



Zambia Development Agency  
Promoting economic growth and development

# COST OF DOING BUSINESS IN ZAMBIA



*6<sup>th</sup> Edition  
April 2017*

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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 \$) is based on an exchange rate of ZMW 9.5 to US \$1, the average ruling exchange rate for the month of April 2017.

### 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:

DESCRIPTION	FEES PAYABLE	
	ZMW	US\$
<b>Registration of Company</b>		
<i>Private Company - Minimum Nominal Capital - ZMW15,000.00</i>		
Stamp Duty	250.00	2.63
Certificate of Incorporation	83.00	8.74
Certificate of Share Capital	83.00	8.74
Companies Form 5	83.00	8.74
Companies Form 11	83.00	8.74
		0
<b>Total</b>	<b>707</b>	<b>7.44</b>
<i>Public Company - Minimum Capital - ZMW 1, 500,000.00</i>		
Stamp Duty	25,000.00	263.16
Certificate of Incorporation	83.00	0.87
Certificate of Share Capital	83.00	0.87
Companies Form 5	83.00	0.87
Companies Form 11	83.00	0.87
<b>Total</b>	<b>37,832</b>	<b>398.23</b>
<i>Bureau de Change - Minimum Capital - ZMW 375,000.00</i>		
Stamp Duty	6,250.00	65.79
Certificate of Incorporation	83.00	0.87
Certificate of Share Capital	83.00	0.87
Companies Form 5	83.00	0.87
Companies Form 11	83.00	0.87
<b>Total</b>	<b>9,707</b>	<b>10.73</b>
		0
<i>Financial Institution - Minimum Capital - ZMW 750,000.00</i>		0

Stamp Duty	19,082.00	200.86
Certificate of Incorporation	83.00	0.87
Certificate of Share Capital	83.00	0.87
Companies Form 5	83.00	0.87
Companies Form 11	83.00	0.87
		0.87
<b>TOTAL</b>	<b>19,082.00</b>	200.86
		0
<b>Bank - Local-Nominal Capital-ZMW 156,000,000.00</b>		0
Stamp Duty	3,900,332.00	41,087.58
Certificate of Incorporation	83.00	0.87
Certificate of Share Capital	83.00	0.87
Companies Form 5	83.00	0.87
Companies Form 11	83.00	0.87
		-
<b>TOTAL</b>	<b>3,900,332.00</b>	41,056.13
		-
<b>Bank - Foreign- Nominal Capital-ZMW 780,000,000.00</b>		-
Stamp Duty	19,000,332.00	200,003.49
Certificate of Incorporation	83.00	0.87
Certificate of Share Capital	83.00	0.87
Companies Form 5	83.00	0.87
Companies Form 11	83.00	0.87
		-
<b>TOTAL</b>	<b>19,000,332.00</b>	200,003.49

Source: Patents and Companies Registration Office (2017)

## 2.0. TAXATION

The Ministry of Finance 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	n/a
Companies listed on the Lusaka Stock Exchange:	
• Existing	35
• New (only for the first year)	33
• New, with more than 33% shares by Zambians (only for first year)	30
Manufacturing:	
• Fertilizers	15
• Other manufacturing	35

Banks and other Financial Institutions:	
• Income up to K250,000	35
• Income in excess of K 250,000	40
Mobile Telephone Companies:	
• Income up to K 250,000	35
• Income in Excess of K 250,000	40
Mining:	
Mining operation for industrial minerals(Variable profit tax)	
$Y = 30 + [15\% - (ab/c)]$ , where Y = tax rate to be applied per annum;	
a=15%	
b=8%;	
c=the percentage ratio of the assessable income to gross sales	
Companies with turnover of K800,000 and below (tax is charged on the turnover)	3
Income from Non- Traditional Exports	15
Income from Business for Public Benefit Organizations	0
Income from Trusts, Deceased or Bankrupt Estates	35

### 2.1.2. Capital allowances

General:	Classification:	Rate %	
Furniture & Fittings,		n/a	
Motor Vehicles	Commercial	25	
	Non-commercial vehicles	20	
Plant, Machinery & Equipment		25	
Buildings	Industrial	Initial Allowance	10
		Wear & Tear Allowance	5
		Improvement Allowance	100
	Commercial	Wear & Tear Allowance	2
		Improvement Allowance	100
	Investment in industrial buildings		10
Manufacturing, Tourism	Motor vehicles	25	
	Plant, Machinery, Equipment	50	
Farming	Plant, Machinery, Equipment	100	
	Motor vehicles	25	
	Farm improvements	100	
Mining	Buildings, implements, machinery	25	

### 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 (%)
K0 to K3,300 (US\$ 0 to US\$ 330)	0
K3,330 to K4,100 (US\$ 330 to US\$ 410)	25
K4,100 to K6,200 (US\$ 410 to US\$ 620)	30
Above K6,200 (Above US\$ 620)	37.5

### 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 only)	15
Interest for individuals (from banks, building societies savings and deposit accounts) (final Tax)	0
Interest on Treasury Bills (final Tax for Exempt Organization)	15
Other Interest	15
Royalties for residents, Management and Consultancy Fees	15
Royalties for non-residents	20
Rents	10
Commissions for residents	15
Commissions for non-residents	20
Public Entertainment Fees for Non-Residents (final Tax)	20
Non Residents Contractors	20
Residents Contractors	15
Non-resident contractors developing or operating on a multi facility economic zone or an industrial park	20
Branches and subsidiaries of foreign companies	15
Payments made to non-residents on commissions, public entertainment fees and non-resident contractors	15
Winnings from gaming, lotteries and betting and make it a final tax	20
Property transfer tax 10 percent	5

### 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 30
<p><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.</p> <p>The applicable Excise duty rates for targeted products are:</p> <ul style="list-style-type: none"> <li>• Airtime (Talk time), Purified water, Carbonate-aerated drinks</li> <li>• Plastic Bags</li> <li>• Fuel oils, Natural gases (Petrol per deca-litre) specific duty rate</li> <li>• Motor Vehicles at importation (depending on engine capacity and type of vehicle)</li> <li>• 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 (K per mille) specific duty rate</li> </ul>	<p>17.5</p> <p>40</p> <p>11.43</p> <p>10 to 30</p> <p>20</p> <p>60</p> <p>40</p> <p>60</p> <p>K240</p>

## 2.8. General Tax Incentives

The Act provides for investment thresholds that have to be met to qualify for fiscal and non-fiscal incentives. Only new projects qualify for these incentives. These are the categories of investors who can be considered under the ZDA Act.

