



# DOING BUSINESS IN ANGUILLA

## AS A SOLE TRADER OR GENERAL PARTNERSHIP

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*Chart Guide & Infographic Companion*

Prepared by ShoCash Proposals · Anguilla, British West Indies  
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# Key Advantages of Doing Business in Anguilla

*Stable, fast, and low-cost for sole traders and partnerships*



**Stable Legal Framework**



**Fast, Low-Cost Licensing**



**Single-Department Process**



**Global Accessibility**



**Digital Branding via .ai**



**Business-Friendly Environment**

**Use this guide to license and launch a sole trader or general partnership business the right way, in the right order.**

# Two Ways to Start

*The two licensing routes covered in this guide*



## Sole Proprietorship

One owner · simple setup · full personal liability · licensed through Inland Revenue



## General Partnership

Two or more persons · shared control · shared liability · licensed through Inland Revenue

**Both structures are licensed directly with government — neither requires a licensed Company Manager or registered agent.**

# Comparing the Two Structures

*Sole proprietorship vs. general partnership*

Feature	Sole Proprietorship	General Partnership
<b>Ownership</b>	One individual	Two or more persons
<b>Liability</b>	Full personal liability	Shared; each partner may be liable for full debts
<b>Management</b>	Sole owner manages	Shared control between partners
<b>Formation</b>	Business licence via Inland Revenue	Business licence via Inland Revenue
<b>Recommended documentation</b>	Business plan (if required)	Written partnership agreement + business plan

# How to Apply for a Business Licence

*The Commerce Unit and Inland Revenue process*

- 1 Complete Form A**  
Application for Business Licence.
- 2 Prepare supporting documents**  
Business plan, qualifications (if technical), Environmental Health approval (if food).
- 3 Submit to the Commerce Unit**  
Ministry of Finance, Economic Development, Investment, Commerce & Tourism.
- 4 Register with Inland Revenue**  
Pay the applicable fee once your application is approved.
- 5 Receive your certificate**  
Display it at your place of business. Renew annually by December 31st.

**Processing takes anywhere from a few days to about 8 weeks, depending on the activity and belonging status.**

# Business Licence Fees

*What sets the fee for your business*



## Nature of the business

Different trade, business, occupation, and profession categories attract different fee levels.



## Stock value

Retail businesses are often tiered by the value of stock held.



## Belongership status

Non-belonger applicants are typically subject to a different fee structure.

**There is no single flat fee. Confirm your category with Inland Revenue — ShoCash can help identify the right category before you apply.**

# Taxes: GST & Import Goods Tax

*What applies once your business grows*



## General Services Tax (13%)

Applies to most domestic services. Register once turnover reaches EC\$300,000.



## Mandatory registration

Short-term accommodation, auctioneers, and public entertainment promoters must register regardless of turnover.



## Import Goods Tax (9%)

Applies to imported goods instead of GST, since 1 August 2025.



## Monthly filing

Returns and payment due by the 20th of the following month. Forms F2 (sole traders) / F3 (partnerships).

**Exports are zero-rated; education, residential rentals, financial and medical services are among the exempt categories.**

# The Universal Social Levy (USL)

*A standing payroll-based obligation, not a one-time fee*

Who / What	Detail
Employees	3% of gross salary above EC\$2,000/month, employer matches 3% (capped at EC\$12,000/month)
Self-employed (most sole traders)	6% of gross earnings above EC\$2,000/month
Filing deadline	Within 10 days after the end of each calendar month
Late filing penalty	EC\$50/day, up to EC\$2,000/month

**Formerly the “Interim Stabilization Levy.” As a sole trader, this is easy to miss since no employer withholds it for you.**

# Four Reasons to Create a Business Plan

*A practical document for approvals, funding, and decision-making*

1

## Obtain a business licence

Required for technical businesses; advisable for all applications.

2

## Open a bank account

Give banks clear information on ownership, revenue, activity, and source of funds.

3

## Secure financing

Show viability and growth potential to lenders.

4

## Test your idea

Estimate costs, project income, and assess risks before launch.

**ShoCash prepares this documentation for both sole traders and general partnerships.**

# Operating Costs: Commercial Rent

*What a start-up should budget without an existing building*



## **No published commercial rent index**

Anguilla's small commercial rental market is largely informal. Rates vary significantly by location, condition, and proximity to tourist or commercial traffic — high-traffic areas command a real premium over peripheral locations.

**Do not build a financial projection on an assumed rent figure. Get two or three actual quotes for comparable space before finalizing your business plan.**

ShoCash builds real local comparables into the business plans we prepare, rather than relying on a fixed published number.

