



## **FINAL REPORT**

**REVIEW OF THE BUSINESS ACTIVITIES REGISTRATION ACT 2007,  
PREPARATION OF PRIVATE SECTOR MATRIX OF PROPOSED  
AMENDMENTS AND REVIEW OF BUSINESS NAMES ACT AS POSSIBLE  
ALTERNATIVE**

## **SUBMISSION REPORT**

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**14<sup>th</sup> MAY 2015**

## **INTRODUCTION**

1. The Government of Tanzania passed, in 2007, the Business Activities Registration Act No. 14 of 2007 with the intention of establishing a one stop system for registering businesses by consolidating all existing registries under one integrated system with the ultimate objective being to reduce the overall cost of setting up a business in Tanzania and to reduce the administrative and regulatory constraints to entry and operation of businesses in Tanzania. Part of the constraints was the requirement for business licensing which the BARA Act repealed.
2. The BARA Act has had a chequered history of obvious implementation problems since its inception. In 2008 the private sector made specific proposals for the amendment of the BARA Act to make it possible to implement it efficiently, to remove institutional, legal and registration duplications and to reduce the high costs of doing business in terms of the money and the time that businesses would need in order to comply with the Act.
3. The proposals were not acted upon by Government for a number of reasons the main one being that it was rather too early to effect amendments been before the Act had been implemented. Instead a decision was made in 2009 to implement BARA Act on a pilot basis of 23 Local Government Authorities so as to gain experience on the issues that were problematic and the areas of the Act that needed to be amended. This was done but to date no independent Government evaluation of the implementation of the pilot implementation of the Act and the lessons learnt from it. This would have helped identify areas where the Act should be amended or would have confirmed that no amendments were required.

4. In 2015, as part of the Big Results Now (BRN) programme, the Act came under review again and both public and private experts met under the leadership of the Ministry of Industry and Trade to discuss areas where amendments should be made. The private sector felt that its concerns were not fully captured in the discussions. The Matrix prepared, after the private sector/ public sector meetings, by the Ministry on areas/sections to be amended confirmed the private sector concerns. I was engaged to review the Act and to prepare a private sector Matrix of proposed amendments, review the Matrix prepared by the Ministry and make comments, review the Business Names (Registration) Act CaP213 as a possible alternative.

#### **SCOPE OF WORK**

5. The scope of work agreed by the parties is as follows:
  - 5.1 review the BARA Act and amendments since 2007;
  - 5.2 review the proposed amendments to BARA Act 2007 prepared by the Ministry in the Matrix made available and prepare comments thereon;
  - 5.3 drawing from the unique understanding of BARA Act 2007 and the various attempts to improve it to simplify business registration in 2008 and subsequent years, **prepare a matrix** on private sector proposed sections and areas for amendment for the consideration by Government through the Ministry of Industry and Trade (MIT);
  - 5.4 present the proposals to client and to stakeholder meetings and any other forum as necessary to have the proposals represent the private sector;

5.5 be available to make any clarifications or presentations to Government or Government Agency on the private sector proposed amendments; and

5.6 evaluate the adequacy of the Business Names Registrations Act as an alternative simplified alternative to BARA

## **DELIVERABLES**

6. Deriving from the scope of work are the following agreed deliverables:

6.1 a private sector Matrix of proposed amendment areas/sections;

6.2 a reviewed Matrix of the proposed amendment areas/sections prepared by the Ministry and comments thereon;

6.3 a report on evaluation of the Business Names (Registration) Act CAP 213 as an alternative;

6.4 a submission report of deliverables 6.1-6.3 above; and

6.5 preparation and presentation of power point to Stakeholders' Meeting

## **MATRIX OF PRIVATE SECTOR PROPOSED AMENDMENT AREAS/SECTIONS**

7. We have prepared a list of **39** proposed amendment areas at **Annex-1** entitled:  
**PRIVATE SECTOR PROPOSED AREAS THAT SHOULD BE AMENDED IN THE BUSINESS ACTIVITIES REGISTRATION ACT (BARA Act) MARCH 2015. The main weaknesses of the BARA Act are that:**

