

## INFRASTRUCTURE

Among the non-traditional crops with potential and are prioritized for investments include cotton, coffee, tobacco, sugarcane, pineapples, cashew nuts, cassava and horticultural/floricultural crops. Foreign investments have already been approved in principle for new crops such as jatropha, moringa and stevia and land approximating 100,000 hectares have been approved for each.

### b) Industrial Land:

Industrial land in the capital city Lusaka is located on the western part of the city. Every city in Zambia is zoned an industrial area where all manufacturing activities can take place. It is also where an investor wishing to set up an industry can do so.

In order to expand the country's manufacturing base and enhance national competitiveness, the Government is establishing industrial parks and will extend tax incentives under the ZDA Act to developers of, and investors in Multi-Facility Economic Zones. Two types of MFEZ are being promoted: Production MFEZs for manufacturing related businesses and Export Trade MFEZ for commercial trading, warehousing etc. to exploit export markets.

In addition, developers of industrial parks will qualify for the above incentives if:

- i. The layout of the development plan is approved by the relevant planning authority;
- ii. The park to be developed is at least 15 acres in size;
- iii. The park will have paved roads; and
- iv. Water and electricity supply within the park is provided.

These measures are aimed at attracting both local and foreign investors to open up and invest in the MFEZ and industrial parks across the country.

ZDA will assist all investors to identify suitable land for economic activities and ensure its proper allocation according to existing laws and regulations.

### c) Acquisition of Commercial Land in Private Ownership:

Land in private ownership can be bought and sold and title deeds issued by the Commissioner of Lands. In all instances 'State Consent' will have to be obtained by the vendor before title deeds can pass to the purchaser. Before a land can be bought or sold 'State Consent' must be obtained. The consent is issued by the Commissioner of Lands on application. If consent is not granted within 45 days of filing the application, the application is deemed to be granted. If consent is refused, the reasons for refusal must be furnished to the applicant within 30 days.

#### Indicative Costs of Commercial Land:

<u>Locations:</u>	<u>Cost per meter square:</u>	
	<u>Industrial Zones</u>	<u>Other Areas</u>
Lusaka	US\$ 40	US\$ 20
Copperbelt	US\$ 20	US\$ 15
Livingstone	US\$ 12	US\$ 10

## 6. HUMAN RESOURCES



*A Glimpse of Zambia's workforce*

Legislation governing the rights and obligations of employers and employees is mainly contained in the 1993 Industrial and Labour Relations Act, which among other things, contains the principle of employee involvement, through the medium of works councils. The Act also sets out a framework for the role of the employer/employee negotiations and prescribes the conditions under which industrial action may be called. The Act confirms the Industrial Relations Court as the final arbiter of disputes.

“ We employ 800 workers. There is a harmonious working relationship with the workers in our group. The workforce is intelligent and is adaptable to new technical advancements very quickly. The commitment to work is good. There are no working days lost due to strikes in our establishments since its inception. The present economic environment in the country is very attracting and conducive in Zambia. ”

**Mr. Mohmed Seedat, Group Chairman, Melcome Group of Companies**

(Melcome Group of Companies is in the business of plastics manufacturing, sales and distribution, pharmaceuticals manufacturing and distribution, engineering industry, financial services and shoe manufacturing. The company has been in the business for the last 50 years).

In line with the government's liberalization policy, Zambia's labour relation continues to be under review and both the Employment Act and the Industrial and Labour Act were amended in the last quarter of 1997. The Government is opening up the labour market and in the process playing a very limited role.

## HUMAN RESOURCES

-  Recognizing that the ideal wage levels result from collective bargaining between employers and trade unions, the Government is seeking to create an environment that allows only for minimum involvement from the Government.
-  The number of registered trade unions had increased from 19 by end of 1996 to 26 by 1998.

A number of legislations have been enacted to protect the rights of both employers and employees to ensure a harmonious human resource situation for rapid economic development. These legislation are being constantly evolved to meet the challenges of a modern globalized Zambia. These include the following:

**a) Employment Act Cap 268.**

This is the basic employment law and provides for the basic employment contractual such as:

-  Minimum contractual age
-  Establishment of employment contracts
-  Settlements of disputes
-  Appointment of labour officers, and
-  Certain conditions of employment, such as ordinary leave, sick leave, maternity, redundancy and welfare of employees

**b) Industrial and Labour Relations Act Cap 269**

The Act provides for the conduct of industrial relations, the establishment of workers/employers organisation, their registration and administration, and the settlement of disputes and consultative machinery.

**c) The Minimum Wage and Conditions of Employment Act Cap 276**

This Act enables the Minister to determine minimum conditions of employment for categories of employees not effectively covered through collective bargaining. Such employees include general workers, drivers and clerks.

**d) Employment of Young Persons and Children Act Cap 274**

The Act provides protection for young persons and children in the employment relationship. It is the major law against child labour and abuse.

**e) Employment (Special Provisions) Act Cap 270**

This is an enabling protection and may be activated only when a state of emergency is in place. Under this Act, various regulations may be promulgated with regards to labour and employment.

**g) Factories Act Cap 441**

Occupational health and safety in the factory and at places of work

### 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.

### Basic Salaries, Wages and Allowances

The Minimum Wage and Conditions of Work Act provides for machinery for determining statutory minimum wages and other conditions of employment in industries or companies where conditions of employment are not regulated by a free collective bargaining.

Allowances, which are commonly added to the basic salary, include:

-  Housing
-  Transport
-  Children's medical and education
-  Water, electricity, holiday travel (usually for senior management staff)

### Indicative Monthly Wages

1. Management Workers – US\$ 2,500
2. Fresh Graduates – US\$ 1,400
3. Technical Staff – US\$ 1,000
4. O Level Graduates – US\$ 200
4. Manual Labour – US\$ 150
5. Non skilled workers (such as housemaids, gardeners, domestic chauffeurs, office helpers and others) are protected under the minimum wages conditions act, that requires that they must be paid a minimum of K 265,000 (US\$65) not including food, transport, allowances which can be negotiated.

“ We have been engaged in business in Zambia for over 50 years. We are in the business of steel fabrication and machining. We employ 125 workers. Our experience with our employees is positive. Educated manpower is available. Their capacity and willingness to absorb skills is good. We have not experienced a strike in the last ten years. Since 1991, the opening up of the economy has led to an increasingly conducive business environment. ”

**Mr Ashok Oza, Managing Director, Saro Agri Equipment**

All allowances are taxable at the same rate as the basic salary.

Other common non-cash benefits may include:

-  Transport to and from work
-  Subsidized meals in staff canteen
-  Sporting and recreation facilities

## HUMAN RESOURCES

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.

Insurance companies that offer pension schemes include:

-  The Zambia State Insurance Corporation, a state enterprise
-  Madison Insurance
-  Professional Insurance
-  African Life Assurance

### Pensions and Life Insurance

Employers are obliged, by the Minimum Wages and Conditions of Employment Act, to 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.

### Medical Coverage and Maternity Benefits

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.

### Housing

The Employment Act requires employers to provide to employees one of the following:

-  Housing or housing allowance in lieu thereof
-  House loan or advance towards the purchase or construction of a house
-  Guarantee facility for a mortgage

### Working Hours

The normal working hours is 40 hours per week for office workers and 45 hours per week for factory workers. Office hours are normally from 08:00 hours to 17:00 hours Mondays through Fridays and 08:00 hours to 13:00 hours on Saturdays (for most companies outside the retail sector).

The normal weekly hours should not exceed 48 hours under the Minimum Wages and Conditions of Employment Act. Overtime work should be paid at one and half times the normal rate and twice the normal rate on weekends and public holidays.

### Paid Holidays

Employers are obliged, under the Minimum Wages and Employment Act, to 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 employee's job.

**Special Leave**

Employers are obliged, under the Minimum Wages and Conditions of Employment Act, to grant an employee 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.

**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

**Zambian Public Holidays**

1st January	New Year’s Day	1st Monday July	Heroes Day
12th March	Youth Day	1st Tuesday July	Unity Day
Easter	Good Friday	1st Monday August	Farmers Day
Easter	Easter Monday	24th October	Independence Day
1st May	Labour Day	25th December	Christmas Day
25th May	Africa Freedom Day		

## 7. FINANCIAL AND BANKING SYSTEM

There is total freedom in the movement of currencies into and from Zambia. A company can bring in its funds and repatriate its capital and profits without any restrictions and conforming only to international monetary regulations such as prevention of money laundering activities. While investors may borrow to invest in Zambia, some financial institutions do not provide loans to non residents unless wholly owned Zambian company participants in the business.

