

Zambia Development Agency

EXPORTER'S HANDBOOK

**A MANUAL FOR
ZAMBIAN EXPORTERS**

PREFACE

This handbook is customised to suit the needs of both new and experienced exporters in Zambia and is intended to provide ready reference for these exporting entrepreneurs. This book is published for the benefit of those engaged in any activity related to export: export managers, personnel involved with export documentation, shipping department staff, bank officers, freight forwarders, students etc.

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ACRONYMS

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| LIAZ | Leather Industries Association of Zambia |
| LIBOR | London Interbank Offered Rate |
| OPPAZ | Organic Producers Association of Zambia |
| PTA | Preferential Trade Area |
| SADC | Southern African Development Community |
| SED | Shippers Export Declaration |
| SSIAZ | Small Scale Industries Association of Zambia |
| STR | Simplified Trade Regime |
| UK | United Kingdom |
| UNCTAD | Nations Conference on Trade and Development |
| USA | United States of America |
| WTO | World Trade Organisation |
| ZACCI | Zambia Chamber of Commerce and Industry |
| ZAM | Zambia Association of Manufacturers |
| ZCSMBA | Zambia Chamber of Small and Medium Business Associations |
| ZDA | Zambia Development Agency |
| ZEDEF | Zambia Export Development Fund |
| ZEGA | Zambia Export Growers Association |
| ZNFU | Zambia National Farmers Union |

1.0 PREPARING TO EXPORT

1.1 Introduction

This section is aimed at the small and emerging exporter, providing basic guidelines to enable an entrepreneur become export ready.

Engaging in export business can be a challenging activity, complicated by factors such as distance, different social and economic conditions as well as different government regulations. Before a firm decides to enter an export market, a close and careful examination of the market opportunities available must be carried out. Export markets are very competitive and challenging. Exporting can be highly profitable and may strengthen an organisation's business operations if executed well. The Zambia Development Agency's (ZDA) objective is to help Zambian businesses explore foreign markets and establish sustainable export business.

1.2 When can goods be exported?

Goods can only be exported or accepted for carriage for export after such entry or documentation has been delivered to the Customs by the exporter or agent, and duly processed. Exportation can be done by Road, Rail, Air, Pipeline and Water (Sea).

1.3 What Can I export from Zambia?

An exporter can export any product that does not appear on the negative list¹. Below is a list of some exportable products from Zambia:

- | | |
|--------------------------------|------------------------------|
| • Copper Wire | Engineering Products |
| • Cane Sugar | Building Materials |
| • Burley Tobacco | Gasoil/Petroleum Oils |
| • Cotton Lint | Electricity |
| • Electrical Cables | Maize & Maize Seed |
| • Fresh Flowers | Wheat & Meslin |
| • Fresh Fruits & Vegetables | Cement & Lime |
| • Gemstones | Nickel |
| • Handcrafts and Curios | Gold |
| • Leather and Leather Products | Chemicals and Pharmaceutical |
| • Wood Products Product | |

1.4 Key Requirements for Successful Exporting

Before any organization engages in export business, they need to be export ready and the products must be ready for the targeted market.

The export process has three stages: feasibility analysis; planning foreign market entry; and implementation. The steps in these stages are outlined below:

1.4.1 Feasibility Analysis:

- Analyze domestic performance.
- Assess the firm's capacities.
- Consider the demographics, social, political, and economic factors of target markets.
- Confer with international trade experts (e.g. in the fields of marketing, finance, legal, and logistics).
- Select target markets.
- Identification of products with export potential

1.4.2 Planning Foreign Market Entry:

- Conduct market research into the industry sector.
- Evaluate market research.
- Decide how the product will be marketed.
- Comply with target country licensing, standards and certification requirements.
- Apply for the necessary patent, trademark, and copyright protection.
- Identify taxes, tariffs, duties, quotas, or other non-tariff trade measures
- Establish pricing schedule.
- Seek financing.

1.4.3 Implementation

- Determine methods of distribution.
- Implementation marketing plan.
- Choose sales representatives, or sales methods.
- Negotiate sales contract.
- Produce finished product.
- Obtain insurance cover
- Complete the required paperwork.
- Package and label the product.
- Ship the product.

1.4.4 Most Common Mistakes Made by Exporters

Success in the exporting business can be compromised by the following common mistakes:

- Failure to seek qualified export counseling to develop an international strategy and marketing plan before starting up.
- Insufficient commitment from top management to overcome the initial difficulties and financial requirements of exporting.
- Inadequate care in selecting overseas sales representatives or distributors.
- Seeking orders from around the world rather than concentrating on one or two strategic geographical areas.
- Neglecting export markets when the domestic market booms.
- Failure to treat international distributors and customers, on the same basis, as their domestic counterparts.
- Assuming that a particular market technique and product will automatically be successful in all countries.
- Failure to modify products in order to meet regulations or cultural preferences of foreign countries.
- Failure to translate services, sales, and warranty documentation into the relevant language.
- Failure to use an export management company if the firm cannot afford its own export department.
- Failure to enter into licensing or joint venture agreements when the firm is reluctant to enter into foreign markets on its own, due to import restrictions, insufficient resources, or a limited product line.
- Failure to provide an efficient after-sales service for the product.

1.4.5 Questions That Should Be Answered Before Making the Decision to Export

Exporting involves a considerable investment of financial, managerial, and production resources. Therefore, an objective analysis is necessary before making the decision to export. It is important to consider the following questions:

1.4.6 Analysis of Domestic Performance

- Is my firm successful in the domestic market?
- What is the current domestic market share of the product?

1.4.7 Firm's Commitment and Desire to Export

- What are the firm's exporting objectives?
- Where is the exporting department in the firm's hierarchy?
- Which members of the firm's personnel will be involved in the export process?
- Is there a need to recruit additional personnel?
- What international experience does the firm (or any of its employees) have?
- How involved in the export process is the firm willing to be?
- How much risk is the firm willing to take?

1.4.8 Competitive Analysis

- What makes the firm's products or services competitive in a foreign market?
- What makes the products or services unique?
- What are the overall competitive advantages (e.g. technological advancements, patents, skills)?

1.4.4 Finding Out About Target Foreign Markets

- What market segments are being targeted?
- What level of stock needs to be maintained to sell abroad?
- How are the firm's competitors performing in international markets?
- Will the product be restricted due to tariffs, quotas, or other non-tariff barriers?
- Does the product conflict with the culture, traditions, or beliefs of customers abroad?
- Will patent/trademark protection abroad be essential for the product?
- What product labelling requirements must be met?
- What sort of environmental or other regulations need to be adhered to?
- Have the traceability techniques of certain markets and products been considered?

1.4.5 Marketing the Product

- How will the product or service be advertised?
- What companies, agents, or distributors have purchased similar products?
- Who will represent the firm when selling abroad?
- Will an agent or distributor be appointed to handle the export market?
- What territory should the agent or distributor cover?
- What non-competitive lines are acceptable for the agent or distributor to carry?
- Can a potential buyer see a functioning model or sample of the product?

- Is there a trade fair where the product or service can be presented?
- Will the product or service be sold under the same name in the target foreign market?

1.4.6 Pricing and Commercial Terms

- How will the price be calculated?
- What are the service terms?
- What are the payment and credit terms?
- What are the warranty and guarantee terms?
- What are the discount terms?

2.0 EXPORT PROCEDURES AND DOCUMENTATION

Zambia now has one of the most liberalised and simplified export procedures. Rules and regulations pertaining to the export of non-traditional exports are nonrestrictive. Exports of grain are however sometimes subject to seasonal regulation to forecast shortages. In some cases, exporters are required to secure authority documents or other necessary certificates for export consignments of veterinary items, botanical items and submit them to customs.

2.1 General Procedures

General procedure Comprise the following:

- i. Obtain the Customs and Excise Declaration Form CE 20 (Appendix I) from the Zambian Revenue Authority and indicate on it the range and value of products meant for export.
- ii. Get a stamped certificate of origin from the Zambia Revenue Authority for each of the markets you are about to export to where preferential market access exists;
 - a. SADC Certificate for exports within SADC (see Appendix II),
 - b. COMESA Certificate for exports within the COMESA region (see Appendix III),
 - c. EUR 1 Certificate for exports to the EU under Everything but Arms preferences and;
 - d. Generalized System of Preferences (GSP) certificate of origin for those markets offering preferences under that regime (See Appendix IV).
 - e. AGOA Certificate for exports to the United States

- iii. At the time of exporting the consignment, the exporter should submit the Customs and Excise Declaration form 20 accompanied by the following documents to customs officials at ports of exit:
- Commercial Invoice
 - A Packing List
 - A certificate of origin (duly signed by approved authorities where applicable)
 - Shipping consignment notes (airway bill/bill of lading)
- iv. It is advisable to ensure each export consignment.

2.2 Product Specific Procedures

2.2.1 Animal and Fish Products

Exporters are required to obtain an International Sanitary Certificate from Department of Veterinary Services before exporting animal products and non-animal products likened to animal health (see Appendix VII). It is recommended that exporters request import requirements from the importing country. Each product specific requirements

2.2.2 Live Animals

Obtain the veterinary certificate from the Veterinary Department before exporting live fish and live animals (including poultry). Obtain the quality certificate from Veterinary Department before exporting meat and livestock out of Zambia (International Sanitary Certificate). However, it is advisable for exporters to obtain the importing country's import regulations to establish what is required to be done before exporting. A CITES Certificate from the Zambia Wild Life Authority must be acquired, if they are endangered species.

