



HIGHER EDUCATION LOANS AND SCHOLARSHIPS BOARD

# BI-ANNUAL NEWSLETTER 2025



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## EDITOR'S REMARKS

Manager - Corporate Affairs  
**Ms. Chiselwa Kawanda**

Dear Readers,

Welcome to the third edition of the Higher Education Loans and Scholarships Board (HELSB) Newsletter.

This edition comes at an exciting time for HELSB, as we continue to champion access to higher education through sustainable financing and innovative scholarship solutions. We have curated a selection of stories, updates, and highlights that reflect our growth, showcase the voices of our beneficiaries, and underscore the enduring value of education in driving national progress.

From policy advancements to success stories from the field, each piece in this issue illustrates HELSB's ongoing commitment to supporting Zambia's future leaders. We hope this edition will both inform and inspire you, whether you're a student, partner, policymaker, or member of the public.

As always, we welcome your feedback and collaboration as we build future editions. Let's keep the conversation going.

**Warm regards,**

Ms. Chiselwa Kawanda - Manager Corporate Affairs  
Happy reading!



Chief Executive Officer  
**Dr. John Machayi**

## FOREWORD

Dear Readers,

It is with great pleasure that I present the third edition of the Higher Education Loans and Scholarships Board (HELSB) Newsletter. Each issue serves as a powerful reminder of the transformative role higher education plays in our nation's development and the vital support HELSB provides to make that possible.

In this edition, we celebrate the strides made in strengthening access to financing for students, the expansion of our scholarship programmes, and the voices of our beneficiaries who continue to inspire us with their resilience and ambition. As we move forward, we remain firmly committed to transparency, accountability, and innovation in how we serve Zambia's future leaders.

Let this issue be more than an update; it is a testament to the partnerships, perseverance, and purpose that drive us. I thank our dedicated team, stakeholders, and the students who trust us with their dreams.

**Warm regards,**

Dr John Machayi - Chief Executive Officer  
Happy reading!



Manager Corporate Affairs  
**Ms. Chiselwa Kawanda**



Corporate Affairs Officer  
**Ms. Martha P. Mwale**



Corporate Communications and Customer  
Care Associate  
**Mr. Stephen Chileshe**



Corporate Communications and Customer  
Care Associate  
**Mr. Bwalya Ngosa**



Intern  
**Mr. Kaumba Mukanda**



Intern  
**Mr. Nicholas Mudima**



**Dr. John Chileshe**

Member of the Human Capital & Governance  
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 COMMITTEE COMPOSITION

Bi-Annual Newsletter



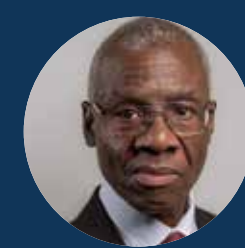
**Ms. Comfort Mulenga**  
Chairperson  
Audit Committee



**Mr. Develias Kamulete**  
Chairperson  
Finance, Investments & ICT Committee



**Prof. Kazhila Chinsebu**  
Vice Chairperson  
Loans & Scholarships Committee



**Dr. John Chileshe**  
Independent Member  
Human Capital & Governance Committee



**Ms. Nthemba Kamanga**  
Vice Chair Chairperson  
Audit Committee



**Mr. Cyprian Mayamba**  
Vice Chairperson  
Finance, Investments & ICT Committee



**Mr. Maurice Hichilema**  
Board Member  
Loans & Scholarships Committee



**Dr. John Machayi**  
EX - OFFICIO



**Ms. Joyce Sundano**  
Independent Member  
Audit Committee



**Mr. Ndala Kakinga**  
Independent Member  
Finance, Investments & ICT Committee



**Mr. Foster Kayungwa**  
Independent Member  
Loans & Scholarships Committee



**Mr. Leonard Mwanza**  
Chairperson  
Risk Committee



**Mr. Alick Siankumo**  
Independent Member  
Finance, Investments & ICT Committee



**Ms. Mercy Mwiinga Ngoma**  
Chairperson  
Human Capital & Governance Committee



**Ms. Monde Kanyanga**  
Vice Chairperson  
Risk Committee



**Mr. Yotam Mwale**  
Independent Member  
Finance, Investments & ICT Committee



**Mr. Harrington Chibanda**  
Vice Chairperson  
Human Capital & Governance Committee



**Mr. Lombe Lukonde**  
Independent Member  
Risk Committee



**Mrs. Mutale Siakanomba**  
Independent Member  
Finance, Investments & ICT Committee



**Dr. Chintu Mazakaza**  
Independent Member  
Human Capital & Governance Committee



**Mr. Victor Musangu**  
Independent Member  
Risk Committee



**Mr. Brian Makufele**  
Chairperson  
Loans & Scholarships Committee

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.



# JANUARY 2025: LAYING STRATEGIC FOUNDATIONS

## 5 January 2025: Brunei–HELSB Scholarship Launch

HELSB and the Brunei Government officially launched fully funded scholarships for Zambian students in critical fields including Engineering, ICT, Medicine, Finance, and Environmental Sciences. The announcement highlighted the Zambian Government’s commitment to strengthening human capital in sectors vital to national development.



## 6 January 2025: Provincial Rollout & Stakeholder Engagements

Scholarship distribution efforts were extended across all 10 provinces, emphasizing that selection would be regionally competitive to identify top candidates. HELSB, in collaboration with the Ministries of Education and Justice, reviewed the current Higher Education Loans and Scholarships Act to strengthen legal frameworks and delivery.



## 7–9 January 2025: Sector Consultations

Meetings with the Deputy Permanent Secretary of Muchinga Province and Permanent Secretary of Central Province addressed the modernization of HELSB’s Act and discussed initiatives like ‘Keeping Girls in School’, aimed at narrowing gender disparities in higher education.



Strategic Foundation in Muchinga Province

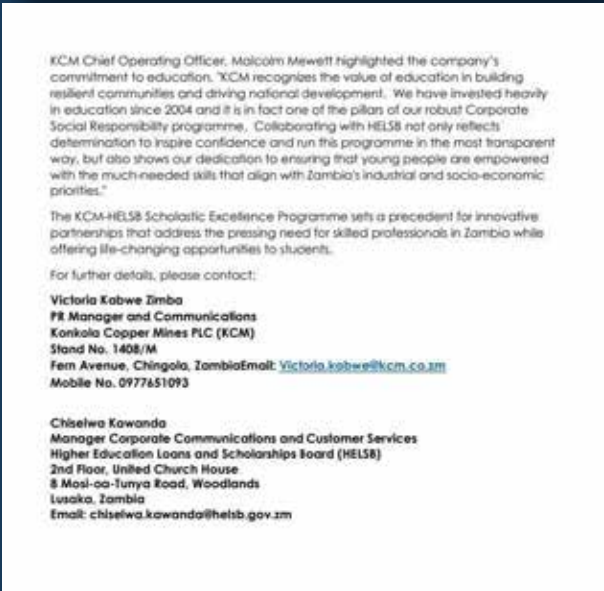
## 14 January 2025: Strategic Partnership Meetings

CEO Dr. John Machayi met with Access Bank Zambia to explore digital financing solutions and reduce barriers for student loan uptake. On the same day, discussions with UNZASU President Dickson Matabo focused on enhancing student support networks and facilitating seamless loan disbursement.



## 21–22 January 2025: Private Sector Engagement & Diaspora Mobilization

The landmark US\$100,000 scholarship partnership with Konkola Copper Mines was launched in Chingola. Simultaneously, HELSB led a delegation to the Zambian High Commission in London, where discussions centered on developing structured diaspora loan repayment programmes.



## 27–30 January 2025: Media Outreach & Student Orientation

CEO Dr. Machayi participated in interviews on Ingoma TV and with Times of Zambia, underscoring the impact of the KCM partnership. A student loan orientation at Kwame Nkrumah University prepared over 300 first-year students with insights on repayment plans, grace periods, and insurance coverage.



## FEBRUARY 2025: SUSTAINING GROWTH AND ENHANCING SYSTEMS

### 4 February 2025: Expanded Loan Disbursement

HELSB awarded student loans to first-year cohorts at Copperbelt University, Kapasa Makasa University, Zambia University College of Technology, and UNZA, collectively benefitting over 4,700 students.

### 5–6 February 2025: Media Engagement

In interviews with Times of Zambia and Ingoma TV, Dr. Machayi detailed HELSB's commitment to increasing access, including support for students in rural areas and improvements in loan processing time.

### 7 February 2025: Cuban Government Scholarships

HELSB invited applications for Cuban scholarships in Medicine, Social Sciences, Art History, and Sociocultural Development, providing full coverage for tuition, living expenses, accommodation, and a 12-month Spanish language immersion course.



