

AfCFTA Member States

What are the Trade in Services Opportunities in AfCFTA countries?



Trade Department
Ministry of Finance, Economic Planning, Trade &
Investment

Table of Content

<u>Executive Summary</u>	3
<u>Introduction</u>	4
<u>Background</u>	4
<u>Snapshot of commitment</u>	5-6
<u>Comoros</u>	7
<u>Democratic Republic of Congo</u>	8
<u>Egypt</u>	9
<u>Eswatini</u>	10
<u>Mauritius</u>	11-12
<u>South Africa</u>	12-13
<u>Zambia</u>	14-15
<u>Botswana</u>	15-16
<u>Lesotho</u>	17
<u>Madagascar</u>	18
<u>Morocco</u>	19
<u>Sao Tome et Principe</u>	20
<u>Sudan</u>	21
<u>Zimbabwe</u>	22
<u>Seychelles Domestic Regulations</u>	23
<u>Annex</u>	24-25

Executive Summary

With the interest of capitalising on the potential of the AfCFTA Agreement, the Trade Department has developed an Export Guide to provide a starting guide for trade in services in the African continent. The Export Guide for Trade in Services comprises of 3 sections as follows: 1. Background on the development of the AfCFTA particularly on trade in services. 2. Snapshots of each African economy which is currently open for trade in services in the AfCFTA to present the trade in services opportunities in their respective economies. 3. A guide on how to export from Seychelles, where a step-by-step guide on exportation procedures is provided.

Lastly, an Annex on Trade in Services Commitments in the AfCFTA has been developed. The purpose of this final section is to expand on the snapshots of each country. This section comprises of a detailed explanation of commitments made under the AFCFTA Protocol on Trade in Services.

Introduction:

Why an Export Guide? :

The African Continental Free Trade Agreement (AfCFTA) is a free trade area encompassing 47 state parties. In 2018, Seychelles signed the Agreement, and in 2021 Seychelles ratified this agreement. Under the Agreement, the Protocol on Trade in Services was established. The aim of the protocol is to increase and enhance intra-African trade in services. Therefore, there are many opportunities which lies in the development of the AfCFTA.

This Export Guide informs entrepreneurs on the service sectors in which there are opportunities to trade. In doing so, this export guide purports to encourage greater trade activity from Seychelles to the African continent.

Background:

What is the African Continental Free Trade Agreement (AfCFTA)?

The largest free trade area in the world, the AfCFTA comprises the 54 countries of the African Union (AU) and eight Regional Economic Communities (RECs). The overall mandate of the AfCFTA is to create a single continental market with a population of about 1.3 billion people and a combined GDP of approximately US\$ 3.4 trillion.

The mandate of the AfCFTA includes removing trade barriers and increasing intra-Africa trade. The AfCFTA aims to help Africa develop regional value chains, encourage investment, create jobs, and strengthen connectivity.

One of the specific objectives of the AfCFTA Agreement is the progressive liberalisation of services. In particular, it is to advance trade in value-added production across all service sectors of the African Economy. Through the protocol on Trade in Services, the AfCFTA envisions a liberalised African Services market which shall be achieved by gradually eliminating restrictions that are incompatible with the AfCFTA Agreement; including the AfCFTA Protocol on Trade in Services. To date, 48 State and Non-State Parties have submitted their Schedule of Specific Commitments (SoSC). This means that these states have liberalised a number of key sectors of their economies for importation from other African states; creating opportunities in Trade in Services for Seychellois exporters to take benefit of.

The negotiation focused on the five main sectors: Transport; Communication; Financial; Tourism; and Business services. In light of aforementioned developments there are avenues in specific services subsectors which Seychelles has the potential to tap into and export, namely:

- Financial services sectors; banking services;
- Business services; professional services including auditing, accounting, architectural and legal services; and for
- Communications services sectors; telecommunications and audiovisual services are areas of opportunity for Seychelles exports.

This export guide considers seven African states which have submitted their AfCFTA SoSC, these are the: Comoros, Congo Dem. Rep.(DRC), Egypt, Eswatini, Mauritius, South Africa and Zambia. This guide outlines the market opportunities that Seychellois businesses can engage, to trade their services under Business, Communications and Financial services sectors in the selected AfCFTA states.

Snapshot of Commitment

This section provides a snapshot of the economies that are currently available for investment in the Trade in Services in the AfCFTA. The snapshot comprises the following for each state economy:

- Key statistics and relevant information on the member state that investors may find useful
- Information on how to enter and reside in AfCFTA states as an expatriate
- The requirements related to regulations and licensing necessary for engaging in the Trade in Services, which is open

The primary purpose of this export guide is to equip investors with crucial information on the economy that can help them to evaluate its potential against their interests and identify the sectors that can be invested in, the regulations to follow, and the restrictions to navigate.

The Trade Department intends to provide investors with a starting point to deeply consider the possibilities of engaging in Trade in Services in the AfCFTA.

The table below summarises some of the commitments scheduled in Trade in Services by AfCFTA member states. By making a commitment in a service sector, a member state is opening that service sector for investment from other member states. This means that member states are free to provide services under that sector in that state. However, it is important to note that a commitment in a service sector includes limitations set by the member state.

Summary of Commitments							
	Comoros	Congo Dem. Rep.	Egypt	Eswatini	Mauritius	South Africa	Zambia
Horizontal Commitments							
Mode 1							
Mode 2	✓						
Mode 3	✓						
Mode 4 : Horizontal Commitments							
Business Visitors (BV)	✓	✓	✓	✓	✓	✓	✓
Contractual Services Suppliers (CSS)	✓	✓	✓	✓	✓		✓
Intra corporate Transferees (ICT)		✓		✓	✓		✓
Independent Services Suppliers (ISS)	✓		✓	✓	✓		✓
Professional Services							
Accounting							✓
Auditing	✓				✓		✓
Architectural	✓				✓	✓	
Legal	✓	✓				✓	
Communication Services							
Postal	✓					✓	
Courier	✓	✓					
Audiovisual	✓	✓	✓		✓	✓	✓
Other	✓	✓	✓		✓	✓	✓
Financial Services							
All insurance and related Services		✓		✓			
Banking and other financial services	✓		✓	✓	✓	✓	
Tourism and Related Services							
Hotels and Restaurants			✓				
Travel agencies and tour operator services	✓		✓	✓	✓	✓	✓
Tour guiding services	✓		✓	✓	✓	✓	✓
Transport Services							
Maritime Transport	✓		✓		✓	✓	
Internal waterways Transport						✓	
Air Transport	✓		✓	✓	✓	✓	
Rail transport						✓	
Road transport services				✓		✓	✓
Auxilliary	✓					✓	

Horizontal commitments apply to all service sectors committed in a schedule of commitments.

