

# Graduate Information Booklet



## CONTENTS

<b>PART 1</b>	Introduction	4
	Career Planning	5
	Finding a Mentor	8
	Communication	11
	Emotional Intelligence	15
	Moving on or Moving Out	16
	Family Support	18
	Resuming Work for in-service Graduates	19
	Participation in Community	20
<b>PART 2</b>	Employment in Seychelles	21
	Employment in the private sector	21
	Employment in the public sector	29
<b>PART 3</b>	Other Graduate Facilities	32
	Housing and land	32
	Import of Second Hand Vehicles	34
	Insurance Options	40
<b>PART 4</b>	ANHRD Services	41
<b>PART 5</b>	Appendices	
	Non-Governmental Organisations	42
	District Administration Contacts	50
	Relevant government offices	51
	Equator institute	52
	Insurance Companies	52

# **PART 1**

## **Dear Graduates**

After years of dedication to your studies re-settling down into the culture of the country and even more so entering the world of work may prove a daunting challenge.

This booklet is intended to provide you with key information with the aim of making your transit into the world of work as a graduate smoother.

Leaving Seychelles to go and study abroad you were probably introduced to the term culture shock because it was expected that you would experience certain difficulties in adapting to life in a foreign country. But after 3 or more years of being abroad, settling back into Seychelles and the family environment can prove as much a culture shock as you experienced when you left. Whilst you were gone nothing remained stagnant; the country developed, its services and facilities grew, new challenges emerged and people who were around developed new coping skills. Within the family environment changes also occurred, family members' expectations, their attitudes, their plans all changed to various degrees. In order to live with a certain sense of balance you need to adapt. Talking to your friends and family members will help put things in better perspective for you.

One of the major challenges for graduates returning to the country has always been the loss of independence and privacy. You were all probably used to having your own schedule, answering to your own calls and planning your own life; when you move back into the family home, there

are always family rules, albeit unwritten most of the time, to be followed. Let's face it, Seychelles is a small country, we are all in each other's business and this may prove really daunting for you.

There are various housing options that you may choose to entertain, but in the immediacy patience is essential, understanding your family's position and respecting the culture of the household is essential in maintaining a smooth relationship with your family members. Communication is crucial for a good family atmosphere.

Graduates, those of you who have studied in Seychelles, you may find yourself faced with other challenges mostly the feeling that as you grow in your career, nothing much is happening in your social development.

## Career planning

Contrary to the traditional description of career development as a ladder, Pattie Sellers describes it very rightly as "*Careers are a jungle gym, not a ladder*".



Ladders are very limiting; you can either go up or down, on or off. But when we conceive careers as a web of opportunities, already we have an array of creative potentials that we can all tap into and grow. The labour

market is really dynamic in Seychelles, people are changing jobs quite regularly, when you join the labour market you may find yourself in a job that is not entirely your ideal one. For example, you may have completed a degree in Business Administration specializing in marketing but at the point where you're ready to enter the labour market, there may not be an opening in marketing exactly and you may have to opt to work in another business administration related field.

What is essential to remember is that the learning skills that you developed at university will provide you with the capacity to learn and grow at any job that you put your mind to; a wide variety of skills are interrelated and can be transposed from one situation to another.

Organizations are in such a state of constant flux that it is no longer safe to plan a career from A to Z, rather what you need to have is the ability to adapt quickly to change. Having said that it is important to have a long term dream and a medium term plan. A long term dream does not have to be accurate or even detailed, it may reflect the desire to work in a particular field or to travel throughout the world. Maybe the dream is to have independence and a certain amount of liberty, maybe it's to create something extraordinary and lasting. Some goals require more traditional paths; anyone aspiring to be a surgeon need to start by attending medical school. Even a vague goal can provide direction, a far off guide post to move towards.

When choosing which job offer to accept, let the focus not simply be on remuneration but on the possibilities that the organization can offer you in terms of growth, where you

can gather experience and discover different fields. Big organizations can even offer you the opportunity to work in different branches. This way you grow in breadth and depth as well.

Once employed in an organization as mentioned before, it is essential to have a medium term plan, such plan should include, two main goals. The first one is to be able to set targets for what you want to achieve within the organization with your team let's say within a year or two.

The second goal is to have as many personal development goals as possible in the next year or so. Always at the beginning of the year or at the end, ask yourself how can I improve? Discuss with your supervisor what else you would like to learn within the organization itself, through coaching, mentoring and rotation or through training. Everyone has room to improve. Discuss your performance with your supervisor and have a plan for improvement.

Many young graduates miss out on great opportunities by focusing too much on career levels. Although being a big boss is really exciting and cool on the CV, often working along other colleagues, taking great risks with great potential for rewards are exciting places to be. Retirement age is currently 63 years so joining the world of work at the age of 25 years means that you have 38years to work, choose a path that makes you happy and that offers the opportunity to learn new skills because this means that you are actually moving forward.

## ***“A rolling stone gathers no moss”***

As much as moving jobs to develop new skills is good, you need to stick it out a bit since constant movement also gives your next employer the impression of instability and low commitment.

## **Finding a Mentor**

Mentorship is important for career progression.

Graduates with mentors find that they can take on more challenging tasks than their other counterparts but starting a mentoring relationship can be a tricky business. The strongest mentor-mentee relationship evolves out of a real connection felt by both sides.



Mentors encourage, support, open doors for you and teach you by example. Their wisdom will protect you from making mistakes.

Studies show that mentors select their mentees based on output and potential, people would usually invest in those who stand out for their talent and those who can really benefit from help. Mentors continue to be devoted when mentees use their time well and are truly open to feedback. It may turn into a friendship but the foundation is a professional relationship. So instead of getting a mentor



to excel you should try to excel and you will get a mentor. It is essential that when you seek help from somebody you prepare yourself and not waste the person's time, in this way you will earn their respect and regard.

Mentorship is often a more reciprocal relationship than it may appear especially in situations where people are already working in the same company, the mentee receives more assistance but the mentor receives benefits too including useful information, greater commitment from colleagues and a sense of fulfilment and pride. When done right everybody flourishes in the mentor-mentee relationship.

Getting the attention of a senior person through good performance works but it is not the only way to get a mentor. Every opportunity can present itself as an opportunity to be mentored, a quickly grabbed moment after a meeting to seek advice from a senior person in the organization, implementation of the advice and the follow-up to thank the senior person and to ask for more guidance, may in no time turn into a mentor-mentee relationship, where the label is never used. So keep your eyes open for people you think have the capacity to help you and make good use of these opportunities.

It is important to appreciate that most mentors have their own challenging jobs to deal with, hence have very little time to deal with validating feelings; use the time with your mentor to help you solve specific problems rather than to complain about office politics.

