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Business & Finance

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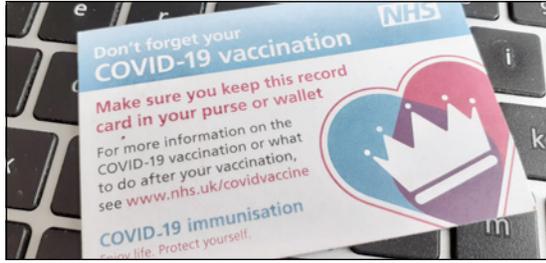
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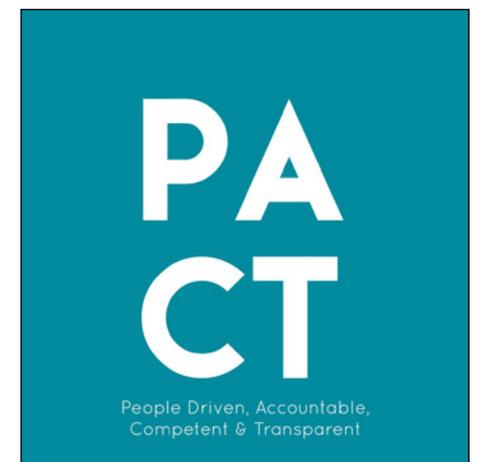
CYDEC PROMOTES A DIGITAL FUTURE FOR CAYMAN



► (L-R) CYDEC conference founder and organiser Paul Byles, one of the expert panellists for CYDEC 2021 Marla Dukharan

PACT Government participates in Workshop

The 11 members of the People-driven, Accountable, Competent and Transparent (PACT) Government spent two and a half days recently engaged in a team and consensus building workshop to help align the strategy and outcomes to which they are committed.



“As a group of individuals who campaigned as independents in the recent General Elections, it was important for us to come together to flesh out our plan for moving forward as a cohesive unit,” said Premier Hon. Wayne Panton. “We were already in agreement about many issues, but this was an opportunity to debate, discuss and ultimately solidify our objectives, which will be reflected in the upcoming Strategic Policy Statement that will outline this administration’s policy priorities

SEE WORKSHOP STORY, Page 7

Grant Thornton announces office expansion

Global audit, tax and advisory firm Grant Thornton is pleased to announce that as of May 2021, its two member firms located in the Cayman Islands have come together to share their physical office space. Together, both firms employ over 75 people, with plans to increase to 100 before the end of the year. They also have a very dynamic graduate program that combines professional development and academic support that is geared towards developing many



SEE GRANT THORNTON, Page 4

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CAL adds more repatriation flights for July

Cayman Airways will be putting on more repatriation flights for the summer period starting in July for travel between Grand Cayman and Miami, Kingston, and La Ceiba, Honduras.

Due to increased demand, flights between Grand Cayman and Miami will also operate on Sunday in addition to the usual Wednesdays and Saturdays.

There'll also be more flights between Grand Cayman and Kingston, Jamaica with flights on Sundays and Thursdays in addition to the usual weekly Friday flights.

Cayman Airways reminds passengers that they are responsible for researching and securing the necessary documents required for entry into any country.

This includes completion of any required pre-flight COVID-19 testing, proof of vaccinations and/or obtaining travel authorization. Passengers who do not possess the required documents, will not be able to travel.

Check-in time for international flights is two (2) hours before scheduled departure, and passengers must ensure that they arrive with all required documentation for travel. Passengers not checked-in on time, and passengers who do not present the required travel documents, will not be able to travel.

CAL is also advising travellers to the US that the Centers for Disease Control (CDC) still requires all passengers entering the country from the Cayman Islands to complete a special "Passenger Disclosure and Attestation to the United States Of America" form to submit to airline agents at the time of check-in for flights.

Passengers are reminded that they should have this form completed and ready to hand to Cayman Airways agents along with their other travel documents, in order to avoid delays at check-in. The form can be found here on the CDC website: <https://www.cdc.gov/quarantine/pdf/Fillable-Attestation-English-p.pdf>

Cayman Airways says while its normal flight schedule is always available up to a year out, due to the rolling border closure in relation to the Covid-19 pandemic, such flights may not be permitted to operate as they get closer to the actual flight date.

"This determination is made in partnership with the Cayman Islands Government who will instead request Cayman Airways to provide restricted repatriation flights," the airline says.

It advises passengers holding seats on normal flights who are affected by flight cancellations that they will be contacted by Cayman Airways and given priority to obtain seats on the repatriation flights.

However, CAL says as the process for repatriation flights is significantly different, passengers should be aware that schedules and airfares may vary significantly.

Persons wishing to travel inbound or outbound on these repatriation flights can book seats directly with Cayman Airways online at www.caymanairways.com, or by calling Cayman Airways Reservations.

Persons travelling to the Cayman Islands aboard repatriation flights must still apply for and obtain approval for entry into the country from Travel Cayman.



Interventions Needed to Accelerate Caribbean Tourism's Recovery

While Caribbean tourism industry stakeholders are encouraged by growing signs of a recovery on the horizon, and most businesses have reopened or are planning to, many tourism-related businesses will remain challenged to return to pre-pandemic employment and operation levels.

Lost revenue, little measure of recovery support and stimulus, coupled with added expenses – including covering carry-on costs to support employees, ongoing utilities, financing and other operating expenses – have placed many hotels and tourism-related employers at risk and threaten their ability to recover, or recover quickly, over the coming months.

"The downside effects of a slower recovery could have an even more damaging impact on Caribbean governments and businesses, and threaten the return to work for many in a region where tourism has been the economic mainstay," according to Vanessa Ledesma, Acting CEO and Director General for the Caribbean Hotel and Tourism Association (CHTA).

"Ironically, the region is well-positioned to recover quickly because of Caribbean tourism's strong appeal and proximity to major travel markets where consumers are anxious and have already begun to escape," stated Ledesma, who is optimistic about the region's recovery but shares the concerns cited in a COVID-19 Tourism Business Impact and Recovery Survey recently conducted by CHTA.

Approximately 14 percent of industry stakeholders indicated they are likely or highly likely to permanently close as a result of the pandemic, while 37 percent indicated that permanent closure is a possibility. This news comes at a time when most Caribbean hotels and tourism-related businesses either have reopened or are planning to reopen in the coming months.

The CHTA outreach was the third in a series of surveys the trade association has undertaken over the past year. The surveys have measured the impact of the pandemic on the region's largest industry and have helped to guide CHTA, the industry, policy makers, and support institutions as they consider policies, operational practices, marketing and communications strategies, training and support efforts aimed at accelerating and stimulating tourism's recovery.

The initial survey results last year helped to guide the industry in putting in place health safety protocols and operational practices, in collaboration with the Caribbean Public Health Agency and the Caribbean Tourism Organization. These protocols, together with effective policies by many of the region's health authorities and governments, have contributed to the Caribbean's success in containing COVID-19 to a level below the global average.

The recent survey results indicated that 38 percent of Caribbean tourism-related employers were able to keep employees on staff at some level throughout the pandemic, with 78 percent of employers incurring the labor costs at their own expense without government support. Thirty-two percent indicated their government was able to provide some level of support for impacted employees.



► Vanessa Ledesma, Acting CEO and Director General, CHTA

As they look to recover, employers cited a range of added costs they are incurring to put in place the necessary health safety protocols to protect employees and guests. These include the purchase of personal protective equipment (PPE) and supplies; new technology to support health safety measures; construction, materials and furnishings to retrofit public areas (e.g., reception areas, restaurants, retail spaces, and spas); and the cost of COVID-19 testing equipment and supplies for employees and guests.

Only 11 percent of employers reported receiving any tax or duty relief to support the purchase of new health safety-related equipment, materials and supplies, placing an added financial burden on the cash-strapped businesses.

Employers cited a number of areas where support would help to minimize the threat of closure and speed up recovery. These included increased marketing and public relations efforts by industry and government; unemployment support for those employees who still have not fully returned to work; tax credits to support the rehiring of employees; electricity relief; collaborative efforts to stimulate the return of airlift; low-interest, soft loans and payment deferrals from banks; and tax relief and payment deferrals.

To receive a summary report of the survey results visit: caribbeanhotelandtourism.com/covid-19.

About the Caribbean Hotel and Tourism Association (CHTA)

The Caribbean Hotel and Tourism Association (CHTA) is the Caribbean's leading association representing the interests of national hotel and tourism associations and the region's private sector. For more than 55 years, CHTA has been the backbone of the Caribbean hospitality industry. Working with some 1,000 hotel and allied members, and 33 National Hotel Associations, CHTA is shaping the Caribbean's future and helping members to grow their businesses. Whether helping to navigate critical issues in sales and marketing, sustainability, legislative issues, emerging technologies, climate change, data and intelligence or, looking for avenues and ideas to better market and manage businesses, CHTA is helping members on issues which matter most.