Investors who invest not less than US\$500,000 are entitled to the following fiscal incentives:

### MANUFACTURING

Manufacturing incentives only apply to activities located in a Multi-facility Economic Zone, an Industrial Park or a rural area

Incentives that apply:

• Zero percent tax rate on dividends for 5 years from first year of commencement of operations.
• Zero percent tax on profits for 5 years from the first year of operation
• Zero percent import duty rate on capital equipment and machinery for five years.
• Deferment of VAT on machinery and equipment including trucks and specialized motor vehicles

### PRIORITY SECTORS

Investors who invest not less than US\$500,000 in a priority sector are entitled to the following fiscal incentive:

- (i) Zero percent import duty rate on capital equipment and machinery for five years

## 3.0. LAND AND BUILDINGS COSTS

### 3.1. Average Cost of buying bare land

<i>Location</i>	<i>Costs in US\$ per m2</i>		
	<i>Commercial</i>		<i>Residential</i>
	<i>Industrial Zones</i>	<i>Other Areas</i>	
Lusaka	40	20	12
Kitwe	20	15	7
Ndola	20	15	7
Livingstone	12	10	5

### 3.2. Cost of Renting Empty Factory

<i>Location</i>	<i>Costs in US\$ per m2</i>	
	<i>Industrial Zones</i>	<i>Other Areas</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

### 3.3. Annual Ground Rates

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

### 3.4. Land Rentals

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

### 3.5 Average Construction Costs of Factory Building

	US\$ per m <sup>2</sup>
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. Lusemywa Electricity Company – supplies power to the Central province of Zambia

1. METERED RESIDENTIAL TARIFFS	(Capacity 15kVA)	ZMW	US\$	New Tariff as at September 2017	US\$
R1-Consumption up to 200kWh	Energy Charge/kWh	0.15	0.02	0.15	0.02
R2-Consumption above 200kWh	Energy Charge/kWh	0.77	0.08	0.89	0.09
	Fixed Monthly Charge	18.23	1.92	18.23	1.92
<b>2. COMMERCIAL TARIFFS</b>	(Capacity 15kVA)		0.00		0.00
Commercial Consumption up to 15kVA	Energy Charge/kWh	0.47	0.05	0.54	0.06
	Fixed Monthly Charge	82.64	8.70	96.41	10.15
<b>3. SOCIAL SERVICES TARIFFS</b>			0.00		0.00
Schools, Hospitals, Orphanages, Churches etc	Energy Charge/kWh	0.42	0.04	0.49	0.05
	Fixed Monthly Charge	71.87	7.57	83.84	8.83
<b>4. MAXIMUM DEMAND TARIFFS</b>			0.00		0.00
MD1-Capacity between 16 - 300kVA	MD Charge/kVA/Month	20.96	2.21	24.45	2.57
	Energy Charge/kWh	0.3	0.03	0.35	0.04
	Fixed Monthly Charge	205.23	21.60	239.44	25.20
	Off Peak MD Charge/KVA/Month	10.47	1.10	12.22	1.29
	Off Peak Energy Charge/kWh	0.23	0.02	0.26	0.03
	Peak MD Charge/KVA/Month	26.19	2.76	30.56	3.22
	Peak Energy Charge/kWh	0.38	0.04	0.44	0.05
			0.00		0.00
MD2-Capacity between 301-2000kVA	MD Charge/kVA/Month	39.2	4.13	45.73	4.81
	Energy Charge/kWh	0.26	0.03	0.30	0.03
	Fixed Monthly Charge	410.43	43.20	478.84	50.40
	Off Peak MD Charge/KVA/Month	19.61	2.06	22.87	2.41
	Off Peak Energy Charge/kWh	0.2	0.02	0.23	0.02
	Peak MD Charge/KVA/Month	49.01	5.16	57.17	6.02
	Peak Energy Charge/kWh	0.32	0.03	0.37	0.04
			0.00		0.00
MD3-Capacity between 2001-7500kVA	MD Charge/kVA/Month	62.63	6.59	73.06	7.69



1. METERED RESIDENTIAL TARIFFS	(Capacity 15kVA)	ZMW	US\$	New Tariff as at September 2017	US\$
	Energy Charge/kWh	0.21	0.02	0.25	0.03
	Fixed Monthly Charge	869.61	91.54	1014.55	106.79
	Off Peak MD Charge/KVA/Month	31.31	3.30	36.52	3.84
	Off Peak Energy Charge/kWh	0.15	0.02	0.18	0.02
	Peak MD Charge/KVA/Month	78.29	8.24	91.33	9.61
	Peak Energy Charge/kWh	0.26	0.03	0.30	0.03
			0.00		0.00
MD4-Capacity above 7500-10000kVA	MD Charge/kVA/Month	62.97	6.63	73.47	7.73
	Energy Charge/kWh	0.18	0.02	0.21	0.02
	Fixed Monthly Charge	1,739.25	183.08	2029.13	213.59
	Off Peak MD Charge/KVA/Month	31.49	3.31	36.73	3.87
	Off Peak Energy Charge/kWh	0.14	0.01	0.16	0.02
	Peak MD Charge/KVA/Month	78.72	8.29	91.84	9.67
	Peak Energy Charge/kWh	0.21	0.02	0.25	0.03
NOTE; The above tariffs are:-					
(a) Exclusive of 3% Government excise duty					
(b) Exclusive of 16% Value Added Tax (VAT)					

Source: ZESCO

#### 4.2. Water Tariffs

METERED NON DOMESTIC CUSTOMERS		COMMERCIAL UN-METRED CUSTOMERS	
Consumption Block	(K) per cubic meters	Consumption Block	(K) per cubic meters
<b>CHIRUNDU</b>		<b>CHIRUNDU</b>	
0-6	3.02	Small	588.00
6-30	4.54	Medium	588.00
30-100	5.41	Large	588.00
100-170	7.18	Institutional	588.00
100 and above	7.18	<b>KAFUE</b>	
<b>LUSAKA</b>		Small	145.00
0-6	4.72	Medium	145.00
6-30	5.66	Large	1,572.00
30-100	6.42	<b>CHONGWE</b>	
100-170	7.55	Small	137.00
100 and above	9.25	Medium	376.00
<b>KAFUE/CHONGWE/LUANGWA</b>		Large	497.00
0-6	5.52	<b>LUANGWA</b>	
6-30	2.99	Small	137.00
30-100	3.30	Medium	376.00

<b>METERED NON DOMESTIC CUSTOMERS</b>		<b>COMMERCIAL UN-METRED CUSTOMERS</b>	
<b>Consumption Block</b>	<b>(K) per cubic meters</b>	<b>Consumption Block</b>	<b>(K) per cubic meters</b>
100-170	3.62	Large	497.00
100 and above	4.09		
<b>COMMERCIAL METERED CUSTOMERS (In m3)</b>		<b>OTHER CHARGES</b>	
<b>CHIRUNDU</b>		Sewerage Charge-% of Domestic Water	30%
0-30	6.58	Sewerage Charge-% of Domestic Water Industrial Water	45%
30-170	7.79	Sanitation Charge-% of Water Bill	2.50%
170 and above	9.52	Security Deposit	Equivalent to 3 months bill per customer category
<b>LUSAKA</b>		Water Bowser (K)	K40/M3
0-30	8.22	Leak Detection (K)	75
30-170	11.35	Reconnection Fee Domestic (K)	100
170 and above	12.91	Reconnection Fee others (K)	300
<b>KAFUE/CHONGWE/LUANGWA</b>		New Standard Water Connection (Network in place) (K) Domestic	Cost of 12m pipe and associated fittings only
0-30	6.46	New Standard Water Connection (Network in Place) (K) Non-Domestic	Cost of 12m pipe and associated fittings only
30-170	9.59	New Standard Sewer Connection (Network in Place) (K) Non-Domestic	Cost of 12m pipe and associated fittings only
170 and above	10.96	New Standard Sewer Connection (Network in Place) (K) Domestic	Cost of 12m pipe and associated fittings only
		New Standard Water Connection (Network in Place) (K) Domestic	40% OF COST
<b>DOMESTIC UN-METRED CUSTOMERS</b>		Discharge of Effluent from Private Vaccum Tankers (Per M3)	60
<b>LUSAKA</b>		Meter Testing Fee-Domestic/Non Domestic	75
Low	76	Fixed Meter Charge-Domestic	8
Medium	148	Fixed Meter Charge-Non Domestic	25
High	329		
<b>KAFUE</b>			
Low	47.0		
Medium	70.0		

