



Doing Business in Togo:

2008 Country Commercial Guide for U.S. Companies

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Chapter 1: Doing Business In Togo

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Market Overview

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- GDP per capita: \$350.00
- GDP: \$ 2.2 billion
- GDP growth: 1.5%
- Inflation: 1.5%
- Average Exchange Rate: 450 CFA = US\$ 1
- Exports of goods and services (% of GDP): 35.2
- Imports of goods and services (% of GDP): 48.6
- Trade in goods as a share of GDP (%): 57.3
- Trade in goods as a share of goods GDP (%): 91.0
- High-technology exports (% of manufactured exports): 1.0
- Foreign direct investment, net inflows in reporting country (current US\$): 19.8 million
- The majority of the population depends on subsistence agriculture.
- Major exports: phosphates, coffee, cotton, and cocoa
- Major export partners: Burkina Faso 16.4%, Ghana 15.1%, Benin 9.4%, Mali 7.6%, China 7.5%, India 5.6%
- Major import partners: China 25.5%, India 13.3%, France 11.5%
- The capital, Lomé, was once the bustling hub of an economy buoyed by tourism, banking, and transportation services for its land-locked and coastal neighbors. This position has eroded in recent years because of Togo's own political and economic difficulties as well as competition from its liberalizing neighbors.

Market Challenges

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- Lack of infrastructure into the interior of the country
- Political uncertainty
- Lack of judicial enforcement
- Bureaucratic hurdles, official and unofficial
- Poor economy with a weak banking sector

Market Opportunities

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- Donor-financed development projects, with multilateral financing from the World Bank, the West African Development Bank, or the African Development Bank are among the best trade prospects for U.S. business.

- Should Togo's privatization programs again pick up steam, they may offer opportunities in areas such as phosphate production, agricultural processing, banking, hotels and telecommunications.
- New investment in energy production is a high priority for Togo. The West African Gas Pipeline Project, held in majority by Chevron-Texaco, and designed to bring natural gas from Nigeria to Benin, Ghana, and Togo, is expected to increase the electricity supply capacity in Togo in the future.
- The agricultural sector accounts for approximately one-third of GDP and employs over 70 percent of the population. While foodstuffs account for nearly 90 percent of the value of agricultural output, cash crop production accounts for some 40 percent of total export earnings. Since cash crop production is very widely dispersed (cotton, for example, is farmed by an estimated 185,000 small landholders), trends in that sector affect a broad spectrum of the population. Rural populations depend on cash crop income to finance fertilizer and other inputs for their food crops. There are, in short, powerful incentives for both producers and the government to favor the agricultural sector's growth.
- Togo has a deficit in both fish and meat production, which is being met by imports from West African neighbors. Fish is an important part of the Togolese diet, but the fishing industry is not highly developed.
- Industry plays a relatively small role in the Togolese economy, usually accounting for only about six to eight percent of GDP, but light industry, particularly that installed within the Free Trade Zone, could be a key sector for possible growth.
- Commerce has traditionally played a leading role in the Togolese economy. Togo's relatively liberal trade policy and good infrastructure, including the port, airport, roads, and telecommunications system, have made it an important transshipment center, particularly for goods going to Nigeria, Ghana, Burkina Faso, Mali, and Niger. About 25-30 percent of Togo's imports are officially re-exported, but actual re-exports are probably higher since many of the goods entering Togo leave the country through informal channels.

Market Entry Strategy

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- Travel to Togo – personal contact is essential to establishing a successful venture.
- Find a local attorney – A local attorney is necessary for legal procedures. Firms are not required to have a permanent attorney. The U.S. Embassy Consular and Commercial Sections maintain a list of attorneys who have indicated their willingness to work with American clients. Few speak English, but adequate translation services are available.
- Contact a partner agent – virtually a necessity to conducting business in Togo.
- Establish an office – a simple, but time-consuming process that requires registering with various offices of the government.

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Chapter 2: Political and Economic Environment

For background information on the political and economic environment of the country, please click on the link below to the U.S. Department of State Background Notes.

<http://www.state.gov/r/pa/ei/bgn/5430.htm>

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Using an Agent or Distributor

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Most imported goods in Togo are sold via exclusive distributor/agent arrangements. Use of a locally based agent or distributor is crucial for introduction of new products. Many Togolese business people are eager for partnerships with American companies, but most would require significant support for promotional activities and furnishing of adequate stock.

The Commercial Section of the U.S. Embassy in Lome can provide market research services with a personalized program of local appointments, orientation briefing, and insights into the Togo marketplace for U.S. companies. The services include the Gold Key Service (GKS), International Company Profile (ICP), International Partner Search (IPS), Due Diligence, Contact List, and more.

Click on <http://www.buyusa.gov/westafrika/en/12.html> to see all products/services and their fees. The fees should be paid to the nearest Export Assistance Center (EAC) of the Department of Commerce in the U.S. before the client leaves for Togo. To locate and contact the nearest EAC, click on <http://www.buyusa.gov/home/export.html>

The Commercial Section of the U.S. Embassy can also assist American firms in purchasing, translating, and forwarding of bidding documents and /or submitting bids. Interested U.S. firms may contact us for more details.

The Commercial Section of the U.S. Embassy provides lists of American companies to firms based in Togo that are looking for suppliers.

Useful Links:

- The Export-Import Bank (EXIM Bank): <http://www.exim.gov>

- The Commercial News USA: <http://www.export.gov/cnusa>
- Overseas Private Investment Corporation (OPIC): <http://www.opic.gov>
- African Growth Opportunities Act (AGOA): <http://www.agoa.gov>

Establishing an Office

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Prior to starting the formalities at the one-shop office as detailed below, enterprises and companies must execute a deed with a lawyer (or notary), or execute a private agreement, to be deposited at the Center of Formalities for Entreprises (CFE) of the Togolese Chamber of Commerce and Industry (CCIT). We will be pleased to provide a list of lawyers in general or English speaking lawyers in particular. The fees and documents to provide vary depending on whether it a personal enterprise or a company.

