

Economy Profile
Chad

Doing Business 2020

Comparing Business
Regulation in
190 Economies



WORLD BANK GROUP

Economy Profile of Chad

*Doing Business 2020 Indicators
(in order of appearance in the document)*

Starting a business	Procedures, time, cost and paid-in minimum capital to start a limited liability company
Dealing with construction permits	Procedures, time and cost to complete all formalities to build a warehouse and the quality control and safety mechanisms in the construction permitting system
Getting electricity	Procedures, time and cost to get connected to the electrical grid, and the reliability of the electricity supply and the transparency of tariffs
Registering property	Procedures, time and cost to transfer a property and the quality of the land administration system
Getting credit	Movable collateral laws and credit information systems
Protecting minority investors	Minority shareholders' rights in related-party transactions and in corporate governance
Paying taxes	Payments, time, total tax and contribution rate for a firm to comply with all tax regulations as well as postfiling processes
Trading across borders	Time and cost to export the product of comparative advantage and import auto parts
Enforcing contracts	Time and cost to resolve a commercial dispute and the quality of judicial processes
Resolving insolvency	Time, cost, outcome and recovery rate for a commercial insolvency and the strength of the legal framework for insolvency
Employing workers	Flexibility in employment regulation and redundancy cost

About Doing Business

The *Doing Business* project provides objective measures of business regulations and their enforcement across 190 economies and selected cities at the subnational and regional level.

The *Doing Business* project, launched in 2002, looks at domestic small and medium-size companies and measures the regulations applying to them through their life cycle.



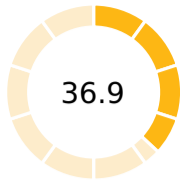
Doing Business captures several important dimensions of the regulatory environment as it applies to local firms. It provides quantitative indicators on regulation for starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency. *Doing Business* also measures features of employing workers. Although *Doing Business* does not present rankings of economies on the employing workers indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business, it does present the data for these indicators.

By gathering and analyzing comprehensive quantitative data to compare business regulation environments across economies and over time, *Doing Business* encourages economies to compete towards more efficient regulation; offers measurable benchmarks for reform; and serves as a resource for academics, journalists, private sector researchers and others interested in the business climate of each economy.

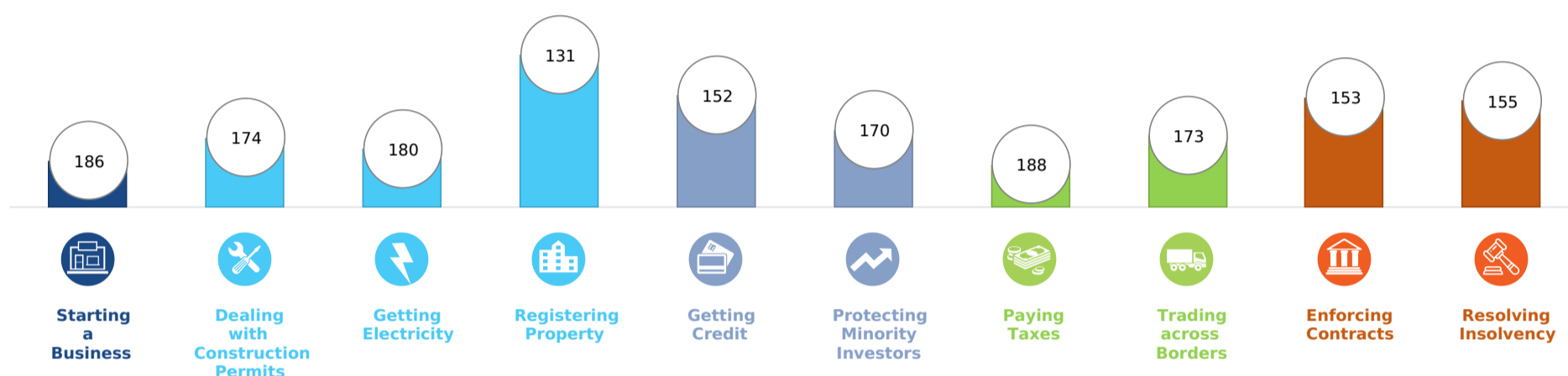
In addition, *Doing Business* offers detailed [subnational studies](#), which exhaustively cover business regulation and reform in different cities and regions within a nation. These studies provide data on the ease of doing business, rank each location, and recommend reforms to improve performance in each of the indicator areas. Selected cities can compare their business regulations with other cities in the economy or region and with the 190 economies that *Doing Business* has ranked.

The first *Doing Business* study, published in 2003, covered 5 indicator sets and 133 economies. This year's study covers 11 indicator sets and 190 economies. Most indicator sets refer to a case scenario in the largest business city of each economy, except for 11 economies that have a population of more than 100 million as of 2013 (Bangladesh, Brazil, China, India, Indonesia, Japan, Mexico, Nigeria, Pakistan, the Russian Federation and the United States) where *Doing Business* also collected data for the second largest business city. The data for these 11 economies are a population-weighted average for the 2 largest business cities. The project has benefited from feedback from governments, academics, practitioners and reviewers. The initial goal remains: to provide an objective basis for understanding and improving the regulatory environment for business around the world.

To learn more about *Doing Business* please visit doingbusiness.org

Ease of Doing Business in Chad 	Region	Sub-Saharan Africa	DB RANK	DB SCORE
	Income Category	Low income	 182	 36.9
	Population	15,477,751		
	City Covered	N'Djamena		

Rankings on Doing Business topics - Chad



Topic Scores



Starting a Business (rank) 186 Score of starting a business (0-100) 52.5 Procedures (number) 8 Time (days) 58 Cost (number) 169.3 Paid-in min. capital (% of income per capita) 25.3	Getting Credit (rank) 152 Score of getting credit (0-100) 30.0 Strength of legal rights index (0-12) 6 Depth of credit information index (0-8) 0 Credit registry coverage (% of adults) 2.5 Credit bureau coverage (% of adults) 0.0	Trading across Borders (rank) 173 Score of trading across borders (0-100) 37.0 <i>Time to export</i> Documentary compliance (hours) 87 Border compliance (hours) 106 <i>Cost to export</i> Documentary compliance (USD) 188 Border compliance (USD) 319 <i>Time to export</i> Documentary compliance (hours) 172 Border compliance (hours) 242 <i>Cost to export</i> Documentary compliance (USD) 500 Border compliance (USD) 965
Dealing with Construction Permits (rank) 174 Score of dealing with construction permits (0-100) 47.2 Procedures (number) 14 Time (days) 226 Cost (% of warehouse value) 18.8 Building quality control index (0-15) 11.5	Protecting Minority Investors (rank) 170 Score of protecting minority investors (0-100) 24.0 Extent of disclosure index (0-10) 7.0 Extent of director liability index (0-10) 1.0 Ease of shareholder suits index (0-10) 4.0 Extent of shareholder rights index (0-6) 0.0 Extent of ownership and control index (0-7) 0.0 Extent of corporate transparency index (0-7) 0.0	Enforcing Contracts (rank) 153 Score of enforcing contracts (0-100) 45.5 Time (days) 743 Cost (% of claim value) 45.7 Quality of judicial processes index (0-18) 7.0
Getting Electricity (rank) 180 Score of getting electricity (0-100) 32.2 Procedures (number) 6 Time (days) 67 Cost (% of income per capita) 9,628.6 Reliability of supply and transparency of tariff index (0-8) 0	Paying Taxes (rank) 188 Score of paying taxes (0-100) 17.9 Payments (number per year) 54 Time (hours per year) 834 Total tax and contribution rate (% of profit) 63.5 Postfiling index (0-100) 13.1	Resolving Insolvency (rank) 155 Score of resolving insolvency (0-100) 28.1 Recovery rate (cents on the dollar) 0.0 Time (years) 4.0 Cost (% of estate) 60.0 Outcome (0 as piecemeal sale and 1 as going concern) 0 Strength of insolvency framework index (0-16) 9.0
Registering Property (rank) 131 Score of registering property (0-100) 54.8 Procedures (number) 6 Time (days) 29 Cost (% of property value) 8.1 Quality of the land administration index (0-30) 8.5		

Starting a Business

This topic measures the number of procedures, time, cost and paid-in minimum capital requirement for a small- to medium-sized limited liability company to start up and formally operate in each economy's largest business city.

To make the data comparable across 190 economies, *Doing Business* uses a standardized business that is 100% domestically owned, has start-up capital equivalent to 10 times the income per capita, engages in general industrial or commercial activities and employs between 10 and 50 people one month after the commencement of operations, all of whom are domestic nationals. Starting a Business considers two types of local limited liability companies that are identical in all aspects, except that one company is owned by 5 married women and the other by 5 married men. The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure	Case study assumptions
<p>Procedures to legally start and formally operate a company (number)</p> <ul style="list-style-type: none"> • Preregistration (for example, name verification or reservation, notarization) • Registration in the economy's largest business city • Postregistration (for example, social security registration, company seal) • Obtaining approval from spouse to start a business or to leave the home to register the company • Obtaining any gender specific document for company registration and operation or national identification card <p>Time required to complete each procedure (calendar days)</p> <ul style="list-style-type: none"> • Does not include time spent gathering information • Each procedure starts on a separate day (2 procedures cannot start on the same day) • Procedures fully completed online are recorded as ½ day • Procedure is considered completed once final document is received • No prior contact with officials <p>Cost required to complete each procedure (% of income per capita)</p> <ul style="list-style-type: none"> • Official costs only, no bribes • No professional fees unless services required by law or commonly used in practice <p>Paid-in minimum capital (% of income per capita)</p> <ul style="list-style-type: none"> • Funds deposited in a bank or with third party before registration or up to 3 months after incorporation 	<p>To make the data comparable across economies, several assumptions about the business and the procedures are used. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes.</p> <p>The business:</p> <ul style="list-style-type: none"> -Is a limited liability company (or its legal equivalent). If there is more than one type of limited liability company in the economy, the limited liability form most common among domestic firms is chosen. Information on the most common form is obtained from incorporation lawyers or the statistical office. -Operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city. -Performs general industrial or commercial activities such as the production or sale to the public of goods or services. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco. It is not using heavily polluting production processes. -Does not qualify for investment incentives or any special benefits. -Is 100% domestically owned. -Has five business owners, none of whom is a legal entity. One business owner holds 30% of the company shares, two owners have 20% of shares each, and two owners have 15% of shares each. -Is managed by one local director. -Has between 10 and 50 employees one month after the commencement of operations, all of them domestic nationals. -Has start-up capital of 10 times income per capita. -Has an estimated turnover of at least 100 times income per capita. -Leases the commercial plant or offices and is not a proprietor of real estate. -Has an annual lease for the office space equivalent to one income per capita. -Is in an office space of approximately 929 square meters (10,000 square feet). -Has a company deed that is 10 pages long. <p>The owners:</p> <ul style="list-style-type: none"> -Have reached the legal age of majority and are capable of making decisions as an adult. If there is no legal age of majority, they are assumed to be 30 years old. -Are in good health and have no criminal record. -Are married, the marriage is monogamous and registered with the authorities. -Where the answer differs according to the legal system applicable to the woman or man in question (as may be the case in economies where there is legal plurality), the answer used will be the one that applies to the majority of the population.

Starting a Business - Chad

Standardized Company

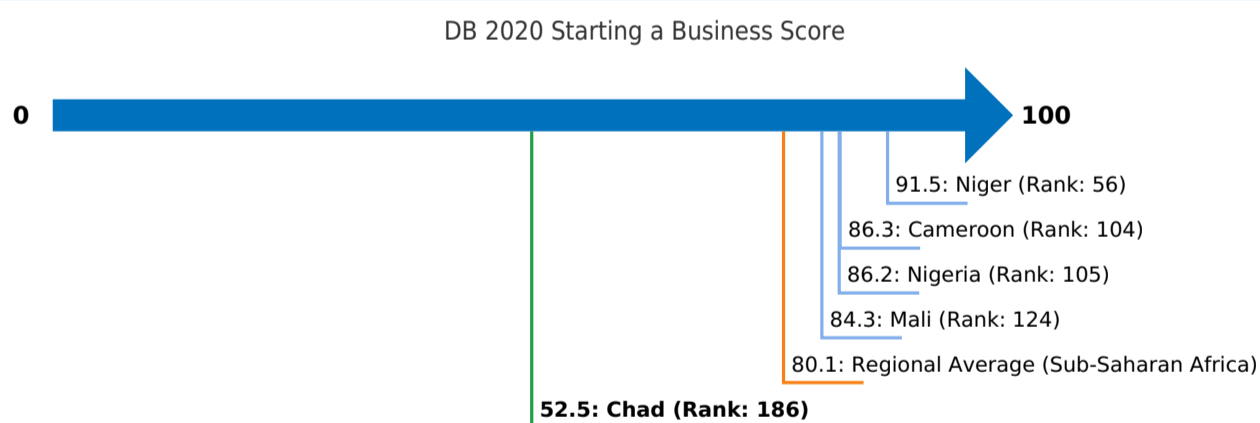
Legal form	Société à Responsabilité Limitée (SARL) - Limited Liability Company
Paid-in minimum capital requirement	XAF 100,000
City Covered	N'Djamena

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Procedure - Men (number)	8	7.4	4.9	1 (2 Economies)
Time - Men (days)	58	21.5	9.2	0.5 (New Zealand)
Cost - Men (% of income per capita)	169.3	36.3	3.0	0.0 (2 Economies)
Procedure - Women (number)	8	7.5	4.9	1 (2 Economies)
Time - Women (days)	58	21.6	9.2	0.5 (New Zealand)
Cost - Women (% of income per capita)	169.3	36.3	3.0	0.0 (2 Economies)
Paid-in min. capital (% of income per capita)	25.3	9.3	7.6	0.0 (120 Economies)

Figure - Starting a Business in Chad - Score

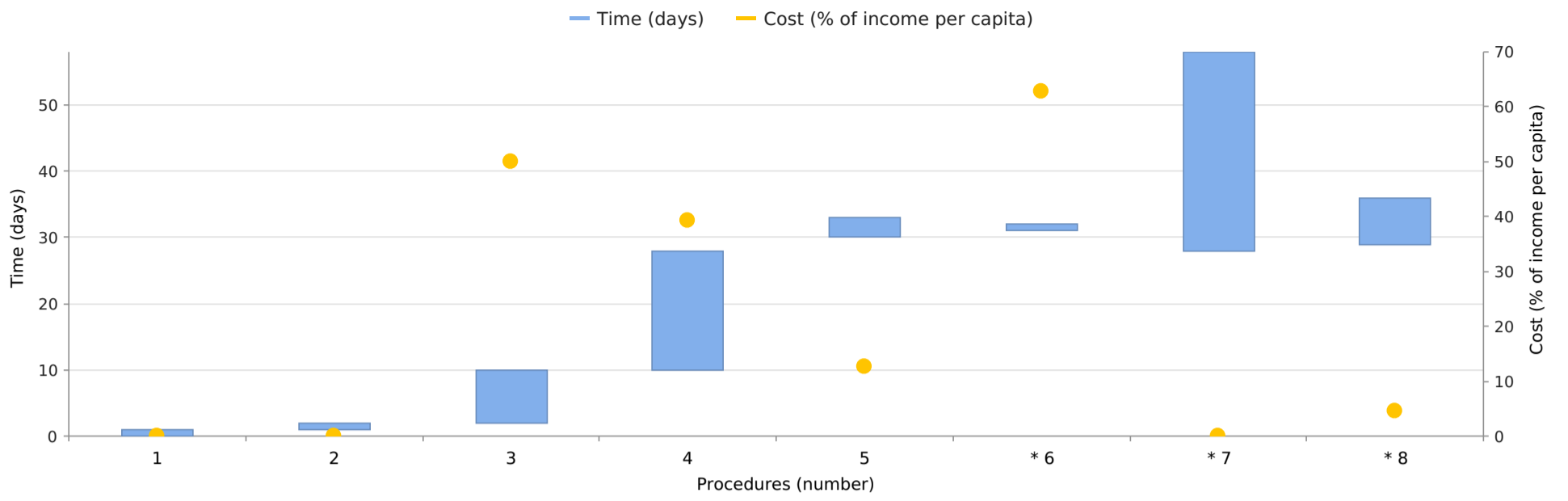


Figure - Starting a Business in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators.

