



Government of Zimbabwe



NATIONAL COMPETITIVENESS COMMISSION

Enhancing Zimbabwe's Global Competitiveness

**A COMPEDIUM OF BUSINESS PROCEDURES IN ZIMBABWE VS COMPARATOR COUNTRIES: 2020 DOING BUSINESS
RANKING**

JULY 2021



ZIMBABWE

Ref.	Procedure(s)	Time to complete	Associated costs
A. Starting a Business – Nine (9) procedures			
1.	<p>Reserve the company name with the Chief Registrar of Companies</p> <p>Agency: Chief Registrar of Companies</p> <p>Forms are available online but all documents must be physically lodged at Companies and Deeds Registry. There is now provision to upload documents online without having to physically lodge the documents at the Deeds and Companies Registry. After submitting the forms online it is possible to receive a result via CV4 Form which is sent to the email address used. The reservation is valid for 30 days and can be extended for another 30 days for an additional fee. If paid via mobile money platform, the fee is</p>	5 days	USD 5
2.	<p>File the memorandum and articles of association with the Registrar of Companies</p> <p>Agency: Registrar of Companies</p> <p>The law provides for model or boilerplate articles of incorporation. On the date of incorporation, the Registrar of Companies must be notified of the appointments of the company's directors and secretaries. This is done by filing the particulars of the directors and secretaries and any changes therein or a list of directors and principal officers (Form CR 14). These documents must be accompanied by a duplicate original or a printed notarized copy.</p>	12 days	see procedure detail

	Registration Fee is US\$ 5 for every US\$100 or part thereof of the nominal/authorized capital of the company with a minimum fee of US\$100. In practice, companies usually start up with a low amount of capital to avoid the exorbitant stamp duty. A company may also issue shares at a premium to circumvent the requirement.		
3.	<p>Open a bank account</p> <p>Agency: Bank</p> <p>Business founders must open a bank account before registration with the Tax Authorities.</p>	1 day	no charge
4.	<p>Register with the tax authorities for income tax, VAT, and PAYE</p> <p>Agency: Zimbabwe Revenue Authority</p> <p>Upon formation, a company must register at the regional Zimbabwe Revenue Authority Office. A copy of the company's certificate of incorporation is required for the Collector's records, along with the memorandum and articles of association and a certified copy of the identification of the assigned public officer. The company will be issued a registration number, as well as the current tax tables and the pay-as-you-earn (PAYE) receipt books. The P8 and P6 Forms now must be generated by the applicant and are not freely available. The ITF 16 Form must be completed in consultation with the Income Tax Office. According to Zimbabwe's Finance Act (as amended), companies must now budget to pay all their company tax within the trading year. The tax must be paid as follows: 10% by the 25th of March, 25% by the 25th of June, 40% by the 25th of September, and the balance of the estimated tax for the tax year by the 20th of December.</p>	4 days	no charge

	Firms with a turnover of US \$60,000 must register for VAT with the Zimbabwe Revenue Authority (ZIMRA). An application must be submitted for a Certificate of Registration (Form VAT 1), which, along with Forms VAT 2 and VAT 3, is found at ZIMRA Web site (www.zimra.co.zw). Firms with a turnover of less than US \$60,000 may apply for voluntary VAT registration.		
5.	<p>Register with the National Social Security Authority for pension and Accident Prevention and Compensation Scheme</p> <p>Agency: National Social Security Authority</p> <p>The employer and the employee must each contribute 3.5% of employee the gross monthly salary.</p>	1 day (simultaneous with previous procedure)	no charge
6.	<p>Register with the Manpower Development Fund</p> <p>Agency: Manpower Development Fund</p> <p>Employers must register with, and contribute 1% of their wage bill to, the state-run Manpower Development Fund. The fund allows employers to recover expenses when employees complete training.</p>	1 day (simultaneous with procedure 4)	no charge
7.	<p>Pick up the form of license application notice from the City Health Department</p> <p>Agency: City Health Department</p> <p>The entrepreneur then retrieves the license application notice form from the City Health Department. This application can now be downloaded from the website and there is no longer a need to pay for its collection.</p>	1 day (simultaneous with procedure 4)	no charge

8.	<p>Submit an application form for the issuance of new licenses to the Licensing Office in Harare Municipality</p> <p>Agency: Licensing Office in Harare Municipality</p> <p>One copy of the application forms are submitted. Depending on the type of businesses, the Licensing Office can seek a report from the Harare Town Planner to ensure that the application is consistent with the zoned use of the premises.</p>	5 days	USD 471
9.	<p>Receive inspection by the Licensing Officers</p> <p>Agency: Licensing Office in Harare Municipality</p> <p>Officers inspect the company site to check if the workplace premises are suitable for the intended use. The verification criteria used by the officers are specified in the relevant bylaws.</p>	1 day (simultaneous with previous procedure)	no charge
B. Dealing with construction permits: Ten (10) procedures			
1.	<p>Request and obtain approval from the Inspector of Factories</p> <p>Agency: Inspector of Factories</p> <p>Before an application for approval of building plans can be submitted to the local authority, approval must first be obtained from the Inspector of Factories. This is a separate application and carries its own application fee, established by the Inspector. The approval period is not less than 30 days. The cost is 1% of the project value.</p>	30 days	USD 895
2.	<p>Request and obtain building plan approval by the Harare City Council</p> <p>Agency: Harare City Council</p> <p>BuildCo must submit the following documents at the same time: the building permit application, the application for the factories inspection, the TPD-1 form for the planning permit</p>	30 days	USD 7,966

	<p>(only if needed which is not the case for the Doing Business case study), and the architects' and structural engineers' drawings and certificates to the relevant local authority for approvals, under the Regional, Town, and Country Planning Act and the model building bylaws. The application must be accompanied by a completed set of plans for the structure, prepared by a qualified draftsman or architect.</p> <p>The application is circulated for approval to all departments, including the Department of Works, Highways and Works, Chemical Laboratory and Trade Waste, City Planning, Water and Sewerage, Land Survey, Traffic Engineering, Valuation and Estates, Department of Health, Department of Fire, Department of Housing and Community Services, and Zimbabwe Electricity Supply Authority (ZESA).</p> <p>Each agency contacts the applicant directly for clarification or rectification, if required. Once all agencies have accepted the plans, the Chief Building Inspector makes a final assessment and issues an approval of building plans to the applicant. The form contains a commencement of work notice that must be submitted by the applicant once the footings are ready for inspection. Subsequently, all phases of the construction must be approved by the Building Inspectorate.</p> <p>Procedural and approval costs are either 1% or 1.75% of the construction cost, but this varies from one authority to another. The time required for the entire procedure depends on the local authority; in Harare, it is usually not less than 6 months and can be up to a year.</p> <p>Because the approval cost is based on a percentage of the total construction cost, a certain amount is paid based on the estimated cost. However, the local authority may ask for the</p>		
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	<p>difference between the estimate and the actual cost at the end of the project (a common requirement). The cost of completion depends on whether the developer is prepared to fund the pre-purchase option. In addition, many developers close an insurance bond with the building contractor on the value of the construction materials.</p> <p>Should construction works commence prior to the approval of the building plans the local authority now imposes a "Regularisation Fee", or fine, of US\$5,000.</p>		
3.	<p>Request and receive inspection from Building Inspectorate upon completion of foundation</p> <p>Agency: Building Inspectorate</p> <p>Delays frequently occur because the City of Harare inspectors cannot get transportation to inspect a site. Even if offered a lift to the site by the contractor or consultant, the inspectors are not allowed to accept it because they are not insured for travel provided by a third party.</p> <p>Theoretically, inspections are conducted once a month. A final inspection will occur only if specifically requested (but is required for obtaining the occupancy permit). Theoretically, the builder must stop construction until the inspection is conducted, but doing so is impractical. The City of Harare inspectors generally allow a structural engineer to cover the inspections of foundations. In practice, since 2007 due to lack of fuel and means of transportation, inspections are no longer conducted. Companies use their own engineers for inspections during construction.</p>	30 days	no charge
4.	<p>Inform the Building Inspectorate of the completion of drainage installation</p> <p>Agency: Building Inspectorate</p>	1 day	no charge

	The officially required inspection almost never happens unless the fuel is provided for transportation.		
5.	<p>Request and receive inspection from the Building Inspectorate upon completion of structure</p> <p>Agency: Building Inspectorate</p> <p>As of 2007, inspections are undertaken by the Chief Building Inspector and a deputy inspector. This change, implemented after allegations that the lower officers were requesting facilitation payments, has caused the time required for this inspection to increase.</p>	14 days	no charge
6.	<p>Request and receive inspection by the Building Inspectorate upon completion of construction</p> <p>Agency: Building Inspectorate</p> <p>Inspectors will visit the site only if there is fuel for vehicles, or the applicant provides transportation. Once the inspection has taken place, a protocol is written, which generally takes 30 days.</p>	30 days	no charge
7.	<p>Request and obtain water and sewage connection from Zimbabwe National Water Authority (ZINWA)</p> <p>Agency: Zimbabwe National Water Authority (ZINWA)</p> <p>In 2007, municipal water supplies have been taken over by a new authority, the Zimbabwe National Water Authority (ZINWA). Obtaining a new connection now requires proof of ownership of the stand and account clearance on any other water billing and is undertaken by the developer (in this case BuildCo) or its agents.</p>	1 day	USD 2,390

	<p>Separate applications are made by the construction company for water and sewerage connections. There may be an additional charge for this determined by the local authority.</p> <p>BuildCo completes and lodges an application for a “new water connection and supply” form, available at the Water and Sewerage Branch of ZINWA. In addition to the form, BuildCo must provide the following:</p> <ul style="list-style-type: none"> • A letter of commitment addressed to the Director of Works stating BuildCo’s intention to proceed with a connection • A statement of the quality of water required, to determine the appropriate pipe size and meter needed • The branch will issue the applicant a T.W. number and notate the application form. A receipt for the application specifying the fees to be paid is issued. Fees come in two parts, a supply deposit and a connection fee, and would be USD 626.00. <p>The applicant must take the notated application form and the receipt to the City Treasury Office, pay the required fees, and have the branch receipt machine-endorsed with the payment. The cost depends on the type of water supply required. The applicant must purchase the water meter; ZINWA are no longer able to supply water meters. Application, connection fee, and account deposit amount to USD 1,764.00 for a 25-milimeter connection. There is no charge for the application, but there is an upfront charge before the connection is made.</p> <p>The embossed receipt and the application form are returned to the branch, which requests that a job number be issued by the Costing Office. The branch then issues a Location Advice</p>		
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	<p>internally for the work to be undertaken. The applicant is required to complete an Installation of Water Service form indicating the site of the connection.</p> <p>Where fire hose reels on site are required (a requirement under the building bylaws for any industrial/warehouse building exceeding 400 sq. m. in floor area), a 2-inch (50mm) water meter is required.</p>		
8.	<p>Request occupancy certificate</p> <p>Agency: Local Authority</p>	1 day	no charge
9.	<p>Request and receive inspection from the local Fire Department on fire equipment installation for occupancy certificate</p> <p>Agency: Fire Department and Building Inspectorate</p> <p>Approval by the Fire Department is required to obtain an occupancy permit. Inspections are made by appointment only. At least one week's notice is required most of the time. The same issues as with other inspections apply (no transportation, long delay). Therefore, in practice, the architect or draftsman picks up the inspector and brings the inspector to the site. Otherwise, it might take weeks before the inspector visits the site.</p>	7 days	no charge
10.	<p>Obtain occupancy certificate</p> <p>Agency: Local Authority</p> <p>An occupancy certificate is issued by the local authority once the project is complete and inspected by the Fire Department and the Building Inspector.</p>	35 days	no charge

C. Getting Electricity: Six (6) procedures

1.	<p>Submit application to ZETDC and await right-of-way approvals and quotation</p> <p>Agency: ZETDC</p> <p>The application is submitted by the client/electrical contractor in person, along with a copy of the Company Registration Certificate. After the application is submitted ZETDC will be working on issuing the quotation to the client. At this point ZETDC will also seek and obtain way leave approvals from the Municipalities</p>	40 calendar days	no charge
2.	<p>Await and receive external site inspection by ZETDC</p> <p>Agency: ZETDC</p> <p>An external site inspection is carried out by the utility to determine the “supply termination point” and if/ or whether additional material is needed.</p>	1 calendar day	no charge
3.	<p>Purchase material for external works</p> <p>Agency: Local providers</p> <p>Customers need to buy transformers and switchgear for the utility from local providers. Transformers have to be of ZETDC approved type.</p>	19 calendar days	no charge
4.	<p>Obtain internal wiring inspection by ZETDC</p> <p>Agency: ZETDC</p> <p>On completion of the internal installation the electrician notifies ZETDC and request an internal wiring inspection by submitting the completion form. Electrical standards are issued by the Standards Association of Zimbabwe (SAZ) and ZETDC and requires that ZETDC to do an inspection.</p>	4 calendar days	no charge

5.	<p>Obtain installation of transformer by ZETDC</p> <p>Agency: ZETDC</p> <p>The transformer is installed by the utility and does the connection between the internal sub-distribution board in the warehouse and the meter board.</p>	9 calendar days	USD 24,947.8
6.	<p>Obtain meter installation and electricity flow from ZETDC</p> <p>Agency: ZETDC</p> <p>The meter is installed by a separate team other than the one doing the connection works. This team does a live test of the connection, tests the cable pressure, installs the meter and energizes the connection.</p>	38 calendar days	USD 122.5
D. Registering property: Five (5) procedures			
1.	<p>The conveyancer prepares the draft deed, power of attorney to pass transfer as well as declarations for signing by buyer and seller</p> <p>Agency: Conveyancer</p> <p>Upon payment of transfer fees to the conveyance, he will draft a proposal deed of transfer (in duplicate) deriving the powers to do so from the signed and witnessed agreement of sale. In drafting the proposal transfer deed the conveyancer will always refer to the deed from the seller and other information from the Deeds Office. The proposal must also refer to the diagram deed which will be annexed to the first transfer deed.</p> <p>The documentation shall include:</p> <ul style="list-style-type: none"> • Declaration by seller and by purchaser (for stamp duty purposes) <p>Sale agreement</p>	2 days	USD 3,580; (Conveyancer's fees: 4% property value +15% VAT)

	<ul style="list-style-type: none"> • Power of Attorney to make the transfer <p>A search of the property title is conducted by the Lawyer at the Land Registry</p> <p>Conveyor fees are determined according to the following scale pursuant Law Society of Zimbabwe By-laws S.I. 24/2013 with effect since March 1st, 2013:</p> <p>US\$ 400 on first US\$ 10 000.00 and under</p> <p>4% on next US\$ 10 000.00 - US\$ 250 000.00 of value,</p> <p>3% on next US\$ 250 000.00 - US\$ 500 000.00,</p> <p>2% on next US\$ 500 000.00 - 1 000 000.00</p> <p>1% on next US\$ 1 000 000.00 and above</p>		
2.	<p>The seller applies for the rates clearance certificate to the local authority under whose jurisdiction the property falls</p> <p>Agency: Local Authority</p> <p>This application is performed by a conveyancer (fees already covered by Procedure 1). The local authority will provide an assessment of how much is payable by way of advance rates and outstanding rates, if any. In Zimbabwe there is at the moment no land tax, instead rates are paid to the local authority. So every property in Zimbabwe is subject to these rates paid by the property owner to the municipality or any other local authority for the services provided, like refuse, sewage etc. Before one can transfer a property all the rates due should be paid to the local authority, so it depends on outstanding amount due to the municipality. The rates in Zimbabwe are based on the value of the property, size and whether there are improvements or not. It is also important to note that the value of the property is a function of the location of the</p>	14 days	USD 500; (USD 500 (Approx average for high density suburb, though rates constantly increase))

	<p>property. For the property we are talking about the rates would therefore be around USD 500. When the seller pays the outstanding rates payment he receives what is known as the rates clearance certificate. These rates are paid by the purchaser as pro forma costs, which will then be reimbursed by seller on the date of the transfer for the advance rates paid calculated on pro-rata basis from the date of payment to date of transfer (where purchaser does not have vacant possession or occupation prior to transfer since in this event risk and profit in the property has usually passed in terms of the agreement of sale.)</p> <p>The rates account number has to be supplied in the letter to the rates department. The local authority will only need to be furnished with details of the seller and buyer and their present postal or physical addresses, and description of the property being transferred. The amount to be paid will be dependent on whether there are any rates in arrears plus no less than 3 months rates paid in advance.</p>		
3.	<p>The seller applies for a capital gains tax clearance certificate (either withholding tax or Capital Gains tax)</p> <p>Agency: Zimbabwe Revenue Authority (ZIMRA)</p> <p>The capital gains tax (CGT) is assessed by the Zimbabwe Revenue Authority (ZIMRA), which determines how much is payable by way of capital gains tax. The rate is 20% on the gains and is paid by the seller. If Seller acquired the property before February 2009 then CGT liability is 5% of gross selling price. If property acquired after February 2009, then CGT calculated at 20% of profit assessed from sale. Per methodology, CGT is not included as a cost. The</p>	12 days	no charge

