



# DOING BUSINESS IN ANGUILLA

## AS A SOLE TRADER OR GENERAL PARTNERSHIP

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*A Practical Guide for Entrepreneurs and Business  
Owners Licensing Through Inland Revenue*

Prepared by ShoCash Proposals · Anguilla, British West Indies

[www.shocash.ai](http://www.shocash.ai)

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*As a sole trader or general partnership — a practical guide for entrepreneurs and business owners*

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## TABLE OF CONTENTS

1. About This Guide & ShoCash Proposals

---

2. Introduction

---

3. Overview of Doing Business in Anguilla

---

4. Sole Proprietorships and General Partnerships

---

5. Choosing Between the Two Structures

---

6. The Business Licence: Process & Requirements

---

7. Business Licence Fees — What to Expect

---

8. Taxes: GST, Import Goods Tax & the Universal Social Levy

---

9. Non-Belonger & Foreign Investor Considerations

---

10. Work Permit Applications

---

11. Financial and Banking Readiness

---

12. Operating Cost Overview: Rent & Electricity

---

13. Operating Your Business

---

14. Common Mistakes to Avoid

---

15. Business Start-Up Checklist

---

16. How ShoCash Proposals Can Help

---

17. Key Resources and Links

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# 1. About This Guide & ShoCash Proposals



ShoCash Proposals has prepared business plans, financial projections, and licensing documentation for entrepreneurs in Anguilla for over 30 years, supporting more than 1,000 business plans across every sector of the local economy. This guide draws directly on that consultancy experience: the questions clients actually ask, the documents Inland Revenue and banks actually require, and the mistakes that most commonly cost founders time and money.

**Scope of this guide:** this guide covers sole trader and general partnership businesses, licensed through the Inland Revenue Department. It does not cover the incorporation of companies, LLCs, or limited partnerships, which are formed and regulated through the Commercial Registry. For those structures, consult a licensed Company Manager directly — see the Company Manager Directory in Section 17.

This guide is written from the perspective of a business planning consultancy, not a law firm. Where legal or regulatory certainty is required, always confirm directly with the relevant authority — this guide prepares you for those conversations, not replace them.

## 2. Introduction

Most new businesses in Anguilla start as a sole trader or general partnership, licensed through the Inland Revenue Department (IRD) rather than incorporated through the Commercial Registry. This guide explains the practical steps: choosing between the two structures, the business licence application process, typical fees, work permits for non-belonger staff, financial preparation, and ongoing compliance.

It is intended for local entrepreneurs, returning residents, and anyone seeking a practical understanding of how an unincorporated business is licensed and operated in Anguilla.

**Important:** a business licence and other operational approvals (health, environmental, tourism, etc.) are not the same thing. A business licence permits you to operate the business generally; certain activities require additional sector approvals before you begin.

### FAST TRACK — THE SHORT VERSION

**Most straightforward path:** decide sole trader or general partnership → prepare a business plan → complete Form A and apply to the Commerce Unit, Ministry of Finance → pay the applicable fee and register with IRD → receive your business licence certificate → open a bank account.

**Typical timeline:** processing can range from a few days to around 8 weeks, depending on the type of business and the belongingship status of the applicant. Licences run to December 31st of the year issued and must be renewed annually.

Disclaimer: This guide is for general informational purposes only and is not a substitute for legal, tax, regulatory, accounting, or investment advice. Laws, fees, and procedures may change; always confirm current requirements with the relevant authority.

## 3. Overview of Doing Business in Anguilla

Anguilla offers a stable legal environment and a straightforward licensing process for sole traders and general partnerships through Inland Revenue. This route is faster and less costly than incorporation, and suits the majority of small and independent businesses on the island.

### 3.1 KEY ADVANTAGES

- Stable legal and regulatory framework.
- A licensing process handled by a single department (Inland Revenue / Commerce Unit).
- Lower cost and administrative burden than incorporating a company.
- Straightforward annual renewal cycle.
- A globally recognized .ai domain identity available for marketing and branding.

### 3.2 BUSINESS ENVIRONMENT AND OPPORTUNITIES

Opportunities exist in tourism and hospitality, retail and distribution, construction and trades, professional services, marine and transport services, agriculture and small-scale production, and online or digital businesses. The most successful businesses generally combine a clear market need with proper licensing, financial planning, and compliance.