Checks mean that the member state has made commitments, and that the sector is open for investment, but there are still limitations.



	Botswana	Lesotho	Madagascar	Morocco	Sao Tome et Principe	Sudan	Zimbabwe
Horizontal Commitments							
Mode 1							
Mode 2							
Mode 3		✓	✓		✓	✓	✓
Mode 4 : Horizontal Commitments							
Business Visitors (BV)	✓	✓		✓		✓	✓
Contractual Services Suppliers (CSS)	✓					✓	✓
Intra corporate Transferees (ICT)	✓	✓	✓	✓		✓	✓
Independent Services Suppliers (ISS)	✓					✓	✓
Professional Services							
Accounting				✓		✓	
Auditing		✓		✓		✓	
Architectural	✓					✓	
Legal		✓					
Communication Services							
Postal							✓
Courier	✓	✓		✓		✓	✓
Audiovisual		✓				✓	✓
Other	✓		✓				
Financial Services							
All insurance and related Services	✓	✓	✓		✓	✓	
Banking and other financial services		✓	✓			✓	✓
Tourism and Related Services							
Hotels and Restaurants	✓	✓	✓	✓	✓	✓	✓
Travel agencies and tour operator services	✓	✓	✓	✓	✓	✓	✓
Tour Guiding Services		✓		✓		✓	✓
Transport Services							
Maritime transport			✓	✓		✓	
Internal waterways						✓	✓
Air Transport	✓	✓	✓	✓			✓
Rail Transport	✓					✓	✓
Road Transport	✓	✓		✓		✓	
Auxilliary			✓			✓	



COMOROS

1.44
Billion
Gross Domestic Product (GDP)
2024



3.3%
GDP Annual Growth
2024



5.1%
Inflation (Consumer Prices)
2024



Population
866,628
2024



Official Languages
Comorian, French,
Arabic



Climate
Tropical climate
with a rainy and
dry season



Currency
Comorian
Franc



Literacy
62%
2022



Principle Exports

- Personal Travel
- Computer and Information
- business
- transportation
- government

Principle Imports

- Transportation
- Personal travel
- Business
- Insurance
- Computer and information
- Government
- Business

How to enter and stay in Comoros?

Immigration Requirements & Documentation

To enter Comoros, one will need a visa and to stay in Comoros, one will need a valid work and residence permit. However, it is advisable that a Comorian embassy in your proximity is contacted in order for for up-to-date information on immigration requirements.

Business Visitors*

BVs are permitted entry and stay for 90 days per year.



Intra Corporate Transferee and Contractual Service Providers*

ICTs and CSSs are permitted entry and stay for a maximum of one year and their stay can be renewed annually.

**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for Trade in Services in Comoros?

Business Registration



Companies are registered with the commercial court of Comoros.

Accounting Services

The Law No. 19-08 25/06/2019 on the profession of Chartered Accountants, Statutory Auditors and Chartered Accountants in the Union of Comoros, 2019 includes the licensing requirements for the practice of accounting and auditing in Comoros.



Communication Services

The Ministry responsible for both telecommunications and postal services is the Ministry of the Post, Telecommunications and the digital economy. Autorité Nationale de Régulation des Technologies de l'information et de la Communication (ANRTIC) is the regulatory body for electronic communication. All regulations pertaining to this sector can be found on the ANRTIC regulations webpage; Information on licensing can be found in decree No. 15-093/PR (06/2023).



Legal Services

The legal Act which governs legal services in Comoros is Law No. 08-01A0/AU, 2008. For foreigners, in order to practice law or establish a law firm in Comoros, a license is not needed. However, foreigners who want to practice law in Comoros must be registered at the Bar of the Member State of the OHADA or a state granting reciprocity to Comorian Nations, subject to judgement of plea to the Comorian Courts. They also must be resident in Comoros. For more information, kindly see the Comoros page on the IBA website.

Financial Services



The Comoros Services LTD is the institution responsible for licensing in financial services in Comoros. Licences can be found on the "Licence Types" webpage. The regulations for any persons who wish to provide financial services are stipulated accordingly: (i) for insurance, the Insurance companies decree-law, (ii) decentralised financial services, the Comoros Regulation of the activity of Decentralized Financial Institutions.



DEMOCRATIC REPUBLIC OF CONGO

70.96
Billion
Gross Domestic Product (GDP)
2024



6.1%
GDP Annual Growth
2024




17.7%
Inflation (Consumer Prices)
2024



Population
109.3
Million
2024



Climate
high humidity and temperatures with rainfall throughout the year.

Currency

Congolese franc

Principle Exports

- Business travel
- Government
- Transportation
- Culture and recreation
- Telecommunication
- Financial Services



Literacy
81%
2022



Official Languages
 French

Principle Imports

- Transportation
- Business travel
- Cultural and recreational
- Merchating and other trade-related services
- government
- Financial
- Telecommunication services
- Insurance
- Construction
- Personal

How to enter and stay in the DRC?

All Visitors
Temporary stay for natural persons is subject to obtaining a work permit subject which is renewable after two years.



Immigration Requirements & Documentation
Verifiable information on immigration requirements for entry and stay in the DRC is difficult to come by. The Trade Department advises to contact a Congolese embassy in your proximity in order to gain up-to-date accurate information on immigration requirements.



What are the requirements for

Business Registration
In order to register a business or company in the DRC one must register with the "One-Stop Shop for Business Creation".



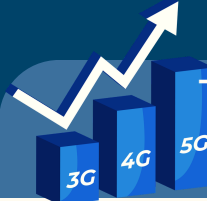
Architectural services
In accordance with Law no. 18/034 (13/12/2018) in order to offer architectural services in the DRC one must be licensed accordingly. The National Order of Architects is the regulatory authority responsible for the issuance and processing of architectural licenses.



Trade in Services in the DRC?



Telecommunication Services
In accordance with Law no. 13 (16/10/2002) on Telecommunications, in order to offer services in the telecommunications sector one must obtain the relevant licenses.



Audio Visual Services
Licenses are required for the provision of audio-visual services in the DRC. The regulatory authority for audiovisual services in the higher council for audiovisual communication (le conseil supérieur de l'audiovisuel et de la communication) (CSAC).
For more information see the Telecoms, Media and Internet webpage on the DRC on the International Comparative Legal Guides Website.



Postal and Courier Services
In accordance with Law no. 14 (16/10/2002) the authority responsible for postal and courier services is the Regulation Authority of the post and communication services (L'Autorité de Régulation de la poste et des télécommunications).
In order to carry out activities in the Postal sector one must be registered at the Ministry of Post and Telecommunications whereby they will receive a registration certificate.