2.2.3 Plant Products and Seed

Acquire a phytosanitary (SPS) certificate from the Zambia Agriculture Research Institute at Mount Makulu Research Station in Chilanga for agriculture products such as seeds, stems and fruits. (See Appendix V). A plant import permit from the importing country has to be presented by the exporter to the inspector as this carries recommendations (or conditions) that the exporting country has to follow. Thereafter, the exporter proceeds to the Ministry of Agriculture and Livestock to apply for an export permit.

2.2.4 Cereal Products

Obtain an export permit for prohibited food products such as maize, maize meal, maize bran, wheat and wheat flour from Ministry of Agriculture and Livestock, Agribusiness and Marketing Department (Import and Export Permit Office). Exporters will also be required to obtain a Phytosanitary Certificate (SPS) from Mount Makulu Research Station before being issued with an export permit.

All completed documents for agricultural exports MUST be submitted to Agribusiness and Marketing Department (Import and Export Permit Office)

2.2.5 Precious and Semi-precious Stones

The Mineral Export Permit (see Appendix VI) for gemstone exports should be acquired from the Ministry of Mines and Mineral Development (Mineral Export Permit). Exporters are expected to fill in form (vii). Samples of the product to be exported are to be provided for the purposes of laboratory analysis and valuation.

2.2.6 Chemical and Chemical Products

Obtain permit from Zambia Environmental Management Agency (ZEMA) for agrochemicals and the Zambia Medicines Regulatory Authority for medicinal products and dangerous drugs. Acquire an Export permit from Ministry of Health for dangerous drugs (see Appendix VIII and IX).

2.2.7 Wood and Wood Products

A Clearance Certificate for exports of raw timber should be obtained from the Forestry Department (see Appendix X) in addition to the certification mark from the Zambia Bureau of Standards. Exporters are encouraged to obtain import requirements from the importing country, as most countries require fumigation of exported timber products.

2.3 Other Important Export Procedures

- i. All exporters are required to open and maintain a foreign currency denominated account with a commercial bank for receipt of all export proceeds.
- ii. Receipts for all export transactions in value of, or in excess of US\$5,000 or equivalent currency shall be Electronic Fund Transfer (EFT)

2.4 Documents Required by the Buyer

The buyer will need a copy of the Bill of Lading (B/L). The B/L itself is not the actual contract between the owner of the goods and the carrier, although it does provide evidence of the contract. It is a receipt for goods shipped on board a vessel (from marine B/Ls) and provides proof of the title to the goods which are the subject of the contract between the buyer and the seller. There are two types: a straight bill of lading which is non-negotiable and the negotiable/shipper's order bill of lading which can be bought or sold or traded while goods are in transit and is used for letter of credit transactions. The customer needs a copy of this bill as proof of ownership to take possession of goods.

Authorities in some countries also require that the buyer secures an import permit for products which are regulated.

2.5 Documents Involved in the Transportation of Goods

The most frequently used documents are as follows:

2.5.1 Airway Bill or Air Consignment Note

This document is a receipt issued by an airline or its agent for the carriage of goods. Goods are delivered to the consignees when they have identified themselves as the party named in the airway bill.

2.5.2 Bill of Lading (B/L)

The bill of lading is a document signed by a carrier (a transporter of goods) or the carrier's representative and issued to a consignor (the shipper of goods) that evidences the receipt of goods for shipment to a specified designation and person. It is also a document of title to the goods which are the subject of the contract between the buyer and the seller. The two types are:

- A straight B/L which is non-negotiable.
- The negotiable/shipper's order B/L which can be bought, or sold, or traded, while goods are in transit, and is used for letter-of-credit transactions. The customer usually needs a copy as proof of ownership to take possession of the goods.

2.5.3 Bill of Exchange

This is unconditional order in writing, signed by a person such as a buyer, and addressed to another person, typically a bank, ordering the drawee to pay a stated sum of money to yet another person, often a seller, on demand or at a fixed or determinable future time. This document is prepared and signed by the exporter, and places a requirement on the buyer to pay the value of the goods to the seller. It does not provide any security of payment, but is often used together with a letter of credit.

2.5.4 Mate receipt

A declaration issued by an officer of a vessel in the name of the shipping company stating that certain goods have been received on board his vessel. A mate's receipt is not a title document. It is used as an interim document until the bill of lading is issued.

2.5.5 Combined transport document

This document allows goods to be moved from dry ports to the destination.

2.6 Documents Required for Customs Clearance

The following are usually required although not all of them are required by some countries;

2.6.1 Customs and Excise Declaration Form

This provides details on the value of goods, designation and origin. It is on such a document that the exporter declares the value of goods for customs clearance.

2.6.2 Certificate of Origin

This is a document attesting to the country of origin of goods where the goods are privy to preferential market access. A certificate of origin is required by the customs authorities of an importing country as part of the entry process to provide evidence of eligibility for preferential tariff rates. In Zambia, you can obtain such a document from the Zambia Revenue Authority (see Appendices I and II).

2.6.3 Destination Control Statement

This statement appears on the commercial invoice, ocean or airway bill of lading, and shipper's export declaration (SED) to notify the carrier and all foreign parties that the item may be exported only to certain destinations.

2.6.4 Export Packing List

The export-packing list is considerably more detailed and informative than a standard domestic packing list. An export packing list itemises the material in each individual package, and shows the individual net, legal, tare, and gross weights. Package markings should be shown along with the shipper's and buyer's references. The packing list is attached to the outside of the package in a clearly marked waterproof envelope. The list can be used to determine the total shipment weight and whether the correct cargo is being shipped. Customs officials may use it to check the cargo at inspection points.

2.6.5 Inspection Certificate

Some purchasers and countries may require a certificate of inspection which authenticates the specifications of the goods shipped, this is usually performed by a third party, and obtained from independent testing companies. Phytosanitary certificates and Veterinary certificates are examples of such. However some countries may specify which companies are responsible for undertaking such inspections in Zambia.

2.6.6 Insurance Certificate

If the seller provides insurance, the insurance certificate states the type and amount of coverage.

2.6.7 Shipper's Export Declaration (SED)

This is a form required by the export authorities of many countries to document export of goods. It is used to control exports and compile trade statistics, and must be prepared and submitted to the customs agent for shipments.

2.6.8 Commercial Invoice

As in a domestic transaction, the commercial invoice is a bill for the goods from the Seller to the Buyer. A commercial invoice should include a description of the goods, address of the shipper and seller, and the delivery and payment terms. The buyer needs the invoice to prove ownership and arrange payment. Some government agencies use the invoice to access customs duties

3.0 EXPORT PRICING

3.1 How does an exporter price a product?

Pricing is one of the most vital decisions for an exporter. During negotiations, exporters too often limit discussions to pricing issues. Although pricing is a key factor in any business transaction, a number of other questions also need to be clarified before any business proposal can be considered. Yet, very often, new exporters compromise on price at the beginning of discussions, thereby sidelining other negotiating strengths that they might possess. Negotiations on price should be postponed whenever possible until other aspects of the transaction have been agreed upon.

In addition to understanding customer's preferences, an exporter should assess the competition from both domestic and foreign suppliers, and be familiar with the prices they quote. The distribution channels used, the promotional tools, and the message to be sent, should also be examined. To enable the exporter to make effective counter-proposals, detailed information on the costs of production operations, freight insurance, packing, and other related expenses is also needed.

To sell themselves as partners committed to long-term business relationships, the exporter can stress the following aspects of his or her operations: management capabilities; production capacity and processes; quality control systems; technical co-operation, if any, with foreign firms; structures for handling orders; export experience, including types of companies dealt with; financial standing and links with banks. After dealing with these issues, the exporter can then steer the discussion towards price quotations. It is in this phase that the exporter must clarify all matters pertaining to credit terms, payment schedules, currencies of payment, insurance, commission rates, warehousing charges, after-sales servicing responsibilities, and costs of replacing damaged goods. Agreement on these points constitutes the "price package". Above all, the "price package" negotiated should be profitable for the exporter.

3.2 Price negotiation tips

If the customer indicates that the initial price quoted is too high, and a substantial drop is required, the exporter should not hesitate to ask on what basis the drop is called for. Stress must be laid on product quality and benefits before any discussions on price. If the customer indicates that better offers have been received from other exporters, more details should be requested on such offers. If the customer makes a counter-offer or requests a price discount, the exporter should avoid making a better offer without simultaneously asking for something in return. For example, the customer could make a specific suggestion, such as "If I give you a 5% price discount, would you arrange for surface transport including storage costs?" "Last offers" presented by the customer should also be avoided to prevent agreeing to terms in haste.

If the customer accepts the price quoted, the exporter should:

- Recalculate the costing, and check competitors' prices, to ensure profitability.
- Agree to the order as a trial order only, to make sure production and delivery can be made for the price.

3.3 Factors to Consider in Export Pricing

- Cost (of manufacturing or obtaining the product);
- Target market situation (demand, supply, competition, prevailing prices, brand images);
- Characteristics of the product;
- Volume of the order;
- The need for an entry strategy into a new market;
- Transportation costs;
- Potential for long term business
- Incoterms as they affect the export contract

3.4 Incoterms

The Incoterms rules or International Commercial Terms are a series of pre-defined commercial terms published by the International Chamber of Commerce (ICC). These terms are widely used in international commercial transactions or procurement processes. A series of three-letter trade terms related to common contractual sales practices, the Incoterms rules are intended primarily to clearly communicate the tasks, costs, and risks associated with the transportation and delivery of goods and they are accepted by governments, legal authorities, and practitioners worldwide for the interpretation of most commonly used terms in international trade. Incoterms are intended to reduce or remove altogether uncertainties arising from different interpretation of the rules in different countries. As such they are regularly incorporated into sales contracts worldwide.