Figure - Starting a Business in Chad - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Details - Starting a Business in Chad - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Open a bank account, deposit the legally required initial capital in a bank and obtain deposit evidence <i>Agency</i> : Commercial Bank To enable the company to open this bank account, the notary delivers a certificate stating that the company is in the process of being incorporated.</p>	1 day	no charge
2	<p>Check the uniqueness of the company name and pick up a company registration form <i>Agency</i> : Clerk's office of the Commercial court To avoid future lawsuits, the founders must pick a name that is not already in use. The Register now has a database with the names of all companies registered since 2004. Registrations prior to 2004 are not in the database. The search is done quickly.</p>	1 day	no charge
3	<p>Notarize the company's deeds and articles of association <i>Agency</i> : Notary Decree n°004/PR/PM/MJ/2010 of 05 January 2010 fixed the notary fees at a rate with declining basis as follows:</p> <ul style="list-style-type: none"> • From XAF 1,000,000 to 10,000,000, 5%, with the limit of XAF 300,000 • From XAF 10,000,001 to 50,000,000, 3% with the limit of XAF 750,000 • From XAF 50,000,001 to 100,000,000, 1.5%, with the limit of XAF 1,000,000 • From XAF 100,000,001 to 500,000,000, 1%, with the limit of XAF 2,500,000 • From XAF 500,000,001 to 1.000.000.000, 0.5%, with the limit of XAF 3,750,000 <p>According to the decree N 1792/PR/MJDH/ 2015, the services of notaries are not mandatory. However entrepreneurs still use their services in practice.</p>	8 days	5% of the capital
4	<p>Register at the Guichet Unique (Registration with RCCM, Administrative authorization from the Ministry of Commerce and Industry, Tax registration, Registration with CNSS, and register the articles of association with the Service d'Enregistrement, des Domaines et du Timbre) <i>Agency</i> : Guichet Unique Registration fees are as follow: XAF 70,000 (incorporation fee for a Limited Liability Company) + XAF 3,000 (Stamp) + XAF 5,000 (Chamber of commerce)</p> <p>The documents to be provided at the Guichet Unique are:</p> <ul style="list-style-type: none"> • Criminal records (or sworn declaration) • Articles of association • Subscription of the declared capital • Identification card (copy) • Lease agreement <p>The fees for registration of the articles of association regulated by Arrêté n°015/MCIA/SG/2004 (fixant le taux d'obtention d'un acte administratif d'exercer des activités de commerce, d'industrie ou d'artisanat) and are as follow:</p> <ul style="list-style-type: none"> • The Articles of association: XAF 6,000 (original + copies of meeting minutes + expedition) • Declaration of capital subscription : 1,5% of the amount of the capital + stamp fees XAF 1,000 /page (the declaration is 1 page) • Subscription Form: XAF 3,000 + stamp (XAF 1,000/page multiply by the number of partners) • Subscription status: XAF 3,000 	18 days on average	see comments
5	<p>Make a formal announcement through legal journals/newspapers proclaiming the existence of the company <i>Agency</i> : Official journal or any legal journal The publication is necessary to inform the public that the company now exists. The RCCM number and the address of the company must be provided.</p>	3 days	XAF 50,000 in legal journal, variable in a newspaper
⇒ 6	<p>Pay the patente (Direction des Impôts) <i>Agency</i> : Ministry of Finance (Direction des Impôts) The patente must be paid immediately after the NIF is obtained. The NIF is the identification for the payment of the VAT and IRPP.</p> <p>Elements included in the calculation of the Patente:</p> <p>Annual sales x 0.1% = DD (Droit Déterminé). CNPS = 10% of the DD CCC = 7% of the DD RAV = 3% of the DD ONASA = 480 XAF (the company must pay this amount in full, whereas for the employee, it is only 40 XAF monthly) TVLP = 10% of the annual rent paid by the company</p> <p>The patent is done in 4 copies:</p> <ul style="list-style-type: none"> • Treasury • The LLC itself • Remain the file of the LLC • Remain in the book 	1 day (simultaneous with procedure 6)	XAF 250,422.36 (see details)

⇒ 7	Submission of the Internal Regulation Code to the Labor Inspection Office (Inspection du Travail) <i>Agency</i> : Labor Inspection Office This procedure is required for companies with 25 employees or more. The contract of employees will be checked to ensure that it is in accordance with the labor law and internal regulations.	30 days (simultaneous with procedure 6)	no charge
⇒ 8	Make a company seal <i>Agency</i> : Sealmaker According to OHADA rules, the company is required to have the number of the RCCM and the address on each invoice. A seal is done in practice to make the invoices more official, but it is not legally required.	7 days (simultaneous with procedure 6)	XAF 18,000

⇒ Takes place simultaneously with previous procedure.

Dealing with Construction Permits

This topic tracks the procedures, time and cost to build a warehouse—including obtaining necessary the licenses and permits, submitting all required notifications, requesting and receiving all necessary inspections and obtaining utility connections. In addition, the Dealing with Construction Permits indicator measures the building quality control index, evaluating the quality of building regulations, the strength of quality control and safety mechanisms, liability and insurance regimes, and professional certification requirements. The most recent round of data collection was completed in May 2019. [See the methodology for more information](#)

What the indicators measure	Case study assumptions
<p>Procedures to legally build a warehouse (number)</p> <ul style="list-style-type: none"> • Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates • Submitting all required notifications and receiving all necessary inspections • Obtaining utility connections for water and sewerage • Registering and selling the warehouse after its completion <p>Time required to complete each procedure (calendar days)</p> <ul style="list-style-type: none"> • Does not include time spent gathering information • Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule • Procedure is considered completed once final document is received • No prior contact with officials <p>Cost required to complete each procedure (% of income per capita)</p> <ul style="list-style-type: none"> • Official costs only, no bribes <p>Building quality control index (0-15)</p> <ul style="list-style-type: none"> • Quality of building regulations (0-2) • Quality control before construction (0-1) • Quality control during construction (0-3) • Quality control after construction (0-3) • Liability and insurance regimes (0-2) • Professional certifications (0-4) 	<p>To make the data comparable across economies, several assumptions about the construction company, the warehouse project and the utility connections are used.</p> <p>The construction company (BuildCo):</p> <ul style="list-style-type: none"> - Is a limited liability company (or its legal equivalent) and operates in the economy's largest business city. For 11 economies the data are also collected for the second largest business city. - Is 100% domestically and privately owned; has five owners, none of whom is a legal entity. Has a licensed architect and a licensed engineer, both registered with the local association of architects or engineers. BuildCo is not assumed to have any other employees who are technical or licensed experts, such as geological or topographical experts. - Owns the land on which the warehouse will be built and will sell the warehouse upon its completion. <p>The warehouse:</p> <ul style="list-style-type: none"> - Will be used for general storage activities, such as storage of books or stationery. - Will have two stories, both above ground, with a total constructed area of approximately 1,300.6 square meters (14,000 square feet). Each floor will be 3 meters (9 feet, 10 inches) high and will be located on a land plot of approximately 929 square meters (10,000 square feet) that is 100% owned by BuildCo, and the warehouse is valued at 50 times income per capita. - Will have complete architectural and technical plans prepared by a licensed architect. If preparation of the plans requires such steps as obtaining further documentation or getting prior approvals from external agencies, these are counted as procedures. - Will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements). <p>The water and sewerage connections:</p> <ul style="list-style-type: none"> - Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the economy, a borehole will be dug. If there is no sewerage infrastructure, a septic tank in the smallest size available will be installed or built. - Will have an average water use of 662 liters (175 gallons) a day and an average wastewater flow of 568 liters (150 gallons) a day. Will have a peak water use of 1,325 liters (350 gallons) a day and a peak wastewater flow of 1,136 liters (300 gallons) a day. - Will have a constant level of water demand and wastewater flow throughout the year; will be 1 inch in diameter for the water connection and 4 inches in diameter for the sewerage connection.

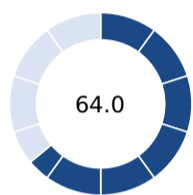
Dealing with Construction Permits - Chad

Standardized Warehouse

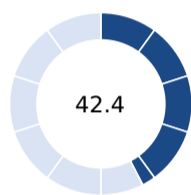
Estimated value of warehouse	XAF 19,775,293.20
City Covered	N'Djamena

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Procedures (number)	14	15.1	12.7	None in 2018/19
Time (days)	226	145.4	152.3	None in 2018/19
Cost (% of warehouse value)	18.8	8.9	1.5	None in 2018/19
Building quality control index (0-15)	11.5	8.9	11.6	15.0 (6 Economies)

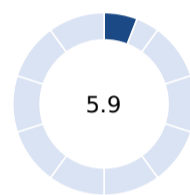
Figure - Dealing with Construction Permits in Chad - Score



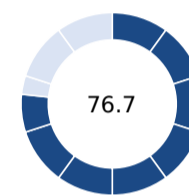
Procedures



Time

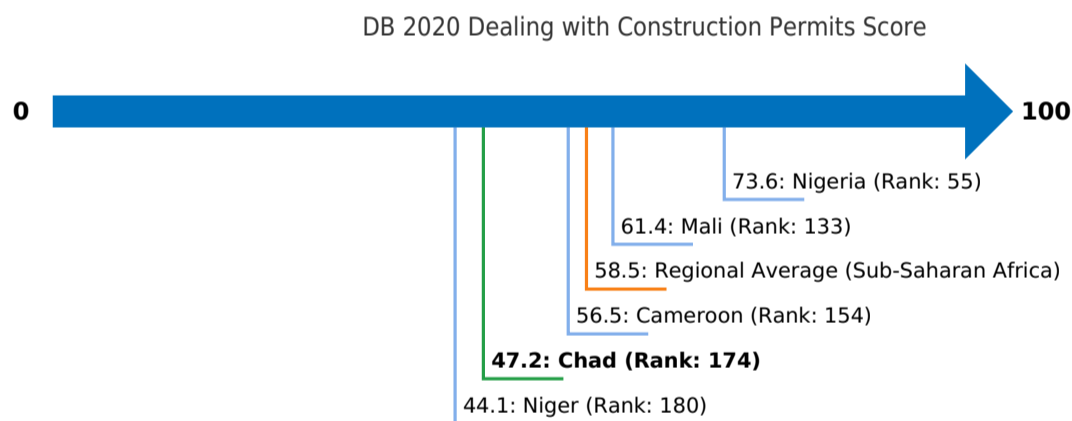


Cost



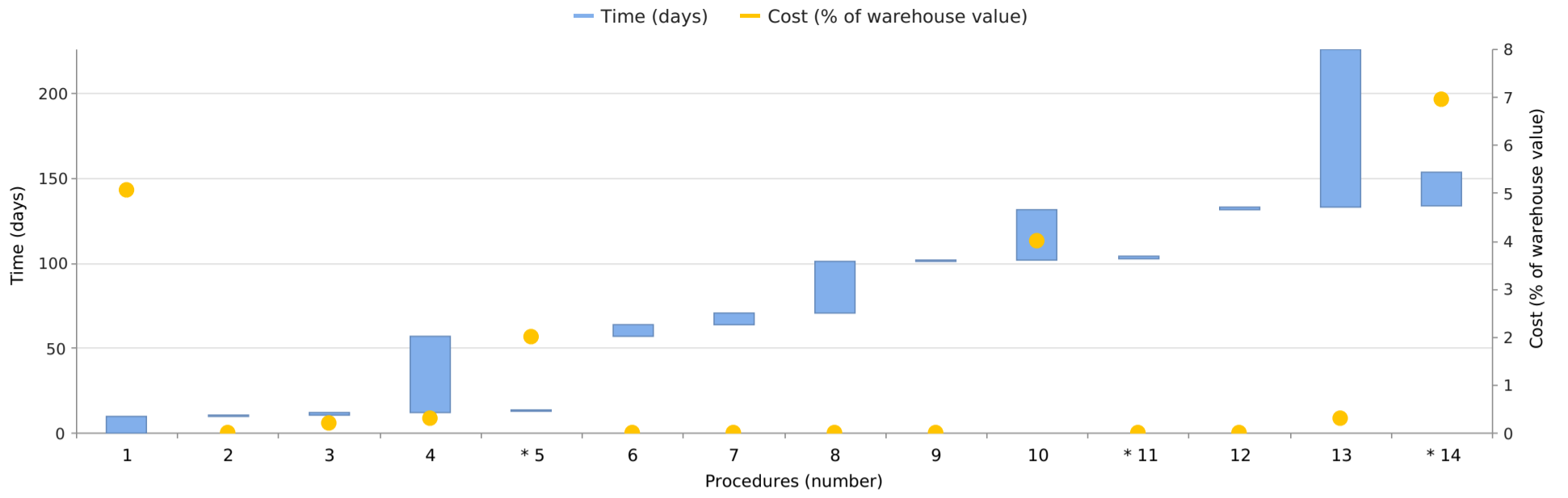
Building quality control index

Figure - Dealing with Construction Permits in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of dealing with construction permits is determined by sorting their scores for dealing with construction permits. These scores are the simple average of the scores for each of the component indicators.

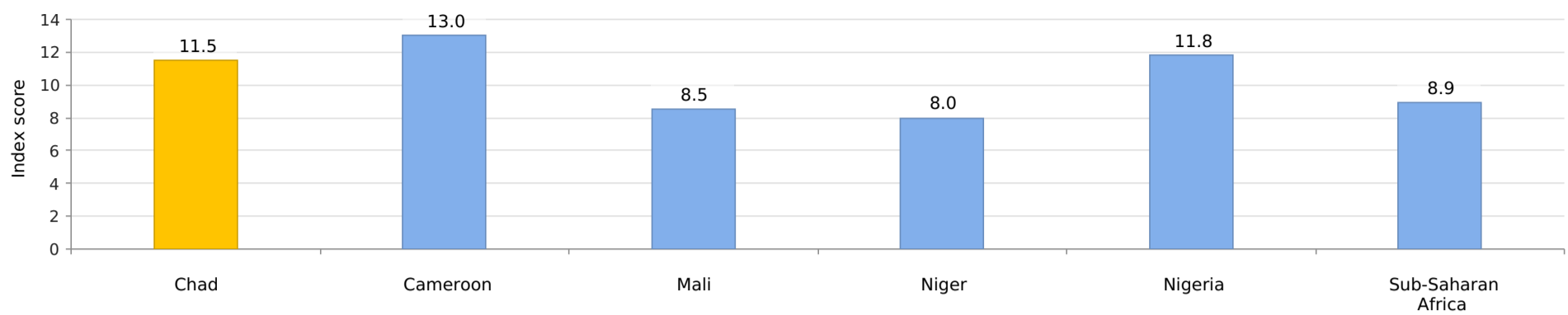
Figure - Dealing with Construction Permits in Chad - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Dealing with Construction Permits in Chad and comparator economies - Measure of Quality



Details - Dealing with Construction Permits in Chad - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Obtain a geotechnical study / soil test <i>Agency</i> : Laboratoire (LBTP or LABOGEC) This study must be done prior to the design of the structural plans, which will be based on the result of this study. The cost depends on the laboratory involved and the number of "points" (holes made to verify the type of soil). For this case study, 2 points are considered.</p>	10 days	XAF 1,000,000
2	<p>Submit technical file at Municipality to apply for building permit <i>Agency</i> : N'Djamena Municipality The permit request can be submitted directly to the Municipality or in one the various districts. The Municipality will then forward the request internally to the Service Technique where the request will be reviewed and forwarded to the various departments in the Ministry of Environment, Urbanism and Habitat.</p> <p>The following documents must be submitted:</p> <ul style="list-style-type: none"> • Location map - scale 1/100 - 1/200 • Plot plan • Plan des différents niveaux • Plan de Masse • Plan of the front facade (4 facades) (case study: 1 for 1st level and 1 for 2nd level) • Elevation plan (2) • Roofing plan • Electrical plans (case study: 1 for 1st level and 1 for 2nd level) • Structural plan (case study: 1 for 1st level and 1 for 2nd level) • Plumbing plan (case study: 1 for 1st level and 1 for 2nd level) • Carpentry plan (case study: 1 for 1st level and 1 for 2nd level) • Beams plan • Septic Tank plan • Description of all the works (stamp duty FCFA 1,000.00) • Property Title (Report from the Cadastre) • Estimated cost of construction • Summary of the soil study (stamp duty FCFA 1,000.00) 	1 day	no charge
3	<p>Pay stamps duty at the Service des Domaines et du Timbre <i>Agency</i> : Services des Domaines et du Timbre BuildCo must contact the Service Technique to find out how much should be paid for the stamps duty. The cost is FCFA 1,000.00 per page for the description and FCFA 2,000.00 for plans.</p>	1 day	XAF 40,000
4	<p>Pay fees and obtain the building permit <i>Agency</i> : N'Djamena Municipality The permit is signed by the Mayor of N'Djamena and BuildCo will pick it up at the Service Technique. This provisional permit will become final after 45 days if the Ministry of Environment, Urbanism and Habitat have not issued it yet.</p> <p>According to Ordonnance 70, from the time the first copy of the building permit is delivered to the Municipality, the Ministry has 45 days to issue the final building permit. Otherwise, the provisional permit is considered final.</p>	45 days	XAF 59,326
⇒ 5	<p>Hire a private firm (bureau de controle) for inspections <i>Agency</i> : Private Firm BuildCo will request that the architect hires a private firm to review and monitor the implementation of the approved plans provided, as well as the structural calculation notes of reinforced concrete structures, infrastructures and superstructures, frames, covers and plumbing, sewage and electricity to the low voltage networks.</p> <p>Technical control bureaus are accredited by international bodies.</p>	1 day	XAF 395,506

6	Request and receive set out inspection by the Cadastre <i>Agency</i> : Cadastre According to Art. 8 of Ordinance 17 and Art. 25 - Volume V of Decree N°698 / PR / PM / MATUH / 2012 of 7 May 2012, the land registry department must verify the set out (implantation) of the building on the ground and issues a certificate of conformity of the set out.	7 days	no charge
7	Request and receive sanitation inspection <i>Agency</i> : Service d'Hygiène ou de Sante According to Art. 9 of Ordinance 17, the Health Service will conduct a verification of sanitary facilities and issue a certificate of conformity.	7 days	no charge
8	Request and receive final inspection for the certificate of conformity and proof of development certificate <i>Agency</i> : Services Technique de la Mairie ou du Ministère des Infrastructures The final inspection for the certificate of conformity must be requested in person at the Ministry of Environment, Urbanism and Habitat. There will be an on-site visit. This certificate is necessary for the decennial insurance.	30 days	no charge
9	Request and obtain an inspection for the reevaluation of the property <i>Agency</i> : Commission pour la mise en valeur - Municipality BuildCo must inform the Commission Pour la Mise-en-Valeur that construction has been completed. There will be an on-site visit to determine the new property value. The report of the on-site visit will be examined by the 7 members of the Commission, and then transmitted to the Mayor for final signature. This certificat de mise-en-valeur is then transmitted to the Service des Domaines et du Timbre.	1 day	no charge
10	Register the building at the Service des Domaines et du Timbres <i>Agency</i> : Services des Domaines et du Timbre The fee is calculated as 4% of re-evaluated cost of the property.	30 days	XAF 791,012
⇒ 11	Request water connection <i>Agency</i> : STE (Société Tchadienne de l'Eau) The request can be made either by sending a letter or in person. STE prefers a letter from a company, as it is more formal.	1 day	no charge
12	Receive on-site visit by STE for a cost estimate for water connection <i>Agency</i> : STE (Société Tchadienne de l'Eau) The on-site visit is done by STE to ensure that the location is correct, to check the road number, the zone, and the door number to determine which water connection will be used for this client.	1 day	no charge
13	Obtain water connection <i>Agency</i> : STE (Société Tchadienne de l'Eau) The cost will depend on the type of connection. The water meter will be a 3-cubic meter connection. The client has two connection options. The first type is the "collier de prise en charge" which is more expensive and costs about FCFA 110,000.00. The second type is "Une prise en T (inverse T)." The connection for the Doing Business case study will be the latter and the cost is about FCFA 60,000.00.	93 days	XAF 60,000
⇒ 14	Build septic tank <i>Agency</i> : Private firm	20 days	XAF 1,375,000

⇒Takes place simultaneously with previous procedure.