- 7.1 the BARA Act is for the registration of BUSINESS ACTIVITIES but the Act has no provision on what business activities are registerable or how the activities would be registered. The particulars for registration provided in section 13 of the Act, do not reflect the name or goal of the BARA Act. Thus the Act is a misfit within the context of common law legal system as a result of which third party rights, dissolution of a business registered only under the Act would have to be specifically provided;
- 7.2 the BARA Act provides for mandatory registration in respect of businesses a) already in existence, b) registered under other laws, c) to some extent regulated businesses registered under other laws (in terms of which substantially the same data is collected by the Registrar who under the BARA Act is designated Chief Registrar); and regardless of the type or size of the business carried out either at fixed premises or places or at no fixed place or no place at all (see matching-guys whose premises are their bodies and are all the time moving). **Unlike other laws, the BARA Act as formulated must be implemented at once everywhere in Tanzania. It has no provision for phased implementation;**

- 7.3 the **costs of setting up the new parallel registry system established by BARA Act** in terms of inspectors, training LGAs staff; equipment; installing and maintaining generators that can work 24/7 because of poor power supply from TANESCO; paying for fuel; physical construction of LGA offices in many areas of standards that meet international best practice to house the registries; publications required of the Chief Registrar in section 5 every three months; adequate number of staff to be employed to implement the BARA Act; costs for communications and reporting from BRCs to Chief Registrar; and costs of administration of BRC; other operational costs, the costs for translation (if the whole law is to be translated into Kiswahili as some demand-refer to the Report of the Awareness Creation and Needs Assessment for 23 LGA meeting held at Ministry of Industry, Trade and Marketing May 2009 on the implementation of BARA Act on a pilot basis), **have not been worked out by Government.**
- 7.4 the BARA Act duplicates the registration process in that businesses established or registered under other laws and in registries managed by the same Chief Registrar must register again under the Act managed by the Chief Registrar in the same registry;
- 7.5 the BARA Act requires multiple registrations in respect of every premise or place where a person ( legal or natural) operates the same business leading to duplicative data from the same owners and the same businesses and eventually duplicative certificates of registration. For instance, if on one street in Dar es salaam there are five shops of a Mr. Kimaro, offering identical products operating under one jurisdiction of one LGA, Mr. Kimaro must register every

shop and obtain 5 certificates of registration and pay a business license in respect of each registration!

7.6 If Mr. Kimaro has 140 shops around the country, then he will need to obtain 140 certificates of registration and 140 business licenses. The Registry will receive 140 repeated data on the business. If Mr. Kimaro has 140 shops within one LGA, he will still need to register all of them, obtain 140 certificates of registration. The Chief Registrar would receive 139 repeated data!

7.7 the BARA Act has, through the 2011 amendments, re-introduced business licensing by empowering each LGA to impose the level of license and the categories of businesses ( so if there are 133 business premises operating each in each LGA area in Tanzania the business owner would need to obtain 133 business licenses with potentially different levels of fees and categories of businesses depending on the LGA involved);

7.8 a certificate of registration issued under the BARA Act is not valid for the life of the business ( its validity is subject to business license or owner of business not breaching any of the conditions of the Act however minor) and **is only applicable to relevant business premises** ( this would not cover businesses operated on roadsides or by matching guys);

7.9 the BARA Act is contradictory within its self and between it and other laws regarding registration process. For instance:

7.9.1 the Act provides for certificate of registration to be valid for life but it is subject to business license; and the registrar may suspend it, cancel it, revoke or de-register the business;

- 7.9.2 it requires any person who wishes to conduct business to have to register upon or prior to commencement of business but its particulars required for registration assume that the business commenced before registration and whereas businesses registered under the Business Names (Registration) Act may operate for up to 21 days from commencement before registration;
- 7.9.3 it is an Act for registration of activities but what is registered is not activities but names of business owners, individuals and corporates;
- 7.9.4 it appoints a Chief Registrar to whom all registrars are answerable but the Chief Registrar has no power to register any business;
- 7.9.5 it abolishes business licensing but was amended to re-introduce licensing; and
- 7.9.6 it is intended to help reduce the costs of doing business but even without comprehensive costing it is clear that it increases the cost of doing business;
- 7.9.7 inspectors are appointed to go around everywhere in the country to inspect and examine business premises and have, in addition, been given other **yet defined functions and powers!** They have power to require production of certificates of registration or any document kept and inspect those documents and make copies of any of them; to demand from owners, occupiers or other persons in control of the premises to give any information that is in that person's powers and exercise any powers which may be necessary for carrying out the provisions of the Act ( see sections 25-27);