EGYPT

349 Billion 
Gross Domestic Product (GDP)
 2025

4.3% 
GDP Annual Growth
 2025

12.3% 
Inflation (Consumer Prices)
 2025

Literacy
75%
 2023



Climate
 Dry, hot and dominated by desert. Has a mild winter season and hot, dry summer



Currency
 Egyptian pound




Population
116.5 Million
 2024



Official Languages
Arabic



Principle Exports
 Personal travel, transportation, computer and information, government, business, construction, insurance, financial personal, cultural and recreational services, royalties and license fees.

Principle Imports
 Transportation, business, personal travel, insurance, government, computer and information, construction, royalties and license, personal cultural and recreational services, business travel.

How to enter and stay in Egypt?

Business Visitors*
 Entry and stay of BV are permitted within a 90-day period.

Intra Corporate Transferees*
 ICTs must have worked within a company established in an AfCFTA states for at least 2 years and be offering the same services when applying for work in Egypt. A work permit is required for ICTs.



Immigration Requirements & Documentation
 All matters of Immigration re handled by the Ministry of Interior.
 In order to learn more about visa requirements in Egypt, Kindly see the [Egypt e-visa portal](#).

*To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.

What are the requirements for Trade in Services in Egypt?



Telecommunication Services
 Information on licenses in Telecommunications is available by the [National Telecom Regulatory Authority](#) under the Ministry of Communications and technology.



Financial services
 The [Financial Regulatory Authority \(FRA\)](#) is responsible for issuing licenses for non-banking financial services.





ESWATINI

4.86
Billion
Gross Domestic Product (GDP)
2024

2.6%
GDP Annual Growth
2025

2.3%
Inflation (Consumer Prices)
2025

Literacy
89%
2020

Climate
Subtropical with humid hot summers and cold dry winters

Population
1.24 Million
2024

Official Languages
Swazi, English

Currency
Swazi Lilangeni



- Principle Exports**
- Business
 - Professional and technical services
 - Other transport
 - Government
 - Construction
 - Insurance
 - Business
 - Financial
 - Air transport
 - Personal cultural and recreational services
 - Royalties and license

- Principle Imports**
- Business
 - Professional and technical services
 - Other transport
 - Government
 - Insurance
 - Air transport
 - Royalties and license fees
 - Business travel
 - Construction in the compiling economy
 - Financial
 - Personal
 - cultural and recreational services.

How to enter and stay in Eswatini?

Intra Corporate Transferees*
This refers to Executives, Managers and Specialists exclusively. ICTs can stay in Eswatini for a maximum period of 2 years and must have 2 years' prior employment in their home country.

Contractual Services Suppliers*
CSS are only permitted entry in the sector of the contract which they have entered into. CSS are permitted entry for maximum period of 30 days which can be renewed to reach 90 days maximum per year.

Business Visitors*
BV are permitted to entry and stay in Eswatini for a maximum duration of 90 days per year.

Immigration Requirements & Documentation
All matters of Immigration is handled by the Immigration Department under the Ministry of Home Affairs.
Currently, visas are not a requirement for any nationality to enter Eswatini, but if their visit exceeds 30 days then a residence permit would be required. Kindly see the Ministry of Home Affairs website for more information.

**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Eswatini?



Business Registration
Business registration is undertaken by the Ministry of Commerce, Industry and Trade.

Audio Visual Services
In accordance with the Electronic Communications Act, 2013 and the Electronic Communications (Licensing) Regulations, 2016 in order to offer audiovisual services in Eswatini on must be licensed as appropriate. There are different licence types according to the activity. Kindly see the Eswatini Communications Commission website for more information.

Insurance and Reinsurance Services
In accordance with the Insurance Act, 2005 and the Insurance Regulations, 2008 in order to offer insurance and reinsurance services in Eswatini, one must be licensed accordingly.
In order to apply for licenses accordingly see the Supervised Sectors webpage. Kindly see the Financial Services Regulatory Authority (FSRA) website for more information.



MAURITIUS

14.99
Billion



Gross Domestic Product (GDP)
2024

4.7%



GDP Annual Growth
2022

4.1%



Inflation (Consumer Prices)
2024



Literacy

94%

2024

Climate

Tropical maritime climate consisting of a warm humid summer and a relatively cold, dry "winter".



Official Languages

English, French, Mauritian Creole



Currency

Mauritian Rupee

Population

1.26

Million

2024



Principle Exports

- Personal travel Business travel
- Air transport
- Financial
- Other transport
- Telecommunications
- Personal
- Cultural and recreational
- Construction
- Auxiliary

Principle Imports

- Personal travel
- Business professional and technical
- Air transport
- Other transport
- Auxiliary
- Telecommunications Business travel
- Financial
- Other personal cultural and recreational
- Audio-visual services

How to enter and stay in Mauritius?

Business Visitors*

BVs are granted a Business Visa and can stay for a maximum of 120 days, at 90 day intervals.

Intra-Corporate Transferees*

In Mauritius, ICTs include, Managers, Executive Persons and Specialists exclusively.

Contractual Services Suppliers*

CSS can work in Mauritius only under the services of the contract in which they have entered into.

Immigration Requirements & Documentation

For information on documentation required to live and work in Mauritius, kindly see the [Passport and Immigration Office](#) website. For more information, see the Mauritius Government webpage on [Job and Workspaces](#).



**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

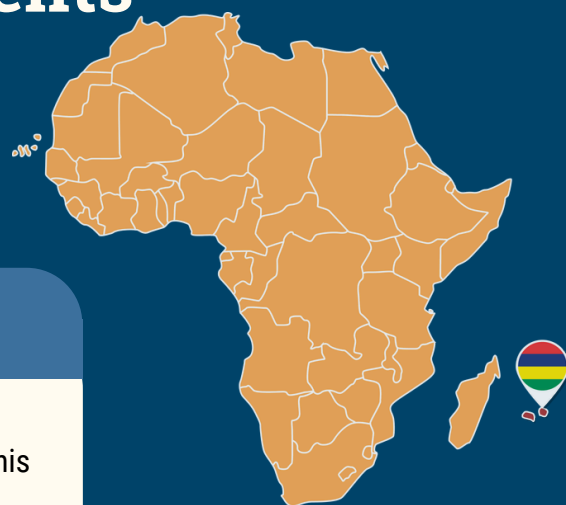
What are the requirements for trade in services in Mauritius?

Business Registration



The application and processing of all Business Permits are conducted on the [Mauritian Business Licensing Platform](#). This is an E-Licensing portal providing a streamlined system for business licensing in Mauritius. All relevant permits as well as application forms and guidelines are provided on this platform. This includes permits for Construction and Land Development, Education, Environment, Health, Manufacturing, Safety, Schemes, Work & Live.

