



U.S.  
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SERVICE  
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Department of Commerce

# U.S. Country Commercial Guides



## Mali 2020

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## Doing Business in Mali

### Market Overview

Despite the destabilizing effects of Mali's 2012 coup d'état, 2020 overthrow of the government, and ongoing terrorist threats, Mali's long-term economic outlook remains promising, thanks to sizeable endowments of natural resources, energy opportunities (particularly in the renewables sector), and high agricultural potential. While Mali still faces significant political, security, and development challenges, the country is open for business and sees importing high quality American products and partnerships with U.S. firms as an attractive new frontier. Investors should proceed with caution, however, knowing that the potential for high profits comes with great risk.

Opportunities for well-targeted, price-competitive U.S. exports to Mali's private sector may be found in several sectors, including agriculture, agro-industry, telecommunications, mineral exploitation, defense, power generation and distribution, machinery, new and used clothing, computers, processed foods, vehicles, electronics, consumer goods, office equipment, and water resources. Malian government contracts for donor-supported development projects offer additional opportunities. Such projects could require equipment and technical services for hydroelectric and solar power generation and distribution, irrigation, telecommunications, public health, and agricultural and agro-industrial development. France has traditionally supplied Mali with many imported goods, but imports from other countries, particularly China, have gained market share. Malian entrepreneurs are eagerly looking to diversify from traditional business networks to new business partnerships with Europe and the United States.

Mali is among the world's poorest countries, with a GDP of \$17.16 billion and a GNI per capita of just \$840 in 2018. Corruption, insecurity, limited infrastructure, lack of skilled labor, high levels of informality, and administrative inefficiency constitute obstacles to doing business in Mali. Mali is not a major trading partner of the United States, but exports of U.S. goods to Mali have increased in recent years. U.S. goods exports to Mali in 2018 were \$79 million, up 27.5 percent (\$17 million) from 2017 and up 155.1 percent from 2008. Exports from Mali to the United States have also increased, from \$2 million in 2017 to \$5 million in 2018.

Mali's economy depends on two major exports: gold and cotton. These two goods represented 83 percent of Malian exports in 2019. Mali has seen a surge in gold exports, with industrial gold production reaching approximately 65 tons in 2019. The Government of Mali has made mining sector diversification a development priority, with promising opportunities in uranium, bauxite, phosphates, iron, lithium, and manganese extraction.

Cotton is Mali's second largest export. More than four million Malians (over a fifth of the population) are cotton farmers, and cotton accounted for 11 percent of exports in 2019. Expanding cotton production has increased Mali's foreign exchange receipts, and the country consistently ranks among the top cotton producers in Africa. The Malian Chamber of Agriculture aims to strengthen annual cotton production to reach one million tons in the near future.

An estimated 80 percent of Mali's population is involved in farming, raising livestock, or fishing, and agricultural activities account for roughly one third of Mali's GDP. Mali continues to devote approximately 15 percent of its annual budget to development of the agricultural sector and encourages both domestic and foreign investment in the sector.

Mali's abundant rainfall and sunny weather create advantageous conditions for hydroelectric and solar energy production. With a national electricity access rate of less than 40 percent—and a rural electricity access rate of

less than 20 percent— Mali has made energy infrastructure development a priority and is eager to attract foreign investment to develop the sector. Approximately 400 MW of solar projects are being developed in different areas of the country to increase generation capacity and reduce reliance on costly thermal power, which currently makes up around 40 percent of Mali’s energy mix.

While manufacturing in Mali remains limited, domestically manufactured goods include textiles, agricultural tools, cosmetics, batteries, paint, plastics, processed foods, cement, cigarettes, and beverages. Construction materials (including cement despite being manufactured locally), chemicals (including fertilizers), pharmaceuticals, vehicles and spare parts, machinery, electronics, telecommunications, mining equipment, and most other manufactured items are imported. Although French products traditionally dominate imports in many areas, Chinese imports are rapidly increasing.

Mali maintains good relations with the United States. Since 1992, Mali has placed a strong emphasis on free trade and private enterprise, as evidenced by economic reform policies supported by the International Monetary Fund (IMF), World Bank, the United States, and other donors. Mali welcomes foreign investment. Mali promotes the privatization of public enterprises. Mali’s investment, mining, oil, and commercial codes offer duty-free importation of capital equipment and tax benefits for ventures in priority industries, and unhindered repatriation of capital and profits. Mali is eligible for the African Growth and Opportunity Act (AGOA), U.S. International Development Finance Corporation (DFC) support, and some U.S. EXIM Bank financing programs. The United States suspended its assistance programs in Mali following the March 2012 coup d’état but resumed assistance programs in September 2013 following the inauguration of a democratically elected government. Since 2013, the U.S. government has provided well over \$1 billion in support to the Malian people, making the United States Mali’s largest bilateral donor.

### **Market Challenges**

Mali’s low ranking (148th out of 190 countries) in the World Bank’s 2020 Doing Business Report reflects the myriad challenges foreign investors can face. It takes an average of 11 days and five separate administrative procedures to start a business in Mali. The Doing Business Report also highlights challenges in registering property, getting electricity, accessing credit, enforcing contracts, and paying taxes.

Despite some progress in improving the business environment, corruption remains a significant barrier to doing business in Mali. Corruption is particularly pervasive in procurement, customs, tax payment, administrative processing, and land management. Other major challenges to investment include unreliable electricity, poor transportation infrastructure, and a large informal economy. There is insufficient commercial bank credit in the market, and interest rates are high. Insufficient skilled labor poses a challenge in industries, such as industrial mining, which require more advanced skills. Mali is landlocked, with a small domestic market for consumer goods, and suffers from severe poverty. Recent political and security crises in Mali, as well as corruption on major trade corridors between Mali and its neighbors, have added further hurdles to international trade. The U.S. Department of State maintains a “Level 4: Do Not Travel” travel advisory for Mali due to crime, terrorism, and kidnapping. Continued instability in northern and central Mali and the minimal presence of the Malian government in many areas have permitted terrorist groups to conduct attacks against Western targets and Malian security forces. Intercommunal violence stemming from conflict between livestock herders and crop farmers in central Mali further contributes to instability.

French enterprises have a historical advantage over Americans in business relations with Malians thanks to a common business language, historical commercial links, greater Malian familiarity with French cultural and

business traditions and product names, and generous French trade financing and export subsidies. In addition, cheaper Chinese imports now dominate many markets.

