



NAPSA *i*CARE

ZAMBIA KU CHALO WEALTH FUND SAVINGS SCHEME

A Step-by-Step User Guide

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Welcome to Your Guide for the Zambia Ku Chalo Wealth Fund

This guide provides an overview of the Zambia Ku Chalo Wealth Fund (ZKWF), an investment platform developed by the National Pension Scheme Authority (NAPSA) to expand participation in structured investment opportunities. It introduces the different participation pathways available under the fund, including individual, local entity, and international entity participation, designed to enable a broader range of investors to contribute to and benefit from national and strategic investments.

For many years, NAPSA has played a central role in providing retirement security for Zambian workers through the pension system. Building on this foundation, the Zambia Ku Chalo Wealth Fund has been established to create an additional avenue for wealth creation, allowing individuals and institutions, both within Zambia and abroad, to participate in large-scale investment opportunities alongside the Authority. The fund is designed to deepen financial inclusion, attract diaspora and institutional capital, and support national development while offering investors access to professionally managed, long-term investment portfolios.



Zambia Ku Chalo Wealth Fund

Zambia Ku Chalo Wealth Fund participation refers to voluntary investments made by individuals and entities, both locally and internationally, providing an opportunity to build wealth while maintaining a strong financial and investment connection with Zambia.

The sections that follow provide a summary of eligibility, registration, contribution options, benefits, and how savings are invested and managed. These offerings are designed to enhance long-term financial growth, provide flexible investment opportunities, and enable both local and international investors to participate meaningfully in Zambia's economic development.

The sections that follow provide a summary of eligibility, onboarding requirements, participation options, and how investments are structured, managed, and tracked under the fund.

Important Notice

- ▶ Anyone who wishes to transact with NAPSA must first create a profile on the iCARE platform. This includes employees, employers, agents, tenants, and other stakeholders.
- ▶ A profile provides a single login to manage member and employer accounts, contribute to voluntary savings schemes, and access other NAPSA services.
- ▶ Members who previously onboarded through eNAPSA do not need to create a new profile and can simply click “Forgot Password.”

Product Rules

Zambia Ku Chalo Wealth Fund

Eligibility Criteria

1. All Zambians aged 18 and above, including those in the diaspora
2. Entities incorporated outside or within the jurisdiction of Zambia but owned, in whole or in part, by Zambian shareholders

Investor Registration Rules

1. All individuals and companies that meet the prescribed eligibility criteria shall be required to register on iCARE with NAPSA and will be assigned a Zambia Kuchalo Wealth Fund (ZKWF) account)
2. All individual investors who are already registered under the NPS will only be required to apply for a Zambia Kuchalo Wealth Fund (ZKWF) account using their existing Social Security Number)
3. An individual investor will be required to nominate a beneficiary

1

REGISTRATION OF A USER PROFILE

(MEMBERS WHO ONBOARDED ON eNAPSA)

To begin, visit the link <https://icare.napsa.co.zm> then click “**Forgot Password?**”.

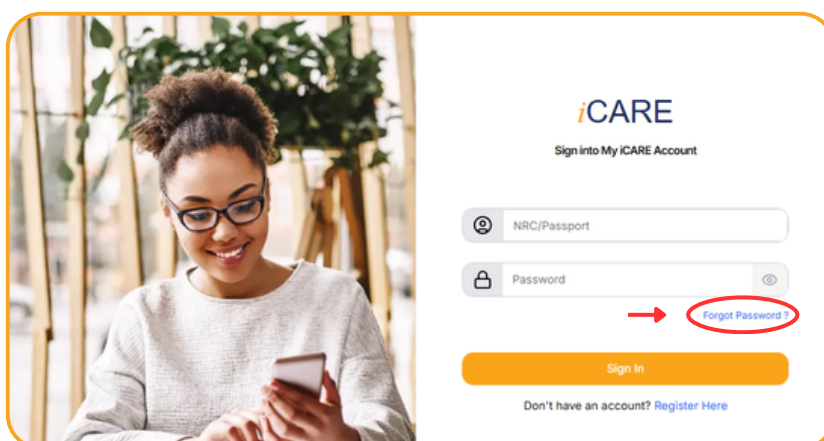


Figure 1: iCARE Login Page

On the next screen, enter the NRC or Passport number you used to access eNAPSA and click "**Reset My Password.**"

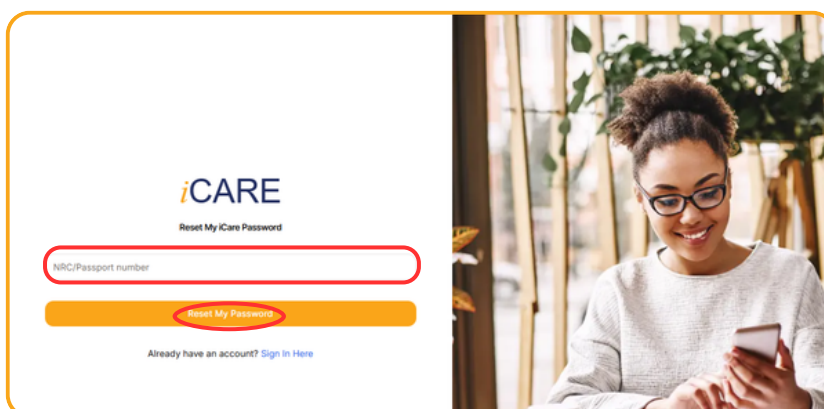


Figure 2: Enter your NRC or Passport Number

After entering your ID number and clicking "**Reset My Password**", you will be prompted to enter the mobile number you used when accessing eNAPSA. If you still have access to this number, proceed to enter it and click "**Reset My Password.**"

Please Note: If you do not have access to the number previously used on eNAPSA, please follow the alternative recovery option provided on the screen below.

Figure 3: Enter your Phone Number

Provided you still have access to the registered mobile number, enter it and click **"Reset My Password"**. An OTP will then be sent to your mobile phone, after which you will be prompted to create a new password. Once these details are provided, click **"Reset Password"** to complete the process.

Figure 4: Enter OTP and Create Password

Once this process is successfully completed, you may log in to your iCARE profile to access NAPSA services.

2

REGISTRATION OF A USER PROFILE

(MEMBERS WHO **NEVER** ONBOARDED ON eNAPSA)

To begin, visit the link <https://icare.napsa.co.zm> then click “**Register Here**”.

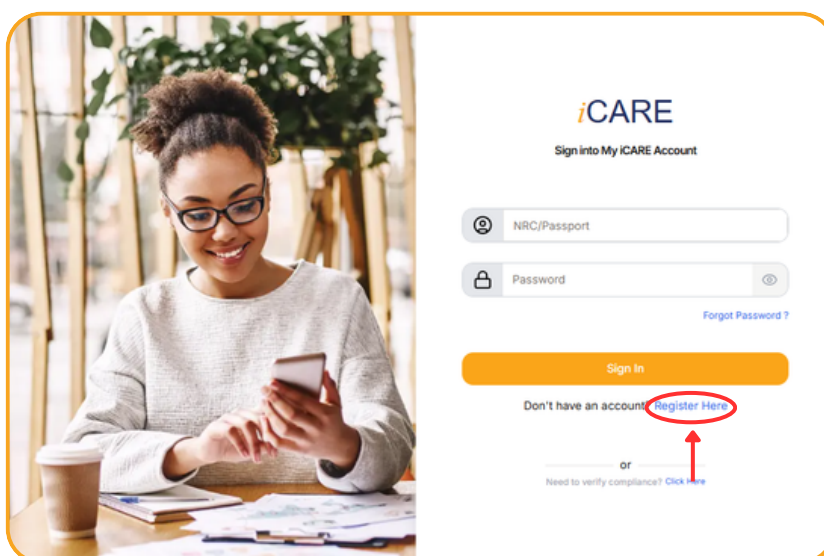


Figure 5: iCARE Login Page

On the pop-up window, read and agree to the Data Privacy Consent to proceed with registration.

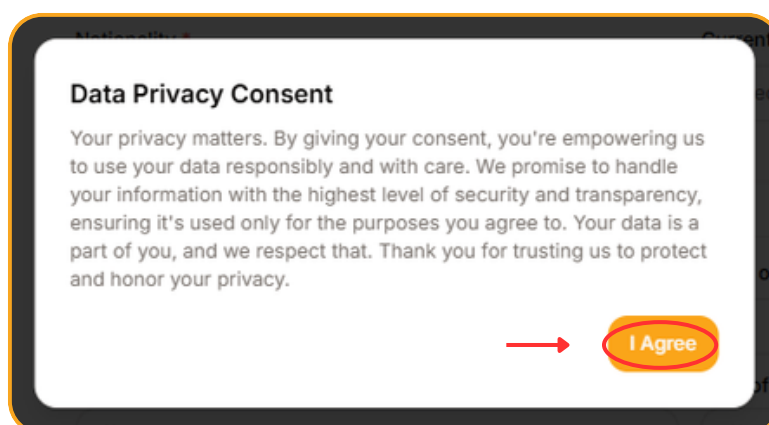


Figure 6: Data Privacy Consent Agreement

To successfully create a profile, you must ensure that the requirements in the figure below are in hand. Then click “**Proceed**”.

Onboarding Requirements

In order to successfully sign up, you must ensure that the following requirements are on hand:

1. Clear color copies of the front and back sides of the NRC (National Registration Card).
2. Recent clear **coloured passport-size** photo with a **plain background, unfiltered** (preferably taken using a mobile phone)
3. Active mobile phone registered in your name with the Mobile Network Operator.

