

ANTIGUA AND BARBUDA
THE BUSINESS LICENCES ACT, 2004

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SCHEDULES

ANTIGUA AND BARBUDA

No. OF 2004

BILL FOR

AN ACT to provide for the licensing of businesses, to make provision for regulating the carrying on of businesses and for other matters incidental thereto.

ENACTED by the Parliament of Antigua and Barbuda as follows—

Short title and Commencement. 1. (1) This Act may be cited as the Business Licences Act, 2004 and shall come into operation on a date appointed by the Minister by notice published in the Gazette.

Interpretation. 2. In this Act, unless the context otherwise requires –

“Antiguan and Barbudan” means –

- (b) a citizen of Antigua and Barbuda;
- (b) a company registered under the Companies Act in which two-thirds of the shares are beneficially owned by Antiguan and Barbudans;

“Board” means the Business Licensing Board established by section 3;

“business” includes calling, professional practice, vocation, occupation, trade, industry, service enterprises, manufacture,

commercial activity or undertaking of any kind whatever, an adventure or concern in the nature of trade, but does not include an office of employment;

“Citizen” means an Antiguan and Barbudan;

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“Commissioner” means the Commissioner appointed under section 3 of the Inland Revenue Administration Act, or any person duly authorised in writing to act on his behalf;

“licence” means a business licence granted under section 9;

“Minister” means the Minister responsible for trade;

“practises or carries on” in relation to a particular business includes the rendering of services or the holding out of oneself as qualified or willing to render services, peculiar to that business;

“profession” means any independent engagement in the carrying on or practise whether in partnership or otherwise of any practice recognized by the Board as a profession whether or not any such profession is carried on or practiced by

virtue of registration or admission to practise under any law in force in Antigua and Barbuda or in consequence of qualification by membership in any recognized governing body in any of the professions specified;

“Secretary” means the person appointed under section 6.

Establishment of Business Licensing Board. **3.** For the purposes of this Act there is established a Board to be known as the Business Licensing Board.

Composition of Board. **4.** (1) The Board shall consist of a Chairman and two other persons, all of whom shall be appointed by the Cabinet.

(2) A member of the Board shall hold office for a period not exceeding two years and shall be eligible for reappointment.

(3) A member of the Board shall cease to be a member if he –

(a) resigns his office;

(b) becomes of unsound mind or incapable of carrying out the duties of his office;

(c) becomes bankrupt or suspends payment to or compounds with his creditors.

- (d) is convicted of an offence involving dishonesty, fraud or any other indictable offence;
- (e) is, in the opinion of Cabinet, guilty of serious misconduct in relation to his duties;
- (f) is, absent without leave of the Chairman, from three consecutive meetings of the Board;

(4) The Board shall, subject to this Act, make its own rules of procedure and the rules shall take effect after they have been approved by the Minister.

(5) The validity of any act or proceedings of the Board shall not be affected by any vacancy among its members, or any defect in the appointment of a member.

Functions of Board. 5. The Board shall have the following functions –

- (a) the consideration of applications for licences made in accordance with this Act;
- (b) the granting of licences or the refusal to grant such licences in accordance with this Act;
- (c) the submission of responses to appeals made under section 13;

- (d) such other functions as may be conferred upon the Board by or under this Act.

Appointment and duties of Secretary.

- 6. (1) The Public Service Commission shall appoint a Secretary to the Board.
- (1) The Secretary shall be responsible for the day to day administration of the Board and shall record and keep the minutes of the meetings of the proceedings and decisions of the Board.
- (2) The Secretary shall maintain a register of all businesses to which this Act applies and shall record therein in relation to each such business –
 - (a) the name and address of the business;
 - (b) if a private company, the name of the owners, partners or the directors of the business and the nationality of the owner, each shareholder, partner or director;
 - (c) the place or places at which the business is to be carried on;
 - (a) the nature of the business;
 - (e) the licence number allocated to the business;
 - (f) the conditions if any, attached to the licence; and

- (g) such other information as the Board may direct to be included in the register.

(3) The Secretary shall, not later than the 31st March in each year, publish by notice in the Gazette, the names, type of business and the number of the licence of every such business licensed under this Act.

Licensing of new businesses.