Details - Dealing with Construction Permits in Chad - Measure of Quality

	Answer	Score
Building quality control index (0-15)		11.5
Quality of building regulations index (0-2)		1.5
How accessible are building laws and regulations in your economy? (0-1)	Free of charge; In official gazette; Not easily accessible.	0.5
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0-1)	List of required documents; Fees to be paid; Required preapprovals.	1.0
Quality control before construction index (0-1)		0.0
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0-1)	By law, there is no need to verify plans compliance; Civil servant reviews plans.	0.0
Quality control during construction index (0-3)		2.0
What types of inspections (if any) are required by law to be carried out during construction? (0-2)	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1.0
Do legally mandated inspections occur in practice during construction? (0-1)	Mandatory inspections are always done in practice.	1.0
Quality control after construction index (0-3)		3.0
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0-2)	Yes, final inspection is done by government agency.	2.0
Do legally mandated final inspections occur in practice? (0-1)	Final inspection always occurs in practice.	1.0
Liability and insurance regimes index (0-2)		2.0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0-1)	Architect or engineer; Construction company.	1.0
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use (Latent Defect Liability Insurance or Decennial Insurance)? (0-1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1.0
Professional certifications index (0-4)		3.0
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0-2)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer; Passing a certification exam.	2.0

What are the qualification requirements for the professional who supervises the construction on the ground? (0-2)

Minimum number of years of experience; University degree in engineering, construction or construction management.

1.0

⚡ Getting Electricity

This topic measures the procedures, time and cost required for a business to obtain a permanent electricity connection for a newly constructed warehouse. Additionally, the reliability of supply and transparency of tariffs index measures reliability of supply, transparency of tariffs and the price of electricity. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Procedures to obtain an electricity connection (number)

- Submitting all relevant documents and obtaining all necessary clearances and permits
- Completing all required notifications and receiving all necessary inspections
- Obtaining external installation works and possibly purchasing material for these works
- Concluding any necessary supply contract and obtaining final supply

Time required to complete each procedure (calendar days)

- Is at least 1 calendar day
- Each procedure starts on a separate day
- Does not include time spent gathering information
- Reflects the time spent in practice, with little follow-up and no prior contact with officials

Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes
- Value added tax excluded

The reliability of supply and transparency of tariffs index (0-8)

- Duration and frequency of power outages (0-3)
- Tools to monitor power outages (0-1)
- Tools to restore power supply (0-1)
- Regulatory monitoring of utilities' performance (0-1)
- Financial deterrents limiting outages (0-1)
- Transparency and accessibility of tariffs (0-1)

Price of electricity (cents per kilowatt-hour)*

- Price based on monthly bill for commercial warehouse in case study

*Note: *Doing Business* measures the price of electricity, but it is not included in the ease of doing business score nor in the ranking on the ease of getting electricity.

Case study assumptions

To make the data comparable across economies, several assumptions about the warehouse, the electricity connection and the monthly consumption are used.

The warehouse:

- Is owned by a local entrepreneur and is used for storage of goods.
- Is located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Is located in an area where similar warehouses are typically located and is in an area with no physical constraints. For example, the property is not near a railway.
- Is a new construction and is being connected to electricity for the first time.
- Has two stories with a total surface area of approximately 1,300.6 square meters (14,000 square feet). The plot of land on which it is built is 929 square meters (10,000 square feet).

The electricity connection:

- Is a permanent one with a three-phase, four-wire Y connection with a subscribed capacity of 140-kilo-volt-ampere (kVA) with a power factor of 1, when 1 kVA = 1 kilowatt (kW).
- Has a length of 150 meters. The connection is to either the low- or medium-voltage distribution network and is either overhead or underground, whichever is more common in the area where the warehouse is located and requires works that involve the crossing of a 10-meter road (such as by excavation or overhead lines) but are all carried out on public land. There is no crossing of other owners' private property because the warehouse has access to a road.
- Does not require work to install the internal wiring of the warehouse. This has already been completed up to and including the customer's service panel or switchboard and the meter base.

The monthly consumption:

- It is assumed that the warehouse operates 30 days a month from 9:00 a.m. to 5:00 p.m. (8 hours a day), with equipment utilized at 80% of capacity on average and that there are no electricity cuts (assumed for simplicity reasons) and the monthly energy consumption is 26,880 kilowatt-hours (kWh); hourly consumption is 112 kWh.
- If multiple electricity suppliers exist, the warehouse is served by the cheapest supplier.
- Tariffs effective in January of the current year are used for calculation of the price of electricity for the warehouse. Although January has 31 days, for calculation purposes only 30 days are used.

Getting Electricity - Chad

Standardized Connection

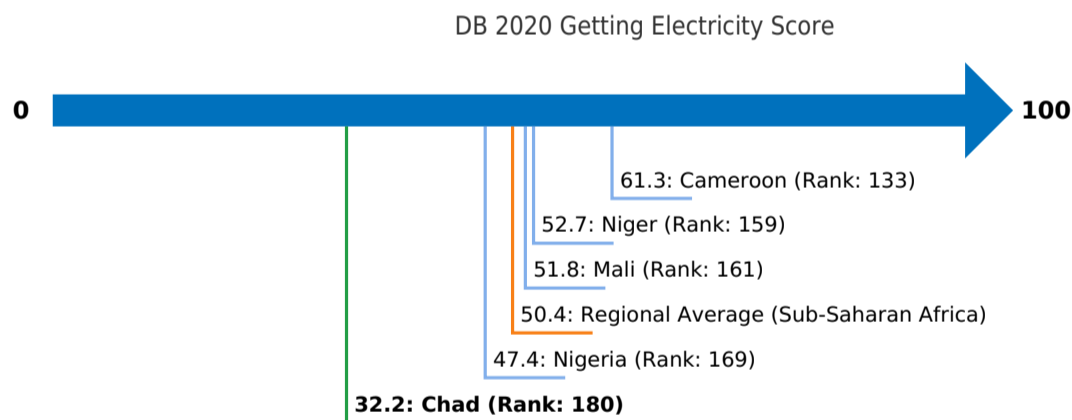
Name of utility	Société Nationale d'Electricité (SNE)
Price of electricity (US cents per kWh)	21.2
City Covered	N'Djamena

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Procedures (number)	6	5.2	4.4	3 (28 Economies)
Time (days)	67	109.6	74.8	18 (3 Economies)
Cost (% of income per capita)	9628.6	3,187.5	61.0	0.0 (3 Economies)
Reliability of supply and transparency of tariff index (0-8)	0	1.6	7.4	8 (26 Economies)

Figure - Getting Electricity in Chad - Score

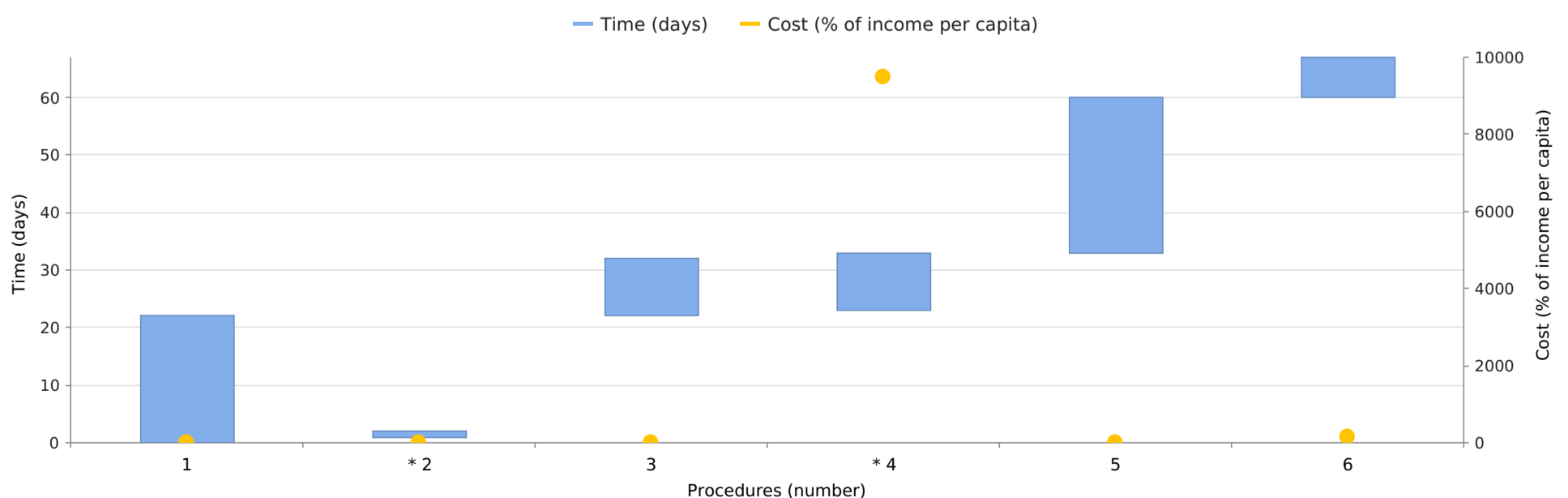


Figure - Getting Electricity in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting electricity is determined by sorting their scores for getting electricity. These scores are the simple average of the scores for all the component indicators except the price of electricity.

Figure - Getting Electricity in Chad - Procedure, Time and Cost

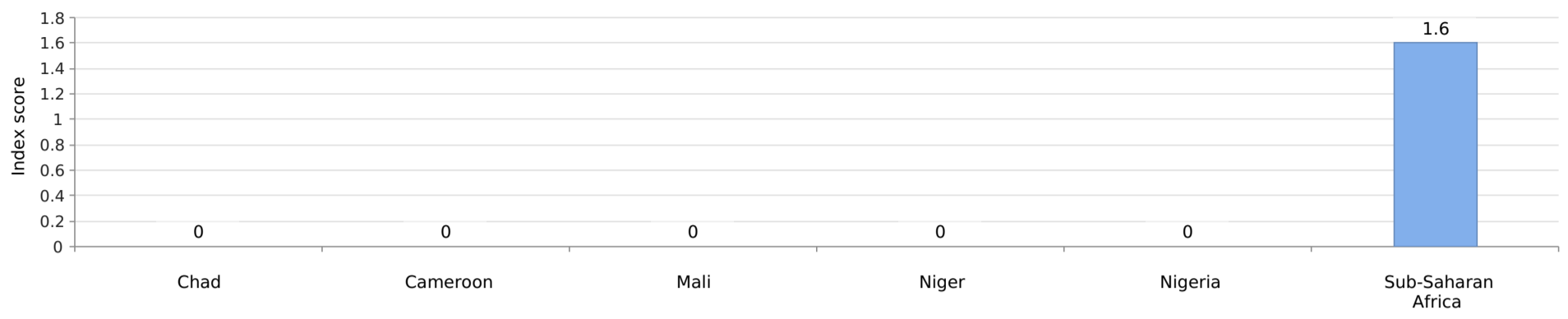


*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures

reflected here, see the summary below.

Figure - Getting Electricity in Chad and comparator economies - Measure of Quality



Details - Getting Electricity in Chad - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>Submit application to SNE and await estimate <i>Agency : Société Nationale d'Electricité (SNE)</i> The client can either write to the Commercial Department of the electricity company or submit the application in person (in which case the client will need to pay an application fee). The electricity company prefers the former option as it is more formal.</p>	22 calendar days	XAF 3,000
⇒ 2	<p>Receive site inspection by SNE <i>Agency : Société Nationale d'Electricité (SNE)</i> The fees (material, connection, and subscription) are paid at this point in the case of a low-voltage connection. For a medium-voltage case they can be paid after the works have started (or ended). In any case, subscription fees have to be paid before the warehouse is supplied with electricity.</p> <p>Staff from the electricity company inspect the site and carry out a technical study. This onsite visit is done by SNE only to ensure that the location is correct, to check the road number, the zone, and the door number to determine which electricity post and also water connection will be used for this client. After the onsite visit and confirmation of the location, the request is transmitted to the Service Technique for study and establishing a cost estimate. This department will tell the client about all materials to be bought, where to buy them, and what quality to buy.</p>	1 calendar day	XAF 0
3	<p>Obtain excavation permit from municipality <i>Agency : Municipality</i> When SNE does the works it does not have to apply for an excavation permit because it has a tacit agreement with the municipality ("voirie") already.</p> <p>When it is a private firm that does the works, then the client (or their contractor) will need to obtain an excavation permit to be able to do the works.</p>	10 calendar days	XAF 0
⇒ 4	<p>Buy material for external works and have it tested by SNE <i>Agency : Private firm/ Société Nationale d'Electricité (SNE)</i> SNE will send a technician to inspect the material bought by the client to ensure that the quality is in accordance to the list provided by SNE.</p>	10 calendar days	XAF 37,500,000
5	<p>Obtain external works from private electrical contractor <i>Agency : Private firm</i> The client has a choice between hiring a private firm to do the works or asking SNE to carry them out. In the cases where an expansion of the network is needed, it is more common to hire a private firm to do the works.</p> <p>Type of works: Works consist of installing a substation on the client's plot and connecting it to SNE MV network. From a technical point of view, two types of substation are possible:</p> <p>(a) Option 1: A pre-fabricated transformer, such as a « type bocage » transformer. A new substation (160-kVA transformer) is installed on the client's property. The low-voltage connection to the warehouse is done in this same, private property. Connection to the utility's medium-voltage network is done in the public domain. The medium-voltage meter is incorporated within the substation.</p> <p>(b) Option 2: The "bocage" transformer is usually bought in Europe, and thus leads to delays in procurement. Another option is to build a concrete ("ciment") transformer. It will take less time and cost less. Plus, from a technical point of view, it is preferred over option 1 because in excess heat the concrete transformer heats up less than the pre-fabricated one.</p> <p>Sometimes, transformers of up to 630kVA are installed.</p>	27 calendar days	XAF 0
6	<p>Obtain final connection and turn-on of supply from SNE <i>Agency : Société Nationale d'Electricité (SNE)</i> SNE will pull a wire from the substation to the existing medium-voltage network and turn on the supply.</p>	7 calendar days	XAF 578,705.37

⇒ Takes place simultaneously with previous procedure.

Details - Getting Electricity in Chad - Measure of Quality

	Answer
Reliability of supply and transparency of tariff index (0-8)	0
Total duration and frequency of outages per customer a year (0-3)	0
System average interruption duration index (SAIDI)	..
System average interruption frequency index (SAIFI)	..
What is the minimum outage time (in minutes) that the utility considers for the calculation of SAIDI/SAIFI	N/A
Mechanisms for monitoring outages (0-1)	0
Does the distribution utility use automated tools to monitor outages?	No
Mechanisms for restoring service (0-1)	0
Does the distribution utility use automated tools to restore service?	No
Regulatory monitoring (0-1)	0
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	No
Financial deterrents aimed at limiting outages (0-1)	0
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	No
Communication of tariffs and tariff changes (0-1)	0
Are effective tariffs available online?	No
Link to the website, if available online	n.a
Are customers notified of a change in tariff ahead of the billing cycle?	Yes

Note:

If the duration and frequency of outages is 100 or less, the economy is eligible to score on the Reliability of supply and transparency of tariff index.

If the duration and frequency of outages is not available, or is over 100, the economy is not eligible to score on the index.

If the minimum outage time considered for SAIDI/SAIFI is over 5 minutes, the economy is not eligible to score on the index.

Registering Property

This topic examines the steps, time and cost involved in registering property, assuming a standardized case of an entrepreneur who wants to purchase land and a building that is already registered and free of title dispute. In addition, the topic also measures the quality of the land administration system in each economy. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution, and equal access to property rights. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Procedures to legally transfer title on immovable property (number)

- Preregistration procedures (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)
- Registration procedures in the economy's largest business city.
- Postregistration procedures (for example, filling title with municipality)

Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day - though procedures that can be fully completed online are an exception to this rule
- Procedure is considered completed once final document is received
- No prior contact with officials

Cost required to complete each procedure (% of property value)

- Official costs only (such as administrative fees, duties and taxes).
- Value Added Tax, Capital Gains Tax and illicit payments are excluded

Quality of land administration index (0-30)

- Reliability of infrastructure index (0-8)
- Transparency of information index (0-6)
- Geographic coverage index (0-8)
- Land dispute resolution index (0-8)
- Equal access to property rights index (-2-0)

Case study assumptions

To make the data comparable across economies, several assumptions about the parties to the transaction, the property and the procedures are used.

The parties (buyer and seller):

- Are limited liability companies (or the legal equivalent).
- Are located in the periurban (that is, on the outskirts of the city but still within its official limits) area of the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Are 100% domestically and privately owned.
- Perform general commercial activities.

The property (fully owned by the seller):

- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in a periurban commercial zone (that is, on the outskirts of the city but still within its official limits), and no rezoning is required.
- Consists of land and a building. The land area is 557.4 square meters (6,000 square feet). A two-story warehouse of 929 square meters (10,000 square feet) is located on the land. The warehouse is 10 years old, is in good condition, has no heating system and complies with all safety standards, building codes and legal requirements. The property, consisting of land and building, will be transferred in its entirety.
- Will not be subject to renovations or additional construction following the purchase.
- Has no trees, natural water sources, natural reserves or historical monuments of any kind.
- Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage or certain types of agricultural activities, are required.
- Has no occupants, and no other party holds a legal interest in it.

