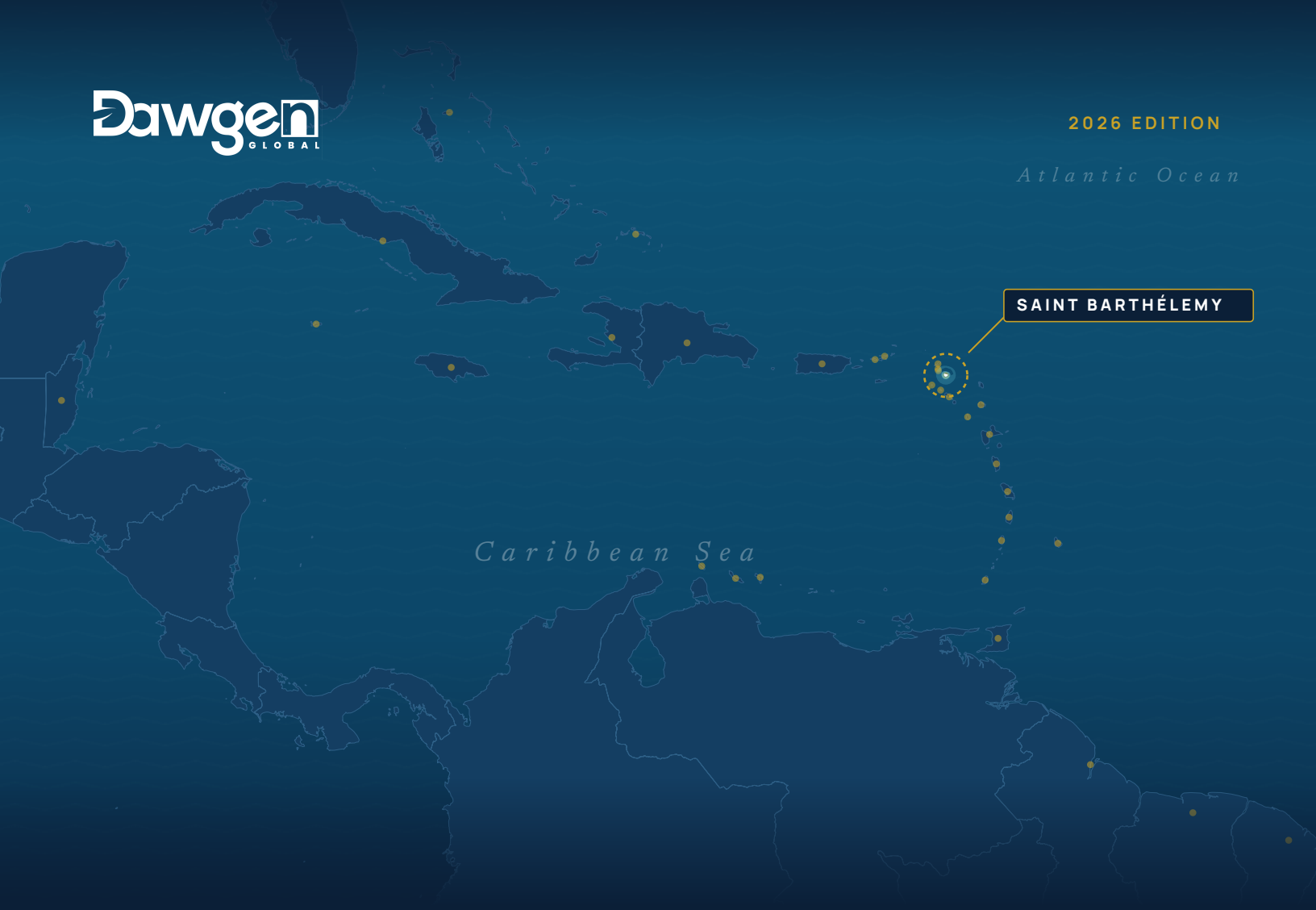
Dawgen GLOBAL

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CARIBBEAN SERVICE DESK · EASTERN CARIBBEAN

Doing Business in Saint Barthélemy

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

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FOREWORD

Saint Barthélemy is one of the Caribbean's most distinctive markets: a small French island with its own tax code, a high-end tourism economy and a strong sense of local identity.

Investors are drawn to Saint Barthélemy for good reason: a French overseas collectivity using the euro, with no income tax or VAT for qualifying residents, a luxury hospitality and villa sector, and a well-run local administration. Opportunity sits alongside complexity. French company and labour law, the five-year tax residence rule, strict planning controls and local licensing 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 how land and property rules work. It is written for investors, entrepreneurs and regional and international groups considering Saint Barthélemy.