7.10 every activity registered will have to be inspected. There cannot be businesses which may be inspected and some not. This means that thousands of inspectors have to be employed simply to inspect and examine premises where businesses are carried out simply to verify that the business is registered and more (and for that they have to be degree holders)! The provisions for inspectors and their inadequately defined functions encourages rent seeking; creates conducive environment for abuse of power; opens up businesses to robberies given the security situation in Tanzania; is a nuisance to businesses especially micro and small enterprises with several premises; and becomes a nuisance for businesses carried out on temporary places and on matching guys with no premises. There is no value for the money for the costs involved and the purpose for inspection. In 8 years since the enactment of the BARA Act, no evaluation has been carried out of how many inspectors may be required for the exercise and how much it would cost every year just to have inspectors to **examine** every registered business premise;

7.11 the Act provides for tough punitive measures designed for small mistakes, otherwise subject to penalties under the Companies Act and other laws (see section 19). The Registrar (of any of the centers) may suspend, revoke or cancel registration on following grounds:

- 7.11.1 if the premises are used for a different purpose than was registered for;
- 7.11.2 if the business owner, manager, or person in charge has since registration being convicted of any offence against BARA Act or any regulations made thereunder;

7.11.3 if the business owner has become bankrupt, or if a company, has gone into liquidation; or

7.11.4 if the business has failed to comply with any condition of the certificate of registration; and

7.11.5 if the business has no license (see section 15(1) as amended;

7.12 BARA Act criminalises actions that in other laws attract only penalties (see section 28). The punishment for small infringement of the provisions is disproportional in that one loses his/her business due to infringements that under other laws would only have led to payment of penalties.

7.13 the provision (section 28) introduce contradiction whereby a business de-registered under the BARA Act would be prohibited from being continued to be operated but if the business is registered under any other law, it would be lawfully conducted under such laws. In doing so it creates insecurity to borrowing by small businesses. It also does not address third party rights such as the rights of creditors in relation to a de-registered business. It is proposed that the Act provides for default fines as do the Companies Act and Income Tax Act and do away from criminalising breach of the Act which would remove the uncertainties that deregistration or revocation or cancellation or suspension of registration would bring;

7.14 implementation of the Act is by two ministries. The type of overlap in appointments and administration of the BARA Act, is one of the weakest points in the institutional structure of the system and it will pose challenges to both ministries especially with respect to the funding of the system and the

management of personnel and is certain to lead to considerable inaction if previous experience in the water utilisation field is any guidance. We have proposed that the more practical solution would be for a single ministry to implement the BARA Act under BRELA;

7.15 the BARA Act enjoins the Business Registration Centres(BRCs) to do more than simply register businesses, that is, to collect business information in the areas of their jurisdictions for the purposes of public consumption without the necessary legal protection to the staff for actions done in good faith while fulfilling their duties from which third party liabilities arise. It is not clear whether such information is limited to the information which an owner of a business has to furnish the centres with, which is the information listed under section 13 of the BARA Act, a lot of which is either not necessary or not available to the applicants or that it is additional to such information. We have proposed that the extra functions be removed;

7.16 in addition, the Registrar is required (section 13 (p) of the BARA Act) to receive information, if any, from an applicant of a certificate of registration regarding the extent to which the business being registered has been granted an applicable certificate of compliance or authorization to trade or operate. Yet

section 11 (4) of the BARA Act exempts owners of regulated businesses from having to register under the Act. How would the BRC obtain information from businesses that are not registerable under the BARA Act? This is a function which is not registry related;

7.17 the Business Registration Centres must also provide information regarding services provided by Government and other agencies to business including but not limited to training programmes, skills access in the form of technical advice and business development services and the provision of trading and operational facilities such as hawker stalls and industrial parks and to provide

the facilities which may, as far as possible, be in the form similar to a website where any registered business may be entitled to place advertisements at a fee determined by the local authority with the approval of the Minister responsible for trade. Registries should not have other functions than registration. It would not be in accordance with international best practice to do otherwise;

