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CAYMAN CLOSE TO BEING TAKEN OFF FATF GREY LIST



▶ Head of the Anti-Money Laundering Unit, Francis Arana, Hon. Attorney General Samuel Bulgin KC, Hon. Minister for Financial Services and Commerce, Andre Ebanks

The Cayman Islands has moved a step closer to being removed from the socalled 'grey list' of countries under intense scrutiny by the Financial Action Task Force(FATF), the global agency which monitors the international financial services sector.

The welcome news has been relayed by Hon. Minister for Financial Services and Commerce, André Ebanks who attended a recent FATF meeting in Paris.

Following significant progress last year, FATF confirmed at the October 2022 plenary that the Cayman Islands had only one remaining recommended action to address. That was 'Investigations and prosecutions of money-laundering cases.

"They occur in sequence," Minister Ebanks explained. "First is that offences are investigated, followed by offenders being successfully prosecuted; and second, that the courts apply effective, proportionate and dissuasive sanctions to those convicted.

The FATF added the Cayman Islands to this list in February 2021 and required the jurisdiction to complete three recommended actions in order to be removed from the grey list.

According to the statement from the Financial Services ministry, these were the remaining three actions from a previous list of 63 shortcomings 63 actions recommended in March 2019 by the Caribbean Financial Action Task Force (CFATF), to strengthen Cayman's anti-money laundering processes.

The CFATF supports the FATF's global work in the Caribbean region

An official statement from his the Ministry of Financial Services states that the Cayman Islands is pleased that the FATF has duly noted "our continuous progress toward completing the final recommended action regarding investigations and prosecutions of money laundering cases."

"Our aim is to demonstrate significant progress in time for the FATF June plenary, and therefore avoid the need for FATF to consider next steps for insufficient progress," Mr Ebanks is quoted as saying.

The FATF sets the global regulatory standard for anti-money laundering and terrorist financing (AML), and it also monitors countries for their compliance with this standard.

Mr Ebanks said: "For FATF to consider this recommended action as addressed the Cayman Islands must demonstrate, among other things, that those convicted have been sentenced."

He confirmed that, in accordance with FATF procedures, the Cayman Islands will provide an update during the FATF Joint Group's review meeting this April, prior to the FATF Plenary this June.

Among other matters, plenary agendas include determining if countries will be added or removed from FATF's list of countries that, because of deficiencies in their AML regimes, are under increased FATF monitoring.

At the recent meeting held in Paris from 20-24 February, Min. Ebanks was accompanied by Hon. Attorney General Samuel Bulgin KC, and Head of the Anti-Money Laundering Unit, Francis Arana.

The Attorney General oversees the Cayman Islands' AML/CFT regime, and the Chief Officer in the Ministry of Financial Services and Commerce is the AMLSG's deputy chair.

The FATF sets the global regulatory standard for anti-money laundering and combating the financing of terrorism (AML/CFT), and monitors countries for compliance.

Public Health removes requirements for COVID testing



Public Health Department has announced that effective 1st March 2023, confirmation PCR testing for positives will no longer be required and COVID testing centres will cease operations on all three islands. LFT positive online reporting will also no longer be required.

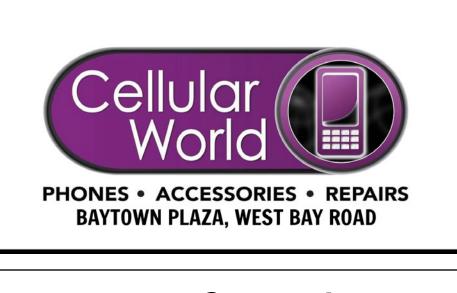
We continue to recommend that cases and primary contacts of cases of Covid-19 continue to follow the existing advice on isolation and testing:

• Vaccinated & Unvaccinated COV-ID-19 positive persons will isolate for 6 days and leave isolation on day 7 as long as you have no symptoms

• Vaccinated & Unvaccinated Contacts -Persons who are primary contacts of COVID-19 positive persons must conduct daily lateral flow testing for 6 days, but may continue usual activities

Note: The day of your original positive LFT test is considered Day 0.

"Relatively small numbers of people are now seeking voluntary confirmation PCR test when LFT COVID positive, and this service is no longer providing useful epidemiology information" stated Chief Medical Officer, Dr Nick Gent. "I encourage persons in the community to still test themselves with a LFT device if they are experiencing COVID-19 symptoms and adhere to our recommended isolation requirements".





Caymanian Times Issue # 858

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Godfrey's Enterprise: A Caymanian Success Story for the Ages

Godfrey's Enterprise in George Town has been in business since 1958 and is an example of Caymanian resilience, ingenuity and family values.

What started as restaurant over 6 decades ago, is now one of the Islands oldest businesses in the form of a variety store that serves the community.

Owner of Godfrey's Enterprise, Mr. Ashley spoke with the Caymanian Times about the legacy and goodwill the business has amassed in the community over the years and how it all started.