The financial system of the country is regulated by the Bank of Zambia (BoZ), which is the country's Central Bank. The 1994 Banking and Financial Services (BFS) Act, recommendations of BASLE Committee on International Minimum Accounting Standards and the adoption of the Capital Assets Management Earning and Liquidity (CAMEL) rating system have all strengthened both on-site inspections and the efficacy of the Central Bank in supervising the commercial banks. Banks and financial institutions are registered and regulated under the Banking and Financial Services Act.

### Monetary System

- ☀ Currency:           Zambian Kwacha (ZMK)
- ☀ 100 Ngwee:        1 ZMK
- ☀ Denominations: Notes: K20, K50, K100, K500, K1000, K5000, K10000, K50,000  
                          Coins: None in circulation

### Exchange Rates: Zambian Kwacha to Foreign currency (August 2010)

- ☀ US Dollar:           5,000
- ☀ EURO Dollar:       6,900
- ☀ British Pound       7,800
- ☀ South African Rand   700
- ☀ Japanese Yen        57
- ☀ Chinese Yuan        770
- ☀ Malaysian Ringit   1,300
- ☀ Indian Rupee:        101
- ☀ Singapore Dollar:   3,300

### Banking in Zambia

Zambia is served by a number of domestic and international banks which are playing a very positive role in economic development. A list of these banks is provided in appendix 1.

Since 2008 five (5) new international banks have established operations in Zambia; namely Access Bank from Nigeria, Ecobank from Togo, First National Bank from South Africa, International Commercial Bank from Malaysia and the United Bank of Africa from Ghana.

In addition the African Development Bank is also present in the country.

*Zambia became a member of the African Development Bank (ADB) Group in 1966. Since then the Bank has invested about US\$ 980 million in the Zambian economy. Of the total, US\$ 917 million has gone to public sector projects in the industrial sector, public utilities, agriculture, the social sectors and transport. The ADB has also supported private sector investments in Zambia valued at US\$ 65.07 million. The Bank also provided debt relief to the Government of Zambia under the Highly Indebted Poor Countries programme and the multilateral Debt Initiative valued at US\$ 452 million in 2006.*

### **ADB's Private Sector Support:**

*The Bank is supporting three operations in finance, mining and manufacturing projects in the private sector;*

-  *The projects in finance involve two lines of credit to the Zambia National Commercial Bank and Investrust Bank aimed at providing long term financing and partial credit guarantee facilities to enhance small and medium enterprises access to finance on more favorable and accessible terms.*
-  *In the mining sector the Bank supported the Lumwana Mining Company, based in the North Western Province of Zambia, with other financiers on its development of an opencast mine, the construction of a copper concentrate processing plant, a transmission line from Solwezi to Lumwana, water dam and tailings storage facilities and associated infrastructure.*
-  *In the manufacturing sector the Bank supports the SWARP Spinning Mills Limited, engaged in the production of yarn from raw cotton primarily for exports.*

All major credit cards are accepted in urban areas. ATM facilities are provided by commercial banks. Visitors with VISA and VISA Electron cards draw cash from VISA ATM's in Zambia. Traveler's cheques (TC) and hard currency bank notes can be cashed at banks, large hotels or bureau de change. (**Note:** proof of purchase of TCs is prerequisite to cashing at these outlets).

Over the years Bank's interest rates have shown a steady yet dramatic decline from 44.1% in 2000 to 27% in August 2010 (Bank of Zambia).

After having remained stable between 2000 and 2004, the Kwacha appreciated strongly towards the end of 2005 and the beginning of 2006. The appreciation of the Kwacha has continued into 2010, driven by the rising of copper prices and the country's attainment of the HIPC completion and the upward and favourable trend in non-traditional exports (exports other than copper and cobalt).



## 8. EFFICIENCY OF GOVERNMENT MACHINERY/ BUREAUCRACY

The Government of Zambia has committed itself to creating a business environment that benchmarks the best among dynamic developing economies.

To tackle the challenge that Zambia's landlocked situation may add to the cost of production and exports of goods, the Government of Zambia is dedicating itself to creating a competitive investment environment so that the Government Bureaucracy becomes a friend and an ally to all businessmen.

Realising that delay of Government approvals is a cost; the Government is undertaking a major initiative to streamline Government approval systems by the introduction of a Clients Charter and Integrated Approval System mechanism and also e governance.

The country has successfully made reforms in the ease of starting business as indicative of the following parameters

-  Business/company incorporation in accordance with the company law – 2 days
-  Application and approval of foreign currency account – 21 days
-  Tax Registration with Zambia Revenue Authority – 7 days
-  Investment License Approval - 30 days

### The Zambia Development Agency Act of 2006

The Zambia Development Agency (ZDA) Act No 11 of 2006, saw the establishment of the Zambia Development Agency which came into effect on January 1, 2007. This followed the merger of the following:

1. Zambia Privatization Agency
2. Zambia Investment Centre
3. Export Board of Zambia
4. Zambia Export Processing Zones Authority
5. Small Enterprises Development Board

## EFFICIENCY OF GOVERNMENT MACHINERY/ BUREAUCRACY

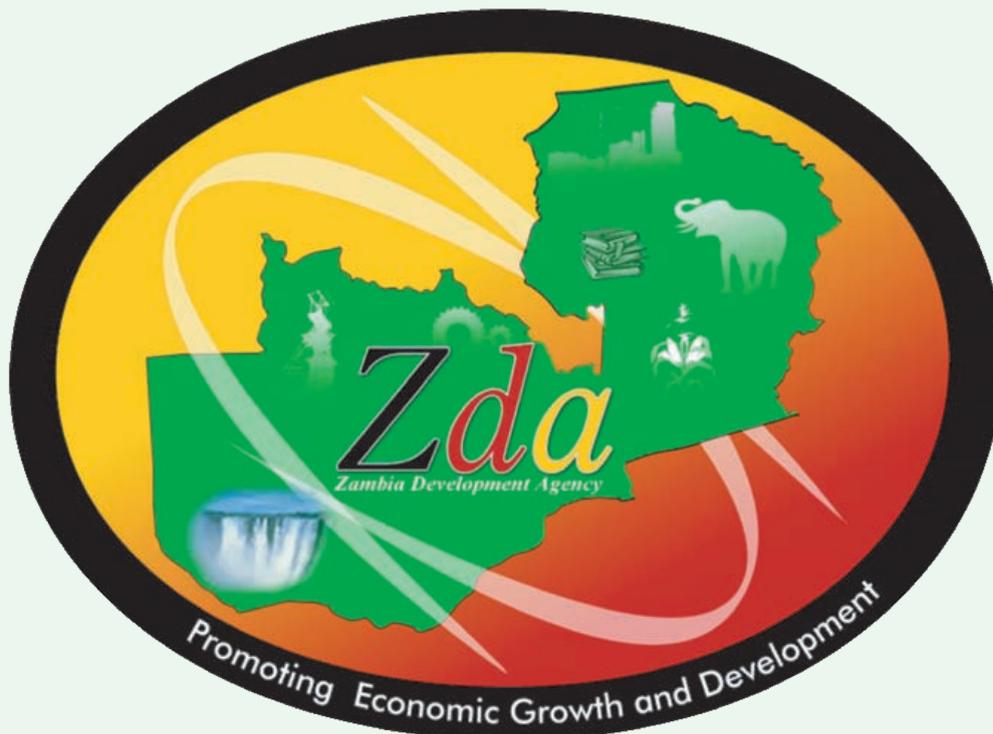
In order to foster economic growth and development, Government created the Zambia Development Agency which is tasked with promoting trade and investment in Zambia as well as streamline bureaucratic procedures and requirements faced by investors. It is an institution that is client focused, encourages dialogue with the private sector and creates confidence in the public sectors support for business and overall private sector growth. The Agency encourages the private sector to take advantage of and benefit from international and regional trade agreements.

The ZDA mission is to promote development by providing effective and comprehensive facilitation and aftercare services, business development services and market information in order to attract investment and promote Zambian exports in a transparent, innovative, efficient and competitive manner that ensures stakeholder satisfaction. The ZDA is mandated to provide and facilitate support to micro and small business enterprises as well as to promote exports and globalisation. The Agency promotes greenfield investments through joint ventures and partnerships between local and foreign investors

### Speed of Approvals

In respect of foreign investors, the ZDA stands ready to provide the following services

- i. Ensure speedy approval of all Licenses by all Government agencies
- ii. Assist in obtaining work permits for expatriate staff
- iii. Assist in obtaining land for economic projects



## 9. DOMESTIC BUSINESS ENVIRONMENT

The ZDA's main aim is to foster economic development through a whole Zambia strategic view that will increase investment and trade levels across the whole country. The Agency will strive to develop an internationally competitive Zambian economy through innovations that promote high skills, productive investment, and increased trade.