For further information, visit www.caribbeanhotelandtourism.com.



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CYDEC PROMOTES A DIGITAL FUTURE FOR CAYMAN

Cayman is being positioned to take advantage of emerging new digital trends in the financial and other sectors.

Experts assembled online for the 2021 fourth annual Cayman Islands Digital Economy Conference (CYDEC) have been looking at how the jurisdiction can 'more fully immerse itself into the digital revolution', especially in banking and finance.

The event was held under the theme 'Cayman Islands 3.0 - Putting Cayman on the digitisation track'.

Giving the keynote address remotely, Hon. Minister for Financial Services, Investment, Innovation and Social Development, Andre Ebanks, said the future for Cayman "in this space is very bright" and that the necessary legislative framework is being developed.

"This will be an area that the Cayman Islands really wants to keep up to speed with," Min. Ebanks told the delegates from Cayman and overseas assembled virtually this year for the event.

DIGITAL POSSIBILITIES

Looking at the broad picture of the benefits of digitisation, Min. Ebanks outlined several opportunities for the Cayman Islands.

"I think we will be looking ahead and welcoming more industries in terms of digital banks, green finance-related blockchain transactions that will financially support initiatives to counteract climate

change, smart contracts verification protocols which balance computation with privacy preservation to offer blockchain solutions to the financial markets."

He said, "The overall vision of this government is to ensure that investment in innovation not only assists those who are well-off, but also the most vulnerable in society."

A priority area for the government is the proposed digital national ID project.

"What we want to be able to do as part of the government initiatives is ensure that there is a seamless transfer of data observing proper data protection protocols, so you don't have to have clients or applicants, running from one department to the next to supply information to one government entity when the information is already held by another technology can help with that," Mr Ebanks explained.

Spelling out the details of the digital ID system, Director of eGovernment, Ian Tibbetts, said data confidentiality, security, and convenience will be key principles.

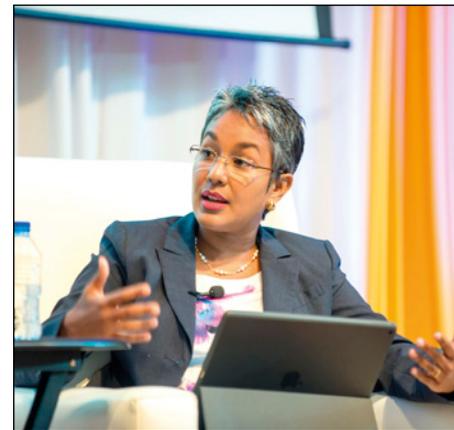
"The register is founded on the principle of data minimization," he said listing "convenience, transparency, control of your own data, and improved access to government services."

FOUNDATION LAID

Making the case for Cayman from a more global perspective, Caribbean economist and consultant Marla Dukharan,



► CYDEC conference founder and organizer Paul Byles



► One of the expert panellists for CYDEC 2021 Marla Dukharan

one of the expert panellists for CYDEC 2021, noted that Cayman already has the foundation in place to lead in this area both within government and the private sector, especially in digital currency services.

"Digitising government services means fiscal savings, increased collections of government, new and improved efficiency in the deployment of public spending," she said.

"Increased productivity, and therefore increased and better wellbeing by digitising payments, government payments, it becomes much easier to increase the number of government services that can be delivered completely online."

From a technological standpoint, Cayman has an ecosystem ripe for research," Ms Dukharan pointed out, noting that "the penetration of cell phones and internet means that a large part of the battle is already won."

She mentioned the technology hub Cayman Enterprise City as an example but urged that more emphasis needs to be placed on implementation and streamlining, while pointing to an existing paradox.

CHALLENGE

Ms Dukharan pointed out that the Cayman Islands is the largest source of outbound remittances in the entire Caribbean sending "1.4 times more remittances than Colombia, which is a country of 50 million people."

"However," she said, "we haven't made it easy for these workers to send money home." Referring to the current 13 per cent rate for every CI\$100 - she said "that is just too much for the lowest income earners to be paying."

Ms Dukharan suggested instead that lowering the rate and sending remittances in digital payment dollars which she argues will pay off in "keeping Cayman competitive and attracting the world's best talent."

The high-profile regional economist also questioned Cayman's slow response to changes in digital finance.

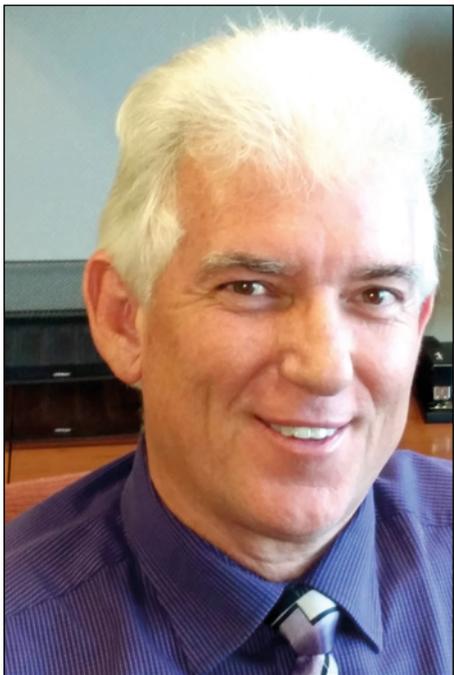
"We can look to other markets and see some of those technologies and solutions have been deployed by their banks. Why haven't the banks in Cayman deployed these types of technologically-enabled solutions?"

"We need to remember that we should not expect the Cayman domestic banking sector to be in the business of nation-building if they are not indigenous, the same phenomenon has been witnessed here in Barbados," she concluded.

The forum also delved into the possibilities for Cayman in the field of digital and cryptocurrencies, with contributors noting that governments and central banks around the world are now being forced to look at how they could embrace the technology.

As one panellist put it "Initially a lot of people are sceptical, but I think we've sort of crossed that initial phase now. You have to ensure that you're adopting it, or you will eventually be left behind."

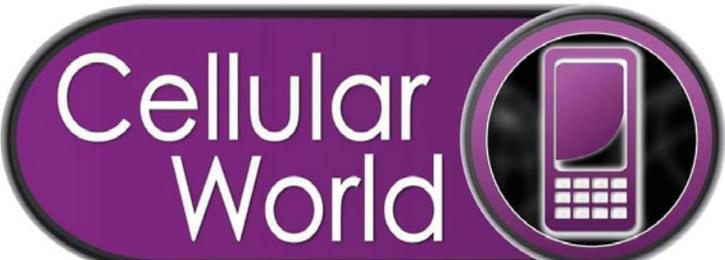
CYDEC conference founder and organizer Paul Byles has stated: "The purpose is on how digitisation can help to improve the various aspects of our lives. It's also about putting the Cayman Islands on track; most developed countries have had formal institutional structures in place to foster technological innovation and awareness in this area for years."



► Director of eGovernment, Ian Tibbetts



► Hon. Minister for Financial Services, Investment, Innovation and Social Development, Andre Ebanks



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Aster Cayman Medcity PAD Application Confirmed by Central Planning Authority

Aster Caribbean Holdings has received full written approval from the Central Planning Authority (CPA) for both its Planned Area Development in West Bay and its application to commence clearing and filling the site, ready for construction to commence on its 160-bed hospital tertiary and quaternary hospital.

Aster submitted an application to the Planning Department for a Planned Area Development for its Aster Cayman Medcity 40-acre site in West Bay, along with its clear and fill application, both of which were heard at the meeting of the CPA on 12th May 2021. The project was comprehensively presented by the Aster Cayman Medcity Project Director, Gene Thompson, including details of how the site, a previously cleared set of parcels just north of Jackson's Pond, would be developed.

Gene Thompson, Local Project Director for Aster Cayman Medcity, commented on the CPA confirmation, "I am very pleased that our application has now been approved and would like to thank

the Department of Planning and CPA for allowing us to present the project, which allowed everybody to see the extent of our commitment to creating a development that truly serves the Cayman Islands from an economic, healthcare, assisted living, education and employment perspective, while adopting design process that is genuinely conservation-led.

Our aim is to create a development that not only serves all of its users well but is something that the Cayman Islands and all who live here can be truly proud of. It makes business sense to be low carbon and low consumption, but we are going much further by preserving water features, focusing on local flora and devoting much more of our development to open space than we needed to."

The Aster Cayman Medcity site will be developed in phases, providing construction employment for more than a decade and hundreds of construction jobs in the first phase of the hospital alone. During the presentation, Mr Thompson reaffirmed his commitment to generating

both Caymanian employment and new career opportunities for young Caymanians. That commitment extends to Caymanians who have been displaced by the pandemic.