7. (1) On the coming into operation of this Act, and unless otherwise provided for in this Act or in any other law, a person who –

- (b) is carrying on business; or

- (c) intends to start carrying on a business,

shall submit to the Board an application in Form 1 in the First Schedule, to the Board for a business licence in respect of that business.

(1) Every person who after the coming into force of this Act is carrying on a business mentioned in the Second Schedule shall, whether licensed under any other law or not, apply to the Board for a licence in respect of each place where such business is carried on.

(3) Where the business is licensed under any other law and the appropriate fee has been paid under that law, the Board shall issue a licence to the applicant without the payment of a fee.

Procedure for application.

- 8.** (1) Where application is made under this Act by a firm or by a body corporate, the applicant shall include –

on the application form the name of every partner of that firm or, as the case may be, every director and shareholder of the body corporate and, in either case, the name of each officer or employee who will exercise the powers to be conferred by the licence upon such firm or body corporate and submit the completed application form to the Secretary to the Board.

- (1) The Board may require an applicant, partner, shareholder, director, officer or employee, to furnish it with such documents and information as may be prescribed or as may be required to enable the Board to make a decision on an application.

Grant of licence.

- 9.** (1) The Board shall, on being satisfied that an application has been properly made and that the correct fee has been paid, grant a licence to the applicant within thirty days but in the case of a refusal to grant a licence, the Board shall inform the applicant in writing of the reasons for the refusal.

- (1) The Board may attach such conditions to a licence as it may consider appropriate.

- (2) The Board shall not grant a licence to an applicant

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who is not a citizen of Antigua and Barbuda unless the applicant, if he is an individual, is in possession of a valid work permit issued under the Antigua and Barbuda Labour Code or is exempt from holding such permit;

(3) A licence shall be in the Form 2 in the First Schedule.

Duration and renewal of licence.

10. (1) A licence shall be valid for a period not exceeding twelve months from the date on which it takes effect unless sooner revoked or otherwise ceases to have effect and may, on application to the Board and on payment of the appropriate fee specified in the Second Schedule, be renewed for further period not exceeding one year.

(1) The holder of a licence which expires in accordance with subsection (1) may apply to the Board for the renewal of the licence.

Procedure for renewal of licence.

11. (1) An application for the renewal of a licence shall be in the Form 3 in the First Schedule.

(2) An application for the renewal of a licence shall be made at least thirty days before the date of expiry of the licence and shall be accompanied by the fee set out in the Second Schedule.

(3) The Board shall, not renew a licence unless the applicant has produced evidence that his tax obligations for the preceding financial year has been met or there is in

existence a satisfactory arrangement to meet such obligations.

Appeals from Board's decision.

12. (1) An applicant for a licence or the holder of a licence who is aggrieved by a decision of the Board in respect of the matters set out in subsection (2) may, within twenty-one days of the communication of the decision to him or such longer period as the Minister may, for good cause shown allow, appeal to the Minister.

(1) The Minister may hear and determine appeals in respect of any of the following matters:

- () a refusal to grant or renew a licence;
- () the conditions imposed on a licence;
- () the suspension or revocation of a licence;
and
- () any administrative decision on a matter relating to the application of this Act.

Conduct of appeals. 13.

(1) An appeal under section 12 shall be by notice in writing and shall be served on the Minister and the Board and shall set forth the following:

- (b) the original application;
- (c) the decision against which the appeal is made;

- (d) the grounds of the appeal; and
- (e) whether the appellant wishes to be heard personally or through a representative.

(1) The Minister shall, on receipt of the appeal, fix the date and time for the hearing and notify the appellant or his representative and the Board or its representatives.

(2) At the hearing of the appeal where the appellant or his representative is present, the appellant or his representative shall be given an opportunity to address the Minister, and the representative of the Board shall be called upon to reply in that behalf. The Minister may call upon either party to answer any questions that he may wish to ask in clarification of any point.

(3) The decision of the Minister shall be communicated to the appellant within fourteen days.

(5) A party to an appeal may be represented by an attorney-at-law or by any other person.

Fee for licences.

14.

(1) The fee for a licence under this Act or for the renewal of the licence shall be as specified in the Second Schedule.

(1) Where more than one business in respect of which a licence is required under section 7 is carried on in the same premises, the licence fee payable in respect of each

business shall be the licence fee for each business as specified in the Second Schedule.

(3) The Minister may, by Order published in the Gazette, exempt any person or category of persons from the payment of fees under this Act.