We serve clients in Saint Barthélemy 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 Saint Barthélemy. 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 Saint Barthélemy at a glance

A French overseas collectivity in the northern Leeward Islands, with an economy built on high-end tourism, villa rentals, construction and retail.

CAPITAL
Gustavia
Seat of the Collectivité and main port

STATUS
French overseas collectivity
Since 15 July 2007; outside the EU since 2012

POPULATION
About 10,600
10,562 at the 2022 census

LANGUAGE
French
English widely used in tourism and business

CURRENCY
Euro (EUR)
Used under an EU–France monetary agreement

LEGAL SYSTEM
French civil law
With a local tax code and planning rules

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

INCOME TAX AND VAT
None
For residents meeting the five-year rule

DROIT DE QUAI
5%
General rate of port duty on goods brought in

Leading sectors

- Luxury hotels and villas
- Restaurants and hospitality
- Construction and real estate
- Retail and duty-free trade
- Yachting and marine services
- Property management
- Professional services

Gateways

The short runway at Saint-Jean airport (Rémy de Haenen) takes small aircraft only, so most visitors connect through Sint Maarten or Guadeloupe or arrive by ferry. The airport handled about 204,000 passengers in 2024, and the port of Gustavia more than 212,000 arrivals.

Public holidays

French national public holidays apply, together with a local day marking the abolition of slavery on the island. Pay and time off for public holidays follow French labour law and the applicable collective agreement.

INVESTMENT CLIMATE

02 Why Saint Barthélemy

A stable French legal environment, the euro and a light, locally set tax system make Saint Barthélemy a distinctive base for tourism and service businesses.

Premium market

The island received a record of about 320,000 visitors in 2024, around two-thirds of them from the United States. Demand is concentrated in luxury hotels, villa rentals, dining, yachting and retail, with high spending per visitor.

Local tax autonomy

Since 2007 the Collectivité has set its own taxes in the Code des contributions. There is no income tax, corporate profits tax or VAT for those meeting the five-year residence rule; revenue comes mainly from property transfer duties, port duties and the tourist tax.

French institutions

Company, contract and labour law follow French law, French courts have jurisdiction, and the euro removes currency risk for European investors. The island is outside the EU but keeps close links with France and the EU as an overseas country and territory.

A growing but constrained economy

The island recovered quickly after Hurricane Irma in 2017. Private-sector salaried jobs rose to about 6,900 in 2024, more than a third in hotels and restaurants, and bank lending passed €1 billion for the first time.

Growth is limited by land, housing and labour. Strict planning rules protect the environment, and finding staff accommodation is one of the main challenges for employers.

Where the opportunities are

Sector	Examples of opportunity
Tourism	Hotels, villa rental and management, concierge, events and restaurants
Marine	Yacht services, charters, provisioning and marina services
Construction	Renovation, high-specification building and hurricane-resilient design
Retail	Fashion, jewellery, wine and specialist goods
Services	Property, legal, accounting, technology and environmental services

Chambre économique multiprofessionnelle (CEM)

The CEM is the island's chamber for commerce, trades and professions. It runs the local business formalities centre and is the first point of contact for new businesses.

LEGAL VEHICLES

03 Choosing a business structure

Companies are formed under French law. The simplified joint-stock company (SAS) and the limited liability company (SARL) are the most common choices; property is often held through a civil property company (SCI).

Vehicle	Key features	Typical use	Main obligations
SAS / SASU	Simplified joint-stock company with one or more shareholders; flexible articles; liability limited to contributions; no statutory minimum capital; run by a president	Most operating businesses and subsidiaries of foreign groups	Registration with the RCS; annual accounts; beneficial ownership filing; CFAE
SARL / EURL	Limited liability company with one to 100 partners; managed by one or more gérants; more rigid rules on share transfers	Owner-managed and family businesses	As for the SAS
SCI	Civil company used to hold and manage real estate; partners liable without limit in proportion to their shares	Holding villas and commercial property	Registration; CFAE; annual property value declaration
Branch (succursale)	Registered establishment of a foreign company; not a separate legal entity	Projects, contracts and market entry	Registration with the RCS; local taxes; filing of parent accounts
Sole trader (EI)	Individual business; business assets separated from personal assets by law	Small owner-managed businesses and trades	Registration; CFAE; social contributions
Association	Not-for-profit body under the 1901 law	Clubs, charities and associations	Declaration; accounts where required

Licences and controls

Some activities need prior authorisation, such as restaurants and bars, real estate agency, passenger transport and regulated financial services. Commercial premises and changes of use are subject to the Collectivité's planning rules.

