FOREWORD

Investment into the Information and Communications Technology (ICT) and Postal Services Sectors is fundamental to the growth of our economy. It is for this reason that in 2014, the Zambia Information and Communications Technology Authority (ZICTA) and the Zambia Development Agency (ZDA) signed a Memorandum of Understanding (MoU) aimed at strengthening collaboration between the two institutions in attracting investments into the ICT as well as the Postal Services Sector. As part of the operationalization of the MoU, the two organisations in 2015 agreed to jointly develop this ICT and Postal Services Investment Profile for Zambia.

The profile, among other things, outlines the existing business and regulatory environment in the ICT as well as the postal services sectors. It also highlights some of the existing opportunities in the sectors for prospective investors. Specifically, the profile showcases some green field projects in the ICT and postal services sectors, as well as some opportunities that could be harnessed through partnerships with prospective investors.

It is envisaged that this investment profile will be useful in enlightening investors that are interested in the various opportunities that Zambia’s ICT and Postal services sectors have to offer. Furthermore, it is hoped that this investment profile will act as a useful reference for investors in other sectors who may consider investing in Zambia in order to leverage on ICT and Postal Services to deliver their products and services.

We are pleased to inform you that the overall trend in the development of Zambia’s ICT and Postal Services Sectors has been consistently positive. This achievement has been facilitated by the sound regulatory framework and stable political environment that exists in the country. Consequently, these factors have not only guaranteed a reasonable return on investments but also provided a predictable business environment for investors. We would like to extend our valued invitation to investor to make Zambia their primary choice for investment into the ICT and Postal Services Sectors.

Mrs. Margaret Chalwe-Mudenda
Director General – ZICTA
“Zambia’s ICT sector recorded the highest return on equity of 23.1 percent in 2014”
Source: 2015 Foreign Private Investment and Investor Perceptions in Zambia
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Location and Market Size

Zambia lies between the latitudes 10° and 18° South and longitudes 22° and 33° East. The country’s land coverage of 752,614 square kilometers is the size of France, the Netherlands, Belgium and Switzerland combined. It is located in Central Southern Africa and is surrounded by eight neighboring countries: Congo DR to the North and North-West, Tanzania to the North east, Malawi to the East, Mozambique to the South East, Zimbabwe to the South, Botswana and Namibia to the South West and Angola to the West.

Zambia’s neighbours collectively provide an estimated market size of more than 300 million persons and market access is guaranteed by preferential trade arrangements with the Southern African Development Community (SADC) and the Common Market for East and Southern Africa (COMESA).

Zambia’s domestic population of approximately 15 million inhabitants provides a vast domestic market for many products and services. Moreover, population growth has been reasonable at 2.8 percent between the year 2000 and 2010 with more than half of this population aged below 18 years. It is projected that about 27 million people will live in Zambia by 2035.
**Macro-Economic Context**

**Economic Growth**
Zambia’s economic growth performance has been impressive over the past decade, maintaining annual growth rates of above 6 percent. In 2014, the country’s economy is estimated to have grown by 6.5 percent. This growth trajectory is expected to continue in the short to medium term with the country’s Gross Domestic Product (GDP) growth rates projected at 7.3 percent, 7.9 percent and 7.7 percent in 2015, 2016 and 2017 respectively. It is for this reason that in 2014, the World Bank, through the Africa pulse report named Zambia as one of the top ten fastest growing economies in the world.

Information and Communications Technologies (ICTs) continue to play an increasingly important role as an enabler of growth across all sectors. Particularly, sectors such as the financial, agriculture, tourism, wholesale and retail trade and manufacturing continue to adopt ICTs in the provision of goods and services. The contribution of ICTs to growth is expected to increase on account of notable investments in ICT infrastructure such as optic fibre and communication towers. In addition, improvements in postal and courier services offered on the market such as e-commerce coupled with innovative initiatives aimed at financial inclusion through postal services are likely to have a positive impact on growth.

**Monetary Policy**
Zambia has a liberalized financial sector characterized by a free exchange rate regime. The Central Bank, Bank of Zambia, is responsible for the conduct of monetary policy which is mainly anchored on maintaining single digit inflation.