	<p>Conveyancer will deliver the file in person to ZIMRA. ZIMRA customer service helps with the computation.</p> <p>The documentation required:</p> <ul style="list-style-type: none"> • Form REV 1 • Capital Gains Tax Clearance Application [C.G.T.1] Form • Original and copy of Title Deed • Original and copy of Seller and Buyer C.R.14 (The current list of Directors as registered at the Companies Office) • CR6 form (The company's registered address) • Agreement of Sale signed by both the buyer and seller (which will provide the sale price, the expenses of the conveyansor) • Original and copy of certificate of incorporation for both companies • Proof of payment • Directors' resolution to buy/sell this warehouse by born the buyer and seller (must be signed by the 2 Directors and the Public Officer/Company Secretary) • Original and copies of the ID's of the people mentioned in the Resolution • Contact details of the representative of both companies • Copy of Deed of Transfer <p>ZIMRA will conduct physical interviews on two directors; one from the selling, and one from the purchasing companies separately. The representatives from each company who are interviewed by ZIMRA are those who sign the Resolution of the Company and are the</p>		
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	<p>directors. After verification, ZIMRA will tabulate what is the actual cost of the CGT and will inform the conveyancer of the amount to be paid. A notice of payment is delivered to the Conveyancer providing details of ZIMRA bank account where the payment is to be made.</p>		
4.	<p>Payment of Capital Gains Tax and obtain CGT certificate with ZIMRA Agency: Zimbabwe Revenue Authority (ZIMRA)</p> <p>When the assessment is issued the seller is given a Business Partner No. which enables to pay capital gains tax. The conveyancer will pay the amount representing the CGT at a commercial Bank. When payment is made one has to wait until the payment is reflected in the ZIMRA account after which a receipt is issued. The receipt will be surrendered to the ZIMRA official who did the interview for him/her to complete and issue the relevant certificate.</p>	6 days	no charge
5.	<p>Transfer documents are lodged for registration of title with the Registrar of the Deeds' Office Agency: Deeds Office</p> <p>The stamp duty is paid upon lodging at the Deeds Office. The copies of the deeds are lodged with the Registrar of Deeds for examination upon payment of the registration fee and the stamp duty (according to Finance Bill 2009, for payments made in foreign currency). The deed is signed (registered) by the Registrar of Deeds or his/her designate. One copy of the deed is filed in the Office of the Registrar of Deed and the second one sent back to the conveyancer for onward transmission to his/her client (the new property owner).</p> <p>The documentation shall include:</p> <ul style="list-style-type: none"> • Rates clearance certificate (obtained in Procedure 3) 	7 days	<p>USD 2,455; (Registration fee USD 20 and Stamp duty: 0 to 5000 = 1% 5000 – 20000 = 2% 20,000 – 100,000 = 3% 100,000 and above = 4%)</p>

	<ul style="list-style-type: none"> • Capital gains tax clearance (obtained in Procedure 2) • Two copies of the draft deed • Power of attorney to pass transfer • Declaration by seller and buyer • Original holding deed <p>The Deeds Office no longer has the capacity of sending the properties for valuation. Unless ZIMRA calls for a valuation of the property sold, once CGT clearance is obtained the Deeds office does not have a basis for sending properties for valuation. Prior to ZIMRA taking over this responsibility, the Deeds office could and did send properties for valuation in case of errors or disagreements regarding the value of the property.</p>		
Total Procedures: 30			



SOUTH AFRICA

Ref.	Procedure(s)	Time to complete	Associated costs
A. Starting a Business – Nine (7) procedures			
1.	<p>Reserve the company name</p> <p><i>Agency:</i> Companies and Intellectual Property Commission (CIPC)</p> <p>In order to secure a name for the company, the business founder can either reserve a name, use a name that has been previously approved, or register the company using the registration number provided by the Companies and Intellectual Property Commission (CIPC) as the company name.</p> <p>It is most common to apply online for name reservation, before registering a new company. If the applicant chooses this option, he or she will need to enter between 1 and 4 proposed names, in order of preference. The first available name will be selected. The cost is 50 ZAR if done electronically and 75 ZAR if done through a paper system.</p>	3 days	ZAR 50
2.	<p>Register at the Companies and Intellectual Property Commission (CIPC)</p> <p><i>Agency :</i> Companies and Intellectual Property Commission (CIPC)</p> <p>There are four different ways to register a company with the Companies and Intellectual Property Commission (CIPC). The most common one it to apply for incorporation at the CIPC website</p>	5 days on average	ZAR 125

<p>(www.cipc.co.za). Registration can also be done at self-service terminals, certain bank branches, and by email.</p> <p>To register the company online, the entrepreneur needs to register as a customer on the CIPC website (www.cipc.co.za). Once registered, the applicant must fund the new virtual account with at least 125 ZAR to cover the registration cost (125 ZAR). The account can be funded via wire transfer.</p> <p>During the registration process the following information must be provided:</p> <p>1. Details about the owners/directors:</p> <ul style="list-style-type: none"> • Name(s) • Country of origin • ID/Passport number • Appointment date • Date of Birth • Phone, email • Physical addresses as well as the postal addresses <p>2. Details about the company:</p> <ul style="list-style-type: none"> • Financial year end • Authorized shares • Email address, website, physical address and postal code <p>Once the steps mentioned above are completed, an email will be sent to the applicant requesting additional documentation to be emailed to CIPC:</p> <ul style="list-style-type: none"> • Certified ID copies of all indicated initial directors and founders 		
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	<ul style="list-style-type: none"> • Certified ID copy of applicant if not the same as one of the indicated initial directors or founders • Signed registration forms <p>CIPC has a pledge to register the company in 3 working days after all documents have been submitted. Once the company has been registered, the customer receives a confirmation by email and a link to the CIPC website, allowing to retrieve the disclosure certificate and the company's incorporation documents.</p>		
3.	<p>Open a bank account</p> <p>Agency: Bank</p> <p>In order to open a bank account, the applicant must submit proof of the directors' identity and the original company documents. This procedure may take longer if the required documents per the Know Your Customer ("KYC") requirements in the Financial Intelligence Centre Act No. 38 of 2001 are not in order.</p>	1 day on average	no charge
4.	<p>Register for income tax and withholding taxes (PAYE, UIF and SDL)</p> <p>Agency: South African Revenue Service (SARS)</p> <p>The Companies and Intellectual Property Commission (CIPC) and the South African Revenue Service (SARS) are linked electronically. When the entrepreneur visits a SARS branch to register for income tax, SARS retrieves the information previously provided by the entrepreneur to the CIPC during company registration. Once the company has been registered, the entrepreneur must visit the SARS office to complete the registration with the following taxes:</p> <p>a) Income tax registration – for which the applicant needs to present:</p>	1 day	no charge

	<ul style="list-style-type: none"> •Owner ID •Registration Certificate • Bank Statement <p>b) Employees tax (PAYE), Unemployment Insurance Fund (UIF) and Skills Development Levy (SDL) registration: The entrepreneur must submit the EMP 101e form which is available online or at the local SARS office. Registration is immediate and can be done online or at the branch.</p> <ul style="list-style-type: none"> • Pay as you earn (PAYE) tax refers to the tax required to be deducted by an employer from an employee's remuneration paid. The employer is compelled to register in terms of paragraph 15 of the 4th Schedule to the Income Tax Act. • Unemployment Insurance Fund (UIF): These funds are used to provide short-term relief should workers become unemployed or unable to work for various reasons. Any employer who is liable to register for the employees tax (PAYE) is required to register with SARS for the unemployment insurance contributions. • Skills Development Levy (SDL): This levy is used by the government to fund education and training as stated in the Skills Development Act, 1998. This levy is payable monthly by employers to SARS. 		
5.	<p>Register for VAT</p> <p>Agency: South African Revenue Service (SARS)</p> <p>Businesses with annual taxable turnover of more than ZAR 1,000,000 must register for VAT. The application for the registration of VAT is done on a VAT 101 form.</p>	7 days on average	no charge

	<p>VAT registrations are completed in real time at the entrepreneurs' nearest SARS branch. It typically takes a week to secure an appointment. In order to register for VAT, an entrepreneur will need to complete and sign the VAT 101 form and submit the form together with the following documentation:</p> <ul style="list-style-type: none"> (1) certified copy of certificate of incorporation; (2) certified copy of proof of the company's residential address, not older than three (3) months; (3) original bank statement, not older than three (3) months; (4) original balance sheets and income statements (proof of annual turnover); (5) original identity document and certified copy thereof of the representative vendor submitting the VAT 101 form; (6) certified copies of the identity documentation of the directors of the company; and (7) original proof of residential address of the representative vendor. 		
6.	<p>Register the company with the Unemployment Insurance Fund (UIF)</p> <p>Agency: Department of Labor for Unemployment Insurance</p> <p>According to the Unemployment Insurance Act and the Unemployment Insurance Contributions Act, all employees working more than 24 hours per month must be registered with the Unemployment Insurance Fund (UIF). The employer is liable for the registration of the employees.</p> <p>Employers must pay unemployment insurance contributions of 2% of the salary of each worker's pay per month. The employer covers 1% and the employee another 1%. The employer is responsible of</p>	5 days (simultaneous with previous procedure)	no charge

	<p>withholding the employee's 1%. The payment is done through SARS but the employee claims are requests through the UIF.</p> <p>In order to register with UIF, forms UI-8 (company registration) and UI-19 (employees registration) must be submitted either to the Pretoria UIF office, to the labour centers or by email. When the process has been completed, a confirmation letter (form UI-33) will be sent by email.</p>		
7.	<p>Register employees with the Compensation Fund</p> <p>Agency: Office of the Compensation Commissioner</p> <p>According to the Compensation for Occupational Injuries & Diseases Act 130/1993, amended in 1997, the employer is responsible for registering employees with the Compensation Fund.</p> <p>Registration forms can be obtained from the Department of Labour's website (www.labour.gov.za). The relevant form is W.As.2. After completing and submitting the W.As.2 form at the office of the Compensation Commissioner, the company will be sent the following documents to complete at various times throughout the year (these are not required for registration):</p> <ul style="list-style-type: none"> • W.As.8 must be filed within 30 (thirty) days of financial year end, which must balance with Employer's COIDA account; • W.As.6a which details the assessment of the Commissioner for premiums payable, excluding any amounts paid in advance; • WG30, W.As.2 and W.Acl(E) which are claim forms <p>The time it takes to complete this step varies according to the level of risk under which the business is assessed.</p>	30 days (simultaneous with previous procedure)	no charge

B. Dealing with Construction Permits – Twenty (20) procedures			
1.	<p>Obtain geotechnical survey of the land plot</p> <p>Agency: Private firm</p> <p>The National Building Regulations and Building Standards Act No. 103 of 1997 stipulates that a geotechnical site investigation may be required depending on the soil where the warehouse is being constructed. In Johannesburg, the soil investigation is done in practice as it provides information on the load bearing capacity and stability of the ground. This geotechnical investigation is used by the appointed civil and/or structural engineer to choose and design an economical and technically sound foundation system.</p>	14 days	ZAR 23,424
2.	<p>Obtain topographical survey of the land plot</p> <p>Agency: Private Firm</p> <p>BuildCo request a large-scale topographical survey to start the project design works. The topographical drawings show the main physical features on the ground and provide accurate details about the changes in levels (elevation or vertical height) of one or more points above a definite horizontal plane. It also provides the layout contour lines and limitations of the land plot necessary to design the drainage and stormwater circulation systems. The survey can be conducted by a private licensed firm or by a private land surveyor.</p>	14 days	ZAR 15,000
3.	<p>Obtain stamp on the plans from the Roads and Stormwater Department</p> <p>Agency: Johannesburg Roads Agency</p> <p>For all non-residential buildings, BuildCo must circulate plans to the relevant municipal departments for their comments prior to submitting the Site Development Plan to the Land Use Development Management Office. These departments stamp (sign off) the plans when all requirements of that</p>	7 days	no charge

	specific entity are satisfactorily addressed in the plans. Additional departments might be required to comment as well if deemed necessary by the municipal authority.		
4.	<p>Obtain stamp on the plans from the Energy Department</p> <p>Agency: City Power</p> <p>For all non-residential buildings, BuildCo must circulate plans to the relevant municipal departments for their comments prior to submitting the Site Development Plan to the Land Use Development Management Office. These departments stamp (sign off) the plans when all requirements of that specific entity are satisfactorily addressed in the plans. Additional departments might be required to comment as well if deemed necessary by the municipal authority.</p>	7 days	no charge
5.	<p>Obtain fire safety approval from the Fire Department</p> <p>Agency: Fire Department</p> <p>For all non-residential buildings, BuildCo must circulate plans to the relevant municipal departments for their comments prior to submitting the Site Development Plan to the Land Use Development Management Office. These departments stamp (sign off) the plans when all requirements of that specific entity are satisfactorily addressed in the plans. Additional departments might be required to comment as well if deemed necessary by the municipal authority.</p>	4 days	no charge
6.	<p>Obtain stamp on the plans from the Water and Sanitation Department</p> <p>Agency: Johannesburg Water</p> <p>Approval of the plans must be obtained from the water/sewage agency prior to requesting the Site Development Plan and the building plan approval. Each agency has set 2 days a week for the pre-approvals.</p>	4 days	no charge
7.	<p>Submit approvals and obtain a site development plan (SDP)</p> <p>Agency: Land Use Development Management of City of Johannesburg Metropolitan Municipality</p>	53 days	ZAR 840

	<p>After all required departments have stamped the plans, BuildCo submits the master copy of the Site Development Plan (SDP) at the Registration Department of Land Use Development Management for approval. BuildCo must complete the application form and submit four copies of all required documentation, as indicated on the application form. The Registration Officer will then check the application and inform BuildCo to pay the application fee. In Johannesburg, the Site Development Plan approval is required prior to the submission of building plans.</p>		
8.	<p>Obtain approval of the building plans from the municipal authority Agency: Building Development Management of City of Johannesburg Metropolitan Municipality</p> <p>Once the Site Development Plan (SDP) has been approved, BuildCo submits the application form and the building plans to the municipal Building Control authority. Several sets of building plans are required. The application is then circulated internally within the Municipality, allowing each relevant department (e.g., Health, Water and Sanitation, Fire, Traffic, Roads, Electricity, Environmental) to evaluate it.</p> <p>Once all requirements are met, fees have been paid and approvals and comments from other departments are obtained, the Building Control authority stamps the building plans. The application is approved if statutory compliance has been achieved. If not, the application is refused, and the reasons are given in writing. The law mandates that BuildCo must also submit a form (SANS10400-A, Form 1) designating a professional person who will be held responsible to supervise the construction at all stages. The law mandates that the local authority should grant or refuse its approval in less than 30 days (for any building where the architectural area is less than 500 square meters) and in less than 60 days (for any building where the architectural area is more than 500 square meters). This procedure is regulated by the National Building Regulations and Building Standard Act No. 103 of 1997.</p>	60 days	ZAR 23,110

9.	<p>Submit notification of commencement of building work to the Department of Labour</p> <p>Agency: Department of Labour</p> <p>BuildCo must submit in writing a notification of commencement of work to the provincial Department of Labour 7 days before the construction work is to be carried out. This procedure is regulated by Article 4 of the Construction Regulations of February 7, 2014. BuildCo should keep a health and safety file, including all required documentation, on site.</p>	1 day	no charge
10.	<p>Submit notification of commencement of building work</p> <p>Agency: Building Development Management of City of Johannesburg Metropolitan Municipality</p> <p>The National Building Regulations and Building Standards Act No. 103 of 1997 requires that BuildCo submits a notification of commencement of the work to the municipal authority stating the date on which the construction will commence. The notice must be submitted at least 4 days before construction begins. The approved plan must be available on site and remain available until an Occupancy Certificate is issued.</p>	1 day	no charge
11.	<p>Apply for water and sewage connection</p> <p>Agency: Johannesburg Water</p> <p>BuildCo is required to submit an application form at Johannesburg Water and pay the connection fee.</p>	1 day	ZAR 15,019
12.	<p>Receive inspection from Johannesburg Water</p> <p>Agency: Johannesburg Water</p> <p>Once the application has been processed and the water and sewage systems are in place, an official inspects the property to ensure that the construction work has been carried out in accordance with the approved building plans. The communication pipes and the meter are also installed at this stage.</p>	1 day	no charge
13.	<p>Receive final water connection from Johannesburg Water</p> <p>Agency: Johannesburg Water</p>	10 days	no charge

	Once the final quote has been paid and the communication pipes and water meter have been installed, a new and definitive account is opened with the final water connection.		
14.	<p>Receive inspection on compliance with construction regulations from the Department of Labour</p> <p>Agency: Department of Labour</p> <p>According to the Construction Regulations of February 7, 2014, a representative of the Department of Labour is entitled to visit any building site during construction to ensure that the safety file is visible and that the construction site is adequate for workers (i.e., verify that proper facilities, toilets, hygiene conditions are in place).</p>	1 day	no charge
15.	<p>Receive inspection of all foundation trenches prior to placing of concrete</p> <p>Agency: Building Development Management of City of Johannesburg Metropolitan Municipality</p> <p>The National Building Regulations and Building Standards Act No. 103 of 1997 requires a mandatory inspection of all foundation trenches prior the laying of any concrete.</p>	1 day	no charge
16.	<p>Receive inspection of waste-water drainage systems</p> <p>Agency: Building Development Management of City of Johannesburg Metropolitan Municipality</p> <p>The municipal Building Inspectorate inspects the construction site when wastewater drainage systems are ready to test the sewage system connection point and drains prior to backfilling. The inspection of the wastewater drainage system takes place prior to the closing of the work site.</p>	1 day	no charge
17.	<p>Competent person submit completion certificate to the Municipal building inspectorate</p> <p>Agency: Building Development Management of City of Johannesburg Metropolitan Municipality</p> <p>Once the building work has been completed and it's ready for final inspection, the National Building Regulations and Building Standards Act No. 103 of 1997, part A22, requires building companies to</p>	1 day	no charge

	submit a notification of completion of the work to the Municipality at least two working days before the final inspection is required.		
18.	<p>Receive final inspection by municipal authorities</p> <p>Agency: Building Development Management of City of Johannesburg Metropolitan Municipality</p> <p>The final inspection is a prerequisite to obtain the Occupancy Certificate. This inspection confirms that the products, materials, and systems used in the construction site comply with the South African National Standard (SANS 10400).</p>	1 day	no charge
19.	<p>Receive inspection by the Fire Department</p> <p>Agency: City of Johannesburg Fire Department</p> <p>The Fire Department visits the site to check whether what was previously approved (during the building plan submission) has been implemented in the building. All fire notes, fire equipment, and escape routes must comply with the regulations laid down in the South African National Standard (SANS 10400) Parts S and T. The Municipality will not issue an Occupancy Certificate without clearance from the Fire and Rescue Services. This procedure is regulated by the National Building Regulations and Building Standard Act No. 103 of 1997.</p>	1 day	no charge
20.	<p>Obtain occupancy certificate from municipality</p> <p>Agency: Building Development Management of City of Johannesburg Metropolitan Municipality</p> <p>Once the building work has been completed and the final inspection by the Building Control authority (and other relevant municipal departments, if deemed necessary) has been carried out, BuildCo submits a written request to the Building Control authority to obtain the Occupancy Certificate. BuildCo must submit to the local authority, along with the Occupancy Certificate request, the following certificates of compliance:</p> <p>1. the electrical wiring and other electrical installations;</p>	7 days	no charge