Cuban Government Scholarships - HELSB



HELSB  
Higher Education Loans  
and Scholarships Board

#### CUBAN GOVERNMENT SCHOLARSHIPS

Applications are invited from suitably qualified Zambian nationals that meet the minimum requirements outlined here below to contest for five (05) scholarships under the Cuban Government Scholarship Scheme for the 2025/2026 Academic Year. Available are:

- i. Medicine - One (01)
- ii. Social and Human Sciences - Two (02)
- iii. Bachelor of Art History - One (01)
- iv. Bachelor of Management for Sociocultural Development - One (01)

**ELIGIBILITY**

**Applicants should:**

- Be Zambian citizens with Green National Registration Cards (NRC)
- Should be able to acquire a valid passport before the travelling date.

**Undergraduate Applicants:**

- Be School Leavers who completed Grade 12 between 2022 and 2024

[www.helsb.gov.zm](http://www.helsb.gov.zm)

### 11 - 12 February 2025: Legal Reform Summit

At a two-day summit in Lusaka, HELSB engaged with the Ministries of Education and Justice to begin drafting the revised Loans and Scholarships Act, integrating best practices to broaden access and ensure financial sustainability.



Legal Reform Summit at Cabinet Office



HELSB delegation pose for a photo after the summit

### 13–14 February 2025: Financial Sector Collaboration

Meetings with Zambia Industrial Commercial Bank focused on digital repayment platforms and loan security mechanisms. Orientation at Kapasa Makasa University trained 300+ students on financial discipline and loan management.

### 15 February 2025: International Scholarship Drive

HELSB connected with the Commonwealth Scholarship Commission, initiating efforts to increase the number of Zambian candidates for shared master's and split-site PhD opportunities.



Board Chair Hon. Geoffrey Samukonga with HELSB delegation at the Commonwealth Scholarship Commission (London)

### 18 February 2025: Financial Literacy Drive

Loan disbursements to 573 ZUCT students were accompanied by a comprehensive financial literacy workshop, led by Deputy Director - Credit and Scholarships Mr. Derrick Chisanga, covering budgeting, interest, and repayment obligations.



Mr. Chisanga orienting the newly awarded ZUCT students



### 19–22 February 2025: 20-Year Anniversary & Media Briefing



HELSB CEO, Dr. John Machayi delivering a speech at the 20th year anniversary of Higher Education Student Loans Board (HELSB) in Tanzania.



In his speech Dr. Machayi updated the public on key metrics—over 1 million Zambians financed, K90 million recovered in 2024, and 512 remitting institutions. Celebrating two decades, HELSB hosted dignitaries that included Tanzania's Prime Minister Kassim Majaliwa.

### 25–27 February 2025: New Scholarship Programmes

Applications opened for emerging scholarship opportunities from Romania, the Coimbra Group, and the Korean Development Institute (KDI), targeting STEM, public policy, and social development.



MARCH 2025: PROMOTING EQUITY, ENGAGEMENT, AND INNOVATION

8 March 2025: Celebrating Women’s Empowerment

A Tribute to the Women of HELSB

I would like to take a moment to recognize and appreciate each and every one of you, from those working in administration and finance to those in scholarships, credit, procurement, IT, legal, audit, strategy, communications, and all other functions. Your hard work, commitment, and passion are instrumental in driving the success of HELSB.

We value the role you play in making higher education accessible to thousands of students across Zambia. Your contribution goes beyond just performing tasks ,it transforms lives, builds futures, and strengthens the very foundation of our nation's human capital.

John Machayi (Dr.)  
Chief Executive Officer  
HIGHER EDUCATION LOANS AND SCHOLARSHIPS BOARD



CEO’S OFFICE



HCA DEPARTMENT



FINANCE DEPARTMENT



CREDIT AND SCHOLARSHIPS DEPARTMENT

11 March 2025: KCM–HELSB Excellence Awards



A total of 64 students from Chingola, Chililabombwe, Kitwe, and Shibuyunji districts were awarded the KCM - HELSB scholastic scholarships at a ceremony held in Kitwe, showcasing excellence in academics and community impact among beneficiaries.

14 March 2025: Institutional Capacity Boost

As part of HELSB’s enhancement of human resource capacities for expanded programme delivery, the following positions were advertised: Talent Management Specialists, Procurement Officers, and Internal Auditors.

visit our website:[www.helsb.gov.zm](http://www.helsb.gov.zm)

16 March 2025: Announcing the AAHEFA 2025 Conference

HELSB confirmed that it would host the 2025 AAHEFA Conference in Livingstone, themed “Sustainable Financing & Innovation in Higher Education”, and released a call for practitioner and research submissions.



visit our website:[www.helsb.gov.zm](http://www.helsb.gov.zm)



## 19 March 2025: Indonesia's KNB Scholarships

HELBSB facilitated Zambian students' application to KNB Scholarships, opening doors to studies across 34 Indonesian universities in technological and scientific disciplines.

## 20 March 2025: Agricultural Scholarships with SEED CO

With a K1.5 million investment, 25 agricultural scholarships were launched to support innovation in Zambia's agriculture sector, during SEED CO's 85th-anniversary event.



SPEECH DELIVERY BY VICE PRESIDENT MRS. MUTALE NALUMANGO



VICE PRESIDENT HANDS OVER THE CHEQUE TO MINISTER OF EDUCATION



CEO INTERACTS WITH THE STUDENTS AFTER THE EVENT

## 21–25 March 2025: Rural Loans, Certificate Events & Mauritius Scheme

Loan awards to 466 students at UNZA and Kapasa Makasa University concluded the month. HELSB and KCM co-hosted a certificate event in Chingola, and the 15-slot Mauritius–Africa Scholarship Scheme (MASS) was announced.

**NOTICE TO THE PUBLIC  
REPUBLIC OF MAURITIUS**

**THE MAURITIUS-AFRICA SCHOLARSHIPS SCHEME (MASS) FOR THE YEAR 2025/2026**

**About the Mauritius-Africa Scholarship Scheme (MASS)**

- Eligibility:** Open to resident citizens of African Union or African Commonwealth member states. Diploma applicants must be between 18 and 26 years old by January 1, 2026.
- Benefits:** Covers tuition fees up to MUR 100,000, a monthly living allowance of MUR 16,500, free basic health care in public hospitals, and a return airfare to and from Mauritius.
- The scholarship will also provide a pathway for students that successfully complete the Diploma programme to transition into a Bachelor's Degree Programme.
- Application Process:** Applicants must have applied for at least one full-time on-campus program at a public higher education institution in Mauritius and submit proof of application with the scholarship request.

Priority will be given to **technical courses and hospitality-related programs**, aligning with our focus on equipping students with practical, industry-relevant skills. More information on available programs can be found here: <https://www.poly.ac.mu/>

**APPLICATION PROCESS:**

- GO to the **Mauritius Polytechnic Ltd** Website: <https://www.poly.ac.mu/>
- Click on Apply Now
- Under the International Students click Apply Now
- Follow the instructions to upload supporting documents and complete the Online Application

Applications Open for the March 2025 Intake: Begin Your Journey Towards Excellence Today

Visit our website: [www.helsb.gov.zm](http://www.helsb.gov.zm)

## 31 March 2025: Parliamentary Update

Education Minister Hon. Douglas Syakalima delivered a Ministerial Statement emphasizing HELSB's transparent and fair loan processing at UNZA, including improved screening and repayment checks.

REPUBLIC OF ZAMBIA

MINISTRY OF EDUCATION

**MINISTERIAL STATEMENT**

ON THE

**SCREENING OF STUDENTS FOR THE STUDENT LOAN SCHEME AT THE UNIVERSITY OF ZAMBIA**

BY THE

**HONOURABLE MINISTER OF EDUCATION**

**MR DOUGLAS M. SYAKALIMA, MP**

TO BE

**PRESENTED ON WEDNESDAY 26TH MARCH, 2025**

ON THE

**FLOOR OF THE HOUSE**

**OF**

**NATIONAL ASSEMBLY OF ZAMBIA**

**MARCH, 2025**

Visit our website: [www.helsb.gov.zm](http://www.helsb.gov.zm)



