

# COST OF DOING BUSINESS IN ZAMBIA



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Zambia Development Agency  
Promoting economic growth and development



Japan International Cooperation Agency

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## NOTE

*The costs provided in this document are indicated in Zambian Kwacha (ZMW) and US Dollar (US\$). The conversion of Zambian Kwacha (ZMW) to US Dollar (US \$). The conversion rate is based on an exchange rate of ZMW5 to US \$1, the average ruling exchange rate for the month of January 2013.*

## **1.0. STARTING A BUSINESS**

### ***1.1. Company Registration***

The Company's Act Cap 388 governs the registration of companies in Zambia. Registration is done at the Patents and Companies Registration Agency (PACRA). Any two or more persons whether local nationals or foreign nationals can incorporate a company under the Company's Act, and register the company with the Registrar of Companies within 28 days of setting up or acquiring an established place of business.

The fees for Company Registration are as follows:

<b>Registration of a Company</b>	<b>ZMK</b>	<b>(US\$)</b>
Private Company with Minimum Nominal Capital of Kr5,000		
Registration Fee (2.5 percent of Minimum Nominal Capital)	125	25
Certificate of Incorporation	30	6
Certificate of Share Capital	30	6
Certificate of Minimum Capital	30	6
Purchase of Forms	20	4
Company Seal	10	2
	<b>245</b>	<b>49</b>
Public Company with Minimum Nominal Capital of Kr50,000		
Registration Fee (2.5 percent of Minimum Nominal Capital)	1,250	250
Certificate of Incorporation	30	6
Certificate of Share Capital	30	6
Certificate of Minimum Capital	30	6
Purchase of Forms	20	4
Company Seal	10	2
	<b>1,370</b>	<b>274</b>

*Source: Patents and Companies Registration Office (2012)*

## **2.0. TAXATION**

The Ministry of Finance and National Planning is responsible for the formulation of tax policy in Zambia and the implementing agency is the Zambia Revenue Authority (ZRA). The legislative framework relating to the regulation and administration of the taxation is provided for in the Income Tax Act 1966, as amended. The source of income and residence are the basis for liability to tax under the Zambian tax regime.

## 2.1. Company Tax

### 2.1.1. Tax Rates

Source of Taxable Income	Rate %
Farming:	
• Local	10
• Export of cotton	35
Companies listed on the Lusaka Stock Exchange:	
• Existing	33
• New (only for the first year)	34.3
• New, with more than 33% shares by Zambians (only for first year)	32.5
Manufacturing:	
• Fertilizers	15
• Other manufacturing	35
Banks and other Financial Institutions:	
• Income up to Kr 250,000	35
• Income in excess of Kr 250,000	40
Mobile Telephone Companies:	
• Income up to Kr 250,000	35
• Income in Excess of Kr 250,000	40
Mining:	
• Successor companies to ZCCM	30
• Other mining companies, including those producing copper and cobalt	30
• Taxable income above 8% of gross income	15
• Mineral royalty	3
Companies with turnover of Kr200,000 and below (tax is charged on the turnover)	3
Income from Non- Traditional Exports	15
Income from Business for Charitable Organization	15
Income from Trusts, Deceased or Bankrupt Estates	35

### 2.1.2. Capital allowances

General:	Classification:	Rate %
Furniture & Fittings, Computers		25
Motor Vehicles	Commercial	25
	Non commercial vehicles	20
Plant, Machinery & Equipment		25
Buildings	Industrial	5
	Commercial	2
	Investment in industrial buildings	10
Manufacturing, Tourism	Motor vehicles	50
	Plant, Machinery, Equipment	50
Farming	Plant, Machinery, Equipment	50
	Motor vehicles	50
	Farm improvements	100
Mining	Buildings, implements, machinery	100

## 2.2 Personal Income Tax

Employers are required to register and operate a Pay-As-You-Earn (PAYE) scheme under which they are required to deduct the appropriate tax from the emoluments of liable employees and remit the tax to the Zambia Revenue Authority. The following are the applicable personal income tax rates under the Zambian Tax regime.

Monthly Income Bands:	Tax Rates (%)
Kr0 to Kr2,200 (US\$ 0 to US\$ 400)	0
Kr2,201 to Kr3,000 (US\$ 400 to US\$ 560)	25
Kr3,001 to Kr5,900 (US\$ 560 to US\$ 1140)	30
Above Kr5,900 (Above US\$ 1140)	35

## 2.3 Withholding Tax Rates

Individuals and businesses receiving consultancy services are expected to withhold tax (WHT) for remittance to the Zambia Revenue Authority, as required by law under Section 82 A of the Income Tax Act. Withholding Tax is not a final tax, and the amount paid will be considered as a tax prepayment. The final tax is arrived at after assessment of the end of year tax return submitted by the individual / business. The WHT tax rates are;

Category:	Rate %
Dividends for individual and companies (final Tax)	15
Dividends for companies carrying on mining operations	0
Interest on Government bonds (final Tax for Individuals & Exempt Organizations)	15
Interest for individuals (from banks, building societies savings and deposit accounts) (final Tax)	15
Interest on Treasury Bills (final Tax for Exempt Organization)	15
Other Interest	15
Royalties, Management and Consultancy Fees	15
Rents	15
Commissions	15
Public Entertainment Fees for Non Residents (final Tax)	15
Non Residents Contractors	15

## 2.4 Other Taxes

Tax type:	Rates %
<b>Value Added Tax (VAT)</b> - on taxable goods and services and imports	16
<b>Customs Duty</b> - levy on imported goods, charged on CIF (cost, insurance and freight value)	Range - 0 to 25
<b>Excise Duty</b> - A levy on particular goods or products usually of a luxurious nature whether imported or produced domestically, imposed at any stage of production or distribution, by reference to weight, strength or quantity of the goods or products, or by reference to their value. The applicable Excise duty rates for targeted products are:	
<ul style="list-style-type: none"> <li>• Airtime (Talk time), Purified water, Carbonate-aerated drinks, Plastic Bags</li> <li>• Fuel oils, Natural gases</li> <li>• Motor Vehicles at importation, Cosmetics e.g. Soaps, Body lotion, Deodorant, perfumes</li> <li>• Spirits</li> <li>• Clear beer</li> <li>• Wines, spirits, Ciders and other fermented beverages</li> <li>• Cigarettes</li> </ul>	<p style="text-align: right;">10 15 20 30 40 125 145</p>

## 2.8. General Tax Incentives

Companies who invest not less than US\$ 500,000 in a priority sector qualify for tax investments in accordance with the Zambia Development Agency (ZDA) Act. The general tax incentives are;

• Zero percent tax on profits for 5 years from the first year of profits. For year 6 to 8, only 50 percent of profits are taxable and from years 9 and 10, only 75 percent of profits are taxable.
• Zero percent import duty rate on raw materials, capital goods, machinery including trucks and specialized motor vehicles for five years.
• Zero percent tax rate on dividends for 5 years from year of first declaration of dividends.
• Deferment of VAT on machinery and equipment including trucks and specialized motor vehicles

## 3.0. LAND AND BUILDINGS COSTS

<i>3.1. Average Cost of buying bare land</i>	<i>Costs in US\$ per m2</i>		
	<i>Commercial</i>		<i>Residential</i>
	<i>Industrial Zones</i>	<i>Other Areas</i>	
<i>Location</i>			
Lusaka	40	20	12
Kitwe	20	15	7
Ndola	20	15	7
Livingstone	12	10	5

<i>3.2. Cost of Renting Empty Factory</i>	<i>Costs in US\$ per m2</i>	
	<i>Industrial Zones</i>	<i>Other Areas</i>
<i>Location</i>		
Lusaka	8 to 15	8 to 10
Kitwe	4 to 6	3 to 5
Ndola	3 to 5	2 to 4
Livingstone	5 to 8	4 to 6

<i>3.3. Annual Ground Rates</i>	<i>Annual Rates (%) of property value</i>	
	<i>Commercial</i>	<i>Residential</i>
<i>Location</i>		
Prime Areas( e.g Lusaka)	0.4	0.2