Note: Providing false information is an offense. NAPSA will not be liable for any error or omission in the information you provide.

Proceed

Figure 7: Onboarding Requirements Checklist

1. IDENTITY INFORMATION

A. Identity Information (For Zambian citizens residing in Zambia)

Proceed to select your nationality, current country of residence, and enter your Zambian NRC number.





**NATIONAL PENSION
SCHEME AUTHORITY**

1 Identity Information

Please provide your identification information

Image Upload

Upload images of your ID

Personal Details

We would like to know more about you

Contact Information

This information will help us reach you

Create Password

Enter a password of your choosing known only to you

Identity Information

Nationality *

ZAMBIAN

Current Country of Residence *

ZAMBIA

ID Type *

National Registration Card

NRC Number *

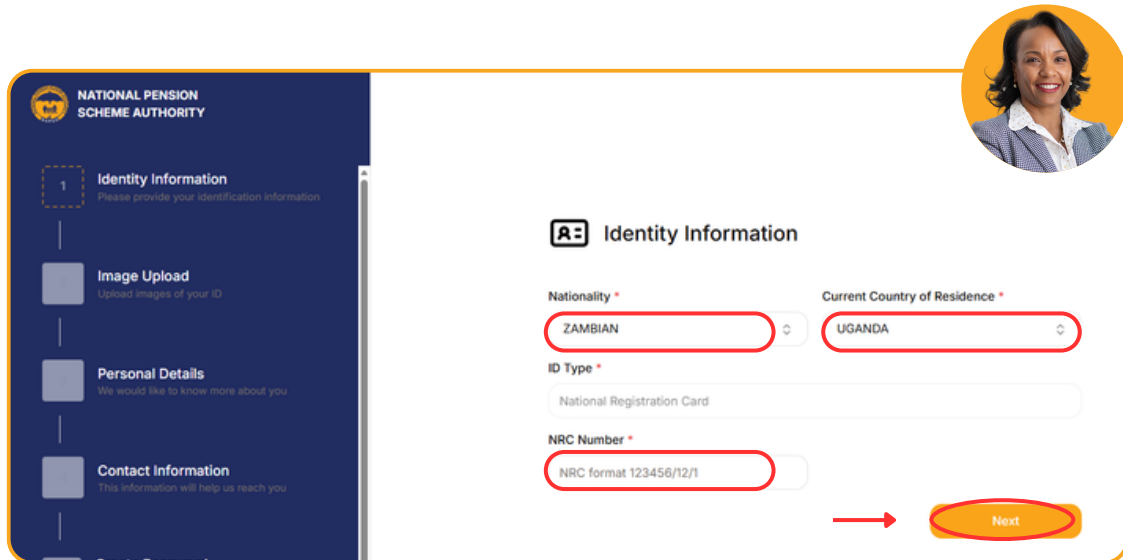
NRC format 123456/12/1

Next

Figure 8: Profile Registration - Zambian Citizens Residing in Zambia

B. Identity Information (For Zambian citizens residing outside Zambia)

Proceed to select your nationality, current country of residence, and enter your Zambian NRC number.



NATIONAL PENSION SCHEME AUTHORITY

1 Identity Information
Please provide your identification information

Image Upload
Upload images of your ID

Personal Details
We would like to know more about you

Contact Information
This information will help us reach you

Identity Information

Nationality * **ZAMBIAN** Current Country of Residence * **UGANDA**

ID Type *
National Registration Card

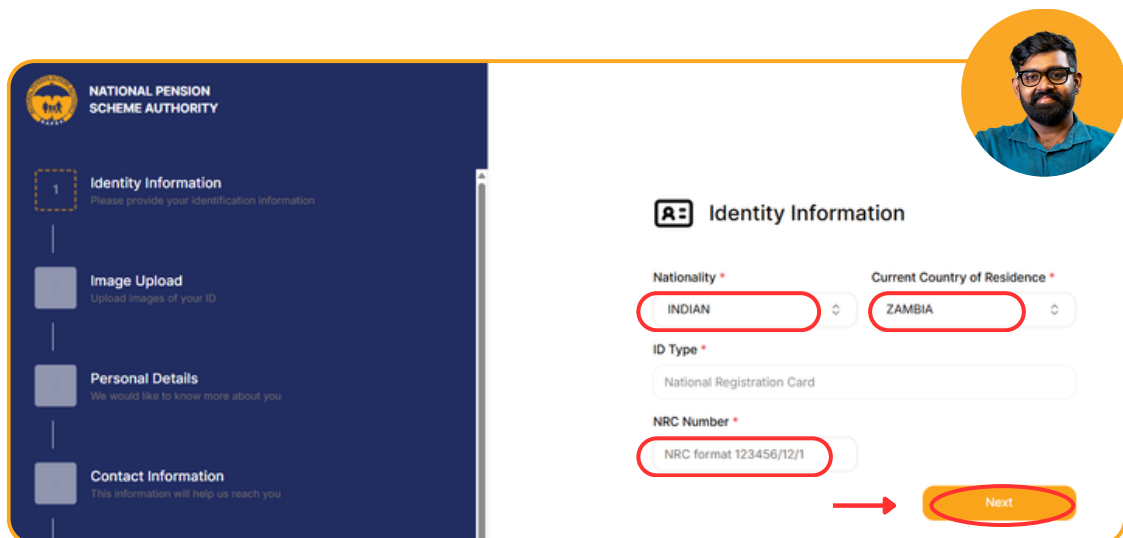
NRC Number *
NRC format 123456/12/1

Next

Figure 9: Profile Registration - Zambian Citizens Residing Outside Zambia

C. Identity Information (For Foreign Nationals residing in Zambia)

Proceed to select your nationality, current country of residence, and enter your Zambian NRC number.



NATIONAL PENSION SCHEME AUTHORITY

1 Identity Information
Please provide your identification information

Image Upload
Upload images of your ID

Personal Details
We would like to know more about you

Contact Information
This information will help us reach you

Identity Information

Nationality * **INDIAN** Current Country of Residence * **ZAMBIA**

ID Type *
National Registration Card

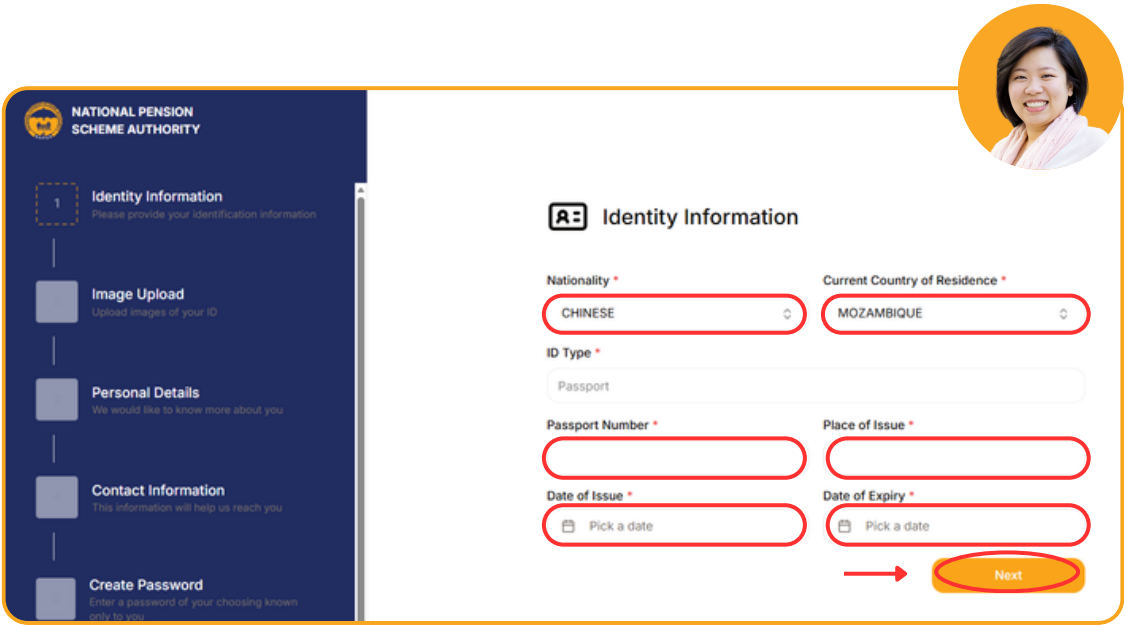
NRC Number *
NRC format 123456/12/1

Next

Figure 10: Profile Registration - Foreign Nationals Residing in Zambia

D. Identity Information (For Foreign Nationals residing outside Zambia)

Proceed to select your nationality, current country of residence, and enter your Passport number.



