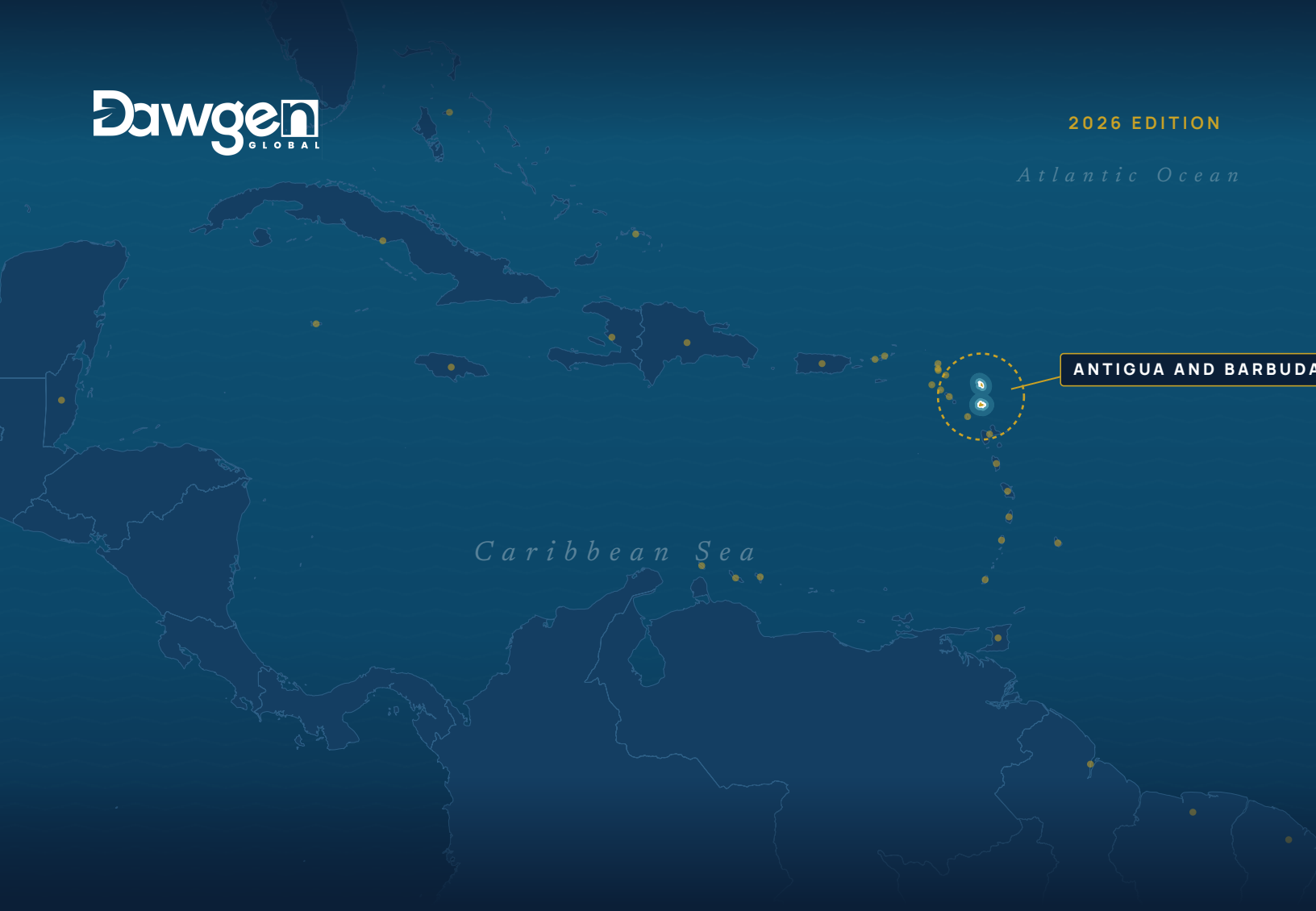
Dawgen GLOBAL

2026 EDITION



CARIBBEAN SERVICE DESK · EASTERN CARIBBEAN

Doing Business in Antigua and Barbuda

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

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FOREWORD

Antigua and Barbuda combines one of the Caribbean's best-known tourism economies with a stable currency, no personal income tax and a growing record in financial and professional services.

Investors choose Antigua and Barbuda for good reason: an English-speaking, common-law jurisdiction in the heart of the Eastern Caribbean, with a currency pegged to the US dollar, membership of the OECS Economic Union and CARICOM, and good air links to North America and Europe. Opportunity sits alongside complexity. Registration, tax, 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 apply, how to employ people, and which incentives may be available. It is written for investors, entrepreneurs and regional and international groups considering Antigua and Barbuda.

