



Zambia's sole credit rating agency, licensed by the Securities and Exchange Commission of Zambia

www.premier-ratings.com

**GET A CREDIT RATING FOR YOUR BUSINESS
AND EXTEND YOUR HORIZON**

PREMIER RATING SERVICES (PRRS)

PRRS is the first and only entity licensed by the Securities and Exchange Commission (SEC) to provide credit rating and related advisory services to institutions in Zambia. <https://www.seczambia.org.zm/list-of-capital-market-operators/>

We have been operating since September 2014, initially as Credit Rating Agency (CRA). Following SEC's issuance of new credit rating agency regulations, CRA rebranded as PRRS and renewed its license with SEC in June 2021.

PRRS rating services cover institutional ratings and ratings specific to debt instruments issued by institutions. PRRS provides independent and objective assessments in accordance with international best practices. PRRS is internationally affiliated and its ratings are globally recognised.

WHY GET A CREDIT RATING?



The answer is simple – We are in the 21st century! The way we do business should evolve to tap into available opportunities. Specifically, a corporate credit rating will achieve the following:

- Raise your corporate profile and credit worthiness.
- Facilitate easier access to domestic and international finance.
- Reduce the cost of financing.
- Better terms from lenders, suppliers and contractors.
- Ability to price lower and increase sales volume with customers.
- Improved confidence from regulators.
- Enlighten areas for improvement in financial management.

What is the Cost?

PRRS has a tiered structure linked to the business size when calculating credit rating fees. The tangible benefits that accrue to an entity outweigh the rating fees. In essence, a credit rating will pay for itself.

Our Staff

Our staff are certified professionals of international pedigree who apply our proven and peer-reviewed credit rating methodologies. We also maintain contact and collaborate with world renowned sector consultants on specialized assignments.

Our Clients

PRRS is proud to have an increasing client base in Zambia including commercial banks and industry corporates. Our clients are testimony of the value PRRS brings to their businesses and may be referred to upon request.

CREDIT RATING SCALE

Our rating scale is internationally benchmarked and aligned with the scales of the major global rating agencies.

NOMENCLATURE	LONG-TERM RATING	SHORT-TERM RATING
AAA	Highest quality, minimal credit risk	Prime
AA+ AA AA-	High quality, very low credit risk	Prime
A+ A A-	Upper-medium, low credit risk	Prime/Subprime
BBB+ BBB BBB-	Medium grade, moderate credit risk	Subprime
BB+ BB BB-	Substantial credit risk	Not prime/speculative
B+ B B-	High Credit Risk	Not investment grade, Not prime/very speculative
C+	Very High Credit Risk	Not investment grade, very high risk/extremely speculative
C	In default or near default, some recovery prospect	Not investment grade, Loss/extremely speculative
C-	In default or operating under administrative order	Loss or no prospect of recovery

The credit rating is arrived at by taking consideration of both qualitative and quantitative factors, which are contained in our detailed industry-specific credit rating methodologies.

WHAT ELSE DO WE DO?



Mergers and Acquisitions

We assist clients with decisions involving business sale or purchase, merger or acquisitions and business valuations.

Structured Finance Products

We assist clients with packaging efficient financing solutions for medium-large size business proposals including green field investments, for which we also provide credit ratings.



Finance Brokerage

We assist clients with identifying potential sources of funding for projects

Training

We provide bespoke training in risk management, corporate finance, credit risk analysis, strategic planning etc.



Regulatory Consultancy

We advise clients on the best ways to implement national and international regulations such as financial reporting standards, Basel Core Principles, FATF recommendations.

Investment Advisory

We advise clients regarding decisions to buy, sell or hold securities.



Designated Financial Advisor

We are approved by the Lusaka Stock Exchange Limited (LuSE) as a Designated Financial Advisor to SMEs. This means that PRS is qualified to be appointed as DFA by SMEs that desire to list on the Alternative Market

CONTACT INFORMATION

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