*Case in point: a marine tour operator with a clear waterfront market niche still delayed launch by two months because banking documentation was assembled after, not before, the business licence application. Sequencing matters as much as the paperwork itself.*

## 4. Sole Proprietorships and General Partnerships

### 4.1 SOLE PROPRIETORSHIP

A sole proprietorship is a business owned and operated by one individual. It is the simplest and most common structure for a small business in Anguilla. It does not create legal separation between the owner and the business — the owner is personally responsible for all debts, obligations, and liabilities of the business.

### 4.2 GENERAL PARTNERSHIP

A general partnership is a business owned by two or more persons. Partners usually share profits, management, and responsibility. Each partner may be liable for the full debts of the business, so a written partnership agreement is strongly recommended even though it is not a licensing requirement.

### 4.3 WHAT THEY HAVE IN COMMON

- Both are licensed through Inland Revenue (Commerce Unit, Ministry of Finance), not the Commercial Registry.
- Neither requires a licensed Company Manager or registered agent.
- Both require a business licence, renewed annually, valid to December 31st of the year issued.
- Both may require a business plan, particularly for “technical businesses” or activities requiring professional qualifications.

*Terminology note: unlike companies, LLCs, and limited partnerships — which are registered entities requiring a licensed Company Manager — sole traders and general partnerships are licensed directly with government, which is what keeps this route faster and simpler.*

## 5. Choosing Between the Two Structures

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 for the activity)	Written partnership agreement + business plan
<b>Costs</b>	Low	Low, plus cost of a partnership agreement if used

- Choose a sole proprietorship when you are working alone and want the simplest, lowest-cost route to a licensed business.
- Choose a general partnership when two or more people are working together and want to formalize shared ownership and responsibility.

Neither structure creates legal separation between the owner(s) and the business. If personal asset protection becomes a priority as the business grows, that is a conversation about incorporation — and one to have with a licensed Company Manager, not covered in this guide.

## 6. The Business Licence: Process & Requirements

Any person operating a business in Anguilla must apply for a Business Licence from the Commerce Unit, Ministry of Finance, Economic Development, Investment, Commerce & Tourism. Once approved, the business is registered with Inland Revenue and the licence certificate is issued upon payment.

### 6.1 APPLICATION STEPS

- **Complete Form A** — Application for Business Licence, under the business licensing legislation.
- **Prepare a business plan** — required for “technical businesses” and generally advisable for any application, since it demonstrates the business model, activities, location, and operations clearly.
- **Provide qualifications** — required for technical businesses where professional competency is relevant.
- **Environmental Health approval** — required if the business involves the sale of food.
- **Submit to the Commerce Unit** for review and approval.
- **Register with Inland Revenue and pay the applicable fee** once approved.
- **Receive your Business Licence certificate** — display it at the place of business.

### 6.2 RENEWAL

All business licences are valid until December 31st of the year issued and must be renewed annually at Inland Revenue using the Renewal of Business Licence form.

Processing time varies from a few days to approximately 8 weeks, depending on the type of business and the belongship status of the applicant. Non-belonger applications generally take longer — see Section 9.

## 7. Business Licence Fees — What to Expect

There is no single flat fee for a Business Licence. Fees are set according to the nature of the business and are affected by several factors:

- **Nature of the business or activity** — different categories of trade, business, occupation, and profession attract different fee levels.
- **Stock value** — for businesses holding retail inventory, fees are often tiered by the value of stock held.
- **Belongership status** — non-belonger applicants are typically subject to a different fee structure than belongers.

Current fee schedules are maintained by Inland Revenue and the Commerce Unit and are confirmed at the time of application — this guide intentionally does not quote fixed figures, since they vary by category and are periodically revised. ShoCash can help you identify which category your business activity falls under before you apply, so there are no surprises at submission.