Mentoring relationships often form between individuals who have common interest or when the junior members remind the senior members of themselves. This means that men would often gravitate towards mentoring younger men. It's wonderful when senior men mentor women because this can provide the support that women need to grow in their jobs, however, worldwide, the mentor-mentee relationship between men and women has proven to be quite tricky. In order to avoid mistaken labels of mentor-mentee of the opposite sex to be construed as having an affair, it is important to ensure that all parties behave professionally so men and women feel safe together in mentor-mentee relationships.

Some organizations may choose to have more formal mentorship programs, this may be an excellent tool to ensure that everybody gets a chance to participate; a clear structure and established guidelines are, however, important to set parameters for appropriate behavior and expectations. In the absence of such programs, however, it is important to remember that guidance can come from all levels. Anybody in the organization can help you whether they are more educated than you or not, so make the most of the experiences, the longer serving staff, may not have a degree qualification but they might have a crude wisdom that will help you along your path. Your other colleague graduates as well may have a lot to offer you as they provide you with more current and useful counsel, being at the same stage in their career as you.

Remain open to the people who are around you, the wisest advice may come from the less likely person.

## Communication

Authentic communication is not always easy but it is the basis for successful relationships and real effectiveness at work. Yet people constantly back away from honesty to protect themselves and others. This reluctance to



communication honesty leads to many problems: delicate issues that never get addressed, bitterness that builds up, unfit supervisors that get promoted rather than fired.

Lack of honest communication in the workplace often leads to employee dissatisfaction, emotional disengagement and lowering of productivity. For a lot of young people this inability to communicate their truths results in them job hopping which in itself does not convey a positive image of the person as a committed employee. Being honest in the workplace may prove to be a complicated affair. The hierarchical nature of organizations and the fact that there is always a supervisor

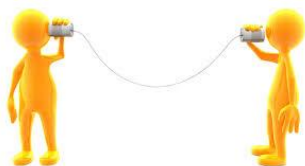
that will appraise one's performance adds to the reluctance of people to tell the truth; this is a global dilemma, no matter how hard organizations try to flatten the hierarchy.



This reluctance at total disclosure of one's opinion is especially more evident among staff in lower positions. Amongst the reasons why people shy away from telling the truth is the fear of being ostracized and tagged as not being a team player. There is also great fear that constructive criticism will be construed as negativity and the spotlight will be turned on the speaker of truth to expose his or her own weaknesses.

Communication works best when we combine appropriateness with genuineness, finding the right spot where our views are passed on diplomatically and respectfully rather than with violent honesty. Speaking truthfully without hurting feelings comes naturally to some while it is an acquired skill to others. Start all communication on the premise that there is my point of view, my truth and someone else's point of view, his truth. It is very rare that there is one absolute truth, so by believing that your truth is the truth, you are actually silencing others from speaking their truth.

The use of "I statements" is a constructive way of expressing opinion as one's own. "Management never considers my opinion in decision making", compare this to "whenever I send my opinions about an issue to management, I never get a response and decisions are taken, this leads me to believe that management does not value my opinions".



The first statement is very clearly an attack that management would want to defend themselves from the second statement however,

opens the case for discussion on the speakers perspective and the management perspective. So in your communication always practice using the "I statements" where you as the speaker acknowledges and the listener also understands that you are speaking from your own point of truth; this makes difficult truths easier to accept and it opens the door for negotiation.

When speaking honestly, less is actually more; go straight to the point instead of beating around the bush so people understand clearly what you are thinking and feeling.



Listening is an important element of effective communication. Listening must be active, the speaker must see that you are giving of your attention and this may be done through the use of eye contact, facial expression. Paraphrasing what the speaker has just said is an effective way of verifying comprehension and showing the speaker that you were paying attention.

People rarely perceive us the way we perceive ourselves so once in a while it's good to ask direct questions and get direct input as to how you are being and performing in the workplace. Asking your supervisor after you've completed a project "how could I have done better?" is a great way to get feedback that would allow you to grow. Sometimes asking feedback questions from the most inauspicious member of staff would reveal to you valuable information, the office assistant may give you an outlook on the project that you had not thought of, because you're so caught up in it.

The giving and receiving of feedback of one's performance can be quite daunting, it is good to remember, however, that feedback, like truth, is not absolute, it is simply an opinion formed through observations and experiences. Seeking to receive answers of such questions as "how can I do better?", "what am I doing that I don't know?", and "What am I not doing that I don't see?" will lead to many benefits, even if it may hurt at the beginning.

Being open to feedback also allows one to develop the ability to take responsibility for one's mistakes. Requesting advice can also help build relationships.

It happens very often that without knowing the culture of an organization we put our foot in it, the results may be a mixture of overt antagonism and passive aggression; it is important to be open to what is happening around you so you may quickly learn and adjust and be able to develop relationships that will allow you to become part of the team. Bringing the whole person to work is another way of building relationships and creating a workplace that is real instead of fake and false.

## **Emotional Intelligence**

Motivation comes from working in things we care about, it also comes from working with people we care about. To really care about others we have to understand them, what they like and dislike and what they feel. There is great benefit to be had by being open, within reason of course,

to talking about personal situations and acknowledging that professional decisions are often emotionally driven.

Emotional intelligence is the ability to identify, use, understand and manage emotions in positive ways to relieve stress, communicate effectively, empathize with others, overcome challenges, and defuse conflict.

If you have a high emotional intelligence you are able to recognize your own emotional state and the emotional states of others, and engage with people in a way that draws them to you. You can use this understanding of emotions to relate better to other people, form healthier relationships, achieve greater success at work and lead a more fulfilling life.

## **Moving on or Moving Out**

Apart from the challenge of having more jobs than people which provides graduates with many choices of jobs they could do; family situations or organizational circumstances also very often present challenges for people remaining in a job, moving into others, or simply moving out of the labour market.

As a child in a candy store, there are so many choices but yet you can only have one choice at a time, this can be frustrating for some graduates who are lured by benefit and opportunities being provided by different organizations at the same time. They often find they are divided between what they want to do and what they could



get in another situation. Like this child in a candy store, one needs to take time to make a choice by evaluating the pros and cons, by assessing the situation with regards to one's long term dream and listening to which situation resonates with one's heart; also seek advice from people you think will be able to be honest and supportive.

Family plans and circumstances often place employees in difficult situations with regards to remaining in employment, a sick child, a sick parent, plans for pregnancy, the birth of a baby, are all emotionally very tasking experiences that very often drive employees specially females out of employment or lead them to seek lower paid jobs with less stress.

It is not always necessary that your career path gets the blow in such life circumstances. Discuss your situation with your management, find out what kind of support you may receive both within the workplace and from external bodies.

## Family Support



As a young person fresh from university, you will have lots of energy and innovative ideas that you will want to see realized, but often family circumstances will be a hindrance. It is important to share your vision with your family so that they understand you and can therefore offer their support. You may also discuss and agree on different family roles that will allow you space to develop your career.