METERED NON DOMESTIC CUSTOMERS		COMMERCIAL UN-METRED CUSTOMERS	
Consumption Block	(K) per cubic meters	Consumption Block	(K) per cubic meters
High	87.0	Unauthorised Water Connection/ Reconnection Charge (Domestic) (D)	1,000 Plus Assessed Consumption
<b>CHONGWE/LUANGWA</b>		Unauthorised Water Connection/ Reconnection Charge ( Non-Domestic) (D)	2,500 Plus Assessed Consumption
Low	43.0	Unauthorised Sewer Connection/ Reconnection Charge (Domestic) (D)	1,000 Plus Assessed Consumption
Medium	57.0	Unauthorised Sewer Connection/ Reconnection Charge ( Non-Domestic) (D)	2,500 Plus Assessed Consumption
High	100.0		
<b>CHIRUNDU</b>		<b>VANDALISM</b>	<b>AS PER WSS ACT</b>
Low	55.00		
Medium	85.00		
High	86.83		
Communal Tap	150.00		

Source: Lusaka Water and Sewerage Company (2017)

#### 4.3. Petroleum Products Costs

Commodity	Price (ZMW)
Petrol- Unleaded	12.50 per litre
Diesel	10.72per litre
Kerosene	6.81 per litre

## 5.0. TELECOMMUNICATIONS

### 5.1. Mobile Telephones Average

Service Details	ZMW
Local call charges per second – across networks	0.02
International call charges per second	0.6

## 5.2. Land Telephones Average Rates

Landline	Postpaid (VAT Excl.)		Prepaid (VAT Incl.)	
	ZMW Peak	Off Peak	ZMW Peak	Off peak
Landline to Landline (local)	0.0033	0.0025	0.0224	0.0168
Landline to Landline (national)	0.0167	0.0125	0.0224	0.0168
Landline to Zamtel Mobile	0.0196	0.0098	0.0116	0.0087
Landline to other Networks	0.0392	0.0392	0.0269	0.0269

Sources: Zamtel Rates are per second

## 5.3. Internet Rates

Bundle	Data Bundle Rates 16% VAT & 15% Excise Inclusive		Validity
	Bundle Rate	Out of Bundle Rate	
	ZMW	US\$	
PAYG	0.96		
10MB	4.81	0.481	30 Days
20MB	2.14	0.214	1 Day
25MB	10.68	1.068	30 Days
50MB	19.23	1.923	30 Days
100MB	32.05	3.205	30 Days
250MB	69.43	6.943	30 Days
300MB	76.91	7.691	30 Days
500MB	102.55	10.255	30 Days
1GB	122.84	12.284	7 Days
1GB	122.84	12.284	30 Days
1.5GB	181.59	18.159	30Days
2GB	186.93	18.693	30Days
4GB	336.48	33.646	60 Days
6GB	480.68	48.068	60Days
10GB	715.68	71.568	90 Days
20GB	815.4545	83.318	90Days

Source: Zamtel (2017)

### 6.3. Rail Transport Rates

#### 6.3.1. Zambia Railways Authority

ITEM	FROM	TO	RATE(US \$)
Ores and Minerals	Copper belt	Victoria Falls bridge	50. per tonne
Coal	Victoria Falls bridge	Copper belt	60.00 per tonne
Coal	Victoria Falls bridge	Lusaka	40.00 per tonne
General Goods	Victoria Falls bridge	Lusaka	40.00 per tonne
General Goods	Lusaka	Victoria Falls bridge	40.00 per tonne
General Goods	Victoria Falls bridge	Copper belt	65.00 per tonne
Diesel	Victoria Falls bridge	Kitwe	83.00 per tonne
Loaded Container	Lusaka	Victoria Falls bridge	1,500 per wagon
Loaded Container	Lusaka	Kapiri	1000 (40ft container)
Empty Container	Lusaka	Victoria Falls bridge	750 (40ft container)

*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	FROM	TO	RATE PER TON (US \$)
Copper	Kapiri Mposhi	Dar-es-salaam	110
Cobalt	Kapiri Mposhi	Dar-es-salaam	136
Coal	Kapiri Mposhi	Dar-es-salaam	127
Petrol and Diesel	Dar-es-salaam	Kapiri Mposhi	130
Fertilizer	Dar-es-salaam	Kapiri Mposhi	110
Wheat	Dar-es-salaam	Kapiri Mposhi	127
Cotton lint and lint	Dar-es-salaam	Kapiri Mposhi	128
Maize	Dar-es-salaam	Kapiri Mposhi	110
Tobacco	Kapiri Mposhi	Dar-es-salaam	128
Cement clinker	Kapiri Mposhi	Dar-es-salaam	100
Scrap metal (iron/steel)	Kapiri Mposhi	Dar-es-salaam	132
Timber	Kapiri Mposhi	Dar-es-salaam	100
Loaded Containers: 20 and 40 foot	Dar-es-salaam	Kapiri Mposhi	4,000 per wagon
Empty Containers: 20 and 40 foot	Kapiri Mposhi	Dar-es-salaam	2,000per wagon

*Source: Tazara (2017) Note: Rates depend on the volume of cargo and length of the service agreement among other things, and can be negotiated.*

### 6.2. Air Cargo Rates

#### Rates from Lusaka:

Destination	Parcel/ Package Size	Rates in US\$ per Kg
<b>Johannesburg:</b>		
Minimum:	63.16	
	+29kgs=\$2.21	2.21
	+100kgs=\$1.68	1.68
	+300kgs=\$1.47	1.47
	+500kgs=\$1.32	1.32

Destination	Parcel/ Package Size	Rates in US\$ per Kg
	+1000kgs=\$0.63	0.63
<b>Nairobi</b>		
Minimum:	63.16	
	+25kgs=\$2.53	2.53
	+100kgs=\$1.84	1.84
	+300kgs=\$1.68	1.68
	+500kgs=\$1.63	1.63
	+1000kgs=\$1.58	1.58
<b>Sao Paulo</b>		
Minimum:	63.16	
	+20kgs=\$3.26	3.26
	+100kgs=\$2.95	2.95
	+300kgs=\$2.84	2.84
	+500kgs=\$2.42	2.42
	+1000kgs=\$2.32	2.32
<b>London Heathrow</b>		
Minimum:	63.16	
	+25kgs=\$2.53	2.53
	+100kgs=\$2.18	2.18
	+300kgs=\$2.03	2.03
	+500kgs=\$1.89	1.89
	+1000kgs=\$1.74	1.74
<b>New York/Washington</b>		
Minimum:	63.16	
	+19kgs	3.44
	+100kgs	3.15
	+300kgs	2.81
	+500kgs	2.60
	+1000kgs	2.25