"My mother and father - Ashley and Hazel Godfrey - started the business. Back then it was restaurant that catered to the Triple C students and government workers in the area," noted Mr. Godfrey.

At a time when very few people of colour would have had the means to own and operate their own business, this would have had to have been the case and there is no doubt that the Godfrey family were among George Town's and indeed, Cayman's most prominent and well respected people to accomplish what they did during those early years.

Godfrey Nixon way is actually named after his father, who passed away in 1993 at the age of 87, and his best friend at the time and is a testament to the families enduring values and respect among the people of the Cayman Islands.

In fact, Mr. Godfrey worked for Caymanian National Hero, Dr. Roy McTaggart as a clerk and was one of the first students to attend the High School behind the Public Library on the day it was opened, before heading off to sea in 1955.

"I used to open the store for him, before then becoming a clerk," said Mr. Godfrey, adding that people always used to tell him that one day he would have his own business.

He explained that the first patrons of Gedfreys paid on a monthly basis, a practice that he acknowledged would probably not work too well today.

"Those days you could depend on people. Their wore was their bond," he explained.

"....back then, (referring to the Cayman of old) to get things wasn't easy. There were no supermarkets and most of our supplies came on a little boat from Tampa."

Once the Island of Grand Cayman developed. Mr. Godfrey said things got a bit easier but in those early days, the family would have to get out of bed as early as 5am to make sure the restaurant was prepared for the day.

"Locally, you could get some things like turtle, ground provisions and fish," he explained, adding that his parents were very hard working people.

The Cayman of yesterday was a place where the toil of extraordinary men and women was not an after thought but a way of life and this reality molded some of the most enterprising and industrious people in these Islands and indeed the world.

There is not doubt why this was the catalyst for what was once a quaint, sleepy fishing village in the middle of the Caribbean Sea has risen to be one of the financial centers of the world in just three decades.

"When my parents started business in



Mr. Ashley Godfrey, (88) holds court at Godfrey's Enterprise in George Town.



▶ Godfrey's Enterprise has been in business in Grand Cayman since the 1950's.

1950's, the prisoners could come over from the police station on their own to get their food, cigarettes and other items," he joked, reminiscing of a time when things were much different in the Cayman Islands.

He noted that back then children would have to study be lame light and those who could afford it only had lights from 6pm to 10pm.

"This whole area was grass-piece in those days," he remarked.

Mr. Godfrey said that after his mother's passing in 1967, the Godfrey's enterprise moved into clothing because it was too much for his sister to to run the restaurant.

At the time he was living New York and did not return to the Cayman Island until 1984.

The store was then extended, with much of the construction work for the new building being done by his younger brother, Mr. Neil Godfrey.

He outlined that the principles, which make the longevity at Godfery's Enterprise possible, boil down to several traits:

"Number one is honesty and not overpricing your merchandise," he said, adding that getting to know your customer was also of paramount importance.

"It's not always about the money, but the service you can render to the customer."

Mr. Godfrey now operates Godfrey's Enterprise with the help of two of his three daughters and says he intends to leave it to them when he is gone.

The store has four employees today.

With a highly visible spot in the centre of George Town, he noted that he has had numerous offers to sell but explained if he had sold at those times, that money would be worth very little today.

He said this has taught him a great lesson that he tries to pass on to his children and grandchildren about the importance of investing and ownership.

Land was cheap back then compared to now, he said, adding that "...you don't just turn loose things. A few dollars at one time is nothing later."

"It's amazing how things have changed over the years. In my first job, I made 3 pounds per month and as a seaman, I made \$US95 per month, some of which I would send home," he recalled.

He said he hopes Godfreys Enterprise continues when he is gone and hopes to pass it on to his children.

An avid church parishioner at the Elmslie Memorial Church in George Town, Mr. Godfrey explained that faith had played a major role in his life and during his time in the Church, he had served as a Sunday school teacher and sang on the choir.

"The Church has helped me a great deal and has shaped my life over the years," he said.

"My Grandmother would have prayer every morning at 6am and you couldn't leave the house if you didn't participate in that first."

Chores were also a part of early life for Mr. Godfrey and he said these had to be done before and after school. These consisted of pulling grass and weeds and 'backing water', as it was referred to by older Caymanians.

Now 88 years, old Mr. Godfrey is still working and said he enjoys every minute of it.

"I've slowed down a bit, but don't plan on retiring. Ss long as God gives me the strength and as long as I can contribute to society and help someone, I will do it," he affirmed.

He explained that a small part of what keeps the store going is that they try to get the things that other people do not carry any more.

During his time in business, Mr.Godfrey has also kept the books at the store, a skill that he noted was self-taught.

"Once you makeup your mind, perseverance is the key. Try and try and you will succeed," he espoused. there were some 27,423 Cayma-

nians over the age of 20, leaving

an estimated 3,927 eligible persons off the current Register of

Electors, which includes 23,496

persons. The deadline to reg-

ister is Saturday 1 April 2023.

