

## Expanding your business in AFRICA

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*Simplifying the business of expansion*

*Supporting organisations to conquer new markets in more than 150 countries since 1996.*



## Doing business in AFRICA

Africa is a burgeoning player on the global stage with an empowered future. With a young, fast-growing population and the second-largest landmass on Earth, Africa is tipped by global analysts to cement itself as a centre of innovation and economic growth in the coming years.

In spite of a history of colonisation and exploitation, Africa has made substantial gains in recent decades and is poised for further growth – spearheaded by a rapidly growing workforce, expanding urban centres and greater consumption.

Africa also continues to grow in popularity as a destination for Mauve Group's clients. Mauve offers Employer of Record across 23 countries in the region, and a suite of additional bespoke services across others – helping organisations develop their projects and employ their staff compliantly in the region.



## Mauve Group In AFRICA

Mauve Group's longstanding experience in Africa has seen us support workers across a broad spectrum of industries, including energy, exports, agriculture and more.

Our Employer of Record solutions and associated immigration services have assisted in the training of domestic workers - introducing external skillsets to local economies.

Our background in Africa stems from our support of organisations and workers entering Africa to develop the local infrastructure – including engineers in the IT and telecommunications sectors.

Over the years, our solutions and core industries diversified and we witnessed demand from the not-for-profit, aid and humanitarian sectors looking to compliantly employ their workers in African locations.

To provide the best possible service on-the-ground, we partner with local experts in key areas such as tax and compliance, labour law and immigration. Today, we have solutions across the African continent and dedicated staff on-the-ground to guide you at every turn. Mauve's experience and know-how in the region will make your venture in Africa faster, simpler and more cost-efficient.

## What is Employer of Record?

Our Employer of Record solutions support organisations by compliantly employing their workers in countries where their own local entity is lacking. Mauve takes care of the necessary local employment and HR tasks, while you focus on the day-to-day management of your worker and Africa-based project.

Employer of Record opens you up to a new talent pool in the country of your expansion, allowing you to dip your toe in the local market without the commitment and expense of entity set-up. Expatriates working on fixed-term Employer of Record solutions can even be utilised to train local staff, expanding local skillsets and ensuring the longevity of the project.

Mauve Group's Employer of Record solution offers you peace of mind that personnel are being compliantly managed, as well as drastically reduced costs and timescales when compared with entity set-up. Utilise an Employer of Record solution to gain rapid access to Africa's opportunity-rich, investment-friendly business environment.

## Other services in AFRICA

At Mauve, we've developed a full range of Africa services to meet every business need.

Whether engaged as a standalone service or alongside an Employer of Record solution, these will equip you with all the tools needed to launch your Africa business venture.



GLOBAL BUSINESS EXPANSION



GLOBAL VISA & IMMIGRATION



GLOBAL PAYROLL



PROJECT MANAGEMENT



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INDEPENDENT CONTRACTOR SOLUTIONS



### THE SOLUTION

Those working in Angola will be employed by our local Mauve representative in country.

Locals and expatriate workers will be placed on the payroll our local representative. Expatriate's will be paid in USD. Workers will be paid on the 25th of each month or on the previous working day if payment falls on non-working day.

### TAXES & SOCIAL SECURITY

Income tax is progressive up to 17%. The tax year is the calendar year. Angolan citizens and foreigners with a residence permit are liable to Angolan social security contributions. The total social security contribution is 11%, but the employer covers 8%. Social security is levied on a contribution basis, and the assessment rules differ from the rules applicable for personal income tax purposes.

Expatriate salaries must be paid in USD. Unless it is demonstrated that an expatriate is covered by a foreign social security regime, all expatriate employees must register with the National Social Security Institute and make contributions.

### IMMIGRATION

Those who are intending to work in Angola will require either an entry visa or a short-term visa in line with a work visa. The entry and short-term visas are applied for at the Angolan Embassy or Consulate in the applicant's home country following work authorisation approval.

The work visa is a multiple exit/re-entry visa and will be issued for the duration of the employment contract. It is possible to renew work visa, but they can only be extended twice from within country.

### ABOUT ANGOLA

Angola is situated on the west coast of southern Africa. The main language spoken is Portuguese, making it the second-largest Portuguese-speaking country in the world. The country is rich in oil reserves, mainly situated in the Cabinda region – it overtook Nigeria as sub-Saharan Africa's largest producer and exporter of petroleum in the early 2000s. Angola is also rich in minerals, and diamonds are the country's second biggest exports. Key trade partners include the USA, China and South Africa. Historically, Angola's stability has been marred by the after-effects of a 27-year civil war that followed their independence from Portugal in 1975.



Capital - Luanda

Population – 33.6 million

Area – 1.25m sq km (481,354 sq mi)

Currency – kwanza

Languages – Portuguese, Umbundu, Kimbundu, Kikongo

Religion - Christianity

Major Exports – Crude petroleum, diamonds, petroleum gas

### Other services in Angola



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### THE SOLUTION

Individuals will be employed by our Mauve representative in Benin.

Employees will be paid via the local payroll in West African CFA francs (XOF). Salaries can be paid into a bank account of the employee's choice.

### TAXES & SOCIAL SECURITY

Benin has a progressive income taxation system and rates range from 0% to 45%. The tax on salaries is deducted at source at progressive rates from 10% to 30%.

All residents of Benin are required to pay income tax on their earnings, including expats. Expatriates are considered a tax resident if they live and work in Benin for more than 183 days in a year.

The employee pays a social security contribution of 3.6% of their gross salary. Employer contributions total 15.4% (6.4% pension plus a 9% family allowance). Employers must also pay 1-4% of the gross salary amount as industrial injury insurance.

### IMMIGRATION

Most nationals entering Benin will require an entry visa. Mauve's company White Coral Consulting DMCC, with the support of its in-country partner, will provide all the supporting paperwork required for the Entry Work Visa and Residency application. Although no actual work permits are issued in Benin, labour contracts will need to be validated by the authorities to authorise employment. Labour contracts must be cancelled at the end of the contractual term.

### ABOUT BENIN

Situated on the Gulf of Guinea between Togo and Nigeria, Benin is home to the largest intact ecosystem in West Africa. The country has a thriving political system and is considered one of Africa's most stable democracies. Benin also has one of the regions' most diverse media landscapes with a mix of private and state-owned media channels. Over the past few years, Benin has experienced economic growth and is one of Africa's largest cotton producers. The majority of its population of around 11 million lives on the small southern coastline.



Capital – Porto-Novo

Population – 12.3 million

Area – 112,622 sq km (43,484 sq mi)

Religions – Indigenous beliefs, Christianity, Islam

Major Exports – Raw cotton, refined petroleum, gold

Currency – CFA (Communaute Financiere Africaine) franc

Languages – French (official) Fon, Ge, Bariba, Yoruba, Dendi

### Other services in Benin



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# Cameroon

## THE SOLUTION

Individuals working in Cameroon will work as employees of White Coral Consulting DMCC's local representative.

