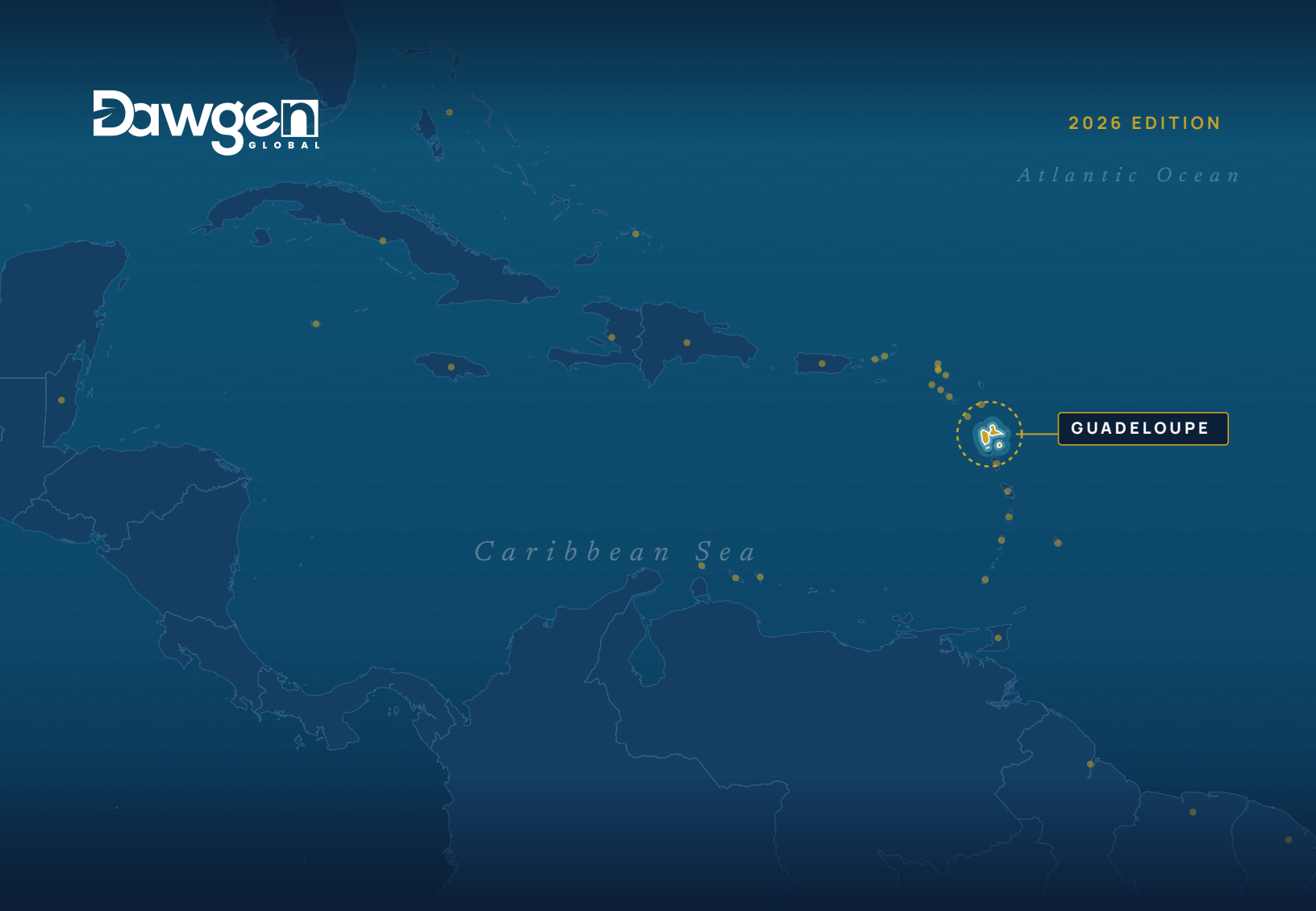
Dawgen GLOBAL

2026 EDITION



CARIBBEAN SERVICE DESK · EASTERN CARIBBEAN

Doing Business in Guadeloupe

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

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FOREWORD

Guadeloupe offers something rare in the Caribbean: a business base inside the European Union and the eurozone, with French law, French public institutions and a location at the heart of the Lesser Antilles.