<i>3.4. Land Rentals</i>	<i>Monthly Rental Rates in US\$ per m2</i>	
	<i>Prime Office</i>	<i>Factory</i>
<i>Location</i>		
Lusaka	16	3.0
Kitwe	10	2.0
Ndola	9	2.0
Livingstone	9	2.0

<i>3.5 Average Construction Costs of Factory Building</i>	<i>US\$ per m2</i>
Factory with reinforced concrete structure	390 to 450
Steel portal frame on reinforced concrete	390 to 450
Factory with clean room facilities	400 to 500

## 4.0. UTILITIES

### 4.1. Electricity Tariffs

There are currently three (3) main electricity companies in Zambia namely;

1. ZESCO Limited - this is the public utility power company supplying power to most parts of the country through the national grid

2. Copperbelt Energy Corporation (CEC) - supplies power to the mines and transmits for the national utilities ZESCO Limited Zambia and SNEL of Democratic Republic of Congo, through the Zambia Congo Inter-connector.
3. Lusemfiya Electricity Company ó supplies power to the Central province of Zambia

<b>1. METERED RESIDENTIAL TARIFFS</b>	<b>ZMW</b>	<b>US\$</b>
R1 - Consumption up to 100 kWh Energy charge / kWh	0.75	0.15
R2 - Consumption 101 to 400 kWh Energy charge / kWh	0.25	0.05
R3 - Consumption above 401 kWh Energy charge / kWh	0.4	0.08
Pre-paid Fixed monthly charge	14.65	2.93
Pre-paid Energy charge / kWh	0.3	0.06
 <b>2. COMMERCIAL TARIFFS - 15kVA</b>		
<b>C1 – Consumption up to 700kWh</b> Energy charge / kWh	0.25	0.05
Fixed monthly charge / kWh	47.75	9.55
 <b>3. SOCIAL SERVICES TARIFFS</b>		
Water pumping, Street Lightening Fixed Monthly Charge	41.5	8.30
Schools, Hospitals, Churches, Orphanages Energy Charge/kWh	0.25	0.05
 <b>4. MAXIMUM DEMAND TARIFFS</b>		
<b>(I) MD1 - CAPACITY BETWEEN 16 - 300kVA</b>		
Maximum Demand Charge /kVA/Month	11.7	2.34
Energy Charge/kWh	0.15	0.03
Fixed Monthly Charge	114.5	22.90
 <b>(II) MD2 - CAPACITY BETWEEN 301 – 2,000kVA</b>		
Maximum Demand Charge/kVA/Month	21.85	4.37
Energy Charge/kWh	0.15	0.03
Fixed Monthly Charge	229	45.80
 <b>(III) MD3 CAPACITY BETWEEN 2001 – 7,500 kVA</b>		
Maximum Demand Charge/kVA/Month	39.7	7.94
Energy Charge/kWh	1.25	0.25
Fixed Monthly Charge	551.55	110.31
 <b>(IV) MD4 CAPACITY ABOVE 7,500 Kva</b>		
Maximum Demand Charge/kVA/Month	39.95	7.99
Energy Charge/kWh	0.1	0.02
Fixed Monthly Charge	1,103.15	220.63
 <b>NOTE:</b> The above tariffs are inclusive of: 3.0% Rural Electrification Levy and 16.0% Value Added Tax (VAT) <i>Source: Zambia Electricity Supply Corporation, 2012</i>		

## 4.2.

*Water Tariffs*

METERED DOMESTIC CUSTOMERS		UNMETERED DOMESTIC CUSTOMERS	
Consumption Block (in cubic meters)	US\$ per cubic meters	Customer Category	US\$ per cubic meters
0 to 6	0.48	Low Cost Households	15.3
6 to 30	0.54	Medium Cost Households	29.6
30 to 100	0.62	High Cost Households	66.0
100 to 170	0.76	Communal Tap	2.0
Above 170	0.96	Kiosks	0.25

METERED NON DOMESTIC CUSTOMERS	
Consumption Block	US\$ per cubic meters
0 to 30	0.76
30 to 170	1.04
Above 170	1.20

Source: Lusaka Water and Sewerage Company (2012)

## 4.3.

*Petroleum Products Costs*

Commodity	Price (Kr)	Price (US\$)
Petrol- Unleaded	8.16 per litre	1.63 per litre
Diesel	7.57 per litre	1.51 per litre
Engine Oil (500ml)	20. per 500mls	4 per 500mls
Jet A-1	4,800 per cubic meter	960 per metric tonne
Heavy Fuel Oils	2,400 per metric tonne	480 per metric tonne
Kerosene	5.15 per litre	1.03 per litre

**5.0. TELECOMMUNICATIONS**

## 5.1.

*Mobile Telephones Average*

Service Details	ZMW	(US\$)
Local call charges per second ó across networks	0.02	0.004
International call charges per second	3 to 11	0.6 to 2.2

## 5.2.

*Land Telephones Average Rates*

Service Details	ZMW	US\$
Connection fees	250	50
Monthly service charge for postpaid accounts	20	4
Local call charges per minute	0.20	0.04



International call charges per minute	0.40	0.08
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### 5.3.

#### Internet Rates

Service Details		Charges	
<b>a. Dial-up Accounts:</b>		<b>ZMW</b>	<b>US\$</b>
Connection Fee		70.5	14
Monthly Subscription		149.5	30
Additional Mailbox (per month)		16	3
<b>b. Web Hosting:</b>		<b>ZMW</b>	<b>US\$</b>
Setup Fee		191.90	38
Monthly Subscription		160.30	32
Extra space		11.99	2
<b>c. Wireless Accounts:</b>			
<b>Type of Account</b>		<b>Monthly subscription</b>	
		<b>ZMW</b>	<b>US\$</b>
64 kbps up/ 365 kbps down	1	2,881	576
128 kbps up/ 256kbps down	1	4,792	958
256 kbps up/ 256kbps down	1	10,482	2096
<b>d. Data Bundles (Internet Modems):</b>			
		<b>ZMW</b>	<b>US\$</b>
250 Mega Bytes modem		90	18
500 Mega Bytes modem		115	23
1 Giga Bytes modem		130	26
1.5 Giga Bytes modem		175	35
2 Giga Bytes modem		200	40

All rates are inclusive of VAT@ 16%

Sources: Zamnet Communications Systems Limited, Airtel Zambia, (2012)

## 6.0. FREIGHT AND COURIER CHARGES

Zambia is linked by trunk roads to major ports in Southern and Eastern Africa including Beira (Mozambique), Durban (South Africa) and Dar es Salaam in Tanzania. Import and exports are transported by trucks on container and flat trailer as well as by rail from and to these ports. Zambia is also linked with major international airports serviced by international airlines. Packages and parcels of different sizes are transported into and from the country as air cargo by air travel.

The indicative freight charges *inclusive of insurance and freight (CIF)* are as follows;

### 6.1. Container Inland Haulage by Road

#### 6.1.1. Imports from Beira (Mozambique)

To:	Rates in US\$ per Container Size(CIF)		
	20 Foot (Light)	20 Foot (Heavy)	40 Foot
Lusaka	3,500	5,200	5,600
Ndola	5,100	6,150	6,500
Kitwe	5,200	6,350	6,750

Chingola	5,300	6,550	6,950
Blantyre	2,050	3,200	3,650
Lilongwe	2,150	3,400	3,500

**6.1.2. Exports to Beira (Mozambique)**

	Rates in US\$ per Container Size(CIF)		
<b>From:</b>	<b>20 Foot (Light)</b>	<b>20 Foot (Heavy)</b>	<b>40 Foot</b>
Lusaka	2,600	2,600	2,800
Ndola	3,200	3,200	3,550
Kitwe	3,200	3,200	3,550
Chingola	3,200	3,200	3,550
Blantyre	1,100	1,500	1,750
Lilongwe	1,300	1,700	2,000

**6.1.3. Imports from Durban (South Africa)**

	Rates in US\$ per Container Size(CIF)		
<b>To:</b>	<b>20 Foot (Light)</b>	<b>20 Foot (Heavy)</b>	<b>40 Foot</b>
Lusaka	5,000	8,200	8,800
Ndola	5,400	9,000	9,800
Kitwe	5,400	9,000	9,800
Chingola	5,400	9,000	9,800