A. – THE CREATION OF A PERSONAL ENTREPRISE

1. Documents to provide:

- One completed form (Declaration Po), available for purchase at the CFE, at CFA 1,000
- One request form to the Ministry of Commerce, Industry, and Handicraft, stamped at CFA 500 (MCIA), available at the CFE
- One request for the Economic Operator Card, to the Director General of Internal Revenue, available at the CFE
- One copy of the birth certificate
- One legalized copy of a an identity card for Togolese and the passport for foreigners
- One legalized copy of the residence permit for foreigners
- One legalized copy of the marriage certificate for married persons
- One legalized copy of a diploma or the attestation of liberal profession
- One copy of the police or court record, less than three months old for Togolese, and an attestation of no crime record for foreigners
- One power of attorney without stamp, if the applicant is represented
- An attestation of Postal Code issued to the operator by the Poste and Telecommunications Agency
- One legalized copy of the technical authorization from the ministry that oversees the concerned activity
- One power of attorney to accomplish the formalities and a testimony, available at the CFE
- A receipt for payment of the residence tax
- Seven (7) passport-photos of the manager or the director of the enterprise
- A logo of the entreprise

2. Remittance of Documents (in two folders) at the CFE and verification

3. Payment of fees:

CFA 143,000 plus CFA 25,000 optional for Togolese and ECOWAS citizens, in order to obtain the importer-exporter card

CFA153,000 plus CFA 55,000 optional for foreigners in order to obtain the importer-exporter card

Payment is done at the cashier window at the Chamber of Commerce and Industry.

The receipt is given to the CFE as proof of payment.

4. Issuance of a receipt for declaration, which gives the date to receive the installation approval

B. – THE CREATION OF COMPANY

1. Documents to provide:

- One completed form (Declaration Mo), available for purchase at the CFE, at CFA 1,000
- One request form to the Ministry of Commerce, Industry, and Handicraft, stamped at CFA 500 (MCIA), available at the CFE,
- One request for the Economic Operator Card, to the Director General of Internal Revenue, available at the CFE
- One copy of the birth certificate
- One legalized copy of a an identity card for Togolese and the passport for foreigners
- One legalized copy of the residence permit for foreigners
- One legalized copy of the marriage certificate for married persons
- One legalized copy of a diploma or the attestation of liberal profession
- One copy of the police or court record, less than three months old for Togolese, and an attestation of no crime record for foreigners
- One power of attorney without stamp, if the applicant is represented
- An attestation of Postal Code issued to the operator by the Poste and Telecommunications Agency
- One legalized copy of the technical authorization from the ministry that oversees the concerned activity
- Two copies of the declaration of regularity or conformity, or of the declaration of subscription from a notary
- Two copies of the certified list of managers, administrators, or associates
- One copy of the convention of credit
- One power of attorney to accomplish the formalities and a testimony, available at the CFE
- Six copies of the statutes
- A detailed list of acquired properties
- A receipt for payment of the residence tax
- Seven (7) passport-photos of the manager or the director of the enterprise
- A logo of the entreprise

2. Remittance of Documents (in two folders) at the CFE and verification

3. Payment of fees:

CFA 197,750 plus CFA 25,000 optional for Togolese and ECOWAS citizens, in order to obtain the importer-exporter card;

CFA207,750 plus CFA 55,000 optional for foreigners in order to obtain the importer-exporter card

Payment is done at the cashier window at the Chamber of Commerce and Industry.

The receipt is given to the CFE as a proof of payment.

4. Issuance of a receipt for declaration, which gives the date to receive the installation approval

CONTACT

CCIT / CFE

Angle Avenue de la Presidence et Avenue Georges Pompidou

BP.360 LOME-TOGO

Tel.: (228) 221 20 65 / 221 70 65 - Fax: (228) 221 47 30

E-mail: cfe@ccit.tg / E-mail: ccit@ccit.tg

Web: www.ccit.tg

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Franchising has not yet caught on in Togo, however, some franchise agreements exist, most notably for Coca-Cola products. The franchisee must comply with the basic legal requirements for establishing a business. Otherwise, there are no special obligations for franchising.

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Direct marketing of U.S. products is possible, perhaps to wholesalers, but use of a local agent or partner is more likely to bring results.

Joint Ventures/Licensing

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The Togolese government encourages joint ventures. Foreign investors and the Togolese partner must follow the same process for establishing an office.

Selling to the Government

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Government procurement contracts and dispute settlements are more likely to go forward after palms are greased. Giving a bribe, whether to private or government officials, is considered a crime, but is generally expected.

Distribution and Sales Channels

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Distribution and sales channels are concentrated in Lomé, where the port is located. Commercial banks, insurance agencies, and some major retailers have branches in Togo's smaller cities. Most small retailers purchase goods in Lomé for sale upcountry. Transportation up-country can be challenging due to poor roads.

Selling Factors/Techniques

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In the Togolese market, price is often more important than quality. Personal visits offer the highest sales potential, especially for retail goods. U.S. exporters interested in the Togolese market should have their products conform to packaging and sizes already available and accepted in the local market.

Electronic Commerce

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Access to the internet is very limited, especially outside of the capital, Lomé. Most commerce is conducted at the local market level. In addition, most Togolese do not possess credit cards with which to purchase items online.

Trade Promotion and Advertising

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U.S. firms may place announcements in the Chamber of Commerce monthly bulletin. Advertisements can be placed in the most widely-read newspaper, the government daily *Togo Presse* (EdiTogo, BP 891, Lomé, Togo, (228) 221-37-18/221-61-08, Fax (228) 222-14-89), www.editogo.tg, e-mail: editogo@editogo.tg. U.S. companies may also advertise in numerous private newspapers, which publish more or less regularly. Some of the better established include: *Combat du Peuple*, *Le Changement*, *le Regard*, *La Depeche*, *Tingo Tingo*, *Carrefour*, and *Forum de la Semaine*. Those interested in contacting the private press may wish to first contact the U.S. Embassy Public Affairs Section in Lomé. Advertisements may also be placed with the government-run Radio Lomé or various private stations.

Pricing

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Product pricing is generally free, with retailers adding in 18% to the sales price for the Value Added Tax (VAT).

Sales Service/Customer Support

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Sales and customer support of any kind is generally not part of a sale in Togo. However, highly technical items, such as satellites, may require specialized support.

Protecting Your Intellectual Property

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Togo is a member of WIPO and of the Cameroon-based African Intellectual Property Organization. Nevertheless, intellectual property protection is very limited because the government does not enforce the law. Infringement occurs often due to the existence of a large black market in videos, DVDs, and musical compact discs.

For specific information on IPR matters, please contact: Chef de Division Propriete Industrielle et Normalisation, Direction de l'Industrie et de l'Artisanat, BP 831, Lomé, Togo. Phone (228) 222-10-08; fax: (228) 222-49-13.

