

COST OF DOING BUSINESS IN ZAMBIA

*2nd Edition
March 2012*



Zambia Development Agency
Promoting economic growth and development



Japan International Cooperation Agency

TABLE OF CONTENTS

1.0.	STARTING A BUSINESS	3
2.0.	TAXATION	3
3.0.	LAND AND BUILDINGS COSTS	6
4.0.	UTILITIES	6
5.0.	TELECOMMUNICATIONS	8
6.0.	FREIGHT AND COURIER CHARGES	15
7.0.	LABOUR	18
8.0.	INSURANCE	18
9.0.	OTHER PROFESSIONAL SERVICES	18
10.0.	LIVING IN ZAMBIA	18
11.0	APPENDIX 1	22

NOTE

The costs provided in this document are indicated in Zambian Kwacha (ZMK) and US Dollar (US\$). The conversion of Zambian Kwacha (ZMK) to US Dollar (US \$). The conversion rate is based on an exchange rate of ZMK5,000 to US \$1, the average ruling exchange rate for the month of March 2012.

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 K5,000,000		
Registration Fee (2.5 percent of Minimum Nominal Capital)	125,000	25
Certificate of Incorporation	30,000	6
Certificate of Share Capital	30,000	6
Certificate of Minimum Capital	30,000	6
Purchase of Forms	20,000	4
Company Seal	10,000	2
	245,000	49
Public Company with Minimum Nominal Capital of K50,000,000		
Registration Fee (2.5 percent of Minimum Nominal Capital)	1,250,000	250
Certificate of Incorporation	30,000	6
Certificate of Share Capital	30,000	6
Certificate of Minimum Capital	30,000	6
Purchase of Forms	20,000	4
Company Seal	10,000	2
	1,370,000	274

Source: Patents and Companies Registration Office.(2012)

2.0. TAXATION

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

2.1. Company Tax

2.1.1. Tax Rates

Source of Taxable Income	Rate %
Farming:	
• Local	10
• Export of cotton	35
Companies listed on the Lusaka Stock Exchange:	
• Existing	33
• New (only for the first year)	34.3
• New, with more than 33% shares by Zambians (only for first year)	32.5
Manufacturing:	
• Fertilizers	15
• Other manufacturing	35
Banks and other Financial Institutions:	
• Income up to K 250 million	35
• Income in excess of K 250 million	40
Mobile Telephone Companies:	
• Income up to K 250 million	35
• Income in Excess of K 250 million	40
Mining:	
• Successor companies to ZCCM	30
• Other mining companies, including those producing copper and cobalt	30
• Taxable income above 8% of gross income	15
• Mineral royalty	3
Companies with turnover of K200 million and below (tax is charged on the turnover)	3
Income from Non- Traditional Exports	15
Income from Business for Charitable Organization	15
Income from Trusts, Deceased or Bankrupt Estates	35

2.1.2. Capital allowances

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

2.2 Personal Income Tax

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

Monthly Income Bands:	Tax Rates (%)
K0 to K2,000,000 (US\$ 0 to US\$ 400)	0
K2,000,0001 to K2,800,000 (US\$ 400 to US\$ 560)	25
K2,800,001 to K5,700,000(US\$ 560 to US\$ 1140)	30
Above K5,700,000 (Above US\$ 1140)	35

2.3 Withholding Tax Rates

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

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

2.4 Other Taxes

Tax type:	Rates %
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	10
• Fuel oils, Natural gases	15
• Motor Vehicles at importation, Cosmetics e.g. Soaps, Body lotion, Deodorant, perfumes	20
• Spirits	30
• Clear beer	40
• 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 a priority sector qualify for tax investments in accordance with the Zambia Development Agency (ZDA) Act. The general tax incentives are;

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

3.0. LAND AND BUILDINGS COSTS

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

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

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

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

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

4.0. UTILITIES

4.1. Electricity Tariffs

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

1. ZESCO Limited - this is the public utility power company supplying power to most parts of the country through the national grid
2. Copperbelt Energy Corporation (CEC) - supplies power to the mines and transmits for the national utilities ZESCO Limited Zambia and SNEL of Democratic Republic of Congo, through the Zambia Congo Inter-connector.

