



ShoCash

BUSINESS SOLUTIONS

DOING BUSINESS IN ANGUILLA

**A PRACTICAL GUIDE FOR ENTREPRENEURS,
INVESTORS AND BUSINESS OWNERS**

2026/27 EDITION

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Independent practical guide - not an official Government of Anguilla publication.

Doing Business in Anguilla

A practical guide for entrepreneurs, investors and business owners - 2026/27 edition

INDEPENDENT GUIDE

This publication is prepared by ShoCash Business Solutions. It is not an official Government of Anguilla publication and does not replace legal, tax, accounting, immigration, regulatory or investment advice. Rules, forms, fees and procedures can change; confirm current requirements with the responsible authority before relying on them.

Information in this edition was checked against the cited official sources as at 1 October 2026 and updated on 4 October 2026. The guide is designed to answer the practical question: what must I decide, register, license, pay, document and maintain in order to operate a business in Anguilla?

How to use this guide

- If you are starting a small local business, begin with Sections 3 to 5, then use the tax, payroll and compliance chapters as your operating checklist.
- If you are an overseas investor or non-Anguillian applicant, read Section 4 before committing to premises, staffing, land or a launch date.
- If you intend to use a company, LLC or limited partnership, Section 6 explains the Registry route and the role of a licensed registered agent/company manager.
- If you already operate, use Sections 8 to 16 and Appendix B as a compliance review.

Table of contents

1. About this Guide and ShoCash Business Solutions
2. Anguilla at a Glance
3. The First Decision: How Will You Operate?
4. Local Entrepreneurs and Overseas Investors
5. Business Licensing
6. Companies and Other Registered Entities
7. Choosing the Right Structure
8. Taxes and Government Charges
9. Social Security and Payroll Costs
10. Employing People and Work Permits
11. Premises, Property and Land
12. Sector-Specific Approvals
13. Banking and Financial Readiness
14. Importing Goods and Trading Businesses
15. Digital Business and Intellectual Property
16. Operating and Staying Compliant
17. Three Practical Start-Up Pathways
18. Master Business Start-Up Checklist
19. Common Mistakes to Avoid
20. Who Do I Contact?
21. How ShoCash Can Help
- Appendix A. 2026/27 Quick Reference
- Appendix B. Compliance Calendar
- Appendix C. Document Checklists
- Appendix D. Authoritative Sources

Starting a business in Anguilla - the big picture

Step	Decision / action	What it means
1	Define the business	Activity, market, ownership, location, funding and staffing
2	Choose the legal route	Sole trader / general partnership / company / LLC / limited partnership
3	Check applicant status	Anguillian/non-Anguillian status, reserved industry issues, land and work-permit implications
4	Form the entity if required	Use a licensed registered agent/company manager for Registry entities
5	Apply for the business licence	Commerce Unit and Business Licensing Board
6	Register and pay	IRD registration, applicable business licence fee, tax accounts
7	Complete sector approvals	Health, planning, liquor, tourism, financial services, transport or other approvals as applicable
8	Set up bank, payroll and systems	Banking/KYC, Social Security, USL, GenST if applicable, accounting and records
9	Launch and maintain compliance	Renew licences, file returns, keep records and update authorities when circumstances change

1. About this Guide and ShoCash Business Solutions

This guide is written as a practical operating manual rather than a legal textbook. It brings together the principal steps that entrepreneurs and investors commonly encounter when establishing or operating a business in Anguilla: legal structure, business licensing, tax registration, payroll costs, work permits, premises, banking, imports, sector approvals and ongoing compliance.

ShoCash Business Solutions supports entrepreneurs and organisations with business plans, feasibility work, financial projections, proposal documentation, bank and investor readiness, websites and business systems. ShoCash is not a law firm, accounting practice, tax authority, registered agent or company manager. It does not speak for the Commercial Registry, AFSC or any Government department. Where a regulated professional or official determination is required, this guide directs the reader to the appropriate authority or licensed service provider.

A USEFUL DISTINCTION

Creating a legal entity is not the same as obtaining permission to operate. A company can exist on the Commercial Register but still require a business licence and other activity-specific approvals before it begins trading in Anguilla.

2. Anguilla at a Glance

Anguilla is a British Overseas Territory in the Eastern Caribbean. English is the official language and The Valley is the capital. The official currency is the Eastern Caribbean dollar (EC\$ / XCD); US dollars are widely accepted. The EC dollar is fixed at EC\$2.70 to US\$1.00.

Business fact	Practical implication
Legal and regulatory setting	A UK Overseas Territory with local legislation, courts and regulatory authorities; business owners should work from current Anguilla statutes and official guidance.
Currency	EC dollar (XCD), fixed at EC\$2.70 = US\$1. Many local prices and Government charges are stated in EC dollars.
Economic profile	Tourism is a major economic driver. Opportunities also exist in construction, retail, professional services, marine activity, agriculture, technology and other services.
Tax model	Anguilla is generally described by its official investment promotion materials as having no direct personal or corporate income tax, capital gains tax or inheritance tax; businesses remain subject to indirect taxes, levies, licence fees, Social Security, customs/Goods Tax and sector-specific charges.
Digital identity	Anguilla controls the .ai country-code top-level domain, which has become globally recognised in technology and artificial-intelligence markets. Domain registration is separate from company formation and trademark rights.

DO NOT READ "NO CORPORATE INCOME TAX" AS "NO BUSINESS TAXES"

A business can still have material obligations for General Services Tax, Goods Tax at importation, Universal Social Levy, Social Security contributions, property-related charges, business licence fees, customs duties and activity-specific fees. Owners may also have tax obligations in other countries because of residence, management, ownership or source rules.

Official references: [Government Anguilla Facts](#) | [ECCB - Anguilla](#) | [Select Anguilla - Business & Tax](#)

3. The First Decision: How Will You Operate?

The structure selected affects personal liability, ownership, registration, governance, banking, succession and ongoing filings. The business licence is a separate issue: whichever structure you choose, the activity may still require licensing before it can be carried on in Anguilla.

3.1 Sole trader / sole proprietorship

A sole trader is an individual carrying on business personally. It is generally the simplest structure for one owner, but it does not create legal separation between the owner and the business. Business debts and liabilities can therefore become personal obligations.