	<p>2. the structural system; 3. the fire protection and fire installation systems; 4. the plumbing, drainage and sewerage work; and5. any other certificates deemed necessary by the local authority (e.g. roof truss, gas and glazing).</p> <p>These certificates of compliance indicate that such systems have been designed and erected or installed in accordance with the application in respect of which approval was granted in terms of Section 7 of the National Building Regulations and Building Standards Act, Act No. 103 of 1977, as amended. Only registered professionals in these areas can issue official certificates (assumed to be employees of BuildCo). Upon reception of the writing request and attached certificates, the local authority shall within 14 days issue a certificate of occupancy. The law prescribes that the new building cannot be used or occupied without the issuance of the Occupancy Certificate.</p>		
C. Getting Electricity – Five (5) procedures			
1.	<p>Submit an application for electricity connection to City Power and obtain budget quotation and service connection fee</p> <p>Agency: City Power</p> <p>The property owner completes and signs the application form and provides the following supporting documentation:</p> <p>(a) A copy of the City of Johannesburg Rates and Services customers account number; (b) A copy of the applicant’s Identity Document; (c) A copy of the Zoning Certificate, to verify that the property has been reticulated for the capacity; and</p>	60 calendar days	ZAR 128,596.39

<p>(d) A copy of the site plan, indicating the customer’s preferred location of the point of connection and the point of metering along the property boundary fronting the street.</p> <p>The application is submitted in hard copies because the forms cannot be downloaded online. The property owner submits the application form and the supporting documentation to one of the City of Johannesburg’s Customer Service walk-in Centers. Upon receipt of the application, the Customer Service agent will load the application onto the SAP CRM system and provide the customer with a notification reference number.</p> <p>The customer will then receive a “budget quotation”, which contains an assessment of availability of supply, and the cost of the standard connection fee. Upon acceptance of the “budget quotation”, the customer will pay a flat rate of ZAR 30,000 (called “design fee”) for City Power to issue a cost letter and a detailed design of the electrical connection.</p> <p>Once the customer has paid the “design fee”, City Power applies for wayleaves and excavation permits at the Roads Department, the Water and Sanitation Department, Telkom, SANRAL (South African National Roads Agency), and other relevant service authorities to perform work in the road reserve.</p> <p>The cost letter contains all the conditions of supply, a “Trip test certificate”, and the final quotation, called “service connection fee”. This fee encompasses the costs of a maximum demand meter, electrical cabling and installation work. The cost of the meter box and the circuit breaker are not included in the “service connection cost”, since they will be purchased and installed by the customer. The cost letter is valid for 30 days, after which it lapses.</p> <p>If the customer opts to pay the “service connection cost”, the process will continue and the amount paid for the “design fee” will be deducted from the total cost. If after paying the “design fee” the</p>		
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	customer decides not to proceed with the electrical connection, he/she will not be refunded for the payment of the “budget quotation”.		
2.	<p>Await and attend on-site kick-off meeting with all stakeholders</p> <p>Agency: City Power</p> <p>Once the customer has paid in full the final quotation and the security deposit, the utility arranges an on-site meeting with the customer’s electrical engineer / consultant / contractor and other stakeholders within City Power (including the clerk of works, the project manager and the planner) to discuss the design, servitudes and diagrams. This meeting is also known as “kick-off meeting.” The presence of the customer’s electrical engineer / consultant / contractor is mandatory during the on-site meeting.</p>	7 calendar days	ZAR 0
3.	<p>Await City Power's inspection of circuit breaker</p> <p>Agency: City Power</p> <p>The customer submits the circuit breaker alongside the “Trip test certificate” to be inspected by City Power. The circuit breaker’s inspection is called “trip test”, and ensures that the circuit breaker is operating within its composite tripping time. In parallel, the customer’s electrical engineer / consultant / contractor will install a two-compartment maximum demand meter box in the property boundary, following the specifications provided by the utility in the cost letter.</p>	3 calendar days	ZAR 0
4.	<p>Obtain certificate of compliance (COC) for the internal wiring and submit to City Power</p> <p>Agency: City Power</p> <p>In South Africa it is a statutory requirement that every user or lessor of an electrical installation shall have a valid Certificate of Compliance (COC) for every such installation. The COC must be signed by a licensed electrical engineer / consultant / contractor, registered by the Department of Labour. City Power requires that the customer’s electrical engineer / consultant/ contractor provide a hard</p>	1 calendar day	ZAR 0

	copy of the COC prior to the beginning of the connection work. The copy of the COC is usually handled to City Power during the on-site meeting.		
5.	<p>Await completion of external connection works by City Power and obtain final connection</p> <p>Agency: City Power</p> <p>The utility will implement the external connection work up to the customer’s boundary, which includes trenching, building sleeves (if needed), cable laying and backfilling. The connection work is usually subcontracted by the utility. Once the connection work is done, City Power will install, test and program the meter, and arrange a time to energize the property. The meter number will then be linked to the customer’s account. Since City of Johannesburg has a “one-stop shop” for all services provided by the municipality, and that a copy of the City of Johannesburg Rates and Services customers account number is required during the application for a new electricity connection, the customer does not need to sign a supply contract with City Power. The payment of the cost letter implies acceptance of the conditions of supply.</p>	42 calendar days	ZAR 0
D. Getting Property – Seven (7) procedures			
1.	<p>Obtain a rates clearance certificate from the City of Johannesburg's Revenue Department</p> <p>Agency: Municipality (City of Johannesburg's Revenue Department)</p> <p>The transferring conveyancer obtains a rates (taxes) clearance certificate from the local authority, on behalf of the seller only if in Johannesburg. Section 118 of the Local Government: Municipal Systems Act, 32 of 2000 states that any transfer of property must be accompanied by a rates clearance from the local authority. However, the local authority will only check the last 24 months as this is sufficient for the transfer to legally take place. If any taxes are owed from previous years, the seller is not exonerated, and the taxes will still have to be paid by either the seller or the new owner as per agreement. The municipality will issue a figure to be paid by the seller containing rates for rights and</p>	11 days	ZAR 248.03

	<p>taxes, water, sewage and electricity. Once the seller pays this figure, the Municipality will issue the rates clearance certificate. The certificate is valid for 60 days from the date of its issue in terms of Section 118 (1A) of the Local Government: Municipal Systems Act, 32 of 2000.</p> <p>The Constitutional Court (in <i>Jordaan v City of Tswane Metropolitan Municipality</i> [2017] ZACC 31) has clarified that even though section 118(3) of the Local Government: Municipal Systems Act creates a limited real right in favor of the local authority in respect of historic rates and taxes, outstanding amounts cannot be recovered from new property owners, who has no connection to the debt .</p> <p>Some conveyancers hire rates clearance agencies to obtain rates clearance figures and rates clearance certificates on their behalf. The cost of instructing an agent ranges between ZAR 800- ZAR 1,200.00.</p>		
2.	<p>The conveyancer prepares and collects all the required documentation</p> <p>Agency: Companies and Intellectual Property Commission</p> <p>The conveyancer obtains power of attorney, appointing him/her to appear before the Registrar of Deeds. The conveyancer's services are mandatory for the registration and transfer of land in South Africa. A conveyancer is an attorney authorized under the Attorneys Act, 53 of 1979 to perform specialized duties regarding the conveyance of immovable property. The Deeds Registries Act, 47 of 1937 authorizes only conveyancers to prepare deeds of transfer, and thus the conveyancer is legally liable for certain facts set out in the deed and other documents. Conveyancing fees, which depend on the property value, are recommended by the Law Society. The Conveyancing Fees Guidelines as from May 2017 are available at:</p> <p>http://www.lssa.org.za/upload/Conveyancing%20Fees%20Guidelines%201%20May%202017.pdf and http://www.ghostdigest.com/articles/conveyancing-fees-may-2017/55272. The cost of this</p>	10 days	Included in Procedure 6

<p>procedure is included in procedure 7, where the Conveyancing Fee Guidelines are applied. The conveyancer prepares the sales deed and carries out due diligence to identify charges and liabilities affecting the property or the parties to the transaction: Conduct a company search at the Companies and Intellectual Property Commission Office to ascertain the directors of both companies. All conveyancers have access to this authority via the Internet and can perform the check online. Usually conveyancers will also ask clients to provide the requisite documents. In so doing, the conveyancer will:</p> <ul style="list-style-type: none"> a. Review the companies' memorandum and articles of association to confirm the authority to acquire and alienate immovable property. The founding documents of the seller will be the Memorandum and Articles of Association. If the buyer company was formed before May 1, 2011, its Memorandum and Articles of Association will be examined. If the buyer company was formed after May 1, 2011, only its Memorandum of Incorporation will be examined. b. Review the necessary resolutions. Section 115 of the Companies Act 71 2008 states that a company may not dispose of all or the greater part of its assets except through a special resolution. c. Ensure compliance with the Financial Intelligence Center Act by obtaining proof from the companies of the physical/business address and the Tax/VAT registration number with the South African Revenue Services. <p>The conveyancer will also request this information from the clients before proceeding, and the check is done automatically at the time the transfer duty is paid. If a company does not have or quotes an incorrect Tax/VAT number, it will be unable to pay the transfer duty, and the process will come to a halt.</p> <p>Additionally, the conveyancer would request a zoning certificate at the Municipality (the information sheet is free) for ZRA 250. The certificate contains information on the township scheme, any</p>		
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	<p>amendments, height coverage, floor/area ratio, parking sq. meters, map diagram. This information can also be consulted directly with the town planner.</p> <p>Furthermore, the conveyancer would check whether the companies are insolvent. The verification is carried out online (at CIPC) and takes 10 minutes. The website would show “interdict” if the company has been liquidated or sequestrated. If the company were to be in this situation, the conveyancer should obtain an endorsement before proceeding to register the property transfer.</p>		
3.	<p>Obtain an electrical compliance certificate Agency: Certified electrician</p> <p>This certificate is not required by the Deeds Office. Section 22 of the Occupational Health and Safety Act, 85 of 1993 makes it mandatory for anyone who wants to sell anything that includes electrical wiring to have an Electrical Certificate of Compliance. It is common practice for the seller to obtain in. However, there will always be a clause in the sale agreement that refers to the Act, who should obtain it and who bears the cost. The certified electrician must be registered with the Department of Labor. There are no fee guidelines, the fees are market driven. According to section 7-5 of the Electrical Installation Regulation, the certificate cannot be older than 2 years (it is also not valid if there has been any change in the electrical system).</p>	7 days	ZAR 1,250; (ZAR 1000-1500)
4.	<p>Obtain a transfer duty receipt from the South African Revenue Services Agency: South African Revenue Services</p> <p>The transferring conveyancer obtains a transfer duty receipt/exemption certificate from the South African Revenue Services. Transfer Duty is a tax levied on the value of any property acquired by any person by way of a transaction or otherwise. As of February 23, 2011, the distinction drawn in calculating the transfer duties for legal entities and natural persons has been abolished. Both legal entities and natural persons now pay the transfer duty based on a sliding scale. The transferring</p>	2 days	ZAR 279,609.36; (0 - 900 000: 0% 900 001 - 1 250 000: ? 3% on the value above 900,000

<p>conveyancer applies for the transfer duty receipt online through the eFiling system (www.sarsefiling.co.za) or through licensed third-party software which integrate with eFiling. SARS electronically requests the conveyancer to upload the deed of sale on the system. Most of the time, the transfer duty figures are issued within two days and the transfer duty receipt is electronically issued upon payment. In some cases (and especially when the property is exempt from paying the Transfer Duty), South African Revenue Service electronically requests the conveyancer to upload supporting documents to the system for further examination, which takes 7 working days, on average. Should a payment be required, the transfer duty figures are issued for payment and electronic issuance of the transfer duty receipt. After payment, SARS issues the transfer duty certificate. Otherwise, the exemption certificate is electronically issued after further examination.</p> <p>The scale for the transfer duty was changed for properties acquired on or after March 1st, 2017. The current scale is as follows:</p> <p>ZAR 0 to 900, 000 - exempt;</p> <p>ZAR 900, 001 to ZAR 1 250,000 3% on value above ZAR 900,000 but not exceeding ZAR 1 250,000;</p> <p>ZAR 1 250,001 to ZAR 1 750, 000 - ZAR 10,500 + 6% on value above ZAR 1 250,000 but not exceeding ZAR 1 750,000;</p> <p>ZAR 1 750,001 to ZAR 2 250, 000 - ZAR 40,500 + 8% on value above ZAR 1 750,000 but not exceeding ZAR 2 250,000;</p> <p>ZAR 2 250,001 to ZAR 10 000, 000 - ZAR 80,500 + 11% on value above ZAR 2 250,000 but not exceeding ZAR 10 000,000;</p> <p>ZAR 10 000 000 and above - ZAR 933,000 + 13% on value above ZAR 10 000, 000.</p> <p>The fees are published on the South African Revenue Service website and are available at:http://www.sars.gov.za/Tax-Rates/Pages/Transfer-Duty.aspx.</p>		<p>1 250 001 - 1 750 000: ? 10,500 + 6% of the value above 1,250,000</p> <p>1 750 001 - 2 250 000 - 40,500 + 8% of the amount above 1,750,000</p> <p>2 250 001 - 10 000 000: 80,500 + 11% of the amount above 2,250,000 ?10 000 001 and above: ?933,000 +13% of the value</p>
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			exceeding 10,000,000)
5.	<p>The conveyancer conducts a title search and checks encumbrances on the property at the Deeds Registry</p> <p>Agency: Deeds Registry</p> <p>The conveyancer performs a title search using a licensed third-party software (e.g., GhostConvey, WinDeed, Korbitec, WinDeed, Searchworks, etc.) to ensure that the property exists and that the seller is the rightful owner. The search can also be conducted using the Deeds Registry's own platform, DeedsWeb (http://www.deeds.gov.za/ITSODEedsWebB/deedsweb/welcome.jsp). DeedsWeb's coverage is countrywide, and a user can access information on any property throughout the country. A small number of conveyancers still conduct the search in person, but the majority has a subscription to a third-party software used for searches. The small fee associated with this procedure is included in the conveyancer's fees.</p>	Less than one day, online	Included in procedure 6
6.	<p>Parties sign all the documentation at the conveyancer's office</p> <p>Agency: Conveyancer's office</p> <p>The parties bring all original documentation already sent for purposes of preparation of the conveyancing, and the conveyancer makes certified copies. The conveyancer will collect all the documentation signed by the seller and the purchaser and obtain guarantees for the purchase price. The documents to be signed by the parties are as follows:</p> <ol style="list-style-type: none"> a. Seller <ul style="list-style-type: none"> • Power of attorney to pass the deed and Instruction to Register • Transfer duty declarations • Affidavits (Companies; Solvency; Financial Intelligence Centre Act (FICA)) b. Purchaser 	1 day	ZAR 40,815; (According to the Conveyancing Fees Guidelines published by the Law Society:

	<ul style="list-style-type: none"> • Transfer duty declarations • Affidavits (Companies; Solvency; FICA) <p>The conveyancing fees, which depend on the property value, are recommended by the Law Society of South Africa. The Conveyancing Fees Guidelines as from May 2017 are available at: http://www.lssa.org.za/upload/Conveyancing%20Fees%20Guidelines%201%20May%202017.pdf and http://www.ghostdigest.com/articles/conveyancing-fees-may-2017/55272.</p>		
7.	<p>The conveyancer lodges the deed at the Deeds Registry</p> <p>Agency: Deeds Registry</p> <p>The conveyancer registers the deed with the Deeds Registry. The Registrar compares the draft deed with data in the register. Three different persons with gradual levels of seniority will examine the deed. The deed is examined to (1) ensure compliance with the conditions of transfer, (2) check the legality of the transfer, and (3) verify that the proper standards of examination were applied. Once the criteria are met, the deed is prepared for registration and execution. The conveyancer first signs the deed at the Deeds Registry in front of the Registrar or his/her authorized deputy. The deed is then executed by the signature of the Registrar or his/her deputy. Transfer of ownership officially occurs upon the Registrar signing the deed. The registration fee is then paid. It varies depending on the value of the property and the scale is published in the Government Gazette. The updated fee schedule as from April 2017 is available at: http://www.ghostdigest.com/articles/schedule-of-fees-april-2017/55235. In Johannesburg, most of the conveyancing firms have an account with the Deeds Registry and receive monthly invoices instead of paying separately for each property registration. The Deeds Registry staff members subsequently update the register, scan the deed and retain a scanned copy. The hard copy is handed back to the conveyancer once the deed has been scanned.</p>	11 days	ZAR 1,846
Total Procedures: 39			