3. Lusemfywa Electricity Company – supplies power to the Central province of Zambia

1. METERED RESIDENTIAL TARIFFS	ZMK	US\$
R1 - Consumption up to 100 kWh Energy charge / kWh	152.00	0.15
R2 - Consumption 101 to 400 kWh Energy charge / kWh	250.70	0.05
R3 - Consumption above 401 kWh Energy charge / kWh	408.62	0.08
Pre-paid Fixed monthly charge	14,629.31	2.93
Pre-paid Energy charge / kWh	278.33	0.06
2. COMMERCIAL TARIFFS - 15kVA		
C1 – Consumption up to 700kWh Energy charge / kWh	266.13	0.05
Fixed monthly charge / kWh	47,753.13	9.55
3. SOCIAL SERVICES TARIFFS		
Water pumping, Street Lightening Fixed Monthly Charge	41,515.95	8.30
Schools, Hospitals, Churches, Orphanages Energy Charge/kWh	239.40	0.05
4. MAXIMUM DEMAND TARIFFS		
(I) MD1 - CAPACITY BETWEEN 16 - 300kVA		
Maximum Demand Charge /kVA/Month	11,690.53	2.34
Energy Charge/kWh	168.08	0.03
Fixed Monthly Charge	114,497.08	22.90
(II) MD2 - CAPACITY BETWEEN 301 – 2,000kVA		
Maximum Demand Charge/kVA/Month	21,871.21	4.37
Energy Charge/kWh	143.45	0.03
Fixed Monthly Charge	228,992.72	45.80
(III) MD3 CAPACITY BETWEEN 2001 – 7,500 kVA		
Maximum Demand Charge/kVA/Month	39,717.06	7.94
Energy Charge/kWh	127.23	0.25
Fixed Monthly Charge	551,563.44	110.31
(IV) MD4 CAPACITY ABOVE 7,500 Kva		
Maximum Demand Charge/kVA/Month	39,938.12	7.99
Energy Charge/kWh	104.97	0.02
Fixed Monthly Charge	1,103,125.30	220.63
NOTE: The above tariffs are inclusive of: 3.0% Rural Electrification Levy and 16.0% Value Added Tax (VAT)		
<i>Source: Zambia Electricity Supply Corporation, 2012</i>		

4.2.

Water Tariffs

METERED DOMESTIC	UNMETERED DOMESTIC
------------------	--------------------

CUSTOMERS		CUSTOMERS	
Consumption Block (in cubic meters)	US\$ per cubic meters	Customer Category	US\$ per cubic meters
0 to 6	0.48	Low Cost Households	15.3
6 to 30	0.54	Medium Cost Households	29.6
30 to100	0.62	High Cost Households	66.0
100 to 170	0.76	Communal Tap	2.0
Above 170	0.96	Kiosks	0.25

METERED NON DOMESTIC CUSTOMERS	
Consumption Block	US\$ per cubic meters
0 to 30	0.76
30 to170	1.04
Above 170	1.20

Source: Lusaka Water and Sewerage Company (2012)

4.3. Petroleum Products Costs

Commodity	Price (K)	Price (US\$)
Petrol- Unleaded	8,155per litre	1.63 per litre
Diesel	7,566per litre	1.51per litre
Engine Oil (500ml)	20,000 per 500mls	4 per 500mls
Jet A-1	4,800,000 per cubic meter	960 per metric tonne
Heavy Fuel Oils	2,400,000per metric tonne	480 per metric tonne
Kerosene	5,154 per litre	1.03 per litre

5.0. TELECOMMUNICATIONS

5.1. Mobile Telephones Average

Service Details	ZMK	(US\$)
Local call charges per second – across networks	22	0.004
International call charges per second	3,000 to 11,000	0.6 to 2.2

5.2. Land Telephones Average Rates

Service Details	ZMK	US\$
Connection fees	250,000	50
Monthly service charge for postpaid accounts	20,000	4
Local call charges per minute	200	0.04
International call charges per minute	400	0.08

5.3. Internet Rates

Service Details	Charges
-----------------	---------

a. Dial-up Accounts:		ZMK	US\$
Connection Fee		70409	14
Monthly Subscription		149,429	30
Additional Mailbox (per month)		16,000	3
b. Web Hosting:		ZMK	US\$
Setup Fee		191,904	38
Monthly Subscription		160,263	32
Extra space		11,985	2
c. Wireless Accounts:			
Type of Account		Monthly subscription	
		ZMK	US\$
64 kbps up/ 365 kbps down	1	2,881,423	576
128 kbps up/ 256kbps down	1	4,792,269	958
256 kbps up/ 256kbps down	1	10,482,429	2096
d. Data Bundles (Internet Modems):			
		ZMK	US\$
250 Mega Bytes modem		90,000	18
500 Mega Bytes modem		115,000	23
1 Giga Bytes modem		130,000	26
1.5 Giga Bytes modem		175,000	35
2 Giga Bytes modem		200,000	40

All rates are inclusive of VAT@ 16%

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

6.0. FREIGHT AND COURIER CHARGES

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

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

6.1. Container Inland Haulage by Road

6.1.1. Imports from Beira (Mozambique)

To:	Rates in US\$ per Container Size(CIF)		
	20 Foot (Light)	20 Foot (Heavy)	40 Foot
Lusaka	3,500	5,200	5,600
Ndola	5,100	6,150	6,500
Kitwe	5,200	6,350	6,750
Chingola	5,300	6,550	6,950
Blantyre	2,050	3,200	3,650
Lilongwe	2,150	3,400	3,500

6.1.2. Exports to Beira (Mozambique)

	Rates in US\$ per Container Size(CIF)		
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)		
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.