The Bank of Zambia uses market based instruments to minimize volatility in the exchange rate. Consumer price inflation dropped to single digits for the first time in 2006 and thereafter, it has ranged between 6 percent and 8 percent to date. The annual rate of inflation, as measured by the all items Consumer Price Index (CPI) for September 2015 was recorded at 7.7 percent. The sustained low levels of inflation guarantee a predictable environment for doing business in the country.

**Governance**
Zambia is among the most politically stable countries both in the region and the continent. Its ranking on the Mo-ibrahim Index of African Governance (IIAG) has shown improvements in the past five years to rank 13th in Africa for 2014. The country’s democratic governance continues to deepen with elections consistently held every five years to choose the President, Members of Parliament and Local Authority leaders. The country has had eight free and fair presidential elections since 1991, when multi-party democracy was introduced. The last presidential elections were held in January, 2015.

The judiciary is independent and has a well-developed court system with separate commercial courts. Political governance in Zambia underscores the rule of law, an independent and impartial electoral process, respect for human rights and public accountability. All these tenets of good governance guarantee investor confidence in the country. Furthermore, the Zambia Development Agency (ZDA) Act No. 11 of 2006 guarantees the protection of investment from state nationalization. The Act also provides for any investment related disputes to be heard by the courts of law.

Plot based on CSO data; Slump between 2010 and 2011 is a statistical artefact due to rebased national accounts

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Policies, Strategies and Programmes for encouraging Growth in the ICT and Postal services sectors

ICT Act of 2009
The Information and Communication Technologies (ICT) Act of 2009 provides for the economic and technical regulation of information and communication technology. Specifically, it provides for the facilitation of access to ICTs, the protection of rights and interests of service providers and consumers and the management of radio spectrum. The Act also provides for the establishment of the Zambia Information and Communications Technology Authority (ZICTA) as the regulator of ICTs in Zambia. In addition, the ICT Act of 2009 promotes deepened competition through more investment in the sector.

The Postal Services Act of 2009
The Postal Services Act of 2009 provides for the technical and economic regulation of postal and courier services by ZICTA. Specifically, the Act provides for the protection of rights and interests of service providers and consumers in the postal and courier services sector. The regulator is also mandated by the postal services Act of 2009 to facilitate investment and innovation in the postal and courier services sector. This is expected to be achieved by attracting new entrants on the market and encouraging the development and adoption of new technologies in service delivery.

Electronic Communications and Transactions Act No. 21 of 2009
The Electronic Communications and Transactions (ECT) Act No. 21 of 2009 provides for the development of a safe, secure and effective environment for the consumer, business sector and the Government to conduct and use electronic communications. It also promotes legal certainty and confidence as well as encourages investment and innovation in the electronic communications industry. In addition, the Act facilitates the creation of secure communication systems and networks. This is aimed at safeguarding the interest of investors setting up businesses that rely on ICT platforms.

Information and Communications Technology Policy
The ICT Policy was approved by the Government in 2005, on the eve of the World Summit on Information Society (WSIS) meetings in Tunis, and was officially launched in 2006. The architecture of the ICT Policy in Zambia is premised on three core thematic areas and thirteen pillars. The three core areas are capacity building, a competitive and efficient ICT sector and an effective legal and regulatory framework.

The policy therefore sets the pace for increased investment and innovation in the ICT sector. The pillars highlighted in the ICT policy include but are not limited to e-commerce, agriculture, health, human resource development, ICT services, telecommunication infrastructure and e-government.

Universal Access and Service Programme
Universal access and service is one of the thirteen pillars that characterize the ICT policy. The ICT ACT of 2009 mandates ZICTA with clear functions and responsibilities in the design, implementation and financing of universal service programmes. In this regard, ZICTA has commissioned a Universal Access Programme (UAP) to ensure that ICTs are deployed to rural and un-served areas of the country using public funds. This is mainly done through the provision of infrastructure that would facilitate the provision of ICT services to the unserved and underserved areas.