Following confirmation, **Ms. Alisha Moopen, Deputy Managing Director of Aster DM Healthcare, said;** "I am delighted at reaching this next milestone in our important journey of extending high quality, latest generation, but affordable healthcare to populations around the World. Part of that commitment is also to developing future healthcare talent, and I am excited that the establishment of a tertiary and quaternary hospital as the first phase of our development in the Cayman Islands will allow us to then



► Ms. Alisha Moopen - Deputy Managing Director - Aster DM Healthcare

establish a leading healthcare university, and I look forward to welcoming the first Caymanian medical and nursing students to our campus. Importantly, they will be able to gain both their academic qualifications and their multidisciplinary clinical training without leaving.

I fell in love with the beauty of the Cayman Islands and the kindness of its people and so our clinical excellence hub, and home, in the West, will be both a state-of-the-art facility and in harmony with its surroundings. Part of Aster's ethos is creating an environment that is healing around the buildings, not just within, and so we're designing parks, planting, walking paths and golf cart lanes throughout to encourage exercise and reduce vehicle movement."

Approval of the PAD and clear and fill applications allows site development to commence, ready for hospital construction, subject to obtaining the necessary individual planning approvals. Speaking at the CPA Meeting about this, **Mr Thompson confirmed** that all local regulations and codes would be adhered to, as well as the latest International standards where applicable, for waste management, storm water management and hurricane or seismic security; "this will be a JCI-accredited facility which means that we will be adopting the highest possible standards in order to achieve that".



► Aster Cayman Medcity Artist Rendering

Grant Thornton announces office expansion in Grand Cayman

CONTINUED FROM Page 1

Caymanian students into young professionals.

Grant Thornton Cayman Islands – a firm set up in 1978 to offer professional services to the local market, expanded their physical space in Cricket Square to welcome the additional 25 staff of Grant Thornton Specialist Services (Cayman) Limited (GTSS).

'As we share a brand name, it is important we have a clear message to the local market, and moving under one roof made obvious sense', commented Dara Keogh, Managing Partner of Grant Thornton Cayman Islands. 'We are delighted to welcome our colleagues at GTSS to Cricket Square and look forward to the working relationship ahead.'

GTSS – the on-island insolvency and restructuring business of the global brand

– enjoyed ten years at their Camana Bay premises before welcoming a move into a state-of-the-art renovated space at Cricket Square earlier this month.

'Our team is very excited to be in the heart of Cayman business at Cricket Square, and thank Dara and his team for opening up the opportunity to us', said Margot MacInnis, Managing Director of GTSS. 'Whilst we remain two separate

member firms of the Grant Thornton network, we are hopeful that bringing both teams under one roof will foster collaboration and support joint initiatives for our staff moving forward'.

Both Grant Thornton member firms can now be reached at:

2nd floor, Century Yard, Cricket Square, 171 Elgin Avenue, Grand Cayman, KY1-1102

Paradigm Governance expands its fiduciary team

Paradigm Governance Partners, a governance and financial services firm with a presence in the Cayman Islands and the US, has hired an experienced fiduciary professional to assist the business and to provide support to its compliance and regulatory team.

Tanya Jamieson joins Paradigm after several years working for Intertrust Corporate Services (Cayman) in a senior fiduciary role. She provided corporate secretarial and board support to an extensive portfolio of clients, which included some of the world's largest Fortune 500 groups. She also worked closely with the unit trust team and the management board of Intertrust.

Prior to working for Intertrust, Jamieson worked with the law firm Nelson & Co as a paralegal providing legal and corporate support to its private client department and corporate department, including managing a busy corporate services client portfolio.

Prior to arriving in the Cayman Islands, Jamieson worked with the law firm TLW in the UK where she also completed her legal training and qualified as a UK lawyer in 2008. Jamieson also spent several years living and working in the British



► Tanya Jamieson joins Paradigm to provide support to its compliance and regulatory team

Virgin Islands in an office management role.

Geoff Ruddick, Partner, Paradigm Governance Partners, said:

"During these changing and challenging times for the funds industry and with the increase in the regulatory requirements generally, Paradigm's service model and solid approach to corporate governance continues to be well received. We are delighted to have someone of Tanya's calibre and experience join Paradigm to further complement the existing governance team. We continue to attract talent with a diverse skillset and are thrilled to welcome Tanya."

Jamieson said:

"I am excited to be joining such a dynamic firm as Paradigm and proud to support the growing fiduciary team, all of whom are highly regarded in the industry. I am also very excited to utilize my legal training, knowledge and years of experience in order to contribute to this energetic and forward-thinking governance firm."

Tanya is a UK qualified lawyer. She holds a LLB (Hons) law degree and a post-graduate legal practice course qualification from the University of Northumbria. She also holds an advanced certificate in corporate governance from the Chartered Governance Institute United Kingdom and Ireland.

HEALTH CITY PROGRESSES CAMANA BAY PROJECT

Last week, the Cayman Islands Department of Planning provided approval to Health City Cayman Islands for the commencement of the clearing of land at the site of its planned \$100 million medical campus expansion at Camana Bay.

Mr Shomari Scott, Chief Business Officer at Health City Cayman Islands said the organization was excited to see this first step forward in the progress towards the construction of a comprehensive, highly specialized hospital that will reduce and, in some cases, eliminate the need for traveling off island to receive the highest quality care.

"Our plans for the new facility are progressing and we look forward to helping close healthcare accessibility gaps, and providing robust healthcare security, to radically improve medical out-

comes for the people of the Cayman Islands," he said.

Health City Camana Bay will be located to the south of Cayman International School, at the intersection of the Esterley Tibbetts Highway and the new Airport Connector Road.

The state-of-the-art Camana Bay medical campus will become the first hospital in the region to offer bone marrow transplantation and CAR-T Cell therapy. The advanced oncology department will include medical oncology, hemato-oncology, surgical oncology and radiation oncology with a medical linear accelerator (LINAC).

"The standard for high GPD countries is one linear accelerator per 183,000 population, and we are happy to make this investment with a population of only 65,000 in order to provide for

our local patients as well for our surrounding Caribbean neighbors," Mr Scott said.

Dr Binoy Chattuparambil, Clinical Director and Senior Cardiac Surgeon at Health City Cayman Islands, said the hospital's radiotherapy services would be available within nine months of the ground-breaking with the completion of the rest of the facility and a full suite of services following a few months later.

"We estimate the full 70,000 square foot expansion to take 12 to 18 months to complete," he said. "The hospital will include a specialised neonatal intensive care unit (NICU), a service that will be of great benefit to Cayman and the wider Caribbean."

"Having a premature baby or a baby that requires care in a NICU is very difficult for families. If their home is far from that NICU,

the challenges of separation and travel begin at birth. The cost of travel and time away from work for parents is especially burdensome and is really the last thing parents in an already difficult situation need to be worrying about," Dr Binoy said. "The NICU at our Camana Bay campus will mean babies and families can stay together and focus on what is most important – positive outcomes for these newborns."

Health City has already established a footprint in Camana Bay with the opening of its clinic early in May.

"We are really pleased with the welcome our Camana Bay clinic has received from our patients – new and existing. We've had great feedback from patients on the short wait times, extended opening hours and the ability to see our world class doctors clos-



► Mr Shomari Scott, Chief Business Officer at Health City Cayman Islands

er to where our patients live and work," Mr Scott said.

The clearing and filling work at the Camana Bay site will commence 22 June 2021.

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Scotia warns of rise in scams

Fake apps and websites and email scams are a potential huge threat to people in Cayman, particularly when it comes to people's finances, so Scotiabank Cayman is putting a warning out to its customers to be aware of such fraud attempts.

The bank is urging its customers to be more vigilant when it comes to navigating websites, using mobile applications and responding to any email requests that appear to be from the bank.

Chervain Stuart, Senior Manager in Scotiabank Cayman's Retail Banking department, said that there had been multiple attempts by fraudsters who would try to steal funds or obtain customers personal information using these online channels, all across the region.

"In Cayman, we are equally at risk and so customers are also asked to take steps to verify the legitimacy of any email, websites and apps - particularly sites used to conduct purchases and other financial transactions or those requesting personal information," she said.

Nowadays it is far easier to succumb to such fraud attempts. Ms Stuart said online criminals have become more skilled at creating fake websites and mobile applications that appear identical to legitimate ones, with some fraudsters even selling or attempting to sell knock-off versions of the site's products.