The screenshot shows the 'Identity Information' section of the NPSA registration form. On the left, a sidebar lists the steps: 1. Identity Information (selected), Image Upload, Personal Details, Contact Information, and Create Password. The main form area is titled 'Identity Information' and contains the following fields:

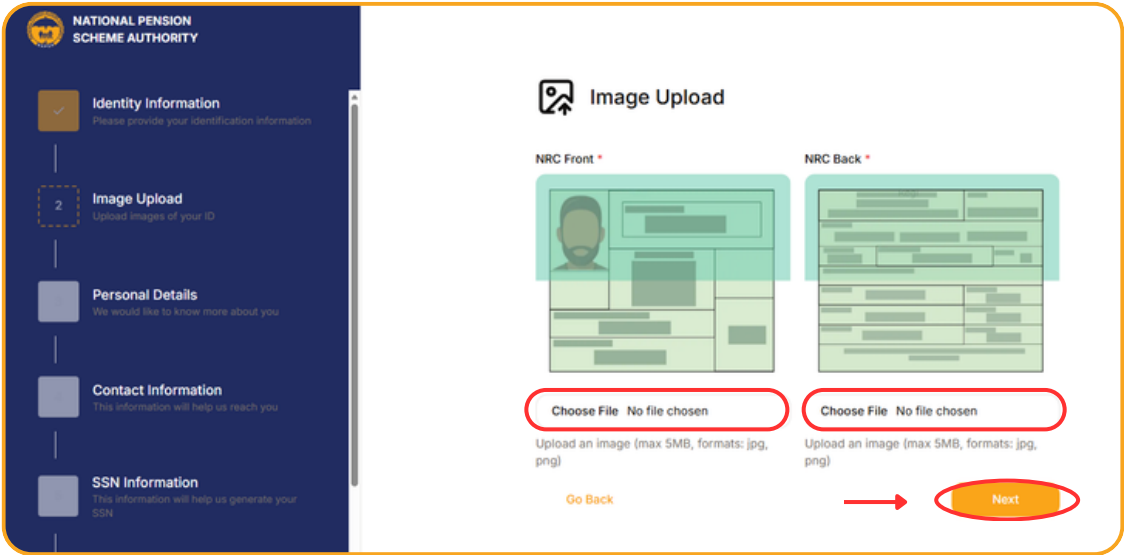
- Nationality * (Dropdown menu showing 'CHINESE')
- Current Country of Residence * (Dropdown menu showing 'MOZAMBIQUE')
- ID Type * (Text input field showing 'Passport')
- Passport Number * (Text input field)
- Place of Issue * (Text input field)
- Date of Issue * (Date picker showing 'Pick a date')
- Date of Expiry * (Date picker showing 'Pick a date')

A red arrow points from the 'Next' button at the bottom right.

Figure 11: Profile Registration - Foreign Nationals Residing Outside Zambia

2. IDENTIFICATION DOCUMENT UPLOAD

For Zambian citizens and foreign nationals residing in Zambia, proceed to upload both the front and back of your National Registration Card. When done, click “Next”.



The screenshot shows the 'Image Upload' section of the NPSA registration form. On the left, the sidebar lists the steps: Identity Information, 2. Image Upload (selected), Personal Details, Contact Information, and SSN Information. The main form area is titled 'Image Upload' and contains the following fields:

- NRC Front * (Image upload area with a 'Choose File' button and 'No file chosen' text)
- NRC Back * (Image upload area with a 'Choose File' button and 'No file chosen' text)

Below each upload area, there is a 'Go Back' button and a 'Next' button at the bottom right.

Figure 12: Upload NRC - Front and Back

For foreign nationals residing outside Zambia, proceed to upload your passport. When done, click “Next”.

Figure 13: Upload Passport

3. PERSONAL DETAILS

Proceed to enter your details as reflected on your NRC or Passport in the fields highlighted in the figure below and upload your portrait photo. When done, press “**Next**”.

Figure 14: Enter Personal Details and Upload Photo

4. CONTACT INFORMATION

Proceed to enter and verify your primary (main) phone number, secondary (alternate) phone number (optional), and email address (optional).

Note: The phone numbers entered must be registered in your name. The system will send a one-time PIN (OTP) to each of the contact details provided for verification.

Figure 15: Verify Contact Details

On the pop-up screen, enter the OTP(s) received then click **“Next”**.

Figure 15: Enter OTP for Verification

5. CREATE PASSWORD

The password must be at least 10 characters long and include an uppercase letter, a lowercase letter, a number, and a special character. e.g. **Napsa@12345**. When done, click **“Next”**.

Figure 16: Create Password

6. PREVIEW AND SUBMIT

Review and finalize your information then proceed to Submit your application.

Preview & Submit

Identity Information

ID Type: National Registration Card ID Number: 123456789
 Nationality: ZAMBIAN Country of Residence: ZAMBIA

Image Uploads

ID Image Front ID Image Back

Personal Details

Title: Mr
 First Name: Gabriel
 Surname: Pupa
 Gender: Male
 Date of Birth: 27/02/1995

Contact Information

Primary Phone Number: 2609876543

Create Password

Password: Confirm Password:

[Go Back](#) [Submit](#)

Figure 17: Preview and Submit Application

On the pop-up window, read and accept the “**Terms and Conditions**” to proceed. After submission, a reference number will be sent to your registered phone number and email for ease of reference.

Terms and Conditions

Please read these terms and conditions carefully before using the ICARE platform.

Conditions of Use
 By using this website, you certify that you have read and reviewed this agreement and that you agree to comply with its terms. If you do not want to be bound by the terms of this agreement, you are advised to stop using the website accordingly. NAPSA only grants use and access of this website, its products, and its services to those who have accepted its terms.

Privacy Policy
 Before you continue using our website, we advise you to read our privacy policy regarding our user data collection. It will help you better understand our practices.

☐ Accept Terms and Conditions

[I Accept Terms & Conditions](#)

Figure 18: Accept Terms and Conditions

Note: Once your application is approved, you will receive a confirmation SMS and email. If you onboarded using your NRC, your SSN will be automatically generated upon approval.

3

ZAMBIA KU CHALO WEALTH FUND

1 . HOW TO OPT IN

If you have an active iCARE account, you can easily opt in to a voluntary savings product even if you do not have a Social Security Number (SSN).

Steps:

- Log in to your iCARE profile, then:
- Scroll down your dashboard to the three product cards below your Account Summary and select the product you wish to opt into.

1.1 OPT IN- INDIVIDUAL



Figure 19: Schemes & Products

Step 1 – Select the Product

Click on the Zambia Ku Chalo Wealth Fund card. The requirements for opening the account will be displayed for your information. Review them and click **“Continue”**.

Opt into Zambia Kuchalo Wealth Fund Step 1 of 3

The Zambia Kuchalo Wealth Fund is a national investment initiative that enables Zambians, including those in the diaspora, to co-invest in major development projects alongside NAPSA.

Before opting in, please ensure that:

- You have a valid identification document.
- Your contact and personal details are accurate and up to date.
- You understand and agree to the product's terms and conditions.

Select Account Type

☒ Individual

☐ Corporate

Continue

Figure 20: Requirements Screen - Zambia Ku Chalo Wealth Fund

After selecting **“Continue,”** you will be required to either choose an existing next of kin or add one manually. Ensure that all required details are entered correctly, then click **“Add,”** followed by **“Continue”** to proceed.

Opt into Zambia Kuchalo Wealth Fund Step 2 of 3

Next of Kin
Add at least one next of kin. You can add manually or select from your existing list.

Pick from existing

Briel Pila
260977177589

+ Add

Continue

Back

Figure 21: Add Next of Kin

After selecting **“Continue,”** you will be required to declare your minimum and maximum earnings and proceed to review and accept the Terms and Conditions. Click **“Confirm & Submit”** to proceed.

Opt into Zambia Kuchalo Wealth Fund Step 3 of 3

Minimum Income (USD) Maximum Income (USD)

Terms & Conditions

- Participation in this product is voluntary.
- Contributions are subject to applicable laws.
- Funds invested may be subject to market risks.
- Opting in does not guarantee returns.

☒ I have read and agree to the Terms & Conditions

Figure 22: Accept Terms and Conditions

After submission, a success message will appear on your screen, and an SMS will be sent for reference. Your Products Dashboard will display your current status. Click the card to begin managing your **Individual Zambia Ku Chalo Wealth Fund Account** on iCARE.

Schemes & Products
Products (4)

SAVINGS

Product Name: Supplementary Savings

.....

Pot 1 (Early Access) | Pot 2 (Age Benefit)

Account Number: 122611000092

INVESTMENTS

Product Name: Zambia Kuchalo Wealth Fund

Account Number: 102611000092

Figure 23: Zambia Ku Chalo Status

An account with your iCARE KYC details will be created and you can view it in your Zambia Ku Chalo Account Profile. **“Click”** on your account to start investing.

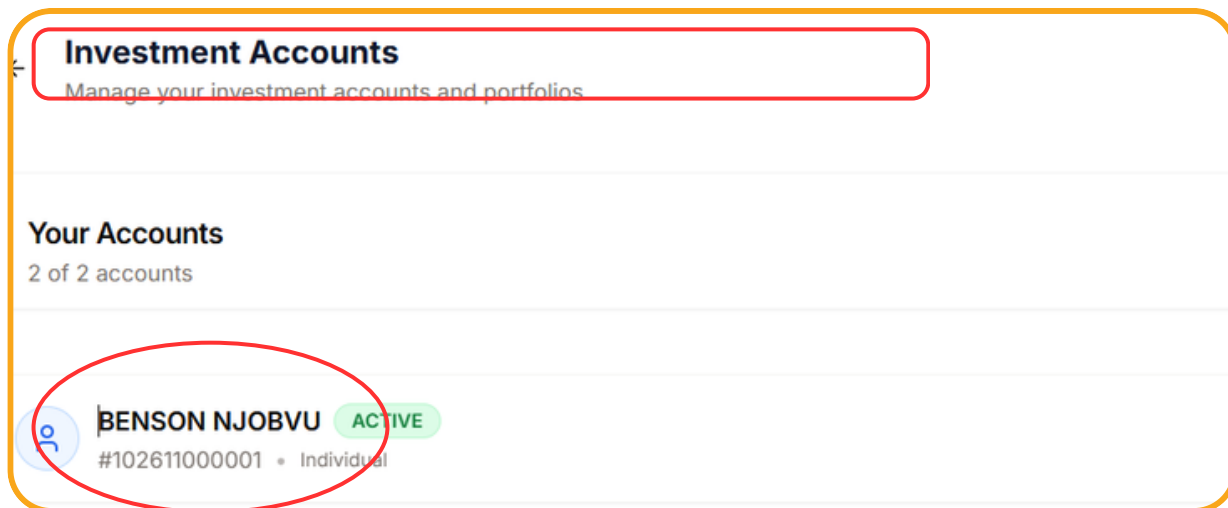


Figure 24: View Account

1.2 HOW TO ADD A LOCAL CORPORATE ACCOUNT

Click on Zambia Ku Chalo Card and on that dashboard, you click **"Add Account"** to add your corporate account

