Dawgen GLOBAL

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CARIBBEAN SERVICE DESK · EASTERN CARIBBEAN

Doing Business in Anguilla

A practical guide to establishing, operating and growing a business in Anguilla

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FOREWORD

Anguilla is small, stable and outward-looking: a British Overseas Territory with no income tax, a respected tourism brand and a growing place in the digital economy.

Investors choose Anguilla for good reason: an English-speaking, common-law jurisdiction in the northern Leeward Islands, with no tax on income, profits or capital gains, a currency pegged to the US dollar and a reputation for high-end tourism. Opportunity sits alongside careful regulation. Registration, consumption taxes, land holding, employment and licensing rules all need careful handling from the first day.

This guide sets out what you need to know in plain language: how to choose a structure, how the set-up process works, what taxes and levies apply, how to employ people, and how foreign buyers hold land. It is written for investors, entrepreneurs and regional and international groups considering Anguilla.

We serve clients in Anguilla through Dawgen Global's Caribbean Service Desk, managed from our headquarters in Kingston, and we are ready to help you turn a plan into a well-run, compliant business.

Dr. Dawkins Brown, Ph.D., MCMI, ACFE

Executive Chairman, Dawgen Global

> **How to use this guide**
>
> This guide gives a practical overview of establishing and running a business in Anguilla. It is general information, current to October 2026, and is not a substitute for advice on your circumstances. Rates and rules change; speak to us before you act.

OVERVIEW

01 Anguilla at a glance

A low-lying coral island in the northern Leeward Islands, with an economy built on high-end tourism, construction, financial services and the .ai domain.

CAPITAL
The Valley
Government, commercial and financial centre

POPULATION
About 16,000
Diaspora in the UK, US and nearby islands

LANGUAGE
English
Official language of business and law

CURRENCY
Eastern Caribbean dollar (XCD)
Pegged at XCD 2.70 to US$1; no exchange controls

LEGAL SYSTEM
English common law
Eastern Caribbean Supreme Court; final appeal to the Privy Council

TIME ZONE
UTC−4
Atlantic Standard Time all year; no daylight saving

INCOME TAX
None
No tax on income, profits or capital gains

SERVICES TAX
13%
General services tax; registration above XCD 300,000 a year

STATUS
British Overseas Territory
Internal self-government; Governor appointed by the Crown

Leading sectors

Luxury tourism and hospitality · Construction and real estate · Financial services · Digital economy and .ai domain · Renewable energy · Fisheries and agriculture · Retail and distribution · Professional services

Gateways
Clayton J. Lloyd International Airport, which is being redeveloped, serves regional and some direct North American flights. Frequent ferries link Blowing Point with St Martin and its international airport.

Public holidays
Public holidays include Anguilla Day (30 May) and the August Monday and Carnival holidays, as well as the usual Christian holidays. Work on a public holiday is paid at double time.

INVESTMENT CLIMATE

02 Why Anguilla

A zero direct tax regime, a stable constitutional framework and an established luxury brand make Anguilla an attractive place to invest.

No direct taxes

Anguilla levies no income, corporate, capital gains, inheritance or withholding tax. Government revenue comes mainly from consumption taxes, levies, licences and fees, and from the .ai domain.

Stable framework

As a British Overseas Territory, Anguilla combines an elected local government with the UK's constitutional oversight. Courts follow English common law, with final appeal to the Privy Council in London.

Regional connections

Anguilla is a member of the Eastern Caribbean Currency Union and an associate member of CARICOM and the OECS. Its location next to St Martin gives easy access to international flights.

A growing economy

Government's 2026 budget projects revenue of about XCD 597 million and growth of 2.7%, with public debt estimated at under 20% of GDP at the end of 2025 and no new borrowing planned over the medium term. Sales of .ai domain names, boosted by global demand from technology businesses, now make up nearly 40% of non-tax revenue.

Capital priorities include the airport redevelopment, a 12-megawatt solar plant, port, water and road works, and a planned sovereign wealth fund.