MAURITIUS

Ref.	Procedure(s)	Time to complete	Associated costs
A. Starting a Business – Four (4) procedures			
1.	<p>Register the company</p> <p>Agency: Companies and Business Registration Department-CBRD</p> <p>To register, the entrepreneur completes the company incorporation form and the business registration form including the relevant business details and submits them either online or to the Companies and Business Registration Department-CBRD after payment of fees has been affected either online or on-site. After registering online, a computer-generated certificate is provided once the company is registered. Upon incorporation, the Registrar of Companies updates the online Central Business Registration Database with the details of the registered companies. The Mauritius Revenue Authority, Local Authority (Municipality) & the Ministry of Social Security are connected to the Central Business Registration Database system, which is located at the Registrar of Companies. Therefore, once a company is incorporated, it is automatically registered for taxes and does not need to file a separate application at the Tax Office. The information of the employer is electronically shared with the Ministry of Social Security (MSS).</p>	Less than one day (online procedure)	MUR 3,000 in registration fees

2.	<p>Receive inspection by the local authorities Agency: Local Authorities</p> <p>Once the company is registered, the Registrar of Companies provides relevant agencies with an electronic notice about the newly registered business and the expected start date of its business activities. These agencies include: the Sanitary Authority, the Police Department, the Fire Services Department, the Ministry of Health, the Ministry of Environment, and so forth. Subsequently, local authorities communicate fees, relevant guidelines, and other provisions with businesses that intend to trade within their jurisdiction.</p>	4 days on average	no charge
3.	<p>Obtain an exemption certificate for trade fees Agency: Local Authorities</p> <p>Further to the amendments to the Finance (Miscellaneous provisions) Act No. 18 of 2016, Section 122 of the Local Government Act No. 36 of 2011 has been amended to provide for the suspension of trade fees of MUR 5,000 and below. As from January 2017 and for a period of three years, all Small and Medium Enterprises are exempt from paying trade fees for licences of MUR 5,000 and below. This is except for those engaged in activities such as gambling, sales of liquor and cigarettes. Instead, entrepreneurs obtain an exemption certificate by the Municipal city council.</p>	1 day (simultaneous with previous procedure)	Exemption for trade fees of MUR 5,000 and below
4.	<p>Make a company seal Agency: Sealmaker</p> <p>A company seal has not been a legal requirement since 2008, but they are commonly used in business operations.</p>	1 day (simultaneous with procedure 3)	USD 12
B. Dealing with construction permits: Twelve (12) procedures			
1.	Obtain fire safety clearance	14 days	MUR 250

	<p>Agency: Fire Department</p> <p>Approval from the Fire Department is a prerequisite for the building and land-use permit.</p>		
2.	<p>Obtain building and land use permit</p> <p>Agency: Local Authority (Municipality)</p> <p>With the roll-out of the National Electronic Licensing System (NELS) the plan approvals from Central Water Authority, WasteWater Management Authority and Central Electricity Board are now eliminated. An application is made for Building and Land Use Permit to the local authority via NELLS, and the system sends an application simultaneously to CEB, CWA and WMA for plan approvals. Every application for a building and land-use permit must be in accordance with provisions of the Building Act, the Town and Country Planning Act, and the Planning and Development Act of 2004. The following documents are required in addition to the application:</p> <ul style="list-style-type: none"> • Copy of the title deed or copy of the lease and planning clearance from the Ministry of Housing and Lands if for state land • Consent of owner and copy of the owner’s national identity card • Copy of the national identity card of the applicant • Three sets of plans, comprising site and location plans, layout, elevations, and sections • Public notification by way of plate display and notice in two daily newspapers (for development within residential zones) • Consent of neighbors (not required in this case because it is industrial). Consent is required if the distance between the new building and neighboring constructions is less than 1 meter for one-story buildings and 1.5 meters for two-story buildings. 	21 days	MUR 66,955

	<ul style="list-style-type: none"> • PER/environmental impact assessment (EIA) license for scheduled undertakings: The PER is for small projects, while the EIA is for larger ones with a potential environmental impact. Neither applies to the warehouse assessed in the Doing Business case study. • All plans must be signed by the draughtsman for buildings of less than 250 sq. m. in floor area and must include the name and address. The total floor area is to be indicated on the site plan, while the floor area for each level is to be indicated on the corresponding floor plans • For buildings of 150 sq. m. or more in floor area, all plans are to be signed by a registered professional architect, including the architect’s name, address, VAT registration number, and registration number with the Professional Architects Council. The total floor area is to be indicated on the site plan, while the floor area for each level is to be indicated on the corresponding floor plans. The application form can be obtained from the Planning Department of any local authority, Small Enterprises and Handicraft Development Authority (SEHDA), the Board of Investment, or the Ministry of Local Government, or it can be downloaded from various Web sites, including the Web sites of the agencies mentioned above. <p>In accordance with the Local Government Act 2011, applications for the building and land-use permit that are in accordance with the act and guidelines should be reviewed within 14 working days of the date of receipt of the application. Upon approval of the Executive Committee, the building and land use permit is issued. The costs associated with the application for the dual permit include an application fee of MUR 500, plus charges computed based on land area as follows:</p> <ul style="list-style-type: none"> • MUR 10.00 per sq. m. for areas of 250 sq. m. or less • MUR 20.00 per sq. m. for areas ranging from 251 to 500 sq. m. • MUR 50.00 per sq. m. for areas of more than 500 sq. m. 		
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	This procedure is processed at the same institution as the previous one, for that reason it cannot be a simultaneous one.		
3.	<p>Notify the Local Authority of commencement of work</p> <p>Agency: Local Authority (Municipality)</p> <p>On March 15, 2013, Mauritius implemented the Building Control Act 2012, gazetted on June 16, 2012 and implemented by Proclamation N°10. According to Art. 17, a notification of commencement of work must be sent to the issuing permit authority. This procedure is processed at the same institution as the previous one, for that reason it cannot be a simultaneous one.</p>	1 day	no charge
4.	<p>Receive random inspection by Local Authority</p> <p>Agency: Local Authority (Municipality)</p> <p>A random inspection is carried out without any notice at any time. This procedure is processed at the same institution as the previous one, and can only be requested, upon construction is already started, for that reason it cannot be a simultaneous one.</p>	1 day	no charge
5.	<p>Request and receive fire inspection</p> <p>Agency: Government Fire Services</p> <p>After completion of construction and before starting up business operations, BuildCo informs the Fire Department, which sends out inspectors and issues a fire certificate immediately after the inspection has been completed.</p>	1 day	MUR 100
6.	<p>Request and receive inspection for the compliance certificate from the Municipality</p> <p>Agency: Municipality</p> <p>At the end of construction, the principal agent of BuildCo (architect or structural engineer) will apply for the certificate of compliance at the Municipality. A clearance certificate signed by</p>	1 day	no charge

	<p>the principal agent must be submitted when applying for the certificate of compliance. The Municipality will then inspect the building although a representative of BuildCo does not need to be present. Since this procedure is processed in a different institution as the previous one, it can be a simultaneous one.</p>		
7.	<p>Obtain compliance certificate from the Municipality Agency: Municipality</p> <p>The issuance of the certificate of compliance will ensure that the building is registered for tax purposes. The findings of this inspection are then sent to the Evaluation Office of the Ministry of Finance. This office assesses the municipal tax which can take another 10 days. This procedure can only be done once the certificate is given, for that reason it cannot be a simultaneous one.</p>	10 days	no charge
8.	<p>Receive inspection from the Central Water Authority (CWA) Agency: Central Water Authority (CWA)</p> <p>The application for a new water connection can now be submitted by email with all the required documents:</p> <ul style="list-style-type: none"> • ID card / passport • Title deed • A copy of the constitution of the corporate body or société and the name of the directors/associés authorized to sign on behalf of the corporate body • Site plan / location plan • Front elevation drawing • Existing water supply (if any) • Water requirement (in m3 daily) 	1 day	no charge

	New applications are processed within one month. Since this procedure is processed in a different institution as the previous one, it can be a simultaneous one.		
9.	<p>Obtain water connection from the Central Water Authority (CWA)</p> <p>Agency: Central Water Authority (CWA)</p> <p>Reception of the water connection. This procedure is processed at the same institution as the previous one, for that reason it cannot be a simultaneous one.</p>	14 days	MUR 26,450
10.	<p>Apply for sewage connection with the WasteWater Management Authority (WMA)</p> <p>Agency: WasteWater Management Authority (WMA)</p> <p>BuildCo applies online for a sewage connection with the WasteWater Management Authority (WMA) on the WMA website: https://www.wmamauritius.mu/core-business/house-connection. The following documents must be submitted with the application:</p> <ul style="list-style-type: none"> • National identity card • Recent CWA bill • Title deed • Building Permit • Sewerage clearance (optional) <p>An acknowledgement receipt, bearing a reference number is issued upon application. This procedure can only be done after the water connection is granted.</p>	0.5 days	no charge
11.	<p>Receive inspection for project feasibility and awaits project design</p> <p>Agency: WasteWater Management Authority (WMA)</p> <p>The WasteWater Management Authority (WMA) has now outsourced survey, design and construction works to 5 private companies, one of which will conduct a survey of the lot to verify the feasibility of this project. Once the survey is completed, a report is made and the</p>	14 days	no charge

	design process starts. Once this design is completed, the applicant will be notified as to when the installation will be completed.		
12.	<p>Obtain sewage connection from WasteWater Management Authority (WMA)</p> <p>Agency: WasteWater Management Authority (WMA)</p> <p>The sub-contracted company informs Waste Water Management Authority (WMA) of completion of works, and WMA subsequently commissions the connection and completes connection to public sewage system.</p>	18 days	no charge
C. Getting Electricity: Three (3) procedures			
1.	<p>Submit application to CEB and await estimate</p> <p>Agency: Central Electricity Board (CEB)</p> <p>An application can be submitted in person, by letter, by email, by fax or online. The following documents have to be attached:</p> <ul style="list-style-type: none"> • location plan • site plan • national identity card or passport nr. of the company's director • list of company's directors holding more than 10% of shares • building permit • trade license from local authority • title deed of land acquisition or lease agreement (need to be notarized) • load details • business regulation number 	30 calendar days	MUR 0
2.	<p>Receive external and visual internal inspection by CEB</p> <p>Agency: Central Electricity Board (CEB)</p>	7 calendar days	MUR 0

	An external inspection of the site is done by the utility. Someone from the customer's party has to be present. An internal inspection (visual inspection only without tests) is done after completion of the internal wiring. It is requested by calling, over the counter, mail, email, fax. The customer's electrical contractor is doing the internal wiring. The utility requests an installation wiring certificate from the contractor (the wiring certificate is recommended but not required by law)		
3.	<p>CEB carries out civil works for transformer and completes the meter installation</p> <p>Agency: Central Electricity Board</p> <p>Civil works associated with the overhead network are carried out by the utility's contractor and includes the construction of Medium Voltage (MV) poles, completing the overhead cables as well as the installation of the transformer, which is pole-mounted. Following the installation of the transformer, an inspector from the utility carries out a routine check to verify compliance of the civil works. This does not involve the customer. The utility is in charge of the design of the connection and the physical works. The meter is installed at the time the external works are completed. Electricity starts flowing as soon as the external connection is complete.</p>	30 calendar days	MUR 601,446.82
D. Registering property: Five (5) procedures			
1.	<p>A land surveyor prepares a new survey plan and a situation plan</p> <p>Agency: Land Surveyor</p> <p>The seller must obtain a survey plan done by a Land Surveyor and apply for the PIN (Parcel Identification Number). According to the amendment of the Registration Duty Act 1804, a survey plan is not required if a PIN has already been assigned. In practice, it is common for sellers to obtain a site plan and apply for the PIN.</p>	6 days	MUR 5,000; (MUR 4000 to MUR 6000)

2.	<p>Notary checks for encumbrances at the Registrar General Agency: Registrar General</p> <p>The notary consults the register of transcriptions and the list of deeds through the online Mauritius e-Registry System (MeRS) or by visiting the Registrar General office, which is waiting for transcription to ascertain the title of the seller, the status of encumbrances, charges and liens. The notary pays an annual subscription to the Registrar General, which enables him to check the registers free of charge. He may pass the cost to the client as part of the fees charged for the whole transaction. The annual subscription fee is Rs 24,000.</p>	Less than one day, online	no charge
3.	<p>A notary prepares and notarizes the deed of sale Agency: Notary</p> <p>The notary prepares the sale deed. The seller is responsible for giving all the required documentation to the notary. The deed is signed by the parties and the notary. According to the law (Registration Duty act and Notaries Act), the notary has up to 7 days from date of deed to submit the deed at the Land Registry.</p>	4 days	MUR 118,462.65; Notary Fees Up to MUR 250,000: 2% (minimum MUR 100) From 250,000 to 750,000: 1.5% From 750,000 to 1,750,000: 1% Excess over MUR 1,750,000: 0.5%)
4.	<p>Obtain certificate from the Economic Development Board that the building will be used primarily as a warehouse. Agency: Economic Development Board</p>	3 days	no charge

	<p>A certificate from the Economic Development Board needs to be obtained in order to exempt the transfer from the payment of the Registration Duty. The buyer needs to present evidence to the Economic Development Board to prove the building will be used as a warehouse.</p>		
5.	<p>The notary deposits the signed deed for registration and transcription Agency: Registrar General</p> <p>The notary will deliver the signed deed + one copy of the deed to the Registrar-General for registration. The notary will pay the registration fee, the stamp duty and the transfer tax on behalf of the seller when applying for registration at the Registrar General's office. It is possible to submit documents, pay fees and receive the registered deed online through the eRegistry system which was launched on June 30, 2015. Once stamp duty is paid, the Conservator of Mortgages will enter the transaction in the book and will give a Transcription Number (TN) to the notary. Once this TN number is available at the Registrar General, the property is opposable to third parties. The notary will then issue the "Copie authentique" to the buyer. There is a statutory time of 48 hours for the Registrar General to complete the transcription and give the Transcription Number (TN) to the notary. After the TN has been issued, the Land Registry will verify and re-assess the transaction through internal processes. The Notary will subsequently pick up the registered deed and will keep the document for 40 years and then transmit it to the Chief Archivist, National Archives Department for safe keeping. If this time limit is not respected, there is a penalty of 50% to be paid.</p>	4 days	MUR 1,000; (stamp duty)
<p>Total Procedures: 24</p>			



NAMIBIA

Ref.	Procedure(s)	Time to complete	Associated costs
A. Starting a Business – Ten (10) procedures			
1.	<p>Reserve a unique company name Agency: Business and Intellectual Property Authority</p> <p>Company name search and reservation is done at the Registrar of Companies within the Ministry of Trade and Industry. If the proposed name is acceptable, it will be reserved for 60 days. The Registrar of Companies is working on an online service platform, and the system is in phase 1.</p>	6 days	ND 50
2.	<p>Pay the registration fees Agency: Business and Intellectual Property Authority</p> <p>Annual duty varies depending on number of shares per Companies Act. The fee is ND 4 per 10,000 share capital and ranges between a minimum fee of ND 80 and maximum fee of ND 100. There is also a stamp duty of ND 100 to buy the annual return form CM23. Subject to the provisions of Section 10 (1) (a) and (b) of the Companies Act, fees, additional fees, annual duty, or other moneys payable to the Registrar, may, except where otherwise provided in these regulations, be paid to any receiver of revenue. Proof of payment of such fees, additional fees, annual duty, or other moneys must be affixed to the relevant form or document by spreading</p>	1 day	ND 230 - ND 250

	adhesive paste or glue over the entire surface of the reverse side of the acknowledgement of receipt form. Fees for inspection or copies of documents may be paid on an account, subject to such conditions as the Registrar may stipulate.		
3.	<p>Hire an attorney to register the company with the Business and Intellectual Property Authority and obtain the certificate of incorporation and the certificate of business commencement</p> <p>Agency: Business and Intellectual Property Authority</p> <p>Section 63 of the Companies Act stipulates that the memorandum and articles of association must be filed and uplifted by a subscriber or by a local accountant or company attorney. The following documents must be filed for the registration and incorporation of a company:</p> <ul style="list-style-type: none"> - The original and two notarized copies of the memorandum and articles of incorporation referred to in regulations 17 and 18, bound as prescribed in regulation 4 (1) - Form CM5: Application for Reservation of Name or Shortened Form or Defensive Name, containing particulars of the name reserved for a company, as approved by the Registrar, together with other forms, if any, containing particulars of the shortened form of the name of the company, as approved by the Registrar (ND 50) - Form CM22: Notice of Registered Office and Postal Address of Company, containing a notice of the company's registered office and postal address within the geographical boundaries of Namibia (ND 10) - A power of attorney, signed by the subscribers to the memorandum, in favor of the person filing the documents - Form CM29: Contents of Register of Directors, Auditors, and Officers (ND 10) 	14 days	about ND 5,750+ ND 556 notary fees

	<ul style="list-style-type: none"> - Form CM31: Notice of, Consent to Appointment, Change of Name, or Resignation by Auditor or Removal of Auditor, containing the acceptance of appointment of an auditor (ND 10) - Form CM46: Application and Certificate to Commence Business (ND 60 plus annual duty) - Form CM1: Certificate of Incorporation of a Company Having a Share Capital - Form CM2: Memorandum of Association of a Company Having a Share Capital. Proof of payment of the registration fee under Section 63 (2) of the Companies Act must be affixed to the original Form CM2 (ND 100) - CM47: Statement by Each Director Regarding Adequacy of Capital of Company. This is a statement, as prescribed by Section 172(3)(a) of the Companies Act, of the opinion of each director to the effect that the capital of the company is adequate for the company’s purpose and its business, or, if the director believes that it is inadequate, the reasons and the manner in which and the sources from which the company is to be financed and the extent thereof. (ND 25) <p>The Business and Intellectual Property Authority automatically forwards a copy of the memorandum and articles of association to the Receiver of Revenue, which in turns registers the company as a taxpayer and issues a tax identification number. Taxation of 33% of all profit is payable to the Receiver of Revenue.</p>		
4.	<p>Deposit the initial capital in a bank account</p> <p>Agency: Bank</p> <p>The funds for the initial capital deposit must be paid into a bank account.</p> <ul style="list-style-type: none"> - Authorized share capital: 4,000 ordinary shares of ND 1 each - Issued share capital: 100 ordinary shares of ND 1 each. <p>No legal requirements are mandated for the minimum startup capital for a private company.</p>	1 day	no charge