3.2 General partnership

A general partnership is a business carried on by two or more partners. The partnership agreement should address ownership, decision-making, contributions, profit sharing, authority, exits and dispute resolution. Because general partners can face personal exposure, legal advice on the partnership agreement is sensible even when the business itself is straightforward.

3.3 Business company

A business company is incorporated under the Business Companies Act. It is a separate legal person and is generally used where owners want limited liability, a formal share structure, stronger continuity or a vehicle that is easier to present to investors, lenders and contractual counterparties.

3.4 Limited liability company (LLC)

An LLC is a separate legal entity governed by the Limited Liability Company Act. Owners are generally described as members. The structure can be useful where flexible internal governance and economic arrangements are important. Formation and ongoing Registry filings are handled through a licensed registered agent/company manager.

3.5 Limited partnership

A limited partnership separates the general partner role from limited partners. It is commonly considered for investment, joint-venture or project structures where passive investors require a defined limited-partner position. Obtain legal advice before relying on a limited partnership for liability or tax planning.

3.6 Business and trading names

A sole trader or partnership may operate under a trading name that differs from the owner's personal name. Government business-licence records distinguish the business name and trading name. A trading name does not by itself create a separate legal person or convert an unincorporated business into a Registry entity. Confirm the proposed name and licensing treatment before using it publicly.

IMPORTANT STATUTORY RULE

The Licensing of Businesses Act contains situations where the legal form is not simply a matter of preference. For example, where more than one owner carries on certain specified activities, the business must be a company or limited partnership; and a business jointly owned by an Anguillian and a non-Anguillian must be incorporated.

4. Local Entrepreneurs and Overseas Investors

Applicant status matters. The Licensing of Businesses Act distinguishes Anguillian and non-Anguillian applicants and contains special rules for reserved industries and jointly owned businesses. The documentary burden is also higher for non-Anguillian applications.

4.1 Standard documentation for business licence applications

- Passport identification (biodata page).
- Tax Clearance Certificate / Certificate of Good Standing requested by the current application form.
- Outline business plan using the required/template format.
- Proof of Anguillian status, or the alternative documentation required where the applicant is not Anguillian.

FIRST-TIME APPLICANT AND TAX CLEARANCE

The business-licence application form requires a Tax Clearance Certificate before the Commerce submission. A first-time applicant should obtain the certificate from IRD in the applicant's existing taxpayer capacity and confirm IRD's current process if no taxpayer record yet exists. The new business itself is then registered with IRD after licensing approval as required. The current application materials also identify separate IRD charges for the tax-clearance certificate and application-fee receipt; confirm the amounts before filing.

4.2 Additional documentation for non-Anguillian applicants

- Three character reference letters.
- Current police record.
- A statement and reference letter from a financial institution addressing the applicant's financial ability to carry out the business.

The Commerce Unit may require additional information according to the activity, ownership and proposed location. The Act lists examples such as a detailed business plan, Alien Land Holding Licence, physical planning approval, lease agreement, land register, food handler permit, business agreements, professional qualifications or experience, authorisation documents and other permits or clearances required under other legislation.

4.3 Reserved industries

Section 20 of the Licensing of Businesses Act provides that, where an industry has been reserved for local enterprise by Ministerial Order, the normal ownership rule is 100% Anguillian ownership, or joint ownership in which the Anguillian owns at least 51%. The Act also provides a route by which Executive Council may approve a licence for a non-Anguillian holding 51% or more in a business in a reserved industry. Because the actual list of reserved activities can be changed by Order, confirm the current position with the Commerce Unit before structuring an investment.

4.4 Joint Anguillian / non-Anguillian ownership

Section 22 provides that a business jointly owned by an Anguillian and a non-Anguillian must be incorporated. This is an important early structuring rule: partners should not assume that an ordinary general partnership is available simply because it is administratively simpler.

4.5 Land, immigration and work permission

A business licence does not itself grant a right to work, reside in Anguilla or acquire an interest in land. Non-Anguillian investors should separately assess immigration/residence, work-permit and Alien Land Holding Licence requirements before signing long leases, acquiring property or setting a fixed opening date.

Official references: [Licensing of Businesses Act 2021](#) | [Business licence application form](#) | [Government business licence requirements](#)

5. Business Licensing

The principal business-licensing statute is the Licensing of Businesses Act, 2021. IRD states that a person operating a business is required to apply to the Commerce Unit for a Business Licence. After approval, the business registers with IRD, pays the applicable fee and receives a business licence certificate, which must be displayed at the place of business.

5.1 Practical application sequence

1. Define the precise business activities and ownership.
2. Obtain the Tax Clearance Certificate / Certificate of Good Standing required for the application and prepare the business plan.
3. Assemble standard and applicant-specific supporting documents.
4. Secure any preliminary activity/location approvals needed for the application.
5. Submit to the Commerce Unit for vetting and inter-agency consultation.
6. The Business Licensing Board considers the application and any conditions.
7. Once approved, register/pay through IRD as required and obtain the licence certificate.
8. Display the certificate and complete any remaining operational approvals before opening.

5.2 Review and indicative processing time

Schedule 4 of the Act provides for the Commerce Unit to vet documentation, consult with other Government departments and carry out due diligence. Depending on the activity and premises, inspections may involve Health Protection, Fire and Rescue Services and Physical Planning. Government's published business FAQ says processing may range from a few days to around eight weeks, and in rare cases longer, depending on the nature of the business and the applicant's status. Treat this as indicative rather than a guaranteed service standard.

5.3 Licence period and renewal

A business licence expires on 31 December of the year issued. Section 10 of the Licensing of Businesses Act provides for the renewal application to be made on or before 31 January of the current licence year. That January filing deadline should not be read as extending the previous year's licence: the prior licence has expired, and IRD warns against operating without a valid licence. Renew promptly and follow the annual IRD renewal notice, form and payment instructions.

5.4 Fees and budgeting examples

There is no single business-licence fee. The statutory schedule assigns annual fees by activity and the schedules can be amended. The examples below are included only to show the scale and classification approach; they are not quotations for a particular applicant. Confirm the current activity classification, ownership rules and total amount before budgeting or filing.