# APRIL 2025: LEARNERS SENSITIZATION AND RADIO ENGAGEMENT

## 3-10 April 2025: HELSB Reaches Over 3,900 Pupils in Northern Province with Life-Changing Higher Education Information

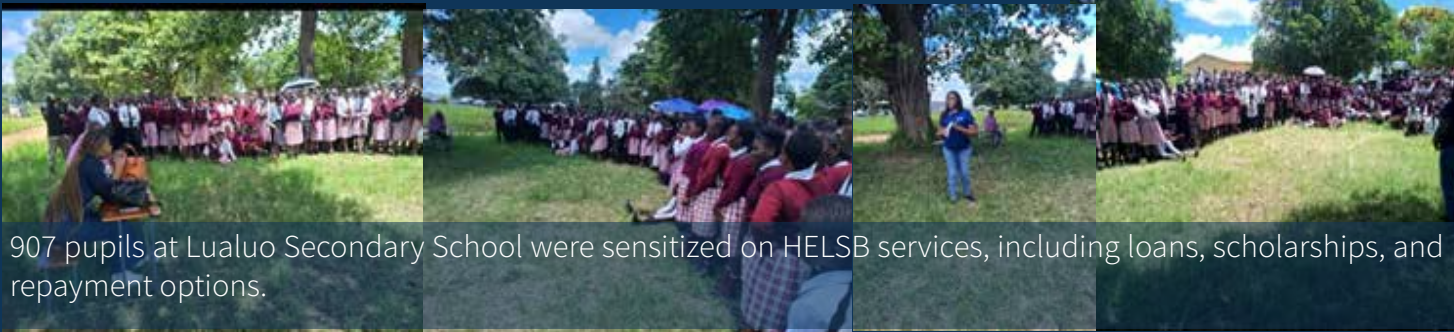
Between April 3rd and 10th, 2025, HELSB embarked on a comprehensive sensitization tour across Northern Province, reaching more than 3,900 pupils in Kasama, Mporokoso, and Luwingu Districts. The initiative, led by Corporate Affairs Manager Ms. Chiselwa Kawanda, aimed to empower rural learners with critical knowledge about accessing student loans and scholarships.

The tour began with a courtesy call to Northern Provincial Education Standards Officer Mrs. Lina Kamanga, followed by school outreach programmes and a live radio engagement on Kasama Radio. Pupils from Lualuo, Kasama Boys, Mubanga Chipoya, Ituna, PEAS, and Henry Kapata Secondary Schools benefitted from in-depth information on HELSB services, including application procedures and repayment options.

The team extended its reach to Mporokoso and Luwingu Districts, engaging district education officials and sensitizing learners from schools such as St. Don Bosco, Saili, and others. Through both in-person visits and on-air discussions, HELSB reaffirmed its commitment to bridging the information gap in underserved areas, giving thousands of students a clearer pathway to higher education.



HELSB members of staff pose for a photo with Northern provincial education standards officials



907 pupils at Lualuo Secondary School were sensitized on HELSB services, including loans, scholarships, and repayment options.



Corporate Affairs Manager, featured on a live radio interview at Kasama Radio Station. She provided in-depth information about HELSB's services and answered questions about loans and scholarships. In Kasama, HELSB sensitized 627 pupils at Kasama Boys Secondary School.



HELSB reached 977 pupils from Mubanga Chipoya and Ituna Secondary Schools..



643 pupils were sensitized at PEAS Secondary School and Henry Kapata Secondary School.



HELSB kicks off sensitization programme in Mporokoso District



HELSB launches learners sensitization programme in Luwingu District; empowering rural pupils with knowledge on scholarships and student loans



HELSEB concludes Northern Province sensitization programme; empowering 3,900+ pupils with higher education opportunities



## EGYPT AL-AZHAR AL-SHARIF SCHOLARSHIPS 2025/2026

The Al-Azhar Al-Sharif Scholarships for the 2025/2026 academic year were launched. Seven undergraduate scholarships were offered in various fields, including Computer Science, Mechanical Engineering, and General Medicine, with full tuition, living allowances, and return air tickets provided. This programme was designed to support Zambian Muslim youth pursuing higher education in Egypt. A press release was issued for the launch of the Al-Azhar Al-Sharif Scholarships 2025/2026.

Visit our website: [www.helsb.gov.zm](http://www.helsb.gov.zm)



### THE ARAB REPUBLIC OF EGYPT THE AL-AZHAR AL-SHARIF SCHOLARSHIPS FOR THE YEAR 2025/2026

Applications are invited from suitably qualified Zambian Nationals that meet the minimum requirements outlined here below to contest for **Seven (07) undergraduate scholarships** under the **Al-Azhar Al-Sharif Scholarships Scheme for the 2025/2026 Academic Year**. Available scholarships are in the following fields of study: Computer Science, Mechanical Engineering, Civil Engineering, Architecture, Electrical and Electronic Engineering, General Medicine, Economics and Pharmacy.

#### ELIGIBILITY

##### Applicants should:

- Be Zambian citizens with Green National Registration Cards (NRC)
- Candidates should not have previously been nominated to study or dismissed from studying in the Arab Republic of Egypt
- Candidates must be medically fit and free from contagious diseases
- Candidates must be Muslim
- Candidates must have full Grade 12 Certificate
- Candidates must have completed Secondary School in 2023 or 2024
- Candidates must have Points 1, 2 or 3 in each subject including English, Mathematics and subjects relevant to the intended field of study
- Having Pure Sciences/Design Technology if applying for General Medicine, Computing or Engineering programmes
- Be of minimum age 18 and maximum of 24 years by 01 September 2025.

#### CONDITIONS OF THE SCHOLARSHIP

##### A) Candidates should meet own costs towards

- Expenses to and from the Airport;
- Any short fall not adequately covered by the scholarship.

##### B) The Scholarship will cover the following:

- Return Air fare from Zambia to Egypt at the end of studies
- Tuition fees and stipend (living allowance) during studies in Egypt

#### METHOD OF APPLICATION

##### Applicants should submit:

- Typed Application Letter: Typed application letter responding to the advert, clearly stating the field of study desired, age and mobile phone number for easy communication
- Signed and stamped letter from an Imam confirming that applicant is Muslim
- Curriculum Vitae
- Certified Copies of Educational Certificates: (Grade 12 Results/Certificates certified by ECZ)
- Certified Copy of Applicant's Birth Certificate
- Two (08) Passport size photos with name, NRC No. and Nationality written on the back of each Colour photocopy of pages 2 and 3 of applicants passport
- A study plan or synopsis of summarized details of the preferred course and how the intended course of study will enhance one's contribution to Zambia's development (maximum 200 words)
- Application fee of K100 should be deposited at any NATSAVE Branch. Applicants to submit a clear copy of the deposit slip for the application fee from NATSAVE



# HELSB Hosts Tanzania's HESLB for Strategic Benchmarking Visit in Lusaka

From 14–16 April 2025, HELSB hosted a high-level delegation from Tanzania's Higher Education Students' Loans Board (HESLB) in Lusaka for a strategic benchmarking visit.

The three-day engagement focused on sharing best practices in student loan recovery, digital transformation, scholarship management, and human resource development.

The visit included courtesy calls to institutions such as the Public Service Management Division (PSMD) and the Emoluments Commission, where discussions centred on enhancing performance management systems and employee retention strategies. The exchange underscored a strong commitment by both Boards to strengthen regional collaboration and improve higher education service delivery across borders.



Deputy Director Finance, Mr. Floyd Ndabulula chairing the meeting during the benchmarking visit of HESLB



Senior members of staff during the meeting with HESLB



HESLB delegation during a presentation session



HELSB and HESLB pose for a photo with Assistant Director (PSMD), Mr. Daniel Kalebaila



Mr. Kalebaila chairing the meeting at PSMD office in Lusaka

18TH-21st APRIL, 2025



HELSB  
Higher Education Loans  
and Scholarships Board  
it is possible.



Happy  
EASTER HOLIDAYS

The Board, Management, and Staff of the Higher Education Loans and Scholarships Board wish you a joyful Easter Holiday.  
  
May this Easter season inspire renewed hope, happiness, prosperity, and abundance in your life.



it is possible.

The Student Loans Scheme is currently available at nine 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 26 years of age or less at the time of award.
- Must be admitted at one of the nine public universities under Student Loan Scheme .
- Must be a school leaver who successfully completed secondary school within the last four years.

HELSB Student Loan Application Process – Step-by-Step



1. Sign Up (if you haven’t yet)

- Visit: <https://portal.helsb.gov.zm>
- Click **Sign Up** to create an account.
- Provide your **valid NRC, email address and phone number (A PIN will be sent to your email address/phone number so make sure it is yours and it is functional).**
- Select New Student card
- View the terms and conditions and **accept** the terms and conditions then click **Submit**

2. Upload Profile Picture

- After account creation, you’ll be prompted to upload a passport-sized photo.
  - o **Format:** PNG or JPEG
  - o **Maximum** Size: 8MB
- Click **“Next”** to proceed.

3. Sign In

- Use your newly created credentials to **log in** to the student dashboard.
  - o USERNAME: NRC, Email or phone number
  - o PIN: Secret PIN

4. Verify Phone and Email

- Navigate to the **Registration** section.
- Click verify phone number and verify using the **One-Time Password (OTP)** sent to you.
- Click verify email and verify using the **One-Time Password (OTP)** sent to you.