Vision 2030
The Vision 2030 broadly outlines Zambia’s aspiration to become a prosperous middle income country by 2030. It particularly sets targets for the country to become an information and knowledge based society by 2030. This is expected to be achieved through increased connectivity to fibre optic (telecommunication infrastructure rollout) and other high capacity transmission technologies (networks); increased access to phones per 100 people (tele-density) from 0.9 to 8 by 2015 and to 50 by 2030; and increased access to ICT services such as Internet users from 35,000 in 2005 to 100,000 by 2015 and to 1,000,000 by 2030.

Revised Sixth National Development Plan
The Vision 2030 outlined in the preceding section is complemented by the Sixth National Development Plan (SNDP) that guides the country’s priorities and targets in the medium term. The SNDP was originally formulated to span from 2011 to 2016 but was revised to operationalize the political and governance manifesto of the new government that was elected in September 2011. The revised SNDP identifies the ICT sector as one of the vital sectors towards the attainment of the overarching objectives of the plan. It identifies ICTs as fundamental in accelerating socio-economic transformation in key investment sectors that could bring about quick social and economic benefits. The Revised Sixth National Development Plan (RSNDP) particularly seeks to increase access and utilization of ICTs as well as address the challenges of ICT infrastructure in the country.
The Zambia Development Agency Act of 2006
The Zambia Development Agency (ZDA) was created through an Act of Parliament in 2006, amalgamating the Zambia Privatization Agency, Zambia Investment Centre, Small Enterprise Development Board, Export Processing Zones Authority and the Export Board of Zambia. ZDA is responsible for fostering economic growth and development in Zambia through promoting trade and investment. The Agency also provides trade and investment facilitation services as well as market and export development services to the private sector. In addition, the Agency offers business development services to micro, small and medium enterprises. ZDA is the first point of call for any investor seeking investment advice in Zambia.

Private Sector Development Reform Programme
Zambia shifted from the concept of a centrally planned economy in the early nineties. Since then, various policies and measures aimed at promoting a strong investment climate that is favorable for better private sector growth have been implemented. Good progress has been achieved in reforming business licensing and regulation aimed at improving private sector access to markets and credit.

These reforms have also been aimed at stimulating competition and innovation. One of the largest business reform programmes so far has been the Private Sector Development Reform programme (PSDRP) that started in 2004. PSDRP has five pillars: Business licensing and regulation; MSME development; Public-private partnership development; Trade expansion; and Labour productivity development. All these reforms are aimed at reducing the cost of doing business in Zambia.

Multi-Facility Economic Zones and Industrial Parks
The Government of the Republic of Zambia is using the Asian ‘tiger’ economies inspired industrialization strategy of ‘special economic zones’ to promote economic activities in certain delineated areas including ICTs. Locally referred to as Multi-Facility Economic Zones (MFEZ), this strategy is designed to promote export oriented and domestic industries using simplified rules and special taxes on capital items. Four MFEZs - Chambeshi and Lusaka East under the development of Chinese companies, Lusaka South under State development and Lumwana being developed by Barrick Gold in Northwestern province are at different stages of development.
Developments in Zambia's ICT and Postal Services Sectors

Telecommunications

There are currently three mobile service providers in Zambia. The country licensed its first mobile cellular company in 1994 when Zamtel was allowed to provide mobile cellular services to the public. In 1995, Telecel now MTN Zambia, entered the market after being duly licensed as a mobile cellular service provider. Airtel Zambia, then Zamcell, finally entered the Zambian market as a third mobile cellular service provider in 1997. Zamtel to date remains the only mobile phone operator which also offers Public Switched Telecommunication Network (PSTN) services.

As at the end of September 2015, there were 10.9 million mobile phone subscribers representing a mobile penetration rate of about 70 percent. MTN Zambia had the largest subscriber base with a market share of 46 percent, followed by Airtel with 40 percent and Zamtel with the least market share of 14 percent.

Internet Service Providers

The Internet Service Providers (ISPs) sub-sector is among the most competitive in the ICT industry in Zambia. By the September 2015, there were a total of 24 licenced ISPs with ZICTA. However, only 17 were confirmed operational at the time. Furthermore, only four of the ISPs account for over 80 percent of the market share. The 2013 ICT country survey report for Zambia published in September, 2014, indicates that only about 4.9 percent of households in Zambia own a computer with less than 50 percent of this proportion using the computer to access the internet. These indicators show that internet penetration among households in Zambia is still very low.