Illustrative activity from statutory schedule	Illustrative annual fee
Import and Export Services	EC\$1,800
Information Technology Consulting Firm	EC\$3,000
Management Consultant - sole practitioner	EC\$2,400
Hotel / villa / apartment - room-based category	Minimum annual licence fee EC\$500; classification/rate depends on rooms and statutory schedule.

BUDGETING TIP

When preparing a financial plan, use separate lines for the business licence, sector licences, work permits, Social Security, USL, GenST compliance, customs/Goods Tax, professional fees and insurance. Grouping them all into one generic "licence" figure is a common budgeting error.

Official references: [IRD Business Licence](#) | [Licensing of Businesses Act 2021](#) | [Government business FAQ](#)

6. Companies and Other Registered Entities

Companies, LLCs and limited partnerships are formed and maintained through Anguilla's Commercial Registry framework. The Commercial Registration Electronic System (CRES) is the electronic registry platform. ShoCash provides general business-planning information only; entity formation and statutory filing questions should be handled through official Registry guidance and the appropriate licensed service provider.

6.1 The role of the licensed registered agent / company manager

A business company must maintain a registered agent in Anguilla under the Business Companies Act, and company, LLC and limited-partnership formations are ordinarily coordinated through appropriately licensed Anguilla service providers. For current information on incorporation procedures, filing permissions and entity-specific requirements, consult the Commercial Registry's published guidance and the entity's licensed registered agent/company manager. This route is distinct from an individual applying directly for a sole-trader business licence.

6.2 Core corporate legislation

Structure / subject	Principal framework
Business companies	Business Companies Act, 2022 and Business Companies Regulations.
LLCs	Limited Liability Company Act and applicable regulations.
Limited partnerships	Limited Partnership Act and applicable regulations/rules.
Registry / beneficial ownership	Commercial Registry and Beneficial Ownership Registration System Act and Regulations.
Financial-service providers	Regulated through the Anguilla Financial Services Commission under the applicable financial-services legislation.

6.3 Ongoing corporate obligations

Registered entities have ongoing statutory obligations after formation. Depending on the entity and its activities, these can include annual filings, maintenance of corporate and accounting records, beneficial-ownership information and economic-substance requirements. The exact obligations, filing route and deadlines should be confirmed through the entity's licensed registered agent/company manager and the current official guidance.

SHOCASH BOUNDARY

ShoCash does not incorporate Registry entities, act as registered agent or company manager, submit statutory CRES filings, or advise on Registry enforcement. This section is limited to the high-level distinctions a business owner needs when planning the commercial model.

Official references: [Commercial Registry](#) | [CRES](#) | [AFSC legislation library](#)

7. Choosing the Right Structure

The lowest-cost structure is not automatically the best structure. Consider liability, number and status of owners, investment needs, succession, contracts, banking, the nature of the activity and statutory rules before choosing.

Feature	Sole trader	General partnership	Company	LLC	Limited partnership
Owners	1	2+	1+ shareholders	1+ members	General + limited partner(s)
Separate legal personality	No	Generally no	Yes	Yes	Structure governed by LP statute

Feature	Sole trader	General partnership	Company	LLC	Limited partnership
Owner liability	Personal	Potentially personal/shared	Generally limited	Generally limited	GP exposure; LP protection subject to law
Registry formation	No	No (ordinary partnership)	Yes	Yes	Yes
Licensed agent/company manager	No	No	Yes	Yes	Yes
Best fit	Simple one-owner operations	Simple shared venture	Growth, investment, formal governance	Flexible member arrangements	Investment/project structures

7.1 Statutory structure triggers

The Licensing of Businesses Act can override preference. Section 21 requires a company or limited partnership where more than one person owns a business carrying on specified activities such as distribution and service centres, headquarters, fund management, financing and leasing, shipping or intellectual-property business. Section 22 requires incorporation where the business is jointly owned by an Anguillian and a non-Anguillian.

7.2 A practical decision test

- Will there be more than one owner?
- Does any owner need limited liability or a formal investment interest?
- Is any owner non-Anguillian?
- Does the activity fall within a category for which the Act requires a company or limited partnership?
- Will the business need outside investors, major debt or long-term contractual commitments?
- Is succession or transfer of ownership important?
- Can the owners sustain the additional professional and annual compliance cost of a registered entity?

WHEN IN DOUBT

Prepare the commercial model first, then have the structure checked. A business plan can be written before final incorporation; it should identify the proposed structure and flag the assumptions that require legal, Registry or licensing confirmation.

8. Taxes and Government Charges

Anguilla's business tax burden is driven principally by indirect taxes, levies, licence fees, customs/Goods Tax, Social Security and activity-specific charges rather than a general corporate income tax. The precise mix depends on what the business sells, imports, owns and employs. Appendix A is the master quick-reference table for current rates and thresholds in this edition.

8.1 General Services Tax (GenST)

General Services Tax came into force on 1 August 2025 as a tax on services, replacing the former Goods and Services Tax. The standard rate in the current IRD materials is 13%. The general registration threshold is EC\$300,000 per annum. IRD guidance confirms mandatory registration for providers of short-term accommodation, auctioneers and statutory bodies providing taxable services. When the reform was announced, Government identified retailers, wholesalers, manufacturers, restaurants, bars, mobile food vendors, catering services and promoters as sectors exempted from GenST. A business in one of these sectors may still need registration if it separately supplies taxable services and meets the applicable threshold, so confirm the treatment of each revenue line.

Digital and professional-service businesses should also account for services acquired from overseas. The current GenST return includes a reverse-charge line for imported services. Software subscriptions, SaaS, consultants and other cross-border services should therefore be reviewed for the applicable GenST treatment rather than assumed to fall outside the regime.

8.2 Goods Tax on imports

The 2025 reforms separated domestic services taxation from goods taxation at importation. The general Goods Tax rate introduced through the 2025 Goods Tax and customs-tariff reforms is 9% at importation, while specified tariff lines are zero-rated. Import duty, excise, customs service charges and other border costs can still vary by HS/tariff classification. Importers should therefore identify the exact commodity code before relying on a landed-cost calculation.