We serve clients in Antigua and Barbuda 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 Antigua and Barbuda. 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 Antigua and Barbuda at a glance

A twin-island state in the Leeward Islands, with an economy built on tourism, construction, financial services and investment inflows.

CAPITAL
St John's
On Antigua; Codrington is the main town on Barbuda

POPULATION
About 100,000
Most live on Antigua

LANGUAGE
English
Official language of business and law

CURRENCY
East Caribbean dollar (XCD)
Pegged at XCD 2.70 to US$1; issued by the ECCB

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

CORPORATE INCOME TAX
25%
Reduced rates for some banks, insurers and telecoms

SALES TAX (ABST)
17%
Registration above XCD 300,000 of supplies a year

TRADE AGREEMENTS
OECS, CARICOM, EU, UK
OECS Economic Union; CSME; EU and UK EPAs

Leading sectors

Tourism and hospitality · Yachting and marine services · Construction and real estate · Financial services · Professional and digital services · Wholesale and retail · Agriculture and fisheries · Renewable energy · Education and health

Gateways
V.C. Bird International Airport has direct flights to North America, the UK and the region. St John's has a deep-water harbour and cruise piers. Barbuda is served by ferry and light aircraft.

Public holidays
About eleven public holidays a year, including Carnival Monday and Tuesday, Independence Day (1 November) and V.C. Bird Day (9 December). Holiday work is generally paid at double time.

INVESTMENT CLIMATE

02 Why Antigua and Barbuda

A stable currency, no personal income tax and an established tourism brand make Antigua and Barbuda a natural Eastern Caribbean base.

Strategic location

Antigua sits at the centre of the Leeward Islands, with direct flights to London, Miami, New York and Toronto and short regional hops to neighbouring islands. It is a natural hub for serving the Eastern Caribbean.

Stable money, simple personal tax

The East Caribbean dollar has been pegged to the US dollar at XCD 2.70 since 1976. There is no personal income tax on employment income, which helps employers attract and keep skilled staff.

Familiar legal framework

Company, contract and property law follow English common law, with final appeal to the Privy Council. Foreign nationals may own land with an Alien Landholding Licence.

A recovering economy

Public debt has fallen from about 100% of GDP in 2020 to under 70% in 2025, and the Government has posted primary surpluses. The 2026 budget introduced no new taxes and focused on compliance, including digital sales tax systems, e-invoicing and upgraded customs technology.

Businesses can raise capital on the Eastern Caribbean Securities Exchange and the Regional Government Securities Market, shared across the eight ECCU members.

Where the opportunities are

Sector	Examples of opportunity
Tourism	Hotels and villas, attractions, events, yachting and supply chains for food and services
Construction	Residential, resort and infrastructure projects, building materials and engineering services
Services	Professional, financial and digital services for the OECS and wider region
Energy	Solar and other renewable generation, storage and energy efficiency
Agriculture	Agro-processing, fisheries, food security and import substitution

Antigua and Barbuda Investment Authority

The Investment Authority (ABIA) is the national investment promotion agency. It guides investors through approvals and processes applications for investment incentives and concessions.

LEGAL VEHICLES

03 Choosing a business structure

Most investors use a company incorporated under the Companies Act, 1995. Overseas companies may instead register as an external company. The right choice depends on liability, tax, financing and exit plans.

Vehicle	Key features	Typical use	Main obligations
Private company limited by shares	Separate legal entity; shareholders' liability limited to their shares; directors and a registered office in Antigua and Barbuda	Most operating businesses and subsidiaries of foreign groups	Annual return and beneficial ownership attestation to ABIPCO; corporate income tax returns
Public company	Can offer securities to the public; may list on the Eastern Caribbean Securities Exchange; stricter governance and disclosure	Larger businesses raising capital	Audited financial statements; securities law and listing rules
External company (branch)	Overseas company registered with ABIPCO to carry on business locally; not a separate legal entity	Projects, contracts and market entry by foreign companies	Registration and annual return to ABIPCO; 25% tax on local profits
International business corporation	For business mainly outside the country	International holding and trading	Licensed registered agent; FSRC supervision
Partnership	General or limited partnership; general partners may be personally liable	Professional practices and family businesses	Business name registration; unincorporated business tax
Sole trader	Individual trading in their own name or a registered business name; unlimited liability	Small owner-managed businesses	Business name registration; unincorporated business tax

Foreign ownership

Foreign investors may own 100% of a company in most sectors. Regulated activities, such as banking, insurance, money services and telecommunications, need a licence from the relevant regulator before trading starts.