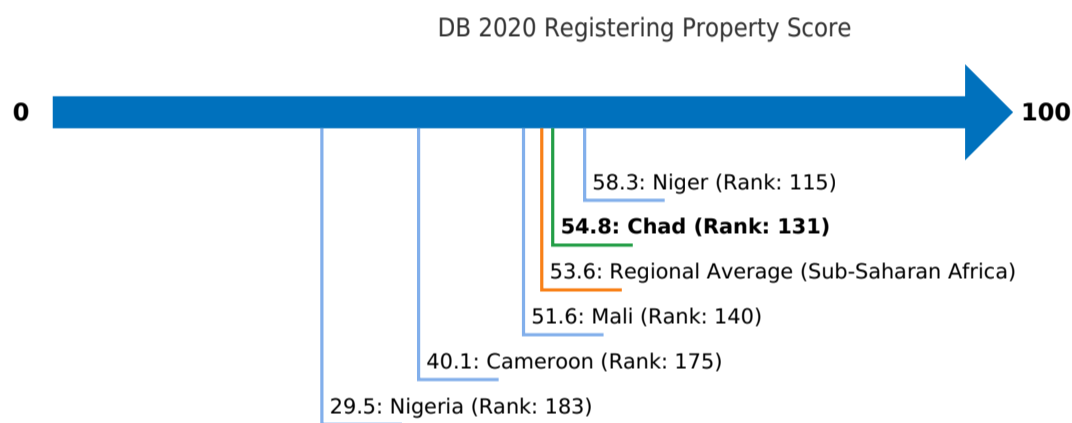
Registering Property - Chad

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Procedures (number)	6	6.1	4.7	1 (5 Economies)
Time (days)	29	51.6	23.6	1 (2 Economies)
Cost (% of property value)	8.1	7.3	4.2	0.0 (Saudi Arabia)
Quality of the land administration index (0-30)	8.5	9.0	23.2	None in 2018/19

Figure - Registering Property in Chad - Score

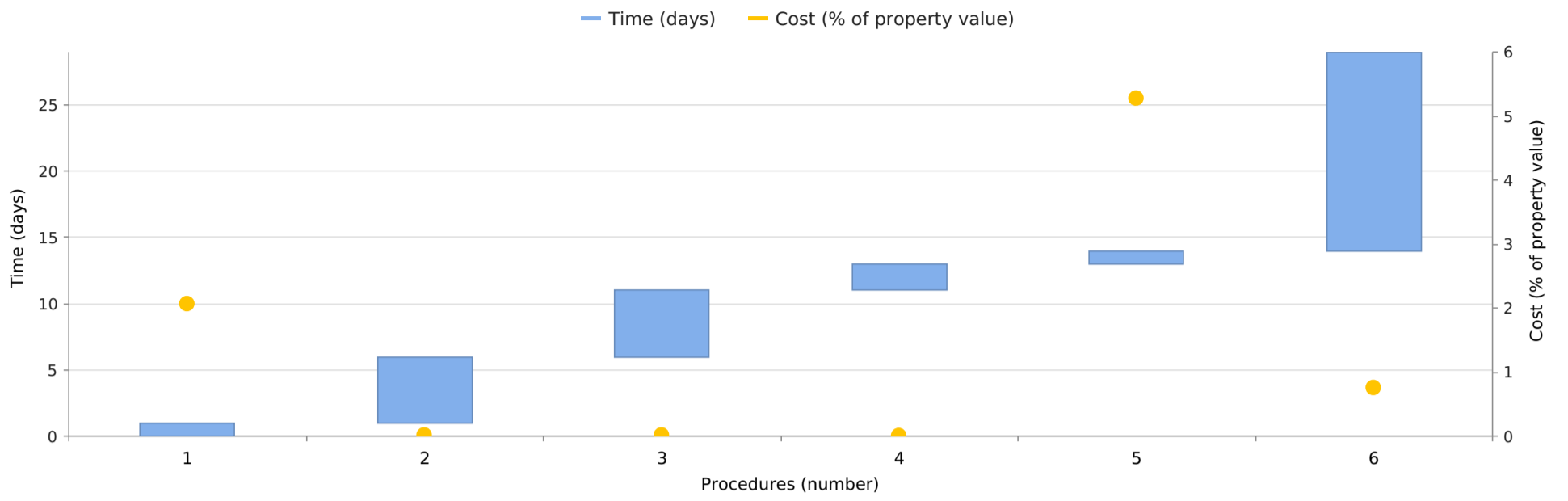


Figure - Registering Property in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of registering property is determined by sorting their scores for registering property. These scores are the simple average of the scores for each of the component indicators.

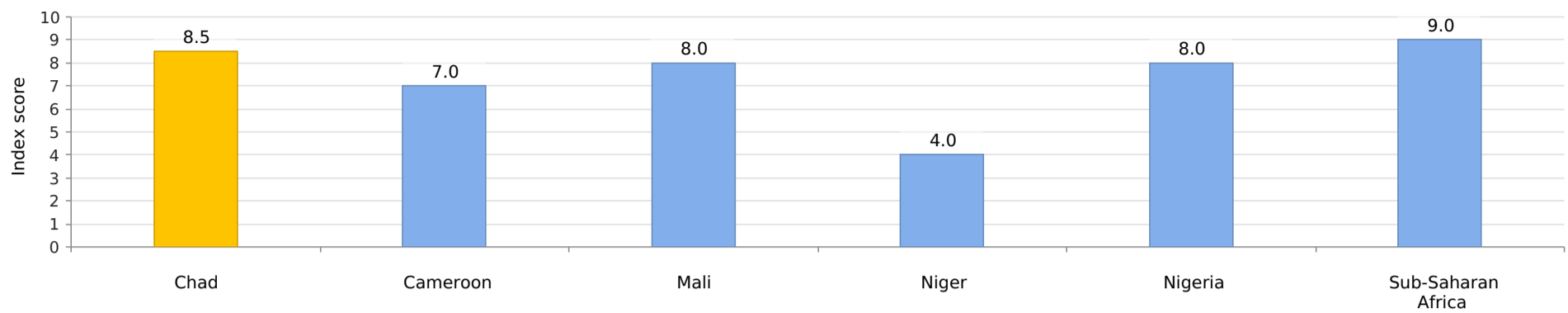
Figure - Registering Property in Chad - Procedure, Time and Cost



*This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Figure - Registering Property in Chad and comparator economies - Measure of Quality



Details - Registering Property in Chad - Procedure, Time and Cost

No.	Procedures	Time to Complete	Associated Costs
1	<p>The public notary drafts the sale agreement <i>Agency: Notary</i> The Law expressly states that all legal acts involving real estate transactions should be witnessed and notarized by a public notary. The parties can draft the sale and purchase agreement themselves and only ask the public notary to notarize the agreement. It is, however, common practice to ask the public notary to draft the sale and purchase agreement. The Law imposes on the public notary, before notarizing the agreement, to perform all required investigations and due diligence.</p> <p>By the terms of article 64 of decree n° 630/PR/MJ/96 of 22/11/1996 regarding the statute on notaries: "the memorandum of association or the transfer of immovable properties are obligatorily notarized. The authentication only concerns agreements under private signatures.</p>	1 day	<p>XAF 406,629.28; (According to the official Notary decreasing and cumulative fee schedule (Decret No. 004/PR/PM/MJ/2010):</p> <p>From XAF 200,000 to XAF 500,000: 10% without exceeding the sum of XAF 40,000 From XAF 500,001 to XAF 1,000,000: 8% without exceeding the sum of XAF 50,000 From XAF 1,000,001 to XAF 3,000,000: 5% without exceeding the sum of XAF 60,000 From XAF 3,000,001 to XAF 10,000,000: 2% without exceeding the sum of XAF 150,000 From XAF 10,000,001 to XAF 50,000,000: 1.5% without exceeding the sum of XAF 500,000 From XAF 50,000,001 to XAF 100,000,000: 1.25% without exceeding the sum of XAF 625,000 From XAF 100,000,001 to XAF 500,000,000: 0.5% without exceeding the sum of XAF 1,500,000 From XAF 500,000,001 to XAF 1,000,000,000: 0.3% without exceeding the sum of XAF 2,500,000)</p>
2	<p>Check the accuracy of the property's surface and boundaries with the Cadastre <i>Agency: Cadastre</i> The public notary has to check with the cadastral services that the land area and boundaries as defined in the sale and purchase agreement are correct and not overstated (or understated). The public notary can either write to the concerned services or go by himself or send one of his employees.</p>	5 days	XAF 1,000
3	<p>Check with the Land Registry that the seller is providing a clear and non-encumbered title <i>Agency: Land Registry ("Registre de la Conservation Foncière")</i> The public notary should check whether the seller of the property is the true owner with the Services des Domaines, the Department from which the Land Registry in Chad depends from. The public notary also should check that the owner's title is clear of mortgages, liens and other kind of security charge. The notary can either write to the director, or personally go to the land registry for due diligence.</p> <p>The Direction des Domaines is under the authority of the Ministry of Finance since December 2016. In addition, it is necessary to address a written request to the Registrar of real estate properties to carry out the necessary search of the property title.</p>	5 days	XAF 1,000

4	<p>Obtain the final and notarized sale agreement</p> <p><i>Agency</i> : Notary</p> <p>After completing all due diligence checks, the public notary should have fulfilled his legal obligations under the law and can now finalize and notarize the sale and purchase agreement for the parties. The parties will need to pick up the final sale contract to register it with the "Direction des Domaines".</p>	2 days	no charge
5	<p>Register the sale agreement with the "Service des Domaines"</p> <p><i>Agency</i> : Service des Domaines</p> <p>The parties should register the sale agreement at the Direction des Domaines, under the Ministry of Finance. The registration tax is 5% of the property value (Droit d'enregistrement acte de vente) - Loi des Finances 2018. Property transfers are subject to stamp duty at a rate of FCFA 1000 per page and FCFA 50,000 as archiving fees for a property title.</p> <p>One pays the stamp duty upon the signature of the sale and purchase agreement or the pronouncement of the adjudication.</p>	1 day	XAF 1,042,764.66; (5% property value (registration tax) + 4,000 FCFA stamp duty (1000FCFA per page, 4 pages) + FCFA 50,000 for archiving fees)
6	<p>Request the final transfer of property and obtain the updated title from the "Registre de la Conservation Foncière".</p> <p><i>Agency</i> : Land Registry ("Registre de la Conservation Foncière")</p> <p>With the transfer deed and the certificate of registration, the parties are now eligible to file an application for the effective transfer of ownership to the buyer. The request is filed at the "Registre de la Conservation Foncière" where Land records are kept. The employee of the Registry conducts a final due diligence before registering the mutation.</p> <p>Cost involves the following:</p> <p>(i) 4‰ of the property value (Salary of the "Conservateur")</p> <p>(ii) the 'taxe de bornage' is due according to adjudication or over the counter agreement based on the following rates according to the surface of the property:</p> <ul style="list-style-type: none"> - Less than 299 m²: 50.000 FCFA - from 300 to 499 m²: 60.000 FCFA - from 500 to 799 m²: 70.000 FCFA - from 800 to 999 m²: 80.000 FCFA - from 1000 to 1199 m²: 90.000 FCFA - from 1200 to 1500 m²: 100.000 FCFA - above up to 1800 m²: 100.000 FCFA plus an additional 200 FCFA/m² <p>Additional observations:</p> <p>Article 2 of Decree n° 211/PR/MFM/86, mentioning distribution of revenues from transfers, transcriptions, registrations and entry of mortgages, fixes the fees for transfers and transcriptions at 4 per thousand of the value of the immovable.</p>	15 days	XAF 149,101.17; (4 for a thousand (4 o/oo) of the property value (property transfer) + 70,000 (taxe de bornage))

⇒ Takes place simultaneously with previous procedure.

Details - Registering Property in Chad - Measure of Quality

	Answer	Score
Quality of the land administration index (0-30)		8.5
Reliability of infrastructure index (0-8)		3.0
Type of land registration system in the economy:	Title Registration System	
What is the institution in charge of immovable property registration?	Service des Domaines	
In what format are past and newly issued land records kept at the immovable property registry of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Scanned	1.0
Is there a comprehensive and functional electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)?	No	0.0
Institution in charge of the plans showing legal boundaries in the largest business city:	Service du Cadastre	
In what format are past and newly issued cadastral plans kept at the mapping agency of the largest business city of the economy—in a paper format or in a computerized format (scanned or fully digital)?	Computer/Scanned	1.0
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)?	No	0.0
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases?	Different databases but linked	1.0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties?	No	0.0
Transparency of information index (0-6)		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the largest business city?	Only intermediaries and interested parties	0.0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how?	Yes, on public boards	0.5
Link for online access:		
Is the applicable fee schedule for any type of property transaction at the agency in charge of immovable property registration in the largest business city made publicly available—and if so, how?	Yes, on public boards	0.5
Link for online access:		
Does the agency in charge of immovable property registration agency formally commit to deliver a legally binding document that proves property ownership within a specific timeframe –and if so, how does it communicate the service standard?	No	0.0
Link for online access:		
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration?	No	0.0
Contact information:		
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency?	No	0.0
Number of property transfers in the largest business city in 2018:		
Who is able to consult maps of land plots in the largest business city?	Only intermediaries and interested parties	0.0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how?	Yes, on public boards	0.5
Link for online access:		
Does the cadastral/mapping agency formally specifies the timeframe to deliver an updated cadastral plan—and if so, how does it communicate the service standard?	No	0.0
Link for online access:		
Is there a specific and independent mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency?	No	0.0

Contact information:		
Geographic coverage index (0-8)		0.0
Are all privately held land plots in the largest business city formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the economy formally registered at the immovable property registry?	No	0.0
Are all privately held land plots in the largest business city mapped?	No	0.0
Are all privately held land plots in the economy mapped?	No	0.0
Land dispute resolution index (0-8)		5.0
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties?	Yes	1.5
Legal basis:	Loi de Finances and Loi de la Propriété foncière et droits coutumiers (Loi n°24 du 22 juillet 1967)	
Is the system of immovable property registration subject to a state or private guarantee?	Yes	0.5
Type of guarantee:	State guarantee	
Legal basis:	Art. 554 of the Civil Code	
Is there a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry?	No	0.0
Legal basis:		
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)?	Yes	0.5
If yes, who is responsible for checking the legality of the documents?	Registrar; Notary;	
Does the legal system require verification of the identity of the parties to a property transaction?	Yes	0.5
If yes, who is responsible for verifying the identity of the parties?	Registrar; Notary;	
Is there a national database to verify the accuracy of government issued identity documents?	Yes	1.0
What is the Court of first instance in charge of a case involving a standard land dispute between two local businesses over tenure rights for a property worth 50 times gross national income (GNI) per capita and located in the largest business city?	Tribunal de Grande Instance	
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)?	Between 2 and 3 years	1.0
Are there publicly available statistics on the number of land disputes at the economy level in the first instance court?	No	0.0
Number of land disputes in the economy in 2018:		
Equal access to property rights index (-2-0)		-1.0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	
Do married men and married women have equal ownership rights to property?	No	-1.0

Getting Credit

This topic explores two sets of issues—the strength of credit reporting systems and the effectiveness of collateral and bankruptcy laws in facilitating lending. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Strength of legal rights index (0-12)

- Rights of borrowers and lenders through collateral laws (0-10)
- Protection of secured creditors' rights through bankruptcy laws (0-2)

Depth of credit information index (0-8)

- Scope and accessibility of credit information distributed by credit bureaus and credit registries (0-8)

Credit bureau coverage (% of adults)

- Number of individuals and firms listed in largest credit bureau as a percentage of adult population

Credit registry coverage (% of adults)

- Number of individuals and firms listed in credit registry as a percentage of adult population

Case study assumptions

Doing Business assesses the sharing of credit information and the legal rights of borrowers and lenders with respect to secured transactions through 2 sets of indicators. The depth of credit information index measures rules and practices affecting the coverage, scope and accessibility of credit information available through a credit registry or a credit bureau. The strength of legal rights index measures the degree to which collateral and bankruptcy laws protect the rights of borrowers and lenders and thus facilitate lending. For each economy it is first determined whether a unitary secured transactions system exists. Then two case scenarios, case A and case B, are used to determine how a nonpossessory security interest is created, publicized and enforced according to the law. Special emphasis is given to how the collateral registry operates (if registration of security interests is possible). The case scenarios involve a secured borrower, company ABC, and a secured lender, BizBank.

In some economies the legal framework for secured transactions will allow only case A or case B (not both) to apply. Both cases examine the same set of legal provisions relating to the use of movable collateral.

Several assumptions about the secured borrower (ABC) and lender (BizBank) are used:

- ABC is a domestic limited liability company (or its legal equivalent).
- ABC has up to 50 employees.
- ABC has its headquarters and only base of operations in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Both ABC and BizBank are 100% domestically owned.

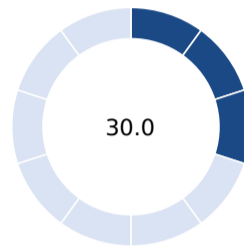
The case scenarios also involve assumptions. In case A, as collateral for the loan, ABC grants BizBank a nonpossessory security interest in one category of movable assets, for example, its machinery or its inventory. ABC wants to keep both possession and ownership of the collateral. In economies where the law does not allow nonpossessory security interests in movable property, ABC and BizBank use a fiduciary transfer-of-title arrangement (or a similar substitute for nonpossessory security interests).

In case B, ABC grants BizBank a business charge, enterprise charge, floating charge or any charge that gives BizBank a security interest over ABC's combined movable assets (or as much of ABC's movable assets as possible). ABC keeps ownership and possession of the assets.

Getting Credit - Chad

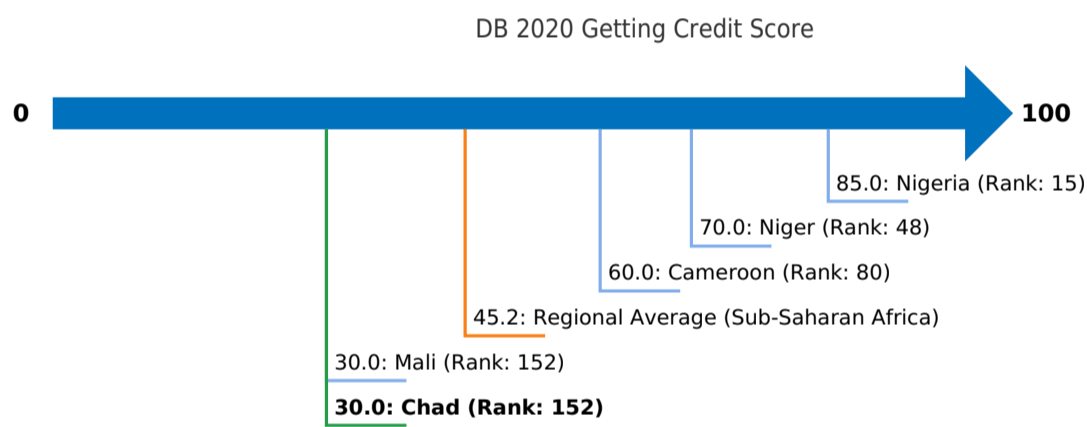
Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Strength of legal rights index (0-12)	6	5.1	6.1	12 (5 Economies)
Depth of credit information index (0-8)	0	3.9	6.8	8 (53 Economies)
Credit registry coverage (% of adults)	2.5	8.3	24.4	100.0 (2 Economies)
Credit bureau coverage (% of adults)	0.0	11.0	66.7	100.0 (14 Economies)

Figure - Getting Credit in Chad - Score



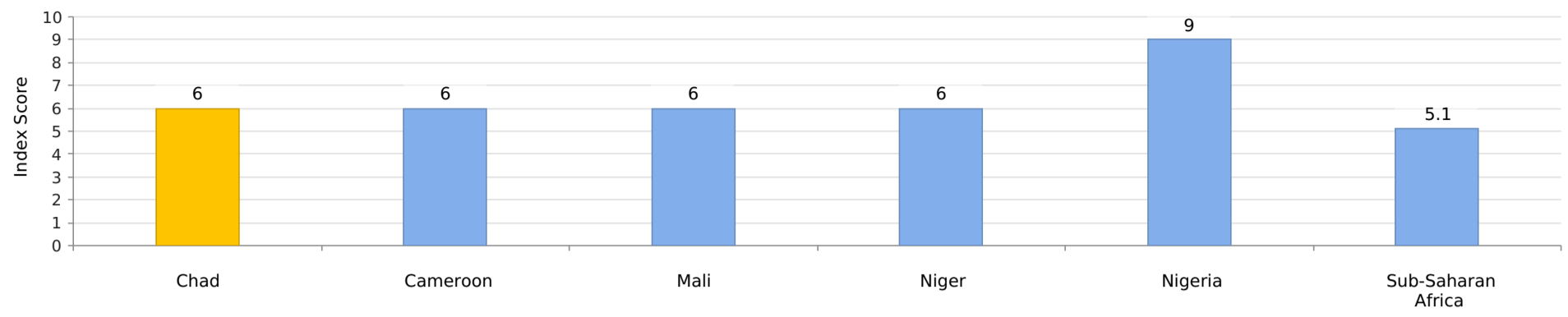
Score - Getting Credit

Figure - Getting Credit in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of getting credit is determined by sorting their scores for getting credit. These scores are the sum of the scores for the strength of legal rights index and the depth of credit information index.

