

# U.S. Country Commercial Guides



## Zambia 2020

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## Doing Business in Zambia

### Market Overview

Zambia is a politically stable, multi-party democracy, rich in natural resources with an estimated population of 17.2 million, 42 percent of which live in urban areas. The country has experienced 20 years of positive economic growth and has an expanding middle class, but the combined impact of unsustainable debt loads, a series of droughts and follow-on impacts on agricultural and energy production, currency depreciation, and the COVID-19 global pandemic is projected to significantly slow growth and economic activity. GDP growth was 1.9 percent in 2019, and the IMF projects growth will contract by five percent in 2020. The IMF's 2019 Article IV report projected Zambia's debt would climb to 96 percent of GDP in 2020, though these estimates pre-date the pandemic. Inflation remained persistently outside of the Bank of Zambia's (BoZ) medium target range of six to eight percent in 2019 and 2020, reaching 15.9 percent in mid-2020. The economy enjoys liberalized prices on most items and does not have currency controls. Zambia's main export partners in 2018 were Switzerland (due more to the location of commodity traders, rather than actual exportation), China, Singapore, Democratic Republic of Congo (DRC) and South Africa. During the same period, Zambia's main import partner was South Africa, followed by China, United Arab Emirates, India, Democratic Republic of Congo and Japan.

In 2019, Zambia's total imports from the United States were \$99.3 million, compared to \$195.4 million in 2018. These consisted primarily of machinery, rubber, and vehicles. In 2019, about \$83.0 million in Zambian exports went to the United States, compared to \$182.7 million in 2018. These consisted almost entirely of copper, cobalt, precious stones (primarily emeralds), and cotton. The United States has signed a trade and investment framework agreement with the Common Market for Eastern and Southern Africa (COMESA), of which Zambia is a member.

### Market Challenges

The Zambian economy is heavily dependent on copper mining and rain-fed agricultural production, which exposes the economy to external vulnerabilities such as variances in global copper prices, climate change and seasonal weather patterns. Zambia has a relatively small domestic market that is spread across a country slightly larger than the state of Texas.

The Zambian government amassed huge debt loads from 2012 to the present, and the IMF 2019 Article IV report noted Zambia's public debt load was unsustainable under current policies and the risk of external and overall debt distress was "very high." Debt levels continued to rise in 2019 as Zambia moved forward with numerous infrastructure projects, mainly financed by Chinese firms. A Cabinet-approved moratorium on new non-concessional debt in December 2019 slowed foreign debt accumulation, and in 2020 the government pursued efforts to renegotiate, restructure, or cancel portions of its foreign debt. As of June 2020, the Zambian government and the IMF were in discussions on the fiscal stance and policies needed for the IMF to move forward on the government's request for emergency support under the Rapid Credit Facility. The government's outstanding domestic arrears of several billion dollars to private contractors continues to constrain private sector growth, as does an ever-changing tax and regulatory environment.

Other challenges include policy inconsistency, pervasive corruption, and high domestic lending rates. Government borrowing due to persistently high budget deficits also continues to crowd out the public sector, further hampering economic growth and investment. Labor rates also present a challenge; while hourly wages are low, actual labor costs are considered high for the region, driven

up by low labor productivity, stringent labor laws, and generous benefits for formalized employees, and a shortage of skilled labor.

While improvements have been made at key border crossings, including the opening of integrated customs services at the Zambia-Zimbabwe border at Chirundu, the DRC-Zambia border at Kasumbalesa, the Zambia-Namibia border at Katimamulilo, the Zambia-Botswana border at Kazungula, the Zambia-Tanzania border at Nakonde, the Zambia-Malawi border at Mwami, and the Zambia-Mozambique border at Chanida, the cross-border movement of goods remains slow. This, combined with high fuel prices and an insufficiently developed and maintained primary, secondary, and tertiary road network, creates steep transportation costs.

Government policies with respect to business and trade can change often and without prior consultation, such as abruptly announced agricultural crop export bans. Similarly, market-distorting subsidies in the agriculture sector inhibit greater involvement by and growth of private enterprises in the sector.

Zambia reported the first confirmed cases of COVID-19 on March 18, 2020 and as of August 24, the country had a total 11,148 confirmed cases and 280 confirmed deaths. Zambia introduced a series of measures - including closure of three of its four international airports, school and university closures, and closure of non-essential services such as restaurants, bars, gyms and large public gatherings - to curb the transmission. The government later eased restrictions, opening all of its international airports. While Zambia's international land borders remained open to blunt the pandemic's negative impact on trade and the economy, quarantine or other testing requirements were at times imposed and lockdown and quarantine policies in neighboring countries further impacted and slowed trade flows. As a result, economic sectors such as manufacturing, mining and other commodity supply chains have been disrupted, and sectors such as tourism, transportation, retail, and restaurants have experienced extensive economic and job losses.

### **Market Opportunities**

There are a number of commercial opportunities in Zambia's emerging economy, to include services to a rising middle class in urban population centers. In general, most sectors are dominated by a few large players, leaving room for new market entrants. Market opportunities exist in the following sectors:

- **Infrastructure:** Building and construction is the largest industrial sector. Zambia has a national housing deficit of 1.5 million housing units. Opportunities in the sector are led by demand in the mining industry, infrastructure development, residential buildings, and offices.
- **Energy:** Demand for electricity has grown at an annual rate of about three percent, and generation development is starting to grow. Investment opportunities exist in electricity generation, especially in the off-grid market, upstream and downstream petroleum, and renewable energies. Demand for renewable energy options has grown significantly. The government is considering policies that will incentivize a willing-buyer/willing-seller model for power purchase agreements (PPA). However, the financially distressed electricity parastatal ZESCO remains the main off taker of large PPAs, and ZESCO has run up substantial arrears to existing PPAs. This will likely limit large-scale development in the short term.
- **Mining:** Zambia is the second largest copper producer in Africa and seventh largest in the world. Foreign direct investment (FDI), since privatization of the sector in 1996, totals more than \$8 billion. Opportunities exist in exploration, mining services, water management, engineering, construction, and environmental services. Zambia is also home to other

precious metals such as gold, silver, gemstones (amethyst, aquamarine, emerald, and tourmaline), coal, and industrial minerals. Immense potential exists for both extraction and value-added industries.

- Information and Communication Technology (ICT): The government has embarked on reforms in and liberalization of the ICT sector. Opportunities include provision of retail fiber optic, mobile, internet service providers, software development and sales, and ICT business parks.
- Tourism: Zambia shares the world-famous Victoria Falls with Zimbabwe; one of the Seven Natural Wonders of the World and the sector makes up seven percent of GDP. Zambia boasts 20 national parks and 34 game management areas. There are opportunities to build hotels to address Zambia's general lack of room capacity in tourism and mining regions, in addition to hospitality services, infrastructure development, and tourism site operations.

### **Market Entry Strategy**

Relationships are key to finding and evaluating good business partners. Company representatives need to visit Zambia to maximize prospects for successful market entry, evaluate business partners and prospects, develop advocacy relationships with officials, and to actively promote their company's brand and services. U.S. companies usually either license through local representatives, or import/export through (often South African) intermediaries. Whichever market entry strategy is chosen, businesses should bear in mind that entering the market will require local expertise on legal and regulatory issues.

## Leading Sectors for U.S. Exports and Investment

### Energy

#### Overview

National access to electricity averages 31 percent; with 67 percent of the urban and only four percent of the rural population having access to power. As such, demand for power in the economy has grown rapidly in recent years and continues to grow. The Zambia Development Agency (ZDA) states that the demand for electricity is growing at an average three percent each year. Zambia is a member of the Southern Africa Power Pool.

There are five main electricity generation companies in Zambia: the state-owned Zambia Electricity Supply Corporation (ZESCO) Limited; Copperbelt Energy Corporation (CEC); North-Western Energy Corporation (NWEC); Lunsemfwa Hydro Power Company (LHPC); and Maamba Collieries Limited. ZESCO, as a vertically integrated parastatal and the country's largest electricity company, runs and operates power stations, transmission lines, and distribution networks, and is the only utility-scale off taker of independent power producers (IPPs). Zambia's installed capacity stands at 2,800 Megawatts (MW); 85 percent of that is hydro-based and increasingly vulnerable to climate change. Main hydro power stations include Kariba North Bank Power Station, Kafue Gorge Power Station, Victoria Falls Power Station, and the Itezhi Tezhi Hydro Power Station. There is one coal-fired plant, Maamba Collieries, which was commissioned in late 2016 and can generate up to 240 MW of power for ZESCO.

Zambia implemented the first Scaling Solar project by the Industrial Development Corporation (IDC) in close coordination with the Ministry of Energy. In March 2019, a joint French (Neoen) – American (First Solar) consortium commissioned Zambia's first utility scale solar project, a 47.5 MW plant that is providing power directly into ZESCO's national grid. Italian firm Enel commissioned the second Scaling Solar project in May 2020, providing 26 MW of solar power to the grid.

