

## KNOW INLUP BY HAVING RESPONSES TO THIS CRITICAL QUESTIONS

### I. Knowing Inlup

#### 1. What is Inlup, When was it started and how?

Inlup Worldwide Traders Limited is a Zambian enterprise focused on empowering individuals and businesses through fund and asset financing. It offers collateral-based loans, supporting traders and entrepreneurs, with a mission to deliver returns and uplift communities.

#### 2. What does the name "Inlup" mean? And its colors and mottos.

While The name "Inlup" is derived from the phrase **\_Inspiring Nurturing Leadership and Unstoppable Progress\_**, an abbreviation inspired by INNOCENT LUPASHA. Inlup's mission is encapsulated in its motto: "Our Cash, Your Economy Defender: Financing Market Extension."

The company's visual identity features a palette of Navy Blue, White, and Red, each color representing a core aspect of Inlup's values and operations:

- ❖ **\*Navy Blue\***: symbolizes Trust and Professionalism. For clients, it ensures high-quality service and customer care, fostering trust and loyalty. For staff, it prioritizes security, growth, and well-being, cultivating a culture of trust and stability, while expecting professionalism in return.
- ❖ **\*White\***: represents Transparency. Internally, it promotes honesty and openness, ensuring a culture of trust and respect, with rigorous staff screening. Externally, it commits to clear communication, keeping clients informed and confident in Inlup's services.
- ❖ **\*Red\***: signifies Protection. Inlup trusts its staff to safeguard the company's reputation and assets, and supports them in this effort. For clients, it means a steadfast commitment to protecting their interests and maintaining a zero-tolerance stance on default.

These elements combine to position Inlup as a dynamic and professional financial partner, focused on empowerment and mutual growth.

#### 3. Who are the founders of Inlup?

- Inlup was founded by Innocent Lupasha, a Zambian citizen and majority shareholder as per PACRA documents. The leadership team is headed by Innocent Lupasha as CEO, alongside Co-Director Otiini Lasinde John, driving Inlup's mission as a catalyst for economic empowerment.

#### 4. Does Inlup have international operations or partnerships?

- Inlup is "proudly Zambian" and rooted in the Copperbelt Province. However, it maintains a "Global Vision," providing services to international clients such as the **Mitumba Charity Initiative (USA)** and **Jobus (DRC)**, and many more and utilizes risk-sharing collaborations with international financial institutions.

## II. Risk Assessment

### 1. What are Inlup's key portfolio quality metrics?

- INLUP NPL or PAR ratios emphasizes "**Sustainable Growth Orientation**" and a thorough **credit and risk assessment team** that evaluates the viability of every project to protect the portfolio.

### 2. How does Inlup manage loan defaults?

- Management utilizes a dedicated **Recovery department** and **legal framework** within its organogram and performs extensive **due diligence**, including site visits and background checks, before disbursement to mitigate default risks.

### 3. What underwriting criteria and risk assessment processes are used?

- The process involves a 7-step cycle including a **Needs Assessment** and a formal **Credit Review**. Requirements include NRC, Passport size photo, collateral and collateral documentation, Guarantor and creditworthiness evaluations.

### 4. How does Inlup address client financial literacy?

- Inlup acts as a "**Trusted Partner in Development**" by providing **Advisory Services** and ongoing monitoring to ensure clients can manage their funds effectively and achieve business success.

## III. Financial Returns

### 1. What are Inlup's primary revenue streams?

- Revenue is generated through **Interest Income**, Admin fees, penalties, legal fees from loans in defaults and foreclosure of collateral.

### 2. Is Inlup currently profitable?

- Inlup's profitability is evident, with its portfolio growing from 400,000 to K1Million within a year, showcasing strong financial performance. The company's transition from a general dealer to a Private Company Limited by Shares and expansion into areas like Kasumbalesa and Nakone demonstrate scaling and growth. Additionally, acquiring properties valued at over 1,000,000 ZMW in one-year highlights Inlup's aggressive growth trajectory and solid financial standing.

#### **IV. Geographic Expansion**

##### **1. Which regions in Zambia is Inlup expanding to?**

The company is currently headquartered in **Luanshya, Copperbelt Province**. Its objective is to be the "leading fund and asset financing provider in Zambia and the region," indicating future expansion into other Zambian provinces and neighboring SADC countries.

Inlup has astutely recognized Zambia's pivotal position as a regional trade hub, leveraging its strategic location to drive business growth. The company's focus on cross-border trade is centered around key border towns, including Kasumbalesa, Kipushi, Sakanya, and Mokambo, which serve as critical entry and exit points for trade with the Democratic Republic of Congo (DRC).