8.3 Universal Social Levy (USL)

USL is a separate payroll/self-employed levy administered by IRD. The current employee, employer and self-employed rates, thresholds and due date are summarised in Appendix A. Build USL into payroll and cash-flow models separately from Social Security.

8.4 Other charges to consider

- Business licence fees.
- Social Security contributions.
- Property tax where the business owns or occupies property in circumstances that create liability.
- Liquor, vehicle, boat, tourism, planning, building or other sector fees where applicable.
- Customs duties, Goods Tax, customs service fees and excise where applicable.
- Work permit fees and training fees for non-Anguillian employees where applicable.

Official references: [IRD GenST](#) | [GenST Return](#) | [IRD 2025 deregistration guidance](#) | [IRD USL](#) | [IRD legislation & documents](#)

9. Social Security and Payroll Costs

Social Security is separate from USL and should be modelled as a distinct payroll cost. Effective 1 January 2026, employed-person contributions total 11.5% of insurable wages: 5.75% employee and 5.75% employer. The Social Security Board publishes an insurable earnings ceiling of EC\$1,617 weekly / EC\$7,000 monthly. From 1 January 2027 the scheduled employed-person rate becomes 12% total - 6% employee and 6% employer. See Appendix A for the master rate table.

9.1 Employer responsibilities

- Register with the Social Security Board as required before or when employing staff.
- Obtain and record correct employee Social Security details.
- Deduct the employee portion and add the employer portion, subject to the insurable earnings ceiling and applicable rules.
- Submit contribution information and payment in the required form and on time.
- Keep payroll records that reconcile to wages, USL, Social Security, contracts and bank payments.

9.2 Self-employed persons

Self-employed persons contribute to Social Security on an elected category of weekly income chosen at registration and reviewed periodically. The Board's self-employed guidance states a rate of 8% of elected weekly income, payable within 14 days after the end of each calendar month with the prescribed contribution certificate. This is different from the 6% self-employed USL administered by IRD. Self-employed owners should confirm the current rate, elected-income category and payment method directly with the Social Security Board before budgeting.

DO NOT COMBINE SOCIAL SECURITY AND USL

They are separate obligations administered by different bodies. A self-employed person can have both a Social Security contribution obligation and a USL obligation, each calculated under its own rules.

Official references: [Social Security Board](#) | [Employee contributions](#) | [Employer contributions](#) | [Self-employed contributions](#)

10. Employing People and Work Permits

Employment compliance should be planned before recruitment, particularly where the proposed employee is not entitled to work in Anguilla without a permit. A valid business licence does not substitute for a work permit.

10.1 Minimum wage and basic employment planning

The Minimum Rate of Wages Order 2023 established a national minimum wage of EC\$16.20 (US\$6.00) per hour effective 1 January 2024. No later replacement Order was identified in the official Labour

forms library as at the verification date for this guide. Employers should confirm the current rate before issuing contracts or revising payroll.

10.2 Work permit process

The Department of Labour states that vacancies must be advertised before a work permit application is submitted. A typical application package includes the advertisement, completed application, passport and birth certificate, police record covering the previous ten years, qualifications where applicable, medical report, passport photographs, Social Security compliance evidence, business licence and tax clearance.

10.3 Fees and training levy

The Department of Labour currently publishes an additional EC\$100 processing fee for each work permit, separate from the permit fee determined by the profession and qualifications. The Work Permit Regulations 2023 also provide a training fee equal to 20% of the work-permit fee for specified CEO/manager categories in banks, insurance companies, hotels and similar managerial positions, and 10% for other categories, subject to statutory exemptions or waivers. Renewal has its own processing fee under the Regulations.

10.4 Practical recruitment sequence

1. Confirm the role, pay and minimum-wage compliance.
2. Advertise the vacancy in the required manner.
3. Interview and document the recruitment outcome.
4. Assemble the work-permit package and employer compliance certificates.
5. Submit before the employee begins work.
6. Track expiry dates and begin renewal early if continued employment will be required.

DO NOT BUILD THE LAUNCH PLAN AROUND AN UNAPPROVED EMPLOYEE

Where a critical role depends on a non-Anguillian worker, build time for advertising, documentation and work-permit approval into the project schedule. Have a contingency plan if approval takes longer than expected.

Official references: [Department of Labour - work permits](#) | [Labour forms and legislation](#) | [Work Permit Regulations 2023](#)

11. Premises, Property and Land

The business location can trigger planning, health, fire, lease, land-holding and operating-cost issues. Do not treat the premises as a simple rental decision.

11.1 Leasing commercial premises

- Confirm that the proposed use is permitted and suitable for the activity.

- Make the lease conditional on necessary approvals where significant fit-out or licensing is required.
- Clarify who pays utilities, maintenance, insurance, property-related charges and structural repairs.
- Budget deposit, fit-out, signage, internet, electricity, water, backup power and security.
- Do not spend heavily on fit-out before material approvals are reasonably secured.

11.2 Non-Anguillian interests in land

Non-Anguillian persons acquiring certain interests in land may require an Alien Land Holding Licence. Government guidance also makes clear that land-holding approval does not replace planning or building permission. Because land and lease structures can be legally significant, obtain current legal advice before signing a binding purchase or long-term lease.

11.3 Operating-cost modelling

Rent and electricity can materially affect viability, especially for restaurants, air-conditioned retail, workshops, hospitality and businesses using refrigeration or heavy equipment. Use quotations or recent bills from the actual premises whenever possible rather than generic island averages.

Official references: [Government Alien Land Holding guidance](#) | [Business licence Act - Schedule 3](#)

12. Sector-Specific Approvals

A business licence is the general permission to carry on the licensed business activity. Some sectors require additional approvals under separate legislation. The correct question is therefore not simply "Do I have a business licence?" but "What approvals does this activity and this location require?"