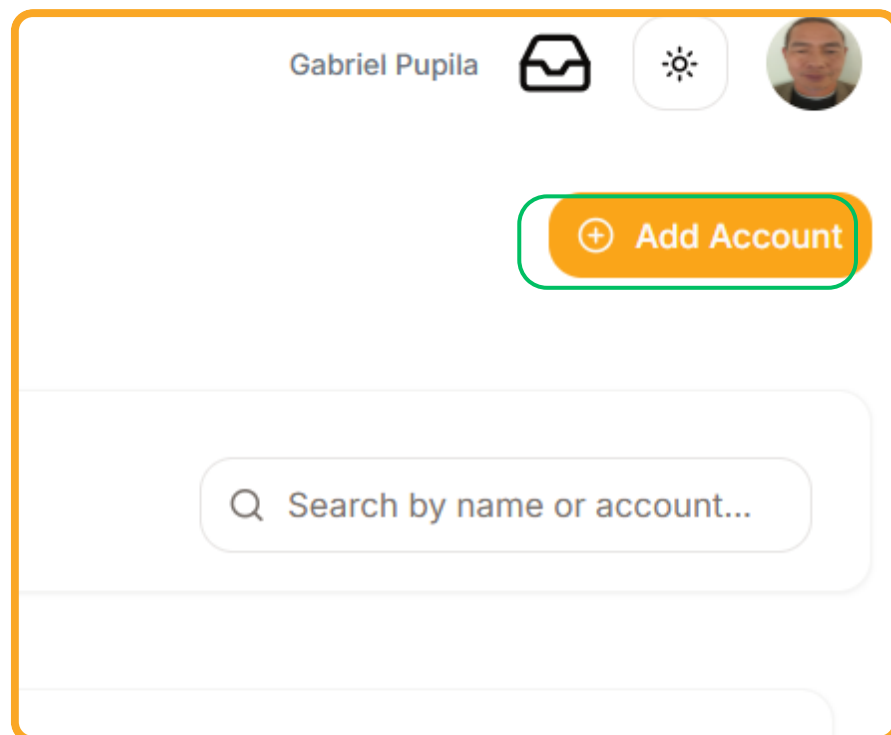


Figure 25: Add Account

Please note that you can add as many corporate accounts as desirable

After clicking **"Add Account"**, a prompt pop up for Investment Account type creation with the Individual Account blurred out if a member has already opted in. Click Corporate Account to begin process.

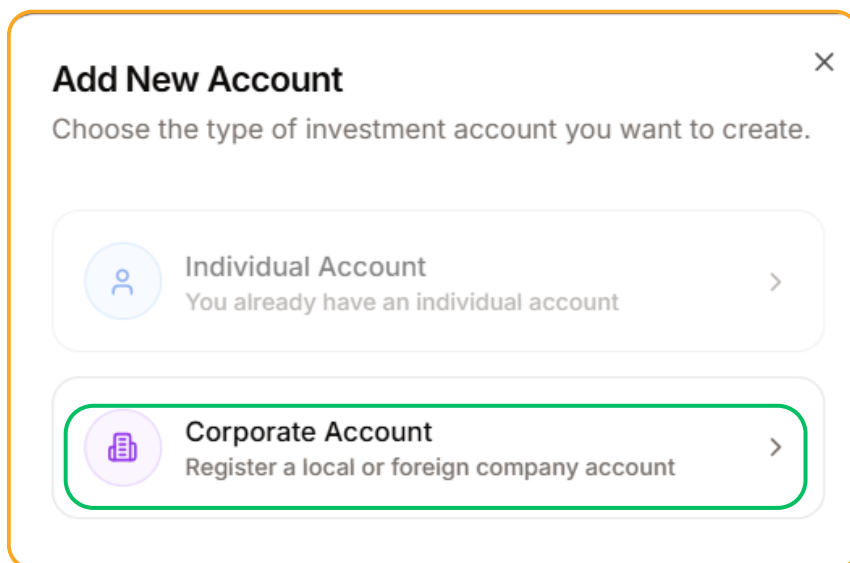
A dialog box titled "Add New Account" with a close button (X) in the top right corner. Below the title is the instruction "Choose the type of investment account you want to create." There are two options: "Individual Account" with a person icon and the text "You already have an individual account", and "Corporate Account" with a building icon and the text "Register a local or foreign company account". The "Corporate Account" option is highlighted with a green border and a right arrow, while the "Individual Account" option is faded and also has a right arrow.

Figure 25: Account Type Options

Once you select **Corporate Account**, a pop up will come on your screen to select the company type. To create a local company, click the button and continue.

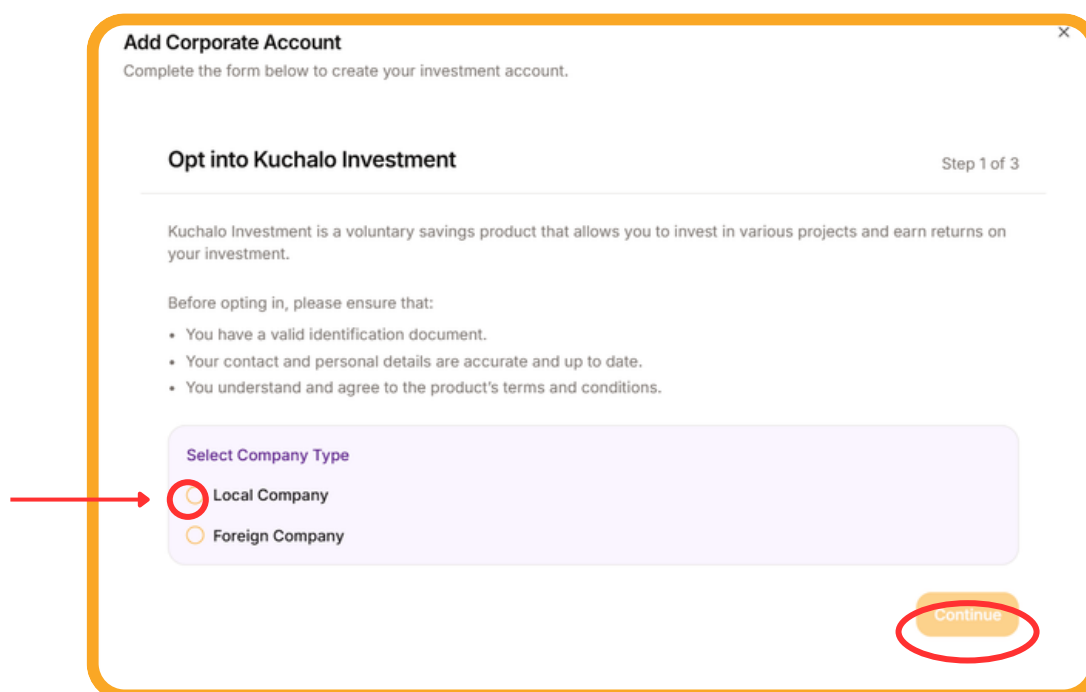
A dialog box titled "Add Corporate Account" with a close button (X) in the top right corner. Below the title is the instruction "Complete the form below to create your investment account." The main heading is "Opt into Kuchalo Investment" with "Step 1 of 3" on the right. Below this is a paragraph: "Kuchalo Investment is a voluntary savings product that allows you to invest in various projects and earn returns on your investment." followed by "Before opting in, please ensure that:" and a bulleted list: "• You have a valid identification document.", "• Your contact and personal details are accurate and up to date.", "• You understand and agree to the product's terms and conditions." Below the list is a section titled "Select Company Type" with two radio button options: "Local Company" (which is selected and circled in red, with a red arrow pointing to it from the left) and "Foreign Company". At the bottom right is a yellow "Continue" button, also circled in red.

Figure 26: Local Account Creation

1.3 ADD EXISTING COMPANY

Once you select Local Company, a pop up will come on the screen with an option to select an **Existing Company** already onboarded on iCARE or register a **New Company**. Pick the company you want tied to the Zambia Ku Chalo Wealth Fund Account.

Figure 27: Company Selection (Existing)

Once you click "**Continue**" on the pop up for Income declaration will come up. Accept the Terms and Conditions and then click **Confirm and Submit** to apply.

Important Notice: You have to declare accurate income range

Figure 28: Income Declaration Window

Once you go to your ZKCWF Profile, you will see the added company on your dashboard along with your individual profile if you have opted in and can now start investing.