### 7.1 OTHER COSTS TO BUDGET FOR

Item	Notes
Business plan / financial projections	Prepared by ShoCash Proposals; cost varies by complexity
Business Licence fee	Set by activity, stock value, and belongership status — confirm with IRD
Environmental Health approval	Applicable where food sale is involved
Annual renewal	Same fee structure applies each year at renewal
GST (13%) and Import Goods Tax (9%)	See Section 8 — applies once thresholds/conditions are met
Universal Social Levy	6% self-employed / 3%+3% employer-employee — see Section 8
Commercial rent	No published index — get local quotes; see Section 12
Electricity (ANGLEC)	Base rate + volatile fuel surcharge + 13% GST — see Section 12
Work permits (if applicable)	See Section 10 for current fee structure
.ai domain registration	Market rate; local citizen discount available

## 8. Taxes: GST, Import Goods Tax & the Universal Social Levy

Beyond the business licence, most sole traders and general partnerships need to plan for three separate tax obligations. None of these are optional once the relevant threshold or condition is met, and each has its own registration process and filing deadline.

### 8.1 GENERAL SERVICES TAX (GST)

Since 1 August 2025, a General Services Tax of 13% applies to most services supplied domestically — including tourism, professional, construction, communication, and other service categories. (Imports are taxed separately under the Import Goods Tax, below.)

- **Registration threshold** — EC\$300,000 in taxable supplies over the past 12 months, or expected over the next 12 months.
- **Mandatory registration regardless of turnover** — short-term accommodation providers (stays of 182 days or less), auctioneers, and promoters/proprietors of public entertainment.
- **Registration forms** — Form F2 for sole proprietors; Form F3 for partnerships and other non-individual entities.
- **Filing** — monthly returns, with GST due, by the 20th of the following month.
- **Exempt supplies** — include education, residential dwelling rentals, financial services, medical and prescription drugs, and a small number of other categories. Exports are zero-rated.

### 8.2 IMPORT GOODS TAX (IGT)

A 9% Import Goods Tax applies to goods brought into Anguilla, replacing the GST that previously applied at the port. If your business imports stock, equipment, or materials, budget for this on top of the supplier's price and freight.

Tax rates, thresholds, and forms change periodically. Confirm current requirements with Inland Revenue before registering or filing.

## 8. Taxes (continued): The Universal Social Levy

### 8.3 UNIVERSAL SOCIAL LEVY (USL)

Formerly the “Interim Stabilization Levy,” the USL is a payroll-based levy that applies differently depending on whether you are an employer or self-employed:

- **Employees** — 3% of gross salary or wages above EC\$2,000 per month; the employer matches this with a further 3%, capped at EC\$12,000 of monthly salary.
- **Self-employed persons** (including most sole traders) — 6% of gross earnings above EC\$2,000 per month.
- **Filing** — returns and payment are due to Inland Revenue no later than 10 days after the end of each calendar month. Late filing carries a penalty of EC\$50 per day, up to EC\$2,000 per month.

As a sole trader, the 6% USL on your own earnings is easy to overlook when budgeting, since there is no employer to withhold it automatically — treat it as a standing monthly obligation from your first dollar of profit above the threshold.

Tax rates, thresholds, and forms change periodically. Confirm current requirements with Inland Revenue before registering or filing — this section reflects the rules in effect as this guide was prepared.

## 9. Non-Belonger & Foreign Investor Considerations

This guide is written for local entrepreneurs and international investors alike. For non-belongers, several additional considerations typically shape the timeline before a business licence is even approved.

### 8.1 KEY CONSIDERATIONS

- **Belongership status** — confirm early whether the applicant is a believer, non-belonger, or holds a relevant residency permit, as this affects both the fee structure and the review process.
- **Longer review period** — non-belonger business licence applications generally face additional documentation requirements and a longer processing window, toward the upper end of the few-days-to-8-weeks range.
- **Work permits for staff** — employing non-belonger staff requires a valid work permit per employee — see Section 10.
- **Aliens Land Holding Licence** — non-belongers acquiring land, or entering long-term leases, require this licence, granted by Executive Council through the Department of Lands and Surveys, before the transaction can proceed.

Practical implication: for international investors, belongership-related approvals are often the longest single item on the timeline — longer than the business licence application itself. Confirm this status and route before committing to a launch date.

## 10. Work Permit Applications

Any business employing a non-belonger must obtain a work permit for that employee before they begin work. Work permits are administered by the Department of Labour.