### **Market Opportunities**

Mali seeks investment in several sectors of the economy, with economic growth likely to be led by the mining, agricultural, and energy sectors in particular. Companies may find attractive business opportunities in chemical and pharmaceutical products, construction materials, mineral exploitation, water resource development, livestock, hides/leather, food and beverage processing, machinery, energy (including turbine-generated and solar), and new and used clothing imports. International tenders as part of donor-funded development projects offer prospects to sell agricultural, construction, irrigation, telecommunications, and computer equipment and services.

### **Market Entry Strategy**

Although the Government of Mali is eager to attract foreign investment and has made some efforts to improve the business climate, Mali remains a difficult place to do business. Successful ventures tend to be those that establish strong relationships with potential local partners, and many firms find that visiting Mali is important to assess conditions and to make contact with potential business partners. However, security concerns—particularly in northern and central Mali—have limited business and tourist travel to Mali since 2012.

Mali's Investment Promotion Agency (API-Mali) serves as a one-stop shop for prospective investors and caters to both Malian and foreign enterprises of all sizes. API-Mali's website (<https://apimali.gov.ml/>) provides information on business registration, investment opportunities, tax incentives, and other topics relevant to prospective investors.

Prospective investors may also contact the U.S. Embassy's economic/commercial unit ([BamakoEcon@state.gov](mailto:BamakoEcon@state.gov)) for information about doing business in Mali as well as information about available commercial services (such as the Gold Key business matchmaking service) for U.S. companies.

## Leading Sectors for U.S. Exports and Investment

### Energy

#### Overview

Energy sector development is a foremost government priority. Electricity production in Mali is currently dominated by hydraulic and diesel sources. Although Mali is endowed with plentiful solar and hydro potential, overall production capacity is less than 700 MW to serve a population of around 18 million people. EDM, Mali's state-owned electric utility, is poorly managed and heavily subsidized. The price of electricity, although relatively high (on average \$0.17/kWh), is insufficient to cover the cost of electricity distribution (\$0.24/kWh). Electricity demand is growing at about 12 percent per year, outpacing the growth of electricity supply and exacerbating shortages. Irregular electricity supply is the main constraint to development of the mining sector—one of Mali's most important industries—and many firms must use generators as their power source. To address these challenges, the Malian government is working to expand electricity supply—including in rural areas through off-grid solutions—and encourage investment in the energy sector to stimulate the economy. EDM, which operates in urban areas, is authorized to buy electricity produced by private companies. The Malian Agency for Rural Electrification (AMADER) grants concessions to villages allowing the private sector to produce and distribute electricity.

Mali is a partner of Power Africa. Power Africa is a market-driven, U.S. Government-led public-private partnership aiming to double access to electricity in Africa. It offers private sector entities tools and resources to facilitate doing business in Africa's power sector.

In 2016, the Electrify Africa Act institutionalized Power Africa. Learn more about the full [Power Africa toolbox](#) or other [opportunities offered by Power Africa](#).

#### Leading Sub-Sectors

Opportunities to develop renewable energies (including hydro, solar, and wind) are abundant but underutilized. Mali is working to diversify its energy mix by moving away from expensive thermal sources and increasing renewable energy production, particularly solar.

#### Opportunities

Mali is actively looking for partnerships to develop its underutilized renewable resources, including an estimated 800 MW of hydroelectric power, unlimited solar energy, and over 300 MW of biomass. It also seeks to increase the production capacity of EDM, improve the reach of rural electricity grids, and improve management of the entire production chain. In 2016, Mali passed a law governing public-private partnerships (PPP) and in early 2017 an office was established to implement the law, expedite PPPs (including energy projects), and ensure PPPs are successfully enacted. While energy represents a particularly attractive sector for foreign investment, project implementation has been slow and U.S. firms have often faced frustrating delays.

#### Resources

State-run utility's website: [EDM](#)

Rural electrification agency's website: [AMADER](#)

Water and electricity regulatory commission's website: [CREE](#)

Embassy Bamako's Commercial Section: [BamakoEcon@state.gov](mailto:BamakoEcon@state.gov)

## Agriculture

### Overview

Agricultural activities represent around 33 percent of Mali's GDP and employ nearly 80 percent of Malians. Mali has important and underexploited agricultural potential, especially in the South and Center. A state-owned enterprise, the Niger River Authority (*Office du Niger*), manages around 127,000 hectares (ha) of organized agricultural land, primarily through governing land transactions and water management. The state encourages foreign and national private investors to undertake agricultural activities in the Office du Niger's lands. Mali dedicates 15 percent of its national budget to the agricultural sector and subsidizes the cotton sector. Despite some investment opportunities, Malian agriculture is highly vulnerable to erratic rainfall and fluctuating commodity prices.

	2017	2018	2019	2020 estimated
Total Local Production	8,798,408*	9,514,298*	10,159,539*	11,093,093*
Food Imports	336.2** (\$577.4 million)	342.5** (\$614.6 million)	351.9** (\$606.7 million)	375.3** (\$678.0 million)
Cotton Exports	223.4** (\$383.7 million)	270.8** (\$485.9 million)	231.4** (\$395.0 million)	250.6** (\$452.7 million)

\*Production in tons

\*\*Figures in billion CFA

### Leading Sub-Sectors

Agricultural production in Mali is largely dominated by cotton and grains (including rice, millet, sorghum, and wheat). Many agricultural sub-sectors, such as shea butter, mangoes, peanuts, cashews, and biofuels, remain largely underexploited and provide a unique opportunity for investors. Significant opportunities also exist in modernizing Mali's poultry and livestock production and transformation sectors.

### Opportunities

There are opportunities in agricultural machinery, fertilizers, agribusiness, farming, irrigation tools, livestock, poultry, and animal feed. The government's aim to modernize and equip the agricultural sector may also provide business opportunities.

### Resources

[Chamber of Agriculture](#)

[Office du Niger](#)

Embassy Bamako's Commercial Section: [BamakoEcon@state.gov](mailto:BamakoEcon@state.gov)



## **Construction**

### **Overview**

The construction sector is growing thanks to continually strong population growth and an increasing demand for housing. Local Malian companies such as ACI and SEMA play important roles in housing construction and planned industrial zones. Public-private partnerships have led to a large surge in public housing construction. Funding structures between the state, private banks, private construction firms, and real estate companies have enabled the construction of thousands of new homes.

### **Leading Sub-Sectors**

Population growth and urban migration will lead to increased demand for housing and construction materials. Through its National Strategy for Social Housing, Mali plans to build 50,000 public housing units funded through borrowing from local banks and international banks, including the Abu Dhabi Fund for Development. As the government seeks to increase economic development in northern Mali, there will be opportunities to support infrastructure development, including buildings, roads, dams, bridges, and airports.