### Joint Venture Partners

Foreign investors seeking joint venture partners can approach Zambia Development Agency (ZDA) which operates a registrar of investors together with project profiles of domestic investors seeking foreign investor partnerships. These domestic investors have been screened and are bona fide Zambian businessmen.

### For New Listing on the Lusaka Stock Exchange

The capital market has, following the establishment of the Lusaka Stock Exchange (LuSE) and the repeal of the Exchange Control Act in 1994, boosted the financial system. There are currently 16 listed and 11 quoted companies on the LuSE.

A discount of 2 percentage point from a normal corporate tax rate applicable to each sector; and a further 5 discount of 5 percentage points over and above the 2 percentage point for those companies that offer more than 33 percent of their shares to Zambians. The realised value of shares sold by the companies listed on the Lusaka Stock Exchange is exempt from property transfer tax.

### Business and Industry Association

Several business and industry associations exist and they are ready to assist all types of businessmen (Refer to Appendix XXX for contact details).



*The Lusaka Stock Exchange Building located in the central business area of Lusaka city*

## 10. QUALITY OF LIFE

Zambia is safe and friendly nation where foreigners can feel at home and go about their lives in comfort and security.

“

*I have had the privilege of living in Zambia for the last 3 years due to my work assignment as Resident Representative of JICA (Japanese International Cooperation Agency). I am very impressed with the political stability of the country and the recent election is a testimony of this. The Zambian people are polite and friendly. In my experience the political leadership of the country led by the President is very serious in developing the economy and I feel this country has a good future.*

”

**Mr. Eiji Inui, Former Resident Representative JICA**

### Quality of Life for Foreign Investors

#### Housing

Availability of suitable expatriate accommodation is good in most urban areas. Quality accommodation include a 3-bedroomed, mostly unfurnished detached house standing in its own plot, often with a swimming pool and full security provisions.

Full range of furniture is available from local suppliers and it is also possible to have it made to order from quality Zambian wood at reasonable cost.

Furnished properties can be found including opportunity to rent a flat. New arrivals are recommended to contact reputable estate agents/realtors, who are listed in yellow pages as well as in a monthly publication called the Lowdown or in the daily newspapers.

Typical rentals for:

- a) One bedroom house/apartment – USD 500 and above
- b) Two bedroom house/apartment – USD 1,500 and above
- c) Three bedroom house/apartment – USD 2,000 and above
- d) One house within a housing complex with security – USD 3,000 and above

#### Health

Zambia is on a high plateau (1,280 above sea level) is a fairly healthy place to live. Tap water in homes and hotels is treated but as precautionary measure should be boiled or chlorinated before drinking. There are many good privately run clinics and hospitals in Lusaka including good dental clinics for

## QUALITY OF LIFE

normal health problems. Super specialist medical centres are being developed and encouraged. Already, a key hole surgery specialist hospital from India is setting up a hospital in Lusaka.

### Vaccinations

- 🌺 Cholera: required if visitors are coming from an infected zone
- 🌺 Yellow Fever: required only if visitors have been in an infected zone a week prior to their arrival into Zambia
- 🌺 Normal Anti-Malarial Precaution

### Education

The state educational system is Zambian oriented and therefore, expatriate parents must look for private schooling for their children. There are satisfactory private infant, primary and secondary schooling available in Lusaka and other parts of Zambia.

The schools commonly used at present by the international community are:

#### ***The International School of Lusaka (ISL)***

The school takes children through all stages through reception, primary and secondary education through IGCSE to International Baccalaureate (IB).

#### ***Baobab College***

This school runs on the South African schedule and has expanded to include secondary pupils up to GCSE level. The school is situated in Lusaka and has provisions for day scholars and boarders.

#### ***The American International School***

The school draws on several sources for curriculum standards, including US, UK and International Baccalaureate (IB). The school is located in Lusaka



#### ***The Lusaka International Community School (LICS)***

Prepare children for their respective national school systems.

#### ***The French School***

Located at the Alliance Francaise of Lusaka premises in Lusaka.

Other schools include Chengelo Secondary School in Mkushi, Simba International School in Ndola, and Musikili Primary School in Mazabuka, which all have provisions for day scholars and boarders.

Moreover, there are many nursery schools for children between 2½ to 6 years, which are mostly privately run and have a good reputation.

**Universities**



*View of the University of Zambia*

There are three state-run universities in Zambia, one in Lusaka, one in Kabwe (Central Province) and another in the Copperbelt town of Kitwe. In addition, there are various other tertiary level institutions including the Zambia Institute of Chartered Accountancy Studies (ZICAS) in Lusaka as well as a number of private universities.

**Clothing**

Zambians tend to be formal in their business wear. For business/office formal attire is normal. It can get very cold in the evenings around June and July. For the rest of European summer clothing is ideal.

**Shopping**

There are a good variety of foodstuffs available from well-stocked supermarkets and mini-markets. Chemists, stationers and bookshops are well stocked.

Two shopping complexes were recently constructed in Lusaka, namely Manda Hill and Arcades. These are modern and efficient and will provide for most of the expatriates household needs.

**Leisure Activities**

Activities such as keep-fit, aerobic, weight training, golf, tennis, swimming training, indoor/ outdoor bowling, squash, rugby, horse riding and polo are available in Zambia. Lusaka has a very good selection of restaurants, cafes and cinemas, educational and cultural services are also provided by the Alliance Francaise of Lusaka (L' Alliance Française de Lusaka).

*Below: The Magnificent Victoria Falls – Investors could find a ‘veritable pot of gold at the end of the rainbow in*



## QUALITY OF LIFE

Zambia has ample opportunity for camping and the scenery is beautiful. Weekend breaks are possible at safari lodges outside Lusaka or Kafue National Park or Lake Kariba.

The world famous Victoria Falls in Livingstone and the connecting gorges provide the best white-water rafting in the world as well as access to highest commercial bungi-jump in the world. Zambia also has a unique distinction to provide excellent walking safaris.



### Hotels/Accommodation

Zambia has a number of good business hotels/guests houses in Lusaka, Copperbelt and Livingstone. Glimpses of some of these used by foreign businessmen include:



#### Five Star Hotels:

- a) Taj Pamodzi Hotel, Lusaka (US\$ 300 for a standard double room per night)
- b) Southern Sun Hotel, Lusaka (US\$ 190 for a standard double room per night)
- c) Intercontinental Hotel (US\$ 212 for a standard double room per night)
- e) Cresta Golf View Hotel (US\$ 200 for a standard double room per night)
- f) Livingstone Sun (US\$ 200 for a standard double room per night)

#### Four Star Hotels:

- g) Mukuba Hotel (US\$ 150 for a standard double room per night)
- h) Chrisma Hotel (US\$ 110 for a standard double room per night)
- i) Protea Hotel (US\$ 130 for a standard double room per night)
- j) Savoy Hotel (US\$ 150 for a standard double room per night)
- k) Edinburgh Hotel (US\$ 120 for a standard double room per night)
- j) Another option is to use guest houses of lodges for short, medium or long staying guests, with or without living room and cooking facilities (ranging from US\$ 70 to US\$ 150 per night depending on the facilities).



## 11. TAXES AND INVESTMENT INCENTIVES

Zambia has an open economy with a POSITIVE INVESTMENT ENVIRONMENT, where Government's participation is minimized thus paving way for private sector participation.

The Government has recognized that its role is to create a conducive regulatory environment as well as providing the basic infrastructure to enhance private sector investment.

### Taxation and incentive structure in Zambia

The Ministry of Finance and National Planning (MoFNP) is responsible for the formulation of tax policy, while the Zambia Revenue Authority is responsible for administering the taxes.

The legislative framework of taxation is provided for in the Income Tax Act Chapter 323, VAT Act Chapter 331 and the Customs and Excise Act Chapter 322, of the Laws of Zambia.

#### (a) Tax Policy

##### *Company Income Tax (CIT)*

CIT rate for Zambia is 35 percent for both resident and non-resident companies.

For companies involved in agriculture, manufacture of chemical fertilizer and non-traditional exports, the CIT rate is 15 percent; for mining it is 30 percent; 40 percent on bank profits above K 250 million (USD 78,125).