Source: Quarterly Submissions by Operators, ZICTA - *As at September 2015

In order to operate a Mobile Cellular Service or a PSTN service, a prospective operator is issued a license through a competitive bidding process. There has been steady improvement in mobile penetration rates over the recent past while PSTN penetration rates have stagnated. This is partly on account of increased network capacity, enhanced competition and coverage by the existing mobile network operators.

*2015 figures are as at September 2015

Table 1: Selected Indicators on Mobile Telephone Subscription and PSTN

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<tr>
<th></th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
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<th>2012</th>
<th>2013</th>
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<td>Population '000'</td>
<td>11,900</td>
<td>12,896</td>
<td>13,092</td>
<td>13,721</td>
<td>14,156</td>
<td>14,605</td>
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<td>Mobile Telephone subscribers '000'</td>
<td>3,207</td>
<td>4,406</td>
<td>5,446</td>
<td>8,164</td>
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<td>10,395</td>
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<td>Mobile Telephone Penetration rate</td>
<td>27.0%</td>
<td>34.2%</td>
<td>41.6%</td>
<td>60%</td>
<td>74%</td>
<td>71%</td>
<td>65%</td>
<td>70%</td>
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<tr>
<td>PSTN Subscription</td>
<td>90,600</td>
<td>90,341</td>
<td>118,388</td>
<td>85,727</td>
<td>82,542</td>
<td>115,762</td>
<td>114,420</td>
<td>115,853</td>
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<tr>
<td>PSTN Penetration rates</td>
<td>0.8%</td>
<td>0.7%</td>
<td>0.9%</td>
<td>0.6%</td>
<td>0.6%</td>
<td>0.8%</td>
<td>0.7%</td>
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Table 2: Selected Indicators on Internet Service Providers

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<td>14,156</td>
<td>14,605</td>
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<td>Fixed Internet Service subscribers '000'</td>
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<tr>
<td>Fixed Internet Penetration rate</td>
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<td>Mobile Internet Users '000'</td>
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<td>380</td>
<td>2,314</td>
<td>2,517</td>
<td>3,362</td>
<td>4,961</td>
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<tr>
<td>Mobile Internet Penetration rates</td>
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<td>16</td>
<td>17</td>
<td>23</td>
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Wholesale Internet Providers
There are currently five wholesale internet providers (carrier of carriers) in Zambia who include Airtel Zambia, Zamtel, MTN Zambia, Fibrecom Zambia (a subsidiary of the national power utility company, ZESCO) and CEC Liquid. In the last three years, there has been significant investment in optic fibre infrastructure by carrier of carriers such as CEC Liquid and Fibrecom Zambia. This development will not only have the effect of increasing accessibility to internet services by households and enterprises but also enhance internet speeds.

The ZESCO fibre network in 2014 was approximately 5,000Km and spanned the whole country. It is the widest single fibre network providing broadband connection to all 10 provincial capitals and 36 districts. The fibre network infrastructure is built on the electricity pylon. Currently, the ZESCO fibre has connections to five (5) international gateway links to undersea cables through Tanzania, Malawi, Zimbabwe, Namibia and Botswana.

CEC Liquid Telecom owns and operates both metropolitan and national fibre networks. Liquid Telecom's fibre network is all underground cable. The Lusaka metropolitan fibre network for CEC Liquid Telecom spanned about 175Km in 2014.

The CEC Liquid Telecom national backbone network stretches from Chirundu in Southern Province to Lumwana in North-Western Province through to the Democratic Republic of Congo. The total length of the fibre network including the Metropolitan rings in 2014 was about 2,200Km. The network has an international gateway through Zimbabwe to the undersea cable.

The MTN Zambia Metropolitan Fibre network has a total length of 109.8Km. This metropolitan network is managed in conjunction with Airtel Zambia and is entirely based underground and is located within the capital city, Lusaka.