Additionally, Inlup is targeting the Tanzania corridor through Nakonde, capitalizing on the lucrative trade opportunities with Tanzania and the broader Swahili region, with Dar es Salaam as a key transit point.

The company is also focusing on Chirundu, a key border crossing for trade with South Africa. Domestically, Inlup is poised to capitalize on Zambia's growing economic hubs, including Ndola, Kitwe, Lusaka, Chingola, and Solwezi, which are key centers for mining and trade along the Lobito corridor.

By targeting clients engaged in regional trade, including those from Kenya, South Africa, Tanzania, and other countries operating in the DRC, as well as domestic businesses in these major towns, Inlup aims to capture a significant share of the regional trade, driving revenue growth and promoting economic development in Zambia and the surrounding region.

#### **V. Operations & Governance**

##### **1. What is the management team's track record?**

The team has successfully navigated a major corporate rebranding and expansion within a year. The governance structure is led by a **Board of Directors (BOD)** and a **CEO**, overseeing specialized offices and Departments.

## 2. What is the "money language"?

INLUP Money Language IS : **BE-BVC-CR-OVA-D-BT**

INLUP WORLDWIDE TRADERS LIMITED employs a robust financial management framework, ensuring transparency, accountability, and prudent resource allocation. Our internal financial processes are guided by the INLUP Money Language, comprising the following key steps:

- 1. \*BE: Budget Elaboration\*** - Department managers present monthly budgets to the Board of Directors (BOD) for verification and approval, utilizing the Monthly Budget Presentation Form.
- 2. \*BVC: Budget Verification by CEO\*** - The CEO and Board Oversight Committee review and approve budgets, with documented approval and notification to the Oversight Committee (OOC).
- 3. \*CR: Cash Requisition\*** - Authorized personnel submit Cash Requisition Forms, aligned with approved budgets, to initiate transactions.
- 4. \*OVA: Oversight Verification and Approval\*** - A three-member oversight committee (admin, ops, finance) verifies and approves transactions, ensuring compliance with budgetary allocations and BOD authorizations. Applications are declined if not budgeted or lacking justification.
- 5. \*D: Disbursement\*** - The accounts team processes payments, obtaining Acknowledgement Receipts or service provider confirmations.
- 6. \*BT: Budget Tracking\*** - The audit department monitors budget performance, certifying transactions monthly using the Budget Tracker Form.

This framework upholds key principles:

- ❖ No overspending
- ❖ Collective approvals
- ❖ Director oversight

INLUP's financial management system prevents fraud, curbs unilateral decision-making by directors, and enhances accountability, fostering a culture of transparency and responsible financial stewardship.

## **VI. Social Services & Impact**

### **1. What specific social services does Inlup offer?**

Inlup offers the following social services:

- 1. \*Business Training\*:** Inlup's marketing team provides training to clients on understanding local and international business practices, equipping them to manage loans effectively and navigate financial challenges.
- 2. \*Business Connections\*:** Leveraging its extensive network, Inlup connects clients with lucrative business opportunities, identifying local and international markets for their goods.
- 3. \*Social Participation\*:** Inlup engages in social initiatives, offering discounts and bonuses to clients, promoting mutual growth and community development.
- 4. \*Tax Compliance Support\*:** Inlup ensures clients meet their tax obligations and comply with local regulatory requirements, facilitating smooth operations.
- 5. Charitable activities:** Inlup also partners with Hafner Charity Initiative to offer support to vulnerable groups, including single mothers, street kids, and senior citizens, providing them with essential services and resources. This partnership reflects Inlup's commitment to community development and social responsibility.
- 6. job creation:** Inlup's job creation efforts are having a significant impact.

### **2. How does Inlup measure social impact?**

- Inlup's job creation efforts are having a significant impact. With 20 workers per branch, it's supporting over 20 families per branch. Each employee is expected to support 10 dependents, amplifying the positive impact on local communities. This approach is not only creating employment opportunities but also fostering economic stability and growth from within.
- Inlup's social initiatives also are making a tangible impact in the community. Through business training and connections, it's empowering entrepreneurs to thrive. Its tax compliance support ensures businesses operate smoothly, contributing to local economies. The partnership with Hafner Charity Initiative brings vital support to vulnerable groups like

single mothers, street kids, and senior citizens. By addressing these diverse needs, Inlup is driving economic empowerment and shaping a more resilient society.