MANUAL FOR
THE SOCIO-PROFESSIONAL
REINTEGRATION
of Cape Verdeans
from the Netherlands

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European Union

Ministério de Comunidades
Juntos, fazemos Cabo Verde

OFII
OFFICE FRANÇAIS DE L'IMMIGRATION ET DE L'INTEGRATION

SEF
SERVIÇO DE ESTRANGEIROS E FRONTEIRAS
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Project « Strengthening of Cabo Verde’s capacities in migration management »
The Project «Strengthening of Cabo Verde’s capacities in migration management» is funded by the European Union in the framework of the Special Partnership Agreement between the EU and Cabo Verde under the Thematic Programme “Migration and Asylum” promoted by the EU with third countries.

The leader of the project is the Borders and Foreigners Service (SEF) of Portugal which is responsible for the overall coordination and for the activities implementation along with other EU partners: the French Office for Immigration and Integration (OFII), the Directorate of Immigration of Luxembourg and the Dutch Immigration and Naturalization Service (IND).

The overall objective of the project is to enhance capacity building of the Cape Verdean authorities and civil society, responsible for migration management, particularly in terms of return and reintegration, to fight and prevent irregular immigration and foster statistical data collection and analysis.

Component A – «Return and Reintegration» is implemented by the French Office for Immigration and Integration (OFII) and the Directorate of Immigration of Luxembourg. Its main objectives are:

- Supporting the economic and social reintegration of Cape Verdean nationals who wish to return voluntary to their country;
- To contribute to capacity building of competent authorities of Cabo Verde regarding the effective return and reintegration of Cape Verdean nationals;
Component A activities also included the creation of four manuals for Cape Verdan nationals living in the Netherlands, Luxembourg, France and Portugal seeking to return voluntarily to Cabo Verde.

This manual will help to orient and advise the Cape Verdan nationals on the steps to undertake in the host countries until their arrival to Cabo Verde. These orientations cover in-depth reintegration issues such as the current economic and social context of Cabo Verde, vocational training programs, job search and business creation.

This manual aims to enable Cabe Verdean nationals to increase their chances of a successful return back to their country of origin.

Dear Cape Verdeans in the diaspora,

The Government of Cabo Verde recognizes the Emigration as a present phenomenon in Cabo Verde's history and closely linked to the development process. For decades, especially during the twentieth century, Cape Verdesans departed for other places, driven by several reasons, in particular climatic, being estimated that currently more Cape Verdeans and their descendants reside abroad than in the national territory.

The role of the diaspora is acknowledged in the development process of Cabo Verde because it contributes with approximately 10% to the national GDP through remittances; it transfers knowledge, mobilizes resources and contributes to the affirmation of the Cape Verdean culture in the world.

This vast diaspora is present in all continents, being Europe one which hosts most significant cabo Verdesan communities and their descendants.

Aware of the country’s characteristics, the Government of Cape Verdesan created a specific Ministry for Emigration - Department for Communities - and has taken as one of its strategic axes of its governance: «To affirm the global nation and create partnerships for competitiveness». Therefore, it has been making efforts to create partnerships, both nationally and internationally, in order to define appropriate policies that take into account the constraints of an archipelagic country with a large population dispersed around the world.

With the European Union, the Government established a Partnership Agreement for Mobility (signed in 2008), which provides a policy
Voluntary Return
This refers to assisted or independent return to the country of origin, transit or third country, based on the returnee's free will.

Assisted Voluntary Return
It specifically refers to the provision of (logistical, financial and/or other material) assistance to a returnee for their return, which is based on their own free will to return to their country of origin, transit or other third country.

Returnee
This term usually refers to a person who goes back to his/her home country of a previous/current nationality, after being an international migrant (in a short or long term period of time) in a foreign country and intends staying in his/her home country for a period of time. The reasons for returning may vary from migrant to migrant. This manual is based on the argument that migration return is a positive experience in terms of the migrant reintegrating himself/herself successfully in the country of origin after either a short or long stay abroad. On one hand, the migrant should have acquired a certain degree of human capital such as knowledge, technical expertise, managerial & entrepreneurial skills, as well as having worked and accumulated both social and financial capital abroad; on the other hand, the migrant could have had or experienced an unsuccessful stay abroad. At some given moment, both types of migrants will develop plans to return to their homeland and to encourage personal and social development.

Maria Fernanda Tavares Fernandes
Minister of Communities

Preparation for Return

It is a process developed by the migrant with the prospect of returning to his/her country of origin with the greatest convergence of interest of the three parties involved; the host government, homeland government and the migrant [himself]. In the context of this manual, the process ensures that the migrant's decision to return to the country of origin is truly voluntary by ensuring the following:

1. Allow for adequate preparations;
2. Ensure respect for human rights;
3. Avoid stigma or forced return and negative repercussions for integration;
4. Ensure financial or logistic counseling and re-integration support from the state agencies, NGOs, international organizations, financial institutions, migrant organizations and private investors.

Country of Return

It refers to a third country which can be the origin or transit country. In most cases, it is the country of origin to which a return is made, but this definition is used here to indicate other (possible) destinations.

Re-integration

It is a process related to the ability of a returnee to successfully participate in the social, cultural, economic and political development activities. In other words, the process should ensure a systematic rehabilitation of the returnee in the country of origin in order to avoid the vicious circle of further irregular migration. For this reason, this manual is pivoted on the premises that a successful reintegration back to a home country starts with a well prepared return!

NGOs  Non-Governmental Organizations
NMI  Dutch Migration Institute (Nederlandse Migratie Instituut)
PUM  Manager Deployment Programme (Programma Uitzending Managers)
PPP  Public Private Partnership
REAN  Return and Emigration of Aliens from the Netherlands
RVO  Netherlands Enterprise Agency (Rijksdienst voor Ondernemend)
SVB  Dutch Social Insurance Bank (Sociale Verzekeringsbank Leiden)
SMEs  Small and Medium-sized Enterprises
SRHR  Sexual and Reproductive Health Rights
UAM  Unaccompanied Minor(s)
VWN  Dutch Refugees Service (Vluchtelingwerk Nederland)

This Manual is divided into 3 sections:

1. Preparing the return from the Netherlands.
2. Socio-professional reintegration in Cabo Verde.
3. Contacts in the Netherlands and in Cabo Verde.

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Administrative procedures

As a Cape Verdiean, you travelled to the Netherlands with the hope to become established, to be united with your family, to get a job, to get protection, and to acquire education & training as well as to seek a better life. At a certain point, you decide to return. Your successful return to Cabo Verde depends on your preparations while in the Netherlands. In other words: a successful return begins with a well-prepared return. Your preparations for return depend on a number of factors:

1. The longevity of your stay in the Netherlands (many things must have changed since you left, so be well-informed before you leave or you might reach a dead end);

2. The amount of financial and human resources (skills) you must have accumulated;

3. Your gender (sex): man or a woman and family situation (spouse/partner and children);

4. Receiving information about the socio-political and economic situation of Cabo Verde;

5. Your ability to think about a project that you want to establish at home;

6. Your relationship with other older Cape Verdiean migrants in the Netherlands who have experience in doing business in Cabo Verde, your business associates, family and friends in The Netherlands as well as in Cabo Verde.

My stay in the Netherlands was not successful: What should I do?

Things might not have gone well for you and you find yourself in a position with no legal papers and you see all your dreams shattered. At some point, you might decide to return voluntarily to your country of origin - Cabo Verde.

This section offers important information for Cape Verdieans (who in most cases are former asylum seekers as well as those who have been waiting for a residents’ permit from the Dutch government for long time and many others with different stories) who are willing to return voluntarily to lead a respectful and dignified life, and to stimulate personal development and that of the homeland. This Manual provides a unique source of information on how to make preparations for a successful re-integration back in Cabo Verde.

In the Netherlands there are skilled and experienced organizations to help and advise you on how to undertake a successful socio-professional return to your country of origin and to enable you to fulfill your projects specifically in your country of origin. These include:

1. Diplomatic Services: The Cape Verdiean consulate in Rotterdam;

2. National Services: Dutch governmental services in-charge of migration issues and asylum issues, local authorities such as municipalities (gemeentes);

3. International NGOs such as the International Migration organization (IOM).
1.2 The Cape Verdean Consulate in Rotterdam

Is it important to contact the consulate?

Embassies and consulates are government diplomatic representative services in other countries that protect and defend the national interests and those of its citizens whatever their residential status are in that country (documented «legal» and undocumented «illegal»). As stipulated by the Dutch law, you must have the correct travel documents from your government before you leave the Netherlands. The Cape Verdean government in The Netherlands is represented by a consular post in Rotterdam.

In which ways can the Consulate facilitate my return?

The consulate can facilitate your return by offering the following services:

1. General information, guidance and advice over the social, political and economic atmosphere back home;

2. Protection and consular assistance to you and your family (if necessary) if you wish to return home;

3. Administrative procedures such as issuing and renewing passports to Cape Verdean citizens in the Netherlands. It also issues "laissez passers" to undocumented irregular Cape Verdeans who want to return home;

4. Information over different Cape Verdean migrant associations in the Netherlands and their development projects back in Cabo Verde;

5. Information over Dutch and Cape Verdean businessmen and companies or investors operating in Cabo Verde;

6. Preparation of documents for a successful clearance of your goods and property at the port of entry in Cabo Verde;

7. Give information about custom services on goods and property sent to Cabo Verde;

8. Overall Information over the various ministries, governamental departments, services, business and employment sectors in Cabo Verde.

Are there other Cape Verdeans who also want to return home?

According to Cape Verdean consular sources in Rotterdam, some Cape Verdeans of all ages, professions and status want to return home voluntarily but there is uncertainty about their future. Some prefer to stay even at the peak of the economic crisis with high unemployment rate. Some do not have the financial means to acquire training or set up a business on their return to their native country.
1.3 Travel documents

I do not have any travel documents. How can the Consulate help me?

A “laissez passer” is a temporary travel document usually issued by government representatives in a foreign country to its citizen if he/she has no passport in order to enable them to travel back to their home country. The Consulate works in close collaboration with the IOM especially for vulnerable cases and the Repatriation and Departure Services at the Ministry of Security and Justice (for people under detention). But the decision to return home depends solely on you and the consulate cannot force you to do so.

What procedures do I need to take in order to obtain a “laissez passer”?

The first and most important step to take is to get yourself registered at the Consulate regardless of your residential status. This will facilitate the acquisition of your travel document when needed. You will also get more useful information regarding your preparations for your return. Therefore, the consulate can always be your starting point for the preparation of your return. You can request for a meeting with a consulate official who will advise you concerning your journey back home. For contact information about the embassy, see Part 3: Contacts.

1.4 Dutch Repatriation & Departure Service (DT&V)

The Dutch Repatriation and Departure Service - DienstTerugkeer en Vertrek (DT&V) at the Dutch Ministry of Security and Justice is responsible for ensuring that foreigners who are not allowed to stay in The Netherlands leave the country. The focus here is on those people who want to leave the country voluntarily.

What are the priorities of DT&V?

The DT&V is responsible for supervising your departure and works in collaboration with the IOM and the Cape Verdean Consulate in Rotterdam in order to ensure a smooth departure. From the moment you decide to leave The Netherlands, regular personal discussions and pre-departure interviews are held with DT&V officials.
The DT&V’s Return and Emigration of Aliens from the Netherlands (REAN) Program

The program aims at ensuring a successful REAN. Between 2012 -2014, 10 Cape Verdeans have returned home under this program.

In what ways can the REAN Program assist in my return to Cabo Verde?

The REAN program can assist you in your return in the following ways:

1. Provide information about return;
2. Provide assistance during departure at Schiphol airport and if applicable during transit and arrival;
3. Cover flight cost and other transportation cost on the ground including additional travelling compensation;
4. Give assistance to obtain necessary travel documents;
5. Offer financial contribution to cover the period after departure from the Netherlands; This contribution is ranged between €200 - 500 for adults, unaccompanied minors (UAM) and between €40 - 100 for each accompanying child;
6. It can offer additional individual reintegration assistance for minors (UAM’s), victims of human trafficking and migrants with health problems.

Do I get any financial support from the DT&V?

You receive financial support through the Return and Reintegration Regulation (HerintegratieRegelingTerugkeer –HRT) which is under the REAN program with the following amounts:

1. €1,750 per adult or unaccompanied minor;
2. €880 per accompanied child.

To be eligible for the HRT financial benefit, you must have been a former asylum seeker. But you will be denied the HRT benefit if:

1. You have been denied asylum under article 1F of the Refugee Convention;
2. You are not a citizen of one of the countries excluded from the REAN scheme;
3. You came to the Netherlands for the purpose of living here in the long term;
4. You must have to accept that any possible current Immigratie- en Naturalisatiedienst (IND) procedures will be terminated, and that - if applicable - your residence permit will be withdrawn;
5. You must show proof that you are not able to pay for the travel expenses;
6. You must show proof that you intend to leave for good with a valid travel document (passport or “laissez passer”).

How am I eligible or qualify for the REAN arrangement?

To qualify for the REAN arrangement, you have to meet up with some specific conditions:

1. You have not been a beneficiary of the REAN scheme in the five years preceding your application to IOM, nor have you been deported at the expense of the Dutch government in the last five years;
2. You are not a citizen of one of the countries excluded from the REAN scheme;
3. You came to the Netherlands for the purpose of living here in the long term;
4. You must have to accept that any possible current Immigratie- en Naturalisatiedienst (IND) procedures will be terminated, and that - if applicable - your residence permit will be withdrawn;
5. You must show proof that you are not able to pay for the travel expenses;
6. You must show proof that you intend to leave for good with a valid travel document (passport or “laissez passer”).
2. You have been declared as an unwanted foreign national;
3. You have been issued an entry ban for a period longer than 5 years;
4. You have been convicted for human trafficking/smuggling or sexual offences;
5. You are still in the general asylum procedure;
6. You are detained in an immigration detention centre at the time of their application, except when they applied for voluntary return before you were detained;
7. You have left the Netherlands after an asylum claim and have been sent back to the Netherlands by a third country based on the agreements in the Dublin Convention;
8. You have settled in a third country under programs for which the person qualifies as a refugee.

*Nb* Both conditions for the REAN-arrangement and the HRT-arrangement are open to change. It is therefore advisable that you consult the IOM for recent updates.

The arrangements explained above are basic and are of importance to Cape Verdeans who are planning their return. DT&V also subsidizes initiatives other than the ones set up by the IOM, but those are additional to the REAN and HRT.

**Am I protected? Does DT&V pass-on information about me onto the Consulate?**

DT&V is very careful in handling sensitive information about you, for example, an asylum interview is not passed over to the Cape Verdean diplomatic service. When requesting a “laissez-passer”, only the supporting documents bearing necessary information related to the identity or nationality of the person concerned will be handed over to the diplomatic mission. Also, DT & V will not provide information related to your past history.

However, during the process of establishing the “laissez passer”, the Cape Verdean Consular representative usually requests a personal interview with you. You must be present for verification if you actually come from Cabo Verde. During the interview, the person concerned is not obliged to answer all questions posed by the diplomatic representative. The DT & V has got departments, regional offices, and special detention locations in the Netherlands for important contacts.

**1.6 Dutch Remigration Scheme for Cape Verdean Migrants**

Finally I have decided to voluntarily return to return to Cabo Verde, my homeland!

The Dutch government has established a Remigration Scheme or program for migrants from selected countries who wish to return to their countries of origin. Cape Verdean migrants in the Netherlands are eligible or qualify for this scheme.

If you lived and worked in the Netherlands for long and have decided to return to Cabo Verde, there are also preparations concerning your social and health insurance, pensions, nationality that you must have to undertake before returning. These are discussed below.
This scheme concerns Cape Verdean migrants who must have lived legally in the Netherlands for a long time and who wish to return voluntarily to Cabo Verde.

You may fall in the group of Cape Verdeans who in the 70s, 80s, 90s or 2000s, migrated voluntarily to either work or re-unite with their families in The Netherlands. Experience shows that at a point in time, you might consider ‘remigrating’ back to Cabo Verde:

1. You fall within the group of “55+” and have retired, who after living and working very hard for a long time with your family in The Netherlands, will like to enjoy your hard-saved pension and also spend the remaining years of your life peacefully back home where you were brought up and where you feel emotionally and completely attached to the environment;

2. You belong to the group of the younger Cape Verdean migrants who often go in search of their roots or for new economic opportunities in their parents country of birth;

3. You belong to the group of Cape Verdean migrants who might have come to the Netherlands as a victim of human trafficking or a refugee and after many years you wish to remigrate back to Cabo Verde, especially, if the political and economic situation has improved and you feel it is safe to return;

4. You might belong to the group of Cape Verdean migrants who, after acquiring education and training in the Netherlands will like to exploit the opportunities in your country of origin as an emerging market and to contribute to the development of your country of origin. You will like to return either to work, to create employment or to establish a business in your homeland.

1.7 Dutch Migration Institute - Nederlandse Migratie Instituut(NMI)

The NMI helps you to get answers to the questions: ‘Do I stay in The Netherlands or should I go back to the country where I come from?’ The NMI is specialized in questions of voluntary return (permanent or temporary), for people of Cape verdean origins who hold Dutch nationality (naturalized Cape verdeans) including their spouses and children. You might have lived and worked in The Netherlands for a specified period of time, who for personal reasons (such as retirement, labour mobility, business and family reunion) have decided to return to Cabo Verde, but you are caught in a dilemma whether to return or not. The NMI sheds light on existing possibilities by providing answers to questions concerning your social and professional reintegration in Cabo Verde.

1.8 The Dutch National Social Insurance Fund - Sociale-verzekeringsbank (Svb)

If you want to continue your life in Cabo Verde after either working or living for a long period in the Netherlands, then you can apply to the SVB for a monthly remigration benefit also known as the remigration scheme to help cover your living expenses back in Cabo Verde. Depending on your situation, your welfare is always central with greater attention on the vulnerable (women, families, children and minors). The NMI and SVB provide information on the benefits of voluntary return.

In what ways can the counselors at the NMI and the SVB advice me?

They can advice you on Social Re-integration. Social integration covers the following issues:

1. Nationality/citizenship;
2. Retirement benefits (pension);
3. Social / Health care benefits or insurance;
4. Spouses/partners/children (minors);
5. Debts.

The NMI and SVB can advice you on the Remigration Act of 1st July 2014.

1.9 The Remigration Act of 1st July 2014

The SVB informs you on the Remigration Act which went into effect as from July 1, 2014. The various articles inform you about your eligibility for remigration benefits and procedures that you have to undertake if you wish to return voluntarily to your country of origin. Cabo Verde is one of the countries listed in the Remigration Act, therefore you are eligible.

How am I eligible for benefits according to the Remigration Act?

You have to apply to the SVB to claim the remigration benefits as stated in the Remigration Act, if and only if:

1. You live in the Netherlands and you are at least 55 years old and older;
2. You were born outside the Netherlands in one of the countries covered by the Remigration Act (this does not apply to refugees (people who have been granted asylum));
3. You have, or had, the nationality of the country of origin;
4. At least one of your parents was born outside the Netherlands;
5. You were 18 years or above when you came to live in the Netherlands;
6. You have been receiving a Dutch benefit for at least 12 months;
7. You have been legally entitled to residence in the Netherlands for at least 8 years;
8. You have (or had) the Cape Verdean nationality;
9. You were born or you came from Cabo Verde and have the Dutch nationality;
10. You are returning to Cabo Verde (country of birth of one of your parents);
11. You came to the Netherlands as a Cape Verder for family reunification;
12. You came in from Cabo Verde as a victim of trafficking seeking protection as a refugee.
13. You have a partner and he/she has to remigrate with you;
14. You must not owe debt to the Dutch authorities, for example tax debt or outstanding fines. However, if you owe debts you may agree on a payment scheme or special arrangements;
15. If you do not have the Dutch nationality, then you must have lived in the Netherlands with a Dutch residence permit for at least 3 years prior to the submission of your claim;
16. Your taxable value of your possessions minus your debts must be less than €91,000;
17. You are not a former beneficiary or you have not received a remigration grant before.
What are the real remigration benefits and grants that apply to me?

The Remigration Act offers you the following.

1. **The Remigration Benefit**

   This is an amount which you receive monthly for your living, if you emigrate under the Remigration Act:

   1. You can only make use of this payment if you are 55 years old and older;
   2. If you already moved back to live in Cabo Verde and no longer have a Dutch health insurance, you will get an allowance for health insurance.

2. **The Remigration Grant**

   This is an allowance towards the cost of the journey back to Cabo Verde: This includes the following assistance:

   1. Travelling expenses to and within the country of destination (Cabo Verde);
   2. Transportation expenses (luggage, business equipment, etc.) to and within Cabo Verde;
   3. Resettlement costs (costs of living for the first two months) in Cabo Verde;
   4. Storage costs of the property in the new country;
   5. Possible extra transportation assistance to people who accompany you to Cabo Verde if you are a disabled person.

You might be entitled either to the remigration benefit, the remigration grant or both for remigrating to Cabo Verde, but getting them depend on your personal situation.

How can I apply for the Remigration Benefits?

All you need to do to apply for a remigration grant is to fill in a claim form by clicking this link: Claim form (only in Dutch) (pdf, 399 kB). See downloaded form (Annex III). The SVB will help you to fill in this form, should you have problems.

You will be requested to attach other documents to the claim form depending on your individual case. These may include:

1. Valid proof of identity of the applicant and accompanying (emigrating) family member(s)
2. Copy of your residence permit (if applicable);
3. Proof that you have permission to live in the country of destination;
4. Proof that you do not owe any debts with the Dutch Authorities;
5. If you owe debts then you need to provide assurance that you will sort out the debt;
6. In case your partner and/or your children already live in the destination country you need to prove that they are alive.
1.12 Remigration Health Insurance

You have to make sure that your health insurance is regulated before you remigrate. Like other social benefits. Please contact the SVB or NMI for more information.

Can I stay covered under the Dutch health insurance after remigration?

If you do not get an allowance to cover your health insurance in Cabo Verde, you may stay covered under the Dutch health insurance. But it can only be covered under the Dutch health insurance if you:

1. Receive another Dutch pension or benefit in addition to your remigration benefit, e.g. WAO or (WIA) Incapacity Benefit, AOW and ANW;
2. Live in the country of destination - Cabo Verde;
3. Are not covered by health insurance in that country on the grounds of employment or because you are a pensioner.

1.13 Social benefits

What happens to my Social benefits after remigration?

The following Dutch social insurance schemes (social benefits) will stop:

1. Rights to your Old Age Pension(AOW);
2. Your old age pension will cease accumulating as long as you stop living in the Netherlands;
3. Your Survivor Benefits(nabestaandenuitkerin - ANW);

Before leaving, I just have to get some information and gather the documents I need for my pension scheme to be valid in Cabo Verde.

That's right! If I don't take these documents with me, once I'm there I'll have a hard time proving the deductions I've made here, so I have to take care of all that before I leave.

Fernando's friend accompanied him to the relevant services and institutions in the host country and was easily able to obtain all the documents he needed.

Remandó: I thought you were already in Cabo Verde?

Soon, buddy, soon!

After so many years of social security deductions, I wanted to make sure that once in Cabo Verde all my rights would be ensued.

PREPARING YOUR RETURN FROM THE NETHERLANDS

Manual for the socio-professional reintegration of Cape Verdeans from the Netherlands
Exceptional Medical Expenses Act (Algemene Wet Bijzondere-Ziektekosten - AWBZ) for paying long-term care for the elderly, chronically ill and disabled.

1.14 Nationality/citizenship

Do I give up my Dutch nationality/citizenship after I remigrate to Cabo Verde?

Yes. If you have decided to remigrate you have to bear the following in mind:

1. To be eligible for a benefit under the Remigration Act, you have to give up your Dutch nationality. (If you have a dual nationality, which is not the case with Cape verdeans living in the Netherlands, you must give up your Dutch nationality before you leave the Netherlands;

2. If you do not have the Cape verdean passport, then you have to contact the Cape verdean consulate to get a “laissez passer” (travel document);

3. It is your responsibility to re-apply for the Cape verdean nationality (identity card or passport) immediately to your arrival to Cabo Verde;

4. Giving up your Dutch nationality will usually have consequences for the nationality of your children under 16. You are therefore advised to contact your municipality if you have any questions about this issue.

How do I acquire a new nationality after giving up my Dutch citizenship?

1. As stated above, after giving up your Dutch nationality, you must apply for the nationality of the country where you will be living-Cabo Verde immediately on arrival;

2. After re-acquiring your Cape Verdean passport, you should inform the SVP of your new nationality as soon as possible;

3. Please note that if you do not acquire a new nationality within 6 months of your departure, your remigration benefit will be stopped. You have to wait for another six months before you can start receiving your benefit.

