

COST OF DOING BUSINESS IN ZAMBIA



*3rd Edition
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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 \$)** is based on an exchange rate of **ZMW 6.2 to US \$1**, the average ruling exchange rate for the month of **April 2014**.*

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:

Registration of a Company	ZMK	(US\$)
Private Company with Minimum Nominal Capital of Kr5,000		
Registration Fee (2.5 percent of Minimum Nominal Capital)	137.5	22.2
Certificate of Incorporation	33	5.3
Certificate of Share Capital	33	5.3
Certificate of Minimum Capital	33	5.3
Purchase of Forms	22	3.5
Company Seal	11	1.8
	269.5	43.4
Public Company with Minimum Nominal Capital of Kr50,000		
Registration Fee (2.5 percent of Minimum Nominal Capital)	1,375	222
Certificate of Incorporation	33	5.3
Certificate of Share Capital	33	5.3
Certificate of Minimum Capital	33	5.3
Purchase of Forms	22	3.5
Company Seal	11	1.8
	1,507	243.2

Source: Patents and Companies Registration Office (2014)

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 %
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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	6
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

2.2

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

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 Kr3,000 (US\$ 0 to US\$ 400)	0
Kr3,000.0 to Kr3,800 (US\$ 400 to US\$ 560)	25
Kr3,800.01 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 for residents, Management and Consultancy Fees	15
Royalties for non-residents	20
Rents	10
Commissions	15
Public Entertainment Fees for Non Residents (final Tax)	15
Non 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	20
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 to 10 percent from 5 percent	10

2.4 Other Taxes

Tax type:	Rates %
Value Added Tax (VAT) - on taxable goods and services and imports	16
Customs Duty - levy on imported goods, charged on CIF (cost, insurance and freight value)	Range - 0 to 25
Excise Duty - 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:	
• Airtime (Talk time), Purified water, Carbonate-aerated drinks, Plastic Bags	15
• Fuel oils, Natural gases	15
• Motor Vehicles at importation, Cosmetics e.g. Soaps, Body lotion, Deodorant, perfumes	20
• Spirits	30
• Clear beer	60
• Wines, spirits, Ciders and other fermented beverages	125
• Cigarettes	145

2.8. General Tax Incentives

Companies who invest not less than US\$ 500,000 in priority sectors in Multi-Facility Economic Zones, Industrial Parks and Rural Areas 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.

1. METERED RESIDENTIAL TARIFFS		ZMW	US\$
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
	Fixed monthly charge	14.65	2.93
Pre-paid	Energy charge / kWh	0.3	0.06
2. COMMERCIAL TARIFFS - 15kVA			
C1 – Consumption up to 700kWh	Energy charge / kWh	0.25	0.05
	Fixed monthly charge / kWh	47.75	9.55
3. SOCIAL SERVICES TARIFFS			
Water pumping, Street Lightening	Fixed Monthly Charge	41.5	8.30
Schools, Hospitals, Churches, Orphanages	Energy Charge/kWh	0.25	0.05
4. MAXIMUM DEMAND TARIFFS			
(I) MDI - CAPACITY BETWEEN 16 - 300kVA			
Maximum Demand Charge /kVA/Month		11.7	2.34
Energy Charge/kWh		0.15	0.03
Fixed Monthly Charge		114.5	22.90
(II) MD2 - CAPACITY BETWEEN 301 – 2,000kVA			
Maximum Demand Charge/kVA/Month		21.85	4.37
Energy Charge/kWh		0.15	0.03
Fixed Monthly Charge		229	45.80
(III) MD3 CAPACITY BETWEEN 2001 – 7,500 kVA			
Maximum Demand Charge/kVA/Month		39.7	7.94
Energy Charge/kWh		1.25	0.25
Fixed Monthly Charge		551.55	110.31
(IV) MD4 CAPACITY ABOVE 7,500 Kva			
Maximum Demand Charge/kVA/Month		39.95	7.99
Energy Charge/kWh		0.1	0.02
Fixed Monthly Charge		1,103.15	220.63

NOTE: The above tariffs are inclusive of: 3.0% Rural Electrification Levy and 16.0% Value Added Tax (VAT)
Source: Zambia Electricity Supply Corporation, 2014

4.2.