Upcoming referendum triggers Voter **Registration**

The Elections Office is conducting a voter registration drive to give qualified electors the opportunity to participate in the anticipated Referendum on Gambling and Small Quantities of Cannabis. While the motion approving the Referendum passed on 7 December 2022, an official date is still to be determined.

Voter registration applications received by 1 April 2023 will be vetted and processed by the Registering Officers for inclusion in In 2021, the Economics and the 1 July 2023 Official Register Statistics Office estimated that of Electors.



Tourism Ministry Relinquishes Miss Universe Franchise

The Ministry of Tourism and Transport, with the support of the Cabinet, has announced it has relinquished the Miss Cayman Islands Universe (MCIU) franchise. The Ministry has advised the Miss Universe Organization of this decision and has consulted with the Chair of the local organizing committee accordingly.

"The Cayman Islands Tourism industry is still in recovery and the Ministry is heavily focused on driving visitation and returning tourism arrivals back to pre-pandemic levels," said Hon. Kenneth Bryan, Minister of Tourism and Transport.

"Consequently, I am hopeful that a private sector entity will step up and take over the franchise, because in addition to offering tremendous empowerment opportunities for young women, it also allows them to act as positive role models for other young women, and represent the Cayman Islands as a cultural ambassador. On this basis going forward, I can confirm that the



POLICE NEWS

Ministry of Tourism will continue to provide its support to the subsequent holder of the Miss Cayman Islands Universe franchise," he added.

The new reigning queen, Ms. Chloe Powery-Doxey will continue to act as the representative of the Miss Cayman Islands Universe pageant with the support of the local organising committee, who will oversee Ms. Powery-Doxey's activities until August 31st, 2023 when her reign officially comes to an end.

The MCIU committee is currently planning the official Crowning for Ms. Powery-Doxey and aims to host this small event before the end of March, 2023.

In thanking the MCIU Committee for their hard work over the years, Minister Bryan stated, "I would like to take this opportunity to gratefully acknowledge and thank each committee member for their sterling commitment to the Miss Cayman Islands Universe pageant, and for the guidance and support they have offered to the many young ladies who have ascended to the role of Miss Cayman Islands Universe under their tutelage. I wish each of the committee members all the best in their future endeavours," he said.

Water Related **Death in Cayman** Brac

Shortly after 9:30AM on Tuesday 21 February, officers responded to Channel Road in Cayman Brac where it was reported that a man who was diving near the location had experienced difficulties and was taken ashore.

Officers from the Cayman Islands Fire Service attended

the location and carried out first aid on a man before medical personnel from the Faith Hospital arrived and took over his care. A short time later, the attending doctor pronounced the man deceased at the scene.

The man was a 75-year-old visitor from the United States.

Police Investigate Vehicle Collision Involving a Dump Truck

Just after 12:10PM on Thursday 23 February, police and other emergency services were dispatched by the 9-1-1 Communication Centre. to a report of a vehicle collision that had taken place at the Lawrence Boulevard and the Esterley Tibbetts Highway roundabout.

The collision involved a rental vehicle and a dump truck that were both travelling north along Esterley Tibbets Highway when they collided at the second exit from the north bound direction. The Cayman Islands Fire Service attended the scene and assisted with extricating the three occupants from the rental vehicle. All three were transported to the hospital by ambulance. One of the occupants sustained a laceration to the head, however all are believed to have sustained non-life-threatening iniuries.

No other parties reported injuries

to the police and no other properties appear to have been damaged.

The incident is being investigated by the police and anyone with information is encouraged to call the Traffic and Roads Policing Unit at 649-6254 or the George Town Police Station at 949-4222. Anonymous tips can be provided directly to the RCIPS via our Confidential Tip Line at 949-7777, or via our website<http:// www.rcips.ky/submit-a-tip>.

BUTTERFIELD CAYMAN APPOINTS ANDREW BOLTON AS DIRECTOR

The Bank of N.T. Butterfield & Son Limited ("Butterfield") today announced Andrew Bolton has joined the Board of Butterfield Bank (Cayman) Limited as a Director. Mr. Bolton's appointment was effective January 26, 2023, following the approval of the Cayman Islands Monetary Authority (CIMA).

Jana Schreuder, Butterfield Board member and Non-Executive Chair of the Board of Butterfield Bank (Cayman) Limited, said, "Andrew is an experienced professional who brings a wealth of relevant knowledge. His insight and perspectives will be a welcome addition and we look forward to his contributions as we continue to build our business and deliver for clients in Cayman."

Mr. Bolton was a Cayman Islands partner and Global Practice Group Head for litigation and insolvency at international law firm Appleby, where he was also a member of the firm's global management board, until his retirement from full-time practice in 2019. He currently serves as a Board Member of the Cayman Attorneys Regulatory Authority.