1.15 My family in the Netherlands

What about my partner and children?

1. Your legally recognized partner (spouse or living together partner) must remigrate with you, except if he or she is already living in Cabo Verde at the time you are applying to remigration;

2. Your partner cannot remain in the Netherlands;

3. If your children are under the age of 16, they must be emigrated as well.

1.16 Vluchtelingwerk Nederland (VWN)

The Dutch Refugee Service (VWN) consists of employees and volunteers who support refugees during their asylum procedures.

What type of support can the VWN give me?

Sometimes when all options for obtaining a refugees status have been exhausted, VWN continues to support them by preparing them for a sustainable return to their countries of origin through the following ways:

1. Ensuring that your choice to return is made independently, safely and with dignity;
2. Ensuring that you have given the matter a lot of thought, concerning your own security and future development before making any choices;

3. VWN makes use of its worldwide network to ensure that returnees have good reintegration in homelands such as helping them to find a home, medical care, education, jobs or setting up a small business.

VWN offices are found all over The Netherlands. Contact the nearest municipality for information about the nearest VWN office.

1.17 Municipal Councils or City Town Halls

The Municipal Council or The City Town Hall is the government service nearest to your locality of residence.

Can the municipal/city council where I reside support me?

Yes! It depends on the Municipal/City Councils. In the Netherlands, most Council work in collaboration with the IOM, asylum centers and also brings government institutions closer to you concerning questions over your social benefits if you have decided to remigrate to your country of origin.

1.18 The International Organization for Migration (IOM)

The IOM Netherlands can support migrants who do not have relevant means to return. Since 2000, the IOM in partnership with the Dutch government has helped about 31,828 migrants to return voluntary to their country of origin by providing basic support.

What type of support can IOM offer to me?

The IOM is well-placed to offer the following support:

1. Assist with obtaining legal travel documents for undocumented persons if the person concerned has no passport. Help is also given to enable that person to get such documents if the diplomatic services and procedures are difficult for the individual to handle. But this is not the case for Cape Verdians;

2. Help to book your flight but it depends on the date that you wish to travel;

3. Offer assistance during departure and, if possible, during transit and on arrival. At Schiphol Airport (Amsterdam) an IOM official will facilitate your checking in and also provide necessary guidance until you enter the plane. Usually, another IOM colleague will be waiting on the ground in Praia to receive you on arrival;

4. Depending on your preference, your flights can be arranged with no escort at the airport. In order to avoid being identified, some people prefer to take care of their arrival themselves. In this case, the person travels as a regular tourist thereby avoiding the stigma and shame of being identified as a repatriated emigrant;

5. In addition, IOM might offer you extra financial support (if you do not have benefitted from such support from a third party or parties or another source). However, the decision on how to use the financial support depends on you. The IOM might advice or guide you towards two options:

- Either to use the money for your own capacity building training (if you need it);

- Or to use the money in purchasing the materials needed in setting up your business;
6. The IOM office in Praia assists the concerned on arrival with a certain amount of money. This money is not handed out as cash, but used to acquire items necessary to kick-start a business. This amount could also be used for training or for medical assistance depending on your needs;

7. IOM provides you general information about your security and the socio-cultural, economic and political atmosphere that reigns in your home-country before you return;

8. IOM offers individual assistance to vulnerable migrants.

Who are vulnerable migrants?

These include:

1. Unaccompanied minors (UAM);
2. Single parents;
3. Patients, disabled persons;
4. Aged (old);
5. Trafficked victims (young women).

If you fall under this vulnerable group, the IOM can initiate the procedure for you. But you will be required to sign the application form yourself and also to make a formal request for a “laissez passer” to the Consular post in Rotterdam. However, if you have a change of mind during the process the procedure will be cancelled or nullified at your request.

How can I contact the IOM?

What are customs?

Customs are government services that control the importation and exportation of goods entering and leaving the country. The amount of Custom Duties is calculated and paid depending on the value and the quantity of your goods. You are advised to contact the consulate services about the costs of business goods and materials that you want to send to Cabo Verde.

Caution! It is not enough for you just to send your goods and property home. You must do so in accordance with the Dutch laws on exportation. Secondly, experience has shown that returnees are very excited to send items home, but only to realise that their property cannot be taken out of the port of entry in Cabo Verde due to lack of appropriate documents. To avoid this dilemma, you are strongly advised to contact the Cape Veredian Consulate in Rotterdam in order to compose the necessary formalities (paper work) which are usually demanded at the port before transporting your property back home.

My finances

What amount of money (cash) am I allowed to carry along with me?

According to Dutch laws which are compatible to EU laws on carrying...
cash, you must declare any amount of money starting from 10,000 Euros at the airport before leaving. There is no limited amount of money you have to carry in to Cabo Verde but for security reasons, use travellers checks and bank cards as Cape verdean ATM cash machines dispense local currency (The Cape Verdean ESCUDO). Please contact the consular services for more information on the exchange rates and financial institutions such as banks.

There is no limited amount of money that you can take along with you.

The amount of money you have depends on your plans. The amount of money you take to Cabo Verde might come from the following sources:

1. Your past (personal) savings and your activities in the Netherlands;
2. Grants, subsidies and financial assistance from the IOM and DT&V;
3. Remigration Benefits;
4. Funds from Micro-Financing institutions and business partners.

Which are some of the financial benefits that I can acquire in Cabo Verde?

There are so many advantages that you will benefit from once you enter Cabo Verde. If you have a Cape verdean bank account you will benefit from a 7 % bank interest rate reduction. Loans are made available to young entrepreneurs by the Central Bank of Cabo Verde with favorable interest rates that are very instrumental for migrants. They can handle your investments or offer micro-credits to your business.

1.22 My family and networks in Cabo Verde

Should I inform my family about my return?

It is very important for you to discuss your projects and your return with your family. Your family remains a key partner: it is important to explain the reasons for your return to your family for the following reasons:

1. If your employment contract and residence permit in the Netherlands will expire shortly, it will be important that your family must understand that you have to return at the end of your stay;
2. If your adventure in the Netherlands was not successful in terms of financial or economic achievements, it very important that you inform your immediate family back home about your plans to return. This will drastically dampen their high expectations for receiving gifts and presents from you. This will also automatically reduce the idea of family members (cousins, uncles, aunts, nephews and nieces) to pester you for gifts. This is important because people at home have a belief that there is money all over in Europe and that people coming from Europe are rich, even though reality is quite different.

Should I also inform my friends and the local community?

If you develop a project idea, it is advisable for you to discuss it with your family, closer friends and community whom you think can support you in finding the right contacts, funding, skills and good knowledge about the market:

1. Discussing your projects with your networks at home depends on their level of comprehension, guided by their level of education. As
such, it is essential to select the people with whom to discuss your ideas depending on the added-value they will bring in;

2. It is also very important to make a research about the market situation on the ground research before you start a business. For more see Section III: Business, Employment;

⚠️ Caution! Beware of jealousy from friends, the local community and even from relatives especially extended family members. The same people who advise you could cause your downfall!

Why is networking very important for my reintegration back home?

1. Networking is a very important factor for settling, starting and developing your business in Cabo Verde. Knowing the ‘right people’ makes it easier for you to know which ‘door to knock on easily’ in order to facilitate or get things done much faster;

You have to adapt to the people and not vice versa. However, Make positive use of your western mentality and try not to change the people.

2. Like in the Netherlands, you have to adapt to the culture and values of the people in Cabo Verde, not vice versa and always make use of your western mentality positively by adopting a gradual approach through your examples of good practices. Not long, the people will see the positive results from such good practices themselves and will start to copy from you. They will start to change without even noticing it themselves. As such using force to change the people might backfire on you.

1.23 What are the overall benefits of the socio-professional reintegration through remigration to country of origin?

Some of the overall advantages associated in the socio-professional reintegration are:

1. **Knowledge transfer & knowledge circulation:** The knowledge and skills which you acquired through education, training and work experience in The Netherlands will become indispensible as ‘good practices’ for homeland Development;

2. **Employment:** European economies are faced by the high unemployment rate, whereas emerging markets such as Cabo Verde offer new opportunities for your investments, discoveries and opening of new sectors that will lead to job creation and national development;

3. **Job Creation:** You create your own job by investing projects such as Small and Medium-sized Enterprises. By doing so, you also create employment for other young people. This will discourage illegal migration and will enhance sustainable development;

4. **The win-win situation:** Through your involvement in Small and Medium-Sized Enterprises in Cabo Verde, a new form of development cooperation will be established between the Netherlands and Cabo Verde. Your existing networks in both countries will be of great value to build bridges that will open new employment and business opportunities for both countries—a win-win situation between you (the migrant), your country of origin (Cabo Verde) and the former host country (The Netherlands).
If you want to maximize your chances of finding employment in Cabo Verde, you can enhance your abilities by acquiring training while in the Netherlands.

2.1 Importance of capacity building

Acquiring training while in the Netherlands is very necessary before you return to seek for employment in Cabo Verde or even to create your own employment through a business initiative. This is so because of the following reasons:

1. Many migrants are interested in acquiring finance for business, but they lack interest in acquiring knowledge on how to run a business;
2. According to a study conducted by the International Finance Corporation (IFC), there is the urgent need for coaching or training which will equip you as a migrant with skills that will promote the Cape Verdean economy;
3. As stated above, your high business skills lead to self-employment, employment for others, poverty reduction in the society and sustainable development.

What type of training do I need?

The type of training you need depends on the following:

1. Your business idea;
2. Business sector of your choice in Cabo Verde;
3. Your potential business partners;
4. The level of stock of human capital (knowledge, skills and your own personal experience);
5. The amount of financial capital at your disposal to enable you to kick-start a business.

How can I choose the right training in The Netherlands?

1. First and foremost, it becomes very important to discuss your business plan with an expert/consultant in that line of business in order to be able to choose the right training;
2. You are also advised to make a Skills Assessment Test with an expert/consultant during which you are allowed to talk about your past work experience, what you know, what you need to know more and what you intend to do in Cabo Verde;
3. From that assessment, you will be advised on what gaps you need to fill through training.

I have no skills: Where can I acquire training/coaching in The Netherlands before I return?

You are a Cape Veredian making preparations for your voluntary return. You might have no working or business skills and therefore in need of training. You must bear in mind that the Cape Veredian consulate in Rotterdam does not offers training, coaching or business counseling to its citizens on behalf of the Cape Veredian
government, but works in collaboration with the DT&V and IOM. These will direct you to the right organization for the right training/coaching.

Due to their long experiences working on issues of return migration, both the IOM and the Dutch Refugee Services “Vluchtellinwerk Nederland” (VWN) in collaboration with the Dutch government’s public business-oriented firms such as Netherlands Enterprise Agency (RVO) and service institutions such as Repatriation and Departure Service (DT&V) are better placed to inform you where you can get the required training. Again, it depends on your future plans depending on the sector in which you wish to specialize in, financial needs at your disposal, the duration of your training, your ability to grasp easily if you are a fast-learner and the capacity gaps you want to fill. Such support might include the following services:

1. Re-integration assistance;
2. Creating income source via job trainings, drafting business plans and offering toolboxes;
3. Coaching capacity building;

The Repatriation and Departure Service (DT&V) is the public institution that works directly with the following organizations for possible support:

2.2 **Maatwerkbij Terugkeer**

It is a Dutch foundation that offers assistance on the following issues:

1. Tracing the whereabouts of your family members;
2. Finding out about medical care for you especially the treatment of a particular disease in Cabo Verde;

2.3 **Bridge to Better Foundation**

1. Offers people without perspectives in the Netherlands a personal coaching program aimed at their return;
2. It facilitates starting a new life in your country of origin, for example by learning how to write a business plan or acquire training.

3. Making sure you have access to education after your return;
4. Making sure you have proper accommodation back home;
5. Assisting in translation of business and other documents for you;
6. Arranging loans to help you start a business back home;
7. Helping you to create your own job back home;
8. Providing you with employment possibilities in your home country;
9. Assisting you, in addition, if you have a disability.
2.4 World-wide Foundation (Stichting Wereld Wijd)

1. This foundation also provides you with material support if you need to return to your country of origin and if your asylum application has been rejected. This foundation helps to train you to better your life elsewhere;

2. Experience shows that people wait too long for a status from the government. Instead, StichtingWereldWijd can offer you a short professional training in order to orientate you towards a job in a market in your homeland;

3. It can assemble the necessary materials and tools for you to take along which will help you to start your normal life back in your home country.

2.5 SHIP Foundation

1. It helps you as a foreigner and an ex-asylum seeker (without a legal stay) who wants to return to your country of origin;

2. In addition, SHIP can direct you to a suitable organization in the Netherlands that can give you more perspectives for your socio-professional reintegration back home. This involves coaching, counseling, internships, developing social skills & health care.

2.6 ReFive Route

It is a Dutch NGO that works on resettling migrants in countries of origin. Its activities are grouped under the following key words;

1. RETHINK: Do you already have a business idea? Are you aware of the opportunities in your country of origin? Request ReFive to gather the opportunities for you;

2. REACT: Take action and start your own business process. Discuss with ReFive your business idea and future plan. Test your entrepreneurial skills and discover where your strength and knowledge lie;

3. REBUILD: Together we develop your business idea into a business. You will receive training and guidance from a professional business adviser;

4. RECONNECT: Build the bridge with the country where you want to start your entrepreneurship. During the marketing research you will receive personal guidance of local business consultants;

5. RESETTLE: You started your own business. Mission accomplished, but you can still use some support to keep your business growing. You will be supervised until one year after the start of your business. Make an appointment with ReFive to discuss the possibilities of your future business plans in your home country. For contact information on this organization, see Annex II.

There are other public/private partnership firms in the Netherlands that offer different training/coaching programs depending on your line of business or your occupation for future employment. Prominent among them are the following:

2.7 PUM Nederland

Besides providing practical advices based on a specific call for help, PUM Nederland private/public firm also offers you on-site coaching depending on your needs, which requires regular face-time with you and to make sure there is commitment to follow-up on the advice given in the following sectors:

In order to be eligible or qualify for PUM’s support, you must fulfill the following conditions:
A clear description of your profile is needed;

2. Your SME-business must have existed for at least two years and should not be ‘too rich, big, or small’. However, as a prospective starter you can get access to PUM’s services by going through an existing partner-SME;

3. After your request for coaching advice for a specific business problem has been received, experts undertake a ‘regular’ two-week mission to your enterprise before giving their recommendations in a written report;

4. However in certain cases, after the visit you can be directed to meet some PUM counterparts in The Netherlands for advice or coaching.

You can find all the contacts at the end of the manual.

2.9 Bons Negócios

Started over a decade ago, Bons Negócios ‘good businesses’ is a civil society umbrella association which brings together more than 100,000 migrants from the Portuguese-speaking African countries - Angola, Guinea Bissau, Mozambique, São Tomé and Principe and Cabo Verde. Bons Negócios is best placed to provide you the following support: over the past years Bons Negócios has been heavily involved in capacity building training/coaching on issues concerning employment opportunities in Cabo Verde. It can offer you the following pre-departure services:

1. Given that its network connections in the Netherlands are widening, difficult and sparse information about your country of origin - Cabo Verde can be readily made available for you;

2. It has a track record to provide pre-departure training and coaching that orientates you towards employment opportunities in the Cape Verdan job market;

3. After training, it can link you to a prospective employer, or advise you on where to get employment easily in Cabo Verde, given the fact that it already has a wide network. It maintains good connections
with public and private employment agencies in Cabo Verde, if you are in search of a job;

4. Bons Negócios can serve as a liaison between you and a Dutch company operating in Cabo Verde depending on your skills;

5. Due to its long experience working with Cape Verdean migrants who return to work in Cape Verdean a temporary or permanent basis and coupled with it capacity training facilities in the various sectors, Bons Negócios can provide you with all relevant information in regards to your employment in Cabo Verde;

6. Bons Negócios has excellent knowledge about the environment. It trains people on how to generate skills which will lead to self-employment. This has got a multiplier effect such as creating jobs to the local population;

7. The Added-value of Bons Negócios is that strictly works ONLY with socially responsible enterprises and business plans that enhance job creation, employment and other projects that contribute to the development of Cabo Verde

You can make an appointment with a consultant from Bons Negócios for one or more coaching sessions in you are interested to work in any sector of your choice. For contact address, see Part 3.

You want to start a business in Cabo Verde! It is useful to prepare your project while in the Netherlands before leaving for Cabo Verde!

3.1 How do I prepare my business creation?

If you prefer to be self-employed, then business creation is a good option for you in Cabo Verde. The following questions are likely to be posed by migrants who would like to start a business:

- I do not know the type of business to start in Cabo Verde: Who can help me with a business plan?
- I have no idea on how business is conducted in Cabo Verde: Who can advise me?
- I have a business idea for Cabo Verde, but I do not have any managerial skills to set up/or run a business: who can offer training/coaching to me in The Netherlands before I return?
- How can I obtain finance for my business before my return?
- How much money do I need for my business?
Why is a good market research about the market situation in Cabo Verde very important before starting a business?

You might have nursed high ambitions to do business; it is not that simple to become successful as a businessman/businesswoman. As such, you might jump into a business without having good knowledge of the business itself and the business environment. Whether you have a business idea or not it is very important first and foremost for you to do your market research which is like doing your school homework.

It is very important for you to make good market research about the line of business of interest to you before starting for the following reasons:

1. You must have left home some years back at a time when the demand for a particular commodity or service was very high. You might still be thinking to set up your enterprise in that line of business without knowing that things have since changed, especially with new technology which binges changes in tastes and fashion. As such, you might be surprised by the progress and positive change that has taken place in your absence. For example: You might be interested to set up a small electronic shop in a rural area while the people actually need a retail provisional shop for their day to day needs;

2. Make sure the market is not saturated with rivals. Other people are also thinking strategically as you are;

3. Making phone calls to enquire from people you know back in Cabo Verde can be a very good starting point. The information you gather gives you a better picture of the real market situation on the field and guides your decision-making process whether to go into a particular line of business or not.

For every business to succeed, market research comes first. So do your homework (Market Research) first!

I have a good business idea: what should I do?

Before you must have obtained a good knowledge of the market situation, then you can proceed to develop your business idea. But that is not enough. You also need to have an excellent knowledge in business management, and financial literacy such as basic accounting knowledge in order to distinguish between your business capital, gains and losses. So, if you have such a business idea, do not hesitate to seek for help from an expert in other to discuss your business plan.

What type of business coaching do I need?

The type of business coaching you need depends on a number of factors:

1. Your business plan;
2. Your envisaged business Sector;
3. Your level of education;
4. Your Ability to learn;
5. Duration of coaching;
6. Financial costs involved.
Your project proposal: Your business proposal can be discussed with someone who has expertise in that line of business. He/she is better placed to advice you on what is needed and what is unnecessary for your business to begin.

I do not have business managerial skills nor finance to start a business: what can I do?

There are some Dutch institutions with many years doing business with Cabo Verde. They also have experience on how business is conducted in Cabo Verde. Some can also offer their support for you to set up a personal business by offering training in business management skills. Some can help you to develop a business plan and some can even support you with Small and Medium-sized Enterprise (SME) subsidies in the context of Micro-financing. Information about getting employed, self-employment, starting a business and job creation for others will be provided from the perspective of three different types of institutions both in the Netherlands and in Cabo Verde. These institutions are either government-owned, private-owned or Public-Private-Partnerships (PPPs).

Dutch institutions providing business-managerial, coaching, training and funding (micro-financing credit & subsidies)

There are Dutch-based Small and Medium-sized Enterprises (SMEs), Micro-finance investors and companies doing business in Cabo Verde and who have up-to-date-knowledge of the Cape verdean economy and how business is being conducted in Cabo Verde. Some of them may even become interested to engage in a partnership with you depending on your business plan. It is therefore very important that you are well-informed in order to effectively prepare your relocation to Cabo Verde.

3.2 Dutch Chamber of Commerce – Kamer Van Koophandel (Kvk)

The KvK is a public-private-partnership institution where all profitable and non-profitable businesses, enterprises and companies in the Netherlands are registered:

1. It has got a large database with many networks all over the world;

2. It can also link you with potential funding agencies and financial institutions that are involved with Cabo Verde;

3. It has information about the Dutch and Cape Verdean commercial enterprises in The Netherlands that are doing business in Cabo Verde;

4. It gives you ideas on investment opportunities, line of businesses and other sectors which can be very beneficial for investment;

5. Exposes you to existing employment opportunities that such firms can offer you if you are well-qualified, and fluent enough in both Dutch and Portuguese languages, with additional knowledge of English for easy communication with the external world;

6. You stand better chances because of your knowledge of how business is conducted in the Netherlands and in Cabo Verde;
7. It will also give the returnee the opportunity to weigh his/her options so as to make quick and correct decisions about his/her post-return activities in Cabo Verde.

Due to its wide network and database, the KvK can always give you the right information about institutions that can offer you the desired business advice, training and even financial help. Please contact the nearest KvK office in the nearest city of your location.

3.3 The Netherlands African Business Council (NABC)

The Netherlands-African Business Council (NABC) is a private enterprise with more than 40 years of experience in giving advice to potential clients who wish to do business in Africa.

1. It is a leading and reliable organization with diverse and extensive networks covering more than 300 Dutch companies that are currently active in different business sectors in Africa, and also promote the position of Dutch private sector in Africa;

2. Its core activity is to stimulate and establish successful business links between the Netherlands and Africa;

3. It organizes and coordinates activities for Small and Medium-sized firms that want to improve their business relations with African countries;

4. However, although, the NABC is not yet active in Cabo Verde, it does not rule out getting future involvement with you from Cabo Verde having a feasible business and job creation plan.

3.4 Atlantico Business Development (ABD)

The ABD is a Dutch business consultation firm recently commissioned by the Dutch Embassy in Dakar to explore and map out opportunities in Cabo Verde for government tenders, privatization, export opportunities and local investments. The ABD can provide you with essential knowledge concerning the existing market situation for SMEs in Cabo Verde in the following sectors.

- Water Management, Renewable Energy (wind and solar building parks, delivery and production systems; Agro-business (export of agro - business products, supply of production equipment, investments in agriculture and horticulture, meat production and processing, and ornamental plants) Fishing, packaging.

It can also facilitate match-making deals for SMEs and firms by facilitating contacts between you and potential business partners who are directly involved in the different sectors above in Cabo Verde.

3.5 BonsNegócios

Business Coaching in Portuguese:

1. It has a track record to provide pre-departure training and coaching as well as introduce the business environment of Cabo Verde to potential entrepreneurs and starters;

2. It can simultaneously do coaching and business consultation in Portuguese language;

3. It also has experts who are fluent in creole - the mother-tongue language of most Cape Verdeans, in case you have difficulties to understand Portuguese;

4. It offers regular coaching in The Netherlands to prospective business starters;
5. After training, it can link you to a potential business partner, or advice you on the line of business that is suitable for you;

6. It can further advice you on how and where to establish your business and where you can get the right labor force;

7. It promotes and represents the interests of potential entrepreneurs in small and medium enterprises in setting up micro-enterprises or SMEs in Cabo Verde;

8. It can help you to start your own business single-handedly in Cabo Verde.

**Business Trips or Missions to Cabo Verde**

Under its “Business Plan” Bons Negócios organizes regular business trips to Cabo Verdewith the following objectives:

1. Bons Negócios arranges business trips. Depending on your financial position. You can join the group of Cape verdean migrants and potential future Dutch entrepreneurs during the business trips. This offers you the unique opportunity to see the business and job opportunities in the field yourself. During such trips you will also have the opportunity to meet face-to-face with different stakeholders - local business operators, politicians, institutions;

2. You will acquire more useful knowledge about SMEs, Micro-finance investments and the general business atmosphere in Cabo Verde;

3. Your involvement in such “starters’ missions” also gives you the opportunity to create more partners. Special attention is given to potential entrepreneurs of Cape verdean origin and their business partners from the Netherlands to meet and benefit from former migrants who will share their experiences of ‘Good Practices’ with them.

**Business consultancy and job creation**

You want to discuss your SME business with a consultant; Bons Negócios offers four interviews and a spreadsheet program to link you with already established entrepreneurs who are active in your sector of interest in Cabo Verde.