Each employee will be placed on a local payroll. Salaries can be paid into a bank account of the worker's choice and will be paid in the currency specified in the employment contract. Although it is not obligatory to open a local bank account, our local representative can assist with this if required.

## TAXES & SOCIAL SECURITY

Local residents will be taxed on their worldwide income whilst expatriates will be taxed on their Cameroon sourced income only. Income tax rates are progressive from 10-35% and will be deducted on a monthly basis.

Social security must be paid monthly to the local authorities. Employee contributions are 2.8% of the gross salary and employer contributions are 4.2%. Employers are also subject to a 1% employment fund tax on the total amount of salaries, wages, allowances, and other remuneration.

## IMMIGRATION

All those intending to work in Cameroon are required to hold a valid work and residency permit. Our local representative can support with the work and residency permit applications, entry permit invitation and exit visas as and when required.

The processing time for an entry visa takes approximately 2 working days. However, if a visa is required to collect on arrival, then the pre-approved visa may take 5 to 10 working days to arrange. Work permits (Permis de Travail) will take approximately 8 weeks from the date of submission; residency permits (Carte de Sejour) will take a further 4 weeks.

## ABOUT CAMEROON

Officially entitled the Republic of Cameroon, the country is one of the most diverse in the African sub-continent and home to over 200 different linguistic groups. It is often referred to as "Africa in miniature" due to its geological, linguistic, and cultural diversity. The country is also famed for its football team which has qualified for the World Cup more times than any other African country. Situated in west-central Africa, Cameroon is the world's 53rd-largest country. Its natural features include beaches, deserts, mountains, rainforests, and savannas. Its highest point, Mount Cameroon, stands at nearly 4,100 metres. The country also has one of the highest literacy rates on the continent, at approximately 77.1% across all adults.



Capital - Yaoundé

Population - 26.8 million

Area - 475,442 sq km (183,568 sq mi)

Religions - Christianity, Islam, indigenous beliefs

Currency - CFA (Communaute Financiere Africaine) franc

Major Exports - Crude petroleum, cocoa beans, sawn wood

Languages - French, English, languages of Bantu, Semi-Bantu and Sudanic groups

## Other services in Cameroon



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### THE SOLUTION

Mauve Group can support workers in Chad via our local Mauve representative.

### TAXES & SOCIAL SECURITY

Employers are required to pay a lump-sum tax on employment income at a rate of 7.5% of gross income paid to employees.

Companies subject to corporate income tax are also subject to the apprenticeship tax. The apprenticeship tax is payable monthly on the total amount of salaries, wages, allowances, and other remuneration as determined for purposes of the normal income tax. The apprenticeship tax is levied at the rate of 0.12%.

Social security contributions are payable monthly by employers to the National Social Security Fund. The maximum monthly ceiling for such contributions is F.CFA 500,000. Employees must make social security contributions at the rate of 3.5% of their gross salary.

### IMMIGRATION

Mauve Group's immigration experts can advise on immigration routes into Chad based on the individual requirements of the assignment and the worker's role and circumstances.

### ABOUT CHAD

Chad is a landlocked country in North Central Africa. The official languages spoken are Arabic and French, as a result of French colonisation in the 19th century – though it is home to more than 200 ethnic groups and languages and has a rich and diverse cultural history. The area now known as Chad has been settled for 2000 years – artifacts show it was a centre of transit due to the trans-Saharan trade route running through the region. Chad achieved its independence in 1960 and has spent the intervening years suffering political instability and substantial poverty, exacerbated by the Dafur crisis in neighbouring Sudan.



Capital – N'Djamena

Population – 16.7 million

Area – 1.28 million sq km (495,800 sq mi)

Currency  
CFA (Communaute Financiere Africaine) franc

Languages – French, Arabic

Religions – Islam, Christianity

Major Exports – Crude petroleum, gold, oil

### Other services in Chad



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# Democratic Republic of Congo

## THE SOLUTION

All workers in DRC will be employed by our in-country local representative.

Employees will be placed on a local payroll and salaries will be paid in Congolese francs (CDF). Salaries can be paid into a local bank account of the employee's choice. If required, our local representative can assist with the opening of a local bank account.

## TAXES & SOCIAL SECURITY

The Democratic Republic of Congo (DRC) has a progressive personal income taxation system and rates range from 3% to 40%. The tax on salaries is deducted at source and income tax cannot exceed 30% of the taxable salary.

Both locals and expatriates are subject to income tax. The tax year is the calendar year. The employer must contribute 13% of the employee's gross salary to the local authorities, whilst the employee must contribute 5% of the gross salary.

## IMMIGRATION

Mauve can provide a full immigration solution with the support of our local representative in the DRC. Expatriates intending to work in the DRC will require an entry visa, work permit, work visa and a residency card. Timescales for the issuance of entry visas will depend on the embassy or consulate of the DRC in the applicant's home country of legal residence. The applications for the work permit to final residency will take approximately 12 to 16 weeks to complete. It is possible to legally commence work once the first stage of the work permit has been approved. This will be within 4 to 6 weeks from the date of entry into the country.

## ABOUT THE DEMOCRATIC REPUBLIC OF CONGO

Located in Central Africa, the Democratic Republic of Congo is the second-largest country in Africa. With a population of approximately 91.6 million, it is the 4th-most populous country on the continent and the 15th-most populous country in the world. The Democratic Republic of Congo is named after the Congo River, which flows throughout the country. The Congo River is the deepest river in the world and the second-largest river by discharge. The people of the DRC represent over 200 ethnic groups, with nearly 250 languages and dialects spoken throughout the country. Kinshasa, the capital, is the world's second largest French-speaking city. The Democratic Republic of Congo is also extremely rich in minerals and resources, with an abundance of gold, tantalum, tungsten, and tin.



Capital - Kinshasa

Population - 91.6 million

Area - 2.34 million sq km (905,354 sq mi)

Currency - Congolese franc

Religions - Christianity, Islam

Languages - French, Lingala, Kiswahili, Kikongo, Tshiluba

Major Exports - Refined copper, cobalt, copper ore

Other services in the Democratic Republic of Congo



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# Egypt

## THE SOLUTION

Mauve Group's representative office, Mauve Technology International Ltd., will employ any workers in Egypt.

Whilst on a business visa, workers will be employed by Mauve Technology International. Employees on a work permit will be employed by Mauve Egypt and placed on the Mauve Egypt local payroll.

## TAXES & SOCIAL SECURITY

Employers must make social security contributions for every employee at the end of each month to cover old age, disability and death insurance, work accident insurance, medical insurance, and unemployment insurance.

