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89 Students complete highly competitive HSA summer internship programme



Spectrum delivers for the 5th year

Over 250 senior financial services industry leaders gathered to hear from Premier André Ebanks and Hon. Chief Justice Margaret Ramsay-Hale at Spectrum 2025 on Wednesday, 8 October at the Kimpton Seafire Resort + Spa.

Celebrating its fifth year, Spectrum

is the only annual conference where the entire financial services ecosystem brings government, regulators, industry and innovators together to examine the long-term structural shifts, policy developments and global trends impacting the sector. Paul Byles, Spectrum founder, economist and consultant opened the day's discussion with a reflective look at the both the role of Spectrum in providing the forum for collaborative dialogue about the

SEE SPECTRUM DELIVERS, PAGE 3



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CIBC Honours 'Unsung' Hero



CIBC's 2025 Unsung Hero Honouree, Mrs. Yvonne Boldeau (centre) stands with CIBC Country Head, Mr. Gemel Sobers (L) and CIBC Director, Personal and Business Banking, Mr. Samuel McField-Morgan (R). (Photo: stuart wilson)



► CIBC's 2025 Unsung Hero Honouree, Mrs. Yvonne Boldeau along with her family and CIBC representatives at the LUCA restaurant on 9th October, 2025. (Photo: stuart wilson)



► CIBC's 2025 Unsung Hero Honouree, Mrs. Yvonne Boldeau with Director of the Department of Education Services, Mr. Mark Ray at an award ceremony held at the Luca Restaurant on 9th October, 2025. (Photo: stuart wilson)



▶ Mrs. Yvonne Boldea, along with her family at the ceremony to award her as this year's CIBC 2025 Unsung Hero Honouree. (Photo: stuart wilson)



Members of the CIBC banking teams stand with Mrs. Yvonne Boldea, this year's CIBC's Unsung Hero Honouree. (Photo: stuart wilson)

By Stuart Wilson

Members of CIBC's Cayman Islands team, along with stalwarts from the education industry and well wishers gathered at Luca on the West Bay Road, Grand Cayman on October 9th to honour Yvonne Boldeau as this year's recipient of the bank's Unsung Hero Award.

A panel of 5 judges selected Mrs. Boldeau for decades of 'selfless sacrifice in the assistance of young persons in the community'.

Mrs. Boldeau served as the Executive Officer at the John Gray High School for over 35 years and during that time touched the lives of scores of students, many of whom still remain connected to her long after her retirement.

CIBC Country Head, Mr. Gemel Sobers noted, "Mrs. Boldeau's legacy reflects the very values that CIBC holds dear; strengthening communities, empowering the next generation and creating brighter futures." He said selflessness and service - a dedication to serving others above self was an important part of the values of unsung heroes.

"People who are working in the community without thinking of who is looking at what they are doing. They are just doing what they do. This is the type of person the Unsung Heroes programme seeks to identify.

"The Unsung Heroes programme seeks out humble, quiet individuals who work hard in their own little corners, not looking for any type of reward or kudos and who often are surprised when someone wants to single them out for some sort of reward.

"I think it is so important that we recognise persons like Mrs. Boldeau and take the

time to say thanks," he remarked.

"Thanks for being you, thanks for what you do, thanks for the sacrifices you make and thanks for all the people who benefit from what you do," added Mr. Sobers.

Pastor Obed Babb, who served as one of the 5 judges, told the audience that determining the winner of this year's CIBC Unsung Heroes Award for the Cayman Islands was a simple yet profound privilege.

"We discovered acts of compassionate interest in service to people, community and country and among the nominees one stood out as deserving for this recognition; uplifting the lives of countless children by paying for lunches, examinations, uniforms and supplies all from limited resources," he said, adding that the community should pause to also thank the family of Mrs. Boldeau for allowing her to utilise resources that in many causes could have went to them.

"Industry coupled with indefatigability led to the repair of clothing, provision of graduation gowns and hours of listening and praying in an effort to snatch hope from the insatiable jaws of despair, all the while maintaining the dignity and integrity of those she assisted," he remarked.

"What was surprising was that none of the panelists had ever heard of Mrs. Boldeau despite an intimate knowledge of the philanthropic landscape of the Cayman Islands.

"She is truly unsung," added Pastor Babb. Director of the Department of Education Services, Mr. Mark Ray noted that he wished to thank CIBC for taking the step to recognise a truly unsung hero.

He said he had worked with Mrs. Bold-

eau for a period of 8 years and pointed out that she was an asset, not just to students but to staff as well.

"Some people keep a school running, Mrs. Yvonne made it breath," he said, adding that, "... She was the quiet engine behind our best work and an anchor, who showed calm, competent, deeply human leadership."

Mr. Ray went on to highlight that the effort Mrs. Boldeau put forth called for a 'stage' and everyone left her desk feeling lighter.

"When pressures rose, she brought order without drama, when conflict whispered, she found fairness and a way forward, when change arrived, she kept the centre steady, when joy showed up she made space for it.

"Students met a listener who remembered their names and their stories, parents met a professional who gave straight answers with a gracious tone, staff met a colleague who can be absolutely frank and still leave you feeling listened to," he remarked.

In her remarks, Mrs. Boldeau, visibly touched by the outpouring of gratitude for

her service, noted: "The greatest reward has always been the children; their growth, their joy and their peace. This moment is an unexpected blessing and I am truly grateful."

She also extended heartfelt thanks to CIBC for their enduring commitment to uplifting the spirit of our community.

"The award goes far beyond banking and financial services," she noted.

Mrs. Boldea also thanked the judges for honoring those who serve quietly, faithfully and with love."

"Over the years I have given my heart to this work but I have received far more in return, especially from the children. It has been my personal privilege seeing the children all the way from timidly enter the hallways of the high school, to confidently striding through the walkways of adult life.

She said her life's work was to welcome every child with tenderness, and to nurture young hearts and minds to believe in their worth, even before they know it themselves.

In quoting C.S. Lewis, she remarked: "Children are not a distraction from more important work. They are the most important work"

"I am only one among many, who served, cared and provided for our children."

She pointed out that persons such as Mrs. Lucille McLean, and the late Marjorie Beckles were important anchors in her endeavors to support children and their future.