The Zamtel backbone fibre network spanned 2,048 Km across the country by the end of 2014. The map below illustrates Zamtel's fiber network across the country.

Postal and Courier Services
Postal and Courier services in Zambia have traditionally involved the collection, sorting, transportation and delivery of goods and physical communication from a sender to a recipient. The key feature of Zambia's postal market has been the state-owned Zambia Postal Services Corporation (ZAMPOST) which has a statutory monopoly in the provision of ordinary letter mail services up to 1 kg. The Corporation is also active in the liberalised portion of the market, courier services, in competition with established global integrators such as DHL and FedEx through its EMS brand.
Opportunities for Investment in the ICT and Postal services sector

Provision of Broadband Services
There are opportunities for investors with capacity to provide reliable and cost effective broadband services to existing large corporate entities. Currently, there are over 120 corporate entities that opt to have private networks, with costly setup and operating costs, for their broadband needs. This phenomenon provides scope for further investments in the broadband market. The expanding fiber-based transmission network also offers great opportunities for the delivery of last-mile broadband services to both residential and corporate clients. Currently, the internet penetration of 24% (both fixed and mobile internet) offers additional capacity for more entrants into retail internet service provision. In addition to fiber, the country has local internet exchange points established across the country, making it easier for entities wishing to provide internet services.

Business Process Outsourcing
In Zambia, various ICT operators are vertically integrated and provide multiple services under their licences. Consequently, this has made management of day to day processes demanding and some of the bigger operators opting to outsource some of their business processes. In this regard, opportunities for services such as Call Center management and infrastructure maintenance are available for prospective investors. Innovative entities with a comparative advantage are welcome to take up the opportunity of providing such business solutions.

Manufacture of ICT Devices and Equipment
Zambia does not currently have an extensive ICT hardware manufacturing or assembly industry. The country depends on imported products to meet its local demand. However, these hardware products are often accessed at a huge cost on account of trade taxes and freight costs. Thus, an opportunity exists for the assembly or manufacture of hardware products such as mobile handsets, modems and servers among others in Zambia. The country’s strategic location could also assist in increasing market access in the region for ICT devices and equipment. This is because most economies in the region are increasingly adopting ICTs in the provision of products and services.

Software Applications Development
There is a huge opportunity for the development of software applications in the country. Zambia mostly relies on imported ICT software packages for usage. Locally developed software, specially tailored to meet the needs of the country is lacking. Furthermore, much of the production processes in the country are still mechanized or labour intensive. Thus scope for increased adoption of ICTs exists in the production process. This is particularly an important opportunity in Zambia as companies seek to improve on their production efficiency. There is also scope for developing software for use in the delivery of services such as education, health, financial services and agriculture among others.

Data Management and Storage Services
As more corporate entities in Zambia begin to be heavily dependent on ICTs to conduct their businesses, an increasing need for cloud computing and other data storage services has become apparent. Services such as the lease of servers, data hosting and other related services are likely to improve the efficiency of storing data and hedge against the risk of losing data.

Currently, only two entities offer data management and storage services such as cloud computing services in the country. An opportunity for new entrants on the market is available.

E – Services
The government is in the process of setting up infrastructure for systematically organized national addresses across the country. This infrastructure is expected to facilitate among other things the provision of services such as e-commerce. This is likely to open up opportunities in services such as mobile payment, online shopping, and online market places and among others. However, the provision and adoption of e-services in sectors such as health, education and agriculture is still modest. Consequently, this has had an adverse impact on productivity and efficiency in the provision of goods and services.

In this regard, opportunities such as border post management, telemedicine, online learning platforms and e-agriculture solutions still exist.
Postal and Courier Services
The ongoing implementation of the National Addressing and Postcode Project is expected to increase the country's total stock of deliverable addresses. It will also open doors for previously underutilized postal service offerings such as direct mail marketing and e-commerce. Existing courier service providers can take advantage of this increased market coverage to enhance the provision of their services to the public. The increased market coverage will also provide an opportunity for new entrants on the market. In addition, the consistent growth of the domestic economy recorded in the last few years will require huge support for domestic and international commerce and trade. The postal and courier services sector is uniquely positioned to provide this support.

