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Tel: +260 211 238 152

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eurosecurities@webmail.co.za
daxport@gmail.com



PATIENCE, ENDURANCE AND PERSEVERANCE EQUALS TRANSFORMATION

DIRECT INITIATIVE CREDIT CONSULTANCY LIMITED is a financial credit insurance consultancy and investment for Development Company. Focusing On Mining, Agriculture. Energy Renewable, Tourism and Infrastructure Development. The primary objectives is to foster economic growth development and transformation in all sectors of development and investment in and around **Zambia and the African Continent**.

MISSION

To initiate the best in class at all times in every sector thereby being a material contributor to the sustainability of key growth sectors of **Africa Economies**.

VALUES

Adaptive flexibility, deliver where and what we promise passionate about relationship **team work** and **co-operation**.

LEADERSHIP

MR ROY TEMBA YUMBA, founder and chief executive officer **EUROCLEAR SECURITIES** group of companies, Automotive Engineer by Profession (**Massey Ferguson Training Institute Coventry United Kingdom (UK)**), Investment and Development Facilitator and Project Coordinator.

MR Wesley Kabwe Yumba, Chief Executive Officer (CEO) **Zoono Healthcare Products LTD**, **Int'l Trade and Investment Management Graduate**.

SKILLS AND EXPERTISE

Our products are specially designed to serve the needs of large scale, medium scale entities, endowment and foundations, focused leadership, unique structured products, responsible investing and risk versus returns. we monitor, we create conversantly, we design and source products that are ahead of the market, only to have the market catch up with us later. We bring insight, energy and creativity together to consistently outperform bench marks that we and our clients set for ourselves.

DIRECT INITIATIVE CREDITS CONSULTANCY LIMITED is the Parent Company of Brinks group of companies. Which offers tailored made processes of every transaction to suit your vision perspectives thought in business creativity and competitiveness

Direct Initiative Credit Consultancy

THE PARENT COMPANY

About Direct Initiative Credit Consultancy

DIRECT INITIATIVE CREDIT CONSULTANCY LIMITED, abbreviated as DICC is a financial credit insurance consultancy and investment for Development Company. Focusing On Mining, Agriculture, Renewable Energy, Tourism and Infrastructure Development. The primary objective is to foster economic growth development and transformation in all sectors of development and investment in and around Zambia and the African Continent.

DICC is the parent company to the Brinks Group of Companies.

Executive Summary

Company Overview: Direct Initiative Credit Consultancy Limited (DICC) is a premier financial credit insurance consultancy and investment firm dedicated to fostering economic growth and transformation in Zambia and across Africa. With a focus on Mining, Agriculture, Renewable Energy, Tourism, and Infrastructure Development, DICC aims to leverage strategic investments and consultancy to propel development in these critical sectors.

Mission Statement: To catalyze sustainable economic development and transformation in Africa by providing expert financial consultancy and investment in key sectors.

Vision: To be the leading force in Africa's economic transformation, driving growth and development across the continent's pivotal sectors.

Objectives: Enhance sectoral productivity and sustainability, expand access to capital, and mitigate financial risks for businesses in Mining, Agriculture, Renewable Energy, Tourism, and Infrastructure.

Company Description

Background: Founded as the parent company to the Brinks Group of Companies, DICC has established itself as a key player in financial consultancy and investment, aimed at development projects across Africa.

Services: DICC offers a range of services including financial credit insurance, investment consultancy, risk management, and sector-specific advisory services.

Market Position: DICC is positioned as a strategic partner for businesses and projects seeking to contribute to economic development in Africa, with a unique focus on sustainable and transformative sectors.

Market Analysis

Industry Overview: Detailed analysis of the Mining, Agriculture, Renewable Energy, Tourism, and Infrastructure sectors, including market trends, growth potential, and key challenges.

Target Market: Identification of primary target segments within each sector, including small to medium-sized enterprises (SMEs), large corporations, and development projects seeking financial consultancy and investment.