There is also a [Mauritius e-Registry System](#) of the Mauritian Registrar, which facilitates the conduct of business online in regards to property transactions and further useful resources.





MAURITIUS

Accounting Services



In order to practice accounting services in Mauritius, either as a professional accountant, public accountant or member firms, one must be registered under the Mauritius Institute of Professional Accountants. There are exceptions for those who are already registered under other Accountant Institutes; this is detailed in the act as follows.

Kindly see the Financial Reporting Act, 2004 (Part IV) as well as the Financial Services Act, 2007 for more information.

Auditing Services



In order to carry out and offer auditing services in Mauritius, auditors must carry a license. This is issued by the Financial Reporting Council. (FRC)

Foreign auditors must obtain a Category 1 Foreign Business license issued under the Financial Services Act in order to provide auditing services for any company in Mauritius. This is issued by the FRC.

The exception to this applies to the auditor of a small private company, unless the company chooses to obligate its accountants to be licensed.

The name of an Auditing Firm must be approved by the FRC.

Kindly see the Financial Reporting Act, 2004 (Part IV) for more information.

Telecommunication Services



In accordance with Section 18 of the Information and Communication Technology Act, 2001, in order to offer services under telecommunications in Mauritius one must have licence granted by the Information and Communication Technology Authority of Mauritius.

Kindly see the ICT Act, 2001 or the telecoms page of the ICTA website, for more information.

Postal and Courier Services



In accordance with Part III of the Postal Services Act 2002, anyone providing postal or courier services must be licensed by the Postal Authority of Mauritius.

Financial Services



Licenses, authorizations, approvals, Recognitions, Registrations in Financial Services are highlighted on the Financial Services Commission Mauritius website under Codified Lists.

Insurance and Reinsurance Services



In accordance with Part II of the Insurance Act, 2005, in order to provide insurance and reinsurance services in Mauritius, one must be licensed accordingly. This licence is issued by the Financial Services Commission of Mauritius.



SOUTH AFRICA

400.26
Billion



Gross Domestic Product (GDP)
2024

1.3%



GDP Annual Growth
2024

4.4%

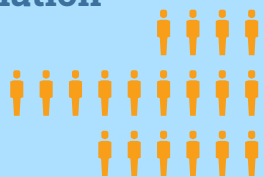


Inflation (Consumer Prices)
2024

Population

63.2
million

2023



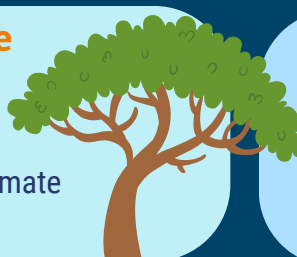
Official Languages



Afrikaans, English, Ndebele, Pedi, Sotho, Swati, Tsonga, Tswana, Venda, Xhosa, Zulu

Climate

Subtropical and temperate climate conditions



Currency

South African Rand



Literacy

95%

2019



Principle Exports

- Travel
- Transportation
- Business
- Computer and information Government
- Culture and recreational
- Construction services



Principle Imports

- Transportation
- Travel,
- Business
- Computer and information
- Government
- Culture and recreational
- Construction services



SOUTH AFRICA

How to enter and stay in South Africa?

Visa

In order to apply for a visa see [vfs.Global website](https://www.vfs-global.com). In the case of supplying a service in South Africa on a temporary basis of more than 90 days a work permit is often required. For more information on visa and entry requirements see the [Immigration webpage](#) of the Department of Home Affairs.



Services Salespersons*

This refers to natural persons not based in South Africa in representation of a services provider engaged in the negotiating the sale of services. Service Salesperson are allowed temporary presence for a period of ninety days.

Inter-Corporate Transferees*

ICTs must have been employed by the same company located outside of South Africa for at least one year preceding the date of application for admission. ICTs are permitted temporary presence for a period of up to three years.

**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in South Africa?



Business Registration

The Companies and Intellectual Property Commission (CIPC) administers 15 pieces of legislation pertaining to corporate and intellectual property regulation. Its mandate is to register companies, co-operatives, intellectual property and maintenance of such. For more information see the [CIPC webpage](#).



Auditing Services

In order to offer auditing services in South Africa individuals and firms alike must ensure that they are registered with the Independent Regulatory Board for Auditors.



Legal Services

Foreign law firms wishing to set up non-legal practices in South Africa need to contact the Department of Trade and Industry (DTI) and Trade and Investment South Africa. In order to practice law in South Africa one must be admitted and enrolled to practice as a legal practitioner by the High Court. As a foreigner, the applicant must be a permanent resident in South Africa. For more information, see the [Legal practitioner Act, 2014](#).

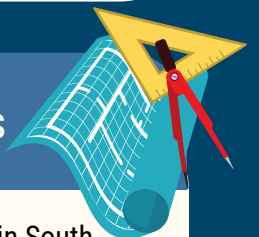
Telecommunication Services



In accordance with ICASA Act and Electronic Licensing Act, licensing is undertaken by ICASA for telecommunication services, including broadcasting and electronic communication services: [ICASA services licensing](#).

For more information on licensing in the telecommunication sector see the [Telecommunications Act, 2000](#).

Architectural Services



In order to practice architecture in South Africa, one is highly advised to register with the South African Council for the Architectural Profession (SACAP) for professional registration status or license to practice. For more information, visit the [SACAP webpage](#).



Financial Services

For financial services, all Licensing and registration is conducted with the [Financial Services Conduct Authority](#).

Postal and Courier Services



In accordance with ICASA Act and Electronic Licensing Act, licensing is undertaken by ICASA for postal services: [ICASA services licensing](#).

For more information on licensing in the postal sector see the [Postal Services Act, 1998](#).



ZAMBIA

25.3

Billion

Gross Domestic Product (GDP)

2024



3.8%

GDP Annual Growth

2024



15%

Inflation (Consumer Prices)

2024



Literacy

82%

2023



Climate

Subtropical climate characterised by three distinct seasons: Hot-dry, wet-rainy, cool-dry season.



Official Languages



English, Nyanja, Bemba

Currency

Zambian Kwacha

Population

19.47 Million

2021



Principle Exports

- Business Travel
- personal travel
- Reinsurance
- Transportation
- Telecommunication
- Cultural and recreational services



Principle Imports

- Business Travel
- Reinsurance
- Personal travel
- Government
- Professional
- Construction
- Telecommunication
- Financial
- Computer and information services
- Cultural and recreational services

How to enter and stay in Zambia?