Water Tariffs

METERED NON DOMESTIC CUSTOMERS		COMMERCIAL UN-METRED CUSTOMERS	
Consumption Block	(K) per cubic meters	Consumption Block	(K) per cubic meters
CHIRUNDU		CHIRUNDU	
0-6	1.76	SMALL	107.52
6-30	2.09	MEDIUM	309.12
30-100	2.31	LARGE	1,310
100-170	2.53	INSTITUTIONAL	375
100 and above	2.86	KAFUE	
LUSAKA		SMALL	107.52
0-6	2.75	MEDIUM	309.12
6-30	3.3	LARGE	1,310
30-100	3.74	CHONGWE	
100-170	4.4	SMALL	101.92
100 and above	5.39	MEDIUM	280
KAFUE/CHONGWE/LUANGWA		LARGE	370
0-6	1.76	LUANGWA	
6-30	2.09	SMALL	101.92
30-100	2.31	MEDIUM	280
100-170	2.53	LARGE	370
100 and above	2.86		
COMMERCIAL METERED CUSTOMERS (In m3)		OTHER CHARGES	
CHIRUNDU		SEWERAGE CHARGE-% OF DOMESTIC WATER	30%
0-30	4.26	SEWERAGE CHARGE-% OF DOMESTIC WATER INDUSTRIAL WATER	45%
30-170	5.04	SANITATION CHARGE-% OF WATER BILL	2.50%
170 and above	6.16	SECURITY DEPOSIT	Equivalent to 3 months bill per customer category
LUSAKA		WATER BOWSER (K)	K24/M3
0-30	4.7	LEAK DETECTION (K)	75
30-170	6.5	RECONNECTION FEE DOMESTIC (K)	100
170 and above	7.39	RECONNECTION FEE OTHERS (K)	300
KAFUE/CHONGWE/LUANGWA		NEW STANDARD WATER CONNECTION (NETWORK IN PLACE) (K) DOMESTIC	Cost of 10m pipe and associated fittings only
0-30	3.7	NEW STANDARD WATER CONNECTION (NETWORK IN PLACE) (K) NON-DOMESTIC	Cost of 10m pipe and associated fittings only
30-170	5.49		
170 and above	6.27		

		NEW STANDARD SEWER CONNECTION (NETWORK IN PLACE) (K) NON-DOMESTIC	Cost of 10m pipe and associated fittings only
DOMESTIC UN-METRED CUSTOMERS		NEW STANDARD SEWER CONNECTION (NETWORK IN PLACE) (K) DOMESTIC	Cost of 10m pipe and associated fittings only
LUSAKA		NEW STANDARD WATER CONNECTION (NETWORK IN PLACE) (K) DOMESTIC	40% OF COST
LOW	76		
MEDIUM	148	DISCHARGE OF EFFLUENT FROM PRIVATE VACCUM TANKERS (Per m3)	60
HIGH	329	METER TESTING FEE-DOMESTIC/NON DESTIC	75
KAFUE		FIXED METER CHARGE-DOMESTIC	8
LOW	4.25	FIXED METER CHARGE-NON DOMESTIC	25
MEDIUM	63.76		
HIGH	78.94	UNAUTHORISED WATER CONNECTION/ RECONNECTION CHARGE (DOMESTIC) (D)	1,000 Plus ASSESSED CONSUMPTION
CHONGWE/LUANGWA		UNAUTHORISED WATER CONNECTION/ RECONNECTION CHARGE (NON-DOMESTIC) (D)	2,500 Plus ASSESSED CONSUMPTION
LOW	39.03	UNAUTHORISED SEWER CONNECTION/ RECONNECTION CHARGE (DOMESTIC) (D)	1,000 Plus ASSESSED CONSUMPTION
MEDIUM	52.05	UNAUTHORISED SEWER CONNECTION/ RECONNECTION CHARGE (NON-DOMESTIC) (D)	2,500 Plus ASSESSED CONSUMPTION
HIGH	91.09		
CHIRUNDU		VANDALISM	AS PER WSS ACT
LOW	4.25		
MEDIUM	63.76		
HIGH	78.94		
COMMUNAL TAP	28		

Source: Lusaka Water and Sewerage Company (2014)

4.3. Petroleum Products Costs

Commodity	Price (Kz)
Petrol- Unleaded	10.6 00 per litre
Diesel	10.001 per litre
Engine Oil (500ml)	20.0 per 500mls
Kerosene	6.83 per litre

5.0. TELECOMMUNICATIONS

5.1. Mobile Telephones Average

Service Details	ZMW	(US\$)
Local call charges per second – across networks	0.02	0.004

International call charges per second	3 to 11	0.6 to 2.2
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5.2. Land Telephones Average Rates

Landline	Post-Paid		Pre-Paid	
	Peak	Off-Peak	Peak	Off-Peak
Landline to Landline - Local	0.00333	0.0025	0.00386	0.0029
Landline to Landline - Band B	0.01667	0.0125	0.01934	0.01451
Landline to Landline - Band C	0.01667	0.0125	0.01934	0.01451
Landline to Own Network	0.01958	0.00979	0.0116	0.0087
Landline to Other Network	0.03916	0.03916	0.0232	0.0232

Sources: Zamtel Rates are per second

5.3. Internet Rates

Service Details	Charges	
a. Web Hosting:	ZMW	US\$
Setup Fee/ Monthly Subscription	120	
c. Data Bundles (Internet Modems):	ZMW	US\$
250 Mega Bytes modem (Valid for 1 month)	78.75	12.7
500 Mega Bytes modem (Valid for 1 month)	110.25	17.8
1 Giga Bytes modem (Valid for 1 month)	131.25	21.2
1.5 Giga Bytes modem (Valid for 1 month)	157.5	25.4
2 Giga Bytes modem (Valid for 2 months)	194.25	31.3
4 Giga Bytes modem (Valid for 2 months)	367.5	59.3
6 Giga Bytes modem (Valid for 2 months)	525	84.7
10 Giga Bytes modem (Valid for 2 months)	840	135.5
20 Giga Bytes modem (Valid for 2 months)	1260	203.2