### **Opportunities**

The government launches frequent bids related to public housing construction and other projects. Local and international financial institutions—including the Abu Dhabi Fund for Development which provided \$30 million—have supported Mali's public housing project consisting of building 50,000 houses. Mali encourages public-private partnerships in order to increase private sector involvement in infrastructure projects. Major companies and international organizations also launch bids for construction.

### **Resources**

Websites of major local construction companies: [ACI](#) and [SEMA](#)

Embassy Bamako's Commercial Section: [BamakoEcon@state.gov](mailto:BamakoEcon@state.gov)

## Mining and Minerals

### Overview

Gold dominates Mali's natural resource sector, and Mali is the fourth largest gold producer in Africa (trailing Ghana, South Africa, and Sudan). Gold is by far Mali's most important export, comprising 72 percent of total exports in 2019. The price of gold fluctuates with the world market price. The sector has experienced some difficulties as unproductive mines have been closed and others face imminent closure. However, two new mines opened in 2017 with a capacity of 14 tons a year. Two smaller mines opened in 2015. Gold panning is thought to constitute approximately 10 percent of gold exports. More than two million people, representing more than 10 percent of the population, depend on the mining sector for income.

	2016	2017	2018	2019
Total Local Production	50 tons	≈ 50 tons	60.8 tons	65.1 tons
Total Exports	\$1.9 billion	\$2 billion	\$2 billion	\$2.5 billion

### Leading Sub-Sectors

In addition to gold, Mali has other mineral prospects as the majority of the territory remains largely unexplored and unmapped. The Ministry of Mines estimates 800 tons of gold deposits, 2 million tons of iron ore, 5,000 tons of uranium, 20 million tons of manganese, 4 million tons of lithium, and 10 million tons of limestone. Mali is on track to start lithium production by 2020, with 694,000 of exploitable reserves already discovered.

### Opportunities

As the government seeks to reduce dependency on gold and diversify the mining sector, foreign firms have a unique opportunity to support this expansion. Mali has also formalized and reformed the process of registering and delivering research and exploitation permits to mining companies.

### Resources

[Ministry of Mines and Petroleum](#)

Embassy Bamako's Commercial Section: [BamakoEcon@state.gov](mailto:BamakoEcon@state.gov)

## **Pharmaceuticals**

### **Overview**

U.S. companies enjoy a competitive advantage in pharmaceuticals sector. However, illegal imports and the import of counterfeit pharmaceutical products pose significant problems and represent as much as 60 percent of the market – approximately CFA 60 billion (\$105 million), according to the Order of Pharmacists of Mali (*Ordre des Pharmaciens du Mali*). In addition to traditional wholesalers and retailers, Mali's large informal sector imports and sells pharmaceuticals without authorization. Mali's first pharmaceutical factory has experienced financial difficulties and is able to produce only limited products for domestic consumption. Privatization of the factory is ongoing. Mali's second pharmaceutical factory was inaugurated in May 2018.

### **Leading Sub-Sectors**

Mali imports numerous pharmaceutical products and the sector is dynamic. Due to lack of factories, expertise, and infrastructure, Mali will continue to import large quantities of all kinds of pharmaceuticals in the next several years. Illegal imports will also continue to be a problem, however.

### **Opportunities**

The likelihood of successful pharmaceutical sales will be greatly increased by using a local representative with an existing distribution network of small and large pharmacies. Having local partners that are also registered with Mali's pharmaceutical guild and the Ministry of Health will also ensure the Malian authorities can provide support in cases of identification of counterfeit medicines and illegal importation.

### **Resources**

Pharmaceutical trade union's website: [Ordre des Pharmaciens du Mali](#)

Embassy Bamako's Commercial Section: [BamakoEcon@state.gov](mailto:BamakoEcon@state.gov)

## **Customs, Regulations and Standards**

### **Trade Barriers**

Mali reduced or eliminated import tariffs on many goods in 1994 and has reinstated some taxes on a case-by-case basis. The external common tariff (TEC) of the West African Economic and Monetary Union (WAEMU) has been in effect since January 2000. The Economic Community of West African States (ECOWAS) instituted its own TEC in January 2015. Mali eliminated export tariffs in 1990, with the exception of a three percent fee on cotton and gold exports. In 2018, the Government of Mali adopted a draft law to modify the customs code of 2001. The draft law's intent is to simplify procedures and take into account several international conventions and protocols, including the Kyoto convention of 1999 on simplification and harmonization of customs procedures, the 2013 agreement for facilitating trade (Bali Package), and other WAEMU requirements.

There are no legal or regulatory barriers to investment and trade by foreign companies. There is no discriminatory treatment against non-national firms. The Government of Mali has simplified business registration procedures. There are no restrictions on the repatriation of capital or profits, but some non-tariff measures exist depending on the sector or product. The U.S. Embassy advises U.S. companies to contact the National Directorate for Commerce and Competition (DNCC) for more information on import and export procedures for specific products. The Ministry of Commerce and Industry created the Mali Trade Portal to provide information on the procedures, documents, and legal framework related to import and export of goods in Mali: <https://tradeportal.ml/?l=fr&includeSearch=true>.

### **Import Tariffs**

As a member of the World Trade Organization (WTO), West African Economic and Monetary Union (WAEMU), and Economic Community of West African States (ECOWAS), Mali's tax policy distinguishes between intra-regional trade (characterized by a regime of preferential tariffs between regional partners) and extra-regional trade (subject to the regime of Common External Tariffs or CET). As a WAEMU member, Mali applies taxes on imports including essential goods, inputs or intermediate goods, and consumer goods with progressive tax rates. There is no discrimination based on country of origin. Mali encourages the import of solar and renewal energy equipment by providing tax incentives. Cultural goods, including books, also benefit from low tax rates. Along with many other African countries, Mali adopted a draft law to increase taxes on imports by 0.2 percent to be paid by non-African Union countries in order to contribute to the funding of the African Union's budget following the signature of the African Continental Free Trade Agreement (AfCFTA).

For more information on tariffs, please visit the websites of the Mali Trade Portal and the Customs Office:

[Mali Trade Portal](#)

[Customs Office](#)

### **Import Requirements and Documentation**

Documentation is required for companies wishing to import to Mali. Required documentation can usually be obtained within one day upon presentation of proof of citizenship and a certificate of good conduct. Companies wishing to import must present proof of official business status.

The import of non-accredited or unauthorized pesticides is prohibited. The import of vegetable products requires a phytosanitary certificate and an import permit. The import of foodstuffs, animal feed, and food

additives requires marketing authorization. Mali's Order N°2015-1535, available [here](#), provides more details on products whose import or export are banned or restricted in Mali.

