



MARVEL

Money Services Limited

We Provide, You Prosper!

Company Profile



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2023

COVER & LAYOUT DESIGN

ASTERIXservices
096 6 697475



About Us

Marvel Money Services Limited or simply “Marvel Money” is a privately owned financial institution incorporated on 29th January 2021 with the purpose of providing credit to Individuals, small and micro enterprises.

Marvel Money is a Zambian owned money lender that provides affordable personal loans working capital, funding solutions to small and emerging businesses with sustainable growth prospects. If the bank and other financial institutions has rejected you, then Marvel Money is the right place for you. We go out of our way to understand the needs of our clients, be it for personal or business purposes.

Our main goal is consistently providing the most reliable, efficient, affordable and responsible financial services to all our clients. Aiming to uplift their standards of living based on their financial needs and hopeful to help our clients and future clients achieve financial wellness and freedom.

The Marvel Money Promise

We owe our continued success and proven track-record of expertise and excellent service to our company values. From our services and process to our reliability and client satisfaction, our values influence every aspect of the Marvel Money promises to fuel growth through lasting partnerships targeting shared growth.



Our Vision

To Be The "Go To" Loan Company

To be the most preferred microfinance institution in Zambia by offering the best value, most flexible customer-oriented financial services on the market thereby creating solutions to your financial needs.

Our Mission

To Create Great Loan Experiences For Individuals and Businesses

We exist for as many people as we possibly can. No matter who they are, what they do, where they are from or where they're going, we believe a great loan experience is so much more than just filling in an application, taking down details and quoting. It's a friendly smile, having someone who listens, offers a genuine service and that little something extra. We aim to create the total experience we create for our customers.

Our Core Values

Integrity: To foster trust through professionalism

We are open about our policies and procedures, so you don't worry about questionable deals, unexpected costs, or dishonest communication

Transparency: To instill confidence and fairness

We guarantee transparency, supported by our helpful consultants who are here to help you every step of the way from application to funding, without hidden fees. All information in the course of the transaction process is clearly documented and will be verbally explained.

Customer Focus: To rapidly meet the need of our clients

We strive to meet your needs, desires, and goals with full-service solutions, while keeping your growth and satisfaction in mind

Solution Oriented: To respond decisively to uncertainty

We strive to solve your problems while offering an exceptional service.



Our Services

Salary Advance Loans

Marvel Money Services offers short term loans to clients in formal employment in order to cater for the immediate cash requirements during the course of the month. These loans are ideally payable on the next pay day with amounts ranging from as low as K 1,000 to K 10,000 with interest rates starting from as low as 20%.

Basic Requirements

- Proof of identity (National Registration Card or Passport)
- Employer Confirmation/Introduction Letter.
- Three (3) latest payslips
- Three (3) latest bank statements
- Completed and Signed Application forms.
- Once approved your loan is transferred to your account.

Collateral Based Loans

Marvel Money services boasts to offer the quickest and most affordable Collateral Based Loans. Our loans amounts range from K 1,000 Kwacha to K 50,000 with negotiable interest rates. The loan process is easy and very convenient; just tell us the amount you require, provide appropriate collateral and your loan is processed within an hour.

Basic Requirements

- Proof of identity (National Registration Card or Passport)
- Provide Collateral (Property/Papers)
- Completed and Signed Application forms.
- Once approved your loan is transferred to your account.



Our Services (cont.)

Invoice Discounting

Waiting 30, 60 or even 90 days for your invoices to be paid by your clients can be frustrating. It limits your business' ability to grow and deliver on new orders or support new clients.

At Marvel Money, we understand the importance of easy access to cash flow and that's why we have made it easy for you to access the cash you need. We acknowledge the amazing work you've done by paying you early for the invoices you've already submitted.

Marvel Money Services provides Invoice Discounting loans to businesses in such cases. Your business can get a loan of up to K 100,000 to keep it afloat as you await your payment from your client.

How Invoice Discounting Works.

We simplify the entire funding process to make it easy for you to secure the cash you need.