**6.1.4. Exports to Durban (South Africa)**

	Rates in US\$ per Container Size(CIF)		
<b>From:</b>	<b>20 Foot (Light)</b>	<b>20 Foot (Heavy)</b>	<b>40 Foot</b>
Lusaka	2,800	4,700	4,900
Ndola	3,000	5,000	5,200
Kitwe	3,000	5,000	5,200
Chingola	3,000	5,000	5,200

**6.1.5 Imports from Dar es Salaam (Tanzania)**

	Rates in US\$ per Container Size(CIF)		
<b>To:</b>	<b>20 Foot (Light)</b>	<b>20 Foot (Heavy)</b>	<b>40 Foot</b>
Lusaka	3,500	5,800	6,000
Ndola	3,500	5,800	6,000
Kitwe	3,500	5,800	6,000
Chingola	3,500	5,800	6,000

**6.1.6 Exports to Dar es Salaam (Tanzania)**

	Rates in US\$ per Container Size(CIF)		
<b>To:</b>	<b>20 Foot (Light)</b>	<b>20 Foot (Heavy)</b>	<b>40 Foot</b>
Lusaka	2,000	2,700	3,000
Ndola	2,000	2,700	3,000
Kitwe	2,000	2,700	3,000
Chingola	2,000	2,700	3,000

## 6.2 Haulage by Trucks with flat trailers

### 6.2.1 *Imports to Beira (Mozambique)*

<b>To:</b>	<b>Rates per tonne (CIF)</b>
Lusaka	US\$ 180
Ndola	US\$ 200
Kitwe	US\$ 200
Chingola	US\$ 200

### 6.2.2 *Exports to Beira (Mozambique)*

<b>From:</b>	<b>Rates per tonne (CIF)</b>
Lusaka	US\$ 120
Ndola	US\$ 150
Kitwe	US\$ 150
Chingola	US\$ 150

### 6.2.3 *Imports from Durban (South Africa)*

<b>To:</b>	<b>Rates per tonne (CIF)</b>
Lusaka	US\$ 200
Ndola	US\$ 250
Kitwe	US\$ 250
Chingola	US\$ 250

### 6.2.4 *Exports to Durban (South Africa)*

<b>From:</b>	<b>Rates per tonne (CIF)</b>
Lusaka	US\$ 170
Ndola	US\$ 185
Kitwe	US\$ 185
Chingola	US\$ 185

### 6.2.5 *Imports from Dar es Salaam (Tanzania)*

<b>To:</b>	<b>Rates per tonne (CIF)</b>
Lusaka	US\$ 160
Ndola	US\$ 190
Kitwe	US\$ 190
Chingola	US\$ 190

### 6.2.6 *Exports to Dar es Salaam (Tanzania)*

<b>To:</b>	<b>Rates per tonne (CIF)</b>
Lusaka	US\$ 150
Ndola	US\$ 160
Kitwe	US\$ 160
Chingola	US\$ 160

Note: CIF means Costs Inclusive of Insurance and Freight  
Source: Manica Zambia Ltd

### 6.3. Rail Transport Rates

#### 6.3.1. Zambia Railways Authority

ITEM	FROM	TO	RATE (US \$)
Ores and Minerals	Copper belt	Victoria Falls bridge	41.50 per tonne
Coal	Victoria Falls bridge	Copper belt	92.50 per tonne
Coal	Victoria Falls bridge	Lusaka	77.00 per tonne
General Goods	Victoria Falls bridge	Lusaka	43.00 per tonne
General Goods	Lusaka	Victoria Falls bridge	38.00 per tonne
General Goods	Victoria Falls bridge	Copper belt	75.50 per tonne
Diesel	Victoria Falls bridge	Kitwe	92.50 per tonne
Loaded Container	Lusaka	Victoria Falls bridge	1,200 per wagon
Loaded Container	Lusaka	Kapiri	700 per wagon
Empty Container	Lusaka	Victoria Falls bridge	800 per wagon

Note: Rates depend on the volume of cargo and length of the service agreement among other things, and can be negotiated.

#### 6.3.2. Tanzania - Zambia Railway (TAZARA)

ITEM	Minimum CHARGEABLE WEIGHT (metric tonnes)	FROM	TO	RATE PER TON (US \$)
Copper and cobalt	38	Kapiri Mposhi	Dar-es-salaam	120.50
Coal	33	Kapiri Mposhi	Dar-es-salaam	110.00
Petrol and Diesel	33	Dar-es-salaam	Kapiri Mposhi	117.50
Fertilizer, Maize, Wheat	38	Dar-es-salaam	Kapiri Mposhi	110.00
Cotton lint and lint	25	Dar-es-salaam	Kapiri Mposhi	111.50
Tobacco	25	Kapiri Mposhi	Dar-es-salaam	117.50
Cement clinker	38	Kapiri Mposhi	Dar-es-salaam	110.00
Scrap metal (iron/steel)	36	Kapiri Mposhi	Dar-es-salaam	113.00
Timber	-	Kapiri Mposhi	Dar-es-salaam	111.50
Loaded Containers: 20 and 40 foot	-	Dar-es-salaam	Kapiri Mposhi	4,500 per wagon

### 6.3. Air Cargo Rates

#### Rates to Lusaka from:

Destination	Parcel / Package Size	Rates in US\$ per Kg
Addis Ababa	-45 Kg	3.09
	+45 Kg	2.32
	+100 Kg	1.13
Beijing	-45 Kg	7.42
	+45 Kg	6.47
	+100 Kg	5.53
Brazil:	-45 Kg	7.89
	+45 Kg	6.68
	+100 Kg	5.68
Dubai	-45 Kg	6.47
	+45 Kg	5.53
	100 Kg	4.68
Johannesburg:	-100 Kg	1.60
	+100 Kg	1.10
	+300 Kg	0.90
	+500 Kg	0.75
	+1,000 Kg	0.65
London:	-100 Kg	5.06
	+100 Kg	2.50
	+500 Kg	2.20
	+1,000 Kg	1.60
Malaysia:	-45 Kg	7.42
	+45 Kg	6.47
	+100 Kg	5.53
Nairobi	-45 Kg	4.00
	+45 Kg	4.00
	+100 Kg	2.29
New Delhi:	-45 Kg	6.84
	+45 Kg	6.53
	+100 Kg	5.63
New York:	-45 Kg	5.27
	+45 Kg	5.27
	+100 Kg	4.06
Tokyo:	-45 Kg	7.42
	+45 Kg	6.47
	+100 Kg	5.53

Source: Zambia Exporters Growers Association (ZEGA) Limited, 2013  
(British and South African Airlines)

## 6.4. Courier Services Rates

### *Zones and Destinations*

Destinations	
Zone 1	Johannesburg (South Africa - SA)
Zone 2	Other parts of SA, Mozambique, Zimbabwe, Malawi
Zone 3	Mauritius, Kenya, London
Zone 4	Netherland, Norway, Poland, Portugal, Rest of the UK, Switzerland, Slovakia, Spain, Sweden
Zone 5	Mexico, Puerto Rico, Virgin Islands, United Arab Emirates, Marshall Islands, USA JFK
Zone 6	Rest of USA and Singapore
Zone 7	Lesotho, Liberia, Madagascar, Mali, Mauritius, Morocco, Niger, Nigeria, Islands of Reunion, Rwanda, Senegal, Uganda, Tunisia, Togo, Swaziland, Sudan, Somalia, Sierra Leone, Seychelles
Zone 8	Libya, Macedonia, Malaysia, New Zealand, Pakistan, Philippines, Serbia, Taiwan, Turkey, Ukraine, British Virgin Islands, Vietnam, Maldives