You are advised to contact BonsNegócios for business consultancy and coaching concerning any of the sectors below:


3.6 **The Netherlands Enterprise Agency (RijksdienstVoor Ondernemend Nederland (RVO))**

The RVO is supported by the Dutch Ministries of Foreign Affairs (MIN-BUZA) and of Economic Affairs (MINEZ). The RVO can in turn support your business plans for Small and Medium-sized Enterprises and for big companies as well through the following ways:

1. It encourages your business plans in sustainable, agricultural innovative and international business;
2. It offers grants and finds business partners for you;
3. It teaches you how to comply with laws and regulations in different countries of operation. Therefore it has taken time to study how business is conducted in Cabo Verde;
4. It furnishes you with information from its wider local and international networks. These include: international financing institutions such as banks, state governments, the European Commission (EC), embassies and consulates, Chambers of Commerce, business-knowledge research centers;
5. Its local support offices and trade representative are in many major cities in Cabo Verde;

RVO provides you with services, subsidies and funds that cover the following areas: economic and technical cooperation, micro-finance, investments, business networking, research funding, training, import and export. Its operations include the following programs:

3.7 **Public-Private Partnership facility (PPP)**

If you are interested in the sector dealing with water & food safety & security, living conditions, private-sector promotion and development from emerging markets, then the PPPs will help you to realize your business dreams. Your activity in this sector generates a triple impact: self-employment, employment for others and sustainable development for society at large.

3.8 **The Sustainable Water Fund (FDW)**

This fund can facilitate collective initiatives between you as a private entrepreneur, governmental bodies and NGOs and research institutions that focus on improved access to water for drinking, sanitation and agriculture.

3.9 **Sustainable Entrepreneurship Facility & Food Security or Private Sector Development (FDOV)**

If your project has to be promoted by this facility, its objectives must lead to lessening poverty, sustainable economic growth and self-reliance in two ways:

1. Private sector development: legislation entrepreneurship, infrastructure, financial sector, knowledge and skills, market access and development;
2. Food security: increasing sustainable production, improving access to healthy food, increasing market efficiency, improving the entrepreneurial environment.

3.10 **Life Sciences & Health for Development LS&H4D**

Many people in Cabo Verde have either insufficient or no access to health technology that offers effective affordable solutions to common diseases and health problems. If you are interested in the health sector then this will be suitable for you. The Dutch government is willing to work with private initiatives who share the vision that improved public health boosts economic development, but better health conditions are necessary for economic development. This initiative
aims to open up opportunities for Dutch and local business initiatives like yours to develop and implement innovative solutions especially, when it comes to sexual and reproductive health and rights.

3.11 The RVO Matchmaking Facility (MMF)

This is a matchmaking program that aims to establish a structural, long-term business relationship between an entrepreneur such as you from an emerging economy and a Dutch entrepreneur. The Matchmaking is available for following Small - and medium-Sized Enterprises and micro-financing.

This business relationship could potentially result in an export or import business opportunity, a connection with the above. As part of the process, you usually visit a number of prospective Dutch firms in order to find the right business partner for yourself. You could receive Micro-financing and subsidy packages to boost your business. The RVO can also undertake matchmaking for you in the following thematic areas:

3.12 Manager Deployment Programme
Programma Uitzending Managers (PUM)

PUM Nederland connects you as an entrepreneur from an emerging market with senior experts from the Netherlands. Each of them must have gained at least 30 years of experience in a business environment mostly to Entrepreneurs in Small-Medium-sized industries.

3.13 The Bid Network Nederland

Bid Network provides professional service to novices in business and entrepreneurship. It also offers coaching and prepares you (an entrepreneur having a SME) to meet with potential investors for Micro-financing and subsidy packages. Bid Network will help you start and grow your business and will advise you on job creation.

3.14 Business Angels Network Nederland (BANN)

This is composed of previous entrepreneurs who decide to sell enterprises which they themselves had founded some years earlier. If you are a "New Starter", they will provide you with knowledge and important business contacts. Business Angels pay particular attention to your personal settings and the qualitative aspects of your business plans.
Business angels can also become shareholders in your business. They can actually purchase a portion of the shares usually between 50,000 to 750,000 Euros, and are mostly involved with ‘New Starters’ and young fast growing SMEs.

3.15 Collin Crowdfunding (International)

It consists of a large group of people (the crowd), who focus on Micro finance. These are established entrepreneurs and investors who want a good return achievement at an acceptable risk.

All you need to do is to invest part of your total assets as loans to SMEs through crowd-funding. Example: with an available amount of € 20,000, you can spread your investment over a minimum of ten to twenty loans and everything will be done to minimize your risks. You can also benefit from applying for Crowd funding loans and your application will be critically assessed to established procedures. This will be followed by a visit to your enterprise. Your enterprise will be assessed in terms of soundness, profitability and liquidity. The conclusion will determined following the Collin credit score system established by its specialists. At least, once a year you will receive an update on the development of your investment or loan depending whether you are a creditor or debtor in the engagement. The Crowd Fund coach always guides you to table a well-written loan application and business plan as a starting point.
Before beginning to deal with your return to Cabo Verde, think about the risks and opportunities that this involves. Ask for advice from relatives and friends, and institutions in the Netherlands and Cabo Verde can help you to make the reality clearer and take a more considered decision. Take advantage of the fact that there is already a lot of available information about Cabo Verde on the internet. Cabo Verde has changed at an accelerated rate – do some research to have a clearer idea on the country’s present situation.

A person who has planned and prepared his/her return, getting in contact with their relatives, friends and acquaintances, learning about the situation in Cabo Verde dealing with the necessary documents, will generally have greater success with reintegration.7

1 What is the current economic situation?

Cabo Verde is a small archipelago of 10 islands (with the four most populous being Santiago, São Vicente, Santo Antão and Fogo) off the west coast of Senegal. It is a country with more of its people living abroad than in its national territory. It has just fewer than 500,000 inhabitants and a markedly young population in which 54% of its residents are under 24 years old (INE, 2010). There was a notable improvement in living conditions for Cape Verdeans in the last decade. In 2013, in a list of 187 countries, Cabo Verde ranked 123 in the Human Development Index of the UNDP (2014) and was the country with the highest rate in West Africa.

The economy has shown signs of expansion, with the GDP registering growing rates in the order of 5% in the last decade. In 2013, the gross domestic product, according to the Bank of Cabo Verde was 1,487 million euros, predicting continued growth in 2014 and 2015 (1.6 and 1.7 thousand million respectively). It stresses that these indicators are even more positive knowing that the economy of Cabo Verde is very restricted by external circumstances, because of its high dependency on the importation of energy and foodstuffs and considering the flow of capital coming from foreign countries (transfers from emigrants, official development assistance and direct foreign investment).

The economy is tertiarised, in which services, especially tourism (which represents around 26% of GDP) – have benefitted a lot from direct foreign investment. In 2013, the transport sector represented around 24% of GDP. The remaining sectors that have a smaller representation in the GDP in 2013 are as follows, public administration (14%), construction (around 11%), agriculture, forestry, fishing and hunting (around 8%), finance and property sector (7.2%), industry (around 7%) and electricity, gas, water and other services (around 3%).

Cabo Verde has a high unemployment rate7 (16.8% in 2012), mainly in urban areas (19.1% vs. 12.1% in rural areas) and amongst young people aged 15 to 24 (32.1%). Significant differences do not exist in the unemployment rates between men and women (17.2% and 16.4% respectively) in 2012, but the data from previous years points to a more fragile situation for women. One in five unemployed people are without work for more than a year.

1.2 Which are the main government institutions you will have contact with during the reintegration process?

To help you to have a more general perspective of the organisation and functions of government institutions in Cabo Verde, we have provided you with a small summary in the table below, presented in alphabetical order:

Table 1: Functions of the institutions in Cabo Verde that may be useful to your (re)integration

<table>
<thead>
<tr>
<th>Institution/Entity</th>
<th>Description</th>
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<tbody>
<tr>
<td>Agency for business development and innovation – ADEI (Agência para o desenvolvimento empresarial e inovação)</td>
<td>It aims to promote competitiveness, innovation and development of micro, small and medium sized businesses, in all relevant aspects and in agreement with government policies. It offers administrative support and business advice, providing technical assistance to businesses, in order to overcome problems of a technical, financial and commercial management or organisational nature, as well as improving their productivity and competitive capacity in internal and external markets. It has training programmes aimed at entrepreneurs and business people (all year round and in all the islands). The ADEI works closely with national and international partners linked to the sector as well as civil society associations (Atelier do Mar, CVI, IEFP, MDC, ONDS). In this way it intends to promote the network of businesses and contacts, incentivising the establishment of strategic alliances.</td>
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<tr>
<td>Association of young Cape-Verdean entrepreneurs - AJEC (Associação de Jovens empresários de Cabo Verde)</td>
<td>The AJEC’s objective is sustained development through actions that promote and stimulate entrepreneurism, innovation, productivity, competitiveness, imagination and internationalisation of new and young business people. They act: (a) as support to the creation of business — to create opportunities for young entrepreneurs to get to know people from the business world and exchange experiences (they have the Pâmameja Business Incubation Centre for this) and b) in the training and professional qualification of its members.</td>
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<tr>
<td>Town Councils</td>
<td>The recently created National Network for Emigration (Rede Nacional para a Emigração - RENEM) aims to have focal points in all town councils that deal with, serve and guide emigrants. The support provided by the town councils is intended for the townspeople and has services in various areas (not all have the following services below – and some allow you to deal with issues on-line): • Social support: food support; support for people living with HIV and disabilities; pre-school support for children; school transport; • Support for study and integration in the job market: support for young people with integration in the job market, preparing and directing them to job vacancies; education and procedures with universities, in order to obtain discounts on tuition fees; support for the preparation of business plans and accounting consultations; • Legal support: Support with disputes related to courts and registries; • Support for pensioners - their certificate of life has to be authenticated at the town hall to continue receiving pensions from the country they have returned from. This authentication must be done annually.</td>
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<tr>
<td>Chamber of Commerce, Industry, Agriculture and Services of Barlavento (Câmara de Comércio, Indústria, Agricultura e Serviços de Barlavento)</td>
<td>This association aims to promote the business sector, and the installation, growth and consolidation of businesses. Thus, it offers a set of services: support centre for national and foreign entrepreneurs; financing of business activities; centre for arbitration and conciliation; commercial licensing and centre for the promotion of clean technologies.</td>
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<tr>
<td>Chamber of Commerce, Industry and Services of Sotavento (Câmara de Comércio, Indústria e Serviços de Sotavento)</td>
<td>This association aims to promote the business sector and the defence of economic interests that intend to constructively influence public promotion policies and corporate citizenship. It has support services for commercial licensing, arbitration and conciliation and they organise entrepreneurial missions and training workshops, so as to make businesses competitive.</td>
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<tr>
<td>House of the Citizen (Casa do Cidadão)</td>
<td>In essence, a service entity where the user, citizen or business can find the main services that they would usually need. These services are currently provided by telephone or internet. It was conceived as a 'single window', and it offers numerous information leaflets and has the following services: business on the day, alteration and closure of special regime companies, certificate of admissibility of firms, simplified licensing of retail trade, wholesale trade and industrial activity (by agreement with the Municipality of Praia), electronic payments to the state, registry on the Porton di nos Ilha portal, tax identification number for individuals, income certificates and income certificates for scholarships, on-line birth certificates, marriage certificates, death certificates, affiliation certificates and criminal record certificates.</td>
</tr>
<tr>
<td>Cape Verdean Agency for Investments - CI (Agência Cabo-verdiana de Investimentos)</td>
<td>Its aim is the promotion of favourable conditions for the implementation of investment projects, the promotion of Cabo Verde as a tourist destination and the promotion of the exportation of Cape Verdean goods and services. It studies business opportunities and calculates the cost of factors of production. They do not make business plans but it is a reference point, regarding the aspect of information, since they provide advice on where you should go, which entities you should consult, what procedures you have to complete. They pass on comfort letters, in order to validate the importance of the investment and then the entrepreneur has easier access to funding competitions as well as for the request of tax reliefs, acknowledging receipt of all documentation. It will soon have the Single Window for Investment under its authority.</td>
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<td>National Centre for Pensions (Centro Nacional de Pensões)</td>
<td>Under the authority of the Ministry of Youth, Employment and Human Resources Development, the CNP's aim is the integrated management and autonomy of the non-contributory system of recognised or attributed pensions and is financed entirely by the state, as well as its respective database. In this regard, it provides services for three types of pensions of which it has responsibility: basic pension, disability pension and survivor's pension.</td>
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| Directorate General for Customs (Direcção-Geral das Alfândegas) | The DGA controls all the goods that enter and leave national territory and charges taxes and fees to which they are subject. The services that customs provide are:  
• To give useful information regarding the checking of baggage/goods as well as customs procedures;  
• Inspection of imported goods and to collect applicable taxes;  
• To provide a list of official customs officers which operate in national territory. |
| Directorate General for Higher Education - DGES (Direção Geral do Ensino Superior) | The mission of the DGES is to secure the conception, execution and coordination of policies, in the field of higher education. In this way, it provides information on:  
• Access to higher education: places and scholarships  
• Recognition of degrees: processing and fees |
| Directorate General for Work - DGT (Direção Geral do Trabalho) | Under the Ministry of Youth, Employment and Human Resources Development, the DGT is the service responsible for supporting the resolution of labour disputes. It should: provide support, when requested, for the intervention of competent services on the subject of collective labour relations; intervene in processes of suspension of work and collective dismissal; approve work schedules, respective amendments and authorise their exemption; produce statistical information on the labour sector; promote dialogue between workers and employers and to exert conciliatory intervention and mediation which could be requested by law. |
### Directorate for Contributions and Taxes - DGCI (Direcção das Contribuições e Impostos)

The DGCI acts in the area of tax inspection, taxation and collection. Its mission is to generate and administer tax revenues. The services they provide are:

- To report on applicable tax legislation;
- To support the taxpayer: forms and templates, tax guides, tax calendar.

### National Institute of Social Welfare - INPS (Instituto Nacional de Previdência Social)

The INPS’s principal task is the management of the mandatory general social security system for workers. Its mission is to guarantee the protection of individuals against the risks that determine the loss or reduction of your capacity for work, proportionate to the same substitute incomes when affected by these businesses. All workers and employers have to pay monthly social security to the INPS and it is they who award pensions, where applicable.

### Ministry of External Relations - MIREX (Ministério das Relações Exteriores)

MIREX takes care of diplomacy and is the ministry responsible for diplomatic missions from Cabo Verde abroad (embassies and consulates), with direct support services to Cape Verdean emigrants.

### Notary’s Office

Amongst others, they have the following functions: to pass on life and identity certificates, and also, certificates of performance of public office, and of management or administration of legal persons; to pass on certificates of other factors that have been verified; to certify, or produce and certify, translations of documents; to pass on certificates of public instruments, of registry and of other archived documents, to take authenticated copies of documents that, to this end, are present or matching with the respective originals and to certify the derived photocopies for interested parties.

### Institute for Work and Professional Training - IEFP (Instituto do Emprego e Formação Profissional)

The IEFP is a national public entity whose role is the implementation of policies and measures for the promotion of work and professional training. On an employment level it reports on procedures, and carries out and guides people to:

- Employment programmes;

### Ministry of Communities - MDC (Ministério das Comunidades) and the Centre for the Support of Migrants in their country of Origin - CAMPO (Centro de Apoio ao Migrante no País de Origem)

It aims to deal with the specific questions of emigrants: to promote visibility, increase participation and reinforce the affirmation of Cape Verdians in the world and to participate in the affirmation, regularisation, integration and development of Cape Verdean communities abroad. Besides on-line services (frequent questions and booking hearings), the MDC and CAMPO provide support in the following areas:

- **Health:** They provide information on the means of access to healthcare;
- **Education:** They provide information on the process of recognition of degrees and diplomas and on the education system;
- **Job market:** They provide information on how you can enrol as a candidate for a position and send CVs. They direct the process to the BQE (Portal for Qualification and Employment), the Directorate General for Higher Education and Sciences (DG Ensino Superior e Ciencias), universities, IEFP or internship programmes;
- **Investment:** Information on existing opportunities, institutions and support programmes;
- **Social security:** They provide information on the Portugal/Cabo Verde social security agreement. In this sphere, they provide step-by-step support (even with the letter that you need to send to the department of social security);
- **Customs questions:** They provide information on what you have to do, for the length of the process until you are able take your goods and go to the official customs officer;
- **Legal questions:** Declaration of permanent return and emigrant declaration.
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<tr>
<td>NGO Platform</td>
<td>The platform serves as support to guide citizens to the relevant NGO’s, in accordance with their needs. These institutions know, and can advise on the areas of investment with the greatest and least risk, they have a notion of what is lacking, know the weaknesses and characteristics of these entrepreneurs, know the market as well as funding difficulties and can instruct on the relations that they have with formal financial institutions. Beside this, NGO’s can be an important point of support at a social level.</td>
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</table>

Source: Own work, based on information available on websites and in interviews with the institutions.

### 1.3 What should you deal with on returning to Cabo Verde?

Many returned emigrants arrive and think that they can use their Cape Verdean passport. There are, however, processes that they cannot deal with using their passport, such as, making bank transfers and dealing with any processes in the Casa do Cidadão. It is recommended that you deal with your Identity Card as soon as you arrive.

For this, you should go to the National Archive of Civil and Criminal Identification (Arquivos Nacionais de Identificação Civil e Criminal) or the offices of the Registry, Notary and Identification Services (see locations on https://portoncv.gov.cv/dhub/porton.por_xsl_api.mostra_locais?p_ent_det_id=659. It costs 550 CVE. If you are returning to Cabo Verde with young children, you should ask for a birth certificate and Cape Verdean ID card.

If you do not possess Cape Verdean nationality you need to seek application for citizenship (at a cost of 3611 CVE) in the Ministry of Justice and later, the creation of your ID card. To acquire Cape Verdean nationality by origin you need:

a. if one of your parents is Cape Verdean you will need their Birth Certificate;

b. if citizenship is via a Cape Verdean grandparent you should send the birth certificate of the parent and the birth certificate of the grandparent. It is best to submit the request for citizenship in the embassy in your home country (but it takes about a year), even though afterwards you deal with the rest of the process in the registry office, delivering the receipt of the submission for request of citizenship.

Whoever does not request a permanent returned emigrant declaration can request it in the MDC – that is linked to the embassies of Cabo Verde, if six months have not passed since returning. This allows you to enjoy the customs benefits/exemptions for the sending of your goods from the country you were living in.
How do you request recognition of academic degrees and diplomas? Which documents do you need?

If you have finished your studies (secondary and/or higher education) in another country, you should look to ratify them – if you have completed two degrees abroad, you must apply for recognition separately. Your diploma of secondary education can be recognised by the Directorate General for Primary and Secondary Education (Direção-Geral do Ensino Básico e Secundário - DGEB), and your diploma of higher education by the Directorate General for Higher Education and Science – National Equivalence Committee (Direção Geral do Ensino Superior e Ciência – Comissão Nacional de Equivalência).

In any of these cases, there are necessary documents for this process, such as; application addressed to the Directorate General of Primary and Secondary Education/National Equivalence Committee; authenticated copies of certificates/diplomas; authenticated copies of academic history, emitted by the education establishment that you attended and an authenticated copy of your ID card/Passport.

In the case of higher academic degrees (masters or doctorates) the dissertation is still required. Remember that if documents are in a foreign language, a translation is required by a sworn in translator and authenticated in the respective embassies and consulates. This whole process accrues costs, namely: 150,000 CVE for bachelor’s degrees; 200,000 CVE for masters and 300,000 CVE for doctorates. You should also know that the deadlines for returning the documents vary between 15 and 30 days (in the case of bachelor’s degrees) and 1 to 3 months (in the case of masters and doctorates). After delivering the request it is evaluated and, of everything is in order, the process is sent for approval by the Minister for Higher Education, Science and Culture. If it is not approved, then this is communicated to the requestor. It is very important to clearly indicate your correspondence address.

For more information on the documents, the process and costs associated with the process of recognition of academic degrees contact the Ministry of Communities and/or the respective Directorate General or go to http://www.minedu.gov.cvhttp://www.dgesc.gov.cv.

You intend to proceed with your studies. What opportunities are there for higher education?

To gain access to higher education in Cabo Verde, you should know that the majority of universities are private, but one public university exists (Uni-CV). In the case of private universities it is important to highlight the existence of various cooperation agreements with private universities from other countries. Regarding their location, the institutions of higher education continue to be found mainly in the cities of Praia and Mindelo.

Internal scholarships exist for supporting education and you should remember that town councils are a good point of intermediation, since they may have agreements with universities for students of the municipalities. To put yourself forward for higher education some conditions exist: you have to have completed the 3rd cycle of secondary education, 12th school year or equivalent. The documents required for the application are: application form, photocopy of your ID card and document confirming you have passed the 3rd cycle of secondary education or equivalent, with classification around the hundreds. The deadlines are fixed by notice of the Director General for Secondary Education and the documents should be presented to the respective institutions of higher education.
For more information on the relevant legislation, scholarships as well as other issues related to higher education, go to www.dgesc.gov.cv/index.php/ensino-superior-de-cv.

2.3 You need to improve your skills and undertake training. To which institutions can you appeal?

It is necessary to realise that the training you receive is going to develop you, not just, on a profession level but also on a personal and social level. Besides technical training, also invest in language training because job offers request candidates with these skills. Furthermore, there are islands that request specific training according to the job they need doing. In Santo Antão, it is recommended that you train in agronomy; hospitality, catering and tourism; administration and management, especially customer services; trade, transport and logistics – especially the transport and logistics of products; process industries, especially in the manufacture of food products, and ICTs. There are various institutions in CV that can provide these training courses and others to whom you can ask information and that can direct you to other bodies. Do this process step by step: Identify the courses that exist à Choose the course that would best develop the skills you would like to improve à Train.

- **IEFP**: offers training programmes for beginners (for young unemployed people or those who have left education early) and professional development courses – financed training courses (subject to an evaluation of the profiles of the students) addressed to companies, as a way of assessing and reassessing its employees (e.g.: Team Leadership and Management, Excel, Customer Services, Sales Techniques, Maintenance of Industrial Equipment, Electricity). For more information relating to these courses (every year there is a list of training offers by the Centre for Employment and Professional Training), please consult: [http://www.iefp.cv/images/stories/Desd_OferasFormativas_14.pdf](http://www.iefp.cv/images/stories/Desd_OferasFormativas_14.pdf). In the same framework, you can also look at the Fund for the Promotion of Employment and Training ([http://www.fpef.cv/](http://www.fpef.cv/)) that is a mechanism for financing professional training (it opens competitions for workers that are unemployed, especially young people looking for their first job, and professional development relevant to the needs of the national economy).

- **ADEI**: Training aimed at business people: Training in entrepreneurship (on a financial, management, and marketing level, amongst other areas) in the framework of the Offices of Entrepreneurship (Oficinas do Empreendedorismo) and the Academy Programme MPME (Programa Academia MPME);

- **Universities of Cabo Verde**: they are developing professional courses and creating business groups;

- **Hospitality and Tourism School (Escola de Hotelaria e Turismo)** ([http://www.ehtcv.edu.cv/](http://www.ehtcv.edu.cv/)): publishes vacancies on existing courses in the sector – it can be very useful to keep your eye on these adverts;

- **School of Arts and Crafts (Escola de Artes e Ofícios)**: training and initiative in this area (art, music);

- **Town Councils**: They have offers for professional training and, sometimes, they announce competitions in which they finance course tuition fees:

- **Civil society associations**: MORABI, ACCVE, África’70, Amigos da Natureza, Atelier Mar, FAMI-PICOS.
There are some precautions you should take when looking for work and if you are applying for a job, such as:

- Determine and explain your knowledge (your experience, your interests and expectations);
- Know the job that you have applied for (work conditions, duties, necessary qualifications, restrictions, etc.);
- Know the local job market (identify the main activities in your region).

3.1 What does the job market look for? What employment opportunities are there? What incentives exist? Where can you find information on the economic situation and the job market in Cabo Verde?

The unemployment rate is still high (16.4% in 2013), mainly for young people. However, in Cabo Verde various employment options are available. You can work for someone else or work for yourself and start your own business. In spite of opportunities varying from island to island, agriculture and tourism are the areas where more offers exist.

Currently, the market is saturated in the areas of social and human sciences, but not so in marketing, design and multimedia, languages, information systems and technologies and aeronautics. There is also a need for highly specialised technicians in civil construction (topographers and builders of metal structures). The areas with the largest presence of women are, in order of importance, domestic work, education, healthcare and social work, while those that have more men are construction, transport and storage and electricity, gas, steam, cold and hot water and cold air.

You can find information on job offers in Cabo Verde on the BQE – Portal for Qualification and Employment, a platform that you can find on the portal – Porton di nos Ilha (portoncv.gov.cv).

Registration on this site can be done through the Casa do Cidadão.

Besides registering in person, you will be able to request the documents in your embassy in case you are not in Cabo Verde – this is the only place you will have access to them!
How does the BQE works

To search for employment, the BQE is an easy to use platform, since you can specify your search by geographic area, by educational achievement, by intended profession, amongst other areas. Besides this, it provides all the necessary pre-requisites for the position and, thus, you know exactly what is being asked for.

This logic also works for internships and professional development opportunities.