Inter-Corporate Transferees*

ICTs should apply for Employment Permits which may be issued up to two years and may be extended for periods of 2 years. They may also be required to possess practicing certificates from the Zambian National Professional Regulatory bodies where applicable. The employment of such persons shall be agreed upon by the contracting parties and approved by the Government of Zambia.



Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*

BVs and CSSs are entitled to a maximum period of stay of 30 days in any given period of 12 months.

Immigration Requirements & Documentation

For information on how to live and work in Zambia, please see the [e-Services Zambia Immigration portal](#).



*To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.

What are the requirements for trade in services in Zambia?

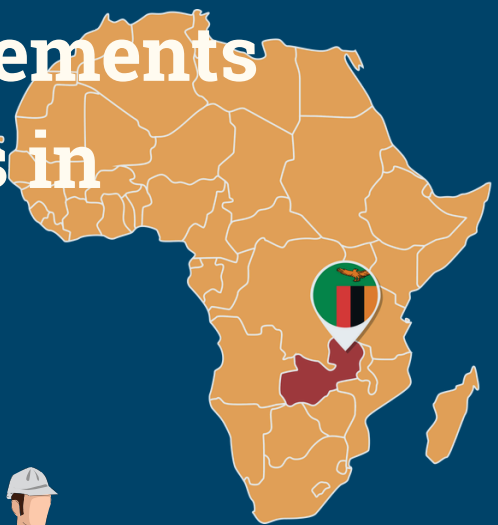
Business Registration

The National Business Act states that service-related businesses must carry relevant licenses to operate. Licenses must be issued by the council, local authority or municipality where the business premises are situated and from which the business activity is operated. To learn more about the requirements for business registration in Zambia, visit [Zambia Business Licensing Portal](#).



Architectural Services

In order to practice architecture in Zambia, one must become a registered member of the Zambia Institute of Architects. For more information, visit the [Zambia Institute of Architects webpage](#).





ZAMBIA

Legal Services



In order to practice law in Zambia, one must be admitted as an associate member of the Law Association of Zambia and must become a Legal Practitioner. This entails academic qualification in law which is recognized in Zambia. Passing the Legal Practitioner Qualifying Examination and admission as a Legal Practitioner granted by the Chief Justice.

Zambia's Judicial system is based on English common law and customary law. Therefore, a qualified lawyer from another Commonwealth states may be admitted in the Law association of Zambia.

For more information see the guidance on the [International Bar association webpage on Zambia](#).

Accounting and Auditing Services



The Zambia Institute of Chartered Accountants (ZiCA) is a mandatory membership body for the accountancy profession in Zambia. It was established under the Accountants Act 1982 which was subsequently repealed and replaced by the Accountants Act of 2008.

To act as a practitioner, tax advisor and tax consultant in Zambia. One must attain the Chartered Accountant (CA) qualification with the ZiCA.

To publicly offer accounting services registered CAs of ZiCA must apply for an audit or a non-audit practicing certificate. ZiCA Members holding foreign qualifications must take an examination which assesses knowledge on local tax and business legislation prior to applying for a practicing certificate.

For more information see the [IFAC Webpage on Zambia](#) or the [ZiCA webpage](#).

Telecommunication Services



The Zambia Information and Communication Technology Authority (ZICTA) issues licenses for Network activities and services and Electronic communication services.

For more information on ZICTA-issued licenses, please see the [ZICTA licensing webpage](#).

Postal and Courier Services



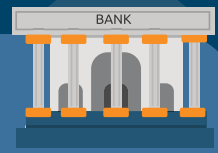
The Zambia Information and Communication Technology Authority issues some licenses for Postal services pertaining to Public Postal Operators. See the [ZICTA licensing webpage](#) for more information.

Insurance and Reinsurance Services



Licences for insurance services are issued by the [Pension and Insurance Authority](#). For more information, see Part III of the [Insurance Act, 2021](#).

Financial Services



Generally financial services licenses are applied for and issued by the Registrar with the support of the Bank of Zambia. See the [Registrar's Business Licensing](#). For more information, the [Banking and Financial Services Act](#).



BOTSWANA

21.90

Billion

Gross Domestic Product (GDP)

2024



3%

GDP Annual Growth

2024



2.8

Inflation (Consumer Prices)

2024



87%

Literacy

2013



Climate

sub-tropical, with a hot, rainy season and a dry season



Official Languages

English
Tswana



Currency

Botswana
Pula



2.5
Million
Population

2024



Principle Exports

- travel services
- professional services
- transport
- telecommunication
- computer
- IT services
- personal, cultural and recreational services



Principle Imports

- transport services
- professional
- travel
- telecommunication
- computer
- IT services
- personal, cultural and recreational services

How to enter and stay in Botswana?

Inter-Corporate Transferees*

ICT's must apply for a work permit which can be valid for 1-2 years initially and can be renewed for up to 5 years.

Employers must show that there is no suitably qualified Botswana citizen available to fill the position. This is part of labour policy aiming to protect local employment

Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*

BV generally do not require a visa for short-term visits (up to 90 days). Activities are restricted to meetings, networking, and exploratory visits

Immigration Requirements & Documentation

For information on documentation required to live and work in Botswana visit [Residence Permit Application](#) and [eVisa system](#)



**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Botswana?



Business Registration

Businesses must register with the Botswana Investment & Trade Centre (BITC) and obtain relevant trade licenses before starting operations. This includes company registration, tax registration, trade licenses, and sometimes sector-specific permits. (BITC is Botswana's official investment authority.)

Architectural Services

Registered architectural professionals must apply for a practicing certificate with the Architects Registration Council. For more information visit the Architects [Registration council website](#)

Legal Services

To practice law in Botswana foreigners, need to be a resident in Botswana, apply for recognition of foreign qualifications and enroll as a legal practitioner of the High Court of Botswana.

Accounting and Auditing Services

In order to provide accounting or auditing services in Botswana one must register with Botswana Institute of Chartered Accountants (BICA) as per the Accountants Act of 2010. For more information visit [Botswana Institute of Chartered Accountants](#)

Telecommunication Services

In order to provide telecommunication services in Botswana you must obtain a license granted by Botswana Communications Regulatory Authority (BOCRA) which was established under the Communication Regulatory Authority Act 2012

Postal and Courier Services

Postal and courier svices are regulated under the Communications Regulatory Authority Act 2012 and a license must be obtained from Botswana Communication Regulatory Authority (BOCRA) in order to providr the service.