#### 6.4.1 Express Worldwide Rates (Documents ZMW)

Weight in kg	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	Zone 6	Zone 7	Zone 8
0.5	126.20	164.71	181.88	192.50	223.97	259.04	278.50	318.32
1.0	186.15	256.64	283.06	302.55	359.64	403.91	432.64	472.50
1.5	238.46	320.99	360.73	396.72	476.04	522.39	537.84	606.85
2.0	290.77	385.36	438.40	490.89	592.44	640.70	643.05	741.21
2.5	343.10	449.71	516.10	585.10	708.84	759.10	748.26	875.56
3.0	385.90	511.14	588.78	668.50	809.47	870.19	861.26	994.48
3.5	428.71	572.57	661.49	751.94	910.10	981.33	974.27	1,113.40
4.0	471.53	634.03	734.19	835.40	1,010.73	1,092.50	1,087.30	1,232.31
4.5	514.34	695.43	806.90	918.82	1,111.40	1,203.62	1,200.27	1,351.23
5.0	547.63	737.04	858.37	977.73	1,188.70	1,284.65	1,284.92	1,439.60

Available up to 300 kg shipment weight

#### 6.4.2 Express Worldwide Rates (Non- Documents- ZMW)

Weight in kg	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	Zone 6	Zone 7	Zone 8
10.0	752.70	1,040.80	1,253.20	1,502.30	1,728.60	2,048.20	2,147.62	2,257.67
10.5	771.50	1,061.40	1,280.90	1,538.50	1,778.61	2,102.70	2,208.51	2,321.73
11.0	790.40	1,081.97	1,308.56	1,574.80	1,828.65	2,157.10	2,269.40	2,385.79
11.5	809.30	1,102.56	1,336.30	1,610.97	1,878.70	2,211.50	2,330.30	2,449.89
12.0	828.04	1,123.15	1,363.95	1,647.30	1,928.75	2,265.90	2,391.20	2,513.90
12.5	846.90	1,143.73	1,391.70	1,683.50	1,978.80	2,320.40	2,452.10	2,577.96
13.0	865.70	1,164.40	1,419.40	1,719.70	2,028.90	2,374.72	2,512.92	2,642.10
13.5	884.54	1,184.90	1,447.10	1,755.95	2,078.90	2,429.12	2,573.80	2,706.10

14.0	903.40	1,205.50	1,474.80	1,792.20	2,128.90	2,483.60	2,634.70	2,770.13
14.5	922.30	1,226.10	1,502.50	1,828.50	2,178.94	2,537.99	2,695.56	2,834.19
15.0	941.10	1,246.70	1,530.20	1,864.70	2,228.99	2,592.41	2,756.44	2,898.25
15.5	959.90	1,267.3	1,557.89	1,900.92	2,279.10	2,646.83	2,817.33	2,962.30

## 7.0. LABOUR

Labour in Zambia is governed by the Minimum Wages and Conditions of Employment Act as follows;

7.1	<b><i>Working Conditions</i></b>	There are normally two categories of employees namely the unionized and non-unionized (management) staff. Conditions of service for non-unionized employees are normally fixed by top management, while those for unionized employees are negotiated through collective bargain/ agreement
7.2	<b><i>Basic Salaries, Wages and Allowances</i></b>	Allowances, which are commonly added to the basic salary, include: Housing, Transport, Education and Health cover, Water, Electricity, Holiday travel (usually for senior management staff). All allowances are taxable at the same rate as the basic salary. Other non-cash benefits may include: <ul style="list-style-type: none"> <li>• Transport to and from work</li> <li>• Subsidized meals in staff canteen</li> <li>• Sporting and recreation facilities</li> </ul>
7.3	<b><i>Pensions and Life Insurance</i></b>	Membership of a pension scheme may be a condition of employment and most employers maintain a pension scheme for their employees with the National Pensions Scheme Authority (NAPSA). Employers may establish or join other pension schemes under the Pension Scheme Regulation Act
7.4	<b><i>Medical Coverage and Maternity Benefits</i></b>	Grant an employee full pay should illness make the employee unable to work, subject to production of a certificate from a registered physician. The maximum period for which such benefit may be given is three months at full pay, followed by three months at half pay.  Some employers provide health and medical coverage through membership to private clinics to which the employee and employer contribute equally. The Act also requires that maternity leave, for female employees, be paid up to 90 days provided such female employees have worked for a minimum of twenty-four months with their employers.
7.5	<b><i>Housing</i></b>	The Employment Act requires employers to provide to one of the following: <ul style="list-style-type: none"> <li>• Housing or housing allowance in lieu thereof</li> <li>• House loan or advance towards purchase or construction of house</li> <li>• Guarantee facility for a mortgage</li> <li>•</li> </ul>
7.6	<b><i>Working Hours</i></b>	The normal working hours is 40 hours per week for office workers and 45 hours per week for factory workers. Overtime work should be paid at one and half times the normal rate and twice the normal rate on weekends and public holidays.
7.7	<b><i>Paid Holidays</i></b>	Grant paid leave of absence of not less than 24 days annually. It is, however, a normal practice for employers to provide employees with more leave days than that prescribed in the Act depending on the rank and nature of the job.
7.8	<b><i>Special Leave</i></b>	Employee is entitled to 7 days paid leave on the death of an employee's spouse, child, mother or father. The Act also obliges the employer to provide for a funeral grant for a standard coffin, cash and food in the event of death of an employee, spouse registered child or dependant of the employee.

7.9	<b><i>Termination of Employment</i></b>	A contract of employment may be terminated under the Zambian law through: Resignation or Dismissal, Normal retirement or medical discharge, Expiry of contract, Redundancy, Death.
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## 7.10.

### *Zambian Public Holidays*

12th March	Youth Day		
Easter	Good Friday		
Easter	Easter Monday		
1st May	Labour Day	25th December	Christmas Day
8 <sup>st</sup> May	Women's International Day		
25th May	Africa Freedom Day		
1st Monday in July	Heroes Day		
1st Tuesday in July	Unity Day		
1st Monday in August	Farmers Day		
24th October	Independence Day		

## 7.11 *Indicative Monthly Salaries*

### 7.11.1 *Salaries of Executives*

The figures indicated below basically give an *average* indication of salaries mainly in larger organizations. Having derived the bulk of the information from recruitment agencies, these salaries vary and are also highly negotiable in which cases could be much lower while in other cases much higher depending on the qualification and experience of the individual being offered the position.

#### *Salaries of Executives*

Position:	MINIMUM		MAXIMUM	
	ZMW	US\$	ZMW	US\$
General Manager	20,000	4,000	50,000	10,000
Plant/Factory Manager	20,000	4,000	35,000	7,000
Company Secretary	15,000	3,000	30,000	6,000
Financial Controller	20,000	4,000	30,000	6,000
Operations Manager	15,000	3,000	25,000	5,000
Human resource Manager	15,000	3,000	25,000	5,000
Quality Assurance/Control Manager	15,000	3,000	25,000	5,000
Business Development/ Manager	10,000	2,000	15,000	3,000
Purchasing Manager	10,000	2,000	15,000	3,000
Production/Manufacturing Manager	15,000	3,000	25,000	5,000
Admin/HR/Finance Manager	20,000	4,000	30,000	6,000
Training Manager	10,000	2,000	15,000	3,000
Marketing Manager	10,000	2,000	15,000	3,000
Systems Analyst/Programmer	10,000	2,000	15,000	3,000
Finance/Accounts Manager	10,000	2,000	15,000	3,000
Mechanical Engineer	10,000	2,000	20,000	4,000
Exec. Secretary/P.A	5,000	1,000	8,000	1,600
Electrical/Electronic Engineer	15,000	3,000	20,000	4,000
Marketing Executive	8,000	1,600	12,000	2,400
Quality Assurance/Control Executive	8,000	1,600	12,000	2,400
IT Executive	5,000	1,000	10,000	2,000

## 7.11.2

*Salaries of Non- Executives*

Position:	MINIMUM		MAXIMUM	
	ZMK	US\$	ZMK	US\$
Secretary	3,500	700	5,000	1,000
IT Supervisor	5,000	1,000	10,000	2,000
Production Supervisor	8,000	1,600	12,000	2,400
Foreman	6,000	1,200	8,000	1,600
Service/Maintenance Technician	4,000	800	8,000	1,600
Quality Control/Assurance Supervisor	5,000	1,000	10,000	2,000
Storekeeper/Warehousemen	3,500	700	6,000	1,200
Electrician	3,500	700	6,000	1,200
Operator(Semi-Skilled)	2,500	500	3,500	700
Wireman/Welder	2,500	500	3,500	700
Accounts Clerk	3,500	700	4,000	800
General Clerk	1,500	300	2,000	400
Receptionist/Telephone Operator	1,500	300	2,500	500
Laboratory Assistant/Technician	3,500	700	5,000	1,000
Computer Operator/Data Entry Clerk	2,000	400	3,000	600
Lorry/Truck/Van Driver	1,500	300	2,500	500
Security Guard	1,000	200	1,500	300
Production Operator(Unskilled)	1,500	300	2,000	400