Given that insertion in the job market is difficult due to lack of information, the BQE is a tool that you can use. Don’t hold back on asking questions and sending off your CV, but remember that the most common way to publicise job offers is in national newspapers and in the Official journal. In the case of competitions for public service the announcements are available on the site www.portondinosilha.cv

It is important to be aware that job offers vary by island. However, through existing offers you can identify some trends:

- **City of Praia** – Job offers in several areas: mostly in health and engineering but also in legal, administrative, training and management. Please note that the most requested academic degree is the bachelor’s degree but you can also find job offers which require less qualifications (e.g.: drivers and maids);

- **Sal Island** – On this island the largest amount of offers fall in the area of training, tourism/catering and administrative jobs where necessary qualifications are around the 8th to 12th grade. Until 2009 it had the highest demand for jobs – because of tourism and property, however, with the economic recession, the demand has decreased a lot and property investment and construction have stopped;

- **São Vicente Island** – Hospitality, retail, administrators, hairdressers, cleaners, civil construction (8th-12th grade) and engineers, marketing and business management, accounting (bachelor’s degree). There is still a need for professional development jobs. There are business opportunities, but working for someone else is extremely difficult;

- **Santo Antão Island** – There is a saturation of the job market in terms of job offers. Existing public structures on the island are almost not absorbing anymore labour and the textile industry is very weak, which hinders job creation and consequent economic development. However, the island presents itself as a potential generator of jobs, especially in the private sector, in the areas of agriculture, livestock (being necessary to transform and modernise the production process in each of the areas); to invest in industries manufacturing products from these areas and from fishing and consequently in agribusiness. In agriculture, it is worth noting gardening and the production of plants and ornamental flowers. Other opportunities are in touristic activities (to boost the island’s potential, offering typical products, and better exploring rural tourism); and still in the area of ICTs, especially in marketing and customer service.

- **The other islands** have have less job offers, however, we will point out the following: - Ribeira Grande de Santiago – they need secondary school teachers; Santa Cruz – Job offers that require professional qualifications: stonemasons, cashiers.

Remember to return with savings/working capital because the hiring process can take time. On average, whoever has completed higher education waits between 7 months to 1 year to find a job, whereas professional technicians take slightly less (5 to 6 months).

If you hold lower qualifications it will not take long to find work, however, the conditions and quality of life may not correspond to your expectations. Normally, the documents that are requested are: cover letter, skills certificate; equivalency certificate; ID card or passport and criminal record.
Before returning to Cabo Verde it is advisable to send applications to the institutions where you would like to work. Since companies don’t always interview by telephone or videoconference (except in the area of ICT where it is more usual), you may also plan your return to Cabo Verde with a short stay before this date (or take advantage of holiday periods) to establish contacts and verify existing opportunities.

It can be difficult to find a job in Cabo Verde, however, various agencies exist which you can turn to that can help you search for work and compose your cv, cover letter and even help with interview preparation. The Centre for Employment and Professional Development has precisely this function – use them because they provide a personalised service. The CAMPO can also help with looking for work and in preparing your applications.

They were created in 2008 in partnership with social society organisations, three Offices for Professional Guidance and Insertion of Women (Gabinetes de Orientação e Inserção Profissional da Mulher) (GOIP Mulher), to favour the emancipation (autonomy and ability) of women, from the perspective of development and the fight against poverty. Also, find out from the IEPF about the internship programme PEPAC – a programme aimed at young people between 18 and 35 years old, who have higher or vocational qualifications and have recently finished education and training courses, looking for a new job.

Anilton, employee in Cabo Verde

He left Cabo Verde in 2005 to study; he had a scholarship and finished his bachelor’s degree in Taxation and Accounting and another two post-graduate degrees (finishing his thesis of one of these via distance learning in Cabo Verde).

During his professional career in Portugal he ended up working in an accountancy firm and in another micro-company as an administrative and financial adviser – where the type of leadership that he received taught him what he should not do later on.

Anilton had the right idea: not to return to Cabo Verde without work. “I didn’t want to leave a job to go back and be without work for a long time. I didn’t know of any employment website in Cabo Verde – I entered employment in Cabo Verde into Google.”

« In Portugal at the university level the majority have a better education offer and I wanted to take advantage of this. The majority of companies in CV continue to value courses that you undertake abroad »

The main difficulties showed themselves soon after emigrating “I had never travelled in my life, not even in Cabo Verde”. On the school process, it was also complicated since it came in the middle of the school year. He had problems with his situation with the Foreigners and Border Service (Serviço de Estrangeiros e Fronteiras), with regard to the renewal of his residency permit and barriers to the possibility of an internship because he had a student visa which was incompatible with working. During this time he returned to Cabo Verde twice for holidays.

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He returned in 2014, suddenly (in the space of one month), since he was chosen to work in his area of expertise and always had the idea of returning to his country (the recruitment was done during his stay in Portugal). Also regarding the recruitment process, he claims that more information needs to exist on the part of websites in Cabo Verde.

“I feel at home, this is my country (…) You waste a lot of time travelling in Portugal. When I arrived home I was already thinking about work the next day. This is practically a village (…) In Portugal I didn’t even know the neighbours.”

He felt re (integrated) and is working in the area that he has always enjoyed. He took advantage of the education and professional experience in Portugal to allow him to build his future in Cabo Verde.

“I filled in the document (declaration of definitive return of emigrant) stating what I had brought and they authenticated it and now I have it. It was very quick. I already knew that I had to do this but I enquired about the type of document.”

Useful advice for those who intend to return to Cape Verde

1. Before returning you should deal with the necessary documents to prepare your return (e.g.: declaration of definitive return; social security);
2. Life in Cabo Verde is very different, the cost of living is higher and work is not abundant;
3. The website “Porton dos ilha” - is very useful in looking for work in spite of being difficult to consult due to the need of a document that only an embassy can provide;
4. The majority of companies in Cabo Verde continue to value many courses abroad (better quality of education). You should also find out about IEFP courses.

How can you become a civil servant in Cabo Verde?

Get in contact with the Directorate General of Public Administration (Direcção Geral da Administração Pública) if you intend to work in the civil service. However, be aware that there haven’t been many competitions on the part of the state. There are various means of disclosure of places: i) website of the Directorate General of PA (www.dgap.com.cv); ii) qualification and employment grant (www.portondinosilha.cv); newspapers and the Official Gazette.

There are various documents needed for these competitions, namely, your cv, application letter indicating your intended position, skills certificate, certificate of equivalence (in case you have been educated abroad) and your ID card. If you are one of the successful candidates, you will be part of the successful candidate bank, for a period of one year, in which the civil service can call you again to fill places that match your profile. You must be a Cape Verdrean national.
What are your rights and responsibilities as a worker, in Cabo Verde?

Regardless of the job that you obtain you should know your rights and responsibilities regarding contract, salary, working hours, social protection, and taxes. Labour Law applies to all work relations subordinate to public institutions, private companies, cooperatives and mixed companies. Amongst other questions, it is defined that the work schedule cannot be more than 8 hours per day and 44 hours per week, also workers which have a fixed-term contract and those with no fixed contract have the right to 22 days holiday each year that they can accrue up to a maximum of 44 days.

Additionally, the salary payment is made monthly – currently the minimum wage is 11,000 CVE (interns and apprentices receive 20% less). Remember, before signing any employment contract, read all the terms and clauses carefully. The precarious work market continues to be a reality and there are still many Cape Verdeans and non Cape Verdeans that are working without an employment contract!

Workers’ rights:
- To perform the duties for which they were contracted;
- Be treated with respect;
- Be promoted in accordance with the established regime for the professional career in which you are integrated;
- Punctual payment of salary;
- Right to holidays, in accordance with what is established in law;
- Employment contract and respective enrolment in social welfare systems;
- Employment insurance is obligatory for all employees (assured by the employing body);
- Health conditions, security and hygiene in the workplace (accident and employment insurance and, if necessary, personal protection equipment at the expense of the employing body);
- Benefit from professional training granted by the company;
- To be informed of everything in respect of your employment situation.

Workers’ responsibilities:
- Respect colleagues and employers;
- Attend regularly and punctually;
- Comply in accordance with your employment contract and obey the employing body unless the orders and instructions which you are shown are contrary to your rights and privileges;
- Remain loyal to your employer;
- Carry out the determined tasks with zeal;
- Effectively contribute to increase productivity;
- Carefully use assets related to your work that are entrusted to you by your employer;
- Cooperate in the improvement of security, hygiene and health at work;
- Comply with security, hygiene and health standards in your work.
For more information, go to the Employment Code (https://por-toncv.gov.cv/portal/page?_pageid=118,188596&_dad=portal&_schema=PORTAL&p_dominio=29&p_menu=72&p_ent_det=1881) and any infringement that calls into question the rights of the employee should be reported to the General Directorate of Work (Inspeção Geral do Trabalho). You should also know of the existence of various trade unions in the archipelago at http://www.mjedrh.gov.cv/index1.html

4.1 You would like to work for yourself and invest in Cabo Verde: what should you consider? How do you conceive your business?

To think about investment it is important that you have a good idea about business, that you develop and which you reflect on before going forward. Besides all the professional-technical skills, do you have skills (soft skills) to tackle all the steps to create and implement business? Do you have the profile of an entrepreneur? Generic characteristics exist which are inherent to an employer, which is someone:

- that accepts risks, being cautious of them;
- ambitious;
- self-confident;
- self-motivated and enthusiastic;
- large capacity for team work;

- technical knowledge, because in being an employer it is not enough to possess employer characteristics but you also need to have technical knowledge in the area which you intend to work in;
- creative and with initiative;
- leader;
- optimistic;
- persistent.

Today there are countless (self-analysis) tests that determine your entrepreneur profile as well as helping you to determine solutions to improve your skills in areas of weakness. Anybody can learn and develop their entrepreneurial potential. Look on the ADEI portal if your profile combines with the main entrepreneurial characteristics.

New businesses should appear to satisfy a need and, thus, the employer should identify the needs that are still not satisfactorily found on the market and develop an offer of products/services in line with this.

A socio-economic analysis, in this phase, is fundamental, in the sense of understanding the existing practices, the resources and experts in the area as well as what the specialised press on the theme advises. Beyond these questions, you must think about the following: do products or services similar to the ones I want to implement exist?

How do they relate in price/quality? What are the competition’s strong and weak points? What are the laws and regulations of this sector?
Thus, we are going to think about this, step by step:

The development of a business plan is very important, since it is the validation process of your idea. With the execution of your plan obtain elements to decide if you should start the new project or not (understand the questions related to the viability of the business, the potential clients and predict the preventative actions against possible threats and challenges).

To briefly explain what your business plan should consist of, seven questions need to be looked at more closely:

- market and surrounding;
- the businessperson’s strong points;
- aims and objectives;
- strategic choices;
- means and;
- organisation and statuses;
- financial previsions and human resources. For more information relating to business plans go to: http://www.pme.cv/index.php/en/

4.2 What do you need to know if you are thinking about starting a business in Cabo Verde?

Besides looking to know what the economic situation is in Cabo Verde (also paying attention to differences between the islands of the archipelago), you should still learn about the business environment:

- What are the existing business opportunities;
- What are the general incentives and the sector specific incentives;
- What is the applicable legislation and regulation (in terms of employment code, code of fiscal benefits, contributions and taxes and the specific legal framework that governs its activity and the sector);
- What are the costs of factors like water, electricity, fuel, telecommunications, work and construction;
- How to build a business and how to declare the start of activity;
- Required licences if applicable;
- The government institutions that look after your area of business;
- The public and private institutions which can help with technical assistance;
- The possibilities and lines of finance that exist.

All of this information is available on the website Porton di nos Ilha (www.portoncv.gov.cv), under the Business section. It is equally important to consult the various portals and get in contact (they can help you) with the main institutions in Cabo Verde that work on investments – ADEI, Cabo Verde Investment, AJEC, Chamber of Commerce, Industry and Services of Sotavento and the Chamber of Commerce, Industry, Agriculture and Services of Barlavento.
Besides these formal questions, it is essential to study the viability of your business, make a solid business plan, know the competition, and verify the constraints/obstacles, amongst other aspects. Institutions exist which can support you.

We leave you with some useful advice.

4.3 Why investing in Cabo Verde?

What business opportunities do exist? And what are the main areas?

Cabo Verde has shown stable economic, political and social indicators; it has a privileged geographic situation (which is served by regular air and sea routes that allow access to markets in continental Africa, America and Europe). It has special agreements that bestow preferential access to the markets for its companies (from the European Union, United States of America, Canada, China and the Economic Community of West African States) and has an available workforce.

Literacy rates for adults are visibly positive – 84.3% of the population in Cabo Verde know how to read and write, a value well above average in Sub-Saharan Africa, (63%)9.

The most recent estimates from 2012 point to a literacy rate of 85.3%9 amongst the population of 15 years and above, registering a notable difference considering the values of around 70% of people being illiterate at the time of independence. Thus, it should be mentioned that illiteracy affects more women than men10, however the gulf has been diminishing, and it is more frequent in rural areas than in urban areas11. According to estimates for 201212, 44% of the population have been taught up to primary level, 34% to secondary level and 6.7% to higher level. However, it registers that 9.3% of the population did not frequent any level of education, this being the most frequent case amongst those that live in rural areas. The average number of years in school of the population of Cabo Verde is 5.9, with no noticeable differences between men and women13.

In spite of registered progress, it is important to know that various obstacles still exist, such as: adverse climatic conditions, small fragmented market, absence of scale and of industrial tradition and insufficient infrastructures, amongst others14. In the last few years Cabo Verde registered the greatest increase on the world level on the ease of doing business index of the World Bank. It was classified amongst the ten most reformed countries in the world in the World Bank’s report ‘Doing Business 2011’. Even so, Cabo Verde is in 121st place in 189 economies in 2014, calling attention to the need for more reforms.

As for business opportunities, various possibilities exist in Cabo Verde, with variations between islands in accordance with their

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10. In 2010, the literacy rate of women is 77% and of men is 88% (RGPH 2010, INE), values that rise to 80.5% and 90.5% respectively, according to estimates from 2012 (Continuous Multi-Objective Enquiry (MC, 2012) – INE.
11. Adult literacy rates still present some differences between urban and rural areas, in which 25% of people in rural areas are illiterate, with penalisation for women – only 68% of women and 83% of men are literate in rural areas (RGPH 2010, INE). In 2012 these values improved with the rise in the literacy rate in the adult population in rural areas to 79% (72% amongst women and 86% amongst men).
14. Publications of the ADEI – Concise Presentation of the Business Opportunities in Primary, Industrial or Manufacturing and Services Sectors.
respective characteristics and potential. You need to make a detailed information survey by island and areas in which the entrepreneur intends to invest.

This step is even more important in the case of people that have already left the archipelago a long time ago and have maintained little contact with the Cape Verdean reality. The table below briefly summarises some of the business opportunities in the archipelago:

<table>
<thead>
<tr>
<th>Area</th>
<th>Business Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>Identified investments in agriculture are linked to the creation of specialised businesses in the areas of horticulture, cultivation of tubers, roots, dried pulses, floriculture, beekeeping, fish farms and forest tree seedlings and herbal medicines.</td>
</tr>
<tr>
<td>Livestock</td>
<td>Livestock is an important business opportunity for the country, namely in activities linked to beekeeping, aviculture, goat farming, poultry farming, cattle farming and pig farming.</td>
</tr>
<tr>
<td>Fishing</td>
<td>The privileged geographic location of the archipelago has made the sea a great national treasure. In the sea, innumerable business opportunities can be found, but special attention should be given to fish farming, fish breeding in fish farms and commercial fishing. There are also business opportunities in the conservation and manufacture of fish.</td>
</tr>
<tr>
<td>Industry</td>
<td>In the last few years the industrial sector has been the object of attention for normally being the generator of significant quantities of employment and a strong base for economic development in numerous countries. In Cabo Verde natural resources are used in an excellent way, because of this there are business opportunities.</td>
</tr>
<tr>
<td>Manufacturing Industry</td>
<td>The production of jams, liqueurs, sweets, cheeses, wines, processing of meats and fish present a great business opportunity.</td>
</tr>
</tbody>
</table>

Table 2: Summary of Business Opportunities in Cabo Verde, by economic sector

<table>
<thead>
<tr>
<th>Area</th>
<th>Business Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction Industry</td>
<td>There are many opportunities: civil construction, management and inspection of works, maintenance of public infrastructures, construction of low cost housing, finishing and decoration, renting of formwork equipment and real estate.</td>
</tr>
<tr>
<td>Services</td>
<td>The service sector constitutes a large business opportunity, thanks to the strong investment made, in the last few years, in education, innovation of financial services, information and communication technologies, support services to leisure and tourism, as well as strong government incentives for the creation of a favourable business environment in a sector which will make Cabo Verde an international business platform, a country which exports services, and a preferential tourist destination due to the special climatic conditions that it offers, to good governance and political stability.</td>
</tr>
<tr>
<td>Support services to Leisure and Tourism</td>
<td>Tourist real estate, nautical tourism, sport tourism, pubs, amusement parks, ecotourism, rural tourism, youth hostels, travel agents, catering, organisation and promotion of events, grills, bakeries, patisseries, restaurants, handicrafts, etc.</td>
</tr>
<tr>
<td>Healthcare and related services</td>
<td>Shops with products for diabetics, people with coeliac disease, people with hypertension, beauty salons, specialised clinics (physiotherapy, speech therapy, rehabilitation for drug addicts, foot care, oriental therapies) care homes for the elderly, etc.</td>
</tr>
<tr>
<td>Education and related services</td>
<td>Training Centre specialised in professional training courses, publishing of comic books and specialist magazines, IT school, support school for children with special needs, music and arts training centre, rental company of books and other educational materials, cookery school, crèches or nursery schools, school transport company, specialised bookshops, private tuition centres, school catering companies, football school, dance school, etc.</td>
</tr>
<tr>
<td>There are other opportunities linked to the sectors of transport, storage and communication, financial and commercial activities.</td>
<td></td>
</tr>
</tbody>
</table>

Source: www.portoncv.gov.cv
Town councils are also points of support. They are aware of business opportunities, the companies which are based in the municipality, the existing potential and, in some cases, they have a Support Office for Entrepreneurs (Gabinetes de Apoio ao Empreendedor) or they develop strategic or economic development plans which may be of interest to have a look at.

Currently all government policy, that has repercussions in public institutions but also in private ones, is centred on the strengthening of the private sector in the following seven areas/clusters, considered as priorities for Cabo Verde, presented according to their importance and potential to promote inclusive growth: agri-business, tourism and maritime economy come out on top, followed by the group made up of the clusters of ICT and creative economy and the third aggregate made up of the clusters of financial services and aviation businesses.

Also, have a look at the specific legislation for the sector of activity which you intend to invest in to have all the elements to consider at your disposal. In the Business section, subsection Legislation/Regulation on the website Porton dos Ilha, you have access to this information.

Think about making a fact-finding mission to Cabo Verde before you invest. This will allow you to know the business environment and certify closely which business opportunities have the greatest potential. Before thinking about investing, or being advised to invest in a business it would be best to come and experience the country – and begin with training to identify business opportunities or to analyse how you could develop your idea in Cabo Verde. Institutions exist that can help you with this – the Chamber of Commerce, Industry and Tourism Portugal Cabo Verde organises individual visits and entrepreneurial missions to Cabo Verde. The International Organisation for Migration has also already supported the arrival to Cabo Verde of Cape Verdean emigrants living in Holland, Italy and Portugal for market research and establishing partnerships.

Take a look at the document prepared by the ADEI in 2013, with the presentation of these opportunities (http://www.adei.cv/index.php?option=com_docman&view=docman&Itemid=252). This study is particularly useful because besides presenting a vast range of business opportunities it classifies them in terms of ease of investment, using the following criteria: capital, technology, market, human resources, raw material and scale of business unit. This study points to opportunities in agriculture; livestock; fishing; manufacturing industry; construction industry; support services to leisure and tourism; healthcare services and related services; education and related services; transport, storage and communication; financial activities and related services; trade and other services; IT and provision of other services.

Cabo Verde Investments (http://www.cvinvest.cv/index.php/negocios-2) and the Chamber of Commerce, Industry and Tourism Portugal Cabo Verde (Câmara de Comércio, Indústria e Turismo Portugal Cabo Verde) also indicate interesting sectors and businesses for investment on their websites (http://www.portugalcaboverde.com/item1.php?lang=1&id_channel=28&id_page=140), of which they are an example of the opportunities within the International Centre for Business (Centro Internacional de Negócios) (CIN in Sao Vincente). The Chamber of Commerce, Industry and Services of Sotavento is, also, at the end of developing a study on business opportunities on the islands of Fogo and Brava.
Do not blindly invest in an area or market that you do not know. Analyse the market – the needs and gaps –, also in accordance with your abilities and invest in the strengthening of your training, namely in terms of management skills (while still in the country you emigrated to or if you are in the archipelago). Talk to your family, friends and communities about your idea and business. Search for support, if necessary, to produce a market study. Even if you are thinking of starting out in your area of specialisation, remember that the market in Cabo Verde is different to the country where you are living. Bring innovation to the market – your experience and what you saw during your time abroad can be very useful.

Innovate based on knowledge of the reality of CV. Remember that the images that you bring from your country are not necessarily applicable to the context of Cabo Verde and a business that is successful in Europe, for example, may not have a market in Cabo Verde. And, very importantly, avoid one of the main errors of entrepreneurs in Cabo Verde: do not copy a business that already exists without being sure that there is a sufficient market and without bringing added value.

Note that the Cape Verdean market is very small, when compared with some other countries where Cape Verdeans have emigrated to.

What are the general incentives for investment and for the private sector in Cabo Verde? Are there special conditions for specific sectors?

The Code of Fiscal Benefits (Law no 26/VIII/2013, of 21st January) is the document that determines the main incentives for investment and the stimulation of the private sector. This new mechanism puts external investors and residents on the same footing and revokes the special status of free trade companies (those constituted for the production and trade of goods and provision of services exclusively destined for export or sale to other free trade companies set up in Cabo Verde).

What are the fiscal benefits? It is tax reliefs that financially represent exceptions to the principle of equal taxation, based on higher reasons of economic and social policy or of another extra fiscal sort. They can be in the form of exemptions, tax rate reductions, tax credits, and deductions to the tax base and collections amongst others.

Some of the current fiscal benefits in Cabo Verde can be found below:

- Tax credit for investment (article 12).
- Deduction to the collection of IUR, individuals or legal persons that are taxed by the regime of organised finance, in a value corresponding to:
  a) 50% of relevant investments carried out in the areas of tourism or in the industry of promoting tourism and touristic real estate, of air and sea transport services and airports, production of renewable energy, research and building of renewable energy equipment, research and scientific investigation, as well as the development of information and communication technologies.
  b) 30% of relevant investments carried out in other areas.
- What is considered relevant investment – the investment in fixed tangible assets, acquired in a new state and attached to investment projects within national territory, as well as investment with the acquisition of patents and licences in the use of certified technologies by the competent body.
Deductions from net wealth tax (article 13)

• In the case of investments that require acquisitions of property exclusively destined for the setting up of investment projects, after acceptance from the competent municipal body.

Exemption from Stamp Duty (article 14)

• In operations of contracting finance aimed at investments carried out in terms of the Investment Code.

Exemption from Customs Duties (articles 15, 42, 43)

• For the importation of some goods (see the detailed list of these) that is found linked to the main object of the investment project. The period in which you do not need to pay customs duties varies according to the goods. There are also cases of imported goods that are exempt from customs duties in the case of reorganisation or expansion of business;

• There are personal exemptions for companies that operate in the importation of determined goods for agriculture, livestock and fishing, industry (in the case of industrial companies they are registered in the Industrial Registry(Cadastro Industrial)), civil aviation, maritime transport, media;

Other tax benefits (article 16)

• It is still possible to agree other fiscal benefits with the Government of Cabo Verde in the case of the following investments: a) the value of investment is above 10 million CVE; b) the investment be relevant to the promotion and acceleration of the development of the national economy, considering assure those who are part of the government programme; c) the investment directly creates at least 100 jobs, within a three year deadline.

• The contractual tax benefits may take the form of exemptions, deduction from taxable income and collection, amortisation and accelerated depreciation and reduction of rates not permitting the effective resulting rate from the application of all tax benefits to be less than a fifth of the rate in effect.

Note that there are also other tax benefits, mainly in the case of internationalisation (article 17). For example, exemption can be granted from IUR to qualified and expatriate employees, as well as qualified Cape Verdean citizens coming from abroad, hired or being hired through a work contract, regarding the income that benefits the service from the companies promoting the investment projects referred to in the previous number, that perform administrative, management, quality control or training functions and they acquire resident status for the first time in five years.