##### *Personal Income Tax (PIT)*

All individuals are liable to tax on personal income accrued after deducting personal relief at a graduated rate as follows:

Monthly Income Bands:	Rates
K0 to K1,000,000 (US\$ 0 to US\$ 200)	0%
K1,000,0001 to K1,735,000 (US\$ 200 to US\$ 347)	25%
K1,735,001 to K4,200,000 (US\$ 347 to US\$ 840)	30%
Above K4,200,000 (Above US\$ 840)	35%

##### *Withholding Tax*

Zambia charges withholding tax of 15 percent on rental charges, dividends, interest payments, management fees and payments to subcontractors.

##### *Presumptive Tax*

A presumptive tax at the rate of 3 percent is charged on business income for small scale businesses below a turnover threshold of K200 million (USD 62,500) per annum.

There over 60 types of rose flowers and 7 varieties of summer flowers are grown in Zambia. Approximately 145 hectares of land, in the form of greenhouses is dedicated to growing rose flowers whilst summer flowers are grown in expansive open fields. Cut roses are mostly exported to Holland (70%) while the remaining is exported to South Africa.

## TAXES AND INVESTMENT INCENTIVES

2. Horticulture: Fresh and dried vegetables

A major exporter to the European markets with UK and Holland that make up about 80 %. These products range from baby corn, fine beans, courgettes, asparagus, leek okra and baby melons.

3. Processed Foods: Wheat flour and other processed foods

4. Beverages and stimulants

- i. Tea and tea products
- ii. Coffee and coffee products

5. Production and the processing of the following products in the textiles sector:

- i. Cotton
- ii. Cotton yarn
- iii. Fabric
- iv. Garments

6. Manufacturing and Agro Processing

The manufacturing sector contributes about 11 % to national GDP and about 10 % to employment. The country's third largest employer of human resources.

7. Manufacturing of the following engineering products:

- i. Copper products
- ii. Iron Ore and steel
- iii. Cobalt
- iv. Other engineering products

8. Beneficiation of phosphates and any other related material into fertilizer.  
Beneficiation of rock materials into cement.

9. Production and processing of the following products in the leather sector:

- i. Cattle hides
- ii. Crust leather
- iii. Leather products

10. Building of mini-hydro power stations

11. Education and skill training

12. Information and Communications Technology (ICT):

- i. Development of computer software
- ii. Assembly/manufacture of ICT equipment

13. Health:

- i. Manufacture of pharmaceutical products
- ii. Repair and maintenance of medical equipment
- iii. Provision of laundry services to medical institutions

- iv. Ambulance services
- v. Medical laboratory services
- vi. Diagnostic services
- vii. Other medical services eg: setting up and operating a hospital, super specialist medical services, etc.

The following is the general incentive structure currently in place:

### Agriculture

#### *Income Tax*

-  15 percent tax on income from farming
-  50 percent depreciation allowance per year for the first two years on machinery used for farming
-  20 percent capital expenditure allowance per year for the first five years on farm improvements
-  10 percent development allowance per year, up to the first year of production, on capital expenditure on growing coffee, tea, bananas, citrus or similar plants
-  100 percent farm work allowance for expenditure on farm land, such as for stumping, land clearing, water conservation, etc

### Mining (base metals)

#### *Income Tax*

-  30 percent tax income from mining
-  Pre-production expenses deducted in the first year of production and other capital expenditures deducted in the year incurred.
-  10 years carry forward of losses

#### *Indirect Taxes*

-  Exemption from customs duty in respect of all machinery and equipment (including specialized motor vehicles) used for exploration and mining activities.

### Tourism

#### *Income Tax*

-  10 percent initial allowance and annual 5 percent wear and tear on buildings
-  50 percent depreciation allowance for machinery

#### *Indirect Taxes*

-  Zero rated hotel accommodation in the Livingstone district
-  Zero-rating of exportation of goods by a tourist
-  Zero-rating of the supply of an inclusive tour package by a tour operator or travel agent licensed as such by the Zambia National Tourist Board

### Manufacturing

#### *Income Tax:*

-  10 percent initial allowance and annual 5 percent wear and tear on buildings and structures
-  50 percent depreciation allowance for machinery

## TAXES AND INVESTMENT INCENTIVES

### *Indirect Taxes*

- 🌻 Customs duty exemptions on most machinery and equipment used in manufacturing
- 🌻 Zero rate/reduced duty of certain raw materials
- 🌻 Import VAT deferment on eligible plant/machinery of a capital nature

Private investments are encouraged by the provision of a dynamic and efficient administrative and physical environment and by the provision of investment incentives as indicated below:

### **General Investment Incentives**

- 🌻 Tax credit given where double taxation agreement exists
- 🌻 Investors are permitted to establish bonded factories
- 🌻 Small-scale enterprises are tax exempt for three and five years for urban and rural enterprises respectively. Customs duty and sales tax on equipment is exempt
- 🌻 Exemption from customs duties on specified machinery and equipment (other than motor vehicles) required for the establishment, rehabilitation or expansion of eligible enterprises.

### **Commerce**

- 🌻 Income from the export of non-traditional products (i.e. anything, other than copper and cobalt and electricity, produced or manufactured in Zambia but excluding services) is taxed at 15%.
- 🌻 Income from the chemical manufacture of fertilizer is taxed at 15%
- 🌻 Implements, machinery and plant used exclusively for farming, manufacturing, tourism and leasing: Capital allowances are calculated at the rate of 50% on cost

### **Research and Development Incentives**

A deduction is allowed in ascertaining the gains or profits of a business of any expenditure, not being of a capital nature, incurred by the business during the tax year on experiments or research relating to the business.

***Additional Investment Incentives are provided under Annual National Budgets:***

*Information on annual budget changes and new incentives introduced in the budget can be obtained from the ZDA Research Department: Contact: [smunkombwe@zda.org.zm](mailto:smunkombwe@zda.org.zm)*

## 12. IMPORT AND EXPORT CONSIDERATIONS

### 12.1. IMPORT PROCEDURES

#### a. Customs Clearance and Valuation

In order to clear goods through Customs, an importer must present the usual commercial documents such as bill of lading, airway bill and commercial invoice. The Import Declaration Form is used for statistical purposes, and no fee is required. For goods to be cleared at the border, the importer uses the Zambia Revenue Authority (ZRA) form CE 20, the standard form for entry and exit. Customs clearance can be accomplished within hours, if all forms are correctly completed.

#### b. Tariff Structure

Zambia applies tariffs on the c.i.f. (cost, insurance and freight) basis. Most tariffs are ad valorem, but a few specific tariffs remain. Zambia uses the international harmonized system. Zambia's tariff schedule is structured around four tiers: 0 %, 5 %, 15% and 25 % rates of duty. Virtually all raw materials and most industrial or productive machinery fall within the 0 and 5 percent tariff categories, while most imported intermediate goods are subject to 15 percent, and imported final products are rated at 25 percent. Zambia's simple average import tariff is about 14 percent.

#### c. Other Levies and Charges

Zambia levies excise duties on certain products at rates ranging from 3 percent to 145 percent. The excise duty is collected on mineral water, cane and beet sugar and some derivatives, beverages, tobacco and some derivatives and substitutes, electricity and petroleum products.

The Value Added Tax (VAT) of 16 percent applies to both goods and services, of domestic production and those that are imported. VAT is levied on the c.i.f. value plus customs tariff. Exemptions from VAT include social services such as health, education, and funeral services.

#### d. Import Restrictions

Import prohibitions are maintained for environmental, health and security reasons. Import licensing is required for most agricultural products. Zambia does not currently apply trade sanctions.

#### e. Sanitary and Phytosanitary Regulations

Sanitary and phytosanitary regulations are applied to imports of live animals, plants and seeds. A sanitary certificate from the exporting country is required as a prerequisite to the issuance of the veterinary permit. Food imports must satisfy the provisions of the Food and Drugs Act of September 1978 which requires packaging and labeling requirement for food, and standards for maize samp, rice and bread exist.

## IMPORT AND EXPORT CONSIDERATIONS

### 12.2. EXPORT PROCEDURES

Exporters must complete an export declaration form (standard customs authority form ZRA **CE 20**), mainly for statistical purposes. An original commercial invoice and a packaging list for shipment should accompany the form **CE20**. An airway bill or bill of lading for transportation of exports should be obtained either from the freight forwarder or the transporter being used. Zambia has no export taxes, charges and levies.

If there are preferences that are being claimed in the exporting market (e.g., reduced tariffs), then an appropriate stamped certificate of origin, from the ZRA is required. COMESA, SADC, EU and AGOA textiles have different certificates of origin.