## 7.11.3

*National Pension Scheme Authority Rates*

Employee's Total Monthly Earnings		Employee's Share of Contribution (5%)		Employer's Share of Contribution (5%)		Total Contribution	
ZMW	US\$	ZMW	US\$	ZMW	US\$	ZMW	US\$
100.00	20	5.00	1	5.00	1	10.00	2
1,250.00	250	62.50	13	62.50	13	125.00	26
2,515.00	503	125.75	25	125.75	25	251.50	50
5,098.00	1,019	254.90	51	254.90	51	509.79	102
8,800.00	1,760	440.00	88	440.00	88	880.00	136
9,829.64	1,966	491.50	98	491.50	98	982.98	196
10,000.00	2,000	500.00	100	500.00	100	1,000.00	200
10,672.50 and above	2,134	533.62	107	533.62	107	1,067.42	214

*The Employee and Employer each contribute 5 percent of the Employee's salary towards the scheme.*

## 8.0. INSURANCE

Insurance costs vary according to policy undertaken. Types of insurance costs in Zambia include;

Type of Insurance	Rates
Health	20 % management fee of insured premium
Travel	20 % to 30% management fee of insured premium
General	Domestic: 2 % to 7 % of insured value of asset, Commercial: 5 % to 12% of insured value of asset

## 9.0. OTHER PROFESSIONAL SERVICES

Type of Service	Rates
Legal Fees	Varies according to number of years spent at the Bar by Legal Practitioner. Ranging from \$ 50 to US\$ 200 an hour
Audit Fees	Varies according to size and toe of business audited.  For example for a large multinational manufacturing company with multiple product lines and a network of branch offices is between the fee range is US\$ 30,000 to US\$ 50,000

## 10.0. LIVING IN ZAMBIA

Hotel accommodation is readily available in Zambia at different rates depending on location and room specifications. Furthermore furnished as well as unfurnished apartments are available for short or long term lease in all major cities and towns in the country. Health services, international and local schools, transport services by road and air, and domestic workers are also readily available in Zambia.

### 10.1. *Rental Rates for Furnished Apartments (US\$)*

Location	One bedroom House	Two bedroom House	Three bedroom House	House in complex with security
Lusaka	1,500	2,300	3,000	3,500 to 5,500
Kitwe	1,200	1,800	2,500	3,000 to 5,000
Ndola	1,000	1,500	2,300	3,000 to 5,000
Livingstone	1,000	2,000	2,500	3,000 to 5,000

## 10.2.

### Hotel Rates

Location	Single (US\$) per Night	Double (US\$ per Night)
<b>Lusaka</b>		
5-Star Hotel	195	225
4-Star Hotel	160	185
3-Star Hotel	175	195
Lodge or Guest House	60	80
<b>Livingstone</b>		
5-Star Hotel	250	300
4-Star Hotel	175	193
3-Star Hotel	160	180
Lodge and Guest House	50	60
<b>Kitwe</b>		
3-Star Hotel	136	156
Lodge	40	50

All the above rates include 10% Service Charge and 16% VAT.

## 10.3. International School Fees

The average fees for international schools are indicated in the table below.

Other schools such as private local schools and government schools are much cheaper but syllabuses vary from the international schools.

School Section	Details	US\$ per Term
Infant and Toddler (1 year old)	Registration(one off payment, non-refundable)	200
	Tuition Per Term	500
Early Learning Centre (Minimum Age 2)	Registration (one off payment, non-refundable)	200
	Enrolment(one off payment, non-refundable)	500
	Tuition Per Term	1,200
Reception (Minimum Age 4)	Admission Assessment (one off payment)	50
	Registration(one off payment, non-refundable)	200
	Enrolment(one off payment, non-refundable)	500
	Book Deposit(refunded on departure)	500
	Tuition Per Term	2,200
Primary School (Year 1 to Year 6) (Minimum Age 5-10)	Admission Assessment (one off payment)	50
	Registration(one off payment, non-refundable)	200
	Enrolment (one off payment, non-refundable)	1,750
	Book Deposit(refunded on departure)	500
	Tuition Per Term	2,900
Secondary School (Year 7 to 11) (Minimum Age 11-15)	Admission Assessment (one off payment)	50
	Registration(one off payment, non-refundable)	200
	Enrolment(one off payment, non-refundable)	1,750
	Book Deposit(refunded on departure)	500
	Tuition Per Term	3,100

#### 10.4. Health Care

Health care services costs vary. The costs indicated below are for services provided by the private hospitals. Costs from public/government hospitals and clinics are however cheaper.

Details	Unit	Price (US\$)
General Consultation	Per Visit	20
Specialist Consultation	Per Visit	30
<b>Emergency Specialist Consultation</b>		
Admission	Per Day	200
Nursing Care	Per Shift	6
Doctor's Round	Per Shift	10
Under 5 Clinic	Per Visit	6
First Ante-Natal		28
Ante-Natal	Per Visit	9
Postnatal	Per Visit	9
Physiotherapy	Per Session	20
Dressing	Per Visit	6
Stitch Removal		6
Oxygen	Per Hour	10
ECG	Per Person	16
Ultrasound	Per Person	16
Emergency Ultrasound	Per Person	30
Emergency Echo-Cardiograph	Per Person	50
CT Scan	Per Person	350
MRI	Per Person	600
X-ray	Per Person	13
Cost of Ambulances Services:		
Road Ambulances	Per Hour	100
<b>Medicals</b>		
Traveling, Insurance, Pre Employment	Per Person	60
Food Handlers	Per Person	18
<b>Delivery</b>		
By Midwife	Per Person	190
By Gynecologist	Per Person	270

**10.5. Passenger / Personal Transport Charges**

<b>Car rental charges – per day</b>	<b>Local</b>	<b>Inter city</b>
With driver	US\$ 50	US\$ 80
Self drive	US\$ 100	US\$ 150

<b>Inter city travel by Coach (bus) from Lusaka to:</b>	<b>Mini Bus</b>
Kitwe	US\$ 14
Ndola	US\$ 12
Livingstone	US\$ 17

<b>Taxi and Mini bus transport within town</b>	<b>Taxi</b>	<b>Mini Bus</b>
Town to Airport (20 Km):	US\$ 60	
Shortest Distance (Radius of 10 Km):	US\$ 4	US\$ 0.8

**10.6 Domestic Airfares**

<b>Route via Lusaka to:</b>	<b>(Return) US\$</b>
Livingstone	490
Ndola	360
Solwezi	580

**10.7. Domestic Helpers' Wages**

<b>Category</b>	<b>Per Month</b>	
	<b>Minimum (US\$)</b>	<b>Maximum (US\$)</b>
Servant, Maid (Full Time)	70	200
Driver	100	400