LESOTHO

2.5 Billion 
Gross Domestic Product (GDP)
 2022

2.4% 
GDP Annual Growth
 2022

8.3% 
Inflation (Consumer Prices)
 2013

Literacy
90%
 2024



Climate
 temperate, mountainous climate with cool summers, cold winters, and rainfall concentrated in the summer months



Official Languages
 English
 Sesotho



Currency
 Lesotho loti
 South African rand



Population
2.3
 Million
 2021



Principle Exports

- travel services
- professional services
- transport services
- telecommunication
- financial services
- computer & information services




Principle Imports

- travel services
- transport services
- professional services
- telecommunication
- computer & information
- insurance & pension services
- financial services

How to enter and stay in Lesotho?

Inter-Corporate Transferees*

ICT's should apply for work permit from the Ministry of Labour and Employment. for stays exceeding 180 days ICT's should apply for a resident's permit. residence permit can be issued for a period of 2 years.




Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*

BVs may enter for short activities such as meetings. CS and ISS need work permit or authorization.

Immigration Requirements & Documentation

For more information on the immigration requirements including types of permits and the process for obtaining them please visit [Ministry of Home Affairs](#)



**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Lesotho?



Business Registration

Business registration is done through One-Stop Business Facilitation Centre (OBFC) under the Ministry of Trade and Industry. for more information visit the website of the [Ministry of Trade and Industry](#).



Architectural Services

Architectural professionals in Lesotho are required to register with the Architectural Association of Lesotho.





MADAGASCAR

15.87 Billion
Gross Domestic Product (GDP)
2023

4.7%
GDP Annual Growth
2021

8.6%
Inflation (Consumer Prices)
2018

Literacy
75%
2021

Climate
tropical climate with a hot, wet season and a cooler, dry season, with significant regional variations in rainfall and temperature.

Official Languages
Malagasy
French

Currency
Ariary

Population
32
Million
2021

Principle Exports

- Travel services
- Transport services
- Telecommunications
- Computer and information services
- other business services



Principle Imports

- Transport services
- Travel services
- Telecommunications
- Computer and information
- Financial and Insurance

How to enter and stay in Madagascar?

Inter-Corporate Transferees*
ICT's to Madagascar must first obtain a work authorization from the Ministry of Labour, which is usually applied for by the host company in Madagascar. Once the work permit is approved, the employee applies for a long-stay work visa at a Madagascar embassy or consulate. After entering the country, the transferee must register with immigration authorities and obtain a residence permit (Carte de Séjour) to legally live and work in Madagascar

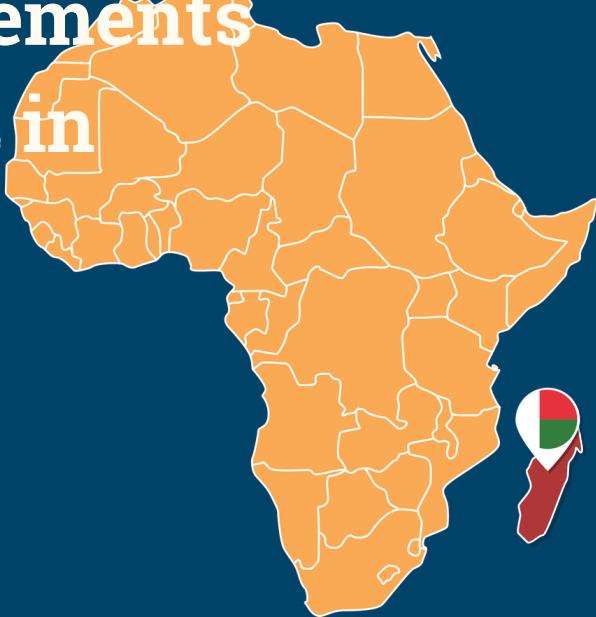
Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*
Business Visitors require a short-stay business visa, while Contractual Service Suppliers and Independent Service Suppliers must apply for work authorisation and a long-stay visa through a Madagascar embassy or consulate before entering Madagascar

Immigration Requirements & Documentation
For more information on immigration requirement and documents visit [eVisa platform](#)



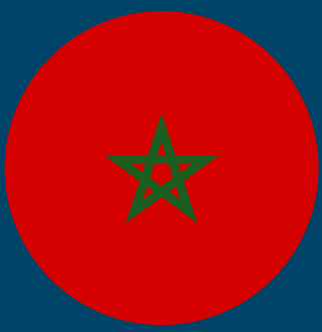
**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Madagascar?



Business Registration
The Economic Development Board of Madagascar is the one-stop shop for investors seek guidance as well as to register their business. For more information kindly click the link to visit the [Economic Development Board](#)

Architectural Services
Registered architects in Madagascar must be listed on the "Tableau de l'Ordre des Architectes Malagasy" maintained by the Ordre des Architectes Malagasy (OAM) to legally practise. Any foreign architect wishing to practise in Madagascar must comply with the OAM registration requirements, including recognition of qualifications and any residency/reciprocity conditions. For more information, visit the official [Ordre des Architectes Malagasy website](#)



MORROCO

160.61
Billion
Gross Domestic Product (GDP)
2024



3.88
GDP Annual Growth
2024



1%
Inflation (Consumer Prices)
2024



Literacy

77.35%
2022



Climate

coastal area-mild, wet winters and hot dry summers
mountain area-colder temperature and high precipitation
desert region-dry with low rainfall



Official Languages



Arabic
Tamazight

Currency

Moroccan dirham



Population

38
Million
2021



Principle Exports

- Travel services
- Transport services
- Telecommunications
- Communication & Information system



Principle Imports

- Travel services
- Transport services
- Other business services
- Telecommunications & IT
- Financial services
- Professional services

How to enter and stay in Morocco?

Inter-Corporate Transferees*

ICTs) to Morocco require a specialized work permit and visa. Applicants must prove an existing employment relationship, often requiring at least three months of prior service, and the employer must demonstrate a legal link between the parent and local entity.



Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*

BVs can enter visa-free or via e-Visa for up to 90 days for activities like meetings, conferences, and networking. CSS staying under 90 days, a Short-Term Work Authorization (STWA) is required, while longer stays necessitate a long-term work visa.

Immigration Requirements & Documentation

Formore information on immigration documents & requirements please visit the [Morrocan immigration website](#)



**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Morocco?



Business Registration

Investors can submit their documents to the Regional Investment Centre, which is a one-stop-shop for business registration.



Architectural Services

Architectural services in Morocco are strictly regulated under Law No. 016-89 and governed by the 2013/2019 General Regulations for Construction (RGC), which standardize building permits, subdivision plans, and safety compliance. A licensed architect is mandatory for most construction projects, with oversight from the National Order of Architects.