"These are our heroes too and this recognition is for all of us who have chosen to pour into the lives of others. Thank you for seeing us and acknowledging our efforts."

CIBC's Unsung Hero Award was created to honour everyday people across the Caribbean who are quietly making a big difference in their communities. The programme was designed to spotlight those who work selflessly for the good of others without recognition or reward.

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Financial services industry leaders gather to hear from Premier Andre Ebanks and Hon. Chief Justice Margaret Ramsay-Hale at Spectrum 2025



► Hon. Chief Justice Margaret Ramsay-Hale

CONTINUED FROM Page 1

future of the industry, and on the history, growth and importance of the financial services sector to the Cayman Islands economy.

While acknowledging the Cayman Islands' strong position as a leading international financial services centre with a global presence built over the last 60 years, Byles emphasised the need for a strategic approach to ensure the continued growth and long-term sustainability of the industry here.

"From a small, connected financial community, to a globally integrated powerhouse - globalisation, technology and Cayman's own successful innovations have reshaped the industry over the course of the last 20 years or so. Local firms have built their business and established presences across the world to service their clients.

"Ensuring we can continue to grow the industry means planning an effective long-term strategy that not only protects what we have but also looks outward, considers the bigger picture, examines competitors and identifies innovations and diversification opportunities that can position Cayman for the long game." Byles said.

Setting the tone for the day with common themes around technology and innovation, industry panels experts explored topics including the growth of business for Decentralised Autonomous Organisations (DAOs), maintaining a competitive advantage in ESG investment opportunities and the future of investment funds.

Highlights included the discussion on the risks and opportunities for the use of AI in the insurance sector and the wider implications for the entire financial services industry with a technology that will bring transformative change.

Moderated by Paul Byles, the CIMA Regulatory forum featuring CEO, Cindy Scotland, OBE and CIMA senior management leaders, provided a rare opportunity to hear from the industry regulators where discussion included regulatory priorities, supervisory approaches, and expectations for regulated entities, with audience questions contributing to the dialogue.

Two keynote presentations from Hon. Chief Justice Margaret Ramsay-Hale and Premier and Minister for Financial Services and Commerce, Hon. André M. Ebanks provided context for the importance of the judiciary to the financial services sector's stability and the importance of the industry to Cayman, respectively.

The Chief Justice's insightful address focused on the role of the Judiciary as a key part of the legal infrastructure underpinning the success of the financial services industry, and how it provides for security and certainty for investors in the Cayman Islands.

Premier Ebanks closed the conference with an inspiring keynote address reflecting on Cayman's progress and outlining a bold vision for the future of the jurisdiction's financial services industry.

He reaffirmed government's commitment to maintaining Cayman's position as a premier global financial centre - emphasising digital transformation, ESG leadership, and policy modernisation as key pillars for sustainable growth.

The Premier also spoke to the importance of nurturing local talent and deepening collaboration between the public

and private sectors to ensure Cayman remains competitive, credible, and connected on the world stage.

Commenting on the discussion and contributions across the Spectrum 2025 programme, Byles said, "Today's panel discussions and keynote addresses showed that as an industry, the financial services sector can work together with government and regulators build upon its success and collectively deliver a strategy that puts Cayman on a sustainable



▶ Premier of the Cayman Islands, Andre M. Ebanks



▶ Spectrum 2025: (L-R) Mrs. Julie Hunter, JP, MP; Premier and Minister for Financial Services and Commerce, Andre M. Ebanks; Jessica Ebanks, Head of Securities, CIMA; Paul Byles, Spectrum Founder; Mrs. Cindy Scotland, OBE, CEO, CIMA; Rohan Bromfield, Head of Fiduciary, CIMA; Pranav Variava, Head of Investments, CIMA

path to continue to grow our economy.

"I would like to thank the Hon. Chief Justice for her insights on the role of the Judiciary and the legal framework that provides Cayman the stability that underpins our industry, and the Premier for his and the government's commitment to supporting the efforts of the sector locally and globally", he concluded.

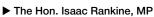
To learn more about Spectrum and see highlights from Spectrum 2025 visit www. spectrum.ky.



► Spectrum 2025 panel discussion

Task Force to Energise Cayman's Digital Transformation







The Premier, the Hon. Andre M Ebanks MP, spoke during the NCFC National Digital Transformation Strategy Task Force launch on Monday, 6 October, at the Grand Cayman Marriott Beach Resort



The NCFC National Digital Transformation Strategy Task Force, supported by Government officials, launched Monday, 6 October, at the Grand Cayman Marriott Beach Resort.

- Front row, from left: The Premier, the Hon. Andre M Ebanks MP; Task Force Chair, Cristina Spratt; and Minister of Innovation the Hon. Isaac
- ▶ Back row, from left: Dr Alexandra Forsell, Tamsin Deasey, the Ministry of Innovation's Acting Deputy Chief Officer Charles Brown, Lucia Gallardo, James McFee, the Ministry of Innovation's Chief Officer Nellie Pouchie, Kaitlyn Elphinstone, Jason Nehra, and Jeff Goddard.

By: OTP Media

The NCFC Government keenly recognises that the world is currently experiencing rapid technological transformation which is altering the way private and public sector conduct business and how individuals learn, live, and work the world over.

The Cayman Islands must therefore keep pace and harness technology responsibly so that it benefits the people of the Cayman Islands. To that aim, the country needs a national framework that helps our people thrive in the evolving digital econ-

And with the launch of the NCFC National Digital Transformation Strategy Taskforce (NDTS), Government has taken a significant step toward achieving that aim.

"We are in an exciting time in the Cayman Islands, and this will affect every facet of society," said the Premier, the Hon. André M Ebanks MP, during the taskforce's Monday, 6 October launch at the Grand Cayman Marriott Beach Resort.

Recognising "what we are about to embark upon will be key for our future," Minister of Innovation the Hon. Isaac Rankine MP told taskforce members their work "will help ensure that our transformation is guided by accountability."

NDTS members have broad, deep experience in the three pillars that underpin their work, the Premier said. But equally important is their individual and collective passion to proactively help empower the people of the Cayman to make the most of our opportunities today, while also preparing for tomorrow's economy and job markets.