There still exist tax benefits (in terms of IUR and customs duties) for licensed bodies in the International Business Centre (articles 19 and 20).

If you are interested, enquire about tax conditions and tax benefits for savings and the financial sector (investment funds, capital risk funds, and savings in equity funds, amongst others).

Tax incentives also exist at the time of employing someone (article 29). You can deduct:

a. 26,000 CVE per job created in the municipalities of Boa Vista, Praia and Sal;
b. 30,000 CVE per job created in the other municipalities;

c. 35,000 per job created for disabled people.

On the other hand, they are defined incentives for companies to promote training, internships and award grants. In these they are considered in 150\% of the following roles, estimated as expenditure of the financial year by the taxpayer of IUR with organised accounting:

a) jobs corresponding to the training of workers; b) jobs contracting young people no older than 35 years for an internship, and of any person for training or professional retraining in companies, with a minimum duration of six months and a maximum duration of one year; c) jobs created by companies and corresponding to awarding merit based study grants to young students no older than 20.

What kind of supports do exist in Cabo Verde for those who intend to establish a business (to elaborate/develop an investment idea and follow up on it)?

There is support available in Cabo Verde for those who intend to set up a business. It is however only support in terms of technical assistance. The Ministry of Communities and the CAMPO are a good place to start to familiarise yourself with the institutions and direct you to the proper support, in accordance with your needs (namely in terms of access to credit and microcredit; professional training and support with starting a business). The information is provided by email, in person or on the telephone. An awareness campaign “inversti na nos terra” is currently running with the following materials: 1 video advertisement, 1 radio advertisement, 1 advertorial, 1 hall up\(^5\), 1 brochure. Each of these materials indicates the main institutions that can be contacted when the emigrant is interested in support and guidance to carry out their investments, namely the MDC, chambers of commerce, CI, ADEI and the Casa do Cidadão. Various institutions in diverse environments are using these materials where there are meetings with migrants, both abroad and in Cabo Verde.

Stay alert!

In a simplified way, there are two government institutions dedicated to supporting entrepreneurship/investment: Cabo Verde Investments (CI) and the Business Development and Innovation Agency (Agência para o Desenvolvimento Empresarial e Inovação)(ADEI). Roughly, the first dedicates itself to supporting large companies and investments (above 100,000 CVE) and the second to micro, small and medium sized companies in Cabo Verde.

CI helps large investors in terms of business opportunities; it guides and explains where you should go, which entities you should speak to, which procedures you have to fulfil. They can facilitate meetings with other institutions. CI passes comfort letters to validate the relevance of the investment and afterwards the entrepreneur has easier access to financial competitions.

However, they do not give technical support at the level of business plans and economic viability studies. CI, together with the Society of Touristic Development of the islands of Boa Vista and Maio (Sociedade de Desenvolvimento Turístico das ilhas da Boa Vista e Maio)

\(^{15}\) This term is not known in English and so has been left in its original form.
The ADEI also has the Offices of the Entrepreneur (Gabinetes do Empreendedor) that are support spaces for entrepreneurs and business people that aim to develop their business or make it grow, putting at its disposal all the programmes and initiatives of the ADEI. The ADEI has antennae in every island, except Brava, which is included in the office of Fogo. On Santo Antão it is in Ribeira Grande, in São Vicente in Mindelo, in São Nicolau in Ribeira Brava, in Sal in Santa Maria, in Boa Vista in Sal Rei, in Maio in Porto Inglês, in Fogo in São Filipe and in Santiago in Praia, Santa Cruz and Assomada.

The ADEI can also inform you about the achievement of the Office of Entrepreneurship – which is a product of SEBRAE which consists of training for mass entrepreneurship, lasting 15 hours, during which they pass on knowledge and entrepreneurial skills, management tools and practices, planning and growth of businesses. It is aimed at micro and small business people and entrepreneurs both formal and informal, in any sector of activity, to increase the ability for small business people to improve their business, conquer markets and to grow. Note that all the professional training courses of the IEFP also offer unit modules in entrepreneurship, small business management and interpersonal communication.

On the website of the ADEI dedicated to small and medium sized companies (www.pme.cv), you can find information in Portuguese and English relating to the process of enterprise in Cabo Verde, with means of technical support, and promotes existing places of support. At programme level, it makes a distinction for the public, especially for the diaspora, women and young people and has a wide range of objectives, such as:

- To stimulate entrepreneurship, promoting the creation of new businesses;
- To boost the options and opportunities for improving skills in all areas and sectors of interest at the MPME, particularly in strategic sectors;

(SDTIBM), has powers of management, planning permits, inspection and transaction of integrated lands in the Integral Tourism Development Areas (Zonas de Desenvolvimento Turístico Integral) (ZDIT) in Cabo Verde.

The ADEI, in partnership with the MDC and CI has a specific support programme for the diaspora designated by CV DiasINVEST. It is a set of measures to support economic reintegration from some host countries, like France, the Netherlands and Portugal, where via partnerships it is possible to identify business opportunities, guide people to adequate training and to begin drawing up business plans.

Everything is provided/supplied in the host country. When the emigrant reaches Cabo Verde they already possess the necessary skills and own tools to start their business or to go to the bank to complete funding. In this phase, the ADEI supports the finalisation of the business plan (financing up to 70% of the consultancy costs) and proceeds to support funding requests (in banks; the consultant dedicates some time to prepare and support the promoter in meetings with banks, with the assurances which the bank demands – the actual business plan takes this into account).

Subsequently, the ADEI does all of the monitoring on start-up. The application can mainly be done on-line and they can start working remotely.
To support in the development of small and medium sized companies, helping so that they can establish themselves in the market, improving their contribution to the growth of employment and national wealth;

- To boost innovation in the MPME, namely at the level of products, processes and technologies, so as to promote the improvement of business competitiveness in the country;

- Recovery of economically viable MPME businesses or of corporate organisations in difficulties.

To respond to these objectives, the ADEI does not directly finance the businesses but, assures very specific responses and technical support such as: support in the development of a business idea as well as help in the development of the business plan (facilitation of the process, training actions, promotion and networking, technical support amongst other things). In the field of development of the MPME, it still operates in the sphere of corporate development, providing for example, the analysis of technical and financial proposals, and the execution of diagnostic plans and presentation of solutions adapted to the specific needs of the companies (claiming here the introduction of specific improvements in business management so as to reinforce competitiveness). Taking into consideration one of the lines of action “stimulation and innovation in MPME” the ADEI acts at the level of products, processes, organisational innovation, and marketing.

For more information on conditions of access to these programmes (taking into consideration that they vary depending on the means of access) consult the questions related to the corporate development of the ADEI athttp://www.adei.cv/.

The IEFP also has support programmes for entrepreneurship and self-employment, for example:

- **Entrepreneurship marathon** – it is a programme with national scope whose objective is to stimulate the acquisition of knowledge, the creation and management of small businesses and unmask the constraints inherent in the initiative of self-employment as well as promoting a proactive attitude in young people in view of entrepreneurial action in daily life. It plans awareness sessions in favour of entrepreneurship, and carries out workshops TRIE (Choose your business idea) and CREE (Start your business) and the designation of Kits to the best business plans;

- **Support project for young female entrepreneurs** – it is carried out locally by the CEFP of Santiago and São Vicente and financed by the Spanish Fund for African Women Empowerment (NEPAD) with the objective of promoting the economic empowerment of young women who are graduates of professional training;

- **Credit lines and business plan development** – it has the objective of stimulating qualified and innovative entrepreneurship together with young people in general, with special emphasis on young people trained at Centres for Work and Professional Training (Centros de Emprego e Formação Profissional) and technical schools. It provides support in the fulfilment of projects with strong business potential through the facilitation of access to adequate funding, positioned in the business plan as well as in the establishment of strategic business partnerships.
It may also be useful to contact the Young Entrepreneurs Association of Cabo Verde (Associação de Jovens Empresários de Cabo Verde) (AJEC), which is a private member’s organisation that acts in the field of the promotion of entrepreneurship and creation of companies, corporate cooperation and stimulation of an advantageous climate for the development of better business practices. Amongst the benefits that it offers to its associates, they emphasise the integration into a network of young entrepreneurs – which facilitates access to relevant information, it promotes business networks and increases the potential of networks – as well as partnerships with companies and institutions. For more information get in touch or go to the website www.ajec.org.cv.

Town councils, for example like that of Paúl, may have specific offices to support entrepreneurs that can assist, without charge, in the identification of business opportunities and in the conception of a business plan and feasibility study. In the same vein, for those who intend to buy land and make investments in the municipality of Praia, there is an office in the Town Hall that provides services in the area of urbanism, commerce and entrepreneurship.

The town council of Brava tries to attract emigrants to invest in the municipality through a reduction of 50% of the inherent costs to rates and licenses, and two years exemption from IUP (Net Wealth Tax) for investors linked to tourism and the creation of jobs. Check with the Town Hall where you intend to invest to know what support exists, and also the social society institutions available. Town councils also support with the fulfilment of training and higher learning, partially financing, or financing in full, the tuition fees (both in Cabo Verde and abroad). Enquire about the possibilities and ask about the existence of agreements between your town council and universities. The Chamber of Commerce, Industry, Agriculture and Services of Barlavento also promotes training courses, through its graduate database.

Also get in contact with the NGO Platform and the CEFP to ask for information on civil society institutions that can help with forming a business and in improving your entrepreneur skills. For example, the NGO MORABI has a centre for Professional Training and Corporate Skills, in the city of Praia, where there are taught courses in micro-business, management, accounting, identification of business opportunities, food manufacturing. These courses do have a cost. They are certified by the IEFP. In Sal (more specifically in Espargos), the NGO Africa 70 is currently implementing the ProConSal programme with the objective, amongst other aspects, being the advantage of self-employment. It is training female heads of families for self-employment, covering aspects related to funding from financial regulatory agencies, and training to improve the labelling and packaging techniques of local products.

As a last example, there is also the Women’s Cooperative of Sal, an organisation that aims to create better socioeconomic conditions, above all, for single parent families, led by women, and is assisting this target audience in different areas, namely agriculture, handicrafts and recycling and has a space where they can promote and sell locally produced goods. Situated in the same region, the NGO Valorizar Sal continually promotes professional training courses, in line with the fostering of needs and the defining of priorities.
Testimony
Congressia, entrepreneur in Cabo Verde

Congressia 17 years in Portugal

She went to Portugal at 17 for health reasons and with a student visa. Her adjustment to Portugal was not easy, since, in spite of having her brother there, her network of contacts were all in Cabo Verde. "I arrived one day and I went to school the next. The school was a bit different. In Cabo Verde I already knew the school and I had lots of friends". She studied up to the 11th grade. After the birth of her son she undertook professional training in socio-cultural animation that completely satisfied her,"I really loved it", and ended up gaining an internship in her son's nursery school. Congressia values her education a lot and the professional experience that she had in Portugal with different target audiences (children and elderly people). Besides the internship in the nursery school, she always volunteers in her son’s nursery school. Congressia feels very motivated by starting this activity and intends to invest in business management training. As she herself remarks "Having had experience in this area in Portugal helps a lot, although the reality is another thing". During the (re) integration process, another of Congressia's worries was, not just her adjustment but that of her son as well, since he was born in Portugal. For her, it was clear that she would return to Cabo Verde and knew that integration would be easy by being aware of everything, and was relaxed when she knew that her son had also adapted quickly. "Just the body was missing because the spirit was already here (...) When my son told me that he had five friends on his first day at school (...) after a week he already had the whole class. Now my son says that he just wants to be on holiday, one month maximum."

« One day I went for coffee with a friend and he asked me “don’t you have any project going on? There is the possibility of the EU financing small business projects. I responded that I had an outline. It was the light at the end of the tunnel!». »

She returned in 2012 – with a status of definitive return – and, after some interviews and some time unemployed (which made her question the success of the return) ended up with an internship in the Orlando Pantera Education Centre where she also acquired experience. She found preparing for the interviews difficult (she remembered one for which two days before they had asked her for letters of recommendation and she had to suddenly get in touch with Portugal so that they could send them to her). "Here the search for work - I speak from my own experience - is very difficult. My advice is to first come and see CV - you then know the reality and what you want to achieve". The internship period finished and she had knowledge of the project "Strengthening of the Capabilities of Cabo Verde in Migration Management" (Reforço das Capacidade de Cabo Verde na Gestão das Migrações) by the EU/OFII (through a friend), which brought hope and motivation to set up her own business.

In Cabo Verde there are many people that intend to set up their own business, however they do not always look for information in local institutions. This was the case for Congressia – “I hadn’t been to the IEFP or the ADEI to look for help because I didn’t know about them.” Later on, with the help of the CAMPO and the OFII, her ATL project was approved. She saw that mainly during school holidays there was nothing for children to do. “My son has needs and the others do too.” Congressia was afraid of the funding committee but made the proposed alterations with the help of a consultant (“it was fundamental”), namely in the construction of the business plan and in questions relating to accounting – and it is currently in the first stage of implementation. She did not give up at the first no and “when the yes arrived I jumped for joy.” She only needs to deal with a few legal matters like the licence from the Ministry of Education and also the acquisition of materials. She feels very motivated by starting the activity and intends to invest in business management training. As she herself remarks "Having had experience in this area in Portugal helps a lot, although the
How can you finance your business? How much money do you need? What support is available? What is credit and micro-credit?

It is essential to calculate the costs of your business and compare them with your savings. This allows you to know precisely how much money you need. You should take into account the costs related with the investment itself (land, materials, etc.) and with the function of it (materials, building rental costs, monthly water, internet, electricity bills and wages, etc.).

Keep in mind that even if you have an excellent idea for a business, it is not prudent to invest all your savings. It is advisable to keep a reserve for future eventualities.

If you need to request a loan for your business put your suggestion to your family and close friends, as they may be able to provide you with the capital with better conditions than having to resort to other alternatives.

There will be integrated lines of financial and technical support in the sphere of project implementation for improving the management of migration in Cabo Verde. For example, in the first few years that the CAMPO functioned, a credit line was released for start-up businesses for Cape Verdean migrants living in Portugal and needing to start a business in the archipelago. In turn, the DIAS project in Cabo Verde supported the organisation and covered the costs of business missions to Cabo Verde for emigrants living in Holland, Italy and Portugal.

Also enquire about the existing opportunities specifically aimed at emigrants at the Ministry of Communities, the government body that looks after the area of the diaspora. The CAMPO, a structure that functions on the authority of the MDC can also provide you with this information.

Enquire about existing lines of credit in the country you are coming from – there are cases of emigrants that have managed to obtain funding for their business in Cabo Verde in the country where they emigrated to, mainly when they have established partnerships with local associations.

Returned emigrants can still benefit from all the support programmes for entrepreneurs and existing lines of credit in Cabo Verde. Some existing support for the general public can be found below:

- Lines of finance and support for business development – partnerships between the ADEI, IEFP and the NB, with the availability of technical skills and essential resources for the whole process of entrepreneurship promotion. It intends to make entrepreneurship a tangible option for those that have graduated in professional or technical training. The running of the training process falls to the IEFP, issuing the line of finance and the ADEI guarantees quality throughout the whole development stage, from the idea up until the market.

Recipient:

1. young graduates in technical education and professional training aged between 18 to 35 years old and those who have finished their studies in the last six years of the presentation of the application;

2. individuals or legal persons, should the beneficiaries possess a majority position in the social capital of the companies. The projects that are eligible are those that look to create a new entity or reinforce an already existing one that: give rise to the creation of new jobs, with preference to the unemployed or young people looking for their first job; that need funding up to 1,500,000 CVE for investment
and strengthen the treasury; that have not been active for more than six months from the date of submission of the application; projects should present economic and financial viability and should secure the respective sources of self-financing, or, 5% of the value of investment should be borne by your own capital. The contributors related to the staff of the ADEI, the IEPF and relatives in direct line with members of the jury are not eligible.

Growth and Competitiveness Fund (Fundo de Crescimento e Competitividade) (FCC) is registered in the Project of Support to Micro, Small and Medium Sized Companies and Economic Governance (Projecto de Apoio às Micro, Pequenas e Médias Empresas e Governação Económica)(PAMPEGE), financed by the government of Cabo Verde though credit contracted with the World Bank. The Chambers of Commerce of Barlavento and Sotavento look after the management of the FCC. The FCC finances activities for companies or for formally appointed business associations (excluding companies in which the state holds more than 25% of the social capital). To be eligible you need: to be a micro, small or medium sized company or business association; to have at least 90% of your workers being of Cape Verdean nationality; to be a legally incorporated company; to have tax and labour situations regularised by the Department of Finance and Social Welfare (Finanças e Previdência Social) and to demonstrate organisation, technical and financial ability and to make good use of external services. The financial contribution of the FCC is granted as follows:

- Up to 75% of eligible costs, maximum of 500,000 CVE for projects financed by micro companies;
- Up to 50% of eligible costs, maximum of 1,000,000 CVE for projects financed by small and medium sized companies;
- Up to 50% of the eligible costs, maximum of 2,500,000 CVE for projects financed by groups of companies;
- The FCC finances the following activities: technical assistance in the areas of marketing, organisation and financial management and production, management and quality improvement, certification, etc.; intra and inter-company training through specific objectives for the improvement of the technical ability of contributors; development or acquisition of computing applications and, finally, specific technical studies, which may be sectorial or thematic.

Private Sector Investment Programme (PSI) – is a government initiative of the Netherlands that looks to stimulate financial growth, the creation of employment opportunities and the increase of income in developing countries. This is achieved by giving companies an opportunity to make an innovative investment together with a local partner. This option can be particularly interesting for emigrants that have returned from the Netherlands; from there they have privileged knowledge and easy access to contacts. Both parties should have a solid financial base. The scale of investment should secure additional investments in the predictable future. The financial contribution for investment projects varies between 50-60% of a maximum value of 1.5 million euros.

Business Angels Association of Cabo Verde (Associação Business Angels de Cabo Verde)(ABACV): They are individual investors who invest, on a private basis, your capital, knowledge and experience in projects led by entrepreneurs that find themselves starting their activity. The objective is that in the mid-term these investments are highly valued and they can dispose of the invested capital to other interests. It has a networking role that is fundamental for getting to know these new companies (normally local projects).

Besides this support, you can request credit from commercial banks in Cabo Verde (BCA, BI, CECV, Banco BAI, and BCN). Credit is a loan that is remunerated with interest, or, requires that you pay not just the quantity that was lent but also an additional tax on this value that was previously agreed. The ideal would be to have your own capital and only request extra money that you need – this is the cheapest way to finance your business.

It is important to know that many difficulties have existed in the concession of bank loans, either because they demand assurances
and guarantors (often 2 or 3 external to the business), or because the interest rates are high (between 11 and 18%). For those who already have an established relation with the bank, while abroad, it will be a little easier. They highlight initiatives at a banking level, aimed at encouraging the transfer of remittance and which are involved in the creation of Special Accounts and Products, exclusively aimed at emigrants (for example foreign currency accounts without interest and with duties on the re-exportation of capital).

Check with commercial banks on the conditions that they provide and on the necessary documents to request a loan. The main banks in the country (BCA and Caixa Economica) have specific offices available to serve emigrants and offer a range of services primarily aimed at this audience (personalised service lines, special counters, internet and mobile banking, partnerships with banks in some of the main host countries, that allow the offer of diverse banking services, representation agreements with bodies and organisations in the main emigrant communities, especially to provide information and explanations, etc.)16. All this information is at http://www.pme.cv/index.php/pt/component/content/article/303-banco-comercial.

The New Bank (NOVO BANCO) was created by the government to support micro, small and medium sized companies. It analyses and compares the conditions that are proposed to you, because they do not necessarily have to be the best for you. The interest charged is less than commercial banks (around 90%) but the repayment periods are greater.

There still exists the possibility to look at risk capital, which implies the sale of a (minority) part of your company. Other than the monetary investment, they help with support, technical knowledge or management as well as contact networks. See more on this option and point of contact at http://www.pme.cv/index.php/pt/component/content/article/305-capital-de-risco and http://www.pme.cv/index.php/pt/component/content/article/306-business-angel.

Finally, but no less importantly, you have the option of choosing micro-credit. It is a loan that is characterised by being of a small value (the majority of loans are equal or less than 5,000 CVE), aimed at an audience that does not usually have access to the forms of credit described above and has more favourable conditions (with interest rates a lot lower than those applied in commercial banks – between 1 and 3%). It is important to know that the search is greater than the availability of existing micro-credit, and there may soon be some difficulties accessing it. Micro-credit in Cabo Verde is available in the sphere of integrated marketing services and socioeconomic development for NGOs.

The Microfinance network in Cabo Verde includes more than a dozen institutions that grant micro-credit, with more than 25 service outlets spread around nearly all of the islands. The largest part of the IMF is united in the Federation of Microfinance Associations of Cabo Verde (Federação das Associações de Microfinanças de Cabo Verde) (FAM-F). For more information on the FAM-F, go to the website http://famf.org.cv/ and the blog http://microfinancasemcv.blogspot.com/.

The FAM-F is currently implementing the project “Solidarity Savings”, with the support of the Luxembourg Cooperation. Its objective is to make the savings of the emigrants in Luxembourg productive, through the issue of a solidarity savings product in order to raise the economies of emigrants in Luxembourg to finance the IMF and, in this way, support improvement projects for economic conditions and healthcare in Cabo Verde, namely providing the funds from the Fund in the support of the promotion of small businesses and income generating activities.

The Organisation of Cape Verdean Women (Organização de Mulheres de Cabo Verde) (OMCV) has, since 1999, a microfinance programme. Until 2012 they granted 7737 lines of credit to individual entrepreneurs. They have different lines of micro-credit, corresponding to

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16. Detailed information on these services can be found on the websites of the BCA (http://www.bca.cv/Conteudos/All/lista_temas.aspx?idc=1303&idl=1) and the Caixa Económica (http://www.caixa.cv/Conteudos/Artigos/detalhe.aspx?idc=1356&idsc=1363&idl=1)
the target audience (female heads of family, emigrant families, famers of drainage basins, amongst others) and geographic coverage area. In relation to the specific funds for the families of emigrants, know that the objective is that your savings/transfers sent to your family in Cabo Verde can be turned into productive investment and converted into a sustainable business. This can be a viable way to prepare your return! This type of saving allows access to microcredit with lower conditions and interest rates but demands the sharing of 20% of the total amount on the opening of the business.

In all the funds, there is support for the conception of business and later technical support in the implementation of funds but the OMCV does not currently provide its own training – go to the institutions that can help in the area. You should also know that the OMCV works in direct partnership with the ADEI – there are various cases in which the ADEI makes preparation work, produces business plans, supports the entrepreneur to the commercial bank and, afterwards if there were not any credit concessions, go to the OMCV. When the entrepreneurs who receive microcredit from the OMCV are in a phase of large consolidation and need to have higher amounts, the OMCV passes a letter with the entire history of the entrepreneur and of the business that allows access to bank credit. For more information contact the OMCV and go to the website http://www.campo.com.cv/index.php?paginas=46&id_cod=%3C61&tipo=OMCV%20-%20Organiza%E7%E3o%20das%20Mulheres%20de%20Cabo%20Verde.

Below are some of the NGOs in Cabo Verde that work in employment, professional training and microcredit. It is important to point out that the greatest part of institutions/bodies are financed by projects, and, in a determined time period their sphere of action can be changed.