The minimum and maximum monthly salary caps for calculating the contributions are EGP 1000 and EGP 7000, respectively. Employees are entitled to a periodical annual increment of no less than 7% of the basic salary on which social insurance subscriptions are calculated.

## IMMIGRATION

Workers can enter Egypt with a visa for business. This will be applied for in country and, dependent on nationality, can be collected upon arrival at the airport. Once in country, our local representative will begin the work permit application. The work permit will be valid for 1 year, with the possibility to extend this in country. The processing time for the working visa approval is between 3 to 6 months.

## ABOUT EGYPT

Egypt is a transcontinental country with landmass spanning the northeast of Africa and the Southwest of Asia. The country is known for its rich culture and history; it was home to one of the world's most ancient civilisations and the impressive Pyramids. The economy today is the second largest in the African region. The economy is heavily agriculture and tourism-based due to the country's year-round warm climate. The nation is also home to the Suez Canal, an artificial sea-level waterway connecting the Mediterranean Sea to the Red Sea through the Isthmus of Suez and dividing Africa and Asia. The canal was a hub for world maritime traffic but today is a valuable trade route.



Capital - Cairo

Population - 103.8 million

Area - 1 million sq km (386,874 sq mi)

Currency - Egyptian Pound

Language - Arabic

Religions - Islam, Christianity

Major Exports - Crude petroleum, refined petroleum, gold

## Other services in Egypt



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# Ethiopia

## THE SOLUTION

Local nationals will be employed by Mauve Group's local representative in Ethiopia.

All workers will be registered to a local payroll.

## TAXES & SOCIAL SECURITY

Residents are subject to tax on their worldwide income. Non-residents are subject to tax on their Ethiopian-source income only. Employment income is subject to tax at progressive rates ranging from 10% to 35%.

Private sector employers and employees are required to make social security contributions to the Private Organizations Pension Fund, which is administered by the Social Security Agency.

Private sector employers are required to contribute 11% of the basic salary per employee. The employee contribution is 7% of the basic salary.

## IMMIGRATION

Mauve Group cannot apply for permits for expatriate workers in Ethiopia at this time. Please get in touch regarding bespoke advisory support.

## ABOUT ETHIOPIA

Ethiopia is the oldest independent country in Africa with the second largest population on the continent. Located in the Horn of Africa, Ethiopia is a rugged, landlocked country split by the Great Rift Valley. It is a country of rich ancient culture with archaeological finds dating back more than 3 million years. Today, businesses are attracted by low crime rates and political stability, plus one of the largest consumer marketplaces in Africa. Due to its large population, there is an abundant base of labour able to support the expansion of labour-intensive manufacturing.



Capital – Addis Ababa

Population – 117.1 million

Area – 1.13 million sq km (437,794 sq mi)

Currency – Birr

Languages – Amharic, Oromo, Tigrinya, Somali

Religions – Christianity, Muslim

Major Exports – Coffee, oil, gold

## Other services in Ethiopia



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INDEPENDENT CONTRACTOR SOLUTIONS

# Ghana

## THE SOLUTION

Individuals will work as employees of Mauve Technology International's local representative in Ghana.

Each employee will be placed on a local payroll in Ghana by our local representative for tax and social security deductions.

## TAXES & SOCIAL SECURITY

Ghana operates a Pay-As-You-Earn (PAYE) system for the payment of income tax. The PAYE contributions are withholdings from the salaries of employees to satisfy their income tax responsibilities. Personal Income Tax rates are levied at 5-25% depending on income earned. There is a mandatory social security scheme in Ghana with contributions of 18.5%. The tax year is the calendar year. Tax and social security will be deducted monthly and paid to the local authorities by our local partner. Annual tax returns must be submitted to the tax authorities no later than the 31st of March following the end of the tax year.

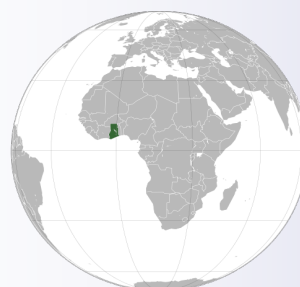
## IMMIGRATION

Under our Employer of Record Solution, we can offer Entry Visa, Work and Residency Permit and the Non-Citizen ID Card. Mauve's local representative can support with the application process. Certain nationalities are eligible for a visa on arrival (VOA), whilst others must obtain the entry visa beforehand from the Ghanaian embassy in their home country or country of residence.

Once in country on a pre-arranged visa or VOA, we can apply for a Work and Residency Permit and the Non-Citizen ID card. The work permit is only valid for 12 months, however there is no upper limit as to how many times it can be renewed. The processing time for the work permit is approximately 6-4 weeks.

## ABOUT GHANA

Ghana, officially the Republic of Ghana, is a country situated in West Africa. With a population of 31.5 million, it is the second-most populous country in West Africa. Formerly known as the Gold Coast, Ghana gained its independence in 1957 and became the first sub-Saharan nation to break free from colonial rule. The country is home to a variety of ethnic, linguistic, and religious groups. It is also geographically and ecologically diverse, with coastal savannahs and tropical rainforests across the country. Ghana has an emerging market economy and has an economic plan target, known as the "Ghana Vision 2020". This plan envisions Ghana as the first country in Africa to become a developed country between 2020 and 2029, and a newly industrialised country between 2030 and 2039.



Capital - Accra

Population - 31.5 million

Area - 238,533 sq km (92,098 sq mi)

Currency - Cedi

Religions - Christianity, indigenous beliefs, Islam

Languages - English, African languages including Akan, Ewe

Major Exports - gold, crude petroleum, cocoa beans

## Other services in Ghana



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GLOBAL VISA & IMMIGRATION



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# Ivory Coast

## THE SOLUTION

Those working in Ivory Coast will be employed by the local representative of Mauve Technology International.

All workers will be placed on our local representative's payroll. Salaries will be paid on a monthly basis in the local currency of West African CFA francs and must be paid into a local bank account. Our in-country representative can assist with the opening of a local bank account if required.

## TAXES & SOCIAL SECURITY

All taxes and social security will be deducted on a monthly basis and paid to the local authorities.

Income tax is progressive from 2-36% for the employee.

Social security must be paid monthly along with the salary. Employees must contribute 6.3% of their gross salary. Employers must contribute 7.7% of the gross salary.

## IMMIGRATION

Through the services of our local representative, we can support the entry visa and the work and residency permit. This is the standard immigration process for foreign nationals working in Ivory Coast. In all cases, an employment contract with the local entity will be required. A labour market test is required, and the job position must be advertised in the national newspaper and the employment agency for a period of 1 month.

Work and residence permits will be issued for the length of the applicant's local employment contract and at the discretion of the authorities. The permits are renewable without restrictions but will not lead to permanent residence.