Due Diligence

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There are no specific regulations about due diligence for foreign investors. Due diligence is, however highly advisable because of the plethora of sham companies in the region. It is a common practice and usually the institutions provide the necessary information requested. Foreign investors are advised to employ a reputable organization, such as a lawyer's office, a business consulting firm, or the Commercial Section of the Embassy to conduct a due diligence inquiry. Fees are set by individual service providers.

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Pharmaceuticals (DRG)

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	2003	2004	2005 (estimated)
Total Market Size	\$16 million	\$21 million	\$23 million

US \$1 = 450 CFA

The Togolese have traditionally purchased pharmaceuticals from France, but liberalization of the pharmaceuticals market, the CFA franc devaluation, and the Bamako initiative have piqued increased interest in generics. Any new drugs entering the market must be registered/approved by the Ministry of Health (a time-consuming, but not especially onerous process). To compete successfully, packaging should be available in French and a local representative should be engaged to promote the products with local physicians and pharmacists.

Phosphates

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Phosphate mining is one of the very few mine resources exploited by Togo today. It represents 10 percent of the GDP and 40 percent of export resources. The U.S. Geological Survey suggests that Reserves are estimated at 60 million metric tons for the highest quality product and over 1 billion metric tons for phosphates of secondary quality that contain cadmium.

Crude ore is extracted from two sites located in the cities of Hahotoe and Kpogame, approximately 30 kilometers from the capital Lome. The crude ore is then transported to the processing plant at Kpeme, 15 kilometers outside of Lome.

Production capacity is estimated to be 3.4 million metric tons a year, but the government-owned phosphate company produced between 1.5 and 2 million metric tons in recent years due to the poor condition of the equipment.

A market exists for new equipment to mine and process phosphates.

Opportunities

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There are opportunities for investment in new heavy equipment such as bulldozers, excavators, and trucks.

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<http://www.togo-economie.tg/ex.php?pg=gisement.html>

Cosmetics/Toiletries (COS)

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(Quantities in MT)

	2006	2007	2008 (estimated)
Total Market Size			
Total Local Production			
Total Exports	3,110,659		
Total Imports	4,784,463		
Imports from the U.S.			

U.S. products, especially hair and cosmetic products produced for the African-American market, are already sought after in Togo. Much of the current trade is "suitcase" trade with the Togolese vendor purchasing products retail in the United States. Sales points include several boutiques and numerous hair salons. Primary competitors are low-cost knock-offs of U.S. products from Nigeria, although middle and upper class Togolese are wary of their quality. The size of the market is difficult to estimate because so much of the trade is informal. The major local boutiques also re-export to buyers from as far away as Gabon.

Used Clothing/Shoes (TXP/FOT)

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(Quantity in MT)

	2006	2007	2008 (estimated)
Total Market Size			
Total Local Production			
Total Exports	439,777		
Total Imports	16,572,290		
Imports from the U.S.			

The business, which is locally dominated by Nigerian traders, is large, with re-exports going to vendors throughout West and Central Africa. Primary sources for importers are the U.S. and Europe.

Power Generation (ELP and OGM)

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The World Bank is assisting Togo in devising a long-term strategy to meet its energy needs. In 2003, Togo locally produced 41 megawatts, between existing hydroelectric and gas turbine facilities and purchased 426 megawatts. Extensive studies have already been made for a proposed new hydroelectric facility at Adjalara, on the Mono River near the Benin border. Additionally, the West Africa Gas Pipeline is scheduled to begin pumping natural gas in April 2008, after which local distributors of gas will be required for retail sale to end users.

Financial Services (FNS)

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Togo's struggling financial sector is under examination by several international monetary institutions, and plans to restructure and/or privatize banks are under consideration. An IMF mission to Togo in 2007 helped the authorities devise a restructuring plan for three undercapitalized banks.

Food Processing and Marine Fisheries Product (FPP and MFI)

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Because most people are subsistence farmers, very little industry exists in processing and packaging food. Togolese farmers experience an abundance of certain agricultural products at specific times of the year. This over supply cannot be consumed domestically and is often left to spoil.

Togo's coastal waters are rich in fish and seafood, but the industry is little developed. Most fish is caught to be consumed locally within a short period of time. Commercial processing and canning industries, whether for domestic consumption or export, can be created.

Used Computers and Information Services (CPT and INF)

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With the development of electronic communications in Togo and the global interest in computerization, the selling of used computers is a rapidly expanding sector.

As local technology improves and more and more transactions take place electronically, organizational needs for information services will arise.

Wheat and Wheat Flour: The Société des Grands Moulins du Togo (SGMT), the country's only flourmill, imported some 89,716 MT of wheat in 2006. A portion of this is hard wheat from the U.S., which it uses in its "English Blend" flour. It imports the majority of its supplies, however, in soft wheat from Canada.

Cotton and Cotton Processing: One of Togo's main exports is cotton, however, farming methods are fairly rudimentary. Potential areas of market entry are supplying equipment for cotton production and establishing cotton processing facilities. The cotton industry is currently regulated by the government, but privatization is a possibility.

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Import Tariffs

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Togo is member of the West African Economic and Monetary Union (WAEMU), the CFA franc zone and applies the common external tariff called the TEC (Taxes Exterieures Communes). As of 2007, importers must clear their goods through a new computerized system. Tariffs are applied to products according to their classification in one of 4 categories:

Categories	Products	Documents to provide
0	Essential social goods listed on a limitative table	- Commercial bill (details of merchandise, FOB price, insurance cost, cost of freight) - Certificate EUR1 for products originating from the European Union - Certificate of origin for other countries
1	Essential goods, basic raw materials, equipment goods, specific inputs	
2	Intermediate inputs and products	
3	Final consumer goods and other products not listed elsewhere.	

Permanent Customs duties and taxes applicable as of January 1, 2000:

Category	Customs Duty (DD)	Statistical fee (RS)	Community solidarity deduction (PCS)
0	0 %	1 %	1 %
1	5 %	1 %	1 %
2	10 %	1 %	1 %
3	20 %	1 %	1 %

The CIF value is used to calculate all duties and taxes. Every importer/exporter in Togo should be prepared to spend between 42 and 48 % of the CIF value for clearance expenses (import fees and taxes).