All rates are inclusive of VAT@ 16%

Sources: Zamtel and Airtel Zambia, (2014)

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)

	Rates in US\$ per Container Size(CIF)		
To:	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)		
From:	20 Foot (Light)	20 Foot (Heavy)	40 Foot
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)		
To:	20 Foot (Light)	20 Foot (Heavy)	40 Foot
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)		
From:	20 Foot (Light)	20 Foot (Heavy)	40 Foot
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)		
To:	20 Foot (Light)	20 Foot (Heavy)	40 Foot
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)		
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To:	20 Foot (Light)	20 Foot (Heavy)	40 Foot
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)*

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

6.2.2 *Exports to Beira (Mozambique)*

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

6.2.3 *Imports from Durban (South Africa)*

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

6.2.4 *Exports to Durban (South Africa)*

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

6.2.5 *Imports from Dar es Salaam (Tanzania)*

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

6.2.6

Exports to Dar es Salaam (Tanzania)

To:	Rates per tonne (CIF)
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	46.50 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	38.00 per tonne
General Goods	Lusaka	Victoria Falls bridge	38.00 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	1,400 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	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	132
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	129

Timber	Kapiri Mposhi	Dar-es-salaam	110
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

6.3. Air Cargo Rates

Rates to Lusaka from:

Destination	Parcel / Package Size	Rates in US\$ per Kg
Addis Ababa	-45 Kg	80.21
	+45 Kg	1.78
	+100 Kg	1.61
Beijing	-45 Kg	5.68
	+45 Kg	5.68
	+100 Kg	5.53
Brazil:	-45 Kg	40.0
	+45 Kg	2.61
	+100 Kg	2.22
Dubai	-45 Kg	3.18
	+45 Kg	3.03
	100 Kg	2.98
Johannesburg:	-100 Kg	2.10
	-100 Kg	2.10
	+300 Kg	1.40
	+500 Kg	1.25
	+1,000 Kg	0.60
London:	-100 Kg	2.42
	+100 Kg	2.09
	+500 Kg	1.87
	+1,000 Kg	1.78
Malaysia:	-45 Kg	4.59
	+45 Kg	4.37
	+100 Kg	4.28
Nairobi	-45 Kg	1.32
	+45 Kg	1.26
	+100 Kg	1.15
New Delhi:	-45 Kg	4.46
	+45 Kg	4.25
	+100 Kg	4.17
New York:	-45 Kg	40.0
	+45 Kg	3.47
	+100 Kg	3.17
Tokyo:	-45 Kg	4.59
	+45 Kg	4.37
	+100 Kg	4.28

Source: National Airports Corporation (NAC) Limited, 2014
(British and South African Airlines)

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		
		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				

ZONES	1	2	3	4	5	6	7	8	10
Kg	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW	ZMW
0.25	118.00	132.50	147.10	184.70	189.10	192.00	194.90	199.20	140.00
0.50	147.00	161.50	176.10	220.30	227.50	231.20	236.20	242.00	182.80
1.00	234.00	241.30	248.50	261.60	268.70	274.70	281.90	289.90	257.00
1.50	266.70	279.10	285.50	300.70	310.90	318.20	327.60	337.70	321.50
2.00	299.30	310.90	322.50	339.90	352.20	361.70	373.20	385.60	386.00
2.50	331.90	345.70	359.50	379.00	393.60	405.20	418.90	433.40	450.50
3.00	364.50	380.50	396.50	418.20	434.90	448.70	464.60	481.30	485.80
3.50	397.20	415.30	433.50	457.30	476.20	492.20	510.30	529.10	521.20
4.00	429.80	450.10	470.50	496.50	517.50	535.70	556.00	577.00	556.60
4.50	462.40	484.90	507.50	535.60	558.90	579.20	601.60	624.80	591.90
5.00	495.00	519.70	544.50	574.80	600.20	622.70	647.30	672.70	627.30
5.50	527.70	554.50	581.50	613.90	641.50	666.20	693.00	720.50	653.10
6.00	560.30	589.30	618.50	653.10	682.80	709.70	738.60	768.40	678.80
6.50	592.90	624.10	655.50	692.20	724.20	753.20	784.30	816.20	704.50
7.00	625.50	658.90	692.50	731.40	765.50	796.70	830.00	864.10	730.30
7.50	658.20	693.70	729.50	770.50	806.80	840.20	875.70	911.90	756.00
8.00	690.80	728.50	766.50	809.70	848.10	883.70	921.30	959.80	781.70
8.50	723.40	763.30	803.50	848.80	889.50	927.20	967.00	1,007.60	807.50
9.00	756.00	798.10	840.50	888.00	930.80	970.70	1,012.70	1,055.50	833.20
9.50	788.70	832.90	877.50	927.10	972.10	1,014.20	1,058.40	1,103.30	859.00
10.00	821.30	867.70	914.50	966.30	1,013.40	1,057.70	1,104.00	1,151.20	884.70
10.50	853.90	902.50	951.50	1,005.40	1,054.80	1,101.20	1,149.70	1,199.00	902.20
11.00	886.50	937.30	988.50	1,044.60	1,096.10	1,144.70	1,195.40	1,246.90	919.70
11.50	919.20	972.10	1,025.50	1,083.70	1,137.40	1,188.20	1,241.10	1,294.70	937.20
12.00	951.80	1,006.90	1,062.50	1,122.90	1,178.70	1,231.70	1,286.70	1,342.60	954.70
12.50	984.40	1,041.70	1,099.00	1,162.00	1,220.10	1,275.20	1,332.40	1,390.40	972.20
13.00	1,017.00	1,076.50	1,135.90	1,201.20	1,261.40	1,318.70	1,378.10	1,438.30	989.70
13.50	1,050.00	1,120.50	1,190.90	1,256.20	1,327.40	1,384.70	1,444.10	1,504.30	1,007.20
14.00	1,083.00	1,164.50	1,245.90	1,311.20	1,393.40	1,450.70	1,510.10	1,570.30	1,024.70