#### Sub-Sector Best Prospects

Solar resources: Zambia has abundant renewable energy resources available throughout the country. The country enjoys long and intense hours of annual sunlight to support solar energy generation, averaging about 2,000-3,000 hours of sunshine per year. The solar power or PV market remains dominated by government, NGO, and donor funded projects. U.S. products are well-received, but face competition from China, South Africa, and India. The government initially intended to generate 600 MW through solar by 2020 but has currently realized only a fraction of that. It is considering policies that will incentivize a willing-buyer/willing-seller model for power purchase agreements (PPA). However, the financially distressed electricity parastatal ZESCO is currently the main off taker of large PPAs, which will likely limit large-scale development in the short term. In the meantime, market opportunities remain in home solar systems, in off-grid and mini-grid electricity systems, and in donor-funded projects that target the health sector.

### Power Africa

Power Africa is a market-driven, U.S. Government-led public-private partnership aiming to increase energy generation and access to electricity in sub-Saharan Africa. It offers private sector entities tools and resources to facilitate doing business in Africa's power sector.

In 2016, Congress passed the Electrify Africa Act to institutionalize Power Africa. Learn more about the full [Power Africa Toolbox](#) or other opportunities offered by [Power Africa](#).

Power Africa, via its Southern Africa Energy Program (SAEP), has supported and continues to support a number of energy initiatives in Zambia. Support includes technical assistance to government institutions to develop a renewable energy feed-in tariff (REFIT) and the development of Multi-Year Tariff Framework (MYTF) Procedures, Rules and Regulations to enable regulators to set tariffs in advance over a three-year period to allow conditional adjustments in tariff changes to be factored into the utility. Power Africa also supported the introduction of IFC's Scaling Solar program in Zambia, which has been key in financing critical costs necessary for a transparent, competitive bidding process to attract project developers, build institutional capacity, and catalyze market growth. Power Africa also supports the GET FiT Beyond-the-Grid projects in Zambia. To accelerate off-grid energy growth, Power Africa supports private companies providing solar home systems, minigrids, and/or microgrids. Power Africa is also assisting the Zambian government with energy sector policy issues and institutional capacity building. Learn more about how Power Africa Zambia is partnering to address Zambia's electricity sector challenges and supporting private sector investment at: <https://www.usaid.gov/powerafrica/zambia>.

### **Opportunities**

There are opportunities in electricity generation and transmission, refineries, storage facilities, pipelines for petroleum and gas, renewable energy facilities, and transport facilities for coal distribution and exports. Opportunities for solar energy include residential, schools, hospitals, health centers, commercial, utility, off-grid, and agricultural sector.

Key government and regulatory agencies for energy and solar projects:

Industrial Development Corporation (Zambia) Limited  
61 Independence Avenue, Prospect Hill  
P.O. Box 37232, Lusaka, Zambia  
Tel: +260 211 843 567 | +260 211 843 568 | +260 967 773 007  
[info@idc.co.zm](mailto:info@idc.co.zm)  
<http://www.idc.co.zm/>

Ministry of Energy  
Mulungushi House  
P.O. Box 50069  
Lusaka, Zambia  
Tel: +260 211 252 666 | +260 211 252 698  
<https://www.moe.gov.zm/>

Energy Regulation Board  
Plot No 9330,  
Off Alick Nkhata Road  
P.O. Box 37631  
Lusaka, Zambia  
Tel: +260 211 258 844 | +260 211 258 849  
Fax: +260 211 258 852  
<http://www.erb.org.zm/>



#### Additional Web Resources:

- Zambia Electricity Supply Corporation (ZESCO) Limited
- Copperbelt Energy Corporation PLC
- Industrial Development Corporation (IDC) Limited
- Energy Regulation Board News

## **Agriculture**

### **Overview**

The Zambian agriculture sector comprises crops, livestock, and fisheries. There are three broad categories of farmers: small-scale, medium, and large-scale. Small-scale farmers are generally subsistence producers of staple foods with occasional marketable surplus; the majority of Zambian farmers are small-scale, subsistence farmers. Medium-scale farmers produce maize and a few other cash crops for the market. Large-scale farmers produce various crops for the local and export markets. Agriculture contributes about 19 percent to GDP and employs three quarters of the population. Domestic production is comprised of crops such as maize, sorghum, millet, and cassava while exports are driven by sugar, soybeans, coffee, groundnuts, rice, and cotton as well as horticultural produce. Zambia covers 75 million hectares (752,000 km<sup>2</sup>), out of which 58 percent (42 million hectares) is classified as medium-to high-potential for agriculture production. However, only 15 percent of this land is currently under cultivation. Zambia has ample water resources but has done little to exploit them via investments in irrigation systems, and the majority of farms remain dependent on rain-fed growing cycles.

### **Sub-Sector Best Prospects**

The Zambian government seeks to promote agriculture as a way to diversify the economy away from an overreliance on copper. The government is working to develop farm blocks in all ten provinces for large and medium commercial farming, fish farming, and livestock production. Private equity and other investors are active in this sector.

### **Opportunities**

Agricultural cultivation in Zambia is mostly non-mechanized, and the sector is rain-fed. Opportunities include large-scale farming, farm inputs and equipment supply, irrigation systems, agro-processing, and commodity trading. The sector is in dire need of mechanization.

Key government and regulatory agencies:

Ministry of Agriculture  
Mulungushi House, Independence Avenue  
P. O. Box 50197  
Lusaka, Zambia  
Tel: +260 211 251 719  
<https://www.agriculture.gov.zm/>

Ministry of Livestock and Fisheries  
Mulungushi House, Independence Avenue  
P. O. Box 35301  
Lusaka, Zambia  
Tel: +260 211 224 648

<https://www.mfl.gov.zm/>

Additional Web Resources:

- [Zambia Development Agency](#)
- [USDA Zambia Fact Sheet](#)

## **Infrastructure Development**

### **Overview**

Infrastructure development remains a major challenge to growth, economic diversification, and human development in Zambia. Areas for development in this sector include investment in health, education, and water and sanitation; increased power generation capacity through upgrading and construction of new generation facilities, and use of alternative energy sources; improving and expanding the rail network to reduce the burden placed on road infrastructure; and constructing additional inter-provincial and inter-district roads to open up the country through the Link Zambia 8000 project. Zambia is estimated to have a housing shortage of 1.5 million housing units, and some 110,000 units will need to be constructed per year for the next ten years to clear the backlog.

### **Sub-Sector Best Prospects**

Zambia is implementing the Link Zambia 8000 project, which seeks to transform the country from land-locked to land-linked. The project involves paving 8,201 km of road at an estimated cost of \$5.6 billion. Zambia is expanding collection of road tolls on major roads to fund road maintenance and broaden financing options for road infrastructure development, such as the Pave Zambia 2000 program, which is aimed at rehabilitation of 2000 km of urban roads; and the L400 project, which is constructing or rehabilitating 400 km of Lusaka urban roads at a cost of \$348 million.

### **Opportunities**

Providing finance for housing and other infrastructure projects is another opportunity for U.S. investors. Zambia has a critical shortage of housing estimated to be about 1.5 million units countrywide and the government recommends an annual delivery rate of 110,000 units per year to meet demand in the next ten years. Other areas include the mining industry, shopping center construction, commercial real estate development, rail, and other transport networks.

Key government and regulatory agencies:

Ministry of Works and Supply

P.O. Box 50236,

Lusaka, Zambia

Tel: +260 211 252 366 | +260 211 254 108

[info@mws.gov.zm](mailto:info@mws.gov.zm)

<https://mws.gov.zm>

Road Development Agency

HQ Government Road

P.O. Box 50003

Lusaka, Zambia

Tel: +260 211 253 088 | +260 211 253 801

Fax: +260 211 253 404  
<https://www.rda.org.zm>

Zambia Environmental Management Authority (ZEMA)  
P.O. Box 35131  
Lusaka, Zambia  
Tel: +260 211 254 130 | +260 211 254 164  
[ecz@necz.org.zm](mailto:ecz@necz.org.zm)  
<http://necz.org.zm>

National Construction Council  
P.O. Box 39548  
Lusaka, Zambia  
Tel: +260 211 247 185 | +260 211 240 386  
Fax: +260 211 243 115  
[info@ncc.org.zm](mailto:info@ncc.org.zm)  
<http://www.ncc.org.zm>

## **Mining and Minerals**

### **Overview**

Zambia possesses one of the world's highest-grade deposits of copper and is ranked the seventh largest copper producer in the world. Copper contributes over 70 percent of the country's foreign export earnings. Zambia produces about 20 percent of the world's emeralds. The mining sector is governed and regulated by the Mines and Minerals Development Act No. 11 of 2015, which covers types of mining rights, acquisition of mining rights, rights/obligations conferred on the mining right holder, transferability of mining rights, safety, health and environment requirements, and provides for the environmental protection fund, mineral royalties, fees and charges, and export of minerals.

### **Sub-Sector Best Prospects**

There are prospects in uranium, gold, coal mining, and diamond and gas exploration, and in sales of mining supplies and equipment.

### **Opportunities**

Opportunities exist in exploration, mine services, water management, engineering, construction, and environmental services.

