

APPENDIX 1

Current Least Developed Countries:

Eurasia (10 countries)

- Afghanistan
- Bangladesh
- Bhutan
- Cambodia
- Laos
- Maldives
- Myanmar
- Nepal
- East Timor
- Yemen

Africa (34 countries)

- Angola
- Benin
- Burkina Faso
- Burundi
- Cape Verde
- Central African Republic
- Chad
- Comoros
- Democratic Republic of the Congo
- Djibouti
- Equatorial Guinea
- Eritrea
- Ethiopia
- Gambia
- Guinea
- Guinea-Bissau
- Lesotho
- Liberia
- Madagascar
- Malawi
- Mali
- Mauritania
- Mozambique
- Niger
- Rwanda
- Sao Tome and Principe
- Senegal
- Sierra Leone
- Somalia
- Sudan
- Tanzania
- Togo
- Uganda
- Zambia

Oceania (5 countries)

- Kiribati
- Samoa
- Solomon Islands
- Tuvalu
- Vanuatu

America (1 country)

- Haiti

Source: wikipedia.org/wiki/Least_Developed_Countries

APPENDIX 2

TABLE 1

ZAMBIA'S SUMMARY OF MACRO DATA - (US\$ m unless otherwise stated)

	1999	2000	2001	2002	2003	2004	2005
Population (millions)	10.2	10.3	10.5	10.8	11.1	11.1	11.1
Nominal GDP at market prices (US\$ m)	3,132	3,239	3,640	,3776	4,318	5,448	7,269
Real GDP growth rate %	4.9	3.7	4.9	3.3	5.1	5.4	5.0
GDP per capita, USD	307.1	314.5	346.7	349.6	389.0	490.8	654.9
Private Consumption as % of GDP	81.4	87.4	87.1	86.8	81.1	63.8	68.7
Inflation rate, %	20.6	30.1	18.8	26.7	17.2	17.5	15.9
Merchandise exports as % of GDP	24.1	23.0	24.3	24.3	24.6	32.6	29.7
Merchandise imports as % of GDP	27.8	30.2	34.4	31.9	32.3	31.7	29.7
Capital account of balance of payments (US\$)	153	153	222	236	240	239	2080
Foreign direct investment as % of GDP	5.2	3.8	2.0	8.0	8.0	6.7	6.6
Overall balance on balance of payments	-334	-418	-289	-331	-275	-343	70

Source: www.boz.zm

TABLE 2

	<i>Figure</i>	<i>Year</i>	<i>Source</i>
Population (millions)	11.1	2005	BOZ
Population density per kms	13.1	2004	CSO
Percentage urban/rural population	Urban 35% Rural 65%	2000	CSO
Inflation	8.2%	2006	UN
Infant Mortality (per 1000 live births)	110	2000	BOZ
Under Five Mortality (per thousand)	162	2005	BOZ
Life expectancy (per 100,000 lives)	38 years	2005	UN
HIV prevalence among adults	16.5	2003	BOZ
Health Expenditure as % of GDP (public/private/total)	Overall 6% Public 2% Private 4%	2002	UNCTAD
Health Expenditure per capita (US\$)	18	2002	UNCTAD
Doctors per thousand people	0.7	2002	UNCTAD
Agriculture labor force	67%	2004	UNCTAD
Adult Literacy rate male/female	85/72	2000	UNCTAD
Population using improved water (urban)	90%	2000	UNCTAD
Population using improved water (rural)	36%	2000	UNCTAD
Population under nourished	49%	2000/2002	UNCTAD

APPENDIX 3

N.B: EXCHANGE RATE IS K4,000 : 1 USA DOLLAR

<u>NAME OF SCHEME/POLICY</u> <u>YEAR</u>	<u>NO. OF</u> <u>LIVES ON</u> <u>COVER</u>	<u>TOTAL PREMIUMS</u>	<u>TOTAL SUMS</u> <u>ASSURED</u>	<u>AVERAGE</u> <u>LOAN</u> <u>AMOUNTS</u>	<u>CLAIMS</u> <u>INTIMATED</u>	<u>COMMISSION</u> <u>DEDUCTED</u> <u>AT SOURCE</u>	<u>PROFIT</u> <u>SHARE</u> <u>PAYMENTS</u>
PULSE HOLDINGS LIMITED							
2001	0	0.00	0.00		-		
2002	10,661	91,845,850.00	4,723,580,000.00	443,071.01	-		
2003	579	21,638,200.00	964,130,579.00	1,665,165.08	-		
2004	13,576	94,311,968.00	7,609,284,585.71	560,495.33	61,852,166.01		5,483,457.29
2005	3,109	91,461,138.00	4,944,199,900.00	1,590,286.23	31,523,333.67		10,089,527.20
2006	4,092	101,820,450.00	5,918,360.00	1,446.32	6,856,666.66		22,848,736.68
2007- UPTO AUGUST 2007	1,833	57,464,500.00	3,500,480,000.00	1,909,699.95	2,899,999.99		
TOTALS	33,850	458,542,106	21,747,593,425		103,132,166.33		38,421,721.17
CETZAM OPPORTUNITY MICRO FINANCE							
2001	0	0.00	0.00		-	N/A	N/A
2002	124	21,801,600.00	754,730,504.00	6,086,536.32	-	N/A	N/A
2003	6	1,346,220.00	45,550,000.00	7,591,666.67	-	N/A	N/A
2004	430	57,690,540.00	1,879,900,000.00	4,371,860.47	10,500,000.00	N/A	N/A
2005	7,164	270,890,468.67	11,432,838,966.98	1,595,873.67	26,663,000.00	N/A	N/A
2006	4,238	302,079,308.20	13,104,050,944.98	3,092,036.56	35,000,000.00	N/A	N/A
2007- UPTO AUGUST 2007	763	86,714,943.34	3,889,600,000.00	5,097,771.95	40,289,369.20		
TOTALS	12,725	740,523,080	31,106,670,416		112,452,369.20		

FINCA ZAMBIA							
2001	0	0.00	0.00		-	N/A	N/A
2002	0	0.00	0.00		-	N/A	N/A
2003	6,085	61,223,158.80	3,524,488,505.00	579,209.29	41,053,000.00	N/A	N/A
2004	15,466	147,833,999.90	9,501,454,389.00	614,344.65	15,351,600.00	N/A	N/A
2005	25,493	194,801,096.00	25,376,735,080.00	995,439.34	51,795,200.00	N/A	N/A
2006	20,381	209,009,848.84	26,044,821,080.00	1,277,897.11	38,810,000.00	N/A	N/A
2007- UPTO AUGUST 2007	4,600	171,992,345.04	12,675,233,870.00	2,755,485.62	48,939,000.00		
TOTALS	72,025	784,860,449	77,122,732,924		195,948,800.00		
PRIDE ZAMBIA							
2001	0				-		
2002	0				-		
2003	3,596	40,969,011.00	1,011,345,141.00	281,241.70	-		
2004	2,379	84,068,265.00	1,408,350,920.00	591,992.82	20,744,950.00		5,643,402.48
2005	8,837	207,994,659.00	8,911,214,330.00	1,008,398.14	71,248,216.67		37,992,846.07
2006	6,425	104,204,800.00	5,760,759,200.00	896,616.22	54,585,501.32		25,824,920.37
2007- UPTO AUGUST 2007	546	14,888,825.00	399,881,000.00	732,382.78	25,508,000.00		
TOTALS	21,783	452,125,560	17,491,550,591		172,086,667.99		69,461,168.92