In general below are the various expenses to clear goods in Togo:

a) Customs duties and taxes:

- $DD = \text{CIF value} \times 10 \%$
- $RS = \text{CIF value} \times 1 \%$
- $PCS = \text{CIF value} \times 1 \%$
- $PC = \text{CIF value} \times 0.5 \%$
- $TPI = \text{CFA } 2,000/\text{ton}$
- $TVA = (\text{CIF value} + DD + RS + PCS + PC + TPI) \times 18 \%$
- $BIC = (\text{CIF value} + DD + RS + PCS + PC + TPI) \times 1 \%$
- $RI = \text{CFA } 5,000/\text{customs declaration}$
- $RIV = \text{CIF value} \times 0.75 \%$

b) Other fees:

- Various outlays (bill of exchange/clearing/clearance agents) = CFA 1,500/ton
- Longshoreman = CFA 6,250/ton
- Lighter (transport) = CFA 1,200/ton

Definitions:

DD: Droits de douanes (tariff)

RS: Redevance Statistique (license fee)

PCS: Prelevement Communautaire de Solidarite (WAEMU) (WAEMU deduction)

PC: Prelevement Communautaire (ECOWAS) (ECOWAS deduction)

TPI: Taxe de Protection Industrielle (industrial protection tax)

BIC: Prelevement sur Biens Industriels et Commerciaux (industrial and commercial deduction)

RI: Redevance Informatique (license fee)

There are few restrictions on trade, and an absence of significant non-tariff barriers. However, the government provides fertilizer as loans and a technical support to cotton producers.

Import Requirements and Documentation

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Goods valued at CFA 3 million or more require a mandatory pre-shipment inspection. Other documentation requirements include two copies of the commercial invoice, two copies of a certificate of origin, and two copies of the bill of lading. A packing list is recommended to expedite the clearance process.

Safety certificates are required for raw agricultural products.

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With the elimination of food export controls and the liberalization of cash crop marketing/exports, there are no remaining export controls.

Labeling and Marking Requirements

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Information about labeling and marking requirements can be obtained from the Chamber of Commerce and Industry.

CONTACT:

Chambre de Commerce et d'Industrie du Togo
Angle Avenue de la Presidence et Avenue Georges Pompidou
BP.360 LOME-TOGO
Tel.: (228) 221 20 65 / 221 70 65 - Fax: (228) 221 47 30
E-mail: ccit@ccit.tg
Web: www.ccit.tg

Prohibited and Restricted Imports

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Items banned by law such as firearms, narcotics, ammunition, etc. are prohibited. Additionally, with the recent spread of avian influenza in 2007, Togo has enacted a ban on all imported poultry products. However, the new regulation does permit imports of birds and their derivative products from countries other than those affected by avian flu with a special authorization issued by the Office of Animal Husbandry and Fishing in the Ministry of Agriculture.

Customs Regulations and Contact Information

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Customs Office:

Direction Generale des Douanes

Tel: Operator (228) 223-0000
Director General: (228) 223-0001
Lome Port: (228) 227-2434 / 227-3080
Airport: (228) 226-0147 / 226-8173
Postal Office: (228) 22-8376

The schedule of ground storehouse fixed fees is available on the Lome Port website at:
<http://www.togo-economie.tg/ex.php?pg=pal.html>

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Standards Organizations

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NIST Notify U.S. Service

Member countries of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to report to the WTO all proposed technical regulations that could affect trade with other Member countries. **Notify U.S.** is a free, web-based e-mail subscription service that offers an opportunity to review and comment on proposed foreign technical regulations that can affect your access to international markets. Register online at Internet URL: <http://www.nist.gov/notifyus/>

Trade Agreements

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Togo is a member of the West African Economic and Monetary Union and the World Trade Organization.

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Openness to Foreign Investment

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Togo has traditionally provided a hospitable environment for foreign investment. However, political instability has diminished both opportunities and investor confidence. The government distinguished itself through the 1980's as a western-oriented, entrepreneurial hub in the region. However, in the early 1990's, investor interest fell sharply due to overt political unrest in Togo. As the country emerges from the negative economic impact of that period and its poor political and human rights record, foreign investment is even more welcome than it was previously. The government continues to seek high-profile fora in which to promote its investment opportunities, particularly in the free trade zone.

Following years of political stalemate and economic stagnation, important progress was achieved in 2007 and the latter half of 2006 toward a return to stability and dialogue. Free and fair legislative elections in October 2007 were followed by the formation of a new government in December 2007. Many challenges remain for improving the climate for private sector activity, particularly in such areas as administrative and judicial transparency, and banking. International donor programs are supporting these efforts; the European Union has pledged 18 million Euros for democracy and urban development programs. The IMF, World Bank, and African Development Bank sent teams in December 2007 for assessments and discussions regarding the resumption of country programs and eventual debt forgiveness.

The current investment code was enacted in April 1990. The code and related regulations were designed to encourage foreign investment, and they are a marked improvement over the previous code. Foreign investment could be an important element in achieving the government's goals of diversification from traditional exports (agricultural cash crops, phosphates), and in suspended privatization programs (phosphates, telecommunications, tourism, and cotton).

It is anticipated that the investment code will be further improved in the short- to medium-term. Revisions have already been made, particularly with regard to incentives. As a member of the West African Economic and Monetary Union (WAEMU), Togo is participating in zone-wide plans to harmonize and rationalize regulations governing economic activity. A common charter on investment is one of the projected elements of that effort. The resulting national investment code will be greatly simplified and is expected to be limited to general dispositions related to non-discrimination, guarantees, and arbitration.

The 1990 code permits investment in the following sectors: (a) agriculture, animal husbandry, fishing, forestry, and activities related to the transformation of vegetable and animal products; (b) manufacturing; (c) exploration, extraction, and conversion of minerals; (d) low-cost housing; (e) hotels and tourist infrastructure; (f) agricultural storage; (g) applied research laboratories; and (h) socio-cultural activities. Investment under the code is limited to new investments of at least FCFA 25 million (about \$50,000) for foreign companies and FCFA five million (about \$10,000) for Togolese companies. The Togolese corporation charter covers investments of less than FCFA five million. The investment code covers the expansion of existing enterprises if the cost of the expansion is at least half the value of the existing enterprise. Investors must provide at least 25 percent of the value of a new investment. At least 60 percent of the payroll must go to Togolese citizens. Applications for approval under the law must be submitted to the planning ministry, which, in consultation with the national investment commission, approves or rejects the applications within 30 days. In practice, approvals take slightly longer than the required 30 days. The government decree granting approval spells out the conditions of the investment.