ICT Park
Zambia currently has no ICT Park specifically meant to nurture innovation in ICTs into successful businesses. This is despite huge investments in ICT infrastructure across the country as well as increased access and utilization of ICTs among the populace. The country’s youthful population also offers opportunities for innovation by this age group. Furthermore, a number of micro, small and medium enterprises with prospective ICT innovations are also available in the country. An opportunity exists for the private sector to setup an ICT park that will organise these innovations into viable business enterprises. The ICT Park could house among other facilities: a software development academy; co-location sites; a data centre and an ICT incubator.

Opportunities after the Digital Migration Deadline
Zambia is currently in the process of implementing the digital migration exercise from analogue television to digital television. Digital Television's main advantage is the increase in capacity on the digital broadcasting platform by close to 600%. Other advantages likely to arise from the transition include: superior signal quality on the digital platform; capacity to broadcast data (downstream); real time programming user guide; reduced operating power for the same coverage area of up to 50%; and capacity for tele-text of TV to TV communication. The transition therefore entails great business opportunities such as:

- The manufacture and distribution of set top boxes;
- Content creation arising from increased capacity to carry content;
- Provision of digital Television services on terrestrial television technology; and
- Provision of internet downstream
Procedure for Licensing Investors in the ICT and Postal sectors

In order for an entity to operate in the ICT and Postal sector, they must obtain the appropriate licences or certification. Specifically, the entity must obtain PACRA certification from the Patents and Companies Registration Agency, a certificate of registration from the ZDA as well as a corresponding ICT license from ZICTA.

The investment certificate is the basis for any investment facilitation services that the ZDA will provide which include but are not limited to free facilitation of immigration permits, facilitation of land acquisition where necessary and assistance with processing any secondary licences. For more details on how to acquire an investment certificate, visit www.zda.org.zm.

The categories of licences issued by ZICTA are as follows:

Individual Network Licence
Network licences allow the holder of the licence to construct, own or make available an electronic communications network or to provide a network service. However, Individual Network licenses are only issued to investments perceived to have huge socio economic importance. Licenses under this category include mobile cellular license, fixed internet network license and carrier of carriers license.

Individual Service Licence
Service licences allow an entity to provide one or more electronic communication services. Individual service licences are also only issued to investments perceived to have huge socio economic importance. Licences under this category include mobile service licence, international voice licence and fixed service licence.

Class Network Licence
This category of licences includes wireless internet license, public data licence, public payphone license and private network license.

Class Service Licence
This category of licences includes the internet service provision licence, public payphone service license and value added service license.

For more details on these license categories, please visit the ZICTA website on www.zicta.zm.
Useful contacts

Patents and Companies Registration Agency (PACRA)
Tel: +260 21 1 255151/255127
Email: pro@pacra.org.zm
Mwayi House, Haile Selassie Avenue
Longacres, Lusaka
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Zambia Development Agency (ZDA)
Tel: +260 21 1 220177/223859
Email: info@zda.org.zm
Privatisation House, Lusaka
Website: http://www.zda.org.zm

Zambia Revenue Authority (ZRA)
Tel: +260 21 1 381111, Email: advice@zra.org.zm
Kalambo Road, Lusaka
Website: https://www.zra.org.zm

Ministry of Commerce, Trade and Industry
Tel: +260 21 1 228301/9
New Government Complex 8th
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Website: http://www.mcti.gov.zm/

Ministry of Transport and Communications
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Website: http://www.mtwsc.gov.zm/

Private Sector Development Reform Programme (PSDRP)
Tel: +260 21 1 254971, Email: info@psdzambia.org
Programme Coordinating Unit, Cabinet Office, Lusaka
Website: http://www.psdzambia.org

Zambia Chamber of Commerce and Industry (ZACCI)
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Email: secretariat@zacci.co.zm
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Zambia Association of Manufacturers
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Showgrounds, Lusaka
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Website: http://www.zicta.zm

Independent Broadcasting Authority
Corner of Thabo Mbeki road and Alick Nkhata Road
Mass Media Complex,
P.O. Box 32475
Lusaka, Zambia
Website: http://www.iba.org.zm