Key government and regulatory agencies:

Ministry of Mines and Mineral Development  
P.O. Box 31969  
Lusaka, Zambia  
Tel: +260 211 235 306 | +260 211 237 307  
<https://www.mmmd.gov.zm>

Zambia Development Agency  
P.O. Box 30819  
Lusaka, Zambia  
Tel: +260 211 220 177 | +260 211 225 270

[zda@zda.org.zm](mailto:zda@zda.org.zm)  
<http://www.zda.org.zm>

Zambia Chamber of Mines  
Mpile Office Park  
Cathedral Hill  
74 Independence Avenue  
P.O. Box 51393 RW  
Lusaka, Zambia  
Tel: +260 211 258 383 | +260 211 258 384  
Fax: +260 211 258 383 | +260 211 258 384  
[info@mines.org.zm](mailto:info@mines.org.zm)  
<https://www.mines.org.zm>

## **Information Communication Technology**

### **Overview**

The ICT sector saw growth following the establishment of a National ICT policy for regulating the telecom sector in Zambia. The telecom sector comprises public switched telephone network (PSTN), international voice, local loop, national voice, mobile, private data networks, and internet operators. PSTN and international voice are monopolistic sub-sectors, however the national voice, local loop, mobile internet, and private data networks are competitive sectors. The Zambian government supports and encourages networking of electronic services and applications by promoting eCommerce, eAgriculture, eHealth, and eEducation and trade promotion programs for goods and services. The government is working to establish additional government online services.

The government is currently focused on upgrading 3G/4G platforms nationwide. In Q3 2020, MTN Zambia plans to activate the 800Mhz 4G spectrum which was recently released by Zambia's industry regulator ZICTA.

### **Opportunities**

Opportunities include provision of retail fiber optic, mobile, and internet service providers, software development, and ICT parks. The Ministry of Transport and Communication (MoTC) and ZICTA are actively looking to attract a fourth mobile carrier to Zambia, in hopes to further expand and promote a healthy competition within the telecommunication sector.

Key government and regulatory agencies:

Ministry of Communications and Transport (MoTC)  
Fairley Road, Ridgeway  
P. O. Box 50065  
Lusaka, Zambia  
Tel: +260 211 254 158 | +260 211 251 444  
Fax: +260 211 251 795  
[info@mtc.gov.zm](mailto:info@mtc.gov.zm)  
<https://www.mtc.gov.zm/>

Zambia Information and Communications Technology Authority (ZICTA)  
Independence Avenue

P. O. Box 36871  
Lusaka, Zambia  
Tel: +260 211 246 702 | +260 211 244 424  
[info@zicta.zm](mailto:info@zicta.zm)  
<https://www.zicta.zm>

## **Medical Equipment**

### **Overview**

Zambia has a developing private and public health care system that provides diagnostic and curative medical services. Zambia benefits from extensive U.S. government assistance, primarily through the President's Emergency Plan for AIDS Relief (PEPFAR), to scale-up integrated prevention, care, and treatment programs focused on reaching HIV epidemic control by 2020. Through the provision of over \$4 billion in PEPFAR assistance since 2004, today nearly 1.1 million Zambians receive life-saving antiretroviral treatment as compared to 3,500 in 2004, the HIV incidence rate has been cut in half in the last decade, and the infection rate for children born to HIV-infected mothers has dropped from 45 percent to less than five percent in 2017.

### Sub-Sector Best Prospects

Zambia lacks sufficient hospital centers of excellence to treat cases requiring specialized treatment and lack specialist diagnostic and treatment centers for cancer and cardiovascular, liver, or renal diseases.

### **Opportunities**

Opportunities exist for investment in specialist medical diagnostic and treatment in the following areas: Cardiology; Radiotherapy; Neurology; Urology; Traumatology; Nephrology and Dialysis; Diabetology; Dermatology; Physiotherapy; Keyhole surgery; Stem Cell Therapy; and other surgical interventions. Following the outbreak of the COVID-19 pandemic, additional opportunities exist for continued supplies of personal protective equipment, ventilators, nasal cannulas and oxygen masks.

Key government and regulatory agencies:

Ministry of Health  
Ndeke House  
Haile Selassie Avenue  
P.O. Box 30205  
Lusaka, Zambia  
Tel: +260 211 251 404  
<http://www.moh.gov.zm>

Zambia Medicines Regulatory Authority  
Plot 6903, Tuleteka Road, Off Makishi Road  
P.O. Box 31890  
Lusaka, Zambia  
Tel: +260 211 220 429  
<http://www.zamra.co.zm/>

Medical Stores Limited  
Plot 6446, Mukwa Road  
PO Box 30207  
Lusaka, Zambia  
Tel: +260 211 242 768  
[info@medstore.co.zm](mailto:info@medstore.co.zm)  
<http://www.medstore.co.zm/>

## **Travel and Tourism**

### **Overview**

Zambia has significant potential for tourism and offers a wealth of natural tourism assets. Attractions include Victoria Falls - one of the Seven Natural Wonders of the World and a UNESCO Heritage site – abundant lakes and rivers, and wildlife protected areas in the form of 20 national parks and 34 game management areas that together occupy some 10 percent of the country’s total land area. Zambia is also endowed with a rich and diverse culture that enjoys more than 30 colorful traditional ceremonies annually. However, this sector continues to underperform and to be underutilized, and thus has many opportunities for improvement. Ecotourism is still under-exploited in Zambia, but with its abundant nature and wilderness, Zambian ecotourism offers exciting investment opportunities. The COVID-19 global pandemic significantly disrupted international tourism and has severely impacted the tourism sector; opportunities for re-investment as the sector seeks to recover will emerge as international travel resumes.

### **Opportunities**

There are opportunities in tourism services and infrastructure. Zambia lacks adequate hotel room capacity in key tourist destinations and in copper producing regions. Other opportunities include safaris, canoeing, game drives, nature walks, bungee jumping, micro light flights, sport fishing, rock climbing, and orienteering.

Local tourism associations noted in August 2020 that the COVID-19 pandemic could reduce Zambian tourism sector revenue by some \$300 million in 2020. International visitors in 2019 spent \$849 million, representing ten percent of the country’s total exports. During the same period, the sector contributed seven percent of gross domestic product (\$1,701 million) and 7.2 percent of total employment. Many involved in the sector have creatively stayed open and reduced prices to entice domestic tourists during the pandemic, but some have expressed concerns that they may have to sell assets if the environment does not improve. As such, additional investment opportunities may be available before regular travel resumes.

Key government and regulatory agencies:

Zambia Tourism Board  
1st Floor Petroda House  
Great East Road  
P.O. Box 30017  
Lusaka, Zambia  
Tel: +260 211 229 087 | +260 211 229 090  
[info@zambia.travel](mailto:info@zambia.travel)  
<http://www.zambiatourism.com>

Additional Web Resources:

- [Zambia Tourism Agency](#)
- [Zambia Development Agency](#)

## **Customs, Regulations and Standards**

### **Trade Barriers**

The Zambian Government frequently announces import and export bans on agricultural staples in its efforts to ensure domestic supply. It also maintains a de facto ban on agricultural products with genetically modified content through restrictive legislation and regulations.

Administrative corruption may be the most serious non-tariff barrier, particularly as it relates to government procurement. Other non-trade barriers include intellectual property infringement, preferential treatment of state-owned enterprises, and an overly cumbersome and often arbitrary and non-transparent regulatory environment.

### **Import Tariffs**

Customs valuation is tallied on a Cost Insurance and Freight (CIF) basis. Most goods fall into one of three tariff bands: 0-5 percent (Capital Equipment and Raw Materials); 15 percent (Intermediate Goods); or 25 percent (Finished Goods). The duty on productive machinery for agriculture, aquaculture, solar energy, and mining is zero percent. Other duty-free items include medicines, pharmaceuticals, veterinary supplies, medical equipment, computer parts, chemicals in bulk, fertilizers, and seeds.

Import Value Added Tax (VAT) is collected on behalf of the VAT Division and is charged on the Taxable Value, i.e. Customs Value + Customs Duty (+ Excise Duty, where applicable) at the rate of 16 percent. A Carbon Emission Surtax is charged on all motor vehicles being imported as well as those visiting and transiting. The Carbon Emission Surtax is an annual charge for those vehicles already in the country based on the engine capacity of the vehicle. Tax regulations in Zambia change frequently; consult [Zambia Revenue Authority's website](#) for the most current information.

### **Import Requirements and Documentation**

Commercial documents such as bills of lading, airway bills, and commercial invoices are required to clear goods with customs. The Import Declaration Form is used for statistical purposes and no fee is required. The Zambia Revenue Authority (ZRA) has implemented an Automated System for Customs Data (ASYCUDA) platform to support its customs clearance and domestic tax processes.

ZRA form CE 20, the standard form for entry and exit, is used for clearance at border posts. Advance certification from the appropriate agency or ministry is required to import some products; to import meat (certification from the Veterinary Department); plants, seeds, and fruits (phytosanitary certification required from the Mount Makulu Research Station); food and drugs (Ministry of Health and Zambia Medicines Regulatory Authority certification); firearms and ammunition (Zambia Police certification).

### **Labeling and Marking Requirements**

Imported food products must have English-language labels that detail ingredients and shelf life of products. If inadequately labeled, these products may be confiscated and destroyed without compensation. Pharmaceutical products must also be labeled in English, detailing ingredients, recommended dosage, shelf life, and any cautionary notes. More information can be found at the Zambia Bureau of Standards.