"Cayman must embrace technological advancements responsibly in order to strengthen our economy, improve our daily lives and prepare the next generation for the future," said the Premier, who is also Minister of Financial Services and Commerce.

"Digital transformation is the next logical step and, as we have done with financial services, we'll proceed with prudency and yet pace."

Said Minister Rankine, who is also the Minister of Culture, "A stronger, fairer Cayman means adapting to a changing world. And while we embrace our past, we also embrace our future."

The NDTS' work is founded upon three

Digital Trust

o Build a secure, resilient and trusted "digital backbone" for the Cayman Islands that allows government, business and society to adopt emerging technologies confidently and sustainably.

o This work includes strengthening data governance, expanding digital infrastructure, enhancing cybersecurity, and advancing the relevance of digital

• Intelligence and Transformation

o Harness artificial intelligence (AI) and emerging technologies to modernise Government, empower business innovation and build a future-ready workforce.

o This includes driving the development of more innovative services, greater competitiveness, and adaptability across Cayman's digital economy.

• Digital Assets and Economic Growth

- o Future-proof Cayman's economy through the responsible adoption of digital assets, tokenisation, and emerging financial technologies.
- o This work strengthens financial services, drives economic diversification and sustains Cayman's global competitiveness.

The NDTS is working to a six-month timeframe to deliver guidance and takeaways for Government to consider in moving this initiative forward, said its Chair, Cristina Spratt.

Joining Ms Spratt on the taskforce are:

- Ieff Goddard
- Kaitlyn Elphinstone
- Jason Nehra
- Dr Alexandra Forsell
- Lucy Frew
- Tamsin Deasey
- Lucia Gallardo
- James McFee

"All of us are honoured to have been selected for this taskforce, and we have a shared purpose - to guide Cayman's digital transformation in line with global best practices and national priorities. Each of us brings unique expertise and perspective, and it is this diversity of skills and viewpoints that will make our work both meaningful and impactful." Ms Spratt said.

Dominica welcomes back stars

Dominica's World Creole Music Festival celebrates 25 years of music, culture, and magic next week.

The World Creole Music Festival, first held in 1997, has grown into one of the Caribbean's leading cultural events. It celebrates Creole music in all its forms—zouk, bouyon, kompa, reggae, dancehall, soca, afrobeat, and more - while promoting regional unity and artistic innovation.

Over the years, the festival has hosted top regional icons, including Machel Montano, as well as local artists such as Exile One and WCK. This 25th anniversary promises three memorable nights of bouyon, soca, reggae, dancehall, zouk,

and Afrobeat from local and international stars. Superstars such as Sean Paul, Beres Hammond, Wizkid and Burna Boy have also graced their stages. This year the biggest name is Vybz Kartel.

Created not only to showcase Creole culture and music in the Caribbean but also to promote tourism and highlight the natural beauty of the Nature Isle of the Caribbean, it has grown into one of the region's most popular events.

The Ministry of Tourism and the Discover Dominica Authority have put together a dynamic line-up and commemorative theme for the highly anticipated cultural showcase which runs from 24-26 Octo-

ber at Windsor Park Sports Stadium in Roseau. The festival's theme is: 'Global Echoes of the Nature Island: Celebrating 25 Years of Creole Music, Magic, and Memories.'

"The World Creole Music Festival is a cultural flagship that has elevated Dominica's visibility and amplified the voices of Creole people everywhere," said Marva Williams, CEO of the Discover Dominica Authority and Direc-



▶ The World Creole Festival is hugely popular

tor of Tourism. "As we commemorate 25 years, we are proud to present a line-up that reflects the evolution of our sound, culture and Caribbean identity."

Night one's main artists: Burning Flames (Antigua), Midnight Groovers (Dominica), Halibut (Dominica), Nu Look (Haiti/USA), Romain Virgo (Jamaica), TK International (Dominica) and Steel Pulse (UK/Jamaica).

Night Two: Creole Carnival includes Asa

Bantan (Dominica), WCK (Dominica), Kes The Band (Trinidad & Tobago) and The Bouyon Assembly (Dominica) and Vybez Kartel (Jamaica).

Night Three: The Grand Finale sees the likes of Tiwa Savage (Nigeria), Bunji Garlin & Fay-Ann Lyons (Trinidad & Tobago), Extasy Band (Dominica), Ezra "Da Fun Machine" (St. Lucia) and Kassav (Guadeloupe & Martinique).

where," said M Williams, CEO o Discover Dom Authority and D



▶ Brits love to visit Dunn's River Falls

Jamaica tourism officials are hopeful that additional flights from British Airways, Virgin Atlantic and TUI next summer will reverse a decline in British visitors

UK visitor numbers peaked at 230,000 in 2024, making it the biggest Caribbean destination for Brits. However, arrivals dropped 6% between January and April this year after TUI slashed its flight capacity by 20% when its cruise line Marella opted to no longer homeport in Montego Bay.

To fill the shortfall, TUI is planning to operate one extra flight a week from both Gatwick and Manchester to Montego Bay

in summer 2026. British Airways will operate an extra weekly flight between London Gatwick and Kingston, one more than during the winter, and Virgin Atlantic will increase its London Heathrow to Montego Bay service to daily from four times a week.

Jamaica Tourism Minister Edmund Bartlett said: "The United Kingdom holds a deeply rooted connection with Jamaica, through our shared history, culture, and vibrant diaspora. Our goal of reaching half a million UK visitors annually by 2030 is bold but also reflects the growing appetite among British travellers for the authentic Jamaican experience."

Trinidad fears gang backlash after corrupt contract purge

Trinidad and Tobago's recent measures to root out corruption in public contracts linked to gangs may trigger a backlash from criminal organisations that have long profited from community development programs.

The government has suspended several public contracts awarded through local development initiatives, including the Unemployment Relief Programme and the Community-based Envi-

ronmental Protection and Enhancement Programme. Those contracts are now being restructured following allegations of corruption and criminal infiltration.

According to official investigations, gangs received contracts to carry out public works and provide services through both programs, and even registered fake employees ('ghost workers'), to siphon off funds.

Amid these efforts to clean up public contracting, in mid-August, Trinidadian intelligence agencies detected a collective bounty of 2.8 million Trinidad and Tobago dollars (about US\$420,000) for the assassination of three senior politicians.