Beneficial ownership

Companies registered with the RCS must file details of their beneficial owners, the individuals who ultimately own or control them, with the court registry at incorporation and whenever they change.

GETTING STARTED

04 Setting up: step by step

Company formalities follow the French process and are handled locally through the CEM. A standard company can be registered in a few weeks once documents are ready; bank accounts, licences and premises usually take longer.

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

Choose the vehicle, shareholding and officers, check the 5-year tax residence position of the owners, and check that the proposed name is available.

2 **Draft articles and deposit capital** — WEEK 1–3

Prepare the articles of association, appoint the officers, and deposit the share capital with a bank or notary to obtain a deposit certificate.

3 **Register through the CEM** — WEEK 2–6

File through the national online formalities portal, with support from the CEM. The company is entered on the trade and companies register (RCS) and receives a Kbis extract and SIREN number.

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 live overseas.

5 **Register with the Collectivité and the CPS** — WEEK 3–8

Declare the business for the CFAE within 90 days of starting, register for the tourist tax if you let accommodation, and register as an employer with the CPS.

6 **Obtain licences and permits** — VARIES

Apply for sector authorisations, planning and building permits from the Collectivité, and residence and work authorisations for non-EU staff.

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

Put in place bookkeeping under the French accounting plan, payroll, a filing calendar, data safeguards and anti-money laundering controls where required.

Documents you will usually need

Certified passport and proof of address for each officer, shareholder and beneficial owner; a lease or other proof of the registered office; the capital deposit certificate; and, for a branch, certified constitutional documents and a recent extract from the home registry, translated into French.

TAXATION

05 Tax at a glance

The Collectivité has set its own taxes since 2007. Those meeting the five-year residence rule pay no income tax or VAT; others remain within the French tax system.

Local taxes (Collectivité)	
Income, profits and VAT	None for persons and companies that are tax-resident in Saint Barthélemy
CFAE	Annual flat business contribution: €350 plus €100 per employee; €350 only in the year of creation
Droit de quai	Port duty on goods brought into the island, at a general rate of 5%
Tourist tax	5% of the price of hotel and villa stays, collected by the operator
Transfer duties	Registration duty on property purchases, paid by the buyer, generally about 5%
Property gains	Local tax on gains from island property, whatever the seller's residence; relief for long holding periods
Other	Vehicle, waste, fuel and electricity taxes; 3% annual tax if a company does not declare its property

The five-year rule	
Individuals	Tax-resident locally after five years of residence on the island at 1 January
Companies	Tax-resident locally if managed from the island for five years, or controlled by individuals who have lived there for five years

Not yet tax-resident	Position
Individuals	French income tax and social levies, as if domiciled in France
Companies	French corporate tax, standard rate 25%
Local taxes	Still due as above

A State–Collectivité tax agreement deals with double taxation and information exchange. France's tax treaties do not generally extend to the island.

Recent changes

The 2026 budget, adopted on 26 March 2026, reported no new taxes. Tax revenue rose by about 11% in 2025, led by transfer duties (€45.9 million), port duties (€25 million) and the tourist tax (€17.3 million); lower revenue is expected in 2026.

PEOPLE

06 Employing people

French labour law applies. It protects employees and is detailed, so employers should follow the Labour Code and any applicable collective agreement closely, and register with the local social security fund (CPS).

Minimum standards

- **Minimum wage (SMIC):** €12.31 an hour gross, €1,867.02 a month for 35 hours a week, from 1 June 2026
- **Hours:** 35-hour legal week; overtime at 25% for the first eight hours and 50% after
- **Paid leave:** 2.5 working days a month, or five weeks a year
- **Sickness:** daily benefits from social security, topped up by the employer after qualifying service
- **Maternity:** 16 weeks' leave for a first or second child
- **Notice:** one month (6 months to 2 years' service) or two months (2 years or more), unless the agreement is more generous
- **Severance:** after 8 months' service, a quarter of a month's pay per year for 10 years and a third of a month after

Main payroll contributions (2026)

Contribution	Employee	Employer
Health and maternity	—	7% or 13%
Old age pension	7.3%	10.66%
Family allowances	—	3.45% or 5.25%
Supplementary pension	4.01%	6.01%
CSG and CRDS	9.7%	—

French general scheme rates on pay up to the monthly ceiling of €4,005; unemployment, accident and other charges are extra. Reductions for overseas employers (LODEOM) can remove most employer charges on lower pay. Confirm with the CPS.