Figure - Legal Rights in Chad and comparator economies



Details - Legal Rights in Chad

Strength of legal rights index (0-12)

6

Does an integrated or unified legal framework for secured transactions that extends to the creation, publicity and enforcement of functional equivalents to security interests in movable assets exist in the economy? Yes

Does the law allow businesses to grant a non possessory security right in a single category of movable assets, without requiring a specific description of collateral? Yes

Does the law allow businesses to grant a non possessory security right in substantially all of its assets, without requiring a specific description of collateral? Yes

May a security right extend to future or after-acquired assets, and does it extend automatically to the products, proceeds and replacements of the original assets? Yes

Is a general description of debts and obligations permitted in collateral agreements; can all types of debts and obligations be secured between parties; and can the collateral agreement include a maximum amount for which the assets are encumbered? Yes

Is a collateral registry in operation for both incorporated and non-incorporated entities, that is unified geographically and by asset type, with an electronic database indexed by debtor's name? No

Does a notice-based collateral registry exist in which all functional equivalents can be registered? No

Does a modern collateral registry exist in which registrations, amendments, cancellations and searches can be performed online by any interested third party? No

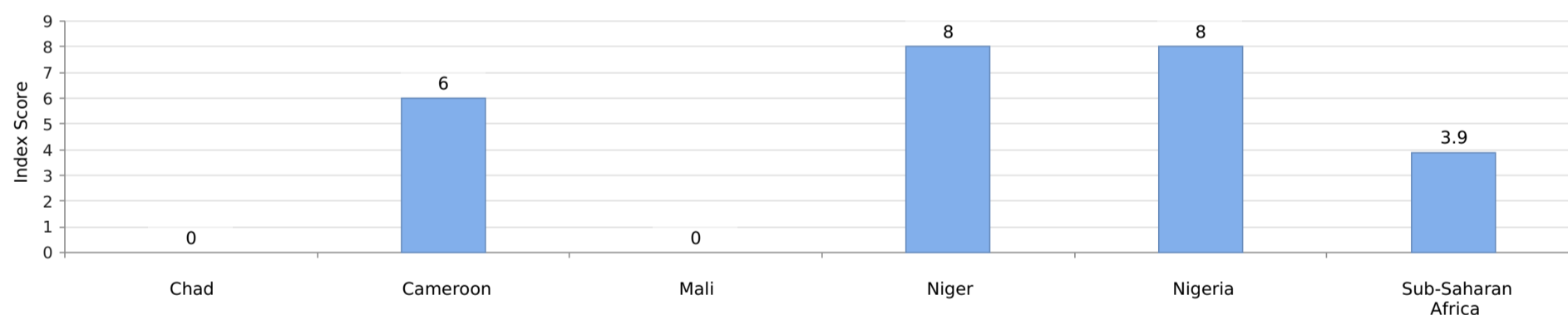
Are secured creditors paid first (i.e. before tax claims and employee claims) when a debtor defaults outside an insolvency procedure? No

Are secured creditors paid first (i.e. before tax claims and employee claims) when a business is liquidated? No

Are secured creditors subject to an automatic stay on enforcement when a debtor enters a court-supervised reorganization procedure? Does the law protect secured creditors' rights by providing clear grounds for relief from the stay and sets a time limit for it? No

Does the law allow parties to agree on out of court enforcement at the time a security interest is created? Does the law allow the secured creditor to sell the collateral through public auction or private tender, as well as, for the secured creditor to keep the asset in satisfaction of the debt? Yes

Figure - Credit Information in Chad and comparator economies



Details - Credit Information in Chad

Depth of credit information index (0-8)	Credit bureau	Credit registry	Score
Are data on both firms and individuals distributed?	No	No	0
Are both positive and negative credit data distributed?	No	No	0
Are data from retailers or utility companies - in addition to data from banks and financial institutions - distributed?	No	No	0
Are at least 2 years of historical data distributed? (Credit bureaus and registries that distribute more than 10 years of negative data or erase data on defaults as soon as they are repaid obtain a score of 0 for this component.)	No	No	0
Are data on loan amounts below 1% of income per capita distributed?	No	No	0
By law, do borrowers have the right to access their data in the credit bureau or credit registry?	No	No	0
Can banks and financial institutions access borrowers' credit information online (for example, through an online platform, a system-to-system connection or both)?	No	No	0
Are bureau or registry credit scores offered as a value-added service to help banks and financial institutions assess the creditworthiness of borrowers?	No	No	0

Note: An economy receives a score of 1 if there is a "yes" to either bureau or registry. If the credit bureau or registry is not operational or covers less than 5% of the adult population, the total score on the depth of credit information index is 0.

Coverage	Credit bureau	Credit registry
Number of individuals	0	157,420
Number of firms	0	34,967
Total	0	192,387
Percentage of adult population	0.0	2.5

Protecting Minority Investors

This topic measures the strength of minority shareholder protections against misuse of corporate assets by directors for their personal gain as well as shareholder rights, governance safeguards and corporate transparency requirements that reduce the risk of abuse. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

- **Extent of disclosure index (0-10):** Disclosure, review, and approval requirements for related-party transactions
- **Extent of director liability index (0-10):** Ability of minority shareholders to sue and hold interested directors liable for prejudicial related-party transactions; Available legal remedies (damages, disgorgement of profits, disqualification from managerial position(s) for one year or more, rescission of the transaction)
- **Ease of shareholder suits index (0-10):** Access to internal corporate documents; Evidence obtainable during trial and allocation of legal expenses
- **Extent of conflict of interest regulation index (0-30):** Sum of the extent of disclosure, extent of director liability and ease of shareholder suits indices
- **Extent of shareholder rights index (0-6):** Shareholders' rights and role in major corporate decisions
- **Extent of ownership and control index (0-7):** Governance safeguards protecting shareholders from undue board control and entrenchment
- **Extent of corporate transparency index (0-7):** Corporate transparency on ownership stakes, compensation, audits and financial prospects
- **Extent of shareholder governance index (0-20):** Sum of the extent of shareholders rights, extent of ownership and control and extent of corporate transparency indices
- **Strength of minority investor protection index (0-50):** Sum of the extent of conflict of interest regulation and extent of shareholder governance indices

Case study assumptions

To make the data comparable across economies, a case study uses several assumptions about the business and the transaction.

The business (Buyer):

- Is a publicly traded corporation listed on the economy's most important stock exchange.
- Has a board of directors and a chief executive officer (CEO) who may legally act on behalf of Buyer where permitted, even if this is not specifically required by law.
- Has a supervisory board in economies with a two-tier board system on which Mr. James appointed 60% of the shareholder-elected members.
- Has not adopted bylaws or articles of association that go beyond the minimum requirements. Does not follow codes, principles, recommendations or guidelines that are not mandatory.
- Is a manufacturing company with its own distribution network.

The transaction involves the following details:

- Mr. James owns 60% of Buyer, sits on Buyer's board of directors and elected two directors to Buyer's five-member board.
- Mr. James also owns 90% of Seller, a company that operates a chain of retail hardware stores. Seller recently closed a large number of its stores.
- Mr. James proposes that Buyer purchase Seller's unused fleet of trucks to expand Buyer's distribution of its food products, a proposal to which Buyer agrees. The price is equal to 10% of Buyer's assets and is higher than the market value.
- The proposed transaction is part of the company's principal activity and is not outside the authority of the company.
- Buyer enters into the transaction. All required approvals are obtained, and all required disclosures made—that is, the transaction was not entered into fraudulently.
- The transaction causes damages to Buyer. Shareholders sue Mr. James and the executives and directors that approved the transaction.

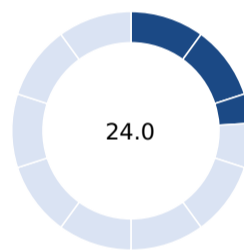
Protecting Minority Investors - Chad

Stock exchange information

Stock exchange	Central African Securities Exchange (BVMAC)
Stock exchange URL	
Listed firms with equity securities	0
City Covered	N'Djamena

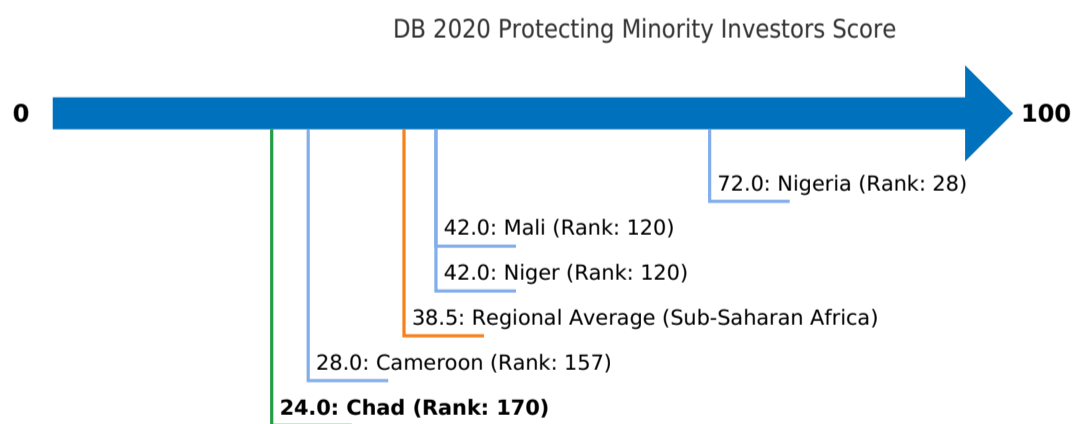
Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Extent of disclosure index (0-10)	7.0	5.5	6.5	10 (13 Economies)
Extent of director liability index (0-10)	1.0	3.5	5.3	10 (3 Economies)
Ease of shareholder suits index (0-10)	4.0	5.5	7.3	10 (Djibouti)
Extent of shareholder rights index (0-6)	0.0	1.8	4.7	6 (19 Economies)
Extent of ownership and control index (0-7)	0.0	1.4	4.5	7 (9 Economies)
Extent of corporate transparency index (0-7)	0.0	1.5	5.7	7 (13 Economies)

Figure - Protecting Minority in Chad - Score



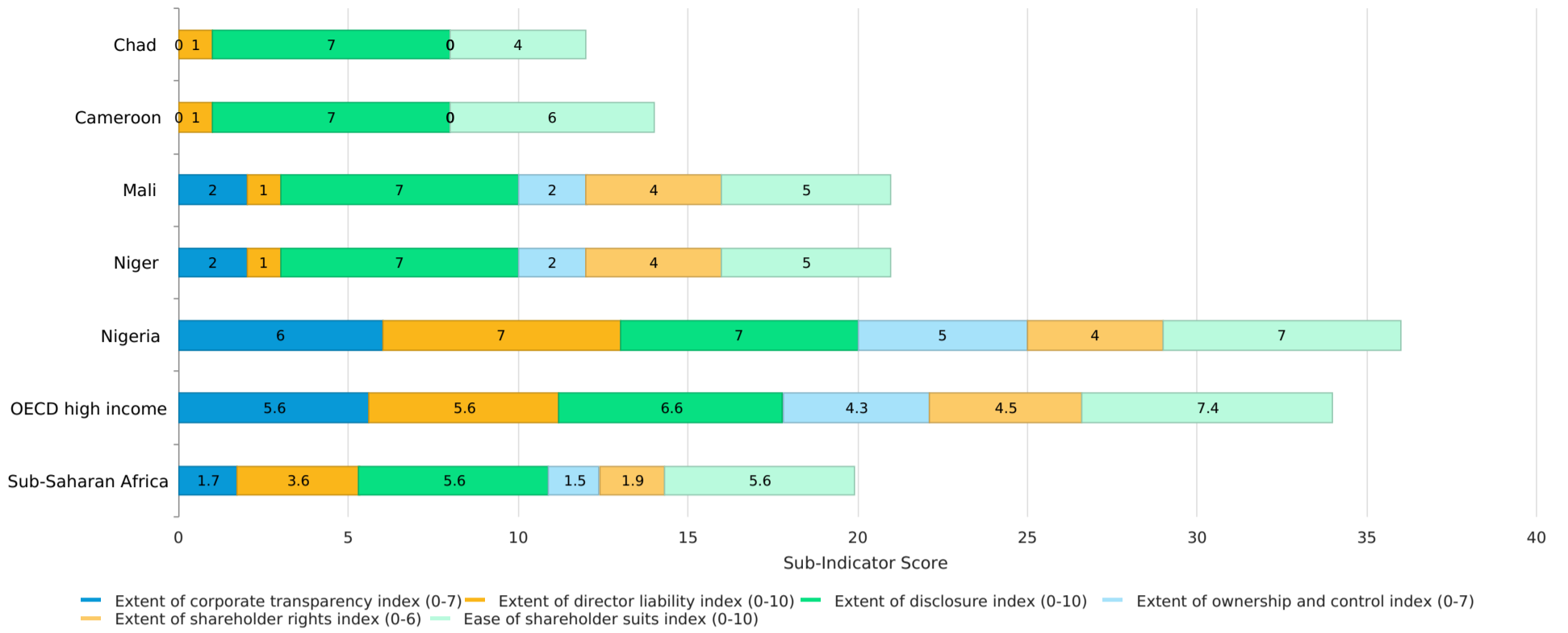
Score - Protecting Minority Investors

Figure - Protecting Minority Investors in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the strength of minority investor protections is determined by sorting their scores for protecting minority investors. These scores are the simple average of the scores for the extent of conflict of interest regulation index and the extent of shareholder governance index.

Figure - Protecting Minority Investors in Chad and comparator economies - Measure of Quality



Details - Protecting Minority Investors in Chad - Measure of Quality

	Answer	Score
Extent of conflict of interest regulation index (0-30)		
Extent of disclosure index (0-10)		7.0
Whose decision is sufficient to approve the Buyer-Seller transaction? (0-3)	Shareholders excluding interested parties	3.0
Must an external body review the terms of the transaction before it takes place? (0-1)	No	0.0
Must Mr. James disclose his conflict of interest to the board of directors? (0-2)	Full disclosure of all material facts	2.0
Must Buyer disclose the transaction in periodic filings (e.g. annual reports)? (0-2)	Disclosure on the transaction and on the conflict of interest	2.0
Must Buyer immediately disclose the transaction to the public? (0-2)	No disclosure obligation	0.0
Extent of director liability index (0-10)		1.0
Can shareholders representing 10% of Buyer's share capital sue for the damage the transaction caused to Buyer? (0-1)	Yes	1.0
Can shareholders hold Mr. James liable for the damage the transaction caused to Buyer? (0-2)	Not liable	0.0
Can shareholders hold the other directors liable for the damage the transaction caused to Buyer? (0-2)	Not liable	0.0
Must Mr. James pay damages for the harm caused to Buyer upon a successful claim by shareholders? (0-1)	No	0.0
Must Mr. James repay profits made from the transaction upon a successful claim by shareholders? (0-1)	No	0.0
Is Mr. James disqualified upon a successful claim by shareholders? (0-1)	No	0.0
Can a court void the transaction upon a successful claim by shareholders? (0-2)	Only in case of fraud or bad faith	0.0
Ease of shareholder suits index (0-10)		4.0
Before suing, can shareholders representing 10% of Buyer's share capital inspect the transaction documents? (0-1)	Yes	1.0
Can the plaintiff obtain any documents from the defendant and witnesses at trial? (0-3)	Any relevant document	3.0
Can the plaintiff request categories of documents from the defendant without identifying specific ones? (0-1)	No	0.0
Can the plaintiff directly question the defendant and witnesses at trial? (0-2)	No	0.0
Is the level of proof required for civil suits lower than that of criminal cases? (0-1)	No	0.0
Can shareholder plaintiffs recover their legal expenses from the company? (0-2)	At the discretion of the court	0.0
Extent of shareholder governance index (0-20)		
Extent of shareholder rights index (0-6)		0.0
Does the sale of 51% of Buyer's assets require shareholder approval?	No	0.0
Can shareholders representing 10% of Buyer's share capital call for a meeting of shareholders?	Yes	1.0
Must Buyer obtain its shareholders' approval every time it issues new shares?	Yes	1.0
Do shareholders automatically receive preemption rights every time Buyer issues new shares?	No	0.0
Do shareholders elect and dismiss the external auditor?	Yes	1.0
Are changes to the rights of a class of shares only possible if the holders of the affected shares approve?	Yes	1.0
Extent of ownership and control index (0-7)		0.0
Is it forbidden to appoint the same individual as CEO and chairperson of the board of directors?	No	0.0

Must the board of directors include independent and nonexecutive board members?	No	0.0
Can shareholders remove members of the board of directors without cause before the end of their term?	Yes	1.0
Must the board of directors include a separate audit committee exclusively comprising board members?	No	0.0
Must a potential acquirer make a tender offer to all shareholders upon acquiring 50% of Buyer?	No	0.0
Must Buyer pay declared dividends within a maximum period set by law?	Yes	1.0
Is a subsidiary prohibited from acquiring shares issued by its parent company?	No	0.0
Extent of corporate transparency index (0-7)		0.0
Must Buyer disclose direct and indirect beneficial ownership stakes representing 5%?	No	0.0
Must Buyer disclose information about board members' primary employment and directorships in other companies?	No	0.0
Must Buyer disclose the compensation of individual managers?	No	0.0
Must a detailed notice of general meeting be sent 21 days before the meeting?	No	0.0
Can shareholders representing 5% of Buyer's share capital put items on the general meeting agenda?	Yes	1.0
Must Buyer's annual financial statements be audited by an external auditor?	Yes	1.0
Must Buyer disclose its audit reports to the public?	No	0.0

Paying Taxes

This topic records the taxes and mandatory contributions that a medium-size company must pay or withhold in a given year, as well as the administrative burden of paying taxes and contributions and complying with postfiling procedures (VAT refund and tax audit). The most recent round of data collection for the project was completed in May 2019 covering for the Paying Taxes indicator calendar year 2018 (January 1, 2018 – December 31, 2018). [See the methodology for more information.](#)

What the indicators measure

Tax payments for a manufacturing company in 2018 (number per year adjusted for electronic and joint filing and payment)

- Total number of taxes and contributions paid or withheld, including consumption taxes (value added tax, sales tax or goods and service tax)
- Method and frequency of filing and payment

Time required to comply with 3 major taxes (hours per year)

- Collecting information, computing tax payable
- Preparing separate tax accounting books, if required
- Completing tax return, filing with agencies
- Arranging payment or withholding

Total tax and contribution rate (% of commercial profits)

- Profit or corporate income tax
- Social contributions, labor taxes paid by employer
- Property and property transfer taxes
- Dividend, capital gains, financial transactions taxes
- Waste collection, vehicle, road and other taxes

Postfiling Index

- Time to comply with VAT refund (hours)
- Time to obtain VAT refund (weeks)
- Time to comply with a corporate income tax correction (hours)
- Time to complete a corporate income tax correction (weeks)

Case study assumptions

Using a case scenario, *Doing Business* records taxes and mandatory contributions a medium size company must pay in a year, and measures the administrative burden of paying taxes, contributions and dealing with postfiling processes. Information is also compiled on frequency of filing and payments, time taken to comply with tax laws, time taken to comply with the requirements of postfiling processes and time waiting.