Source: Zambia Export Growers Association (ZEGA) Limited, 2017

#### 6.4. Courier Services Rates

##### *Zones and Destinations*

1	2	3	4	5	6	7	8	10
Zimbabwe (incl. Harare)	Kenya	Sudan	Germany	Denmark	Senegal	Costa Rica	Netherlands (Antigua)	Tanzania
South Africa (incl. Jo'berg)	Botswana	Angola	Luxembourg	Czech Republic	Guyana	Benin	Iran	
Mozambique	Uganda	Seychelles	Romania	Croatia	Lebanon	Vanuatu	Nicaragua	
Lesotho	Namibia	Congo, Democratic Rep	Netherlands	Indonesia	Georgia	St Christopher	Guadeloupe	
Swaziland	Rwanda	Réunion	Poland	Bahrain	Syria	Central African Republic	Dominican Republic	
	Malawi	Mauritius	Spain	Bosnia Herzegovina	Armenia	St Lucia	Mongolia	
	Burundi	Saudi Arabia	Turkey	Paraguay	Jordan	Haiti	Tuvalu	
	Ethiopia	Comoros	Slovakia	Ireland	Trinidad and Tobago	Kyrgyzstan	French Guiana	
	Madagascar	Egypt	Sweden	Uruguay	Philippines	Panama	Korea, Dem People's Rep	
		Nigeria	Liberia	Cyprus	Venezuela	Tajikistan	Sao Tomé and Principe	
		Ghana	Bangladesh	Brunei Darussalem	Barbados	Cameroon	Netherlands (Aruba)	
		Pakistan	Norway	Latvia	Peru	Grenada	Kiribati	
		Greece	Sierra Leone	Lithuania	Turkmenistan	Kazakhstan	St Vincent	
		Cote D' Voire	Portugal	Slovenia	Azerbaijan	New Caledonia	Japan	
		Mali	Yemen	Belarus	Ecuador	Dominica	China, People's Republic	
		Italy	Nepal	Bulgaria	Eritrea	Jamaica	French Polynesia	
		Vatican	France	Macedonia	Thailand	Papua-New Guinea	Pitcairn Island	
		Afghanistan	Maldives	Estonia	Chile	Cayman Islands	Falkland Islands	
		Guinea, Rep of	Singapore	Tunisia	Niger Republic	Anguilla	Vietnam	
		India	United Arab Emirates	Algeria	Oman	Gabon		
		Sri Lanka	Belgium	Finland	Burkina Faso	Bahamas		
		Switzerland	Malaysia	Moldova	Kuwait	Solomon Islands		
		Gambia	Argentina	Morocco	Bermuda	Mexico		

1	2	3	4	5	6	7	8	10
		Yugoslavia	Faroe Islands	Ukraine	Lao Peole's Dem Rep	New Zealand		
		Hungary	Greenland	Israel	Chad	Djibouti		
		UK (incl. London)	Bhutan	Albania	United States of America	Fiji		
			Austria	Iceland	Bolivia	Brazil		
			Gibraltar	Myanmar	Equatorial Guinea	Congo		
			Qatar	Hong Kong	Antigua and Barbuda	Nauru		
				Libya	Colombia	Belize		
				Macao	Korea, Rep of (South)	Canada		
				Cambodia	Uzbekistan	Martinique		
				Russian Federation		Guatemala		
				Suriname		Togo		
				Mauritania		Cuba		
				Australia		El Salvador		
				Guinea-Bissau		Honduras		
				Cape Verde		Tonga		
				Serbia				
				Montenegro				



6.4.1 *Tariffs - International (Documents ZMW)*

ZONES	1	2	3	4	5	6	7	8	10
Kg	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW
0.25	123	137.5	152.1	189.7	194.1	197	199.9	204.2	140
0.5	152	166.5	181.1	225.3	232.5	236.2	241.2	247	182.8
1	239	246.3	253.5	266.6	273.7	279.7	286.9	294.9	257
1.5	271.7	284.1	290.5	305.7	315.9	323.2	332.6	342.7	321.5
2	304.3	315.9	327.5	344.9	357.2	366.7	378.2	390.6	386
2.5	341.9	355.7	369.5	389	403.6	415.2	428.9	443.4	450.5
3	374.5	390.5	406.5	428.2	444.9	458.7	474.6	491.3	485.8
3.5	407.2	425.3	443.5	467.3	486.2	502.2	520.3	539.1	521.2
4	439.8	460.1	480.5	506.5	527.5	545.7	566	587	556.6
4.5	472.4	494.9	517.5	545.6	568.9	589.2	611.6	634.8	591.9
5	505	529.7	554.5	584.8	610.2	632.7	657.3	682.7	627.3
5.5	542.7	569.5	596.5	628.9	656.5	681.2	708	735.5	653.1
6	575.3	604.3	633.5	668.1	697.8	724.7	753.6	783.4	678.8
6.5	607.9	639.1	670.5	707.2	739.2	768.2	799.3	831.2	704.5
7	640.5	673.9	707.5	746.4	780.5	811.7	845	879.1	730.3
7.5	673.2	708.7	744.5	785.5	821.8	855.2	890.7	926.9	756
8	705.8	743.5	781.5	824.7	863.1	898.7	936.3	974.8	781.7
8.5	738.4	778.3	818.5	863.8	904.5	942.2	982	1022.6	807.5
9	771	813.1	855.5	903	945.8	985.7	1027.7	1070.5	833.2
9.5	803.7	847.9	892.5	942.1	987.1	1029.2	1073.4	1118.3	859
10	836.3	882.7	929.5	981.3	1028.4	1072.7	1119	1166.2	884.7
<b>Add on each additional 500g</b>	<b>20</b>	<b>25</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>35</b>	
10.5	856.3	907.7	959.5	1016.3	1063.4	1107.7	1154	1201.2	902.2
11	876.3	932.7	989.5	1051.3	1098.4	1142.7	1189	1236.2	919.7
11.5	896.3	957.7	1019.5	1086.3	1133.4	1177.7	1224	1271.2	937.2
12	916.3	982.7	1049.5	1121.3	1168.4	1212.7	1259	1306.2	954.7
12.5	936.3	1007.7	1079.5	1156.3	1203.4	1247.7	1294	1341.2	972.2
13	956.3	1032.7	1109.5	1191.3	1238.4	1282.7	1329	1376.2	989.7
13.5	976.3	1057.7	1139.5	1226.3	1273.4	1317.7	1364	1411.2	1007.2
14	996.3	1082.7	1169.5	1261.3	1308.4	1352.7	1399	1446.2	1024.7
14.5	1016.3	1107.7	1199.5	1296.3	1343.4	1387.7	1434	1481.2	1042.2
15	1036.3	1132.7	1229.5	1331.3	1378.4	1422.7	1469	1516.2	1059.7
15.5	1056.3	1157.7	1259.5	1366.3	1413.4	1457.7	1504	1551.2	1077.2
16	1076.3	1182.7	1289.5	1401.3	1448.4	1492.7	1539	1586.2	1094.7
16.5	1096.3	1207.7	1319.5	1436.3	1483.4	1527.7	1574	1621.2	1112.2
17	1116.3	1232.7	1349.5	1471.3	1518.4	1562.7	1609	1656.2	1129.7
17.5	1136.3	1257.7	1379.5	1506.3	1553.4	1597.7	1644	1691.2	1147.2
18	1156.3	1282.7	1409.5	1541.3	1588.4	1632.7	1679	1726.2	1164.7
18.5	1176.3	1307.7	1439.5	1576.3	1623.4	1667.7	1714	1761.2	1182.2
19	1196.3	1332.7	1469.5	1611.3	1658.4	1702.7	1749	1796.2	1199.7

