

# Corporate & Investment Banking (CIB)

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An enabler for growth



***zanaco***

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# Why Zanaco?

We are the largest local bank servicing over one million customers, with a presence in all ten provinces of Zambia. Our experienced teams understand the need for tailor-made solutions in an ever-changing local, regional and global environment.

We are an award-winning bank with international recognition having won:

- Best Innovation in Retail – International Banker Award 2021
- Best Commercial Bank – International Banker Award 2021
- Best Trade Finance Provider in Zambia 2021
- Global Finance Best Bank Award – 2021 and 2020
- Euro Money Best Bank in Zambia – 2021 and 2018
- Global Trade Review Leaders Trade Award – 2019

We are passionate about being a part of our customers' success and are dedicated to learning your needs and recommending the right solutions for better long-term client relationships. We are committed to helping you grow your business and delivering innovative solutions that help you operate more efficiently and seize arising market opportunities.

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# Who We Are

# 01

Our Corporate and Investment Banking (CIB) team serves a wide range of corporate and institutional clients across all sectors of the economy. The sector specific teams that make up CIB include Government and Public Sector, Financial Institutions and Development Organisations, Global and Large Corporates and Mid Corporates.

**Our clients are at the center of everything we do.**

Our comprehensive client coverage employs a segment focused approach allowing you to benefit from our teams' specialised industry expertise.

All corporate clients are assigned a dedicated Relationship Manager and product specialists to cater to all your need's from financing and transaction banking through to corporate advisory services. Our corporate clients also receive dedicated service support through our corporate customer service desk and priority access across our branch network.

## Public Sector Banking

We provide transactional and financial solutions that help public institutions meet various challenges, which cut across strategic, technical, administrative, regulatory and constitutional obligations. This is at the heart of our commitment to help foster an efficient public administration through the integration of relevant transactional services and technology.

Our Public Sector Banking team covers the entire government value chain, including but not limited to line ministries, regulatory authorities, local government and development organisations.

## Financial Institutions and Development Organisations

Our team supports clients such as local and international Banks, DFI's, Pension and Insurance firms, Brokerages, Micro Finance Institutions and Financial Intermediaries. We also provide specialised banking services for Development Organisations such as local and international NGOs, Embassies, Charities and Trusts as well as Faith-based organisations. With a hands-on relationship management approach, our team provides debt and working capital, cash management and foreign exchange solutions including trade finance.

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## Global and Large Corporates

Our Global and Large Corporates team provides support to our large, local and multinational corporate clients. We understand the complexities of running a large organisation and our goal is to help ease our clients' in-country operations with our full-range banking solutions and strong understanding of the local market.

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## Mid Corporates

Our Mid Corporates team focuses on emerging corporate entities that are growth focused and scaling into larger companies. Our goal is to facilitate the growth of these clients and enable them to compete effectively in the market. We are able to do this with a comprehensive product suite that covers cash management, trade and financing needs.

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## Our Product Offering

## 02

Explore our product catalogue designed to meet our corporate client needs.

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## Cash Management Solutions

- Enhance your collection using our extensive collection options including Point-of-Sale (POS), E-commerce, Cash-in-Transit, Teller Implant, Bill Muster and our wide-spread branch network.
  - Take advantage of our specialised platforms such as PayFlexi and SmartPay to make payments such as pension contributions, taxes, payroll and regulatory health insurance premiums.
  - Manage your accounts through our easy-to-use online platforms as well as our cash pooling and concentration solutions.
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## Working Capital Solutions

- Proactively manage timing mismatches in your cash flows so you can meet your daily cash obligations using our overdraft and short term facilities available in various currencies i.e. ZMW, USD, EUR, GBP.
  - Fund short term liquidity gaps with our short term loan options.
  - Unlock liquidity and enhance value chain using our invoice discounting, local purchase order and distributor financing solutions.
  - Support your employees with our workforce banking solutions for affordable access to short and long term financing.
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## Long-term Financing

- Fund your capital projects with our medium to long-term loans available in different currencies.
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## Trade Financing

- Secure and finance the supply of key inputs into your business with a letter of credit.
  - Enhance the confidence of your clients in your ability to deliver with our bid and performance guarantees.
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## Foreign Exchange and Investment

- Transact in different currencies at competitive exchange rates.
- Hedge against volatility in the financial markets with our risk management products.
- Invest your excess liquidity to enhance business returns with our investment accounts and access to money market securities.

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## Corporate Advisory and Investment Banking

- Raise debt or equity financing in the public markets supported by our Investment Banking experts
  - Get professional advice and representation for your mergers, acquisitions and divestiture activities
  - List your business on the stock exchange or get support to meet your continuing obligations for already listed companies
  - Understand and evaluate economic and market trends with support from our expert economic research team
  - Smoothen your corporate transactions with use of our escrow services
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Our team of experts is available to answer all your queries.

**To reach us, email [cib@zanaco.co.zm](mailto:cib@zanaco.co.zm) or visit [www.zanaco.co.zm](http://www.zanaco.co.zm).**