Competitive Analysis: Evaluation of competitors offering similar consultancy and investment services, and strategy to differentiate DICC through specialized sector knowledge and comprehensive financial solutions.

Marketing and Sales Strategy

Marketing Plan: Development of a multi-channel marketing strategy to increase brand awareness and attract clients. This includes digital marketing, participation in industry events, and partnerships

with sector associations.

Sales Strategy: Implementation of a consultative sales approach, leveraging DICC's expertise to tailor services to the specific needs of clients within its target sectors.

Operations Plan

Operational Workflow: Description of the operational processes from client acquisition to service delivery, including consultation, risk assessment, financial planning, and ongoing support.

Technology and Infrastructure: Overview of the technology and infrastructure supporting DICC's services, including any proprietary software or tools for risk management and financial analysis.

Financial Plan

Revenue Model: Detailed explanation of DICC's revenue streams, including consultancy fees, commission on insurance, and investment returns.

Financial Projections: Five-year financial projections including profit and loss statement, cash flow statement, and balance sheet, highlighting expected growth and profitability.

Funding Requirements: Outline of any funding requirements for expansion or operational needs, including potential sources of capital.

Management and Organization

Management Team: Profiles of key management team members, highlighting their expertise and contributions to DICC's strategic goals.

Organizational Structure: Diagram of the company's organizational structure, showcasing the relationship between DICC and the Brinks Group of Companies, and the internal structure supporting its operations.

Appendix

Case Studies: Success stories and case studies of past projects and consultancy services provided by DICC, demonstrating impact and expertise.

Legal and Regulatory Compliance: Overview of compliance with financial and industry-specific regulations, including any licenses or certifications. This business plan serves as a roadmap for DICC's strategic direction, growth, and commitment to contributing to Africa's economic development through focused investments and consultancy in its key sectors.

Based on the research conducted on the economic and construction market outlook in Africa, and considering the absence of specific Zambian economic growth forecasts in the retrieved information, a generalized projection for the African market, with an emphasis on sectors relevant to Direct Initiative Credit Consultancy Limited (DICC), can be made. This projection will take into account the construction sector as a proxy for broader economic activities, given DICC's focus areas including infrastructure development, alongside the economic trends in similar emerging markets.

5-Year Projections for DICC Based on the African and Similar

Emerging Market Trends:

Year 1:

Growth Initiation: Capitalize on the momentum from Chinese investments in Africa, especially in infrastructure and renewable energy. The African construction market is less competitive but shows growth potential, with significant Chinese economic presence and investment continuing despite a slight decline after 2017. Initial projects could leverage this investment trend, focusing on renewable energy and infrastructure development sectors.

Year 2:

Expansion: As the market continues to grow, expand into mining and agriculture, benefiting from the overall economic development and rapid urbanization driving the construction market. Explore partnerships with major international players who hold large market shares in the construction sector to gain a competitive edge.

Year 3:

Consolidation: Strengthen the company's position in the market by focusing on high-demand areas such as affordable housing and renewable energy, as suggested by market dynamics in the African construction industry. Develop a robust risk management strategy to navigate political, regulatory challenges, and skills and labour shortages.

Year 4:

Innovation and Diversification: Incorporate technological innovations in the construction sector, potentially branching into smart city projects like Konza Technopolis in Kenya, which exemplifies the significant impact of such projects on job creation and economic growth. This aligns with DICC's focus on fostering economic development through innovative and sustainable projects.

Year 5:

Sustainability and Impact Assessment: Focus on evaluating the impact of DICC's projects on economic growth and sustainability. With a consolidated position in the market and diversified portfolio, initiate programs to assess and amplify positive social and environmental impacts, particularly in renewable energy and sustainable tourism.