Activity	Common additional issues to check
Food, restaurants, catering	Health Protection / Environmental Health, food-handler requirements, premises inspection, fire/planning, GenST position.
Alcohol sales	Liquor Licence through the Magistrate process, then IRD payment/certificate; licence must be displayed.
Accommodation / villas	Tourism-service rules, villa-rental rules where applicable, health, planning, land-holding/rental permission, GenST and property-related obligations.
Construction / development	Physical Planning and Building requirements; professional licensing/qualifications where applicable.
Marine / boats / charters	Boat, port, safety and activity-specific permissions; work permits for crew where applicable.
Road transport / rentals	Vehicle, driver and transport-related licences/insurance as applicable.
Financial services	AFSC licensing/registration before conducting regulated financial-services business.
Professional services	Profession-specific qualifications, registration or certification where required.

Activity	Common additional issues to check
Public entertainment / events	Venue, public-entertainment, liquor, fire, health and other event permissions depending on the activity.

12.1 Liquor licensing example

IRD states that no person may sell or keep liquor for sale without a Liquor Licence. Applications and renewals are considered at scheduled liquor-licence court sittings, which are held periodically during the year; the licence itself is not a quarterly licence. Once approved, payment is made at IRD and the certificate is displayed. An issued liquor licence expires on 31 December of the year issued, so applicants should work backwards from the relevant court schedule.

12.2 Accommodation, villas and tourist services

Short-term accommodation is a mandatory GenST registration category. Accommodation operators should also check the particular tourism, villa-rental, Health Protection, Planning, land-holding and business-licensing rules that apply to the property and ownership structure. Anguilla has separate statutory rules for villa-rental businesses, including specific provisions affecting alien-owned or controlled villas, and a Tourist Board framework for declared tourist services. Do not assume that one tourism approval covers every accommodation model; confirm the exact route with the relevant authority before advertising or accepting bookings.

Official references: [IRD Liquor Licence](#) | [Department of Health Protection](#) | [Villa Rental Business Regulation Act](#) | [Anguilla Tourist Board](#) | [AFSC](#)

13. Banking and Financial Readiness

A licence does not guarantee a bank account, loan or investment. Financial institutions conduct their own customer due diligence and risk assessment. The fastest way to reduce delays is to prepare the banking file at the same time as the licence or incorporation file.

13.1 Prepare a bank-ready file

- Identity, address and KYC documents for owners/controllers.
- Business licence and entity documents, where applicable.
- Business plan explaining products/services, customers, suppliers and market.
- Financial projections with startup costs, sales assumptions, expenses, cash flow and funding need.
- Evidence of source of funds / source of wealth where requested.
- Contracts, leases, invoices, quotations or letters of intent that support the business case.
- Expected transaction profile: currencies, countries, payment methods, average transaction size and anticipated monthly volumes.

13.2 Finance before fit-out

Where the business depends on a bank loan or investor capital, obtain a realistic indication of funding before making irreversible commitments. A viable business can still fail if the owner underestimates working capital, import lead times, payroll, slow receivables or the cash required to carry inventory.

THE FOUR FINANCIAL QUESTIONS EVERY PLAN SHOULD ANSWER

How much cash is needed to open? How much cash is needed to survive the first operating months? At what sales level does the business cover its costs? What happens if revenue arrives later or lower than expected?

14. Importing Goods and Trading Businesses

Trading businesses should calculate landed cost before setting retail prices. Purchase price is only one component; freight, insurance, customs classification, import duty, Goods Tax, customs service charges, excise where applicable, brokerage, port handling and local transport can all affect margin.

14.1 Tax Identification Number and commercial imports

Customs and IRD have required the Tax Identification Number (TIN) for commercial import/export transactions on the ASYCUDA platform. Ensure the business is properly registered and that the correct TIN is used consistently on customs entries and tax records.

14.2 The 2025 Goods Tax structure

The 2025 reform moved goods taxation to the point of importation and amended the Integrated Customs Tariff. The general Goods Tax rate is 9%, with specified tariff lines at 0%. The final landed tax burden is still product-specific because import duty, excise, customs service charges and other treatment depend on the commodity code. Obtain the current HS/tariff classification before deciding whether an imported product is commercially viable.

14.3 Landed-cost worksheet

Cost layer	Include
Supplier	Invoice price and foreign taxes not recoverable.
International logistics	Freight, insurance, consolidation, handling.
Border	Import duty, Goods Tax, customs service fee, excise/other charges where applicable.
Local logistics	Brokerage, port/airport charges, local transport, storage.
Inventory carrying cost	Financing, shrinkage, spoilage, obsolescence.

Cost layer	Include
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Selling cost	Card fees, delivery, packaging, commissions, GenST on taxable services if applicable.
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Official references: [Anguilla Customs](#) | [Customs legislation](#) | [IRD TIN / commercial transactions notice](#) | [IRD 2025 tax legislation](#)

15. Digital Business and Intellectual Property

Anguilla has an unusually strong digital identity because .ai is its country-code top-level domain and is globally recognised in technology markets. A digital business should treat the domain name, legal entity name, trading name and intellectual property as related but separate assets.

15.1 Domain name, company name and trademark are different

Asset	What it does
.ai domain	Controls the web address; registration does not itself create a company or trademark right.
Company name	Identifies the legal entity on the Commercial Register; subject to Registry name rules.
Business/trading name	How the business presents itself commercially; it does not by itself create a separate legal person.
Trademark	Protects distinctive branding in the classes/territories covered by the applicable registration and law.

15.2 Protecting intellectual property

Anguilla maintains a local trademark register under the Trademarks Act, administered through the Commercial Registry. Consider local trademark registration when a brand name, logo or product identity has commercial value and take advice on protection in other markets where the business trades. For software, content, designs, inventions and other intellectual property, identify who owns the rights and put assignments or licences in writing. Investors and banks often treat unclear IP ownership as a due-diligence problem.

DIGITAL-BUSINESS CHECKLIST

Secure the domain early; clear the legal entity and trading names; check trademark risk; document ownership of code, content and creative work; use written contractor assignments; review reverse-charge GenST on imported digital services; maintain cyber-security and data-protection practices appropriate to the business.

16. Operating and Staying Compliant

Good compliance is operational discipline: know what must be filed, who is responsible, where the evidence is stored and what happens if a deadline is missed. Build the compliance calendar into the accounting system rather than relying on memory.