Beneficial ownership

Companies must keep accurate information on their beneficial owners, file an annual beneficial ownership attestation with ABIPCO and notify changes within 14 days. Persistent failure can lead to fines and strike-off.

GETTING STARTED

04 Setting up: step by step

Companies are registered with the Antigua and Barbuda Intellectual Property and Commerce Office (ABIPCO). Incorporation is quick once documents are ready; bank accounts, licences and land approvals usually take longer.

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

Choose the vehicle, shareholding and directors, and search and reserve the proposed name with ABIPCO.

2 **Incorporate with ABIPCO** — WEEK 1–2

File the articles of incorporation with notices of the directors and registered office, usually through a local attorney-at-law. ABIPCO offers electronic filing.

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 **Register for tax and payroll** — WEEK 2–4

Register with the Inland Revenue Department for a taxpayer number, and for ABST if supplies will exceed XCD 300,000 a year. Register as an employer with the Social Security Board and the Medical Benefits Scheme.

5 **Obtain licences and permits** — VARIES

Apply for sector licences, Development Control Authority approval where you will build or change use, an Alien Landholding Licence if buying land, and work permits for foreign staff.

6 **Plan for data protection** — BEFORE TRADING

Businesses processing personal data must comply with the Data Protection Act, 2013, including fair collection, security and limits on use.

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

Put in place bookkeeping, payroll, IFRS-compliant reporting, a tax and filing calendar, and anti-money laundering controls 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; a registered office address in Antigua and Barbuda; and, for an external company, certified constitutional documents and a certificate of good standing from its home registry.

TAXATION

05 Tax at a glance

Antigua and Barbuda taxes resident companies on worldwide income and non-residents on local-source income. There is no capital gains tax and no personal income tax on employment income. The headline rates are below.

Business taxes	
Corporate income tax	25% general rate, including branches
Reduced rates	22.5% for banks lending on mortgages at 7% or less; 10% for registered insurers, certain financial institutions, petroleum and telecoms companies
Losses	Carried forward up to six years, limited to 50% of taxable income each year
ABST	17% standard; 14% on hotel accommodation; registration above XCD 300,000 of supplies a year; professional service providers must register
Stamp duty	Land: 7.5% seller, 2.5% buyer. Shares: 5% seller, 2.5% buyer
Property tax	Annual, 0.2% to 0.5% of market value by use
Revenue recovery charge	10% on imported and locally produced goods

Individuals	
Personal income tax	None on employment income since 2016
Unincorporated business tax	Sliding scale of 0% to 25% on self-employed, partnership and business income

Withholding tax (non-residents)	Rate*
Dividends	Set by the IRD
Interest	25%
Royalties and technical fees	25%

*Domestic rates. Antigua and Barbuda has tax treaties with Switzerland, the UAE, the UK and CARICOM members, which may reduce them. It signed the OECD Multilateral Instrument in June 2025.

Recent changes

Transfer pricing rules apply from 1 January 2026, with connected-party transactions reported in the annual return. Country-by-country reporting applies to groups with revenue above US$850 million. The 2026 budget added no new taxes. During 2026 the Government used temporary ABST reductions on food and school items; check the rate in force.

PEOPLE

06 Employing people

Employment is governed by the Labour Code. Employers must register with the statutory bodies, pay contributions monthly, and observe minimum standards on wages, leave and termination.

Minimum standards

- **Minimum wage:** XCD 11.50 an hour from 1 April 2026, with further increases under review
- **Hours:** premium pay after eight hours a day
- **Vacation:** at least one paid day per month of service after probation
- **Sick leave:** paid sick days each year after qualifying service
- **Maternity:** paid leave for qualifying employees; employer pays at least 40% of wages, Social Security 60%
- **Notice:** after probation, the interval between paydays, up to 30 days unless the contract says more
- **Severance:** on redundancy after a year's service, one day's pay per month of service

Statutory payroll contributions

Contribution	Employee	Employer
Income tax (PAYE)	None	—
Social security	7%	9%
Medical benefits	3.5%	3.5%
Education levy	2.5% / 5%	Deducts and remits

Social security applies to earnings up to XCD 6,500 a month, due within 14 days after the month ends. Education levy rises to 5% on higher earnings; confirm bands with the IRD.

Bringing in foreign staff

Work permits

Non-nationals need a work permit from the Labour Department, applied for by the employer, usually for up to a year and renewable.

OECS and CARICOM nationals

OECS nationals may live and work freely under the OECS Economic Union. Qualified CARICOM nationals in approved categories may work under a CARICOM Skills Certificate.