5. Fill in Personal Information

- Including but not limited to the following:
- Full Name (First, Other, Surname)
  - NRC number
  - Date of Birth
  - Gender
  - Contact Details (Phone, Email)
  - Nationality, District of Residence, Physical Address
  - Disability status (if applicable)

6. Provide Guardian / Next of Kin Information

- Including but not limited to the following:
- Full Name
  - NRC number
  - Relationship to applicant
  - Gender, Occupation
  - Phone Number
  - Address, Nationality, District of Residence

7. Enter Academic Information

- Select and provide details of your **Last School, Exam number, and subjects pursued.**
- Enter results as required (e.g., Grade 12 certificates or tertiary qualifications).
- If GCE results are being considered, indicate the first school and first year when you wrote your G12 exams

8. Attach Required Documents

- Upload the supporting documents:
- NRC (front and back)
  - Guardian’s NRC
  - Academic Transcripts (**Attach GCE and Grade 12 Certificate on one document if applicable**)
  - Acceptance Letter
  - Certified Disability Certification (if applicable)
  - Passport photo
- Note: Ensure all files meet the size and format specifications indicated.

9. Apply for the Loan

- Go to the **“Loan Application”** section in the dashboard.
- Select the University you want to apply to
- Fill in the required fields and review your application.

10. Pay K100 Application Fee

- Enter your **mobile number.**
- A prompt will appear on your phone to enter your PIN in order to **authorize the payment.**
- Fee: **K100.00**
- Once payment is successful, your application is submitted.

11. Await Application Updates

- You’ll receive updates on your dashboard and via email/SMS.
- Monitor the **application status** regularly to track progress.

it is possible.





# 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

Attach a copy of a Deposit Slip of a K100.00 non-refundable fee. Deposit at any NATSAVE Bank branch across the country.

Signed Application Letter indicating programme of study, NRC No., residential district in response to the advertisement

Photocopies of academic certificates.

Curriculum Vitae.

Photocopy of the Candidate’s NRC.

Passport copies of pages 2 & 3

Synopsis (a brief summary of the programme of study).

Birth Certificate (where applicable).

HELSEB Participated at the Annual LAZ Conference: Introduces upcoming Discount Campaign for Loan Beneficiaries



HELSEB participated in the 2025 Law Association of Zambia (LAZ) Annual Conference held from 23rd to 25th April. During the event, HELSEB introduced its 20% Discount Campaign aimed at encouraging student loan beneficiaries to settle their outstanding balances. Over the three days, HELSEB provided on-the-ground support to conference attendees, offering guidance on the repayment process and engaging members of the legal fraternity on the benefits of the upcoming campaign. The initiative received positive feedback, marking a strategic effort to enhance loan recovery through stakeholder engagement.



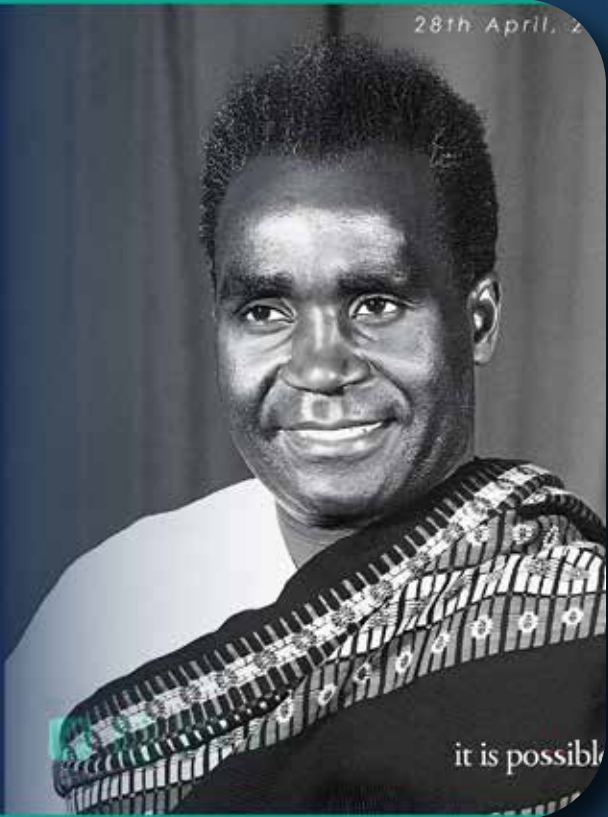
28/April/25; Kenneth Kaunda Holiday Post



HAPPY  
KENNETH KAUNDA  
DAY

“The moment you have protected an individual, you have protected society.”

Kenneth Kaunda



HELSEB ALERT MESSAGE

If you are approached or contacted by anyone requesting payment for any form of HELSEB services, please report the incident immediately to HELSEB or nearest police station. Stay vigilant and protect yourself from potential fraud.



# MAY 2025:THE INTRODUCTION OF THE DISCOUNT CAMPAIGN, ONLINE STUDENT LOAN APPLICATION AND EXHIBITIONS.

## 1/May/25; Labour Day holiday Post

st May, 2025



**THEME:**  
Shaping Zambia's future of work through home-grown solutions for inclusive economic growth.

## HELSB Participates in 2025 Labour Day Celebrations: Empowering Zambia’s Workforce

HELSB participated in the national Labour Day celebrations held under the theme “Shaping Zambia’s Future of Work Through Home-Grown Solutions for Inclusive Economic Growth.” HELSB officers joined the march-past alongside government and private sector representatives, reinforcing the Board’s commitment to supporting the development of a skilled workforce through higher education funding.



## 2/May/25; Moroccan Master’s Scholarship



### MOROCCAN MASTERS SCHOLARSHIP PROGRAM

Applications are invited from suitably qualified Zambian nationals to contest for one (01) scholarship at master's level offered by the Moroccan Agency for International Cooperation (AMCI) for the 2025/2026 academic year. The scholarship programme being offered is in the field of water and sustainable Horticulture. It is a two-year programme taught in English.

#### ELIGIBILITY

- Applicants should:**
- Be Zambian citizens with Green National Registration Cards (NRC)
  - Have a Birth Certificate
  - Have a Zambian Passport valid for at least One (1) year
  - Have a Grade 12 full certificate
  - Certified copies of university transcripts

## 5/May/25; Egyptian Government Scholarship



### EGYPTIAN GOVERNMENT SCHOLARSHIP

Applications are invited from suitably qualified Zambian nationals that meet the **minimum** requirements outlined here below to contest for **Fifteen (15)** scholarship under the Egyptian Government Scholarship Scheme for the **2025/2026** Academic Year. Available are **undergraduate courses** in the following fields of study: **General Medicine, Political Science and Economics, Commerce, Computing and Artificial Intelligence, Veterinary Medicine, Civil Engineering, Mechanical Engineering, Electrical Engineering and Economics.**

#### ELIGIBILITY

- Applicants should:**
- Be a Zambian citizen with a Green National Registration Card (NRC)
  - Have a Birth Certificate
  - Have a Zambian Passport valid for at least One (1) year
  - Be School Leavers who completed Grade 12 in **2023 and 2024**
  - Have **Grades 1-3** in English, Mathematics and subjects relevant to the intended field of



HEL SB Launches 2025 Online Student Loan Application System

On 9th May 2025, HELSB introduced its new online student loan application system, making it easier for students across Zambia to apply for financial support for higher education.

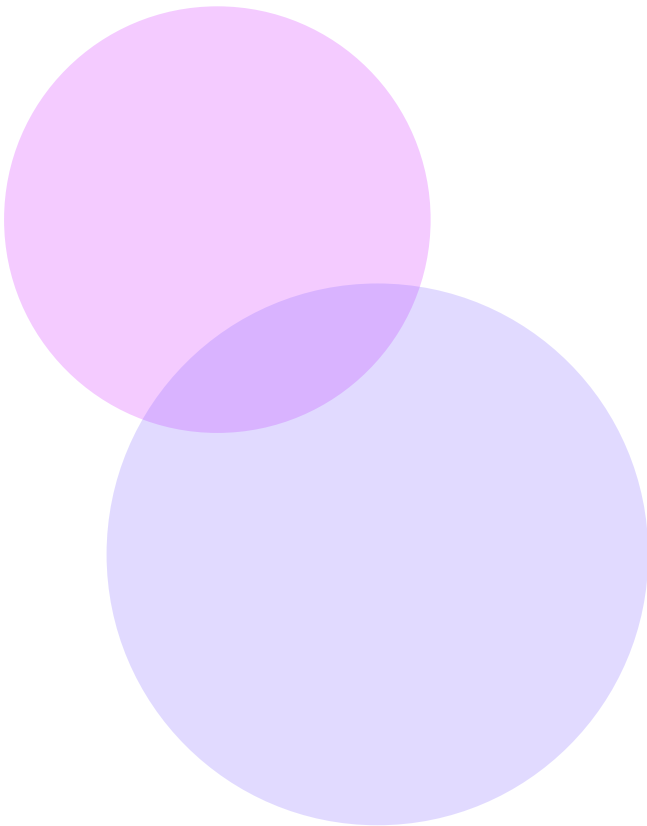
Students can now follow a simple step-by-step process (page 23) on the HELSB website to apply. The online system helps guide users through every stage; creating an account, entering personal details, and uploading important documents like NRCs, school transcripts, and acceptance letters from universities.