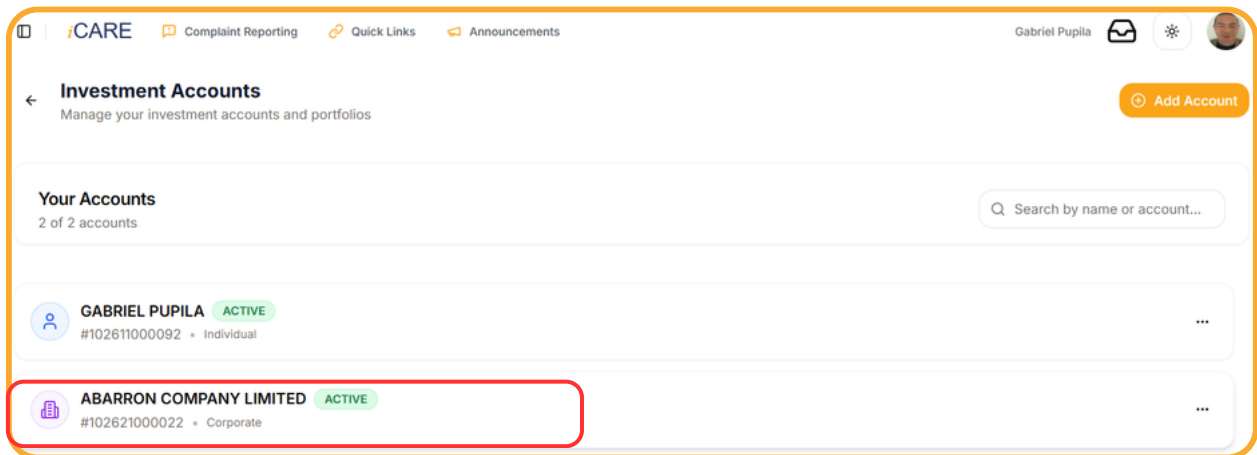


Figure 29: ZKCWF Dashboard

2.2 REGISTER NEW COMPANY

Click on Zambia Ku Chalo Card and on that dashboard, you click **"Add Account"** to add your corporate account

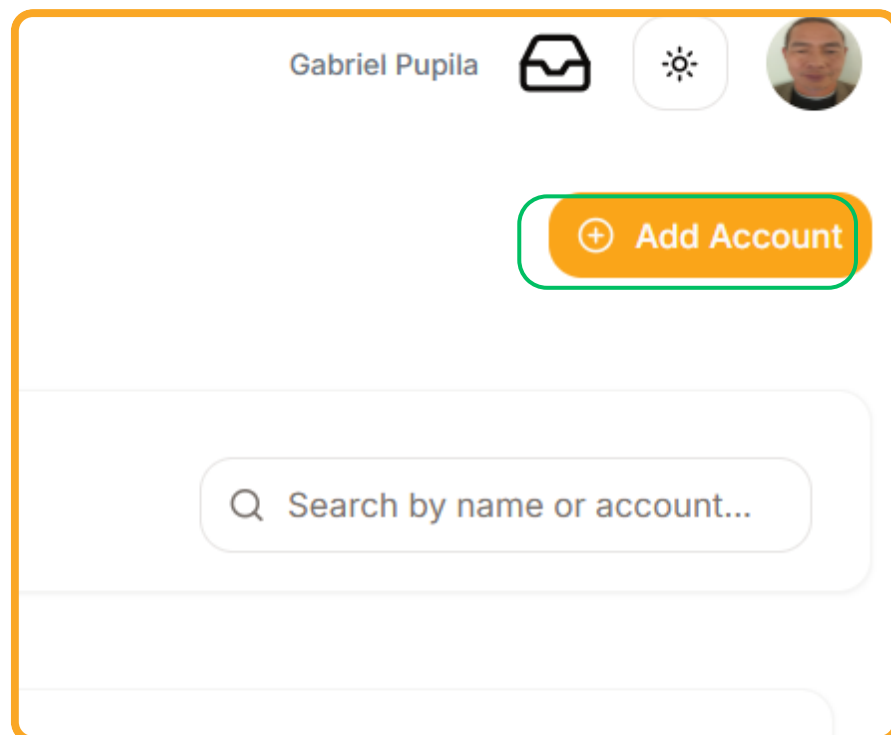


Figure 30: Add Account

Please note that you can add as many corporate accounts as desirable

Once you select Local Company, a pop up will come on the screen with an option to select an **Existing Company** already onboarded on iCARE or register a **New Company**

Add Corporate Account

Complete the form below to create your investment account.

Opt into Kuchalo Investment

Step 0 of 3

Company Selection

Select an existing company from your profile or register a new one.

No existing companies found.

+ Register New Company

Back

Continue

Figure 31: Company Selection

1.4 REGISTER NEW COMPANY

Once you click **"Register"** on the pop up you will be directed to the Profile creation window as shown below.

Important Notice: Local Companies need to have PACRA ID and ZRA TPIN

Profile Information

1 of 7

Enter your company's basic profile details.

Employer Type *

Select employer type

PACRA/Registrar of Societies ID *

989275671239876

TPIN (10 Digits) *

1346792393

Trading Name *

COVERAGE LIMITED

Legal Name *

COVERAGE LIMITED

Business Type *

Regular

Nearest Napsa Branch *

HEAD OFFICE

Company Email *

coverage

Verify

Country *

ZAMBIA

Nature of Business *

OTHER MINING AND QUARRYING N.E.C.

Business Website

Incorporated Date *

April 7th, 2022

Date Started Employing *

April 22nd, 2024

Name of Holding Company

Name of Subsidiary

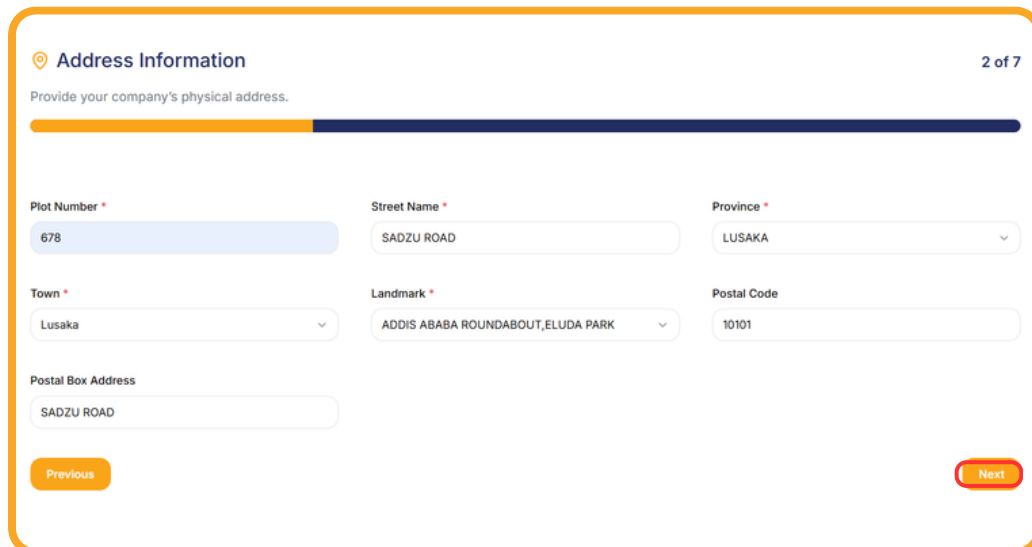
Number of Employees *

12

Figure 32: Profile Creation Window

On this page, you will continue the process of registering an account and will go through these additional steps. ensure that the information you provide is accurate.

b. Address Information



Address Information 2 of 7

Provide your company's physical address.

Plot Number * 678

Street Name * SADZU ROAD

Province * LUSAKA

Town * Lusaka

Landmark * ADDIS ABABA ROUNDABOUT, ELUDA PARK

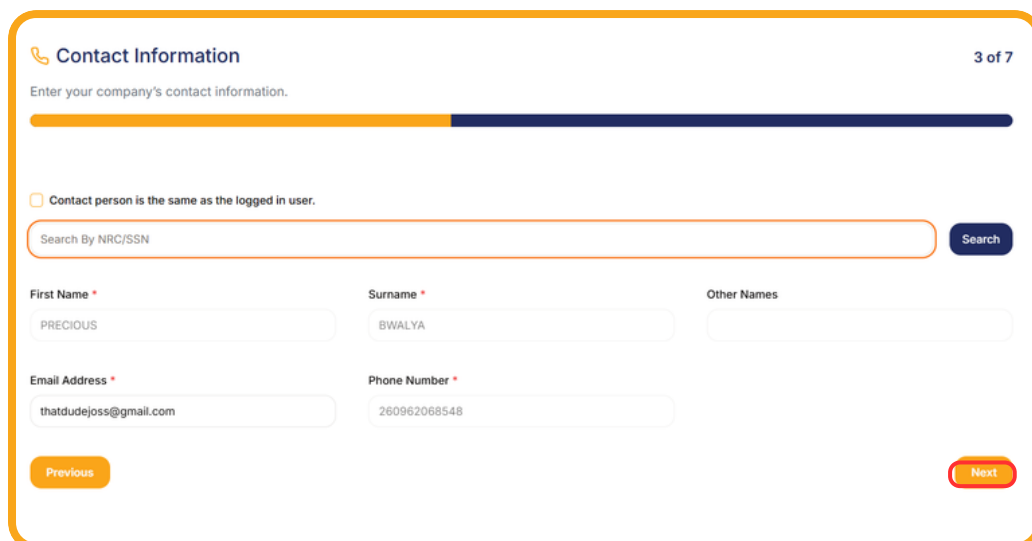
Postal Code 10101

Postal Box Address SADZU ROAD

Previous Next

Figure 32: Address Information Window

c. Contact Information



Contact Information 3 of 7

Enter your company's contact information.