7.18 the system intended to be established under the Act envisions the use of technology and that what officials at the Registration Centres will do will be to key into the computers, data from an applicant most likely from a paper submission in the prescribed form and to transfer such data from Business Registration Centres to the Main Registry. Data transfer will also take place from the Main Registry to the Business Registration Centres. There is also the objective of providing the information on a website so that the information is available instantaneously to the public and the Chief Registrar and to all Registrars. Yet the Act has made no provisions for data protection and the protection of those who are the subject of the data or the officials administering such data. To be fair in other countries where computerised registration is best practice, they have an independent legislation on data protection which gives rights to a person who may be affected by loss of data regarding his business not entered or incorrect information is entered about a business which adversely affects such business to have redress. Tanzania has no comprehensive data protection law;

7.19 also such countries have legislation recognising the admissibility of electronic evidence. There is no doubt that the ultimate objective is to introduce electronic application for registration of a business and there is equally no doubt that electronic evidence will have its challenges, one of which is to address the question of how to prove the identity of an otherwise invisible unknown party in an online transaction in a Registration Centre in a local

authority jurisdiction and related to that who bears responsibility for liability to any damage caused to or loss incurred by anyone who reasonably acted on the assumption that the

data in the electronic communication was correct and that it was sent by the person indicated therein as the sender.

7.20 The practice in other countries is to have electronic signature supported by electronic certificates issued by reputable entities known in an appropriate trade. It would be a matter to be discussed, which entity should be more suitable to issue electronic certificates in Tanzania if electronic signature and certificates were provided for in the law in Tanzania; and

7.21 the computer revolution has changed permanently the way we do business. Contracts are concluded electronically, lawyers, banks, accountants and all others receive instructions for work electronically, accept instructions electronically and send completed work to their clients electronically and also invoice electronically, the banks retain data electronically, store data electronically and transact electronically. Electronic communication has become the most common means of doing business.

7.22 It is likely to be the future means of accepting registration applications, accepting, storing, transmitting, retrieving data in respect of business and other registries and the way search reports are handled and furnished by the registries to information consumers. Everything is fine until a dispute ensues and the issue becomes how to prove one's case when the best evidence available is electronic? The Evidence Act does not provide for admissibility of electronic statements or printouts as primary evidence for electronic evidence related to registries.

8. A Private Sector Matrix of proposed sections and areas for amendment of the BARA Act is hereto attached at **Annex-1**.

#### **MATRIX OF PROPOSED AREAS/SECTIONS PREPARED BY THE MINISTRY OF AMENDMENT FOR THE BARA ACT**

9. We have reviewed the Matrix prepared by the Ministry of Industry and Trade and retyped it to provide a column for private sector comments on the proposals. The proposals do not address the fundamental weakness of the Act. There is need for the Government to engage with the private sector more effectively to discuss the key weaknesses of the Act and to have meaningful proposals for amendments. The retyped Matrix with private sector comments thereon is at **Annex-2**.

#### **EVALUATION OF THE BUSINESS NAMES ACT CAP213 AS A POSSIBLE ALTERNATIVE**

10. The Business Names Act CAP 213 (Act), is a 1930 law that has been amended only 4 times, the most recent amendment being the Business Laws (Miscellaneous Amendments) Act No. 3 of 2012. The 2012 amendments are by far the most far reaching. It amended the citation of the Act, the long title of the Act, section 1,2,3,6,8,9,11,12,13, 18,20, and added a section 25.
11. Under the Act, “business name” is defined as the name or style under which any business is carried on whether in partnership or otherwise. The new amendments expanded the definition of “business which before included profession to now

include “every trade and profession”. This brings in all types of trade into the ambit of the Act but leaves out anything that cannot be classified as “trade” or “profession”. Before the amendment, the Act applied to any business including a profession. Now

it applies only to every trade and profession. It is not clear why the ambit of the Act has been narrowed.

12. A new definition of “carrying on business” includes establishing a place of business and soliciting or procuring any order from any person in Tanzania”. The Act applies only to Mainland Tanzania.
13. The Act applies to every firm having a place of business in Tanzania and carrying on business under a business name which does not consist of the true surnames of all partners who are individuals and the corporate names of all partners who are corporations without any addition other than the true names of individual partners or initials of such person who has a place of business in Tanzania Mainland
14. This is the law under which a sole trader, a single individual, two or more individuals or corporations who have entered into partnership with one another with a view to carrying on business for profit may register the names by which they wish to carry on their businesses. An abbreviation of a name should be registered under the Act as well.
15. The Act applies also to nominees, where a firm, individual or corporation having a place of business within Tanzania carries on the business wholly or partially as nominees or trustees of or for another person or persons or another corporation or acts as general agent for any foreign firm, the first mentioned firm, individual or corporation must register in the manner provide din the Act.