Railway Systems of Zambia

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

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

6.3.2.

Tanzania - Zambia Railway (TAZARA)

ITEM	Minimum CHARGEABLE WEIGHT (metric tonnes)	FROM	TO	RATE PER TON (US \$)
Copper and cobalt	38	Kapiri Mposhi	Dar-es-salaam	120.50
Coal	33	Kapiri Mposhi	Dar-es-salaam	110.00
Petrol and Diesel	33	Dar-es-salaam	Kapiri Mposhi	117.50
Fertilizer, Maize, Wheat	38	Dar-es-salaam	Kapiri Mposhi	110.00
Cotton lint and lint	25	Dar-es-salaam	Kapiri Mposhi	111.50
Tobacco	25	Kapiri Mposhi	Dar-es-salaam	117.50
Cement clinker	38	Kapiri Mposhi	Dar-es-salaam	110.00
Scrap metal (iron/steel)	36	Kapiri Mposhi	Dar-es-salaam	113.00
Timber	-	Kapiri Mposhi	Dar-es-salaam	111.50
Loaded Containers: 20 and 40 foot	-	Dar-es-salaam	Kapiri Mposhi	4,500 per wagon
Empty Containers: 20 and 40 foot	-	Kapiri Mposhi	Dar-es-salaam	2,250 per wagon

6.3. Air Cargo Rates

Rates to Lusaka from:

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

Source: Zambia Exporters Growers Association (ZEGA) Limited, 2012
(British and South African Airlines)

6.4. Courier Services Rates

Zones and Destinations

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

6.4.1

Express Worldwide Rates (Documents)

Weight in kg	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	Zone 6	Zone 7	Zone 8
0.5	126,128	164,710	181,880	192,501	223,971	259,039	278,459	318,317
1.0	186,145	256,635	283,058	302,549	359,642	403,907	432,635	472,493
1.5	238,458	320,995	360,728	396,719	476,040	522,288	537,842	606,849
2.0	290,772	385,355	438,399	490,889	592,439	640,668	643,050	741,206
2.5	343,085	449,714	516,069	585,059	708,837	759,049	748,257	875,562
3.0	385,900	511,144	588,777	668,498	809,468	870,191	861,261	994,479
3.5	428,714	572,573	661,485	751,937	910,098	981,334	974,265	1,113,396
4.0	471,529	634,003	734,193	835,376	1,010,729	1,092,476	1,087,269	1,232,313
4.5	514,343	695,432	806,901	918,815	1,111,359	1,203,619	1,200,273	1,351,230
5.0	547,631	737,042	858,366	977,726	1,188,666	1,284,649	1,284,917	1,439,597

Available up to 300 kg shipment weight

6.4.2

Express Worldwide Rates (Non- Documents)

Weight in kg	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	Zone 6	Zone 7	Zone 8
10.0	752,703	1,040,798	1,253,118	1,502,231	1,728,567	2,048,198	2,147,624	2,257,671
10.5	771,537	1,061,384	1,280,822	1,538,475	1,778,609	2,102,619	2,208,506	2,321,729
11.0	790,371	1,081,970	1,308,525	1,574,720	1,828,650	2,157,041	2,269,388	2,385,786
11.5	809,205	1,102,556	1,336,229	1,610,964	1,878,692	2,211,462	2,330,270	2,449,844
12.0	828,039	1,123,142	1,363,932	1,647,209	1,928,733	2,265,884	2,391,152	2,513,901
12.5	846,873	1,143,728	1,391,636	1,683,453	1,978,775	2,320,305	2,452,034	2,577,959
13.0	865,707	1,164,314	1,419,339	1,719,698	2,028,816	2,374,727	2,512,916	2,642,016
13.5	884,541	1,184,900	1,447,043	1,755,942	2,078,858	2,429,148	2,573,798	2,706,074
14.0	903,375	1,205,486	1,474,746	1,792,187	2,128,899	2,483,570	2,634,680	2,770,131
14.5	922,209	1,226,072	1,502,450	1,828,431	2,178,941	2,537,991	2,695,562	2,834,189
15.0	941,043	1,246,658	1,530,153	1,864,676	2,228,982	2,592,413	2,756,444	2,898,246
15.5	959,877	1,267,244	1,557,857	1,900,920	2,279,024	2,646,834	2,817,326	2,962,304