Conversion and Transfer Policies

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Togo uses the CFA franc (FCFA), which is the common currency of most of the Francophone countries of West Africa. The FCFA is fixed at a rate of FCFA 656 to 1 Euro. The exchange system is free of restrictions for payments and transfers for international transactions. The investment code provides for the free transfer of revenues derived from investments, including the liquidation of investments, by non-residents. There are no restrictions on the transfer of funds to other West African franc zone countries or to France. The transfer of more than FCFA 500,000 (about \$1000) outside the franc zone requires Finance Ministry approval. Approvals are routinely granted for foreign companies and individuals; the law stipulates that the process should be completed in two days, but delays are not uncommon. Togolese citizens and companies are not generally allowed to hold bank accounts outside of the franc zone. With its WAEMU partners, Togo is examining removing the remaining restrictions on capital transfers. Financial transactions within the franc zone can be more complicated than might be expected, due to country-specific administrative obstacles to inter-country banking activities.

Expropriation and Compensation

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The only expropriation of property in Togo was the 1974 nationalization of the French-owned phosphate mine. The government paid sufficient compensation.

Dispute Settlement

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The investment code provides for the resolution of investment disputes involving foreigners through one of several means: (a) the provisions of bilateral agreements between the government of Togo and the investor's government; (b) arbitration procedures agreed to between the interested parties; or (c) through the offices of the

Convention on the Settlement of Investment Disputes Between States and Nationals of Other States, of which Togo became a member in 1967. Togo has adopted and implemented regional business legislation through the Organization for the Harmonization in Africa of Commercial Law (OHADA); while its enforcement is limited by the weak legal and judicial systems, the government is currently implementing a justice modernization project to improve transparency. Lack of transparency and predictability of the judiciary is a serious obstacle to enforcing property and judgment rights, and similar difficulties apply to administrative procedures.

There are no current bilateral trade policy disputes between Togo and the United States. The government accepts international arbitration of investment disputes.

Performance Requirements and Incentives

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The various tax advantages that were previously bestowed under both special conventions and the 1990 investment code were eliminated. A 1995 finance law terminated all incentives that had been maintained beyond their legal duration. Remaining regulations granting incentives will not be renewed, and no new exceptions will be granted. To the extent that some incentives are retained, they are expected to occur within the tax code and address depreciation, treatment of losses, taxation of capital goods, and relief on intermediate inputs for exports goods.

Togo has adopted the WAEMU policy framework, including the common external tariff. This has led to a low average external tariff and to the absence of significant non-tariff barriers and major export restrictions.

Price control and profit margin regulations have been largely eliminated in the only sectors still subject to administrative price controls: electricity, water, and telecommunications. Private competition in telecommunications was introduced in 1999, allowing better market-oriented pricing in that area.

While the steps for receiving residence permits are in theory well-defined, in practice foreigners seeking to legalize their status for long-term work and residence purposes have encountered significant administrative obstacles and delays. Issuance of such permits is the responsibility of the national police.

Right to Private Ownership and Establishment

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The Chamber of Commerce recently implemented a new system for business registration. The entire process has been streamlined into one office. While delays still occur due to the need for several ministries to approve the application, the process has been simplified and is more efficient than in the past.

An important trend is the movement toward privatization of parastatal enterprises, and the gradual removal of monopolies for those state entities that remain in operation. The cotton ginning parastatal, for example, now has private ginning competitors, although the conditions for dividing national cotton production between the ginning enterprises are a

matter of regulation rather than open competition. The state pharmaceutical sales company has also lost its monopoly, and a wide range of generic drugs is available from private competitors.

Protection of Property Rights

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Togo is a member of the World Intellectual Property Organization and the Cameroon-based African Intellectual Property Organization. For specific information on IPR matters, please contact BP 831, Lome, Togo; Tel (228) 222-10-08; Fax: (228) 222-49-13. Protection of physical property is frequently contentious in Togo, as inheritance laws are poorly defined and property transmission outcomes are frequently challenged. Only Togolese citizens or those granted citizenship by court decision, French citizens, or foreign governments are allowed to possess real property in Togo. Real and chattel property disputes are further complicated by judicial non-transparency, which will often favor national over foreign entities.

Transparency of Regulatory System

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Lack of judicial and regulatory transparency is a significant obstacle to business development. Togo needs to implement a large-scale overhaul of the legal and regulatory framework to address these shortcomings. Measures include regional initiatives regarding business and investment law, such as the common WAEMU investment charter mentioned above. The common business law treaty (OHADA), which entered into force on 1 January 1998, should theoretically reduce judicial uncertainty across the region; however, in actual practice it will only function well after an overhaul of the national judicial system. In December 2006, the government passed a revised labor code that provides for improved treatment of workers. The new code also forbids the worst forms of child labor and prohibits discrimination against women, disabled persons, and those with HIV/AIDS. A new Child Code was passed in July 2007 which further protects the rights of children.

Togo made a great deal of progress in 1997 with plans to rationalize the tax system and its administration, bringing about both simplification and revenue enhancement. The value-added tax has been unified at 18 percent (as opposed to the previous two-rate structure of 7 percent and 18 percent). The World Bank continues to encourage revisions to the tax code.

New Customs administrative processes entered in effect on January 1, 2008 and will significantly improve import and export procedures and will establish more transparency. The new process includes an online one-stop clearing system.

Efficient Capital Markets and Portfolio Investment

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Togo's political upheavals have severely weakened the banking system. While there was some improvement beginning in 1995-1996, particularly among the smaller banks, Togo still has not regained its previous reputation or position as a regional banking

center. The larger banks, which are either wholly or partially state-owned, hold shaky loan portfolios characterized by very high exposure (about one-third of total bank credit) to the government and the phosphates and cotton parastatals. While the government, in order to comply with an IMF Staff-Monitored Program, paid back arrears to the cotton sector in 2007, other domestic payment arrears remain a constraint. In these circumstances, commercial banks have been hampered in financing renewed economic expansion. A bank-restructuring program designed in coordination with the World Bank is defining recapitalization needs and investigating possible sales of government-held shares to private investors. Togo's monetary policy is managed by the Central Bank of West African States (BCEAO), which also keeps the accounts of the member states treasuries.

Political Violence

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The most significant issue affecting Togo's commercial climate during the past decade and a half has been the political instability, division, and unrest that have characterized the country's uneven democratic transition. The instability affected economic and political activity within Togo as well as the nation's relations with the international community. Until the legislative elections of October 2007, national elections throughout this period were marked by turmoil and violence. Although anti-foreigner sentiment intensified during periods of civil unrest, Americans have never been specific targets of violence.