## ABOUT IVORY COAST

Ivory Coast, also known as Côte d'Ivoire, is a West African country renowned for its well-developed economy and relatively high levels of income per capita. Ivory Coast has maintained religious and ethnic harmony for the majority of its thirty years of independence from France. The country's political capital, Yamoussoukro is the centre of the country, while its economic capital and largest city is the port city of Abidjan. Due to the large production of coffee and cocoa, the country was an economic powerhouse in West Africa during the 1960s and 1970s. Today, Ivory Coast is the world's largest exporter of cocoa beans.



Capital – Yamoussoukro

Population – 27 million

Area – 322,462 sq km (124,503 sq mi)

Currency – CFA franc

Languages – French, indigenous languages

Religions – Islam, Christianity, indigenous beliefs

Major Exports – Cocoa beans, gold, rubber

## Other services in Ivory Coast



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INDEPENDENT CONTRACTOR SOLUTIONS

# Kenya

## THE SOLUTION

All individuals will be employed by White Coral when on a special pass in Kenya and by Mauve Kenya Ltd when on a work permit.

Employees will be registered on a local payroll to pay taxes and social security. Employees will be paid in the local currency of Kenyan Shillings.

## TAXES & SOCIAL SECURITY

Employers and employees contribute the same amount of 400 KES each month to the country's Social Security Fund. A further monthly contribution of 320 KES is also due (by employees only) to the National Hospital Fund in Kenya.

There will be no withholding for the period when the individual is on a special pass. However, withholding will be applied if the individual stays in Kenya for more than 6 months. A person will become tax liable from the 184th day or once a work permit is obtained.

## IMMIGRATION

Eligible nationals can enter Kenya on an E-Visa or Business Visa and with the assistance of Mauve Kenya, apply for a special pass. This pass allows the employee to work for a period of 3 months. This can be extended for a further 3 months but only in cases where the work permit has not been processed and the initial special pass is due to expire. The special pass takes approximately 2 – 3 weeks to be processed. Mauve Kenya Ltd, with the assistance of our Mauve representative, must apply for a special pass directly to the department of immigration. If the applicant is going to be in Kenya longer than three months, then the work permit process should be started as soon as the applicant enters Kenya, or before if possible.

## ABOUT KENYA

Situated on the equator on Africa's east coast, Kenya is known as "the cradle of humanity". The country has diverse climates and landscapes, and vast wildlife reserves and national parks like the Masai Mara, that are home to some of the world's rarest species. The capital, Nairobi, is a regional hub for financial and communication services; businesses are also attracted by the country's very technologically-literate, English-speaking workforce. Kenya is the third-largest economy in sub-Saharan Africa after Nigeria and South Africa. Agriculture is the largest sector, with tea and coffee as traditional cash crops, and fresh flowers becoming a fast-growing export.



Capital – Nairobi

Population – 54.7 million

Area – 582,646 sq km (224,961 sq mi)

Currency – Kenya shilling

Languages – Swahili, English

Religion – Christianity

Major Exports – Tea, cut flowers, refined petroleum

## Other services in Kenya



GLOBAL BUSINESS EXPANSION



GLOBAL VISA & IMMIGRATION



PROJECT MANAGEMENT



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CONSULTANCY SERVICES



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INDEPENDENT CONTRACTOR SOLUTIONS



# Liberia

## THE SOLUTION

Those working in Liberia will be employed by White Coral Consulting DMCC's local representative.

Local nationals will be placed on our local representatives' payroll and expatriate employees will be placed on a local payroll once they have a work permit. Payslips will be issued monthly, and hand delivered to workers. Net salaries can be paid outside the country but tax and ss amounts must be paid in country.

## TAXES & SOCIAL SECURITY

The tax year runs for the calendar year. Tax is payable monthly and must be paid by 10th of the following month. While the expat is a non-resident a flat rate of 15% will apply. After 6 months, employees will be taxed as a local – rates are progressive from 0 to 25%.

Both employer and employee contribute 3% to the National Pension Scheme. Employers must also contribute 1.75% to the Employee Injury Scheme.

An employee tax return is not required if the only source of income is employment income.

## IMMIGRATION

Most visitors to Liberia will require a visa for entry for any purpose. There are however exceptions for nationals from ECOWAS countries. There are several visa types available for entry into Liberia - Diplomatic, Business, & General. The visas are issued for either single entry up to 90 days or can be used for multiple entry up to 6 months.

Mauve's local representative will support the work and residency permit. The processing time for a resident permit is one week, and one month for the work permit.

## ABOUT LIBERIA

Founded by freed African and Caribbean slaves, Liberia is Africa's oldest republic. The country endured a ruinous civil war in the 1990s which profoundly damaged its infrastructure. Hope was brought to the country with the election of President George Weah – the former international footballer is the only president and African player in the world to have won football's Ballon D'Or. Liberia is located in West Africa, bordering Sierra Leone, Guinea and Côte d'Ivoire. The country is home to a lush rainforest containing a rich diversity of flora and fauna. It has a small population of around 5 million.



Capital – Monrovia

Population – 5.1 million

Area – 99,067 sq km (38,250 sq miles)

Currency – Liberian dollar

Languages – English, 29 indigenous African languages

Religions – Christianity, Islam, indigenous beliefs

Major Exports – Special purpose ships, iron ore, gold

## Other services in Liberia



GLOBAL BUSINESS EXPANSION



GLOBAL VISA & IMMIGRATION



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INDEPENDENT CONTRACTOR SOLUTIONS

# Malawi

## THE SOLUTION

Workers will be employed by White Coral Consulting DMCC's representative in Malawi.

Employees will be placed on our representative's local payroll. Employees will be paid in the currency stated in their employment contract. It is not necessary, nor do we recommend that expatriate employees are paid in Malawi. Local nationals must be paid in Malawi by law.

## TAXES & SOCIAL SECURITY

Malawi operates a PAYE (pay as you earn) system and income tax rates are progressive from 0-30%. An annual tax return must be completed. The usual government tax year end in Malawi is in June - however, a company can choose its own tax year beginning and end.

As there is no regulated social security system in Malawi, SS contributions by the employer and employee are not required. However, it is mandatory for a resident company (e.g. our partner's company) to set up a pension fund for its employees. Expatriates will be exempt for the first 6 months but must have mandatory deductions for the provision of a pension from the 7th month of work.

## IMMIGRATION

A foreign national who wishes to work in Malawi must obtain a temporary employment permit (TEP). We recommend that where possible, the application for the TEP approval is applied for and obtained before entering Malawi. Our local representative will apply for the TEP approval in Malawi.

The processing time for the TEP is approximately 8-12 weeks once all the documents have been submitted to the authorities.