3.4.1 EXW (Ex-Works)

In an EX-Works transaction, goods are essentially made available for pickup at the shipper/seller's factory or warehouse and "delivery" is accomplished when the merchandise is released to the consignee's freight forwarder. The buyer is responsible for making arrangements with their forwarder for insurance, export clearance and handling all other paperwork.

3.4.2 FOB (Free On Board)

This is one of the most commonly used and sometimes misused-terms, FOB means that the shipper/seller uses his freight forwarder to move the merchandise to the port or designated point of origin. Though frequently used to describe inland movement of cargo, FOB specifically refers to ocean or inland waterway transportation of goods. "Delivery" is accomplished when the shipper/seller releases the goods to the buyer's forwarder. The buyer's responsibility for insurance and transportation begins at the same moment.

3.4.3 FCA (Free Carrier)

In this type of transaction, the seller is responsible for arranging transportation, but he is acting at the risk and the expense of the buyer. Where in FOB the freight forwarder or carrier is the choice of the buyer, in FCA the seller chooses and works with the freight forwarder or the carrier. "Delivery" is accomplished at a predetermined port or destination point and the buyer is responsible for Insurance.

3.4.4 FAS (Free Alongside Ship)

In these transactions, the buyer bears all the transportation costs and the risk of loss of goods. FAS requires the shipper/seller to clear goods for export, which is a reversal from past practices. Companies selling on these terms will ordinarily use their freight forwarder to clear the goods for export. "Delivery" is accomplished when the goods are turned over to the Buyers Forwarder for insurance and transportation.

3.4.5 CFR (Cost and Freight)

This term formerly known as CNF (C&F) defines two distinct and separate responsibilities-one is dealing with the actual cost of merchandise "C" and the other "F" refers to the freight charges to a predetermined destination point. It is the shipper/seller's responsibility to get goods from their door to the port of destination. "Delivery" is accomplished at this time. It is the buyer's responsibility to cover insurance from the port of origin or port of shipment to buyer's door. Given that the shipper is responsible for transportation, the shipper also chooses the forwarder.

3.4.6 CIF (Cost, Insurance and Freight)

This is similar to CFR, but instead of the buyer insuring the goods for the maritime phase of the voyage, the shipper/seller will insure the merchandise. In this arrangement, the seller usually chooses the forwarder. "Delivery" as above, is accomplished at the port of destination.

3.4.7 CPT (Carriage Paid To)

In CPT transactions the shipper/seller has the same obligations found with CIF, with the addition that the seller has to buy cargo insurance, naming the buyer as the insured while the goods are in transit.

3.4.8 CIP (Carriage and Insurance Paid To)

This term is primarily used for multimodal transport. Since it relies on the carrier's insurance, the shipper/seller is only required to purchase minimum coverage. When this particular agreement is in force, Freight Forwarders often act in effect, as carriers. The buyer's insurance is effective when the goods are turned over to the Forwarder.

3.4.9 DAT (Delivered At Terminal)

This term is used for any type of shipments. The shipper/seller pays for carriage to the terminal, except for costs related to import clearance, and assumes all risks up to the point that the goods are unloaded at the terminal.

3.4.10 DAP (Delivered At Place)

DAP term is used for any type of shipments. The shipper/seller pays for carriage to the named place, except for costs related to import clearance, and assumes all risks prior to the point that the goods are ready for unloading by the buyer.

3.4.11 DDP (Delivered Duty Paid)

DDP term tends to be used in intermodal or courier-type shipments. Whereby, the shipper/seller is responsible for dealing with all the tasks involved in moving goods from the manufacturing plant to the buyer/consignee's door. It is the shipper/seller's responsibility to insure the goods and absorb all costs and risks including the payment of duty and fees.

4.0 EXPORT FINANCING AND CREDIT INSURANCE

In order to establish the amount of financing needed for an export transaction, it is important to identify the financial needs specific to the export transaction. This can be done by separating the financial needs of a specific transaction from the needs of permanent activities.

First, the exporter should prepare a monthly cash flow statement based on expected cash inflows and requirements. Subsequently, a line should be drawn to show the weekly balance (positive or negative). Then, the exporter should determine the short-, medium, or long-term needs.

4.1 Short-term financing

If the funds are to be used for current operating activities, such as the purchase of goods or services, the payment of wages and interests on debt, or the extension of trade credit, short-term financing will be required. An analysis of the production cycle, from the purchase of raw materials to the delivery of finished goods will determine the amount of finance the exporter needs to borrow; and for how long.

As a general rule, short-term financing needs should be met by short-term sources of financing, such as overdraft and short-term loans.

4.2 Medium- or long-term financing

Investments on such items as new machinery, modernising existing equipment or a new building, may require medium-term financing. The exporter can obtain this either by welcoming new shareholders to increase the equity of the firm, or by finding investors willing to buy preference shares or debentures, or by borrowing from banks or other financial institutions.

Medium or long-term financial needs should be covered either by equity, term loans, or a combination of both. The more equity an exporter has invested in a project, the greater the level of financial protection against external events.

In order to avoid weakening the firm's financial structure, it is critically important to maintain the overall credit exposure under a certain limit.

4.3 Sources of Export Finance

4.3.1 Commercial Banks and other Lending Institutions

Exporters may need a more permanent external source of financing to pay for goods and services; they can apply to financial institutions for short-term capital in the form of an overdraft or letter of credit.

- Overdraft. The bank opens a current account in the exporter's name and allows the account to be overdrawn up to an agreed maximum level, over an agreed period of time.
- Letter of Credit. A letter of credit opened by the bank of the foreign buyer, enables the exporter to obtain an advance of up to 80% of a sales contract. The exporter can also ask for pre-shipment financing on the basis of a red clause letter of credit, or a green clause letter of credit.

With all forms of financing, exporters typically provide security in the form of assets to be pledged to a bank, together with legal documents, in order to obtain a revolving credit. At the end of the loan period, if both parties are satisfied, the facility can be renewed without major changes to the security or contracts.

4.2.1 Zambia Export Development Fund (ZEDEF)

The Zambia Export Development Fund (ZEDEF) is a Fund managed by the Zambia Development Agency (ZDA) with seed funds from the European Union (EU) - Export Development Program.

The objective of ZEDEF is to contribute to the expansion of Non-Traditional Exports via the provision of low interest loans. Loan amounts ranging from US\$10, 000.00 (ten thousand) to US\$100,000.00 (hundred thousand) with interest rates pegged at LIBOR + 6%, are available to creditworthy export ready and exporting companies..

The following conditions govern the Fund:

- ZEDEF finances up to 75% of the project cost;
- Loans are issued to registered individual companies with a potential for generating non-traditional export revenue;
- ZEDEF Loans are normally for a 12 month period, but longer periods commensurate with the project being supported may be considered;
- 3% Management/Appraisal fee (upfront payment upon approval of the loan)
- K250.00 application fee (nonrefundable)

Note: Applications forms for the above funds can be obtained from the ZDA Town Office along Cairo Road

5.0 PACKAGING AND LABELLING

Packaging is now generally regarded as an essential component of our modern life style and the way business is organized. Packaging protects and stores goods before, during and after shipment. When products are being packaged, their peculiar characteristics must be kept in mind. Different products need different treatment. Product factors to consider when deciding upon the best type of packaging include:

- Fragility
- Durability
- Resistance to abrasion
- Value
- Susceptibility to moisture
- Chemical reactions such as oxidation and corrosion
- Chemical stability
- Deterioration or shelf life

The mode of shipment will also determine what type of packaging to use. For example, air shipment requires lighter packaging than do ocean shipments. For both ocean and air shipments, freight forwarders provide the best information on packaging.

To avoid pilferage in foreign ports, it is best to use plain packaging devoid of logos and brand names which advertise what is inside the package. It is also a good idea to make the external packaging as plain as possible to make the package less susceptible to tampering.

Various precautions should be taken by an exporter while packaging products. In specifying the packaging requirements, the exporter must conform to the customer's requirements, international packaging standards, and specific standards and regulations applicable in the market concerned. International Organization for Standardisation (ISO), Association Française de Normalisation (AFNOR), German national standards organization (DIN), British Standards (BS), American Society for Testing and Materials (ASTM) and American National Standards Institute (ANSI) are different types of international standards

To avoid misunderstanding with the customer, the contract should specify the type of packaging to be used to protect the goods during handling, transport and storage.

For exceptional export shipments, approval of the packaging and loading by an expert may be advisable. A fully documented dossier is needed, with particulars of the insurer, commercial description of the goods packed, premises where packed, details of products and packaging, modes of transport, handling and storage facilities.

Packaging is also important in marketing strategy. The market to which a product is exported will determine the type of packaging to use. Importers in different countries have varying requirements for transportation packaging. Differences in the buying behaviour of consumers in individual countries will influence consumer packaging.

The packaging of competing products will also have a bearing on packaging. While importers tend to prefer packaging that is standardised and hence easier to handle, consumer packaging is often part of the marketing strategy for product and may need to be customised to the requirements of the specific markets.

The exporter should keep in mind that packaging is an important marketing tool as it remains with the product at point of purchase until the product is used. Packaging gives the product its visual image, and, through display techniques, distinguishes it from competing products.

Particular care must be taken when packaging products for export to developed countries. Some countries have strict regulations on packaging and labelling, particularly for nutritional, perishable or dangerous goods. In Europe, consumers are environmentally conscious; hence exporters exporting to these markets should use eco-friendly packaging.

The exporter should contact the importer/buyer in order to obtain information and guidance on required transportation packaging. To make the right decision on appropriate consumer packaging, the exporter should obtain information on specific markets and the preferences of consumers there. The exporter can obtain information from the target countries' respective embassies and consulates on packaging and labelling regulations.