To complete the application, students need to pay a non-refundable fee of ZMW 100 using mobile money.

The system also uses one-time passwords (OTPs) to confirm your phone number and email, making the process more secure. You'll also get updates by SMS and email about your application status, so it's easier to stay informed.

If you need to change any information after submitting, the system allows you to edit your profile easily. And if you run into any problems while signing up or uploading documents, HELSB has added a feedback form on the website so you can report issues and get help quickly.

This new online system is a big step forward in making student loan applications faster, more transparent, and more accessible for all students in Zambia.



9/May/25; Opening of student loan applications for Mulungushi and Palabana Universities

Visit our website: [www.helsb.gov.zm](http://www.helsb.gov.zm)

Applications are invited from suitably qualified Zambians that meet the minimum requirements outlined here below to apply for Undergraduate GRZ Student Loans for the 2025/2026 Academic Year at Palabana University.

ELIGIBILITY

Applicants should be:

- (i) Zambian with Green National Registration Card (NRC)
- (ii) School leavers admitted to Palabana University for the 2025/2026 academic Year
- (iii) School leavers who completed Grade 12 in 2021, 2022, 2023 and 2024
- (iv) 26 years old or below by August, 2025

METHOD OF APPLICATION

Applicants should submit the following:

- a) An application letter responding to the advertisement;
- b) A photocopy of the 2025/2026 academic year Admission Letter from Palabana University;
- c) A photocopy of Grade 12 Statement of Results or Certificate;
- d) A photocopy of the candidate's NRC and Parent's/Guardian's NRC;
- e) One (01) recent passport size photo;
- f) Kindly note that the applications will be done Online: on <http://portal.helsb.gov.zm/>

The loans are limited and scaled down according to the level of support required. Applicants should, therefore, indicate in their application the level of loan required. However, the Higher Education Loans and Scholarships Board reserves the right to determine the actual level of the loan. Loans are awarded according to the board's financial capacity and, therefore, admission into the university does not necessarily guarantee the applicant a GRZ student loan. Applicants are, however, advised to submit any documents that support their application.

**Closing date: Saturday 7th June, 2025**

Applications are invited from suitably qualified Zambians that meet the minimum requirements outlined here below to apply for Undergraduate GRZ Student Loans for the 2025/2026 Academic Year at Mulungushi University

ELIGIBILITY

Applicants should be:

- (i) Zambian with Green National Registration Card (NRC)
- (ii) School leavers admitted to the Mulungushi University for the 2025/2026 academic Year
- (iii) School leavers who completed Grade 12 in 2021, 2022, 2023 and 2024
- (iv) 26 years old or below by August, 2025

METHOD OF APPLICATION

Applicants should submit the following:

- a) An application letter responding to the advertisement;
- b) A photocopy of the 2025/2026 academic year Admission Letter from the Mulungushi University;
- c) A photocopy of Grade 12 Statement of Results or Certificate;
- d) A photocopy of the candidate's NRC and Parent's/Guardian's NRC;
- e) One (01) recent passport size photo;
- f) Kindly note that the applications will be done Online: on <http://portal.helsb.gov.zm/>

The loans are limited and scaled down according to the level of support required. Applicants should, therefore, indicate in their application the level of loan required. However, the Higher Education Loans and Scholarships Board reserves the right to determine the actual level of the loan. Loans are awarded according to the board's financial capacity and, therefore, admission into the university does not necessarily guarantee the applicant a GRZ student loan. Applicants are, however, advised to submit any documents that support their application.

**Closing date: Saturday 7th June, 2025**

31

32



12/May/25; 20% DISCOUNT ON FULL SETTLEMENT OF STUDENT LOAN

HELSB announced a new 20% discount campaign on full student loan settlements to run from June to November 2025. This initiative aims to motivate beneficiaries to clear their outstanding loans by reducing the total payable amount, thereby improving loan recovery rates and enabling the Board to support more students in the future. The campaign received positive feedback from stakeholders and the public.

**STUDENT LOAN REPAYMENT**

**SOMETHING NEW: 20% DISCOUNT ON FULL SETTLEMENT OF STUDENT LOAN**

Are you a student loan beneficiary? Here is your chance to settle your student loan at 20% discount.

**Discount Duration:**  
1st June - 30th November, 2025

**Who Qualifies?**  
This offer is available to individual beneficiaries as well as employers who may be interested in settling the outstanding loan balances on behalf of their employees, on conditions which may be agreed between them.

**Benefits of the Discount**

- Settlement of loan at lower amount;
- No future interest charged;
- Improve your credit record;
- Empower future students instantly;

We encourage you to take advantage of the 20% discount to settle your student loan. By making a one-off payment, you will not only settle your loan at a reduced cost, but also make a lasting impact on the academic journey of future students.

Visit our website: [www.helsb.gov.zm](http://www.helsb.gov.zm)

**UNDERSTANDING YOUR STUDENT LOAN REPAYMENT**

**How is my Loan Calculated?**  
Three variables are used to calculate your monthly repayment amount through a process called Amortisation

- Principal: Loan amount.
- Interest Rate: 10% per annum
- Maximum Tenure: 120 months (10 years)
- Flexibility:
  - Request a shorter repayment period
  - Make part payments anytime
  - Pay off your loan in a single instalment

**Payment Channels**  
Bank transfer | Bank deposit |

**BANK ACCOUNT DETAILS**  
Account Name: BURSARIES COMM-GPFA  
Bank Name: Zanaco  
Branch Name: Lusaka Business Centre  
Bank Address: Plot 2118/2119, Sepele Road/ Cairo Road, Chaiinda place, Lusaka  
Account Number: 1275366300184  
Sort Code: 01-00-03  
Branch Code: 003  
Swift Code: ZNCOZMLU  
Currency: ZMW

• Include your NRC and full names upon payment

**CONTACT INFORMATION**  
Get more details of your loan balance and bank account details, do not hesitate to reach out to our team on  
Email: [recoveries@helsb.gov.zm](mailto:recoveries@helsb.gov.zm) and/or direct call +260770901243

it is possible

HELSB Hosts Malawian Delegation for Regional Benchmarking Visit on Higher Education Financing

From 13–15 May 2025, Zambia’s Higher Education Loans and Scholarships Board (HELSB) hosted a high-level delegation from Malawi’s Higher Education Students Loans and Grants Board (HESLGB) for a strategic benchmarking visit.

The three-day engagement focused on sharing best practices in student loan disbursement, recovery systems, and innovative data management techniques. As part of the visit, the delegation paid courtesy calls to the Vice Chancellor of the University of Zambia (UNZA), Professor Mundia Muya, and toured Mulungushi University to explore academic collaborations, joint research opportunities, and financial sustainability models. The exchange reinforced regional cooperation and showcased Zambia’s progressive approaches to higher education financing and institutional resilience.



Delegates pose for a photo at UNZA .



HELSB delegates with Malawi delegates during a meeting at HELSB offices in Lusaka .



HESLGB CEO, Mr. Prince Phwetekere and HELSB Deputy Director - Finance , Mr. Floyd Ndabulula during a meeting at UNZA.



Malawi delegation visits Mulungushi University.



**15/May/25; HELSB Advances Human Capital and Loan Recovery Dialogue at ZIHRM AGM**

HELSB took part in the Zambia Institute of Human Resource Management (ZIHRM) Annual General Meeting and summit under the theme: Shaping Culture and Leadership for the Future at Avani Victoria Falls Hotel in Livingstone. Mr. Clyde Siamachoka, Deputy Director of Human Capital and Administration, presented on the importance of effective loan recovery to ensure the sustainability of student financing programmes. The engagement included discussions on how to transform workplace culture to support financial compliance and promote organizational leadership.



HCA - Deputy Director, Mr. Clyde Siamachoka and Human Capital Specialist, Ms. Chabota Chaambwa at the HELSB stand



Mr. Clyde Siamachoka delivering a presentation to participants at ZIRIM AGM

**16/May/25; Scholarship Adverts (Colombia and Morocco)**

HELSB Promotes New International Scholarship Opportunities for Zambian Students

On 16 May 2025, HELSB engaged key stakeholders to raise awareness about exciting scholarship opportunities under the Colombia BECA Programme and Moroccan Government Vocational Training and Undergraduate Scholarships. These fully funded programmes aim to support Zambian youth in advancing their academic and vocational skills abroad. HELSB’s outreach included courtesy visits and promotional efforts to encourage qualified applicants to take advantage of the 20 Moroccan vocational training scholarships at diploma level and 100 Moroccan Government undergraduate scholarships in diverse academic fields. These initiatives underscore HELSB’s commitment to expanding access to quality international education for Zambia’s future leaders. visit our website [www.helsb.gov.zm](http://www.helsb.gov.zm).