## ABOUT MALAWI

Malawi is a landlocked country in south eastern Africa bordered by Mozambique, Zambia, and Tanzania. One fifth of Malawi's landmass is water due to the country's large lake, Lake Malawi, where oil reserves have been discovered under the surface. One of the world's least-developed countries, Malawi maintains a largely agricultural economy. 90% of the nation's population lives rurally, with the remainder occupying the cities of Lilongwe, Malawi's capital, Blantyre, Mzuzu and Zomba. Tobacco is the country's largest export crop. Significant development of education, healthcare and general infrastructure is a central priority for the democratically elected government.



Capital – Lilongwe

Population – 19.5 million

Area – 118,484 sq km (45,747 sq mi)

Currency – Malawi kwacha

Languages – English, Chichewa (both official)

Religions – Christianity, Islam

Major Exports – Tobacco, tea, sugar

## Other services in Malawi



GLOBAL VISA & IMMIGRATION



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INDEPENDENT CONTRACTOR SOLUTIONS



# Mali

## THE SOLUTION

All workers will be employed by White Coral DMCC's local representative.

Individuals will be placed on a local payroll and paid in US Dollars. Employees will be paid on the 25th of each month.

## TAXES & SOCIAL SECURITY

Both employers and employees are expected to pay social security contributions to the local authorities. The medical insurance contribution for employers is 3.5% on the non-exempt income, and 3.06% for the employee. Employers are also expected to pay 1% of the employee's gross salary for housing tax and 3.5% of the gross pay towards contribution forfaitaire, which is otherwise known as council tax.

It is a government requirement for all employers, both private and public, to contribute to the government pension plan. Private companies are free to take a separate scheme for their staff in addition to this.

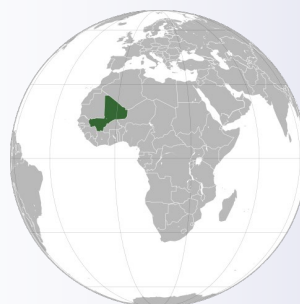
## IMMIGRATION

All individuals wishing to work in Mali must obtain an entry visa, work permit and residence permit. Our local representative can assist with this.

Entry visas on arrival are valid for 90 days. After then, residency permits can be applied for at the local immigration office. Residence permits can take up to 30 days to process. Work Permit visas take approximately 15 working days to process from the date of submission.

## ABOUT THE MALI

The landlocked West African country of Mali is one of the largest on the African continent. Mali is also home to one of the regions' youngest populations, with 67% of its total population of around 19 million estimated to be under the age of 25. The country is known for its salt mines and rich cultural history - Mali's northern city of Timbuktu was an important centre of Islamic culture for centuries. Bamako, Mali's capital city, lies on the banks of the Niger River and is admired for its local markets and music.



Capital – Bamako

Population – 20.7 million

Area – 1.25 million sq km (482,077 sq mi)

Currency – CFA franc

Languages – French, Bambara, Berber, Arabic

Religions – Islam, indigenous beliefs

Major Exports – Gold, cotton, oil

## Other services in Mali



GLOBAL BUSINESS EXPANSION



GLOBAL VISA & IMMIGRATION



PROJECT MANAGEMENT



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INDEPENDENT CONTRACTOR SOLUTIONS



### THE SOLUTION

Mauve Group's solutions are available to the locals of Mauritius only. All workers will be employed by White Coral Consulting DMCC's local representative.

All individuals will be placed on a local payroll.

### TAXES & SOCIAL SECURITY

The income tax rate on individuals is a flat rate of 15%. Tax on employment income is withheld monthly by the employer under the PAYE system and remitted directly to the tax authorities. The tax year is the fiscal year. Tax forms must be submitted and filed by 30th September.

The employer is required to pay social security contributions equal to 2.5% for the National Solidarity Fund (NSF) and 1.5% for the Human Resources Development Council (HRDC) Levy. Employers must also contribute to the CSG system, at 3% on monthly salaries up to Rs 50,000 and 6% exceeding Rs 50,000. Employees must pay 1.5% on monthly salaries up to Rs 50,000 and 3% on monthly salaries exceeding RS 50,000.

### IMMIGRATION

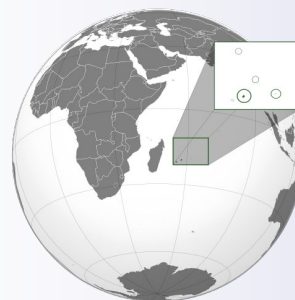
In order to work in Mauritius, individuals will require a Residence Permit and a Work Permit. Residence permits are approved by the Passport and Immigration Office, and Work Permits are granted by the Ministry of Labour, Industrial Relations, Employment, and Training. Mauve's local representative can assist with the application process.

Mauve Group's immigration experts can further advise on immigration routes into Mauritius based on the individual requirements and the worker's role and circumstances.

### ABOUT MAURITIUS

Mauritius, officially the Republic of Mauritius, is an island nation located in the Indian Ocean off the southeast coast of Africa. Due to its geographic location and centuries of colonialism, the people of Mauritius are highly diverse in ethnicity, culture, language, and faith. It is the only country on the continent where Hinduism is the main religion with the most adherents. Mauritius is typically tropical in the coastal regions with forests in the mountainous areas. Renowned for its varied flora and fauna, Mauritius was the only home to the now extinct, dodo. Since the country gained its independence in 1968, it has developed from a low-income, agriculture-based economy to a high-income diversified economy, based on tourism, textiles, sugar, and financial services.

Other services in Mauritius



Capital – Port Louis

Population – 1.27 million

Area – 2040 sq km (788 sq mi)

Currency – Mauritian rupee

Religions – Hinduism, Christianity, Islam

Major Exports – Fish, sugar, clothing

Languages – English (official), Creole, French, Indian languages



GLOBAL VISA & IMMIGRATION



PROJECT MANAGEMENT



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INDEPENDENT CONTRACTOR SOLUTIONS





### THE SOLUTION

All individuals will be employed by Mauve Technologies Ltd in Namibia.

Individuals will be registered on a local payroll in Namibia through Mauve Technologies (Pty) Ltd. It is compulsory to open a local bank account once an employee receives a work permit. Salaries will be paid monthly into this local bank account.

### TAXES & SOCIAL SECURITY

The tax year in Namibia runs from 1st March to 28th February. The Pay-As-You-Earn (PAYE) wage withholding tax system operates in Namibia. The workers will work under this system. Tax must be paid by 20th of the month following the one worked.

Social security contributions must be paid by 20th of the month following the one worked. The maximum social security contribution for both the employer and employee is NAD 81 per month. Employers must also contribute towards the Vocational Training Levy at 1% of the employee's gross salary.

### IMMIGRATION

Individuals can enter Namibia on a business visa valid for 3 months and our local lawyer will then begin the work permit application process. A business visa cannot be extended but a work visa (extension of stay) can be applied for as long as the work permit application has been submitted. The work visa is valid for 3 months and can be applied for up until the work permit is approved. The processing time for the work permit will take approximately 14 to 16 weeks once all the documents/information have been collated and the application has been filed with the immigration authorities.