Import requirements and documentation are available on the Mali Trade Portal and the Customs Office websites:

[Mali Trade Portal](#)

[Customs Office](#)

[Forbidden Imports](#)

### **Labeling and Marking Requirements**

Labeling and marking requirements are overseen by the National Directorate of Industries (DNI) under the Ministry of Industry and Trade and the Standard and Quality Control Agency (AMANORM), as well as the National Agency for Food Safety (ANSSA). Marking requirements are available [here](#).

### **U.S. Export Controls**

Some export controls exist in Mali. Bulls below five years of age and cows of reproductive age cannot be exported except under special agreements for breeding purposes. Live animals, meat, and plant exports require health certificates. Handicraft exports require authorization from the Ministry of Culture and Tourism. Handicraft export authorizations are issued through the National Museum of Mali. Mali concluded cultural protection and cultural property agreements with the United States in 1994 and 1997 respectively to discourage the export of Malian antiquities.

Order N°2015-1535 provides details on products whose export is banned or restricted in Mali. More information is available [here](#).

A list that consolidates 11 export-screening lists of the Departments of Commerce, State, and the Treasury into a single search as an aid to industry in conducting electronic screens of potential parties to regulated transactions is available at [Trade.gov - Consolidated Screening List API](#).

The United States imposes export controls to protect national security interests and promote foreign policy objectives related to dual-use goods through implementation of the Export Administration Regulations (EAR). The Bureau of Industry and Security (BIS) is comprised of two elements: Export Administration (EA), which is responsible for processing license applications, counselling exporters, and drafting and publishing changes to the [Export Administration Regulations](#); and Export Enforcement (EE), which is responsible for the enforcement of the EAR. BIS works closely with U.S. embassies, foreign governments, industry, and trade associations to ensure that exports from the United States are secure and comply with the EAR. BIS officials conduct site visits, known as End-Use Checks (EUCs), globally with end-users, consignees, and/or other parties to transactions involving items subject to the EAR to verify compliance.

An EUC is an on-site verification of a non-U.S. party to a transaction to determine whether the party is a reliable recipient of U.S. items. EUCs are conducted as part of BIS's licensing process, as well as its compliance program, to determine if items were exported in accordance with a valid BIS authorization or otherwise consistent with the EAR. Specifically, an EUC verifies the *bona fides* of transactions subject to the EAR, to include: confirming the legitimacy and reliability of the end use and end user; monitoring compliance with license conditions; and ensuring items are

used, re-exported or transferred (in-country) in accordance with the EAR. These checks might be completed prior to the export of items pursuant to a BIS export license in the form of a Pre-License Check (PLC), or following an export from the U.S. during a Post-Shipment Verification (PSV).

BIS officials rely on EUCs to safeguard items subject to the EAR from diversion to unauthorized end uses/users. The verification of a foreign party's reliability facilitates future trade, including pursuant to BIS license reviews. If BIS is unable to verify the reliability of the company or is prevented from accomplishing an EUC, the company may receive, for example, more regulatory scrutiny during license application reviews or be designated on BIS's Unverified List or Entity List, as applicable.

BIS has developed a list of "red flags", or warning signs, and compiled "Know Your Customer" guidance intended to aid exporters in identifying possible violations of the EAR. Both of these resources are publicly available, and their dissemination to industry members is highly encouraged to help promote EAR compliance.

BIS also provides a variety of training sessions to U.S. exporters throughout the year. These sessions range from one to two-day seminars that focus on the basics of exporting to coverage of more advanced, industry specific topics. Interested parties can check a [list of upcoming seminars and webinars](#) or reference BIS provided [online training](#).

BIS and the EAR regulate transactions involving the export of "dual-use" U.S. goods, services, and technologies. For advice and regulatory requirements, exporters should consult the other U.S. Government agencies which regulate more specialized items. For example, the U.S. Department of State's Directorate of Defense Trade Controls has authority over defense articles and services, or munitions. A list of other agencies involved in export control can be found on the [BIS website](#) or in Supplement No. 3 to Part 730 of the EAR.

The EAR is available on the [BIS website](#) and on the [e-CFR](#) (Electronic Code of Federal Regulations) and is updated as needed.

The [Consolidated Screening List](#) (CSL) is a list of parties for which the United States Government maintains restrictions on certain exports, reexports or transfers of items. The CSL consolidates eleven export screening lists of the Departments of Commerce, State and the Treasury into a single data feed as an aid to industry in conducting electronic screens of parties to regulated transactions. Exporters are encouraged to classify their items prior to export, as well as consult the CSL to determine if any parties to the transaction may be subject to specific license requirements.

### **Temporary Entry**

Goods and equipment may be granted temporary entry for display at trade shows, use in construction projects, or for other temporary purposes. The website of Mali's [General Directorate of Customs](#) provides more information on Mali's temporary entry regime.

### **Prohibited and Restricted Imports**

Narcotics and foreign products labeled as originating in Mali are prohibited imports. The following products require prior approval from the relevant ministry: medicines, veterinary products, vehicles larger than sedans, arms and ammunition, tobacco products, and fishing nets with holes less than 50 millimeters in diameter.

Order N°2015-1535 (available [here](#)) provides a list of products whose imports and exports are banned or restricted in Mali.

## **Customs Regulations**

A customs union among members of the West African Economic and Monetary Union (WAEMU) was established in January 2000. In early 2003, Mali signed a decree authorizing customs valuation on the transactional value of goods as required by the World Trade Organization (WTO). In June 2018, the GOM adopted a law to modify the 2001 customs code in order to simplify procedures and take into account international conventions and protocols, including the Kyoto convention of 1999 on simplification and harmonization of customs procedures, the Bali Package of 2013, and other WAEMU requirements.

General information on Malian customs regulations is available [here](#).

## **Standards for Trade**

### **Overview**

The Malian Agency for Standardization and Quality Promotion (*Agence Malienne de Normalisation et de Promotion de la Qualité* or AMANORM) is the government agency responsible for standards for trade. AMANORM created the standard Malinorm (MN) in November 2015. AMANORM is party to the International Organization for Standardization (ISO), the ECOWAS Standards Harmonization Model, the ECOWAS quality policy, the WAEMU quality policy, the Standards and Metrology Institute for Islamic Countries, Codex alimentarius, and the International Plant Protection Convention. AMANORM sets Malian standards on the basis of international practices.

Prior to AMANORM's creation in March 2012, the National Directorate of Industries was responsible for standards and product certification. The National Food Safety Agency (*Agence Nationale pour la Sécurité Sanitaire des Aliments* or ANSSA) provides marketing approval for food products. However, these agencies are not sufficiently staffed and need capacity building. The Ministry of Mines and Petroleum oversees certification of precious metals.