### 9.1 BEFORE YOU APPLY

- **Public advertisement** — the employment opportunity must be publicly advertised before a work permit application can be submitted, to confirm the position could not be filled locally.
- **Application forms and medical report** — obtained from the Department of Labour.
- **Supporting documents** — typically include the completed application, medical clearance, and a certificate confirming the employer is registered for Social Security and that contributions are up to date.

### 9.2 FEES

- **Work permit fee** — determined by the profession and qualifications of the position; there is no single flat rate.
- **Processing fee** — an additional EC\$100.00 is payable per work permit before processing.
- **Training levy** — under the Work Permit Regulations 2023, an additional levy applies on top of the permit fee: 20% of the work permit fee for CEO/Manager-level positions at banks, insurance companies, hotels, and similar; 10% for other categories. This levy funds private-sector training initiatives.

### 9.3 DURATION

Work permits are generally granted for up to 1 year for unskilled, low-skilled, and semi-skilled work, and up to 2 years for skilled and professional work, at the Minister's discretion. Permits should not run continuously beyond 4 years except where the individual's skills are considered critical to Anguilla's development.

Incomplete documentation is the most common cause of delay — missing Social Security compliance certificates or an incomplete medical report will require resubmission of the entire application, not just the missing item.

## 11. Financial and Banking Readiness

Financial readiness is essential. A business may hold a valid licence yet still struggle to open a bank account or secure financing if its documents are weak or incomplete.

### 10.1 FOUR REASONS TO CREATE A BUSINESS PLAN

- To obtain a business licence (required for technical businesses, advisable for all).
- To open a business bank account.
- To secure loan or investor financing.
- To check the viability of the business idea before spending heavily.

### 10.2 FINANCIAL PROJECTIONS

Financial projections normally include startup costs, revenue forecasts, operating expenses, cash flow projections, and estimated profit and loss. These projections help the owner understand how much funding is required, when the business may become profitable, and what assumptions drive the model.

## 12. Operating Cost Overview: Rent & Electricity

Business plans and licence applications focus on the business itself, but two overhead costs shape whether a start-up survives its first year more than almost anything else: commercial rent and electricity. Both are especially relevant if you do not already own a building or have a natural cost advantage.

### 12.1 COMMERCIAL RENT

Anguilla does not have a published commercial rent index — small retail and office space is leased informally, and rates vary significantly by location, condition, and proximity to tourist or commercial traffic. As a general picture:

- Space in high-traffic commercial areas (The Valley, main commercial corridors) commands a premium over more peripheral locations.
- Retail and food-service space suited to tourist traffic is priced well above space intended purely for local trade.
- Many leases are negotiated directly with landlords rather than through formal commercial listings, so quoted rates can vary considerably for comparable space.

Because there is no reliable published rate, do not build a financial projection on an assumed rent figure. Get two or three actual quotes for comparable space in your target area before finalizing your business plan — ShoCash builds real local comparables into the plans we prepare, rather than relying on a fixed published number.

## 12. Operating Cost Overview (continued): Electricity

### 12.2 ELECTRICITY

Electricity is billed by the Anguilla Electricity Company (ANGLEC) and is a significant, and currently volatile, operating cost. As at May 2026, the commercial tariff structure was:

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

**The fuel surcharge changes frequently and has recently been volatile** — it more than doubled within a single month in 2026 before a temporary government relief measure was applied. Always check [anglec.com/rates.php](http://anglec.com/rates.php) for the current surcharge before finalizing a budget; do not rely on the figure above beyond initial planning.

**Illustrative example only:** a small shop or office using 800 kWh in a month would pay approximately EC\$504 (base rate) + EC\$776 (fuel surcharge) = EC\$1,280, plus 13% GST (≈EC\$166), for a total of roughly **EC\$1,446 for that month** — before any minimum or meter charges. This is illustrative only; your actual usage and the surcharge in effect at the time will change the total significantly.

Businesses with equipment-heavy or air-conditioning-heavy operations (restaurants, retail with refrigeration, some professional offices) should treat electricity as one of the largest line items in their monthly overhead, not a minor utility cost.

## 13. Operating Your Business

Once licensed, a business must operate with proper systems. This includes record keeping, accounting, staffing, location management, customer service, and ongoing compliance.