☐ Contact person is the same as the logged in user.

Search By NRC/SSN Search

First Name * PRECIOUS

Surname * BWALYA

Other Names

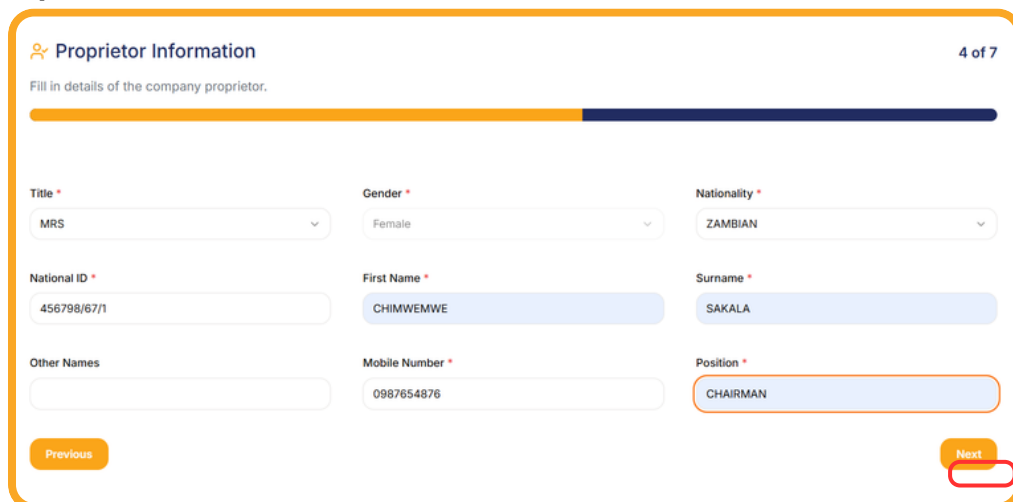
Email Address * thatdudejoss@gmail.com

Phone Number * 260962068548

Previous Next

Figure 33: Contact Information Window

c. Proprietor Information



Proprietor Information 4 of 7

Fill in details of the company proprietor.

Title * MRS

Gender * Female

Nationality * ZAMBIAN

National ID * 456798/67/1

First Name * CHIMWEMWE

Surname * SAKALA

Other Names

Mobile Number * 0987654876

Position * CHAIRMAN

Previous Next

Figure 34: Proprietor Information Window

e. Supporting Documentation

Attach PACRA incorporation Certificate and ZRA TPIN

Supporting Documents

5 of 7

Upload necessary documents for verification.

Please attach the following business documents

Certificate of Incorporation / Company Registration: *

Choose File

No file selected

TPIN: *

Choose File

No file selected

NOTE: The size of the document should not exceed 5MB.
Valid file formats are PDF, PNG, JPEG and JPG.

Previous

Next

Figure 35: Supporting Information Window

F. Define Super User

This is the key user that the authority will be in touch with matters related to investments.

Super User Details

6 of 7

Set up super user account details.

☐ Super User is the same as the logged in user.

Search By NRC/SSN

Search

First Name *

Surname *

Mobile Number *

Email *

Login ID *

Previous

Next

Figure 36: Super User Information Window

g. Preview Information

Preview

7 of 7

Review and finalize your information.

Employer Profile Details

PACRA/Registrar of Societies ID:

989275671239878

Trading Name:

COVERAGE

Legal Name:

COVERAGE

Date Incorporated:

2021-04-14

Number of Employees:

15

Employer Address Details

Street Name:

SADZU ROAD

Plot Number:

678

Land Mark:

ADDIS ABABA ROUNDABOUT,ELUDA PARK

Figure 37: Preview Information Window

Page 23

www.icare.napsa.co.zm

h. Accept Terms and Conditions

Once you click "**submit**", your application will be forwarded to the Admin team who will review your information and accept it if adequately filled out.

Terms and Conditions

Privacy Policy
Before you continue using our website, we advise that you to read our privacy policy regarding our user data collection. It will help you better understand our practices.

Age Restriction
You must be at least 18 (eighteen) years of age before you can use this website. By using this website, you warrant that you are at least 18 years of age and you may legally adhere to this agreement. NAPSA assumes no responsibility for liabilities related to age misrepresentation.

Intellectual Property
You agree that all materials, products, and services provided on this website are the property of NAPSA, its affiliates, directors, officers, employees, agents, suppliers, or licensors including all copyrights, trade secrets, trademarks, patents, and other intellectual property. You also agree that you will not reproduce or redistribute the intellectual property in any way, including electronic, digital, or new trademark registrations. You grant NAPSA a royalty-free and non-exclusive license to display, use, copy, transmit, and broadcast the content you upload and publish. For issues regarding intellectual property claims, you should contact the company in order to come to an agreement.

User Accounts
As a user of this website, you may be asked to register with us and provide private information. You are responsible for ensuring the accuracy of this information, and you are

☒ I agree to the Terms & Conditions

[Previous](#) [Submit](#)

Figure 38: Terms and Conditions Information Window

2. HOW INVEST

Navigate to your dashboard and select the option to view available investment projects. Browse through the listed opportunities and choose your preferred project.

Home > Investments > 10 > Projects

Zambia Ku Chalo Wealth Fund

Browse and manage your investment projects

My Investments

View All Available Projects

Project Name

Interest Rate

Tenure

Total Investment

Call of Date

Status

Actions

Maamba Power Plant

5%

2 years

US\$2,000,000

27 Feb 2026

ACTIVE

View

Project Hail Mary 2

16%

5 years

US\$1,000,000

13 Feb 2026

ACTIVE

View

Project Hail Mary 2

16%

5 years

US\$1,000,000

13 Feb 2026

ACTIVE

View

Ameoba Boys FC Stadium

Pending

12%

2 years

US\$1,000,000

27 Feb 2026

ACTIVE

View

Project Venus

10%

5 years

US\$1,000,000

30 Apr 2026

ACTIVE

View

Project Mars

Pending

10%

5 years

US\$2,000,000

29 May 2026

ACTIVE

View

Figure 39: Available Projects

Open the selected investment project and carefully review the Terms and Conditions before proceeding. Review the amount remaining to be invested in the project and take note of the **minimum** and **maximum** investment thresholds.

Maamba Power Plant

ACTIVE

Maamba Energy Thermal Power Plant in Sinazongwe, Southern Province, is Zambia's largest coal-fired power station. It operates a 300 MW plant commissioned in 2016, with a second 300 MW (Phase II) expansion underway as of late 2025 to double capacity to 600 MW, targeting increased national power security.

Total Investment

US\$2,000,000

Tenure

2 years

Interest Rate

5%

Investment Limits

Minimum

US\$100

Maximum

US\$2,000,000

Important Dates

Call of Date

27 February 2026

Payment Grace Period

7 days

Additional Details

Admin Fee

3 (PERCENTAGE)

Repayment Frequency

2 days

Remaining to Invest

US\$485,700

Invest Now

Minimum investment: US\$100

Investment Amount (\$)

Enter amount

Min: US\$100 | Max: US\$2,000,000

Account Number

102611000061

Interest Rate

5%

Tenure

2 years

☐ I accept the terms and conditions and understand that this investment is subject to the project's policies and guidelines.

Continue

Figure 40: Project Overview

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Enter the amount you would like to invest.

Remaining to Invest
US\$485,700

Invest Now

Minimum investment: US\$100

Investment Amount (\$)

250000

Min: US\$100 | Max: US\$2,000,000

Account Number

102611000061

Interest Rate

5%

Tenure

2 years

☒

 I accept the terms and conditions and understand that this investment is subject to the project's policies and guidelines.

Continue

Figure 41: Investment Window

A confirmation pop-up will appear displaying your investment details together with a unique reference number. This reference number will be used to complete your investment via bank transfer.

Remaining to Invest
US\$485,700

Confirm Investment

Please review your investment details before proceeding.

Project

Maamba Power Plant

Amount

US\$250,000

Account Number

102611000061

Interest Rate

5%

After confirmation, you will receive a reference number to complete your investment via bank transfer.

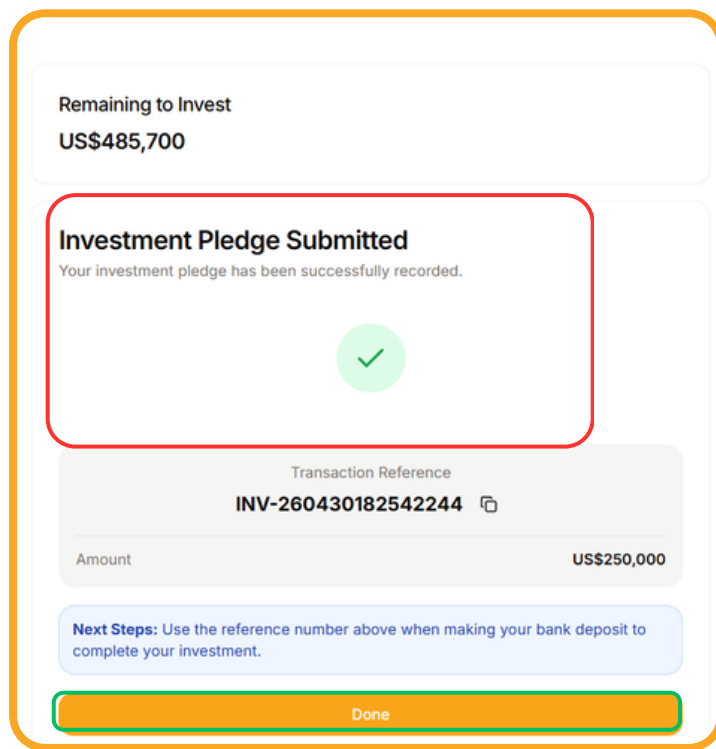
Back

Confirm Investment

Figure 42: Pledge Confirmation

Once you confirm your pledge, a success notification will appear confirming that your pledge has been successfully created. An email will also be sent containing:

- Your reference number
- The investment amount
- The deadline within which funds must be transferred



Remaining to Invest
US\$485,700

Investment Pledge Submitted
Your investment pledge has been successfully recorded.