# 11.0.

## APPENDIX 1

### SECTOR LICENCES AND PERMIT FEES

LICENCE / PERMIT	LICENCING AUTHORITY	FEE
11.1. Investment Licence	Zambia Development Agency (ZDA)	<ul style="list-style-type: none"> <li>Kr1,280 (\$ 256) plus VAT for licence processing)</li> <li>Kr7,670 (\$ 1,534) plus VAT for the Certificate</li> </ul>
11.2. Environmental Impact Assessment	Zambia Environmental Management Authority	<p>Kr 7,800 (\$ 1,560) for Review of Project Brief Environmental Impact Statement Reveiw fees are related to project costs as follows;</p> <ul style="list-style-type: none"> <li>Kr 7,800 (\$ 1,560) for projects costing less than \$ 100,000</li> <li>Kr 39,000 (\$ 7,800) for projects costing between \$ 100,000 to \$ 500,000</li> <li>Kr97,500 (\$ 19,500) for projects costing \$ 500,000 to \$ 1 million</li> <li>Kr195,000 (\$39,000) for projects costing \$ 1 million to \$ 10 million</li> <li>Kr390,000 (\$ 78,000) for projects costing \$ 10 million to \$50 million</li> <li>Kr585,000 (US\$1170,000) for projects costing \$ 50 million and above</li> </ul>
11.3. Tourism Enterprise Authorization	Ministry of Foreign Affairs	<ul style="list-style-type: none"> <li>K900,000 ( \$ 180)</li> </ul>
11.4 Tourism Enterprise Licence		<ul style="list-style-type: none"> <li>Kr540 (\$ 108) for Café</li> <li>Kr180 (\$ 36) for Restaurants offering basic foods (less than % menus)</li> <li>Kr180 (\$ 36) for Community Camps</li> <li>Kr1,800 (\$360) for Tour Operators, Amusement and Theme Parks, Travel Agencies, Car Hire, Safari Outfitters, Boat hire</li> </ul>
11.5. Hotel and Accomodation Establishment Licence		<ul style="list-style-type: none"> <li>Kr 21,600 (\$ 4.32) per bed for 5 Star</li> <li>Kr 19,800 (\$ 3.96) per bed for 4 Star</li> <li>Kr 18,000 (\$ 3.60) per bed for 3 Star</li> <li>Kr 16,200 (\$ 3.24) per bed for 2 Star</li> <li>Kr 14,400 (\$ 2.88) per bed for 1 Star</li> <li>Kr12,600 (\$ 200) per bed for ungraded</li> </ul>
11.6. Hotel and Accomodation Establishment Managers Certificate		<ul style="list-style-type: none"> <li>Kr450 (\$ 90) for 5 Star</li> <li>Kr405 (\$ 81) for 4 Star</li> <li>Kr360 (\$ 72) for 3 Star</li> <li>Kr315(\$ 63) for 2 Star</li> <li>Kr270 (\$ 54) for 1 Star</li> <li>Kr225 (\$ 45) For Ungraded</li> </ul>
11.7. Forest Concession Licence	Forestry Department	<ul style="list-style-type: none"> <li>Kr500 (\$100) - Commitment Fee upon Licence approval</li> <li>Timber Species range from Kr81 (\$16.20)-</li> </ul>

		Kr135 (\$27.00) per Cubic Metre <ul style="list-style-type: none"> <li>• Poles between 14cm -30 cm butt diameter range from Kr5.40 (\$1.08)- Kr10.80 (\$ 2.16)</li> <li>• Bamboos- Kr3.60 (\$0.72)</li> <li>• Fees For Services-             <ul style="list-style-type: none"> <li>- Site for Sawmills- Kr72 (\$ 14.20) 400 per hectare per year</li> <li>- Timber Depots and logging Camps- Kr72 (\$14.20) per hectare per year</li> </ul> </li> </ul>																																
11.8. Title Deed	Lands Dept	<ul style="list-style-type: none"> <li>• Kr150 (US\$ 30)</li> </ul>																																
11.9. Mining Licences / Permits: <ul style="list-style-type: none"> <li>• Large Scale Mining licence</li> <li>• Prospecting Licence</li> <li>• Large Scale Gemstone Licence</li> <li>• Small Scale Mining licence</li> <li>• Small Scale Gemstone Licence</li> <li>• Prospecting Permit</li> <li>• Artisan Mining Right</li> </ul> Other Categories(Non Mining Rights) <ul style="list-style-type: none"> <li>• Mineral processing Licence</li> <li>• Annual operating Permit (Large scale)</li> <li>• Annual operating Permit (Small scale)</li> <li>• Gemstones Sales Certificate</li> <li>• Mineral Import Permit</li> <li>• Mineral Export Permit</li> <li>• Replacement of Licence Permit or Certificate</li> </ul>	Ministry of Mines, Energy and Water Development	<table border="1"> <thead> <tr> <th>Application</th> <th>Licence</th> </tr> </thead> <tbody> <tr> <td>Kr360 (\$72)</td> <td>Kr1,800 (\$360)</td> </tr> <tr> <td>Kr360 (\$72)</td> <td>Kr1,800 (\$360)</td> </tr> <tr> <td>Kr360(\$72)</td> <td>Kr1,800 (\$360)</td> </tr> <tr> <td>Kr90(\$18)</td> <td>Kr360(\$72)</td> </tr> <tr> <td>Kr90 (\$18)</td> <td>Kr360 (\$72)</td> </tr> <tr> <td>Kr90(\$18)</td> <td>Kr360 (\$72)</td> </tr> <tr> <td>Kr45 (\$9)</td> <td>Kr90 (\$18)</td> </tr> <tr> <th>Application</th> <th>Certificate</th> </tr> <tr> <td>Kr360 (\$72)</td> <td>Kr1,800,000 (\$360)</td> </tr> <tr> <td>Kr90 (\$18)</td> <td>Kr900,000(\$180)</td> </tr> <tr> <td>Kr45 (\$9)</td> <td>Kr270(\$54)</td> </tr> <tr> <td>Kr45 (\$9)</td> <td>Kr180(\$36)</td> </tr> <tr> <td>Kr90 (\$18)</td> <td>Kr540(\$108)</td> </tr> <tr> <td>Kr45(\$9)</td> <td>Kr90(\$18)</td> </tr> <tr> <td>-</td> <td>Kr135(\$27)</td> </tr> </tbody> </table>	Application	Licence	Kr360 (\$72)	Kr1,800 (\$360)	Kr360 (\$72)	Kr1,800 (\$360)	Kr360(\$72)	Kr1,800 (\$360)	Kr90(\$18)	Kr360(\$72)	Kr90 (\$18)	Kr360 (\$72)	Kr90(\$18)	Kr360 (\$72)	Kr45 (\$9)	Kr90 (\$18)	Application	Certificate	Kr360 (\$72)	Kr1,800,000 (\$360)	Kr90 (\$18)	Kr900,000(\$180)	Kr45 (\$9)	Kr270(\$54)	Kr45 (\$9)	Kr180(\$36)	Kr90 (\$18)	Kr540(\$108)	Kr45(\$9)	Kr90(\$18)	-	Kr135(\$27)
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11.10. Banking Licence	Bank of Zambia	Non-refundable application fee: <ul style="list-style-type: none"> <li>• Kr 9,000 (\$ 1,800) for Banks</li> <li>• Kr 5,400 (\$ 1,080) for Non Banking Financial Institutions</li> </ul>																																
11.11. Aircraft Licences	Department of Civil Aviation	<ul style="list-style-type: none"> <li>• Kr430 (\$ 86) for Air Traffic Management Licences</li> <li>• Kr 240 (\$ 48) per year for Aerodrome</li> <li>• Kr 400 (\$ 80) ó Certificate Of Airworthiness</li> <li>• Kr 200 (\$40) ó Permit to Fly</li> <li>• Kr 150 (\$ 30) per year for Radio Licences</li> <li>• Kr320 óKr500 (\$ 64- US\$100) per year per pilot for PilotsøLicences</li> </ul>																																
11.12. Road Service Licence	Roads Traffic And Safety Agency	Per Vehicle: <ul style="list-style-type: none"> <li>• Kr 130.14 (\$ 26) for Registration Book</li> <li>• Kr 28.08 (US\$ 5.6) for Physical Examination</li> <li>• Road license - depends on the weight of vehicle</li> <li>• Kr 43.20(\$ 8.63) for International Driving Permit</li> </ul>																																