The government declared a state of emergency in mid-July after intelligence reports suggested that gang leaders were coordinating assassinations of sen-



► Trinidad police are busier than ever

ior state officials from prison, with help from corrupt officials.

A prison officer was later arrested and accused of collaborating with the Radical Islamic Criminal Gang, according to an arrest warrant issued by the National Security Ministry on August 18.

Criminal gangs remain Trinidad and Tobago's main security threat. In 2024, gangs were behind 43% of the country's murders, which reached a record high of 625 killings. Easy access to firearms, social isolation in poor communities, and turf wars among increasingly fragmented gangs have all fuelled the violence.

The review of public contracts aims to cut off gang profits in some of the country's poorest communities. In recent years, the annual budget for each program has ranged between \$40 million and \$66 million.

Ministry of Planning, Lands, Agriculture, Housing and Infrastructure Celebrates Fifth Affordable Home Handover Under New Administration

The National Housing and Development Trust (NHDT), in partnership with the Ministry of Planning, Lands, Agriculture, Housing and Infrastructure (PLAHI), proudly handed over keys to new homeowner Ms. Shanique Lettman during a brief ceremony held at the NHDT office this morning, October 10th, 2025.

Ms. Lettman will take up residence in her new home located at Flamingo Point, North Side — an approximately 1,181 sq. ft., three-bedroom house featuring a modern aesthetic.

Present at the handover were Acting Minister for Planning, Lands, Agriculture, Housing and Infrastructure, Hon. Nickolas DaCosta, and NHDT Board Chairperson, Mr. Mark Scotland. Minister Hon. Johany "Jay" Ebanks also joined the occasion via phone to personally extend his congratulations to Ms. Lettman.

This handover represents the fifth suc-



► (From Left) Mark Scotland, NHDT Board Chairperson, Honourable Nikolas DaCosta, Acting Minister for Planning, Lands, Agriculture, Housing and Infrastructure (PLAHI), Shanique Lettman, homeowner at Flamingo Point.

cessful transfer of homeownership facilitated by the NHDT since the new administration took office in May 2025—a continued demonstration of the Ministry's commitment to improving access to affordable housing and strengthening Caymanian communities.

"Every new homeowner represents a meaningful step toward our vision of a more secure and prosperous Cayman," said Acting Minister DaCosta. "The Ministry and NHDT will continue working together to ensure more Caymanian families have the opportunity to own a home and build a better future."

The Ministry of Planning, Lands, Agriculture, Housing and Infrastructure, together with the National Housing and Development Trust, remains dedicated to supporting Caymanians through safe, affordable, and high-quality housing solutions across all districts.

SEYMOUR QUITS PPM. PPM THANKS HIM FOR HIS SERVICE

By Staff Writer

Member of Parliament Dwayne Seymour has quit the main opposition People's Progressive Movement (PPM).

In an unexpected press release on Thursday afternoon, Mr Seymour, who campaigned as a PPM candidate in April's election, did not offer any reason for his sudden departure from the party.

He only stated: "This decision was not made lightly. I have sought counsel from my family and my closest advisors from the Bodden Town East Constituency, and I have taken considerable time to reflect on it, weighing both my own principles and the responsibilities I owe to the people of my district and, indeed, the entire Cayman Islands."

The MP for Bodden Town East also stated in his surprise press statement: "Serving as a Member of Parliament for Bodden Town East is one of the greatest honours of my life. The trust and support I have received from the wonderful and amazing people of Bodden Town East over the years has been deeply humbling and profoundly heart-warming. My years



► Hon Dwayne Seymour

of experience have given me the encouragement and motivation to pursue this decision."

He said he will continue serving as an independent member representing the constituency.

Mr Seymour, who as an independent had served as health minister in the last PPM government, formally joined the party to contest the April elections along with two other members of the then-United People's Movement (UPM) coalition.

After the PPM lost power in 2021, he joined the PACT coalition led by ex-premier Wayne Panton also as an independent. When that collapsed, he stayed on in the replacement UPM coalition government of Juliana O'Connor-Connolly, remaining with them even when that administration suffered defections to the opposition benches.

In the ensuing partisan realignments leading up to elections this past April, Mr Seymour formally signed up as a member of the PPM along with remaining UPM colleagues ex-Premier O'Connor-Connolly and ex-tourism minister Kenneth Bryan. Mr Bryan is now the Deputy Leader of the PPM.

Mr Seymour has not offered any specific reason or reasons for his decision. He only stated: "I appreciate your understanding, and I look forward to maintaining a cooperative relationship with all members of Parliament as we continue to strive to improve the lives of our constituents and the entire Cayman Islands."

Meanwhile, the PPM has issued a re-

 $sponse\ to\ Mr\ Seymour's\ abrupt\ departure.$

In a statement titled 'The Progressives Acknowledge the Resignation of Dwayne Seymour, the party stated: "The People's Progressive Movement (The Progressives) acknowledges the resignation of Dwayne 'John John' Seymour, Member of Parliament for Bodden Town East, from the Party.

We thank Mr Seymour for his service as part of the Progressives team and wish him every success in his continued work for the people of Bodden Town East and the Cayman Islands.

Party Leader, Hon. Joseph Hew, stated: "We appreciate Mr Seymour's contributions during his time with the Progressives and wish him well in his ongoing public service and future pursuits. The Progressives remain focused on working for the people of the Cayman Islands, committed to strengthening our team and adapting where necessary to meet the needs of our country."

The party also said it stands united in its "mission to provide steady, transparent, and people-focused leadership for all Caymanians."

POLICE NEWS

Police Conduct Joint Day of Action in Cayman Brac

On Friday, 3 October, RCIPS officers in Cayman Brac, joined by operational support units from Grand Cayman, and officers from Customs & Border Control, conducted a high-visibility day of action, targeting drug activity and anti-social behaviour in the community.

During the operation three persons were arrested for drug offenses, including one man on suspicion of possession and consumption of cocaine. A quantity of suspected ganja was also recovered during a search of an abandoned property near to the residence of one of the arrested persons.

Such operations will continue on a regular basis in Cayman Brac, in response to



community concerns, and as part of the RCIPS' mission to make the Cayman Islands safer.