## U.S. Export Controls

The United States imposes export controls to protect national security interests and promote foreign policy objectives related to dual-use goods through implementation of the Export Administration Regulations (EAR). The Bureau of Industry and Security (BIS) is comprised of two elements: Export Administration (EA), which is responsible for processing license applications, counselling exporters, and drafting and publishing changes to the [Export Administration Regulations](#); and Export Enforcement (EE), which is responsible for the enforcement of the EAR. BIS works closely with U.S. embassies, foreign governments, industry, and trade associations to ensure that exports from the United States are secure and comply with the EAR. BIS officials conduct site visits, known as End-Use Checks (EUCs), globally with end-users, consignees, and/or other parties to transactions involving items subject to the EAR to verify compliance.

An EUC is an on-site verification of a non-U.S. party to a transaction to determine whether the party is a reliable recipient of U.S. items. EUCs are conducted as part of BIS's licensing process, as well as its compliance program, to determine if items were exported in accordance with a valid BIS authorization or otherwise consistent with the EAR. Specifically, an EUC verifies the *bona fides* of transactions subject to the EAR, to include: confirming the legitimacy and reliability of the end use and end user; monitoring compliance with license conditions; and ensuring items are used, re-exported or transferred (in-country) in accordance with the EAR. These checks might be completed prior to the export of items pursuant to a BIS export license in the form of a Pre-License Check (PLC), or following an export from the U.S. during a Post-Shipment Verification (PSV).

BIS officials rely on EUCs to safeguard items subject to the EAR from diversion to unauthorized end uses/users. The verification of a foreign party's reliability facilitates future trade, including pursuant to BIS license reviews. If BIS is unable to verify the reliability of the company or is prevented from accomplishing an EUC, the company may receive, for example, more regulatory scrutiny during license application reviews or be designated on BIS's Unverified List or Entity List, as applicable.

BIS has developed a list of "red flags", or warning signs, and compiled "Know Your Customer" guidance intended to aid exporters in identifying possible violations of the EAR. Both of these resources are publicly available, and their dissemination to industry members is highly encouraged to help promote EAR compliance.

BIS also provides a variety of training sessions to U.S. exporters throughout the year. These sessions range from one to two-day seminars that focus on the basics of exporting to coverage of more advanced, industry specific topics. Interested parties can check a [list of upcoming seminars and webinars](#) or reference BIS provided [online training](#).

BIS and the EAR regulate transactions involving the export of "dual-use" U.S. goods, services, and technologies. For advice and regulatory requirements, exporters should consult the other U.S. Government agencies which regulate more specialized items. For example, the U.S. Department of State's Directorate of Defense Trade Controls has authority over defense articles and services, or munitions. A list of other agencies involved in export control can be found on the [BIS website](#) or in Supplement No. 3 to Part 730 of the EAR.

The EAR is available on the [BIS website](#) and on the e-CFR (Electronic Code of Federal Regulations) and is updated as needed.

The [Consolidated Screening List](#) (CSL) is a list of parties for which the United States Government maintains restrictions on certain exports, reexports or transfers of items. The CSL consolidates eleven export screening lists of the Departments of Commerce, State and the Treasury into a single data feed as an aid to industry in conducting electronic screens of parties to regulated transactions. Exporters are

encouraged to classify their items prior to export, as well as consult the CSL to determine if any parties to the transaction may be subject to specific license requirements.

### **Temporary Entry**

Visitors are generally permitted to enter the country with goods for their own use. When a visitor's motor vehicle is not covered by a valid carnet, customs will issue a Customs Import Permit (CIP). For goods not intended for the visitor's own use, permission must be acquired from the Commissioner of Customs. Prior to importation, persons intending to import such goods should seek authority in writing, detailing the goods, value, purposes for importing, and duration of stay in Zambia. The Commissioner will in turn indicate the conditions for importation, which may include a refundable monetary security pending exportation after expiry.

### **Prohibited and Restricted Imports**

Zambian law prohibits the importation of pornographic, indecent, obscene, or objectionable material, as well as goods produced entirely or in part by prison labor. Regulations related to the importation and transportation of pharmaceuticals is relatively strict. Travelers are strongly encouraged to carry their prescription drugs and medications in original labeled containers, as well as the written prescription from their physician. Travelers who cannot get a doctor's note for certain over-the-counter medications, including some cold medicines, must leave them behind or risk arrest.

### **Customs Regulations**

It is against both Zambian and U.S. law to buy, possess, or transport animals or animal products, such as warthog tusks, tortoise shell, rhino horn, elephant ivory, or any items made out of these materials. In Zambia, penalties range from large fines to mandatory minimum five-year prison sentences. The Department of National Parks and Wildlife has screeners at international ports of entry and will prosecute offenders to the fullest extent of the law. While many of these items are sold in open markets aimed at foreign tourists, it remains the responsibility of the customer to ensure that he/she is not purchasing a prohibited item. The Zambian Customs Commissioner can be reached at:

Zambia Revenue Authority

Revenue House

Kalambo Road

P.O. Box 35710

Lusaka, Zambia

Tel: +260 211 223 760

Fax: +260 211 221 923

<https://www.zra.org.zm/>

### **Standards for Trade**

#### **Overview**

The Zambia Bureau of Standards (ZABS), a statutory body under the Ministry of Commerce, Trade, and Industry, is responsible for standardization, standards formulation, quality control, quality assurance, import and export quality inspection, certification, and removal of technical barriers to trade. ZABS develops its own standards by consensus with stakeholders, but also has the

competence and expertise to certify organizations to QMS ISO9001:2008. ZABS implements compulsory standards through import and export inspections, which fall under the Import Quality Monitoring Scheme mandate. ZABS has a library, which is a selling agent for International Standards Organization and the International Electrotechnical Commission, Regional Standards, and Foreign Standards.

ZABS is the officially designated World Trade Organization/Technical Barriers to Trade (WTO – TBT) National Enquiry Point (NEP) for Zambia. According to the WTO – TBT Agreement, Zambia's NEP regularly notifies the WTO Secretariat of all proposed government regulations, conformity assessment procedures and standards-related trade information that might significantly affect international trade. The Secretariat disseminates notifications to all WTO members. The NEP also maintains notifications of proposed foreign regulations and standards issued through the WTO Secretariat. These are disseminated to interested parties in Zambia for their review and comments.

Zambia develops its own standards and/or adopts international standards developed by international standards and regional trade setting bodies to promote regional trade and regional harmonized standards. Zambia needs support in implementation and use of standards, training, testing, and certification of products.

Zambia is a member of the Common Market for Eastern and Southern Africa (COMESA) and the Southern Africa Development Community (SADC). Zambia hosts the COMESA Secretariat, which works to coordinate trade liberalization and customs co-operation among member states.

The country does not generally apply EU directives and standards. In some cases, Zambia has applied directives and standards issued by the European Committee for Standardization (CEN).

The Zambia Compulsory Standards Agency is in charge of the administration and maintenance of compulsory standards. The agency also ensures compliance with compulsory standards for the purpose of public safety and health, consumer protection, and environmental protection. The agency gives pre-market approval of high-risk commodities falling within the scope of compulsory standards and conducts market surveillance for products falling within the scope of compulsory standards in order to monitor post market compliance of commodities with compulsory standards.

Zambia has adopted and signed a memorandum of understanding for a number of American Society for Testing Materials (ASTM) standards. Through direct adoption or adaptation, Zambia uses international government standards such as Codex Alimentarius, the United Nations Economic Commission for Europe, and the Organization for Economic Co-operation and Development. Zambia also uses private international standards (e.g. International Organization for Standardization, the International Electrotechnical Commission, or the International Telecommunications Union) either through direct adoption or through adaptation. This also goes for European directives and standards such as the European Committee for Standardization, the European Committee for Electrotechnical Standardization, and the European Telecommunications Standards Institute.

Entities that do not have a manufacturing presence can participate in national standards development as advisers or observers.

### **Testing, Inspection and Certification**

Zambia uses the regional accreditation body, the Southern African Development Community Accreditation Services (SADCAS), to accredit its laboratories. The laboratories test both locally manufactured and imported goods in compliance with Zambian standards, international standards, or client specifications. Test certificates from foreign laboratories are accepted if the laboratories

are accredited. U.S. testing laboratories can operate in the Zambian market and test U.S. products to comply with domestic regulatory requirements. As long as the product quality complies with requirements of the relevant standard and the manufactured products adhere to good manufacturing practices, most products can freely enter the market.

### **Publication of Technical Regulations**

Zambia's technical regulations, both proposed and final, are published in the Government Gazette. U.S. entities can comment within the 60-day public enquiry stage during the development process. Zambia maintains its regulatory activities through the Zambia Bureau of Standards.

Members of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to notify to the WTO proposed technical regulations and conformity assessment procedures that could affect trade. Notify U.S. ([www.nist.gov/notifyus](http://www.nist.gov/notifyus)) is a free, web-based e-mail registration service that captures and makes available for review and comment key information on draft regulations and conformity assessment procedures. Users receive customized e-mail alerts when new notifications are added by selected countries and industry sector(s) of interest and can also request full texts of regulations. This service and its associated web site are managed and operated by the [USA WTO TBT Inquiry Point](#) housed within the National Institute of Standards and Technology, part of the U.S. Department of Commerce.