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: <ul style="list-style-type: none"> • 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 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	Housing	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	Working Hours	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	Paid Holidays	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
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	
	ZMK	US\$	ZMK	US\$
General Manager	20,000,000	4,000	50,000,000	10,000
Plant/Factory Manager	20,000,000	4,000	35,000,000	7,000
Company Secretary	15,000,000	3,000	30,000,000	6,000
Financial Controller	20,000,000	4,000	30,000,000	6,000
Operations Manager	15,000,000	3,000	25,000,000	5,000
Human resource Manager	15,000,000	3,000	25,000,000	5,000
Quality Assurance/Control Manager	15,000,000	3,000	25,000,000	5,000
Business Development/ Manager	10,000,000	2,000	15,000,000	3,000
Purchasing Manager	10,000,000	2,000	15,000,000	3,000
Production/Manufacturing Manager	15,000,000	3,000	25,000,000	5,000
Admin/HR/Finance Manager	20,000,000	4,000	30,000,000	6,000
Training Manager	10,000,000	2,000	15,000,000	3,000
Marketing Manager	10,000,000	2,000	15,000,000	3,000
Systems Analyst/Programmer	10,000,000	2,000	15,000,000	3,000
Finance/Accounts Manager	10,000,000	2,000	15,000,000	3,000
Mechanical Engineer	10,000,000	2,000	20,000,000	4,000
Exec. Secretary/P.A	5,000,000	1,000	8,000,000	1,600
Electrical/Electronic Engineer	15,000,000	3,000	20,000,000	4,000
Marketing Executive	8,000,000	1,600	12,000,000	2,400
Quality Assurance/Control Executive	8,000,000	1,600	12,000,000	2,400
IT Executive	5,000,000	1,000	10,000,000	2,000

7.11.2

Salaries of Non- Executives

Position:	MINIMUM		MAXIMUM	
	ZMK	US\$	ZMK	US\$
Secretary	3,500,000	700	5,000,000	1,000
IT Supervisor	5,000,000	1,000	10,000,000	2,000
Production Supervisor	8,000,000	1,600	12,000,000	2,400
Foreman	6,000,000	1,200	8,000,000	1,600
Service/Maintenance Technician	4,000,000	800	8,000,000	1,600
Quality Control/Assurance Supervisor	5,000,000	1,000	10,000,000	2,000
Storekeeper/Warehousemen	3,500,000	700	6,000,000	1,200
Electrician	3,500,000	700	6,000,000	1,200
Operator(Semi-Skilled)	2,500,000	500	3,500,000	700
Wireman/Welder	2,500,000	500	3,500,000	700
Accounts Clerk	3,500,000	700	4,000,000	800
General Clerk	1,500,000	300	2,000,000	400
Receptionist/Telephone Operator	1,500,000	300	2,500,000	500
Laboratory Assistant/Technician	3,500,000	700	5,000,000	1,000
Computer Operator/Data Entry Clerk	2,000,000	400	3,000,000	600
Lorry/Truck/Van Driver	1,500,000	300	2,500,000	500
Security Guard	1,000,000	200	1,500,000	300
Production Operator(Unskilled)	1,500,000	300	2,000,000	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	
ZMK	US\$	ZMK	US\$	ZMK	US\$	ZMK	US\$
100,000.00	20	5,000.00	1	5,000	1	10,000.00	2
1,250,000.00	250	62,500.00	13	62,500	13	125,000.00	26
2,515,000.00	503	125,750.00	25	125,750	25	251,500.00	50
5,097,956.00	1,019	254,897.40	51	254,897	51	509,794.00	102
8,800,000.00	1,760	440,000.00	88	440,000	88	880,000.00	136
9,829,636.00	1,966	491,481.80	98	494,481.80	98	982,983.60	196
10,000,000.00	2,000	500,000.00	100	500,000.00	100	1,000,000.00	200
10,672,448.00 and above	2,134	533,622.40	107	533,622.40	107	1,067,244.80	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\$ 14
Ndola	US\$ 12
Livingstone	US\$ 17

Taxi and Mini bus transport within town	Taxi	Mini Bus
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 (US\$)	Maximum (US\$)
Servant, Maid (Full Time)	70	200
Driver	100	400

11.0.