Togo is a republic headed by President Faure Gnassingbe, son of the late General Gnassingbe Eyadema. Eyadema was president from 1967, when he assumed power in a military coup, until his death in early 2005. Eyadema and his political party, with the strong backing of the armed forces, dominated politics and maintained control over all levels of the country's highly centralized government. Eyadema's death in 2005 triggered a new wave of unrest that resulted in many deaths and the further division of Togolese society. Controversial presidential elections in April 2005 brought Faure to power. Since his accession, Faure has based his leadership on ending Togo's long political crisis and isolation from the donor community by engaging the opposition in a wide-reaching political reform process.

The "22 Commitments" agreed by the Government of Togo and the European Union in mid-2004 have helped to provide a framework for efforts to end Togo's long political impasse. One of the commitments called for a national dialogue involving all major political actors. This dialogue began in April 2006 and produced a road map for further reforms, including the appointment of a national unity government whose primary task would be the organization of free and fair legislative elections. The legislative elections were held on October 14, 2007. Although there were some irregularities, they were declared free and fair by the EU, the Africa Union, ECOWAS, and other international and domestic observers. As a result of the successful conduct of these elections, the EU announced in November 2007 that it would resume full cooperation with Togo.

Corruption

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Although Togo has laws on the books that make corruption a crime, it has spread as a business practice in recent years. Government procurement contracts and dispute settlements are more likely to go forward after palms are greased. Giving a bribe, whether to private or government officials, is considered a crime but is often expected. The police, gendarmes, and courts are charged with combating corruption in Togo. Some Togolese officials have been charged and convicted of corruption-related charges, but these cases are relatively rare and appear to involve mostly those who have in some way lost official favor.

Bilateral Investment Agreements

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The United States and Togo signed a warranty of private investments and amity and economic relations treaty in 1962, the Togo Amity and Economic Relations Agreement. The Togolese government has, in the past, expressed an interest in a bilateral investment treaty with the United States government, but negotiations started in 1991 were never concluded. Togo has signed many economic, commercial, cooperation, and cultural agreements with its foreign aid donor countries, including France, Germany, Canada, the Netherlands, Belgium, Japan, and more recently with China, India, Iran, and Saudi Arabia.

OPIC and Other Investment Insurance Programs

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OPIC once played an active role in promoting foreign investment in Togo and has recently started to again play a role with its provision of political risk insurance for a natural gas project. It co-sponsored (with USAID) the visit of 15 potential investors to Togo in 1990, and it helped establish the Togolese investment promotion center and free trade zone. The French government agency COFACE provides investment insurance in Togo under programs similar to those offered by OPIC. Investment insurance is also available through the Multilateral Investment Guarantee Agency (MIGA). Insurance mechanisms involving a government guarantee of debt may carry implications for Togo's commitments to international financial institutions.

Labor

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Togo has a small pool of qualified university graduates and a sizeable population of unskilled workers, although there are shortages of workers with intermediate technical skills and practical experience. Generally, unemployment and underemployment are high, and young Togolese trying to enter the formal sector job market have difficulty finding work. The adult literacy rate is about 53 percent. Most Togolese speak French (the official language). Few people speak English, though many have a rudimentary knowledge.

The minimum wage is FCFA 16,688 (approx. \$35) a month for unskilled industrial workers. There are separate wage scales negotiated by employers, workers, and the

government for industry, construction, public works, commerce, and banking. Non-wage costs (e.g., social security and medical costs) run about 40 percent of wages. Togo was unique among the CFA countries in not introducing a general wage increase after the CFA devaluation in 1994. Private sector employers generally follow government wage movements.

After a period of vigorous labor activity in the early 1990's, mostly in support of the stillborn democratic political transition and capped off by a nine-month general strike in 1992-93, labor union activity has been muted. Strikes have not been common in Togo. Several of the independent confederations banded together to form a syndicate to negotiate more effectively with the government and business management in the wake of the CFA devaluation. They have not been notably successful. However, for the first time in over fifteen years, unions negotiated a settlement with the government at the end of November 2006. A threatened 24-hour strike was called off after the government agreed to meet union demands. The government has since fulfilled all commitments made in the agreement, including a five percent salary increase to government workers and payment of salary arrears.

Foreign-Trade Zones/Free Ports

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Togo has had a free port for many years. It serves as a transshipment facility for goods passing through the port of Lome to neighboring countries.

In 1989, the Togolese government approved an export processing zone (EPZ) law. Advantages of the EPZ include a less restrictive labor code and the authorization to hold foreign currency-denominated accounts. The law requires EPZ firms to employ Togolese on a priority basis, and after five years foreign workers cannot account for more than 20 percent of the total workforce or of any professional category. EPZ firms may, with government permission, sell not more than 20 percent of their production in Togo. While there are two physical EPZ sites, investors may locate outside of these areas and still enjoy EPZ status. Approximately 78 firms are operating in the EPZ as of December 2007. However, severe electricity shortages in Togo from May 2006 – November 2007 have caused great difficulty for manufacture-oriented companies in the zone.

Foreign Direct Investment Statistics

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Major foreign investors:

United States

Chevron-Texaco: Petroleum product distribution. Texaco has 30 service stations in Togo and has about 11 percent market share. Total estimated investment is CFA 2.24 billion, working capital CFA 173 million.

There are also a few individual U.S. citizens operating small businesses in sectors such as import-export and retailing.

France

AGS Frasers Togo (A.G.S.): French-owned international moving and storage company.

Air France: Subsidiary of French airline.

Air Liquide: majority French-owned medical gas company.

Allo Hygiene: majority French-owned cleaning company.

Assurances Generales du Togo (AGT): French-owned insurance company.

Cica Togo: Distributor of Toyota and Mazda vehicles. Also involved in household equipment and general trading. Working capital CFA 1.2 billion, investment CFA 145 million. Owned 70 percent by the French Group Pinaut.

CFAO Togo: French-owned commercial company.

Groupement d'Entreprises de Transports Maritimes et Aeriens (GETMA): French-owned maritime and air transportation agency.

Mercure Hotel Sarakawa and Ibis Hotel Lome: The French Group Accor took over and renovated Hotel Sarakawa, now known as the Hotel Mercure-Sarakawa and Hotel Le Benin, now known as Ibis Hotel Lome Centre.

Nouvelle Industrie des Oleagineux du Togo (NIOTO): Manufacturer of edible oils (primarily cottonseed oil). The company bought two former government-owned oil plants under the privatization program. NIOTO's initial capital of CFA 1 billion was owned principally by the French company CFDT (Compagnie Francaise pour le Developpement des Fibres Textiles). Currently SGGG (Societe Generale du Golfe du Guinee) owns a controlling interest.

