



HIGHER EDUCATION LOANS AND SCHOLARSHIPS BOARD

# BI-ANNUAL NEWSLETTER 2024



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## EDITOR'S REMARKS

Manager Corporate Communications  
and Customer Services  
**Ms. Chiselwa Kawanda**

Dear Readers,

Welcome to the second edition of our newsletter! It is with great excitement that we present to you this latest issue, filled with fresh insights, compelling stories, and valuable updates.

Since our inaugural edition, we have received an overwhelming response from our readers. Your feedback has been instrumental in shaping the content and direction of this newsletter. We are deeply grateful for your engagement and support.

In this edition, we have focused on bringing you a diverse range of topics that reflect the dynamic and ever-evolving nature of our industry. From in-depth articles and expert interviews to practical tips and success stories, we aim to provide you with content that is both informative and inspiring.

Our team has worked tirelessly to ensure that this newsletter meets the highest standards of quality and relevance. Their dedication and passion are evident in every article, and I am incredibly proud of the work we have produced.

As you explore the pages of this edition, I hope you find the content engaging. We are committed to continuously improving and evolving, and your feedback is crucial to this process. Please do not hesitate to share your thoughts and suggestions with us.

Thank you for being a part of our community. Together, we will continue to learn, grow, and achieve great things.

Happy reading!  
**Warm regards,**



Chief Executive Officer  
**Dr. John Machayi**

*“Thank you for  
your continued trust and  
support.  
Together, we will continue  
to push the boundaries of  
what is possible and  
achieve new heights.”*

## FOREWORD

Dear Readers,

It is with great pleasure that I welcome you to the second edition of our publication. The journey from our first edition to this point has been nothing short of remarkable, and it is your unwavering support and feedback that have driven us to continually improve and innovate.

In this edition, we have expanded on the primary principles that guided our initial release, incorporating new insights and addressing the evolving challenges of our business. Our commitment to excellence remains steadfast, and we have worked diligently to ensure that this edition provides even greater value to you, our esteemed readers.

Over the past year, we have witnessed significant transformations within our organization. We have embraced new technologies, fostered a culture of continuous learning, and strengthened our partnerships. These efforts have not only enhanced our capabilities but have also positioned us to better serve you.

I would like to extend my heartfelt gratitude to our dedicated team, whose hard work and passion have been instrumental in bringing this edition to life. Their relentless pursuit of excellence is truly inspiring, and I am proud to lead such a talented group of individuals.

As you delve into the pages of this edition, I hope you find the content both informative and inspiring. Our goal is to provide you with the required knowledge, tools and information.

**Warm regards,**

[Dr John Machayi] Chief Executive Officer  
Happy reading!



Manager Corporate Communications  
and Customer Services

**Ms. Chiselwa Kawanda**



Corporate Communications and  
Customer Services Officer

**Ms. Martha P. Mwale**



Corporate Communications and Customer  
Care Associate

**Mr. Stephen Chileshe**



Corporate Communications and Customer  
Care Associate

**Mr. Bwalya Ngosa**



**Dr. John Chileshe**

Member of the Human Resource and  
Administration Committee(HELSB)

# EDITORIAL TEAM



# MISSION STATEMENT

HELSB has committed itself “ to administer loans and scholarships for higher education to meet the National demand for Human Capital ”.

## VISION



“A dynamic, visible and accessible provider of loans and scholarships for higher education to eligible Zambians”.

## MANDATE



HELSB is responsible for administration, granting payment, recovery of loans and investment; administration and granting of scholarships; and mobilization of financial resource for loans and scholarships.

## Core Values

1

### Courtesy:

we shall give due attention to all our clients and stakeholders in a courteous manner;

2

### Integrity:

we shall discharge our duties in an ethical, independent and honest manner;

3

### Accountability:

we shall take responsibility for our actions in dealing with clients and stakeholders;

4

### Equity:

we shall deliver services premised on the bedrock of fairness and objectivity;

5

### Transparency:

we shall administer loans and scholarships following a clear and open criteria communicated to our clients and stakeholders;

6

### Teamwork:

we thrive on collaboration, cooperation and coordination with all stakeholders in the execution of our mandate;

7

### Professionalism:

we shall discharge our duties with utmost competence, skill and diligence.

## BOARD COMPOSITION



**Hon. Geoffery M Samukonga**  
CHAIRMAN



**Mrs. Mercy Ngoma**  
VICE CHAIRPERSON



**Mr. Leonard Mwanza**  
BOARD MEMBER



**Mr. Harrington Chibanda**  
BOARD MEMBER



**Ms. Comfort Mulenga**  
BOARD MEMBER



**Mr. Develias W Kamulete**  
BOARD MEMBER



**Mr. Brian Makufele**  
BOARD MEMBER



**Prof. Kazhila Chinsebu**  
BOARD MEMBER



**Mr. Maurice Hichilema**  
BOARD MEMBER



**Dr. John Machayi**  
EX - OFFICIO



**Mrs. Monde M Kanyanga**  
BOARD MEMBER

Higher Education Loans and Scholarships Board P.O. Box 320298, LUSAKA. 2nd floor United Church House, No. 8 Mosi-oo-Tunya Road, Woodlands Lusaka Or Higher Education Loans and Scholarships Board Office at C4, Copperbelt University Riverside Campus, Kitwe, Mulungushi University, P.O. Box 80415 town campus, Kabwe, Stand No. 6711, Mberere Road Olympia Park Extension Lusaka.



# Strengthening Zambia-Morocco Educational Ties

In July 2024, a delegation from the Higher Education Loans and Scholarships Board (HELSB), led by Board Chairman Hon. Geoffrey Samukonga, met with Ambassador Mohamed Methqal, the Director General of the Moroccan Agency for International Cooperation (AMCI) in Rabat, Morocco. The main objective of the meeting was to enhance Zambia-Morocco scholarship cooperation, review the impact of current scholarships, and explore opportunities for expansion. HELSB CEO Dr. John Machayi advocated for increased scholarship quotas, particularly for postgraduate and specialized courses, to align with Zambia’s long-term development goals. The discussions also celebrated the success of 459 Zambian students studying in Morocco, with 147 having already graduated.