Packaging requirements are also influenced by international guidelines such as Codex Alimentarius and ISO standards, and by national health, safety, environmental, and consumer protection measures and regulations affecting the product and packaging concerned.

6.0 MARKET ACCESS FOR ZAMBIA'S EXPORTS

Market Access for Zambia's export products has been defined by her engagement on the multilateral, regional and bilateral front. Zambia continues to pursue a liberal trade policy at both regional and international levels. Zambia is a member of the World Trade Organisation (WTO) and is engaged on the regional front in the Southern Africa Development Community (SADC); Common Market for East and Southern Africa (COMESA), and; in the Economic Partnership Agreement with the EU within the East and Southern Africa (ESA) configuration. She is also privy to a number of preferential market access schemes in developed and developing country markets.

6.1 Duty Free Quota Free Market Access

The Hong Kong Ministerial Declaration provides a commitment on developed countries and developing countries in a position to do so to grant Least Developed Countries (LDCs) duty free and quota free (DFQF) market access for products originating from all LDCs. Based on this, a number of developing countries announced preferential market access treatment for products originating from LDCs. These include India, Brazil, South and China. Developed countries offering DFQF include Canada, Australia and Japan. The United States has crafted the African Growth Opportunities Act for select African countries and the EU crafted the Everything But Arms Initiative, (EBA).

6.2 Southern African Development Community (SADC)

6.2.1 Background

The Southern African Development Community (SADC) was originally formed in 1980, as an alliance of nine majority-ruled States in Southern Africa known called the Southern African Development Coordination Conference (SADCC). The aim of its formation was that of coordinating development in order to ensure economic sustainable and equitable economic growth and diversification. Currently SADC has 15 member states; Angola, Botswana, Democratic Republic of Congo, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, United Republic of Tanzania, Zambia and Zimbabwe.

6.2.2 SADC FTA

The SADC Free Trade Area was launched on 17th August 2008, in Sandton, South Africa with a total membership of eleven (11) countries. Three member states, Seychelles, Angola and DR Congo are not currently implementing the SADC Trade Protocol. Member states have attained 85% liberalisation of tariff lines in 2008 whilst maximum tariff liberalisation was only attained by January 2012, when the tariff phase down process for sensitive products was completed.

6.2.3 Zambia's Trade in SADC

Zambia currently exports the following products into the SADC region: copper cathodes and sections of cathodes unwrought, raw cane sugar, tobacco, cobalt, copper ores, portland cement, wheat, electrical energy and maize. Products imported from the region include copper ores and concentrates, cobalt ores, cobalt oxides and hydroxides; commercial cobalt oxides, dump trucks designed for off-highway use, light petroleum distillates, parts of cranes, work-trucks, shovels and construction machinery.

6.2.4 Zambian Products with Export Potential in SADC

Zambian products with highest potential in the SADC region include fish, fresh and dried fruit and nuts, sugar, fresh, chilled and frozen vegetables iron and steel products wood and paper products, beans, groundnuts, maize, portland cement and wheat, sweets, cathodes and sections of cathodes of refined copper, semi manufactured gold (incl. gold plated platinum), wire of refined copper, cotton, not corded or combed, sulphuric acid, other oils and their fractions and other palm oil & its fractions.

6.2.5 SADC Rules of Origin

The SADC rules of origin state that a product can be deemed to be of SADC origin if it meets the one of three criteria:

If it is wholly obtained/ produced in a SADC Member state;

If it has been produced in a Member State using non-originating materials, provided that such material have undergone sufficient working or process in one or more Member States; or

There has been a change in the tariff heading of a product arising from processing carried out on the non- origination materials (Annex I).

Annex I rule 2 of the SADC Protocol on Trade as regards to the Rules of Origin Regulations sets out the origin criteria on which goods are deemed to be of SADC origin. Goods which meet the criteria under Appendix I of Annex I of the SADC Protocol on Trade shall be accorded preferential SADC market access.

Such products shall be considered as originating in a member State if it has either been wholly produced or has been sufficiently worked or processed in that Member State.

As such the rules are used to distinguish between goods that are produced within the SADC Member states and are entitled to preferential treatment and those that are considered to have been produced outside the SADC region that attract full import duties when traded.

6.3 Common Market for East and Southern Africa (COMESA)

6.3.1 Background

The Common Market for Eastern and Southern Africa (COMESA) is a regional economic grouping made up of 19 Member States, with an estimated population of over 400 million and a combined GDP of over USD 345 billion. COMESA was established in 1994 to succeed the Preferential Trade Area (PTA) for Eastern and Southern Africa that had been in existence since 1981.

6.3.2 COMESA FTA

In October 2000, COMESA member states launched the Free Trade Area (FTA) in Lusaka, Zambia, making it the only FTA in Africa. COMESA has 19 member states, of which 13 are implementing the COMESA Free Trade Area (FTA). Countries in the COMESA FTA include Zambia, Mauritius, Egypt, Malawi, Zimbabwe, Djibouti, Sudan, Kenya, Libya, Madagascar, Rwanda, Seychelles, and Comoros.

6.3.3 COMESA Customs Union

The COMESA Customs Union was launched in June 2009. The Common External Tariff comprises 0% for both capital goods and raw materials, 10% for intermediate goods, and 25% for final goods). Member states apply this Tariff in trade relations with third countries although member states have not yet started implementing the common external tariff.

6.3.4 COMESA Simplified Trade Regime

The COMESA Simplified Trade Regime (STR) has been put in place to ensure that small traders, particularly Cross Boarder Traders are able to take full advantage of the benefits of integration within the COMESA region. Its aim is to formalise informal cross –border trade by putting in place instruments and mechanisms tailored to the trading requirements of small-scale traders that are decentralised to border areas where informal trade is prominent with the view to facilitate ease of market access by small traders. Zambia is implementing the STR with both Zimbabwe and Malawi. Furthermore, the traders stand to claim back the import VAT from customs should they get registered. The STR Trade regime is applicable when:

- The consignment is US\$500 or less in value. Then trader has to use the simplified customs document and does not need to employ an agent.
- These goods will be duty free if the goods appear on the common list of products agreed between the countries and displayed at the border post. The trader may obtain a simplified certificate of origin at the border or Cross Border Traders Association (CBTAs) office and get it signed by the customs officer at the border.
- If the goods do not appear on the common list then a normal certificate of origin must be obtained and certified (if they are locally produced) or if, the goods originate outside the FTA, they will be subject to the prevailing duty.

6.3.5 Zambia's Trade in COMESA

Zambia currently exports the following products into the COMESA region: tobacco, unstemmed/unstrapped, raw cane sugar, portland cement, plates, sheets and strip of refined copper, wheat or meslin flour, sulphuric acid, wire of refined copper, maize seed and non-seed maize. Key imports include Copper Ores and concentrates, Cobalt Ores and concentrates, Copper refined in form of cathodes and section of cathodes and Cobalt oxides and hydroxides; commercial cobalt oxides and Coke and semi coke of coal, of lignite or of peat, whether or not agglomerated; retort carbon.

6.3.6 Zambian Products with Export Potential in COMESA

Zambian products with highest potential in the COMESA Region include raw sugar, cane, Tobacco, unmanufactured, not stemmed or stripped palm oil, wheat, maize (corn) and cobalt oxides and hydroxides. Others include fish, fresh and dried fruit and nuts, sugar, fresh, chilled and frozen vegetables iron and steel products, wood and paper.

6.3.7 COMESA Rules of Origin

COMESA rules of origin have five independent principles under which goods can be accepted in the importing country as having been produced /manufactured in another COMESA country. These principles are:

1. Those goods should be produced totally in the exporting member state such that there are no foreign materials added to the manufacturing process. Such goods are live animals, agricultural produce e.g. maize, cotton, etc, this is called, **wholly produced rule**.
2. Those goods when they are being made and there are some foreign materials added to the manufacturing process, those foreign materials should not be over 60% of the C.I.F (Cost Insurance and Freight) value; this is called **Material content rule**.
3. Those goods when they are being made and the raw materials are foreign, then, in the course of the manufacturing process, there should at least be 35% value addition; this is called **Value addition rule**.
4. Those goods when the companies make them and the raw material are foreign, during the manufacturing process, the Tariff heading of the final product should be different from the tariff heading of the foreign raw materials; this is called **Change in Tariff Heading rule (CTH)**
5. Those goods are in the list that was approved by the Ministers in charge of Trade in COMESA Member states (also called the Council of Ministers) and are regarded as very important in the economic development of either the exporting member or the region and that, in the process of manufacturing, there should be at least 25% value addition; goods such as mini buses that are assembled in some member states fall into this category. This rule is called '**Goods of particular economic importance**' rule.

6.4 African Growth and Opportunity Act

6.4.1 Background

The Africa Growth and Opportunity Act (AGOA), is a unilateral initiative of the United States Government to grant Sub-Saharan African countries duty-free and quota-free market access on select products. The Act offers tangible incentives for African countries to continue their efforts to open their economies and build free markets. In total, 37 African countries from Nigeria to Lesotho have access to the US market under the AGOA, Zambia being one such beneficiary.

6.4.2 AGOA Eligible Products

Virtually all products (over 6,500) are eligible to enter the USA market under AGOA. Africa's exports under AGOA have mainly been textiles and garments, agricultural products, automobiles, oil and handicrafts. Zambia's export figures to the USA under AGOA including the General System of Preferences (GSP) provisions of the AGOA Act have continued to rise for the past six years. Zambia's competitive advantage to trade under the AGOA initiative lies in the export of floricultural and horticultural products such as cut flowers and high value vegetables like mange tout, baby corn, asparagus, carrots, Zambia has, apart from cut flowers, five vegetables that are eligible to be exported to the USA under AGOA. These are snow peas, fine beans, courgettes, baby carrots and baby corn.