		<ul style="list-style-type: none"> <li>• Kr 14.04(\$ 2.8) Transfer of Motor Vehicles licence</li> </ul>
11.13. Energy License	Energy Regulations Board	<ul style="list-style-type: none"> <li>• Kr 50 (\$ 10) for Application Form</li> <li>• 0.1 percent of project cost for application fees</li> <li>• 0.7 percent of monthly returns for licence fees</li> </ul>
11.14. Operating an Educational Institution	Ministry of Education, Science, Vocational and Early Education	<ul style="list-style-type: none"> <li>• Kr 500 (\$ 100) to register Basic School, renewal is K 400 (\$ 80) per year</li> <li>• Kr 750 (\$ 150) to register High School, renewal is K600 (\$ 120) per year</li> <li>• Kr 1,500 (\$ 300) to register College, renewal is Kr 1,250 (\$ 250) per year</li> <li>• Kr3,500 ( \$ 700) to register University Colleges, renewal is K2,500 (\$ 500) per year</li> <li>• Kr5,000 ( \$ 1000) to register Universities, renewal is Kr3,500 (\$ 700) per year</li> </ul>
11.15. Trading Licences	Local Council	<ul style="list-style-type: none"> <li>• Kr 1,500 (US\$ 300) -Trading Wholesale</li> <li>• Kr3,000 (\$ 600) -Trading Retail, Chain Stores and Supermarkets</li> <li>• Kr 1,500 (\$ 300) -Manufacturing</li> <li>• Kr 600(\$120 ) - Agent ( Consumables)</li> <li>• Kr 1,000 (\$ 200)- Agents (Non Consumables)</li> <li>• Kr 2,000 (\$ 400)- Filling Stations</li> <li>• Kr 3,200 (\$ 640)- Scrap Metal Dealers</li> <li>• Kr 2,700 (\$ 540) - Hospitality</li> <li>• Kr 5,400 (\$ 1080) -Commercial Banks</li> <li>• Kr 3,600 ( \$ 720) ó Micro Finance and Money lenders</li> </ul>
11.16. Operating a Medical Centre	Medical Council of Zambia	<p>Registration:</p> <ul style="list-style-type: none"> <li>• Private Hospital - Kr1,095 (\$ 219) for Zambians and Kr2,140.85 (\$ 430) for Non Zambians</li> <li>• Nursing Home ó Kr460.00 (US\$ 92) for Zambians and Kr1,070.43 (US\$ 214) for Non Zambians</li> <li>• Consulting Room with additional services such as X-ray, laboratory etc - Kr380 (US\$ 76) for Zambians and Kr728.80 (\$ 145) for Non Zambians</li> <li>• Consulting Room without additional services - Kr330.00 (\$ 66) for Zambians and Kr569.38 (\$ 114) for Non Zambians</li> </ul> <p>Medical Practitioners/Pharmacists/Dental Surgeons/Bio-Medical Scientific Officers:</p> <ul style="list-style-type: none"> <li>• Full registration - Kr45 (\$ 9) for Zambians and Kr250 (\$ 25) for Non Zambians</li> <li>• Temporary registration - Kr30 (\$ 6) for Zambians and Kr150 (\$ 30) for Zambians</li> <li>• Provisional registration - Kr30 (\$ 6) for Zambians and Kr90 (\$ 18) for Non Zambians</li> <li>• Specialist registration - Kr75 (\$ 15) for Zambians and K250 (\$ 50) for Non Zambians</li> </ul>

Paramedical Practitioners:

- Full registration ó Kr30 (\$ 6) for Zambians and Kr90 (\$ 18) for Non Zambians
- Temporary registration ó Kr25 (US\$ 5) for Zambians and Kr70 (\$ 14) for Non Zambians
- Provisional registration ó K25 (\$ 5) for Zambians and Kr70 (\$ 14) for Non Zambians

Annual Fees:

- Private Hospital ó Kr575 (\$ 115) for Zambians & Kr1,050 (\$ 210)
- Nursing Home ó Kr300 (\$ 60) for Zambians and Kr750 (\$ 150) for non Zambians
- Consulting Room with additional services e.g. X-ray, laboratory etc ó Kr250 (\$ 50) for Zambians and Kr650 (\$ 130) for Zambians
- Consulting Room without additional services ó Kr200 (\$ 40) for Zambians and K500 (\$ 100) for Non Zambians

Medical Personnel Annual Fees:

- Specialists ó Kr75 (\$ 15) for Zambians and Kr300 (\$ 60) for Non Zambians
- Medical Practitioners/Pharmacists/Dentists/Bio Medical Scientific Officers ó Kr45 (\$ 9) for Zambians and Kr150 (\$ 30) for Non Zambians
- Paramedical Practitioners ó K15 (\$ 3) for Zambians and Kr70 (\$ 14) for Non Zambians
- Training Institutions - Kr 575 (US\$ 115) for Zambians, and Kr1,000 (\$ 200) for Non Zambians

Miscellaneous

- Privilege to supervise persons on Temporary Register ó Kr100 (\$ 20) for Zambians and Kr250 (\$ 50) for Non Zambians
- Re-opening a closed consulting room ó 25 percent of Registration Fee for Non Zambians and Non Zambians
- Re-inspection of a private hospital/nursing home/consulting room for registration purposes ó Kr60,000 (US\$ 12) for Zambians and Kr150 (US\$ 30) for Non Zambians
- Duplicate Certificate of Good Standing ó Kr150 (US\$ 30) for Zambians and Kr450 (US\$ 90) for Non Zambians
- Duplicate Certificate of Good Standing (ten years and above on full register(with immediate effect) ó Kr100 (US\$ 20) for Zambians and Kr300 (US\$ 60) for Non Zambians
-

11.17 Telecommunication Licence	<ul style="list-style-type: none"> <li>• Mobile Cellular</li> <li>• International Voice</li> <li>• Fixed</li> <li>• Internet</li> <li>• Public Payphone</li> <li>• Others</li> </ul>	Zambia Information and Communication Technology Authority (ZICTA)	Application fees	Licence fees
			Kr10,000(\$2000)	Kr1,920,000(\$384,000)
			Kr10,000(\$2000)	Kr1,679,999.94(\$336,000)
			Kr10,000(\$2000)	Kr480,000.06(\$96,000)
			Kr2,700(\$540)	Kr50,000.04(\$10,000)
			Kr2,700(\$540)	Kr50,000.04 (\$10,000)
			Kr1,000(\$200)	Kr10,000.08 (\$2000)

11.18 Radio Spectrum Licence Fees

Spectrum band	Band limits	Fee Structure	
		Fee mode	Unit fee
<b>Miscellaneous</b>			
Application Processing Fee	-	Per Application	Kr40 (\$8)
Duplicate licence	-	Per issue	Kr40 (\$8)
Licence to posses	-	Per licence	Kr40 (\$8)
Standard Frequency	-	Per transmitter (station)	Kr40 (\$8)
<b>Class Licences</b>			
Radio location	-	Per transmitter (station)	Kr50 (\$10)
Citizen Band	27MHz	Per transmitter (station)	Kr30 (\$6)
Cordless Telephone up to 200MTS	-	Per telephone	Kr37. (\$7.5)
Radio Model licence	-	Per transmitter (station)	Kr40 (\$8)
Aeronautical Commercial Licence	All Aeronautical bands	Per channel per broadcasting area	Kr1,000 (\$200)
Aeronautical Non-commercial Licence	All Aeronautical bands	Per channel per broadcasting area	Kr500 (\$100)
Aircraft licence	All Aeronautical bands	Per Aircraft	Kr250 (\$50)
Amateur licence	All Amateur bands	Per certificate	Kr62.5 (\$12.5)
<b>Broadcasting</b>			
FM/SW/MW Sound Broadcasting	87.5 to 108MHz	Per transmitter (station)	Lusaka, Copperbelt and Livingstone broadcasting areas: Kr3, 000 (\$600) Others: Kr1, 000 (\$200)
TV Broadcasting - Terrestrial	174 to 238MHz 246 to 254MHz 470 to 806MHz	Per transmitter (station)	Lusaka, Copperbelt and Livingstone broadcasting areas: Kr6, 000 (\$1200) Others: Kr2, 500 (\$500)
<b>2-Way Radios</b>			