STEP 1: Application

Firstly, you will be required to answer a few simple questions to determine if we are the right fit for you. Then, you will also be required to provide basic business information and lastly, you will tell us about the Invoice.

STEP 2: Approval

We strive to make every deal work through careful assessment, even when other funding companies can't. Our friendly consultants will make sure you understand everything and help you every step of the way without hidden fees or costs.

STEP 3: Payment

Marvel Money will pay you a portion of the invoice value. We will also keep track of the expected payment date and follow-up with your client when needed. We shall let you know once the invoice has been paid and take our original advance plus any interest due to us. You'll keep the rest to grow your business.



Our Service (cont.)

Purchase Order Financing

Never turn down orders again because of low cash flow or lack of sourcing support.

Marvel Money offers Purchase Order Financing which is essentially a transaction in which we provide advance payment to a business' supplier to cover the costs of a Purchase Order placed by a business' customer.

We want to make it easy for you to deliver on your next purchase order. Instead of being restricted by cash flow or unable to fulfill large orders on time, we are always ready to provide the funding so that you can grow your business with confidence.

How Purchase Order Financing Works.

We simplify the entire funding process to make it easy for you to secure the cash you need.

STEP 1: Application

Firstly, you will be required to answer a few simple questions to determine if we are the right fit for you. Then, you will also be required to provide basic business information and Lastly, you will tell us about the Purchase order deal

STEP 2 : Approval

We strive to make every deal work through careful assessment, even when other funding companies can't. Our friendly consultants will make sure you understand everything and help you every step of the way without hidden fees or costs.

STEP 3: Payment

Marvel Money will pay your source who will and supply the goods to complete the order and satisfy your customer with high-quality on-time delivery. Then, you can invoice your customer and receive payment. We receive the original funding advanced and a small portion of the profits, and you keep the rest to grow your business!



Our Service (cont.)

Working Capital Financing

Your company's daily operations require capital, right? Money to fuel your company's short-term operational needs such as payroll, rent and stock purchases. But adequate cash or asset liquidity to cover day-to-day operational expenses is not always on hand. Lack a stable revenue stream throughout the year? Don't be troubled, you're not the only company experiencing high seasonality or cyclical sales. In such a case, a Working Capital Loan is the answer.

Marvel Money offers Working Capital Loans that can help businesses take care of expenses such as;

- Manage your cashflow
- Bridge payment delays
- Purchase Inventory
- Update your equipment
- Cover your seasonal expenses
- Launch a marketing campaign
- Hiring and employee expenses
- Expansions or renovations
- Settle outstanding taxes
- Cover unexpected expenses
- etc.

Basic Requirements

- Your business must be a registered entity with PACRA.
- Have a trading history of more than one year
- Should currently have an annual turnover of over K 500,000
- Recent Bank Statements and Supporting Documentation for review.
- Completed and Signed Application forms clearly stating the required amount and suggested repayment period.
- Once approved your loan is transferred to your account.



Why Choose Us



Competitive Interest rates

We can boast of having the lowest Interest rates on the market starting from as low as 15 %



Flexible terms of payment

Our loan repayment periods are adequate enough therefore, our clients can experience manageable installments.



Quick Processing time

Enjoy a simple, straight forward application and approval process which usually takes a few hours.



No hidden costs

We are very transparent with no hidden information, our Loan Officers are at your disposal to explain every detail you need to know.

Registrations & Compliances

- Patents and Companies Registration Agency - PACRA
- Zambia Revenue Authority - ZRA
- Money Lenders Certificate - JUDICIARY OF ZAMBIA
- Money Lenders Licence - LOTTERIES & BETTING CONTROL BOARD

Contact Us

If you are looking for a personal loan or a business loan then Marvel Money is available to help. For more information about our loans services, please contact us.



+26 097 2 515 317 | 076 3 1 582 468



marvelmoneyservices@gmail.com



No. 3 Katete Flats, Off Roan Road, Kabulonga, Lusaka.