Area	Recurring action
Business licence	Licence expires 31 December. Submit renewal by the applicable January deadline and follow the annual IRD notice; do not assume the expired licence remains valid during January.
GenST	If registered, maintain proper records, file and remit on the required cycle.
USL	File and pay on the monthly timetable where applicable.
Social Security	Maintain employee/self-employed records and remit contributions as required; self-employed contributions are due within 14 days after month-end under the Board's published guidance.
Work permits	Track expiry and renewal; do not allow unapproved work.
Registered entities	Coordinate statutory annual filings, records and entity-specific compliance requirements through the licensed registered agent/company manager.
Sector licences	Track liquor, transport, tourism, health, financial-services and other approvals on their own statutory cycles.
Changes	Notify the relevant authority when address, ownership, activity or other licensed particulars change where required.

16.1 Records to keep

- Sales records and invoices.
- Supplier invoices and import/customs entries.
- Bank and payment-processor statements.
- Payroll, Social Security and USL records.
- Contracts, leases, insurance and licences.
- Tax returns and payment confirmations.
- Corporate records and filings for registered entities.
- Board/owner approvals for material transactions.

ONE FOLDER IS NOT ENOUGH

Use a structured digital compliance folder by year and obligation. Store the filed return, supporting schedule and proof of payment together. This makes tax checks, licence renewal, bank reviews, financing and professional compliance reviews much easier.

17. Three Practical Start-Up Pathways

17.1 Local one-owner service business

1. Confirm the activity can operate as a sole trader and does not trigger a mandatory entity structure.
2. Prepare the outline business plan and licence documents.
3. Apply through the Commerce Unit; complete any location/sector checks.
4. Register/pay through IRD after approval and obtain the business licence.
5. Register Social Security/USL as applicable and assess GenST threshold/category.
6. Open/prepare the bank account and accounting system.
7. Launch and monitor renewal/tax deadlines.

17.2 Overseas entrepreneur operating locally

1. Check non-Anguillian business-licence requirements and whether the activity is reserved.
2. Determine whether incorporation is required or commercially preferable.
3. Assess land/lease, immigration, work-permit and staffing implications before committing.
4. Prepare enhanced due-diligence documentation, business plan and evidence of financial ability.
5. Complete entity formation if required, then business licensing and sector approvals.
6. Set up banking, tax, Social Security/payroll and accounting systems.
7. Launch only when the owner/staff have the permissions required for their roles.

17.3 Incorporated growth or investment business

1. Design the ownership, governance and funding structure with legal/tax advice where needed.
2. Engage a licensed registered agent/company manager and form the entity through the Registry/CRES process.
3. Confirm ongoing statutory filing, recordkeeping and entity-specific requirements with the licensed registered agent/company manager.
4. Apply for the business licence and activity-specific approvals if the entity will conduct business requiring them in Anguilla.

5. Open the bank/payment accounts and document source of funds and expected transaction profile.
6. Set up bookkeeping, payroll/tax and annual corporate compliance calendars.

18. Master Business Start-Up Checklist

- [01] Define product/service and target customer.
- [02] Test demand and competitor pricing.
- [03] Estimate startup and working-capital requirement.
- [04] Identify owners and confirm Anguillian/non-Anguillian status implications.
- [05] Choose the legal structure and obtain professional advice where needed.
- [06] Secure/clear the proposed business and domain names.
- [07] Prepare the business plan and financial projections.
- [08] Engage registered agent/company manager if using a Registry entity.
- [09] Form the entity if required.
- [10] Identify premises and make major commitments conditional on approvals where possible.
- [11] Apply for the business licence with complete supporting documents.
- [12] Complete Health, Planning, Fire, Liquor, Tourism, transport or other sector approvals as applicable.
- [13] Register with IRD and obtain the licence certificate after approval.
- [14] Obtain/confirm TIN and relevant tax accounts.
- [15] Assess GenST registration and pricing.
- [16] Register employer/self-employed Social Security obligations.
- [17] Set up USL and payroll processes.
- [18] Advertise/apply for work permits where non-Anguillian staff are needed.
- [19] Open bank/payment accounts and accounting system.
- [20] Confirm insurance.
- [21] Set up customs/import arrangements if trading goods.
- [22] Create compliance calendar and document storage.
- [23] Launch, monitor cash flow and review the plan against actual performance.

19. Common Mistakes to Avoid

Mistake	Why it matters
Choosing the structure only because it is cheap	The wrong structure can create personal liability, ownership or statutory problems later.

Mistake	Why it matters
Confusing incorporation with permission to trade	Entity formation and business/sector licensing are separate.
Signing a lease too early	Premises may fail planning, health, fire, land-holding or commercial tests.
Under-budgeting payroll	Salary is not the full employer cost; add Social Security, USL, work-permit costs where applicable, leave/benefits and payroll administration.
Using old GST information	The 2025 reform introduced General Services Tax for services and a separate Goods Tax/import framework.
Assuming a non-Anguillian can operate any business on the same terms	Reserved industries, enhanced documentation and ownership rules must be checked early.
Hiring before the work permit is approved	This creates legal and operational risk.
Pricing imports from supplier cost only	Use full landed cost and working-capital carrying cost.
Opening the bank-account process last	Bank KYC can be a critical path. Build the banking file alongside the licence/entity file.
Missing recurring filings	Create a calendar with named responsibility and proof-of-filing storage.

20. Who Do I Contact?

Use the authority that controls the specific obligation. Contact details can change; use the official page shown to confirm the latest information before visiting or submitting. Where a webpage conflicts with a newer Act, regulation, Gazette notice or official form, confirm directly with the authority.