SAO TOME ET PRINCIPE

822 Billion
Gross Domestic Product (GDP)
2024

1.1 %
GDP Annual Growth
2024

21.3%
Inflation (Consumer Prices)
2013

Literacy
87%
2019

Climate
tropical climate

Official Languages
Portuguese

Currency
Dobra

Population
226
Thousand
2023

Principle Exports

- Travel services
- Transport services
- other business services
- Government services
- Financial services
- Telecommunications services



Principle Imports

- Travel services
- Transport services
- other business service
- Telecommunication services
- Professional services

How to enter and stay in Sao Tome et Principe?

Inter-Corporate Transferees*

Must obtain a residence visa and work authorization for stays longer than 15 days

Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*

BV's may enter São Tomé and Príncipe visa-free for short stays (generally up to 15 days) for activities such as business meetings, conferences, and negotiations.

Immigration Requirements & Documentation

An e-Visa is required for stays up to 30 days and can be extended for longer stays.



**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Sao Tome et Principe?

Business Registration

Business registration in São Tomé and Príncipe is primarily handled by the Guiché Único para Empresas (One-Stop Shop)



Architectural Services

Architectural services in São Tomé and Príncipe are governed by a civil law system rooted in Portuguese legal traditions. Key regulations include the Investment Code (Decree-Law No. 19/2016) and licensing requirements for commercial activities (Decree No. 07/2004 and 11-2011). Foreign professionals must align with national investment laws, and a 25% corporate tax rate applies





SUDAN

49.67

Billion
Gross Domestic Product (GDP)
2024



-14%

GDP Annual Growth
2024



163.3%

Inflation (Consumer Prices)
2020



Literacy

54%

2008



Climate

predominantly hot and dry climate, with desert conditions in the north, semi-arid zones in the center, and tropical savanna in the south, featuring extreme temperatures and highly seasonal rainfall



Official Languages



Arabic
English

Currency

Sudanese pound



Population

50
Million
2023



Principle Exports

- Travel services
- Transport services
- Financial services
- Computer & information
- Culture & recreational



Principle Imports

- Travel services
- Transport services
- Business & professional services
- Financial services
- Telecommunications & IT services

How to enter and stay in Sudan?

Inter-Corporate Transferees*

ICT's to Sudan must obtain a Standard Work Visa or a Business Visa with work authorization.

A formal letter from the host company in Sudan specifying the job title, duration of stay, and a statement of financial responsibility is required.



Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*

Business visitors to Sudan require a visa, a passport valid for at least six months with two blank pages, and a letter of invitation from a local sponsor approved by the Ministry of Foreign Affairs

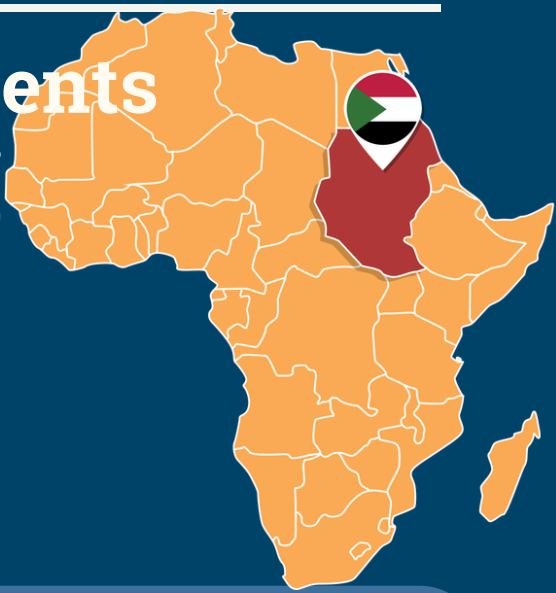
Immigration Requirements & Documentation

Most travelers to Sudan require a visa obtained in advance from a Sudanese embassy, a passport valid for at least 6 months, a yellow fever vaccination certificate, and proof of funds. A sponsor in Sudan is often required to assist with the application process.



**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Sudan?



Business Registration



Business registration in Sudan requires submitting documents to the Commercial Registrar at the Ministry of Justice, including a Memorandum of Association, name reservation, and proof of office space.




Architectural Services


Sudan, architectural practice is regulated through professional associations like the Sudanese Engineering and Architecture Consultancy Association (SEACA), which oversees engineering and architectural firms to meet international standards and provides solutions for practitioners



ZIMBABWE

35.87 
Billion
Gross Domestic Product (GDP)
2023

1.7% 
GDP Annual Growth
2024

104.7% 
Inflation (Consumer Prices)
2022

Literacy

93%
2019



Climate

subtropical climate with a hot, rainy season and a dry, cooler season



Official Languages

English, Chewa, Chiwarbe, Kalanga



Currency

Zimbabwe Gold
United States Dollar
South African Rand



Population

17
Million
2024



Principle Exports

- Travel services
- Transport services
- other business services
- Cultural and recreational services
- Government
- Telecommunications, computer and information



Principle Imports

- Travel services
- Transport services
- other business services
- Cultural and recreational services
- Government
- Telecommunications, computer and information

How to enter and stay in Zimbabwe?

Inter-Corporate Transferees*

ICT's to Zimbabwe must obtain a Temporary Employment Permit (TEP), typically for a maximum of 5 years, though shorter durations are standard, often renewable. The process requires the local Zimbabwean entity to sponsor the employee and demonstrate that the position cannot be filled by a local candidate.



Business Visitors, Contractual Services Suppliers and Independent Services Suppliers*

BVs to Zimbabwe can obtain a 30-day visa upon arrival or via the e-Visa system for meetings, consultations, or conferences.

Immigration Requirements & Documentation

For more information on Immigration documents & requirements visit the [Department of Immigration Zimbabwe](#)



**To note: All terms pertaining to the types of natural persons entering a state is defined in the Annex below.*

What are the requirements for trade in services in Zimbabwe?



Business Registration



Business registration in Zimbabwe is streamlined through the [Zimbabwe Investment and Development Agency \(ZIDA\)](#). One Stop Investment Services Centre (OSISC) for investors, or the [Companies and Other Business Entities Act](#) processes for local entities

Architectural Services



The [Architects Act \[Chapter 27:01\]](#) regulates the architectural profession in Zimbabwe, mandating that all architects register with the [Architects Council of Zimbabwe \(ACZ\)](#). It restricts the use of the title "Architect" and the performance of non-exempted work to registered professionals to ensure minimum standards.

HOW TO EXPORT FROM SEYCHELLES



Domestic Regulations

This section covers the domestic regulations which exporters need to remain cognisant of and abide to when exporting services from Seychelles. It aims to guide exporters through the necessary procedures for exporting their services from Seychelles. Below are the steps to establish your business in Seychelles.

Who is allowed to start an export business?

Both local and foreign investors can set up an Export Business. However, if the business is being set up domestically for export purposes the Government of Seychelles reserves certain economic activities for Seychelles.