Table 3: NGOs in Cabo Verde that work in the areas of employment, professional training and micro-credit

<table>
<thead>
<tr>
<th>Institution</th>
<th>Territorial Coverage</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>Association for the cooperation with Cabo Verde - ACCVE (Associação para a cooperação com Cabo Verde)</td>
<td>Mindelo - Island of São Vicente and Cidade Velha - Island of Santiago (Funku di Mújeres)</td>
<td>The ACCVE acts in the sphere of training and development, the emancipation of women (the Funk di Mújeres centre exists – for administrative, training, informative and recreational activities) and support in the following areas: academic, psychological, family, food, medical, sport and occupation of free time for disadvantaged children.</td>
</tr>
<tr>
<td>Association for the defence of the environment and development - ADA (Associação para a defesa do ambiente e desenvolvimento)</td>
<td>Island of Santiago</td>
<td>The ADA operates in the sphere of the defence of the environment and in the support of civil society institutions in the fight against poverty. Thus, it develops projects aimed at the promotion of tourism and sustainable development, especially with regard to the development of professional skills.</td>
</tr>
<tr>
<td>África70</td>
<td>Island of Sal and Island of Santiago</td>
<td>Africa 70 has varied its areas of intervention in CV, according to its financed projects. Currently, it develops, in Sal (Espargos), the initiative ProConSal in which one of the objectives is the training of female heads of families for self-employment and to support the sale and improvement of quality of micro-business products (especially in the area of food and handicrafts)</td>
</tr>
<tr>
<td>Friends of Nature (Amigos da Natureza)</td>
<td>Island of São Vicente</td>
<td>Friends of Nature work in the area of the environment and of training, namely in the support of self-employment in the area of livestock.</td>
</tr>
<tr>
<td>AMIPAPUL</td>
<td>Island of Santo Antão</td>
<td>This organisation helps with self-employment, it also has a community radio station to train and discuss community issues. Besides this, it invests in the measures set out in the area of entrepreneurship and also operates in the area of micro-cred. It has promoted the association between producers and micro-business and allows their access to the markets.</td>
</tr>
<tr>
<td>Institution</td>
<td>Territorial Coverage</td>
<td>Description</td>
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<tr>
<td>Association for the mutualism of Santo Antão - AMUSA</td>
<td>Island of Santo Antão</td>
<td>This organisation acts in the sphere of micro-credit and consumer rights.</td>
</tr>
<tr>
<td>ASDIS</td>
<td>Island of Santiago</td>
<td>ASDIS is an organisation that operates in the sphere of micro-credit.</td>
</tr>
<tr>
<td>Atelier MAR</td>
<td>Island of São Vicente and Santo Antão</td>
<td>This organisation operates in the sphere of training, research and promotion of development of the arts and crafts in Cabo Verde, with the projects aimed at community development through professional training, the promotion of a solidarity economy and of community support funds.</td>
</tr>
<tr>
<td>Citihabitat</td>
<td>City of Praia (Island of Santiago)</td>
<td>Citihabitat has programmes in the field of microcredit and possesses three lines of support to activities that generate income and employment, according to the economic situation.</td>
</tr>
<tr>
<td>FAMI-PICOS</td>
<td>Picos (Island of Santiago)</td>
<td>FAMI-PICOS supports family self-promotion initiatives, fostering education/training programmes for development and actions which they provide, especially, for women and young people, means and conditions of access to mutual credit. Moreover, it provides support and technical assistance to mutual savings and credit groups in their areas of intervention.</td>
</tr>
<tr>
<td>Habitat África</td>
<td>Island of Santiago</td>
<td>This organisation, in partnership with MORAB, acts in the sphere of micro-credit.</td>
</tr>
<tr>
<td>MORABI</td>
<td>National</td>
<td>MORABI has as its main areas of action professional training in distinct areas, micros-fiances (treasury and investment credit), also providing support to businesses during implementation and has accomplished work in the area of sexual and reproductive health.</td>
</tr>
<tr>
<td>The Organisation of Cape Verden Women - OMCV</td>
<td>Islands of Santiago, Fogo, Brava, Boa Vista, São Vicente, Santo Antão</td>
<td>It is mainly dedicated to micro-credit programmes, where it develops a specific fund for transfers from the countries of the diaspora. The OMCV acts in different areas, namely in terms of social support services to HIV/AIDS and a legal office for victims of gender-based violence, and in handicrafts - promoting training in more traditional techniques.</td>
</tr>
<tr>
<td>SOLMI</td>
<td>Island of Santiago (outlying neighbourhoods of the City of Praia and the Councils of Santa Cruz and S. Lourenço dos Órgãos)</td>
<td>SOLMI develops work in the area of micro-finances, socio-communitarian development and sanitation. In this sense, it provides loans to finance activities that impact the individual, the family or a group of people, thus favouring interventions through dynamic community associations or contributing to its emergence or stimulation, instead of direct interventions.</td>
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</tbody>
</table>

Source: Own work, based on recommendations from the NGO Platform and interviews with the institutions.

Remember that not all businesses require high amounts of money and investment. For example, even in the area of tourism, in which there are numerous businesses that require significant capital (for example hotels), there are alternatives. If you have a house in an area with strong tourist potential, you can think about the option of a small guest house, in which you can rent rooms that you do not need for your own use.

You can also exploit complementary services to tourism, examples of which are the creation of diverse sightseeing circuits, or to invest in water sports, amongst others, and profit on the fact that you can speak other languages. And remember that one of the main costs of business comes from the fact that entrepreneurs import a large part of what they need. Try, at most, to use raw materials and goods from the land, mainly from your island. Maritime transport between the islands continues to be uncertain and of a high cost.
More useful advice for who intends to return to Cabo Verde

1. Looking for information from institutions is important
2. Bring all documents referring to academic skills and professional training;
3. It is necessary to have some capital to invest, since Cabo Verde is a developing country but also feels the effects of the international crisis;
4. Even if not for direct investment it is necessary that a revolving fund is available for your return, because finding work soon is not guaranteed;
5. On the one hand, always maintain contact with the country and, on the other hand, a trip to study the market and knowledge of the reality may be important.

You already have an idea for a business, what is the legal status given to you?

The choice of legal form of the company is very important and should be considered. This is going to determine your operating model from the beginning and has implications as much for the entrepreneur as for future enterprise. The option for a determined legal status should be taken in order to value the company’s strengths and take into account the characteristics that best fit the expectations of development. Thus, the first decision that the entrepreneur should take concerns the choice between developing their business alone or jointly with others.

There are two criteria that you should take into account when choosing legal form: responsibility and number of partners. The fact that liability can be limited or unlimited may prove to be a factor in the choice of legal form. But these two criteria are interlinked since if one person affects the constitution the defence of personal assets becomes more difficult, since liability can be unlimited, unlike what happens with companies constituted of more than one person, since liability is limited and shared by various partners. “Anonymous” and “Limited” companies are the most common legal forms.

The table below provides some additional information on the options of legal status of companies:

**Table 4: Legal Statuses of companies in Cabo Verde and their respective characteristics**

<table>
<thead>
<tr>
<th>Legal Statute</th>
<th>Characteristics and Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual entrepreneur</td>
<td>Consisting of a person with total autonomy and responsibility.</td>
</tr>
<tr>
<td>Single-person Limited company</td>
<td>Limited companies consist of a single partner, since this is an individual. A natural person cannot constitute more than one single-person limited company.</td>
</tr>
<tr>
<td>Single-person Anonymous Company</td>
<td>A company can be an anonymous company that initially is the only holder of its shares. The majority of legal standards to follow are applicable to limited companies.</td>
</tr>
<tr>
<td>Solo proprietorship business</td>
<td>Is a company owned by just one individual or a natural person that affects your own goods for the exploitation of their economic activity.</td>
</tr>
<tr>
<td><strong>Legal Statute</strong></td>
<td><strong>Characteristics and Requirements</strong></td>
</tr>
<tr>
<td>------------------</td>
<td>------------------------------------</td>
</tr>
<tr>
<td>General partnerships</td>
<td>Partners respond in an unlimited and subsidiary way to the company and sympathetically between themselves to the creditors.</td>
</tr>
<tr>
<td>Limited company</td>
<td>The capital is divided into shares. The partners have limited responsibility to the value of the shares subscribed to it. At the least, it needs two partners (members or shareholders) to form a limited company.</td>
</tr>
<tr>
<td>Cooperatives</td>
<td>These are collective autonomies, of free constitution, capital and variable constitution, that, through the cooperation and mutual help of its members, with compliance with the cooperative principles, they aim, without profitable ends, for the satisfaction of economic needs and social or cultural aspirations. They are made up of a minimum of six founders.</td>
</tr>
<tr>
<td>Limited partnership</td>
<td>Each of the sleeping partners is liable only for their entry. The sleeping partners are liable for the debts of the company on the same terms as general partnerships.</td>
</tr>
<tr>
<td>Limited company</td>
<td>The capital is divided into shares. In case of debt it is liable only on the net assets of the company. The partners are jointly responsible for all conventional income in the social contract. It is mandatory to proceed to the act of public formation of the company, indicating the social capital, the number and value of the shares. It implies the dividing of social capital, underwritten by each partner.</td>
</tr>
</tbody>
</table>

Through decree nº 17/2013, the government decided to suppress the requirement of a minimum value for share capital of a company by considering that it deals with an obstacle to the creation of companies in sectors with potential for growth where unnecessarily increased amounts of money are needed to start a business.

How do you set up a business in Cabo Verde?

- Request a certificate for your desired name;
- Prepare the statuses;
- Present the notary with your account statement, or declaration from a Bank operating in Cabo Verde, confirming the deposit in money of a minimum value stipulated by law for the conversion of share capital;
- Draw up the deed of incorporation in national registry offices;
- Publication, in the Official Gazette of the Government of Cabo Verde, of the constituent agreement or the articles of association;
- Registry in the Directorate General for Contributions and Taxes-Ministry of Finance and Planning, for purposes of taxation;

Source - Code of Commercial Corporations and Company Registration (Código das Sociedades Comerciais e Registo de Firmas)
Perform registration with the relevant state departments or institutions, depending on the materials;

Obtain the certificate of commercial registration at the Registry Office.

Currently you can create your “Company in a Day” at one of the counters of the Casa do Cidadão. Established by decree-law no. 9/2008, 13th March. This is a special regime for constitution and immediate functioning of companies, which encompasses commercial limited and anonymous companies (limited liability company, sole proprietorship limited liability company; anonymous company, single-person anonymous company). This regime does not apply to companies whose constitution depends on special authorisation and companies whose capital is realised by means of income in cash. Normally the process is concluded in 35 to 60 minutes and costs 10,000 CVE. Go to the website Porton dos Ilha to know which documents you should take with you to establish your company in a day.

!’ You have to present the following documents:

Requester’s Identification:

- Valid ID/Passport (mandatory).

Document of representation of the requester:

- Power of attorney, in the case of a natural person.

- Act and/or proxy and commercial certificate in the case of a national company.

- Act and/or proxy and commercial certificate in the case of a foreign company (translated and authenticated by the Embassy).

- Tax Identification number of all partners and or participants (NIF)

- Certificate of Admissibility of Firms: CAF (document that approves the name of the business in case you did not want to choose a made up name).

- Terms of responsibility of the accountant with recognised signatures

If there are partners who are minor:

- Birth certificate or ID of the minor;

- Tax identification number

- Declaration from the parent who knows their child will be a partner in a company (witnessed signature).

After setting up the company, a folder that contains various documents will be sent to you: certificate of commercial registration of company, contract of company constitution, publication of constitution number, declaration of the start of activity, evidence of registration with (INSP, IGT, DGT), evidence of registration in the Chamber of Commerce and in the portal (optional).

For more information, step by step, on how to set up a company in Cabo Verde go to the website http://www.pme.cv/index.php/en/guia/375-registo-publico?showall=&limitstart. You can go to the ADEI, CAMPO, Casa do Cidadão, the chambers of commerce, amongst other institutions, to ask for clarification and support with the administrative process.
How you can start your business activity in Cabo Verde?

Here are some additional procedures for starting the business activity after setting up your company:

- Registration with the Directorate General for Contributions and Taxes, through the local Finance Bureau, for tax purposes – before commencing income generated activity the company should present the declaration of commencement of activity – it is part of the tax obligations for the IUR and IVAS;

- Licence of Activity – find out which institution has the responsibility of emitting the licence permit for your particular activity. Understand:
  - Trade (wholesale trade is issued by the Chamber of Commerce, Industry and Services of the region; retail is issued by the Town Council where the activity will be implemented); Import/Export Licence (Chamber of Commerce of the respective region);
  - Civil construction – requires a suitable licence from the Ministry for Infrastructure, Transport and the Sea;
  - Industry – you need to request a permit from the Directorate General for Industry and Energy.

- Registration with the Directorate General for Work – after accomplishing commercial registration, the company should send the timetable (of operation and of the workers) to be approved by the Directorate General for Work;

- Declaration in the Inspectorate General for Work – all entities with workers at your service, for a determined or undetermined time, are obligated to send this to the IGT and its respective offices, until the 31st March of each year, the Staff Establishment Plan (there is an official model to use).

Also remember the two duties to Social Protection as either employer or self-employed person. If you have workers at your service covered by the regime of social protection (that exercise their activity in trade, industry and in services), you should get in touch with the INPS (National Institute for Social Welfare) and register them, which is mandatory. The Bulletin of registration and the other required documents should be sent within the maximum term of 15 days after having started activity. If you are working for yourself, in a situation of self-employment, you should proceed in the same way. The employer and employee are subject to the payment of monthly fixed contributions of 23% of their salary – 15% falls to the employer and 8% falls to the employee. In the case of people working for themselves/freelance, in a self-employment situation, they will have to contribute monthly with a rate of 11% or 19.5%, according to whether they take the mandatory or extended scheme. This coverage of social protection gives you access, through certain prerequisites, to subsidies, mainly in the case of disease, motherhood, fatherhood, adoption, breast-feeding, medical and medicinal assistance, child benefit, amongst others. Find out more information on the website of the INPS www.inps.cv or on the site http://www.pme.cv/index.php/pt/2013-09-14-22-23-29/obrigacoes-sociais where you will be able to download the necessary documents.
The weight of bureaucracy in Cabo Verde is recognised. Investment is not immune to this obstacle. To obtain authorisations and licences takes a long time, it demands a lot of documentation and there are many bodies involved. For this reason, and as a way of simplifying procedures, to reduce the dispersal of papers to various institutions and to accelerate the response time of public institutions, the Investment Single Window will soon be open, on the authority of Cabo Verde Investments. Here you will be able to deal with all the necessary steps to deal with administrative procedures necessary for the creation and start-up of your business. It is predicted that the overall package of costs and terms will be reduced. You will also be able to see the state of your process on-line, which will be an enormous added value for emigrants that would like to start to set up their business from a distance.

Manual for the socio-professional reintegration of Cape Verdeans from the Netherlands

The principles of cooperatives

- Membership and removal are free and the number of members cannot be limited only by reasons that result from the law or from the purpose or nature of the activity;
- The right to vote in primary cooperatives based on the principle of awarding a singular vote to each member;
- The distribution of surplus, when statutes allow, is affected in the function of economic transactions carried out by the members with the cooperative or from work and services provided;
- The governing bodies are elected by direct, free and equal suffrage and should periodically account for the exercise of it mandate;
- Encourage cooperative education of its members, workers and public in general and the diffusion of the principles and methods of cooperative action;
- Encourage a spirit of solidarity amongst other members.
- Satisfy the economic, social and cultural needs of its members in terms of price and quality compatible with the purposes for which they were constituted.

It is necessary to begin by referencing that cooperatives can be created for any type of activity not prohibited by private enterprise. They can associate themselves with any legal entity since it improves the continuation of their purposes. In Cabo Verde a serious lack of organisation and of cooperation on the part of entrepreneurs has been observed. In the case of the tourism market, it is very difficult to arrive and serve hotels if you are working individually. You need entrepreneurs to join together so that everyone gains, and one of those ways can be through cooperatives.

Cooperatives can be:

- Primary – the members can be a natural person or a legal entity. To be appointed they need a minimum of six members. In the case of consumers' cooperatives they require 20 members;
The approved social contract should be attached to the report and the members should sign both. The partnership agreement of the cooperative should contain: a) the name and location of the registered office, establishments and delegations or other forms of representation if any; b) the object and purpose; c) the duration; d) the identification of the co-operators; e) amount of initial capital, the form of its execution and increase and of minimum inputs signed by each of the partners; f) the constitution, powers and function of its bodies and g) the standards of economic and financial management.

What are the tax regimes in Cabo Verde?
Seven types of tax exist in Cabo Verde, the three main being income tax, equity tax, and value added tax (VAT) and, the rest, special consumption tax, stamp duty, circulation tax and fire tax. Consult the summarised information below of the three main ones:

Income tax (IUR)
• For individuals – the IUR should be retained by companies from its workers and delivered to the treasury. In the case of dependent works, the applicable tax can be found in the retention at source table, it directly varies with the amount of salary earned, thus determining the amount payable. For income from receipt of payment for services or any other income from activities encompassed in the learned professions, the rate of withholding tax is not fixed in the retention table. It focuses on the overall annual value of various sources of income, either in money or cash, namely: category A: real estate income derived from the total or partial rental of buildings; category B: commercial and industrial income including surplus values, provision of services and agricultural services (agriculture and livestock) and fishing; category C: capital income and others such as those from games and lotteries and category D: income from dependent and independent employment, including pensions and temporary income or life pensions. It is declared and paid annually;
Retention at source: Some incomes have to be deducted by the IRS soon after the moment of payment. The entity that pays the income is obliged to retain the tax and to send it to the state on behalf of its holder. Retention at source functions as an advance payment of tax on behalf of the taxpayer. Later, when the payee of the income makes the calculation of tax payable (relative to the period in which he earned the income) the retained tax deducts from the overall value.

In the establishment of the IUR to retain, you consider the monthly amount paid to the title of fixed remuneration, increased by any additional remunerations (bonuses, overtime, expenses, equity in fees, values paid by projects, and other benefits and subsidies) placed at the disposal of its holders in the same period, even if it relates to previous months.


Value added tax (VAT)

- All those who are liable for VAT, with the exception of those encompassed in special schemes, are obliged to present periodic monthly statements (it is now possible to do this online) and to send the amount of tax payable to the Treasury. The rate of VAT is a single rate of 15% levied on utility costs and taxes the increased value of transactions effected by the taxpayer. These exemptions are a set of goods considered essential for consumption. In hospitality and catering VAT applies at 6%.

Equity Tax (IUP)

- The rate of taxation of IUP of 3% is applied on acts subject to public deeds and on the equity value of buildings.

For more information consult the site or get in contact with the Directorate General of Contributions and Taxes (DGCI). The frequent questions section may be very helpful for obtaining more details http://www.dgci.gov.cv/index.php/perguntas-frequentes/iur-pessoas-singulares.

Main difficulties

What have been the main difficulties for returned emigrants?

The main problems faced by emigrants who have returned to Cabo Verde, have been related to the transportation of their belongings to the archipelago (enquire about procedures and costs), and with their integration into the labour market.

Currently, finding a job working for someone else can be a very long process, the unemployment rate remains high and there are areas in which the market is already saturated.

However, there are many Cape Verdians that are working without a job contract. The main complaints from those that chose to set up their own business are to do with bureaucracy (a lot of documentation is required is and the response time from institutions is slow) and about the difficulty of access to finance. See existing support and advice that we give throughout the manual – it may be useful.
You have lost contact with family and friends in Cabo Verde and/or you do not have savings to help you through the early days in Cabo Verde. Is there assistance to support reintegration?

Ask for help from the Ministry of Communities to try to find your family and friends in Cabo Verde. Do not undertake your return without savings, since the existing social support cannot help with all your requests. The support services for reintegration for emigrants are currently those that we have shown previously (tax exemptions at customs, support programmes for voluntary return and reintegration).

Contact the Ministry of Communities that is always informed about specific support for emigrants, and the INPS to know existing social security agreements with the country where you have emigrated from – this should allow you to benefit from some support in Cabo Verde, varying according to your situation and the country where you reside.