Investors are drawn to Guadeloupe for good reason: legal certainty under French law, the euro, access to the EU single market and a generous set of overseas tax and social charge incentives. Opportunity sits alongside complexity. French company, tax, labour and customs rules, with their overseas adaptations, 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 Guadeloupe.

We serve clients in Guadeloupe 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 Guadeloupe. 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 Guadeloupe at a glance

A French overseas department and region and an EU outermost region, with an economy built on services, tourism, distribution, agriculture and construction.

CAPITAL
Basse-Terre
Administrative capital; Pointe-à-Pitre and Jarry are the business hub

POPULATION
About 384,000
INSEE, 1 January 2023; slowly declining

LANGUAGE
French
Official language; Creole widely spoken

CURRENCY
Euro (EUR)
Eurozone member; no exchange controls

LEGAL SYSTEM
French civil law
French law applies, with overseas adaptations

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

CORPORATE INCOME TAX
25%
15% on the first €42,500 of profit for qualifying SMEs

VAT (TVA)
8.5%
Overseas standard rate; 2.1% reduced rate

STATUS
France and EU
EU outermost region; outside the EU VAT area

Leading sectors

Tourism and hospitality · Retail and distribution · Construction and real estate · Bananas, sugar cane and rum · Agro-processing · Renewable energy · Health and social care · Logistics · Digital services

Gateways

Pointe-à-Pitre Pôle Caraïbes airport has direct flights to Paris, North America and the region. The port at Jarry handles most container traffic, and ferries serve Martinique, Dominica and the outer islands.

Public holidays

The French public holidays apply, plus Abolition of Slavery Day (27 May) and Victor Schœlcher Day (21 July). Carnival days are widely observed. Only 1 May is a compulsory paid day off by law.

INVESTMENT CLIMATE

02 Why Guadeloupe

European legal certainty in a Caribbean setting, backed by overseas incentives that few neighbouring territories can match.

Inside the EU

Guadeloupe is part of France and of the European Union. Businesses work in euros, under EU rules, with direct access to the single market and to French and EU funding programmes for overseas regions.

Overseas incentives

Reduced VAT rates, social charge exemptions under LODEOM, profit and local tax allowances in the ZFANG regime and investment tax schemes lower the cost of operating and investing compared with mainland France.

A regional bridge

Guadeloupe lies between Antigua and Dominica, close to the OECS states, and is an associate member of the OECS. It is a natural link between European groups and the English-speaking Caribbean.

A stable framework

French public institutions, courts and banking supervision give investors a predictable environment. The State, the Region and the Department all support economic development, and the Region sets the octroi de mer, the local tax on goods that also protects local production.

Costs are higher than in many Caribbean islands, and the market is small, so most successful projects combine the local market with tourism, regional trade or EU-backed investment.

Where the opportunities are

Sector	Examples of opportunity
Tourism	Hotels, eco-tourism, cruise and yachting services, and supply chains for food and services
Energy	Solar, geothermal, biomass and storage, in line with the territory's energy autonomy goals
Agri-food	Agro-processing, rum and spirits, food security and import substitution
Construction	Housing, renovation, seismic and hurricane-resilient building
Services	Health and elder care, digital services and regional distribution

Local support

The Région Guadeloupe, the CCI Îles de Guadeloupe and Bpifrance offer guidance, grants and financing for new and growing businesses, including programmes co-financed by EU funds.

LEGAL VEHICLES

03 Choosing a business structure

Most investors use a simplified joint-stock company (SAS) or a limited liability company (SARL). Foreign companies may instead register a branch. French company law applies in Guadeloupe as in mainland France.

