



**BETTERWAY**  
SOLUTIONS LTD

COMPANY  
PROFILE  
2022





# **ABOUT** **OUR COMPANY**

**Better way solutions ltd commenced operations in 2022, offering the modern services of a Finance company across a broad range of personal and business finance products. Betterway solutions ltd is a female lead registered money lending business based in Zambia.**

**Better way solutions have the skill and knowledge to guide clients through all the finance options that relates to their specific needs at a time and part of this challenge is to maintain constant understanding level with each client to ensure they are in full control of their direction and comfortable with their decision.**

**Your personal financial situation should be reviewed holistically so that you understand the most tax-effective opportunities available to you, the most suitable financing options for your lifestyle now and in the future and how to create an achievable goal in wealth creation.**

**We think this is a major point of difference between betterway solutions ltd and other financing companies offering loan arrangements only.**

## OUR VISSION

We see a world with financial services inclusion and access for everyone. In this world, BETTER WAY SOLUTIONS LTD seeks to be among the leading providers of Financial and Advisory Services; the one that everyone wants to do business with and associated with for its best in class performance, ethical and people centered way of doing business.

## OUR COMPANY MISSION

BETTER WAY SOLUTIONS LTD mission is to provide excellent and efficient micro finance services by delivering innovative financial SOLUTIONS mainly to the Bottom of the Pyramid (BOP) sector and the underserved portion of the MSME informal and formal sector.

## CORPORATE VALUES

BETTER WAY SOLUTIONS LTD owes a fiduciary responsibility to its customers and stakeholders to be honest and transparent in its operations, provide optimal value and safely secure their interest; whilst treating them fairly. These principles are the motivating thrust of our operation. You can expect the following from us

### CORE VALUES

- ❖ INTERGRITY
- ❖ HONESTY
- ❖ CONFIDENTIALITY
- ❖ RESPECT AND DIGNITY
- ❖ TEAMWORK
- ❖ LOYALTY

No matter whether you are supplying, have a contract, an invoice or have a personal need for finances better way solutions has a range of lending financial solutions that will assist you to realise your dreams and achieve your goals.

### Call us

0979 525855

0977 961130

[berthaberbya@gmail.com](mailto:berthaberbya@gmail.com)

[Hazelmwaba35@gmail.com](mailto:Hazelmwaba35@gmail.com)

### Address

Plot no 35

Chilufya Mulenga road

Longacres, Lusaka

## PRODUCTS & SERVICES

### Individual Salary Advance

We provide you salary advance loans against your next pay cheque. The objective of this product is to provide the financial needs for employees who earn a salary regularly paid through their bank account from a reputable company or organization.

### Invoice discounting

Is your business battling with cashflow? Betterway solutions Ltd's invoice discounting may just be the solution that saves your business. It is a form of short-term borrowing often used to improve a company's working capital and cashflow. Invoice discounting is a facility offered against confirmed invoices that our client has issued to their client (off taker). It is a confirmation of performance by our client (SME) that they have executed the order and they are now demanding payment from off taker.

### Order finance

Order finance is a form of short-term borrowing often used to improve a company's working capital and cashflow when they have orders to execute. It allows a business (SME) to draw money against a confirmed purchase order from its customer (OFF TAKER). To do this, the business borrows a percentage of the value of the purchase order from Betterway solutions Ltd. The amount borrowed is usually sufficient to enable the client acquire goods and services and satisfy the order.

## OUR REQUIREMENTS

### Invoice discounting /order financing

Articles of association  
Order/Invoice  
Certificate of registration  
Shareholders id  
Shareholders passport size photos  
Post dated cheques  
Application letter and board resolution  
3months bank statement  
Tax clearance certificate  
Betterway offer letter  
Confirmation of pay point  
Escrow account  
Title deeds or whitebook with assets value above facility amount

### Individual salary advance

Identification document (NRC)  
Latest payslip  
Proof of residence  
2months bank statements  
Post dated cheque  
Our filled in application form