Key government and regulatory agencies:

Zambia Bureau of Standards  
Lechwe House, Freedom Way  
P. O. Box 50259  
Lusaka, Zambia  
Tel: +260 211 221 386  
Fax: +260 211 238 483  
[info@zabs.co.zm](mailto:info@zabs.co.zm)  
<http://www.zabs.org.zm/>

Patents and Companies Registration Agency  
Mwayi House, Haile Selassie Avenue  
Long Acres  
P. O. Box 32075  
Lusaka, Zambia  
Tel: +260 211 255 151  
Fax: +260 211 255 426  
[pro@pacra.org.zm](mailto:pro@pacra.org.zm)  
<https://www.pacra.org.zm/>

Zambia Medicines Regulatory Authority  
Plot No. 2350/M Off Kenneth Kaunda International Airport Road  
P.O. Box 31890  
Lusaka, Zambia  
Tel: +260 211 432 350 | +260 211 432 351  
[pharmacy@zamra.co.zm](mailto:pharmacy@zamra.co.zm)  
<http://www.zamra.co.zm/>

### [U.S. Commercial Office in Zambia](#)

Embassy of the United States of America

P. O. Box 31617

Lusaka, Zambia

Tel: +260 211 357 000

[CommercialLusaka@state.gov](mailto:CommercialLusaka@state.gov)

### **Trade Agreements**

Zambia belongs to the 21-member Common Market for Eastern and Southern Africa (COMESA), which allows for preferential tariff duties among member states. Zambia also belongs to the 16-member Southern African Development Community (SADC), which established an FTA in 2008. The establishment of a single market through the merged Tripartite Free Trade Area (COMESA, the East African Community [EAC], and SADC) was formally launched in June 2015.

Zambia has duty-free and quota-free access to the EU market, under the “Everything but Arms” (EBA) program for the world’s Least-Developed Countries (LDCs). Zambia is also eligible for trade benefits under the African Growth and Opportunity Act (AGOA), which provides duty-free/quota-free access to the U.S. market for most goods, including textiles and apparel.

### **Licensing Requirements for Professional Services**

Professional associations regulate the practice of all local and international service providers through compulsory registration and licensing to associations that include:

- The Law Association of Zambia | <https://www.laz.org.zm/>
- Zambia Institute of Chartered Accountants | <https://www.zica.co.zm/>
- Medical Association of Zambia | <https://zma.co.zm/>
- Engineering Institute of Zambia | <https://www.eiz.org.zm/>
- Zambia Bureau of Standards | <https://www.zabs.org.zm/>
- Zambia Revenue Authority | <https://www.zra.org.zm/>

Additional Trade References:

- Zambia National Trade Policy | [https://www.mcti.gov.zm/?page\\_id=5176](https://www.mcti.gov.zm/?page_id=5176)
- Zambia Trade Portal | <https://www.zambiatradeportal.gov.zm/>
- COMESA | <https://www.comesa.int/>
- SADC | <https://www.sadc.int/>
- U.S. Embassy in Zambia | <https://zm.usembassy.gov/>
- African Growth and Opportunity Act (AGOA) | <https://agoa.info/profiles/zambia.html>
- USAID Southern Africa Trade & Investment Hub | <https://www.satradehub.org/>
- European Union in Zambia | [https://eeas.europa.eu/delegations/zambia\\_en](https://eeas.europa.eu/delegations/zambia_en)
- American Chamber of Commerce in Zambia | <https://amchamzambia.com/>

## **Selling U.S. Products and Services**

### **Distribution & Sales Channels**

Wholesale trade and distribution is concentrated in major towns around the country, including Lusaka, Kitwe, Ndola, Livingstone, Kasama, Solwezi and Chipata.

Goods destined for Zambia arrive via South Africa (Durban, Port Elizabeth, and East London), Namibia (Walvis Bay), Mozambique (Beira and Nacala), and Tanzania (Dar es Salaam). Durban, Walvis Bay and Dar es Salaam are the most commonly used seaports. Imports coming via seaports in Durban, Walvis Bay, and Dar es Salaam can take up to two weeks to reach Zambia, due primarily to delays at border crossings.

Virtually all imports are transported by truck and enter Zambia through Chirundu and Livingstone (on the Zimbabwean border), Kazungula (on the Botswana border), Nakonde (on the Tanzanian border), and Sesheke (on the Namibian border). The Kasumbalesa border with DRC, Nakonde border with Tanzania, and Chanida border with Mozambique see a great deal of mining sector-related traffic. The volume of imports conducted through airports such as Lusaka's Kenneth Kaunda International Airport is small relative to land-based imports.

Zambia has a few reliable express delivery services, including international companies such as DHL, Mercury Express Logistics, FedEx, and the Express Mail Service (EMS) offered by the Zambia Postal Service Corporation.

EMS has the widest domestic network utilizing Zambian Post Office infrastructure, which has 144 outlets and a fleet of delivery vehicles. Express delivery of letters, documents, and parcels within Zambia can be same-day or take up to 48 hours, depending on distance. International deliveries in the region and to Europe can take between one to four days; it is generally three to five days to the United States and Canada. The COVID-19 pandemic and subsequent international flight and border crossing disruptions have at times negatively impacted delivery timelines.

In case of export, the government requires a customs declaration form and commercial invoice quoted in any convertible currency for clearance. The customer service centers and salesclerks at the above cited companies can advise on proper packaging. The minimum weight for a single parcel is 30 kilograms, but this is negotiable depending on the nature of the parcel. In the case of dutiable items, customs agents require recipients to collect parcels so officials can perform a customs examination. Any mail items valued above \$300 would be assessed by customs officials, who would also charge a certain percentage for the package.

### **Due Diligence**

All U.S. companies should exercise due diligence before doing business in Zambia. The Embassy has the capacity to provide publicly available information about local companies when requested through a U.S. Department of Commerce district office, or when contacted directly by a U.S. company requesting an International Company Profile (ICP) service. The ICP is the Department of Commerce's background check on the reliability of potential trading partners. An ICP report includes information on a prospective client including principal owners, year established, size, sales, financial information, trade references, general reputation, type of organization and territory covered, and a personal visit by an Embassy official to give a professional opinion of the company. A U.S. exporter can obtain this information, as well as detailed answers to specific questions about the prospective partner, in a confidential report. In addition, the U.S. Embassy will provide a recommendation on the suitability of the profiled company as a business partner, based on publicly

available information. For more detailed investigations into local businesses, local attorneys or business consultants can provide comprehensive assistance in determining the bona fides of a prospective business partner.

## **eCommerce**

Zambia's telecommunications sector has experienced rapid growth over the past several years due to a liberal regulatory approach and robust competition, with several private sector providers and the legacy telecom parastatal offering both consumer and business grade data and voice service at competitive rates as compared to other markets in the sub region. The Information and Communication Technologies Act Number 15 of 2009 regulates the telecommunication sector in the country, and the Zambia Information and Communications Authority (ZICTA) is the notionally independent regulator for the ICT sector.

eCommerce is a growing market in Zambia. Growth varies by channel, though mobile commerce is by far the top performer. Since reporting the first outbreak cases of COVID-19 in Zambia, the use of mobile commerce has increased rapidly, especially in domestic payments in retail, wholesale, utility and obligatory payments to government. In March 2019 ZICTA reported Zambia's internet subscriber base rose to 10 million from 7.9 million in December 2018. The increase is attributed to improved data networks, affordable data services and the expansion of networks by operators aggressively competing for customers. Notable industries exploiting the eCommerce space include banks and telecommunication companies.

The Zambian government is currently considering three draft bills (one on cyber security and cybercrime, another on data protection, and a third on eCommerce and transactions) that may change the market; the proposed text of these bills is not currently available for public review. The Information and Communications Technology Association of Zambia bill was approved by Parliament and enacted in July 2018. The Act establishes the Information and Communications Technology Association of Zambia and stipulates its functions and regulates the registration of information and communications technology professionals and their professional conduct in the sector.

## **Current Market Trends**

Zambia has seen an increase in the use of mobile commerce channels for purchases and other financial transactions via credit and debit Cards, automated teller machine (ATM) bill payments, kiosk payments, and mobile devices.

Mobile platforms are the primary channel for eCommerce due to the coverage provided by mobile data networks. The government is building more communication towers to house base stations, which will enable increased coverage for data access.

**Domestic eCommerce:** Most Zambians are comfortable purchasing electricity tokens, digital TV, paying their water bills, and making cardless transactions like eWallet.

**Cross-Border eCommerce:** The top countries from where Zambians make online purchases are the United States (eBay, Amazon); United Kingdom (eBay); and China (Alibaba). Products range from electronics, footwear, clothing, and accessories to motor vehicle spare parts and motor vehicles. Challenges associated with online purchases include those experienced globally, including the receipt of defective, poor quality merchandise or products sold on the basis of false information. Other challenges include the lack of information from the service provider such as contact details,

right to withdrawal, non-receipt of the item purchased, non-standard or unclear terms and conditions, added costs such as customs duty, value added tax, and import declaration fees.