Andrew Bolton

The Agency Cayman Islands Welcomes Fleur Coleman as a Broker and Owner

The Agency Cayman Islands is proud to welcome Caymanian realtor Fleur Coleman as Broker/Owner alongside Stefan Cohen. With almost 30 years of sales experience, the last eight in real estate, Fleur is a luxury property specialist with an impressive reputation, having been involved in the sales of some of Cayman's highest-priced real estate, including listings at US\$29.9 million and US\$17 million.

"Not only is Fleur's experience in real estate perfectly aligned with The Agency's portfolio, but she also brings incredible energy and drive, making her a valuable addition," Owner and Director Stefan Cohen shares. "Fleur is an accomplished and well-respected agent in the local industry, and I'm thrilled to be working alongside her."

As a Cayman native who has lived on the island for most of her life, Fleur is intimately familiar with the local market and a trusted advisor to her many loyal clients.

Having been a key driver in the sales of several luxury developments, Fleur's experience working with global brands in the luxury market marries beautifully with The Agency's position as a leading luxury real estate brokerage with offices worldwide.

"The opportunity to be part of a young and exciting real estate brand, with The Agency representing some of the most innovative agents anywhere, is the perfect next step for me. With the unparalleled resources of this global brokerage, I'll be able to work at the highest level to make a real impact for my clients, bringing even more atten-



The Agency Cayman Islands Owner and Director, Stefan Cohen, and Broker and Owner, Fleur Coleman, will market themselves as team Cohen & Coleman.

tion to the Cayman Islands as a desirable destination," Fleur says of the move.

Outside of the world of real estate, you'll find Fleur keeping fit and healthy,

travelling, and enjoying time with her family and son, Max.

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AGRICULTURE SHOW



► Her Royal Highness the Countess of Wessex rang the cowbell to officially open the 54th Annual Agriculture Show.



Agricultural Society President George Ebanks talks to Her Royal Highness the Countess of Wessex in the cattle sheds

Countess of Wessex opens 54th Annual Agriculture Show



The Countess of Wessex got to see some of the fancy breeds of chicken with Agricultural Society President George Smith, while Premier Panton, Minister Ebanks and Wife of H.E. the Governor, Elizabeth Roper, look on



The Countess of Wessex and Premier Panton talk to one of the vendors about her wonderful Cayman-made sauces



Her Royal Highness the Countess of Wessex is shown some of the West Bay Heritage Committee displays by Ezeithamae Bodden

By Christopher Tobutt

After two years of COVID-19 -related disruption, the 54th Agriculture show was back to its former glory and thousands of people came to see the spectacle. Adding some royal grandeur, the Her Royal Highness the Countess of Wessex rang the cowbell, declaring the show open.

She was joined onstage by the Hon. Premier Wayne Panton, Agricultural Society President George Smith, and Minister for Planning, Agriculture, Housing and Infrastructure, Hon. Jay Ebanks.

Premier Panton, Mr. Ebanks and Mr. Smith escorted the Countess on a tour of the show, beginning at the livestock exhibits where Mr. Smith explained what the Society was doing to help Cayman's farmers.

She was very interested in all the fancy breeds of chicken, and stopped several times as Mr. Smith pointed them out. Next, she came inside the Pavilion, and stopped to chat with vendors. The Countess was particularly interested in an amazing array of locally made sauces, and afterwards an official came to buy some for her. Then she went on to meet with Ezeithamae Bodden of the West Bay Heritage Committee, who showed the Countess some old documents and photographs.

Outside in the bright sunlight again she met Sandy Urquhart, Chief Operating Officer of Beacon Farms who had two of the ground-breaking farms' amazing pieces of machinery on display. The farm provides jobs for people who are in recovery from substance abuse, and is also making huge strides in mechanisation, using a rock-crusher to help pulverize rocks, and make new, deep rich soil for Cayman's farms.

She also spoke with the proprietor of Primitive Greens, a cutting-edge concept container-farm that is fully enclosed, and works by hydroponics, before chatting with some of the pest control personnel attached to the Department of Agriculture.

in a written speech, Mr. Smith said, "I encourage our farmers to stay on course and our people to embrace the agricultural opportunities here in the Cayman Islands because more could and should be done. Remember, supporting local ag**AGRICULTURE SHOW**



▶ The Countess of Wessex met with the proprietor of Primitive Greens, a container farm



▶ Inside one of the big tents, where the vendors sell fruits, vegetables and homemade crafts



The Countess of Wessex stopped to talk to Marcie Ann Hydes about her traditional silver thatch work.



► The Countess of Wessex met with Sandy Urquhart, Chief Operating Officer of Beacon Farms



George McLaughlin and Jenny Linwood, with all their produce and their speciality - deliciously refreshing tamarind juice.

Annual Agriculture Show

CONTINUED FROM Page 6

riculture is a commitment to sustainable agriculture where resources are being stretched and exhausted to an un-expandable limit world-wide, so let's strive for all that God has made possible for us here."