ZONES	1	2	3	4	5	6	7	8	10
Kg	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW
19.5	1216.3	1357.7	1499.5	1646.3	1693.4	1737.7	1784	1831.2	1217.2
20	1236.3	1382.7	1529.5	1681.3	1728.4	1772.7	1819	1866.2	1234.7
20.5	1256.3	1407.7	1559.5	1716.3	1763.4	1807.7	1854	1901.2	1253.1
21	1276.3	1432.7	1589.5	1751.3	1798.4	1842.7	1889	1936.2	1271.4
21.5	1296.3	1457.7	1619.5	1786.3	1833.4	1877.7	1924	1971.2	1289.7
22	1316.3	1482.7	1649.5	1821.3	1868.4	1912.7	1959	2006.2	1308
22.5	1336.3	1507.7	1679.5	1856.3	1903.4	1947.7	1994	2041.2	1326.3
23	1356.3	1532.7	1709.5	1891.3	1938.4	1982.7	2029	2076.2	1344.6
23.5	1376.3	1557.7	1739.5	1926.3	1973.4	2017.7	2064	2111.2	1362.9
24	1396.3	1582.7	1769.5	1961.3	2008.4	2052.7	2099	2146.2	1381.2
24.5	1416.3	1607.7	1799.5	1996.3	2043.4	2087.7	2134	2181.2	1399.5
25	1436.3	1632.7	1829.5	2031.3	2078.4	2122.7	2169	2216.2	1417.8
25.5	1456.3	1657.7	1859.5	2066.3	2113.4	2157.7	2204	2251.2	1436.1
26	1476.3	1682.7	1889.5	2101.3	2148.4	2192.7	2239	2286.2	1454.4
26.5	1496.3	1707.7	1919.5	2136.3	2183.4	2227.7	2274	2321.2	1472.7
27	1516.3	1732.7	1949.5	2171.3	2218.4	2262.7	2309	2356.2	1491
27.5	1536.3	1757.7	1979.5	2206.3	2253.4	2297.7	2344	2391.2	1509.3
28	1556.3	1782.7	2009.5	2241.3	2288.4	2332.7	2379	2426.2	1527.6
28.5	1576.3	1807.7	2039.5	2276.3	2323.4	2367.7	2414	2461.2	1545.9
29	1596.3	1832.7	2069.5	2311.3	2358.4	2402.7	2449	2496.2	1564.2
29.5	1616.3	1857.7	2099.5	2346.3	2393.4	2437.7	2484	2531.2	1582.5
30	1636.3	1882.7	2129.5	2381.3	2428.4	2472.7	2519	2566.2	1600.8

Available up to 300 kg shipment weight

## 7.0. LABOUR

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

7.1	Working Conditions	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	Basic Salaries, Wages and Allowances	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: Transport to and from work Subsidized meals in staff canteen Sporting and recreation facilities
7.3	Pensions and Life Insurance	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	Medical Coverage and Maternity Benefits	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

		<p>period for which such benefit may be given is three months at full pay, followed by three months at half pay.</p> <p>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.</p>
7.5	Housing	<p>The Employment Act requires employers to provide to one of the following:  Housing or housing allowance in lieu thereof  House loan or advance towards purchase or construction of house  Guarantee facility for a mortgage</p>
7.6	Working Hours	<p>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.</p>
7.7	Paid Holidays	<p>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.</p>
7.8	Special Leave	<p>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.</p>
7.9	Termination of Employment	<p>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.</p>

## 7.10. *Zambian Public Holidays*

1 <sup>st</sup> January	New year's Day
8 <sup>st</sup> May	Women's International Day
12th March	Youth Day
Easter	Good Friday
Easter	Easter Monday
1st May	Labour Day
25th May	Africa Freedom Day
1st Monday in July	Heroes Day
1st Tuesday in July	Unity Day
1st Monday in August	Farmers Day
18th October	National Prayer Day
24th October	Independence Day
25th December	Christmas 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	1,818	50,000	4,545
Plant/Factory Manager	20,000	1,818	35,000	3,182
Company Secretary	15,000	1,364	30,000	2,727
Financial Controller	20,000	1,818	30,000	2,727
Operations Manager	15,000	1,364	25,000	2,273
Human resource Manager	15,000	1,364	25,000	2,273
Quality Assurance/Control Manager	15,000	1,364	25,000	2,273
Business Development/ Manager	10,000	909	15,000	1,364
Purchasing Manager	10,000	909	15,000	1,364
Production/Manufacturing Manager	15,000	1,364	25,000	2,273
Admin/HR/Finance Manager	20,000	1,818	30,000	2,727
Training Manager	10,000	909	15,000	1,364
Marketing Manager	10,000	909	15,000	1,364
Systems Analyst/Programmer	10,000	909	15,000	1,364
Finance/Accounts Manager	10,000	909	15,000	1,364
Mechanical Engineer	10,000	909	20,000	1,818
Exec. Secretary/P.A	5,000	455	8,000	727
Electrical/Electronic Engineer	15,000	1,364	20,000	1,818
Marketing Executive	8,000	727	12,000	1,091
Quality Assurance/Control Executive	8,000	727	12,000	1,091
IT Executive	5,000	455	10,000	909

### 7.11.2 Salaries of Non- Executives

Position:	MINIMUM		MAXIMUM	
	ZMK	US\$	ZMK	US\$
Secretary	3,500	318	5,000	455
IT Supervisor	5,000	455	10,000	909
Production Supervisor	8,000	727	12,000	1,091
Foreman	6,000	545	8,000	727
Service/Maintenance Technician	4,000	364	8,000	727
Quality Control/Assurance Supervisor	5,000	455	10,000	909
Storekeeper/Warehousemen	3,500	318	6,000	545
Electrician	3,500	318	6,000	545
Operator(Semi-Skilled)	2,500	227	3,500	318
Wireman/Welder	2,500	227	3,500	318
Accounts Clerk	3,500	318	4,000	364
General Clerk	1,500	136	2,000	182
Receptionist/Telephone Operator	1,500	136	2,500	227
Laboratory Assistant/Technician	3,500	318	5,000	455
Computer Operator/Data Entry Clerk	2,000	182	3,000	273
Lorry/Truck/Van Driver	1,500	136	2,500	227
Security Guard	1,000	91	1,500	136
Production Operator(Unskilled)	1,500	136	2,000	182

#### 7.11.2.1 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	9	5	0.5	5	0.5	10	0.9
1,250.00	114	62.5	5.7	62.5	5.7	125	11.4
2,515.00	229	125.75	11.4	125.75	11.4	251.5	22.9
5,098.00	463	254.9	23.2	254.9	23.2	509.79	46.3
8,800.00	800	440	40.0	440	40.0	880	80.0
9,829.64	894	491.50	44.7	491.50	44.7	982.98	89.4
10,000.00	909	500	45.5	500	45.5	1,000.00	90.9
10,672.50	970	533.62	48.5	533.62	48.5	1,067.42	97.0

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	214	256
4-Star Hotel	200	204
3-Star Hotel	175	195
Lodge or Guest House	60	80
<b>Livingstone</b>		
5-Star Hotel	204	560
4-Star Hotel	175	193
3-Star Hotel	160	180
Lodge and Guest House	40	50
<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 and local private schools are as indicated in the table below.