16. The process for registration begins with an application for name clearance made to the Registrar of Companies who is designated registrar of business names as well, who, after verifying in the business names register whether the name is available will give name clearance of the applied name or names. The reserved name is reserved only for **5** days after which the registrar may allow another applicant to take the name.

Before the 2012 amendments, the name was reserved for 28 days. It is not clear why the period was so drastically reduced but what is clear is that the name reserve period is unnecessarily drastically reduced and for this reason it does not simplify the process.

17. After the name clearance the applicant has to fill in appropriate forms for the registration of the business name. For firms the form to be filled is **Form No.2** of the Business Names ( Registration) Rules 1930 as amended from time to time which requires the following disclosures or particulars:

- 17.1 business name to be registered (where a business is carried on under two or more business names each of these business must be registered separately);

- 17.2 general nature of business;

- 17.3 principal place of business;

- 17.4 present name (or names) and surname of each of the individual who are (is) partner (s) [ if any of the individuals who are partners are of non-Tanzanian origin , such individual or individuals ( as the case may be) must also state the name or names of his /her or their fathers respectively];

- 17.5 former name (or names) and surname (if any) of each of the individuals who are partners.



- 17.6 nationality of each individuals who are partners (if the nationality stated is not the nationality of origin, such nationality of origin must be stated);
  - 17.7 age and sex of each of the individuals who are partners (if 18 years of age or over it shall be sufficient to state “full age”);
  - 17.8 usual place of residence of each of the individuals who are partners;
  - 17.9 other business occupation (if any) of each of the individuals who are partners;
  - 17.10 date of commencement of business (if the business was commenced more than 21 days prior to the date of submission of this form an explanation as to the reasons for delay must be given);
  - 17.11 corporate name of each corporation which is a partner;
  - 17.12 registered or principal office of each corporate which is a partner;
  - 17.12 the name of every person empowered to operate the firm’s bank account or sign, draw or endorse on exchange behalf of the firm any bill, promissory note or other negotiable instruments or holding the general power or attorney.
18. There are specific particulars required for sole proprietors and for corporations in **Form No. 1**. The particulars required include the corporation name; the registered or principal office; and date of commencement of business, as nominee,/ trustee/general agent for foreign firm; and **Form No. 3** Business Names

(Registration) Rules on statement of particulars by an individual . The particulars required are:

- 18.1 business Name to be registered (*where a business is carried on under two or more business names, each of these business names must be stated*);
- 18.2 general nature of business;
- 18.3 principal place of business;
- 18.4 present name (or names) and surname (*if the applicant is of non-Tanzanian origin, the name ( or names) of applicant's father must be stated*);
- 18.5 former name ( or names) and surname ( if any);
- 18.6 nationality; (*if present nationality is not the nationality of origin, the nationality of origin must also be stated*);
- 18.7 age and sex;  
(*if 18years of age or over, it shall be sufficient to state "full age"*);
- 18.8 usual place of residence;
- 18.9 other business occupation (if any); and
- 18.10 date of commencement of business.

*(the date need only be stated where the business was commenced after the 21<sup>st</sup> February, 1930);*

19. It is important to note that the particulars are not provided in the Act but rather in subsidiary legislation which makes it easier for the Executive to make changes where necessary without having to seek Parliamentary action.
20. The time within which any person carrying on business must register the business name is 21 days from the commencement date of the business (section 8 of the Act) meaning that one could commence business and establish a place of business before registration provided registration is obtained within 21 days.
21. Now one can send the particulars, by email or fax in addition to by delivery or by post and other modern means of correspondence. The particulars to be provided as set out in the Act remain practical.
22. We have reviewed the Business Names (Registration) Act CAP 213 as amended and consider that the Act is a better alternative to the BARA Act. It is simple, it is confined to registration and it is clear what the main subject of registration is. Particulars required are tailored to suit the type of business owner such as particulars for a business name registered for an individual would be different from particulars required for a business name by a corporation or business name by individuals who are partners. The Registrar of Companies is also the registrar of business names.
23. The only negative effect of the new amendments is the amendment to section 12. Section 12 empowers the Registrar to rectify the register where any firm, individual or corporation is, through inadvertence or otherwise, registered under a business name under which registration under the Act **ought to have been refused or change of ownership of business occurs as a result of which a firm, individual**

**or corporation is carrying on business under a business name which, on an application for registration under the Act ought to have been refused.** The rectification was done through the affected firm, individual or corporation being notified in writing to change the name.