Minister Ebanks said, "The Ministry of Planning, Agriculture, Housing and Infrastructure and the Department of Agriculture have been providing support to the Society and our Agri producers in several areas including policies, funding, technical assistance and training to further develop the sector. It is also o our intention to finalise the draft Cayman Islands Food and Nutrition Security Policy in the coming months so that we will have a framework to make the Cayman Islands a food and nutrition secure country."

Premier Panton said, "As Minister for Sustainability and Climate Resiliency, I recognise the value of showcasing and encouraging the growth, purchase and use of local fruits and vegetables. As we work to increase our local food supply and methods of sustaining it, we are always open to new ideas to diversify our food sources. Raising awareness of the fantastic farmers across our islands – their work and dedication – is central to boosting the importance surrounding food security and preserving culinary tourism."

DoS's Coach Molly Makes History with ICC Accreditation

The Department of Sports (DoS) is proud to announce that Community Sports Coach Molly Moore made history by becoming one of the first women in the Cayman Islands to earn International Cricket Council (ICC) Level-1 Cricket Coach certification.

The coach attended the ICC's weeklong Academy Coach Education course in Rio de Janeiro last October, along with more than 50 other international participants. Coach Molly now has the technical knowledge to coach girls and women new to cricket.

All participants must pass the ICC's

entry-level Coaching Foundation Certificate to qualify. Designed to introduce learners to the fundamentals of cricket, the certification allows participants to assist qualified coaches in delivering fun-first sessions to novice players.

The advanced Level-1 course is delivered through both in-person and online learning. The core material included session planning and structure, child safeguarding and hours of drills on pitch technique.

DoS Director of Sports, Mr. Kurt Hyde said: "We are immensely proud of Coach Molly for attaining this certification. The accreditation is internationally-recognised and allows her to deliver safe and enjoyable sessions to participants as a cricket facilitator both in schools, and in girl's and women's rallies."

Coach Molly, who recently received the award added: "The course was strenuous with hours of on-pitch coaching. I am now able to deliver coaching sessions on my own, and have a more in-depth technical appreciation of fielding, batting and bowling.

The accreditation aligns with one of DoS's key objectives: to increase the



 Coach Molly Moore gains ICC Level-1 Cricket certification.

participation and visibility of women and girls in Cayman's oldest focus sport.

Justin Hastings Defends his Title at the Annual Coach Invitational Golf Tournament

On 27-29 December, the Ritz-Carlton Golf Club hosted the annual Coach Invitational golf tournament, sponsored by Grant Thornton Cayman Islands.

The third annual 54-hole strokeplay event, featured six World Amateur Golf Ranked ("WAGR") players, several senior players, and one Golf Professional. The WAGR players were highlighted by Holly McLean (Caribbean Amateur Ladies' Champion Golfer of the Year and the Cayman Islands Ladies' Golf Champion), Justin Hastings (San Diego State University), Aaron Jarvis (University of Nevada, Las Vegas) and Danny Lyne (a rising star). These top Cayman Islands golfers competed in a three-day tournament to crown the 2022 'Coach Invitational Champion', presented by Grant Thornton.

"For the third year in a row, Justin Hastings defended his title and won with a score of 202, at 14 under par" says Oliver Riding, Director of Golf at the Ritz-Carlton Golf Club. "Hastings' World Amateur Golf Ranking moved up and he is currently ranked 366 in the world." Participants were invited to play based on ranking and there was a qualifier event on 26 December to complete the field.

"The Coach Invitational is such a fun and competitive event as all of the top players on island can compete against each other without separate divisions," says Holly McLean, Grant Thornton Cayman Islands Golf Ambassador. "It's definitely an event that I look forward to playing in and it's nice to see how the standard of golf in the Cayman Islands has improved over the past few years." "A huge thank you to all of the staff at the Ritz-Carlton Golf Club for hosting a fantastic event and to the players who came out for a great week of golf," says Greg O'Driscoll, Partner and Head of Asset Management and Business Development at Grant Thornton Cayman Islands. "We are delighted to continue our support of the annual tournament."

For more information on upcoming local golf events, please visit ciga.ky or email wagrcayman@gmail.com.





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Apex head says inclusivity key to success

As of the beginning of December 2022, Anne Storie took up the reins as Apex International's Country Head in the Cayman Islands, leading the female strong team which provides financial services solutions to their clients on a global scale.

Ms Storie said she felt she was extremely lucky and proud to be leading the Apex team in Cayman with two very strong Caymanian women, Patrice Berry and Stephanie Scott.

"They are incredibly smart, engaged, and talented women that are excellent mentors to our other Caymanian women coming up the ranks. We are very committed to empowering and training young Caymanian women," she advised.

Apex Cayman offers an efficient and flexible approach to fund services, including corporate secretary, nominee and custody services. By tailoring its solutions to support the specific requirements of each individual client, Apex Cayman is authorised to provide services to registered funds, (mutual and private funds), administered funds, master funds and trusts.