14.50	1,116.00	1,208.50	1,300.90	1,366.20	1,459.40	1,516.70	1,576.10	1,636.30	1,042.20
15.00	1,149.00	1,252.50	1,355.90	1,421.20	1,525.40	1,582.70	1,642.10	1,702.30	1,059.70
15.50	1,182.00	1,296.50	1,410.90	1,476.20	1,591.40	1,648.70	1,708.10	1,768.30	1,077.20
16.00	1,215.00	1,340.50	1,465.90	1,531.20	1,657.40	1,714.70	1,774.10	1,834.30	1,094.70
16.50	1,248.00	1,384.50	1,520.90	1,586.20	1,723.40	1,780.70	1,840.10	1,900.30	1,112.20
17.00	1,281.00	1,428.50	1,575.90	1,641.20	1,789.40	1,846.70	1,906.10	1,966.30	1,129.70
17.50	1,314.00	1,472.50	1,630.90	1,696.20	1,855.40	1,912.70	1,972.10	2,032.30	1,147.20
18.00	1,347.00	1,516.50	1,685.90	1,751.20	1,921.40	1,978.70	2,038.10	2,098.30	1,164.70
18.50	1,380.00	1,560.50	1,740.90	1,806.20	1,987.40	2,044.70	2,104.10	2,164.30	1,182.20
19.00	1,413.00	1,604.50	1,795.90	1,861.20	2,053.40	2,110.70	2,170.10	2,230.30	1,199.70
19.50	1,446.00	1,648.50	1,850.90	1,916.20	2,119.40	2,176.70	2,236.10	2,296.30	1,217.20
20.00	1,479.00	1,692.50	1,905.90	1,971.20	2,185.40	2,242.70	2,302.10	2,362.30	1,234.70
20.50	1,512.00	1,736.50	1,960.90	2,026.20	2,251.40	2,308.70	2,368.10	2,428.30	1,253.10
21.00	1,545.00	1,780.50	2,015.90	2,081.20	2,317.40	2,374.70	2,434.10	2,494.30	1,271.40
21.50	1,578.00	1,824.50	2,070.90	2,136.20	2,383.40	2,440.70	2,500.10	2,560.30	1,289.70
22.00	1,611.00	1,868.50	2,125.90	2,191.20	2,449.40	2,506.70	2,566.10	2,626.30	1,308.00
22.50	1,644.00	1,912.50	2,180.90	2,246.20	2,515.40	2,572.70	2,632.10	2,692.30	1,326.30
23.00	1,677.00	1,956.50	2,235.90	2,301.20	2,581.40	2,638.70	2,698.10	2,758.30	1,344.60
23.50	1,710.00	2,000.50	2,290.90	2,356.20	2,647.40	2,704.70	2,764.10	2,824.30	1,362.90
24.00	1,743.00	2,044.50	2,345.90	2,411.20	2,713.40	2,770.70	2,830.10	2,890.30	1,381.20
24.50	1,776.00	2,088.50	2,400.90	2,466.20	2,779.40	2,836.70	2,896.10	2,956.30	1,399.50
25.00	1,809.00	2,132.50	2,455.90	2,521.20	2,845.40	2,902.70	2,962.10	3,022.30	1,417.80
25.50	1,842.00	2,176.50	2,510.90	2,576.20	2,911.40	2,968.70	3,028.10	3,088.30	1,436.10
26.00	1,875.00	2,220.50	2,565.90	2,631.20	2,977.40	3,034.70	3,094.10	3,154.30	1,454.40
26.50	1,908.00	2,264.50	2,620.90	2,686.20	3,043.40	3,100.70	3,160.10	3,220.30	1,472.70
27.00	1,941.00	2,308.50	2,675.90	2,741.20	3,109.40	3,166.70	3,226.10	3,286.30	1,491.00
27.50	1,974.00	2,352.50	2,730.90	2,796.20	3,175.40	3,232.70	3,292.10	3,352.30	1,509.30
28.00	2,007.00	2,396.50	2,785.90	2,851.20	3,241.40	3,298.70	3,358.10	3,418.30	1,527.60
28.50	2,040.00	2,440.50	2,840.90	2,906.20	3,307.40	3,364.70	3,424.10	3,484.30	1,545.90
29.00	2,073.00	2,484.50	2,895.90	2,961.20	3,373.40	3,430.70	3,490.10	3,550.30	1,564.20
29.50	2,106.00	2,528.50	2,950.90	3,016.20	3,439.40	3,496.70		3,616.30	