APPENDIX 1

SECTOR LICENCES AND PERMIT FEES

LICENCE / PERMIT	LICENCING AUTHORITY	FEE
11.1. Investment Licence	Zambia Development Agency (ZDA)	<ul style="list-style-type: none"> • K1,280,000 (\$ 256) plus VAT for licence processing) • K7,670,000 (\$ 1,534) plus VAT for the Certificate
11.2. Environmental Impact Assessment	Environmental Council of Zambia	<p>K 7,800,000 (\$ 1,560) for Review of Project Brief Environmental Impact Statement Reveiw fees are related to project costs as follows;</p> <ul style="list-style-type: none"> • K 7,800,000 (\$ 1,560) for projects costing less than \$ 100,000 • K 39,000,000 (\$ 7,800) for projects costing between \$ 100,000 to \$ 500,000 • K97,500,000 (\$ 19,500) for projects costing \$ 500,000 to \$ 1 million • K195,000,000 (\$39,000) for projects costing \$ 1 million to \$ 10 million • K390,000,000 (\$ 78,000) for projects costing \$ 10 million to \$50 million • K585,000,000 (US\$1170,000) for projects costing \$ 50 million and above
11.3. Tourism Enterprise Authorization	Ministry of Foreign Affairs and Tourism	<ul style="list-style-type: none"> • K900,000 (\$ 180)
11.4 Tourism Enterprise Licence		<ul style="list-style-type: none"> • K540,000 (\$ 108) for Café • K180,000 (\$ 36) for Restaurants offering basic foods (less than % menus) • K180,000 (\$ 36) for Community Camps • K1,800,000 (\$360) for Tour Operators, Amusement and Theme Parks, Travel Agencies, Car Hire, Safari Outfitters, Boat hire
11.5. Hotel and Accomodation Establishment Licence		<ul style="list-style-type: none"> • K 21,600 (\$ 4.32) per bed for 5 Star • K 19,800 (\$ 3.96) per bed for 4 Star • K 18,000 (\$ 3.60) per bed for 3 Star • K 16,200 (\$ 3.24) per bed for 2 Star • K 14,400 (\$ 2.88) per bed for 1 Star • K12,600 (\$ 200) per bed for ungraded
11.6. Hotel and Accomodation Establishment Managers Certificate		<ul style="list-style-type: none"> • K450,000 (\$ 90) for 5 Star • K405,000 (\$ 81) for 4 Star • K360,000 (\$ 72) for 3 Star • K315,000 (\$ 63) for 2 Star • K270,000 (\$ 54) for 1 Star • K225,000 (\$ 45) For Ungraded
11.7. Forest Concession Licence		<ul style="list-style-type: none"> • K500,000 (\$100) - Commitment Fee upon Licence approval