Studies have shown that graduates tend to marry or start families with other graduates, this leads to a situation where both partners are involved in pursuing career development goals. Starting a family may prove challenging if discussions of roles and sharing of responsibilities are not undertaken beforehand.

The ideal is to have a situation where both partners and eventual parents participate actively in undertaking family responsibilities; this will strengthen the relationship and allow both partners to continue in pursuing their career goals.

## Resuming work for in-service Graduates

Apart from the secure thought that in-service graduates have a job to go back to, experience has shown that they also undergo some emotionally trying times. They are coming back to an organization where they have worked



for some years but they're coming back a different person. While they are coming back a different person, their colleagues hold memories and expectations of them that may not hold true for them; faced with this, it may be difficult for the fresh in-service graduate to take on new roles without certain level of antagonism from colleagues.

Should you come across this situation, be humble and appreciate the experiences and the knowledge of your colleagues and show your colleagues that you appreciate them and you value their input into your work. Communicate your new ideas in a respectful manner and show genuine interest in wanting to see and accept the

other colleague's point of view. Be patient with yourself and with others, remain focused and positive.

## **Participation in the Community**

Graduates are considered as the group that would lead social, moral, economic development for the future of any country. All countries expect a lot of their graduates, but small countries like Seychelles who invest a lot in the development of their people, expect even more. As University graduates you return to your community having acquired innumerable skills to adapt to and to manage change, further to that, you developed life skills such as independence, budgeting, decision making, as



well as knowledge specific to your technical field of training.

The community stands to benefit a lot from your involvement at district level. There are lots of different groups that you can participate in at both district and

national level; NGOs, district teams, alumni's, Equator Institute. Voluntarism has been at the core of the country's economic and social growth; you are encouraged to offer your expertise and support to your district and to be good role models for the youth in the district.

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## **PART 2**

This part of the booklet provides you with key information about employment, housing, insurance and other services available for graduates in the country.

### **2.0 EMPLOYMENT IN SEYCHELLES**

#### **The Employment Act**

The Employment Act provides clear statements on employment rules, labour procedures, and regulations in Seychelles.

#### **2.1 Employment within the private sector**

As the main driver of the economy the private sector employs the majority of the workforce in Seychelles. Should you be interested in seeking employment within the private sector, the following points are essential to note. For further details you may visit the Ministry of Labour and Human Resource Development website or contact the office of MLHRD.

## **Contract of employment**

Employees of the private sector may undertake employment under any of the four types of contract of employment based on the specificities of the job. The four types of contract of employment are defined as follows:

**Continuous:** Consecutive employment for an unlimited period of time.

**Fixed Term:** Consecutive employment for a fixed term which shall not be inferior to 3 months.

**Part Time:** A worker other than a casual worker who is engaged in continuous or fixed-term employment, who works for less than 25 hours per week or less than 3 days a week is a part-time worker.

**Casual:** Person engaged from day to day, and who is paid at the end of each day. The period of engagement by the same employer shall not exceed 3 months.

Any contract of employment, except for that of a casual worker, must be put in writing by the employer in one of the following languages: Creole, English or French. As the employee you should have a copy of the contract.

Your contract shall specify as accurately as possible the following:

- (i) the names of the employer and worker;
- (ii) the nature of the employment;

- (iii) in the case of a fixed-term contract, either the term or the specific scheme or project or specific work on which the worker is to be engaged, as the case may be;
- (iv) in the case of a contract of continuous employment, the probation period, if any;
- (v) the place where the work is to be performed;
- (vi) the remuneration of wages to be paid and the periods of payment and any other benefits the worker is to receive;
- (vii) the number of working hours per week;
- (viii) requirement for overtime work, where applicable

## **Wages**

Graduates within the private sector earn very competitive salaries depending on organisations that they join. Shopping around may help you decide on the right match for you.

## **Date of payment of wages**

Your employer and you shall agree on a regular pay interval such as the last 4 working days of every month. Wages payable by cheque or bank transfer shall be paid not less than once a month before the date on which they

fall due.

**Your employer may make deductions from your wages in respect of:**

- Any amount required under any written law.
- Recovery of cost.
- Payment in error as excess wages.
- Recovery for shortage of money arising through negligence.
- Such other amount as the worker may authorise.

However such deduction shall not at any one time exceed  $\frac{1}{4}$  of the wages unless you authorise a higher amount in writing.

In the event that you cease to be employed by your employer, your employer may deduct any sum due from your legal benefits.

**Evidence and Records of Payment**

When paying your wages, your employer shall keep a record of payment together with evidence of receipt of payment by you.

Your employer shall also issue a pay slip recording details of payment made to you.



## **Protection of Employment**

### **Termination by Worker**

You may terminate your contract of employment at any time, provided that you adhere to the notice requirements.

In the case of:

- a casual worker – one day's notice
- a worker on probation – seven days' notice
- any worker other than non-Seychellois – one month's notice
- Non-Seychellois - period of notice specified in contract or where notice not specified, with one month's notice

However, a contract may be terminated without prior notice where:

- the employer is in breach of contract and such breach justifies termination,
- the employer acts in contravention of the Act and such contravention justifies termination,
- the worker has been laid-off,

### **Redundancy**

**As an employee you may become redundant if your employer**

- a) Ceases to operate, in whole or part, a business
- b) Temporarily suspends, in whole or part, the operation of a business due to

- circumstances beyond the employer's control
- c) Reconstructs the operation of a business for the purpose of facilitating improvement in the business by which greater efficiency and economy can be effected; or
  - d) Introduces new technology in a business,

Before terminating your contract of employment, your employer shall initiate and comply with the negotiation procedure set by the Act.

### **Frustration of Contract**

A contract is frustrated when it becomes impossible of performance, for example when:

- The business of the employer ceases through its becoming prohibited or illegal under any written law,
- The worker is disqualified through suspension or cancellation of any license, permit or registration required under the law for the purpose of exercising the occupation or profession of the worker.

Upon frustration of contract as the employee you shall be entitled, except in the case of the worker's disqualification, to one month's notice or to payment in lieu of notice as well as compensation and any other benefit payable.

Where a contract is frustrated through a business ceasing as a result of acquisition by Government under the Lands Acquisition Act, any liability for payment in lieu of

notice and compensation lies primarily upon Government subject to reimbursement by the employer.

### **Disciplinary Offences and Measures**

As a worker you are expected to behave in an acceptable and responsible manner towards your employer and colleagues. You are also expected to abide and respect rules and regulations which exist in your workplace. During the course of employment your employer may take disciplinary measures against you if you have committed a disciplinary offence.

Your employer needs to give you an opportunity to defend yourself before taking disciplinary measures.

If you are not happy with a disciplinary measure taken against you by your employer you may lodge a grievance with the Labour Department.