General Economic Outlook:

Given the dynamic nature of emerging markets, it's crucial to remain adaptable and responsive to changing economic conditions. The African construction market presents a growth potential during the forecast period, which is expected to boost market competition. Additionally, considering trends in similar emerging markets, it's plausible to assume a favourable environment for sectors like renewable energy, infrastructure, and tourism, despite global economic fluctuations affecting other regions. This projection is a strategic overview based on available market insights and should be adjusted as new data becomes available, especially specific forecasts for Zambia. Continuous monitoring of market trends, regulatory changes, and economic indicators will be essential for DICC to achieve its objectives and adapt its strategies accordingly.

WHAT WE DO

Direct Initiative Credit Consultancy Limited (DICC) is an independent infrastructure, **Fund Manager** that combine deep industry expertise with industry best practice operational management. Our current equality fund is a consortium of investors who makes equity investment in high quality infrastructure assets in the,

- Renewable Energy,-LED manufacture ECO friendly Solar Power Plants and Hydro
- Housing infrastructure/ Low cost, Medium cost and High cost Housing Units

- Agriculture/Smart Farms
- Aquaculture/Fish breeding
- Transport and communication
- Mining/Multipurpose Mineral Processing
- Water/waste Recline
- Road infrastructure network
- Railway and express railway networks
- Meg city development projects
- Tourism hot sports

We possess deep experience and strong relationship.

Direct Initiative Credit Consultancy Limited will be managing over in use US \$25-30 Billion for the consortium of investors, additionally the companies in **DICC limited** portfolio have combined revenues greater than five Billions Dollars and Employ approximately 21, 000 people all over the world.

In addition to its equity investment focus, **DICC limited** has a **Credit Arm**, **DICC Credit** is formed to make non-equity investments, with the ability to transact across multiple entry points in the capital stack. **DICC Credit** targets, energy, transport, water and waste and other industries or projects with infrastructure like characteristics.

Direct Initiatives Credit Consultancy Limited, provides custom tailored financing solutions a breadth of capital needs, including green field and brown field projects, acquisition finance, liquidity and growth, restructuring and secondary purchases.

Direct initiatives credit consultancy limited will. Maintain a clear investment approach that is based on four core components

A WELL RESOURCED TERM


DICC Limited has a deep team of professionals that combined industry knowledge with best in a financial and operational capability. This group is further complemented by a diverse group of experienced senior advisors.

A FOCUSED STRATEGY

DICC's business strategy focuses its proprietary, specialist resources with its three industry sectors. Our objective is to originate investments with the potential to deliver superior risk-adjusted returns for our investors. The essential elements of this approach are as follows.

Investment Profile: **DICC Limited** focuses on larger scale investment in assets that provide essential service, Have high barriers to entry and offer significant governance positions. We primarily target opportunities in SADC and OECD countries, while maintaining a global perspective and the flexibility to pursue high quality assets with the potential for attractive risk-adjusted returns in selected non-OECD countries.

Proprietary Origination: **DICC's** in-depth knowledge of, and extensive relationships in, our three target industry sectors are critical to our ability to originate proprietary transactions, conduct effective and informed due diligence, structure investments and identify potential exits. This knowledge provides insights into the trends and developments that create investment opportunities and motivate potential seller and joint venture partners. In addition, our relationships with significant industry participants, together with our track record of adding value to our portfolio companies and our ability to deploy significant amount of capital, have made **DICC** a preferred buyer and investment partner, Prudent leverage: **DICC** takes a conservative



approach, to leverage and insures that our investment have appropriate risk profiles. This approach also reflects our fundamental view that investment discipline and operational value creation, rather than financial engineering, are the keys to successful infrastructure investing.

A Dedicated operational Capability

DICC create value for its investors by improving the performance and service quality of its portfolio company assets. Our dedicated team of seasoned operational professional seeks to apply advanced management processes and industry best practice expertise to deliver these gains

A Strict Investment Discipline

DICC's strategy for realizing superior returns is based on strict pricing discipline and careful selection of assets from within the infrastructure sectors we understand well. We employ a rigorous evaluation process that incorporation proven selection criteria, integrated due diligence teams and a strong focus on risk management and mitigation.