Where the opportunities are

Sector	Examples of opportunity
Tourism	Boutique hotels, resorts and villas, restaurants, marine and wellness services, and tourism supply chains
Construction	Residential and resort development, and contracting on public infrastructure projects
Energy	Solar generation, storage and energy efficiency
Financial services	Company management, trusts, insurance and fund administration under FSC licensing
Local enterprise	Fisheries, food production, retail and professional services for residents and visitors

Residence by investment

Government operates a residence by investment programme with contribution and approved real estate routes. Conditions and amounts change from time to time; confirm the current terms before planning on it.

LEGAL VEHICLES

03 Choosing a business structure

Since 1 July 2022 the Business Companies Act, 2022 has been the single statute for Anguilla companies, replacing the former Companies Act and International Business Companies Act. The right choice depends on liability, financing and exit plans.

Vehicle	Key features	Typical use	Main obligations
Business company limited by shares	Separate legal entity; shareholders' liability limited to their shares; at least one director; registered office and registered agent in Anguilla	Most operating businesses and subsidiaries of foreign groups	Annual return; economic substance declaration; beneficial ownership filings; business licence
Foreign company	Overseas company registered to carry on business in Anguilla; not a separate legal entity	Projects, contracts and market entry by foreign companies	Registration with the Commercial Registry; local agent; business licence
Limited liability company	Separate legal entity owned by members with limited liability and flexible management	Joint ventures and holding structures	Registration and annual filings with the Commercial Registry
Partnership	General or limited partnership; general partners may be personally liable	Professional practices and family businesses	Registration; business licence
Sole trader	Individual trading in their own name; unlimited liability	Small owner-managed businesses	Business licence; social security and levy as self-employed

Foreign ownership

Foreign investors may own an Anguilla company. Non-belongers holding land need an Alien Land Holding Licence, and regulated activities, such as banking, insurance, trust and company management and money services, need a licence before trading starts.

Beneficial ownership

Under the Commercial Registry and Beneficial Ownership Registration System Act, 2022, companies must file beneficial owner details within 14 days of incorporation and keep them up to date. Failure to comply can bring fines of up to XCD 50,000.

GETTING STARTED

04 Setting up: step by step

Companies are registered with the Anguilla Commercial Registry through its online system, building on the ACORN registration network, normally through a licensed registered agent. Bank accounts, licences and land approvals usually take longer.

1 **Plan the structure and name** — WEEK 1

Choose the vehicle, shareholding and directors, appoint a registered agent, and check that the proposed name is available.

2 **Incorporate with the Commercial Registry** — WEEK 1–2

The registered agent files the articles and registered office details online, then files director, member and beneficial ownership information within 14 days.

3 **Open a bank account** — WEEK 2–6

Banks apply full know-your-customer checks on the company, directors and beneficial owners. Allow extra time where owners are overseas.

4 **Obtain a business licence and register for taxes** — WEEK 2–4

Apply to the Inland Revenue Department for a business licence, and register for general services tax if annual taxable services will exceed XCD 300,000 or your sector must register. Register as an employer for social security and the Universal Social Levy.

5 **Obtain licences and permits** — VARIES

Apply for sector licences, planning permission, an Alien Land Holding Licence where non-belongers will hold land, and work permits for foreign staff.

6 **Set up accounting and compliance** — BEFORE TRADING

Keep accounting records that explain your transactions, set a tax and filing calendar, meet economic substance rules if they apply, and put anti-money laundering controls in place where your sector requires them.

Documents you will usually need

Certified passport and proof of address for each director, shareholder and beneficial owner; bank or professional references; and, for a foreign company, certified constitutional documents and a certificate of good standing from its home registry.

TAXATION

05 Tax at a glance

Anguilla has no income, corporate, capital gains or withholding tax. Revenue comes from consumption taxes, payroll levies, property and transfer taxes, and licences.