5.	<p>Receive fire and health inspection Agency: Municipality</p> <p>The company should not apply for a town planning certificate unless it is the owner of the premises. Companies must have a registered address in Namibia and must apply to receive fire and health inspection in order to obtain the certificate for fitness prior to the commencement of business operations. Local Authorities Act gives Municipalities authority to regulate, through Fire Regulations and Healthy Regulations, that the municipal fire chief and healthy division should inspect the business premises for safety and health of working environment. The municipality carries out municipal inspection and approves business premise occupancy after reviewing applications for receiving health and fire inspection. The inspector typically conducts inspection no later than the second day of application receipt.</p>	1 day	no charge
6.	<p>Obtain the certificate of fitness from the local municipality Agency: Municipality</p> <p>Upon satisfactory inspection of the company premises, the inspector provides the entrepreneur with a letter stating that the workplace has successfully passed inspection. The entrepreneur then returns to the local municipality in order to obtain the certificate of fitness with this proof. The certificate is annually renewable. According to the “Healthy Regulation (Inspection Fees for Premises)” by Department of Economic Development & Environment Division: Health Services, the fees for formal non-food premises (per annum) per Schedule C (c A) (iii) is ND 172.17 of tariff plus ND 25.83 VAT, which is equal to a total of ND 198.</p>	1 day	ND 47.00 to ND 350 depending on the type of business
7.	<p>Register for VAT with the Receiver of Revenue at the Ministry of Finance Agency: Receiver of Revenue at the Ministry of Finance</p>	9 days	no charge

	Any person, as defined by the law, who has carried on a taxable activity on or since November 27, 2000, and whose taxable turnover in any 12 month period exceeds or is likely to exceed ND 200,000 must register for VAT. The applicant submits Form VAT I to the Receiver of Revenue at the Ministry of Finance and receives the registration number within 1–4 weeks depending on the application date. The VAT number once issued is validated at the beginning of the month following the month of application. Manufacturing companies must register for VAT. It is not compulsory for other types of businesses to register for VAT if their profit is less than ND 500,000. In order to register for VAT, the company must have a local bank account and a certificate of fitness.		
8.	<p>Register for Pay-As-You-Earn (PAYE) tax with the Receiver of Revenue</p> <p>Agency: Receiver of Revenue at the Ministry of Finance</p> <p>The registration for pay-as-you-earn tax is separate from registration for VAT, but both are registered by the Receiver of Revenue at the Ministry of Finance.</p>	4 days (simultaneous with previous procedure)	no charge
9.	<p>Register employees with the Social Security Commission</p> <p>Agency: Social Security Commission</p> <p>A percentage of 1.8% is deducted from the basic salary of all employees, shared on a 50/50 basis by the employee (0.9%) and employer (0.9%), with a maximum of ND 81 and a minimum of ND 2.70. The figures reflect the social security contribution of 0.9% on minimum payroll of ND 300 and maximum payroll of ND 9000. SCC has a computerized system in place. The workers will receive one social security card (one card per person) via post after as a confirmation in about 1 month.</p>	21 days	ND 10 per employee
10.	<p>Register employees with the Workmen’s Compensation Commission</p> <p>Agency: Workmen’s Compensation Commission</p>	20 days (simultaneous)	no charge

	The employer must file an application with the Workmen's Compensation Commission for all employees earning less than ND 72,000 a year, with special circumstances for those employees earning above that amount. The annual amount payable is based on a wage rate scale and on the company industry. Registration types are divided into farming (agriculture) and confirming companies.	with procedure 9)	
B. Dealing with construction permits: Twelve (12) procedures			
1.	Verify with the Town Planning Department if the land is in the appropriate zoning area Agency: Town Planning Department of the City of Windhoek A computerized system stores the use of every piece of land and is accessible by all agencies. The check can be conducted either on the telephone or in person.	1 day	no charge
2.	Request and obtain results of geo-technical study Agency: Private companies While a soil test is not specifically provided for in the Building regulations, in practice professionals will request a soil test before designing the foundation plans.	25 days	NAD 50,000
3.	Request and obtain a topographic survey of the land plot Agency: Private land surveying companies A topographic map is not a legal requirement to obtain a building permit. However, in practice it is needed by the professionals to design the building plans.	7 days	NAD 10,000
4.	Obtain clearance from the Electrical Department Agency: Electrical Department of the City of Windhoek	1 day	no charge
5.	Obtain clearance from the Department of Infrastructure, Water and Wastewater Management	1 day	no charge

	Agency: Department of Infrastructure, Water and Wastewater Management of the City of Windhoek		
6.	<p>Request a building permit from the Building Control Division of the City of Windhoek</p> <p>Agency: Building Control Division of the City of Windhoek</p> <p>The application should be accompanied by the architectural plans. BuildCo submits all the information to the Building Control Division. This division then forwards the information to the relevant agencies -- to the departments of fire and safety, architecture, road planning (storm water and transportation policy), town planning (to comply with the maximum land coverage requirements), health (ventilation, windows, and air), roads construction, and water and sewerage. Each agency stamps the architectural plans to indicate that they are cleared. In practice, the applicant goes to the Building Control Division only. Additional documents may be requested. If done in person, approvals could be received within 4 days. The applicant receives a building permit and one stamped copy of the architectural plans. For complex projects it is common to hold informal consultations with the approving authorities to make sure that the architectural plans are in order prior to the formal submission of the building permit application. According to the fee schedule, for a 1,300.6 sq. m. building BuildCo would qualify into category "Buildings exceeding 1,000 sq. m. but not exceeding 2000 sq. m. and comprising less than three floors". The base tariff is NAD 11,000.00.</p>	60 days	NAD 14,667
7.	<p>Request and receive inspection to pass foundations</p> <p>Agency: Building Control Division of the City of Windhoek</p> <p>There are phased inspections in Windhoek. Upon obtaining the building permit BuildCo will receive a schedule of inspections. Notification is done on special forms; however it can be done via fax. The inspector conducts the inspection on the same day or the following day. Upon</p>	2 days	NAD 200

	concluding the inspection, the inspector signs the notice. BuildCo keeps it as proof that the inspection took place.		
8.	<p>Request and receive inspection to pass damp-proof course (DPC)</p> <p>Agency: Building Control Division of the City of Windhoek</p> <p>There are phased inspections in Windhoek. Upon obtaining the building permit BuildCo will receive a schedule of inspections. Notification is done on special forms; however it can be done via fax. The inspector conducts the inspection on the same day or the following day. Upon concluding the inspection, the inspector signs the notice. BuildCo keeps it as proof that the inspection took place.</p>	2 days	NAD 200
9.	<p>Request and receive open sewer inspection</p> <p>Agency: Building Control Division of the City of Windhoek</p> <p>There are phased inspections in Windhoek. Upon obtaining the building permit BuildCo will receive a schedule of inspections. Notification is done on special forms; however it can be done via fax. The inspector conducts the inspection on the same day or the following day. Upon concluding the inspection, the inspector signs the notice. BuildCo keeps it as proof that the inspection took place. After this inspection, there can be an inspection on drains when they are ready for the final inspection.</p>	2 days	NAD 200
10.	<p>Request and receive water connection</p> <p>Agency: Department of Infrastructure, Water and Wastewater Management of the City of Windhoek</p> <p>The request for water connection is made at the Department of Infrastructure, Water & Waste Water Management. Usually there is no inspection required, unless the location of the building is in an area where is no service readily available.</p>	60 days	NAD 2,970

11.	<p>Receive final inspection by the Building Control Division</p> <p>Agency: Building Control Division of the City of Windhoek</p> <p>When BuildCo is ready to receive the final inspection, it submits a notice of completion of the building. Upon concluding the inspection, the inspector signs the notice. BuildCo keeps it as proof that the inspection took place.</p>	1 day	NAD 200
12.	<p>Obtain completion certificate</p> <p>Agency: City of Windhoek</p> <p>The completion certificate is issued within one week after the final inspection. BuildCo collects it from the City of Windhoek.</p>	7 days	no charge
C. Getting Electricity: Six (6) procedures			
1.	<p>Hire licensed electrical contractor registered with utility</p> <p>Agency: Electrical Contractor</p> <p>For all service connections, including connections up to 3 x 60 amp need a licensed electrical contractor registered with the utility to apply for a new electricity connection on behalf of the customers.</p>	1 calendar day	NAD 0
2.	<p>Submit application to City of Windhoek and await estimate</p> <p>Agency: City of Windhoek</p> <p>Application cannot be submitted online. It has to be submitted to the office the Strategic Executive – Electricity. The application form is free of charge, and has to be submitted along with a on-scale site plan, clearly indicating the position of the main board, as well as the schematic lay out of the main circuitry. Up to date cadastral plans and aerial view photos are available with the utility, and from these pretty good estimates for lengths of cables can be done. In some cases where uncertainties exist, a site visit may be arranged.</p>	6 calendar days	NAD 0

3.	<p>Receive estimate, register as customer and await external works</p> <p>Agency: City of Windhoek</p> <p>Costs include network contribution (revised annually and based on the total cost to install a 200 KVA mini substation; cost of cables; trenching; breaker; accessories; installation; administration fee; and contingencies.) The electrical contractor must register the customer in a book with the Department of Electricity with proof of payment and additional information such as ERF number, contractor name and address.</p>	5 calendar days	NAD 209,266.46
4.	<p>Receive external works from City of Windhoek</p> <p>Agency: City of Windhoek</p> <p>The utility will carry out the external works to connect the warehouse to the grid.</p>	18 calendar days	NAD 0
5.	<p>Purchase and install a current transformer (CT) and main board for the meter</p> <p>Agency: Electrical contractor</p> <p>Current Transformers (CT) for the meter have to be purchased by the customer, and the meter installation is done by the electrical contractor.</p>	2 calendar days	NAD 385
6.	<p>Request and receive inspection and certification of installation and turn-on of electricity</p> <p>Agency: City of Windhoek</p> <p>The customer needs to request an inspection of the internal wiring and final connection to the utility.</p>	7 calendar days	NAD 0
D. Registering property: Eight (8) procedures			
1.	<p>Obtain building compliance certificate</p> <p>Agency: Municipality, Ministry of Land</p> <p>According to the Building Regulations amendments by the City of Windhoek (published on August 19, 2011 in Government Gazette 4779), a building compliance certificate must be</p>	21 days	NAD 500

	<p>obtained by the building owner before a property transfer. Upon application for the certificate, the Municipality will dispatch an expert to conduct an inspection of the building. The inspector will ensure that the concerned property complies with the provisions of the Local Authorities Act, the establishment, subdivision or consolidations conditions imposed in terms of the town planning scheme and the City's Building Regulations. A rates and taxes clearance certificate will not be issued before the issuance of a building clearance certificate. The building inspector can issue a building certificate upon compliance. In the event of non-compliance, the inspector must instruct the owner to rectify the non-compliance, and, after proof of compliance, a building clearance certificate can be issued.</p>		
2.	<p>Conveyancer collects required documentation and drafts the deed of transfer Agency: Conveyancer</p> <p>The conveyancer collects all the necessary documentation: For Companies: (i) Copies of Memorandum and Articles of Association, (ii) Certificate of Incorporation and any amendments to it, (iii) Certificate to commence business, CM 29, and (iv) Copies of authorized person's ID, necessary resolutions for the ability to transfer or take transfer. A deed of sale signed by both parties is a statutory prerequisite for the sale of a property. These documents include a power of attorney to transfer, transfer duty application form, transfer duty declarations for both transferor and transferee, as well as statement of transfer cost with provisions for (i) stamp duties and (ii) transfer duties. Conveyance's fees are calculated according to an official fixed scale depending on the purchase value of the property. Fees are ad valorem on a diminishing curve (from 25% to 0.01%).</p>	7 days	NAD 21,406.78;
3.	<p>Conveyancer conducts a Deed Search at the Deeds Office in Windhoek Agency: Deeds Registry</p>	3 days	NAD 100

	A conveyancer conducts a search in the Deeds Office in Windhoek to obtain the correct description of the owner of the land and the property.		
4.	<p>Obtain up-to-date rate payment receipt as of the transaction date</p> <p>Agency: Municipality</p> <p>The conveyancer must inform the Municipality that there will be a transfer of a property 7 days in advance. As a normal rule, payment for utilities for 3 months is made in advance. The calculation is made based on the previous payment of the utilities. The conveyancer will pay it on behalf of the seller. This certificate is required to proceed with the transfer and states that rates and taxes to the applicable authority were fully paid. Proof of payment in the form of a clearance certificate must be obtained from the authority where the property is located.</p>	1 day	no charge
5.	<p>Parties sign the transfer deed at conveyancer's office</p> <p>Agency: Conveyancer</p> <p>Parties sign the transfer deed at the conveyancer's office</p>	1 day	Included in Procedure 2
6.	<p>The conveyancer applies to the Receiver of Revenue for a transfer duty receipt</p> <p>Agency: Receiver of Revenue</p> <p>The purchasing company pays the transfer costs and the seller furnishes the conveyancer with the original title deed of the property. Once the draft deed is prepared, it is signed by the selling and purchasing parties (either owner or authorized representatives). The amount for transfer duties and stamp duties is paid to the conveyancer. If the property to be transferred includes commercial buildings, VAT (15%) is charged on the purchase price. Transfer duty is a government tax which is payable on the value of the immovable property acquired. As of June 2010, the transfer duty when companies are involved was increased to 12%. Who is responsible to pay for the transfer duty and the stamp duty must be clearly stated in the deed of sale. If not</p>	7 days	NAD 508,427.52

	clearly said, the seller must pay for the transfer duty. Stamp Duty is payable to the Receiver of Revenue on a deed of transfer. The conveyancer will deliver all documents to the Receiver of Revenue for processing. This office will check that the calculation of the transfer duty and stamp duty are accurate and will issue a receipt for the Transfer duty and another one for the Stamp duty. The conveyancer will collect both receipts to proceed to the registration.		
7.	<p>The conveyancer lodges the transfer deed at the Deeds Office</p> <p>Agency: Deeds Registry</p> <p>The conveyancer lodges the transfer deed with the Deed office. After the documents are examined and endorsed, the Registrar’s seal will be attached to the documents. Information will be entered in the land registry. Usually, it takes about 7 working days for all the checking. Once all checks are done, the conveyancer will be informed and sign the deed of transfer in the presence of the Registrar of Deeds.</p>	7 days	NAD 300
8.	<p>The deed of transfer is signed in the presence of the Registrar of Deeds and ownership of the property is transferred</p> <p>Agency: Deeds Registry</p> <p>Once the Deeds Registry completed reviewing the transfer deed, the conveyancer will be notified to appear and sign the final deed to be registered on behalf of the parties. After the deed is signed, the Deeds Registry scans the document and stores the instrument in their records. Once the deed is included in the records, the conveyancer can either pick up or receive the registered deed by mail proving that the transaction has been finally registered.</p>	7 days	no charge
Total Procedures: 36			



ZAMBIA

Ref.	Procedure(s)	Time to complete	Associated costs
A. Starting a Business – Seven (7) procedures			
1.	<p>Check the company name for uniqueness Agency: Patent and Companies Registration Agency (PACRA)</p> <p>Name clearance is a process of checking for the availability of a proposed company or business name. It is done to ensure that the proposed name does not exist or is not confusingly similar or misleading to the public. An application for approval of a name can be made in writing or on a name clearance form (Companies Form 1 – Application for name clearance). The name clearance and reservation can be done at the Patent And Companies Registration Agency (PACRA) and also online on PACRA's website.</p>	Less than one day (online procedure)	ZMW 90 for name search and clearance and ZMW 200 for name reservation
2.	<p>Have a Commissioner of Oaths sign Companies Form 11 (Declaration of Compliance) Agency: Commissioner of Oaths</p> <p>Section 9 of the Companies Act Cap 388 of the Laws of Zambia enacted in 1994 requires that Companies Form 11 (Declaration of Compliance) must be commissioned by a Commissioner of Oath. The cost varies based on the Commissioner. A Commissioner for Oath who has an office next to PACRA head office charges ZMK 20 to Commission the Companies Form 11,</p>	1 day	ZMW 50 on average

	others typically between ZMK 30 - ZMK 80. Other Commissioners for Oath such as bank managers and Commissioners from courts do not charge for this service. They offer this service free of charge.		
3.	<p>Register the company</p> <p>Agency: Patent and Companies Registration Agency (PACRA)</p> <p>The registrar is located at the PACRA. PACRA is a stand-alone office with a customer service center, where the applicant submits the completed Form 2: Application for Incorporation, Form 5: Declaration of Consent to act as a Director or Secretary, and Form 11: Declaration of compliance. He or she then receives a case number to track the application status and pays the fees at the cashier. At the end of the process, the applicant obtains the certificate of incorporation and the certificate of share capital. As of March 2019, the fees payable to PACRA are as follows:</p> <ul style="list-style-type: none"> - Registration Fee: 2.5% of nominal capital (with a minimum fee of ZMW 375) - Certificate of Incorporation: ZMW 150.00 - Certificate of Share Capital: ZMW 175.00 - Declaration of Consent: ZMW 150.00 - Declaration of compliance: ZMW 150.00 <p>Online registration of a Private Company Limited by Shares with Minimum Nominal Capital ZMW 15,000 is ZMW 925.00</p>	3 days	see procedure details
4.	<p>Obtain a tax payer's tax number</p> <p>Agency: Zambia Revenue Authority</p> <p>To obtain a VAT tax number at the Zambia Revenue Authority (ZRA), promoters must file the Certificate of Incorporation.</p>	1 day	no charge