Users can spot a fraud as broken links and sites that appear to be poorly designed are an immediate tell-tale sign that a website may be fraudulent, she said. Customers should check to ensure that retail websites have up-to-date contact information, such as a working telephone number that a human representative answers; a legitimate email address that ends in @gmail.com, @hotmail.com, @yahoo.com, @[company name.com] or @[company name].org; as well as a mailing address.

"This is important in the event that the customer or the bank need to seek redress

on a purchase or transaction," Ms Stuart explained.

Suspicious requests for personal information email or phishing scams are another way that customers are being deceived.

"Many can be so convincing in appearance that they can be easily mistaken. Email scams often prompt recipients to take immediate action to prevent or stop unauthorised access and in doing so, customers can unwittingly expose their personal information," she highlighted. "Scotiabank will never request personal information, payments or try to initiate any changes on a customer's account via email or by asking them to click a link."

Ms Stuart advised that scammers often create fake correspondence, apps and websites with names that are so similar that a user may not notice the difference. One of the first things that a user can look out for is differences in the name, formatting and general appearance of the online item.

With regard to apps, if the user is bombarded with multiple requests for personal information, several pop-up ads or other abnormal requests, they should immediately exit and uninstall the app.

"It is difficult to provide a full list of methods that are used to scam customers and therefore, we urge vigilance all around. If there are one or more errors in the email correspondence or any other suspicious content that appear while browsing, users should immediately exit the email, site or app," she advised.

The financial industry has been increasingly a key target for scammers who have even created sites that mimic banks' online and mobile channels.

"We want everyone to be guarded and if you may have accidentally clicked a link or provided such information, immediate contact should be made with the bank," Ms Stuart said.



► Chervain Stuart, Senior Manager in Scotiabank Cayman's Retail Banking department

ACH responds to malware incident at Cayman banks

In the wake of a computer breach detected last month and subsequently isolated, ACH

Cayman Limited (ACH), the company that represents the clearing banks in the Cayman

Islands, is advising customers to check with their respective banks if they notice any suspicious activity on their accounts.

"While there is no evidence at this stage that any bank customer data has been compromised, if any client identifies any suspicious activity in connection with any account, please report this to your bank immediately," ACH said in a press release on Friday.

It reports that on May 21st, it was advised of the detection of malware on the Cayman server at its third party processor. That processor is engaged by ACH to provide clearing settlement services for domestic electronic funds transfers and cheques among the ACH banks.

ACH says only the Cayman server located at the third party processor has been impacted, adding that at this stage there is no evidence that any ACH bank system has been impacted.

Friday's advisory "is being issued to all ACH bank customers out of an abundance

of caution only," the statement says.

The ACH banks are Cayman National Bank Ltd., RBC Royal Bank (Cayman) Limited, Butterfield Bank (Cayman) Limited, Fidelity Bank (Cayman) Limited, FirstCaribbean International Bank (Cayman) Limited and Scotiabank & Trust (Cayman) Ltd.

According to ACH, the malware has been quarantined and removed from the affected Cayman server. Specialist forensic IT security consultants have been appointed to investigate the breach.

Each ACH bank has notified and will continue to liaise with the relevant Cayman Islands regulators, Friday's press release states.

The company also says it has increased fraud and security monitoring across all systems.

Saying further information will be provided as soon as it is available, it also advises customers to contact their ACH bank if they have any questions.





► Members of the PACT Government spent two days in a teambuilding and consensus workshop

PACT Government participates in Teambuilding and Consensus Workshop

CONTINUED FROM Page 1

and inform the budget planning going forward.”

Topics that the group covered included good governance, healthcare, tourism,

financial services, sports, social development and protection, education, environment and sustainability and labour and employment.

“The retreat was engaging, focussed and refreshingly collaborative for me personally,” said Hon. Andre Ebanks, Minister for Financial Services & Commerce and Investment, Innovation & Social Development. “More importantly, it was well-timed having followed weeks of civil service briefings that precisely detailed the

policies and initiatives of the previous administration. These sessions then allowed us to not only fashion broad strategic objectives but also specify how we would seek to achieve them; time well spent in my opinion.”

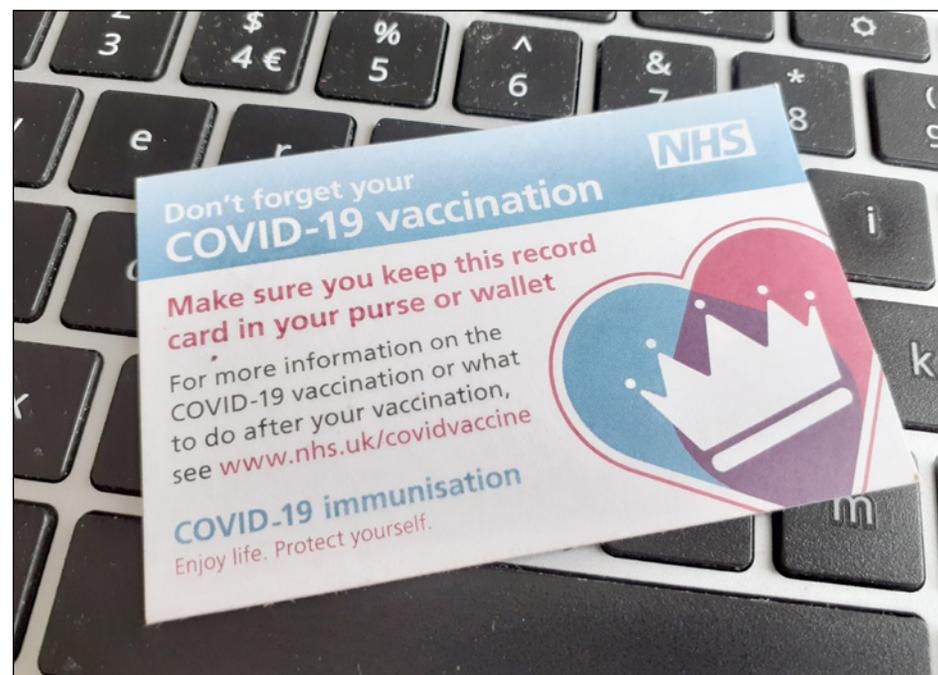
HRC URGES FAIRNESS IN COVID CERTIFICATES FOR FOREIGN WORKERS

The Human Rights Commission has issued a statement saying it continues to follow the ongoing COVID-19 global pandemic and its implications for Cayman Islands residents and drawing attention to the government’s newly proposed regulations requiring COVID-19 vaccinations in specified groups.

For persons currently on a work permit or applying for a work permit, the grant or renewal of a work permit can be provided with conditions, such as the requirement to be vaccinated (in this case, against COVID-19).

The HRC notes that “Government has a duty to protect the lives of all individuals in the Cayman Islands, as outlined in Section 2 of the Bill of Rights (right to life) and points measures already taken in this regard.

It says states: “The mandating of vaccinations against COVID-19 for grants or renewals of work permits is another condition which Government can put in place once assessed that it is lawful, rational, proportionate and procedural-



ly fair (i.e. in line with section 19 of the Bill of Rights on lawful administrative action).”

However, the HRC adds, the Government policy would have to allow for exceptional circumstances in which exemptions could

be granted, such as cases where medical contra-indications exist.

“The Commission has also noted discussion of potential restrictions employers can put on employees regarding vaccination against COVID-19. The matter was examined in detail in a public statement released by local law firm HSM in April of this year, and whilst the Commission cannot provide legal advice or endorse one particular perspective, employers may find this analysis useful.”

According to the HRC, “Human rights is a balancing act and, in balancing the rights of individuals, Government has a responsibility to balance all rights. Section 16 of the Bill of Rights (non-discrimination) allows for discrimination in limited circumstances, where the discrimination “has an objective and reasonable justification and is reasonably proportionate to its aim in the interests of defence, public safety, public order, public morality or public health.”

The Human Rights Commission says it joins the Cayman Islands Government in encouraging persons to be vaccinated.

COUNTDOWN TO SUMMER CHARTER TO BARBADOS

The Barbados Honorary Consul in the Cayman Islands has provided an update on the plans for the upcoming charter to Barbados in July.

The charter coincides with the school summer break and the cricket test match between the West Indies and Australia in Bridgetown.

The organisers are arranging for direct flight to Barbados without going through high-risk COVID-19 countries such as the USA and Jamaica, according to a statement.

Honorary Consul Juliette Gooding said although a large portion of Cayman residents are vaccinated, the organisers are still maintaining caution.

"Many find the direct route much more convenient with less interaction with persons who may not be taking precautions or who are not vaccinated. The charter

will provide an opportunity for families to travel and enjoy another Island with relatively low COVID positive cases," he statement from her office said.

The Honorary Consul explained that under Barbados's quarantine protocols, persons who are fully vaccinated are tested at the airport on arrival with results available within 24 hours.