HELSB DELEGATION DURING A MEETING WITH MOROCCO AGENCY FOR INTERNATIONAL COOPERATION (AMCI) IN RABAT, MOROCCO



HELSB DELEGATION WITH DIRECTOR GENERAL (AMCI)

# HELSB Delegation Visits Zambia’s Mission in Morocco

Also in July 2024, the HELSB delegation, led by Hon. Geoffrey Samukonga, visited Zambia’s Mission in Morocco. The visit focused on strengthening ties and providing support to Zambian students studying in Morocco. The delegation, which included key HELSB officials, discussed various challenges faced by students, explored avenues for further collaboration, and emphasized enhancing the educational experience for Zambian scholars abroad. Mr. Elipha Chinyonga, Charge d'Affaires at Zambia's Mission, stressed the importance of such visits in ensuring academic success and student well-being



# Vocational Training at MCM TESMA

On the 8th of July 2024, a HELSB delegation, led by Hon. Geoffrey Samukonga, visited the MCM TESMA vocational training facility in Morocco. The visit followed the allocation of 20 vocational scholarships by AMCI and was aimed at assessing the state-of-the-art resources available at the facility. The delegation emphasized the importance of vocational education in enhancing employability and entrepreneurial skills. Both Hon. Samukonga and Dr. John Machayi, HELSB CEO, highlighted the strategic role of vocational training in Zambia’s economic diversification and sustainable development. Discussions also centered around collaborating with the Technical Education, Vocational and Entrepreneurship Training Authority to align these programmes with national standards.



# Visit to Moroccan Ministry of Higher Education, Scientific Research, and Innovation

On the 5th of July 2024, the HELSB delegation visited the Moroccan Ministry of Higher Education, Scientific Research, and Innovation to discuss the recognition of Moroccan qualifications in Zambia. Led by Ms. Mercy Ngoma, CEO of the Zambia Qualifications Authority (ZAQA), the meeting focused on resolving challenges related to recognizing Moroccan qualifications, especially in fields where Zambia lacks corresponding programs. The meeting concluded with an agreement to share specific requirements to facilitate the integration of Moroccan graduates into the Zambian job market.





## Celebrating Zambian Students' Success

On the 7th of July 2024, the HELSB delegation visited the International Language Centre in Rabat, Morocco, to celebrate the achievements of Zambian students. The delegation recognized a top-performing Zambian student and underscored the importance of language proficiency in international education. Hon. Geoffrey Samukonga expressed pride in the students' accomplishments and reiterated HELSB's commitment to providing opportunities for Zambian youth to excel on the global stage.



## Zambian Students at Ural Federal University to Receive On-Campus Accommodation

Zambian students at Ural Federal University in Yekaterinburg were assured of on-campus accommodation, which addressed transportation and accommodation challenges. Mr. Samukonga discussed students' welfare with Vice-Rector for International Relations, Mr. Sergey Tushin, and met with 25 Zambian students to address their concerns including their academic and living conditions.



## HELSB Chairman Assures Zambian Students in Russia of Enhanced Support

On 19th August 2024, during a visit to Kazan, Russia, HELSB Chairman Hon. Geoffrey Samukonga met with Zambian students and announced a review of their stipends to address inflationary challenges.

Key points discussed included:

- **Stipend Review:** HELSB committed to reassessing stipend structures to align with the financial needs of students in light of rising inflation.
- **Medical Insurance:** A proposal to include medical insurance as part of the scholarship package was raised with the Ministry of Education and Science.
- **Student Welfare:** Hon. Samukonga also met with Kazan Federal University Management to address student concerns and ensure continued support for Zambian students in Russia.



HELSB BOARD CHAIRMAN AND TEAM ENGAGE WITH THE ZAMBIAN STUDENTS IN KAZAN, RUSSIA

## HELSB Expands Scholarship Opportunities and Addresses Zambian Students' Concerns in Russia

During a courtesy visit to the Deputy Director for International Cooperation of the Russian Federation, Mr. Geoffrey Samukonga, HELSB Board Chairman, discussed the need to increase scholarship opportunities for Zambian students. Russia, which currently offers 135 scholarships annually, committed to increasing this number to 160 for the 2025/2026 academic year, with a 10% annual increase thereafter. Mr. Samukonga raised concerns regarding issues faced by Zambian students in Russia, including visa challenges, expulsions, language barriers, high medical fees, and the need to update the existing Memorandum of Understanding (MoU).

- **Background:** HELSB supports 540 Zambian students in Russia, pursuing PhD, Master's, and Bachelor's degrees.
- **Importance:** Of all the foreign scholarships awarded to Zambia annually, the highest number is from Russia.



## HELSB Advocates for Expanded Scholarship Programmes at RUDN University, Moscow

Mr. Geoffrey Samukonga visited RUDN University's Vice-Rector for International Affairs, Mrs. Mariana Rekets, to discuss expanding scholarship programmes in emerging fields such as Artificial Intelligence, Cybersecurity, Aeronautical Engineering, Geology, and Renewable Energy. Mrs. Rekets assured that the University would consider expanding available programs. Mr. Samukonga also met with Zambian students at RUDN University, encouraging them to focus on their studies and represent Zambia well.



HELSB BOARD CHAIRMAN AND TEAM TAKES A PHOTO ALONGSIDE RUDN UNIVERSITY OFFICIALS



# HELBSB and NHIMA CEOs Discuss Strategic Collaboration

HELBSB CEO Dr. John Machayi and NHIMA CEO Michael K. Njapau met to explore potential collaborations aimed at enhancing student welfare. Key discussion points included:

- Database Exchange for Beneficiary Tracing and Means Testing: Both institutions agreed on the importance of sharing data to better trace beneficiaries and implement means testing for new students.
- Health Insurance for Students: They discussed a potential collaboration to provide health insurance for HELBSB-sponsored students, ensuring students have access to essential healthcare.
- Data Sharing and Research: Both institutions committed to exploring data-sharing initiatives that would aid in research and improve service delivery. The meeting concluded with a commitment to advancing these initiatives, with updates to follow as progress was made



HELBSB CEO and NHIMA CEO POSE FOR A PHOTO AFTER THE MEETING

## First Capital Bank Zambia Partners with HELBSB for University Student Loan Scheme



MOU SIGNING BETWEEN HELBSB AND CAPITAL BANK

HELBSB and First Capital Bank Zambia entered into a partnership to provide student loans for Copperbelt University students. Under this collaboration, three students would receive scholarship coverage for their third and fourth years of study. First Capital Bank CEO, Mr. Andre Potgieter, emphasized the bank’s commitment to education and social development. Dr. John Machayi expressed gratitude for this collaboration, which helped ease HELBSB’s funding pressure and created additional opportunities for students.