**B2B eCommerce:** The Zambian government is developing a B2B portal that includes a database of suppliers and buyers and provides electronic tools to enable buyers to submit tender information and receive bids from suppliers. The portal aims to increase trade between local small and medium enterprises and large companies. Other entities are entering the B2B market; for example, the national pension fund (NAPSA) has partnered with several banks to enable payments of pension contributions. Other partnership examples include:

- The Zambia Electricity Supply Company (ZESCO) is interfacing with IT companies for the purchase and payment of electricity tokens;
- Banks are partnering with private companies to provide payment platforms to enable bank accounts to be debited for online transactions;
- Water utility companies, Zambia Revenue Authority, Road Transport and Safety Agency and many others are partnering with system integrators to allow for online bill payment;
- Pay television and other services and products can be paid through mobile banking. SMS Banking ATM and kiosk payments, online website payments, or using credit or debit cards.

**eCommerce Services:** Mobile telecommunication operators are providing unstructured supplementary service data and data services targeted to support for key industries.

**Short Messaging Services:** Banks provided access to accounts for purchases and payments to service providers such as government tax collection and pension agencies, and to electric, water, and cable television, and insurance companies.

**eCommerce Intellectual Property Rights (IPR):** The Patent and Company Registration Office has a small unit that deals with awareness and compliance but is not involved in enforcement. The unit does not issue official guidelines on what constitutes eCommerce IPR violations or how to file complaints.

**Commonly Referenced eCommerce Websites:**

- [Zambia Revenue Authority](#) - to pay domestic taxes & customs services
- [National Pension Scheme Authority \(NAPSA\)](#)
- [Patents and Companies Registration Agency \(PACRA\)](#)
- [Road Transport and Safety Agency](#)
- [Zoona](#) – an electronic transfer service that enables consumers to send or receive money within Zambia. The company offers services through a distribution network of cash agents and retailers countrywide. Through Zoona, consumers can pay bills, make loan repayments, and buy electronic vouchers.
- [iShop Zambia](#) and [Dot Com Zambia](#) –shopping platforms allowing users to shop online from in-country (Zambia) and from international retailers located in the United Kingdom, the United States, South Africa and China.

**Online Payment:** The most common payment methods for online eCommerce transactions in Zambia include: mobile money, credit and debit cards, ATM and kiosk payments, websites, and Paybills.co.zm - a payment service that allows customers in Zambia to pay utility bills, pay television subscriptions, and buy air time using VISA or MasterCard.

**Digital Marketing:** There are very few digital marketing houses in Zambia. Several websites offer free space for advertising on their websites, but often do not guarantee viewing benchmarks.



Companies purchase time on big digital screens located at major intersections that viewers see as they walk or drive by. This remains a popular form of advertising in larger cities. Marketing companies that offer advertising opportunities include:

- [Zambia-USA Chamber of Commerce Inc.](#)
- [InfoZambia](#)
- [Zambia Tourism](#)
- [Ad-Dicts](#)

Major Buying Holidays: The major consumer 'buying holidays' and most popular shopping days on eCommerce in Zambia include:

- Christmas
- Black Friday (Adopted from the U.S. event following Thanksgiving)
- Easter
- Special Tuesday (Weekly discounts offered by providers)
- Special Thursday (Weekly discounts offered by providers)

Social Media: There has been a surge in social media usage, especially in urban areas with ample mobile data coverage. Many Zambians are increasingly using social media to follow news and events, in addition to business networking, socializing, and for voice and video calls. Facebook and YouTube tend to attract a younger audience, and WhatsApp is widely used and popular among all age groups. Neither Twitter nor Instagram are widely used in Zambia.

### **Selling Factors & Techniques**

Sales are normally conducted via cash payment, bank transfer, debit cards or e-payments using different platforms. Companies that can offer credit, or an extended payment schedule, have an edge even if their prices are higher.

After-sales service is an important factor for technical products. Imported food products must have English-language labels that detail ingredients and shelf life. Any food products failing to meet this requirement are confiscated by local authorities and destroyed without compensation.

Goods and services are advertised through flyers in the main daily newspapers such as The Mast, Times of Zambia, and Daily Mail for wider circulation at a fee.

There are five private television stations and two public channels operated by the state-run Zambia National Broadcasting Corporation. Television channels, community radio stations, and internet ad agencies also provide advertising services. Radio is the most widely accessed form of media in Zambia.

### **Local Professional Services**

A number of professional service providers are available to U.S. companies. A list of attorneys can be found on the U.S. Embassy in Zambia website or through the Law Association of Zambia. Other resources include:

- [Zambia Institute of Chartered Accountants](#)
- [Zambia Institute of Marketing](#)
- [National Construction Council of Zambia](#)
- [The Engineering Institute of Zambia](#)
- [Association of Professional Immigration Consultants](#)
- [Zambia Institute of Human Resource Management](#)

## Principal Business Associations

[American Chamber of Commerce in Zambia \(AmCham\)](#): Founded in 2011, AmCham today has over 60 member companies representing various multinational corporations and local Zambian businesses. The organization hosts several annual events and is working to strengthen increase its efforts, particularly in advocating with the government on issues critical to local business.

[Zambia Chamber of Commerce and Industry \(ZACCI\)](#): ZACCI is a national body representing the interests of the Zambia's private sector via promotion and development of trade, commerce, and industry. ZACCI represents several thousand businesses in Zambia and a sizable network of companies of all sizes and sectors. ZACCI offers a range of services to its members and represents private sector interests to the government for the benefit of Zambia's private sector as a whole.

[Zambia Chamber of Mines \(ZCM\)](#): The ZCM was established to promote the interests of its members, and to encourage, protect, and foster Zambia's mining industry. The Chamber represents all major mines operating in Zambia and helps to create synergies among members and with government. The ZCM seeks to influence mining sector policy to reflect the vision and goals of its members, and to promote economic growth in Zambia.

[Association of Zambian Exploration Companies \(AZMEC\)](#): AZMEC provides a discussion forum and dedicated lobby group for both mineral exploration companies and mining companies engaged in mineral exploration as well as government representatives, service providers, academic institutions, and other interested parties in Zambia with the view to contributing to the growth, promotion, and sustainable development of the sector in Zambia.

[Zambia Association of Manufacturers \(ZAM\)](#): ZAM is the voice of industry, representing the interest of the entire manufacturing sector and other related economic sectors in Zambia. ZAM was established to foster dialogue and relations between the manufacturers and government so as to increase industrial activities in Zambia. ZAM seeks to promote the manufacturing sector through policy advocacy, dialogue, lobbying, and technology upgrading of the production process as a way of improving productivity and competitiveness in the industry.

[Zambia National Farmers' Union \(ZNFU\)](#): ZNFU is a national membership-based organization, with countrywide coverage, representing the agriculture industry. Specifically, ZNFU represents small- and large-scale farmers and agribusinesses. The members are currently categorized into the following:

- Small-scale Farmers' Associations
- Large-scale Farmers' Associations
- Corporate Members
- Commodity or Specialized Associations
- Agri-business Chamber
- Associate Members

ZNFU has a robust communication network promoting members' interests and the development of the agricultural industry. Of all the private sector associations, ZNFU has been the most effective in influencing government policy to address the needs of its members.

[Truckers Association of Zambia \(TAZ\)](#): TAZ is a membership-based road transporters' association divided into four primary membership categories: Ordinary, Associate, Own-Account and Business Partners. While Ordinary, Associate and Own-Account members are transporters, Business Partners offer value-addition services to the transport industry. TAZ currently has 45 members,

and exists to influence trucking industry policy, regulation and practice for the benefit of its members and the industry throughout Zambia and the region.

#### Limitations on Selling U.S. Products and Services

All sectors are open to both local and foreign businesses and investors, with the exception of those clearly stated in Zambia's WTO schedule of commitments under the General Agreement on Trade in Services.

### **Trade Financing**

#### **Methods of Payment**

Credit is the most common method of payment used for Zambian imports. In general, Zambian companies find it difficult to finance their own imports and seek credit arrangements, but businesses considering offering their exports on credit should make a very careful check of the bona fides and finances of Zambian companies before doing so. Delinquent payments, especially from government ministries or government parastatal companies, to suppliers are a common problem in Zambia. Cash-in-advance payment methods are advisable, especially when dealing with small companies. The Credit Rating Agency Limited (CRA) is one of the few companies in Zambia that is authorized by the Securities and Exchange Commission (SEC) and approved by the Lusaka Stock Exchange Limited (LuSE) as a Designated Financial Advisor to SMEs.

Zambia has a few debt-collection companies, such as Zambia Attorney Collection, Inc., Bulwark Debt Collection Agency, and Incasso Partners.

Visa is widely accepted in most hotels, restaurants, travel agencies, and stores; MasterCard acceptance is less prevalent but continues to grow. Most banks have automated teller machines (ATM) that accept Visa, and to a lesser extent MasterCard or American Express. For more information about the methods of payment or trade finance options, please read the [Trade Finance Guide](#).

#### **Banking Systems**

Zambia's commercial banking sector is comprised of 19 international and local banks. All banks operating in Zambia must incorporate locally. As a result, there are no local retail branches of foreign (including U.S.) banks or financial institutions. Citibank Zambia Limited, a wholly-owned subsidiary of Citicorp NY, provides corporate banking services in Zambia.