Citizenship by investment

Investors who obtain citizenship under the Citizenship by Investment Programme may live and work without a permit.

HR essentials from day one

Give every employee written terms of employment, keep accurate time, pay and leave records, register each employee with Social Security and Medical Benefits, and adopt a staff handbook covering conduct, grievances, data protection 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

Commercial banks are licensed and supervised by the Eastern Caribbean Central Bank (ECCB). Credit unions, insurers and other non-bank institutions are supervised by the Financial Services Regulatory Commission.

- **Fixed currency:** pegged at XCD 2.70 to US$1 since 1976
- **US dollar accounts** are widely available, and US dollars are commonly accepted
- **Payments abroad** are made through commercial banks, which will ask for supporting documents
- **Capital markets:** the Eastern Caribbean Securities Exchange serves the eight ECCU members
- **Compliance:** expect thorough anti-money laundering and know-your-customer checks

Financial reporting

Companies prepare financial statements under IFRS, or IFRS for SMEs where eligible, and file them with the tax return.

Land and property

Non-citizens need an Alien Landholding Licence to buy land or an interest in a land-holding company. The licence covers the specific property and can take several months. Land on Barbuda has separate arrangements and has been the subject of litigation, so take specific legal advice there.

Typical costs on a property purchase	
Alien Landholding Licence	5% of the property value, paid by a non-citizen buyer
Stamp duty	7.5% paid by the seller and 2.5% by the buyer
Legal fees	Agreed with the attorneys for each party
Property tax	Annual, 0.2% to 0.5% of market value; higher rates on undeveloped land held by non-residents

Before you build

Development needs planning and building approval from the Development Control Authority. Coastal and larger projects may also need environmental review.

GROWTH LEVERS

08 Incentives, trade and customs

Antigua and Barbuda offers incentives mainly through concessions granted by the Investment Authority, alongside reduced sector rates and preferential access to regional and international markets.

Key incentive regimes

Regime	What it offers
Investment Authority concessions	Relief from customs duty, ABST and income tax for approved projects, depending on the investment category and conditions
Sector tax rates	22.5% for qualifying mortgage lenders; 10% for registered insurers, certain financial institutions, petroleum and telecoms
Hotel accommodation	ABST at 14% rather than the 17% standard rate
Citizenship by Investment	Citizenship for a minimum US$230,000 contribution to the National Development Fund, US$300,000 in approved real estate or US$1.5 million in an approved business
International business corporations	For business mainly outside the country, supervised by the FSRC

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

Market access

- **OECS Economic Union:** free movement of goods, people and capital across member states
- **CARICOM Single Market and Economy:** duty-free trade in qualifying goods, with a Common External Tariff on imports
- **CARIFORUM–EU and CARIFORUM–UK Economic Partnership Agreements:** preferential access to Europe
- **Caribbean Basin Initiative:** duty-free access to the United States for many products

Customs

The Customs and Excise Division handles imports and exports through its electronic declaration system, which is being upgraded. Duty is charged on the customs value at tariff rates, plus the 10% revenue recovery charge and ABST.

COMPLIANCE

09 Regulators and compliance calendar

Who regulates what

Body	Role
ABIPCO	Company and business registration, annual returns, beneficial ownership
Inland Revenue Department	Income tax, ABST, education levy and property tax
Customs and Excise Division	Imports, exports and duties
Eastern Caribbean Central Bank	Banks and the currency
Financial Services Regulatory Commission	Insurance, credit unions and international business corporations
ONDCP	Financial intelligence and anti-money laundering supervision
Social Security Board and Medical Benefits Scheme	Payroll contributions
Labour Department	Work permits and labour standards
Citizenship by Investment Unit	Citizenship by investment applications
Development Control Authority	Planning and building approvals

Key filing dates

When	What
Within 14 days after each month	Social security, medical benefits and education levy for the previous month
Monthly	ABST return and payment, by the date the IRD sets
Within 15 days after each quarter	Unincorporated business tax instalments
Within three months of year-end	Corporate income tax return, payment and financial statements
31 March	Unincorporated business tax annual return and balance
Within 30 days of each anniversary	Annual return and beneficial ownership attestation to ABIPCO

A December year-end company files by 31 March. Late filing and payment attract penalties and interest, which build quickly.