MANDATES

MAEC 87 SRL



Universal Software Cooperation MA01824 USA (ICT)



Jung won Holding Co Limited South Korea (Finance)



ARAB Foundation for Investment and Development, 8 Abdul Al Salam
Ismael, King Fasal Street, Al Jeeza, Egypt(Finance and Development)



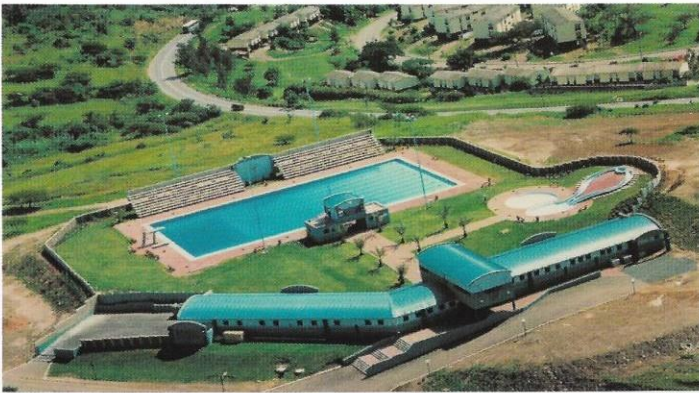
ASTAG Bank Monetary and Insurance Group

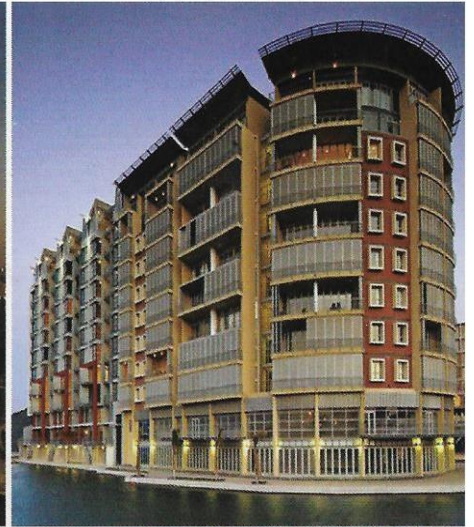


COMPANY INTERESTS

Agriculture	:	Smart Farms and Agriculture
Energy	:	Renewable Energy, Led Manufacturing Eco-Friendly Solar Power Plants And Hydro.
Water Sanitation:		Water Treatment Plants, Water Purification Solutions, Waste Recycling
Finance	:	Mineral Bank Finance Financial Instruments Monetizing. Financial Instruments Facilitation.
Tourism	:	Tourism Hot Spot Development Hotel, lodges and campsites development.
Transport and communication	:	airlines, railways, expressways development airport and seaport
Housing/megacities	:	urban infrastructure development, low cost modular housing Projects
Manufacturing	:	mineral processing, engineering and metal works chemical products Electrical appliances pharmaceutical products textiles and clothing agro processing