HELBSB AND CAPITAL BANK ZAMBIA OFFICIALS POSE FOR A PHOTO AFTER A SUCCESSFUL ENGAGEMENT

## HELBSB and FAWEZA Explore New Partnership

HELBSB CEO Dr. John Machayi met with FAWEZA Executive Director, Costern Kanchele, to discuss a new collaboration aimed at expanding support for Zambian students. Key discussion points included:

- Expanding HELBSB’s reach through FAWEZA’s networks.
- Providing financial literacy and psychosocial support for students.
- Training selection committees for scholarships.
- Collaborating with the Mastercard Foundation on scholarships and skills training.

This partnership aimed to enhance educational opportunities and provide holistic support for Zambian students.



HELBSB AND FAWEZA OFFICIALS DURING A MEETING

## HELBSB and Zambia Army Meet to Discuss Partnership in Sponsoring Military Personnel

On 12th November 2024, HELBSB met with a delegation from the Zambia Army led by Deputy Director - Education Colonel Munkombwe to explore a partnership aimed at offering educational opportunities to military personnel through student loans and scholarships. This collaboration aimed to enhance the educational qualifications of Zambia Army personnel and improve their overall effectiveness



HELBSB AND FAWEZA OFFICIALS DURING A MEETING

## HELBSB and IDC Hold Strategic Meeting on Student Loan Recoveries

HELBSB CEO Dr. John Machayi and his team held a meeting with the Industrial Development Corporation (IDC) to discuss collaboration on student loan recoveries.

- Dr. Machayi emphasized that several institutions under IDC’s management had yet to remit loan repayments despite employing student loan beneficiaries.
- The meeting aimed to enforce loan repayment obligations and ensure compliance. IDC Head of Human Capital, Mr. Owen Kabanda, assured HELBSB of IDC’s support in ensuring compliance and facilitating data sharing to strengthen the partnership.



HELBSB AND ZAMBIA ARMY OFFICIALS ON A GROUP PHOTO



# Career Guidance Initiatives in Zambia

HELSB played a pivotal role in career guidance initiatives throughout Zambia in July 2024. On the 12th of July, the organization participated in a career day at Macha Girls Secondary School in Choma District, where over 830 Grade 12 students received guidance on higher education opportunities, career paths, and available scholarships. Education Secretary for Brethren in Christ Church, Mr. Herbert. Mwaanga emphasized the importance of making informed career choices, while HELSB showcased its commitment to helping students realize their educational dreams.