Businesses to keep proper records, books etc.

15. (1) Every person who carries on a business licensed under this Act shall –

- (a) keep proper records and books of account;
- (b) submit annual statement of returns of his accounts and transactions to the Commissioner;
- (c) obtain from the Commissioner a tax identification number.

(2) The Commissioner may require a person who carries on business licensed under this Act to prepare a statement of account of his business in such form and manner as he may from time to time determine.

Minister to give policy directions.

16. The Minister may, after consultation with the Cabinet, give such general directions as to policy to be followed by the Board in the performance of its functions under this Act as appear to him to be necessary in the public interest, and the Board shall give effect to any such direction.

Notification of changes.

17. Where during the currency of a licence under this Act there is –

- (a) a change of address of the business;
- (b) in respect of a body corporate, a change of the corporate identity or scope of its business;
- (c) a change in the proprietorship or management;

the holder of the licence shall notify such change to the Secretary within three months of the occurrence of the change.

Display of licence.

18. (1) The holder of a licence shall, at all times, have the licence displayed in a conspicuous place on the premises where the business is carried on.

Removal of a name from the register.

19. (1) Where any licence holder under this Act ceases to carry on business, it shall be the duty of the person managing the business at the time when he ceases to carry on business or if he is dead, his personal representative, to deliver to the Secretary within three months after he has ceased to carry on business a notice in Form 4; and if the person whose duty it is to give such notice fails to do so within that period, he is liable to pay a penalty of fifty dollars for each day that he fails to deliver the notice required under this section in addition to the penalty for a conviction under section 21.

(1) On receipt of a notice under subsection (1), the Secretary shall remove the name of the business from the register.

(2) When the Board has reason to believe that any person holding a licence under this Act is not carrying on business, it may send to the business address by registered post a notice that, unless an answer is received to such notice within thirty days from the date of the notice, the name of the business shall be removed from the register.

(3) If the Secretary receives an answer from the person managing the business or from his personal representative to the effect that the holder of the licence is not carrying on business or does not within thirty days after sending the notice receive an answer, he may remove the name of the business from the register.

(5) The Board shall cause to be removed from the register, the name of any business whose licence has been revoked.

**Suspension or
revocation of licence.**

20. The Board may, after notice and a hearing to show cause, suspend or revoke a licence where the holder of the licence –

- (a) obtained the licence through fraud or negligent misrepresentation or a false or misleading statement;

- (b) fails to comply with any condition applicable to a licence;
- (c) is convicted of an offence under this Act; or
- (d) ceases, or ceases to be entitled, to carry on the business in respect of which the licence was issued.

Offences, penalties and revocation of licence on conviction.

21. (1) A person who –

- (a) carries on, without a licence, a business which is required to be licensed under this Act;
- (b) willfully makes a false representation to the Secretary or to the Board in connection with a licence or any other matter under this Act;
- (c) being a person to whom a licence has been granted under this Act carries on a business in contravention of a condition contained in the licence:
- (d) in relation to any business knowingly keeps or preserves any book, record or account which is false in any material particular, or makes or causes to be made in any book, record, account or return any entry which is false in any material particular;

- (e) obstructs any person authorised by the Board in the performance of his functions under this Act;
- (f) is knowingly concerned in, or in the taking of steps with a view to the fraudulent evasion by him or any other person of any fee payable under this Act,
- (g) fails to display a licence in contravention of section 18;

commits an offence and is liable on summary conviction to a fine not exceeding five thousand dollars or to a term of imprisonment not exceeding twelve months.

(1) Where the holder of a licence is convicted of any offence under this Act, the court may revoke his licence and may order that he be disqualified for a period not exceeding two years from holding a licence.

(3) Where a court makes an order pursuant to subsection (1), the Registrar of the court shall forthwith inform the Secretary by notice in writing of the Order so made.

Regulations.

22.

(1) The Minister may make regulations for the better carrying out of the provisions of this Act.

(1) Without prejudice to the generality of subsection (1) regulations may be made –

- (a) prescribing the conditions under which a licence may be held by any person or by particular class of persons;
- (b) prescribing anything which is required by this Act to be prescribed.
- (c) amending or replacing the Schedules.

Repeals and savings.

Act No. 17 of 1994.

Cap. 434.

