

# Africa Solutions



## Why choose Access Financial?

- We are part of the Swiss, Access Financial Services Sàrl group who have helped many thousands of contractors work internationally since 2004.
- We are expert in African taxes and immigration matters with deep local knowledge of what is permissible and not in Africa.
- Our advice is clear and unambiguous, concise and easy to understand focusing on what you need to know.
- We offer the highest retentions legally possible in Africa.

## We can assist with

- Obtaining your work and residence permits
- Obtaining your dependents' residence permits
- Accommodation
- Opening a bank account
- Medical Insurance
- Travel Insurance
- Legal advice
- Pensions
- Negotiating a lease
- Finding a doctor, dentist or hospital
- Locating a school
- Local Registration
- Payroll and Taxation Matters





Ghana  
Kenya  
Nigeria  
South Africa  
Tanzania

# Ghana Solution



## Solution (Employed)

Employed by Access Financial Services Ghana Ltd.

## Payroll

On AFS Ghana payroll

## Local Billing

No

## Work Permit Services

Yes

## Work Permit Processing Time

8-10 weeks

## Work Permit Application

All foreigners require a Work/Residence Permit to take up employment. The foreigner must be physically present in Ghana at the time of work permit application.

The residence status of the expatriate can be changed within the country from having a Visitor's/Business Visa to Work permit provided the visa is valid and has not expired before the work permit is stamped, or there will be penalties.

## Business Visa Services

Yes

## Business Visa Processing Time

1 week

## Taxes

Progressive tax rates, top rate of 25% (annual taxable income over GHS 16,200).

Employment income earned by a non-resident is taxed at a flat rate of 20%.

## Tax Year

Calendar year

## Official/Popular Languages

English, Twi, Ga, Ewe, Dagari and Dagbani.

## Social Security

The social security contribution in Ghana is paid to the Social Security and National Insurance Trust (SSNIT). Employer's mandatory contribution rate is 13%, while an employee is 5.5% of the employees' gross salary.

Expatriates are advised to remain in their home country social security scheme.

## Withholding Taxes on Foreign Remittances

15%

## VAT (in case of local billing)

VAT 12.5% and NHIL 2.5%; total tax charged is 15%

## Typical Retention (one year basis)

56-81%



Ghana  
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Nigeria  
South Africa  
Tanzania

# Kenya Solution



## Solution (Employed)

Employed by AFIS Consultants Ltd.

## Payroll

On AFI Kenyan payroll

## Local Billing

No

## Work Permit Services

Yes

## Work Permit Processing Time

2-3 weeks for a Special Pass and 4-5 weeks for a Work Permit

## Work Permit Application

All foreign nationals will require a Work Permit to take up an employment. An entry visa may be required to enter Kenya depending upon nationality. A Special Pass only allows the contractor to work for 3 months. If the expatriate's assignment is for more than three months, we advise to apply for the work permit immediately.

Citizens from Afghanistan, Armenia, Azerbaijan, Cameroon, Iraq, Jordan, Kosovo, Lebanon, Mali, North Korea, Palestine, Senegal, Somali, Syria and Tajikistan require a "Referred Visa" to enter Kenya.

## Business Visa Services

Yes

## Business Visa Processing Time

2-3 days

## Taxes

Progressive tax on personal income: top rate 30% (annual taxable income over KES 466,704).

Personal tax relief for resident taxpayers' is KES 13,944 per annum.

## Tax Year

Calendar year

## Official/Popular Languages

English, Swahili, Luo, Kikuyu, Luyia and Kamba

## Social Security

Social security is obligatory for all individuals working in Kenya.

The National Social Security Fund (NSSF) contribution amounts to 10% of the gross salary. Maximum contribution is KES400 per month; half paid by employer and half by employee.

In addition, the employee will need to contribute to the National Hospital Insurance Fund (NHIF) which is KES2,000 per month on gross salary above KES100,000/month.

## Withholding Taxes on Foreign Remittances

20%

## VAT (in case of local billing)

16%

## Typical Retention (one year basis)

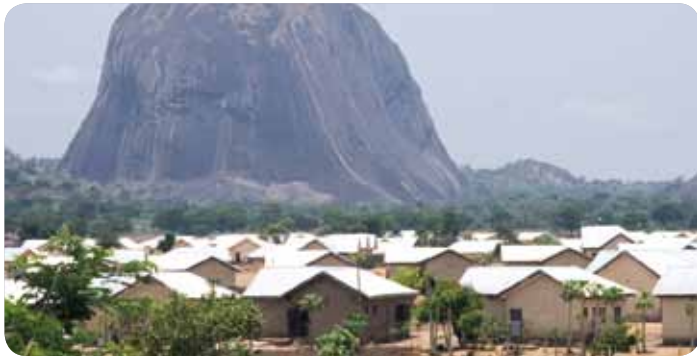
63-84%





Ghana  
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Nigeria  
South Africa  
Tanzania

# Nigeria Solution



## Solution (Employed)

Employed by AFSS local partner company

## Payroll

Local payroll

## Local Billing

Optional

## Work Permit Services

Yes

## Work Permit Processing Time

3 weeks for STR (Subject to Regularisation Visa) and between 6 to 8 weeks for Work/Residence permit (CERPAC).