International School		
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

Local Private School			
School Section		Fees Payable	
		ZMW	US\$
Reception Tuition (Rec 1)	Tuition Per Term	3,800	345
Reception Tuition (Rec 2-4)	Tuition Per Term	4,200	382
Primary Tuition (Grades 1-4)	Tuition Per Term	5,200	473
Primary Tuition (Grades 5-7)	Tuition Per Term	5,700	518
Secondary Tuition (Grades 8-9)	Tuition Per Term	7,000	636
Secondary Tuition (Grades 10-12)	Tuition Per Term	8,000	727
Admission Test Fee	Admission Assessment (one off payment)	300	27
Registration Fee	Registration(one off payment, non-refundable)	1,200	109
Maintenance Fee	Registration(one off payment, non-refundable)	1,800	164

#### 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	28
Specialist Consultation	Per Visit	45
<b>Emergency Specialist Consultation</b>		
Admission	Per Day	133
Nursing Care	Per Shift	18
Doctor's Round	Per Shift	65
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	20
Stitch Removal		6
Oxygen	Per Hour	40
ECG	Per Person	16
Ultrasound	Per Person	37
Emergency Ultrasound	Per Person	103
Emergency Echo-Cardiograph	Per Person	80
CT Scan	Per Person	294
MRI	Per Person	600
X-ray	Per Person	14
Cost of Ambulances Services:		90
Road Ambulances	Per Hour	87
<b>Medicals</b>		
Traveling, Insurance, Pre Employment	Per Person	65
Food Handlers	Per Person	65
<b>Delivery</b>		
By Midwife	Per Person	394
By Gynecologist	Per Person	554

#### 10.5. Passenger / Personal Transport Charges

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

Inter city travel by Coach (bus) from Lusaka to:	Mini Bus
Kitwe	US\$ 18
Ndola	US\$ 16
Livingstone	US\$ 24



<b>Taxi and Mini bus transport within town</b>	<b>Taxi</b>	<b>Mini Bus</b>
Town to Airport (20 Km):	US\$ 30	
Shortest Distance (Radius of 10 Km):	US\$ 8	US\$ 0.8

**10.6 Domestic Airfares**

<b>Route via Lusaka to:</b>	<b>(Return) US\$</b>
Livingstone	250
Ndola	250
Solwezi	140

**10.7. Domestic Helpers' Wages**

<b>Category</b>	<b>Per Month</b>	
	<b>Minimum (K)</b>	<b>Maximum (K)</b>
Servant, Maid (Full Time)	700	1500
Driver K1000	1000	2000

## SECTOR LICENCES AND PERMIT FEES

LICENCE / PERMIT	LICENCING AUTHORITY	FEE
11.1. Certificate of Registration (CoR)	Zambia Development Agency (ZDA)	<ul style="list-style-type: none"> <li>• K1,280 (\$ 172) plus VAT for CoR processing)</li> <li>• License fee of K7, 670.00 (Cash or Managers' Cheque). This is payable on collection of the certificate of registration.</li> </ul>

## 11.2. Zambia Environmental Management Authority

Assessment	Units	K0.3/Unit	US\$
Environmental Impact Statement Review fees are related to project costs as follows;	Less than US\$ 100,000	43,333	12,999.90
	US\$ 100, 000-US\$ 500,000	216,665	64,999.50
	US\$ 500, 000-US\$ 1,000,000	541,662	162,498.60
	US\$ US\$ 1,000,000-US\$ 10,000,000	1,083,324	324,997.20
	US\$ US\$ 10,000,000-US\$ 50,000,000	2,166,650	649,995.00
	US\$ US\$ 50,000,000 or more	3,249,975	974,992.50

Ministry of Tourism and Arts			
Type	Description of Fee	Fee Units	Kwacha Amount
11.3. Tourism Enterprise Authorisation		5,000	1,000
11.4. Tourism Enterprise Licence	Tour Operations including all adventure activities	20,000	6,000
	Amusement and Theme Parks	20,000	6,000
	Air Charter	20,000	6,000
	Car Hire	20,000	6,000
	Safari Outfitters/ Hunting Operators	20,000	6,000
	Boart Hire	20,000	6,000
	House Boart	20,000	6,000
	Convention/ Conference Centre	20,000	6,000
	Discitheque/ Night Club	20,000	6,000

	Restaurant with more than Five (5) variety of menus	20,000	6,000
	Café	3,000	600
	Restaurant with less than Five (5) menus and offering very basic food like (Nshima and Chicken) especially in rural setting	1,000	200
	Community Camp	1,000	200.00
11.5. Hotel/ Accomodation	5 Star Establishments (per room/site/bed)	400	90.00
11.6. Establishment Licence	4 Star Establishments (per room/site/bed)	380	84.00
	3 Star Establishments (per room/site/bed)	360	78.00
	2 Star Establishments (per room/site/bed)	340	72.00
	1 Star Establishments (per room/site/bed)	320	66.00
	Un-graded Establishments	300	60.00
11.7.0 Hotel/ Accomodation	5 Star Establishments	2,500	500
11.7.1 Establishment Managers	4 Star Establishments	2,250	450
11.7.2 Registration Certificate	3 Star Establishments	2,000	400
	2 Star Establishments	1,750	350
	1 Star Establishments	1,500	300
	Un-graded Establishments	1,250	250

Department of Forest		
11.7. Forest Concession License	Forestry Department	<ul style="list-style-type: none"> <li>• Commitment Fee upon Licence approval = K500.00</li> <li>• Timber species range per cubic meter = 675 - 1250 fee units</li> <li>• Poles between 14cm - 30cm butt diameter = 45-90 fee units</li> <li>• Bamboos 60 fee units for 20 canes</li> <li>• Fees for services: <ul style="list-style-type: none"> <li>a. site for sawmills = 600 fee units per hectare per year</li> <li>b. Timber Depots and logging camp = 900 fee units per hectare per year</li> </ul> </li> </ul> <p><i>Note: A fee unit is a factor to use to multiply with to get the kwacha value and currently for Forest Products its 0.3.</i></p>
11.8. Title Deed	Lands Department	<ul style="list-style-type: none"> <li>• K150</li> </ul>

### 11.9. Mining Licences Permits

LICENCE TYPE	VALIDITY PERIOD (Max)	MAX AREA	RENEWAL	MINERALS APPLICABLE	Licence Fee ZMW	AREA CHARGES (ZMW/ ha/ year)						
						Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>1.0 LARGE-SCALE MINING OPERATIONS PART II</b>												
1.1 Prospecting Licence (ha)	2 Years	100,000 ha	Yes, not later than 90 days, max. 2 years per renewal with 50% area reduction, 7 years max tenure.	All minerals except gemstones	2,000.00	0.80	0.80	2.40	2.40	3.20	3.20	4.40
						<b>Minimum Expenditure (ZMW/ha/year)</b>						
						<b>0.80</b>	<b>0.80</b>	<b>2.40</b>	<b>2.40</b>	<b>3.20</b>	<b>3.20</b>	<b>4.40</b>
1.2 Large Scale Mining Licence (ha)	25 Years	25,000 ha	Yes, not later than 1 year, max 25 years per renewal	All minerals except gemstones	32,000.00	11.20	11.20	11.20	11.20	11.20	11.20	11.20
1.3 Large Scale Gemstone Licence (ha)	10 years	25,000 ha	Yes, not later than 1 year max, 10 years per renewal	Gemstones	32,000.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
<b>2.0 SMALL-SCALE MINING OPERATIONS PART III</b>												
2.1 Prospecting Permit (ha)	5 years	10,000 ha	No	All minerals except gemstones	600	0.40	0.40	1.00	0.9	1.6	N/A	N/A
						<b>Minimum Expenditure (ZMW/ha/year)</b>						
2.2 Small Scale Mining Licence (ha)	10 years	400 ha (4km <sup>2</sup> )	Yes, not later than 60 days max. 10 years per renewal	All minerals except gemstones	3,000.00	5.60	5.60	5.60	5.60	5.60	5.60	5.60
2.3 Small Scale Gemstone Licence (ha)	11 years	400 ha	Yes, not later than 60 days max. 10 years per renewal	Gemstones	3,000.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
<b>3.0 ARTISANAL MINING IV</b>												
3.1 Artisan's Mining Right (ha)	2 years	6.68 ha	Yes, 60 days, max. 2 years per renewal	All minerals	600	2.80	2.80	N/A	N/A	N/A	N/A	N/A