If the good is a commodity covered by the Veterinary Department, a sanitary/phytosanitary certificate is needed. This is obtained from the Mount Makulu Research Station for seeds, stems, and fruits.

A very limited number of goods require a special export permit. Gemstone exports require a permit from the Ministry of Mines; timber requires a timber verification certificate from the Forestry Department.

## 13. ZAMBIA – CONNECTING THE WORLD



Zambia has, in the recent years experienced an increase in foreign investment from multinationals and foreign companies in different sectors of the economy.

Foreign direct investment enterprises have had a positive and favorable impact on the government treasury and creation of local employment. Some of the main foreign investors already operating in Zambia (either 100 percent foreign owned or joint ventures) include:

### 1. David Livingstone Safari Lodge – South Africa

David Livingstone Safari Lodge is a luxurious five star hotel located on banks of the Zambezi river in Livingstone. The hotel is part of the three cities hotels chain of South Africa and provides luxurious accommodation tourists, dining and conference facilities and also has a beauty parlour. It also provides boat cruises along the Zambezi River. The hotel has invested US\$ 20 million in Zambia, employs 77 people, with an annual turnover of about US\$ 1.7 million.

### 2. Ferrostaal - German

Ferrostaal (Zambia) - The company is engaged in the production of biodiesel from jatropha carcus feedstock in Zambia, including a down streaming, crushing and refinery facility for biodiesel production.

### 3. Hitachi – Japan

Hitachi Construction Machinery is one of the leading worldwide manufacturers of construction machinery in the world. The company established operations in Zambia in 2009 providing services mostly to the mines for product support for Hitachi machines including servicing, maintenance and repairs of earth moving equipment at the mines.

### 4. International Commercial Bank (ICB) – Malaysia

ICB was granted a license to operate a commercial bank in Zambia. ICB Zambia is owned by the ICB Financial Group Holdings listed on the London Stock Exchange. The bank has established commercial banking facilities in the Zambian capital of Lusaka and offers financial products such as consumer, commercial corporate, international and electronic banking.

**5. Kansanshi Mine - Canada**

Kansanshi copper and gold mine is located in Solwezi district, about 180 km from the Copperbelt Province of Zambia. The mine is owned by First Quantum Minerals Limited of Canada. The mine is an open pit mine and produces about 170,000 tonnes of copper ore, 93,000 tonnes of copper cathodes and 71,000 tonnes of copper concentrates annually. The mine has approximately 1,142 workers on a full time basis.

**6. Lafarge Cement Zambia Limited - France**

Lafarge Cement Zambia Limited is part of the Lafarge Group of Companies (France) It is the leading producer of cement in the country and also exports to countries with the Southern African region and East Africa. The company recently completed the construction of a US\$ 110 million dollar high tech facility at its main factory in Chilanga. This investment saw the company increase its annual cement production from 650,000 tonnes to 1,200,000 tonnes of cement, and an increase in their annual turnover by 33 percent to US\$ 95 million. The company employs 250 people.

**7. Lumwana Copper Mine - Australia**

Lumwana is owned by Equinox Minerals of Australia and is the largest copper mine in Zambia. Equinox has invested about US \$ 760 million in the mine and created over 2,500 jobs during the initial construction phase. In addition, the large scale of investment into Lumwana has seen the building of new roads, supporting infrastructure and utilities, including business and recreational facilities which are of part of the new mining town. The mine has also started mining high grade uranium zones and uranium ore stock piles are being on site.

**8. Metal Fabricators of Zambia (ZAMEFA) - Canada**

Metal Fabricators of Zambia (ZAMEFA) is a subsidiary of Phelps Dodge International Corporation - one of the world's largest producers of copper and copper rods. ZAMEFA has 350 employees and it manufactures copper rod, bare copper wires, low voltage power cables (9,600 tonnes of cables are produced per month), overhead aluminum conductors, building wires, flexible telecommunication cables and wire cables, all worth about US\$ 220 million per annum. About 92 percent of the company's products are exported while the remaining 8 percent is sold locally.

**9. Multrex – Nigeria**

The company has established cocoa plantations in the northern parts of Zambia, employing 150 people directly as well as 250 people indirectly. The company is working towards investing in a cocoa powder plant during its second year of operation in Zambia. At full implementation, the total investment by the company is projected to be about US\$ 15 million.

**10. Parmalat Zambia - Italy**

Parmalat Zambia is the Zambian subsidiary of the Parmalat International Group. It is involved in the manufacture and distribution of dairy products and has a large distribution network countrywide including leading supermarkets and other retail outlets. Apart from large scale commercial farmers, it also procures milk from small scale dairy farmers through milk centres established in most parts of the country.

**11. PEPSI Zambia - USA**

PEPSI Company have established operations in Zambia to manufacture and distribute PEPSI branded carbonated drinks in Zambia. The company factory is based in the Zambian capital city of Lusaka, employing with over 100 people. The total investment by the company will amount to US\$ 30 million over a 6 year period.

**12. Taj Pamodzi Hotel - India**

In 1997, the TATA Group took over Pamodzi Hotel which had been Government owned, and managed to turn the property around and make it an efficient and successful operation. Pamodzi is a five star hotel located about 7 Km from the central business area of Lusaka. The hotel provides both accommodation and conference services to a range of local and international visitors and organizations.

**13. TATA Zambia - India**

TATA Zambia was established as a wholly owned company in 1977 and is part of the TATA Group. Very recently a motor vehicle assembly plant was commissioned by the then Late President Mr. Levy P. Mwanawasa in Ndola. Due to its success in other sectors, TATA Zambia has shown interest in constructing a hydro power station at an estimated cost of US\$ 120 million.

**14. Vedanta Mining Resources - India**

Vedanta is an Indian managed company which is registered in London, it registered in 2003 and their principal operations are in India. The core of Vedanta's asset lies in India, where they are domestic producers of aluminium, copper, zinc and lead. It acquired 51% shares of Konkola Copper Mines (KCM) which is the largest copper mining company in Zambia. They also have substantial assets in Australia with two copper mines.

**15. York Farms Limited – United Kingdom**

This is a joint venture between the University of Zambia and Lattice Management Consortium holding of the United Kingdom. The company produces vegetables and legumes, for export to the United Kingdom, Europe, South Africa, Australia and New Zealand, (in excess of 3,000 tons per year), and also for the local market. In addition the company rears 300 heads of cattle.

**16. Zambian Breweries Plc – South Africa**

Zambian Breweries is a Zambia-based company owned by SABMiller Africa. The Company, along with its subsidiaries, (which include Zambia Bottlers Limited, Copperbelt Bottling Limited and Northern Breweries Limited) is principally engaged in the production and distribution of beer and soft drinks.

**17. Zambia - China Cooperation Zone (ZCCZ) - China**

This is the first economic and trade zone to be approved by China to be established in Africa. The ZCCZ is located in Chambeshi, in the Copperbelt, and has been developed from a Greenfield site. The Zone will mainly be focused on the development of non ferrous metals industry. The company is expected to invest a total of at least US\$ 800 million in the next five years.

**18. Zambia Sugar Company – South Africa**

Zambia Sugar Company is owned by the Illovo Group of Companies of South Africa, and is currently the largest producer of sugar and sugar products in the country, employing over 3,500 people, and also runs out-grower schemes in Mazabuka District in southern Zambia. In 2008 the company undertook a US\$ 185 million expansion programme that saw it increase its annual sugar production from 200,000 tonnes to 400,000 tonnes per annum. Apart from the local market, the company also supplies the Southern African region and in the European Union, and has an annual turnover of about US\$ 160 million.

**19. The Royal Livingstone Hotel – South Africa**

The Royal Livingstone, a sophisticated five star Sun International hotel lies on the lush green forested banks of the Zambezi River in Zambia. The Hotel overlooks the Zambezi river and has already been named one of the leading hotels of the world - qualities of all Sun International Hotels.

**20. Airtel Zambia - India**

Airtel Zambia (former Zain Zambia) is the largest mobile telecommunications company in Zambia with over 3 million subscribers and has coverage in all the nine provinces of the country. Airtel Zambia employs over people and also runs a business development services programme for local small market enterprises to whom it out sources its marketing and tower site maintenance functions.