6.4.3 Zambian Products with Export Potential under AGOA

Key products and sectors which have exhibited export success and still have high potential for successful export under AGOA include the mining and gemstones sector, textiles and garments, processed foods (mushrooms, forest fruits, honey), wood and wood products (furniture, parquets, door frames); primary agriculture (essential oils, floriculture, horticulture, coffee, tea, rice, cash nuts, groundnuts, oil seeds, spices and herbs, beans), leather and leather products.

6.4.4 AGOA Rules of Origin

In order to qualify for duty-free access to the US under AGOA, the Rules of Origin underlying this trade Act require that a product be the "growth, product or manufacture" of an AGOA-beneficiary Sub-Saharan African (SSA) country.

The salient features of AGOA's general (i.e. non-textiles and apparel) Rules of Origin are as follows:

1. The product must be imported directly from the AGOA-beneficiary country into the United States;
2. Items must be "growth, product or manufacture" of one or more AGOA-beneficiary countries;
3. Products may incorporate materials sourced from outside countries (i.e. non AGOA-beneficiaries) provided that the sum of the direct cost or value (i.e. the transaction value) of the materials produced in the AGOA-beneficiary countries(s), plus the "direct costs of processing" undertaken in the AGOA-beneficiary countries, equal at least 35% of the product's appraised value at the U.S. port of entry (See Note below *)
4. In addition, up to a total of 15% of the 35% value (as appraised at the U.S. port of entry) may consist of U.S. parts and materials.

Note: The U.S. Customs will generally appraise the merchandise at the full value of the transaction, which includes the following:

- Packaging costs,
- Selling commission,
- royalty and licensing fees incurred by a buyer; and
- The value of free assistance that may have been provided to the buyer conditional upon the sale.

Included under the "direct costs of processing" are the cost of labour, engineering or supervisory quality control, machinery costs (and depreciation of machinery and equipment), as well as Research and Development costs (R&D).

6.5 EU Everything but Arms (EBA) Initiative

6.5.1 Background

Everything but Arms (EBA) initiative is a preferential market access arrangement offered to LDCs by the EU. The initiative provides for duty and quota free market entry for essentially all products exported to the European market from Least Developed Countries with the exception of Arms and Ammunition. The EBA is part of the EU GSP Scheme, specifically for LDCs.

6.5.2 EU GSP Rules of Origin

In order for Zambian exporters to qualify for the EU GSP the following conditions need to be met.

1. Goods must originate in Zambia that is they must be wholly obtained or sufficiently worked or processed in Zambia. Wholly obtained refers to goods made entirely from naturally occurring raw materials such as plants and vegetables and their products, minerals and mineral products and animals and animal products . While goods are considered sufficiently worked or processed if they meet the following criteria;
 - The **change of heading criteria**, this is when the product obtained is classified in a 4 digit heading of the harmonized system Nomenclature which is different from those in which all the non-originating materials used in its manufacture are classified.
 - The **Value or ad Valorem Criteria** this is where the value of non-originating materials may not exceed 70% of the ex-works price of a product.
 - The **specific process criteria**, this involves carrying out certain operations or stages in a manufacturing process on any non-originating materials.
2. A valid proof of origin, which may be a certificate of origin Form A from the Zambia Revenue Authority or an invoice declaration.
3. The goods must be transported directly from Zambia to the EU

7.0 USEFUL WEB RESOURCES

| Resource Name | Function | Weblink |
|--------------------------|--|--|
| Alibaba Trade Leads | Provides online marketing services for importers and exporters. It is head quartered in Hong Kong and covers more than 200 countries worldwide. | www.alibaba.com |
| All Business Directory | An online media providing enterpreneuers and growing businesses with resources including, how-to articles, business forms, contracts and agreements, expert advice, blogs, business news, business directory listings, product comparisons, business guides and more. | www.allbusiness.com |
| BizEurope | Provides trade leads, company information and contacts, import and export information, individual country guides, a directory of World Trade centres and more. | www.bizeurope.com |
| Cargo Ports of the World | Provides links to web sites of ports and terminals around the world and contains information on vessel traffic and cargo types that individual ports allow. | www.hal-pc.org/~nugent/port.html |
| CBI | CBI (Centre for the Promotion of Imports from developing countries) is the agency of the Ministry of Foreign Affairs of the Netherlands. CBI's mission is to contribute to sustainable economic development in developing countries through the expansion of exports from these countries. | www.cbi.eu |
| Centre for International | Provides rules, regulations, tariffs, trade opportunities, finance, management, transportation, resource and travel | www.centretrade.com |

| | | |
|----------------------------------|--|---|
| Trade | information. | |
| Euro Export HelpDesk | An online service, provided by the European Commission, to facilitate market access in particular for developing countries to the European Union. | http://exporthelp.europa.eu |
| Expo DataBase | Online database containing about 20,000 trade shows and exhibition dates worldwide with detailed exhibition particulars. | www.expodatabase.com |
| International Trade Centre (ITC) | ITC is the technical cooperation agency of the United Nations Conference on Trade and Development (UNCTAD) and the World Trade Organisation (WTO) for operational, enterprise-oriented aspects of trade development. The site provides global programs, advisory and training services, information sources, and tools and products. | www.intracen.org |
| Open Trade Gate Sweden (OTGS) | OTGS is a one-stop information centre assisting exporters from developing countries with information on rules and requirements in Sweden and the European Union. They cover areas such as customs procedures and preferences, labelling, packaging, health and sanitary requirements. | www.opentradegate.se |
| The Trade Lead Zone | Provides international trade services for manufacturers, importers/exporters, trade service business and opportunity seekers. It includes import/export trade leads, International Trade Bulletin board, traders Web sites and web site advertising. | www.tradezone.com |

| | | |
|-----------|--|---|
| Tradeport | An international trade web site funded by the California Export Assistance Centre and U.S. Department of Commerce. It provides information on trade leads, market and industry research, events and trade shows, trade tutorial and other information. | <u>www.tradeport.org</u> |
|-----------|--|---|

8.0 USEFUL CONTACTS

8.1 Government Agencies

Ministry of Commerce Trade and Industry
Government Complex
P.O.Box 31968
Nasser Road
Lusaka, Zambia
Tel: +260 211 228301/9
Email: comtrade@zamnet.zm

Competition and Consumer Protection Commission
4th Floor Main Post Office
Cairo Road
P.O Box 34919
Lusaka, Zambia
Tel: +260 211 222787; 232657
Fax: + 260 211 222789
Email: zcomp@ccpc.org.zm
Website: www.ccpc.org.zm

Department of Veterinary and Livestock Department
Mulungushi House
P.O.Box 50060
Lusaka, Zambia
Tel: +260 211 256679

Ministry of Health
Ndeke House
P.O.Box 30205
Lusaka, Zambia
Tel: +260 211 253040-5
Fax: +260 211 253344
Website: www.moh.gov.zm

Patents and Companies Registration Agency
P.O.Box 30819
Lusaka, Zambia
Tel: +260 211 255127/255127
Fax: +260 211 255426
Email: pro@pacra.org.zm
Website: www.pacra.org.zm

Zambia Medicine Regulatory Authority
Tuleteka road, Off Makishi Road
P.O.Box 31890
Lusaka, Zambia
Tel: 260 211 220429
Fax: +260 211 238458

Zambia Agricultural Research Institute
Mt Makulu Central Research Station
Private Bag 7
Chilanga, Zambia
Tel: +260 211 278130/380
Fax: +260 211 278130/41
Email: mtmakulu@zamnet.zm
zaridirector@zari.gov.zm
Website: www.zarigov.zm

Zambia Bureau of Standards
Lechwe House, Freedom Way
P.O.Box 50259
Lusaka, Zambia
Fax: +260 211 238483
Email: zabs@zamnet.zm
Website: www.zabs.org.zm

Zambia Environmental Management Agency
Corner of Church and Suez Roads
Lusaka, Zambia
Tel: +260 211 254130/1
Fax: +260 211 254164
Website: www.zema.org.zm

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

Zambia Development Agency
Privatisation House
Nasser Road
P.O.Box 30819
Lusaka Zambia
Tel: +260 211 220 177
Fax: +260 211 224 270
Email: info@zda.org.zm
Website: www.zda.org.zm

Bank of Zambia
P.O.Box 30080
Lusaka, Zambia
Tel: +260 211 228 888
Fax: +260 211 221 722
Email: pr@boz.zm
Website: www.boz.zm

Zambia Weights and Measures Agency
Plot 2387, Longolongo Road
P.O. Box 30989
Lusaka, Zambia
Tel: +260 211 222294/236062
Fax: +260 211 278244/365
Email: info@zawa.org.zm

Zambia Wildlife Authority
Private Bag 1
Chilanga, Zambia
Tel: +260 211 278513/366
Fax: +260 211 278244/365
Email: info@zawa.org.zm

8.2 Producer Associations

8.2.1 Floriculture and Horticultural Sectors

Zambia Export Grower's Association (ZEGA)
Airfreight Village
Lusaka International Airport
P O Box 310245
Lusaka, Zambia
Tel: +260-1-271166
Fax: +260-1-271167
Email: zega@zegaltd.co.zm or zega@zamnet.zm
Website: www.zambiaexportgrowers.com

8.2.2 Handicrafts and Curios Sector

Handicrafts Association of Zambia
Plot L/2085 Airport Road, Chelstone
Lusaka, Zambia
Mobile: +260 -977- 796 332
Fax: +260- 211- 221 949
Email: jbkosa@gmail.com or cchilongo@yahoo.com

8.2.3 Leather and Leather Products Sector

Leather Industries Association of Zambia (LIAZ)
P.O. Box 32922
Lusaka, Zambia
Tel: +260-211-222210/225797