### 11.1 STAFFING AND MINIMUM WAGE

Employers should comply with the Labour (Relations) Act and any applicable minimum wage order. The Minimum Rate of Wages Order 2023 set the minimum rate at EC\$16.20 (US\$6.00) per hour, effective 1 January 2024. Confirm the current rate with the Department of Labour before hiring or revising wages, as this figure is subject to change.

### 11.2 ONGOING COMPLIANCE

- Renew your business licence annually before December 31st.
- Keep accurate financial records — income, expenses, contracts, payroll, and bank statements.
- Renew work permits for non-belonger staff before expiry.
- Maintain Social Security compliance for all employees.
- Confirm any sector-specific approvals (health, environmental, tourism) remain current.

## 14. Common Mistakes to Avoid

- 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 an actual quote or current ANGLEC rate.
- Overlooking GST registration once turnover approaches EC\$300,000, 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.

## 15. Business Start-Up Checklist

- 1 Define the idea, target market, and offering.
- 2 Prepare a business plan and financial projections, including realistic rent and electricity estimates.
- 3 Choose sole proprietorship or general partnership (and draft a partnership agreement if applicable).
- 4 Complete Form A and apply to the Commerce Unit, Ministry of Finance.
- 5 Confirm belongship-related requirements if applicable (fee category, review timeline).
- 6 Register with Inland Revenue and pay the applicable fee.
- 7 Receive and display your Business Licence certificate.
- 8 Register for GST if turnover meets the threshold, and budget for the Universal Social Levy.
- 9 Open a bank account and set up accounting.
- 10 Apply for work permits for any non-belonger staff, if applicable.
- 11 Confirm minimum wage and Labour Act obligations.
- 12 Launch, monitor, and renew your licence annually.

## 16. How ShoCash Proposals Can Help

ShoCash Proposals supports sole traders and general partnerships with practical business documentation and advisory support — business plans, financial projections, proposal writing, business licence documentation, and bank readiness.

- **Business plans** — licence, bank account, loan, and viability-ready plans.
- **Financial projections** — startup costs, revenue forecasts, cash flow, and profitability.
- **Business licence documentation** — helping you identify the right activity category and prepare a complete application.
- **Bank readiness** — clear documents that explain the business and its viability.

**Scope:** 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 — for those structures, consult a licensed Company Manager directly.

[www.shocash.ai](http://www.shocash.ai)

## 17. Key Resources and Links

- **Inland Revenue — Business Licence** [https://ird.gov.ai/Services/Tax/business\\_licence](https://ird.gov.ai/Services/Tax/business_licence)
- **Requirements for Business Licence** <https://www.gov.ai/service/business--taxes/business--taxes-requirements-for-business-licence>
- **Trades, Businesses, Occupations and Professions Licensing Act** [https://www.gov.ai/laws/T040-Trades%20Businesses%20Occupations%20and%20Professions%20Licensing%20Act/docs/T040-Trades%20Businesses%20Occupations%20and%20Professions%20Licensing%20Act\\_08.pdf](https://www.gov.ai/laws/T040-Trades%20Businesses%20Occupations%20and%20Professions%20Licensing%20Act/docs/T040-Trades%20Businesses%20Occupations%20and%20Professions%20Licensing%20Act_08.pdf)
- **Inland Revenue — General Services Tax** <https://ird.gov.ai/Services/Tax/gst>
- **Inland Revenue — Universal Social Levy** <https://ird.gov.ai/Services/Tax/usl>
- **ANGLEC — Current Electricity Rates** <https://www.anglec.com/rates.php>
- **Department of Labour — Work Permits** <https://www.gov.ai/service/immigration--labour/immigration--labour-labour>
- **Minimum Rate of Wages Order 2023** <https://gov.ai/document/labour/Minimum%20Rate%20of%20Wages%20Order%2C%202023.pdf>
- **Company Manager Directory (for incorporation enquiries)** <https://www.commercialregistry.ai/Services/CompanyManagers>
- **ShoCash Proposals** <https://www.shocash.ai>

Final note: confirm current requirements, fees, licences, tax rates, and utility rates before submitting applications or commencing operations. This guide (Version 2026.4) will be periodically updated — check [www.shocash.ai](https://www.shocash.ai) for the current version.