### **Standards**

AMANORM developed 480 standards out of which only a handful of standards are mandatory, including the newest standard on food oil to be enriched with vitamin A. Mali has an annual standards work plan. It has created 12 committees in charge of determining standards. Each committee is composed of government representatives, consumers associations representatives, experts, and NGOs. AMANORM has launched the National Mark of Conformity to Standards to promote the observance of standards, to allow companies to foster good quality, and to reduce technical barriers to trade. As a party to different international standards organizations, Mali recognizes foreign standards on the basis of reciprocity.

### **Testing, Inspection and Certification**

The National Food Safety Agency (ANSSA), the National Directorate for Commerce and Competition (DNCC), the Directorate for Hygiene and Pollution Control, and the Bureau of Inspection Valuation Assessment Control (BIVAC) are in charge of testing.

The National Directorate for Commerce and Competition, Customs, the National Directorate for Hygiene and Pollution Control, and the BIVAC are involved in inspections.

The National Directorate for Commerce and Competition, AMANORM, and the certification bureau for diamonds oversee certification.

### **Publication of Technical Regulations**

Technical regulations are made public by AMANORM.

## Contact Information

Agence Malienne de Normalisation et de Promotion de la Qualité (AMANORM)

Tel : +223 2021 0645 or +223 6362 1325

Email : [amanormmali@yahoo.fr](mailto:amanormmali@yahoo.fr)

Members of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to notify to the WTO proposed technical regulations and conformity assessment procedures that could affect trade. **Notify U.S.** ([www.nist.gov/notifyus](http://www.nist.gov/notifyus)) is a free, web-based e-mail registration service that captures and makes available for review and comment key information on draft regulations and conformity assessment procedures. Users receive customized e-mail alerts when new notifications are added by selected country or countries and industry sector(s) of interest and can also request full texts of regulations. This service and its associated web site are managed and operated by the USA WTO TBT Inquiry Point housed within the National Institute of Standards and Technology, part of the U.S. Department of Commerce.

## Trade Agreements

Mali has trade agreements with all countries of the West African Economic and Monetary Union (WAEMU) and with the Economic Community of West African States (ECOWAS). The United States and WAEMU have a Trade & Investment Framework Agreement (TIFA). Mali signed the African Continental Free Trade Area agreement in March 2018.

## Licensing Requirements for Professional Services

Licensing or membership requirements are required in order to practice many professions or to benefit from the services of professional organizations. Mali has major professional organizations that tend to exert influence on political decisions related to their sectors. Some notable professional organizations include the *Ordre des Experts Comptables* in the accounting field, the *Ordre des Architectes* in the architecture field, the *Ordre des Pharmaciens* for pharmacists, and the *Ordre des Avocats* for lawyers. Starting a commercial bank or microfinance institution in Mali requires approval from the central bank. The U.S. Embassy in Bamako advises U.S. citizens to be aware of specific requirements for different sectors. Belonging to professional organizations is helpful in obtaining information and negotiating commercial partnerships.



## **Selling US Products and Services**

### **Distribution & Sales Channels**

Distribution and sales networks are largely informal and for most products are not well developed outside the capital city of Bamako. Service and customer support should not be expected and are typically only possible if negotiated at the time of sale. Mali features many open-air marketplaces, numerous small shops, and a few medium-sized grocery stores. A majority of consumer sales are completed within the informal market.

### **Using an Agent or Distributor**

U.S. exporters should identify a local agent or distributor to assist in bringing goods to market in Mali. U.S. businesses should be aware, however, that entering a successful partnership or representational relationship can be difficult in Mali. The Malian judicial system is under-resourced, corrupt, and lacks transparency. U.S. businesses should therefore exercise extreme caution when entering contract arrangements. The U.S. Embassy in Bamako encourages American businesses to meet with the Embassy's Commercial Office when traveling to Mali. The U.S. Embassy can provide information on local business practices and regulatory requirements, give market suggestions, and provide fee-based commercial services. Fee-based services available for U.S. exporters include an International Company Profile (ICP) to provide due diligence research on a prospective partner, a Gold Key Service to design a tailored schedule of meetings with potential partners and/or distributors, a Single Company Promotion to reach a target audience of clients and key decision-makers, and other U.S. Department of Commerce-branded services. More information is available at <https://www.trade.gov/export-solutions>.

### **Establishing an Office**

Establishing a business in Mali has been simplified through the creation of a *guichet unique*, or one-stop shop, at the Investment Promotion Agency (API-Mali). API-Mali has English-speaking staff who can respond to queries from interested businesses, as well as an active website (<http://www.apimali.gov.ml/>) with information on forms and applications for business registration. According to the World Bank's 2020 Doing Business Report for Mali, an average of five separate procedures and 11 days are required to establish a business in Mali. For business creation, API-Mali requests certain documents, including but not limited to ID card, birth certificate, residence certificate, wedding certificate, letter to the court clerk, criminal record, and letter to the Minister of Investment. Different fees are applied according to the sector and the type of company the investor aims to create. The incorporated company, as well as branch, subsidiary, and affiliate thereof, must pay a total amount of \$880 (CFA 508,500): \$865 (CFA 500,000) to a notary and \$15 (CFA 8,500) to the one-stop-shop. The limited liability company (LLC), general partnership, joint-stock company, economic interest group, and branch, subsidiary, and affiliate thereof must pay \$435 (CFA 250,000) to the notary and \$11 (CFA 6,000) to the one-stop-shop for a total amount of \$446 (CFA 256,000).

### **Franchising**

Limited franchising opportunities exist in Mali, including in soft-drink bottling, hotels, courier services, and gasoline service stations.

### **Direct Marketing**

Direct marketing in Mali is not feasible. U.S. firms should seek a local agent or distributor who speaks French and is familiar with local business practices and regulatory requirements. The U.S. Embassy Commercial Office can provide an Agent/Distributor Service (ADS) to firms that make a request through a U.S. Department of Commerce Export Assistance Center (visit <https://www.export.gov/Contact-Us> for a listing of Export Assistance Centers).

### **Joint Ventures/Licensing**

There are opportunities for joint ventures and licensing in some manufacturing and import sectors. Malian law does not have local content requirements. There are some specific limits on ownership in the mining and media sectors. Foreign investors in the mining sector can own up to 90 percent of a mining company. Foreign investors in media companies must have a 50 percent or lower ownership stake.

### **Express Delivery**

Mali's publicly-owned post office, *Office National des Postes du Mali*, is the main express delivery service company in Mali alongside private international companies like DHL and TNT. Some private firms also exist. Delivery from New York or Washington to Bamako can take 24 to 72 hours.