24. Section 9 deals with a names which in the opinion of the Registrar is undesirable or likely to mislead the public, or is identical or similar to that under which any firm, individual or corporation is registered under the Act or where the name includes words such” building society” or “cooperative” whereby the Registrar may refuse to register the name.
25. The new amended section 12 empowers the Registrar to cancel registration without the chance for change of name where a name was registered inadvertently which ought to have been refused! This should not have been done. The old provisions should have been retained where the business owner was notified and given a chance to change the name and that registration of the name was cancelled only after the change of name has been effected by the business owner following the notice.
26. In my view, the Business Names Act, as amended is a very good alternative to the BARA Act. It would need to be improved if the decision was to be taken to use it because some of the amendments do not provide the desired results. It also should provide for limited partnerships to allow for partnerships to grow beyond 20.
27. A scanned copy of the Business Names Act including the 2012 amendments are hereto attached at **Annex-3**.

## **STAKEHOLDERS MEETING HELD AT THE PEACOCK HOTEL MNAZI MMOJA DAR ES SALAAM ON THE 14<sup>TH</sup> OF MAY 2015**

28. On the 14<sup>th</sup> of May 2015, a stakeholders meeting was held at the Peacock Hotel, Mnazi Mmoja Dar es Salaam organized by Vibindo. A list of participants is hereto attached at **Annex-4**. A presentation of the report was made and a discussion of the identified areas and sections that should be amended, the weaknesses identified and recommendations made for amendment.
29. Stakeholders noted that out of 32 sections of the Act, 28 sections including the schedule to the Act need to be amended a reflection of the many issues that the Act raises. Based on the review report, most stakeholders were of the view that the BARA Act was not fit for purpose and the extent of amendments required would change it completely. They cited several key reasons why the Act should be shelved:
- the cost of compliance to businesses especially small businesses are high instead of lowering costs;
  - the uncertainty resulting from potential deregistration of businesses for minor infringement of the Act, would discourage financial services providers and banks from lending to businesses and this will harm the small and medium size businesses more;
  - the cost of establishing a brand new registry system are high despite the fact that the Government has not costed how much money would be needed to fully implement the Act;
  - there is already a simpler, more cost effective business registration system in place managed by BRELA established under the Business Names Act as amended which could be gradually decentralized to districts and villages at much lower cost;
  - the Act has adverse effect to businesses which seem to have been unintended by the drafters.

30. Some of the participants had the view that the private sector present two options. **Option one**, is to shelve the Act because it is not fit for the purposes for which it was passed and use instead the Business Names Act CAP 213 of the laws of Tanzania. They were of the view that the private sector matrix of proposed amendments should be changed to highlight the weakness only to show why it should not be implemented.
31. **Option two** as proposed by the consultant essentially effecting substantive amendments to the Act, removing from its ambit businesses that are already registered and businesses with no fixed premises or place and making registration under the Act optional.
32. Some wanted the two options to be presented to Government but in the discussions that ensued, most were of the opinion **that only option one** should be presented. That the BARA Act is not fit for the purpose and that it should be shelved and instead use the Business Names Act, CAP 213 of the laws of Tanzania. Hereto attached please find a Revised Annex-1 attached hereto as **Annex-5**.

## CONCLUSION

33. We have included the two options in this report for the simple reason that the Matrix with proposed amendments show the areas/issues, the problems, the recommended amendments, the rationale for the recommendation and the impact of the change the proposed amendment would have. It is Annex- 1 that shows clearly how many (28 sections) of the 32 sections in the Act, need to be amended/ deleted and the futility of implementing the BARA Act in its current form. Further, part of the terms of reference required me to prepare proposed amendments to the BARA Act.

34. We present the stakeholders view that BARA should be shelved and instead the Business Names Act continue to be used for business registration with the possibility of improving certain areas of the Act as indicated in this report.
  35. The review of the Business Names Act is useful to show that there is already an existing business registration registry system that needed only to be developed further and be decentralized down to local localities through BRELA and be more cost effective.
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