Bringing in foreign staff

EU and EEA nationals

French and other EU nationals may live and work on the island without a work permit, subject to local registration rules.

Non-EU nationals

Need a long-stay visa or residence permit from the French State and a work authorisation obtained by the employer for the specific job.

Local rules

The Collectivité has its own powers over foreigners' access to work. Check the local procedure and timing before making an offer.

HR essentials from day one

Make a pre-hiring declaration, give a written contract, file monthly social declarations, and keep accurate time, pay and leave records. Plan staff housing early. Dismissal procedures are formal, and most disputes start with missing paperwork.

MONEY AND ASSETS

07 Banking, currency and property

Banking and finance

French banks operate branches on the island. Banking is supervised under French rules by the ACPR, and IEDOM acts for the Banque de France in the overseas territories.

- **Euro:** the island uses the euro, although it is outside the EU
- **No exchange controls:** funds, profits and capital move freely; large cash movements must be declared
- **US dollars** are widely accepted in tourism and retail
- **Lending:** bank loans on the island passed €1 billion at the end of 2024
- **Compliance:** expect thorough anti-money laundering and know-your-customer checks under French rules

Financial reporting

Companies keep accounts under the French general accounting plan. Commercial companies file annual accounts with the court registry, with an audit where size thresholds are met.

Land and property

There are no general restrictions on foreign ownership, but land is scarce and prices are high. Sales are made by notarial deed, and the Collectivité has a right of pre-emption that can delay completion.

Typical costs on a property purchase	
Registration duty	Paid by the buyer, generally about 5% of the price
Notary and formalities	Notary fees and land registration charges
Gains on resale	Local property gains tax, reduced after long holding periods
Companies	Annual property value declaration, or a 3% tax

Before you build

The Collectivité sets its own planning and building rules and limits where and how much can be built. Building permits and changes of use need its approval, and sensitive coastal and natural areas are protected.

GROWTH LEVERS

08 Incentives, trade and customs

Saint Barthélemy's main advantage is its tax system rather than targeted incentives, together with French social charge reductions for overseas employers and its long free-port tradition.

Key advantages and reliefs

Measure	What it offers
Local tax residence	No income tax, profits tax or VAT once the five-year rule is met
LODEOM reductions	Reduced employer social charges on lower and middle wages for overseas employers
New businesses	Only the €350 fixed CFAE in the year of creation, and none if trading starts after 30 September
No inheritance duty	No local duty on transfers on death; gift rules depend on residence

Eligibility and conditions apply to each measure, and owners who are not yet tax-resident remain within French tax. We can assess the position for your project.

Market access

- **European Union:** as an overseas country and territory since 1 January 2012, the island is outside the EU customs area but has preferential access to the EU market
- **France:** goods sent to France or the French overseas departments are subject on arrival to VAT and other local taxes
- **Regional hub:** most goods arrive through Sint Maarten and Guadeloupe

Customs

There are no customs duties or VAT on imports. Instead, the droit de quai, at a general rate of 5%, is charged on goods brought into the island, with specific rules for some products. It is one of the Collectivité's main sources of revenue.

COMPLIANCE

09 Regulators and compliance calendar

Who regulates what

Body	Role
Collectivité de Saint-Barthélemy	Local taxes, port duty, planning, building permits and pre-emption
CEM	Business formalities centre and chamber
Court registry (RCS)	Company register, accounts and beneficial ownership
French tax administration	French taxes for those not yet tax-resident locally
CPS Saint-Barthélemy	Social security contributions and benefits
Préfecture	State services, including visas and residence permits
ACPR and IEDOM	Banking and financial supervision
Tracfin	Anti-money laundering reporting
CNIL	Data protection
Labour inspectorate	Labour standards and workplace safety

Key filing dates

When	What
5th or 15th of each month	Monthly social declaration (DSN) and contributions, depending on company size
On arrival of goods	Droit de quai on imports
As set by the Collectivité	Tourist tax returns and payments by accommodation operators
1 January to 31 March	CFAE, vehicle tax and waste tax; property value declaration by companies
From 1 April	80% surcharge on unpaid CFAE and vehicle tax
Within 6 months of year-end	Approve the annual accounts, then file them with the registry

Companies still within the French tax system also file French corporate tax returns and make instalments. Late filing and payment attract penalties, which build quickly.