<b>4.0 OTHERS-NON MINING</b>							
4.1 Mineral Processing Licence	15 Years (25 years)		Yes, not later than 90 days max. 15 years per renewal	All minerals except gemstones	32,000.00	Transfer of Control of holder company (By shares)	
4.2 Transfer (LPL,LML,MPL, LGML)					32,000.00	Licence Type	ZMW
4.3 Transfer Fee (SML, SPP & GML)					3,000.00	LPL, LML, LGML, MPL	32,000.00
4.4 Spartial Alteration of LPL, LML, LGML.					600	SML, SPP, GML	3,000.00
4.5 Spartial Alteration of SPP, SML, SGML.					500	LPL-Large Scale Prospecting Licence LML-Large Scale Mining Licence LSGL-Large Scale Gemstone Licence SPP-Small Scale Prospecting Licence SML-Small Scale Mining Licence	GL-Gemstone Licence AMR-Artisan Mining Right MPL-Mineral Processing Licence <i>Note: Minimum Expenditure/ hectre/ Annum applies to LPL only</i>
4.6 Spartial Alteration of Artisan Mining Right			<b>Note: Initial fees for all Mining and Non-Mining Rights applies for Renewal</b>		100		

11.10. Banking Licence		
	Bank of Zambia	<p>Banks:</p> <ul style="list-style-type: none"> <li>• K 9,000 application fee for Banks</li> <li>• K 4,500 Annual renewal</li> </ul> <p>Non-Banking Financial Institutions</p> <ul style="list-style-type: none"> <li>• K 5,400 Application fees</li> <li>• K 2,700 Annual renewal</li> </ul> <p>Bureau de Change</p> <ul style="list-style-type: none"> <li>• K 5,400 Application fee</li> <li>• K 10,800 Annual renewal</li> </ul> <p><i>All fees are Non-refundable</i></p>
11.11. Aircraft Licences		
	Department of Civil Aviation	<ul style="list-style-type: none"> <li>• K550 (\$ 55) for Air Traffic Management Licences</li> <li>• K 450 (\$45) per year for Aerodrome</li> <li>• K 950 (\$95) – Certificate Of Airworthiness</li> <li>• K 400 (\$40) – Permit to Fly</li> <li>• K 550 (\$55) per year for Radio Licences</li> <li>• K400 –K550 (\$40- US550) per year per pilot for Pilots’ Licences</li> </ul>
11.12. Road Service Licence		
	Roads Traffic And Safety Agency	<p>Per Vehicle:</p> <ul style="list-style-type: none"> <li>• K216.90 (\$19.72) for Registration Book</li> <li>• K46.80 (US 4.25) for Physical Examination</li> <li>• Road license - depends on the weight of vehicle</li> <li>• K 72.00(\$ 6.5) for International Driving Permit</li> <li>• K23.00(\$ 2.09) Transfer of Motor Vehicles licence</li> </ul>
11.13. Energy License		
	Energy Regulations Board	<ul style="list-style-type: none"> <li>• K50 (\$ 4.55 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>• K 500 (\$45.45) to register Basic School, renewal is K 400 (\$ 36.36) per year</li> <li>• K 750 (\$ 68.18) to register High School, renewal is K600 (\$ 54.55) per year</li> <li>• K 1,500 (\$ 136.36) to register College, renewal is Kr 1,250 (\$ 113.64) per year</li> <li>• K3,500 ( \$ 318.18) to register University Colleges, renewal is K2,500 (\$ 500) per year</li> <li>• K5,000 ( \$ 454.55) to register Universities, renewal is K3,500 (\$ 318.18) per year</li> </ul>

### 11.15. Trading Licences

	Type of Business/ Trading Licence	Fee
1	Trading (Wholesale) Business	2,500
2	Trading (Retail) Consumables/ groceries business	1,000
3	Retail-merchants non-consumables	1,700
4	Trading (Retail) chain stores and supermarkets	5,000
5	Manufacturing	1,500
6	Wholesale groceries (Food)	2,000
7	Agents: Consumables	1,000
8	Agents: Non -consumables	1,700
9	Trading Retail Automobile	5,000
10	Commercial Traders	840
11	Theatres Cinematography	2,500
12	Filling Stations	3,400
13	Professional Occupations	1,700
14	Scrap Metal Dealers	5,400
15	Car Wash	1,200
16	Hospitality	4,500
17	Commercial Banks	9,000
18	Microfinance and Money Lenders	1,700

Source: Lusaka City Council

### 11.16. Operating a Medical Centre

PRACTITIONERS		ZAMBIAN KWACHA	
1	Registration	Zambian	Non- Zambian
(a)	<b>Provisional Registration</b>		
i.	Diploma and Certificate Holders	420	830
ii.	Degree Holders	600	1,700
(b)	<b>Temporal Registration</b>		
i.	Diploma and Certificate Holders	420	830
ii.	Degree Holders	600	1,700
(c)	<b>Registration for a Limited Period</b>		
i.	Diploma and Certificate Holders	420	830
ii.	Degree Holders	600	1,700
(d)	<b>Specialist Registration</b>		
2	<b>Annual Renewal Practicing Certificates</b>		

i.	Diploma and Certificate Holders	370	830
ii.	Degree Holders	600	1,300
iii.	Specialists	970	2,170
<b>3</b>	<b>Restoration of Name on Register</b>	<b>2,580</b>	<b>9,000</b>
<b>4</b>	<b>Application for Duplicate Certificate</b>	<b>770</b>	<b>1,880</b>
<b>5</b>	<b>Application for Certificate of Status</b>		
i.	Certificate of Good Standing	1,830	3,100
ii.	Certificate of Good Standing (10 years and above on full Register)	1,230	2,070
<b>6</b>	<b>Inspection of Register</b>	<b>420</b>	<b>420</b>
<b>7</b>	<b>Issue of Certified Copy of extract from Register</b>	<b>1,230</b>	<b>2,070</b>
	<b>Health Facilities</b>		
<b>1</b>	<b>Application Fees</b>	<b>330</b>	<b>330</b>
<b>2</b>	<b>Licence Fees</b>		
i.	Private Hospital	9,200	13,400
ii.	Clinics	4,880	7,070
<b>3</b>	<b>Annual Renewal of Licence Fees</b>		
i.	Private Hospital	7,770	10,870
ii.	Clinics	4,230	6,530
<b>4</b>	<b>Inspection Fees</b>		
i.	Private Hospital	7,770	10,870
ii.	Clinics	4,230	6,530
<b>5</b>	<b>Public Health Facility-Annual licence renewal</b>		
i.	Private Hospital	900	
ii.	Clinics	430	
<b>6</b>	<b>Public Health Facility-Registration Fees</b>		
i.	Private Hospital	1,800	
ii.	Clinics	600	
<b>7</b>	<b>Public Health Facility-Inspection Fees</b>		



i.	Private Hospital	900	
ii.	Clinics	430	
<b>8</b>	<b>Accreditation of Health Services</b>		
i.	Private Hospital	1,130	2,250
ii.	Clinics	750	1,080
	<b>Training Institutions</b>		
<b>1</b>	<b>Application Form for Approval</b>	<b>830</b>	<b>830</b>
<b>2</b>	<b>Assessment Fees</b>		
i.	University	10,270	18,030
ii.	College or Training Centre	6,930	11,370
<b>3</b>	<b>Approval Fee for Programmes</b>		
i.	University	10,330	13,670
ii.	College or Training Centre	4200	10,330