Vehicle	Key features	Typical use	Main obligations
SAS / SASU	Separate legal entity; one or more shareholders with limited liability; flexible articles; a president is the only required officer; no minimum capital	Most operating businesses and subsidiaries of foreign groups	Annual accounts filed with the RCS; corporate tax returns; auditor above size thresholds
SARL / EURL	One to 100 partners with limited liability; managed by one or more gérants; more rigid rules on share transfers	Family and owner-managed businesses	Annual accounts filed with the RCS; corporate tax returns
SA	Joint-stock company with a board or management board; minimum capital €37,000; can list	Larger businesses raising capital	Statutory auditor; stricter governance and disclosure
Branch (succursale)	Registered at the RCS as an establishment of a foreign company; not a separate legal entity	Projects, contracts and market entry	Registration; French tax on local profits; filing of parent accounts
Entreprise individuelle	Individual trading in their own name; business assets separated from personal assets by law since 2022	Small owner-managed businesses	Registration; personal income tax and social contributions
Micro-entrepreneur	Simplified regime for individuals below €203,100 (sales) or €83,600 (services) turnover for 2026–2028	Start-ups and freelancers	Monthly or quarterly turnover returns

Foreign ownership

Foreign investors may own 100% of a French company in most sectors. Some activities, such as banking, insurance, investment services, defence and certain sensitive technologies, need prior authorisation or a licence before trading starts.

Beneficial ownership

Companies must file details of their beneficial owners, the individuals holding more than 25% or otherwise in control, in the register of beneficial owners (RBE) kept by the commercial court registry, and keep them up to date.

GETTING STARTED

04 Setting up: step by step

Business formalities in France are online through a single portal run by INPI. A straightforward company can be registered in one to three weeks once documents are ready; bank accounts and permits usually take longer.

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

Choose the vehicle, shareholding and officers, check name and trade mark availability with INPI, and find a registered office address in Guadeloupe.

2 **Sign the articles and deposit capital** — WEEK 1–3

Sign the articles of association and deposit the share capital with a bank or notary, which issues a deposit certificate. Publish a legal notice of formation.

3 **Register through the guichet unique** — WEEK 2–4

File online with the INPI single portal. The commercial court registry enters the company in the Registre du commerce et des sociétés (RCS) and it receives its SIREN number and Kbis extract.

4 **Open a bank account** — WEEK 2–6

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

5 **Tax and social registrations** — WEEK 3–6

The portal passes registration to the tax office and to the CGSS, which collects social contributions in Guadeloupe. Confirm the VAT number, tax regime and employer account.

6 **Obtain licences and permits** — VARIES

Apply for sector licences, planning and building permits, environmental authorisations where relevant, and work and residence permits for non-EU staff.

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

Put in place French-standard bookkeeping, payroll, an e-invoicing platform, a tax and filing calendar, and GDPR and anti-money laundering controls.

Documents you will usually need

Passport and proof of address for each officer, shareholder and beneficial owner; signed articles; proof of the registered office; the capital deposit certificate; and, for a branch, the parent's certified constitutional documents and register extract, translated into French.

TAXATION

05 Tax at a glance

French tax law applies in Guadeloupe, with lower VAT rates and specific overseas reliefs. The headline rates are below.

Business taxes	
Corporate income tax	25%; 15% on the first €42,500 of profit for qualifying SMEs with turnover under €10 million
Surtaxes	3.3% social contribution for large companies; exceptional surtax on turnover of €1.5 billion or more in 2026
VAT (TVA)	8.5% standard; 2.1% reduced; 1.75% and 1.05% special rates. Franchise below thresholds set by the Finance Law
Octroi de mer	Tax on imports and on local production above €550,000 turnover; rates set by the Region
Local business taxes	CFE; CVAE at up to 0.28% of value added, abolished by 2030
Payroll tax	2.95% taxe sur les salaires for employers largely outside VAT

Individuals	
Income tax rates	Progressive from 0% to 45%; nil band up to €11,600 per tax share (2025 income)
Overseas reduction	Tax reduced by 30% for Guadeloupe residents, capped at €2,450
Investment income	Flat 31.4% (12.8% tax plus 18.6% social levies) from 2026

Withholding tax (non-residents)	Rate*
Dividends	25% (companies); 12.8% (individuals)
Interest	Generally nil
Royalties and service fees	25%

*Domestic rates; 75% for non-cooperative jurisdictions. France's 120-plus tax treaties, including with Jamaica, the US, Canada and the UK, and EU directives may reduce them.