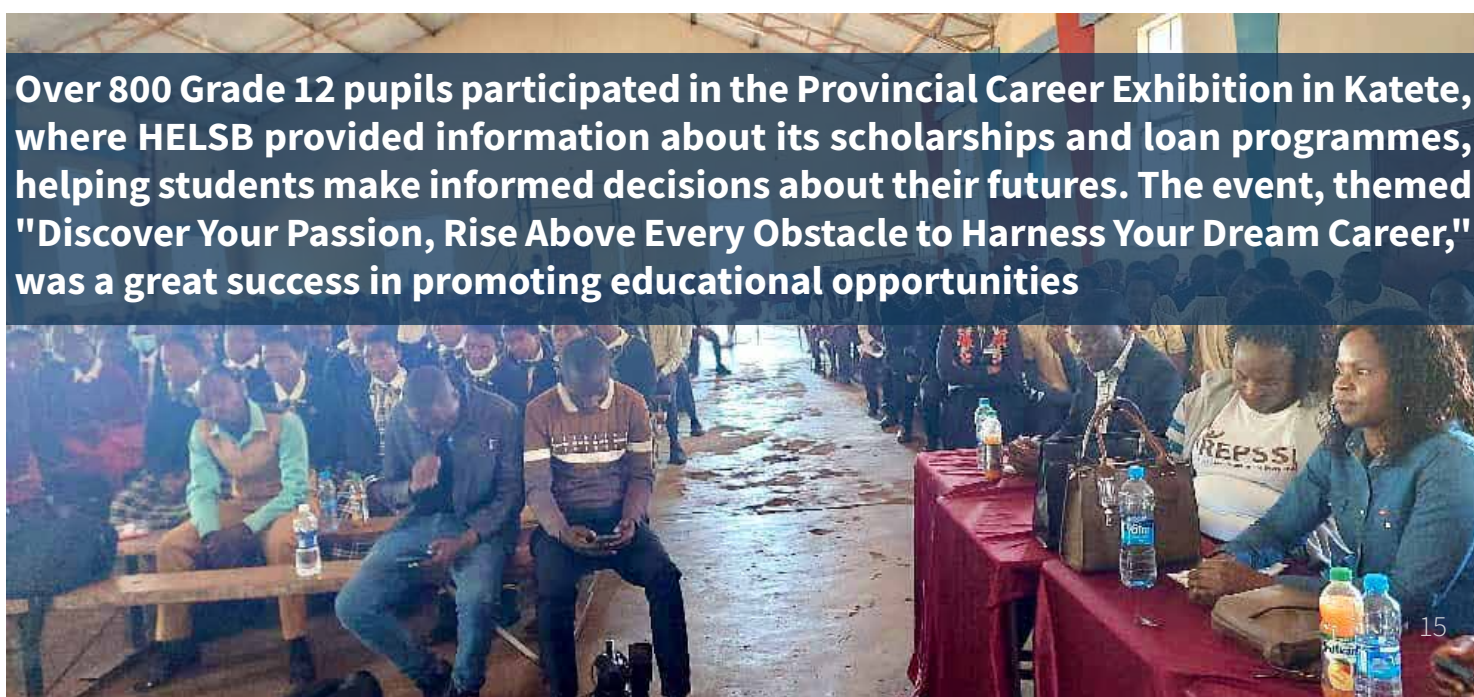


DELEGATES DURING THE CAREER DAY AT MACHA GIRLS SECONDARY SCHOOL

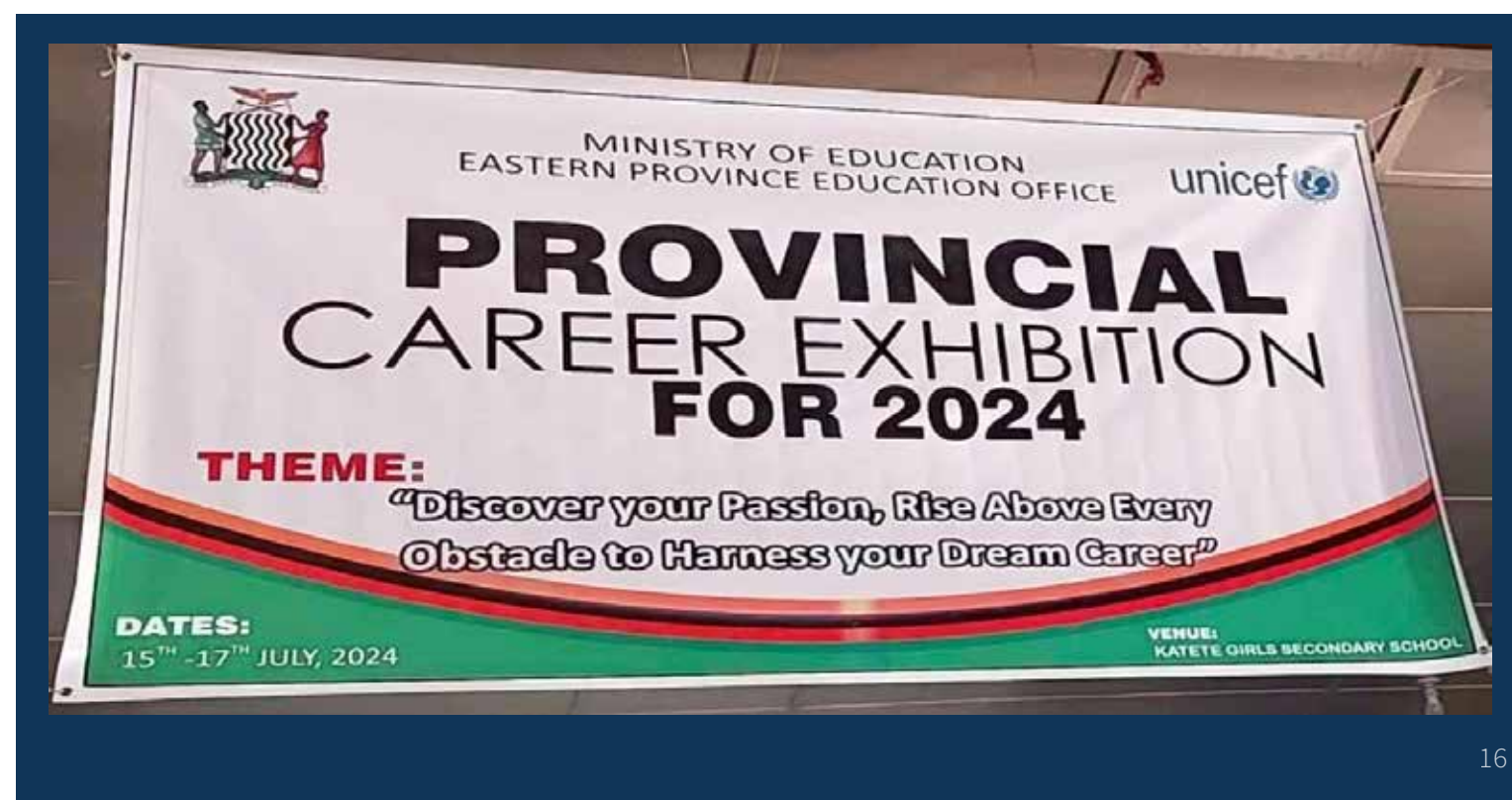


HELSB SENSITIZES LEARNERS DURING THE PROVINCIAL CAREER EXHIBITION AT KATETE GIRLS SECONDARY SCHOOL

Additionally, HELSB held a Career Guidance Capacity Building Workshop and Exhibition in Katete on the 15th of July 2024, engaging 32 schools in Eastern Province. This event, attended by Grade 12 students, offered valuable information on scholarships, loans, and career decisions. Before the workshop, HELSB paid a courtesy call to the District Education Board Secretary for Katete, Ms. Ruth Moya, strengthening collaboration in career guidance initiatives.



Over 800 Grade 12 pupils participated in the Provincial Career Exhibition in Katete, where HELSB provided information about its scholarships and loan programmes, helping students make informed decisions about their futures. The event, themed "Discover Your Passion, Rise Above Every Obstacle to Harness Your Dream Career," was a great success in promoting educational opportunities.





HELBSB actively participated in the CAREER PATH EXPO 2024 at East Park Mall in Lusaka



During her visit to the HELBSB stand, Ms. Khadija Mvula, Assistant Director for Vocational Education and Training at the Ministry of Technology and Science, praised HELBSB for promoting student loans and scholarships, particularly for vulnerable students. The board engaged with Grade 12 pupils from various schools, showcasing financial aid services.



The event attracted a large number of Grade 12 pupils, providing an important platform for HELBSB to engage with students. HELBSB informed attendees about the available financial aid options for higher education, including scholarships, loans, and the loan repayment process.



667 Pupils in Kafue and Chirundu District Sensitized on Financial Support from HELBSB

On 17th October 2024, HELBSB, in collaboration with the Zambia National Education Coalition (ZANEC), conducted a sensitization programme at Chirundu and Sikoongo Secondary Schools. A total of 667 pupils learned about HELBSB's financial support options, including student loans, scholarships, and the Keeping Girls in School (KGS) initiative.



PUPILS AT CHIRUNDU SECONDARY SCHOOL

HELBSB Partners with ZANEC to Empower Over 127 Grade 12 Pupils in Kafue (Chaiwa Zone)

HELBSB, in partnership with ZANEC, sensitized over 127 Grade 12 pupils in Kafue District about available financial support for higher education. The program aimed to reach rural students and ensure they were aware of loan and scholarship options.



PUPILS AT SIKOONGO SECONDARY SCHOOL

HELBSB and ZANEC Conclude Successful Sensitization Programme in Nkeyema District





# HELSB Encourages Continued Awareness Programmes in Zambezi.



Zambezi District Administrative Officer, Mrs. Sombo Mazeze Chiteta, encouraged HELSB to continue its awareness programmes in the region. These programmes were vital for informing school leavers in North Western Province about educational opportunities.

HELSB Deputy Director, Mr. Clyde Siamachoka, visited the District during the Likumbi Lya Mize Traditional Ceremony outreach, further raising awareness about HELSB's support options for higher education.

# Luvale Chief Supports Education Initiatives.

During a courtesy visit to Luvale Chief Chinyama Ndungu in Zambezi District, HELSB Deputy Director, Mr. Clyde Siamachoka, emphasized the role of education in driving development.