Cap. 347 Sch.

Cap. 64.

23. The following Acts are repealed –

- (a) The Business Licence Act 1994;
- (b) The Trade Licences Act;
- (c) Part II of the Schedule to the Profession Licensing Act;
- (d) The Business Registration Act;

FIRST SCHEDULE

FORM 1

(section 7(1))

THE BUSINESS LICENSING ACT 2004

**APPLICATION FOR A BUSINESS LICENCE/RENEWAL
OF A BUSINESS LICENCE**

To: The Business Licensing Board

PART A – APPLICATION FOR A BUSINESS LICENCE

I

(Name of Applicant)

of

(Address of Applicant)

hereby apply on my own behalf/on behalf of

(name of company or other entity) for a business licence to carry on the business of

..... (state type of business as described in

the Second Schedule to the Act) Place or premises from which the business will be

carried on

- Date on which business is to commence

- State whether business is already licensed Yes No

under any other law and, if so attach certified copy of licence

- Names of partners in the firm

.....

.....

- Name of directors of the company

.....

.....

FORM 2

Section 9(4)

**THE BUSINESS LICENSING ACT, 2004
FORM OF LICENCE/RENEWAL OF LICENCE**

LICENCE NO.

The is hereby licensed to carry on the business of (state type of business as described in the Second Schedule to the Act) at subject to the conditions attached to this licence.

Dated this day of 200

.....
Chairman of the
Business Licensing Board

FORM 3

Section 11(1)

RENEWAL OF BUSINESS LICENCE

The above business licence is hereby renewed for the period commencing on and ending on, subject to the conditions attached to the licence.

Dated this day of 200

.....
Chairman of the
Business Licensing Board

FORM 4

(Section 19(1))

THE BUSINESS LICENSING ACT, 2004

NOTICE OF CEASING TO CARRY ON BUSINESS

To: The Business Licensing Board

- I(name of chief executive or proprietor of licensed business) hereby inform the Board that(name of licensed business) being the holder of business licence No. issued on ceased to carry on business on

Dated this day of 200

.....

Name of Chief Executive or proprietor

Signature:

SECOND SCHEDULE**LICENCE FEES**

Description of business	Fees per annum
I AGENTS	
Brokers	\$1,000
Insurance Broker	\$5,000
Others	\$1,000
Commission Agents	\$1,000
II AGRICULTURE	
Commercial Farming	\$ 500
Agrobased Industries	\$ 500
III COMMERCIAL	
Accounting & Book-Keeping Services	\$ 500
Advertising Agency	\$ 500
Agricultural Suppliers	\$ 250
Baggage, Cargo, Mail handling	\$1,000
Blasting & Demolition Service	\$ 200
Boat Rental (including surfing board)/Hire	\$1,000
Boat Repair	\$1,000
Book Store	\$ 500
Boutique	\$1,000
Business Management/Consultancy Firms	\$1,000

LICENCE FEES

Description of business	Fees per annum
Butcher	\$ 500
Cable Television and Antenna Service	\$2,000
Carpet Laying & Rental Service	\$ 500
Commercial Art Service/Art Studio	\$ 500
Commercial School	\$ 500
Commercial Warehousing	\$2,000
Cruise Boats for Pleasure Trips	\$1,000
Driving School	\$ 500
Pharmacy & Drug Store	\$1,000
Dry Cleaning & Commercial Laundry/ Laundromat	\$ 500
Employment Agency	\$ 500
Garage & Repair shop	\$ 500
Garbage Removal Service	\$1,000
Gasoline Bulk Storage	\$2,000
Hardware Shop/Store	\$1,000
Horticulture & Maintenance Service/ Supplies	\$ 500
Hospital, Clinics and Medical Consulting	\$2,000
Insurance Companies	\$2,000
Interior Decorating	\$ 500
Itinerant Ice-cream Vans	\$ 500
Itinerant Vendor/Pedlar	\$ 500
Itinerant Vendor/Pedlar (OECS)	\$ 500
Itinerant Vendor/Pedlar (CARICOM)	\$ 500
Itinerant Vendor/Pedlar (OTHER)	\$ 500
Janitorial Service & Supply	\$ 500
Landscaping Consultant	\$ 500
Machine Shop	\$ 500