### ABOUT NAMIBIA

Namibia is a sparsely populated country on the south-west coast of Africa; it is the driest country in sub-Saharan Africa and relies mainly on groundwater. It gained independence from South Africa in 1990, following the Namibian War of Independence. Much of Namibia's GDP is supported by tourism, particularly those interested in the country's abundant and varied wildlife. Diamonds and mining are other big contributors to the local economy. Providing 25% of the country's revenue, Namibia is the fourth largest exporter of non-fuel minerals in Africa and the world's fourth largest producer of uranium. The country also has a highly developed banking sector with modern infrastructure, such as online banking and mobile banking.



Capital – Windhoek

Population – 2.5 million

Area – 824,292 sq km (318,261 sq mi)

Currency – Namibian dollar

Religions – Christianity

Major Exports – Copper, diamonds, zinc

Languages – English (official), Afrikaans, German, Oshivambo, Herero, Nama

### Other services in Namibia



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PROJECT MANAGEMENT



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INDEPENDENT CONTRACTOR SOLUTIONS

# Nigeria

## THE SOLUTION

Employees working in Nigeria will be employed by Mauve's local representative.

Salaries are paid into a local bank account, in the local currency of Nigerian naira. Our local representative will be able to assist with the opening of a local bank account if required.

## TAXES & SOCIAL SECURITY

Employers are required to make social security contributions in respect of their employees.

Contributions, at prescribed percentages of an employee's salary, are made to a retirement savings account (RSA) administered by pension fund administrators.

The minimum rate of employer contributions to an employee's RSA is 10% of the employee's monthly emoluments. Monthly emoluments are defined as the total emoluments per the employee's contract of employment but not less than the basic salary, plus housing allowance, plus transport allowance.

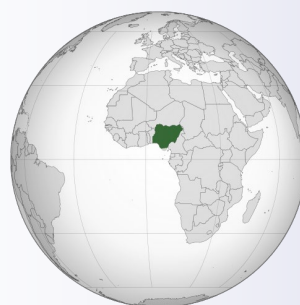
Employees are required to make a minimum contribution of 8%.

## IMMIGRATION

All Nationals wishing to work in Nigeria on a CERPAC will require an STR visa to enter Nigeria. The applications will need to be submitted at the Embassy/Consulate of the applicant's home country or country of legal residence. The Nigerian consular posts can differ in their specific requirements and processing times. It takes typically 2 to 4 months until entry into Nigeria, and a further 1 to 2 months before the whole process is completed.

## ABOUT NIGERIA

Nigeria is a country of natural beauty and wildlife reserves. Located on the Gulf of Guinea, Nigeria is home to protected areas such as Cross River National Park and Yankari National Park. Both parks contain rainforests, waterfalls, and rare primate habitats. Nigeria is a key regional player in West Africa and accounts for about half of the region's population with approximately 202 million people. The country is Africa's biggest oil exporter and has the largest natural gas reserves on the continent. Nigeria is a multi-ethnic and culturally diverse federation – made up of 36 states.



Capital – Abuja

Population – 210.1 million

Area – 923,768 sq km (356,669 sq mi)

Currency – Nigerian naira

Languages – English (official), Yoruba, Ibo, Hausa

Religions – Islam, Christianity, indigenous beliefs

Major Exports – Crude petroleum, petroleum gas, refined petroleum

## Other services in Nigeria



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PROJECT MANAGEMENT



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VALUE ADDED SERVICES



INDEPENDENT CONTRACTOR SOLUTIONS





### THE SOLUTION

Individuals working in Rwanda will be employed by our Mauve local representative in Rwanda.

Salaries are paid to the employee on the last working day of the month and the total gross salary is paid into a local bank account. Expectations may be made for expatriates.

### TAXES & SOCIAL SECURITY

Employers are required to make social security contributions at the rate of 12.8% of the employee's gross salary to the Rwanda Social Security Board (RSSB).

Employers are also responsible for deducting and paying the employee contribution to the social security system. Employees must contribute 10.8% of their gross salary.

The Rwandan Government has implemented a new contribution of 0.5% of net salaries to be paid by the employee but withheld by the employer, for the Community Based Health Insurance Scheme, effective from June 2020.

### IMMIGRATION

It is not necessary to apply for a pre-approved visa to enter Rwanda, as entry visas are issued at the border. To work in Rwanda, it is necessary to apply for a work and residency permit. The work permit application must be filed within 15 days of entering Rwanda. The work permit will be granted for an initial period of 2 years; however, this is extendable without restrictions.

### ABOUT RWANDA

Rwanda is one of the smallest countries on the African mainland. Situated in east-central Africa, Rwanda is a landlocked nation in the Great Rift Valley, resulting in a terrain covered by the African Great Lakes region. Rwanda's population is young and predominately rural, locals are descended from the Banyarwanda cultural and linguistic group. Rwanda is a developing economy, still recovering from its national struggles in the 1990s. Since then, the economy has strengthened, driven by strong exports of coffee and tea and a fast-growing tourism sector. The World Bank has praised Rwanda's "remarkable development successes", which have helped reduce poverty and inequality.



Capital – Kigali

Population – 13.2 million

Area – 26,338 sq km (10,169 sq mi)

Currency – Rwandan franc

Languages – Kinyarwanda, English, French

Religions – Christianity

Major Exports – Gold, refined petroleum, coffee

### Other services in Rwanda



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INDEPENDENT CONTRACTOR SOLUTIONS



### THE SOLUTION

Each individual will work as an employee of White Coral DMCC's representative in Senegal.

Employees will be placed on our representative's local payroll in Senegal.

### TAXES & SOCIAL SECURITY

Income tax in Senegal is progressive up to 40%. Taxes will be deducted monthly and paid to the local authorities.

Social security contributions are payable by the employer only on the gross wages and salaries (including fringe benefits) of their employees and levied at 8 - 12%. Pension contributions are payable by both the employer and the employee, employer contributions are 8.4% generally and 3.6% executive. Employee contributions are 5.6% generally and 2.4% executive.

### IMMIGRATION

For those seeking employment, it is necessary to request permission to work. Work Authorisation is given in the form of a validation of the worker's local labour contract by the relevant authorities in Senegal.

Work authorisation approval is usually given in a day if the labour contract is verified by the local authorities, however the Residency ID card, can take between 6 to 12 months to be issued.