Zambia Crocodile Association
P.O. Box 38267
Lusaka, Zambia
Tel: +260-211-213272
Email: kalimba@zamsat.net

Zambia National Farmers Union (ZNFU)
Head office, Farmers Village
Tiyende Pamodzi Road, Showgrounds
P.O. Box 30395
Lusaka, Zambia
Tel: +260-211-252649/255769/257958/254431/0977-722686
Fax: +260-211-252648
E-mail: znfu@zamnet.zm
Website: <http://www.znfu.org.zm>

8.2.4 Manufacturing

Zambia Association of Manufactures (ZAM)
Stand No. 2374, Showgrounds
P.O. Box 424
Private Bag E891
Lusaka, Zambia
Tel: +260-211-253696
Fax: +260-211-253693
Email: zam@zamnet.zm

8.2.5 Primary Agriculture

Agribusiness Forum
120 kudu road, Kabulonga
P.O.Box 32758
Lusaka, Zambia
Tel: +260-211-262936
Fax: +260-211-262950
Email: inf@abf.org.zm

Organic Producers Association of Zambia (OPPAZ)
14 Leopards Hill Road, Kabulonga
P.O. Box 35317
Lusaka, Zambia
Tel: +260-211-263070
Fax: +260-211-265208
Email: oas@organic.org.zm or mchitalu@organic.org.zm

Zambia Coffee Growers Association
P O Box 35388
Lusaka, Zambia
Tel: +260-211-286447
Fax: +260-211-287654
Email: jtaguma@zcga.co.zm

Zambia National Farmers Union (ZNFU)
Head office, Farmers Village
Tiyende Pamodzi Road, Showgrounds
P.O. Box 30395
Lusaka, Zambia
Tel: +260-211-252649/255769/257958/254431/0977-722686
Fax: +260-211-252648
E-mail: znfu@zamnet.zm
Website: www.znfu.org.zm

8.2.6 Wood and Wood Products

Lumber Millers Association of Zambia
Plot 3283A, Mungwi Road
Private Bag E891
Lusaka, Zambia

Timber Producers Association
Malche House Room 2, Off Chandwe Musonda Road
P.O. Box 3324
Lusaka, Zambia
Tel: +260-211-221346
Fax: +260-211-226270

8.3 Other Trade Support Associations

Small Scale Industries Association of Zambia (SSIAZ)
Kwacha House Annex, Cairo Road
P.O. Box 365
Lusaka, Zambia
Tel: +260-211-234072
Fax: +260-211-234073
Email: ssiaz2005@yahoo.com

Zambia Chamber of Small and Medium Business Association (ZCSMBA)
Showgrounds, Great East Road
P.O. Box 32932
Lusaka, Zambia
Tel: +260-211-253372/254855
Fax: +260-211-253013
Email: hrdp@zamnet.zm

Association of Women in Mining
P.O. Box 50550
Lusaka, Zambia
Tel: +260-977-76926
Email: nanga@africamail.com

Zambia Association of Chambers of Commerce and Industry (ZACCI)
Lusaka Show Grounds
P.O. Box 30844
Lusaka, Zambia
Tel: +260-211-252483
Fax: +260-211-253020
Email: secretariat@zacci.co.zm
Website: <http://www.zacci.org.zm>

9.0 APPENDICES

9.1.0 Selected Sample Export Documents

Appendix I: Customs and Excise Document Form CE 20

Detailed Declaration - New [2014]

File Edit View Help

ASYCUDAWorld "World of e-Customs"

| | | | | | | | |
|--|--|----------------------|---------------|--|-----------------------|--------------------------------------|--------------------------------|
| 1 | 2 Exporter No. | | 1 DECLARATION | | | | |
| | | | 3 Forms | 4 Load List | Customs Reference | | |
| | | | 1 | 1 | Manifest | | |
| | | | 5 Items | 6 Litr packages | 7 Reference number | | |
| | | | 1 | | 2014 | | |
| 8 Consignee | No. | 9 Financial | | No. | | | |
| | | 11 Trading | city. | | 13 C.A.P. | | |
| 14 Declarant | No. | 15 Country of export | | 15 C.E. Code | 17 C.D. Code | | |
| | | a1 | b1 | a1 | b1 | | |
| | | 16 Country of origin | | 17 Country of destination | | | |
| | | | | | | | |
| | | 19 Ctr. | | 20 Delivery terms | | | |
| 21 Identity and nationality of active means of transport crossing the border | | | | 22 Currency & total amount invoiced | 23 Exch. rate | 24 Nature of transac. | |
| 25 Mode transport at border | 26 Inland mode Transport | | | 0.00 | 0.000 | | |
| | | 30 Location of goods | | 28 Financial and banking data Bank Code | | | |
| 31 Packages and description of goods | Marks and numbers - Containers No(s) - Number and kind | | 32 Item 1 No. | 33 Commodity code | | | |
| | Marks & no of packages | Nbr & Kind | | 34 Cty. orig. Code | 35 Gross mass (kg) | 36 Prefer. | |
| | Containers No(s) | | | a1 | b1 | | |
| | | | | 37 PROCEDURE | 38 Net mass (kg) | 39 Quota | |
| | | | | 40 Summary declaration / Previous document S/L | | | |
| | | | | 41 Supplementary units | | | |
| 44 Add. info Documents Produced Certificates | Licence No | D.Val | D.Qty | A.I. Code | | | |
| | A.D. | | | | | | |
| and autho- rization | | | | 46 Statistical value | | | |
| 47 Calcula- tion of taxes | Type | Tax base | Rate | Amount | MP | 48 Deferred payment | 49 Identification of warehouse |
| | | | | | | B ACCOUNTING DETAILS | |
| | | | | | | Mode of payment | CASH |
| | | | | | | Assessment number | / Date |
| | | | | | | Receipt number | Date |
| | | | | | | Guarantee | Date |
| | | | | | | Total fees | ZMW Total MP3 |
| | | | | | | Total declaration | ZMW |
| | Total | | | | | | |
| | 50 Principal No. | | Signature | | C OFFICE OF DEPARTURE | | |
| 51 Intended offices of transit and country | Represented by Place and date | | | | | | |
| 52 Guarantee not valid for | | | | | Code | 53 Office of destination and country | |
| D CONTROL BY OFFICE OF DESTINATION | | | | Stamp: | 54 Place and date | | |
| S.A.D. | Val. Note | Asmt. Notice | Info. Page | Att. Doc. | Scan. Doc. | | |

APPENDIX II: SADC Certificate of Origin

| SADC CERTIFICATE OF ORIGIN | | | | |
|---|--|--|---|--------------------------|
| Registration No. 1. Exporter (Name and Office Address) | 3. Country Ref. No. ZA A P166683 SOUTHERN AFRICAN DEVELOPMENT COMMUNITY (SADC) CERTIFICATE OF ORIGIN | | | |
| 2. Consignee (Name and Office Address) | 4. Particulars of transport: 5. For official use only | | | |
| 6. Marks and numbers; number and kind of package, description of goods: (i) Marks and Nos. (ii) Description of goods | 7. Customs Tariff No. | 8. Origin Criterion (See overleaf) | 9. Gross weight or other quantity | 10. Invoice No. and date |
|  | | | | |
| 11. DECLARATION BY EXPORTER/SUPPLIER I, the undersigned, declare that the goods described above meet the conditions required for the issue of this certificate, and are originating in (country) Place and date | 12. CERTIFICATION OF ORIGIN Declaration Certified:  (Origin Stamp and Signature) | | 13. FOR CUSTOMS PURPOSES Export Document No. Date Customs Office Country Date  Signature | |
| | | Certificate of Customs or Other Designated Authority |  Stamp | |
| Signature | | | | |

APPENDIX III: COMESA Certificate of Origin

| COMESA CERTIFICATE OF ORIGIN | | | | |
|--|--|---|--|---|
|  | | ZM Nr. 141688 | | |
| 1. Exporter (name & office address) Exportateur (nom et adresse commerciale) Exportador (nome e endereço comercial) | | Ref. No..... No. de ref..... No. de ref..... | | |
| 2. Consignee (name & office address) Destinataire (nom et adresse commerciale) Destinatario (nome e endereço comercial) | | COMMON MARKET FOR EASTERN AND SOUTHERN AFRICA | | |
| 3. Country, group of countries in which the products are originating from Pays ou group de pays dont les produits sont originaires País, ou grupo de países origário do produto | | MARCHÉ COMMUN DE L'AFRIQUE DE L'EST ET DE L'AFRIQUE AUSTRALE | | |
| 4. Particulars of transport Renseignements concernant le transport Informações relativas ao transporte | | MERCADO COMUM DA ÁFRICA ORIENTAL E AUSTRAL | | |
| | | CERTIFICATE OF ORIGIN CERTIFICATE D'ORIGINE CERTIFICADO DE ORIGEM | | |
| 6. Marks and numbers; number and kind of package, description of goods; Marques et numéros et types d'emballages; désignation des marchandises; Marcas e números; quantidades e natureza das Embalagens; designação das mercadorias | | 7. Customs Tariff No. Tariff douanier No. Direito aduaneiro No. | 8. Origin criterion (See Overleaf); Critère d'origine (voir au verso); Criterio de Origen (ver no verso) | 9. Gross weight or other quantity; Poids brut ou autre quantité; Peso bruto ou outra medida |
| | | | | 10. Invoice No. No. De Facture Factura No. |
| 11. DECLARATION BY EXPORTER/PRODUCER/SUPPLIER* DECLARATION DE L'EXPORTATEUR/ PRODUCTEUR/DISTRIBUTEUR DECLARACAO DO EXPORTADOR/ PRODUTOR/FORNECEDOR* I, the undersigned, hereby declare that the above details and statements are correct, that all goods are produced in..... Je soussigne, déclare que les éléments et déclarations ci-dessus sont corrects, et que les marchandises sont produites en..... Eu, abaixo assinado, declaro que as informações e declarações acima prestadas são correctas que todos os produtos são produzidos em..... | | 12. CERTIFICATE OF ORIGIN CERTIFICATE D'ORIGINE CERTIFICADO DE ORIGEM It is hereby certified that the above-mentioned goods are of..... origin. Nous certifions que les marchandises sus-mentionnées sont d'origine..... Certifica-se que os productos acima referidas são originarios de..... | | |
| Place, date, signature of declarant Lieu, date et signature du déclarant Local, data e assinatura do declarante | | Certificate of Customs or other Designated authority Certificat des douanes ou de autres autorités désignées Certificado da alfândega ou de outra autoridade designada | | |
| STAMP - SCEAU - CARIMBO | | | | |