"Once they have a negative result, persons are able to move about. Non-vaccinated persons would spend 5-7 days in quarantine on arrival and then tested again. Once their results are negative, they can then move about freely."

All persons entering Barbados, vaccinated or not, must provide a negative PCR test, taken 3 days before travel.

For more information on this charter to Barbados, email the Barbados Consulate Office at Barbcon2@gmail.com

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MORE DETAILS COMING SOON

Ramadhan – Fasting In Islam



As of April 13, to May 13, 2021, Muslims here in Cayman observed Ramadhan, one of the sacred months in the Islamic calendar. Many of our friends and neighbors have been intrigued as to what Ramadhan is and why do Muslims celebrate it.

So what is Ramadhan? Ramadhan is the ninth month in the Islamic calendar. According to Islamic history, the archangel Gabriel was sent with the words of the Holy Quran to the Prophet Muhammad. It is in The Holy Quran we find the command to fast for the month of Ramadhan;

"O ye who believe! fasting is prescribed for you as it was prescribed for those before you, so that you may become righteous." [1]

It is also noteworthy that The Holy Quran was not the first scripture to prescribe fasting, we know that Jesus, Moses, Abraham, David, Joseph, Noah, and other Prophets – all fasted as a means of attaining nearness to God.

The fasting (Islamic) in the month of Ramadhan occurs daily, initiating the fast just before sunrise and concluding at sunset. During this time (approx. 14 hours in Cayman) Muslims abstain from food, drink. The Holy Quran has excused certain people from fasting. For any person who is traveling, sick, elderly, or a child, fasting is not prescribed. For women who are undergoing their menstruations, are pregnant, or nursing, are in fact forbidden to fast during this month. Those who cannot fast according to the above, are rather encouraged to feed the hungry and the less fortunate. Ramadhan also inspires Muslims to increase in giving charity as much as possible.



▶ Imam Tahir Chaudhry – AMJ Cayman Islands

For Muslims, Ramadhan is the annual reset button to break bad habits and develop stronger ones, repair broken relationships, and strengthen old ones. The Prophet of Islam has said;

"Whoever does not give up telling lies and evil deeds and speaking ill of others, God is not in need of his fasting and leaving his food and drink" [2]

Ramadhan itself brings a lot of benefits concerning spiritual reform, but there are many physical benefits for the body as well. According to an article by the name '8 Health Benefits of Fasting, Backed by Science' [3] published by Healthline, fasting is beneficial in:

- The promotion of blood sugar control by reducing insulin resistance
- Reducing inflammation in the body
- Improving blood pressure, triglycerides, and cholesterol levels
- Preventing neurodegenerative disorders



COVID-19 vaccine to be fully utilized ahead of expiry date

Due to the success of the uptake of the COVID-19 vaccine over recent weeks the Public Health Department anticipates the current batch of the Pfizer vaccine will be fully utilised within the coming days.

Earlier this week His Excellency the Governor, Martyn Roper announced the confirmed shipment of additional vaccines from the UK on 16th June 2021.

Persons who are due second doses after the completion of this supply should not be concerned as their second dose will be given from the new shipment of vaccines. These individuals will have dedicated clinics on June 17th, 18th & 19th.

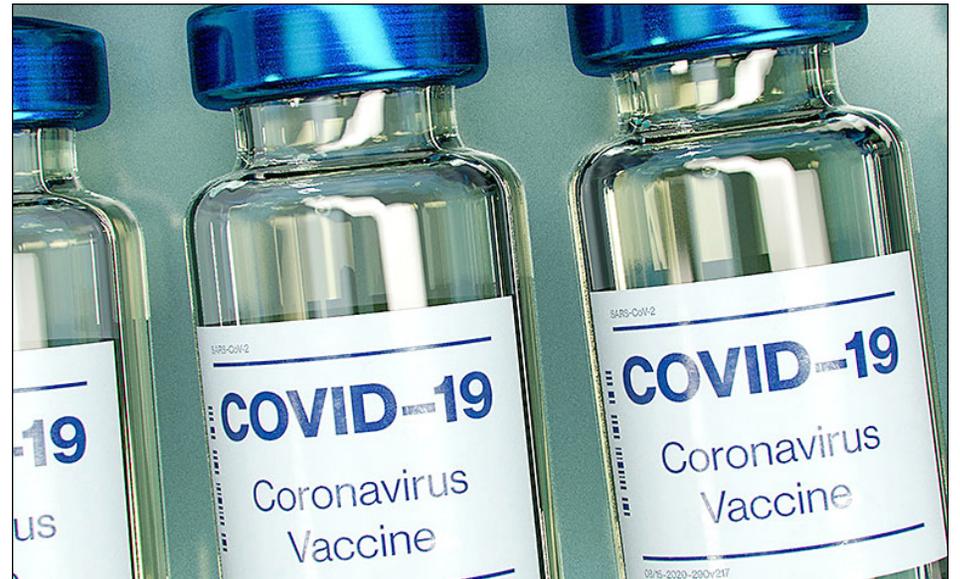
Dr Samuel Williams-Rodriguez, Medical Officer of Health and Acting CMO states "There is also now evidence that a longer gap between the first and second dose produces a better immune response. The second dose of the Pfizer vaccine can be given within three and twelve weeks after the first dose. Please rest assured that anyone due for their second dose will have an opportunity to get it once the next batch of vaccines arrive mid- June."

Please check the **updated** vaccine schedule changes in times and locations.

Cayman Brac will have a vaccination clinic this Saturday June 5th at the Aston Ratty Centre from 9am – 12pm. Both doses of the vaccine will be administered.

COVID-19 vaccination clinic updates & reminders:

- COVID vaccine is available to ALL persons 16 years and over (regardless of surname).
- Photo ID showing date of birth is still required, however, persons no longer need to provide identification to demonstrate they are an ordinarily and legally resident
- Bring your completed consent form for Dose 1. Visit hsa.ky to download the form here: <https://www.hsa.ky/wp-content/uploads/2021/04/COVID-19-Vaccine-Consent-Form-2020-2021-FINAL-APRIL-2021.pdf>
- Persons who have received their first dose are reminded to get their second dose 21 days later or no longer than 12 weeks after the first dose.
- When receiving your 2nd dose, you MUST also bring along your vaccination card reflecting your 1st dose.
- **Do not laminate** your vaccination card at any time. (If you have already done



so, please bring your vaccination card to the ORIA Vaccination Clinic along with your photo ID.)

- Park in the long-term parking lot at ORIA.
- Do not bring children, when possible.
- No pets allowed at the vaccination clinic.

- Facemasks required.
- Persons 60 years and older will be given priority.

For the most up to date vaccination schedule visit <https://hsa.ky/public-health/coronavirus/>

HSA Flu Hotline - 1-800-534-8600 or 925-6327 or flu@hsa.ky

Children 12-15 in Cayman to get the COVID vaccine

Children in Cayman between 12 and 15 years old can now get the Pfizer-BioNTech COVID-19 vaccine.

This was confirmed on Friday by Chief Medical Officer, Dr John Lee.

The approval came on the same day that the UK's Medicines and Healthcare products Regulatory Agency (MHRA) gave the green light for the drug to be given to children over 12 years old saying the benefits outweigh the risks.

The MHRA said it had carried out a "rigorous review" of the safety and effectiveness of the vaccine for children in that age group.

The UK's Joint Committee on Vaccination and Immunisation (JCVI) will now advise the government whether routine vaccination should be offered to those aged 12 to 17.

Cayman's CMO Dr Lee said, "I am very happy the Cayman Islands' vaccination programme can now be extended to this age group. Today's announcement provides a milestone in how far we have come

in our aim to vaccinate the Cayman population in order to safely re-open the islands."

Hon. Min for Health and Wellness, Sabrina Turner, said: "We consider this news a welcome indication that life may soon start to have some more normalcy for this highly mobile, purpose-driven age group."

"As a parent, I can understand that parents may still have some questions. I encourage you to speak with your children, and if appropriate their General Practitioners and Paediatricians. The scientific data is reassuring and that has made this such wonderful news to deliver today," she added.

There are approximately 3,000 children between 12 and 15 who are now eligible for vaccination although there are only limited supplies of vaccines available on-island at this time, according to a government statement.

CMO Dr Lee has also reminded that local supplies are currently very limited and



will soon be exhausted. But he said this is an indication of the success of the vaccine campaign in Cayman.

The Health Services Authority(HSA) will announce the schedule for this age group in the coming days.

Early last month the United States regulator, the Food and Drug Administration(FDA) approved administering the Pfizer-BioNTech vaccine for adolescents 12 to 15 years of age. The vaccine is also being given to children over 12 years old in Canada.