LICENCE FEES

Description of business	Fees per annum
Marine Salvage and related Under Water Service	\$2,000
Modelling Agency	\$5,000
Motor Vehicle Dealer (New and Used)	\$2,000
Newspaper & Magazine Publishers	\$ 500
Optical Shops	\$ 500
Photographic Studios	\$ 500
Publishing	\$1,000
Real Estate Agent, Broker and Manager	\$2,000
Rental & Lease of Equipment – Office, Garden etc.	\$2,000
Rental & Lease of Heavy Equipment	\$2,000
Rental Shop/Store	\$ 500
Sailing School	\$ 500
Salvage & sale of used parts, Wreck Shop	\$ 500
Secretarial Service	\$ 500
Slipway	\$1,000
Supermarket	\$2,000
Telegraph Office	\$2,000
Telephone & Internet Services	\$5,000
Upholster Shop	\$ 500
Welding Service	\$ 500
Wholesale of Goods	\$5,000
Yacht Brokerage & Sales	\$2,000
Yacht Provisioning	\$1,000

LICENCE FEES

Description of business	Fees per annum
IV ENTERTAINMENT	
Discotheque	\$1,000
Motion Picture Theatre	\$2,000
Video Cassette Clubs	\$1,000
Transient Amusement Parks	\$1,000
Amusement Parks	\$2,000
V HOTELS, RESTAURANTS, BARS GUEST HOUSES AND APARTMENTS	
Apartment Rentals	\$ 500
Bars	\$ 500
Coffee Shops & Ice-cream Parlour	\$1,000
Vacation Home Rental	\$2,000
VI MANUFACTURING	
Blenders & Bottlers of Alcoholic Beverages	\$1,000
Manufacturing & Repair of Fiberglass Boats etc.	\$ 500
Manufacturing of Furniture & Household Appliances	\$ 500
Manufacturing of Building Materials	\$1,000
Prime Distillers of Liquor and Breweries	\$1,000

LICENCE FEES

Description of business	Fees per annum
VII PROFESSIONS	
Professions	\$1,000
VIII HEALTH CLINICS	
Fitness Clinics/Clubs	\$1,000
Herbalists	\$ 500
Holistic Practitioners	\$ 500
Masseurs and Spas	\$ 500
Physiotherapists	\$ 500
IX TRADES	
Construction/Contractor – Individual	\$ 500
- Firm	\$1,000
OTHER	
Answering Services	\$ 500
Automobile Towing Service	\$ 500
Financial Institutions – Banking	\$10,000
Financial Institutions – Non-banking	\$5,000
Barber	\$ 500
Beauty Salons	\$ 500
Bicycle Rental	\$ 500
Bus and Taxi Services	\$ 500

LICENCE FEES

Description of business	Fees per annum
Car Rental Services	\$2,000
Distributorship	\$2,000
Dressmaking	\$ 500
Funeral Parlour	\$ 500
Gasoline Station	\$1,000
Grocery Store	\$ 500
Guest Houses/Hotel (up to 30 rooms) excluding CARICOM/OECS	\$ 500
Handicraft	\$ 500
Hairdressing	\$ 500
Ice	\$ 500
Ice cream production	\$ 500
Internal Ground Transportation	\$ 500
Jams/Jellies	\$ 200
Mobile Food Service and Refreshment Stand	\$ 200
Motor Mechanics	\$ 250
Printing	\$ 500
Radio and Television Stations	\$2,000
Repair of electrical and other Appliances	\$ 500
Restaurant and Bar	\$ 500
Retailing	\$ 500
Scooter and Motor Cycle Rental	\$1,000
Scuba Diving School and Rental Service	\$1,000
Security Guard Service	\$2,000
Shoe repairs	\$ 500
Superette	\$ 500

LICENCE FEES

Description of business	Fees per annum
Wholesaling	\$2,000
Watersports	\$ 500
Other	\$ 500

Passed the House of Representatives

this day of 2004

Speaker

Clerk to the House of Representatives

Passed the Senate

this day of 2004

President

Clerk to the Senate

EXPLANATORY MEMORANDUM

This Bill seeks to introduce a new Business Licences Act to replace the Business Licence Act, which was declared unconstitutional by the Eastern Caribbean Court of Appeal. The purpose of the Bill is to require all businesses now operating or intend to operate in Antigua and Barbuda to take an annual licence.