5.	<p>Register for Social Security Agency: National Pensions Scheme Authority</p> <p>In order to register with the National Pension Scheme Authority, the applicant must file an Employer Registration form and attach a copy of the company's Certificate of Incorporation. The employees must complete a membership registration form and attach copies of their National Registration Cards. NAPSA, ZRA and PACRA have connected their systems to the One Stop Shop integrated System (OSS) where information can be shared among the three agencies. The system's implementation process is still ongoing.</p>	1 day	no charge
6.	<p>Pay business levy Agency: Lusaka City Council</p> <p>All businesses are required to pay a business levy to commence business activities.</p>	1 day	ZMW 450
7.	<p>Register for VAT Agency: Zambia Revenue Authority</p> <p>The VAT registration annual turnover threshold is ZMK 800,000 per the VAT Act Cap 331 and Regulations.</p>	1 day	no charge
B. Dealing with construction permits: Ten (10) procedures			
1.	<p>Obtain certified copy of property title from the Ministry of Lands Agency: Ministry of Lands, Natural Resources and Environmental Protection</p> <p>A certified copy of the property title must be obtained from the Ministry of Lands. They will stamp the copy upon receipt to indicate that it is a true copy.</p>	90 days	ZMW 150
2.	<p>Obtain building permit from the Municipal Authority (City Development Department) Agency: Lusaka City Council</p>	60 days	ZMW 4,331

	<p>The approval permit is valid for 6 months and may be extended for another 6 months. The following documents are required to obtain a building permit:</p> <ul style="list-style-type: none"> • 4 copies of technical drawings which include: Floor plan, Foundation plan, Elevations, Roof Plan, Door and window schedule, Site plan, Block Plan, Cross section and Structural drawing for multi-story structures. • Certified copy of ownership of the plot • Complete application form • Copy of receipts for scrutiny and stage inspection fees <p>The pertinent project documents are circulated for clearance and approval among the following departments:</p> <ul style="list-style-type: none"> • Fire Department • Environmental Council • Health Department • Water Authority <p>The application for a building permit is scrutinized by all departments of the local authority noted above. The procedure includes inspections. Approximately once a month, the different agencies meet to approve the permits. The statutory time limit for approval of a building permit is 90 days, after which, legally, the company only has to notify the municipality and start construction. Most of the permits are granted on the first application. The payment is KR 3.33 per square meter, assuming the warehouse is considered a 'light construction.</p> <p>All inspections mentioned are required by the General Authorities Bylaws to take place on the site. In practice, however, most are done administratively. The only departments that might go on site are the Environmental Council and, to a lesser degree, the Sewerage Department. More</p>		
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	often than not, these departments do not check the site because they already know where it is located and what it is equipped with. If the Environmental Council ever inspects the site, it would not need to notify the constructor unless it needed to resolve some issues with BuildCo present.		
3.	<p>Submit Project Brief and receive approval from the Environmental Council</p> <p>Agency: Zambia Environmental Management Agency</p> <p>A Project Brief (12 copies) must be submitted to the Environmental Council. The brief must specify the noise levels, heat, radioactivity, emissions, and environmental effects (Environmental and Pollution Act CAP 204). For a simple warehouse project, the report can be prepared in-house.</p>	55 days	ZMW 13,000
4.	<p>Inform the Local Authority of the beginning of construction and receive inspection of foundation works</p> <p>Agency: Engineering Department of the Local Authority</p> <p>The Council has introduced an inspection fee through the Engineering Department. This covers transportation for inspectors. The inspection usually takes place within 1 -- 2 hours. This is a one-off payment and covers all inspections.</p>	1 day	ZMW 200
5.	<p>Request and receive inspection of concrete works</p> <p>Agency: Engineering Department of the Local Authority</p> <p>Although there is no additional charge, the transport costs of the Engineering Department are usually provided by the builder. The inspection involves quality checks of materials and procedures (1 -- 2 hours).</p>	1 day	no charge
6.	<p>Request opinions on project completion (final inspection)</p> <p>Agency: Fire Department, Public Health Department and Building Inspectorate</p>	7 days	no charge

	There is one joint inspection by the Fire Department, Public Health Department and Building Inspectorate. This final joint inspection is done as a prerequisite to obtaining the occupancy permit. BuildCo must inform the Building Inspectorate of the completion of the construction and they organize the joint inspection. Sometimes this requires significant follow up but generally it takes 1 week to organize and the inspection itself is done in 1 day. If the final inspection goes well (the building is built according to design, safety of building is according to standards etc.), the Public Health Department will then issue the occupancy permit.		
7.	Obtain completion certificate / occupancy permit Agency: Public Health Department	21 days	no charge
8.	Request water and sewerage services and inspection Agency: Lusaka Water and Sewerage Company Limited In order to obtain a new connection, the developer fills out the Water and Sewer connection application forms at any of the Customer Service Centers and attach a survey diagram. After review and site inspection, a quotation is provided to the developer.	1 day	no charge
9.	Receive site inspection by the water authority Agency: Lusaka Water and Sewerage Company Limited	1 day	no charge
10.	Obtain water and sewerage connection Agency: Lusaka Water and Sewerage Company Limited For commercial customers, an account opening form is obtained from any customer service center and copy of Title deed or proof of Ownership and copy of Certificate of Incorporation (if applicable) is attached, and submitted to Lusaka Water and Sewerage Company Ltd.	7 days	ZMW 500
C. Getting Electricity: Five (5) procedures			
1.	Submit application to Zesco Limited and await estimate	2 calendar days	USD 436.96

	<p>Agency: Zesco Limited</p> <p>An application cannot be submitted online. The customer has to visit any Customer Service Center or Zesco's office and collect two forms: the Customer Application Form and the Supply Inquiry Form, free of charge. Attached to the applications, the customer must submit the following documents:</p> <ul style="list-style-type: none"> • Title Deeds or Certification of Title – A legal document that reflects ownership of property as well as all details of the property in question • Letter of Offer from Local Authority, Ministry of Lands, Natural Resources and Environment Protection or Traditional Establishment (Where Applicable) – A document showing legal approval from the respective authority. • Identification Documents – Documents that reflect national registration i.e. • National Registration Card for individuals and Certificate of Registration for Companies (Drivers License and Passport may also be used) • Sketch map for location of the site 		
2.	<p>Receive external inspection by Zesco Limited</p> <p>Agency: Zesco Limited</p> <p>Once the application has been received, Zesco will conduct an external inspection to do a cost estimate for the works. It is not a requirement for the customer to be present during this inspection. Once the inspection is complete, Zesco will give a cost estimate to the client.</p>	5 calendar days	ZMW 0
3.	<p>Obtain excavation permit from Lusaka City Council</p> <p>Agency: Lusaka City Council</p>	14 calendar days	ZMW 2,200

	The customer has to obtain an excavation permit from the Lusaka City Council for the underground connection. The utility however facilitates the process as Zesco is more familiar with the procedures of dealing with excavation permits than the client.		
4.	<p>Accept estimate and await completion of external works by Zesco Limited</p> <p>Agency: Zesco Limited</p> <p>Zesco is in charge of the external connection works and will also provide the material. Once the quotation has been paid, Zesco will proceed with the external works, however this will take some times as Zesco must gather all the materials and make the necessary preparation.</p>	95 calendar days	ZMW 311,990
5.	<p>Receive internal inspection, meter installation and final connection by Zesco Limited</p> <p>Agency: Zesco Limited</p> <p>Zesco will conduct an internal wiring of the warehouse and it is recommended that the electrical contractor be present. Zesco will initiate a test and if it is found that the internal wiring is not up to the standards set by Zesco, a fail test certificate will be issued. . The electrician in charge of the internal wiring does not have to be licensed and/or registered with Zesco. The internal inspection is a necessary condition for opening the meter. Once the team verified that your internal wiring is correctly done they pass over the documents to the team in charge of meter installation. Zesco will notify the customer and the electrical contractor when the metering department will be installing the meter. Both the customer and the electrician must be present on that day.</p>	1 calendar day	ZMW 0
D. Registering property: Six (6) procedures			
1.	<p>Lawyer drafts the sale agreement, which is exchanged between buyer and seller</p> <p>Agency: Lawyer</p>	5 days	ZMW 19,587.06; (2.5% of the property value)

	In practice, both the seller and purchaser employ a lawyer for the transaction. The fees are negotiable, but cannot legally exceed 10%.		
2.	<p>The Seller requests a valuation report</p> <p>Agency: Land Valuer or Land Surveyor</p> <p>For properties valued at over 500,000 kwacha, it is necessary to submit a valuation report to the Zambia Revenue Authority in order to settle the property transfer tax. A copy of the title deed is required to obtain the valuation report. During the inspection, the valuer or land surveyor carries out a physical inspection of the property. They will provide the current market value of the property in the report according to their inspection.</p>	4 days	ZMW 7,500
3.	<p>Lawyer obtains a non-encumbrance certificate</p> <p>Agency: Registry of Lands and Deeds</p> <p>The search is conducted at the Registry of Lands and Deeds. The interested parties can conduct an electronic search that provides basic information about the land, the owner of the lease, and the date of ownership of the lease. The most common search is to obtain a computer printout of the registration file. This print out includes the history of the property from the first day when it was registered as a title deed, any sub-divisions, owners, transfers, if there are any liens or mortgages, if it has been discharged and the size, and if there are any caveats. In order to get more detailed information, a manual search needs to be conducted. For this search, the lawyer must go directly to the Lands and Deeds Registry to search for the history of the plot and the relevant documents.</p>	1 day	ZMW 41.7; (139 Fee Units x 0.3 Fee Unit Value)
4.	<p>The seller applies for the state's consent to assign</p> <p>Agency: Commissioner of Lands</p>	8 days	ZMW 333.6; (1112 Fee units x

	<p>The Commissioner of Lands will verify that the property can be transferred, by checking if ground rent has been paid, and who is buying. The land in Zambia belongs to the State, and can only be purchased by Zambians, Zambian companies, established residents or investors. This application is lodged with the Commissioner of Lands and if all ground rent has been settled and all application papers are in order, the Commissioner of Lands will issue the consent to assign. While the state's consent to assign application is being processed, the buyer and seller can finalize the deed of assignment, but the sale price stated will be subject to the state's consent for the sale at that price. The documentation shall include: (i) the consent application, (ii) consent fees, (iii) buyer's details such as nationality, address, etc.</p>		<p>0.3 Fee Unit (value)</p>
<p>5.</p>	<p>The seller settles the Property Transfer Tax with the Zambian Revenue Authority (ZRA) Agency: Zambian Revenue Authority</p> <p>The Property Transfer Tax Act, CAP340, provides that Property Transfer Tax (PTT) is charged upon and collected from, the person transferring the property (transferor) on the Realizable Value (i.e. open market value or contract price, whichever is higher). The Property Transfer Tax (Amendment) Act, of 2015, has reduced the tax rate to 5% of the Realizable Value, effective from January 1st, 2016. The Zambian Revenue Authority assesses if the value of the property is correctly stated in the deed of assignment and then it will produce a clearance certificate which is valid for six months. The tax is payable by the transferor. PTT filings require the following documentation:</p> <ul style="list-style-type: none"> • NRC/Certificate of Incorporation of both the Buyer & Seller; • State/Council Consent (obtained in Procedure 3); • Seller's TPIN #; • Contract of Sale/Deed of Gift or Transfer (obtained in Procedure 1); 	<p>7 days</p>	<p>ZMW 39,174.12; (5% of the consideration of the transaction or the value of the property, whichever is higher.)</p>

	<ul style="list-style-type: none"> •Lawyer’s Stamp (where dealing as an Advocate of either party); •Valuation Report (for all transactions above ZMW 500,000). <p>Both a receipt for the payment of the Property Transfer Tax and the Tax Clearance Certificate are obtained in this step.</p>		
6.	<p>The purchaser lodges the assignment for registration at the Lands and Deeds Registry to complete the process</p> <p>Agency: Registry of Lands and Deeds</p> <ul style="list-style-type: none"> • The documentation shall include: • Seller’s title deeds (Certificate of Title) • Executed assignment in duplicate • State’s consent to assign (obtain in Procedure 3) • Receipt for payment of Property Transfer Tax (obtained in Procedure 4) • Tax Clearance Certificate (obtained in Procedure 4) • Form DR53 (gives brief details of the transaction, such as seller, buyer, consideration, property number, rentable value, etc.) • Receipt for payment of transfer fees <p>In June 2008, the Government of Zambia, following a survey done in 2007 to understand the reason of the backlog at the Lands Registry, implemented a Customer Service Relation Centre and also fully computerized the Land Registry. The Statutory Instrument No. 53 of 2013 on July 21st, 2013 established a maximum fee of ZMW 15,000 for the registration of assignments and transfers.</p>	25 days	<p>ZMW 8,001.62; (1% of property value (registration fee) with a maximum of ZMW15,000 + Deed of Assignment and an authentic copy (276 Fee Units x 0,3 Fee Unit Value x 2))</p>
Total Procedures: 28			



MOZAMBIQUE

Ref.	Procedure(s)	Time to complete	Associated costs
A. Starting a Business – Ten (10) procedures			
1.	<p>Obtain a certificate of name reservation (certidão de reserva de nome)</p> <p>Agency: One-Stop Shop (Balcão de Atendimento Único - BAÚ) and Legal Entities Registrar (Conservatória de Registo das Entidades Legais)</p> <p>Since the approval of the Circular 004/2018, dated 20 November 2018, by the Ministry of Justice, Constitutional and Religious Affairs, in terms of which as of 1 January 2019, the application for reservation of name and registration of incorporation of companies in Maputo City should be done before the Balcão de Atendimento Único (BAÚ). One must verify the availability of the company name. The Registrar Office's administrative system was computerized, and name verification can be done in a day. The certificate of name reservation costs MZN 200 and the application form costs MZN 100.</p>	1 day	MZN 300
2.	<p>Sign the incorporation contract and notarize signatures</p> <p>Agency: One-Stop Shop (Balcão de Atendimento Único - BAÚ) and Legal Entities Registrar (Conservatória de Registo das Entidades Legais)</p> <p>According with Article 90 of Commercial Code, the incorporation agreement is executed by a private document signed by all partners or their representatives, which shall be notarized before</p>	1 day	MZN 100

	<p>a notary by sending the agreement and copies of identification documents. There is no need for a public deed, unless the share capital is to be paid up in goods. This can be done at the notary's office, at the One Stop Shop (Balcão de Atendimento Único) or at the Legal Entities Registrar (Conservatória de Registo das Entidades Legais). The fee charged can be found in the Fee Schedules of the Legal Entities Registrar (Tabela de Emolumentos do Registo das Entidades Legais) on Ministerial Diploma n.º 2/2016 of 6 January. The amendments to the Commercial Code, as approved by the Decree-Law 1/2018, of 4 May, removed the need for notarization of signatures in the incorporation agreement to be done in person, since now the parties can sign the incorporation agreement and send the same to the Notary along with their identification documents for notarization.</p>		
3.	<p>Pay registration fees</p> <p>Agency: One-Stop Shop (Balcão de Atendimento Único - BAÚ) and Legal Entities Registrar (Conservatória de Registo das Entidades Legais)</p> <p>The registration fees can be paid by a deposit at a bank or using the “kiosk” at the Legal Entities Registrar of Maputo (Conservatória do Registo das Entidades Legais) or at the One-Stop-Shop (Balcao de Atendimento Unico). Companies need the receipt to submit it along with the registration documents. For companies with annual sales (or volume de negócios) above MZN 2,500,000, according to the Tax department a bank account in the company's name would be required for tax registration purposes.</p>	1	Included in procedure 4
4.	<p>Register the company and request the publication of the company statutes in the official gazette (Boletim da República)</p> <p>Agency: One-Stop Shop (Balcão de Atendimento Único - BAÚ) and Legal Entities Registrar (Conservatória de Registo das Entidades Legais)</p>	5 days	see procedure details

	<p>In terms of the Circular 004/2018, dated 20 November 2018, approved by the Ministry of Justice, Constitutional and Religious Affairs, as of 1 January 2019, the registration of incorporation of companies in Maputo City should be done before the One Stop Shop. Registration fees vary according to the share capital of the company. A fixed fee of MZN 1,450 applies for each registration, plus: amounts of the company's capital up to MZN 5 million are taxable at a 0.4% rate, and amounts exceeding MZN 5 million are taxable at a 0.03% rate. This fee is published in the Fee Schedules of the Legal Entities Registrar (Tabela de Emolumentos do Registro das Entidades Legais) in Diploma Ministerial 2/2016 of January 6. A Registry Certificate is issued once the registration process has been completed.</p> <p>The company's statutes must be published in the Official Gazette (Boletim da República). However, the company is permitted to declare the start of its operations before official publication. The Imprensa Nacional of Mozambique is the institution in charge of the Gazette. Applicants must submit a hard copy and a digital copy of the publication summary to the Imprensa Nacional in Maputo. The total payable amount for publishing the statutes extract will vary according to the number of pages of the company's statutes, and it is estimated by the Imprensa Nacional. The fee for publication of the Articles of Association is MZN 2,820 per 25-line page (Diploma Ministerial nº 79/2017 of December 27). Applicants must make the corresponding payment to the Imprensa Nacional's bank account and submit a copy of the payment receipt to the Imprensa Nacional. The Legal Entities Registrar coordinates the publication of the company statutes in the Official Gazette, which are also published online at http://www.portaldogoverno.gov.mz/por/Governo/Legislacao/Boletins-da-Republica.</p>		
5.	<p>Register for taxes and obtain a Unique Tax Identification Number (NUIT) Agency: Tax Department (Repartição de Finanças)</p>	3 days	no charge