To make data comparable across economies, several assumptions are used:

- TaxpayerCo is a medium-size business that started operations on January 1, 2017. It produces ceramic flowerpots and sells them at retail. All taxes and contributions recorded are paid in the second year of operation (calendar year 2018). Taxes and mandatory contributions are measured at all levels of government.

The VAT refund process:

- In June 2018, TaxpayerCo. makes a large capital purchase: the value of the machine is 65 times income per capita of the economy. Sales are equally spread per month (1,050 times income per capita divided by 12) and cost of goods sold are equally expensed per month (875 times income per capita divided by 12). The machinery seller is registered for VAT and excess input VAT incurred in June will be fully recovered after four consecutive months if the VAT rate is the same for inputs, sales and the machine and the tax reporting period is every month. Input VAT will exceed Output VAT in June 2018.

The corporate income tax audit process:

- An error in calculation of income tax liability (for example, use of incorrect tax depreciation rates, or incorrectly treating an expense as tax deductible) leads to an incorrect income tax return and a corporate income tax underpayment. TaxpayerCo. discovered the error and voluntarily notified the tax authority. The value of the underpaid income tax liability is 5% of the corporate income tax liability due. TaxpayerCo. submits corrected information after the deadline for submitting the annual tax return, but within the tax assessment period.

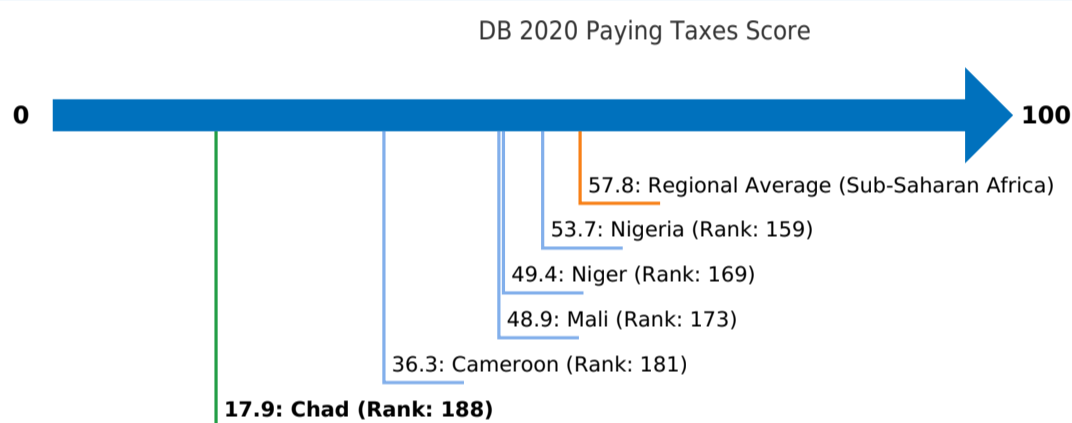
Paying Taxes - Chad

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Payments (number per year)	54	36.6	10.3	3 (2 Economies)
Time (hours per year)	834	280.6	158.8	49 (3 Economies)
Total tax and contribution rate (% of profit)	63.5	47.3	39.9	26.1 (33 Economies)
Postfiling index (0-100)	13.1	54.7	86.7	None in 2018/19

Figure - Paying Taxes in Chad - Score

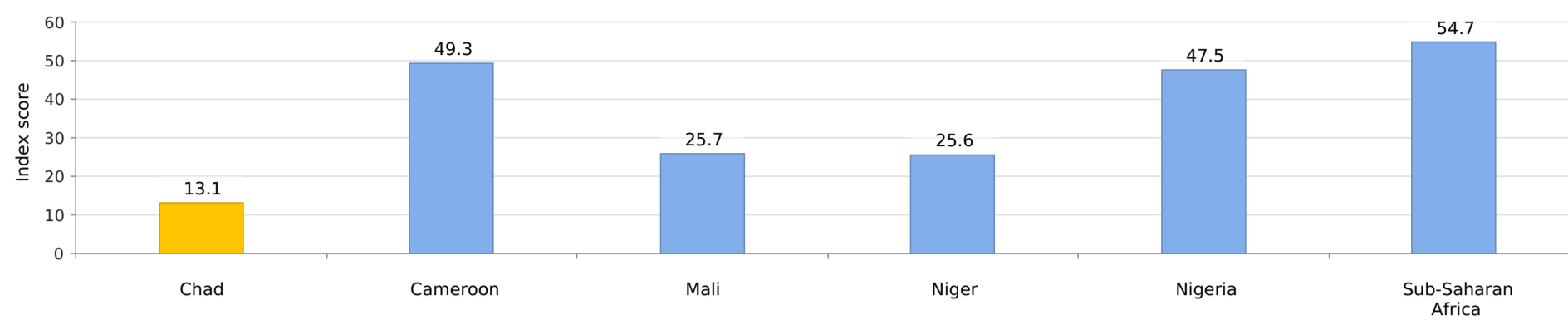


Figure - Paying Taxes in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of paying taxes is determined by sorting their scores for paying taxes. These scores are the simple average of the scores for each of the component indicators, with a threshold and a nonlinear transformation applied to one of the component indicators, the total tax and contribution rate. The threshold is defined as the total tax and contribution rate at the 15th percentile of the overall distribution for all years included in the analysis up to and including Doing Business 2015, which is 26.1%. All economies with a total tax and contribution rate below this threshold receive the same score as the economy at the threshold.

Figure - Paying Taxes in Chad and comparator economies - Measure of Quality



Details - Paying Taxes in Chad

Tax or mandatory contribution	Payments (number)	Notes on Payments	Time (hours)	Statutory tax rate	Tax base	Total tax and contribution rate (% of profit)	Notes on TTCR
Corporate income tax	12.0		300.0	35% on profits or 1.5% on turnover (whichever is higher)	taxable profit	31.29	
Social security contributions	12.0		252.0	16.5%	gross salaries	18.61	
Payroll tax	12.0			7.5%	gross salaries	8.46	
Business license	1.0			0.1%	turnover	1.77	
Apprenticeship tax	0.0	jointly		1.2%	gross salaries	1.35	
Property tax	1.0			10%	rental value of assets	1.00	
Vehicle tax	1.0				fixed fee depending on type of vehicle	0.38	
Tax on rental value	1.0			10%	rental value of immovable assets	0.32	
Other license contributions	0.0	jointly		17% + fixed fee	business license	0.30	
Value added tax (VAT)	12.0		282.0	0%/18%	value added	0.00	not included
Social security contributions on employee	0.0	jointly		3.5%	gross salaries	0.00	withheld
Stamp duty	1.0			XAF 2,000 - 5,000	per page	0.00	small amount
Fuel tax	1.0					0.00	small amount
Totals	54		834			63.5	

Details - Paying Taxes in Chad - Tax by Type

Taxes by type	Answer
Profit tax (% of profit)	31.3
Labor tax and contributions (% of profit)	28.4
Other taxes (% of profit)	3.8

Details - Paying Taxes in Chad - Measure of Quality

	Answer	Score
Postfiling index (0-100)		13.1
VAT refunds		
Does VAT exist?	Yes	
Does a VAT refund process exist per the case study?	No	
Restrictions on VAT refund process	Restricted to international traders and others	
Percentage of cases exposed to a VAT audit (%)	Not applicable	
Is there a mandatory carry forward period?	No	
Time to comply with VAT refund (hours)	No VAT refund per case study scenario	0.0
Time to obtain VAT refund (weeks)	No VAT refund per case study scenario	0.0
Corporate income tax audits		
Does corporate income tax exist?	Yes	
Percentage of cases exposed to a corporate income tax audit (%)	50% - 74%	
Time to comply with a corporate income tax correction (hours)	46.0	18.3
Time to complete a corporate income tax correction (weeks)	21.1	33.9

Notes: Names of taxes have been standardized. For instance income tax, profit tax, tax on company's income are all named corporate income tax in this table.

The hours for VAT include all the VAT and sales taxes applicable.

The hours for Social Security include all the hours for labor taxes and mandatory contributions in general.

The postfiling index is the average of the scores on time to comply with VAT refund, time to obtain a VAT refund, time to comply with a corporate income tax correction and time to complete a corporate income tax correction.

N/A = Not applicable.

Trading across Borders

Doing Business records the time and cost associated with the logistical process of exporting and importing goods. *Doing Business* measures the time and cost (excluding tariffs) associated with three sets of procedures—documentary compliance, border compliance and domestic transport—within the overall process of exporting or importing a shipment of goods. The most recent round of data collection for the project was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Documentary compliance

- Obtaining, preparing and submitting documents during transport, clearance, inspections and port or border handling in origin economy
- Obtaining, preparing and submitting documents required by destination economy and any transit economies
- Covers all documents required by law and in practice, including electronic submissions of information

Border compliance

- Customs clearance and inspections
- Inspections by other agencies (if applied to more than 20% of shipments)
- Handling and inspections that take place at the economy's port or border

Domestic transport

- Loading or unloading of the shipment at the warehouse or port/border
- Transport between warehouse and port/border
- Traffic delays and road police checks while shipment is en route

Case study assumptions

To make the data comparable across economies, a few assumptions are made about the traded goods and the transactions:

Time: Time is measured in hours, and 1 day is 24 hours (for example, 22 days are recorded as $22 \times 24 = 528$ hours). If customs clearance takes 7.5 hours, the data are recorded as is. Alternatively, suppose documents are submitted to a customs agency at 8:00a.m., are processed overnight and can be picked up at 8:00a.m. the next day. The time for customs clearance would be recorded as 24 hours because the actual procedure took 24 hours.

Cost: Insurance cost and informal payments for which no receipt is issued are excluded from the costs recorded. Costs are reported in U.S. dollars. Contributors are asked to convert local currency into U.S. dollars based on the exchange rate prevailing on the day they answer the questionnaire. Contributors are private sector experts in international trade logistics and are informed about exchange rates.

Assumptions of the case study:

- For all 190 economies covered by *Doing Business*, it is assumed a shipment is in a warehouse in the largest business city of the exporting economy and travels to a warehouse in the largest business city of the importing economy.
- It is assumed each economy imports 15 metric tons of containerized auto parts (HS 8708) from its natural import partner—the economy from which it imports the largest value (price times quantity) of auto parts. It is assumed each economy exports the product of its comparative advantage (defined by the largest export value) to its natural export partner—the economy that is the largest purchaser of this product. Shipment value is assumed to be \$50,000.
- The mode of transport is the one most widely used for the chosen export or import product and the trading partner, as is the seaport or land border crossing.
- All electronic information submissions requested by any government agency in connection with the shipment are considered to be documents obtained, prepared and submitted during the export or import process.
- A port or border is a place (seaport or land border crossing) where merchandise can enter or leave an economy.
- Relevant government agencies include customs, port authorities, road police, border guards, standardization agencies, ministries or departments of agriculture or industry, national security agencies and any other government authorities.

Trading across Borders - Chad

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Time to export: Border compliance (hours)	106	97.1	12.7	1 (19 Economies)
Cost to export: Border compliance (USD)	319	603.1	136.8	0 (19 Economies)
Time to export: Documentary compliance (hours)	87	71.9	2.3	1 (26 Economies)
Cost to export: Documentary compliance (USD)	188	172.5	33.4	0 (20 Economies)
Time to import: Border compliance (hours)	242	126.2	8.5	1 (25 Economies)
Cost to import: Border compliance (USD)	965	690.6	98.1	0 (28 Economies)
Time to import: Documentary compliance (hours)	172	96.1	3.4	1 (30 Economies)
Cost to import: Documentary compliance (USD)	500	287.2	23.5	0 (30 Economies)

Figure - Trading across Borders in Chad - Score

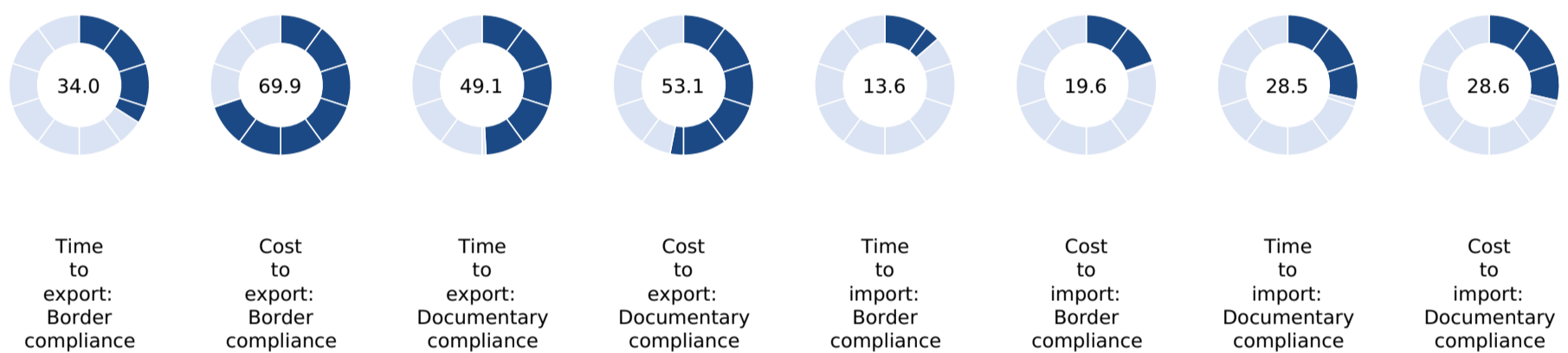
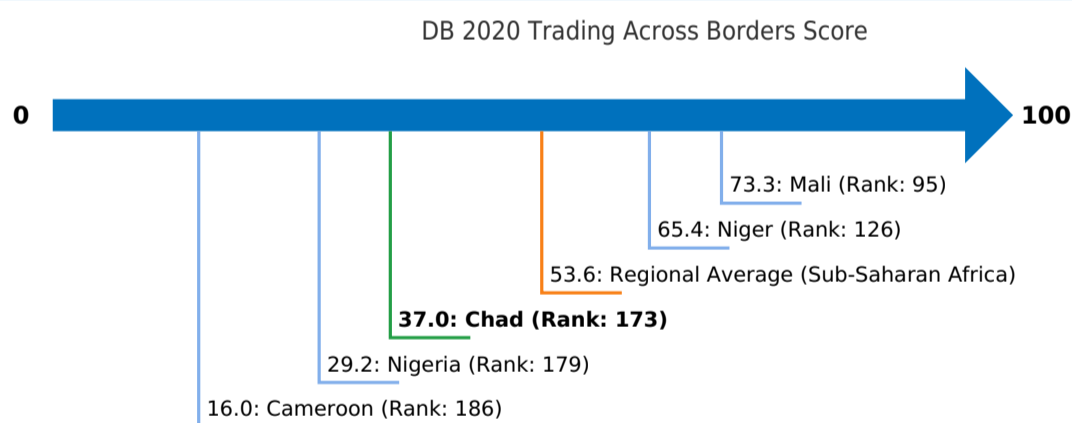
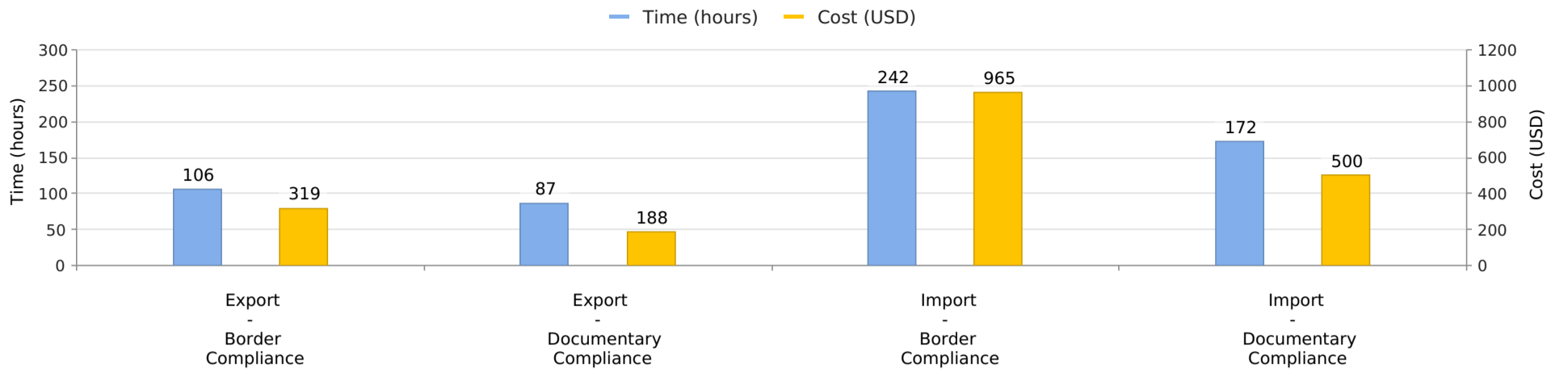


Figure - Trading across Borders in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of trading across borders is determined by sorting their scores for trading across borders. These scores are the simple average of the scores for the time and cost for documentary compliance and border compliance to export and import.