*Please delete the description not applicable - Rayez les mentions inutiles - Riscar o que não interessar

APPENDIX IV: Generalized System of Preferences Certificate of Origin

Nº 023510

| | | | | | | |
|---|----------------------------------|--|--|--|-----------------------------------|---------------------------------|
| 1. COPY | | Reference No. GENERALIZED SYSTEM OF PREFERENCES CERTIFICATE OF ORIGIN (Combined declaration and certificate) FORM A Issued in (country) See notes overleaf | | | | |
| 1. Goods consigned from (Exporter's business name, address, country) | | | | | | |
| 2. Goods consigned to (Consignee's name, address, country) | | | | | | |
| 3. Means of transport and route (as far as known) | | 4. For official use | | | | |
| 5. Item number | 6. Marks and numbers of packages | 7. Number and kind of packages, description of goods | | 8. Origin criterion (see Notes overleaf) | 9. Gross weight or other quantity | 10. Number and date of invoices |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| 11. Certification It is hereby certified, on the basis of control carried out, that the declaration by the exporter is correct. | | 12. Declaration by the exporter The undersigned hereby declares that the above details and statements are correct; that all the goods were produced in (country) and that they comply with the origin requirements specified for those goods in the Generalized System of Preferences for goods exported to (importing country) | | | | |
| Place and date, signature and stamp of certifying authority | | Place and date, signature of authorized signatory | | | | |

APPENDIX V: Phytosanitary Certificate

Form No. 3
227905


Republic of Zambia
PHYTOSANITARY CERTIFICATE
Plant Quarantine and Phytosanitary Service, Mount Makulu Research Station, P/B 7, Chilanga

To: Plant Protection Organization (s) of.....
This is to certify that the plants or plant products described below have been thoroughly inspected according to appropriate procedures on..... by.....
and are considered to be free from quarantine pests and practically free from other injurious pest; and that they are considered to conform with the current phytosanitary regulations of the importing country.

Disinfestation and/or Disinfection Treatment

Treatment..... Date(s).....

Duration of exposure and temperature.....

Chemical (active ingredient) and concentration.....

Additional information.....

Additional declaration.....

20.....
(Signature).....
(Rank).....

DESCRIPTION OF THE CONSIGNMENT

Name and address of exporter.....

Declared name and address of consignee.....

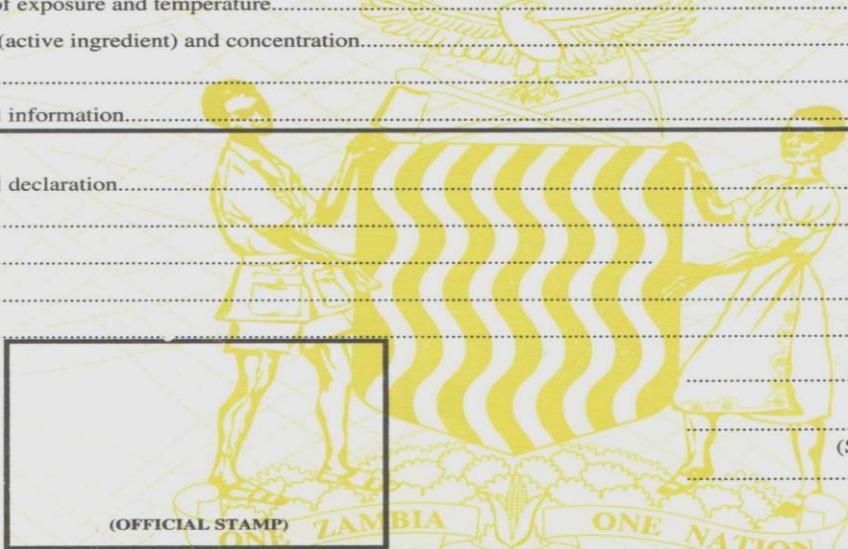
Number and description of packages.....

Distinguishing marks..... Place of Origin.....

Declared means of conveyance..... Declared point of entry.....

Name of produce and quantity declared.....

Botanical name(s) of plants.....



APPENDIX VI: Mineral Export Permit

Form XXVII
(Regulation 23)


REPUBLIC OF ZAMBIA

The Mines and Minerals Development Act, 2008
(Act No. 7 of 2008)
The Mines and Minerals Development (General) Regulations, 2008

PERMIT NO.

MINERAL EXPORT PERMIT
(Section 106 of the Mines and Minerals Development Act, No. 7, of 2008)

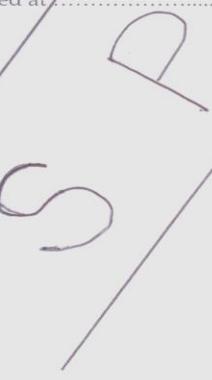
Exporter's name

Address.....

The permit relates to the following mineral or mineral products (or as per attached schedule)
.....

Valued at and is being exported to :
.....

The permit is granted for a period of day of commencing on the
day of
The conditions of grant of the permit are as shown in the Annexures attached hereto.

Issued at this day of


.....
Director

ENDORSEMENT OF REGISTRATION

This Mineral Export Permit has this day of
.....

been registered in the Register.
.....
Director

APPENDIX VII: International Sanitary Certificate (for animal, animal products and non-animal products likened to health)

APPENDIX VIII: Dangerous Drugs Licence

Form DD6
1m A235 2/77 S



FOR OFFICIAL USE ONLY

Reference No.

Licence No.

DANGEROUS DRUGS ACT, 1967

Application for Licence to Export and Corresponding Export Certificate (Dangerous Drugs Regulation 44)

Attention is drawn to the Instructions appearing overleaf. Delay will be caused if these instructions are not followed, or if any of the questions below are not answered, or if the declaration is not signed (see Instruction 7).

SEPARATE APPLICATIONS MUST BE SUBMITTED IN RESPECT OF EACH CONSIGNMENT TO BE EXPORTED

a. Full name and address of Exporter
(See Instruction 7)

b. Full name and address of Consignee
in importing country

c. The drugs are to be exported:-

by rail from.....station by road via.....(state Port of exit)

by air-freight from.....(state airport)

Strike out the words inapplicable

d. Approximate date of dispatch

e. State the purpose for which the drugs are required for export
(if vague reasons only are given further inquiries may
be necessary, see Instruction 5).

f. Particulars of each item (see Instruction 6) to be exported

| Item No. | Quantity and Full Description of Each Item | Active Principal Content (in grammes) | Stocks on Hand |
|----------|--|--|----------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

I hereby declare that to the best of my knowledge and belief all the particulars in this application are correctly stated,
and in particular that the drugs, if their exportation is allowed, will not be used for any purpose other than that stated
in paragraph (e).

Signed (see Instruction 7) _____

Status _____

If on behalf of a firm or company, state position in firm or company _____

Date _____

APPENDIX IX: Dangerous Drugs Export Certificate

Form D.D.5
1x Q268 11/85 S

REPUBLIC



OF ZAMBIA

Reference No:

Certificate No:

Date:

THE DANGEROUS DRUGS ACT
(LAWS VOL. VII CAP.95)

CERTIFICATE OF OFFICIAL APPROVAL OF EXPORT OF DANGEROUS DRUGS

I hereby certify that the Minister of Health, being the Minister charged with the administration of the law relating to the dangerous drugs to which the 1961 Single Convention on Narcotic Drugs and the 1971 Convention on Narcotic Drugs and Psychotropic Substances apply, has approved the exportation by:

Of

to

subject to the conditions that –

- (i) the consignment shall be exported before ; and
(ii) the consignment shall be exported by

And hereby grant to the aforementioned exporter a licence to export the drugs specified herein, subject to the conditions stated overleaf.

Signed on behalf of the Minister of Health

MINISTRY OF HEALTH
P O Box 30205
LUSAKA
ZAMBIA

for/Permanent Secretary
Ministry of Health

Duplicate copy - for information only.

APPENDIX X: Clearance Certificate For Timber Export

FDHQ/TEP No.of 2017
Original Copy

Form IX

(Regulation 13)

ORIGINAL: Exporter

DUPPLICATE: ZRA (Exit Port)

TRIPPLICATE: FDHQ – Records

QUADRUPLETCATE: Retain for Audit



REPUBLIC OF ZAMBIA
The Forests Act, 2015
(Act No. 4 of 2015)

The Forests (Export of Timber) Regulations, 2015

PERMIT NO.....

CLEARANCE CERTIFICATE

SECTION A

(1) Here insert To (1)

.....
the full
names and
.....

address of

holder of
Permit
that

IN THE MATTER OF (2).....you are notified

your export has been **cleared/not cleared** for a period of

(2) Here insert on the following grounds:

the permit

No.

(a).....

(b).....

(c).....