Table 5: Main social actors and supports existing in Cabo Verde

<table>
<thead>
<tr>
<th>Name of organisation</th>
<th>Description of actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>• National Centre for Social Pensions - Centro Nacional de Pensões Sociais CNPS</td>
<td>The CNPS is a public state institution that has functioned since 2007. Its headquarters are in Praia but it also has delegates that represent at a local level. It is one of the main participants in the area of social protection that ensures the strengthening of the network of social security networks aimed at the poorest classes of the population or people in at risk from social exclusion (elderly people, disabled or people incapable of securing economic activity). The National Centre for Social Pensions is a fund that allows you to assign a pension of 5000CVE to people in need (it currently benefits 21,000 people). It is a non-contributory pension. Besides this pension, the beneficiaries have free access to medicines in public pharmacies (they are registered and hold a membership card). Unfortunately public pharmacies are not always able to supply the medicines. Because of this, a fund was created (financed with the withdrawal of 100 CVE from each pension of 5000CVE) that allows beneficiaries to acquire medicines in private pharmacies that have an agreement with the INPS.</td>
</tr>
<tr>
<td>• National Institute of Social Welfare - Instituto Nacional de Previdência Social INPS</td>
<td>It is a public institution endowed with administrative and financial autonomy, with its own assets, with its main jurisdiction being the management of the mandatory general scheme of social protection for individuals against the risks that determine the loss or reduction of their capacity for work, offering a guaranteed income when they are struck by these social risks.</td>
</tr>
<tr>
<td>• National Office for Health - Direcção Nacional da Saúde DNS</td>
<td>The DNS is governed by the Ministry of Health. It is a central service responsible for the regulation, guidance, coordination and supervision of the activities for promotion of health, prevention of disease and the provision of health care and of public and private institutions that provide this care.</td>
</tr>
<tr>
<td>• Directorate General for Social Solidarity - Direcção Geral da Solidariedade Social DGSS</td>
<td>The DGSS has representatives in 20 municipalities. Only Ribeira Grande on Santiago and São Lourenco dos Órgãos (South Santiago) do not possess a centre. These representatives are called “Social Development Centres”. They have a support fund at their disposal for deprived families. It is a global fund that allows it to implement different programmes aimed at specific profiles (children, elderly people, disabled, women that are victims of violence . . .).</td>
</tr>
<tr>
<td>• Town Councils</td>
<td>Praia Council There is still not a dedicated office for emigrants (it is in the stage of being created). Social support: The council supports various vehicles of social support for children, elderly people, people living with HIV, underprivileged people, etc. - Management of centres for the elderly; - Distribution of food and organisation of activities for elderly people; - Health care and sanitation for the public; - Management of 16 nursery schools; - Support for the rehabilitation of decayed houses. The council works in direct collaboration with national institutions dedicated to social support (General Directorate of Social Solidarity</td>
</tr>
<tr>
<td>Name of organisation</td>
<td>Description of actions</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------------</td>
</tr>
<tr>
<td></td>
<td>- Financial support to disadvantaged students of higher education (tuition fees);</td>
</tr>
<tr>
<td></td>
<td>- Support with school transport for students of the municipality;</td>
</tr>
<tr>
<td></td>
<td>- Support with the purchase of school uniforms;</td>
</tr>
<tr>
<td></td>
<td>- Support for complementary medical exams (purchase of glasses);</td>
</tr>
<tr>
<td></td>
<td>- Purchase of plane tickets to visit family in other islands;</td>
</tr>
<tr>
<td></td>
<td>- Purchase of plane tickets for the return of emigrants from São Tomé and Príncipe and from Portugal.</td>
</tr>
<tr>
<td>Council of Riberia Grande of Santiago:</td>
<td>The council does not have an emigration office. At the moment they provide basic information when requested by emigrants.</td>
</tr>
<tr>
<td>Social support:</td>
<td>- Support with school transport for secondary school students of the municipality;</td>
</tr>
<tr>
<td></td>
<td>- Financial aid for disadvantaged students (Tuition fees);</td>
</tr>
<tr>
<td></td>
<td>- Provision of academic materials to disadvantaged children;</td>
</tr>
<tr>
<td></td>
<td>- Financial support for orphan children;</td>
</tr>
<tr>
<td></td>
<td>- Basic food stuffs (Staple Food Basket) for disadvantaged families;</td>
</tr>
<tr>
<td></td>
<td>- Support with construction/restoration of social housing;</td>
</tr>
<tr>
<td></td>
<td>- Support with setting up youth social activities;</td>
</tr>
<tr>
<td></td>
<td>- Support with the development of architectural and social projects;</td>
</tr>
<tr>
<td></td>
<td>- Setting up activities for the commemoration of international days (Older People’s Day, International Women’s Day, of Children, etc.);</td>
</tr>
<tr>
<td></td>
<td>- Setting up health fairs (without costs for the council).</td>
</tr>
<tr>
<td>Tarrafal Council:</td>
<td>There is not a dedicated office to support emigrants but there is a counter installed during summer and at the end of the year (seasons of emigrant return). The office of human resources looks after this.</td>
</tr>
<tr>
<td>Social support:</td>
<td>- Basic food stuffs (Staple Food Basket) for disadvantaged families;</td>
</tr>
<tr>
<td></td>
<td>- Help in the purchase of medicines for the disadvantaged, disabled and people with HIV;</td>
</tr>
<tr>
<td></td>
<td>- Psychosocial support to young people in situations of risk;</td>
</tr>
<tr>
<td></td>
<td>- Visits to bed bound elderly people;</td>
</tr>
<tr>
<td></td>
<td>- Support with the construction of social housing (construction and restoration of homes);</td>
</tr>
<tr>
<td>Council of Santa Cruz:</td>
<td>A support office for emigrants does exist, with direct links to the Office of the President of the municipality.</td>
</tr>
<tr>
<td>Social support:</td>
<td>- Support for medical consultations;</td>
</tr>
<tr>
<td></td>
<td>- Assistance with the purchase of medicines;</td>
</tr>
<tr>
<td></td>
<td>- Basic food stuffs (Staple Food Basket) for vulnerable people (people with HIV, and people that are generally of ill health);</td>
</tr>
<tr>
<td></td>
<td>- Financial help for funerals;</td>
</tr>
<tr>
<td></td>
<td>- Support with the construction of social housing (construction and restoration of houses);</td>
</tr>
<tr>
<td></td>
<td>- School support (purchase of academic materials, financial support for school transport, tuition fees);</td>
</tr>
<tr>
<td></td>
<td>- Support with professional training for young people.</td>
</tr>
<tr>
<td>Council of Calheta São Miguel:</td>
<td>There is an office for emigrants but it does not function due to the lack of means (non-existent or few trained operators).</td>
</tr>
<tr>
<td>Social support:</td>
<td>- Medical assistance (financial aid for the purchase of medicines and to pay for medical consultations);</td>
</tr>
<tr>
<td></td>
<td>- Help with school transport;</td>
</tr>
<tr>
<td>Name of organisation</td>
<td>Description of actions</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Council of São Salvador do Mundo (Picos):</td>
<td>- Support with the construction of homes and bathrooms;</td>
</tr>
<tr>
<td></td>
<td>- Assistance to disadvantaged children (that do not have support from the state);</td>
</tr>
<tr>
<td></td>
<td>- Help with the construction and restoration of cisterns.</td>
</tr>
<tr>
<td>Council of São Lourenço dos Orgãos:</td>
<td>There is no office for emigrants.</td>
</tr>
<tr>
<td></td>
<td>Social support:</td>
</tr>
<tr>
<td></td>
<td>- Support with payment of medical consultations;</td>
</tr>
<tr>
<td></td>
<td>- Purchase of medicines;</td>
</tr>
<tr>
<td></td>
<td>- Support with housing;</td>
</tr>
<tr>
<td></td>
<td>- Scholarships;</td>
</tr>
<tr>
<td></td>
<td>- Guidance towards qualified institutions.</td>
</tr>
<tr>
<td>Council of Santa Catarina:</td>
<td>An office for emigrants exists. Every year in July/August a meeting is organised with emigrants that have come to spend their holidays in Santa Catarina/Assomada. The majority of the requests received by the office are of an administrative nature (customs, health, etc.) or are related to work.</td>
</tr>
<tr>
<td></td>
<td>Social support:</td>
</tr>
<tr>
<td></td>
<td>- Support with payment of medical consultations;</td>
</tr>
<tr>
<td></td>
<td>- Financial help for disadvantaged students (tuition fees);</td>
</tr>
<tr>
<td></td>
<td>- Help with school transport for disadvantaged children;</td>
</tr>
<tr>
<td></td>
<td>- Nursery schools;</td>
</tr>
<tr>
<td></td>
<td>- Food aid for disadvantaged elderly people;</td>
</tr>
<tr>
<td></td>
<td>- Fulfilment of activities on the occasion of festivals (e.g.: Christmas);</td>
</tr>
<tr>
<td></td>
<td>- Help with the restoration of houses.</td>
</tr>
<tr>
<td>Council of São Domingos:</td>
<td>The office of emigration still does not exist but all matters linked to emigration and immigration are directed to the assistant of the President of the Municipality. At the moment, specific assistance for emigrants is not planned. Isolated requests are resolved case by case.</td>
</tr>
<tr>
<td></td>
<td>Social support:</td>
</tr>
<tr>
<td></td>
<td>- Help with the purchase of medicines;</td>
</tr>
<tr>
<td></td>
<td>- Support for the creation of self-employment;</td>
</tr>
<tr>
<td></td>
<td>- Help with the organization of funerals;</td>
</tr>
<tr>
<td></td>
<td>- Support with payment of medical consultations;</td>
</tr>
<tr>
<td></td>
<td>- Purchase of medicines;</td>
</tr>
<tr>
<td></td>
<td>- Support with housing;</td>
</tr>
<tr>
<td></td>
<td>- Scholarships;</td>
</tr>
<tr>
<td></td>
<td>- Guidance towards qualified institutions.</td>
</tr>
<tr>
<td>Council of São Filipe:</td>
<td>It has an office for emigrants.</td>
</tr>
<tr>
<td></td>
<td>Social support:</td>
</tr>
<tr>
<td></td>
<td>- Distribution of foodstuffs (Staple Food Baskets);</td>
</tr>
<tr>
<td></td>
<td>- Help with school transport;</td>
</tr>
<tr>
<td></td>
<td>- Support for the creation of self-employment;</td>
</tr>
<tr>
<td></td>
<td>- Help with the purchase of medicines;</td>
</tr>
<tr>
<td></td>
<td>- Evacuation for medical care (évaluer les besoins).</td>
</tr>
<tr>
<td>Name of organisation</td>
<td>Description of actions</td>
</tr>
<tr>
<td>------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Council of Mosteiros:</td>
<td>There is an office for emigration but it is still not functioning 100%. Every year on the 12th August the municipality commemorates that day of the emigrant through conferences, lunches, etc.</td>
</tr>
<tr>
<td></td>
<td><strong>Social support:</strong></td>
</tr>
<tr>
<td></td>
<td>- Food aid for the most disadvantaged;</td>
</tr>
<tr>
<td></td>
<td>- Help with the purchase of medicines and with the payment of medical consultations;</td>
</tr>
<tr>
<td></td>
<td>- Help with the purchase of hygiene products (incontinence pants, etc.);</td>
</tr>
<tr>
<td></td>
<td>- Financial support to students (tuition fees);</td>
</tr>
<tr>
<td></td>
<td>- Support with school transport.</td>
</tr>
<tr>
<td>Council of Santa Catarina do Fogo:</td>
<td>The council does not have an office for emigrants at its disposal and it is the President of the council that directly receives emigrants jointly with the town councillor of the area. The council puts on conferences on the occasion of municipality festivals during November.</td>
</tr>
<tr>
<td></td>
<td><strong>Social support:</strong></td>
</tr>
<tr>
<td></td>
<td>- Food aid for disadvantaged people;</td>
</tr>
<tr>
<td></td>
<td>- Provision of clothing;</td>
</tr>
<tr>
<td></td>
<td>- Help with the restoration of homes, namely for the repair of roofs;</td>
</tr>
<tr>
<td></td>
<td>- Help for students of secondary and higher education (tuition fees);</td>
</tr>
<tr>
<td></td>
<td>- Support with financing school transport;</td>
</tr>
<tr>
<td>Council of Brava:</td>
<td>There is an office for emigrants (Emigrant Counter).</td>
</tr>
<tr>
<td></td>
<td><strong>Social support:</strong></td>
</tr>
<tr>
<td></td>
<td>- Evacuation of the sick;</td>
</tr>
<tr>
<td></td>
<td>- Academic materials;</td>
</tr>
<tr>
<td></td>
<td>- School transport;</td>
</tr>
<tr>
<td></td>
<td>- Scholarships for students that should move to Praia, São Vicente or Fogo;</td>
</tr>
<tr>
<td>Council of Maio:</td>
<td>There is no office of emigration. The municipality holds meetings and conferences with emigrants in September and December.</td>
</tr>
<tr>
<td></td>
<td><strong>Social support:</strong></td>
</tr>
<tr>
<td></td>
<td>- Help with the purchase of medicines;</td>
</tr>
<tr>
<td></td>
<td>- Purchase of plane tickets for specific medical consultations in Praia;</td>
</tr>
<tr>
<td></td>
<td>- Awarding of social pensions to elderly and disabled people;</td>
</tr>
<tr>
<td></td>
<td>- Help with the construction/restoration of homes and in the construction of bathrooms;</td>
</tr>
<tr>
<td></td>
<td>- Acquisition of land for construction;</td>
</tr>
<tr>
<td></td>
<td>- Assistance with the connection of water and electricity networks;</td>
</tr>
<tr>
<td></td>
<td>- Help with school transport;</td>
</tr>
<tr>
<td></td>
<td>- Support with professional training and to students in higher education.</td>
</tr>
<tr>
<td>Council of Sal:</td>
<td>There is an office for emigrants.</td>
</tr>
<tr>
<td></td>
<td><strong>Social support:</strong></td>
</tr>
<tr>
<td></td>
<td>- Support with professional training;</td>
</tr>
<tr>
<td></td>
<td>- Help with the creation of associations;</td>
</tr>
<tr>
<td></td>
<td>- Social sector and education;</td>
</tr>
<tr>
<td></td>
<td>- Support for school canteens;</td>
</tr>
<tr>
<td></td>
<td>- Maintenance of school equipment;</td>
</tr>
<tr>
<td></td>
<td>- Scholarships;</td>
</tr>
<tr>
<td></td>
<td>- Help with school transport;</td>
</tr>
<tr>
<td></td>
<td>- Distribution of foodstuffs (Staple Food Baskets);</td>
</tr>
<tr>
<td></td>
<td>- Help with the purchase of medicines;</td>
</tr>
<tr>
<td></td>
<td>- Assistance with the organisation of funerals;</td>
</tr>
<tr>
<td></td>
<td>- Help with construction (architectural structure and specialities projects).</td>
</tr>
<tr>
<td>Name of organisation</td>
<td>Description of actions</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------------</td>
</tr>
</tbody>
</table>
| **Council of Boa Vista:** | There is a support office for emigrants. Social support:  
- Management of nursery schools;  
- Help for elderly people;  
- Construction and restoration of social housing;  
- Support fund for activities that generate income to support micro and small companies (FAAGER). |
| **Council of Ribeira Brava:** | There is an office of emigration. Social support:  
- Provision of construction materials to restore houses of disadvantaged families;  
- Support through the realisation of architecture and engineering projects for the construction of housing;  
- Donation of land to young people and disadvantaged people for the construction of houses;  
- Support to community societies for the management of community centres, mainly through equipment, thus strengthening the cooperation between the council and associations.  
- Assistance to disabled and elderly people.  
- Support for the activities of the Red Cross;  
- Support with the connection of the housing of disadvantaged families to the electricity network;  
- Help with the purchase of medicines;  
- Grants for nursery schools of disadvantaged neighbourhoods;  
- Support with the implementation of extra-curricular activities for the children of the municipality;  
- Support with professional training with their partners;  
- Help with school transport for secondary school students;  
- Support for secondary school students and those in professional training;  
- Help with financing transport for athletes (football, handball, athletics) and the promotion of sporting events. |
| **Council of Tarrafal of São Nicolau:** | There is no office of emigration. Social support: This service is currently provided by the Centre for Social Development (CDS), it includes:  
- Construction materials/construction of housing;  
- Connection to water and electricity networks;  
- Basic foodstuffs (Staple Food Baskets);  
- Medical treatment (evacuations);  
- Support with putting on funerals;  
- Promotion of association events;  
- Help with school materials and transport (tuition fees). |
| **Council of São Vicente:** | It has a focal point for migration in the office of the municipality. Social support: In January 2013 the solidarity network was installed with the aim of raising society’s awareness, mobilising resources and identifying the people in situations of extreme poverty. This network is made up of the NGO Morabi, the association Acato, the Baptista de Sousa Hospital, the company Moave, the Nazarene Church and the Rotary Club. Experts from the council carry out a diagnosis of the requester’s situation. The requesters can benefit from aid such as the restoration of their house, a place in social housing (whose rent varies between 10 and 60 euros per month) or from a donation of foodstuffs, to clothing, etc.  
The council recently created a social shop for donations in July 2013 that is supplied thanks to donations from partner companies as well as from the civil society. Up until now the council has signed 20 partnership agreements with companies that were enlisted to allocate a fixed monthly sum during the year. Around 90 families have benefitted from the shop (foodstuffs, clothes and school materials). |
<table>
<thead>
<tr>
<th>Name of organisation</th>
<th>Description of actions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Projects and Programmes in Progress:</strong></td>
<td></td>
</tr>
<tr>
<td>- Centre for the support of people with learning difficulties: currently there are 45 patients treated in this centre that receive medical care and food. Private companies participate with the donation of food, with the rest being financed by the council.</td>
<td></td>
</tr>
<tr>
<td>- Centre for psychosocial support for alcoholics and drug addicts: this centre provides support thanks to two psychologists employed by the council. The beneficiaries receive support and food.</td>
<td></td>
</tr>
<tr>
<td>- Social Health Network: this organisation is made up of a physiotherapist, a nurse and at times a doctor; all of them are volunteers that three times a week make visits aimed at supporting elderly people in particular and providing them with primary health care and identifying illnesses or necessary hospital treatments. They also treat diabetics.</td>
<td></td>
</tr>
<tr>
<td>- Support project for people with HIV: a pension of around 3000CVE (around 30€) that is given to them each month, with 62 people currently benefitting.</td>
<td></td>
</tr>
<tr>
<td>- 3 nursery schools: the council finances them, and they all offer hot meals.</td>
<td></td>
</tr>
<tr>
<td>- The council assigns grants to a fifth of social support institutions. Grants vary between 15,000 and 300,000 CVE (between 1500 and 3000€)</td>
<td></td>
</tr>
<tr>
<td>- Support programme for primary and secondary school students with payment of school enrolment, school transport for those that travel a long way, school kits for around 500 students per year. There is also some support for higher education (300 students in 2012).</td>
<td></td>
</tr>
</tbody>
</table>

**Council of Ribeira Grande of Santo Antão:**

Emigration:

There is no office of emigration/immigration.

Social support:

- Help with the purchase of medicines;
- Payment of medical consultations;
- Help with organising funerals.

**Council of Porto Novo:**

Emigration – On the occasion of municipal festivals (20–22 June) a workshop is organised with emigrants.

Social support:

- Evacuations, medicines, medical consultations;
- Provision of real estate;
- Restoration of houses (in case of fire, rain);
- Restoration of houses and support in their construction;

**Council of Paul:**

There is an office of emigration that functions every day. This office provides services to emigrants together with the Office of Enterprise and the ADEI.

- **Red Cross - Cruz Vermelha**
  - Areas of intervention: environment, support to vulnerable groups, education, fight against poverty and social exclusion, sanitation, health, social action, human rights and HIV. The NGO is present in 19 municipalities of Cabo Verde.

- **Cáritas Cabo Verde**
  - Areas of intervention: HIV, education, access to water and sanitation, environmental management, diversification and improvement of means of subsistence, psychosocial support. It is present in Santo Antão, Fogo, São Nicolau and Santiago.
  - Social support:
    - Distribution of foodstuffs (preliminary identification);
<table>
<thead>
<tr>
<th>Name of organisation</th>
<th>Description of actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Organisation for the Atlantic Solidarity</td>
<td>Community development, promotion of women, communication of information.</td>
</tr>
<tr>
<td>- Organisação para a Solidariedade Atlântica</td>
<td>Community development, promotion of women, communication of information.</td>
</tr>
<tr>
<td>- Ze Moniz Association</td>
<td>Social and psychosocial support, fight against alcoholism and drugs. Its target audience are, mainly, craftspeople, women and children.</td>
</tr>
<tr>
<td>- Ze Moniz Association - Associação Ze Moniz</td>
<td>Social and psychosocial support, fight against alcoholism and drugs. Its target audience are, mainly, craftspeople, women and children.</td>
</tr>
</tbody>
</table>
| - National Organisation for the Supportive Diaspora (Organização Nacional da Diáspora Solidária) | ONDS is made up of citizens, companies and institutions with the purpose of taking part in the creation of effective conditions for economic and social development in Cabo Verde, aiming mainly at the creation of jobs for young people. The main objective of the ONDS is a constant search for social well-being and equilibrium between Cape Verdians both in the country and abroad, so as to favour and guide the forces that contribute to the fulfilment of individual development projects that will have an impact on the creation of jobs and, consequently, on the improvement of living conditions. The ONDS has implemented the following activities:  
- Beginner’s technical training, internships, seminars, third-cycle course;  
- Promotion of research;  
- Fulfilment of projects with multiple effects on the national economy;  
- Fulfilment of projects aimed at the development of creativity and the discovery of new vocations;  
- Initiatives in materials for environmental protection, health, hygiene and security;  
- Support through professional internships;  
- Financial support for the installation of small companies, study projects;  
- Distribution of foodstuffs (Staple Food Baskets) and of clothing;  
- Financing of medical consultations. |
<p>| - DonanaFoundation - FundaçãoDonana | Citizenship and social solidarity (works mainly with migrants forced to return from the USA). |
| - Joined Hands Associations (Associação Mãos Unidas) | Areas of intervention: social, improvement of housing conditions. |
| - Cape Verdean Association for the Protection of the family - VERDEFAM | Protection of the family, access to healthcare (abortion, HIV, sexual health). |
| - Armiçal Cabral Foundation - Fundação Armiçal Cabral | Promotes the development of artistic, educational, scientific and social solidarity activities in line with the philosophy of Armiçal Cabral. |
| - Cape Verdean Foundation of Solidarity - Fundação caboverdiana de solidariedade - FCS | Support to vulnerable groups, education and social housing (Programmes “Restoration of homes of disadvantaged families” and “Operation Hope”, cultural action, community action, social action, psychosocial support, employment, training, technical support, fight against drugs and HIV. It covers all national territory. |
| - Association for the Protection of Mental Health - A PONTE - Associação de protecção da saúde mental | It provides, moral support to people with mental disturbances as well as families when they lack support. It is present on a national level. |
| - Djuntamon (Project serve to be served) - Djuntamon (Projeto serve para servir) | Social support for children, young people and adults. |</p>
<table>
<thead>
<tr>
<th>Name of organisation</th>
<th>Description of actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rotary Club Maria Pia Praia</td>
<td>Is an international organisation that develops community projects to respond to current problems such as children at risk and in situations of risk, poverty and the fight against hunger, preservation of the environment, illiteracy and violence. The programme of intervention of the Rotary Club Maria Pia aims to strengthen the community of Praia in the areas of education (pre-school, primary, secondary and higher), health (prevention and treatment), environment (education, prevention), infrastructures (construction, restoration, electrification, water and sanitation), activities that generate income (training).</td>
</tr>
</tbody>
</table>

Source: Study on social support in Cabo Verde (2014) developed in the framework of the project “Strengthening the Capacities of Cabo Verde in the Management of Migration.”
IN THE NETHERLANDS

- **Atlantico Business Development**
  C/O Mr Arnout Nuijt
  Kerstant van den Bergelaan 7-A3054 EM, Rotterdam
  ☏ +31 621 22 66 90
  ➡️ arnout.nuijt@atlanticobusinessdevelopment.com
  @ www.atlanticobusinessdevelopment.com
  - For Business advice, coaching, consultancy

- **BiD Network**
  De Ruyterkade 107 - 1011 AB Amsterdam
  ☏ +31 (0) 20 755 50 00
  ➡️ info@bidnetwork.org
  @ www.bidnetwork.org
  - For Business financing coaching and advice

- **BonsNegócios (Nederland)**
  ☏ +31 64 638 41 55
  ➡️ info@bonsnegocios.nl
  @ www.bonsnegocios.nl
  - For Business Missions to Cabo Verde, Training and Coaching in Portuguese and Creole, Employment in Cabo Verde

- **Bridge to Better Foundation**
  Schippersgracht 1-3,1011 TR - Amsterdam
  ☏ +31 20 341 38 45 +31 6 151 29 289
  ➡️ info@bridgetobetter.org
  - Gives new perspectives on how to live a better life in home country

- **Business Angels Nederland (BAN)**
  Oost NV, BedrijvenparkIJsseloord - Meander 601, 6825 ME Arnhem
  @ www.bannederland.nl/organisatie/contact business funding, training/ coaching

- **CentraalOrgaanopvangasielzoekers (COA)**
  Postbus 3002, 2280 ME - Rijswijk
  ☏ 088 715 70 00
  ➡️ helpdeskuitvoering@coa.nl
  - For Preparations to travel to Cabo Verde for asylum seekers

- **Collin Crowdfund N.V.**
  Groenstraat 83, 5071 EB - Udenhout
  ☏ 085 401 65 46 (locaaltarif)
  ➡️ info@collincrowdfund.nl
  @ www.collincrowdfund.nl
  - For Business Funding, advice

- **Consulate General of Cabo Verde**
  Consulado Geral de Cabo Verde em Roterdão
  Baan 6, 3011 CB, Rotterdam
  ☏ +31 10 477 89 77 / +31 10 477 87 60
  ➡️ cons.cverde-nl@wxs.nl
  @ www.conscv.nl
  - For all travelling documents to Cabo Verde and all information about institutions in Cabo Verde

- **Dutch Chamber of Commerce**
  Kamer van Koophandel (KvK)
  Contact any nearest KvK in Netherland via Infoline: 088 585 15 85
  @ http://www.kvk.nl/contact
  - For information about Dutch companies doing business in Cabo Verde

- **International Migration Organization (IOM)**
  Contact Person: Mr Adri Sagers Postbus 10796, 2501 HT - Den Haag
  ☏ Infoline: 088 746 44 66.
  ➡️ info@bridgetobetter.org
  - Please click here for: Contact formular: http://www.iom-nederland.nl
  - Information about returning to Cabo Verde if you are a Unaccompanied Minor, disable, sick, single parent with infants, relocation in Cabo Verde etc
Maatwerk bij Terugkeer
Goeman Borgesiuslaan 77 3515 ET - Utrecht
☎ +31 (0)30 755 15 80
✉ info@maatwerkbijterugkeer.nl
@ www.maatwerkbijterugkeer.nl

Tracing of family members, finding medical treatment centres, education, etc in Cabo Verde, seeking training and financial support

Netherlands African Business Council (NABC)
Prinses Margrietplantsoen 37 (WTC), 2595 AM - Den Haag
☎ +31 (0)70 304 36 18
✉ info@nabc.nl
@ www.nabc.nl

Information over Dutch businesses in Cabo Verde

Netherlands Enterprise Agency
(Rijksdienst voor Ondernemend Nederland - RVO)
☎ Infoline: 088 042 42 42
@ http://www.rvo.nl

For coaching, subsidies, funds, agricultural investments, business matching etc

Netherlands Migration Institute (NMI)
Catharijnesingel 50, 3511 GC - Utrecht
☎ 30 234 29 36
Remigration information line 030 236 42 45
✉ nmi@nmigratie.nl
@ www.nmigratie.nl

For information over Remigration Act

Netherlands Migration Institute Remigration: Further Judicialhelp
Gitte van de Langenberg
☎ +31 (0) 30 232 64 10
✉ pz@juridischloket.nl
@ www.juridischloket.nl Information over Remigration

PUM senior experts in Nederland
Contact person: Mr Frank Steverink
Senior Redacteur / Senior Editor
Bezuidenhoutseweg 12, 2594 AV - The Hague
☎ +31 (0) 30 232 64 10
@ www.pum.nl

Information over business coaching, funding subsidies etc...

Repatriation and Departure Service
(Dienst Terugkeer en Vertrek – DT & V)
Ministerie van Veiligheid en Justitie
Contact person: Luuk Verhoeven
Turfmarkt 147, 2511 DP - The Hague
☎ +31 (0) 88 077 70 36
@ Please click : contactgegevens per locatie
www.dienstterugkeerenvvertrek

For Repatriation and REAN benefits

RVO Office in Den Haag
Prinses Beatrixlaan 2, 2595 AL - The Hague
☎ +31 88 602 6000
For information on how to comply with laws in Cabo Verde. Also for business training and coaching

RVO Office in Utrecht
Croeselaan 15, 3521 BJ - Utrecht
☎ +31 88 602 70 00

RVO Office in Zwolle
Hanzelaan 310, 8017 JK - Zwolle
☎ +31 88 602 30 00

SHIP Foundation
Walborg 2A, 1082 AM - Amsterdam
☎ +31 (0) 622 77 54 31
@ www.shipfoundation.nl

Information for asylum seekers who want to return home. Also offers counselling, apprenticeships, social skills and health care in homelands.
- Social Insurance Fund (Sociale Verzekeringsbank - SVB)
  Posthumalaan 100, 3072 AG - Rotterdam
  ☏ +31 10-417 40 20 / +31 10-417 40 00
  @ www.svb.nl
  Offers information over remigration benefits, pensions, health and insurance schemes

- Stichting WereldWijd
  Klompenstraat 1a 6251 NE Eckelrade - Nederland
  ☏ 0(31)43 - 408 31 22
  @ wwwjld@xs4all.nl
  www.stichtingwereldwijd.nl
  Offers short professional training for reintegration in your country of origin.

- ReFive Foundation Nederland
  ☏ +31 (0)6-50 51 28 39 / +31 (0)6-87 54 23 38
  ☀ hello@refive.eu.
  @ www//refive.eu for entrepreneurial
  Skills, coaching and training, business plan review

### Boavista Island

- City Council of Boavista
  Cp.22 Largo Santa Isabel - Sal Rei - Boa Vista
  ☏ +238 251 11 16
  @ cbvgpresid@cvtelecom.cv
  @ http://www.municipiodaboavista.cv/

- Citizen’s House (Casa do Cidadão)
  ☏ +238 260 55 25
  ☀ casadocidadao@casadocidadao.cv

  Implementation areas: “one-day business creation”, alteration and closure of special regime companies, certificate of admissibility of firms, simplified licensing of retail trade, wholesale trade and industrial activity, electronic payments to the state, registry on the Porton di nos Ilha portal, tax identification number for individuals, emission of certificates, etc.