Recent changes

The Finance Law for 2026 (19 February 2026) kept the 25% and 15% rates, extended the surtax on the largest groups to 2026, added a 20% tax on luxury assets of family holding companies and, for 2026, restored a leasing option under the overseas investment tax credit. Social levies on investment income rose to 18.6%.

PEOPLE

06 Employing people

The French Labour Code applies, supplemented by sector collective agreements. Employers declare pay monthly and must observe minimum standards on wages, hours, leave and termination.

Minimum standards

- **Minimum wage (SMIC):** €12.31 an hour (€1,867.02 a month gross) from 1 June 2026, as in mainland France
- **Hours:** 35-hour week; overtime at +25% for the first 8 hours, +50% beyond
- **Paid leave:** 2.5 working days a month, five weeks a year
- **Maternity:** at least 16 weeks, paid mainly by social security
- **Notice:** one month (6 months to 2 years' service) or two months (2 years or more)
- **Severance:** after 8 months' service, ¼ month's pay per year for the first 10 years and ⅓ month's pay for each later year

Statutory payroll contributions

Contribution	Employee	Employer
Income tax (withheld at source)	Yes	—
Health, family and old-age insurance	Yes	Yes
CSG and CRDS	9.7%	—
Unemployment insurance	—	Yes
Supplementary pension (AGIRC-ARRCO)	Yes	Yes

Employer charges are high before reliefs; LODEOM can remove most of them on pay up to 1.3 to 2 times the SMIC. Contributions are declared monthly through the DSN and paid to the CGSS.

Bringing in foreign staff

Work authorisation

Non-EU nationals need a work authorisation, applied for online by the employer, and a residence permit from the Préfecture. A labour market test may apply.

Talent and transfer permits

Investors, founders, qualified staff and intra-group transferees may qualify for a multi-year "passeport talent" or ICT permit.

EU nationals and visas

EU, EEA and Swiss nationals work freely. Guadeloupe is outside the Schengen area, so a visa must be valid for the overseas departments.

HR essentials from day one

Identify the collective agreement, issue written contracts in French, file the pre-hiring declaration (DPAE), join an occupational health service, and keep time, pay and leave records.

MONEY AND ASSETS

07 Banking, currency and property

Banking and finance

French banking groups operate in Guadeloupe under the supervision of the ACPR. IEDOM acts for the Banque de France in the overseas departments.

- **No exchange controls:** funds, profits and capital move freely, subject to reporting of large cash transfers
- **Euro:** the currency is the euro, managed by the European Central Bank
- **Public finance:** Bpifrance and the AFD offer loans, guarantees and co-financing
- **Capital markets:** companies can access Paris markets regulated by the AMF
- **Compliance:** expect thorough anti-money laundering checks, with suspicious transactions reported to Tracfin

Financial reporting

Companies keep accounts under the French general chart of accounts (PCG); listed groups use IFRS for consolidated accounts.

Land and property

There are no restrictions on foreign nationals or foreign-owned companies buying property. Sales must be completed before a notary, who registers the deed with the land registry service.

Typical costs on a property purchase	
Transfer duties	About 5.8% on existing property; Guadeloupe kept its departmental rate at 4.5%
New buildings	VAT applies instead, with reduced registration duty
Notary fees	Regulated scale; total costs often about 7% to 8% for existing property
Annual taxes	Property tax (taxe foncière) and, for businesses, CFE

Before you build

Development needs a building permit from the commune. Much of the coastline lies in the zone des cinquante pas géométriques, a public-domain strip, so check title carefully. Seismic and hurricane building standards apply.