### **Due Diligence**

The U.S. Embassy highly recommends conducting due diligence before establishing a business or when choosing a Malian distributor or partner company. The Embassy's Commercial Office can perform International Company Profiles (ICP) and Gold Key Services (GKS) for a fee, through U.S. Department of Commerce Export Assistance Centers. Mali's judicial system is regarded as inefficient and corrupt. The dispute resolution process can take multiple years and is often fraught with corruption, political influence, and demands for payments to facilitate the legal process. The use of a local attorney as a source for consultation and guidance, especially in the case of business disputes, is therefore recommended. The U.S. Embassy's Consular Section maintains a [list of local attorneys](#), though the list should not be interpreted as an endorsement of any of the attorneys listed.

The U.S. Embassy cautions U.S. investors that importing gold from Mali is a high-risk activity. The Embassy knows of numerous cases where gold was "switched out" just prior to being loaded onto an airplane, or where Malian transporters absconded with advance fees paid by the U.S. client. Please be advised that there is essentially no recourse for recovering money lost as a result of a gold scam. Additionally, artisanal gold is a known vehicle for tax evasion and money laundering, and the artisanal and small-scale gold sector is associated with a number of serious issues, including corruption, child labor, and trafficking.

## **eCommerce**

### **Overview**

Mali is a cash economy. A majority of Mali's commerce is informal and transactions are mostly completed with cash. Most products in Mali are sold through brick-and-mortar retail. eCommerce has yet to be developed in Mali as Internet penetration remains low. The UNCTAD eCommerce Index for 2019 ranks Mali 136th out of 152 countries and shows that only 13 percent of Malians use Internet and only 35 percent have a bank account. Mali has a Ministry of Digital Economy as well as a Regulatory Authority for Telecommunication and Postal Services and an authority in charge of protecting personal data. Mali's Unit for Business Reform (*Cellule technique des réformes du climat des affaires* or CTRCA) coordinates business climate reform efforts, including those related to intellectual property, personal data, and other relevant eCommerce issues. Despite high-speed internet penetration in major cities, eCommerce remains marginal in Mali. Domestic eCommerce and cross-border eCommerce between businesses and consumers are insignificant in Mali where only a limited number of consumers have recourse to major international eCommerce companies. Business-to-business (B2B) eCommerce is not common in Mali due to the perceived risks involved, including concerns about quality of products and about online payment. Social media platforms can facilitate B2B and business-to-consumer (B2C) connections through advertisements. Malian businesspeople often cite lack of access to finance as a key challenge to importing large quantities of goods from the international market.

## **Selling Factors & Techniques**

### **Overview**

French is the main business language. Entrepreneurs or their local agents should be proficient in French. Sales and technical literature must be in French. Attractive payment/financing arrangements may be crucial, as European and Chinese competitors often provide such options. Competitive pricing, more than quality, often determines purchasing decisions in Mali.

### **Trade Promotion and Advertising**

Advertising is increasingly used in Mali. Several daily newspapers (including *l'Essor*, *les Echos*, *Nouvel Horizon*, *Soir de Bamako*, *Le Republicain*, *L'indépendant*, and *Info-Matin*) and weekly newspapers (*Observateur*, *Reflét*, and *Aurore*) run advertisements. Radio and television advertisements in French and local languages are often more effective given that Mali's literacy rate is only 35 percent and even the largest newspapers have relatively small distributions, limited to Bamako and the regional capitals of Kayes, Sikasso, Segou, Koulikoro, and Mopti. The Malian Chamber of Commerce and Industry (CCIM) holds a yearly tradeshow (*Foire Exposition Internationale de Bamako* or FEBAK) providing opportunities to local and international businesses for B2B and B2C meetings. The Government of Mali through the ministries of investment and industries organizes trade events with support from international donors, providing more exposure opportunities to businesses.

### **Pricing**

Price is the single most important factor in selling in Mali, followed closely by generous trade terms/financing packages for investors. A law on competition underscores companies' freedom to price products. The government, however, often intervenes to control the prices of foodstuffs as well as petroleum products. The Value Added Tax (VAT) rate is fixed at 18 percent of the selling price. Companies collect VAT.

### **Sales Service/Customer Support**

Offering customer support is a relatively new phenomenon in Mali but particularly important for vehicle or equipment/machine sales arrangements, given the harsh environmental conditions and lack of well-developed downstream service facilities. Competition between telecommunication companies, banks, and retailers is pushing more businesses to offer frequent discounts.

### **Local Professional Services**

Finding a local attorney is highly recommended for establishing a business, and essential for resolving business disputes and litigation. When seeking a lawyer, please be aware that a phone call may be more effective than an email. The U.S. Embassy's Consular Section maintains a [list of local attorneys](#), though the list should not be interpreted as an endorsement of any of the attorneys listed.

### **Principal Business Associations**

Business associations are organized by sector and are open to foreign entities, including U.S. businesses. The main associations are the *Chambre de Commerce et d'Industrie* for trade and industry, the *Chambre d'Agriculture* for agriculture, and the *Chambre des Mines* for mining operators. There are also marketwide associations such as the National Council of Employers (*Conseil National du Patronat*). The Council can represent employers and industries during negotiations with the government and unions. Currently, it represents 40 business associations and seven local councils from different regions of Mali. The business associations and *Conseil National du Patronat* have taken an active role in defending the interests of the private sector in judicial cases as demonstrated in a case relating to the cancellation of an executive order on copyrights. In addition, the *Conseil National du Patronat* organizes trade exhibitions and business-to-business networking sessions to

increase connections between local businesses and foreign firms. Business associations carry weight in political decisions and inform members about major activities relating to their sectors.

### **Limitations on Selling U.S. Products and Services**

There are no specific limitations on the selling of U.S. products and services in Mali.

## **Trade Financing**

### **Methods of Payment**

There are different methods of payment in use in Mali, including cash, check, bank cards, banking transfers, mobile banking, and money transfer services such as Western Union and MoneyGram. Cash payment is common, including for large amounts. There are risks related to cash transactions, particularly the use of counterfeit notes.

Foreigners and Malian nationals follow the same process for opening a bank account. Generally, opening an account requires providing proof of residence, photos, passport or ID card, payroll, proof of business registration, and an initial deposit typically ranging from CFA 25,000 to 100,000 (around \$45 to \$175).

The West African Economic and Monetary Union (WAEMU) authorized the establishment of a credit information office (*Bureau d'Information sur le Credit*) which collects information from banks and sells it to financial institutions. The credit information office collects financial data and identity information of borrowers and processes them as credit reports and credit scores. Any borrower who agrees to provide this information receives a report of solvency once a year.