	Forestry Department	<ul style="list-style-type: none"> • Timber Species range from K81,000 (\$16.20)- K135,000 (\$27.00) per Cubic Metre • Poles between 14cm -30 cm butt diameter range from K5400 (\$1.08)- K10,800 (\$ 2.16) • Bamboos- K3,600 (\$0.72) • Fees For Services- <ul style="list-style-type: none"> - Site for Sawmills- K72,000 (\$ 14.20) 400 per hectare per year - Timber Depots and logging Camps- K72,000 (\$14.20) per hectare per year 																																		
11.8. Title Deed	Lands Dept	<ul style="list-style-type: none"> • K150,000 (US\$ 30) 																																		
11.9. Mining Licences / Permits: <ul style="list-style-type: none"> • Large Scale Mining licence • Prospecting Licence • Large Scale Gemstone Licence • Small Scale Mining licence • Small Scale Gemstone Licence • Prospecting Permit • Artisan Mining Right Other Categories(Non Mining Rights) <ul style="list-style-type: none"> • Mineral processing Licence • Annual operating Permit (Large scale) • Annual operating Permit (Small scale) • Gemstones Sales Certificate • Mineral Import Permit • Mineral Export Permit • Replacement of Licence Permit or Certificate 	Ministry of Mines	<table border="1"> <thead> <tr> <th>Application</th> <th>Licence</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td>K360,000 (\$72)</td> <td>K1,800,000 (\$360)</td> </tr> <tr> <td>K360,000 (\$72)</td> <td>K1,800,000 (\$360)</td> </tr> <tr> <td>K360,000 (\$72)</td> <td>K1,800,000 (\$360)</td> </tr> <tr> <td>K90,000 (\$18)</td> <td>K360,000 (\$72)</td> </tr> <tr> <td>K90,000 (\$18)</td> <td>K360,000 (\$72)</td> </tr> <tr> <td>K90,000 (\$18)</td> <td>K360,000 (\$72)</td> </tr> <tr> <td>K45,000 (\$9)</td> <td>K90,000 (\$18)</td> </tr> <tr> <th>Application</th> <th>Certificate</th> </tr> <tr> <td>K360,000 (\$72)</td> <td>K1,800,000 (\$360)</td> </tr> <tr> <td>K90,000 (\$18)</td> <td>K900,000(\$180)</td> </tr> <tr> <td>K45,000 (\$9)</td> <td>K270,000(\$54)</td> </tr> <tr> <td>K45,000 (\$9)</td> <td>K180,000(\$36)</td> </tr> <tr> <td>K90,000 (\$18)</td> <td>K540,000(\$108)</td> </tr> <tr> <td>K45,000 (\$9)</td> <td>K90,000(\$18)</td> </tr> <tr> <td>-</td> <td>K135,000(\$27)</td> </tr> </tbody> </table>	Application	Licence			K360,000 (\$72)	K1,800,000 (\$360)	K360,000 (\$72)	K1,800,000 (\$360)	K360,000 (\$72)	K1,800,000 (\$360)	K90,000 (\$18)	K360,000 (\$72)	K90,000 (\$18)	K360,000 (\$72)	K90,000 (\$18)	K360,000 (\$72)	K45,000 (\$9)	K90,000 (\$18)	Application	Certificate	K360,000 (\$72)	K1,800,000 (\$360)	K90,000 (\$18)	K900,000(\$180)	K45,000 (\$9)	K270,000(\$54)	K45,000 (\$9)	K180,000(\$36)	K90,000 (\$18)	K540,000(\$108)	K45,000 (\$9)	K90,000(\$18)	-	K135,000(\$27)
		Application	Licence																																	
		K360,000 (\$72)	K1,800,000 (\$360)																																	
		K360,000 (\$72)	K1,800,000 (\$360)																																	
		K360,000 (\$72)	K1,800,000 (\$360)																																	
		K90,000 (\$18)	K360,000 (\$72)																																	
		K90,000 (\$18)	K360,000 (\$72)																																	
		K90,000 (\$18)	K360,000 (\$72)																																	
		K45,000 (\$9)	K90,000 (\$18)																																	
		Application	Certificate																																	
		K360,000 (\$72)	K1,800,000 (\$360)																																	
		K90,000 (\$18)	K900,000(\$180)																																	
K45,000 (\$9)	K270,000(\$54)																																			
K45,000 (\$9)	K180,000(\$36)																																			
K90,000 (\$18)	K540,000(\$108)																																			
K45,000 (\$9)	K90,000(\$18)																																			
-	K135,000(\$27)																																			
11.10. Banking Licence	Bank of Zambia	Non-refundable application fee: <ul style="list-style-type: none"> • K 9,000,000 (\$ 1,800) for Banks • K 5,400,000 (\$ 1,080) for Non Banking Financial Institutions 																																		
11.11. Aircraft Licences	Department of Civil Aviation	<ul style="list-style-type: none"> • K430,000 (\$ 86) for Air Traffic Management Licences • K 240,000 (\$ 48) per year for Aerodrome • K 400,000 (\$ 80) – Certificate Of Airworthiness • K 200,000 (\$40) – Permit to Fly • K 150,000 (\$ 30) per year for Radio Licences • K320,000 –K500,000 (\$ 64- US\$100) per year per pilot for Pilots’ Licences 																																		
11.12. Road Service Licence	Roads Traffic Department	Per Vehicle: <ul style="list-style-type: none"> • K 130,140 (\$ 26) for Registration Book • K 28,080 (U\$ 5.6) for Physical Examination • Road license - depends on the weight of vehicle 																																		

		<ul style="list-style-type: none"> • K 43,200(\$ 8.63) for International Driving Permit • K 14,040(\$ 2.8) Transfer of Motor Vehicles licence
11.13. Energy License	Energy Regulations Board	<ul style="list-style-type: none"> • K 50,000 (\$ 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	<ul style="list-style-type: none"> • K 500,000 (\$ 100) to register Basic School, renewal is K 400,000 (\$ 80) per year • K 750,000 (\$ 150) to register High School, renewal is K600,000 (\$ 120) per year • K 1,500,000 (\$ 300) to register College, renewal is K 1,250,000 (\$ 250) per year • K3,500,000 (\$ 700) to register University Colleges, renewal is K2,500,000 (\$ 500) per year • K5,000,000 (\$ 1000) to register Universities, renewal is K3,500,000 (\$ 700) per year
11.15. Trading Licences	Local Council	<ul style="list-style-type: none"> • K 1,500,000 (US\$ 300) -Trading Wholesale • K3,000,000 (\$ 600) -Trading Retail, Chain Stores and Supermarkets • K 1,500,000 (\$ 300) -Manufacturing • K 600,000(\$120) - Agent (Consumables) • K 1,000,080 (\$ 200)- Agents (Non Consumables) • K 2,000,000 (\$ 400)- Filling Stations • K 3,200,040 (\$ 640)- Scrap Metal Dealers • K 2,700,00 (\$ 540) - Hospitality • K 5,400,000 (\$ 1080) -Commercial Banks • K 3,600,000 (\$ 720) – Micro Finance and Money lenders
11.16. Operating a Medical Centre	Medical Council of Zambia	<p>Registration:</p> <ul style="list-style-type: none"> • Private Hospital - K1,095,000 (\$ 219) for Zambians and K2,140,850 (\$ 430) for Non Zambians • Nursing Home – K460,000 (US\$ 92) for Zambians and K1,070,425 (US\$ 214) for Non Zambians • Consulting Room with additional services such as X-ray, laboratory etc - K380,000 (US\$ 76) for Zambians and K728,800 (\$ 145) for Non Zambians • Consulting Room without additional services - K330,000 (\$ 66) for Zambians and K569,375 (\$ 114) for Non Zambians <p>Medical Practitioners/Pharmacists/Dental Surgeons/Bio-Medical Scientific Officers:</p> <ul style="list-style-type: none"> • Full registration - K45,000 (\$ 9) for Zambians and K250,000 (\$ 25) for Non Zambians • Temporary registration - K30,000 (\$ 6) for Zambians and K150,000 (\$ 30) for Zambians • Provisional registration - K30,000 (\$ 6) for