Societe Togolaise de Produits Marins S.A. (STPM S.A.): Majority French-owned seafood processor/exporter that sells fish, shrimp, and lobster. Investment of CFA 430 million.

Satom-Togo: Public works/construction company. Capital CFA 5 million. Subsidiary of French company Satom.

Societe Ouest-Africaine d'Entreprises Maritimes Togo (SOAEM-Togo): Maritime transport/transit agent. Capital CFA 168 million. Owned 65 percent by French company Saga Transport.

Societe Togolaise de Boissons (STB): Soft drink distributor. Previously a parastatal venture with German participation, the French group Castel bought controlling shares in both STB and the Brasseries du Benin (BB), the beer brewery and soft drink processor, under the privatization program.

Societe Togolaise des Gaz Industriels (Togogaz): Fabrication and sale of industrial and medical gasses and equipment. Capital CFA 1.1 billion. Owned 60 percent by the

French company Air Liquide, but the government's shares are sold on the Abidjan stock exchange.

Togocrus Sarl: French-owned processor/exporter of seafood. Investment of CFA 545 million.

UAC Togo: Import-export company. Capital CFA 853.2 million, owned 78 percent by French company UAC.

Udecto: Construction and public works. Capital CFA 160 million. Owned 73 percent by French company Campenon Benard.

Total Togo: Petroleum products distribution. Capital CFA 511 million. Has 45 service stations in Togo and about 47 percent of the market. Total took over Mobil Oil's retail distribution in Togo in 2006 (29 service stations, about a 30 percent market share, capital of CFA 376 million).

Germany

BENA Development/Marox: Agriculture and livestock raising, delicatessen, restaurant. German family-owned business. Capital CFA 200 million.

Hoechst Togo: Chemical and agricultural product sales. Company is 75 percent owned by Hoechst AG, Germany. Capital CFA 5 million.

Denmark

Fanmilk: The Danish dairy company Emedan has a long-term lease on the former government-owned dairy products company as part of the privatization program.

Industrie Togolaise des Plastiques (ITP): Joint investment by the Danish company FMO, the Danish development agency IFU, and the Dutch company Wavin. Total capital of new company CFA 735 million.

Atlantic Produce: Exporter of tropical houseplants. Investment of CFA 260 million.

Norway/Germany

Societe des Ciments du Togo (Cimtogo): Cement production company. Previously 50 percent owned by the Scandinavian company Scancem, Cimtogo bought out the government's shares in 1996. Scancem was recently purchased by a German multinational, but continues to operate locally under Norwegian management.

Ethiopia

ITT Co. Sarl: Majority Ethiopian-owned manufacturer of automotive seat covers and shoes. Investment of CFA 103 million.

South Korea

Amina Togo S.A.: Producer of synthetic hair. Investment of CFA 342 million.

Sofina Sarl: Manufacturer of fishing nets and ropes. Investment of CFA 13 million.

Nina: Producer of synthetic hair. Investment of CFA 115 million.

India

Boncomm International Togo: Indian-owned clothing manufacturer. Exports to Europe and USA.

Ramco: The largest and most profitable chain of supermarkets and electronic stores.

Wacem (West Africa cement company): Originally developed as a joint Togolese-Ivoirian-Ghanaian cement production venture, the factory floundered due to management dissention and losses on Cedi-denominated sales in Ghana. An Indian firm has resurrected the company, which produces clinker (limestone) for Cimtogo and is beginning to manufacture and market cement itself.

Belgium

Umco Sarl: Belgian-owned manufacturer of leather watchbands and other leather goods. Investment of CFA 32 million.

United Kingdom

Garage Hellel: BMW dealer. Also local representative for Jeep vehicles.

Shell Togo: Owned by British subsidiary of Royal Dutch Shell.

Armenia

Societe Generale des Grands Moulins du Togo (SGMT): The only flour mill in Togo. Capital CFA 1.1 billion. The company became Armenian in 1997.

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Chapter 7: Trade and Project Financing

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- [How Does the Banking System Operate](#)
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How Do I Get Paid (Methods of Payment)

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The most common methods of payment are simple checks, letters of credit, and direct transfers of money. It is normal for a supplier of goods or services to request an advance payment.

How Does the Banking System Operate

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Togo's banking system was well developed to serve the country's role as a regional trading center and the banks were generally in better condition than their counterparts in other CFA countries, but were weakened by an ongoing economic crisis. Banks' positions, particularly the smaller institutions, improved in 1995 and 1996. However, currently, the larger banks, wholly or partially state-owned, have over-concentrations of loans to the government and parastatal sector.

Foreign-Exchange Controls

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There are no restrictions on the transfer of funds to other West African franc zone countries or to France. The transfer of more than FCFA 500,000 (about \$950) outside the franc zone requires Finance Ministry approval. Approvals are routinely granted for foreign companies and individuals, although it often takes as long as a week rather than the two days stipulated by law. There is little outward direct investment from Togo, and the government does not encourage it.

U.S. Banks and Local Correspondent Banks

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All of Togo's major banks have correspondent relationships with U.S. banks:

Union Togolaise de Banque (UTB)
Mr. Yaovi Attigbe Ihou, Director General
Boulevard du 13 Janvier, Nyekonakpoe
BP 359
Lomé, Togo
(228) 221-64-11

Fax: (228) 21-22-06
www.utb.tg

Banque Togolaise de Commerce et de L'Industrie (BTCI)
Mr. Yao Patrice Kanekatoua, Director General
169 Boulevard du 13 Janvier
BP 363
Lomé, Togo
(228) 221-46-41
Fax: (228) 221-32-65

Banque Togolaise de Developpement (BTD)
Mr. Zakari Darou-Salam, Director General
BP 65
Lomé, Togo
(228) 221-36-41/42
Telex: Lome No. 5282
Fax: (228) 221-44-56

Banque Internationale de L'Afrique (BIA) - Togo
Jean-Paul René Lecalm, Directeur General
13 Avenue Sylvanus Olympio
BP 346
Lomé Togo
(228) 221-32-86
Fax: (228) 221-10-19
www.belgolaise.com

ECOBANK Togo
Mr Roger Dah-Achinanon, Executive Director, Managing Director
20 Avenue Sylvanus Olympio
BP 3302
Lomé Togo
(228) 221-72-14
Fax: (228) 221-42-37
www.ecobank.com

Project Financing

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Multilateral institutions involved in funding projects in Togo include the African Development Bank (AFDB), the ECOWAS fund, the West African Development Bank (BOAD), and the World Bank. The implementation of existing projects and planning of new projects has been slowed by the Togolese government's difficulties in paying arrears to the World Bank. Current or planned AFDB projects include agricultural development at Mono River, a study for potable water distribution in semi-urban centers, and a road project. The regional Foreign Commercial Service office in Abidjan maintains an updated list of AFDB projects.