Figure - Trading across Borders in Chad - Time and Cost



Details - Trading across Borders in Chad

Characteristics	Export	Import
Product	HS 52 : Cotton	HS 8708: Parts and accessories of motor vehicles
Trade partner	China	France
Border	Touboro border crossing	Touboro border crossing
Distance (km)	650	650
Domestic transport time (hours)	28	28
Domestic transport cost (USD)	1750	1810

Details - Trading across Borders in Chad - Components of Border Compliance

	Time to Complete (hours)	Associated Costs (USD)
Export: Clearance and inspections required by customs authorities	75.0	234.5
Export: Clearance and inspections required by agencies other than customs	24.0	84.5
Export: Port or border handling	7.0	0.0
Import: Clearance and inspections required by customs authorities	50.0	465.0
Import: Clearance and inspections required by agencies other than customs	168.0	500.0
Import: Port or border handling	24.0	0.0

Details - Trading across Borders in Chad - Trade Documents

Export	Import
Commercial invoice	Commercial invoice
Transit document	Bill of lading
Export declaration	Packing list
Certificate of origin	Transit declaration (regime IM8)
Phytosanitary certificate	Declaration of release for consumption (IM4)
Packing list	Certificate of conformity
Sealing certificate (Certificat d'empotage)	Import license
SOLAS certificate	Exoneration letter
Bill of lading	SOLAS Certificate

Enforcing Contracts

The enforcing contracts indicator measures the time and cost for resolving a commercial dispute through a local first-instance court, and the quality of judicial processes index, evaluating whether each economy has adopted a series of good practices that promote quality and efficiency in the court system. The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Time required to enforce a contract through the courts (calendar days)

- Time to file and serve the case
- Time for trial and to obtain the judgment
- Time to enforce the judgment

Cost required to enforce a contract through the courts (% of claim value)

- Average attorney fees
- Court costs
- Enforcement costs

Quality of judicial processes index (0-18)

- Court structure and proceedings (-1-5)
- Case management (0-6)
- Court automation (0-4)
- Alternative dispute resolution (0-3)

Case study assumptions

The dispute in the case study involves the breach of a sales contract between two domestic businesses. The case study assumes that the court hears an expert on the quality of the goods in dispute. This distinguishes the case from simple debt enforcement.

To make the data on the time and comparable across economies, several assumptions about the case are used:

- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- The Buyer orders custom-made furniture, then fails to pay alleging that the goods are not of adequate quality.
- The value of the dispute is 200% of the income per capita or the equivalent in local currency of USD 5,000, whichever is greater.
- The Seller sues the Buyer before the court with jurisdiction over commercial cases worth 200% of income per capita or \$5,000 whichever is greater.
- The Seller requests the pretrial attachment of the defendant's movable assets to secure the claim.
- The claim is disputed on the merits because of Buyer's allegation that the quality of the goods was not adequate.
- The judge decides in favor of the seller; there is no appeal.
- The Seller enforces the judgment through a public sale of the Buyer's movable assets.

Enforcing Contracts - Chad

Standardized Case

Claim value	XAF 3,047,871
Court name	N'Djamena Commercial Court
City Covered	N'Djamena

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Time (days)	743	654.9	589.6	120 (Singapore)
Cost (% of claim value)	45.7	41.6	21.5	0.1 (Bhutan)
Quality of judicial processes index (0-18)	7.0	6.9	11.7	None in 2018/19

Figure - Enforcing Contracts in Chad - Score

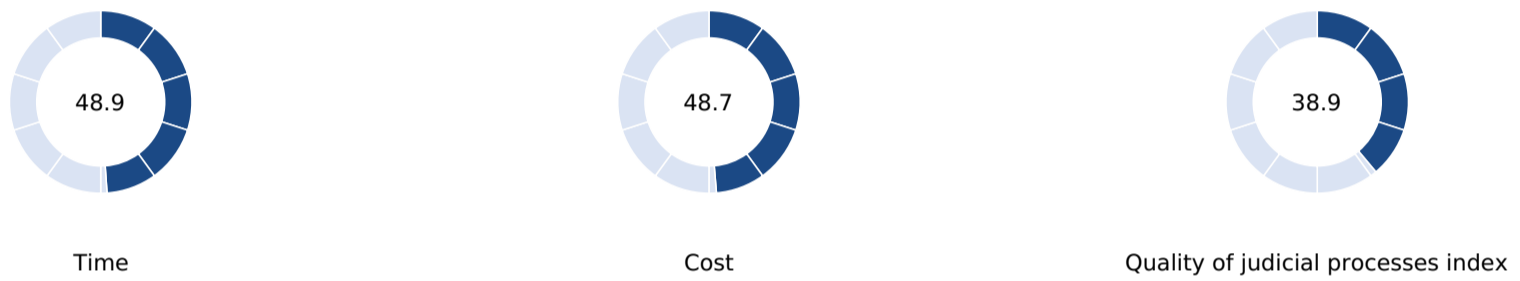
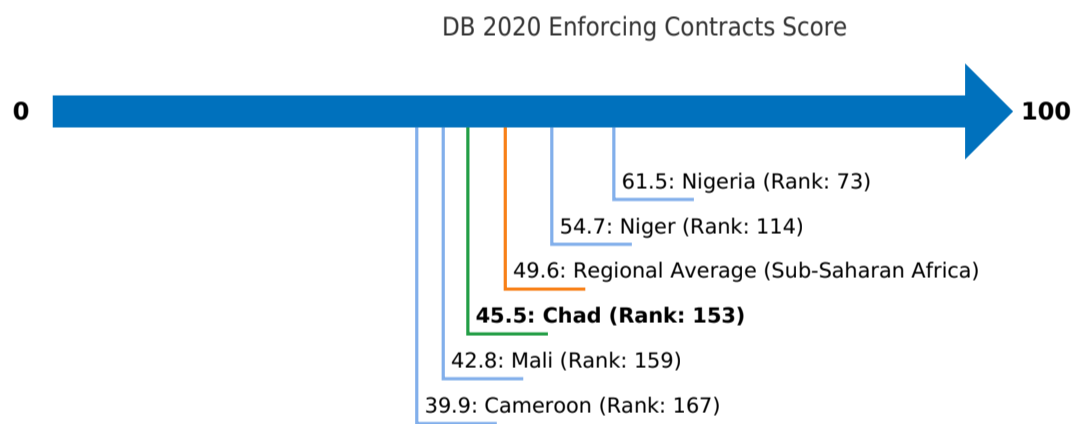


Figure - Enforcing Contracts in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of enforcing contracts is determined by sorting their scores for enforcing contracts. These scores are the simple average of the scores for each of the component indicators.

Figure - Enforcing Contracts in Chad - Time and Cost

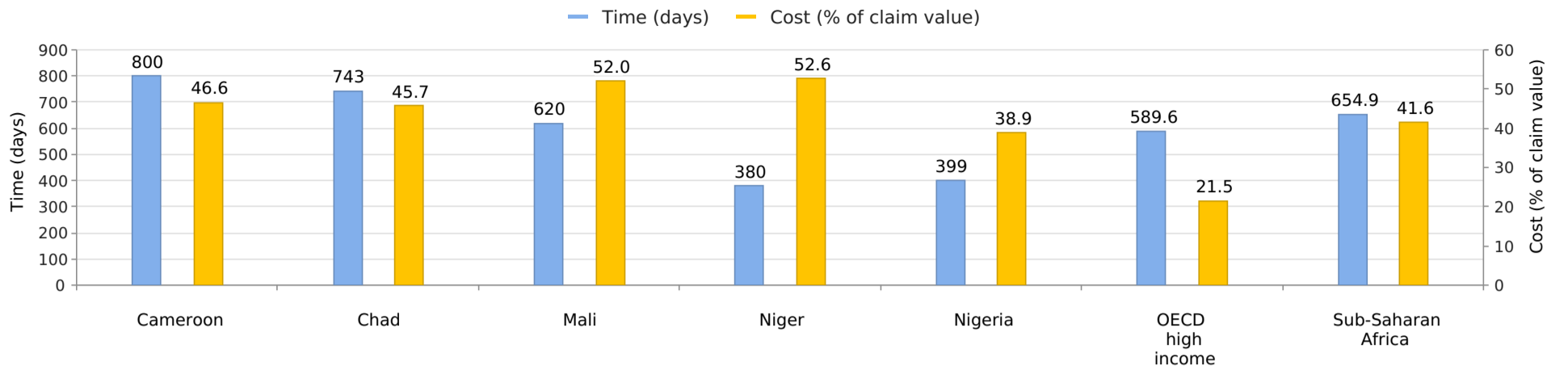
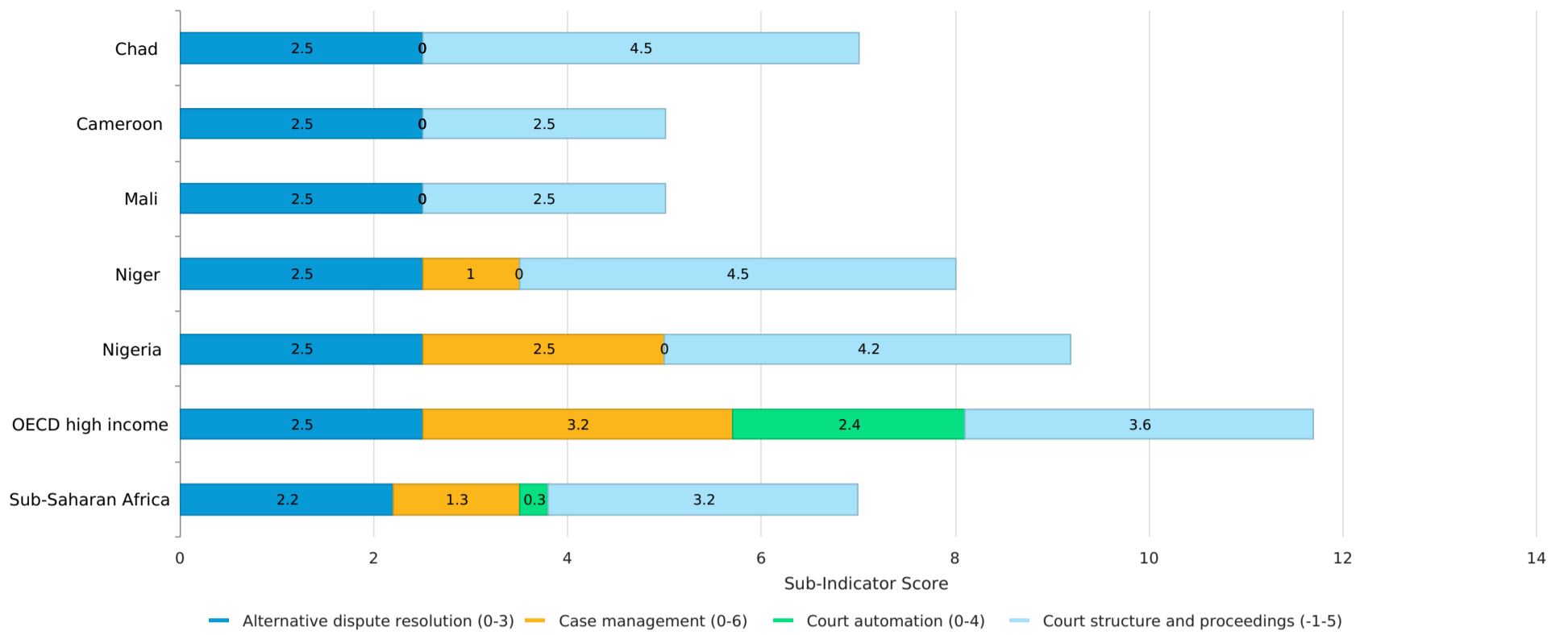


Figure - Enforcing Contracts in Chad and comparator economies - Measure of Quality



Details - Enforcing Contracts in Chad

	Indicator
Time (days)	743
Filing and service	35
Trial and judgment	320
Enforcement of judgment	388
Cost (% of claim value)	45.7
Attorney fees	23.5
Court fees	13.8
Enforcement fees	8.4
Quality of judicial processes index (0-18)	7.0
Court structure and proceedings (-1-5)	4.5
Case management (0-6)	0.0
Court automation (0-4)	0.0
Alternative dispute resolution (0-3)	2.5

Details - Enforcing Contracts in Chad - Measure of Quality

	Answer	Score
Quality of judicial processes index (0-18)		7.0
Court structure and proceedings (-1-5)		4.5
1. Is there a court or division of a court dedicated solely to hearing commercial cases?	Yes	1.5
2. Small claims court		1.5
2.a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
2.b. If yes, is self-representation allowed?	Yes	
3. Is pretrial attachment available?	Yes	1.0
4. Are new cases assigned randomly to judges?	Yes, but manual	0.5
5. Does a woman's testimony carry the same evidentiary weight in court as a man's?	Yes	0.0
Case management (0-6)		0.0
1. Time standards		0.0
1.a. Are there laws setting overall time standards for key court events in a civil case?	No	
1.b. If yes, are the time standards set for at least three court events?	n.a.	
1.c. Are these time standards respected in more than 50% of cases?	n.a.	
2. Adjournments		0.0
2.a. Does the law regulate the maximum number of adjournments that can be granted?	No	
2.b. Are adjournments limited to unforeseen and exceptional circumstances?	Yes	
2.c. If rules on adjournments exist, are they respected in more than 50% of cases?	No	
3. Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report?	No	0.0
4. Is a pretrial conference among the case management techniques used before the competent court?	No	0.0
5. Are there any electronic case management tools in place within the competent court for use by judges?	No	0.0
6. Are there any electronic case management tools in place within the competent court for use by lawyers?	No	0.0
Court automation (0-4)		0.0
1. Can the initial complaint be filed electronically through a dedicated platform within the competent court?	No	0.0
2. Is it possible to carry out service of process electronically for claims filed before the competent court?	No	0.0
3. Can court fees be paid electronically within the competent court?	No	0.0
4. Publication of judgments		0.0
4.a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
4.b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
Alternative dispute resolution (0-3)		2.5
1. Arbitration		1.5
1.a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
1.b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
1.c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	

2. Mediation/Conciliation	1.0
2.a. Is voluntary mediation or conciliation available?	Yes
2.b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects (for example, definition, aim and scope of application, design)?	Yes
2.c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	No

Resolving Insolvency

Doing Business studies the time, cost and outcome of insolvency proceedings involving domestic legal entities. These variables are used to calculate the recovery rate, which is recorded as cents on the dollar recovered by secured creditors through reorganization, liquidation or debt enforcement (foreclosure or receivership) proceedings. To determine the present value of the amount recovered by creditors, *Doing Business* uses the lending rates from the International Monetary Fund, supplemented with data from central banks and the Economist Intelligence Unit. The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure	Case study assumptions
<p>Time required to recover debt (years)</p> <ul style="list-style-type: none"> • Measured in calendar years • Appeals and requests for extension are included <p>Cost required to recover debt (% of debtor's estate)</p> <ul style="list-style-type: none"> • Measured as percentage of estate value • Court fees • Fees of insolvency administrators • Lawyers' fees • Assessors' and auctioneers' fees • Other related fees <p>Outcome</p> <ul style="list-style-type: none"> • Whether business continues operating as a going concern or business assets are sold piecemeal <p>Recovery rate for creditors</p> <ul style="list-style-type: none"> • Measures the cents on the dollar recovered by secured creditors • Outcome for the business (survival or not) determines the maximum value that can be recovered • Official costs of the insolvency proceedings are deducted • Depreciation of furniture is taken into account • Present value of debt recovered <p>Strength of insolvency framework index (0- 16)</p> <ul style="list-style-type: none"> • Sum of the scores of four component indices: • Commencement of proceedings index (0-3) • Management of debtor's assets index (0-6) • Reorganization proceedings index (0-3) • Creditor participation index (0-4) 	<p>To make the data on the time, cost and outcome comparable across economies, several assumptions about the business and the case are used:</p> <ul style="list-style-type: none"> - A hotel located in the largest city (or cities) has 201 employees and 50 suppliers. The hotel experiences financial difficulties. - The value of the hotel is 100% of the income per capita or the equivalent in local currency of USD 200,000, whichever is greater. - The hotel has a loan from a domestic bank, secured by a mortgage over the hotel's real estate. The hotel cannot pay back the loan, but makes enough money to operate otherwise. <p>In addition, <i>Doing Business</i> evaluates the quality of legal framework applicable to judicial liquidation and reorganization proceedings and the extent to which best insolvency practices have been implemented in each economy covered.</p>

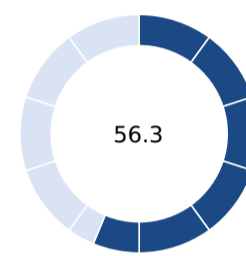
Resolving Insolvency - Chad

Indicator	Chad	Sub-Saharan Africa	OECD high income	Best Regulatory Performance
Recovery rate (cents on the dollar)	0.0	20.5	70.2	92.9 (Norway)
Time (years)	4.0	2.9	1.7	0.4 (Ireland)
Cost (% of estate)	60.0	22.8	9.3	1.0 (Norway)
Outcome (0 as piecemeal sale and 1 as going concern)	0
Strength of insolvency framework index (0-16)	9.0	6.5	11.9	None in 2018/19

Figure - Resolving Insolvency in Chad - Score

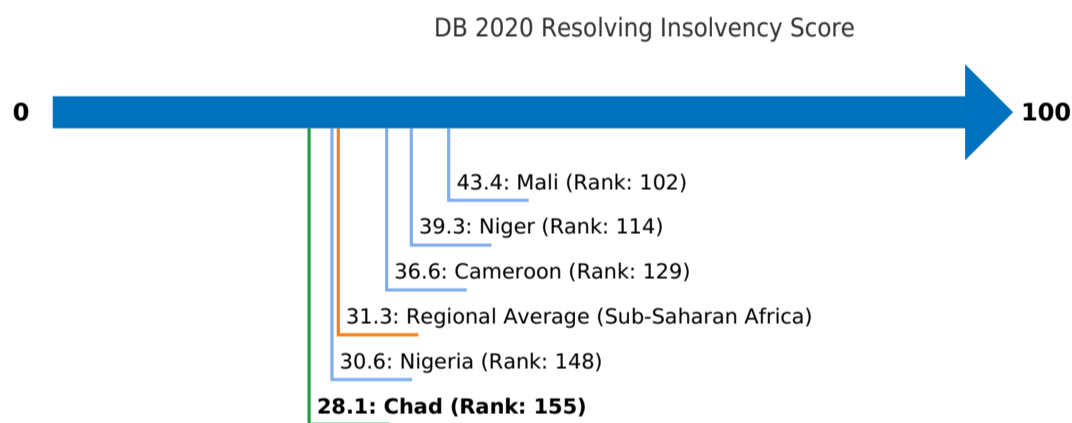


Recovery rate



Strength of insolvency framework index

Figure - Resolving Insolvency in Chad and comparator economies - Ranking and Score



Note: The ranking of economies on the ease of resolving insolvency is determined by sorting their scores for resolving insolvency. These scores are the simple average of the scores for the recovery rate and the strength of insolvency framework index.