Ms Storie joined Apex Group from Ashland Park Advisory, where she advised and supported a variety of companies in various growth stages in both interim executive and non-executive capacities. Before that, she served as CEO of Waystone in Cayman and the Americas. She is an active member of the Cayman Islands' financial services and business community, serving as Deputy Chairwoman for the



Anne Storie

Trade and Business License Board for the Cayman Islands Government, a member of the Cayman Islands Directors Association, 100 Women in Finance and various committees involved in charitable outreach.

The Cayman Islands has many attributes that continue to make it an attractive jurisdiction for clients, Ms Storie said.

"Cayman as a jurisdiction continually evolves and improves as it is a significant participant in global financial centres," she advised. "It is a country that is economically and politically stable, has a sound regulatory regime, world class service providers, and an excellent jurisdictional track record that gives confidence to those establishing or investing in Cayman Islands investment vehicles."

Ms Storie noted that the Cayman Islands made a commitment to work with the FATF and CFATF to strengthen the effectiveness of its AML/CFT regime since the Cayman Islands was placed on the 'grey list' in February 2021.

"The government and industry have worked continuously and collaboratively to meet all the recommended actions by the FATF and CFATF. We believe that Cayman will be removed from the grey list shortly which will only strengthen the choice of our clients to choose Cayman as a jurisdiction," she confirmed.

She furthered that Cayman had an extensive range of investment vehicles domiciled in the jurisdiction, and said the numbers only continued to grow.

"As a single source solution, Apex Group can offer our clients a full suite of services to deliver an extensive range of services across the full value chain to asset managers, capital markets, corporate and family offices. Between the talented team we have in place in Cayman and our global capabilities, we plan on being the provider of choice in Cayman to new and existing vehicles," she said.

Her team embraced a particular theme that ran through the Apex Group as a whole, she advised.

"As a diverse business made up of more

than 11,000 individuals worldwide, inclusivity is a theme that runs through both our values and our DNA. The key to our success is our people, and we are deeply committed to creating a company that reflects the diversity in everything we do. As part of the financial services industry, we are taking accountability, putting this proactive initiative in place to play a part in addressing this inequity," she said.

Last year, they launched a Women's Accelerator Programme aims to accelerate the progress of high-performing female talent through the business, eroding the gender disparity at mid- and senior-management levels to provide a clear path for career progression. The programme was a great success, she said, and over half of its graduates secured a promotion or job role progression following the initiative.

"Businesses that do not support diversity will not grow or be dynamic enough to support their client needs in the constantly changing environment of the business world today," Ms Storie informed. "The worst practice in any business would be 'group think,' which happens when you surround yourself with people all the same background and experiences. I have found that some hiring managers or CEOs prefer to surround themselves with people that are just like them because it is more comfortable, but when has a business grown or broke any barriers when they are comfortable? Businesses led by women show a commitment to growth, progress, and innovation."

JAMES TRUNDLE FCA, BA VICE PRESIDENT

Global Captive Management Ltd. (GCM) is excited to announce the addition of James Trundle FCA, BA (Honours) as Vice President*. With this key hire, GCM continues to strengthen its position in the captive marketplace.

Trundle, who has nearly 22 years of financial services experience in the Cayman Islands, Bermuda, and London markets, has spent the past 10 years working with another captive manager in the Cayman Islands as Client Services Director. Through leading a team of professionals, he was responsible for a large portfolio of clients such as group captives, reinsurance companies, insurance linked securities, and traditional single parent captives.

Ian Bridges, Senior Vice President, Shareholder noted, "Adding someone of James' experience and qualifications is a huge win for GCM. James has instantly expanded our business network and made an immediate impact assuming lead responsibility of a portfolio of clients. Adding another client leader provides additional capacity to all Senior Management and, in my case, has allowed me to continue to focus on business development initiatives and our consulting practice."

"James is a trusted name in the industry and has specialized in group captives, for which GCM is already an established market leader. With his group captive experience as well as reinsurance expertise, GCM continues to bring leadership in these industry segments." explained Jennifer Reid, Senior Vice President, Shareholder.

Reid continued, "There is more energy at GCM than ever before. We just moved into our entirely renovated office space last month, are on the precipice of forming several new cells and captives, and proud to manage the recently announced sustainability-minded group captive in collaboration with Zurich North America and Innovative Captive Strategies. With the recent promotion announcements of <u>Charlene Tilbanie and Felisa Player</u>, adding James only builds on that momentum and further bolsters our reputation in the industry."

James can be reached at jtrundle@global.ky or +1-345-814-3022.

*Subject to the approval of the Caymanian Status and Permanent Residency Board as necessary.