Land Mobile bands	0.009 to 30MHz	Per channel per broadcasting area	<ul style="list-style-type: none"> <li>• Standard HF shared channel: Kr500 (\$100) per channel.</li> <li>• Standard HF exclusive channel: Kr1, 000 (\$200) per channel.</li> <li>• Special channels (Emergency channel, common use channels): Free.</li> </ul>
Land Mobile bands	138 to 174MHz 230 to 235MHz 335.4 to 399MHz 406 to 430MHz 440 to 450MHz	Per channel per broadcasting area	<ul style="list-style-type: none"> <li>• Standard (simplex) channel: Kr500 (\$100) per channel per broadcasting area.</li> <li>• Special channels (Emergency channel, common use farmers channels): Free.</li> </ul>
Maritime bands	All maritime bands	Per channel per broadcasting area	<ul style="list-style-type: none"> <li>• Standard (simplex) channel: Kr500 (\$100) per channel per broadcasting area.</li> <li>• Special channels (Emergency channel, common use maritime channel): Free.</li> </ul>
Cross Border	Cross-border channels	Per licence	Kr1,000 (\$200)
Commercial (Community) Repeater	-	Per licence	Kr2,500 (\$500)
Paging Commercial Licence	-	Per licence	Kr10,000 (\$2000)
Paging bands	138 to 174MHz 230 to 235MHz 335.4 to 399MHz 406 to 430MHz 440 to 450MHz	Per channel per broadcasting area	<ul style="list-style-type: none"> <li>• Standard (simplex) channel: Kr500 (\$100) per channel per broadcasting area.</li> <li>• Special channels (e.g. Emergency channel): Free.</li> </ul>
<b>National Cellular</b>			
Mobile/Broadband Systems	806 to 880MHz	Per 200KHz	Kr28,000 (\$5600)

GSM Bands	880 to 960MHz 1710 to 1880MHz	Per 200KHz	Kr28,000 (\$5600)
2.1GHz band (3G Spectrum) Note: This fee shall not apply to initial 3G spectrum licences but to annual licence renewal fees	1900 to 2200MHz	Per 200KHz	Kr28,000 (\$5600)
3G initial spectrum licence fee	1900 to 2200MHz	Per licence	Kr2,160,000 (\$432,000)
2.3GHz band	2500 to 2690MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$500)
2.5GHz band	2500 to 2690MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$500)
3.3GHz band	3400 to 3600MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$500)
3.5GHz band	3400 to 3600MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$500)
5.4GHz band	5470 to 5720MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$500)
10.5GHz band	10.15 to 10.65GHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500(\$500)
<b>Transmission links</b>			
<i>Microwave link bands</i>	1.350 to 1.400GHz 5.925 to 8.500GHz 10.70 to 12.50GHz 12.75 to 13.25GHz 14.50 to 15.35GHz 17.30 to 19.70GHz 22.00 to 24.00GHz	Per transmitter	Kr2,500 (\$500)
<b>ISM bands</b>			
Common bands (mainly for Wireless networks)	2.400 to 2.500GHz 5.725 to	Per transmitter	Free

	5.925GHz		
<b>Satellite (VSAT)</b>			
All Satellite bands		Per transmitter (dependant on the station type)	Cross Border: Kr23, 400 (\$4680) Domestic Urban: K2,500 (\$500) Domestic rural: K1, 000 (\$200) Radio Determination: Free Satellite based devices: K250 (\$500) Satellite News Gathering: K250 (\$500)
<b>Inspections</b>			
Installations	-	Per site inspection	Kr2,500 (\$500)
Equipment repairs workshop	-	Per site inspection	Kr2,500 (\$500)
Installations and Equipment repairs workshop	-	Per site inspection	Kr2,500 (\$500)
<b>Certificates</b>			
Installations and Repairs licence	-	Per site	Kr2,500 (\$500)
Radio Telephone Operators Restricted certificate (Landmobile)	-	Per certificate	Kr40 (\$8)
Radio Telephone Operators Restricted certificate (Maritime)	-	Per certificate	Kr40(\$8)

Source: Zambia Information and Communications Technology (SI 34 of 2010)

**11.19. Investor's Permit** (Costs US\$ 200 per permit for a private company and for an NGO or church based organisation)

Prerequisites for the permit are:

- Proof of finance not less than US\$ 250,000 is required
- Two passport-sized photos
- Bank statement
- Valid copy of the Company's certificate of incorporation
- Copy of the Investment Certificate issued by the Zambia Development Agency

**11.20 Employment permit** – (Costs US\$ 200 per permit)

Immigration Headquarters, upon submission of the following documents, may issue the employment permit:

- Certified copy of the applicant's highest education status and any other additional qualifications and certificate of employment from previous employers
- Letterhead from the prospective employer explaining steps taken to employ Zambian citizens to fill the vacancy

## APPENDIX 1

### KEY GOVERNMENT AGENCIES

1. **Bank of Zambia**  
P.O. Box 30008, Lusaka  
Phone: +260 211 228888/228903-20  
Fax No: +260-211-221767  
Email: [pr@boz.zm](mailto:pr@boz.zm)
2. **Zambia Environmental Management Agency**  
P.O. Box 35131, Lusaka  
Tel: +260 211 254130/1  
Fax: +260-211-254164  
1. Email: [zema@zema.org.zm](mailto:zema@zema.org.zm)  
Website: [www.zema.org.zm](http://www.zema.org.zm)
3. **Immigration Office**  
P.O. Box 50300,  
Lusaka  
Tel : +260-211-252650  
Fax : +260-211-252008/254393
4. **Lusaka Stock Exchange**  
P.O. Box 34523 Lusaka  
Tel: +260 211 228537/ 228391  
Fax: +260 211-225969  
E-mail: [luse@zamnet.zm](mailto:luse@zamnet.zm)
5. **Ministry of Commerce, Trade and Industry**  
P.O. Box 31968, Lusaka  
Phone: +260 211 228301-9  
Fax: +260 211 226984  
Email: [mcti@gov.co.zm](mailto:mcti@gov.co.zm) ; Website: [www.mcti.gov.co.zm](http://www.mcti.gov.co.zm)
6. **Patents and Companies Registration Agency**  
P.O. Box 32020, Lusaka  
Tel: +260 211255127/255127  
Fax: +260 211 255426  
Email: [pro@pacra.org.zm](mailto:pro@pacra.org.zm) ; Website: <http://www.pacro.org.zm>
7. **Zambia Development Agency**  
P O Box 30819 Lusaka  
Tel: +260 211220177/223859  
Fax: +260 211 225270  
E-mail: [info@zda.org.zm](mailto:info@zda.org.zm) Website: [www.zda.org.zm](http://www.zda.org.zm)
8. **Zambia National Tourist Board**  
P.O. Box 30017 Lusaka  
Tel: +260 211 222714, Fax: +260 211 225174  
E-mail: [zntb@zamnet.zm](mailto:zntb@zamnet.zm) ; Website: [www.zambiatourism.com](http://www.zambiatourism.com)
9. **Zambia Revenue Authority**  
P.O. Box 35710, Lusaka  
Tel: +260 211 223754/ 229214-8



## APPENDIX 2

### KEY BUSINESS ASSOCIATIONS

- 1. Zambia Association of Chambers of Commerce & Industry**  
P.O. Box 30844, Lusaka  
Tel: +260 211 252369, Fax: +260 211 252483  
E-mail: [zacci@zamnet.zm](mailto:zacci@zamnet.zm)
  
- 2. Zambia Association of Manufacturers**  
P.O. Box 31992, Lusaka  
Tel: +260 211 229364/ 222709  
Fax: +260 211 229371  
E-mail: [zam@zamnet.zm](mailto:zam@zamnet.zm)
  
- 3. Zambia Business Forum**  
Plot 4 United Nations Ave. Long Acres, P.O. Box 37202, Fax: +260-211-257167  
Lusaka
  
- 4. Zambia Export Growers Association**  
P.O. Box 31705, Lusaka  
Tel: +260 211 221895, Fax: +260 211 221895  
E-mail: [zega@zamnet.zm](mailto:zega@zamnet.zm)
  
- 5. Zambia Federation of Employers**  
P.O. Box 31941, Lusaka  
Phone: +260 211 295541/82,  
Fax: +260 211 295582  
Email: [zfe@zamnet.zm](mailto:zfe@zamnet.zm)
  
- 6. Zambia National Farmers Union**  
P.O. Box 30395 Lusaka  
Tel: +260 211 223222, Fax: +260 211 222736  
E-mail: [znfu@zamnet.zm](mailto:znfu@zamnet.zm)