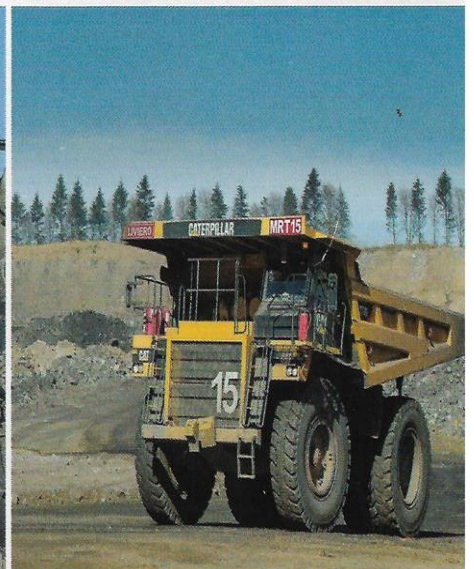
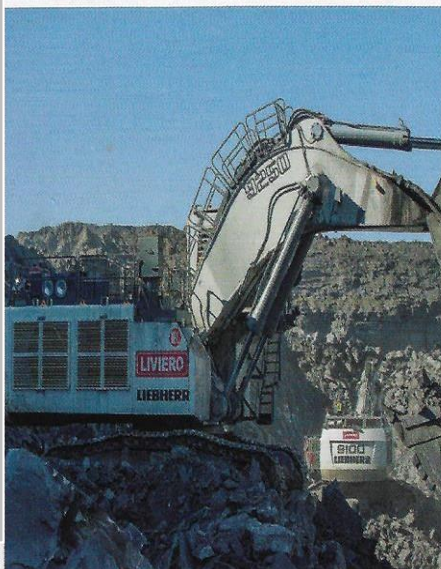
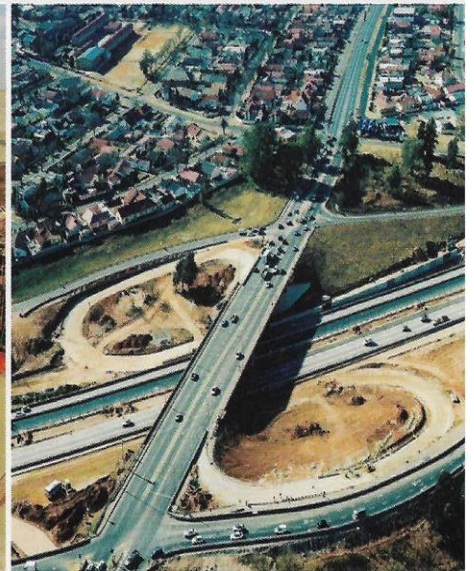
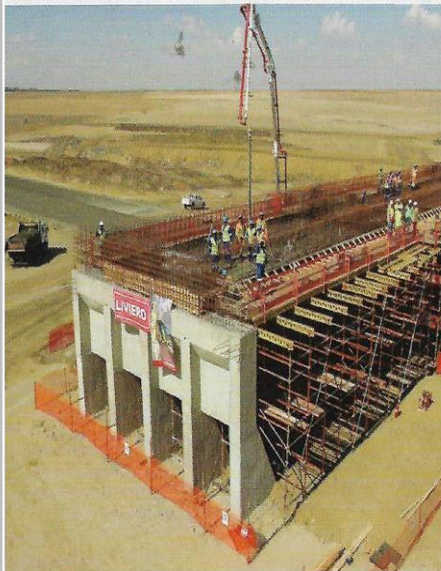
PROJECTS UNDERTAKEN





PROJECT INVESTMENTS FINANCED

- ROAD NETWORKS
- MINING CONSTRUCTION
- TOURISM INFRASTRUCTURE
- HOUSING



CF45
(Regulation 46)
Companies Registration No. **120190009068**
Serial No. **1122076**



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 DIRECT INITIATIVE CREDIT CONSULTANCY LIMITED is on
and from the **19th day of November 2019** incorporated as a COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **19th day of November 2019**.



L. Mwenya

Assistant Registrar of Companies



Tax Registration Certificate

This is to certify that taxpayer shown herein has been registered with Zambia Revenue Authority.

BRN: 120190009068

Section A-Taxpayer Information

Taxpayer Identification Number	1020510831
Taxpayer's Name	Direct Initiative Credit Consultancy Limited
Taxpayer's Trading Name	Direct Initiative Credit Consultancy Limited
Taxpayer's Physical Address	16, Northmead, Lubambe rd, Lusaka, Lusaka Province, Zambia

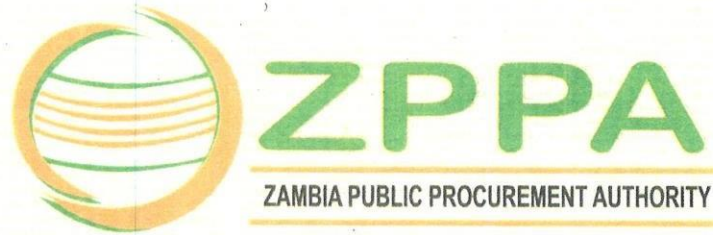
Section B-Registration Details

Sr. No.	Type of Registration	Effective Date of Registration
1	Taxpayer Identification Number	20/11/2019
2	Direct Initiative Credit Consultancy Limited-Income Tax	20/11/2019

This certificate will remain in force until it is cancelled by ZRA.