Anti-money laundering

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

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
- [ ] Search and reserve the company name
- [ ] Gather KYC documents for directors and owners
- [ ] Appoint a local attorney-at-law
- [ ] File incorporation documents with ABIPCO
- [ ] Register with the IRD for a taxpayer number
- [ ] Record beneficial ownership information
- [ ] Apply to open business bank accounts

Days 31–60: register and license

- [ ] Register for ABST if above the XCD 300,000 threshold
- [ ] Register with Social Security and MBS
- [ ] Apply for sector licences and planning approvals
- [ ] Apply for any Alien Landholding Licence
- [ ] Apply for work permits for foreign staff
- [ ] Assess eligibility for ABIA concessions
- [ ] Lease premises and arrange insurance cover

Days 61–90: operate

- [ ] Set up the accounting system and chart of accounts
- [ ] Set up payroll and statutory 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 payroll contributions
- [ ] Monthly ABST returns
- [ ] Annual tax return and financial statements
- [ ] Annual return and attestation to ABIPCO
- [ ] 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 and tax structuring, feasibility studies and business plans.

Incorporation and corporate secretarial

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

Tax advisory and compliance

Registrations, planning, ABST, payroll, returns, transfer pricing and tax audits, through our Caribbean Tax Service Desk.

Accounting and payroll outsourcing

Bookkeeping, management accounts, payroll and a Virtual CFO.

Audit and assurance

Statutory 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, data protection compliance, internal audit and governance.

Technology and cyber

Systems selection, digital transformation, cybersecurity and AI governance.

Incentive applications

Concession assessments and applications.

Start with a conversation

Tell us your plans, 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 **antiguaandbarbuda@dawgen.com** or **info@dawgen.global**, or call (876) 926-5210.

Talk to the Antigua and Barbuda Caribbean Service Desk

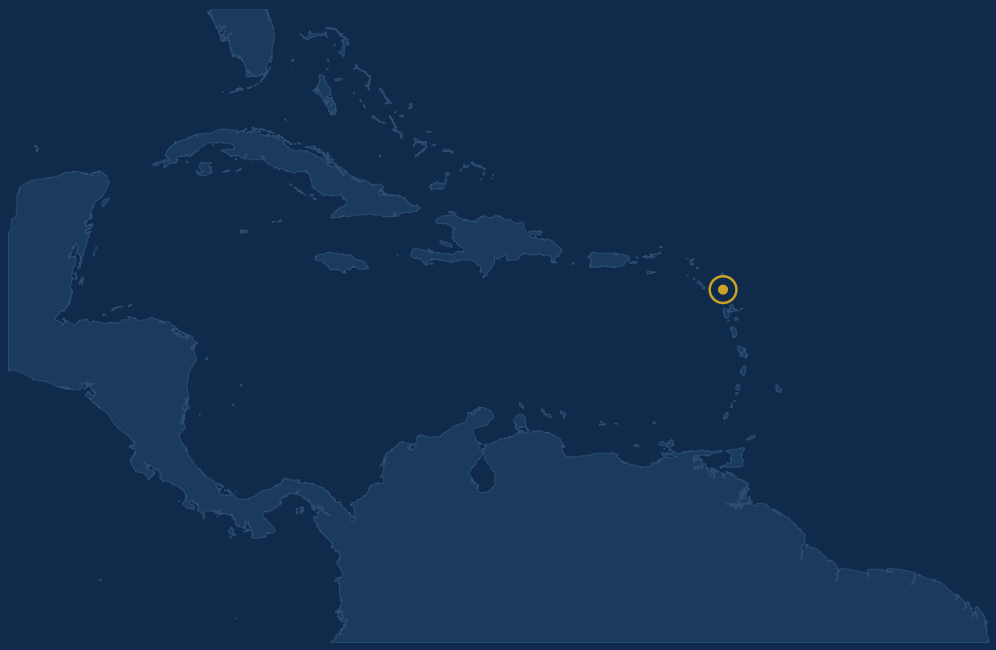
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Key official sources

- Inland Revenue Department (ird.gov.ag)
- Antigua and Barbuda Intellectual Property and Commerce Office (abipco.gov.ag)
- Antigua and Barbuda Investment Authority (investantiguabarbuda.org)
- Citizenship by Investment Unit (cip.gov.ag)
- Financial Services Regulatory Commission (fsrc.gov.ag)
- Eastern Caribbean Central Bank (eccb-centralbank.org)
- Customs and Excise Division (customs.gov.ag)
- Social Security Board (socialsecurity.gov.ag)



This publication contains general information only, current to October 2026, and is not professional advice. Tax rates, thresholds and procedures change frequently, and temporary sales tax measures were in use during 2026; confirm the current position with Dawgen Global or the relevant authority before acting. Some regulated services are performed by affiliated firms; we will advise you of the arrangements when you make a request.
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