### **Compensation upon Resignation or Retirement**

Compensation is payable to workers who resign or retire after 5 years of continuous employment with the same employer. The act provides details of rates applicable.

Compensation shall not be payable where:-

- The worker resigns during suspension period. Where circumstances of resignation are such that disciplinary action.

## **Conditions of Employment**

### **Annual Leave**

You are entitled to 21 days per annum. Excluding Sundays, Saturdays and public holidays.

### **Sick Leave**

As a full time worker you are entitled to a certain number of days guided by the act, currently set at 30 days.

Further days of paid sick leave are available where the worker is confined to hospital or similar institution or at home for a continuous period. This is currently an additional 30 days.

Your employer is to be notified within 24 hours of any sickness-related absences.

### **Rest Period**

As a worker you are entitled to at least 24 consecutive hours rest in any period of 7 days.

### **Working Hours**

Your working hours shall not exceed 60 hours per week or 12 hours per day. You are also entitled to 30 minutes paid break.

Overtime is paid at the rate of 1.5 on weekdays and 2 on holidays. However if you are a shift worker you are entitled to be paid overtime on holiday at the rate of 3.

Remember that the Labour relations division of Ministry of Labour and Human Resource Development is always available to answer your query.

## **2.2 Employment within the public sector.**

Employment within the public sector is guided by the Public service orders (PSO) issued under the Authority of the President of the Republic in accordance with Article 70 of the Constitution. The PSO must be strictly adhered to so as to maintain consistency and fairness in the public service. The PSO is accompanied by the Procedures Manual that elaborates on how the Orders are to be implemented with relevant forms as annexes.

The PSO provides the public service employee with guidance on the following:

- ✓ The Organization of Government;
- ✓ The structure of the public service;
- ✓ Personnel management;
- ✓ Code of Conduct;
- ✓ Salary structures;

### **Policies on a range of subjects such as:**

- ✓ Terms and conditions of service, Staff development
- ✓ Employment benefits
- ✓ Allowances.

The PSO underlines the Government's Vision for the Public Service as:

*“The Public Service must be made of men and women who possess a high degree of professionalism, integrity and ability to assist the country's leadership to set*

*standards in the human and material resources in order to achieve good governance”*

### **Composition of the Public Service:**

The Public Service comprises of the Civil Service (ministries and departments) and State agencies/enterprises (parastatal organizations).

### **The Public Service Orders document covers employment issues such as:**

Employment Legislation; employment policies; appointment Principles; the Establishment Register (Nominal Roll); categories of appointments in the public service; recruitment and selection principles; appointment on contract; casual employment; issue of Letter of appointment and contracts; determination of terms of appointment; employees engaged on contracts on the Public Sector Commission (PSC); staff movements; consultancies and consultants; salaries and allowances; leave entitlement; code of conduct and discipline; human resources development issues; exit mechanisms; transport, travelling and accommodation; correspondence and office routine.

It is essential that as public service employee you are familiar with the contents of the PSO. Further guidance may be obtained from your HR department and or the Department of Public Administration.

In addition to the PSO, the Code of Conduct and Ethics handbook is an essential guiding document based on the Public Officers’ Ethics Act (Act 14 of 2008). It outlines moral values, professionalism and ethical standards for public officers and all government employees should be acquainted with its content.

## **2.3 SALARY OF GRADUATES**

### **GRADUATES CADRE**

#### **Employment benefits in the public sector**

#### **Graduates Remuneration**

The minimum salary of a new graduate employed in the public service starts at salary Band 3 step 11- SR8, 022.00 per month.

Eligible graduates receive a housing allowance for a period of 3 years, the allowance is reviewed periodically and is currently at SR3000 per month. After 3 years within the public service, as a graduate you are entitled to move to a basic salary of SR8,655.00 per month at salary band 4 step4 for a period of two years. You shall also receive a Graduate Allowance of SR3000.00 per month. After five years as a graduate within the public service, you will be eligible for progression to the Public Sector Commission (PSC) contract. Upon progression to the PSC contract after five years as a graduate within the public service, the graduate allowance shall cease and your basic salary will be revised to salary band 6 step 7 or a higher step within the salary band 6. This will be in addition to other allowances payable under the cadre as appropriate.

**Schemes of Service:** In order to ensure recognition of employees for their skills and duties as well as ensure progression within their specific skills many professions have developed schemes of service. As a graduate you may benefit from allowances such as marketable skills

allowance based on your schemes of service within your organization.

**Graduates cadre:** This exists for professions that do not yet have a Scheme of Service. It makes provision for several allowances to remunerate graduates in the public service.

## **Training and Development**

You may also benefit from opportunities for training, both long term and short term as well as attachments.

## **Promotions**

Possibilities also exist for you to become directors on Governing Boards of organisations; high performing employees have the opportunity for promotion within the organization or across sectors.

# **PART 3**

## **3.0 Other Graduate Facilities**

### **3.1 Housing**

The government has in place the following schemes that you can benefit from as graduates.

#### **Self-Financing Scheme**

The self-Financing scheme allows pre-selected beneficiaries to units of a Government planned and built housing estate to raise financing to fund the construction cost of the project.



## **Eligibility**

The eligibility criteria are as follows:

- ◆ First time buyers, that is applicant Not in ownership of any immovable property of house
- ◆ Must be registered on the Home Saving Scheme and actively contributing
- ◆ Must be able to prove ability to qualify for a loan from a commercial bank or HFC

## **Condominium Scheme**

Beneficiaries under the condominium scheme are offered apartments under the Government Housing policy. The cost of the apartment under this scheme, will not be subsidized and the process is administered by the Condominium Act.

## **Eligibility**

The eligibility criteria are as follows

- ◆ First time buyers, that is applicant Not in ownership of any immovable property of house
- ◆ Must be a registered applicant with MLUH
- ◆ Must be able to prove ability to qualify for a loan from a commercial bank

Applications must be undertaken through the District Administration office of graduates' respective district.

### 3.2 Housing Finance Schemes

The Housing Finance Company Ltd. (HFC) has different loan schemes to allow citizens to obtain their own private accommodation. Below are descriptions of such schemes.

1. **Normal Housing Loan Scheme:** eligible applicants who do not own a house are assisted to construct a house or purchase a property with existing house for dwelling purpose only.
2. **Second Housing Loan scheme:** this is applicable for applicants who do not own a house and the land where they wish to build does not belong to them.
3. **Land Loan Scheme:** this loan scheme is applicable for applicants who do not own any land or immovable property.
5. **Home Improvement Loan:** this is suitable for house renovation, landscaping, blasting of rocks but not for buying of household items.

### 3.3 Import of second hand vehicles

The Seychelles Revenue Commission (SRC) oversees the importation of goods into the country and it sets parameters for tax and levies. As graduates returning to Seychelles you may benefit from the used motor vehicle import policy as follows.