### ABOUT SENEGAL

Senegal has long been considered one of Africa's model democracies with a tradition of stable governments and civilian rule. Otherwise known as the Republic of Senegal, the nation is located in West Africa. The country's economic growth has been among the highest in Africa for the last decade, remaining above 6% annually between 2014-2018. This is mainly driven by the mining, construction, tourism, agriculture, and fishing industries but Senegal also possesses abundant natural resources of iron, zircon, gas, gold, phosphates, and oil. It is renowned across Africa for its musical heritage and wide variety of ethnicities. Wrestling is the traditional and national sport of Senegal.



Capital – Dakar

Population – 16.9 million

Area – 196,722 sq km (75,955 sq mi)

Currency – CFA franc

Languages – French (official), Wolof

Religions – Islam

Major Exports – Gold, refined petroleum, phosphoric acid

### Other services in Senegal



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PROJECT MANAGEMENT



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CONSULTANCY SERVICES



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INDEPENDENT CONTRACTOR SOLUTIONS





### THE SOLUTION

Individuals who have a Critical Skills Visa will be employed by Mauve Group South Africa (PTY) Ltd. in South Africa.

Each person employed in South Africa will be paid a monthly salary through our local South African payroll. Net salaries will be paid into the employees' local bank account and will be paid in the local currency of South African Rand (ZAR).

### TAXES & SOCIAL SECURITY

1% of each person's gross salary is payable to the Unemployment Insurance Fund (UIF) whilst working in South Africa. Both the employer and the employee make contributions of 1%.

This, however, is capped for both parties and the maximum amount payable is 148.73 ZAR each per month. Companies (i.e. employers) are also required to contribute 1% of the employee's gross salary to the skills development levy (SDL).

South African residents are subject to tax on worldwide income and assets. Non-residents are subject to tax on income derived from a South African source or from a source deemed to be South African.

### IMMIGRATION

To work in South Africa, all expatriates must obtain the correct work permit. Due to the recent immigration changes, all first-time work permits must now be applied for and approved from the applicant's home country or country of legal residence, prior to entering South Africa. Applicants will need to be out of the country for approximately 30 working days depending on which work permit is applied for.

### ABOUT SOUTH AFRICA

South Africa is located on the southernmost point of the African continent. The economy of South Africa is the third largest in Africa and the most industrialised, advanced, and diversified economy on the African continent. South Africa's state-owned enterprises aid the country's economy, as does its highly talented, productive labour pool. The country has a multi-ethnic society reflected by 11 officially recognised languages. The country's most famous son is the late revolutionary, civil rights activist and former RSA president Nelson Mandela. It is an incredibly biodiverse country, home to rare wildlife, vast reserves like Kruger National Park, temperate coastlines, and unusual elevations like Table Mountain.

Capitals – Pretoria (executive), Cape Town (legislative), Bloemfontein (judicial)

Population – 59.9 million

Area – 1.22 million sq km (471,011 sq mi)

Currency – South African Rand

Languages – Afrikaans, English and 35 indigenous languages

Religions – Christianity, Islam, Hinduism, Judaism, and indigenous beliefs

Major Exports – Gold, platinum, cars



### Other services in South Africa



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INDEPENDENT CONTRACTOR SOLUTIONS



### THE SOLUTION

Those working in South Sudan will be employed by our in-country local representative.

Employees will be placed on a local payroll and salaries will be paid in South Sudanese Pounds (SSP). Salaries can be paid into a local bank account of the employee's choice and if required, our local representative can assist with the opening of a local bank account.

### TAXES & SOCIAL SECURITY

South Sudan has a progressive personal income taxation system and rates range from 0% to 20%.

The tax on salaries is deducted at source. Both residents and non-residents are subject to income tax. Non-residents will only be taxed on income earned in South Sudan.

The tax year for individuals is the calendar year. Each person must file an individual return before the first of April following the tax year. The employer must contribute 17% of the employee's gross salary to the National Social Insurance Fund (NSIF). The employee contribution is 8% of their gross salary.

### IMMIGRATION

All nationalities intending to work in South Sudan require both an entry visa and a work and residency permit. It is possible to obtain an E-visa for entry into South Sudan via the Ministry of Interior or the Immigration authorities. It is also possible to arrange the visa for entry at the South Sudanese Embassy in the applicant's country of legal residence. It is not possible to obtain a visa upon arrival.

### ABOUT SOUTH SUDAN

Before an agreement signed in 2011, South Sudan was a part of its northern neighbour Sudan. The landlocked nation in East-Central Africa is bordered by Ethiopia, the Central African Republic, Congo, Uganda, and Kenya. The nation is a diverse one with a population of just over 12 million that spans across 60 different ethnic groups and more than 60 indigenous languages. South Sudan is rich in oil and has the third-largest oil reserves in sub-Saharan Africa. Much of the country's economy is still based in the oil and lumber industries. South Sudan is demographically among the youngest nations in the world, with roughly half of its population under 18 years old. The country is a member of the UN, the African Union, and the East African Community.



Capital – Juba

Population – 11.2 million

Area – 619,745 sq km (239,285 sq mi)

Currency – Sudanese pound

Religions – Traditional religions, Christianity

Languages – English, Arabic (both official), Juba Arabic, Dinka

Major Exports – Crude petroleum, gold, forage crops

### Other services in South Sudan



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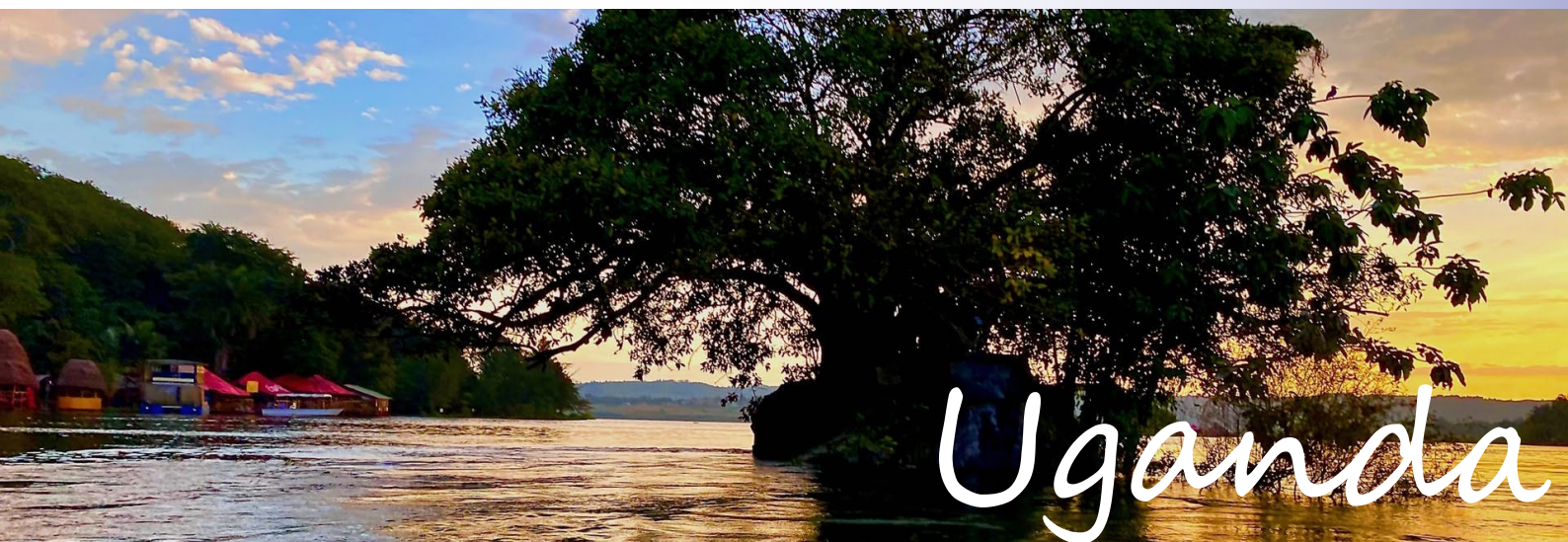