## APPENDIX 1 – BANKS IN ZAMBIA

### A. International Banks

1. Access Bank Zambia (Nigeria). Head Office contact number: 211 260 227941. Email: [infor@accesszambia.com](mailto:infor@accesszambia.com).  
Website: [www.accesszambia.com](http://www.accesszambia.com)
2. African Banking Corporation (Zimbabwe). Head Office contact numbers: 211 260 257970-76, Email: [abz@africanbankingcorp.com](mailto:abz@africanbankingcorp.com). Website: [www.africanbankingcorp.com](http://www.africanbankingcorp.com)
3. Africa Development Bank (Inter-Governmental Bank). Head Office contact number: 211 257868/9, Email: [afdb@afdb.org](mailto:afdb@afdb.org).  
Website: [www.afdb.org](http://www.afdb.org)
4. Bank of China Zambia (China). Head Office contact numbers: 211 260 238697, 238696, 238690, Email: [bankofchinazambia.com](mailto:bankofchinazambia.com). Website: [www.bankofchinazambia.com](http://www.bankofchinazambia.com)
5. Barclays Bank Zambia Limited (United Kingdom). Head Office contact numbers: 211 260 228858, 220713, 220724. Email: [infor@barclays.co.zm](mailto:infor@barclays.co.zm). Website: [www.barclaysbankzambia.co.zm](http://www.barclaysbankzambia.co.zm)
6. Cavmont Bank (Cameroon), Head Office contact numbers: 211 260 229508/12. Email: [infor@cavmont.com.zm](mailto:infor@cavmont.com.zm). Website: [www.cavmont.com.zm](http://www.cavmont.com.zm)
7. Citibank Zambia Limited (United States). Head Office contact numbers: 211 260 229025-8, Email: [infor@citi.com](mailto:infor@citi.com). Website: [www.citibankzambia.com](http://www.citibankzambia.com)
8. Eco Bank from (Togo), Head Office contact number: 211 260 367315. Email: [infor@ecobank.com](mailto:infor@ecobank.com). Website: [www.ecobank.com](http://www.ecobank.com)
9. First National Bank (South Africa). Head Office contact numbers: 211 260 366800. Email: [fnb@fnbzambia.co.zm](mailto:fnb@fnbzambia.co.zm). Website: [www.fnbzambia.co.zm](http://www.fnbzambia.co.zm)
10. International Commercial Bank (Malaysia). Head Office contact numbers: 211 260 368700-2  
Email: [infor@icb-zambia.com](mailto:infor@icb-zambia.com)
11. Stanbic Bank Limited (South Africa). Head Office contact numbers: 211 260 229754, 227440, 227438. Email: [stanbic@stanbic.co.zm](mailto:stanbic@stanbic.co.zm), Website: [www.stanbiczambia.co.zm](http://www.stanbiczambia.co.zm)
12. Standard Chartered Bank Zambia (United Kingdom). Head Office contact numbers: 211 260 229242, [customer.first@standardchartered.com](mailto:customer.first@standardchartered.com) Website: [ww.standardchartered.co.zm](http://ww.standardchartered.co.zm)
13. United Bank of Africa (Ghana), Head Office contact numbers: 211 260 967 889779, Email: [infor@ubagroup.com](mailto:infor@ubagroup.com). Website: [www.ubagroup.com](http://www.ubagroup.com)

## **B. Joint Ventures with Foreign Banks**

1. Finance Bank - Credit Suisse of Switzerland acquired majority shares in Finance Bank previously wholly Zambian owned. Head Office contact numbers: 211 260 229733, 220176, Email: [fbz@financebank.co.zm](mailto:fbz@financebank.co.zm), Website: [www.financebank.co.zm](http://www.financebank.co.zm)
2. Indo-Zambia Bank Limited a bank which is jointly owned by the Zambian Government and three banks from India (Bank of Baroda, Bank of India and Central Bank of India). Head Office contact numbers: 211 260 224653/225080 Email: [izb@izb.co.zm](mailto:izb@izb.co.zm), Website: [www.izb.co.zm](http://www.izb.co.zm)
3. Zambia National Commercial - Bank Rabobank of the Netherlands acquired majority shares in Zambia National Commercial Bank Plc (ZANACO) which was a state owned commercial bank. Head Office contact numbers: 11 260 221358, 221360, Email: [zanaco@zanaco.co.zm](mailto:zanaco@zanaco.co.zm), Website: [www.zanaco.co.zm](http://www.zanaco.co.zm)

## **C. Indigenous Banks**

1. Development Bank of Zambia. Head Office numbers: 211 260 228576, 228581, Email: [dbzmail@dbz.co.zm](mailto:dbzmail@dbz.co.zm), Website: [www.dbz.co.zm](http://www.dbz.co.zm)
2. Intermarket Banking Corporation. Head Office numbers: 211 227519, [intermakert@intermarketbank.co.zm](mailto:intermakert@intermarketbank.co.zm), Website: [www.intermarket.co.zm](http://www.intermarket.co.zm)
3. Investrust Bank. Head Office contact numbers: 211 260 294682, 294685. Email: [investrust@investbank.co.zm](mailto:investrust@investbank.co.zm), Website: [www.investrust.co.zm](http://www.investrust.co.zm)

## **APPENDIX 2 – ZAMBIAN EMBASSIES AND MISSIONS ABROAD**

### **1. Angola**

Embassy of the Republic of Zambia  
Rua Rei Katavala No.106/108, MACULUSSO, P.O. BOX 1406,  
LUANDA  
Tel 00244-222-447491, fax: 00244-444-441-763  
Email:zabiaembassy@snet.co.ao

and

Consulate General of the Republic of Zambia, 41 Rua Command ante Ernesto Velhina,  
LUENA  
Tel:00244-284-260090, fax: 00244-284-260087, Email: zamcgluena@hotmail.  
com,zambiaconsulate@znet.co.ao

### **2. Belgium**

Embassy of the Republic of Zambia.  
469 Avenue Moliere, 1,050  
BRUSSELS  
Tel: 003223435649, Fax: 00323474333  
Email:zambia\_brussels@bruteele.be

### **3. Botswana**

High Commission of the Republic of Zambia, Plot 1120, Queen's Rd,The Main Mall,  
P.O Box 362, GABORONE.  
Tel: 002673951951, Fax0026739539552  
Email:zahico@work.co.bw

### **4. Brazil**

Embassy of the Republic of Zambia HIS QL 10 CONJ 06 CASA 10,  
LOGO SUL-BRASILLIA-DF  
CEP; 71630065, Tel: 00-55-61-3248-3277 Tel/fax: 00-55-61-3248-3494  
Email:zambiansbrasil@embaixadzambiaorg.br

### **5. Canada**

High Commission of the Republic of Zambia, 151 Slater Street, Suite 205, Ottawa,  
ONTARIO K1P 5H3,  
Tel: 1613,2324400 fax: 16132324410, Email: zhc.ottawa@bellnet.ca ww.zambiahighcommission.  
na

### **6. China**

Embassy of the Republic of Zambia.  
5 Dong si jie san lit un  
BEIJIN, 100600  
Tel: 008610-65321554/65321778, fax: 008610-65321981, Email diplomat@zambiaembassy.cn

### **7. DR Congo**

Embassy of the Republic of Zambia,  
54-58, Avenue de L'Ecole,  
BP1144, Gombe

KINSHASA  
Tel: 00243-819999437, Fax: 00243-813016644  
Email:zamkins@ic.cd  
and

Consulate General of the Republic of Zambia.  
Corner Ruwe/Lufira, Commune Lubumbashi  
BP 596, LUBUMBASHI,  
Tel/fax: 002432342264  
Email zamcongen@lub.jobantech.cd  
PO Box 10958,  
CHINGOLA, ZAMBIA.

**8. Egypt**

Embassy of the Republic of Zambia.  
17, Iran Street Dokki,  
CAIRO  
Tel: 0020237610281/2/3 fax: 37610833  
Email:zamcai@tedata.net.eg

**9. Ethiopia**

Embassy of the Republic of Zambia  
Higher 23, Kebele 12, Old Airport  
P.O. BOX 1909, ADDIS ABABA  
Tel: 00-251-113711302, Fax: 00-251-113-711566.