Export-Import Bank of the United States: <http://www.exim.gov>

Country Limitation Schedule: http://www.exim.gov/tools/country/country_limits.html

OPIC: <http://www.opic.gov>

Trade and Development Agency: <http://www.tda.gov/>

SBA's Office of International Trade: <http://www.sba.gov/oit/>

USDA Commodity Credit Corporation: <http://www.fsa.usda.gov/cc/default.htm>

U.S. Agency for International Development: <http://www.usaid.gov>

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Chapter 8: Business Travel

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Business Customs

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It is appropriate to wear western-style business suits to meetings. While a gift is not required after the conclusion of business, it is often expected.

Travel Advisory

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http://travel.state.gov/travel/cis_pa_tw/cis/cis_1041.html

Visa Requirements

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U.S. citizens require visas to enter Togo. In addition, due to the often rapidly-changing political and security environment in Togo, American citizen visitors are encouraged to register with the Consular Section of the U.S. Embassy upon arrival.

U.S. Companies that require travel of foreign businesspersons to the United States should be advised that security options are handled via an interagency process. Visa applicants should go to the following links.

State Department Visa Website: <http://travel.state.gov/visa/index.html>

United States Visas.gov: <http://www.unitedstatesvisas.gov/>

U.S. Embassy Lome: http://lome.usembassy.gov/general_information2.html

Telecommunications

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Voice and fax telecommunication improved dramatically when a new satellite ground station came into service in 1981. It is possible to directly dial many countries (including

the U.S.) from Togo. Togo boasts several local ISPs and many email cafés. Home and business access to the internet is readily available but expensive. While foreign businesses sometimes have internet access in-house, most people frequent internet cafes to conduct online transactions. Togo uses GSM cellular phone technology.

Transportation

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There are no direct flights from the United States to Togo. The only direct international flights to Togo are from Paris and some West African capitals. More flight options are available in neighboring Ghana, whose capital, Accra can be reached via car in approximately 2.5 hours.

Major cities in Togo can be accessed by paved roads, which are generally maintained in fairly good condition. There are also paved roads to Burkina Faso, Benin, and Ghana, for which taxis are available. Uncertain road conditions and border difficulties can complicate cross-border automobile travel to these countries other than via the direct road from Lome to the capitals. Border crossing points between Ghana and Togo close at 10 PM. Taxis are available in Lome and other urban areas.

Language

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French is the official language and the language of commerce. Few people speak English, although many people have a rudimentary knowledge.

Health

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Malaria, tuberculosis, cholera, hepatitis A, typhoid fever, yellow fever and schistosomiasis (bilharzia) may be contracted while traveling in Togo. Inoculation against yellow fever is required unless the traveler is arriving from an uninfected area and is staying in Togo less than 2 weeks. Local medical services are limited and travelers should be aware that advance payment for medical services may be required. Prescription medicines should be carried in their original containers together with the prescription. Vaccinations should be obtained before entering Togo. Avoid consuming tap water and unwashed fruits and vegetables.

Local Time, Business Hours, and Holidays

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The local time is GMT. Typical working hours are 8am – 7pm, with a two-hour afternoon break, generally from 12:30 – 2:30pm.

Web Resources

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Department of State travel information:

http://travel.state.gov/travel/cis_pa_tw/cis/cis_1041.html

State Department Visa Website: <http://travel.state.gov/visa/index.html>

United States Visas.gov: <http://www.unitedstatesvisas.gov/>

U.S. Embassy Lome: http://lome.usembassy.gov/general_information2.html

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Chapter 9: Contacts, Market Research, and Trade Events

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Contacts

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U.S. Embassy Lome

Political/Economic/Commercial Officer: Susan Walke
Political/Economic/Commercial Assistant: Jean-Pierre K. Dessou
BP 852
Lomé, Togo
(228) 261-5470
Fax: (228) 261-5501
E-mail: walkesf@state.gov / dessoujp@state.gov

Ministry of Commerce
Mohamed-Sad Ouro-Sama, Chief of Staff
(228) 221-2984

Togolese Chamber of Commerce
GODON, Theophile Yaovi, President
Angle Ave. De La Presidence, Ave. Pompidou
BP 360
Lomé, Togo
(228) 221-20-65, 221-70-65, 221-47-30
Fax: (228) 221-47-30

Banque Ouest Africaine de Developpement (BOAD)
President
BP 1772
Lomé, Togo
(228) 221-42-44, 221-59-06
Fax: (228) 221-52-67, 221-72-69

ECOWAS Bank for Investment and Development (EBID),
formerly ECOWAS Fund
Christian Adovelande, President
BP 2704
Lomé, Togo
(228) 221-68-64
Fax: (228) 221-86-84

Market Research

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To view market research reports produced by the U.S. Commercial Service please go to the following website: <http://www.export.gov/mrktresearch/index.asp> and click on Country and Industry Market Reports.

Please note that these reports are only available to U.S. citizens and U.S. companies. Registration to the site is required, but free of charge.

Trade Events

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Please click on the link below for information on upcoming trade events.

<http://www.export.gov/tradeevents/index.asp>

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Chapter 10: Guide to Our Services

The U.S. Commercial Service offers customized solutions to help your business enter and succeed in markets worldwide. Our global network of trade specialists will work one-on-one with you through every step of the exporting process, helping you to:

- Target the best markets with our world-class research
- Promote your products and services to qualified buyers
- Meet the best distributors and agents for your products and services
- Overcome potential challenges or trade barriers

For more information on the services the U.S. Commercial Service offers U.S. businesses, please click on the link below.

(Insert link to Products and Services section of local buyusa.gov website here.)

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U.S. exporters seeking general export information/assistance or country-specific commercial information should consult with their nearest **Export Assistance Center** or the **U.S. Department of Commerce's Trade Information Center** at **(800) USA-TRADE**, or go to the following website: <http://www.export.gov>

To the best of our knowledge, the information contained in this report is accurate as of the date published. However, **The Department of Commerce** does not take responsibility for actions readers may take based on the information contained herein. Readers should always conduct their own due diligence before entering into business ventures or other commercial arrangements. **The Department of Commerce** can assist companies in these endeavors.