Transaction Reference
INV-260430182542244

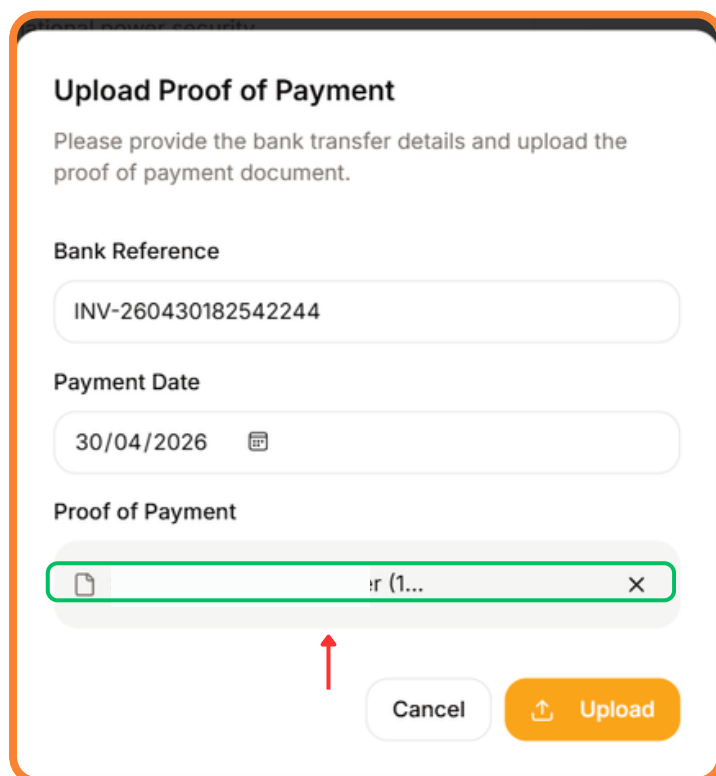
Amount US\$250,000

Next Steps: Use the reference number above when making your bank deposit to complete your investment.

Done

Figure 43: Pledge Confirmation

Once submitted, the payment status will reflect as **“Pending Verification.”** An administrator on the backend will review the uploaded proof of payment and approve the transaction.



Upload Proof of Payment
Please provide the bank transfer details and upload the proof of payment document.

Bank Reference
INV-260430182542244

Payment Date
30/04/2026

Proof of Payment
[File upload area showing 1 file selected]

Cancel Upload

Figure 44: POP Upload

Once submitted, the payment status will reflect as “**Pending Verification.**” An administrator on the backend will review the uploaded proof of payment and approve the transaction.

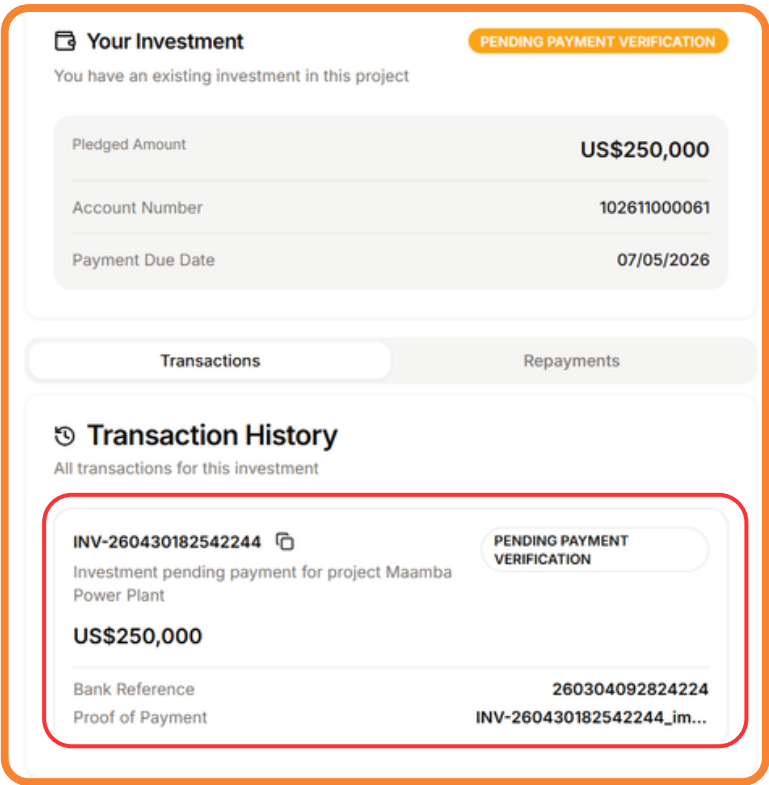


Figure 45: Payment Verification

Your investment will appear on your dashboard under “**Pending Investments**” until the payment has been verified and approved.

While your current investment is pending approval, you may still browse and invest in other available projects on the platform.

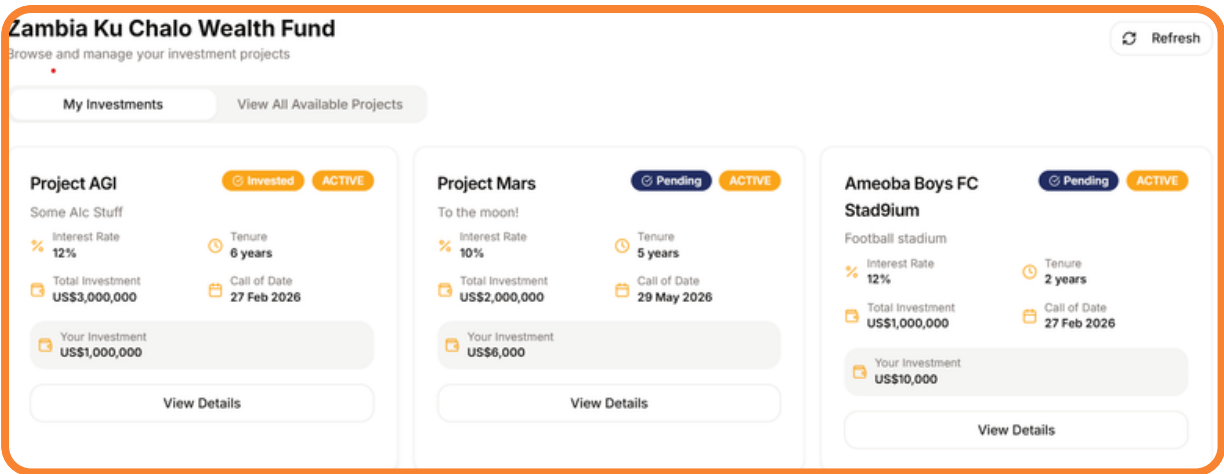


Figure 46: Dashboard Review

2.1 Investment Through Visa Card Payment

- Go to your dashboard and select an available investment project.
- Review the project Terms and Conditions, minimum and maximum investment limits, and enter the amount you would like to invest.

Ameoba Boys FC Stad9ium

Football stadium

ACTIVE

Total Investment

US\$1,000,000

Tenure

2 years

Interest Rate

12%

Investment Limits

Minimum
US\$100

Maximum
US\$1,000,000

Important Dates

Call of Date
27 February 2026

Payment Grace Period
5 days

Additional Details

Admin Fee
1 (PERCENTAGE)

Repayment Frequency
4 days

Remaining to Invest

US\$90,000.02

Invest Now

Minimum investment: US\$100

Investment Amount (\$)

Enter amount

Min: US\$100 | Max: US\$1,000,000

Account Number

102621000022

Interest Rate

12%

Tenure

2 years

☒

I accept the terms and conditions and understand that this investment is subject to the project's policies and guidelines.

Continue

Figure 47: Project Investment

Once you input amount, selecting “Continue” will direct you to the Investment Confirmation page

Remaining to Invest

US\$90,000.02

Invest Now

Minimum investment: US\$100

Investment Amount (\$)

1000

Min: US\$100 | Max: US\$1,000,000

Account Number

102621000022

Interest Rate

12%

Tenure

2 years

☒

I accept the terms and conditions and understand that this investment is subject to the project's policies and guidelines.

Continue

Figure 47: Investment Confirmation

If your investment amount falls within the Visa card payment threshold, selecting “**Confirm**” will redirect you to the secure Visa payment platform.

Remaining to Invest
US\$90,000.02

Confirm Investment

Please review your investment details before proceeding.

Project	Ameoba Boys FC Stad9ium
Amount	US\$1,000
Account Number	102621000022
Interest Rate	12%

ⓘ After confirmation, you will receive a reference number to complete your investment via bank transfer.

Back

Confirm Investment

Figure 49: Investment Confirmation

On the Visa payment page, enter the required cardholder information (Billing Information).