VALUE ADDED SERVICES



INDEPENDENT CONTRACTOR SOLUTIONS





# Uganda

## THE SOLUTION

All workers will be employed by Mauve's local representative in Uganda.

Workers will be placed on a local payroll in Uganda. Salaries will be paid according to the currency specified in the employment contract and can be paid into a bank account of the worker's choice. Salaries transferred outside of Uganda will be subject to currency and transfer charges.

## TAXES & SOCIAL SECURITY

Social security registration is required for both local and expatriate workers. Employee social security is 5% of the gross monthly salary and employer social security is 10%.

Income tax in Uganda is progressive from 0 - 40%.

All tax and social security will be deducted monthly and paid to the relevant local authorities.

## IMMIGRATION

All foreigners travelling to Uganda will be required to obtain visas through the online application system prior to arrival. A worker may enter Uganda on a business visa and then apply for either a special pass or a work permit in country. The processing time for the special pass is approximately 2 to 3 weeks, and for the work permit 6 to 8 weeks, once all the documents have been filed.

## ABOUT UGANDA

Uganda is a landlocked nation in East African with a population of just over 44 million and a diverse landscape. The Virunga Mountains straddle Uganda and its neighbour Rwanda and are home to the last 700 remaining Mountain Gorillas on the planet. Uganda is therefore a popular location for tourists who make the trek to see these endangered and isolated beasts. To the south lies Lake Victoria, the largest tropical lake in the world. Economically, Uganda has abundant natural resources and its driving industries are in agricultural areas such as sugar, tobacco, brewing and cotton.



Capital – Kampala

Population – 46.8 million

Area – 241,038 sq km (93,072 sq mi)

Currency – Ugandan shilling

Religions – Christianity, Islam

Major Exports – Gold, coffee, milk

Languages – English (official), Swahili (official), Luganda, various Bantu and Nilotic languages

## Other services in Uganda



GLOBAL BUSINESS EXPANSION



GLOBAL VISA & IMMIGRATION



PROJECT MANAGEMENT



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CONSULTANCY SERVICES



VALUE ADDED SERVICES



INDEPENDENT CONTRACTOR SOLUTIONS

# Zambia

## THE SOLUTION

Those working in Zambia will be employed via our local Mauve representative, though White Coral Business Consulting DMCC, part of the Mauve Group of Companies.

## TAXES & SOCIAL SECURITY

Both employers and employees in Zambia must make monthly contributions to NAPSA, which is an approved pension fund administered by the Zambian government. The contribution is 5% of the employee's gross salary for both employer and employee, up to a maximum individual payment of ZMW 1149.60 per month.

A Skills Development Levy of 0.5% is payable by employers for all employees. The contribution base is the gross salary.

Both employer and employee must contribute 1% of the monthly gross income to the National Health Service.

## IMMIGRATION

Mauve Group's immigration experts can advise on immigration routes into Zambia based on the individual requirements of the assignment and the worker's role and circumstances.

## ABOUT ZAMBIA

Zambia, officially the Republic of Zambia, is a country of rugged, landlocked terrain in Southern Africa. On its border with neighbouring Zimbabwe, Zambia shares the famous Victoria Falls, a waterfall of 108 meters. Zambia has a reputation for political stability and has managed to avoid the wars and political upheaval that have defined much of the continent's post-colonial period. The country has also experienced rapid economic growth over the last decade as Zambia is the second-largest copper producer after the Democratic Republic of Congo. With one of the world's fastest-growing populations, the UN projects that Zambia's population will triple by 2050.



Capital – Lusaka

Population – 18.7 million

Area – 752,618 sq km (290,586 sq mi)

Currency – Zambian kwacha

Languages – English (official), Nyanja, Bemba

Religions – Christianity

Major Exports – Copper, gold, precious stones

## Other services in Zambia



GLOBAL BUSINESS EXPANSION



GLOBAL VISA & IMMIGRATION



PROJECT MANAGEMENT



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INDEPENDENT CONTRACTOR SOLUTIONS



# Zimbabwe



## THE SOLUTION

Workers in Zimbabwe will be employed by Mauve's local representative in-country.

Both expatriate and local workers can be placed on a local payroll. Salaries will be paid no later than the last working day of each month.

## TAXES & SOCIAL SECURITY

Employers are obliged to contribute monthly to the National Social Security Authority (NSSA, the National Pension Scheme) at a rate of 4.5% of an employee's monthly earnings, with 4.5% being deducted from the employee's earnings as his or her share of the contribution. There is an earnings ceiling limit in place that currently is set at ZWL 5000 per month.

Contributions are made for all employees between the ages of 16 and 65.

## IMMIGRATION

To reside and work in Zimbabwe it is necessary to hold a Temporary Employment permit. Some nationalities will also require an entry visa prior to applying for the work permit in country. This entry visa is applied for at the Zimbabwean Immigration office.

There is an upper age limit in Zimbabwe of 55 years to qualify for a temporary employment permit.

## ABOUT ZIMBABWE

Known for its stunning landscape and thriving wildlife, Zimbabwe is a landlocked country in Southern Africa. The country is home to around 14 million people and five UNESCO World heritage sites. The Victoria Falls, an impressive waterfall shared by Zimbabwe and Zambia, is one of the seven natural wonders of the world. Agriculture makes up about 15% of the country's GDP and more than one-half of the total labour force is engaged in agricultural activities. Zimbabwe has a diverse population and is home to a large number of tribes, as a result, the country has 16 official languages.



Capital - Harare

Population - 15 million

Area - 390,757 sq km (150,872 sq mi)

Currency - Zimbabwe dollar (ZWL)

Religion - Christianity

Languages - Shona, Ndebele, English

Major Exports - Gold, tobacco, nickel ore

## Other services in Zimbabwe



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