(3) Signature of

The Director

(d).....

Section B
(To be filled by the District Forestry Officer)

I have checked the timber and found to be/not to be correct the amount stated above, which is /is not hammer marked. Timber marking hammer No.....belonging to Forest Officer (name).....was used. The item/documents stated in Section A have been inspected. I recommend that the timber can/cannot be exported.

Date:.....
Name:.....

Signature:..... Job
title:.....

Section C
(to be filled by the Principal Forestry Officer)

I certify that the export has/not fulfilled the conditions required to export timber hence this application to export timber has been/not been approved.

Officer's name:.....

Rank:.....

Signature:.....

Date stamp:.....

Section D
(To be filled by the Zambian Bureau of Standards)

I certify that the exporter of this timber has/does not have the required grade of timber, hence this consignment has been approved/not been approved for export.

Officer's name:.....

Rank:.....

Signature:.....

Date stamp:.....

SECTION E
(To be filled by the Zambia Revenue Authority Officer at the port of exit)

I certify that the details on this certificate and the document provided are consistent with contents on the truck. Officer's name:.....
Rank:.....

Signature:.....

Date stamp:.....

Dated this day of 20.....

10.0 REFERENCES

Bank of Zambia. (2013) Bank of Zambia Balance of Payments Monitoring Guide, Version 3. Lusaka. Zambia

Export Board of Zambia and International Trade Centre (2001). Trade Secrets- The Export Answer Book for SMEs. Lusaka: ITC/EBZ, 2000,136 p.

Edwin Hinkeman, G. (1947) Dictionary of International Trade: handbook of the global trade community, 7th ed. California, USA. Word Press.

Zambia Development Agency (2009). Exporter Audit Report. Lusaka, Zambia

Zambia Development Agency (2011). 2011 Directory of Zambian Exporters. Lusaka, Zambia

ABOUT ZAMBIA DEVELOPMENT AGENCY

The Zambia Development Agency (ZDA) is a semi-autonomous institution mandated to further economic development through promotion of investments and exports in Zambia.

The ZDA was established under the ZDA Act no. 11 of 2006 as a one-stop agency by merging five organisations; Zambia Privatisation Agency (ZPA), Zambia Investment Centre (ZIC), Export Board of Zambia (EBZ), Zambia Export Processing Zones Authority (ZEPZA) and Small Enterprises Development Board (SEDB).

It is responsible for fostering economic growth and development in Zambia through promoting trade and investment and has the challenge to develop an internationally competitive Zambian economy through innovations that promote high skills, productive investment, and increased trade.

ZDA provides investment facilitation, market development, business development and support services for businesses, including specialised services focused on micro small and medium enterprises

Mission Statement

“To effectively and efficiently promote and facilitate investment, trade and competitiveness of businesses in Zambia.”

Vision Statement

“To be a world class Agency for the promotion and facilitation of trade and investment for economic development.”

Values

ZDA is guided in its operations by core values to which all ZDA staff subscribe, these are as follows:

- Integrity
- Dynamism
- Professionalism
- Passion
- Team spirit
- Accountability
- Transparency
- Fairness
- Excellence

Services

The ZDA provides core services on behalf of the Zambian government with respect to:

- Promoting local and foreign investment.
- Provision of business support necessary for the growth and development of small and medium sized enterprises.
- Promotion of exports and internationalism.
- Implementing measures to improve efficiency in state owned enterprises.
- Acting as a vehicle for consultations with the private sector and recommending coherent trade and industry development strategies.
- Development and facilitation of multi-facility economic zones and industrial estates.
- Providing assistance in securing services necessary for investment such as land immigration, company incorporation and registration and licensing.

Technical Divisions of Zambia Development Agency

Investment

The overall mandate of this Division is to promote Zambia's investment opportunities locally and to the outside world in order to attract foreign and local investors in the different sectors of the economy.

Policy and Planning

The Division is responsible for conducting research, as requested by Government and other stakeholders. The Division generates information on investment opportunities in all the sectors of the economy and advises government on policy issues related to industrial development and the business environment. It also identifies, develops and manages the information technology system of ZDA to ensure efficient and effective information.

Enterprise Development

The Division provides services that are intended to stimulate the growth and development of Micro and Small Enterprises. These services include training in capacity building, provision of market information, and identification of opportunities for joint ventures with local and foreign partners.

EXPORT PROMOTION AND MARKET DEVELOPMENT

The functions of the Export Promotion Division of ZDA are to further the economic development of Zambia by promoting international competitiveness in business and promoting exports from Zambia.

The Broader functions are as follows:

1. Giving advice to the Minister on matters relating to International Trade Development through exports of goods and services.
2. Studying market access offers received from trading partners under COMESA, SADC EU, other Regional Trading blocs, National Initiatives under the multilateral framework of the WTO and ensure that Zambian Businesses take advantage of the opportunities generated by those offers;
3. Encouraging the development and growth of Zambian industries that are efficient in their use of resources, enterprising, innovative and internationally competitive;
4. Ensuring that Zambia meets its international obligations and commitments, including those under the COMESA, SADC, EU, other Regional Trading blocs, National Initiatives and WTO
5. Maintaining regular, productive and effective dialogue and cooperation with the public and private sector and encourage public-public dialogue, private-private dialogue and private-public dialogue.
6. Monitoring the progress made by Zambia's trading partners in reducing both tariff and non-tariff barriers;
7. Provide marketing support services to business enterprises
8. Encouraging measures that will increase Zambia's capacity to trade, including efforts to improve transport and communication infrastructure;
9. Co-operating with other State institutions and the private sector in areas linked with
10. International Trade, such as the protection of intellectual property rights, standardisation and certification and sanitary and phytosanitary measures;
11. Formulation of Sector Export promotion strategies;
12. Enabling the business community to participate in national and international trade fairs, exhibitions, specialized fairs and trade missions;
13. Enhancing export activities, especially through capacity building in all trade-related areas; and encouraging inter business enterprise linkages, networks and cooperation at national, regional and international levels;
14. Participating in Trade Negotiations trading arrangements, compatible with the rules of the WTO that remove, progressively, barriers to trade between the parties to the arrangements and enhance cooperation in all areas relevant to trade.

15. Establishment a national and international database on trade information networks.
16. Dissemination of to the business community market information and information on all trade agreements to which Zambia is a party.
17. Assisting Government in formulating International Trade Policy and strategies for Zambia;
18. Conducting Market Research to establish Demands for Zambian Products
19. Establishing a national and international database on trade information networks.

A host of promotional activities have been implemented by ZDA both at home and outside the country to raise greater awareness about Zambia's Non-Traditional Exports and the opportunities for these products in the international market.

Some of the activities are:

- Active participation in specialised and general trade fairs within Zambia and in target export markets to which suitable export oriented firms are invited.
- Conducting research in potential and target markets as a way of expanding Zambia's share of the global market.
- Undertaking trade missions in target markets to identify new areas of trade for the Zambian exporter.
- Carrying out an annual audit to evaluate and determine the performance of the export sector in Zambia, after which a comprehensive report is produced indicating the products, exporting companies, the target markets and the values in terms of foreign exchange. It also shows the successes, constraints and recommendations.
- Collaborating with diplomatic missions, import promotion organisations, chambers of commerce, producer associations and trade related bodies to position Zambian exports in the international market.
- Organising training programs and seminars/ workshops on topical issues affecting the export sector in Zambia.
- Making recommendations to government in areas relating to policy, development and promotion of non-traditional exports for possible ratification.

Linking exporters to the global market

ZDA makes profitable business connections with the international market by linking Zambian exporters with importers. This is done by providing contact details, price lists, product specifications and country profiles of both potential and target markets to which suitable Zambian products are exported. The task is made easier with the use of the most up-to-date and accurate information sources. These are available at ZDA Information Resource Centre.

ZAMBIA DEVELOPMENT AGENCY WORKING WITH THE INTERNATIONAL TRADE CENTRE

Within its mission of enabling small business export success in developing and transition-economy countries, by providing, with partners, sustainable and inclusive development solutions to the private sector, trade support institutions and policymakers, the International Trade Centre has helped Zambia and ZDA in particular in many areas.

ITC has helped in Strengthening Zambia's international competitiveness of enterprises as a developing country. MSEs and exporters have benefited training programmes in quality and product development.

As a trade support institution, ZDA has been offered capacity building for trade service providers to support exporters. Members of staff have received training in business intelligence; trade facilitation and negotiation etc. so as to enable them support business growth.

The ITC has also given support to policymakers in integrating the private sector into the global economy through:

- Trade Intelligence dissemination and capacity building
- Market research and trade analysis
- Sector development for goods & services

Other roles include;

- Development and maintenance of web-based market analysis tools focusing on trade flows, market access/tariffs and investment data
- Provision of trade analysis services focusing on export competitiveness and priority sectors for trade promotion
- Train analysts and policy makers on trade flow analysis and some aspects of trade negotiations
- Main Information resources:
 - Trade Map: database on international trade flows
 - Market Access Map: database on tariffs
 - Investment Map: database on investment flows
 - Country Maps
- Facilitating access to information sources on international markets through online databases and services (Product Map, Market News Service, TPO Directory, etc.)

- Information systems customized to the needs of partner countries (national and/or regional Business Information Portals created). Zambia Development Agency has actually been given support in the creation of its Information Centre and development of publications such as Trades Secretes and How to Approach Banks.

Other resources at the ZDA Information Centre include;

- Trade directories
- Product and market briefs
- Specialised publications
- Trade Journals

Other sources published internally are:

- Exporter Audit Report
- Directory of Zambian Exporters
- ZDA Spotlight
- Investor Guide

Contact at us;

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Information Resource Centre
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Promoting Economic Growth and Development

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