Business taxes	
Corporate income tax	None; no capital gains, inheritance or wealth tax
Goods tax	9% on the CIF value of imports, paid at the port; essential food exempt
General services tax	13% on taxable services; registration above XCD 300,000 a year, and for some sectors regardless of turnover
Financial institutions	Annual levy on the total assets of licensed financial institutions
Transfer stamp duty	5% of the greater of price or assessed value; 1% on some family transfers
Property tax	Annual, on commercial, tourism and rental property; owner-occupied homes exempt since 2024
Business licence	Annual fee by type of business, renewed each calendar year

Individuals	
Income tax	None
Universal Social Levy	3% employee and 3% employer on earnings above XCD 2,000 a month; 6% for the self-employed

Withholding tax (non-residents)	Rate
Dividends	None
Interest	None
Royalties and fees	None

Anguilla has no double tax treaties. It exchanges tax information through agreements and the Common Reporting Standard, and applies economic substance rules to relevant activities.

Recent changes

From 1 August 2025 the Goods Tax Act and General Services Tax Act, 2025 replaced the goods and services tax introduced in 2022, with exemptions for retailers, wholesalers, manufacturers and restaurants. Owner-occupied homes left the property tax in 2024, and social security contributions rose to 11.5% on 1 January 2026.

PEOPLE

06 Employing people

The Labour (Relations) Act sets minimum standards on wages, hours, leave and termination. Employers must register with the Social Security Board and the Inland Revenue Department and pay contributions monthly.

Minimum standards

- **Minimum wage:** US$6.00 (XCD 16.20) an hour from 1 January 2024
- **Hours:** 44-hour week; time and a half above 44 hours, double time above 48 hours and on public holidays
- **Vacation:** at least 15 paid days a year after qualifying service
- **Sick leave:** up to two weeks' paid sick leave a year after 12 months' service
- **Maternity:** at least 14 weeks, with full pay after two years' service, less social security benefit
- **Notice:** 1 to 4 weeks for weekly-paid staff, and 1 to 3 months for monthly-paid staff, by service
- **Redundancy:** 1 week's pay per year for the first 5 years and 2 weeks' pay for each later year

Statutory payroll contributions

Contribution	Employee	Employer
Income tax	None	—
Social security (2026)	5.75%	5.75%
Universal Social Levy	3%	3%

Social security applies to insurable earnings up to a ceiling set by the Board, and is scheduled to reach 12% in total. The levy applies to earnings above XCD 2,000 a month, and is filed and paid within 10 days after each month end.

Bringing in foreign staff

Work permits

Non-belongers need a work permit, applied for by the employer through the Department of Labour, which will consider whether a suitably qualified local worker is available.

Belongers

Anguillian belongers and holders of permanent residence may work without a permit. Belonger status also affects land holding and some licences.

Investor residence

Investors may qualify for residence under the residence by investment programme, subject to due diligence and its current conditions.

HR essentials from day one

Give every employee written terms of employment, keep accurate time, pay and leave records, register each employee with the Social Security Board, and adopt a staff handbook covering conduct, grievances and health and safety. Most disputes we see start with missing paperwork, not bad intentions.

MONEY AND ASSETS

07 Banking, currency and property

Banking and finance

Anguilla is served by a small number of commercial banks and other financial institutions. Banks are supervised by the Eastern Caribbean Central Bank, and other financial services by the Anguilla Financial Services Commission.

- **No exchange controls:** funds, profits and capital can be moved in and out freely
- **Fixed currency:** the Eastern Caribbean dollar has been pegged at XCD 2.70 to US$1 since 1976
- **US dollars** are widely accepted, and US dollar accounts are available
- **Capital markets:** the Eastern Caribbean Securities Exchange serves the currency union
- **Compliance:** expect thorough anti-money laundering and know-your-customer checks

Financial reporting

IFRS is generally used. Business companies do not file accounts, but must keep records in Anguilla, or lodge copies there twice a year, for at least six years.

Land and property

Non-belongers, including foreign-owned companies, need an Alien Land Holding Licence, granted by Executive Council, to hold land. Vacant land usually carries a commitment to build within a set time, with a deposit until completion.

Typical costs on a property purchase	
Alien Land Holding Licence	Fee of up to 12.5% of value, plus an application fee
Transfer stamp duty	5% of the greater of price or assessed value
Legal fees	Agreed with the attorneys for each party
Property tax	Annual, unless the property is an owner-occupied home

Before you build

Development needs planning permission from the Department of Physical Planning. Coastal and larger projects may need environmental assessment, and title should be checked at the Land Registry.