Chief Chinyama Ndungu echoed this sentiment, aligning with HELSB's mission to provide educational support and opportunities to all Zambians. He highlighted the importance of education in achieving national progress.



HELSB team led by Mr. Clyde Siamachoka meets Chief Chinyama Ndungu during the Likumbi Lya Mize Ceremony.



# Community Outreach in Luapula Province.

HELSB also focused on community engagement in Luapula Province in July 2024. On the 25th of July, HELSB participated in a live radio programme on KFM Radio in Mansa, where Corporate Communications Manager Ms. Chiselwa Kawanda shared information about student loan and scholarship eligibility. This initiative raised awareness and fostered community engagement.



MANAGER CORPORATE COMMUNICATIONS, MS.CHISELWA KAWANDA DURING AN INTERVIEW AT KFM RADIO IN MANSA, LUAPULA



Furthermore, HELSB took part in the Mutomboko Traditional Ceremony in Mwansabombwe District on the 27th of July 2024. The event allowed HELSB to provide information about scholarships and loans to attendees, reinforcing its commitment to making educational opportunities accessible to all Zambians.





**The Student Loans Scheme is currently available at nine (9) public universities:**

1. University of Zambia
2. Copperbelt University
3. Kapasa Makasa University
4. Mulungushi University
5. Mukuba University
6. Kwame Nkrumah University
7. Chalimbana University
8. Palabana University
9. Zambia University College of Technology.

- STUDENT LOAN ELIGIBILITY**
- Must be Zambian with a Green NRC.
  - Has attained 24 years of age or less at the time of award.
  - Must be admitted at one of the 9 Public Universities under Student Loan Scheme .
  - Must be a school leaver who successfully completed secondary school within the last four years.

**STUDENT LOAN METHOD OF APPLICATION**



- **APPEAL PROCESS**
- **CHANGE OF STATUS**
- **REACTIVATION**

**APPEAL PROCESS FOR THE STUDENT LOAN**

Eligibility for Appeal - must have applied with HELSB when the advertisement was running.  
**When** - Immediately the list is published.  
Documentation to attach:

- Appeal Letter stating grounds for appeal;
- Photocopy of the University Admission Letter;
- Photocopy of the Grade 12 Certificate or Statement of Results;
- Photocopy of the Deposit Slip and HELSB Student Loan Application Form; and
- Photocopy of the candidate's NRC.

**CHANGE OF STATUS**

- This is when a student wants to change the sponsorship status from self to HELSB.
- Students must meet the criteria that was set at the time they entered university.
- Must submit the following documents immediately the University seasonal results are out:
  - Photocopy of the University Admission letter;
  - Photocopy of the Grade 12 Certificate or Statement of Results;
  - Photocopy of the candidate's NRC; and
  - University Sessional results.

**REACTIVATION**

- A student may reactive a student loan when the student who:
- Withdrew on medical grounds is readmitted to the Higher Education Institution after being certified fit by a licenced medical doctor;
  - Was referred to part-time or repeat year, proceeds to full-time after clearing all part-time or repeat courses;
  - Was excluded or redirected from a programme of study or school, proceeds to a progressive year of study;
  - Repeated the academic year/semester due to change of programme of study or school, proceeds to a progressive year of study;
  - Withdrew on maternity grounds proceeds to a progressive year of study; and
  - Found alternative sponsor, has their sponsorship discontinued and proceeds to a progressive year of study.

A student is required to apply immediately the sessional results are out and attach relevant documents (e.g. sessional results, letter from doctor, letter from university).



# SCHOLARSHIPS

- A scholarship is a monetary award granted to students to help them pay for their education. Unlike student loans, scholarships do not require repayment.
- HELSB scholarships are awarded to Zambian students under undergraduate and postgraduate programmes.
- These awards are made possible through multilateral, bilateral and partnership agreements.

Currently HELSB sponsors students to the following countries:



ALGERIA



AZERBAIJAN



CHINA



CUBA



EGYPT



INDIA



ISRAEL



MAURITIUS



MOROCCO



NEW ZEALAND  
(CW)



RUSSIA



SERBIA



SOUTH KOREA



TUNISIA



TURKEY



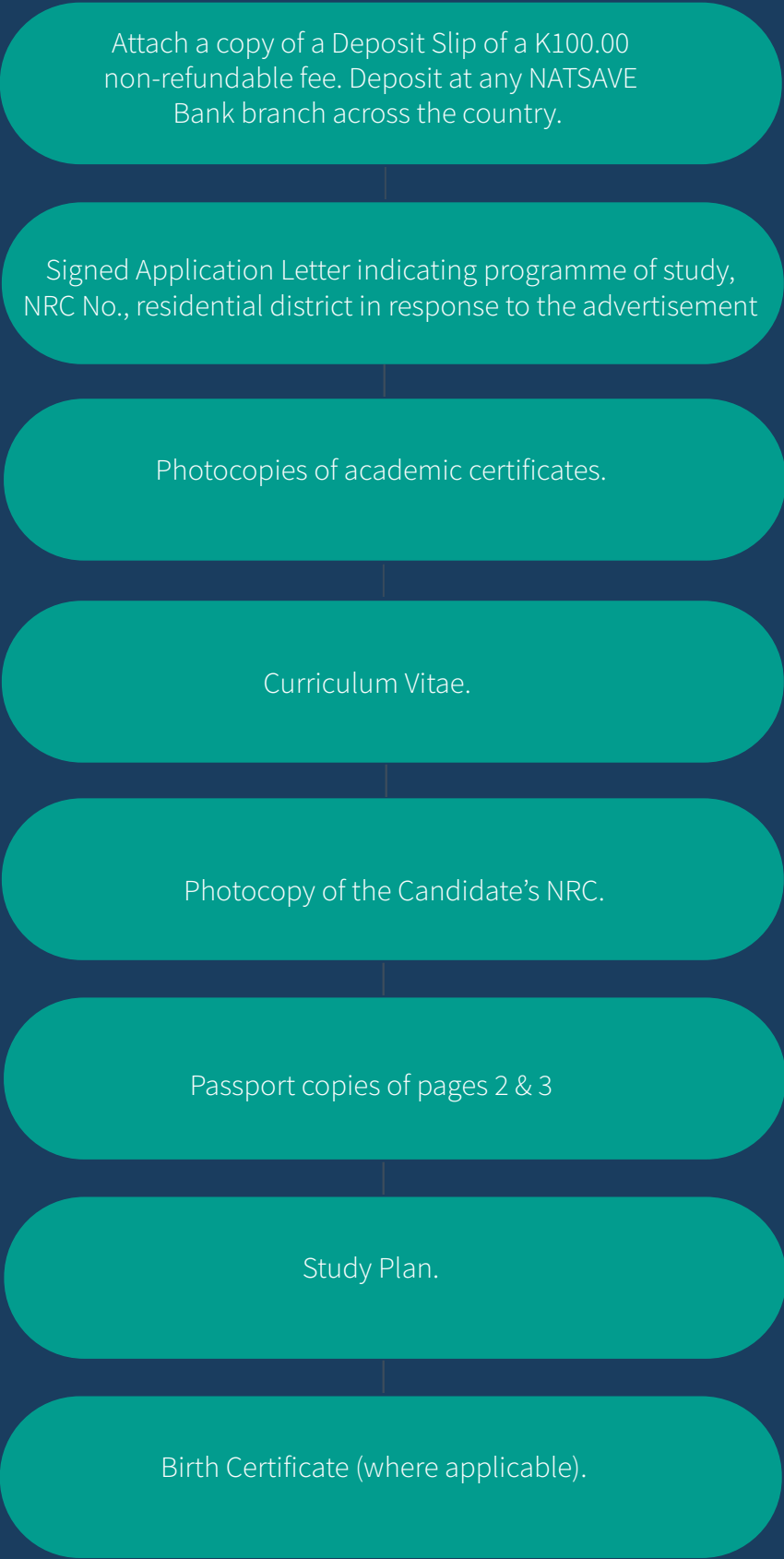
U.K(CW)