RCIPS Warns Against Two Fraudulent Email Activities

POLICE NEWS

The RCIPS has recently received a number of reports stating that members of the public have been receiving emails that appear to be from RCIPS Financial Crimes Investigation Unit, using the email address of fraud-desk@rcips.ky<mailto:fraud-desk@ rcips.ky>. These emails carry an attachment of a letter which impersonates the Commissioner of Police, and claim to be regarding an investigation into fraudulent activity known as a Dolphin Trust Scam at the Cayman National Bank.

The RCIPS can confirm that this is a fraudulent email and that no such email address exists within the service. An investigation is being carried out and members of the public are encouraged not to open or respond to these emails, but instead to forward them and any similar emails, directly to the Digital Forensic Hub at RCIPSDFH@rcips.ky<mailto:RCIPSDFH@rcips.ky>.

Additionally, members of the public are being reminded that the RCIPS as well as any legitimate financial institution, will not ask you to share personal information via emails. You are therefore being encouraged to call your financial institution or the police to verify such requests and where possible speak with someone in person before complying with any requests made by email.

Anyone with information is encouraged to call the Digital Forensic Hub at 649-4301 at during regular business hours or email RCIPSDFH@rcips.ky<mailto:RCIPSDFH@



rcips.ky>. Anonymous tips can be provided directly to the RCIPS via our Confidential Tip Line at 949-7777, or via our website<http:// www.rcips.ky/submit-a-tip>.

In addition, RCIPS has recently received a number of reports from members of the public that have received emails claiming to be from an ex-RCIPS Police Officer who no longer resides or works in the Cayman Islands. The e-mail comes from Royal Cayman Islands Police Service<mailto:Sarah. Mencneer@gov.ky>; Sarah.Mencneer@ gov.ky<mailto:Sarah.Mencneer@gov.ky>. The e-mail has a link in the body of it to download a pdf. The RCIPS has identified the link as malicious and it is no longer active.

RCIPS wish to remind the community to never click on a link in any e-mail unless they are absolutely certain that it came from a legitimate source. If there is any doubt about authenticity, always check with the original sender before clicking links.

National Drug Council Releases 2022 Student Drug Use Survey Preliminary Results

The National Drug Council (NDC) is releasing the results of the 11th cycle of the Cayman Islands Student Drug Use Survey (CISDUS), which was conducted in 2022. The CISDUS is a biennial survey that aims to identify and analyse the local trends in drug use and other risk behaviours among students enrolled in years 7 through 13.

"The NDC has been conducting the CISDUS since 1998," explains Brenda Watson, Acting Director. "As one can imagine, the community transmission of COVID-19 that started in the fall of 2021 presented a major challenge that would require an innovative solution in order to ensure that the 2022 cycle could in fact be completed. The team delivered: the 2022 Survey was the first to be administered in an online and modular format, and to our knowledge, is the first student drug survey within the Caribbean region to be successfully administered online at a national level" she adds.

The CISDUS is conducted among both public and private school students across Grand Cayman and Cayman Brac, and in 2022 a total of 3,608 students participated across both islands.

"The CISDUS is an important piece of research not just for us at the NDC, but for multiple stakeholders," Laila Shim, Research Analyst, states. "The data that we gather via the survey affords our leaders, advocates, and educators the opportunity to take a data-driven approach to policy development, programming, and the allocation of resources so as to ensure that they address the most urgent needs and make the greatest possible impact."

Preliminary results from the 2022 survey show positive outcomes, with most students in years 7 through 13 continuing not to use drugs. Students' perception of the harms and risks surrounding substance use is also relatively high, with a perception of great risk being reported for smoking one or more packs of cigarettes a day (66%), daily alcohol consumption (49%), and regularly smoking marijuana (47%). A great majority of students also reported that their friends would not approve of them using a substance like alcohol or marijuana, which according to global research, represents a critical protective factor in delaying the onset of youth substance use.

As found in previous cycles, the 2022 survey revealed that the top three drugs of choice among students continues to be **alcohol**, **e-cigarettes, and marijuana**. Alcohol is still the number one drug of choice among Cayman's teens, with forty-one percent (41%) of the students surveyed indicating the use of alcohol at least once in their lifetime. This finding is in line with both regional and global data where alcohol is also the primary drug of choice among teens.

The rise in e-cigarette use among young people has sparked concern among global communities. The 2022 CISDUS results show that young people are three times more likely to have tried an e-cigarette/vape at the age of 13 years or younger when compared to the use of a traditional cigarette. A reported twenty-nine percent (29%) of students have tried an e-cigarette at least once in their lifetime, and our results show a slight increase in the

proportion of current use among students.

"It is imperative that the risks surrounding e-cigarette and vaping devices continue to be discussed among young people, as well as parents and the community at large," Simon Miller, Prevention Specialist, explains. "Research from UC Davis and Stanford University shows us that every big tobacco company owns at least one e-cigarette or vape company, even though the message is that e-cigarettes are somehow 'disrupting regular smoking'. We must take the lessons that we learned from the anti-smoking efforts of the 80s and 90s and apply them now, before we allow history to repeat itself with e-cigarettes," he warns.