The banking sector is supervised by the Bank of Zambia (BoZ), which reports to the Ministry of Finance. The sector is governed by the Banking and Financial Services Act of 1994. Industry observers generally credit the BoZ with making great strides to improve bank oversight over the past several years. The Financial Intelligence Center (FIC) was established in 2010 through an Act of Parliament to combat money laundering and terrorist financing. The FIC officially became a full Egmont Group member in September 2018. Additional information on the FIC can be found at <http://www.fic.gov.zm/>.

The banking sector expansion has led to a number of entities operating in multiple sectors such as banking, insurance, and the capital market. The regulatory environment is still fragmented and has multiple regulators, such as the Pensions Insurance Authority, BoZ, and SEC.

#### **Foreign Exchange Controls**

Bank accounts may be held in local or foreign currency, and funds are easily transferred out of the country or held offshore. Amounts over \$5,000, carried in or out in cash or travelers' checks, must

be declared. Commercial banks and bureau de change operators restrict issuance of over-the-counter cash to \$5,000 per transaction.

The BoZ manages the country's foreign exchange reserves and participates in open market operations to either build reserves or smooth exchange rate volatility.

U.S. Banks & Local Correspondent Banks

Zambia has one U.S.-owned bank, with locations in Lusaka and Ndola:

[Citibank Zambia Limited | Lusaka](#)

Citibank House  
Stand 4646, Corner Chikwa/Nasser Road  
Addis Ababa Roundabout  
P.O. Box 30037  
Lusaka, Zambia  
Tel: +260 211 444 492 | +260 211 444 493  
Fax: +260 211 258 911  
[citIService.zambia@citi.com](mailto:citIService.zambia@citi.com)

[Citibank | Ndola](#)

Atlas Copco Building, Industrial Area  
Zambia Way  
P.O. Box 70686  
Ndola, Zambia  
Tel: +260 212 651434 | +260 212 651436  
Fax: +260 212 651 437

### **Protecting Intellectual Property**

In any foreign market companies should consider several general principles for effective protection of their intellectual property. More information and resources can be found through the Department of Commerce resources [Protecting Intellectual Property](#) and [Corruption](#).

Zambia is not listed in USTR's Special 301 report, nor is it on the Notorious Market list. For additional information about treaty obligations and points of contact at local IP offices, please see [WIPO's country profiles](#).

For additional information, visit [Stopfakes.gov website](#) or [contact ITA's Office of Intellectual Property Rights Director, Stevan Mitchell at Stevan.Mitchell@trade.gov](#).

### **Selling to the Public Sector**

The government of Zambia has amassed a substantial debt burden from both internal and external sources, and the IMF has placed the Zambian government at high risk of debt distress. As such, caution is required when doing business with the Zambian government. Potential opportunities include renewable energy, which is an alternative to hydro power energy that the country currently depends on, health care support services, and infrastructure development. The government is increasingly interested in Build-Operate-Transfer project models.

Government procurements valued over K500 million (\$27 million) are advertised in local newspapers and through e-procurement systems; competitive factors include price, quality, training and after-sales service. Open bidding or selection is used for goods and services costing over K500 million (\$27 million). Bidding documents are available upon payment of a non-refundable fee. Invitations to bid have a minimum floatation period of four weeks for national tenders and six weeks for international tenders; sealed bids are deposited in a tender box. The public is invited to attend the tender closing and bid opening ceremony. Bid evaluation is based on the criteria provided in the bidding document. Contract award authorization is given either by the Procurement Committee or the Central Tender Committee depending, on the level of authority held by the procuring entity. The best evaluated bid must be published before contract award, and then a formal contract document is signed. Once a contract is signed with the successful bidder, the procuring entity informs all other bidders that their bids have been unsuccessful and provides reasons for that decision.

For local procurements below K500 million (\$27 million), three (3) competitive quotes are obtained via a Request for Quotations (RFQ) process. The RFQ is required to provide clear instructions on the conduct of the procurement process, including the preparation and submission of quotations, information on how quotations will be evaluated, and information on the contract award process. Suppliers are requested to submit quotations supported by their certificate of registration, ZRA Tax Clearance Certificate, and relevant sector certification. These are not published in the public media /or gazette, and the evaluation is based specification within the RFQ. The purchase is conducted via a Local Purchase Order.

Legal requirements for selling to the government are outlined in the Public Procurement Act No. 12 of 2008 and the Public Procurement Regulations of 2011, which provide a comprehensive regulatory framework for public procurement in Zambia. Zambia is party to the WTO Agreement on Government Procurement but is not party a bilateral free trade agreement with the United States.

The Zambian government finances some public works projects through borrowing from multilateral development banks. For more information please refer to the project financing section in Trade and Project Financing.

More information on public procurement in Zambia, visit the Zambia Public Procurement Authority (ZPPA) website pages addressing [Procurement Methods](#) and their [e-Procurement System](#).

U.S. companies bidding on Government tenders may also qualify for U.S. Government advocacy. A unit of the U.S. Commerce Department's International Trade Administration, the Advocacy Center coordinates U.S. Government interagency advocacy efforts on behalf of U.S. exporters bidding on public sector contracts with international governments and government agencies. The Advocacy Center works closely with our network of the U.S. Commercial Service worldwide and inter-agency partners to ensure that exporters of U.S. products and services have the best possible chance of winning government contracts. Advocacy assistance can take many forms but often involves the U.S. Embassy or other U.S. Government agencies expressing support for the U.S. bidders directly to the foreign government. Consult Advocacy for Foreign Government Contracts for additional information.

### **Financing of Projects**

The availability of project financing, particularly for export-oriented projects, is improving. Besides bilateral and multilateral government agencies, commercial banks and venture capital funds are

playing an increasing role. Both the United States and the European Union (EU) have established enterprise development funds, which can be accessed for projects in Zambia.

The United States Trade and Development Agency (USTDA), Development Finance Corporation (DFC), United States Export and Import Bank (EXIM), the International Finance Corporation (IFC), and Commonwealth Development Corporation (CDC) offer financial assistance for projects in Zambia.

There are no restrictions against U.S. companies' participation in bids and tenders floated by the Zambia Public Procurement Authority (ZPPA) and funded by international institutions such as the World Bank, African Development Bank, and others. After selection of a successful bidder, the relevant government ministry will supervise the project while payments are made from the financing institution. However, channels for remittance of project funds will differ according to the financing institution.

### **Multilateral Development Banks**

The Commercial Service maintains Commercial Liaison Offices in each of the main multilateral development banks, including the African Development Bank and the World Bank. These institutions lend billions of dollars in developing countries on projects aimed at accelerating economic growth and social development by reducing poverty and inequality, improving health and education, and advancing infrastructure development. The commercial liaison office of these institutions help American businesses learn how to get involved in bank-funded projects and advocate on behalf of bidders. Learn more by contacting:

- [Commercial Service Liaison Office to the African Development Bank](#)
- [Commercial Service Liaison Office to the World Bank](#)

Additional Financing Web Resources:

- [Trade Finance Guide: A Quick Reference for U.S. Exporters](#)
- [Export-Import Bank of the United States \(EXIM\)](#)
- [U.S. International Development Finance Corporation \(DFC\)](#) | Formally OPIC
- [U.S. Trade and Development Agency](#)
- [Small Business Administration's Office of International Trade](#)
- [USDA Commodity Credit Corporation](#)
- [U.S. Agency for International Development \(USAID\)](#)

## **Business Travel**

### **Business Customs**

Business law is based mostly on British law, and business customs are similar to those in the United States and Europe. Zambians are generally polite and mild-mannered, and a direct or confrontational style is not well received in the local cultural context. Business dress code is formal for both men and women. For women, if the attire is a skirt suit, the length should be knee-length. Business travelers are advised to bring ample business cards.

### **Travel Advisory**

COVID-19 travel advisories aside, the State Department typically classifies Zambia as a Level 1 destination (the lowest level) in its travel advisory, suggesting travelers exercise normal safety and security precautions. Copperbelt towns along the border with the Democratic Republic of Congo have seen periodic surges in crime due to political instability across the border. There are no internal travel restrictions in Zambia, although areas around Zambian military bases have restricted access and should be avoided. Please visit the State Department's [Zambia International Travel Information Page](#) for the most current status, as the Travel Levels have fluctuated worldwide during the COVID-19 pandemic, as have the Zambian government entry and travel requirements.

Visitors should exercise caution when purchasing curios and souvenirs to avoid items that contain materials that are protected by the Convention on International Trade in Endangered Species.

In the past, the Zambian Drug Enforcement Commission (DEC) has detained a number of travelers for possession of Benadryl and other over-the-counter medications, which have contained small quantities of diphenhydramine, an active ingredient that is on Zambia's list of controlled substances. Although unaware of these restrictions, U.S. citizens have been charged with drug trafficking offenses, had their passports confiscated, and been jailed. As a result, any U.S. citizen visiting Zambia is strongly advised to leave all non-prescription medications behind. When traveling with prescription medications, U.S. citizens should carry a doctor's prescription and ensure that the medication is in its original bottle. Any U.S. citizen stopped by the DEC for possession of over-the-counter medications should contact the U.S. Embassy at +260-211-357-000 as soon as possible.