GROWTH LEVERS

08 Incentives, trade and customs

With no direct taxes, Anguilla's main attraction is its tax system itself. Concessions for larger projects are negotiated with Government, alongside membership of the Eastern Caribbean Currency Union.

Key incentive regimes

Regime	What it offers
Zero direct tax	No tax on profits, dividends, capital gains or salaries, and no withholding tax on payments abroad
Project concessions	Duty and tax relief negotiated with Government for approved hotel and major development projects
Sector exemptions	Retail, wholesale, manufacturing and restaurant businesses exempt from general services tax
Residence by investment	Residence for qualifying investors through contribution or approved real estate routes

Eligibility and conditions apply to each regime. We can assess which concessions fit your project and prepare the applications.

Market access

- **Eastern Caribbean Currency Union:** a shared currency and central bank with seven other Eastern Caribbean economies
- **CARICOM and the OECS:** associate membership, supporting regional co-operation
- **St Martin gateway:** short ferry links to St Martin, a regional air and shipping hub
- **United Kingdom:** constitutional links as a British Overseas Territory

Customs

The Anguilla Customs Department handles imports and exports. Goods tax of 9% is charged on the CIF value of imports at the port of entry, with essential food exempt, and some goods carry other duties and charges. Concessions for approved projects must be in place before goods arrive.

COMPLIANCE

09 Regulators and compliance calendar

Who regulates what

Body	Role
Commercial Registry	Company registration, annual returns, beneficial ownership
Inland Revenue Department	Services tax, Universal Social Levy, property tax, stamp duty and business licences
Customs Department	Imports, exports and goods tax
Eastern Caribbean Central Bank	Banks and currency
Financial Services Commission	Insurance, trust and company service providers, money services and other financial services
Social Security Board	Social security contributions and benefits
Department of Labour	Work permits and labour standards
Department of Lands and Surveys	Land registration and Alien Land Holding Licences
Department of Physical Planning	Planning and development approvals

Key filing dates

When	What
Within 10 days after each month end	Universal Social Levy return and payment for the previous month
Monthly	Social security contributions to the Social Security Board
20th of each month	General services tax return and payment for the previous month
Start of each year	Business licence renewal; licences expire on 31 December
Two instalments a year	Property tax, with the second instalment due around 1 December
Each year	Annual return and economic substance declaration with the Commercial Registry

There are no income tax returns. Late filing and payment attract penalties and interest, which build quickly.

Anti-money laundering

Financial institutions and designated non-financial businesses, including real estate agents, attorneys and accountants in certain activities, must meet anti-money laundering obligations and report suspicious transactions to the Money Laundering Reporting Authority.

ACTION PLAN

10 Your first 90 days: checklist

Use this checklist to track the essential steps from decision to first trading day.

Days 1–30: establish

- [ ] Agree business plan, structure and ownership
- [ ] Appoint a registered agent
- [ ] Check the company name
- [ ] Gather KYC documents for directors and owners
- [ ] Incorporate with the Commercial Registry
- [ ] File beneficial ownership within 14 days
- [ ] Apply to open business bank accounts

Days 31–60: register and license

- [ ] Obtain a business licence from the IRD
- [ ] Register for services tax if required
- [ ] Register with the Social Security Board
- [ ] Apply for sector licences and planning approvals
- [ ] Apply for an Alien Land Holding Licence if needed
- [ ] Apply for work permits for foreign staff
- [ ] Lease premises and arrange insurance cover

Days 61–90: operate

- [ ] Set up the accounting system and chart of accounts
- [ ] Set up payroll, social security and levy deductions
- [ ] Issue written employment terms
- [ ] Build the tax and filing calendar
- [ ] Put AML and data protection policies in place
- [ ] Agree year-end and audit arrangements

Ongoing

- [ ] Monthly levy, social security and services tax filings
- [ ] Property tax instalments
- [ ] Annual return and economic substance declaration
- [ ] Business licence renewal each year
- [ ] Renew licences and permits on time

YOUR PARTNER

11 How Dawgen Global helps

One Dawgen Global team supports you through our Caribbean Service Desk, managed from our headquarters in Kingston.