Figure - Resolving Insolvency in Chad - Time and Cost

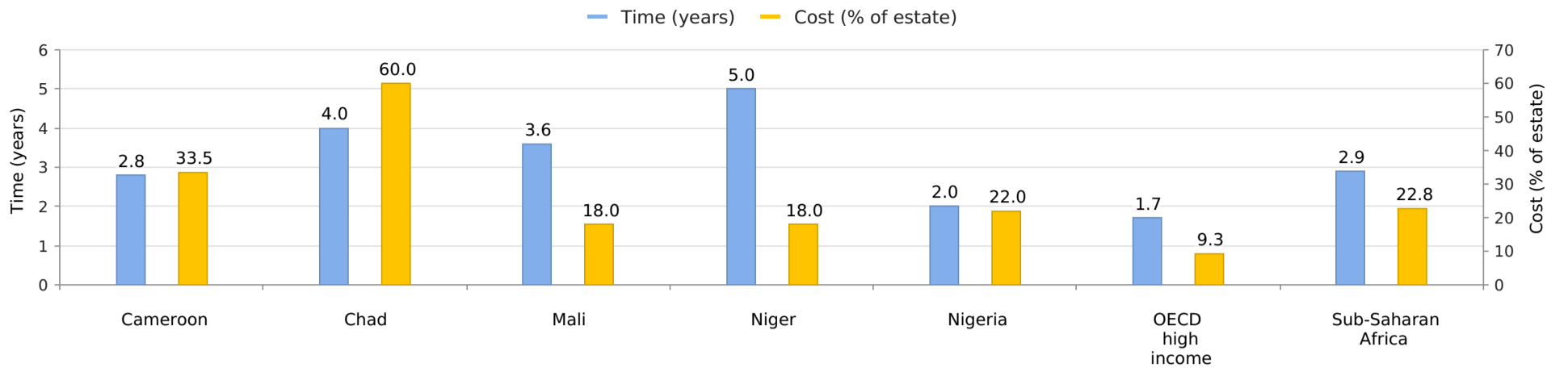
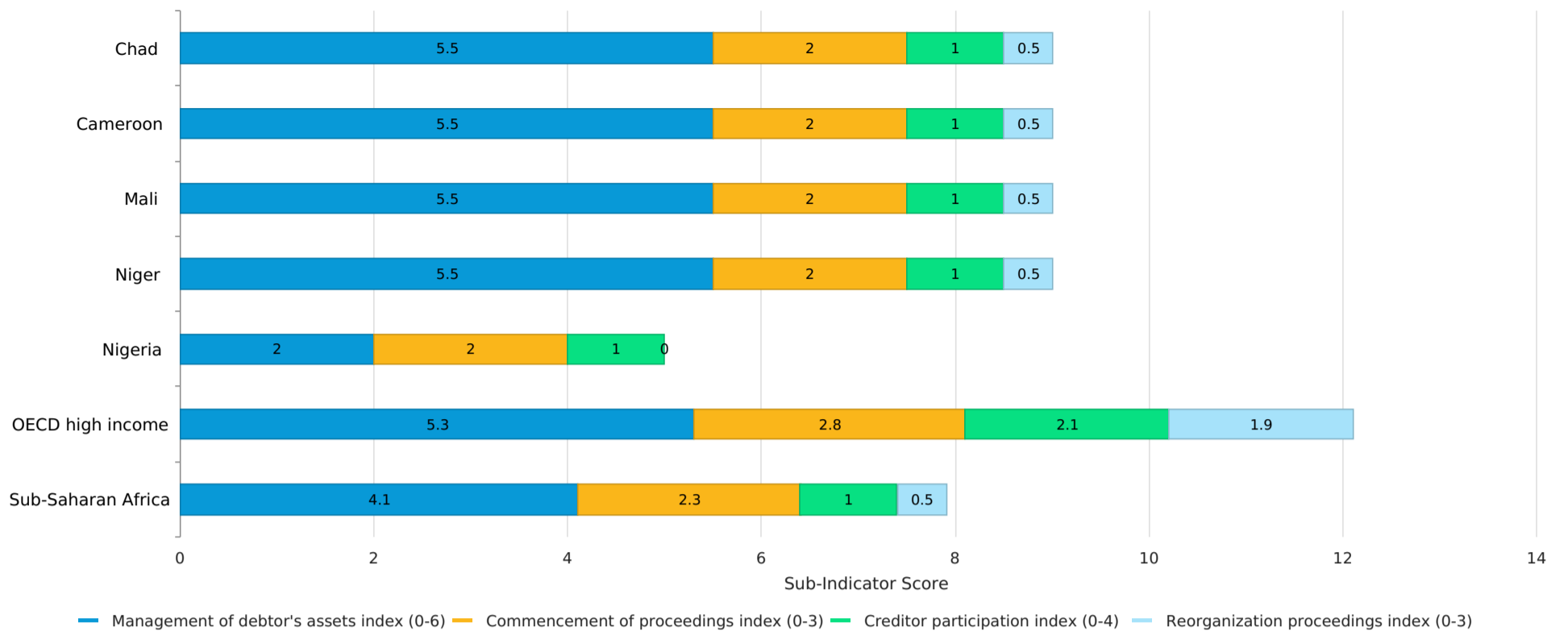
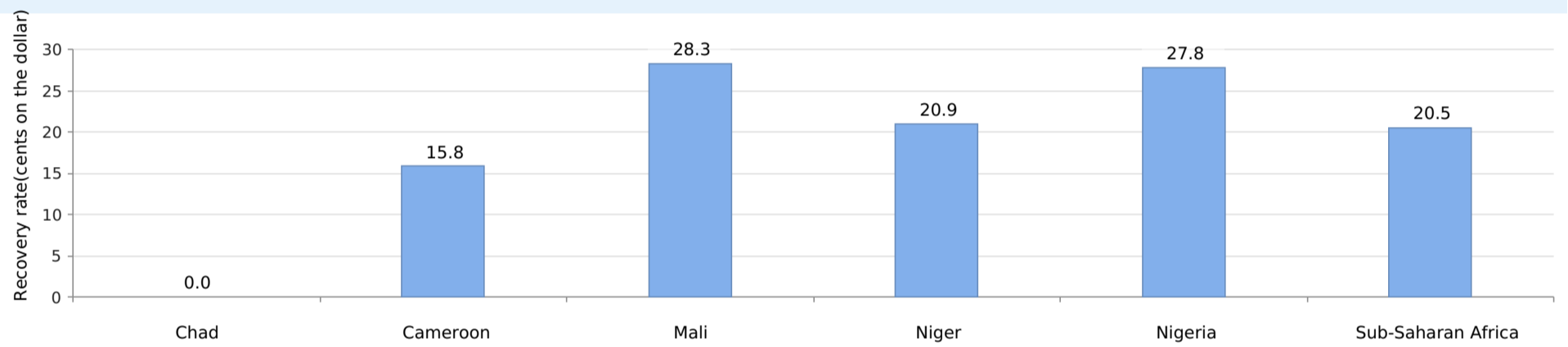


Figure - Resolving Insolvency in Chad and comparator economies - Measure of Quality



Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Figure - Resolving Insolvency in Chad and comparator economies - Recovery Rate



Details - Resolving Insolvency in Chad

Indicator	Answer	Score
Proceeding	foreclosure	Mirage cannot repay the money owed to BizBank, so the bank will start foreclosure proceedings at the Commercial Court. At the end of the procedure, the hotel building will be sold and BizBank will obtain payment.
Outcome	piecemeal sale	According to our estimations, the hotel will stop operating and be dismantled, and the assets of the debtor will be sold separately.
Time (in years)	4.0	According to our estimations, the foreclosure proceedings will take approximately 48 months. This estimate includes summoning Mirage, the foreclosure proceedings and the organization of the sale by the bailiff.
Cost (% of estate)	60.0	According to our estimations, foreclosure proceedings will cost approximately XAF 60,000,000 (60% of the value of Mirage). Please provide other estimates if you disagree.
Recovery rate (cents on the dollar)		0.0

Details - Resolving Insolvency in Chad - Measure of Quality

	Answer	Score
Strength of insolvency framework index (0-16)		9.0
Commencement of proceedings index (0-3)		2.0
What procedures are available to a DEBTOR when commencing insolvency proceedings?	(c) Debtor may file for reorganization only	0.5
Does the insolvency framework allow a CREDITOR to file for insolvency of the debtor?	(b) Yes, but a creditor may file for liquidation only	0.5
What basis for commencement of the insolvency proceedings is allowed under the insolvency framework? (a) Debtor is generally unable to pay its debts as they mature (b) The value of debtor's liabilities exceeds the value of its assets	(a) Debtor is generally unable to pay its debts as they mature	1.0
Management of debtor's assets index (0-6)		5.5
Does the insolvency framework allow the continuation of contracts supplying essential goods and services to the debtor?	Yes	1.0
Does the insolvency framework allow the rejection by the debtor of overly burdensome contracts?	Yes	1.0
Does the insolvency framework allow avoidance of preferential transactions?	Yes	1.0
Does the insolvency framework allow avoidance of undervalued transactions?	Yes	1.0
Does the insolvency framework provide for the possibility of the debtor obtaining credit after commencement of insolvency proceedings?	Yes	1.0
Does the insolvency framework assign priority to post-commencement credit?	(a) Yes over all pre-commencement creditors, secured or unsecured	0.5
Reorganization proceedings index (0-3)		0.5
Which creditors vote on the proposed reorganization plan?	(a) All creditors	0.5
Does the insolvency framework require that dissenting creditors in reorganization receive at least as much as what they would obtain in a liquidation?	No	0.0
Are the creditors divided into classes for the purposes of voting on the reorganization plan, does each class vote separately and are creditors in the same class treated equally?	No	0.0
Creditor participation index (0-4)		1.0
Does the insolvency framework require approval by the creditors for selection or appointment of the insolvency representative?	No	0.0
Does the insolvency framework require approval by the creditors for sale of substantial assets of the debtor?	No	0.0
Does the insolvency framework provide that a creditor has the right to request information from the insolvency representative?	No	0.0
Does the insolvency framework provide that a creditor has the right to object to decisions accepting or rejecting creditors' claims?	Yes	1.0

Note: Even if the economy's legal framework includes provisions related to insolvency proceedings (liquidation or reorganization), the economy receives 0 points for the strength of insolvency framework index, if time, cost and outcome indicators are recorded as "no practice."

Employing Workers

Doing Business presents detailed data for the employing workers indicators on the *Doing Business* website (<http://www.doingbusiness.org>). The study does not present rankings of economies on these indicators or include the topic in the aggregate ease of doing business score or ranking on the ease of doing business.

The most recent round of data collection was completed in May 2019. [See the methodology for more information.](#)

What the indicators measure

Hiring

(i) whether fixed-term contracts are prohibited for permanent tasks; (ii) maximum cumulative duration of fixed-term contracts; (iii) length of the maximum probationary period; (iv) minimum wage; (v) ratio of minimum wage to the average value added per worker.

Working hours

(i) maximum number of working days allowed per week; (ii) premiums for work: at night, on a weekly rest day and overtime; (iii) whether there are restrictions on work at night, work on a weekly rest day and for overtime work; (iv) length of paid annual leave.

Redundancy rules

(i) whether redundancy can be basis for terminating workers; (ii) whether employer needs to notify and/or get approval from third party to terminate 1 redundant worker and a group of 9 redundant workers; (iii) whether the law requires employer to reassign or retrain a worker before making worker redundant; (iv) whether priority rules apply for redundancies and reemployment.

Redundancy cost

(i) notice period for redundancy dismissal; (ii) severance payments, and (iii) penalties due when terminating a redundant worker. Data on the availability of unemployment protection for a worker with one year of employment is also collected.

Case study assumptions

To make the data comparable across economies, several assumptions about the worker and the business are used.

The worker:

- Is a cashier in a supermarket or grocery store, age 19, with one year of work experience.
- Is a full-time employee.
- Is not a member of the labor union, unless membership is mandatory.

The business:

- Is a limited liability company (or the equivalent in the economy).
- Operates a supermarket or grocery store in the economy's largest business city. For 11 economies the data are also collected for the second largest business city.
- Has 60 employees.
- Is subject to collective bargaining agreements if such agreements cover more than 50% of the food retail sector and they apply even to firms that are not party to them.
- Abides by every law and regulation but does not grant workers more benefits than those mandated by law, regulation or (if applicable) collective bargaining agreements.

Employing Workers - Chad

Details - Employing Workers in Chad

	Answer
Hiring	
Fixed-term contracts prohibited for permanent tasks?	No
Maximum length of a single fixed-term contract (months)	24.0
Maximum length of fixed-term contracts, including renewals (months)	48.0
Minimum wage applicable to the worker assumed in the case study (US\$/month)	101.6
Ratio of minimum wage to value added per worker	0.9
Maximum length of probationary period (months)	3.0
Working hours	
Standard workday	8.0
Maximum number of working days per week	6.0
Premium for night work (% of hourly pay)	0.0
Premium for work on weekly rest day (% of hourly pay)	0.0
Premium for overtime work (% of hourly pay)	10.0
Restrictions on night work?	Yes
Restrictions on weekly holiday?	No
Restrictions on overtime work?	No
Paid annual leave for a worker with 1 year of tenure (working days)	24.0
Paid annual leave for a worker with 5 years of tenure (working days)	24.0
Paid annual leave for a worker with 10 years of tenure (working days)	26.0
Paid annual leave (average for workers with 1, 5 and 10 years of tenure, in working days)	24.7
Redundancy rules	
Dismissal due to redundancy allowed by law?	Yes
Third-party notification if one worker is dismissed?	Yes
Third-party approval if one worker is dismissed?	No
Third-party notification if nine workers are dismissed?	Yes
Third-party approval if nine workers are dismissed?	No
Retraining or reassignment obligation before redundancy?	No
Priority rules for redundancies?	Yes
Priority rules for reemployment?	Yes
Redundancy cost	
Notice period for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	4.3
Notice period for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	8.7
Notice period for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	8.7
Notice period for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	7.2
Severance pay for redundancy dismissal for a worker with 1 year of tenure (weeks of salary)	0.0
Severance pay for redundancy dismissal for a worker with 5 years of tenure (weeks of salary)	5.4

Severance pay for redundancy dismissal for a worker with 10 years of tenure (weeks of salary)	11.9
Severance pay for redundancy dismissal (average for workers with 1, 5 and 10 years of tenure, in weeks of salary)	5.8
Unemployment protection after one year of employment?	No

Business Reforms in Chad

From May 2, 2018 to May 1, 2019, 115 economies implemented 294 business regulatory reforms across the 10 areas measured by Doing Business. Reforms inspired by *Doing Business* have been implemented by economies in all regions. The following are reforms implemented since *Doing Business* 2008.

✓ = *Doing Business* reform making it easier to do business. ✗ = Change making it more difficult to do business.

DB2020

- ✓ **Registering Property:** Chad made property registration faster by reducing the time needed to transfer property.
- ✓ **Getting Credit:** Chad improved access to credit information by establishing a framework through the Central African Economic and Monetary Community for the licensing and operation of credit bureaus.

DB2019

- ✓ **Starting a Business:** Chad made starting a business easier by allowing registration of the articles of association at the one-stop shop.
- ✓ **Registering Property:** Chad made property registration easier by halving the registration fee.
- ✓ **Enforcing Contracts:** Chad made enforcing contracts easier by adopting a law that regulates all aspects of mediation as an alternative dispute resolution mechanism.

DB2017

- ✓ **Starting a Business:** Chad reduced the cost of starting a business by reducing the paid-in minimum capital required to register a company.
- ✓ **Resolving Insolvency:** Chad made resolving insolvency easier by introducing a new conciliation procedure for companies in financial difficulties and a simplified preventive settlement procedure for small companies.

DB2016

- ✓ **Registering Property:** Chad made transferring property less costly by lowering the property transfer tax.

DB2015

- ✓ **Protecting Minority Investors:** Chad strengthened minority investor protections by introducing greater requirements for disclosure of related-party transactions to the board of directors and by making it possible for shareholders to inspect the documents pertaining to related-party transactions and to appoint auditors to conduct an inspection of such transactions.

DB2014

- ✓ **Registering Property:** Chad made transferring property easier by lowering the property transfer tax.
- ✗ **Trading across Borders:** Chad made trading across borders more difficult by introducing a new export and import document.

DB2013

- ✓ **Starting a Business:** Chad made starting a business easier by setting up a one-stop shop.

DB2012

- ✓ **Starting a Business:** Chad made starting a business easier by eliminating the requirement for a medical certificate and by replacing the requirement for a copy of the founders' criminal records with one for a sworn declaration at the time of the company's registration.
- ✓ **Getting Credit:** Access to credit in Chad was improved through amendments to the OHADA Uniform Act on Secured Transactions that broaden the range of assets that can be used as collateral (including future assets), extend the security interest to the proceeds of the original asset and introduce the possibility of out-of-court enforcement.

DB2011

- ✗ **Paying Taxes:** Chad increased taxes on business through changes to its social security contribution rates.

DB2009

- ✓ **Getting Credit:** In Chad and other members of the Central African Monetary Union, the regional public credit registry provided online access to information for banks, simplifying the task of filing and retrieving information in the public registry and allowing expanded coverage of borrowers.

Doing Business 2020 is the 17th in a series of annual studies investigating the regulations that enhance business activity and those that constrain it. It provides quantitative indicators covering 12 areas of the business environment in 190 economies. The goal of the *Doing Business* series is to provide objective data for use by governments in designing sound business regulatory policies and to encourage research on the important dimensions of the regulatory environment for firms.

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