MOSES SHUKO
Commissioner – Domestic Taxes

Issue Date: 20/11/2019



Welcome to the e-Tendering Platform
This is your registration information as at 22/11/2019:

Supplier details	
Organisation name	DIRECT INITIATIVE CREDIT CONSULTANCY LIMITED
Company Registration Number	120190009068
Tax Payer's Identification Number	1020510831
ZPPA Registration Number	30937
Company type	Local Company
Address	P.O BOX 310299, LUSAKA
Postal code	10101
City	Lusaka
Country	Zambia
Phone Number	0968372323
Shareholders	2
CEEC category	
Valid Until	22/11/2020

You have registered in accordance with the Tender Regulations (Public Procurement Act No 12 of 2008) of the laws of Zambia to supply Goods and Services to Public Institutions in the following categories:

Areas of Interest

- 80000000-Management and Business Professionals and Administrative Services
- 84000000-Financial and Insurance Services
- 80100000-Management advisory services
- 44111600-Cash handling supplies
- 60105400-Consumer economics and money management and independent living instructional materials
- 60105401-Personal finance or money management education instructional materials
- 60105404-Understanding consumer credit or loans instructional materials
- 84131508-Cash in transit insurance



No. PVT-BEU5Y6Y

CERTIFICATE OF INCORPORATION

I hereby CERTIFY that,

DIRECT INITIATIVE CREDIT CONSULTANCY LIMITED

is on this date 24 Aug 2020 Incorporated under the Companies Act, 2015 and that the Company is a PRIVATE LIMITED COMPANY.



.....
Registrar Of Companies

This is a system generated certificate. To validate this document send the word BRS to 21546

www.kra.go.ke

Taxpayer PIN : P051935218I

Certificate Date: 27/03/2023

Name and Address :

Direct Initiative Credit Consultancy Limited

NA, Empress Plaza, NA, Westlands District,

PO Box:21980,

Postal Code:00100

Certificate Number:

KRAWON1324701423



**This is to confirm that Direct Initiative Credit Consultancy
Limited,
Personal Identification Number P051935218I
has filed relevant tax returns and
paid taxes due as provided by Law.**

**This Certificate will be valid for
twelve (12) months up to 26/03/2024.**

Caveat: This certificate is issued on the basis of information available with the authority as at the certificate date mentioned above. The Authority reserves the right to withdraw the certificate if new evidence materially alters the tax compliance status of the recipient.

Disclaimer : This certificate is system Generated and therefore does not require signature. You may confirm validity of this certificate on the iTax Portal by using the TCC Checker. This certificate confirms your compliance status for a period of five years preceding the date of issue. The certificate may however be with withdrawn on grounds of outstanding debt affecting periods prior to this.

Certificate Date : 24/08/2020

Personal Identification Number
P051935218I

This is to certify that taxpayer shown herein has been registered with Kenya Revenue Authority

Taxpayer Information

Taxpayer Name	DIRECT INITIATIVE CREDIT CONSULTANCY LIMITED
Email Address	directinitiative@gmail.com

Registered Address

L.R. Number : NA	Building Empress Plaza
Street/Road Ring Road	City/Town : NA
County : Nairobi	District Westlands District
Tax Area Westlands	Station West of Nairobi
P. O. Box 21980	Postal Code 00100

Tax Obligation(s) Registration

Sr.	Tax Obligation(s)	Effective Date
1	Income Tax - PAYE	24/08/2020
2	Income Tax - Company	24/08/2020

The above PIN must appear on all your tax invoices and correspondences with Kenya Revenue Authority. Your accounting end month is December unless a change has been approved by the Commissioner-Domestic Taxes Department. The status of Tax Obligation(s) with 'Dormant' status will automatically change to 'Active' on date mentioned in "Effective Till Date" or any transaction done during the period. This certificate shall remain in force till further updated.