		<p>Zambians and K90,000 (\$ 18) for Non Zambians</p> <ul style="list-style-type: none"> • Specialist registration - K75,000 (\$ 15) for Zambians and K250,000 (\$ 50) for Non Zambians <p>Paramedical Practitioners:</p> <ul style="list-style-type: none"> • Full registration – K30,000 (\$ 6) for Zambians and K90,000 (\$ 18) for Non Zambians • Temporary registration – K25,000 (US\$ 5) for Zambians and K70,000 (\$ 14) for Non Zambians • Provisional registration – K25,000 (\$ 5) for Zambians and K70,000 (\$ 14) for Non Zambians <p>Annual Fees:</p> <ul style="list-style-type: none"> • Private Hospital – K575,000 (\$ 115) for Zambians & K1,050,000 (\$ 210) • Nursing Home – K300,000 (\$ 60) for Zambians and K750,000 (\$ 150) for non Zambians • Consulting Room with additional services e.g. X-ray, laboratory etc – K250,000 (\$ 50) for Zambians and K650,000 (\$ 130) for Zambians • Consulting Room without additional services – K200,000 (\$ 40) for Zambians and K500,000 (\$ 100) for Non Zambians <p>Medical Personnel Annual Fees:</p> <ul style="list-style-type: none"> • Specialists – K75,000 (\$ 15) for Zambians and K300,000 (\$ 60) for Non Zambians • Medical Practitioners/Pharmacists/Dentists/Bio Medical Scientific Officers – K45,000 (\$ 9) for Zambians and K150,000 (\$ 30) for Non Zambians • Paramedical Practitioners – K15,000 (\$ 3) for Zambians and K70,000 (\$ 14) for Non Zambians • Training Institutions - K 575,000 (US\$ 115) for Zambians, and K1,000,000 (\$ 200) for Non Zambians <p>Miscellaneous</p> <ul style="list-style-type: none"> • Privilege to supervise persons on Temporary Register – K100,000 (\$ 20) for Zambians and K250,000 (\$ 50) for Non Zambians • Re-opening a closed consulting room – 25 percent of Registration Fee for Non Zambians and Non Zambians • Re-inspection of a private hospital/nursing home/consulting room for registration purposes – K60,000 (US\$ 12) for Zambians and K150,000 (US\$ 30) for Non Zambians • Duplicate Certificate of Good Standing – K150,000 (US\$ 30) for Zambians and K450,000 (US\$ 90) for Non Zambians
--	--	--

		<ul style="list-style-type: none"> Duplicate Certificate of Good Standing (ten years and above on full register(with immediate effect) <ul style="list-style-type: none"> K100,000 (US\$ 20) for Zambians and K300,000 (US\$ 60) for Non Zambians 	
11.17 Telecommunication Licence <ul style="list-style-type: none"> Mobile Cellular International Voice Fixed Internet Public Payphone Others 	Zambia Information and Communication Technology Authority	Application fees	Licence fees
		K10,000,080(\$2000)	K1,920,000,060(\$384,000)
		K10,000,080(\$2000)	K1,679,999,940(\$336,000)
		K10,000,080(\$2000)	K480,000,060(\$96,000)
		K2,700,000(\$540)	K50,000,040(\$10,000)
		K2,700,000(\$540)	K50,000,040 (\$10,000)
		K1,000,080(\$200)	K10,000,080 (\$2000)