Ramadhan – Fasting In Islam

CONTINUED FROM Page 8

- Possibly aiding weight loss by limiting calorie intake and boosting metabolism
- Increasing growth hormone secretion, which is important for growth, metabolism, weight loss, and muscle strength
- Possibly helping in delaying aging
- Possibly aiding in cancer therapy and effectiveness of chemotherapy

Eid Ul Fitr – Festival of breaking the Fast

On Thursday, May the 13th the Muslim celebrations began here locally as the Ahmadiyya Muslim Community arranged their annual prayer service and

BBQ at Caymans National Trust/Dart Park. On this day Muslims gathered together and celebrated the month-long religious ritual.

Muslims celebrate Eid-ul-Fitr by wearing new clothes, offering prayers, and meeting family and friends. They also enjoy a lot of food during this time, breaking bread with friends and family of all backgrounds. On this occasion, elders also reward children with abundant gifts, something all children look forward to throughout the year.

For The Ahmadiyya Muslim Community, this was the opportunity to stand in soli-

tude with their fellow Caymanians to give thanks for all the blessings we enjoy, especially when there is so much chaos ignited all over the world.

The prayer service focused on the alleviation from the Covid-19 pandemic and the successful handling of the situation by our government. Prayers were offered for the struggling, less fortunate, the oppressed, the oppressors, the displaced, and peace to reign in the world.

Giving charity is another fundamental tenant which is instilled in all Muslims, therefore the donations that were collected during the prayer services were forwarded to The Hope for Today Foundation, a humbling opportunity for everyone to help and cater to the needs of those who need it the most.

Many of our non-muslims friends also came out and joined the festivities bringing people from different religious backgrounds together and breaking bread in the spirit of love, courtesy, and respect.

Eid Mubarak and may the Lord bless all our fellow residents of The Cayman Islands. Amen

For more information please visit the Facebook page of The Ahmadiyya Muslim Community Cayman Islands: @IslamCayman or visit www.ahmadiyya.ky

- References:
1. The Holy Quran – Chapter 2:Verse 184
 2. Sahih Al-Bukhari, Kitab Al-Saum
 3. '8 Health Benefits of Fasting, Backed by Science'. Rachel Link, published 2008. <https://www.healthline.com/nutrition/8-benefits-of-fasting>

OPPOSITION QUESTIONS SUDDEN CANCELLATION OF FARM STIPEND

By Staff Writer

The Progressive/Alliance parliamentary opposition has called on the PACT coalition government to explain its rationale for discontinuing the (Farmers Assistance and Relief Measures) FARM stipend scheme.

In a statement on Thursday titled 'Agriculture Minister 'flip-flops' on hundreds of Caymanian farmers' Hon. Leader of the Opposition, Roy McTaggart challenged the government on the abrupt policy change.

"I was pleased to learn in a statement put out on May 19th by the Minister for Planning, Agriculture, Housing and Infrastructure, the Hon Jay Ebanks, that the PACT Government would be continuing the Farmers Assistance and Relief Measures (FARM) program that was started in December last year under the Progressives-led coalition by then Agriculture Minister, the Hon Julianna O'Connor-Connelly," Mr McTaggart wrote.

Noting that Min. Ebanks is himself a farmer, Opposition Leader McTaggart went on to question why the government changed its stance just a week later after endorsing the scheme from which he said over 1200 farmers have so far benefitted.

"Then a week later many farmers, perhaps even Minister Juliana O'Connor-Connelly, were surprised and disappointed at the Minister's about-face when he announced in a further press release that the FARM programme would not be continuing, and no new credits given, after next month for those who registered with the Department of Agriculture since the programme started."

In other words, he said, "those encouraged to take up farming because of the programme will no longer be supported."

"That is indeed disappointing especially as no reason was given for the sudden change."

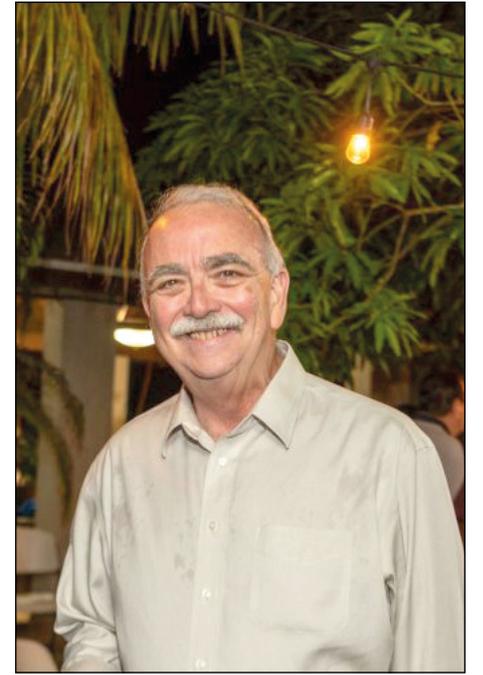
According to the Opposition Leader, who is also the new leader of the Progressives

party, "It is not clear what has made the Minister change his mind from supporting the programme to effectively stopping it over the course of a week. However, I do note that this is the second program the PACT government has recently cancelled that was assisting Caymanians."

He said, in the past week the government had also cancelled the George Town shuttle bus service which he felt would have grown further had the program been allowed to continue as originally intended.

In a recent radio interview, the government said the shuttle bus service was stopped because the funding put in place by the previous Progressives-led administration had expired as it was only budgeted for a specific period as a pilot project.

"The Opposition will carefully watch to see what other programs benefiting our people that the PACT will shut down. I do hope the Caymanian people are also paying attention," Mr McTaggart stated.



► Hon. Leader of the Opposition, Roy McTaggart

CAYMAN STAYS IN UK'S AMBER TRAVEL ZONE

Cayman will have to wait another three weeks to know if it will be upgraded to the 'green' list of countries on the UK's travel traffic light system.

The new list published today (Thursday 3rd June) maintains the status of most countries from when it was first published three weeks ago.

The Cayman Islands and the majority of countries around the world remain on the UK's 'amber' list meaning that travellers must comply with a series of tough requirements for departing and re-entering the country.

The only country whose status has been altered is Portugal which has been downgraded from green to amber level.

Travellers from amber list countries must self-isolate at home for 10 days plus take two post-arrival COVID-19 tests on the second and eighth day of quarantine.

Failing to take those two tests could result in a penalty of up to £2,000 (CIS\$2,300).

However, they can end the quarantine period earlier if they take a test on the fifth day - which they must pay for - and it shows a negative result.

Travellers from countries designated as 'green' destinations are not required to self-isolate but they must take one post-arrival coronavirus test.

There's a penalty of up to £10,000 (CIS\$11,588.00) for breaking the UK's quarantine protocols.

The next update by the British government to its travel traffic light system will be in three weeks.

With signs that the Indian variant is spreading in the UK, the government says it is being extremely cautious especially

with the recent relaxing of several internal restrictions on gatherings and business openings.

The government has also been severely criticised for its border management and what some critics call 'mixed messaging over the traffic light system which they feel is still too lax.

There are reports of people arriving from countries of different 'travel traffic light' grading mixing at UK airports when they return to the country.

Just this week, the British government opened a specific terminal at the main Heathrow airport to process travellers arriving from 'red list' countries.

Meanwhile, the UK continues to record one of the most successful vaccination roll-outs in the world.

Debate continues within the UK, the European Union and the United States and elsewhere over the possibility of instituting a COVID travel certificate system.

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Department for Transport

International Travel: Traffic Light System

All international travel into the UK is subject to additional COVID-19 health checks at the border, be prepared for longer wait times.

RED COUNTRIES	AMBER COUNTRIES	GREEN COUNTRIES
Should not travel.	Should not travel.	OK to travel.