IMAC Awards US\$483,000 in 2025 Scholarships

The Insurance Managers Association of Cayman (IMAC) has announced that through its Educational Scholarship Fund (ESF), scholarships for a total commitment of US\$483,000 have been awarded to fifteen (15) Caymanian students for 2025.

Since its inception, the ESF has raised over **US\$5 million** through fundraising events and the generous contributions of IMAC members and industry partners. To date, the fund has supported ninety (90) young Caymanians in pursuing higher education, including this year's recipients.

Jessica Powell, Chair of the IMAC Educational Scholarship Fund Committee and a former scholarship recipient herself,

"Our scholarship foundation represents the heart of IMAC's commitment to education and opportunity. Being both a past recipient and now Chair of the Scholarship Fund Committee, I have experienced the powerful ripple effect of this program. These scholarships open doors for our



► Jessica Powell - IMAC Scholarship Committee Chair

students through financial support and networking, while also strengthening our Cayman community by fostering future leaders across many fields. Given the incredible willingness of the Government of the Cayman Islands to support qualifying Caymanian students with their studies, we were happy to provide top-up scholarships to supplement the government grants, in an effort to bridge the funding gap so students are able to pursue their studies without financial barriers.

IMAC is proud to see so many Caymanians seeking out their dreams, and we look forward to witnessing their continued success, and contribution to the growth and success of our Islands."

The 2025 scholarship recipients are pursuing a diverse range of academic disciplines, listed below.

- Allan Wagner Statistics | University of Florida
- Allison Flores-Hernandez International Business | University of Liverpool
- Arianna Ebanks Visual Communication | Royal College of Art
- **Brianna Smith** Sports Therapy | University of Essex

- Esther Cameron Biology (Pre-Dental) | Nova Southeastern University
- **D'Nique Solomon** Business Marketing & Management | University of Surrey
- **Dejea Lyons** Geography (Environment, Politics & Society) | University College of London
- Gabriella King Public Policy | University of Edinburgh
- Hannah Scott Veterinary Medicine | LSU School of Veterinary Medicine
- **Jhanessa Powery** Psychology | University of Cincinnati
- Julianne Marie Aurelio Psychology | King's College London
- Naomi Tibbetts Veterinary Medicine & Surgery | University of Nottingham
- **Reyah Stewart** Business Studies |
- Concord University
 Sarah Soomro Business Studies |
- University of Arizona
 Shante Bush Physical Therapy |
- **Shante Bush** Physical Therapy | Florida International University

To learn more about the IMAC Educational Scholarship Fund, please click here.

MHES supports local breast cancer and diabetes awareness initiative

The Ministry of Health, Environment and Sustainability (MHES) is pleased to announce a sponsorship of CI\$15,000 in support of Lions Club of Tropical Gardens' efforts to raise awareness of breast cancer and diabetes.

Breast Cancer Awareness Month is observed internationally each October, highlighting the most commonly diagnosed cancer among women and one of the leading non-communicable diseases (NCDs) burdens globally.

Highlighting the importance of national data in shaping health policy, the Minister for Health, Environment and Sustainability, Honourable Katherine Ebanks-Wilks, said: "The findings of the 2023 STEPS National Health Survey underscore the serious risks our country faces from non-communicable diseases such as cancer and diabetes. Increasing awareness through initiatives like those led by the Lions Club of Tropical Gardens is crucial in helping

residents in the Cayman Islands recognise risks early. This collaboration not only represents a vital step toward reducing the long-term burden of disease in our islands but also exemplifies the power of partnership in public health. We are proud to support the Lions in their ongoing efforts and are committed to further initiatives that promote early detection and prevention of advanced diseases in the future."

Conducted in 2023, the STEPS survey collected data on behavioural and biological factors that can increase the risk of NCDs such as diabetes, hypertension, and cancer. Risk factors specific to cancer included smoking, alcohol consumption, diet, obesity, and lack of exercise. Impor-



▶ I-r: Ephantus Thumbi, First Vice President of Lions Club of Tropical Gardens; Hon. Katherine Ebanks-Wilks, Minister for HES; Dr Andrew Robinson, Breast Cancer Awareness Chairperson, Lions Club of Tropical Gardens; Jeremy Doyley-Downie, Breast Cancer Awareness Co-chairperson and Second Vice President of Lions Club of Tropical Gardens.

tantly, the survey also found that 20% of women in Cayman, aged 45-69, have never had a mammogram.

Chief Officer for MHES, Ms. Tamara Ebanks, added: "We know that Government cannot achieve lasting health improvements alone. By partnering with the Lions Club of Tropical Gardens, we are ensuring that vital messages and support around breast cancer and diabetes, reach people directly in their communities. This sponsorship represents a tangible step in turning the results of the STEPS survey into meaningful action."

For the past 28 years, the Lions Club of Tropical Gardens has worked with the community and local organisations to

make support and early detection more available to women living in the Cayman Islands. Last year, the organisation provided over 470 free mammogram vouchers to individuals who could not otherwise afford this critical screening.

President of Lions Club of Tropical Gardens, Mr. Norman Howell, added: "The Lions Club of Tropical Gardens is overwhelmingly grateful to the Ministry of Health, Environment and Sustainability, for this enormous support to our Breast Cancer Awareness Initiative. The LCTG remains committed to our pursuit against breast cancer and this substantial contribution will certainly elevate, enhance, and extend our reach in tackling

this disease throughout the Cayman Islands. The Breast Cancer Awareness Committee of the LCTG looks forward to the continued partnership with Minister Katherine Ebanks-Wilks and her ministry, in all our public education ventures to ensure wellness and preservation of Cayman's future."

As part of this year's Breast Cancer Awareness Month programme, the Lions Club of Tropical Gardens is hosting several activities, including the Brenda Tibbetts-Lund Walk Run in Cayman Brac and Grand Cayman, the George Town Awareness Meeting, and the Survivors' Breakfast. These events not only honour survivors and their families but also provide practical opportunities for early detection, education and community support.

MHES also supports self-care as an important part of preventing and managing conditions like breast cancer and diabetes. Paying

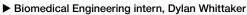
attention to changes in the body through regular self-checks such as breast self-exams, along with routine health screenings, can help with early detection of breast cancer and diabetes-related complications. Combined with healthy habits such as balanced eating, physical activity, and voiding tobacco, these simple practices give individuals the power to take charge of their health.