**10. Nigeria**

High Commission of the Republic of Zambia, Plot 351 Mission Road,  
Central District area, Garki  
ABUJA  
Tel: 0023492347060 fax: 4618602/4618604  
Email:info@zambiansabija.com

**11. France**

Embassy of the Republic of Zambia  
18, Avenue de Tourville,  
75007 PARIS  
Tel: 0033156881270, fax: 00331568880350  
Email:zambiansparis@wanadoo.fr

**12. German**

Embassy of the Republic of Zambia.  
Axel-Springer Strasse 54A, 10117  
BERLIN  
Tel: 0049302062940, fax: 00493020629419  
Email: info@zambiaembassy.de  
www.sambia-botschaft.de

**13. Ghana**

High Commission of the Republic of Zambia, 4 Cedar Court, Augustino Neto Road, Airport  
Residential ACCRA  
Tealeaf 00233-21-764705  
Zamaccra@4u.com.gh

**14. India**

High Commission of the Republic of Zambia, D5/4, Vasant Vihar,  
NEW DEHLI 110057,  
Tel: 009111-26145883/26145764 fax: 26145764, Email:zambiand@sify.com

**15. Italy**

Embassy of the Republic of Zambia  
Via Ennio Quirino, Visconti 8,00193,  
ROME  
Tel: 0039-0696006903/  
0636002590 /0636088824  
Telefax: 0039-06-97613035  
Email:info@zambiaembassy.it

**16. Japan**

Embassy of the Republic of Zambia  
1-1-02, Ebara, Shinagawa-Ku  
TOKYO 142-0063  
Tel: 0081334910121/2 fax: 813349101123  
Email:emb@zambia.or.jp  
Web: www.zambia.or.jp

**17. Kenya**

High Commission of the Republic of Zambia, Nyerere Road (Opposite Uhuru Park)  
P.O. BOX 48741  
NAIROBI  
Tel: 0025420-2724796/99/2724850  
Fax: 00254-202710664/2718494  
Email:zambiacom@swiftkenya.com

**18. Libya**

Embassy of the Republic of Zambia  
El Madina El Siyahiya, Gergaresh  
P.O. BOX 91860, Dhat El Emad  
TRIPOLI  
Tel: 002184842757 fax: 00218214839950  
zemtripoli@gmail.com.zet\_libya@ltnet.net

**19. Malawi**

High Commission of the Republic of Zambia, Area 40/2, P.O. BOX 30138  
LILONGWE 3, Tel: 0026501772590/635 fax: 0026501773880  
Email:zambiahighcom@sdpn.org.mw

**20. Malaysia**

High Commission of the Republic of Zambia, Suit 5 C, Menara mb7, Level 5,Jalan Sultan  
Ismail, KUALA LUMPUR-50250  
Tel: 0060321453616, fax: 0063021453619 Email:edwardmuteto@hotmail.com

**21. Mozambique**

High Commission of the Republic of Zambia, Avenida Kenneth Kaunda 1286.PoBox 4655,  
MAPUTO  
Tel: 00258021492452, fax: 0025821491893  
Email:zhcmap@tvcabo.co.mz

- 22. Namibia-** High Commission of the Republic of Zambia, 22 Sam Nujoma Drive  
Corner of Mandume Ndemufayo Road  
P.O. BOX 22882  
WINDHOEK  
Tel: 00264613276/1 Fax: 0026461228162  
Email:zahico@way.na
- 23. Russia**  
Embassy of the Republic of Zambia  
Prospect Mira 52A  
MOSCOW  
Tel: 0074956885001/6885092  
/6810752/6885083  
Email: zambiansmoscow@yahoo.com
- 24. South Africa**  
High Commission of the Republic of Zambia  
570 Ziervogel Street (off Hamilton Street)  
Arcadia P.O. BOX 12234  
PRETORIA  
Tel: 0027123261847/3261854 Fax: 3262140  
Email:hc@zambiapretoria.net
- 25. Sweden**  
Embassy of the Republic of Zambia  
Gardsvagen 18 3<sup>rd</sup> Floor  
P.O. BOX 3056 SE-16903 SOLNA  
Tel: 004686799040, Fax: 6796850  
Email:kate@zambiaembassy.se,www.zambiaembassy.se
- 26. Switzerland**  
Permanent Mission of the Republic of Zambia  
to the United Nations office in Geneva  
Chemin Du Champ d' Anier 17-19, 1209 GENEVA  
Tel; 004122788330/35, Fax: 004122788340  
Email:mission.zambia@ties.itu.int
- 27. Tanzania**  
High Commission of the Republic of Zambia  
Plots 5 &6 OHIO/SOKOINE Drive,  
P.O Box 2525  
DAR-ES-SALAAM  
Tel: 255222112977, Tel/Fax: 00255222125529  
Cell: 002557544  
Email:info@zhcdar.or.tz
- 28. United Kingdom**  
High Commission of the Republic of Zambia  
Zambia House, 2 Palace Gate,  
LONDON W8 5NG  
Tel: 00442075896655, 0044207 5812142, Fax: 00442075811353, Email:  
immzhcl@btconnect.com,zhcl@connect.zm, www.zhcl.org.uk

**29. United States of America**

Permanent Mission of the Republic of Zambia to the United Nations  
237 East 52<sup>nd</sup> street,  
NEW YORK NY 10022  
Tel: 001212888-5213, Fax: 212888-5213  
Email:zambia@aol.com

and

Embassy of the Republic of Zambia  
2419 Massachusetts Avenue, NW WASHINGTON DC 20008  
Tel (202)2659717/8/9 Fax:(202)3320826  
Email:embzambia@aol.com

**30. Zimbabwe**

Embassy of the Republic of Zambia  
48 Kwame Nkrumah Road  
Zambia House  
HARARE

## APPENDIX 3 – FOREIGN EMBASSIES AND MISSIONS IN ZAMBIA

1. **Angola Embassy**  
Plot No. 6660, Mumana Road,  
P.O Box 31595  
**LUSAKA**  
Tel: +260-211-266422/291142
2. **Botswana High Commission**  
Plot No. 5201, Pandit Nehru Road  
P.O Box 31910  
**LUSAKA**  
Tel: +260-211-250555/250019
3. **British High Commission**  
Plot No. 6408, Diplomatic Triangle,  
P.O Box 50050  
**LUSAKA**  
Tel: +260-211-251133/251923/423200
4. **Canadian High Commission**  
Plot No. 5199, United Nations Avenue  
P.O. Box 31313  
**LUSAKA**  
Tel: +260-211-250833
5. **Chinese Embassy**  
United Nations Avenue  
P.O Box 31313  
**LUSAKA**  
Tel: +260-211-253687
6. **Consulate General of Senegal**  
Anglo-American Building, 2<sup>nd</sup> floor,  
P.O Box 50521, Ridgeway  
**LUSAKA**  
Tel: +260-211-257066
7. **Danish Embassy**  
Plot No. 5219, Independence Avenue  
P.O Box 50299  
**LUSAKA**  
Tel: +260-211-254277
8. **Embassy of Brazil**  
Manenekela Road, Woodlands  
P.O Box 33737  
**LUSAKA**  
Tel: +260-211-252171
9. **Embassy of Cuba**  
Plot No. 5574, Magoye Road, Kalundu  
P.O Box 33132,  
**LUSAKA**  
Tel: +260-211-291308
10. **Embassy of the D.R Congo**  
Plot No. 1124, Parirenyatwa Road,  
Fairview  
P.O Box 31287  
**LUSAKA**  
Tel:+260-211-2356790407/8
11. **Embassy of Finland**  
Haile Selassie Avenue  
House, P.O Box 50819  
**LUSAKA**  
Tel:+260-211-251988
12. **Embassy of France**  
Plot No. 74, (Anglo American Building)  
Independence Avenue, P.O Box 30062,  
**LUSAKA**  
Tel:+260-211-251322
13. **Embassy of Japan**  
Plot No. 5218 Haile Selassie Avenue,  
P.O Box 34190,  
**LUSAKA**  
Tel:+260-211-251555
14. **Embassy of Ireland**  
Plot No. 6663, Katima Mulilo Road,  
Olympia Extension, P.O Box 34923  
**LUSAKA**  
Tel:+260-211-291298/291234
15. **Embassy of Italy**  
Embassy Park, Diplomatic Triangle,  
P.O Box 50497  
**LUSAKA**  
Tel: +260-211-250755/250781
16. **Embassy of the Republic of Somalia**  
Plot No. 377A Kabulonga Road,  
P.O Box 34051  
**LUSAKA.**  
Tel:+260-211-263944/263944