Flag Football Winners announced

Last week Burger King COED League finals ended with some twist and turns as teams were determined to become this season's COED 2021 Champions

Popeyes vs PDs (semi-final A Division)

The most anticipated game of the play-offs and the First semi-final game for the evening in the A Division saw Popeyes and PD battling it out. Popeyes had a rough start as they tried to execute on some plays but could not quite connect with their receivers. PDs led by Cueme parker who did an incredible job stepping into the quarterback position; had no issues getting the ball moving on their drives as they marched down the field securing first downs which got them closer to the end zone to secure the first touchdown of the evening. Lisa Malice tries extremely hard to put her team in scoring position. Brendon Malice steps up as quarterback after a few drives, he manages to get a ball off to Nicolas (Insert last name) but Cueme Parkers intercepts the ball at the 40 yard line and scores for PD. PDs misses their extra point and the score is now 13-0. Second half and its PD to start with the ball but Popeyes managed to shut down their offense with some great defensive strategies to turn the ball back over to them. Popeyes gets their groove back and drives down the field with Brendon Malice to put points on the scoreboard. The score is now 13-6 to PDs. Jamall (insert last name) of Popeyes applies pressure to Cueme Parker and gets a couple of sacks. With PD in red zone, Abdul (insert last name) was also able to sack Parker for a huge loss. Parker tries to get his team out of the danger zone, throws to his receiver but overthrows and the ball was deflected by Popeyes. Turnover on down and Popeyes now has a chance to even the odds. Lisa Malice sends a pass to LaRue (Insert last name) who runs the ball down and brings his team past the 40-yard line. Popeyes creeps closing to scoring position; Lisa Malice sends a pass to Nicolas (Insert last name) who scores and converted the extra point which now ties the game. With less than 2 mins left in the game Parker tries to bring his team



to victory and hands the ball to Fabio who runs the ball to scoring position, but unfortunately PDs could not execute the touchdown. Popeyes takes the ball and drives down the field with Lisa connecting with LaRue (Insert last name), Brendon and pull (Insert his real first and last name) as receivers. With less than 24 seconds left in the game, Lisa sends a pass to LaRue who scores the final touchdown for Popeyes and it is Popeyes for the win in the semi-finals. **The end score is 20-13 to Popeyes.**

Magnum vs Sandbar (semi-final B Division)

The semi-final game for the B Division was another battle to watch! Good start for Sandbar moving the ball on their first drive to try and score their first touchdown, but that would quickly change as Josh Whittaker from Magnum intercepts the ball not allowing Sandbar to score and giving Magnum good field position. Quarterback Tonia Ebanks finds Cedric Gidarisingh in the end zone opening the scoreboard for Magnum. Mike Carey of Sandbar

denies Magnum the extra point conversion with pick giving Sandbar back the ball. Sandbar attempts to tie the game on their last drive before the half with a long pass to Alexandra Mattocks but was not able to score ending the half at 6 to 0. Second half had Sandbar coming back out determined to tie the game which they were able to score early with a touchdown from Shanice Bodden and they manage to secure the extra point putting them in the lead at 7 to 6. The game then became a defensive battle on both sides. Magnum was able to reach the red zone again with just over 2 minutes left in the game but were not able to score as Angel Chavez Ferreira seals the game by intercepting Tonia Ebanks pass in the end zone sending Sandbar to the finals ending the score at 7 to 6.

The Bird vs Deloitte (semi-final A Division)

Deloitte 21 - The Bird 20

A thrilling game between the Bird and Deloitte came down to overtime to decide a winner. Deloitte would end up winning the highly contested game by 1pt. Deloitte were able to score on their first possession as they moved the ball down the field with short passes and runs. This steady slow pace took a ton of time off the clock and also put pressure on The Bird Team. The bird were able to score before halftime but didn't not convert the extra point. Half-Time score was Deloitte 7 - The bird 6.

The second half started with Deloitte once again moving the ball down the entire field before Jen Choice caught a touchdown from quarterback Jamie Stephens.



Flag Football Winners announced

CONTINUED FROM Page 11

Score was then 14 - 6 as they converted on the extra point. When all seemed lost for The Bird, quarterback David Taylor threw a pass to Andrew Fredrick which he lateraled back to David who then ran 40 yards to score a spectacular touchdown. Taylor then connected with Ashley Wood for the 2pt conversion to tie the game sending the game into overtime. Deloitte got the ball first and were able to score on the first play with a beautiful TD catch by Jen Choice. They also were able to convert the extra point and take a 7pt lead. It took all 4 downs before Nate Narcisse was able to catch a touchdown pass from Erica Bosch. The bird were unable to convert the extra point and loss the game by 1.

Players of the game

- Jamie Stephens
- Jen Choice

Cayman Auto vs Credit Union (semi-final B Division)

Last year saw Cayman Auto in both the semi-finals and finals which did not went their way. This year their season started rough with loss after loss, but somehow Cayman Auto manages to pull their socks up and make it once again to this Semi-finals to face off against Credit Union for a spot in the finals. Credit Union would start with the ball as Peter (Insert last name) lead his team down the field to try and place some points on the board. Cayman Auto defense hungry for victory would not let up and placed pure pressure on Credit Unions Offense. Deighton Parker would interrupt several attempts to Credit Union

passes by way of interception and batting the ball down making it impossible for Credit Union receivers to complete passes. Cayman Auto on Drive would gracefully move the ball down the field as they get closer to the end zone, but several missed attempts prevented them from getting the touchdown. Credit Union would be the first to place points on the board as they delivered successful passes which placed them in scoring position for a touchdown. Robbie Cribb of Cayman Auto would find his receivers also for touchdowns. Krista Samuels would intercept Credit Union ball during their drive and place her team right in the end zone in which they manage to score a touchdown with Jahriion Bodden to take the lead against Credit Union. Credit Union manages to find Ernesto (Insert last name) for a touchdown which places both team neck and neck. Another touchdown by Cayman Auto places some distance between them and Credit Union. It's Parker with another interception during Credit Union drive gives the ball back to Cayman Auto. With Cayman Auto on full throttle down after down, there was no catching up to them. Final touchdown by Micheal Smikle seals the game and it is Cayman Auto who is off to the finals to face Sandbar. **Final score Cayman Auto 26 - Credit Union 12**

Will - Popeyes vs Deloitte (Final A Division)

It is now the finals and everyone in attendance was treated to a matchup that did not disappoint. Popeyes, the reigning league champions, looking to defend their



title, after a hard-fought match against PDs in the Semi-Final round. The contender this year was Deloitte who overcame a Semi-Finals round matchup against The Bird, who many had considered the favorite to make it to the Finals. These two powerhouse teams are no strangers to the big stage! Both Offense and Defense came to play! First half of play, Deloitte would strike first after a pass interference penalty on a deep throw to Taj Haye that would bring the Mambas within scoring distance, leading to a run by Jordan Cacho where he danced his way into the endzone, however the conversion attempt failed, and the Mambas only walked away with a 6-0 lead. Brendan Malice who led Popeyes squad would respond almost immediately, and with precision, hitting LaRue Nixon, one of the most dangerous players on island with the ball in his hands, who turned a 5-yard catch into a 50yard score! Popeyes would convert on that score, with the match at 7-6 going into half-time. In Second half the fireworks continued, with dynamic efforts by Jamal (last name) of Popeyes and Chris Bennett of Deloitte making some impressive tackles with their rushing. Both teams held their own leading into the final stages of the game. Deloitte found the endzone for the third time, making it a 18-7 affair. Popeye would have to put up a fight to stay in the game and come out with the win. This led to a touchdown drive for Popeyes with their execution and sound offensive strategy, which exposed the weaknesses of the Deloitte Mambas defense. On the final drive by Popeyes, who were a touchdown away from defending their title; Chris Bennett and the Deloitte Mambas defense sealed the game with a game ending defensive stand making them this years 2021 COED League Champions.

not successful in getting the touchdown. Turnover on downs had Sandbar quickly capitalizing on their possession with a touchdown pass from quarterback Mike (insert last name) to Michael Swaby who leaked behind Cayman Auto defenders. Extra Point conversion attempt was no good for Sandbar placing the score at 6- 0 with 5:30 remaining in the first half. Michael (Smikle) runs the ball back on Cayman Auto's first possession for an 80-yard touchdown run. Extra Point attempt was no good and score now 6-6. Just before the half-time whistle, Sandbar's makes a 50-yard pass attempt to Shawn (insert last name) however the pass was incomplete, and it is now half-time. Sandbar starts in the 2nd half with the ball. Cayman Auto tightens their defense to not allow much yard gains for Sandbar. It's 4th and long with an attempt to Angel (Insert last name) which gets batted down by Deighton Parker to turn the ball over to Cayman Auto offense just short of the 20-yard line. The Auto bots would capitalize on this great field position with Michael Smikle taking on Sandbar defender in a 1 on 1 battle scoring the 2nd touchdown for his team. Extra Points to Jamal Anderson was no good. **Score is now 13 - 6.**

Sandbar tried to provide an answer to Cayman Auto's touchdown on a 4th down attempt when quarterback Mike (Insert last name), showing great patience, executed a beautiful 40-yard pass that was incomplete. Under 1 minute left in the game and the ball is turned over with Cayman Auto at the helm. Jahriion Bodden runs the ball straight into the end zone for the third and final touchdown for Cayman Auto making the score now 19-6 and Cayman Auto for the first time ever being division B 2021 COED league Champions,

Scimone - Cayman Auto vs Sandbar (Final B Division)

B Division final had Cayman Auto starting on offense as they chipped away at Sandbar's defense, however they were

MVPs of Finals as follow:

A Division: Deloitte's Ercia Burke and James Stephenson

B Division: Deighton Parker and Krista Samuels



Business Survey 2021 Your Response Matters!