  Service desks: CM Boa Vista (COL e END)

- INPS (Institut National de la Sécurité Sociale)
  Boa Vista, C.P. n.º 8
  ☏ +238 251 11 29
  @ http://www.inps.cv/

  Implementation areas: Workers’ social welfare

### Brava Island

- Mairie de Brava
  Nova Sintra - Brava
  ☏ +238 285 12 95 / 85 11 67
Citizen’s House (Casa do Cidadão)
☎ +238 260 55 25
✉ casadocidadao@casadocidadao.cv

Implementation areas: business on the day, alteration and closure of special regime companies, certificate of admissibility of firms, simplified licensing of retail trade, wholesale trade and industrial activity, electronic payments to the state, registry on the Porton di nos Ilha portal, tax identification number for individuals, emission of certificates, etc. Service desks: Desks: CM Brava (END)

Mobile Desks: Citizen’s House (Casa do Cidadão) Movel - Brava (COL & END)

- Employment Vocational Training Centre – Fogo e Brava
☎ Contacts: +238 281 33 48 /281 33 47
✉ CEFogoB@iefp.gov.cv

Implementation areas: Employment; Vocational Training; Entrepreneurship

- INPS (National Social Security Institute)
☎ Contacto: +238 285 13 61
✉ http://www.inps.cv/

Implementation areas: Workers social protection

Santo Antão Island

- AMIPAÚL
  Santo Antão
☎ +238 223 15 50 / 223 10 50

Implementation areas: Community Development; Education / Training; gender promotion

- AMUSA
  Ribeira Grande – Ilha de Santo Antão
☎ +238 221 23 28

Implementation areas: micro-finance and consumers rights

City Council of Ribeira Grande
Largo Cons. Hintze Ribeiro
☎ +238 296 47 07 30
✉ geralcmrg@cm-ribeiragrande.pt
@ http://www.cm-ribeiragrande.pt/

City Council of Paul
Vila das Pombos Paul, Ilha Sto Antão
☎ +238 221 1349 / 21 12 78

City Council of Porto Novo
Porto Novo Ilha, Sto Antão
☎ +238 2 22 12 23 / 22 12 50

Citizen’s House (Casa do Cidadão)
☎ +238 260 55 25
✉ casadocidadao@casadocidadao.cv

Implementation areas: one-day business creation, care services required as payments, licenses, certificates and more. Desks: RNI Porto Novo (END); RNI Ribeira Grande(END)

- Employment Vocational Training Centre
☎ +238 225 11 36
✉ CESAntao@iefp.gov.cv

Implementation areas: employment; Vocational training; entrepreneurship

- INPS (National Social Security Institute)
  Ribeira Grande – Ribeira Grande, C.P. n.º 44 – Sto. Antão;
☎ +238 221 12 45
@ http://www.inps.cv/

- Porto Novo – Cidade do Porto Novo, C.P. n.º2 – Santo Antão;
☎ +238 222 15 34
@ http://www.inps.cv/

Implementation areas: Workers Social protection
Santiago Island

- **A PONTE – Association of Mental Health Protection**
  Rua Andrade Corvo, nº27, Praia (Plateau)
  ☎️ +238 261 98 52
  ✉️ aponte@cvtelecom.cv
  Implementation areas: Moral support to people with mental disorders

- **ADAD – Association for Environmental Protection and Development**
  Fazenda, Avenida Cidade Lisboa, Entrada de Bombeiros nº2
  2ºAndar, C.P. 909
  ☎️ +238 261 26 50 / 262 23 48
  ✉️ adad@adad.org.cv
  Implementation areas: Environmental Protection; Support for civil society organizations in the fight against poverty

- **ADEI - Investments and the Business Development and Innovation Agency**
  Rua Dr. Júlio Abreu nº 3, C.P – 710, Plateau, Praia
  ☎️ +238 260 19 80 / 260 19 90
  ✉️ adei@adei.cv
  [http://www.adei.cv/](http://www.adei.cv/)
  Implementation areas: Promoting competitiveness, innovation and the development of micro, small and medium enterprises (technical advice and monitoring)

- **AJEC - Association of young Cape-Verdean entrepreneurs**
  Rua Ilha do Maio N.º4, Palmarejo, Código Postal N.º 710 Praia (Cabo Verde)
  ☎️ +238 260 44 30
  ✉️ info@ajec.org.cv
  Implementation areas: Support for business creation and vocational training and Professional qualifications for its members

- **ASDIS**
  Calheta de São Miguel – Ilha de Santiago
  ☎️ +238 273 16 30
  Implementation areas: micro-finance

- **Associação Ze Moniz – AZM**
  Praia
  ☎️ +238 2615056
  Implementation areas: Social and psychosocial support, fight against alcoholism and drugs

- **BORNEfonden**
  Praia
  ☎️ +238 261 88 97 / 261 28 37
  Implementation areas: Support for disadvantaged families, social housing, access to credit

- **Chamber of Commerce, Industry and Services Sotavento**
  Avenida OUA nº39, Achada de Santo António, Ilha de Santiago
  ☎️ +238 261 53 52
  Implementation areas: business sector promotion and defense of economic interests

- **City Council of Praia**
  Praça Alexandre Albuquerque, Cidade da Praia, CP 108
  ☎️ +238 260 40 00
  [http://www.cmp.cv/](http://www.cmp.cv/)

- **City Council of Santa Catarina**
  Assomada, Santa Catarina, Ilha Santiago
  ☎️ +238 265 13 07
  [http://cmscst.cv/](http://cmscst.cv/)

- **City Council of Santa Cruz**
  Bulimundo Pedra, Badejo
  ☎️ +238 269 14 51
• City Council of S.Domingos
  Várzea da Igreja, São Domingos
  ☎ +238 268 12 40
  ✉ cmsd@sapo.cv

• City Council of S.Miguel
  Veneza – Cidade de Calheta – S.Miguel
  ☎ +238 273 10 04 / 05
  ✉ http://www.cmsm.cv/

• City Council of Tarrafal
  Praça Central da Cidade, CP. Nº 1 - Tarrafal
  ☎ +238 266 11 55
  ✉ http://www.cmtd.cv/

• Cáritas Cabo Verdiana
  Rua António Pussich, Ponta Belém, Praia
  ☎ +238 261 17 07 / 261 55 24
  ✉ caritas.cv@cvtelecom.cv
  Implementation areas: HIV, education, access to water and sanitation, environmental management, diversification and improvement of livelihoods, psychosocial support

• Citizen’s House (Casa do Cidadão)
  Av. Amílcar Cabral, nº3, 964, Cidade da Praia
  ☎ +238 260 55 25
  ✉ casadocidadao@casadocidadao.cv
  Implementation areas: business on the day, alteration and closure of special regime companies, certificate of admissibility of firms, simplified licensing of retail trade, wholesale trade and industrial activity, electronic payments to the state, registry on the Porton di nos ilha portal, tax identification number for individuals, emission of certificates, etc

• Buildings of Citizen’s House (Casa do Cidadão): CC na Praia (COL e END); CC São Vicente (COL e END)
  • Desks: CM Brava (END); RNI São Filipe - Fogo (END); RNI Santa Catarina - Fogo (END); RNI Mosteiros - Fogo (END); RNI Santa Catarina - Santiago (END); RNI São Lourenço dos Órgãos (END); Enapor (END); RNI 1º Registry Office (END); RNI 2º Registry Office (END); Praia Youth Centre (COL e END); Ministry of External Relations (COL); ES Palmarejo (COL); ES Tchom Bom (COL); DG of Higher Education and Science (COL); RNI São Domingos (END); RNI São Santa Cruz (END); RNI Calheta (END); CM Boa Vista (COL e END); RNI Sal (END); Municipal Delegation of Santa Maria Sal (COL e END); CM Ribeira Brava de São Nicolau (END); CM Tarrafal de São Nicolau (END); ES Jorge Barbosa (COL); RNI Porto Novo (END); RNI Paul (END); RNI Ribeira Grande(END)

• Desks: Citizen’s House (Casa do Cidadão) Movel - Santiago Norte (COL e END); Citizen’s House (Casa do Cidadão) Movel - Santiago Sul (COL e END); Citizen’s House (Casa do Cidadão) Movel - Fogo (COL e END); Citizen’s House (Casa do Cidadão) Movel - Brava (COL e END)

• Self-services terminals/desks: Quiosque do Cidadão na Universidade de Cabo Verde - Campus de Palmarejo (COL); Quiosque do Cidadão na Universidade de Cabo Verde - Ribeira de Julião em São Vicente (COL)
  COL – Desks which provide online certificates, Portal registration and Financial Identification Number (NIF); END – Desks: which deal with “one-day business creation” and Portal registration;

NB: please, find here all relatives contacts to Citizen’s House (Casa do Cidadão)- also mentioned for each island;

• Employment and Vocational Training Centre
  Assomada
  ☎ +238 265 44 45
  ✉ CeAssomada@iefp.gov.cv
  Implementation areas: Employment; Vocational Training; Entrepreneurship

• Employment and Vocational Training Centre
  Pedra Badejo
  ☎ +238 269 17 62
  ✉ CfpPBadejo@iefp.gov.cv
  Implementation areas: Employment; Vocational Training; Entrepreneurship
● Employment Vocational Training Centre - Praia
  Rampa do Hospital Agostinho Neto
  ☏ +238 261 82 36
  ☐ CPFPr@iefp.gov.cv
  Implementation areas: Employment; Vocational Training; Entrepreneurship

● Employment Vocational Training Centre - Variante
  ☏ +238 268 1439
  ☐ CPFPr@iefp.gov.cv
  Implementation areas: Employment; Vocational Training; Entrepreneurship

● National Center for Pensions
  Fazenda, Cidade da Praia
  ☏ +238 261 13 04 / 261 13 18 / 261 13 20
  ☐ www.cnps.cv
  Implementation areas: Management and service delivery in relation to the basic pension, social pension disability pension and social survival

● CI (Cape Verdian Investment Agency)
  Sede: Rotunda da Cruz de Papa, 5, C.P. 89-C Achada - Praia
  ☏ +238 260 41 10 / 11 (sede)
  ☐ ci@cvinvest.cv
  ☐ http://www.cvinvest.cv/
  Implementation areas: Investment support; Transmission of information and contacts with other relevant actors dealing with business creation;

● Citihabitat
  Ponta d’Água - Praia
  ☏ +238 264 40 08
  Implementation areas: Micro-finance

● Cruz Vermelha de Cabo Verde
  Santiago: Rua Andrade Corvo, 36, Plateau
  ☏ +238 261 17 01
  ☐ 5. Vicente: Rua Senador Vera Cruz
  ☏ +238 231 13 01
  Implementation areas: Environment, support for vulnerable groups, education, combating poverty and social exclusion, sanitation, health, social work, human rights and HIV

● (DGA) General Directorate of Customs
  63, Av. Amílcar Cabral Platô Praia
  ☏ +238 261 77 58
  ☐ http://www.alfandegas.cv/
  Implementation areas: Custom check of goods entering and leaving the country and charges taxes and fees;

● (DGAP) Directorate General of Public Administration
  Rua Cidade do Funchal, Meio da Achada de Sto. António
  ☏ +238 260 99 99
  ☐ dgap@gov2.gov.cv
  ☐ http://www.dgap.com.cv/
  Implementation areas: Employment in the public sector; Administrative modernization; Public services; traineeships, among others.

● (DGCI) Directorate General of Taxation
  Av. Amilcar Cabral Praia C.P. 123 Cabo Verde
  ☏ +238 261 77 59
  ☐ http://www.dgci.gov.cv/
  Implementation areas: Report the applicable tax law and taxpayer support, templates and forms, tax guides, tax calendar.

● (DGSS) Direcção Geral de Solidariedade Social
  Do PBX do Ministry of Youth, Employment and Human Ressources Development
  Implementation areas: Funds for disadvantaged families.
- **Direcção Geral de Registos, NBN**
  NBNBriado e Identificação (Praia)
  Arquivo Nacional de Identificação Civil e Criminal
  +238 261 40 89
  **Implementation areas:** Certification and document validation; public records

- **(DGES) Direcção Geral do Ensino Superior**
  Rua atrás do Parque 5 de Julho, Cidade da Praia
  +238 260 18 50
  **Implementation areas:** Access to higher education; jobs and scholarships; and recognition of degrees: the process and fees

- **(DGT) Direcção Geral do Trabalho**
  Achada de Santo António, Praia
  +238 260 51 20
  **Implementation areas:** Support the resolution of labor disputes

- **Djuntamon (Projecto serve para servir)**
  Praia
  +238 262 28 34 / 991 54 59
  **Implementation areas:** Community development, social support for children, young people, and adults; Vocational Training

- **FAMI-PICOS**
  Picos
  +238 272 13 16
  fami-picos@cvtelecom.cv
  **Implementation areas:** Family self-promotion; Education for development; Technical assistance to mutual savings and credit groups in their area of intervention.

- **Fundação Amilcar Cabral**
  Rua Dr. Júlio Abreu, Plateau, Cidade da Praia
  +238 261 33 70
  familcarcabral@gmail.com
  http://familcarcabral.org.cv
  **Implementation areas:** Artistic activities, education, scientific, and charitable

- **Fundação Caboverdiana de Solidariedade**
  Largo do Ténis, Plateau, 124, Praia
  +238 261 21 61
  fcs.geral@gmail.com
  **Implementation areas:** Education, social housing, Culture, Social Action and Health

- **Fundação Donana**
  Achada de Santo António, Praia, Cabo Verde
  fundacaodonana@gmail.com
  **Implementation areas:** Cidadania e solidariedade social

- **GOIP Mulher (Gabinete de Orientação e inserção profissional)**
  Rua Andrade Corvo, OMCV – Plateau
  +238 261 25 60 / 261 25 90
  goipmulher.pr@gmail.com
  http://goipm.blogs.sapo.cv
  **Implementation areas:** Access to the labor market and women empowerment

- **IEFP (Instituto do Employment e Vocacional Training)**
  Rampa da Praia Negra, edifício MILCAR, 3º e 4º andares
  +238 261 64 46 / 261 64 32
  http://www.iefp.cv
  **Implementation areas:** Employment and Vocational Training

- **INPS (National Social Security Institute)**
  Praia (Avenida Amilcar Cabral, n.º 65, Plateau, C.P. 373 - Praia
  +238 260 91 00
  http://www.inps.cv
  **Implementation areas:** Cidadania e solidariedade social
Implementation areas:
- definition of national health policy and related legislative measures

MORABI
Achada Santo António - Praia, C.P. nº568
+238 238 262 17 73 / 262 38 94
morabi@morabi.org
http://www.morabi.org/

Implementation areas: training; Community development, sexual and reproductive health; Micro-finance

OMCV
Plateau - Praia
+238 261 24 55

Implementation areas: Micro-credit; health; Promoting women and children's education

Organization for Atlantic Solidarity - O.S.A
Praia
+238 261 31 33 / 992 33 18

Implementation areas: Community Development, Education / Training, Women's Promotion, Environment, Credit, Information / Communication

VERDEFAM (Cape Verdean association for family protection)
Av. Cidade Lisboa, C.P. 503, Praia, Santiago
+238 61 20 63
verdefam@mail.cvtelecom.cv

Implementation areas: Family protection, access to health (abortion, HIV, sexual health)
● **Plataforma das ONG**  
  Achada São Filipe, Cidade da Praia, Ilha de Santiago, CP 76-C Fazenda  
  📞 +238 261 78 43 / 45  
  📧 informa.platong@sapo.cv  
  @ www.platong.org.cv  
  **Implementation areas:** tailored advice and establishing contacts with relevant NGOs

● **Rotary Club Maria Pia**  
  Plateau  
  📞 +238 261 51 16  
  **Implementation areas:** Children at risk and at risk, fight against hunger and poverty, preserve the environment, fight against illiteracy and violence

● **SOLMI**  
  Edifício BoaEntrada, à entrada de Ponta d’Água, CP 76-C  
  📞 +238 261 89 79  
  📧 solmi@cvtelecom.cv  
  @ http://cvsolmi.org/  
  **Implementation areas:** Micro-finance; Social and community development; sanitation

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**S. Vicente Island**

● **ACCVE – Association for Cooperation in Cabo Verde**  
  Mindelo e Cidade Velha – Espaço “Funku di Mudjeres”  
  @ http://taconstruifutur.blogspot.pt/  
  **Implementation areas:** Training and development; Emancipation of women; School support and leisure time to children in need

● **Amigos da Natureza**  
  Avenida Prof. Alberto Leite, prédio do Papirus, 1º andar  
  📞 +238 2 32 36 93 / 988 30 41  
  **Implementation areas:** Formação e Defesa do ambiente

● **Associação Mãos Unidas**  
  S.Vicente  
  Contacts: +238 232 64 16 / Telm: 991 56 21  
  **Implementation areas:** Social, improving housing conditions

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**S. Nicolau Island**

● **City Council of S. Nicolau**  
  Estância - Vila da Riba Brava  
  📞 +238 35 11 95

● **Citizen’s House (Casa do Cidadão)**  
  📧 casadocidadao@casadocidadao.cv  
  **Implementation areas:** business on the day, alteration and closure of special regime companies, certificate of admissibility of firms, simplified licensing of retail trade, wholesale trade and industrial activity, electronic payments to the state, registry on the Porton di nos Ilha portal, tax identification number for individuals, emission of certificates, etc

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Desks: CM Brava (END); CM Tarrafal de São Nicolau (END)  
COL – Desks which provide online certificates, Portal registration and Identification Financial Number (NIF); END – Desks: which deal with “one-day business creation and Portal registration;

● **INPS (National Social Security Institute)**  
  Ribeira Brava - Vila Ribeira Brava, C. P. N.º 8  
  📞 +238 235 13 89  
  @ http://www.inps.cv/

● **Tarrafal**  
  Rua São Francisco, Tarrafal, C.P. n.º44 - São Nicolau  
  📞 +238 236 10 35  
  @ http://www.inps.cv/  
  **Implementation areas:** Workers Social protection
• **Atelier MAR**  
  Centro de Formação - Artes e Ofícios, Desenvolvimento Comunitário,  
  Atelier Mar, CP 190 Mindelo  
  📞 +238 238 2328271  
  📧 atmar@cvtelecom.cv  
  @ http://ateliermar.wordpress.com/  
  **Implementation areas:** Training, research and promotion of the production and development of arts and crafts

• **Chamber of Commerce, Industry, Agriculture and Services of Barlavento**  
  Rua da Boavista, Bloco A, nº45 esq.  
  📞 +238 23 84 95  
  📧 cciassb@cciassb.org  
  @ http://www.cciassb.org/  
  **Implementation areas:** Promoting business sector, installing, growth and consolidation of businesses

• **City Council of S. Vicente**  
  Praça da Igreja Mindelo  
  📞 +238 2 31 39 34 / 31 37 83

• **Citizen’s House (Casa do Cidadão)**  
  📧 casadocidadao@casadocidadao.cv  
  **Implementation areas:** business on the day, alteration and closure of special regime companies, certificate of admissibility of firms, simplified licensing of retail trade, wholesale trade and industrial activity, electronic payments to the state, registry on the Porton dos Ilha portal, tax identification number for individuals, emission of certificates, etc  
  Buildings of Citizen’s House (Casa do Cidadão): CC São Vicente (COL e END)  
  • Self-services terminals/desks: Quiosque do Cidadão na Universidade de Cabo Verde - Ribeira de Julião em São Vicente (COL)

• **Centre for Employment and Vocational Training- Mindelo**  
  📞 +238 231 25 06 / 231 63 08  
  📧 CEMindelo@iefp.gov.cv  
  **Implementation areas:** Employment; Vocational Training; Entrepreneurship

• **CI (Cape Verdian Investment Agency)**  
  **Sede:** Rotunda da Cruz de Papa, 5, C.P. 89-C Achada Santo António Praia  
  **S.Vicente:** Praça Nova, C.P. 989 Mindelo  
  📞 238 260 41 10 / 11 (sede)  
  📧 ci@cvinvest.cv  
  @ http://www.cvinvest.cv/  
  **Implementation areas:** Investment support; Transmission of information and contacts with other relevant actors dealing with business creation

• **General Directorate of Registries, NBNBry and Identification**  
  National Archives of Civil and Criminal Identification  
  📞 +238 231 21 24  
  **Implementation areas:** Certification and document validation; translations; public records

• **INPS (National Social Security Institute)**  
  São Vicente - Praça Nova, Mindelo, C.P. 393 – São Vicente;  
  📞 +238 230 36 00  
  @ http://www.inps.cv/  
  **Implementation areas:** Workers Social protection

• **ONDS (National Organization of Diaspora Solidarity)**  
  Av Alberto Leite-Mindelo-SÃO VICENTE  
  📞 +238 232 24 45  
  **Implementation areas:** Training, traineeships, food distribution, financial support in diverse areas (e.g. health)
Fogo Island

- City Council of S. Filipe
  S. Filipe
  ☎ +238 281 12 95 / 81 11 08

- City Council of Mosteiros
  Mosteiros - Vila de Igreja
  ☎ +238 283 10 38 / 10 39
  @ http://www.cmmost.cv/

- Citizen's House (Casa do Cidadão)
  casadocidadao@casadocidadao.cv
  Implementation areas: business on the day, alteration and closure of special regime companies, certificate of admissibility of firms, simplified licensing of retail trade, wholesale trade and industrial activity, electronic payments to the state, registry in the Porton di nos Ilha portal, tax identification number for individuals, emission of certificates, etc. Desks: RNI São Filipe - Fogo (END); RNI Santa Catarina - Fogo (END); RNI Mosteiros - Fogo (END)
  Desks: Citizen’s House (Casa do Cidadão) Movel - Fogo (COL e END) COL – Desks which provide online certificates, Portal registration and Identification Financial Number (NIF); END – Desks: which deal with ‘one-day business creation’NIF and Portal registration

- Employment Vocational Training Centre - Fogo e Brava
  ☎ +238 281 33 48 / 281 33 47
  CEFogoB@iefp.gov.cv
  Implementation areas: Employment; Vocational Training; Entrepreneurship

- INPS (National Social Security Institute)
  São Filipe, C.P. n.º 54
  ☎ +238 281 11 40
  @ http://www.inps.cv/

Maio Island

- City Council of Maio
  Av. Amílcar Cabral
  ☎ +238 255 13 28

- INPS (National Social Security Institute)
  Maio - R. Argélia, Calhetinha, C.P. n.º 59
  ☎ +238 255 14 90
  @ http://www.inps.cv/

Sal Island

- África70
  Centro Comunitário - Pargos
  ☎ +238 241 40 50 / 931 36 08
  Implementation areas: Training and support to entrepreneurship

- City Council of Sal
  Largo Hotel Atlântico - Espargos - CP.141
  ☎ +238 241 13 19/90 00
  info@municipiodosal.cv

- Citizen’s House (Casa do Cidadão)
  casadocidadao@casadocidadao.cv
  Implementation areas: one-day business creation, payments, certificates, registry, etc.
Buildings of Citizen’s House (Casa do Cidadão): CC Sal (COL e END)
COL – Desks which provide online certificates, Portal registration and Identification Financial Number (NIF); END - Desks which deal with “one-day business creation”, and Portal registration

- Centre for Employment and Vocational Training
  +238 241 32 32
  CESal@iefp.gov.cv
  Implementation areas: Employment; Vocational Training; Entrepreneurship

- CI (Cape Verdian Investment Agency)
  Sede: Rotunda da Cruz de Papa, 5, C.P. 89-C Achada Santo António Praia
  Sal: Praça das Comunidades, C.P. 152 Santa Maria
  +238 260 41 10 / 11 (sede)
  ci@cvinvest.cv
  http://www.cvinvest.cv/
  Implementation areas: Investment support; Transmission of information and contact with other other relevant actors dealing with business creation

- Cooperative “Women of Sal”
  Rua Jorge Barbosa - Espargos
  +238 530 36 86
  coopmsincubadora@gmail.com
  Implementation areas: Vocational Training; Guidance for small businesses; Organization of events; Business incubator

- INPS (National Social Security Institute)
  Estrada de Morro do Curral, Espargos, C.P 101
  +238 241 12 86 / 41
  http://www.inps.cv/
  Implementation areas: Workers social protection

- Valorizar Sal
  +238 241 15 13
  Implementation areas: Vocational Training
Manual for the socio-professional reintegration of Cape Verdeans from the Netherlands

Project « Strengthening of Cabo Verde’s capacities in migration management »