A returning graduate is a citizen of Seychelles who has been studying abroad at an educational

institution recognized by the Ministry responsible for Education, for a minimum period of 9 months.

1. The motor vehicle must not be older than 3 years
2. The motor vehicle must be for passenger use only, classified under HS Code 8703 and motorcycle HS Code 8711.
3. Returning graduates may import used motor cycle on condition that it is not older than 3 years at the time of landed in Seychelles.
4. The motor vehicle or motor cycle must be imported no later than 6 months from the first day of the returning graduate's arrival in Seychelles.
5. Once imported into the country, the motor vehicle or motor cycle shall be registered in importer's name and it shall not be permitted to be sold or transferred for a period of two years following registration at SLA.
6. Only one motor vehicle or motor cycle shall be permitted per person and she/he must be 18 years and above.
7. The motor vehicle should be Right Hand drive.
8. A returning graduate once granted an import permit will not be allowed to import another second hand motor vehicle or motor cycle should he/she decide to move overseas again.
9. Should the importation fail to meet this policy, Customs Division reserves the right to dispose of the motor vehicle or motor cycle as prescribed under the Revenue Law. The importer is liable to pay all

applicable taxes and levy on the motor vehicle or motor cycle at port of entry.

Column 1	Column 2	Column 3	Column 4	Column 5	Levy
Tariff Item HS Cod	Description of Excisable Goods	Taxable Base	Excise Tax Rate	Rate of duty	
<b>87.02</b>	<b>Motor cars and other motor vehicles principally designed for the transport of persons (other than those of heading 87.02), including station wagons and racing cars.</b>				
	Of Capacity not exceeding 1,000cc:				
	<b>Other vehicles with, spark ignition internal combustion reciprocating piston engine :</b>			5%	
8703.2130	Quad Motorcycles	Kg/no	50%	25%	R30,000
Other	Other	Kg/no	25%		
	<i>Of Capacity not exceeding 1,300cc:</i>				
8703.2212	Twin Cab / Double Cab	Kg/no	25%	25%	R30,000
8703.2219	other	Kg/no	25%	25%	R30,000
	<i>Of Capacity exceeding 1300cc but not exceeding 1,500cc</i>				
8703.2222	Twin Cab / Double Cab	Kg/no	25%	25%	R30,000
8703.2229	other	Kg/no	25%	25%	R30,000
	<i>Of Capacity exceeding 1500cc but not exceeding 1,600cc:</i>				
8703.2312	Twin Cab / Double Cab	Kg/no	25%	25%	R30,000
8703.2319	other	Kg/no	25%	25%	R30,000
	<i>Of Capacity exceeding 1600cc but not exceeding 2,000cc:</i>				
8703.2322	Twin Cab / Double Cab	Kg/no	50%	25%	R50,000
8703.2329	other	Kg/no	50%	25%	0
	<i>Of Capacity exceeding 2000cc but not exceeding 3000cc</i>				

8703.2332	Twin Cab / Double Cab	Kg/no	75%	25%	R100,000
8703.2339	other	Kg/no	75%	25%	R100,000
	<b><i>Of Capacity exceeding 3000cc</i></b>				
8703.2420	Twin Cab / Double Cab	Kg/no	75%	25%	R100,000
8703.2490	other	Kg/no	75%	25%	R100,000
	<b><i>Other vehicles, with compression combustion piston engine (diesel or semi-diesel) : ignition internal</i></b>				
	<b><i>Of Capacity exceeding 1000cc</i></b>				
8703.3119	other	Kg/no	25%	25%	R30,000
	<b><i>Of Capacity exceeding 1000cc but not exceeding 1,300cc:</i></b>				
8703.3122	Twin Cab / Double Cab	Kg/no	25%	25%	R10,000
8703.3129	other	Kg/no	25%	25%	R30,000
	<b><i>Of Capacity exceeding 1300cc but not exceeding 1,500cc:</i></b>				
8703.3132	Twin Cab / Double Cab	Kg/no	25%	25%	R30,000
8703.3139	other	Kg/no	25%	25%	R30,000
	<b><i>Of Capacity exceeding 1500cc but not exceeding 1600cc:</i></b>				
8703.3212	Twin Cab / Double Cab	Kg/no	25%	25%	R30,000
8703.3219	other	Kg/no	25%	25%	R30,000
	<b><i>Of Capacity exceeding 1600cc but not exceeding 2000cc:</i></b>				
8703.3222	Twin Cab / Double Cab	Kg/no	50%	25%	R100,000
8703.3229	other	Kg/no	50%	25%	R50,000
	<b><i>Of Capacity exceeding 2000cc but not exceeding 2,500cc:</i></b>				
8703.3232	Twin Cab / Double Cab	Kg/no	75%	25%	R10,000
8703.3239	other	Kg/no	75%	25%	R100,000
	<b><i>Of Capacity exceeding 2500cc but not exceeding 3000cc:</i></b>				

8703.3212	Twin Cab/Double Cab	Kg/no	75 %	25%	R30,000
8703.3319	Other	Kg/no	75 %	25%	R30,000
	<b>Of capacity exceeding 3000cc</b>				
8703.3322	Twin Cab/Double Cab	Kg/no	75%	25%	R50,000
8703.3329	Other	Kg/no	75%	25%	R100,000
<b>87.04</b>	<b>Motor vehicles for the transport of goods</b>				
	<b>Other vehicles compression-ignition internal combustion piston engine ( diesel or semi diesel)</b>				
	<i>g.v.w. not exceeding 5 tonnes</i>				
8704.2113	Insulated Truck	Kg/no	15 %	25 %	
8704.2119	Other	Kg/no	15 %	10 %	R10,000
	<i>g.v.w. exceeding 5 tonnes but not exceeding 8 tonnes</i>				
8704.2211	Single -cabs	Kg/no	15%	10 %	R10,000
8704.2213	Insulated Truck	Kg/no	15 %	10 %	
8704.2219	other	Kg/no	15 %	10 %	R10,000
	<i>g.v.w. exceeding 8 tonnes but not exceeding 20 tonnes</i>				
8704.2221	Single -cabs	Kg/no	15 %	10 %	R10,000
8704.2223	Insulated Truck	Kg/no	15 %	10 %	R10,000
8704.2229	other	Kg/no	15 %	10 %	R10,000
8704.2300	g.v.w. not exceeding 20 tonnes	Kg/no	0%	10 %	R10,000
	<b>Other , with spark-ignition internal combustion piston engine :</b>				
	<i>g.v.w. not exceeding 5 tonnes</i>				
	<i>g.v.w. not exceeding 1.5 tonnes</i>				
8704.3113	Insulated Truck	Kg/no	15%	10 %	R10,000
8704.3119	Other	Kg/no	<b>15%</b>	25 %	R10,000
	<i>g.v.w. not exceeding 1.5 tonnes but not exceeding 5 tonnes</i>				
8704.3123	Insulated Truck	Kg/no	15%	10 %	R10,000