Certificate of Incorporation - PACRA

CF45

(Regulation 46)

Companies Registration No. **120210012315**

Serial No. **1162834**



SCAN TO VIEW
OUR REGISTRATION DETAILS



Republic Of Zambia

The Companies Act, 2017

(Act No. 10 of 2017)

The Companies (Prescribed Forms) Regulations, 2018

(Section 14)

CERTIFICATE OF INCORPORATION COMPANY LIMITED BY SHARES

This is to certify that MARVEL MONEY SERVICES LIMITED is on and from the **29th day of January 2021** incorporated as a COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **29th day of January 2021**.



L. Mwenya

Assistant Registrar of Companies

For further details relating to this business visit
<http://www.pacra.org.zm>



Tax Clearance Certificate - ZRA



General Tax Clearance Certificate

TPIN: 2140700643

Jurisdiction: LSTO - Non Mining

Taxpayer Name: MARVEL MONEY SERVICES LIMITED
Physical Address: FLAT NO 8 NASSER ROAD NIPA AREA Lusaka



Province: LUSAKA PROVINCE
Email: MARVELMONEYSERVICES@GMAIL.COM
Contact Number: 0966498999

Date: 04/01/2023
Certificate Number: 2376187407

Dear Sir/Madam

RE: TAX CLEARANCE CERTIFICATE FOR MARVEL MONEY SERVICES LIMITED - SECTION 81B (CAP

This is to certify that MARVEL MONEY SERVICES LIMITED trading as MARVEL MONEY SERVICES LIMITED with TPIN 2140700643 is duly registered for tax purposes.

In addition, this tax clearance certificate has been issued to MARVEL MONEY SERVICES LIMITED trading as MARVEL MONEY SERVICES LIMITED pursuant to section 81 B of the Income Tax Act (CAP 323).

This certificate is valid up to 31/12/2023.

Accordingly, in terms of section 81 B of the Income Tax Act, for the duration of this certificate, the above named is free to conduct business in line with the trading license held.

Please note that any established act of non-compliance with the provisions of the Income Tax Act shall invalidate this Certificate.

Yours Faithfully,

JOSEPH NONDE
Commissioner - Direct Taxes
Zambia Revenue Authority



Money Lender's Certificate - Judiciary of Zambia

IN THE SUBORDINATE COURT OF THE FIRST CLASS

2021/CRMP/ML/189

**FOR THE LUSAKA DISTRICT
HOLDEN AT LUSAKA
(Civil Jurisdiction)**



BETWEEN:

**IN THE MATTER OF: SECTION 4 OF THE MONEY LENDERS ACT
CHAPTER 398 OF THE LAWS OF ZAMBIA**

AND

**IN THE MATTER OF: AN APPLICATION BY MWAMBA MUSONDA FOR AN
APPLICATION FOR A MONEY LENDERS CERTIFICATE.**

MONEY LENDERS CERTIFICATE

I K. SAKWANDA..... the undersigned **DO HEREBY CERTIFY** that I do authorize **MWAMBA MUSONDA** a Money Lenders Certificate to carry out the business of Money Lenders, under the name style and title of **MARVEL MONEY SERVICES** of **Flat No.08 NASSER ROAD NIPA AREA, Lusaka.**

This Certificate shall come into force on the 21st.....day of FEBRUARY.....2023

And shall expire on the **31st day December 2023.**

Dated at this.....day of2023.





Money Lender's Licence - Lotteries & Betting Control Board

ORIGINAL
FORM 1A
106ks

REPUBLIC OF ZAMBIA
MINISTRY OF FINANCE
THE MONEY-LENDERS ACT
(Regulations 2)

**THE MONEY-LENDERS (APPLICATION FOR LICENCE)
REGULATIONS**

LICENCE
(Section 3)

No.: **0001150**

Fee Paid K. **10,000.00**

Mr/Mrs/Miss: **MWAMBA MUSONDA** is hereby
 licensed to carry on business as a money - lender at **FRAT # 08**
NASSER ROAD NIPA AREA LUSAKA
 under the name or style of **MARVEL MONEY**
SERVICES

This licence shall expire on the 31st December, 20**23**
 Lusaka

Date: **07.03.2023**

[Signature]
 Permanent Secretary
 Ministry of Finance