	<p>The company must be registered at the tax department (Repartição de Finanças). In order to apply for a NUIT (tax ID), two copies of M/01C form must be filled out and submitted to the Tax Authority. In addition, the following documents must be submitted: the partners' personal NUIT, the certificate of name reservation and the company's registry certificate.</p>		
6.	<p>Notify the commencement of business at the One-Stop Shop Agency: One-Stop Shop (Balcão de Atendimento Único - BAÚ)</p> <p>Depending on its sector of activity, a newly-established company would be required to submit a notification of commencement of business or to obtain a business license. Companies in sectors such as clothing, shoes, office supplies shops, or service providers in legal, accounting and engineering areas, can notify the One-Stop Shop (Balcão de Atendimento Único) of their commencement of business at no cost.</p> <p>The requirements for submitting a notification of commencement of business are:</p> <ul style="list-style-type: none"> i) Application form; ii) A copy of a valid Identification Document or Passport or Driving License or Professional Registration Card or Voter Registration Card (for Mozambican citizens); iii) A legal entity registration certificate or copy of the publication of the articles of association in the Government Gazette (Boletim da República) and proof of the quality of the applicant, for legal persons; iv) Copy of the proof of issuance of the NUIT (Unique Tax Identification Number). v) For some other sectors, a simplified business license must be obtained at the One-Stop Shop with payment of a fee of 50% the minimum wage for the public sector. 	1 day	no charge

7.	<p>Declare the beginning of activity and register employees with the Provincial Directorate of Labor, Employment and Social Security</p> <p>Agency: Provincial Directorate of Labor, Employment and Social Security (Direcção Provincial do Trabalho, Emprego e Segurança Social)</p> <p>The company must notify the beginning of any activity, admission of employees and the schedule of work hours at the Provincial Directorate of Labor. The three documents can be submitted together. The declaration of commencement of activity and the communication of the workers' admission can be done the same day, but the validation of the schedule of work hours by the Provincial Directorate of Labor takes 3 days. In addition, it is necessary to notify the staff nominal roll to the Provincial Employment Center. This can be done online on the Ministry of Labour, Employment and Social Security website (http://www.mitess.gov.mz:7081/FolhaNominal/RG/RegistarEmpresa.aspx).</p> <p>The company must complete and submit the staff nominal roll within 30 days of its declaration of commencement of activity (as per Diploma Ministerial n° 104/2015 of November 27) and update it every April based on data from the previous month. The following documents must be attached for the staff's nominal roll relation: license, declaration of commencement of activity, NUIT (tax ID) assignment statement and declaration of attribution of the Taxpayer Number by the INSS (social security agency).</p>	3 days	no charge
8.	<p>Declare the beginning of activity at the tax department</p> <p>Agency: Tax Department (Repartição de Finanças)</p> <p>For VAT and corporate income tax purposes, the beginning of business activity must be notified at least 15 days before the actual starting date. After the documentation is submitted</p>	1 day (simultaneous with previous procedure)	no charge

	and registered, the applicant receives the original stamped M/02 form and a letter signed by the Director of the Tax Authority indicating the date of start of activity.		
9.	<p>Register the company and the employees with the National Social Security Institute (INSS)</p> <p>Agency: National Social Security Institute (Instituto Nacional de Segurança Social, INSS)</p> <p>The applicant must register the company and those employees who are still not registered with the social security system within 15 days of the start of business activity, as per Decree n° 51/2017 of December 3. The company's registration must be done in person and the following information should be submitted: an approved copy of the M/02 form for tax registration, identity documentation, birth certificate or DIRE, Unique Tax Identification Number (NUIT) and the Business License. These documents can be submitted within 30 days of their date of issuance. Once the company is registered a password is provided, and employees can be registered online by completing an electronic form available on the Social Security website (http://www3.inss.gov.mz/Seguranca/Acesso/Login?ReturnUrl=%2f). In order to confirm and issue each beneficiary's identity card, the company is required to submit the following documents within 30 days of registering the employees:</p> <p>a) Valid identity documentation, birth certificate or DIRE</p> <p>b) Unique Tax Identification Number (NUIT)</p>	1 day	no charge
10.	<p>Subscribe to a workers' compensation insurance coverage</p> <p>Agency: Insurance company</p> <p>The company must have a group insurance plan (seguro colectivo) covering every employee from workplace accidents and occupational illnesses that are not covered by the Social Security Health System, as per Article 231 of Law 23/2007. It is not required to submit any documents</p>	1 day (simultaneous with previous procedure)	no charge

	regarding the insurance. However, the company must have the documents available in case of inspection or of an employee's accident or illness.		
B. Dealing with construction permits: Eleven (11) procedures			
1.	Obtain results of topographic study Agency: Private licensed company	7 days	USD 785
2.	Request and obtain building permit from the Department of Construction and Urbanization Agency: Municipal Council of Maputo City – Department of Construction and Urbanization Before obtaining the building permit, BuildCo must also obtain the right to the use and enjoyment of the land from the Municipal Council of Maputo City. According to Article 19 of Law 19/97 of 1 October and Article 24/2 of Decree No. 66/98 of 8 December, an exploration plan must be obtained prior to requesting an approval for the right to the use and enjoyment of the land and it costs MZN 320. Obtaining the right to the use and enjoyment of the land from the Municipal Council of Maputo City is often a timely procedure which can sometimes take several months and costs MZN 750. However, these procedures are not recorded because the Doing Business case study assumptions state that BuildCo already owns the land that it intends to build the warehouse on. For the building permit, BuildCo must submit an application to the Municipal Council with the full detailed plan attached. BuildCo has the right to make a request of prior information to the authority responsible for issuing the building permit, in order to be informed about the planning instruments for the area, as well as the requirements to be met for the construction. The validity of the building permit and the renewal and extension cannot exceed 10 years (Article 27 of Decree No. 2/2004 of March 31).	28 days	MZN 13,006
3.	Receive inspection from Municipality - I	1 day	no charge

	<p>Agency: Municipal Council of Maputo City</p> <p>Inspections may occur during construction. According to the law, 2 - 3 inspections should be carried out by the Municipal Council and by the Labor Inspectorate. However, in practice, these inspections rarely occur. When they are undertaken, these inspections are announced by the inspector, who informs BuildCo of the inspection date. Normally, an inspection is carried out when the concrete is poured. BuildCo must keep a construction book where all the important information about the construction is entered. The inspectors use this book to check the actual state of the construction, as well as its conformity with the submitted project.</p>		
4.	<p>Receive inspection from Municipality - II</p> <p>Agency: Municipal Council of Maputo City</p> <p>Once this phase of construction is achieved, BuildCo. is apt to receive another inspection.</p>	1 day	no charge
5.	<p>Request water and sewage connection</p> <p>Agency: Water Department</p> <p>Upon the termination of the inspection phase, BuildCo. is ready to request the water and sewage services.</p>	1 day	MZN 13,069
6.	<p>Receive inspection and obtain approval of the plumbing plan from the Water Department</p> <p>Agency: Water Department</p> <p>BuildCo must supply the (layout) drawings. The typical waiting time for the approval is about 3 weeks.</p>	17 days	MZN 151
7.	<p>Obtain connection to water and sewage</p> <p>Agency: Water Department</p> <p>Upon the reception of the inspection by the utility company, connection can be received.</p>	14 days	no charge
8.	<p>Request final inspection for occupancy permit and certidão de benfeitoria</p>	1 day	MZN 9,104

	<p>Agency: Municipal Council of Maputo City – Department of Construction and Urbanization</p> <p>BuildCo can request a final inspection only when the construction is fully complete. The final inspection must take place within 30 days of the request. Under the new initiative of streamlining the process of building control and fighting corruption the Municipality of Maputo requires the request for the final inspection to be made at the main office of the Department of Construction and Urbanization. The rationale behind this step is that before, companies would request the final inspection from their respective district office of the Department of Construction and Urbanization where they could possibly have already established personal ties. These ties might have been used to wield their favorable decision. According to Decree No. 2/2004 of March 31 the cost associated to this procedure is 5 MZN per square meter for the certidao de benfeitorias and 2 MZN per square meter for the occupancy permit. Therefore, the total cost is $7 * 1300.6 = 9104.2$ MZN.</p>		
9.	<p>Receive final inspection</p> <p>Agency: Municipal Council of Maputo City and other departments (Fire, Health, Water, etc.)</p> <p>The final inspection is carried out by the Fire Department, the Health Department, the Water Department, and other relevant agencies. This inspection is coordinated by the Municipal Authority, and its cost is included in the fee for the occupancy permit.</p>	21 days	no charge
10.	<p>Obtain occupancy permit</p> <p>Agency: Municipal Council of Maputo City – Department of Construction and Urbanization</p> <p>Once the final inspection is complete, BuildCo can request the Occupancy permit. And in order to do so, it is necessary to submit the certificate of improvements, pay all relevant taxes, and attach the building permit. At the same time, the owner should obtain the certidao de</p>	21 days	no charge

	benfeitorias, which is a certificate of the works done on the land. This certificate needs to be presented at the land registry for the first registration.		
11.	<p>Register the new building at the Property Registry</p> <p>Agency: Property Registry (Conservatória do Registo Predial)</p> <p>Finally, BuildCo. is ready to register the new warehouse. For that purpose, it is necessary to register the building for real property tax purposes. BuildCo must present the occupancy permit. So it cannot be simultaneous with the previous procedure. According to Article 3, Paragraph 1 of the Ministerial Diploma N.º 19/98 of 4 March, the registration cost is MZN 200.00. However, other fees are added to this charge such as administrative costs (MZN 150) and the fee for a new certificate (MZN 75) to issue the registration certificate.</p>	7 days	MZN 425
C. Getting Electricity: Four (4) procedures			
1.	<p>Submit application to EDM and await technical report and estimate</p> <p>Agency: EDM</p> <p>The Customer submits the request form signed at a commercial agency or send it by email. The Client authorizes EDM to, on its behalf, request the issuance of the necessary licenses from the National Directorate of Energy after the Client has paid the fees to EDM. Once the form has been completed and signed by the Client and the necessary documents have been handed in (1) copy of the Identity Card of the client; 2) design of an electrician; 3) location map of the warehouse; 4) Property Title or District Declaration), the technical and commercial team of the commercial agency analyzes the application, draws up the connection budget, calculates the values of the applicable license fees and the contract, and communicates all these elements to the Customer.</p>	7 calendar days	USD 0
2.	Sign supply contract and pay the license, bond and contract fees	3 calendar days	MZN 215,000

	<p>Agency: EDM</p> <p>The Exploration License costs 1,517.89 Meticaís for a standard solution in the 160 KvA transformer EDM. The estimated value for the License of Establishment is 1,768.33 Meticaís. With the signing of the contract the Client must pay the value of 6.300,00 Meticaís for a power of 140 KvA. The budget estimated for the connection in the assumptions of the case study and assuming an aerial connection of 150 meters, is 205,000 Meticaís. The total charges for the Customer amount to about 215,000 Meticaís.</p>		
3.	<p>Obtain external works, inspection, meter installation and electricity flow from EDM</p> <p>Agency: EDM</p> <p>EDM or a subcontractor carries out the works. In the case of general task installations with more than 9 workers, the work is carried out with the participation of the National Energy Directorate for the purpose of inspecting the installation. The bulk of the material is not available in Mozambique in more than 50% of cases, which often delays the connection works. EDM also performs the inspection and commissioning and energizing jobs, installs the meter and activates the Customer's contract</p>	30 calendar days	USD 0
4.	<p>Buy and install transformer</p> <p>Agency: Electrician</p> <p>Since the connection is done in medium voltage, the entrepreneur has to install a transformer for 140 KvA. A transformer of this type is usually imported.</p>	14 calendar days	USD 10,000
D. Registering property: Eight (8) procedures			
1.	<p>Obtain a Real Estate Registry certificate of the property from the Real Estate Registry Office</p>	3 days	MZN 700

	<p>Agency: Real Estate Registry (Conservatória do Registo Predial)</p> <p>A Real Estate Registry certificate is obtained at the Conservatória do Registo Predial. This certificate provides information regarding all the owners of the property/ beneficiaries of the use and benefits right and is valid for 90 days. If the owner does not have a copy of the current real property registration, then the DCU (Town Planning Directorate) reference number must be obtained in order for the Registrar to locate the book and page on which the property is registered. As of 2013, the registry has been computerized, and titles have been scanned. The documents required to obtain the certificate are the following:</p> <ul style="list-style-type: none"> • Request form (as per the official form), • Real Estate Registry certificate of the property copy or registry reference number. 		
2.	<p>Obtain a certificate from the Fiscal Cadastre confirming the property's registration with the Municipal Tax Office and its tax payment status (certidão matricial)</p> <p>Agency: Municipal Tax Office (Repartição das Finanças e Conselho Municipal)</p> <p>A certificate (certidão do registo matricial) with the value of the property is obtained from the Municipal Tax Office (Repartição das Finanças). The documents required to obtain the certificate are the following:</p> <ul style="list-style-type: none"> • Request form (as per the official form), property and personal tax payment confirmation documents, • Real Estate Registry certificate of the property (90 days), economic activity tax payment proof 	7 days	no charge
3.	<p>Lawyer prepares the draft sale and purchase agreement</p> <p>Agency: Lawyer's office</p>	10 days	MZN 21,400; (MZN 12,000 – MZN 30,800)

	<p>A lawyer prepares the sale and purchase agreement. It is necessary to have the underlying land and property title, and real property registration in order to have the description of the property, the land plot, and the demarcation details. The form of the description varies from rural areas to municipalities. The actual sales instrument is relatively simple, but the additional administrative/registry detail complicates the preparation. Although not required by law, most companies and individuals hire the services of a lawyer to prepare the sale and purchase agreement.</p>		
4.	<p>Payment of transfer tax (SISA) at the Municipal Tax Office Agency: Municipal Tax Office (Secretaria Municipal de Fazenda)</p> <p>The property must have been registered for real property taxes (municipal and national). All of the real property tax must have been paid (for which a tax clearance must be obtained), and the owner and the purchaser must be registered for tax purposes (NUIT). A SISA tax receipt is obtained and has to be submitted with the sale and purchase agreement to the notary. Then, the name of the buyer is registered with the Tax Office. The SISA tax has been reformed by Decree 46/2004 of October 27, cutting it from previous levels around 10%. In the past, the 10% tax that applied to Maputo was not fully paid since the market value of the property was never quoted. This change unifies the level of the transfer tax with the rest of the country that already had taxes around 2%. The documents required to pay SISA are the following: Request form (as per the official form), copy of previous SISA, property tax payment confirmation document, personal tax payment confirmation document (seller and buyer), economic activity tax payment proof (companies), draft sale and purchase agreement.</p>	7 days	MZN 29,212.73; (2% of property value (SISA-transfer tax))
5.	<p>Submit the draft sale and purchase agreement to the public notary to verify and issue the notarial deed of purchase</p>	2 days	MZN 9,683.82; (i) 0.2% of

	<p>Agency: Notary (Cartório Notarial) or BAU (Balcão de Atendimento Único)</p> <p>The lawyer/parties submit the draft sale and purchase agreement to the public notary, who verifies the documentation and prepares the deed for signature. The Real Estate Registry certificate and the SISA payment certificate must be submitted, together with Companies' Registry certificates of the parties and copies of the ID's of their representatives who will execute the notarial deed on their behalf. Copies of quota-holders/directors resolutions and/or powers of attorney may also be required pursuant to the relevant companies' articles of association. In some cases, it may be possible to notarize the deed faster if the parties, instead of the notary, prepare the deed themselves and give it to the notary on a disk to notarize. The documents required to sign a notarial deed are the following:</p> <ul style="list-style-type: none"> • Sale and purchase agreement, seller-buyer identification, certificate with the property value, Real Estate Registry certificate of the property, • Registry certificate of Legal entities, • SISA payment proof, • Companies minutes including the buying-selling resolution 		<p>property value for stamp duty + (ii) Notarial fees 0.4% of property value up to the first MZN 5 million (0.03% for the amounts exceeding MZN 5 million) + (iii) MZN 250 for notarial deed stamp duty+ (iv) MZN 150 for each one-act deed and MZN 50 for each page (3 pages) + (v) MZN 100 for the request + (vi) MZN 50 for each notarial deed (2 copies one for the seller and one for</p>
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			the buyer) + (vii) MZN 20 for each additional page (3 pages for 2 copies) + (viii) MZN 50 for each entry in the notarial registration book)
6.	<p>Apply for registration of the building at the Real Estate Registry Office</p> <p>Agency: Real Estate Registry (Conservatória do Registo Predial)</p> <p>The notary deed of sale and purchase is submitted to the Real Estate Registry Office, together with an application requesting the registration of ownership over the property, on the buildings and of the right of use and fruition over the land, in the name of the buyer. Simultaneously with the request for registration (or sequentially depending on the practice), a certificate of the registration is requested, usually an integral certificate which provides the owner with copies of the pages on which the title is recorded. This is a cautionary measure in the event that the registry books are damaged or destroyed (as happened in the 2000 floods) or disappears somehow. The documents required to register the property are the following:</p> <ul style="list-style-type: none"> • Request form (as per the official form), seller-buyer identification, • Complete certificate of purchase notarial deed 	7 days	MZN 11,442.55; (Registration fees according to the following schedule: (i) 0.4% of property value up to the first MZN 5 million (0.03% of property value above MZN 5 million) + (ii) MZN 250 for each entry in the

			<p>Gazette + (iii) MZN 1,500 for each inscription on the Registry + (iv) MZN 700 for registration certificate of a property transfer (3 copies) + (v) MZN 1000 for the pre-registration process study and organization + (vi) MZN 500 for the request + (vii) MZN 250 for property titles verification)</p>
7.	<p>Submit the updated Real Estate Registry certificate of the property at the Municipal Urban Office Agency: Municipal Urban Office (Departamento de Cadastro Legal - Direção de Planeamento Urbano e Ambiente)</p>	7 days	no charge