8704.3129	Other	Kg/no	15%	25%	R10,000
	<b><i>g.v.w. not exceeding 5 tonnes but not exceeding 8 tonnes</i></b>				
8704.3211	Single -cabs	Kg/no	0%	25%	R10,000
8704.3213	Insulated Truck	Kg/no	15%	25%	
8704.3219	Other	Kg/no	0%	25%	R10,000
	<b><i>g.v.w. exceeding 8 tonnes</i></b>				
8704.3221	Single-cab	Kg/no	10%	10%	R10,000
8704.3223	Insulated Truck	Kg/no	10%	10%	R10,000
8704.3229	other	Kg/no	10 %	10 %	R10,000
	<b><i>Other</i></b>				
8704.9020	Insulated trucks	Kg/no	10 %	10 %	R10,000
8704.9090	other	Kg/no	10 %	10 %	R10,000
	<b>Special purpose motor vehicles, other than to use principally designed for the transport of persons or goods ( for example , breakdown lorries, cranes lorries, fire fighting vehicles, concrete mixer lorries, road sweeper lorries, spraying lorries, mobile workshops, mobile radiological units)</b>				
8706.0000	<b>Chassis fitted with engines , for the motor vehicles of heading 87.01 to 87.05</b>		100 %	25%	0
	<b><i>Bodies (including cabs), for the motor vehicles of heading 87.01 to 87.05.</i></b>				
8707.1000	For the vehicles of heading 87.03	Kg/no	100 %	25%	0
	<b><i>other</i></b>				
8705.9090	Other	Kg/no	100 %	25%	0
	<b><i>Parts and accessories of the motor vehicles of headings 87.01 to 87.05.</i></b>				
	<b>Road wheels and parts and accessories thereof</b>				
8708.7010	Wheel rims fitted with used retreaded or re-grooved tyres	Kg/no	175 %	25%	0
	<b><i>Other parts and accessories :</i></b>				
	<b><i>other</i></b>				

8708.9910	Nose cuts, front cuts, rear cuts and quarter panels of vehicles of headings 87.02 to 87.04	Kg/no	190 %	10%	0
8708.9920	Halfcut for vehicles of headings 87.02 to 87.03	Kg/no	175 %	25%	0
<b>87.11</b>	<b>Motorcycles (including mopeds) and cycles fitted with an auxiliary motor, with or without side - cars; side- cars</b>				
	<i>With reciprocating internal combustion piston engine of a cylinder capacity exceeding 250cc but not exceeding 500cc</i>				
8711.3090	other	Kg/no	50%	25%	R5000
	<i>With reciprocating internal combustion piston engine of a cylinder capacity exceeding 500cc but not exceeding 800cc</i>				
8711.4090	other	Kg/no	50%	25%	R5,000
	<i>other</i>				
8711.9090	other	Kg/no	50%	25%	R5,000

*Please note 15 % VAT is applicable on all vehicles. Please note the rate of taxes is subject to change depending on government policy. Changes in the rates of tax are established by regulations and all regulations and Acts administered by SRC are uploaded on SRC's website ([www.src.gov.sc](http://www.src.gov.sc))*

### **3.4 Insurance Options**

As you look to secure your future there are a number of insurance options available to graduates and their families. There are three major insurance companies in Seychelles from which you may receive services mainly MUA, SACOS and H SAVY Insurance. Those companies have independent agents working for them. Their contacts are in the appendix.



## PART 4

### 4.0 ANHRD services

ANHRD being responsible for Human Resource Development in the country endeavors to remain at your disposal for support and guidance that you may need with regards to employment and further training. Our website offers a range of services; we advertise graduates vacancies and graduates looking for jobs, we hold a database for record of training, we publish all bilateral and multilateral scholarships. We wish you success for your future undertakings and we remain at your service.



## PART 5

### List of Appendices

#### Non Governmental Organisations

<b>NGO Name</b>	<b>Contact</b>	<b>E-mail</b>
Action Group of Seychelles Women Parliamentarian (AGSWP)	4285600-2722509	jcharles@nationalassembly.sc
Africa Friendship Association (AFA)	2524608	alkwame@hotmail.com
Alliance of Solidarity for the Family (ASFF)	4323211- 2525711- 2501247	asff@seychelles.net gvalentin@seychelles.net
Amis Des Archives des Seychelles	4321333	
Association for the Promotion of Solid Human Families (APSHF)	4225300 - 2564144	apshf@seychelles.net
Association of Concern Citizen of Seychelles	250 1251	bjulie@seychelles.net
Association of Leko Baie Lazare	2723209	palepjoy@yahoo.com
Association with People with Hearing Impairment (APHI)	4610378 - 2749791 Aucap School - 4375151	Lizyepoutande@yahoo.com.au
Association of Complementary Health in Seychelles (APOCHIS)	2516867- 4266967	jldogley@hotmail.com
Arterial Network (Seychelles)	2514000 - 2548548	arterialseychelles@gmail.com georgecamille@gmail.com
Atelye Pour Aprann Nouvo Artizana (APANA)	4361107 - 2767181	lucrluck@intlevision.net
(RFA BRANCH-Seychelles) Association of Retired Seychellois Seamen	2591617	totobanana08@yahoo.com
Bel Ombre Action Team (BOAT)	2562963	belomaction@gmail.com
Better Life Foundation	4374000- 2723509	sherin@betterlife- foundation.com info@plutus.sc
Cancer Concern	2525928 - 4391000	jmpayet@airseychelles.sc
Centre D'Accueil De la Rosiere	4322152- 2526750	rcchurch@seychelles.net centrelarosiere@yahoo.com

Caritas Seychelles	4323270	caritasey@intelvision.net
Chagos Social Committee (Seychelles)	2767198	sootytern@gmail.com chagossiansseychelles@gmail.com duboil@seychelles.sc
Campaign for Awareness, Resilience and Education (CARE)	4324242-4324566	care@seychelles.net s.mondon@care.sc
Compassion (Foundation)	2771640	barbetrevor@yahoo.com
Citizens Democracy Watch (Seychelles)	2526292	eline.moses@barclays.com
Everlasting Love Ministry (ELM)	2610938	judefred@yahoo.com everlastingluv2010@live.com
Friends of Seychelles	2527871 - 4323641	seyvine@seychelles.sc
Friends of Prison Association of Seychelles	2718643	mkarjalainen77@gmail.com marie-claire.elizabeth@sbc.sc
Faith and Hope Association (FAHA)	2526400 2723808-4284902	faha@intelvision.net
GEMPLUS	2722252	s.ernesta@env.gov.sc sernesta76@gmail.com keraque@hotmail.com
Grace Family Network (GFN)	2510305	gracefamilynetwork@gmail.com davidolawale@gmail.com
H.I.V. and AIDS Support Organisations (HASO)	2514997 - 4325108	rarnephy@gmail.com hasoseychelles@yahoo.com/ jusfrem@hotmail.com
International Friendship League (IFL)	4324796 - 2711771 - 2501246	nellcons@seychelles.net chair@lungos.sc