Billing Information

* Required field

First Name *

CHIMWEMWE

Last Name *

SAKALA

Address Line 1

CHALALA

City *

Lusaka

Country/Region *

Zambia

State/Province *

Lusaka

Phone Number *

+26098765567

Email *

CHIMWEMWE@GMAIL.COM

Your Order

Total amount

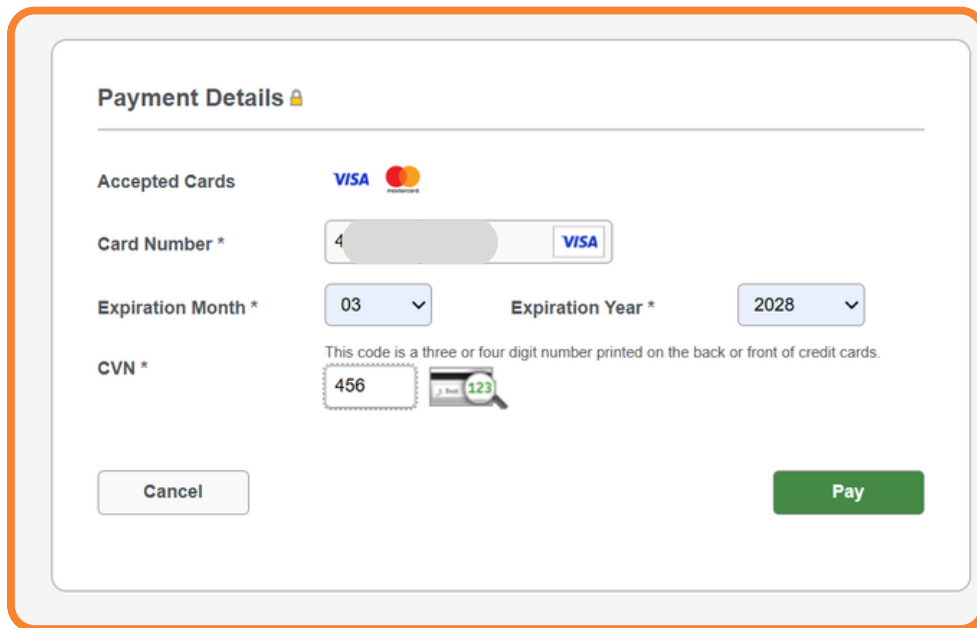
1,000.00 ZK

Figure 50: Billing Information

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Enter your Visa card details and complete the payment process.



Payment Details 🔒

Accepted Cards 

Card Number * 

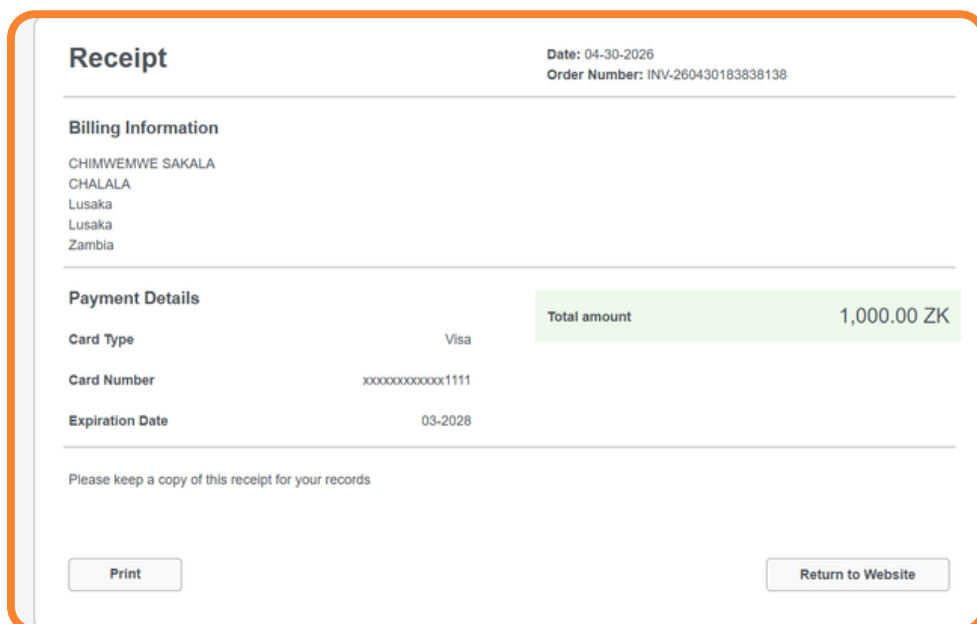
Expiration Month * Expiration Year *

CVN *  This code is a three or four digit number printed on the back or front of credit cards.

Figure 51: Payment Details

Once payment is successful, a payment receipt will be generated and displayed.

You may then navigate back to the platform where your investment will automatically be onboarded and reflected on your dashboard.



Receipt Date: 04-30-2026
Order Number: INV-260430183838138

Billing Information
CHIMWEMWE SAKALA
CHALALA
Lusaka
Lusaka
Zambia

Payment Details

Card Type	Visa	Total amount	1,000.00 ZK
Card Number	xxxxxxxxxxxx1111		
Expiration Date	03-2028		

Please keep a copy of this receipt for your records

Figure 52: Receipt Confirmation

Since payment confirmation is received instantly through the Visa platform, there is no requirement for manual proof of payment upload or administrative verification.

2.3 STEPS TO JOIN A WAITLIST FOR FULLY SUBSCRIBED PROJECTS

From your dashboard, select the option to view available investment projects and choose a project that is fully subscribed. The project page will show that the remaining amount available for investment is \$0. Click on **“Join Waitlist.”**

Project Venus

To the moon!

Total Investment

US\$1,000,000

Tenure

5 years

Interest Rate

10%

Investment Limits

Minimum

US\$100

Maximum

US\$1,000,000

Important Dates

Call of Date

30 April 2026

Payment Grace Period

5 days

Additional Details

Admin Fee

1 (PERCENTAGE)

Repayment Frequency

1 days

ACTIVE

Remaining to Invest

US\$0

Investment Project Full

This project has reached its investment capacity, but you can join the waiting list.

The investment slots for this project are currently full. You can join the waiting list to be notified when a spot becomes available.

Project

Project Venus

Interest Rate

10%

Tenure

5 years

Join Waiting List

Figure 53: Join Waitlist

You will be prompted to enter the amount you would like to invest should space become available in the project. After entering the amount, click on “Join Waiting List” to proceed.

Join Waiting List

Enter the amount you wish to invest when a spot becomes available

This project is currently full. You're joining the waiting list to be notified when a spot becomes available.

Requested Amount (\$)

30000

Min: US\$100 | Max: US\$1,000,000

Account Number

102621000019

Interest Rate

10%

Tenure

5 years

☒ I understand that joining the waiting list does not guarantee an investment spot and I will be contacted when a position becomes available.

Cancel

Join Waiting List

Figure 54: Waitlist Pledge

A confirmation pop-up will appear notifying you that you have been successfully added to the waiting list. An email will also be sent containing:

- The project details
- Your declared investment amount
- Confirmation that you have been added to the waiting list

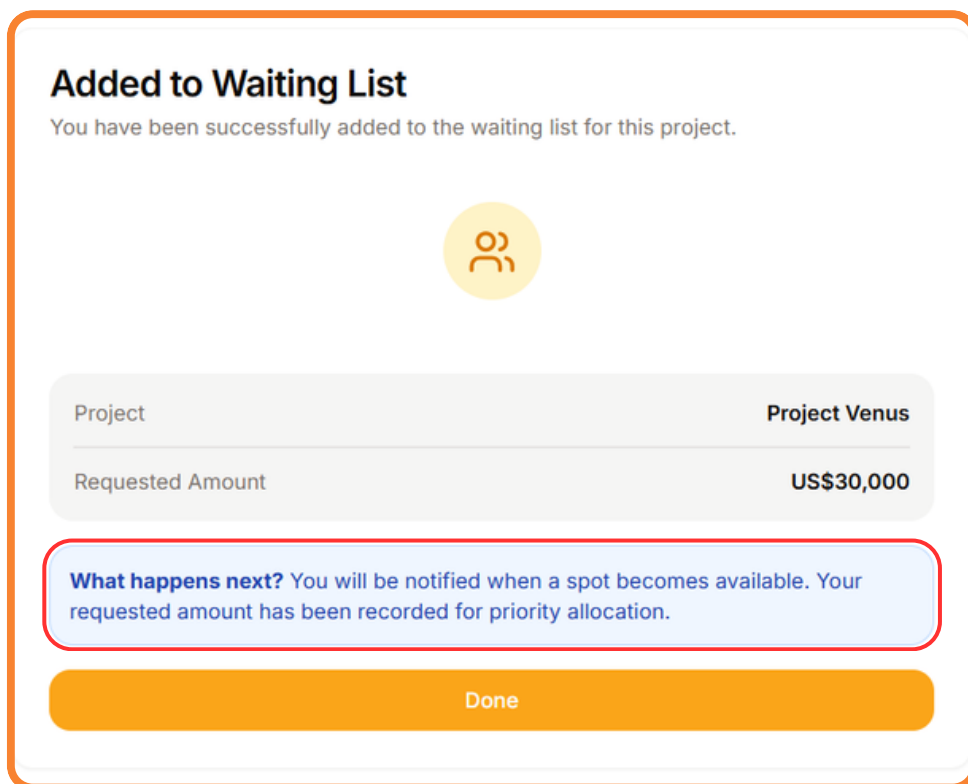


Figure 55: Waitlist Confirmation

The email notification will further advise that if investment space becomes available, someone from the Authority will contact you with guidance on the next steps to complete the investment process.



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