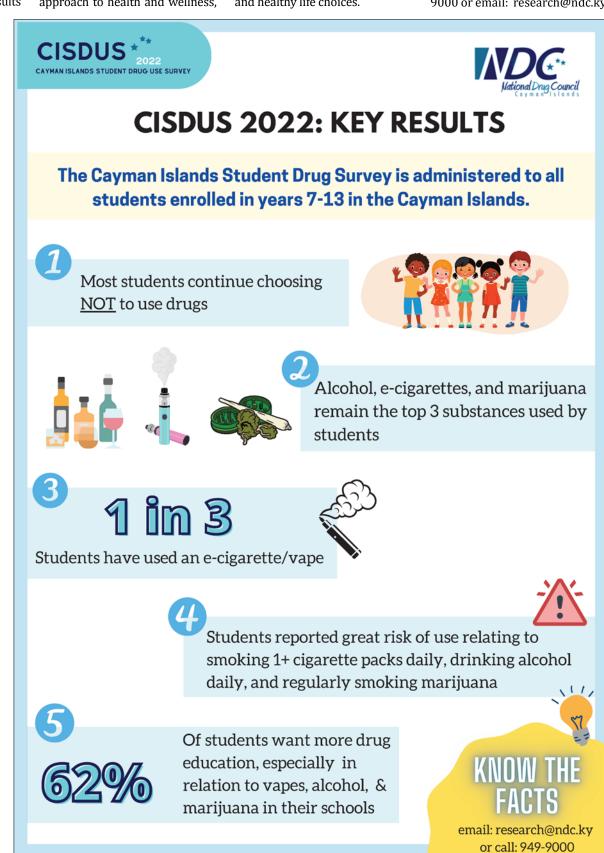
With respect to marijuana, fourteen percent (14%) of students reported having tried marijuana at least once in their lifetime; marking a slight decrease in lifetime use from the 2020 results. Additionally, the number of students reporting the use of marijuana in the past 30 days, also known as current use, has seen a steady decrease in proportions since the 2018 survey. However, 2022 CISDUS findings conclude that while students' perception towards the risks associated with regular marijuana use is high, their attitude towards occasional use still varies greatly, with twenty-five percent (25%) believing there is no risk from trying marijuana once or twice.

A common theme from the 2022 data, was that students want to know more about substances. More than half of the student population (62%) indicated that they would like to be receiving more drug education in their schools, specifically in relation to substances such as e-cigarettes/vapes, alcohol, and marijuana.

"The work of the NDC is crucial not only because of its long-standing data-driven approach, but also because they actively seek feedback from the very population which they serve," Hon. Sabrina Turner, Minister for Health and Wellness, adds. "It is important to understand not only the behaviours and attitudes of our youth towards alcohol and other drugs, but also their knowledge gaps and willingness to learn more on these important subjects. Our approach to health and wellness, at all levels, must include those populations whom we serve to ensure that our programming and services remain relevant. And, of course, we must act on what we find where we can, and advocate for such action from relevant agencies for that which falls outside of our remit."

The NDC currently works with both primary and high schools to provide **Research Informed Student Education (RISE)** that provides students with evidence-based drug education in an interactive and informative manner. The aim of all prevention programming is to empower young people with the skills and knowledge necessary to make positive and healthy life choices. "These results are only a snapshot of the overall data findings of the 2022 CISDUS," Mrs. Watson clarifies. "We are currently disseminating the preliminary results to our stakeholders, school administrators, parents, students, and the general public through a series of presentations in an effort to educate, empower and engage them not only with the data, but also with the numerous services which the NDC provides to the community."

For additional information regarding the 2022 CISDUS results, or to schedule a 2022 CISDUS presentation, please contact the National Drug Council at 949-9000 or email: research@ndc.ky.



Word Search

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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.

Answer to previous puzzle

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Difficulty Level ***									

Paddle

Shallow

Shower

Snorkel

Splash

Stroke

Swim

Towel

Trunks

Wade

Water

Find the listed words in the diagram. They

run in all directions - forward, back, up,

down and diagonally.

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Raft

Bathing

Bikini

Board

Cold Crawl

Deep

Dive

Float

Lotion

Ladder

Lifeguard

Flippers

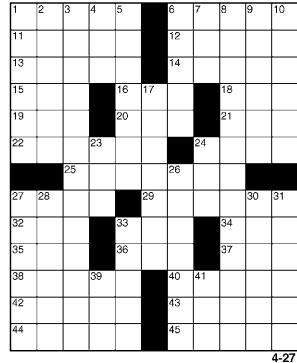
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> Have fun with CAYMANIAN TIMES

THE AMAZING SPIDER MAN By Stan Lee





CURTIS By Ray Billingsley



JUDGE PARKER

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4/27









Cayman is home to many people with substance abuse. As a community we can all make a difference in the lives of those individuals.