International Commission for the Prevention of Alcoholism & Drug Dependency (ICPA)	2783545	icpaseyelles@gmail.com sarahsabadin@gmail.com
Island Conservation Society	2718008	ceo@ics.sc
Indian Association Seychelles	2716200	v.j.patel@vijay.sc kuravadi@seychelles.net
ICOMOS Seychelles	2722026	ceo@shf.sc icomos@seychelles.net
Jj Spirit Foundation	4321682	mamatiken@jjspirit.sc
Kidney Association of Seychelles (KAS)	2742701 - 4388156	haemosey@yahoo.com
Les Li Viv	4323535 - 2520539	fcmemee@gmail.com Catherine.belmont@sbc.sc
L'entreprendre Au Feminin Ocean Indien Seychelles (EFOIS)	2732606	calbertsez@seychelles.net
Light Admist My Path (LAMP)	2521492	lightpath26@yahoo.com luci_anne@live.com
Lasosiyasyon Peser Praslin	2522228	pfa@seychelles.net louisbossybravoseychelles@yahoo.com
Love and Care Association	2728581	mmjacq@yahoo.com
Lasosiyasyon Pour Promouvwar Latrankilite ek Respe(LPLR)	2514892	lindy_ernesta@live.com bjsimeon@seychelles.net
Moyenne Island (Foundation) Seychelles	4323201	spatel@pnp.sc
National Consumers Forum (NATCOF)	4225941-2604649	natcof@seychelles.net
National Council for Children (NCC)	4283283	ncc@seychelles.sc mdelcy@eduhq.edu.sc
National Council for the Disabled (NCFD)	4388329 - 2722996	patricia.rene@health.gov.sc ncfd@seychelles.net
National Council for the Elderly (NCE)	4224091-2512861	elderly@seychelles.net
National Spiritual Assembly of the Bahai's of Sey.	281 0377-4266225	homajoun@gmail.com

Nature Seychelles	4601100	antmoust@seychelles.net nature@seychelles.net
Nurses Association of Seychelles (NARS)	2521633 -2723293-4388157	seynurse@hotmail.com elsinon@yahoo.com
Nou La Pour Ou	2722305	noulapourou@seychelles.net veronic.letourdie@yahoo.com
Parents with Hope	2591379	parentswithhope@gmail.com
PRO-ART Seychelles	2563783	dodo4charles@yahoo.com
Plant Conservation Action Group	2514451	kbeaver@seychelles.net pca.seychelles@gmail.com
Port Glaud Community Heritage Trust	2545432	aeco@shf.sc
Red Cross Society of Seychelles	2594848	hqredcross@ymail.com bcarolus@gmail.com sgseychellesredcross@gmail.com
Rotary Club of Victoria	2 713662	cyberwave@seyweb.com belair@Seychelles.net
Seychelles Association of Dental Therapist and Hygienist	2511871	rendau40@yahoo.com
Seychelles Bible Society	4226082 - 2714613	michaelbijoux@gmail.com biblesoc@seychelles.net
Seychelles Chess Federation		
Seychelles Community Training Institute (SECTI)	4345991-2519052	secti@seychelles.net sheirleyauguste@yahoo.com
Seychelles Mixed Martial Arts Association	2592351	adrian.nanty@gmail.com rennick.charlette@finance.gov.sc
Seychelles Ex-Servicemen Association (SESA)	4322475-2762102	
Seychelles Headteachers Association (SHA)	2522336 - 4371333	fabianpalmyre@yahoo.com sthoareau@yahoo.com
Seychelles Farmers Association	2591176	sbenstro@intelvion.net seyfa@seychelles.net petrinagemini@yahoo.com

Seychelles Scouts Association (SSA)	4225886 - 2525230 - 2728612	seyscouts@yahoo.com seyscouts.coordinator@yahoo.com accouchefrancis@gmail.com
Seychelles Society for the Prevention of Cruelty to the Animal (SSPCA)	4611004 - 2710088	sspc@intelvion.net sspcaman@intelvion.net
Social Workers Association of the Republic of Seychelles (SWARS)	2534248	mareenet@gmail.com
SHRI SATHYA SAI Organisation of Seychelles	2716337	sathyasaisez@gmail.com shanta.sez@gmail.com vuppunuthula@hotmail.com
Seychelles Association of Muslim Youth (SAMY)	2525405	samy@seychelles.sc
Seychelles Sports Fishing Club- (SSFC)	2522106	jadeocean@live.com grant@avalonprojectsgroup.com ssfcmail@gmail.com
Seychelles Occupational Therapy Association (SEYOTA)	2596104	jamvidot@gmail.com jjcup@hotmail.co.uk
Sustainability for Seychelles	2519135	purvismt@hotmail.com info@S4Seychelles.com martinanzlwi@gmail.com
Seychelles Association of Women Professionals (SAWOP)	2812886	a.bonne@eduhq.edu.sc
Seychelles Physiotherapy Association	2520121	mmftele@yahoo.com
Seychelles Association of Women Entrepreneurs (SAWE)	2711672	iouanaleo@yahoo.com giselemairielucie@yahoo.com
Seychelles Credit Union (SCU)	4610190 /2510171	scu.bae@seychelles.sc
Textiles & Tailoring Association of Seychelles	4421516 - 2580138	xashacollection@gmail.com

Terrestrial Restoration Action Society of Seychelles (TRASS)	2513370 - 2722447	trass.seychelles@gmail.com boismare@gmail.com wilna@sif.sc
The Church Of Pentecost Seychelles	2742835	fiankolarbi@gmail.com
Universal Peace Federation (UPF)	2711261	seychellesupf@yahoo.com
Val d'Endorre Farmers Association (VDFA)	4361172 - 2769857	vjroses@hotmail.com valdendoref@hotmail.com
Wild life Club of Seychelles	2719047	wildlifeclubsofseychelles@gmail.com terencevel@gmail.com enviro@lungos.sc
Women in Action and Solidarity (WASO)	2781560 - 4322220	wasosez12@yahoo.com seyrosie@gmail.com moussadd411@gmail.com
Youth for Christ International Seychelles	2501777	stefanhouareau@gmail.com
Yoga Association of Seychelles (YAS)	2714438	lhowhong@mfa.gov.sc yogaseychelles@gmail.com adimad35@gmail.com