							3,556.10		1,582.50
30.00	2,139.00	2,572.50	3,005.90	3,071.20	3,505.40	3,562.70	3,622.10	3,682.30	1,600.80
For each additional 500g add:									
	33.00	44.00	55.00	55.00	66.00	66.00	66.00	66.00	

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	<i>Working Conditions</i>	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	<i>Basic Salaries, Wages and Allowances</i>	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"> • Transport to and from work • Subsidized meals in staff canteen • Sporting and recreation facilities
7.3	<i>Pensions and Life Insurance</i>	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	<i>Medical Coverage and Maternity Benefits</i>	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	<i>Housing</i>	The Employment Act requires employers to provide to one of the following: <ul style="list-style-type: none"> • Housing or housing allowance in lieu thereof • House loan or advance towards purchase or construction of house • Guarantee facility for a mortgage •
7.6	<i>Working Hours</i>	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	<i>Paid Holidays</i>	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	Special Leave	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	Termination of Employment	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.

7.10. *Zambian Public Holidays*

12th March	Youth Day		
Easter	Good Friday		
Easter	Easter Monday		
1st May	Labour Day	25th December	Christmas Day
8 st 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)
Lusaka		
5-Star Hotel	195	225
4-Star Hotel	160	185
3-Star Hotel	175	195
Lodge or Guest House	60	80
Livingstone		
5-Star Hotel	250	300
4-Star Hotel	175	193
3-Star Hotel	160	180
Lodge and Guest House	50	60
Kitwe		
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
Emergency Specialist Consultation		
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
Medicals		
Traveling, Insurance, Pre Employment	Per Person	60
Food Handlers	Per Person	18
Delivery		
By Midwife	Per Person	190
By Gynecologist	Per Person	270

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

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

10.6 Domestic Airfares

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

10.7. Domestic Helpers' Wages

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

11.0.

APPENDIX 1

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"> Kr1,280 (\$ 206) plus VAT for CoR processing) Kr7,670 (\$ 1,237) plus VAT for the Certificate
11.2. Environmental Impact Assessment	Zambia Environmental Management Authority	<p>Environmental Impact Statement Review fees are related to project costs as follows;</p> <ul style="list-style-type: none"> Kr 8,667 (\$ 1,398) for projects costing less than \$ 100,000 Kr 43,333 (\$ 6,989) for projects costing between \$ 100,000 to \$ 500,000 Kr 108,332 (\$ 17,472) for projects costing \$ 500,000 to \$ 1 million Kr 216,665 (\$34,946) for projects costing \$ 1 million to \$ 10 million Kr 433,330 (\$ 69,892) for projects costing \$ 10 million to \$50 million Kr 649,995 (US\$104,838) for projects costing \$ 50 million and above

Ministry of Tourism and Arts				
Type	Description of Fee	Fee Units		Kwacha Amount
11.3. Tourism Enterprise Authorisation		5,000	180	900
11.4. Tourism Enterprise Licence	Tour Operations including all adventure activities	10,000	180	1,800
	Amusement and Theme Parks	10,000	180	1,800
	Air Charter	10,000	180	1,800
	Car Hire	10,000	180	1,800
	Safari Outfitters/ Hunting Operators	10,000	180	1,800
	Boart Hire	10,000	180	1,800
	House Boart	10,000	180	1,800
	Convention/ Conference Centre	10,000	180	1,800
	Discitheque/ Night Club	10,000	180	1,800
	Restaurant with more than Five (5) variety of menus	10,000	180	1,800
	Café	3,000	180	540
	Restaurant with less than Five (5) menus and offering very basic food like (Nshima and Chicken) especially in rural setting	1,000	180	180

	Community Camp	1,000	180	180
11.5. Hotel/ Accomodation	5 Star Establishments (per room/site/bed)	120	180	21.6
11.6. Establishment Licence	4 Star Establishments (per room/site/bed)	110	180	19.8
	3 Star Establishments (per room/site/bed)	100	180	18
	2 Star Establishments (per room/site/bed)	90	180	16.2
	1 Star Establishments (per room/site/bed)	80	180	14.4
	Un-graded Establishments	70	180	12.6
11.7.0 Hotel/ Accomodation	5 Star Establishments	2,500	180	450
11.7.1 Establishment Managers	4 Star Establishments	2,250	180	405
11.7.2 Registration Certificate	3 Star Establishments	2,000	180	360
	2 Star Establishments	1,750	180	315
	1 Star Establishments	1,500	180	270
	Un-graded Establishments	1,250	180	225