### **Visa Requirements**

A passport and visa are required to enter Zambia. The passport must be valid for at least six months after the intended date of departure from Zambia and have at least two blank pages. Foreigners coming to Zambia for business are entitled to a free thirty-day visa. Business visas may be obtained by presenting a letter of invitation from the organization that is sponsoring the traveler that specifies the nature of the intended business. Business visitors intending to stay longer than thirty days must apply for a temporary employment permit at Zambia immigration offices. This will allow them to reside, enter and re-enter Zambia while on assignment for the validity of the permit. A temporary visa costs K2,250.00 (about \$122). A single-entry tourist visa may be obtained at a port of entry for \$50 and is valid for a maximum of ninety days. For a three-year multiple entry visa, travelers must apply in advance at a Zambian Embassy or consulate. The three-year multiple-entry visa fee is \$150. Multiple entry visas may be obtained from the Embassy of the Republic of Zambia, 2419 Massachusetts Avenue, NW, Washington DC 20008; +1(202)265-9717; <http://www.zambiaembassy.org/>.



The Government of the Republic of Zambia requires travelers to have at least two blank visa pages in their passport upon entering Zambia. Likewise, travelers transiting South Africa should ensure that their passports contain at least two completely blank (unstamped) visa pages each time entry is sought. These pages are in addition to the endorsement/amendment pages at the back of the passport. South African immigration authorities routinely turn away travelers who do not have enough blank visa pages in their passports.

U.S. companies that require travel of foreign businesspersons to the United States are advised that security evaluations are handled via an interagency process. Visa applicants should go to the following link – [State Department Visa Website](#).

### **Currency**

Payments within Zambia are by law made in kwacha only, even if the price is quoted in U.S. dollars. Foreign currency is only accepted by immigration officials for the purchase of visas at international airports. Most hotels, restaurants, travel agencies, and retail outlets take credit cards. Commercial banks will advance local currency against a credit card. Most banks have ATMs that accept Visa cards more often than MasterCard and American Express for cash. Although traveler's checks are accepted in some locations, they are no longer commonly used. To avoid additional exchange rate charges, the traveler's checks must be in U.S. dollars, euros, or British pounds. Foreign currency exchange is done in banks or Bureaus de Change, which are located in most towns in shopping areas, gas stations, and supermarkets

### **Telecommunications/Electronics**

Cellular service is currently offered in all provinces of Zambia, but coverage is uneven. Major private firms that offer mobile phone access include MTN Zambia and Airtel Zambia, as well as the state-run operator Zamtel. Global System for Mobile (GSM) is the most prevalent digital cellular phone technology and operates on the 900MHz E-GSM frequency. The first commercial LTE/4G network launched in 2014 and substantially increased the number of mobile subscribers in the country; it operates on LTE frequency B3 1800+ Bands 7/40, and soon to be 800MHz.

There are a number of callback service companies operating in Zambia. AT&T's USADirect, T-Mobile's Simple Global and Google Fi services are supported, as well as similar services to Britain, Sweden, and some other European countries.

There are 23 internet service providers offering dial-up connections, broadband wireless, and VSAT services. The GRZ has liberalized the International Voice Gateway, which now falls under ZICTA.

Obtaining a local SIM card should only be done through authorized dealer locations. If one does not have a residency card, a passport is required for registration – a driver's license will not suffice. Rates for mobile phone and data are relatively affordable, and credit can be added via top-up cards sold in street-side kiosks, intersection vendors and retail store locations.

### **Transportation**

There are regular airline connections to Lusaka, Ndola, and/or Livingstone from Dubai, Dar es Salaam, Johannesburg, Gaborone, Windhoek, Harare, Addis Ababa, Cairo, Lilongwe, Luanda, Istanbul, and Nairobi; consult your travel provider for the latest, as the COVID-19 global pandemic has disrupted flight routes and availability. Domestic flights are available between Lusaka, Ndola (Copperbelt Province), Mfuwe (Eastern Province), Livingstone (Southern Province), Kasama (Northern Province), Mansa (Luapula Province) and Solwezi (Northwestern Province). The



Americas, Europe, Asia, and Australia can be reached via connections in Johannesburg, Dubai, Nairobi, and Addis Ababa.

The government is constructing a new airport terminal at Lusaka's Kenneth Kaunda International Airport, and construction work at a new site for the Ndola airport is near completion. The government intends to upgrade the international airport in Mfuwe, but the project timeline is unclear. There are several private intercity bus lines. Passenger train travel is unreliable, slow, and uncomfortable, as the railway system is run down and undergoing refurbishment in some areas. The GRZ announced its intention to construct new railway lines from Chingola in the Copperbelt to Solwezi in Northwestern Province, and a railway line connecting Solwezi to the Benguela railway line in Angola in order to access Lobito Bay. Two other greenfield projects include construction of the 760-kilometer railway from Chipata to Serenje on the TAZARA rail line connecting Zambia to Tanzania and from Nseluka to Mpulungu at a total cost of \$3 billion. Timelines and financing for these projects remain unclear.

Road transportation is the preferred means of transport for most goods. The core network infrastructure consists of a network of bituminous and gravel roads maintained by the Road Development Agency (RDA). The GRZ initiated Link Zambia 8000, an accelerated national roads construction program, in 2012 to overhaul its road network maintained by the RDA. A number of roads within Lusaka and connecting to other provincial cities are announced or under construction at different stages of development in an effort to improve accessibility and reduce congestion. Zambia is landlocked, and most goods come in and out through five ports: Mpulungu, on Lake Tanganyika; Dar-es-Salaam, Tanzania; Beira, Mozambique; Durban, South Africa; and Walvis Bay, Namibia or via air freight.

### **Language**

Although there are 73 local languages spoken in Zambia, English is the official language. Government business and commercial transactions are normally conducted in English. Other dominant languages include Bemba, Kaonde, Lunda, Lozi, Luvale, Nyanja, and Tonga.

### **Health**

Basic medical care outside of major cities is extremely limited. Private medical clinics in major cities can provide reasonable care in many cases, but major medical emergencies usually require medical evacuation to South Africa, India, Europe, or the United States. Doctors and hospitals often require immediate cash payment for health care services. Medical insurance covering air ambulance evacuation is highly advisable. For the most current travel information on Zambia, please see the State Department's [Travel Advisory Page for Zambia](#).

Malaria is endemic in Zambia. Prophylaxis use is strongly recommended. HIV prevalence is very high in Zambia, with approximately 14 percent of the adult population HIV positive nationwide, but with higher rates in urban areas. Drinking water should always be treated if bottled water is not available.

### **Local Time**

Zambia does not participate in Daylight Saving Time. All of Zambia is located within the Central Africa Time Zone (CAT). It is located two hours ahead of Greenwich Mean Time (GMT+2)/Coordinated Universal Time (UTC+2).

### Observed Business Hours

Government Offices are open from 8:00am to 5:00pm, but are closed from 1:00pm to 2:00pm for lunch, Monday to Friday. Bank hours vary, but most banks are open from 8:00am to 3:30pm Monday to Friday. Some banks are open every Saturday, while most only open the first and last Saturday of the month from 8:15am to 11:00am. Shops are generally open from 8:15am to 6:00pm Monday to Sunday, while grocery stores, international retail chains, restaurants, and malls stay open later into the night.

### Observed Zambian Holidays in 2020

Wednesday, January 01	New Year's Day
Monday, March 09	International Women's Day
Thursday, March 12	Youth Day
Friday, April 10	Good Friday
Saturday, April 11	Holy Saturday
Sunday, April 12	Easter Sunday
Monday, April 13	Easter Monday
Friday, May 01	Labour Day
Monday, May 25	Africa Freedom Day
Monday, July 06	Heroes' Day
Tuesday, July 07	Unity Day
Monday, August 03	Farmer's Day
Monday, October 19	National Day of Prayer
Saturday, October 24	Independence Day
Friday, December 25	Christmas Day

### **Temporary Entry of Materials or Personal Belongings**

Tourist/visitors declare their goods to customs at point of entry and declare and produce them for inspection at the point of departure.

### **Travel Related Web Resources**

- Zambia Tourism | <http://www.zambiatourism.com/>

## **Investment Climate Statement (ICS)**

The U.S. Department of State's Investment Climate Statements provide information on the business climates of more than 170 economies and are prepared by economic officers stationed in embassies and posts around the world. They analyze a variety of economies that are or could be markets for U.S. businesses.

Topics include Openness to Investment, Legal and Regulatory systems, Dispute Resolution, Intellectual Property Rights, Transparency, Performance Requirements, State-Owned Enterprises, Responsible Business Conduct, and Corruption.

These statements highlight persistent barriers to further U.S. investment. Addressing these barriers would expand high-quality, private sector-led investment in infrastructure, further women's economic empowerment, and facilitate a healthy business environment for the digital economy. To access the ICS, visit the U.S. Department of State's [Investment Climate Statement](#) website.

## **Political Environment**

For background information on the political and economic environment of Zambia, please click on the link to the U.S. Department of State [Countries & Areas](#) website.