GROWTH LEVERS

08 Incentives, trade and customs

Overseas departments benefit from tax, social and investment measures designed to offset the costs of distance and insularity, within EU state aid rules.

Key incentive regimes

Regime	What it offers
ZFANG	Allowance of 50% on taxable profits (up to €150,000), and allowances on CFE and property tax, for SMEs in eligible sectors; higher rates for priority sectors and areas such as the outer islands
LODEOM	Exemption from employer social charges on lower and middle salaries, with enhanced scales for priority sectors and innovation
Girardin and investment credit	Tax reductions for investors financing productive assets, and a tax credit or deduction for companies investing, extended to 2029
Overseas income tax reduction	30% reduction for residents, capped at €2,450
Regional and EU aid	Grants and co-financing from the Region and EU funds

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

Market access

- **EU single market:** goods from Guadeloupe circulate freely within the EU customs union
- **EU trade agreements,** including the CARIFORUM–EU Economic Partnership Agreement, apply to trade with partner countries
- **OECS:** Guadeloupe is an associate member, supporting regional cooperation
- **Outside the EU VAT area:** trade with mainland France is treated as export and import for VAT

Customs

The regional customs directorate handles imports and exports. Goods from outside the EU pay the EU common customs tariff; all imports, including from mainland France, bear octroi de mer and VAT. Importers need an EORI number, and local producers may benefit from octroi de mer differentials.

COMPLIANCE

09 Regulators and compliance calendar

Who regulates what

Body	Role
INPI and court registries	Formalities, RCS registration, accounts filing, beneficial ownership
DGFiP (tax offices)	Corporate and income tax, VAT, local business taxes
Customs (DGDDI)	Imports, exports, octroi de mer and excise
CGSS de la Guadeloupe	Social contributions and LODEOM exemptions
ACPR and AMF	Banking, insurance, investment services and markets
Tracfin	Anti-money laundering reporting
DEETS	Labour standards and inspection
Préfecture	Residence permits and many authorisations
CNIL	Data protection under the GDPR
DEAL and communes	Environmental, planning and building approvals

Key filing dates

When	What
5th or 15th of each month	DSN payroll declaration and social contributions for the previous month
Monthly, mid-month	VAT return and payment (normal regime), on a date set by the tax office
15 March, June, September and December	Corporate income tax instalments
May	Corporate tax return and balance for the previous year
Within 7 months of year-end	Approve and file annual accounts with the RCS
15 December	CFE local business tax

Dates shown are for a company with a December year-end. From 1 September 2026 all VAT-registered businesses must be able to receive e-invoices; small businesses must issue them from September 2027.

Anti-money laundering

Financial institutions and designated professions, including estate agents, notaries, lawyers and accountants, must meet anti-money laundering obligations under the Monetary and Financial Code and report to Tracfin.

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
- [ ] Check name and trade mark availability
- [ ] Gather KYC documents for officers and owners
- [ ] Secure a registered office address
- [ ] Sign articles and deposit share capital
- [ ] File formation through the guichet unique
- [ ] Declare beneficial owners
- [ ] Apply to open business bank accounts

Days 31–60: register and license

- [ ] Receive SIREN number and Kbis extract
- [ ] Confirm VAT and corporate tax regimes
- [ ] Apply for sector licences and permits
- [ ] Apply for work and residence permits
- [ ] Assess ZFANG, LODEOM and investment schemes
- [ ] Register as an importer (EORI) if needed
- [ ] Arrange insurance cover

Days 61–90: operate

- [ ] Set up accounts under the French chart
- [ ] Set up payroll, DSN and the CGSS account
- [ ] Issue written employment contracts
- [ ] Choose an e-invoicing platform
- [ ] Put GDPR and AML policies in place
- [ ] Agree year-end and audit arrangements

Ongoing

- [ ] Monthly DSN and VAT filings
- [ ] Quarterly corporate tax instalments
- [ ] Annual tax return and accounts filing
- [ ] Octroi de mer and customs declarations
- [ ] 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, tax structuring and business plans.