**17/May/25; India Scholarships (Mullana-Ambala, Haryana)**

HELSB disseminated information about full scholarship opportunities at Maharishi Markandeshwar University in India. Although HELSB is not involved in the scholarship selection process, it supported the sharing of this opportunity to ensure that students have access to diverse international education options. visit our website [www.helsb.gov.zm](http://www.helsb.gov.zm).

**20/May/25; HELSB and MLife Champion Student Welfare with Nationwide Loan Insurance Awareness Campaign**

HELSB, in collaboration with Madison Life Insurance (MLife), recently conducted an awareness campaign on the Student Loan Insurance Scheme across seven public universities.

This scheme serves as a crucial safety net for HELSB-sponsored students, ensuring that their loans are covered in cases of death, disability, or critical illness. The other incentive on the scheme includes a K10,000.00 monetary claim paid to the family within 48 hours of the passing of a beneficiary.

The sensitization programme reached students from Palabana University, Kapasa Makasa University, Zambia University College of Technology, Mukuba University, Copperbelt University (including its School of Medicine campus), Kwame Nkrumah University, and Mulungushi University (Main and Town campuses).

Through this initiative, HELSB and MLife emphasized the importance of financial protection for students and their families. They reinforced their commitment to student welfare, ensuring support throughout and beyond their academic journey.



HELSB and MLife at Kapasa Makasa University



HELSB and MLife at Palabana University



HELSB and MLife at Mukuba University



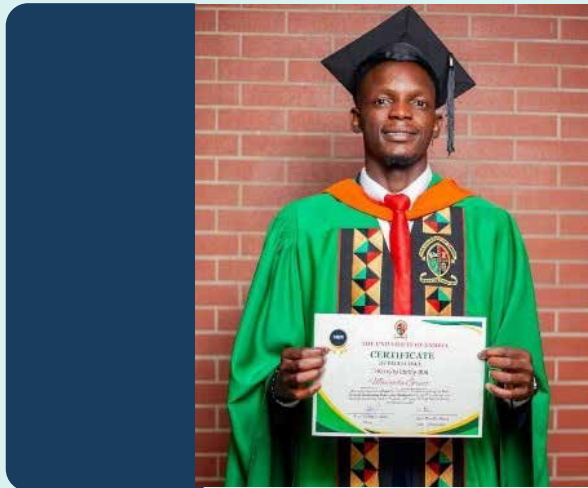
HELSB and MLife at Zambia University College of Technology



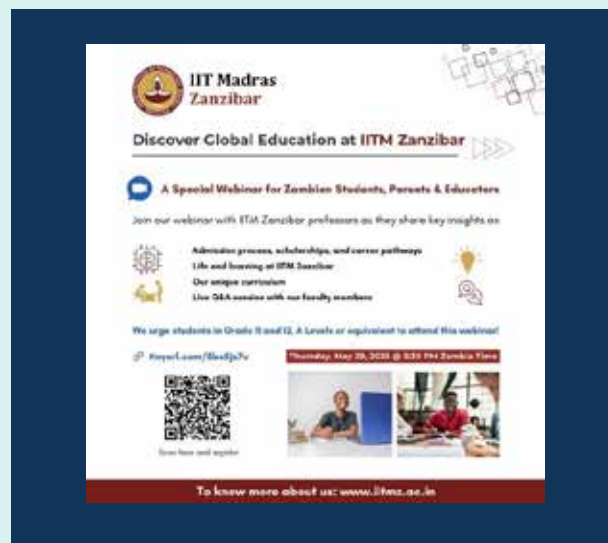
HELSB and MLife at Copperbelt University



## 23/May/25; HELSB Attends UNZA 54th Graduation Ceremony



## 24/May/25; IIT Madras Zanzibar; Discover Global Education at IITM Zanzibar Post



## 25/May/25; Africa Freedom Day holiday Post

25th May, 2025



Happy  
**AFRICA  
FREEDOM DAY**

"The inability of those in power to still the voices of their own consciences is the great force leading to change"

KENNETH KAUNDA



it is possible.

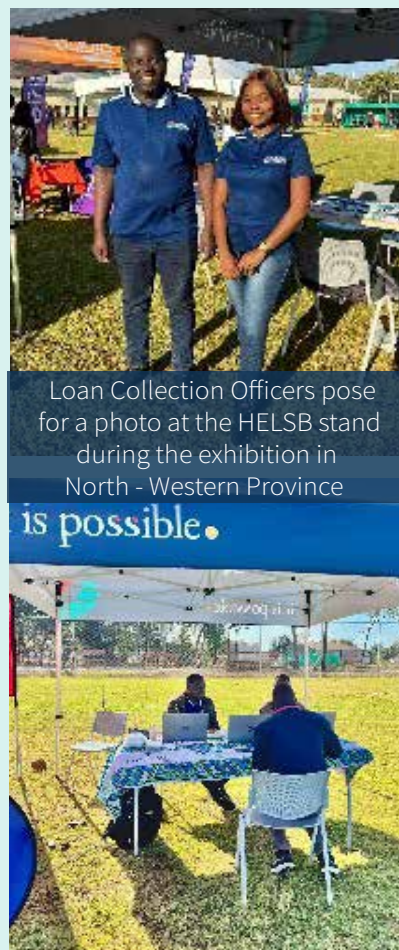


### 30/May/25; HELSB Recognized at the 33rd CBU Graduation Ceremony



Manager - Finance, Mr. Lupambo Kabwe and Executive Assistant, Ms. Izukanji Namonje attend the 33rd CBU graduation ceremony

### 31/May/25; FQM Trident Champions Safety and Humanity at First Aid in a Digital World Event



Loan Collection Officers pose for a photo at the HELSB stand during the exhibition in North - Western Province

Trident FQM hosted a first aid competition in North - Western Province themed "First Aid in a Digital World," showcasing emergency response skills, teamwork, and communication among departments. The event drew hundreds of attendees, including mine employees and the local community.

HELSB participated at the event and emphasized on the 20% student loan Discount Campaign to the attendees. The campaign is aimed at offering relief to former student loan beneficiaries who may wish to settle their student loans in a shorter period.

The student loan discount campaign will run from 30th June to 30th November 2025.

The team also highlighted the importance of following processes and, procedures when applying for student loans and scholarships.

## JUNE 2025: HELSB Scoops 2 Awards at the Public Service Week and Launches the student loan 20% Discount Campaign

### 1/June/25; HELSB Launches Six-Month Discount Campaign To Boost Student Loan Repayments



#### FOR IMMEDIATE RELEASE

HELSB Launches Six-Month Discount Campaign to Boost Student Loan Repayments

Issued by Dr. John Machayi  
Chief Executive Officer

1/06/25

The Higher Education Loans and Scholarships Board (HELSB) is pleased to announce the launch of a six-month Discount Campaign aimed at accelerating the repayment of matured student loans. The campaign will run from June to November 2025 and is open to all loan beneficiaries whose repayment obligations have commenced.

Under this initiative, beneficiaries who choose to settle their loans in full will receive a 20% discount on their outstanding loan balance. The campaign is part of HELSB's broader effort to enhance loan recoveries, ensure the sustainability of the student loan scheme, and make higher education more accessible for future students.

"This campaign is a strategic opportunity for beneficiaries to clear their loans at a reduced cost while playing a part in financing education for the next generation," said Dr. John Machayi, Chief Executive Officer of HELSB. "We are encouraging not only individual beneficiaries but also employers to take advantage of this limited-time offer."

The offer is extended to both individuals and employers who may wish to settle loan balances on behalf of their employees. Terms and modalities for such arrangements can be discussed and agreed upon directly with HELSB. HELSB reiterates that loan repayments are a civic and financial responsibility. Every kwacha repaid is reinvested into the loan fund to support deserving Zambian students in need of tertiary education financing.

For further information about the discount campaign, loan balances, or repayment options, beneficiaries and employers are encouraged to visit the HELSB website at [www.helsb.gov.zm](http://www.helsb.gov.zm) or contact HELSB offices directly.