Department of Forest		
11.7. Forest Concession Licence	Forestry Department	<ul style="list-style-type: none"> • Kr500 (\$100) - Commitment Fee upon Licence approval • Timber Species range from Kr81 (\$16.20)- Kr135 (\$27.00) per Cubic Metre • Poles between 14cm -30 cm butt diameter range from Kr5.40 (\$1.08)- Kr10.80 (\$ 2.16) • Bamboos- Kr3.60 (\$0.72) • Fees For Services- <ul style="list-style-type: none"> - Site for Sawmills- Kr72 (\$ 14.20) 400 per hectare per year - Timber Depots and logging Camps- Kr72 (\$14.20) per hectare per year
11.8. Title Deed	Lands Dept	<ul style="list-style-type: none"> • Kr150

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
1.0 LARGE-SCALE MINING OPERATIONS PART II												
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	1,800.00	0.72	0.72	2.16	2.16	2.88	2.88	3.96
						Minimum Expenditure (ZMW/ha/year)						
						7.2	7.2	21.6	21.6	28.8	28.8	39.6
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	28,800.00	10.08	10.08	10.08	10.08	10.08	10.08	10.08
1.3 Large Scale Gemstone Licence (ha)	10 years	25,000 ha	Yes, not later than 1 year max, 10 years per renewal	Gemstones	28,800.00	36	36	36	36	36	36	36
2.0 SMALL-SCALE MINING OPERATIONS PART III												
2.1 Prospecting Permit (ha)	5 years	10,000 ha	No	All minerals except gemstones	540	0.36	0.36	0.9	0.9	1.44	N/A	N/A
						Minimum Expenditure (ZMW/ha/year)						
2.2 Small Scale Mining Licence (ha)	10 years	400 ha (4km ²)	Yes, not later than 60 days max. 10 years per renewal	All minerals except gemstones	2,700.00	5.04	5.04	5.04	5.04	5.04	5.04	5.04
2.3 Small Scale Gemstone Licence (ha)	11 years	400 ha	Yes, not later than 60 days max. 10 years per renewal	Gemstones	2,700.00	9	9	9	9	9	9	9
3.0 ARTISANAL MINING IV												
3.1 Artisan's Mining Right (ha)	2 years	6.68 ha	Yes, 60 days, max. 2 years per renewal	All minerals	540	2.52	2.52	N/A	N/A	N/A	N/A	N/A
4.0 OTHERS-NON MINING												

4.1 Mineral Processing Licence	15 Years (25 years)		Yes, not later than 90 days max. 15 years per renewal	All minerals except gemstones	28,800.00	Transfer of Control of holder company (By shares)	
4.2 Transfer (LPL,LML,MPL, LGML)					28,800.00	Licence Type	ZMW
4.3 Transfer Fee (SML, SPP & GML)					2,700.00	LPL, LML, LGML, MPL	28,800.00
4.4 Spartial Alteration of LPL, LML, LGML.					540	SML, SPP, GML	2,700.00
4.5 Spartial Alteration of SPP, SML, SGML.					450	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			Note: Initial fees for all Mining and Non-Mining Rights applies for Renewal		90		

11.10. Banking Licence		
	Bank of Zambia	<p>Banks:</p> <ul style="list-style-type: none"> • Kr 9,000 application fee for Banks • Kr 4,500 Annual renewal <p>Non-Banking Financial Institutions</p> <ul style="list-style-type: none"> • Kr 5,400 Application fees • Kr 2,700 Annual renewal <p>Bureau de Change</p> <ul style="list-style-type: none"> • Kr 5,400 Application fee • Kr 10,800 Annual renewal <p><i>All fees are Non-refundable</i></p>
11.11. Aircraft Licences		
	Department of Civil Aviation	<ul style="list-style-type: none"> • Kr430 (\$ 86) for Air Traffic Management Licences • Kr 240 (\$ 48) per year for Aerodrome • Kr 400 (\$ 80) – Certificate Of Airworthiness • Kr 200 (\$40) – Permit to Fly • Kr 150 (\$ 30) per year for Radio Licences • Kr320 –Kr500 (\$ 64- US\$100) per year per pilot for Pilots' Licences
11.12. Road Service Licence		
	Roads Traffic And Safety Agency	<p>Per Vehicle:</p> <ul style="list-style-type: none"> • Kr 130.14 (\$ 21) for Registration Book • Kr 28.08 (US\$ 4.5) for Physical Examination • Road license - depends on the weight of vehicle • Kr 43.20(\$ 7.0) for International Driving Permit • Kr 14.04(\$ 2.3) Transfer of Motor Vehicles licence
11.13. Energy License		
	Energy Regulations Board	<ul style="list-style-type: none"> • Kr 50 (\$ 10) for Application Form • 0.1 percent of project cost for application fees • 0.7 percent of monthly returns for licence fees
11.14. Operating an Educational Institution		
	Ministry of Education, Science, Vocational and Early Education	<ul style="list-style-type: none"> • Kr 500 (\$ 100) to register Basic School, renewal is K 400 (\$ 80) per year • Kr 750 (\$ 150) to register High School, renewal is K600 (\$ 120) per year • Kr 1,500 (\$ 300) to register College, renewal is Kr 1,250 (\$ 250) per year • Kr3,500 (\$ 700) to register University Colleges, renewal is K2,500 (\$ 500) per year • Kr5,000 (\$ 1000) to register Universities, renewal is Kr3,500 (\$ 700) per year