(CW - COMMONWEALTH)

## SCHOLARSHIP ELIGIBILITY

- Must be Zambian with a green NRC.
- Be a school leaver who completed secondary school within the timeframe stipulated by the host Country or Partner.
- Be a holder of a first degree graded as prescribed by the host Country or Partner for Master’s degree candidates. The first degree shall be relevant to the programme of study applied for.
- Be a holder of a Master’s degree for PhD candidates.
- Be of a particular age as stated by the host Country or Partner.
- Must have a valid Zambian passport.
- Must have a birth certificate (some countries like Morocco).
- Countries may have additional scholarships conditions.
- Note: It is a requirement by the host country that all nominated candidates undergo comprehensive medical examinations.

## SCHOLARSHIPS METHOD OF APPLICATION





## HELSB Celebrates Zambia's 60th Independence Anniversary and Commissions New Regional Office

On 23rd October 2024, HELSB celebrated Zambia's 60th Independence Anniversary and officially commissioned its new Regional Office in Lusaka (Olympia Park Extension). This milestone improved the accessibility of HELSB's services across Zambia, allowing students and institutions in all regions to benefit.



HELSB CEO DELIVERING A SPEECH DURING THE INDEPENDENCE CELEBRATION AT LUSAKA REGIONAL OFFICE.

## HELSB CEO Presented at the 34th Annual APICE Conference in Colombia

HELSB's CEO, Dr. John Machayi, presented an address at the 34th Annual APICE Conference in Barranquilla, Colombia, under the banner of the Association of African Higher Education Financing Agencies (AAHEFA). The conference concluded with an MoU signed between AAHEFA and APICE to strengthen partnerships for higher education financing across Africa.



## Ministry of Education Permanent Secretary Attended the 34th Annual APICE Conference

Mr. Joel Kamoko, the Ministry of Education's Permanent Secretary for Education Services, attended the 34th Annual APICE conference in Colombia, where he presented an address on higher education financing mechanisms.

## HELSB Collaborated with Key Partners to Enhance Skills Development in Zambia's Mining and Agricultural Sectors

On 5th November 2024, HELSB collaborated with First Quantum Minerals Trident Limited, Barrick Lumwana Mine, and Mutanda Farms to address the skills gap in Zambia's mining and agricultural sectors. Discussions focused on aligning scholarships with industry needs, ensuring graduates are equipped with practical skills for the workforce.



## Professor Chinsebu Leads HELSB Delegation to Rwanda on Benchmarking Exercise



On 15th October 2024, HELSB's Chairperson of the Scholarships Committee, Professor Kazhila C. Chinsebu, led a benchmarking visit to Rwanda to examine student loan schemes and policies for funding higher education. The team met with Rwanda's Ministry of Education and Higher Education Council.

## HELSB Participated in Stakeholder Consultations to Improve Zambia's Diaspora Web Portal

On 19th November 2024, HELSB participated in a consultative meeting with key stakeholders at the Ministry of Foreign Affairs and International Cooperation to improve Zambia's Diaspora Web Portal. The meeting focused on enhancing the portal for Zambians abroad, especially regarding secure loan repayment systems and better communication tools.



## HELSB ALERT MESSAGE

If you are approached by anyone requesting payment for a HELSB student loan, do not proceed with any transaction and report the incident immediately to HELSB. Stay vigilant and protect yourself from potential fraud. #Helsb: it is Possible.



# HELSEB Exhibits at Zambia Medical Association Conference

HELSEB participated in the Zambia Medical Association (ZMA) Scientific Conference and Annual General Meeting (AGM), focusing on "Addressing Local and Global Health Challenges by Building Climate-Resilient, Responsive, and E-smart Healthcare Systems." HELSEB provided information on financial assistance options for Zambians and loan recovery processes, engaging with participants to raise awareness about the institution's role in supporting higher education.



## Health Minister Commends HELSEB's Loan Repayment Sensitization Efforts

During the ZMA AGM in Livingstone, Health Minister Dr. Elija Muchima visited the HELSEB stand and praised the organization's efforts in raising awareness about student loan repayments. He highlighted the importance of continued sensitization to ensure loan beneficiaries understood their responsibilities and the benefits of the scheme, contributing to the sustainability of the program