## DISTRICT ADMINISTRATION OFFICE

### CONTACTS (updated 2014)

DISTRICTS	DISTRICT ADMINISTRATORS	E-MAIL ADDRESS
ANSE AUX PINS	Sibylla Mederic	<a href="mailto:anseauxpinsda@gov.sc">anseauxpinsda@gov.sc</a> ; <a href="mailto:anseauxpinsaao@gov.sc">anseauxpinsaao@gov.sc</a> ;
ANSE BOILEAU	Valcy Naiken	<a href="mailto:anseboileauda@gov.sc">anseboileauda@gov.sc</a> ;
ANSE ETOILE	Jenna Dubignon	<a href="mailto:daae@cdysc.gov.sc">daae@cdysc.gov.sc</a> ;
ANSE ROYALE	Rubina Ernesta	<a href="mailto:anseroyaleda@gov.sc">anseroyaleda@gov.sc</a> ;
AU CAP	Doris Esther	<a href="mailto:aucapda@gov.sc">aucapda@gov.sc</a> ;
BAIE LAZARE	Joyce Lepathy	<a href="mailto:baielazareda@gov.sc">baielazareda@gov.sc</a> ;

BAIE STE ANNE	Kenneth Pointe	<a href="mailto:baiesteanneda@gov.sc">baiesteanneda@gov.sc</a> ; <a href="mailto:baiesteanneda@gmail.com">baiesteanneda@gmail.com</a> ;
BEAU VALLON	Ag. Claudy Mathiot	<a href="mailto:beauvallonda@gov.sc">beauvallonda@gov.sc</a> ;
BEL AIR	Alexandrine Zelia	<a href="mailto:belairda@gov.sc">belairda@gov.sc</a> ;
BEL OMBRE	Pharisianna Lucas	<a href="mailto:belombreda@gov.sc">belombreda@gov.sc</a> ;
CASCADE	Frederick Barratt	<a href="mailto:cascadedata@gov.sc">cascadedata@gov.sc</a> ;
ENGLISH RIVER	Audrey Sanders	<a href="mailto:englishriverda@gov.sc">englishriverda@gov.sc</a> ;
GLACIS	Jim Moncherry	<a href="mailto:glacisda@gov.sc">glacisda@gov.sc</a> ;
GRAND ANSE MAHE	Raymonde Benstrong	<a href="mailto:grandansemaheda@gov.sc">grandansemaheda@gov.sc</a> ;
GRAND ANSE PRASLIN	Moses Barbe	<a href="mailto:grandansepraslinda@gov.sc">grandansepraslinda@gov.sc</a> ; <a href="mailto:grandansepraslinda@gmail.com">grandansepraslinda@gmail.com</a> ;
LA DIGUE	Barbara Barrallon	<a href="mailto:ladigueda@gov.sc">ladigueda@gov.sc</a> ; <a href="mailto:ladigueda@gmail.com">ladigueda@gmail.com</a> ;
LES MAMELLES	Doris Kiwale	<a href="mailto:lmsda@gov.sc">lmsda@gov.sc</a> ;
MONT BUXTON	Michelle Sabury	<a href="mailto:montbuxtonda@gov.sc">montbuxtonda@gov.sc</a> ;
MONT FLEURI	Ag. Jancy Volcere	<a href="mailto:montfleurida@gov.sc">montfleurida@gov.sc</a> ; <a href="mailto:montfleuriaao@gov.sc">montfleuriaao@gov.sc</a> ;
PERSEVERANCE 1	Christina Dora	<a href="mailto:cdora@gov.sc">cdora@gov.sc</a> ;
PERSEVERANCE 2	Denise Clarisse	<a href="mailto:daperseverance2@gov.sc">daperseverance2@gov.sc</a> ;
PLAISANCE	Claudette Louise	<a href="mailto:plaisanceda@gov.sc">plaisanceda@gov.sc</a> ;
POINTE LARUE	Julita Adela	<a href="mailto:daptl@cdysc.gov.sc">daptl@cdysc.gov.sc</a> ;
PORT GLAUD	Egbert Aglae	<a href="mailto:daportglaud@cdysc.gov.sc">daportglaud@cdysc.gov.sc</a> ;
ROCHE CAIMAN	Wilbert Omath	<a href="mailto:rochecaimanda@gov.sc">rochecaimanda@gov.sc</a> ;
ST. LOUIS	Rachel Joseph	<a href="mailto:stlouisda@gov.sc">stlouisda@gov.sc</a> ;
TAKAMAKA	Paul Ernesta	<a href="mailto:datakamaka@cdysc.gov.sc">datakamaka@cdysc.gov.sc</a> ;



## **Relevant government offices**

### **Housing Finance Company Limited (HFCL)**

PO Box 1112,

1st Floor,

Victoria House,

Victoria, Mahé,

Seychelles

+248 467 06 00 / Fax +248 461 06 63

Email: [hfcl@seychelles.sc](mailto:hfcl@seychelles.sc)

### **Department of Public Administration**

P.O. Box 56, Victoria

,Mahé,, Seychelles

Tel: (+248)383000

Fax: (+248)224936

<http://www.dpa.gov.sc/>

### **Ministry of Land Use and Housing**

Independence House

P.O. Box 1097, Victoria, Mahe,

Seychelles

Tel. 248 284444/Fax. 248 225540

<http://www.luh.gov.sc/>

## **Ministry of Labour and Human Resource Development**

Address: Oliaji Trade Centre

Victoria, Mahe

Seychelles

Phone : [248] 4 4297200

Email : [contact@employment.gov.sc](mailto:contact@employment.gov.sc)

WebSite: <http://www.employment.gov.sc>

## **Equator Institute**

[jennyrachel3@gmail.com](mailto:jennyrachel3@gmail.com)

Tel: +248 2726400

## **Insurances and contacts**

### **H.Savy Insurance Co. Ltd**

P.O Box 887

Maison La Rosiere,  
Palm Street, Victoria,  
Mahe

Tel: +248 4280 400

Fax: +248 4321 666

Website : <http://www.hsi.sc/>

### **MUA Seychelles Insurance**

1st Floor Oliaji Trade Centre  
Francis Rachel Street.

Victoria, Mahe

phone.: 432 2922

<http://www.muaseychelles.com/>

**SACOS Head Office**

PO Box 636, SACOS Tower,

Palm Street, Victoria,

Mahé, Seychelles

Mahe Office: +248 429 50 00/ fax +248 422 44 95

Email: [info@sacos.sc](mailto:info@sacos.sc)

website: [www.sacos.sc](http://www.sacos.sc)

**SACOS Life Insurance Company Ltd.**

PO Box 636, Unity House

Palm Street, Victoria,

tel: +248 429 50 00/ fax: +248 422 44 95

**Praslin Office:** Horizon Complex

Baie Ste Anne, Praslin

Tel: +248 423 24 66 /Fax: + 248 423 24 26

Email: [info@sacos.sc](mailto:info@sacos.sc)

website: [www.sacos.sc](http://www.sacos.sc)



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W: [www.nhrdc.sc](http://www.nhrdc.sc) |