FREE CHECKLIST

Zambia Payroll Compliance Checklist

A working checklist for NAPSA, NHIMA and PAYE — to help you track your process, not a substitute for professional or official guidance.

NAPSA (NATIONAL PENSION SCHEME AUTHORITY)

- [ ] Confirm the current employee and employer contribution rates and the earnings ceiling at napsa.co.zm.
  Rates and the ceiling are reviewed periodically — don't assume last year's figures.
- [ ] Calculate and deduct the employee's contribution from gross pay each month.
- [ ] Remit both employee and employer contributions by NAPSA's monthly deadline.
- [ ] Keep proof of every submission and payment on file.

NHIMA (NATIONAL HEALTH INSURANCE)

- [ ] Confirm the current contribution rate at nhima.co.zm.
- [ ] Calculate and deduct the employee's contribution from gross pay each month.
- [ ] Remit both employee and employer contributions by NHIMA's monthly deadline.
- [ ] Keep proof of every submission and payment on file.

PAYE (PAY AS YOU EARN, VIA ZRA)

- [ ] Confirm the current PAYE tax bands and thresholds with ZRA before each run.
  PAYE bands change more often than NAPSA or NHIMA — verify every time, not just annually.
- [ ] Calculate PAYE using ZRA's PAYE calculator, TaxOnline, or your accountant's figures.
- [ ] Remit PAYE by ZRA's monthly deadline.
- [ ] File the required monthly and annual PAYE returns with ZRA.

ONGOING

- [ ] Assign one person as responsible for statutory compliance, with a backup.
- [ ] Set calendar reminders at least a week ahead of every filing and payment deadline.

- [ ] Review this checklist quarterly, and immediately after any official rate change.

Your responses on a Money Pulse assessment indicate the strength of your compliance-management process, not whether your business is legally compliant. Always confirm current requirements against official NAPSA, NHIMA and ZRA guidance, or with your accountant.