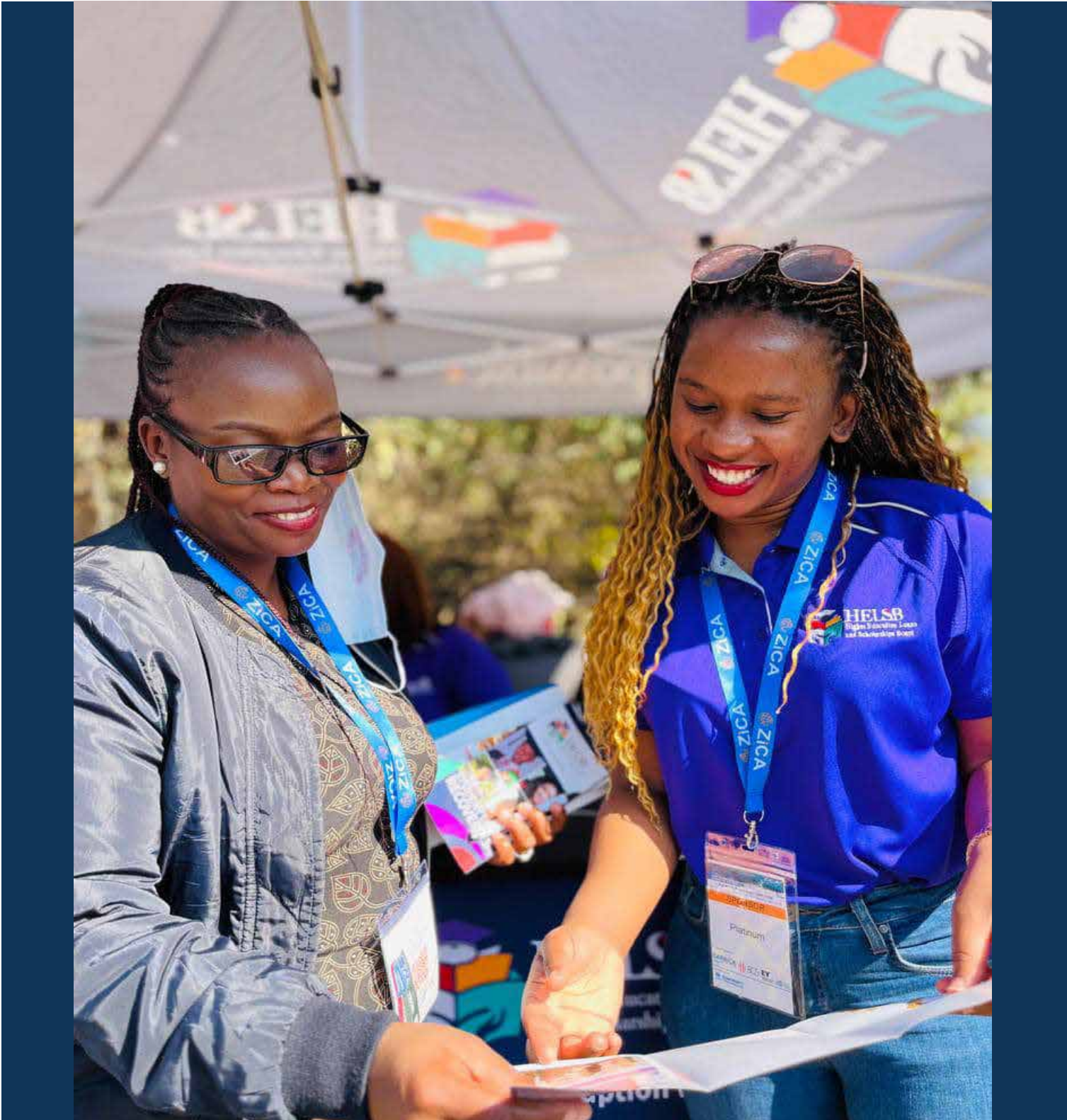
HELSEB TEAM ADDRESSING THE STAND VISTORS DURING THE ZMA AGM IN LIVINGSTONE



# HELSB Exhibition at ZICA AGM Workshop

HELSB exhibited at the ZICA Pre-AGM Workshop and the ZICA AGM Workshop from the 17th to the 19th of July 2024 in Livingstone, engaging participants on environmental sustainability and promoting its financial aid programmes. The events facilitated valuable discussions with potential beneficiaries and employers, emphasizing the importance of loan repayment for the sustainability of future scholarship schemes.

On the 20th of July 2024, HELSB participated in the Canisius Education and Careers Fair in Monze, engaging over 400 Grade 12 pupils from six secondary schools. The Fair provided another excellent platform to share information about scholarships, loans, and career opportunities with students





# HEL SB Celebrates Loan Repayments

On the 22nd of July 2024, HELSB hosted a Media Briefing at the Mulungushi International Conference Centre in Lusaka to celebrate the successful repayment of student loans. During the event, certificates of compliance were awarded to former loan beneficiaries who had fully repaid their loans, including Mr. Lungisani Zulu, President of the Law Association of Zambia (LAZ). The media session underscored the importance of loan repayment in ensuring the sustainability of the loan scheme and future opportunities for Zambian students.



MR. LUNGISANI ZULU GIVING A VOTE OF THANKS ON BEHALF OF THE LOAN BENEFICIARIES

# HEL SB Celebrates Loan Repayments







## HELBS Hosts Successful Orientation Programme for Moroccan and Egyptian Scholarship Recipients

On 10th October 2024, HELSB hosted an orientation for 120 students heading to Morocco and two students going to Egypt for scholarships. The programme covered academic preparation, financial guidance, and emotional readiness to ensure the students' success abroad.



## HELBS Conducted Orientation Programme for First-Year Students at Mukuba University

On 30th October 2024, HELSB conducted an orientation program for 600 first-year students at Mukuba University, awarding student loans for the 2024/2025 academic year.



## HELBS Attended the 10th Graduation Ceremony at Mukuba University

On 22nd November 2024, HELSB attended the 10th Graduation Ceremony at Mukuba University in Kitwe. The ceremony saw the graduation of 261 students, many of whom had benefited from HELSB's loan scheme. HELSB congratulated the graduates and emphasized their role in contributing positively to society.



## HELBS Engages in Courtesy Call and First-Year Orientation at Palabana University

HELBS CEO Dr. John Machayi and his team visited Palabana University in Chongwe.

### The visit included:

- A courtesy call on Vice Chancellor Professor Vernon Chinene, which focused on strengthening HELSB's collaboration with the University.
- Dr. Machayi highlighted the upcoming Staff Development Fellowship Financing Scheme and HELSB's commitment to supporting students.
- The team participated in the first-year student orientation, educating new students about available financial support options to help them focus on their studies.



## HELBS and ZANEC Drive Educational Access in Rural Areas with Support from Mumbwa District Commissioner

HELBS, together with ZANEC, continued its outreach efforts in rural areas, this time in Mumbwa District, Central Province. The team met with District Commissioner Namukolo Hayumbu, who expressed strong support for the initiative.