## Work Permit Application

All foreign nationals must have a Work Permit to take up employment. All foreign nationals will require initially a STR Visa and then a work permit (CERPAC) to work in Nigeria. The STR is applied at the Nigerian Embassy/Consulate in the country of residence and will allow the expatriate to work for 3 months. The employing company has to first obtain the Expatriate Quota positions approval from the Ministry of Interior. Upon arrival in Nigeria, AFSS will immediately apply for the expatriate's work/resident permit.

## Business Visa Services

Yes

## Business Visa Processing Time

2 weeks

## Taxes

The income tax rates for resident individuals are progressive: top rate is 25% (annual taxable income above NGN160,000). Personal allowance is NGN 5,000 plus 20% of earned income, which is deductible from the gross income.

## Tax Year

Calendar year

## Official/Popular Languages

English, Hausa, Lagbo, Yuroba

## Social Security

Employees must contribute to a retirement savings account (RSA) maintained with a pension fund administrator (PFA), at the rate of 7.5% of the employee's monthly emoluments. The employer contributes the same amount.

## Withholding Taxes on Foreign Remittances

10% for payment to non-resident companies in the form of consultancy fees, management fees and technical fees.

## VAT (in case of local billing)

5%

## Typical Retention (one year basis)

55-80%



Ghana  
Kenya  
Nigeria  
South Africa  
Tanzania

# South Africa Solution



## Solution (Employed)

Employed by AFSS Consultancy Services (Pty) Ltd.

## Payroll

On AFSS South African payroll

## Local Billing

Optional

## Work Permit Services

Yes

## Work Permit Processing Time

Short term "Authorisation to Work" Visa exempt nationals: 5-8 working days  
Non visa exempt nationals: 2-6 weeks  
Work permit: 4-8 weeks (after all documents are collated)

## Work Permit Application

Short term "Authorisation to Work" is only valid for 90 days.

All foreign nationals who are intended to work in South Africa for a period of longer than 90 days must obtain the full work permit before entering South Africa.

The application for all visa and permits can only be made through the South African mission closest to the applicant's place of residence.

Under the new immigration rules, the application for the work permits cannot be made from within South Africa. Only the extension of visa or permits can be done from within South Africa.

## Business Visa Services

Yes

## Business Visa Processing Time

1 week

## Taxes

income tax rates for resident individuals are progressive: top rate 40% (annual taxable income above ZAR 580,000).

Primary rebate for the tax year ending 28 February 2012 is ZAR 10,755.

## Tax Year

Starts from 1st March

## Official/Popular Languages

English, Afrikaans, Zulu, Xhosa

## Social Security

Resident employed individuals must pay a monthly contribution to the Unemployment Insurance Fund (UIF) at the rate of 1% of the monthly salary, up to the maximum insurable amount of ZAR149,736 per annum. The employer has to contribute at the same rate. Expatriates are not required to contribute to the UIF.

## Withholding Taxes on Foreign Remittances

Not applicable

## VAT (in case of local billing)

14%

## Typical Retention (one year basis)

63-82%



Ghana  
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South Africa  
Tanzania

# Tanzania Solution



## Solution (Employed)

Employed by AFSS local company

## Payroll

Local Tanzanian payroll

## Local Billing

Optional

## Work Permit Services

Yes

## Work Permit Processing Time

1-2 weeks for CTA and 5-8 weeks for the Work permit.

## Work Permit Application

All foreigners intending to reside in the United Republic of Tanzania for work are required to have a Residence Permit. Those foreigners who are coming to Tanzania for a temporary assignment can request a CTA (Carrying on Temporary Assignment) to the immigration officer at the entry point. CTA is valid for 2 months and can be renewed for another 2 months.

Nationals of some countries require a "Referred Visa" to enter into Tanzania, which requires special clearance or permission from the Director of Immigration Services in Dar es Salaam.

## Business Visa Services

Yes

## Business Visa Processing Time

1 week

## Taxes

Income tax rates for resident individuals are progressive: top rate 30% (annual taxable income over TZS 8,640,000).

The income of a non-resident individual is taxed at a flat rate of 15%. In addition, the employer is required to pay a Skill and Development Levy (SDL) at the rate of 6% of the employees' gross salary.

## Tax Year

Calendar year

## Official/Popular Languages

English, Swahili, Gujarati

## Social Security

All employed individuals are required to make contributions to the National Social Security Fund (NSSF) at the rate of 10% of gross salary. The employer also contributes a same amount.

## Withholding Taxes on Foreign Remittances

15%

## VAT (in case of local billing)

18%

## Typical Retention (one year basis)

50-82%

Access Financial is the leading international management company headquartered in Nyon, Switzerland providing unique workforce management solutions for recruitment companies; contractors and end clients throughout the whole of Europe, Africa, Asia and Russia.

## Countries served in Europe

- Austria
- Belgium
- Bulgaria
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy

- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Norway
- Poland
- Portugal
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- United Kingdom

## Countries served in Asia

- China
- Hong Kong
- India
- Indonesia
- Japan
- Malaysia
- Singapore
- Vietnam

## We also provide services in Russia