Media Contact:  
Corporate Affairs Unit  
Higher Education Loans and Scholarships Board (HELSB)  
Phone: 0211250726  
Email: [recoveries@helsb.gov.zm](mailto:recoveries@helsb.gov.zm)  
Website: [www.helsb.gov.zm](http://www.helsb.gov.zm)





COMMONWEALTH  
SCHOLARSHIPS

COMMONWEALTH STARTUP FELLOWSHIP

Applications for the Commonwealth Startup Fellowship are now open! Starting in November 2025, the CSF is a six-month programme designed to fuel high-potential startups from across eligible Commonwealth countries and move them closer to commercial reality. If you're a startup with early-stage traction want to gain essential skills and build a global network, then apply now!

**The Fellowship is made up of 3 stages**

**Stage 1:** Fully funded in person 'bootcamp' in Accra Ghana

- Here, the programme will be launched with intensive, hands-on training. Participants will refine their business plans, develop targeted growth strategies, and build a strong network of fellow entrepreneurs and experts.

**Stage 2:** Five months of bespoke online learning and business coaching

- Learning modules will continue remotely for the next five months, giving fellows the opportunity to apply what they are learning in real time. They will each be supported by a personal mentor and have monthly 'venture review panels' with industry and country experts who will provide feedback and guidance on the progress and choices they are making.

**Stage 3:** Fully funded Capstone Week in London

- At the end of the programme, businesses will have the opportunity to travel to London to take part in an international investor event and other networking opportunities.

ELIGIBILITY

To be eligible for these Fellowships, prospective Fellows must:

- Be of at least graduate level.;
- Be a citizen of or have been granted refugee status by an eligible low- or middle-income Commonwealth country;
- Be permanently resident in an eligible Commonwealth country;
- Be fluent in written and spoken English.
- Not have undertaken a Commonwealth Professional Fellowship within the last five years (at the time of taking up the award);
- Be available to undertake their fellowship from the prescribed start date.

**In addition, they must demonstrate:**

- Evidence of innovation, in terms of product, service, or market
- Active development for at least six-months and demonstrable commitment from team members
- A working minimum viable 'product', service and/or prototype

Significant evidence of customer engagement or traction in the form of early sales or pre-sales .proof of interest or demand, signed contracts or other relevant evidence.

[imperialenterpriselab.com/programmes/commonwealth-startup-fellowship/](https://imperialenterpriselab.com/programmes/commonwealth-startup-fellowship/)  
[cscuk.fcdo.gov.uk/entrepreneurship-innovation-and-job-creation/](https://cscuk.fcdo.gov.uk/entrepreneurship-innovation-and-job-creation/)

### HELSB CEO Dr. John Machayi Attends High Level Workshop on UNESCO Qualifications Passport Initiative

From 2nd-6th June 2025, the Chief Executive Officer of HELSB, Dr. John Machayi, attended a pivotal Document Review Workshop at Ciela Resort , focused on establishing a national roadmap for the regularisation and implementation of the UNESCO Qualifications Passport (UQP) Initiative in Zambia.

Accompanied by Mrs. Tuttie Nkombo Kapalasa, HELSB's Associate Legal Counsel, Dr. Machayi joined key national stakeholders from education, immigration, legal, and refugee support sectors to align Zambia's legal and policy frameworks with international best practices for qualifications recognition, particularly for refugees and displaced persons.

Dr. Machayi delivered a criticalpresentation on the education funding landscape in Zambia, highlighting opportunities for supporting UQP holders through national financing instruments.

Mrs. Kapalasa contributed to legal discussions on aligning local laws and policies with the UNESCO framework.

This workshop, coordinated by the Zambia Qualifications Authority with support from UNESCO, produced actionable recommendations to ensure inclusive access to higher education and employment for all regardless of background or displacement status.



CEO, Dr. John Machayi delivering a presentation



Mrs. Tuttie Kapalasa delivering a presentation



Dignitaries pose for a photo during the workshop



## 4/June/25; HELSB Engages Malaysian Delegation on Prospective Scholarship Partnership for Zambian Students

HELSB on 4th June 2025, hosted a delegation from Malaysia at its headquarters in Lusaka. The delegation was led by Mr. Pride Sinkala, Director at Global Sky, and Ms. Dorothy Ndumba, First Secretary – Education at the Zambian High Commission in Kuala Lumpur.

The delegation from Malaysia, accompanied by their broader team, visited HELSB to initiate discussions around a potential Memorandum of Understanding between the Malaysian Government and HELSB, focused on scholarship opportunities for Zambian students.

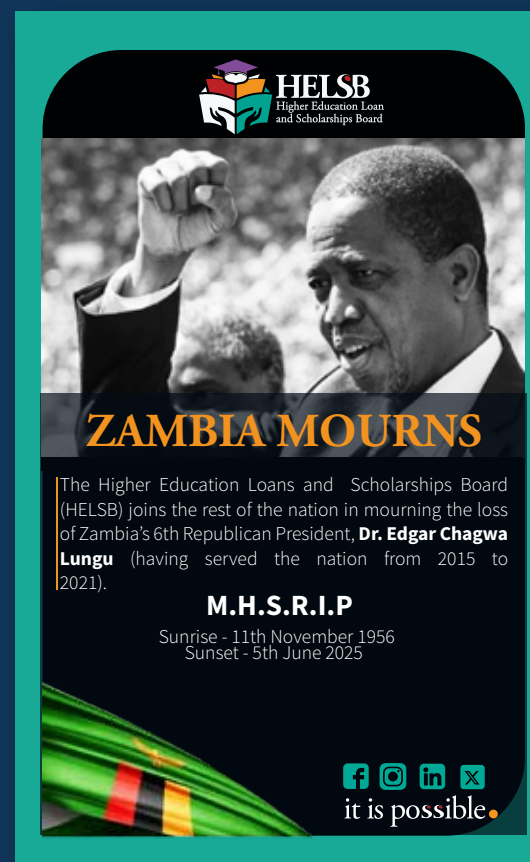
Key highlights of the meeting included Malaysia's offer of tiered scholarship support ranging from 25% to 100% across various academic programmes. HELSB expressed its commitment to support the process. These programmes include language training in English and, in some cases, Bahasa Malaysia. The initiative aligns with Malaysia's education model: "Engage, Educate, and Employ," offering international students not only academic advancement but also local employment opportunities.

The collaborative engagement reflects HELSB's continued commitment to expanding global educational access and strengthening bilateral partnerships to benefit Zambian students.



Delegation from HELSB and Malaysia pose for a photo after the meeting

## 6/June/25; Zambia Mourns Former Zambian Republican President Edgar Lungu



HELSB joined the nation in mourning the passing of former President Edgar Chagwa Lungu.

He was remembered as a true statesman who championed education and youth empowerment throughout his leadership.

HELSB extended heartfelt condolences to his family and to the people of Zambia. May his soul rest in eternal peace.

## 7/June/25; HELSB Labour Day Internal Awards Ceremony 2025



HELSB Executive Committee with 2025 Labour Day awardees



On 6th June 2025, we took a special moment to celebrate our people the heartbeat of HELSB. While Labour Day was nationally observed on May 1st, we marked it the HELSB way with an internal awards ceremony honouring dedication, innovation, and excellence.

The CEO Dr. John Machayi, congratulated all award recipients for going above and beyond in service!

To every staff member across all departments: your hard work is what makes access to higher education a reality for thousands of Zambians.

As our CEO reminded us, "Zambia's future of work depends on how we lead today." Let's continue to embrace innovation, uphold integrity, and drive inclusive growth together.

Here's to building a world-class HELSB, one idea, one solution, and one team effort at a time.





## 11/June/25; Kwame Nkrumah University student loan advertisement



Applications are invited from suitably qualified Zambians that meet the minimum requirements outlined here below to apply for Undergraduate GRZ Student Loans for the 2025/2026 Academic Year at Kwame Nkrumah University September Intake.

### ELIGIBILITY

Applicants should be:

- (i) Zambian with Green National Registration Card (NRC)
- (ii) School leavers admitted to Kwame Nkrumah University for the 2025/2026 academic Year
- (iii) School leavers who completed Grade 12 in 2021, 2022, 2023 and 2024
- (iv) 26 years old or below by September, 2025

### METHOD OF APPLICATION

Applicants should submit the following:

- a) An application letter responding to the advertisement;
- b) A photocopy of the 2025/2026 academic year Admission Letter from Kwame Nkrumah University;
- c) A photocopy of Grade 12 Statement of Results or Certificate;
- d) A photocopy of the candidate's NRC and Parent's/Guardian's NRC;
- e) One (01) recent passport size photo;
- f) Kindly note that the applications will be done Online: on <https://portal.helsb.gov.zm>

The loans are limited and scaled down according to the level of support required. Applicants should, therefore, indicate in their application the level of loan required. However, the Higher Education Loans and Scholarships Board reserves the right to determine the actual level of the loan. Loans are awarded according to the board's financial capacity and, therefore, admission into the university does not necessarily guarantee the applicant a GRZ student loan. Applicants are, however, advised to submit any documents that support their application.