In 2019, total foreign exchange revenue from Cayman's export of services totalled CI \$3.1 billion.

Foreign Exchange Revenue from Services in 2019, CISMillion



Did the Cayman Islands revenue on export of services increase or decrease?

The annual Balance of Payments (BOP) Survey collects information necessary in recording the Cayman Islands residents' foreign transactions with the rest of the world. The survey runs April 12th to June 11th, 2021.

Data collected for the BOP survey is **CONFIDENTIAL** under the Statistics Act (2016 Revision) and is **EXEMPT** from the Freedom of Information Act.

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G7 FINANCE MINISTERS TAX CLAMPDOWN A DOUBLE-BLOW

By Michael Jarvis, London UK

Finance ministers of the Group of Seven (G7) richest economies have made two significant decisions that carry potential significant implications for Cayman and other financial services centres.

Not only have they agreed to impose a 15 per cent global corporate tax on major tech companies and other multinationals, especially those which transact much of their business online.

BENEFICIAL REGISTERS

Agreement was also reached at their meeting in London last week to "to implement and strengthen registries of company beneficial ownership information in their respective jurisdictions."

Company beneficial ownership registry records who ultimately owns or controls a company – the 'beneficial owner'.

According to the communique issued at the end of the G7 finance ministers meeting, "this is a major step forward in global efforts to tackle illicit finance."

This will now be taken up by leaders of the Group of Seven (G7) countries - Canada, France, Germany, Italy, Japan, the United States and the United Kingdom - when they also meet in London this Friday.

The beneficial ownership issue had caused some friction between the Overseas Territories and the UK dating back to the 2018 UK Sanctions and Anti-Money Laundering Act which demanded that the OTs enact legislation to make companies ownership registers publicly accessible.

Following consultations, further legislation was introduced by the respective jurisdictions to further safeguard their financial services sectors from possible exploitation.

The G7 finance ministers communique said the UK recently announced its intention to legislate for a set of significant reforms to its own Companies House, including giving it greater powers to challenge the information submitted and requiring identity verification for people who manage, control or set up companies.

It said Britain was one of the first countries in the world to introduce a public beneficial ownership registry in 2016 – the Persons of Significant Control Register maintained by Companies House – which has more than 5.1 million names of people with significant control over UK registered companies.

The British government has also said it intends to create a new public register of overseas entities who own UK real estate, stating that "legislation to enable these re-



forms will be brought forward as soon as parliamentary time allows".

GLOBAL CORPORATE TAX

Regarding the imposition of the global corporate tax, UK Chancellor of the Exchequer (Minister of Finance) Rishi Sunak has said it would create "a more level playing field for UK firms and cracking down on tax avoidance."

The agreement means that major tech and other multinational firms will pay taxes in the countries where they oper-

ate and not only where they have headquarters based outside their country of origin.

The matter which has been debated for several years was recently given added momentum by US President Joe Biden, especially due to the economic pressures caused by the COVID-19 pandemic.

US Treasury Secretary Janet Yellen said the move would "help the global economy thrive, by levelling the playing field for businesses and encouraging countries to compete on positive bases."

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SUDOKU

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Sunday.

Conceptis Sudoku

By Dave Green

			9	6	7			
3								8
		2		4		5		
2			1		6			7
5		1		9		2		3
8			4		5			6
		8		5		4		
6								9
			3	8	1			

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Answer to previous puzzle

9	7	8	1	4	2	3	5	6
1	3	2	6	9	5	8	4	7
6	4	5	3	7	8	2	1	9
3	8	1	9	2	4	6	7	5
4	9	7	5	3	6	1	2	8
2	5	6	7	8	1	4	9	3
5	1	4	8	6	7	9	3	2
8	2	3	4	5	9	7	6	1
7	6	9	2	1	3	5	8	4

Difficulty Level ★★ 2/18

CROSSWORD

By THOMAS JOSEPH

- ACROSS**
- 41 Treat
 - 1 Goes for badly
 - 6 Half of a '60s group
 - 11 Open, in a way
 - 12 Dote on places
 - 13 Caesar's land
 - 14 Sized up
 - 15 Try out
 - 16 Red hue
 - 18 Diner dessert
 - 19 Bulldog backer
 - 20 Crew need
 - 21 Dis-patched
 - 23 Forest flora
 - 25 Machinery part
 - 27 Grumpy friend
 - 28 "The Plague" author
 - 30 "Apollo 13" org.
 - 33 Easy victim
 - 34 Field worker
 - 36 For each
 - 37 Assailed
 - 39 Smidge
 - 40 Tickle
- DOWN**
- 43 Singer Simon
 - 44 Blockhead
 - 45 Patellae
 - 46 Used up
 - 1 Funny folks
 - 2 Infant outfit
 - 3 Shot of a PC
 - 4 Road sealer
 - 5 Word separator
 - 6 Single no more
 - 7 Cain's father
 - 8 Animation style
 - 9 Bowls
 - 10 Passover meal
 - 17 TV alien
 - 22 Cruise in the movies
 - 24 Harry's friend

W	A	I	L		T	H	A	N	E
A	U	R	A		E	R	A	S	E
S	T	A	T		M	I	S	S	E
H	O	N	E	P	O	T			
				N	O	T	S	O	H
P	A	L	T	R	Y			A	W
O	F	U	S	E		A	N	N	I
O	A	K				I	M	A	G
F	R	A	I	D	N	O	T		
				P	O	L	K	A	D
P	L	E	A	S	E		S	O	S
T	E	A	S	E	T		H	O	L
S	E	U	S	S			A	R	O

Yesterday's answer

- 26 Patient carriers
- 28 Alligator's kin
- 29 Part of a match
- 31 Fall, e.g.
- 32 Fiery
- 33 Not taut
- 35 Lathers
- 38 Cruise stop
- 42 Jazz style

Word Search

B	S	G	O	U	R	A	M	I	S	C	A	Y	P	T
O	T	D	M	P	O	R	G	Y	S	T	I	A	U	
W	U	T	U	B	I	L	A	H	A	D	R	Y	T	R
F	R	D	L	O	S	W	S	N	B	A	A	O	M	B
I	G	Y	L	N	H	E	P	M	N	E	N	U	U	O
N	E	H	E	I	A	T	R	H	S	H	U	S	U	T
G	O	S	T	T	R	A	A	A	A	L	T	A	F	H
N	N	I	N	O	K	K	T	D	L	L	I	R	B	Y
E	N	I	O	A	T	S	M	U	M	U	A	D	T	P
G	C	R	E	P	U	B	C	O	B	R	I	C	P	
N	F	I	N	R	I	P	R	A	N	Y	R	N	A	U
E	S	C	A	G	E	O	E	R	D	A	C	E	R	G
G	H	P	I	L	C	H	A	R	D	N	H	F	P	G
R	O	A	C	H	P	O	M	A	R	L	I	N	S	P
B	C	G	O	B	Y	C	A	B	F	L	P	I	K	E

- Barracuda
- Bass
- Bonito
- Bowfin
- Bream
- Brill
- Bullhead
- Carp
- Coho
- Dace
- Goby
- Gourami
- Guppy
- Halibut
- Herring
- Marlin
- Mullet
- Orfe
- Pike
- Pilchard
- Piranha
- Plaice
- Porgy
- Ray
- Roach
- Salmon
- Sardine
- Shark
- Skate
- Snapper
- Sprat
- Sturgeon
- Tench
- Trout
- Tuna
- Turbot
- Whiting

Find the listed words in the diagram. They run in all directions - forward, back, up, down and diagonally.



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**CAYMANIAN
TIMES**

CURTIS

By Ray Billingsley



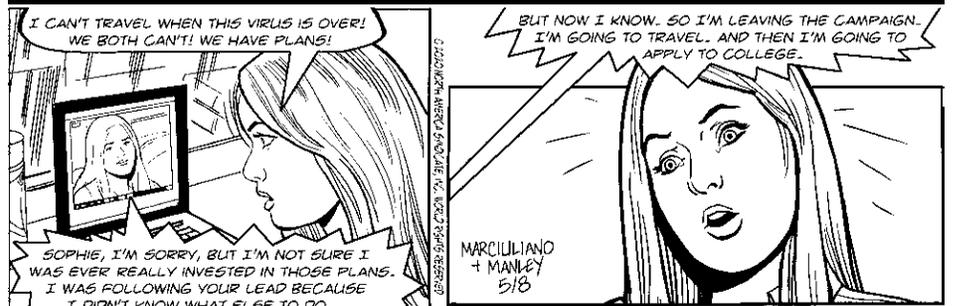
THE AMAZING SPIDER MAN

By Stan Lee



JUDGE PARKER

By Woody Wilson & Mike Manley



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