Authority	Contact / location	Typical role	Official page
Inland Revenue Department (IRD)	Former NBA Building, The Valley 264 497 8334 inlandrevenue@gov.ai	Business licence payment/certificate, tax registration, GenST, USL and tax clearance	Open
Commerce Unit / Ministry responsible for Commerce	St Mary's Street, The Valley 264 498 3084	Business licence applications and Business Licensing Board process	Open
Department of Labour	Former NBA Building, The Valley 264 497 3511 labour.mailbox@gov.ai	Employment services and work permits	Open
Anguilla Social Security Board	James Ronald Webster Building, The Valley 264 497 2201/2 info@ssbai.com	Employer, employee and self-employed Social Security	Open
Anguilla Commercial Registry	The Valley 264 497 3881	Companies, LLCs, partnerships, Registry information and IP/trademark services	Open

Authority	Contact / location	Typical role	Official page
CRES	Online	Public register/search and authorised filing services	Open
Anguilla Financial Services Commission	Hansa Building II, Cosley Drive, The Valley 264 497 5881 / 5466 info@afsc.ai	Regulated financial services and legislation	Open
Anguilla Customs Department	Secretariat Building, The Valley 264 497 2513 hmcustoms@gov.ai	Imports, tariff classification, ASYCUDA and customs procedures	Open
Department of Health Protection	The Valley 497 5732 / 497 2631 ext. 1820 dhp@gov.ai	Environmental health, premises and food-related approvals	Open
Department of Physical Planning	The Valley 264 497 5392	Planning and development approvals	Open
Department of Lands & Surveys	The Valley 264 497 2424	Land records and land-related processes	Open
Anguilla Tourist Board	Social Security Building, The Valley 264 497 2759 info@ivisitanguilla.com	Tourism information and applicable tourist-service guidance	Open

21. How ShoCash Can Help

ShoCash Business Solutions helps clients convert a business idea into a structured, evidence-based plan that can be used for licensing, banking, funding, investor discussions and management. ShoCash's role is commercial, analytical and documentary.

CLEAR PROFESSIONAL BOUNDARY

ShoCash does not incorporate companies or other Registry entities, act as a registered agent or company manager, provide registered-office services, submit statutory Registry/CRES filings, or provide legal or tax advice. Where those services are required, clients are directed to the appropriate licensed professional or public authority.

ShoCash service	Typical output
Business plans	Market, operations, management, implementation, risks and financial case.
Financial projections	Startup budget, revenue model, operating expenses, cash flow, profit and loss, break-even and funding need.
Feasibility / research	Market sizing, competitor review, pricing, operating assumptions and scenario testing.
Business licence preparation support	Organisation of the business plan and supporting commercial information for the application package.

ShoCash service	Typical output
Bank / investor readiness	Clear business narrative, transaction profile, source-of-funds explanation support and financial documentation.
Websites and business systems	Customer-facing websites, booking/order flows, business tools and digital-operating systems.
Tenders, grants and bids	Compliance review, workplans, budgets and proposal preparation support.

shocash.ai

Appendix A - 2026/27 Quick Reference

Item	Position at 4 October 2026 (Version 2026.8)
Business licence	Licence expires 31 December. Renewal application is due on or before 31 January of the current year; do not assume the prior licence remains valid during January.
Indicative business-licence processing	Government FAQ: a few days to around 8 weeks, and in rare cases longer, depending on the business and applicant status.
General Services Tax	13% standard rate on standard-rated taxable services; effective 1 Aug 2025.
General GenST threshold	EC\$300,000 annual threshold; mandatory categories include short-term accommodation, auctioneers and statutory bodies providing taxable services.
GenST exempt sectors	Retailers, wholesalers, manufacturers, restaurants, bars, mobile food vendors, catering services and promoters; confirm treatment of any other taxable services supplied.
GenST due date	20th day of the following month.
GenST imported services	Current return includes reverse-charge GenST/GST on imported services.
Goods Tax	General Goods Tax rate at importation: 9%; specified tariff lines are 0%. Confirm HS/tariff classification and other border charges.
USL - employee	3% on gross salary/wages where monthly earnings exceed EC\$2,000.
USL - employer	3% match on remuneration up to EC\$12,000 per month.
USL - self-employed	6% once gross earnings exceed EC\$2,000 per month.
USL due date	No later than 10 days after month-end.
Social Security - employed, 2026	5.75% employee + 5.75% employer on insurable wages.
Social Security earnings ceiling	EC\$1,617 weekly / EC\$7,000 monthly.

Item	Position at 4 October 2026 (Version 2026.8)
Social Security - self-employed	Board guidance states 8% of elected weekly income, due within 14 days after month-end; confirm the current rate with the Board.
Social Security from 1 Jan 2027	Scheduled 6% employee + 6% employer.
Minimum wage	EC\$16.20 / US\$6.00 per hour under Minimum Rate of Wages Order 2023, effective 1 Jan 2024; confirm no later Order before relying.
Work permit initial processing	Department of Labour publishes EC\$100 processing fee plus category-based permit fee.
Work permit training fee	Generally 20% of permit fee for specified senior managerial categories and 10% for other categories, subject to exemptions/waivers.
EC\$/US\$ exchange rate	Fixed at EC\$2.70 = US\$1.00.

INFORMATION DATE

This appendix is the master rates-and-thresholds table for this edition. Information was checked against the cited official sources as at 1 October 2026 and updated on 4 October 2026. Confirm the rate, threshold or deadline applying to the period for which you are filing or paying.

Appendix B - Compliance Calendar

Timing	Action
Monthly - by day 10	USL return and payment for the previous month, where applicable.
Monthly - within 14 days	Self-employed Social Security contributions for the previous month, using the prescribed contribution process.
Monthly - by day 20	GenST return/payment for the previous tax period, where registered and applicable.
Social Security contribution cycle	Employers: submit contribution information and payment according to the Social Security Board's applicable cycle.
Before employee starts	Obtain work permit approval where required.
Before permit expiry	Begin work-permit renewal/extension process as appropriate.
31 December	Business licence expires at year-end.
On or before 31 January	Submit business-licence renewal application for the current licence year; do not treat the prior licence as automatically valid during January.

Timing	Action
Entity annual cycle	Coordinate statutory annual filings, fees and other entity-specific obligations through the licensed registered agent/company manager, as applicable.
Liquor licence cycle	Apply/renew in time for the relevant scheduled liquor-licence court; an issued licence expires 31 December.
Other sector approvals	Track each tourism, health, transport, financial-services or other licence/approval on its own statutory cycle.
On change	Notify relevant authorities/agent of changes to address, activity, ownership, directors, beneficial owners or other regulated particulars where required.