Market entry and structuring

Choice of vehicle, group structuring, feasibility studies and business plans.

Incorporation and corporate secretarial

Company formation support, statutory registers, annual returns and beneficial ownership filings.

Tax advisory and compliance

Registrations, services tax, levy filings and cross-border planning, through our Caribbean Tax Service Desk.

Accounting and payroll outsourcing

Bookkeeping, management accounts, payroll and a Virtual CFO.

Audit and assurance

Audits, reviews and special-purpose reporting for lenders and parent companies.

HR, immigration and legal support

Employment contracts, HR policies, work permits and legal process support, with our panel of attorneys.

Risk and compliance

AML programmes, economic substance, data protection, internal audit and governance.

Technology and cyber

Systems selection, digital transformation, cybersecurity and AI governance.

Licence and concession applications

Business, land holding and project concession applications.

Start with a conversation

Tell us your plans for Anguilla, and we will set out the steps, timeline and costs. Some regulated services are performed by affiliated firms; we will advise you of the arrangements when you make a request. Fees are tailored to each client's circumstances and set out in an engagement letter. Email **anguilla@dawgen.com** or **info@dawgen.global**, or call (876) 926-5210.

Talk to the Anguilla Caribbean Service Desk

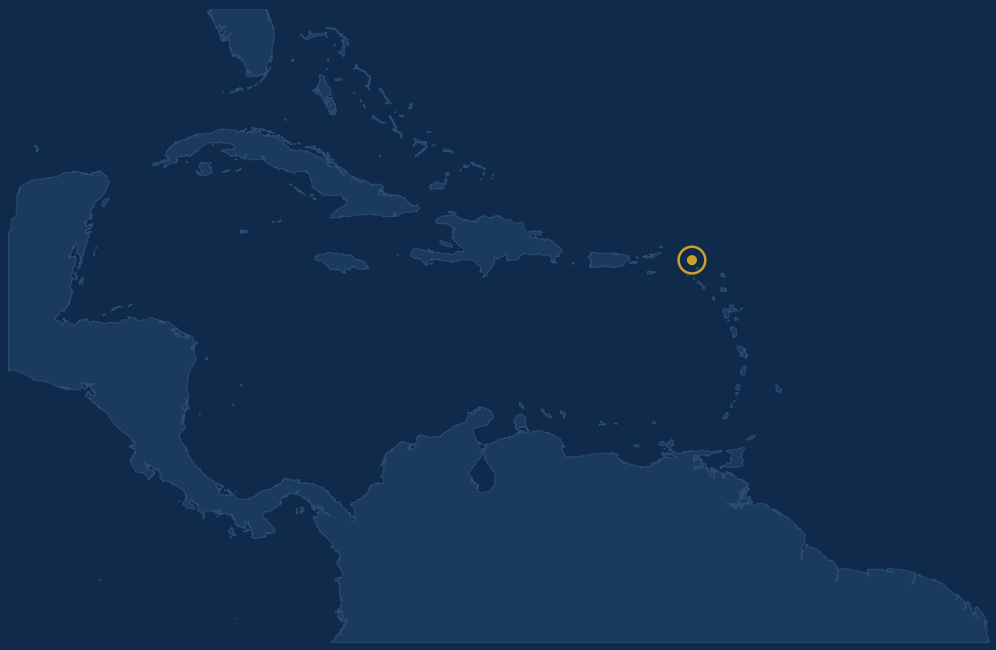
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Key official sources

- Inland Revenue Department (ird.gov.ai)
- Government of Anguilla (gov.ai)
- Anguilla Financial Services Commission (fsc.org.ai)
- Anguilla Social Security Board (ssbai.com)
- Department of Lands and Surveys (dls.gov.ai)
- Department of Labour (gov.ai)
- Eastern Caribbean Central Bank (eccb-centralbank.org)
- Anguilla Customs Department (gov.ai)



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