The outreach was a sensitisation programme with 383 Grade 12 pupils from Nsanje Secondary, Myooye Secondary, and Nangoma Secondary schools who were educated about financial assistance options, including loans, scholarships, grants, and the Keeping Girls in School (KGS) initiative. This programme aimed to inspire academic excellence and raise awareness about financial support available for tertiary education.





HELBSB to Strengthen Education Ties with Serbia



HELBSB CEO, Dr. John Machayi, met with Serbian Head of Mission, Mr. Aleksandar Markovic, to discuss formalizing a long-standing partnership between Zambia and Serbia. The proposed Memorandum of Understanding (MoU) would:

- Enhance scholarship opportunities for Zambian students.
- Increase academic exchanges between both nations.
- Foster bilateral cooperation in education.

Serbia has been offering scholarships to Zambian since 2011.

Algerian Ambassador Reaffirms Support for Zambian Scholarships



The Algerian Ambassador to Zambia, Mr. Tewfik Mahi, reaffirmed Algeria's commitment to offering scholarships to Zambian students, particularly at the bachelor's and vocational levels. Dr. John Machayi, HELBSB CEO, requested an increase in the number of scholarships to meet the growing demand. Currently, 73 Zambian students are studying in Algeria.

Lesotho Delegation Benchmarks with HELBSB



On 22nd November 2024, HELBSB hosted a delegation from Lesotho, led by Dr. Ranyali Otubanjo, to learn from Zambia's experience in managing student loans and scholarships. The delegation was particularly interested in HELBSB's strategies for administering loans to medical students and discussed potential areas for future collaboration.

HELBSB and NATSAVE to Review Memorandum of Understanding

HELBSB and NATSAVE agreed to review their 2020 Memorandum of Understanding (MoU) on 23rd October 2024 to strengthen their partnership. The revision focused on such areas as student loan application form sales, loan recoveries, and student accounts.



HELBSB Showcases Expertise at Zambia Banking and Finance Conference

HELBSB participated in the Zambia Banking and Finance Conference at the Avani Victoria Falls Resort in, Livingstone, organized by the Zambia Institute of Banking and Financial Services (ZIBFS) and the Bankers Association of Zambia (BAZ). HELBSB's delegation, led by CEO Dr. John Machayi, presented on loan recovery, and Tourism Minister Rodney Sikumba visited the HELBSB stand, commending the organization for its work in raising awareness about student loan repayments and supporting loan recipients.



HELBSB Meets Bankers Association of Zambia for Financial Solutions

HELBSB CEO Dr. John Machayi met with Bankers Association of Zambia (BAZ) Chairperson Ms. Lowani Chibesakunda and BAZ CEO Mr. Leonard Mwanza at the Royal Livingstone Hotel during the Banking Conference. The meeting focused on optimizing transaction efficiency and reducing banking service costs, which helped streamline HELBSB's operations and support its mission. Joint corporate social responsibility initiatives were also discussed, aiming to drive growth and development in Zambia.



HELBSB Enhances Transparency with Zambia Daily Mail Partnership for Loan List Publication

On 9th October 2024, HELBSB partnered with the Zambia Daily Mail to publish the student loan list in print. This initiative aimed to increase transparency and ensure accessibility for those without internet access.





# Strengthening Education Support: HELSB's Groundbreaking Collaboration with Chalimbana University and Palabana University

In December 2024, HELSB formalized strategic partnerships with Chalimbana University and Palabana University, marking a significant milestone in enhancing the administration of student loans and scholarships across Zambia. The partnerships were sealed through comprehensive Memoranda of Understanding (MoUs) signed on December 12 and 13. These collaborations aimed to promote transparency, accuracy, and compliance with Zambian legal frameworks while expanding access to higher education.

- **Chalimbana University:** HELSB’s Deputy Director of Finance, Mr. Floyd Ndabulula, along with his team, met with Vice Chancellor Prof. William A. Phiri and other key university leaders. The discussions focused on furthering educational opportunities through the Government Initiative on sponsorship of student loans and scholarships.
- **Palabana University:** At Palabana University, the HELSB team engaged with Acting Vice Chancellor Prof. Vernon Chinene and various department heads. The discussions centered around HELSB’s continued support for higher education, including student financial aid through loans and scholarships.



MOU SIGNING AT PALABANA UNIVERSITY



MOU SIGNING AT CHALIMBANA UNIVERSITY

These developments showcased HELSB’s ongoing commitment to expanding access to higher education, strengthening partnerships with key educational institutions, and fostering international collaboration in the field of student loan management and education financing. Through these strategic collaborations, HELSB, Chalimbana University, and Palabana University worked together to shape the future of student financial support and higher education in Zambia.

## HELSB ALERT MESSAGE

If you are approached by anyone requesting payment for a HELSB student loan, do not proceed with any transaction and report the incident immediately to HELSB. Stay vigilant and protect yourself from potential fraud. #Helsb: it is Possible.





Mulungushi University



Palabana University

MAY

# ADVERTISEMENTS CALENDAR FOR STUDENT LOANS

To our esteemed reader, note the times that HELSB publishes its advertisements for local public universities every year.



Chalimbana University



Kwame Nkrumah University

JUNE



Mukuba University

JULY



Copperbelt University

AUGUST

We encourage all eligible students from these universities to take advantage of these opportunities to apply for student loans to support their academic pursuits. Keep an eye out for further details on application procedures and deadlines in our bi-annual newsletters.

For any inquiries or assistance regarding the application process, please feel free to contact HELSB or visit our website [www.helsb.gov.zm](http://www.helsb.gov.zm) for more information.

We are grateful for your ongoing support as we work towards empowering students and enhancing access to higher education.

OCTOBER



Kapasa Makasa University



Zambia University College of Technology



University Of Zambia

## HELSB REGIONAL OFFICES

- The Higher Education Loans and Scholarships Board, C4 Copperbelt University Riverside Campus, **Kitwe.**
- The Higher Education Loans and Scholarships Board, Mulungushi University, P.O Box 80415, Town Campus, **Kabwe.**
- The Higher Education Loans and Scholarships Board, Stand No. 6711, Mberere Road Olympia Park Extension **Lusaka.**

These recent events highlighted HELSB's continued efforts to improve educational opportunities, both domestically and internationally, while strengthening partnerships with foreign governments and institutions. Through these collaborations, HELSB ensured sustainable support for Zambian students pursuing higher education.



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