The Ministry would like to encourage members of the public to support the upcoming activities and learn more about taking steps to protect their health.

Click the link for more details on activities for Breast Cancer Awareness Month: https://bit.ly/42VeJT1

89 Students complete highly competitive HSA summer internship programme







► Therapy Services intern, Jaylin Johnson

Eighty-nine (89) Caymanian high school and college students have successfully completed the Health Services Authority's (HSA) 2025 Summer Student Internship Programme — a record-breaking year with 261 applications received. This highly competitive programme offers hands-on experience across a wide range of healthcare careers, inspiring the next generation of Caymanian professionals who will help sustain the Islands' healthcare system for years to come.

The internship ran from 1 June through September 2025, placing students in 4–6 week rotations across the Authority's departments. Assignments ranged from clinical care and allied health to administrative and technical support, exposing students to the breadth of opportunities within the healthcare industry.

This year's placements included 29 students in nursing, medicine and EMS; 46 students in support roles such as laboratory, radiology, pharmacy, therapy services, dental, Health Information Management (coding) and forensics; and 14 students in non-clinical areas, including finance, law, facilities, patient experience, human resources and marketing.

By focusing more on clinical fields and third- and fourth-year students preparing to enter the workforce, this year's programme emphasised HSA's commitment to building a robust pipeline of Caymanian healthcare talent.

The internship continues to attract repeat participants, with over 25 students returning this year. One such student,



▶ Specialist Clinic intern, Oriana Ellis

Dylan Myles, rejoined the Biomedical Engineering staff and shared that he continues to enjoy his experience. His involvement this year included off-site visits to locations such as Northward Prison, where the team maintains medical and dental equipment.

Many interns said the hands-on exposure exceeded their expectations, leaving them with valuable practical lessons.

Another Biomedical Engineering intern, Dylan Whittaker, explained, "I was expecting to just be writing documents or signing off on machines that are used throughout the hospital, but it surprised me when we actually got to work handson with the machines. I've learnt quite a lot from that."

Oriana Ellis, a Specialist Clinic intern, shared, "I was surprised at how much nurses actually do and how flexible they have to be — running clinics, doing triage, tending to patients and even dressings."

Speaking on his time in the Therapy Services Department, Jaylin Johnson added, "I learnt the different ways you could change one exercise to hit different muscles."

"This year's Summer Student Internship Programme was one of our most competitive yet, with over 200 applications for 89 placements," said Samantha Bennett, Chief Human Resources Officer. "Each year we are delighted to see many of our interns return, which speaks volumes about the quality and impact of the experience. Programmes like this are essential to our succession planning: they help us identify and nurture future Caymanian healthcare professionals across clinical, allied health, and administrative roles."

One former summer intern is now serving as a medical intern with the Authority, demonstrating the programme's success in launching students toward healthcare careers.

The HSA Summer Student Internship is offered annually to Caymanian and Right-to-Be-Caymanian students aged 16 and older with an interest in healthcare. Students are placed according to their area of interest in departments such as information technology, pharmacy, molecular biology, materials management, and more.

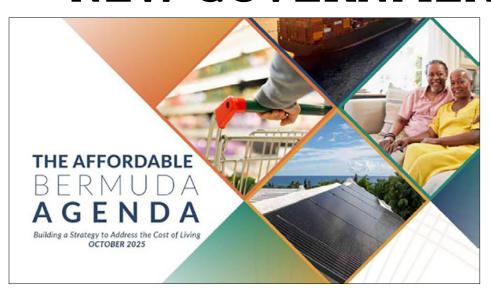
By combining practical learning with professional mentorship, the programme not only builds skills but also inspires participants to envision themselves as future leaders in Cayman's healthcare sector.

Students interested in applying for the 2026 programme are encouraged to monitor HSA's website www.hsa.ky and apply early due to the high level of competition.





BERMUDA TACKLES RISING PRICES WITH NEW GOVERNMENT-LED INITIATIVE



By staff Writer

The Bermuda government has launched a new scheme to alleviate the impact of the rising cost of living on the island.

Called the Essential Goods Relief Initiative, the scheme to be launched on November 1st is aimed at reducing the cost to consumers of selected essential services and supplies. It falls under the broad heading of a wider government Affordable Bermuda Agenda.

In the initial phases, consumers will benefit from significant price reductions across selected products in an agreement between the government and the business community.

This involves a 10 per cent price cut by wholesalers to retailers who, in turn, will pass that saving on to shoppers with a further 10 per cent price drop.

The Bermuda government describes the plan as aiming to deliver "meaningful cost-of-living relief for Bermudian families and businesses."

It said the Affordable Bermuda Agenda outlines the government's immediate and long-term actions across four priority areas: imports and food security, utilities, housing, and consumer empowerment. An official statement also said it reflects a shared commitment between government, industry, and the community.

Minister of Home Affairs in the ruling Progressive Labour Party(PLP) government, Alexa Lightbourne, called the plan developed in collaboration with the business community, "a concrete step towards cost-of-living relief".

The chairwoman of the Cost of Living Commission, Michelle Jackson, said the initial measures, while not solving the cost-of-living challenges overnight, are nonetheless a step in the right direction. "The reality is that the high cost of living in Bermuda has been decades in the making...Our work is a marathon, not a sprint," she stated.

But the opposition One Bermuda Alliance(OBA) said the effort does not go far enough. Opposition Leader, Michael Fahy, said it lacked detail and fell short of a scheme his party had proposed.

"It looks good. But it falls woefully short on tangible long-term solutions on lowering the cost of living," he said, adding that, "It is worth reminding the people of





Bermuda that the OBA negotiated a 10% reduction of all groceries on Wednesdays for far more than nine months! The devil in this will be in the detail," the OBA leader said in a statement.

The Bermuda government hosted a Cost of Living Summit in June involving representatives from government, industry, labour, and the community. It resulted in over 100 recommendations focusing on key areas of food security, imports, utilities, housing, and health.

The scheme follows an earlier government survey and subsequent report, which identified four key policy areas based on public feedback.