- 17. Embassy of Russia**  
Plot No. 6407, Diplomatic Triangle,  
P.O Box 32355,  
**LUSAKA.**  
Tel:+260-211-252120/252183
- 18. Egyptian Embassy**  
UN Avenue, Corner of UN and Pandit  
Nehru Road, P.O Box 32428,  
**LUSAKA.**  
Tel:+260-211-253177
- 19. European Union**  
Plot No. 4899, Los Angeles Boulevard  
P.O Box 34871,  
**LUSAKA.**  
Tel:+260-211-250711/251140/25
- 20. Germany Embassy**  
Plot No. 5209, UN Avenue,  
P.O Box 50120,  
**LUSAKA.**  
Tel:+260-211-250644
- 21. Ghana High Commission**  
Plot No. 28 Bwinjifumu Road  
Rhodespark, P/B RW 50515  
**LUSAKA**  
Tel:+260-211-238127/238128
- 22. India High Commission**  
Plot No. 1, Pandit Nehru Road  
P.O Box 32111  
**LUSAKA**  
Tel:+ 260-211-253159/60
- 23. Libyan Embassy**  
Plot No. 4900, Los Angeles Boulevard  
P.O Box 35319, Longacres  
**LUSAKA.**  
Tel:+260-211-253055/255388
- 24. Malawi High Commission**  
Plot No. 32 Bishops Road, Kabulonga  
P.O Box 50425,  
**LUSAKA.**  
Tel:+260-211-265768
- 25. Mozambique High Commission**  
Plot No. 9592, Tacho Road, Northmead,  
P.O Box 34877  
**LUSAKA**  
Tel:+260-211-220339/220333
- 26. Namibia High Commission**  
Plot No. 30B, Mutende Road,  
Woodlands  
P.O Box 30577  
**LUSAKA**  
Tel: +260-211-260407/8
- 27. Nigerian High Commission**  
Plot No. 5203 Haile Selassie Avenue,  
P.O Box 32598, Long acres,  
**LUSAKA.**  
Tel:+260-211-253177
- 28. Royal Netherlands Embassy**  
Plot No. 5208, UN Avenue,  
P.O Box 31905,  
**LUSAKA.**  
Tel:+260-211-253819/253994
- 29. Royal Norwegian Embassy**  
Plot No. 245/61, Corner of Birdcage  
walk, Haile Selassie Avenue,  
P.O Box 34570,  
**LUSAKA.**  
Tel:+260-211-252188/252625
- 30. Swedish Embassy**  
Haile Selassie Avenue  
P.O. Box 50264,  
**LUSAKA.**  
Tel:+260-211-251249
- 31. Sudan Embassy**  
Plot No. 31, Longacres, Corner of  
Speakers lane and Ngumbo road, off  
Nyerere Road,  
P/B 179x, Ridgeway,  
**LUSAKA.** Tel:+260-211-252116
- 32. South African High Commission**  
Plot No. 26D Chika Road, Kabulonga,  
P/B W369,  
**LUSAKA.**  
Tel:+260-211-260999
- 33. South Korean Consulate**  
4<sup>th</sup> Floor, Mukuba Pension House,  
Dedan Kimathi, Opposite Intercity Bus  
Terminus, P.O Box 31334,  
**LUSAKA,** Tel:+260-211-236520

**34. Tanzanian High Commission**

Plot No. 5200, UN Avenue

P.O Box 31219

**LUSAKA.**

Tel:+260-211-253323

**35. Vatican Embassy**

Plot No. 283, Los Angeles Boulevard,

P.O Box 31445,

**LUSAKA.**

Tel:+260-1-250786

**36. United States Embassy**

Independence Avenue (corner of UN Ave)

P.O Box 31617

**LUSAKA**

Tel:+260-211-250955

**37. Zimbabwean Embassy**

Plot No. 11058, Longacres, Haile Selassie Avenue, P.O Box 33491

**LUSAKA**

Tel:+260-211-254018

## **APPENDIX 3 – KEY GOVERNMENT AGENCIES AND BUSINESS ASSOCIATIONS**

### **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. Environmental Council of Zambia**  
P.O. Box 35131, Lusaka  
Tel: +260 211 254130/1  
Fax: +260-211-254164  
Email: ecz@necz.org.zm  
Website: www.necz.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: pacro@zamnet.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: zda@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  
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

**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: shyams@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**

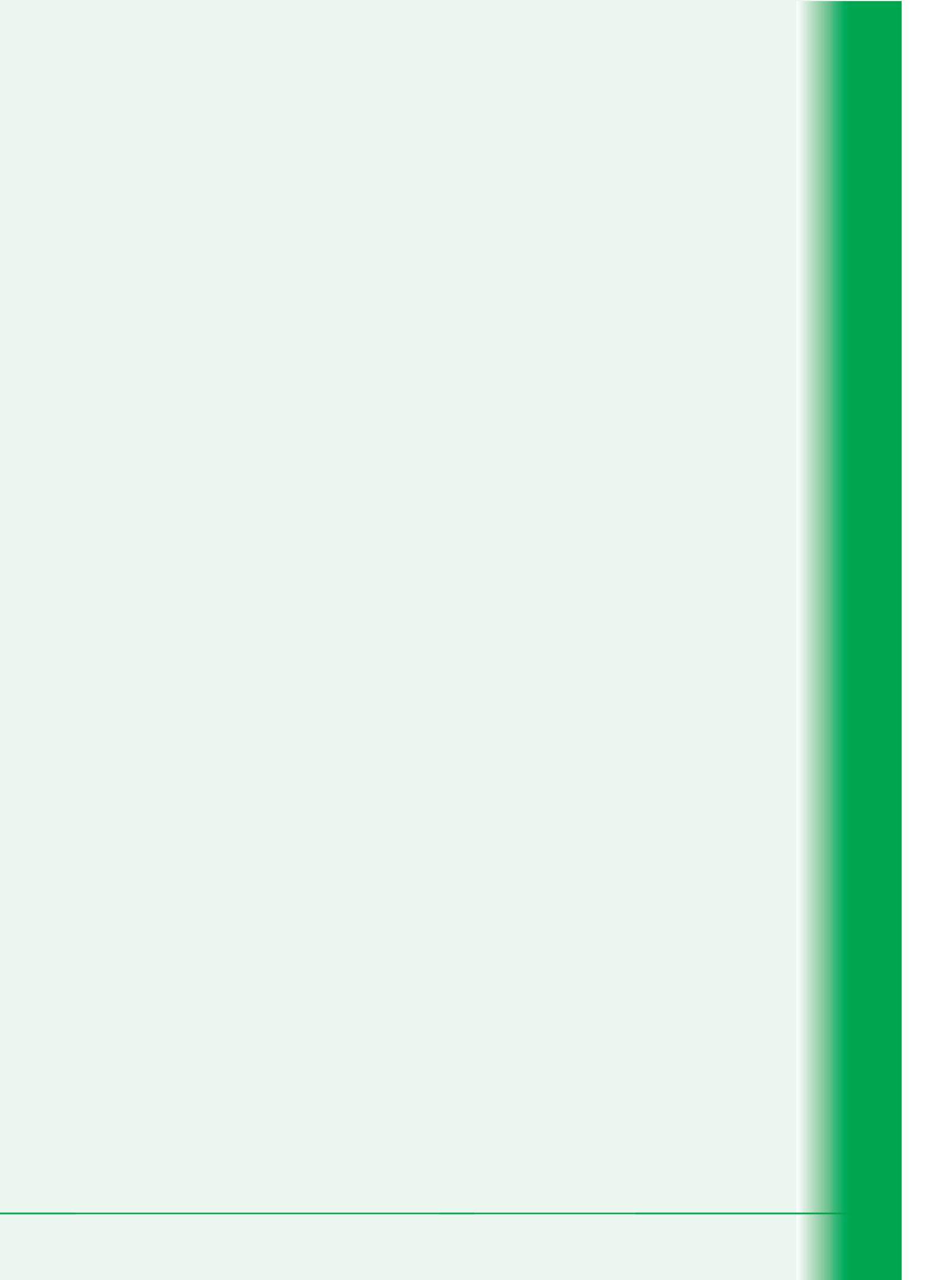
P.O. Box 31941  
Lusaka  
Phone: +260 211 295541/82  
Fax: +260 211 295582  
Email: zfe@zamnet.zm

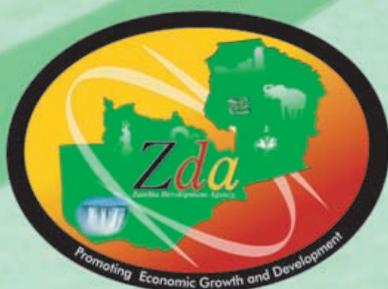
**6. Zambia National Farmers Union**

P.O. Box 30395 Lusaka  
Tel: +260 211 223222  
Fax: +260 211 222736  
E-mail: znfu@zamnet.zm









Zambia Development Agency



Japan International Cooperation Agency