11.18 Radio Spectrum Licence Fees

Spectrum band	Band limits	Fee Structure	
		Fee mode	Unit fee
Miscellaneous			
Application Processing Fee	-	Per Application	K40, 000.00(\$8)
Duplicate licence	-	Per issue	K40, 000.00(\$8)
Licence to posses	-	Per licence	K40, 000.00(\$8)
Standard Frequency	-	Per transmitter (station)	K40, 000.00(\$8)
Class Licences			
Radio location	-	Per transmitter (station)	K50, 040.00(\$10)
Citizen Band	27MHz	Per transmitter (station)	K29, 880.00(\$6)
Cordless Telephone up to 200MTS	-	Per telephone	K37, 440.00(\$7.5)
Radio Model licence	-	Per transmitter (station)	K40, 000.00(\$8)
Aeronautical Commercial Licence	All Aeronautical bands	Per channel per broadcasting area	K1,000,080.00(\$200)
Aeronautical Non-commercial Licence	All Aeronautical bands	Per channel per broadcasting area	K500, 040.00(\$100)
Aircraft licence	All Aeronautical bands	Per Aircraft	K250,020.00(\$50)
Amateur licence	All Amateur bands	Per certificate	K62, 460.00(\$12.5)
Broadcasting			
FM/SW/MW Sound Broadcasting	87.5 to 108MHz	Per transmitter (station)	Lusaka, Copperbelt and Livingstone broadcasting areas: K3, 000, 060.00(\$600) Others: K1, 000, 080.00(\$200)

TV Broadcasting - Terrestrial	174 to 238MHz 246 to 254MHz 470 to 806MHz	Per transmitter (station)	Lusaka, Copperbelt and Livingstone broadcasting areas: K6, 000, 000.00(\$1200) Others: K2, 500, 020.00(\$500)
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: K500, 040(\$100) per channel. • Standard HF exclusive channel: K1, 000, 080(\$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: K500, 040(\$100) 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: K500, 040(\$100) per channel per broadcasting area. • Special channels (Emergency channel, common use maritime channel): Free.
Cross Border	Cross-border channels	Per licence	K1,000,080.00(\$200)
Commercial (Community) Repeater	-	Per licence	K2,500,020.00(\$500)
Paging Commercial Licence	-	Per licence	K10,000,080.00(\$2000)
Paging bands	138 to 174MHz 230 to 235MHz 335.4 to 399MHz 406 to	Per channel per broadcasting area	<ul style="list-style-type: none"> • Standard (simplex) channel: K500, 040(\$100) per channel per broadcasting area. • Special channels (e.g. Emergency channel): Free.

	430MHz 440 to 450MHz		
National Cellular			
Mobile/Broadband Systems	806 to 880MHz	Per 200KHz	K28,000,080.00(\$5600)
GSM Bands	880 to 960MHz 1710 to 1880MHz	Per 200KHz	K28,000,080.00(\$5600)
2.1GHz band (3G Spectrum) Note: This fee shall not apply to initial 3G spectrum licences but to annual licence renewal fees	1900 to 2200MHz	Per 200KHz	K28,000,080.00(\$5600)
3G initial spectrum licence fee	1900 to 2200MHz	Per licence	K2,160,000,000.00(\$432,000)
2.3GHz band	2500 to 2690MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	K2, 500, 020.00(\$500)
2.5GHz band	2500 to 2690MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	K2, 500, 020.00(\$500)
3.3GHz band	3400 to 3600MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	K2, 500, 020.00(\$500)
3.5GHz band	3400 to 3600MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	K2, 500, 020.00(\$500)
5.4GHz band	5470 to 5720MHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	K2, 500, 020.00(\$500)
10.5GHz band	10.15 to 10.65GHz	Spectrum Fee Formula (i.e. Per 1MHz per province)	K2, 500, 020.00(\$500)
Transmission links			
Microwave link bands	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	Per transmitter	K500,040.00(\$500)

	22.00 to 24.00GHz		
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: K23, 400, 000.00(\$4680) Domestic Urban: K2,500, 020.00(\$500) Domestic rural: K1, 000, 080.00(\$200) Radio Determination: Free Satellite based devices: K250, 020.00(\$500) Satellite News Gathering: K250, 020.00(\$500)
Inspections			
Installations	-	Per site inspection	K250, 020.00(\$500)
Equipment repairs workshop	-	Per site inspection	K250, 020.00(\$500)
Installations and Equipment repairs workshop	-	Per site inspection	K250, 020.00(\$500)
Certificates			
Installations and Repairs licence	-	Per site	K250, 020.00(\$500)
Radio Telephone Operators Restricted certificate (Landmobile)	-	Per certificate	K40, 000.00(\$8)
Radio Telephone Operators Restricted certificate (Maritime)	-	Per certificate	K40, 000.00(\$8)

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

11.19. Self-Employment Permit (Costs US\$ 600 per permit for a private company and \$200 for an NGO or church based organisation)

Prerequisites for the permit are:

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

11.20 Employment permit – (Costs US\$ 600 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