Appendix C - Document Checklists

C1. Core business-licence file

- Application form.
- Passport biodata page / identity.
- Tax Clearance Certificate.
- Outline business plan.
- Proof of Anguillian status or non-Anguillian supporting documents.
- Activity/location permits or clearances where required.
- Qualifications/experience where the activity requires them.
- Lease/land/planning documents where relevant.

C2. Additional non-Anguillian file

- Three character reference letters.
- Current police record.
- Financial institution reference and statement of financial ability.
- Immigration/work/land documentation where relevant to the project.

C3. Bank / funding file

- Identity and proof of address for owners/controllers.
- Entity documents and business licence.
- Business plan and financial projections.
- Source-of-funds / source-of-wealth evidence as requested.
- Lease, contracts, quotations and material agreements.
- Expected transaction profile and counterparties/countries.
- Opening balance / funding evidence.

C4. Employer file

- Employment contract/job description.
- Recruitment advertisement and records where relevant.
- Work permit and expiry date where required.
- Employee Social Security details.
- Payroll rate and minimum-wage check.
- USL and Social Security remittance records.
- Leave, attendance and other employment records required by law/policy.

Appendix D - Authoritative Sources

Business licensing

[IRD - Business Licence](https://ird.gov.ai/Services/Tax/business_licence) - https://ird.gov.ai/Services/Tax/business_licence

[Business licence application form](https://ird.gov.ai/Content/documents/Business%20Licence%20Application%20Form%202022%2C%20Updated.pdf) -

<https://ird.gov.ai/Content/documents/Business%20Licence%20Application%20Form%202022%2C%20Updated.pdf>

[Licensing of Businesses Act 2021](https://ird.gov.ai/Content/documents/Act%2024%20-%20Licensing%20of%20Businesses%20Act%2C%202021.pdf) - <https://ird.gov.ai/Content/documents/Act%2024%20-%20Licensing%20of%20Businesses%20Act%2C%202021.pdf>

[Government business FAQ](https://www.gov.ai/service/frequently-asked-business-questions) - <https://www.gov.ai/service/frequently-asked-business-questions>

Taxation and imports

[IRD - General Services Tax](https://ird.gov.ai/Services/Tax/GenST) - <https://ird.gov.ai/Services/Tax/GenST>

[GenST return](https://ird.gov.ai/Content/documents/General%20Services%20Tax%20Return%20Form.pdf) - <https://ird.gov.ai/Content/documents/General%20Services%20Tax%20Return%20Form.pdf>

[IRD - Universal Social Levy](https://ird.gov.ai/Services/Tax/usl) - <https://ird.gov.ai/Services/Tax/usl>

[IRD document library - Goods Tax and tariff measures](https://www.ird.gov.ai/MediaCenter/Documents) - <https://www.ird.gov.ai/MediaCenter/Documents>

[Anguilla Customs](https://customs.gov.ai/) - <https://customs.gov.ai/>

Employment

[Department of Labour](https://www.gov.ai/index.php/service/immigration-labour-labour) - <https://www.gov.ai/index.php/service/immigration-labour-labour>

[Labour forms and legislation](https://gov.ai/service/forms/forms-labour-forms) - <https://gov.ai/service/forms/forms-labour-forms>

Social Security

[Anguilla Social Security Board](https://www.ssbai.com/) - <https://www.ssbai.com/>

[Employee contributions](https://www.ssbai.com/contributions.php?type=employee) - <https://www.ssbai.com/contributions.php?type=employee>

[Employer contributions](https://www.ssbai.com/contributions.php?type=employer) - <https://www.ssbai.com/contributions.php?type=employer>

[Self-employed contributions](https://www.ssbai.com/contributions.php?type=self-employed) - <https://www.ssbai.com/contributions.php?type=self-employed>

Commercial Registry / IP / financial services

[Anguilla Commercial Registry](https://commercialregistry.ai/) - <https://commercialregistry.ai/>

[CRES](https://cres.gov.ai/) - <https://cres.gov.ai/>

[AFSC legislation](https://www.fsc.org.ai/legislation.php) - <https://www.fsc.org.ai/legislation.php>

[Trademarks Act](https://www.gov.ai/laws/T030-00-Trademarks%20Act/docs/T030-00-Trademarks%20Act_17.pdf) - https://www.gov.ai/laws/T030-00-Trademarks%20Act/docs/T030-00-Trademarks%20Act_17.pdf

Tourism / accommodation

[Villa Rental Business Regulation Act](https://www.gov.ai/laws/V030-Villa%20Rental%20Business%20Regulation%20Act/docs/V030-Villa%20Rental%20Business%20Regulation%20Act_08.pdf) - [https://www.gov.ai/laws/V030-](https://www.gov.ai/laws/V030-Villa%20Rental%20Business%20Regulation%20Act/docs/V030-Villa%20Rental%20Business%20Regulation%20Act_08.pdf)

[Villa%20Rental%20Business%20Regulation%20Act/docs/V030-Villa%20Rental%20Business%20Regulation%20Act_08.pdf](https://www.gov.ai/laws/V030-Villa%20Rental%20Business%20Regulation%20Act/docs/V030-Villa%20Rental%20Business%20Regulation%20Act_08.pdf)

[Anguilla Tourist Board](https://ivisitanguilla.com/) - <https://ivisitanguilla.com/>

General Government / laws

[Government of Anguilla](https://www.gov.ai/) - <https://www.gov.ai/>

[Revised statutes and regulations](https://www.gov.ai/service/2022-revised-statutes-and-regulations) - <https://www.gov.ai/service/2022-revised-statutes-and-regulations>

Currency

[Eastern Caribbean Central Bank - Anguilla](https://www.eccb-centralbank.org/agency-offices/anguilla) - <https://www.eccb-centralbank.org/agency-offices/anguilla>

PUBLICATION CONTROL

Version 2026.8 - Information checked against the cited official sources as at 1 October 2026 and updated on 4 October 2026. Before any later public release, re-check business-licence renewal notices; GenST, Goods Tax and USL rules; Social Security rates and ceilings; minimum wage; work-permit fees; sector-licence cycles; and other requirements that may have changed.