For more information on the *Bureau d'Information sur le Cr dit*, please visit the website of the Central Bank of West African States ([BCEAO](#)).

For more information about the methods of payment or other trade finance options, please read the Trade Finance Guide available at <https://www.trade.gov/trade-finance-guide-quick-reference-us-exporters>.

### **Banking Systems**

The Central Bank of West African States (BCEAO) serves as Mali's central bank and has an office in Mali. The structure of the banking system is oligopolistic with 14 commercial banks and three financial institutions. The commercial banks are open to business and have developed partnerships with multinational banks, including from Morocco, France, and the United States. While the Government of Mali is a shareholder in most commercial banks, it has minimal interference in their management, which is more influenced by international investors. According to a BCEAO report, the banking services penetration rate was less than 50 percent as of 2018. Mobile banking has helped increase access to financial services.

### **Foreign Exchange Controls**

There are no controls on foreign exchange. However, the Central Bank of West African States (BCEAO) will not purchase franc notes taken outside the CFA zone. In 2016, the governors of the central banks of the two CFA franc zones (the West African CFA franc and the Central African CFA franc) explored the potential of allowing the CFA of the WAEMU (comprising 8 West African countries) to be used in the Central African Economic and Monetary Union (CEMAC, comprising 6 Central African countries) and vice versa to strengthen regional integration. Concerns over terrorism financing and money laundering have slowed this process. The CFA franc is a convertible currency whose exchange rate is pegged to the euro at a ratio of 655.957 CFA francs to one euro. The 2019 annual average exchange rate of CFA per dollar was 585.832.

## **U.S. Banks and Local Correspondent Banks**

Citibank New York and American Express Bank are the U.S. correspondents for five major banks in Mali: Bank of Africa (BOA), Banque de Development du Mali (BDM), Banque Internationale pour le Mali (BIM), Banque Internationale pour le Commerce et l'Industrie (BICIM), and Ecobank.

### **Protecting Intellectual Property**

In any foreign market companies should consider several general principles for effective protection of their intellectual property. For background, link to our article on [Protecting Intellectual Property](#) and [Stopfakes.gov](#) for more resources.

For more information, contact ITA's Office of Intellectual Property Rights Director, Stevan Mitchell, at [Stevan.Mitchell@trade.gov](mailto:Stevan.Mitchell@trade.gov).

The *Bureau Malien du Droit d'Auteurs* (BUMDA) and the *Centre Malien de Promotion et de la Propriété Intellectuelle* (CEMAPI), which are associated with the Ministries of Culture and Tourism and Industrial Development, oversee intellectual property issues in Mali.

U.S. Embassy Bamako IPR Contact:

Economic and Commercial Office  
U.S. Embassy Bamako  
ACI 2000  
Rue 243, Porte 297  
+223 20 70 23 00  
[BamakoEcon@state.gov](mailto:BamakoEcon@state.gov)

## **Selling to the Public Sector**

### **Selling to the Government**

Mali adopted a program-based budgeting system in order to improve governance of public funds. Numerous multi-years projects and initiatives aiming to rebuild the army and security forces were adopted providing bidding opportunities to military equipment companies, including to dealers of aircraft, vehicles, helmets, bulletproof vests, firearms, uniforms, and accessories. The Government of Mali allocates 15 percent of its national budget to development of the agricultural sector, creating opportunities for products such as tractors, fertilizers, or seeds. Many social welfare projects, including the construction of 50,000 affordable housing units, are ongoing. The General Directorate for Public Procurements and Public Service Delegation (DNGM-DSP) declared that more than 5,237 procurements were concluded in 2019 totaling more than \$1.2 billion. These procurements were mainly funded by the national budget (49 percent), donors (50 percent), and joint funding (one percent). More than 95 percent of public procurements were concluded through an invitation to a tender, one percent through limited tender, and four percent through mutual agreements.

DNGM-DSP provides information on its website about current government plans for tenders, laws related to public tenders, and results of invitations to tenders. For more information, visit the DNGM-DSP's website at <http://www.dgmp.gouv.ml/>.

U.S. companies bidding on Government tenders may also qualify for U.S. Government advocacy. A unit of the U.S. Commerce Department's International Trade Administration, the Advocacy Center coordinates U.S. Government interagency advocacy efforts on behalf of U.S. exporters bidding on public sector contracts with international governments and government agencies. The Advocacy Center works closely with our network of the U.S. Commercial Service worldwide and inter-agency partners to ensure that exporters of U.S. products and services have the best possible chance of winning government contracts. Advocacy assistance can take many forms but often involves the U.S. Embassy or other U.S. Government agencies expressing support for the U.S. bidders directly to the foreign government. Consult [Advocacy Center](#) for Foreign Government Contracts and for additional information.

### **Financing of Projects**

Foreign donors and multilateral development banks fund most infrastructure projects. U.S. firms can bid on projects funded by multilateral development banks, the U.S. Agency for International Development (USAID), and other donors. Mali often takes advantage of the diversity of donors to implement large infrastructure projects funded through long-term loan contracts with non-traditional donors like China, India, or the Islamic Development Bank. Traditional donors' contributions remain significant. The World Bank's portfolio of projects exceeds \$1 billion. The Islamic Development Bank has over \$400 million in ongoing projects in Mali. USAID provides significant funding for projects in the health, education, and agriculture sectors. The European Union and African Development Bank are involved in infrastructure project financing. The International Monetary Fund (IMF) and European Union provide budgetary support to the Government of Mali. Mali benefited from debt relief in the 2000s which has allowed it to receive additional loans for development projects.

### **Multilateral Development Banks and Financing Government Sales**

Many governments finance public works projects through borrowing from the Multilateral Development Banks (MDB). A helpful guide for working with the MDBs is the [Guide to Doing Business with the Multilateral Development Banks](#). The Commercial Service maintains Commercial Liaison Offices in each of the main Multilateral Development Banks, including the European Bank for Reconstruction and Development, the African Development Bank and the World Bank. These institutions lend billions of dollars to developing countries on projects aimed at accelerating economic growth and social development by reducing poverty and inequality, improving health and education, and advancing infrastructure development. The U.S. Commercial Service Liaison Offices in these banks help American businesses learn how to get involved in bank-funded projects and advocate on their behalf to win bids. Learn more by contacting the [Advocacy Liaison for World Bank](#) or [Advocacy Liaison for the African Development Bank](#).