The award of student loans for Kwame Nkrumah University has been categorized as follows: **100% - 40** slots, to applicants who are able to show proof of vulnerability, **75% - 83** slots, **50% - 100** and **25% - 50**

**Closing date: Thursday 10th July, 2025**

## 16/June/25; Chalimbana University student loan advertisement



Applications are invited from suitably qualified Zambians that meet the minimum requirements outlined here below to apply for Undergraduate GRZ Student Loans for the 2025/2026 Academic Year at Chalimbana University.

### ELIGIBILITY

Applicants should be:

- (i) Zambian with Green National Registration Card (NRC)
- (ii) School leavers admitted to Chalimbana University for the 2025/2026 academic Year
- (iii) School leavers who completed Grade 12 in 2021, 2022, 2023 and 2024
- (iv) 26 years old or below by September, 2025

### METHOD OF APPLICATION

Applicants should submit the following:

- a) An application letter responding to the advertisement;
- b) A photocopy of the 2025/2026 academic year Admission Letter from Chalimbana University;
- c) A photocopy of Grade 12 Statement of Results or Certificate;
- d) A photocopy of the candidate's NRC and Parent's/Guardian's NRC;
- e) One (01) recent passport size photo;
- f) Kindly note that the applications will be done Online: on <https://portal.helsb.gov.zm>

The loans are limited and scaled down according to the level of support required. Applicants should, therefore, indicate in their application the level of loan required. However, the Higher Education Loans and Scholarships Board reserves the right to determine the actual level of the loan. Loans are awarded according to the board's financial capacity and, therefore, admission into the university does not necessarily guarantee the applicant a GRZ student loan. Applicants are, however, advised to submit any documents that support their application.

The total award of student loans for Chalimbana University is Two Hundred and Seventy (270) and has been categorized as follows: **100% - 55** slots, to applicants who are able to show proof of vulnerability, **75% - 80** slots, **50% - 75** slots and **25% - 60** slots.

**Closing date: Thursday 11th July, 2025**

## 13/June/25; HELSB and CAMFED forge partnership to strengthen access to higher education for young women



The Deputy Director of Credit and Scholarships at HELSB, Mr. Derrick Chisanga, led a delegation to a collaborative meeting with CAMFED (Campaign for Female Education) a pan-African movement that supports girls' education and women's leadership to empower young women in shaping their future.

The meeting provided a platform for meaningful dialogue and collaboration focused on enhancing support for young women in accessing higher education. Key objectives included sharing best practices for the effective implementation of the tertiary scholarship programme, establishing a framework for sharing student information to prevent double-dipping, reaffirming HELSB's continued support for CAMA members, and exploring the development of a Memorandum of Understanding.

## HELSB ALERT MESSAGE

If you are approached or contacted by anyone requesting payment for any form of HELSB services, please report the incident immediately to HELSB or nearest police station. Stay vigilant and protect yourself from potential fraud.

## 10/June/25; Student Loan repayment



“ My student loan changed my story. Let it change someone else's. By repaying your student loan, you open the door for another dreamer to step into the future. ”

#PayItBack  
#SupportEducation  
#CollectionsUnit

+260 770901243  
recoveries@helsb.gov.zm





## 17/June/25; Strengthening Higher Education Access: HELSB and Texila American University Explore Strategic Partnership for Zambian Students



HELSB on 17th June 2025 held a meeting with Texila American Zambia University focusing on enhancing access to higher education for Zambian students.

During the meeting, Prof. Ajay Podder, Vice Chancellor of Texila American Zambia University, expressed appreciation for HELSB's vital role in facilitating higher education opportunities within Zambia. He reiterated the university's interest in forming a partnership with HELSB to enable more Zambian nationals to pursue their studies at Texila American Zambia University.

Representing the CEO of HELSB, the Deputy Director of Finance Mr. Floyd Ndabulula acknowledged the potential for collaboration but noted that current policy frameworks governing the onboarding of private universities may pose limitations. However, the two Institutions agreed to continue engaging to explore other possible areas of partnership.



### HELSB and Zanaco Explore Partnership Opportunities

June 24, 2025

HELSB and Zanaco Bank held a meeting in Lusaka to discuss collaboration. Key topics included a 20% student loan discount campaign announced on June 1, 2025, and support for Zanaco staff with outstanding loans.

Zanaco pledged to develop plans to assist employees. They also discussed fundraising for disadvantaged students and a proposed revolving loan fund to ensure sustainable student financing.

## 24-26/June/25; HELSB Rolls Out Province-Wide Learner Sensitization Campaign in Lusaka's Six Districts

HELSB has launched a learner sensitization campaign across Lusaka Province, targeting all six districts to raise awareness about student loans, scholarships, and higher education opportunities. From 24 to 26 June 2025, the HELSB team, led by Corporate Affairs Manager Ms. Chiselwa Kawanda, reached a total of 4,705 pupils in Kafue, Chilanga, and Lusaka Districts through school visits. The initiative is part of HELSB's commitment to promoting equal access to higher education by equipping learners with vital information to support informed academic and career decisions.





## 28-29/June/25; HELSB Engages Public at East Park Mall During Public Service Week

From 28 to 29 June 2025, HELSB actively participated in the Public Service Week exhibition at East Park Mall, Lusaka, under the theme “Enhancing the Agility and Resilience of Public Institutions to Achieve Equitable Governance and Rapidly Address Historical Service Delivery Gaps.” HELSB engaged the public to raise awareness about educational financing opportunities and their commitment to supporting students nationwide. During the event, Secretary to the Cabinet, Mr. Patrick Kangwa, urged HELSB to intensify efforts to increase loan repayments to better meet rising demand. Finally, HELSB’s dedication and community engagement were recognized with two awards: 2nd Place for Citizens Engagement and 3rd Place for High Performing Public Institution, underscoring its vital role in promoting transparency, accountability, and improved service delivery in Zambia.



HELSB Corporate Affairs Manager, Ms. Chiselwa Kawanda receiving the 2 Awards during the Public Service Week

## HELSB Media Breakfast Meeting – Spotlight on 20% Loan Repayment Discount

On Monday, 30th June 2025, HELSB hosted a successful Media Breakfast Meeting at Neelkanth Sarovar Hotel, Lusaka, focusing on the ongoing 20% Discount Repayment Campaign. The event was streamed live on HELSB’s Facebook page, allowing former students and stakeholders to participate virtually. The discount was available to former students who benefitted from HELSB loan facilities at Zambia’s nine public universities, including the University of Zambia, Copperbelt University, Mulungushi University, Kwame Nkrumah University, Chalimbana University, Palabana University, Kapasa Makasa University, Zambia University College of Technology, and Mukuba University.

Honourable Douglas Syakalima, Minister of Education, attended as the Guest of Honour, highlighting the government’s commitment to supporting students in repaying their loans. Those who missed the event were encouraged to follow HELSB’s Facebook page for updates and details on how to benefit from this repayment opportunity.



Minister of Education, Hon. Douglas Syakalima awarding the certificate to student loan beneficiaries during the media breakfast 20% discount campaign launch

DISCOUNT CAMPAIGN LAUNCH



LOOKING AHEAD TO NEXT PUBLICATION

- In the next quarter, HELSB will:
- Host the AAHEFA Conference (22–23 September) in Livingstone

2025

AAHEFA  
ASSOCIATION OF AFRICA HIGHER EDUCATION FINANCING AGENCIES (AAHEFA) CONFERENCE

HOSTED BY

HELSB  
Higher Education Loans and Scholarships Board

THEME: SUSTAINABLE FINANCING & INNOVATION IN HIGHER EDUCATION

22 - 23 SEPTEMBER, 2025 | LIVINGSTONE, ZAMBIA

The Conference will bring together policymakers, financial experts, academic leaders, and development partners to explore sustainable financing models and innovative solutions for higher education in Africa.

Key discussions will cover:

- Public-Private Partnerships & Alternative Student Loan Schemes
- Technology-driven Financing Solutions & Digital Innovation
- Policy Innovations for Institutional Sustainability
- Global Best Practices & Lessons from Leading Nations

Mark your calendar and stay tuned for more details!

For inquiries, contact: [zmaduh@aahefa.org](mailto:zmaduh@aahefa.org) | Website | Facebook | X  
#AAHEFA2025 #HigherEducation #SustainableFinancing #Innovation

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MAY

Mulungushi University

Palabana University

JUNE

Chalimbana University

Kwame Nkrumah University

JULY

Mukuba University

AUGUST

Copperbelt University

OCTOBER

Kapasa Makasa University

Zambia University College of Technology

University of Zambia

ADVERTISEMENTS  
CALENDAR FOR  
STUDENT LOANS

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

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.

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## HELSEB 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**.

The recent events in this Newsletter 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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