These are: modernising legislation and sustainability initiatives to support household food production and reduce import costs, reviewing Bermuda's energy transition to ensure affordability and fairness, setting up a national consumer rights campaign, and modernising the Landlord and Tenant Act.

TAXING TIMES AS UK'S LABOUR GOVERNMENT PREPARES BUDGET

By Staff Writer

With the annual UK political parties conference season winding down, the focus is now shifting to the next big event on the political calendar, the yearly autumn budget statement.

Budget Day has been set for Wednesday, November 26th.

The ruling Labour Party, just one year into office, is already tracking low in the polls largely due to crises in illegal immigration, cost of living and the broader economy, and internal tensions.

But it's the management of the economy and how to turn around the 'deep fiscal hole' the government says it inherited that's currently commanding the bulk of attention. From opposition attacks on its stewardship thus far, floods of analyses from economists and other experts, and business and public unease over what's likely to unfold,



► Chancellor of the Exchequer Rachel

budget fever has gripped the country.

Chancellor of the Exchequer Rachel Reeves, who kept her post in a recent sweeping Cabinet reshuffle by Prime Minister Sir Keir Starmer, has been under severe scrutiny and criticism from her political opponents especially, over her handling of the nation's finances.

The former Bank of England economist has repeatedly claimed that she inherited a broken economy from the Conservative Party which had been in power for the past 14 years.

The government says there's a £20–30bn gap in the public finances which it wants to close without cutting public spending or by additional borrowing.

In a recent report, the International Monetary Fund(IMF) noted that the UK is showing signs that an economic recovery is underway but said it "faces headwinds from global uncertainty and inflation pressures", although those were expected

to lessen in this quarter.

While the government has been tightlipped about specifics, policies around taxation have been a main topic of speculation.

The Chancellor has hinted at a wealth tax on high earners and those with considerable assets. An aggressive approach to collecting outstanding standing taxes and tackling massive fraud in contracts handed out during the COVID pandemic are known to be on the agenda.

Analysts have still not ruled out tax rises, possibly in 2026, on capital gains, inheritance and property taxes. There are reports of some business owners weighing their options to relocate to other countries where they feel the tax burden is less onerous.

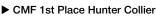
According to some experts, this year's budget is "shaping up to be one of the most politically charged in years".



► Gamers Bay 9 2025 Winners

Cayman Motoring Federation Showcases Sim Racing at Gamers Bay 9







► CMF 2nd Place Tristan Powers



► CMF 3rd Place Kavaun Green

The Cayman Motoring Federation (CMF) proudly participated in the recent Gamers Bay 9 held at John Grey High School on September 27 & 28. introducing attendees to the thrill of motorsport through its brand-new Advanced SimRacing (ASR) rig. ASR is the Official Supplier to the FIA for Professional Sime Racing Installations. The event brought the excitement of real-world racing into the digital arena, giving Cayman's youth a chance to experience high-performance motorsport technology.

"CMF's most recent event at Gamers Bay 9, proved that Sim or ESim racing is more than just a game. Sim racing offers Caymanian youths a unique and powerful blend of education and competition, said Rhondel Ramdath, Vice President of CMF. "It's a high-tech platform that rapidly develops crucial life skills like split-second decision-making under pressure, intensive focus, and data-driven problem-solving as they analyze telemetry and vehicle dynamics. Beyond the technical skills, it instils values of discipline, perseverance,

and graceful sportsmanship, preparing them for real-world challenges both on the road and in future careers. It was well received by the general public, and we hope to continue working with the community to provide safe drivers as well as Cayman's future athletes."

Many attendees at Gamers Bay 9 tested their skills on CMF's cutting-edge simulator, but only three emerged as the fastest on the virtual track:

- 1st Place: Hunter Collier 01:15.6
- 2nd Place: Tristan Powers 01:16.7
- 3rd Place: Kavaun Green 01:16.8

All three winners, aged 18-20, showcased incredible talent and precision under pressure.

Prizes awarded included:

- 3 × \$100 Advanced Sim Racing Gift
- iRacing Coaching Session with Canadian eSports Champion Phil Bouchard
- Advanced Sim Racing ASR 3 Chassis

"Top drivers, including Max Verstappen, have often spoken about how realistic and competitive sim racing has become, noting that it mirrors much of what happens on the track," said Dr. Ian Charlery, Chair of Esports for the Cayman Motoring Federation. "What we witnessed at Gamers Bay 9 reinforces that truth. Even children as young as 10 and 11 displayed skill levels that rivalled adults, proving that sim racing is more than just a game — it's a platform for developing racing instincts and identifying future talent. For the Cayman Motoring Federation, this shows that esports can play a vital role in building the next generation of Caymanian drivers, lowering the barriers to entry and giving our community an accessible gateway into motorsport."

CMF thanks Gamers Bay organizers, participants, and the community for supporting esports and motorsport innovation in the Cayman Islands. This initiative is part of CMF's wider efforts to grow esports racing, grassroots motorsport, and STEM education programs that prepare young Caymanians for future careers in engineering, racing, and technology.

For media inquiries, please contact: Jane Scaletta, President, Phone: +1 345-916-6599 Email: info@caymanmotoringfederation.org

About Cayman Motoring Federation:

The Cayman Motoring Federation (CMF) is the governing body for motorsport in the Cayman Islands. Its mission is to develop, regulate, and promote motorsport across all disciplines while ensuring the highest standards of safety, fairness, and professionalism. The CMF is committed to providing a platform for motorsport enthusiasts, athletes, and teams to excel locally and internationally.

Images included:

- Gamers Bay 9 Winners (L-R): CMF Chair of Esports - Ian Charlery
- 1st Place Hunter Collier
- 2nd Place Tristan Powers
- 3rd Place Kavaun Green CMF VP - Rhondel Ramdath
- CMF 1st Place Hunter Collier
- CMF 2nd Place Tristan Powers
- CMF 3rd Place Kavaun Green

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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								
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Answer to previous puzzle

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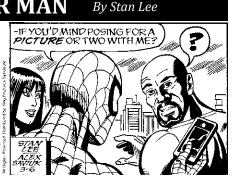
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CaymanianTimesClassifieds

ELITE MEP

Applications are invited for the position of: ELECTRICAL HELPER

Must have a minimum of 5 years' experience, preferably working under the supervision of a Master Electrician.