Source: Health Practitioners Council of Zambia 2017

### 11.17 Telecommunication Licence

Relevant Legislation	Name of License/Permit	Fees/Units		
		Application	Certificate Issuing	Certificate Renewal
		Certificate		
	<b>Telecommunications License</b>			
Information and Communications Technologies Act No.15 of 2009; Information and Communication Technologies Regulations No. 34 of 2010; Information and Communications Technologies (Electronic Communication) Licensing Regulations No. 35 of 2010;	Individual Network License – Mobile Cellular	K11,111.20	K800,000.00	Same as Issuance Fee
	Individual Network License - Fixed Internet	K11,111.20	K105,000.00	Same as Issuance Fee
	Individual Network License – Carrier of carrier License	K11,111.20	K800,000.00 (2% on AGR)	Same as Issuance Fee
	Individual Service License – Mobile Cellular	K11,111.20	K2,133,333.40 (3% on AGR)	Same as Issuance Fee
	Individual Service License - International Voice	K11,111.20	K1,866,666.60 (3% on AGR)	Same as Issuance Fee
	Individual Service License – Fixed Service	K11,111.20	K533,333.40 (3% on AGR)	Same as Issuance Fee
	Class network license – Wireless Internet	K11,111.20	K55,555.60	Same as Issuance Fee
	Class Network License – Public Data	K11,111.20	K55,555.60	Same as Issuance Fee
	Class Network License – Public Payphone	K11,111.20	K55,555.60	Same as Issuance Fee
	Class Network License – Private Network	K11,111.20	K111,111.20	Same as Issuance Fee

	Class Service License – Internet Service (ISP)	K3,000	K55,555.60 (3% on AGR)	Same as Issuance Fee
	Class Service License – Public Payphone	K3,000	K55,555.60 (3% on AGR)	Same as Issuance Fee
	Class Service License – Value Added Service	K11,111.20	K1,111.20	Same as Issuance Fee
	<b><i>SPECTRUM LICENSES</i></b>			
	Radio location	K66.6	K83.40	Same as issuance Fee
	Citizen Band	K66.6	K49.80	Same as issuance Fee
	Radio Model license	K66.6	K66.60	Same as issuance Fee
	Aeronautical Commercial License	K66.6	K1,666.80	Same as issuance Fee
	Aeronautical Non-commercial License	K66.6	K833.40	Same as issuance Fee
	Aircraft license	K66.6	K416.70	Same as issuance Fee
	Amateur license	K66.6	K104.00	Same as issuance Fee
		K66.6		Same as issuance Fee
	FM/SW/MW Sound Broadcasting	K66.6	Lusaka, Copperbelt and Livingstone broadcasting areas: K5,000.10	Same as issuance Fee
	TV Broadcasting - Terrestrial	K66.6	Others: K1,666.80	Same as issuance Fee
	<b><i>National Cellular Spectrum</i></b>			
	Mobile/Broadband Systems	K66.6	K46,666.80	Same as issuance Fee
	GSM Bands	K66.6	K46,666.80	Same as issuance Fee
	2.1GHz band (3G Spectrum)	K66.6	K46,666.80	Same as issuance Fee
	3G initial spectrum license fee	K66.6	K3,600,000.00	Same as issuance Fee
	2.3GHz band	K66.6	K4,166.70	Same as issuance Fee
	2.5GHz band	K66.6	K4,166.70	Same as issuance Fee
	3.3GHz band	K66.6	K4,166.70	Same as issuance Fee
	3.5GHz band	K66.6	K4,166.70	Same as issuance Fee
	5.4GHz band	K66.6	K4,166.70	Same as issuance Fee
	10.5GHz band	K66.6	K4,166.70	Same as issuance Fee
	Microwave Link Bands	K66.6	K833.4	Same as issuance Fee
	ISM Bands	K66.6	No Charge	Same as issuance Fee

	<b><i>VSAT Licenses</i></b>			
	Cross Border:	K66.6	K39,000.00	Same as issuance Fee
	Domestic Urban:	K66.6	K4,166.70	Same as issuance Fee
	Domestic rural:	K66.6	K1, 666.80	Same as issuance Fee
	Satellite based devices:	K66.6	K416.70	Same as issuance Fee
	Satellite News Gathering:	K66.6	K416.70	Same as issuance Fee
<b><i>Other Spectrum Related Certificates</i></b>				
	Installations and Repairs license	K66.6	K416.70	Same as issuance Fee
	Radio Telephone Operators Restricted certificate (Landmobile)	K66.6	K66.60	Same as issuance Fee
	Radio Telephone Operators Restricted certificate (Maritime)	K66.6	K66.60	Same as issuance Fee
<b><i>NUMBER FEES</i></b>				
The Information and Communications Technologies (National Numbering Plan) Regulations No. 29 of 2010	Registration Fees – Carrier pre-selection	None	K60,000	None
	Registration - other categories	None	K12,000	None
	Mobile Network Code (MNC)	None	K6,000	Same as issuance
	National Destination Code (NDC)	None	K6,000	Same as issuance
	International Signaling Point Codes (ISPCs)	None	K6,000	Same as issuance
	National Signaling Point Codes (SPCs)	None	K6,000	Same as issuance
	Network Color Codes	None	K6,000	Same as issuance
	SIM Headers	None	K3,000	Same as issuance
	Special Service Numbers (Freephones, Premium)	None	K3,000	Same as issuance
	Carrier Selection Codes	None	K30,000	Same as issuance
	Three (3) digit Short Codes	None	K30,000	Same as issuance
	Four (4) digit Short Codes	None	K18,000	Same as issuance
	Five (5) digit Short Codes	None	K12,000	Same as issuance
<b><i>TYPE APPROVAL</i></b>				

SI 6 The Information and Communications Technologies (Type Approved) Regulation No. 6 of 2011	Terminal Equipment – Standard Type approval	None	Range K1,530 – K9,900 depending on type of equipment	Same as issuance
	Distribution Equipment – Standard Type Approval	None	K9,900	Same as issuance
	Core Equipment – Standard Type Approval	None	ICTA Act 2015 and SI. No. 6	Same as issuance
	Radio Equipment – Standard Type Approval	None	Range K2,040 – K6,000 depending on the type of equipment	Same as issuance

*Source: Zambia Information and Communications Technology (2017)*

**11.19. Investor’s Permit** (Costs K4000 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 K6000 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

**11.21 Visa Application Procedure** – (Costs range from US\$ 50 to US\$ 80)

Immigration Headquarters, upon submission of the following documents, may issue a visa:

- Letter of request addressed to Zambia Development Agency by the prospective investor requesting to visit Zambia stating the purpose and period of stay
- Copy of the applicant's passport
- Two passport size photos of prospective investor (hard copy or electronic-J-PEG/JPG)
- Letter of invitation from the Zambia Development Agency to the prospective investor
- A letter from Zambia Development Agency to Immigration Department requesting for Visa to be issued at the Point of Entry
- Prospective investor needs to complete Visa application form provided by the Immigration Department (application can be made either electronically or physically)

**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  
Email: [advice@zra.org.zm](mailto:advice@zra.org.zm) ; Website: [www.zra.org.zm](http://www.zra.org.zm)

**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)