



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

Credit Ratings-Investment Advisory-Due Diligence

[www.premier-ratings.com](http://www.premier-ratings.com)

GET A CREDIT RATING FOR YOUR BUSINESS AND EXTEND YOUR HORIZON

## PREMIER RATING SERVICES (PRS)

PRS 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.sec Zambia.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 PRS and renewed its license with SEC in June 2021.

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

### WHY GET A CREDIT RATING?



The answer is simple – We are in the 21<sup>st</sup> 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?

PRS 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

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