11.15. Trading Licences

	Type of Business/ Trading Licence	Fee
1	Trading (Wholesale) Business	1,500
2	Trading (Retail) Consumables/ groceries business	600
3	Retail-merchants non-consumables	1,000
4	Trading (Retail) chain stores and supermarkets	3,000
5	Manufacturing	1,500
6	Wholesale groceries (Food)	1,200
7	Agents: Consumables	600
8	Agents: Non -consumables	1,000
9	Trading Retail Automobile	5,000
10	Commercial Traders	500
11	Theatres Cinematography	1,500
12	Filling Stations	2,000
13	Professional Occupations	1,000
14	Scrap Metal Dealers	3,200
15	Car Wash	720
16	Hospitality	2,700
17	Commercial Banks	5,400
18	Microfinance and Money Lenders	3,600

Source: Lusaka City Council

11.16. Operating a Medical Centre

PRACTITIONERS		ZAMBIAN KWACHA	
1	Registration	Zambian	Non- Zambian
(a)	Provisional Registration		
i.	Diploma and Certificate Holders	250	500
ii.	Degree Holders	360	1020
(b)	Temporal Registration		
i.	Diploma and Certificate Holders	250	500
ii.	Degree Holders	360	1020
(c)	Registration for a Limited Period		
i.	Diploma and Certificate Holders	250	500
ii.	Degree Holders	360	1020
(d)	Specialist Registration	600	1300
2	Annual Renewal Practicing Certificates		
i.	Diploma and Certificate Holders	220	500

ii.	Degree Holders	360	780
iii.	Specialists	580	1300
3	Restoration of Name on Register	1550	5400
4	Application for Duplicate Certificate	460	1130
5	Application for Certificate of Status		
i.	Certificate of Good Standing	1100	1860
ii.	Certificate of Good Standing (10 years and above on full Register)	740	1240
6	Inspection of Register	250	250
7	Issue of Certified Copy of extract from Register	740	1240
	Health Facilities		
1	Application Fees	200	200
2	Licence Fees		
i.	Private Hospital	5520	8040
ii.	Clinics	2930	4240
3	Annual Renewal of Licence Fees		
i.	Private Hospital	4660	6520
ii.	Clinics	2540	3920
4	Accreditation of Health Services		
i.	Private Hospital	675	1350
ii.	Clinics	450	650
	Training Institutions		
1	Application Form for Approval	500	500
2	Assessment Fees		
i.	University	6160	10820
ii.	College or Trainingb Centre	4160	6820
3	Approval Fee for Programmes		
i.	University	6200	8200
ii.	College or Trainingb Centre	4200	6200

11.17 Telecommunication Licence

Individual	
1. Individual Network Licence	2. Individual Service Licence
a. Mobile Cellular-K800,000 (15years) b. Fixed Internet-K105,000 c. Network Services/ Carrier of carrier-K800,000(2% on AGR*)(15 years)	a. Mobile Cellular-K2,133,333 +vat(3% on AGR*)(15 years) b. International Voice-K1,866,666.6 +VAT(3% on AGR)(15 years) c. Fixed Service-K533,333.4 +VAT(25 years)(3% on AGR)
Application Fee-K11,111.2 +VAT (Network)	
Class	
1. Class Network Licence	2. Class Service Licence
a. Wireless Internet-K55,555.6 +VAT (5 years)(2% on AGR*) b. Public Data-K55,555.6 +(5 years)(2% on AGR*) c. Public Payphone-K55,555.6 +(5 years)(2% on AGR*) d. Private Network-K111,111.23 +VAT (1 year)	a. Internet Service (ISP)-K55,555.6 +VAT(3% on Annual Gross Revenues)(5 years) Application Fee-K3,000.00 +VAT b. Public Payphone-K55,555.6 +VAT(3% on Annual Gross Revenues)(5 years) Application Fee-K3,000.00 +VAT c. Value Added Services-K11,111.2 +VAT Application Fee K1,111.2 +VAT (1 year)
Application Fee – K11,111.2 +VAT (Network)	
AGR-Annual Gross Revenues*	

11.18 Radio Spectrum Licence Fees

Spectrum band	Band limits	Fee Structure	
		Fee mode	Unit fee
Miscellaneous			
Application Processing Fee	-	Per Application	Kr40 (\$6.5)
Duplicate licence	-	Per issue	Kr40 (\$6.5)
Licence to possess	-	Per licence	Kr40 (\$6.5)
Standard Frequency	-	Per transmitter (station)	Kr40 (\$6.5)
Class Licences			
Radio location	-	Per transmitter (station)	Kr50 (\$8.1)
Citizen Band	27MHz	Per transmitter (station)	Kr30 (\$4.8)
Cordless Telephone up to 200MTS	-	Per telephone	Kr37. (\$6.0)