Clause 3 proposes to establish a Board to carry out the functions assigned to it by this Act. The composition of the Board which is specified in clause 4, consists of a chairman and two other members, all of whom are appointed by the Cabinet.

The functions of the Board are set out in clause 5, and these include the consideration of applications submitted to the Board, the granting or refusal to grant licences and the submission of responses to appeals by aggrieved persons.

It is proposed in clause 6 to provide the Board with a Secretary, who would be assigned the duties of arranging the day to day operations of the Board, including the recording of minutes of the meetings of the Board, and the maintenance of a register in which information relating to the licensed businesses would be kept.

Clause 7 of the Bill would require persons carrying on business or who intend to start carrying on business in Antigua and Barbuda, after the coming into force of this Act, to take out an annual licence. The Bill would also require applicants to complete Form 1 regardless of whether the business is licensed under any other law or licensing fee has been paid under that other law.

Clause 8 prescribes the procedure for submission of applications . It requires individual applicants to submit the completed application form to the Secretary to the Board. In the case of applications on behalf of partnerships or corporate bodies, additional information would be required in respect of the partners, shareholders, directors and employees who would exercise powers conferred by the licence.

Clause 9 would authorise the Board to grant a licence within thirty days of the submission of the completed application, if the applicant satisfies all the requirements prescribed under the Act and paid the appropriate fee. The Board would also be authorised to impose conditions and restrictions on a licence. Under clause 9(3) the Board would be authorised not to issue a licence to an applicant who is not a citizen unless such applicant is in possession of a valid work permit or exempt from such permit.

Clause 10 proposes that all licences granted under the Act shall be valid for a period of twelve months from the date on which it takes effect unless the licence is earlier revoked or otherwise ceases to have effect. Expired licences may be renewed on application and upon payment of the prescribed fee.

Clauses 12 and 13 deal with appeals. It is proposed to give persons aggrieved by decisions of the Board the right to appeal to the Minister. The grounds on which appeals may be brought are set out in clause 12(2). Appeals are initiated by a notice in writing to the Minister together with the following documents. The original application, for the licence, the decision against which the appeal is brought, the grounds of the appeal and a statement as to whether the appellant wishes to be heard personally or by a representative.

Except where an applicant has paid a fee for a licence under any other law, it is a condition for the grant of a licence that a fee should be paid. Clause 14 would authorize the payment of the fees for each licence granted in respect of the various businesses specified in the Second Schedule.

The Bill would provide in clause 16 certain statutory obligations which every licence holder under this Act would be expected to perform. As a condition of the licence, a licence holder would be required to keep proper records, books and accounts of his business. A licence holder would also be required to obtain a tax identification number from the Commissioner of Inland Revenue and to submit an annual statement of his returns and transactions to him.

The Board appointed under this Act would be required to implement the provisions of this Act in accordance with the policies which the Government may prescribe from time to time. Accordingly, clause 16 would authorize the Minister to consult with the Cabinet and give general directions of the policy of the Government to the Board.

In clause 17, the holder of a licence would be required to report certain material changes to the Secretary of the Board. Changes affecting the business address of the business, the corporate identity of the company, the scope of the business or changes in relationship of the share ownership or the proprietorship of the business.

Clause 18 would require the holder of a licence to display the licence in a conspicuous place within the premises where the business is carried on. A licence holder would commit an offence for failure to display the licence in accordance with section 18.

Clause 19 would propose the conditions under which the name of a business would be removed from the register. Under this clause, the name of a "business would be removed from the register if the licence holder dies or if he ceases to carry on business or if the licence is revoked.

Clause 20 would make provision for the suspension or revocation of a licence. A licence would be suspended or revoked if the licence is obtained by fraud or by negligent misrepresentation or on a false or misleading statement. A licence would also be suspended or revoked if the licensee fails to comply with the conditions attached to the licence, or is convicted of an offence under this Act or ceases to carry on the business in respect of which the licence is granted.

For an effective enforcement of the provisions of the Act, clause 21 would create certain offences which would be summarily dealt with and punished by the imposition of a fine of an amount not exceeding five thousand dollars or a term of imprisonment not exceeding twelve months.

The Minister would be authorized by clause 22 to make regulations for the better carrying out of the purposes of the Act. Authority would be given to the Minister to amend or replace the Schedule.

Minister responsible for
Trade