The [Reserved Economic Activities Policy, April 2020](#) defines the economic activities that are reserved for the Seychellois investors and can be accessed on the below link.

Foreign investors can set up any business in any area which is listed in the first and second schedule of the [Seychelles Investment \(Economic Activities\) Regulations, 2022](#). However, any other area will be subject to an Economic Needs Test (ENT).



1 Register your business

You need to register your business with the appropriate authority.

This is done through the Registration Division located at Independence House, Victoria.

Email: regdiv@registry.gov.sc
Phone Number: 428 09 00



2 Register at the Seychelles Revenue Commission (SRC)

Apply for a Tax Identification Number (TIN) at the Seychelles Revenue Commission (SRC), Maison Collet, Victoria.

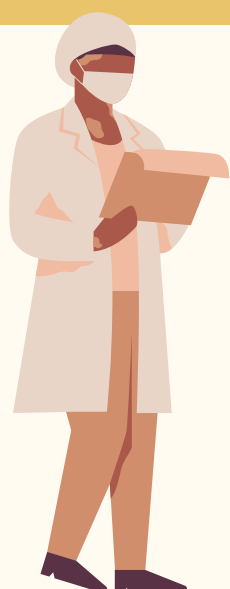
Email: registry@src.gov.sc
Phone Number: 4 293 737



3 Apply for a permit or license

In order for your business to be operational, you need to apply for your license or permit from the Seychelles Licensing Authority (SLA) located at Orion Mall, Victoria.

Email: enquiry@sla.sc
Phone Number: +248 4283400



4 Regulatory Approval

If a business in Seychelles intends to export services, it may be required to obtain approval from the relevant national authority depending on the sector. For example, a company providing offshore financial services to international clients must be authorised and regulated by the Financial Services Authority Seychelles to ensure compliance with national laws and international standards before operating across borders.



Annex: Trade in Services Commitments in the AfCFTA

Trade in Services: Key Concepts Trade in Services Sectors

<p>Business Services</p> <p>A. Professional e.g. accounting, legal etc. B. Computer and computer related services C. Research and Development Services D. Real Estate Services E. Rental/Leasing services without operators F. Other Business Services</p>	<p>Communication Services</p> <p>A. Postal Services B. Courier services C. Telecommunication services D. Audiovisual services E. Other</p>
<p>Financial Services</p> <p>A. All insurance and insurance-related services B. Banking and other financial services C. other</p>	<p>Transport Services</p> <p>A. Maritime Transport Services B. Internal Waterways Transport C. Air Transport D. Space Transport E. Rail Transport F. Road Transport G. Pipeline Transport H. Services auxiliary to all modes of transport I. Other Transport Services</p>
<p>Educational Services</p> <p>A. Primary education services B. Secondary education services C. Higher education services D. Adult education E. Other education services</p>	<p>Health Related and Social Services</p> <p>A. Hospital Services B. Other Human Health Services C. Social Services D. Other</p>
<p>Environmental Services</p> <p>A. Sewage services B. Refuse disposal services D. other</p>	<p>Construction and Related Engineering Services</p> <p>A. General construction work for buildings B. General construction work for civil engineering C. Installation and assembly work D. Building completion and finishing work E. Other</p>
<p>Distribution services</p> <p>A. Commission agents' services B. Wholesale trade services C. Retailing services</p>	<p>Tourism and Travel Related Services</p> <p>A. Hotels and Restaurants (incl catering) B. Travel agencies and tour operator services C. Tourist guides services D. Other</p>
<p>Recreational, Cultural and Sporting Services</p> <p>A. Entertainment services (including theatre, live bands and circus services) B. News agency services C. Libraries, archives, museums and other cultural services D. Sporting and other recreational services E. Other</p>	<p>Other Services not elsewhere included</p>

Modes of supply?

A mode of supply is simply the way in which a service is supplied to the consumer. Trade in services are defined by the 4 modes through which a service can be acquired.

The 4 Modes of Supply are as follows:

Mode 1: Cross border trade

When a service is transacted across a border without either the producer or consumer moving. The service supplier is not present within the territory of the Member where the service is supplied. Such a transaction is conceptually similar to the movement of a good across a border. Examples include distance learning, e-banking, telemedicine, as well as many other services conveyed across a border

Mode 2: Consumption abroad

This mode of supply is often referred to as the "movement of the consumer". The service consumer crosses the border to where the supplier is located to obtain services.

Examples include holidays abroad, foreign education, and overseas health care. The essential feature of this mode is that the service is delivered outside the territory of the Member making the commitment. Although the actual movement of the consumer is often necessary, activities such as ship repair abroad, where only the property of the consumer "moves", or is situated abroad, are also covered.

Mode 3: Commercial Presence

The service supplier establishes a commercial presence through a foreign owned affiliate, subsidiary, representative office or branch in the country where the consumer is located. Examples might be foreign banks or telecommunications companies established in host countries. In many cases, investment flows are involved.

Mode 4: Presence of Natural Persons

This mode covers natural persons who are themselves service suppliers, as well as natural persons who are employees of foreign service suppliers in the host country. In schedules, Members have taken commitments based on the following categories of persons: independent professionals; intra-corporate transferees; business visitors; and contractual service suppliers;

Business visitors (BV): Refers to natural persons visiting another Member State for short term business activities e.g. attend meetings, organizing business deals, marketing, signing contracts, workshops etc.

Contractual services suppliers (CSS): refers natural persons contracted to represent an AfCFTA juridical person (company) to provide a service to a client in another Member State on a temporary basis.

Intra corporate transferees (ICT) – employees of an AfCFTA juridical person temporarily transferred to its representative office, branch or subsidiary in another Member State, to work as executives, managers, specialists, professionals.

Independent services suppliers (ISS) - self employed persons moving temporarily to another Member State to deliver a service on their own behalf to a client/customer resident in another Member State.

What are Limitations?

Limitations are set on services sectors in the schedule of commitments to establish whether or not and to what extent Member has liberalized a service. Certain terms are used to depict limitations. Otherwise, limitations tend to consist of a description of how a Mode of Supply is limited.

None: Full commitment such that a Member State does not seek to limit market entry or national treatment, as appropriate.

None, except: Full commitment such that a Member State does not seek to limit market entry or national treatment, except as indicated accordingly.

Unbound: No commitments such that a Member State remains free to maintain or Mode 3: Commercial Presence Mode 4: Movement of Natural Persons introduce a measure inconsistent with market access and national treatment.

Unbound, except: Partial commitment such that no commitment except as stated, and a Member State remains free to maintain or introduce a measure inconsistent with market access or national treatment in other areas than those stated.