Radio Model licence	-	Per transmitter (station)	Kr40 (\$605)
Aeronautical Commercial Licence	All Aeronautical bands	Per channel per broadcasting area	Kr1,000 (\$161)
Aeronautical Non-commercial Licence	All Aeronautical bands	Per channel per broadcasting area	Kr500 (\$81)
Aircraft licence	All Aeronautical bands	Per Aircraft	Kr250 (\$40)
Amateur licence	All Amateur bands	Per certificate	Kr62.5 (\$10.1)
Broadcasting			
FM/SW/MW Sound Broadcasting	87.5 to 108MHz	Per transmitter (station)	Lusaka, Copperbelt and Livingstone broadcasting areas: Kr3, 000 (\$484) Others: Kr1, 000 (\$161.3)
TV Broadcasting - Terrestrial	174 to 238MHz 246 to 254MHz 470 to 806MHz	Per transmitter (station)	Lusaka, Copperbelt and Livingstone broadcasting areas: Kr6, 000 (\$967.7) Others: Kr2, 500 (\$403.2)
2-Way Radios			
Land Mobile bands	0.009 to 30MHz	Per channel per broadcasting area	<ul style="list-style-type: none"> • Standard HF shared channel: Kr500 (\$100) per channel. • Standard HF exclusive channel: Kr1, 000 (\$200) per channel. • Special channels (Emergency channel, common use channels): Free.
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"> • Standard (simplex) channel: Kr500 (\$81) per channel per broadcasting area. • Special channels (Emergency channel, common use farmers channels): Free.

Maritime bands	All maritime bands	Per channel per broadcasting area	<ul style="list-style-type: none"> Standard (simplex) channel: Kr500 (\$81) per channel per broadcasting area. Special channels (Emergency channel, common use maritime channel): Free.
Cross Border	Cross-border channels	Per licence	Kr1,000 (\$161)
Commercial (Community) Repeater	-	Per licence	Kr2,500 (\$403.2)
Paging Commercial Licence	-	Per licence	Kr10,000 (\$1,613)
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"> Standard (simplex) channel: Kr500 (\$81) per channel per broadcasting area. Special channels (e.g. Emergency channel): Free.
<i>National Cellular</i>			
Mobile/Broadband Systems	806 to 880MHz	Per 200KHz	Kr28,000 (\$4,516)
GSM Bands	880 to 960MHz 1710 to 1880MHz	Per 200KHz	Kr28,000 (\$4,516)
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 (\$4,516)
3G initial spectrum licence fee	1900 to 2200Mhz	Per licence	Kr2,160,000 (\$348,387)
2.3GHz band	2500 to 2690MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$403.2)
2.5GHz band	2500 to 2690MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$403.2)
3.3GHz band	3400 to 3600MHz	Spectrum Fee Formula (i.e. Per 1MHz per	Kr2, 500 (\$403.2)

		province)	
3.5GHz band	3400 to 3600MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$403.2)
5.4GHz band	5470 to 5720MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500 (\$403.2)
10.5GHz band	10.15 to 10.65GHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	Kr2, 500(\$403.2)
Transmission links			
<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	<i>Per transmitter</i>	<i>Kr2,500 (\$403.2)</i>
ISM bands			
Common bands (mainly for Wireless networks)	2.400 to 2.500GHz 5.725 to 5.925GHz	Per transmitter	Free
Satellite (VSAT)			
All Satellite bands		Per transmitter (dependant on the station type)	Cross Border: Kr23, 400 (\$3,774) Domestic Urban: K2,500 (\$403.2) Domestic rural: K1, 000 (\$161.3) Radio Determination: Free Satellite based devices: K250 (\$40.3) Satellite News Gathering: K250 (\$40.3)
Inspections			
Installations	-	Per site inspection	Kr2,500 (\$403.2)
Equipment repairs workshop	-	Per site inspection	Kr2,500 (\$403.2)
Installations and Equipment repairs workshop	-	Per site inspection	Kr2,500 (\$403.2)

Certificates			
Installations and Repairs licence	-	Per site	Kr2,500 (\$403.2)
Radio Telephone Operators Restricted certificate (Landmobile)	-	Per certificate	Kr40 (\$8)
Radio Telephone Operators Restricted certificate (Maritime)	-	Per certificate	Kr40(\$6.5)

Source: Zambia Information and Communications Technology (2014)

11.19. Investor's Permit (Costs K2000 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 K3000 (484) 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

- 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
Website: 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

- 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 ; Website: 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 ; 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 Website: 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 ; Website: www.zambiatourism.com

- 9. Zambia Revenue Authority**
P.O. Box 35710, Lusaka
Tel: +260 211 223754/ 229214-8
Email: advice@zra.org.zm ; Website: www.zra.org.zm

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

2. Zambia Association of Manufacturers

P.O. Box 31992, Lusaka

Tel: +260 211 229364/ 222709

Fax: +260 211 229371

E-mail: 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

5. Zambia Federation of Employers

P.O. Box 31941, Lusaka

Phone: +260 211 295541/82,

Fax: +260 211 295582

Email: 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