Form CF45
(Regulation 46)
Companies Registration No. **120200007640**
Serial No. **1149426**



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 BRINKS LOGISTICS AND FORWARDING LIMITED is on and from the **15th day of September 2020** incorporated as a COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **15th day of September 2020**.



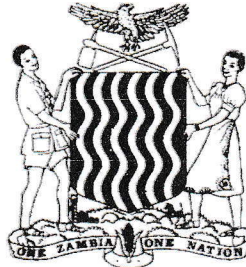
P.C. Chilufya
Assistant Registrar of Companies

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

CF45
(Regulation 46)
Companies Registration No. **120230044210**
Serial No. **1255088**



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
PRIVATE COMPANY LIMITED BY SHARES**

This is to certify that BRINKS AIR CARGO LIMITED is on and from the **6th** day of **January 2023** incorporated as a PRIVATE COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **6th day of January 2023**.

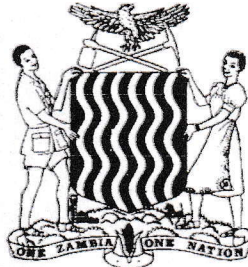


PERRY MWABA
Deputy Registrar of Companies

CF45
(Regulation 46)
Companies Registration No. 120230044224
Serial No. 1255123



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
PRIVATE COMPANY LIMITED BY SHARES**

This is to certify that BRINKS INSURANCE BROKERS LIMITED is on and from the **9th day of January 2023** incorporated as a PRIVATE COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **9th day of January 2023**.

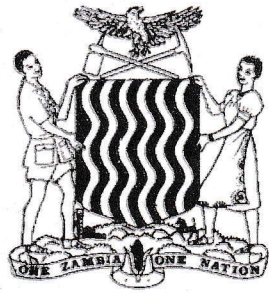


PERRY MWABA
Deputy Registrar of Companies

CF45
(Regulation 46)
Companies Registration No. **120230045423**
Serial No. **1259167**



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
PRIVATE COMPANY LIMITED BY SHARES**

This is to certify that BRINKS AUST MINING AND REFINERY LIMITED is on and from
the **31st day of January 2023** incorporated as a PRIVATE COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **31st day of January 2023**.

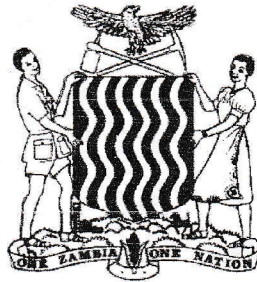


Peter Chewe CHILUFYA
Deputy Registrar of Companies

CF45
(Regulation 46)
Companies Registration No. 120230046872
Serial No. 1264031



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
PRIVATE COMPANY LIMITED BY SHARES**

This is to certify that BRINKS INVESTMENTS AND FINANCING LIMITED is on and from the **28th day of February 2023** incorporated as a PRIVATE COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **28th day of February 2023**.



Peter Chewe CHILUFYA
Deputy Registrar of Companies

CF45

(Regulation 46)

Companies Registration No. **120241002716**

Serial No. **1323239**



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
PRIVATE COMPANY LIMITED BY SHARES**

This is to certify that PROTECTS BRINKS SECURITY LIMITED is on and from the 22nd day of February 2024 incorporated as a PRIVATE COMPANY LIMITED BY SHARES.

Given under my hand and seal at Lusaka, Zambia, this **22nd day of February 2024**.



LAMECK MWENYA
Deputy Registrar of Companies