	The buyer must submit an original copy of the updated Real Estate Registry certificate of the property to the municipal urban office to update the description of the property in the name of the buyer, and right of use and fruition over the land (Título de uso de aproveitamento do solo urbano).		
8.	<p>Submit the updated Real Estate Registry certificate of the property at the Municipal Tax Office</p> <p>Agency: Municipal Tax Office (Departamento de Receitas -Direção Municipal de Finanças)</p> <p>The buyer must submit an original copy of the updated Real Estate Registry certificate of the property to the municipal tax office to update the description of the property in the name of the buyer (registro matricial) for the purpose of property tax payments (Imposto Predial Autárquico - IPRA).</p>	1 day	no charge
Total Procedures: 33			



RWANDA

Ref.	Procedure(s)	Time to complete	Associated costs
A. Starting a Business – Four (4) procedures			
1.	<p>Obtain an electronic signature Agency: Rwanda Development Board (RDB) The documents required to obtain an electronic signature are:</p> <ul style="list-style-type: none"> - Proof of identity (Simple copy) of the managing director or of one of the shareholders of the company being formed or of an authorized representative. Scanned copy of the ID. - Contact Details of the managing director or of one of the shareholders of the company being formed or of an authorized representative - Email account of the managing director or of one of the shareholders of the company being formed or of an authorized representative <p>The e-signature contains the user name and password which are used to log into the system for the registration process. The e-signature used to apply for business registration must be of the managing director or of one of the shareholders of the company being formed or of an authorized representative with powers of attorney. To obtain an electronic signature, applicants sign up with their email addresses and scan their ID cards to be attached to the account application. Once the account is set up, a registration number is generated to enable users to</p>	Less than one day (online procedure)	no charge

	<p>proceed to online registration. This registration number is also the tax identification number (TIN) and VAT number of the company.</p>		
2.	<p>Register the company Agency: Rwanda Development Board (RDB)</p> <p>Online company registration has become mandatory as of February 17th, 2014. It is free of charge. Entrepreneurs need to check the uniqueness of their company name first, then they can submit the company documents and obtain an electronic copy of the registration certificate online as well as an electronic copy of their notification on tax duties and obligations. The dossier is subsequently transferred to the Rwanda Revenue Authority (RRA) and all relevant entities' representatives to assign the new company with identification numbers. The company code issued is the same number for social security, tax identification and VAT. The required documents for submission are:</p> <ul style="list-style-type: none"> - Duly completed online application - Proof of identity (Simple copy) for each signatory of the memorandum of association form. <p>The documents need to be scans of the national ID for Rwandans</p> <ul style="list-style-type: none"> - Name of the designated chairperson of the board of directors <p>Starting in July of 2015, VAT registration can be completed during the online registration process. Any person who carries out taxable activities exceeding twenty million Rwandan Francs (20,000,000 RWF) of in the previous fiscal year, or five million Rwandan Francs (5,000,000 RWF) in the preceding calendar quarter is required to register for VAT at the Rwanda Development Board within a period of seven (7) days from the end of the year or from the end of the quarter mentioned above. Typically, business entrepreneurs complete online</p>	1 day	no charge

	company registration from a Business Development Center or from the Rwandan Development Board offices. This is due to lack of knowledge about the online portal, as it is still a very new system.		
3.	<p>Obtain and install software for VAT invoices</p> <p>Agency: Rwanda Revenue Authority</p> <p>In order to issue invoices, taxpayers subject to VAT have to obtain an electronic billing machine, per Ministerial Order No. 002/13/10TC of 31/07/2013, published in Official Gazette No. 34 of 26/08/2013. Since March 2018, instead of acquiring a machine, a software for printing VAT invoices can be installed at the Rwandan Revenue Authority, allowing taxpayers to issue invoices from any printer.</p>	1 day	no charge
4.	<p>Obtain a trading license (“patente”)</p> <p>Agency: Tax Administration - Sector Level</p> <p>Every company needs to have a trading license (“patente”). The cost of the trading license depends on the company’s annual turnover and the type of business – for companies with a turnover above 40,000,000, the trading license costs RWF 90,000 (based on Law No. 59/2011 of December 31, 2011). The new company must go to the tax administration at the Sector level where the company is located. Small and medium enterprises are exempt of fees for a period of 2 years</p>	1 day	small and medium enterprises are exempt of fees for a period of 2 years
B. Dealing with construction permits: Fifteen (15) procedures			
1.	<p>Request and Obtain a Geotechnical Study</p> <p>Agency: Private Company</p> <p>It is standard practice for BuildCo to hire a private company to do a geotechnical report.</p>	14 days	RWF 2,000,000
2.	Apply for an Environmental Impact Assessment Certificate online and awaits inspection	7 days	no charge

	<p>Agency: Rwanda Development Board</p> <p>The application for the certificate is made online on the RDB website http://osc.rdb.rw/. Several documents must be provided, such as the site plan, the floor plans (ground floor and the first floor), the ownership certificate as well as a project brief. The RDB will conduct a site inspection to check the impact such development will have on the environment and will prepare the Terms of reference for the expert to be hired to conduct the environmental report.</p>		
3.	<p>Request and Obtain topographic survey (lever topographique)</p> <p>Agency: Private Company</p> <p>The topographic survey (lever topographique) is conducted to ascertain the topography of the existing ground and shall be carried out for identification, location, alignment and depth of various utilities below the surface of the existing ground level.</p>	5 days	USD 500
4.	<p>Receive site inspection by the Rwanda Development Board and awaits the TOR</p> <p>Agency: Rwanda Development Board</p> <p>The Rwanda Development Board conducts a site inspection in order to draft the Terms of Reference for the environmentalist to be hired by BuildCo to do the environmental study for the building permit.</p>	14 days	no charge
5.	<p>Hire an environmental expert and obtain the EIA report</p> <p>Agency: Private company</p> <p>An external environmental expert does study on the impact of the construction on the environment. This report must be very detailed and consider every aspect that might affect the environment. Only an expert certified by the Rwanda Development Board can be hired, and a list is available on the RDB website. This expert will provide a environment study report to BuildCo that will be submitted when requesting a building permit</p>	14 days	RWF 570,000

6.	<p>Hire private firm for inspections during construction</p> <p>Agency: Private Firm</p> <p>A private firm is engaged to certify the set-out as well as to supervise the construction work. With the recent implementation of the self-certification, the need to have a supervising engineer is necessary to certify that the set-out has been done according to regulations and that the approved set-back and building layout (footprint) has been properly implemented. In addition, due to decennial liability of the architect and builder, a private firm must supervise the construction so that the decennial insurance will apply.</p>	1 day	RWF 648,179
7.	<p>Apply for the building permit (online), the environmental impact assessment Certificate and the water connection</p> <p>Agency: One Stop Center</p> <p>BuildCo can apply for the building permit, the environmental impact assessment Certificate and water connection at the one-stop center (OSC). Since February 1, 2013, the application can be done online at www.kcps.gov.rw. The following documents must be submitted for the permit:</p> <ul style="list-style-type: none"> • Land ownership documents • Location maps • Site analysis • Environmental impact assessment report or clearance • Site plan • Architectural and structural plans • Building services: <p>- Plumbing, drainage, storm water and waste water data</p>	30 days	RWF 60,000

	<ul style="list-style-type: none"> - Electrical, telecommunication and mechanical data • Safety measure plan (fire management, disaster prevention, etc.) • Estimated cost of constructions 		
8.	<p>Receive joint site-inspection for permit and water</p> <p>Agency: One Stop Center</p> <p>There is a joint visit by the one-stop center and all the relevant services such as the water agency, cadastre and the municipality. These agencies will verify the feasibility of the project in regards to connection to utilities, if the deed plan is correct and that no construction has started.</p>	1 day	no charge
9.	<p>Notify the One-stop Center of commencement of work</p> <p>Agency: One Stop Center</p> <p>The Builder must inform the One Stop Center of commencement of works.</p>	1 day	no charge
10.	<p>Receive site immobilisation inspection</p> <p>Agency: One Stop Center</p> <p>During this inspection, the inspectors will inspect the site, verify that there is water, electricity, sanitation for workers, safety (such as helmets) and also the set out of the building. The construction site is fenced and the beacons for the excavation are laid out and the inspectors will check that there is no encroachment on other property.</p>	1 day	no charge
11.	<p>Receive foundation inspection</p> <p>Agency: One Stop Center</p>	1 day	no charge
12.	<p>Request final inspection, occupancy permit and freehold land title</p> <p>Agency: One Stop Center</p>	1 day	no charge

	The owner of the new warehouse must request a certificate of occupancy and freehold title at the One stop Center.		
13.	<p>Receive final inspection</p> <p>Agency: One Stop Center</p> <p>The inspectors from the District will visit the property, accompanied by other agencies, such as the Fire Department.</p>	7 days	no charge
14.	<p>Obtain water and sewage connection</p> <p>Agency: EWSA</p> <p>According to the Public announcement f 11.07.024/982/14/CEO-DCS/JS-LR/fg from the Water & Sanitation Corporation (WASAC), that all administrative fees, caution fees as well as material and labor fees have been removed for all commercial and industrial buildings meeting certain criteria.</p>	14 days	no charge
15.	<p>Obtain occupancy permit and the freehold land title</p> <p>Agency: One Stop Center</p> <p>According to Article 12 of the Ministerial Order N°06/Cab.M/015 Of 08/06/2015 Determining The Instructions Of Categorization Of Buildings, Conditions And Procedure For Application For And Issuance Of Building Permits, the owner of a newly constructed building can request the occupancy permit and the freehold land title at the same time at the one-stop center. BuildCo must submit a certificate that the electrical installation has been verified by certified electricians, the as-built plans and all requirements related to fire safety.</p>	7 days	no charge
C. Getting Electricity: Four (4) procedures			
1.	<p>Submit application and await inspection</p> <p>Agency: REG-EUCL</p>	4 calendar days	USD 0

	The customer has to fill out an application form. A copy of the ID card should be attached to the application. This procedure is done in person at the utility. After the external inspection, the customer receives the estimate of the connection fees.		
2.	<p>Obtain external inspection and await estimate</p> <p>Agency: REG-EUCL</p> <p>After approval of the application by the technical department, the customer has to pay a fee at REG-EUCL and arrange an appointment with technical experts from the utility. Usually, the technicians will be available to visit the property within 24 to 48 hours after payment. The customer then picks up technicians at the utility and takes them to the property for an external inspection of the site.</p>	4 calendar days	RWF 0
3.	<p>Pay estimate and purchase material for external connection</p> <p>Agency: REG-EUCL</p> <p>REG-EUCL entered into supply contracts with manufacturers and/or distributors of electronic equipment from whom they purchase equipment in bulk at lower wholesale prices. Customers, therefore, now have the option of purchasing equipment at the utility or in the private market. They prefer the former option as it is cheaper. Sometimes REG carries transformers in stock, and sometimes they need to process new orders. Once the customer places an order, all material is tested ahead of the commencement of the external works.</p>	7 calendar days	USD 15,000
4.	<p>Obtain external works, meter installation and final connection by utility</p> <p>Agency: REG-EUCL</p> <p>The utility is in charge of the external connection works, however the utility outsources the works to private companies. The meter is installed at the same time. Electricity starts flowing immediately after the meter has been opened.</p>	15 calendar days	USD 0

D. Registering property: Three (3) procedures

<p>1.</p>	<p>Conduct a title search at the District Land Registry Agency: Rwanda Land Management and Use Authority</p> <p>The buyer should perform due diligence before entering into a sale agreement with the owner of the property by making sure that the property has no charges against it. The buyer will request a title search with the Office of the Registrar of Land Titles District Land Registry. A letter will be issued by the Office of the Registrar providing information on the status of the property.</p> <p>At this time if the potential buyer is satisfied with the search, he/she will pay the total amount of RWF 30,000</p> <p>Total Transfer and Notary Fees: RWF 30,000 (Art. 16 of the Official Gazette n° Special of 27/07/2012 – Page 67)</p> <p>Notary Fees: RWF 5,000 (art. 17 of the Official Gazette n° 13 of 27/03/2017 – page 9) - Presidential Order N°100/01 of 24/02/2017 Establishing the List of Fees And Other Charges Levied By Decentralized Entities And Determining Their Thresholds</p> <p>Fees to establish a new Registration certificate: RWF 5,000 (Art. 16 of the Official Gazette n° Special of 27/07/2012 – Page 69)</p> <p>There is no more need to pay for additional copies; the RWF 5,000 includes the fees for 3 copies + the cost of the cancellation of the old registration certificate. This information is posted in the Land Registry.</p> <p>Since July 2018, the buyer also has the option of requesting information on land ownership sending a text message to the code (*651#) specifying the UPI (Unique parcel Identification Number). Other information includes parcel size, land use/purpose, and whether the land has</p>	<p>1 day</p>	<p>RWF 30,000; (Transfer Fees RWF 20,000 + Notary Fees RWF 5,000 + Fees to establish a new Registration certificate: RWF 5,000 as established by Presidential Order No. 25/01 of 09/07/2012 Establishing the List of Fees And Other Charges Levied By Decentralized Entities And Determining Their Thresholds and Presidential</p>
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	<p>a caveat (encumbrance) established on it. In case that the property has not charges or mortgages, this information will be sufficient to complete the drafting of a sales agreement. However, even if there is no need to go to the District Land Registry personally, the requester doesn't receive the information immediately after sending the text message. Obtaining the information could take up to 1 day.</p>		<p>Order No. 100/01 of 24/02/2017 Determining Fees Paid for Notarial Services.)</p>
2.	<p>The sale agreement is notarized Agency: Notary at the District Level</p> <p>The law requires that the sale agreement be authenticated by a notary. Article 35 of the property law specifies that for the transfer of any property, any adult of 21 years or older, must give their consent to the transfer of property. It is the practice that parties ask the notary to draft the sale agreement himself. In order to facilitate land transfers, the District Land Registry set up a short form of 2 pages, fulfilled by the parties to the contract. In principle, the contract shall be made of 3 mandatory copies, 2 of which are given to the parties (the buyer and the seller), the remaining (which is actually the minute) is kept by the land notary in his/her records. The buyer and seller will meet with the notary at the District Level to sign the sales agreement.</p>	2 days	<p>Paid in procedure 1</p>
3.	<p>Finalize registration at the District Land Registry and obtain new deed Agency: District Land Registry</p> <p>The seller takes the authenticated sale agreement, the registration receipt and the certificate of good fiscal standing to the Land Registry and files a request of the transfer of property. The documents to be provided are the following:</p> <p>(1) Completed form to request the transfer (2) Original property title</p>	4 days	<p>Paid in procedure 1</p>

	<p>(3) The notarized sale agreement</p> <p>(4) Copies of identification of the buyer and seller</p> <p>(5) Proof of payment of transfer and notarial fees equivalent to twenty seven thousand Rwandan Francs paid into the bank account of the district where the land is located.</p> <p>Once the request is made at the District Land Registry level, the document will be scanned and sent to the Rwanda Natural Resources Authority where it will be approved and the new title signed. The new title will then be sent to the District Level where the new owner will come and pick it up.</p>		
<p>Total Procedures: 26</p>			

SUMMARY OF PROCEDURES BY COUNTRY: ZIMBABWE VS COUNTRIES IN AFRICA

Pillar	Country						
	Zimbabwe	South Africa	Zambia	Namibia	Mozambique	Mauritius	Rwanda
Starting a Business	9	7	7	10	10	4	4
Dealing with construction permits	10	20	10	12	11	12	15
Getting Electricity	6	5	5	6	4	3	4
Registering property	5	7	6	8	8	5	3
Total	30	39	28	36	33	24	26

SUMMARY OF PROCEDURES BY COUNTRY: ZIMBABWE VS COUNTRIES IN ASIA AND EUROPE

Pillar	Country			
	Zimbabwe	South Korea	Croatia	Ireland
Starting a Business	9	3	7	3
Dealing with construction permits	10	10	22	10
Getting Electricity	6	3	4	5
Registering property	5	7	5	5
Total	30	23	38	23

2020 DOING BUSINESS REANKING BY PILLR: ZIMBABWE VS COMPARATOR COUNTRIES IN AFRICA, ASIA AND EUROPE

Pillar	Country Ranking									
	Zimbabwe	South Africa	Zambia	Namibia	Mozambique	Mauritius	Rwanda	South Korea	Croatia	Ireland
Starting a Business	167	139	117	165	176	20	35	33	114	23
Dealing with construction permits	140	98	67	184	61	8	81	12	150	36
Getting Electricity	167	114	129	76	103	28	59	2	37	47
Registering property	109	108	149	173	136	23	3	40	38	60
Getting Credit	67	80	4	80	165	67	4	67	104	48

Protecting minority investors	67	13	72	88	147	18	14	25	37	13
Paying taxes	146	54	17	88	127	5	38	21	49	4
Trading across borders	159	145	155	138	94	72	88	36	1	52
Enforcing contracts	169	102	130	64	168	20	32	2	27	91
Resolving insolvency	142	68	79	127	86	28	62	11	63	19

SUMMARY OF RECOMMENDATIONS

Pillar	Recommendation
Starting a Business	Reduce the number of procedures from the current 9 to 4 by 2023 (<i>benchmarking with Rwanda and Mauritius in Africa</i>)
Dealing with construction permits	Zimbabwe was recorded as one of the countries that performed well worldwide and the number of procedures (10) are the same as those of the highly ranked countries vis-à-vis Ireland and South Korea. This was made possible by streamlining business plan approvals and issuing building permits through a one stop shop, which has to be maintained.
Getting Electricity	Reduce the number of procedures from 6 to 3 by 2023 (<i>benchmarking with Mauritius in Africa and South Korea internationally</i>)
Registering property	Zimbabwe performed very well, with 5 procedures, compared with other countries in Africa and worldwide, serve for Rwanda, with 3 procedures. However, the country should target to reduce the number of procedures from 5 to 3 by 2023 (<i>benchmarking with Rwanda</i>)
Overall	NCC to undertake benchmarking visits to Mauritius, Rwanda, South Korea and Ireland to learn international best practice.