Incorporation and corporate secretarial

Company formation, statutory records, accounts filing and beneficial ownership declarations.

Tax advisory and compliance

Registrations, planning, VAT, 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

Reviews and special-purpose reporting for lenders, investors and parent companies.

HR, immigration and legal support

Contracts, HR policies, work permits and legal process support, with our panel of attorneys where needed.

Risk and compliance

AML programmes, GDPR compliance, internal audit and governance.

Technology and cyber

Systems selection, digital transformation, cybersecurity and AI governance.

Incentive applications

ZFANG, LODEOM and investment scheme assessments and applications.

Start with a conversation

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

Talk to the Guadeloupe Caribbean Service Desk

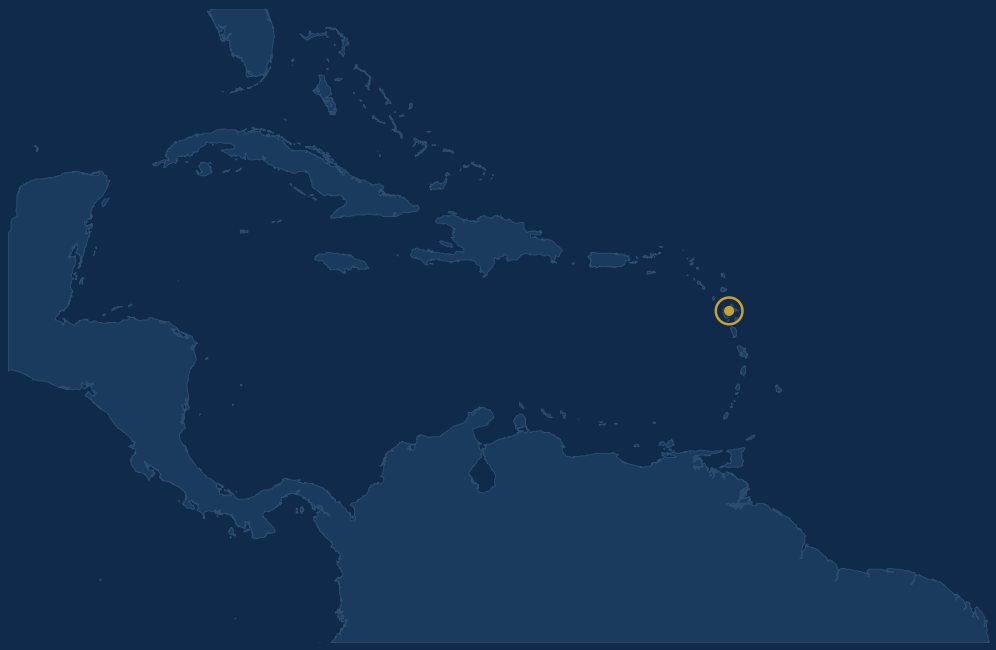
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Key official sources

- Direction générale des Finances publiques (impots.gouv.fr)
- Guichet unique des formalités d'entreprises, INPI (formalites.entreprises.gouv.fr)
- Service Public Entreprendre (entreprendre.service-public.gouv.fr)
- URSSAF and CGSS de la Guadeloupe (urssaf.fr)
- Préfecture de la Guadeloupe (guadeloupe.gouv.fr)
- Direction générale des douanes et droits indirects (douane.gouv.fr)
- INSEE (insee.fr)
- Commission nationale de l'informatique et des libertés (cnil.fr)



This publication contains general information only, current to October 2026, and is not professional advice. It reflects the Finance Law for 2026; the draft Finance Law for 2027 was before Parliament at the time of writing. Tax rates, thresholds and procedures change frequently; 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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