microfinance Zambia Limited 8. Direct Finance Limited 9. Easy Cash Financial Services Limited 10. Elpe Finance Limited 11. FMC Finance Limited 12. Goodfellow Finance Limited 12. Goodfellow Finance Limited 13. Innovate Capital Solutions Limited 14. Izwe Loans Zambia Limited 15. JMAAC Financial Services 16. Meanwood Finance Corporation Limited 17. Microloan Foundation Limited 18. Moneta Finance Limited 19. Nchanga Financial Services Limited 20. Unity Finance Limited 21. Xtenda Finance Limited 22. Premier Choice Finance Limited 23. Robert & Syls Microcredit Limited 24. Signa Financial Solutions Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Support Financial Services Limited 29. Tendina Zambia Finance Limited 20. Unity Finance Limited 21. Stepan Financial Services Limited 22. Frandiza Zambia Finance Limited 23. Robert & Syls Microcredit Limited 24. Signa Financial Services Limited 25. Tandiza Zambia Finance Limited 26. YesCash Zambia Limited T/A Expresscredit.co.zm 27. Zambou Financial Services Limited 28. Ecsponent Financial Services Limited 39. Madison Finance Company Limited 40. Microfinance Zambia Limited 41. Microfinance Zambia Limited 42. VisionFund Zambia Limited	Non- Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution Deposit Taking Microfinance Institution	Lending on security of redailing in mortgages or any interests in real property; Issuance of debentures and money market instruments; Patroring; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Payment of cheques or other demand orders drawn or issued by customers and payable from deposits held by payer; Payment of the payable from deposits held by payabl	STATUS OF LICENCE Valid Valid Valid Valid Suspended until March 2020 Valid Suspended until 19 May 2019 Valid