# Operating Costs: Electricity (ANGLEC)

*A volatile, often underestimated line item*

Component	Rate (as at May 2026)
Minimum charge (0–40 units/month)	EC\$22.00
Base rate, 41–25,000 units/month	EC\$0.63 / kWh
Base rate, 25,001–100,000 units/month	EC\$0.62 / kWh
Base rate, above 100,000 units/month	Fixed EC\$20,500 + EC\$0.43 / kWh
Fuel surcharge	EC\$0.97 / kWh (volatile — check current rate)
Meter rental (fixed)	EC\$5.00
GST	13% on electricity sales, no commercial exemption

**Example: 800 kWh/month ≈ EC\$1,280 base + surcharge, plus 13% GST ≈ EC\$1,446 total. Illustrative only — confirm current rates at [anglec.com/rates.php](http://anglec.com/rates.php).**

# Non-Belonger & Foreign Investor Considerations

*Additional steps for international entrepreneurs*



## Belongership status

Confirm whether the applicant is a believer, non-believer, or holds a relevant permit.



## Longer licence review

Non-believer applicants generally face additional documentation and review.



## Work permits

Employing non-believer staff requires a valid work permit per employee.



## Land holding licence

Non-believers acquiring land or long-term leases may require an Aliens Land Holding Licence.

**Belongership-related approvals are often the longest single item on the timeline — confirm status before setting a launch date.**

# Work Permit Applications: Before You Apply

*What to prepare before submitting*



## Public advertisement

The position must be publicly advertised before an application can be submitted.



## Application & medical report

Obtained from the Department of Labour.



## Social Security compliance

Employer must confirm registration and up-to-date contributions.



## Complete documentation

Missing items require full resubmission, not just the missing piece.

**Work permits are administered by the Department of Labour, separate from the business licence process.**

# Work Permit Fees & Duration

*Under the Work Permit Regulations, 2023*

Item	Detail
<b>Work permit fee</b>	Set by profession and qualifications — no flat rate
<b>Processing fee</b>	EC\$100.00 per permit, payable before processing
<b>Training levy (CEO/Manager: banks, insurance, hotels)</b>	20% of the work permit fee
<b>Training levy (other categories)</b>	10% of the work permit fee
<b>Duration — unskilled/low/semi-skilled</b>	Up to 1 year
<b>Duration — skilled/professional</b>	Up to 2 years
<b>Maximum continuous duration</b>	4 years, except where skills are deemed critical

# Ensuring Ongoing Business Compliance

*Stay compliant year over year*



## Annual licence renewal

Renew by December 31st every year at Inland Revenue.



## Financial records

Track income, expenses, contracts, payroll, and bank statements.



## Work permit renewal

Renew before expiry for any non-belonger staff.



## Social Security compliance

Maintain up-to-date contributions for all employees.

**Keep accurate records, maintain proper operations, and comply with local laws to operate successfully.**

# Operating Your Business in Anguilla

*Systems, staff, location, and records support sustainability*



## Record keeping

Track income, expenses, contracts, payroll, and bank statements.



## Staffing and labour

Use clear contracts and confirm current minimum wage requirements.



## Location and utilities

Secure premises, internet, water, electricity, and equipment.



## Customer reputation

Reliability and service quality matter in a small market.

**Practical operations are as important as licensing. Plan for compliance, people, systems, and service.**

# Common Mistakes to Avoid

*The recurring errors that slow down new businesses*



- Starting without a business plan or realistic financial projections
- Assembling banking documentation after, rather than before, the licence application
- Underestimating non-belonger review timelines for licences and work permits
- Submitting incomplete work permit documentation, forcing a full resubmission
- Budgeting rent or electricity from assumption rather than a real quote or current ANGLEC rate
- Overlooking GST registration or the Universal Social Levy on self-employed earnings
- Mixing personal and business money
- Forgetting the annual renewal deadline of December 31st
- Not seeking professional advice when the activity or documentation is complex

**Most of these mistakes are avoidable with one short planning conversation before the application is submitted.**

# Business Start-Up Checklist

*Eleven practical steps from idea to licensed business*

**1** Define the idea, target market, and offering

**2** Prepare a business plan with realistic rent and electricity estimates

**3** Choose sole proprietorship or general partnership

**4** Complete Form A and apply to the Commerce Unit

**5** Confirm belongingship-related requirements if applicable

**6** Register with Inland Revenue and pay the applicable fee

**7** Receive and display your Business Licence certificate

**8** Register for GST if applicable and budget for the Universal Social Levy

**9** Open a bank account and set up accounting

**10** Apply for work permits for non-belonger staff, if applicable

**11** Confirm minimum wage and Labour Act obligations

**12** Launch, monitor, and renew your licence annually

# How ShoCash Proposals Helps Businesses

*Business planning, projections, and licensing documentation*



## Business plans

Licence, bank account, loan, and viability-ready plans for sole traders and partnerships.



## Financial projections

Startup costs, revenue forecasts, cash flow, and profitability.



## Business licence documentation

Identify the right activity category and prepare a complete application.



## Bank readiness

Clear documents that explain the business and its viability.

**ShoCash Proposals prepares business plans, financial projections, and business licence documentation for sole traders and general partnerships. We do not file with the Commercial Registry, and we do not advise on company, LLC, or limited partnership incorporation.**

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