Data protection and AML

French data protection law applies, supervised by the CNIL, and GDPR standards apply to dealings with people in the EU. Banks, notaries, real estate agents, accountants and others must meet French anti-money laundering rules 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
- [ ] Review the owners' five-year tax position
- [ ] Gather KYC documents for officers and owners
- [ ] Secure premises and a registered office
- [ ] Draft articles and deposit the share capital
- [ ] Register through the CEM and obtain the Kbis
- [ ] File beneficial ownership information
- [ ] Apply to open business bank accounts

Days 31–60: register and license

- [ ] Declare the business for the CFAE
- [ ] Register for the tourist tax if letting accommodation
- [ ] Register as an employer with the CPS
- [ ] Apply for sector authorisations
- [ ] Apply for residence and work authorisations
- [ ] Confirm planning and building approvals
- [ ] Arrange insurance cover

Days 61–90: operate

- [ ] Set up the accounting system and chart of accounts
- [ ] Set up payroll and monthly DSN filings
- [ ] Issue written employment contracts
- [ ] Build the tax and filing calendar
- [ ] Put AML and data protection policies in place
- [ ] Agree year-end and audit arrangements

Ongoing

- [ ] Monthly social declarations
- [ ] CFAE and annual taxes by 31 March
- [ ] Annual accounts and registry filing
- [ ] French tax returns until the five-year rule is met
- [ ] 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 residence planning, feasibility studies and business plans.

Incorporation and corporate secretarial

Company formation, statutory registers and beneficial ownership filings.

Tax advisory and compliance

Local and French taxes, returns and tax reviews, 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 and parent companies.

HR, immigration and legal support

Employment contracts, HR policies, work authorisation applications 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.

Property and investment

Property holding structures, purchase and sale tax reviews and SCI administration.

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 **saintbarthelemy@dawgen.com** or **info@dawgen.global**, or call (876) 926-5210.

Talk to the Saint Barthélemy Caribbean Service Desk

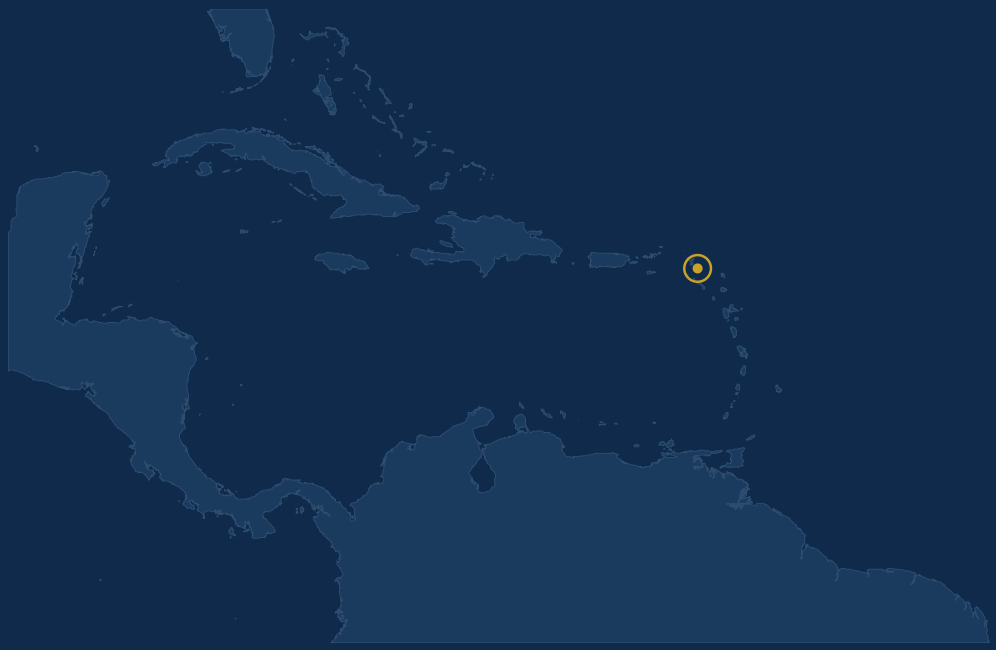
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Key official sources

- Collectivité de Saint-Barthélemy (comstbarth.fr)
- French tax administration, BOFiP (bofip.impots.gouv.fr)
- French Customs (douane.gouv.fr)
- Caisse de prévoyance sociale de Saint-Barthélemy (cps-stbarth.msa.fr)
- IEDOM, Saint-Barthélemy annual report 2024 (iedom.fr)
- French Senate (senat.fr)
- CLEISS, French social security rates (cleiss.fr)
- Public service information for businesses (entreprendre.service-public.fr)



This publication contains general information only, current to October 2026, and is not professional advice. Tax rates, thresholds and procedures change frequently, and the Collectivité amends its Code des contributions regularly; 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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