[World Bank](#)

[African Development Bank](#)

## **Business Travel**

### **Business Customs**

Given the complexity of Mali's social and economic customs, U.S. companies are strongly encouraged to establish local contacts. Rampant corruption, onerous bureaucracy, and several years of political instability mitigate the beneficial effects of laws and procedures encouraging investment in Mali.

In practice, it is difficult and time consuming to conduct business without paying bribes in Mali. This can leave U.S. companies at a disadvantage, as they must comply with the Foreign Corrupt Practices Act. Enforcement of the law in Mali is irregular and inefficient. It is crucial that businesses understand that bribery is common and that they prepare themselves to appropriately address and deflect bribery attempts.

Mali's population is approximately 95 percent Muslim. Malians place great emphasis on protocol and courtesy. Discussions should begin with an extensive exchange of greetings and pleasantries. Western business attire or local respectful attire are the norm. Business cards are commonly exchanged during meetings.

### **Travel Advisory**

Any U.S. citizen considering travel to Mali should consult the U.S. Department of State's [Travel Advisory for Mali](#).

### **Visa requirements**

U.S. travelers to Mali must obtain a visa in advance from a Malian Embassy or Consulate. The [Embassy of Mali's website](#) provides information on required documents, fees, and visa categories.

U.S. Companies that require travel of foreign businesspersons to the United States are advised that security evaluations are handled via an interagency process. Visa applicants should go to the following link(s): [State Department Visa Website](#)

### **Currency**

Mali uses the CFA franc and belongs to West African Economic and Monetary Union (WAEMU). The CFA franc is the only currency used in Mali. Travelers can exchange foreign currencies against the CFA franc in currency bureaus (*bureaus de change*) when arriving in Mali. Bureaus de change are located in the international airport as well as in major cities. Commercial banks also exchange foreign currencies against the CFA franc and vice versa. Informal currency exchange is common, particularly in Bamako. The U.S. Embassy advises against informal exchange of currency because of the potential risks involved, including robberies. It is possible to use debit cards to withdraw cash from ATMs. Some merchants will accept credit cards; however, cash remains the most common method of payment in Mali. International credit networks—particularly Visa and Mastercard—are accessible, as are regional and local networks. Travelers checks are often accepted by commercial banks.

### **Telecommunications/Electronics**

Local and long-distance telephones, fax, and Internet services are available in Bamako and other major cities. Mali obtained Internet access in 2000, and there are currently numerous Internet service providers in Bamako including Orange, Afribone, and Malitel. There is little difference among the providers in terms of costs. Service is quite reliable but normal dial-up, VSAT, and broadband speeds are slower than in the United States. International mail is slow and not wholly reliable. Private courier services including DHL, Federal Express, EMS Postadex, and Airborne Express operate in Bamako. Most business hotels are equipped with Wi-Fi, and there are cybercafés in many major and mid-sized cities. Two different kinds of plugs are used in Mali: C and E. The voltage is 220 and the frequency is 50 Hz.

## **Transportation**

Taxis are common in Bamako and major cities but are poorly maintained and dangerous. Privately operated public transport vans and pick-up trucks, referred to as "Bachés" or "Sotramas," are also poorly maintained, routinely overloaded, and dangerous. For safety reasons, it is recommended to avoid using local transport vans. Intra- and inter-urban bus service is available. There is passenger rail service between Bamako and Dakar, Senegal, but the service is not currently operational. When operational, train travel between Bamako and Dakar requires a minimum of 36 hours and is subject to significant delays. Most business visitors rent four-wheel-drive vehicles with drivers for in-country travel. Passenger air service does not exist in Mali to the regional airports of Mopti/Sevare, Timbuktu, and Gao, but air travel is possible through a few private companies that have contracts with the United Nations. Air travel within West Africa is common. Frequent flights are available to Addis Ababa, Paris, Nairobi, Casablanca, and Istanbul. Travelers should carry copies of their passports while traveling within Mali.

## **Language**

French is the official language of government and business. Local languages (especially Bambara) are also widely spoken, particularly outside of Bamako. Most Malian businesspeople speak little or no English. Commercial interpreters and translation services are available if required, and cost roughly \$250-350 per day.

## **Health**

All travelers must have international vaccination cards issued by the World Health Organization (WHO) with current yellow fever immunization documented. Mali has chloroquine-resistant malaria. It is strongly recommended that travelers take malaria prophylaxis and avoid drinking tap water. The Centers for Disease Control and Prevention (CDC) has more information regarding health precautions to take while traveling to Mali, available [here](#).

## **Local time, business hours, and holidays**

Mali follows Greenwich Mean Time (GMT). Business hours are typically Monday through Thursday, 7:30 AM to 12:30 PM and 1:30 PM to 4:00 PM; and Friday, 7:30 AM to 12:30 PM and 2:30 PM to 5:30 PM. Saturday and Sunday are non-working days. The U.S. Embassy in Bamako's holiday calendar is available [here](#).

Holidays in Mali in 2020 include:

January 1 – New Year's Day

January 20 – Armed Forces Day

March 26 – Martyr's Day

April 13 – Easter Monday

May 1 – International Labor Day

May 20 (approximate) – Lailatoul-Quadr

May 24 (approximate) – Eid al-Fitr (Conclusion of Ramadan)

May 25 – Africa Day

July 31 (approximate) – Tabaski (Eid al-Adha)



September 22 – National Independence Day

October 27 (approximate) – Mawloud (Prophet Muhammad’s Birthday)

November 2 (approximate) – Prophet Muhammad’s Baptism

December 25 – Christmas Day

(Dates listed as “approximate” are Islamic holidays based on the lunar calendar and therefore subject to variation).

**Temporary Entry of Materials and Personal Belongings**

Temporary entry of materials are subject to prior approval or an authorization from the customs department, when there is proof that materials will be re-exported out of the country at the end of the stay.

## **Investment Climate Statement (ICS)**

The U.S. Department of State's Investment Climate Statements provide information on the business climates of more than 170 economies and are prepared by economic officers stationed in embassies and posts around the world. They analyze a variety of economies that are or could be markets for U.S. businesses.

Topics include Openness to Investment, Legal and Regulatory systems, Dispute Resolution, Intellectual Property Rights, Transparency, Performance Requirements, State-Owned Enterprises, Responsible Business Conduct, and Corruption.

These statements highlight persistent barriers to further U.S. investment. Addressing these barriers would expand high-quality, private sector-led investment in infrastructure, further women's economic empowerment, and facilitate a healthy business environment for the digital economy. To access the ICS, visit the U.S. Department of State's [Investment Climate Statement](#) website.

## **Political Environment**

For background information on the political and economic environment of the country, please click on the link to the U.S. Department of State [Countries & Areas](#) website.