The successful candidate will be required to work a minimum of 45 hours per week including weekends and evenings, as needed. Salary will be paid weekly at an hourly rate of \$12 per hour. Health & Pension Benefits provided in accordance with Employment Law

Only applications from Caymanians, Status Holders and Legal Residents will be accepted at this time.

Email resume to susan@elite.ky

WEBSTER'S EDUCATION CENTER is actively seeking 8 Tutors in all areas of Construction, Customer Service and Hotel Front Desk Operations, Academic Development in all subject area and must have Computer skills to help with online tutoring. All applicants must be good motivators, work one on one and or with small groups. Only Caymanian, permanent residents and status holder will be considered first. Part-time and full-time positions available. Please forward all resumes to teachcayman@gmail.com or call/

WhatsApp 13459396289.

Times •

Newspaper Editor / Journalist

Caymanian Times is seeking a highly motivated Newspaper Editor/Journalist

Role & Responsibilities for the position of **Newspaper Editor/Journalist** at Caymanian Times

Role:

The Editor /Journalist will play a vital role in the output of Caymanian Times and its associated media endeavours across several platforms in addition to the printed paper reporting directly to and assisting the Publisher.

Duties and responsibilities include:

Assisting the Publisher with the complete news and current affairs production process from editorial planning to the final output of multi-platform news and current affairs content including; Compiling and reviewing content for the newspaper, covering events, researching news stories, interviewing and writing, on-mic and on-camera presentation in a multi-media environment.

- Editorial oversight of the general multi-platform news and current affairs output of Caymanian Times under the direction of the Publisher
- Setting and overseeing assignments of the journalism team including; staff, free-lancers and contributors
- Produce and present content across the various platforms of Caymanian Times as directed by the Publisher
- Maintaining news files and archives
- Represent Caymanian Times at news and related events as directed by the Publisher
- Liaise with the production teams across the various content output of Caymanian Times as directed by the Publisher

Candidate profile:

- Qualification in Journalism or relevant field
- Previous journalism experience of at least five years with prior editorial management responsibility is a necessity.
- Portfolio of published articles or newscasts
- Graduate-level proficiency in the English language
- Proficiency to a professional level with news content software and digital production processes across print, online, video and audio including television and radio
- Excellent communication and networking skills
- The successful candidate must be familiar with current socio-economic and political developments in the Cayman Islands, as well as the Caribbean and global news agenda with a focus on how they relate to the Cayman Islands.
- An understanding of the history, culture, and society of the Cayman Islands is desirable.

All applicants must have a clean Police Record (no prior convictions or pending judgments), a clean Medical Record, a clean and valid Driver's License and be able to provide at least three suitable references, with two of those being from previous employers.

Salary will be commensurate with experience and qualifications and will be **CI\$5,100** per month. Benefits will be in accordance with Cayman Islands Labour, Health Insurance and Pensions Laws

Applicants should forward a detailed resume quoting reference

"Newspaper Editor" to:

The Publisher, Caymanian Times Email: ralph@caymaniantimes.ky

ELITE MARBLE & GRANITE LTD

Applications from Caymanians, Status Holders & Legal Residents are invited for the position of:

GRANITE FABRICATOR & INSTALLER

The successful candidate must have a minimum 5 years' experience and will be required to work a minimum of 45 hours per week including weekends and evenings, as required. Driving License is essential. This is a physically demanding position.

Salary paid at \$16 p/h, paid weekly. Health Insurance and Pension provided in accordance with Employment Law.

Only applications from Caymanians and those with Employment Rights will be accepted at this time.

Email resume to susan@elite.ky

UNDER THE ALMOND TREE LTD T/A THISTLE CONSTRUCTION

Applications are invited for the position of

SITE MANAGER

Must have a minimum of 10 years experience.

The successful candidate will be required to work a minimum of 45 hours per week including weekends and evenings, as required. Own transport and tools essential.

Salary will be paid weekly at an hourly rate of \$30.77 per hour, minimum 45 hours per week including weekends

Health & Pension Benefits provided in accordance with Employment Law.

Only applications from Caymanians, Status Holders and Legal Residents will be accepted at this time.

Email resume to lvy@thistle.ky









CAREER OPPORTUNITY



Water Authority - Cayman
Invites applications for the post of

Labourer-Leak Detection

The successful candidate will perform a variety of manual tasks involved with leak detection and system maintenance, the installation of new infrastructure (both water and wastewater), upgrades and repairs to existing water infrastructure, and maintenance of equipment.

JOB REQUIREMENTS:

- A high school diploma with good reading and writing skills and the ability to follow written and oral instructions
- Experience with potable water distribution systems will be an asset, but is not escontrol.
- Working experience using a variety of hand and power tools and equipment commonly used in the water utilities
- Physical ability to perform heavy manual labour, lift heavy loads, work in confined spaces, be able to climb in and out of trenches, as well as work in steep, high areas
- The postholder shall be self-motivated, responsible and able to carry out duties with a pleasant attitude and work as part of a team.
- A valid Cayman Islands Group 2 Driver's License is preferred.

The Water Authority offers competitive salaries, an international medical insurance plan, a pension plan and generous vacation benefits. The salary range is CI\$32,090 - \$40,110 per annum (\$15.43—\$19.28 per hour).

Apply online via our <u>website</u> (<u>www.waterauthority.ky</u>) or send applications, including cover letter and resume, to:

Chief HR Officer (Designate) Email: HR@waterauthority.ky

Application Deadline: 20 October 2025.

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BUILDING CAREERS, BUILDING FUTURES:

Doctors Hospital is dedicated to nurturing talent and shaping futures within its esteemed team of professionals. Our inclusive workplace culture promotes equal opportunities for all, with a recruitment process that is fair, transparent, and unbiased. When you join Doctors Hospital, you're joining a team that values your potential and invests in your growth. Take the next step in your career journey with us and unlock opportunities for professional development and advancement by applying for an excellent entry-level role, with growth potential into other non-clinical career paths in the Hospital.

ACCOUNTS RECEIVABLE ASSISTANT

CI \$3,000.00 to \$3,500.00 per month initially + Benefits

RESPONSIBILITIES:

Responsible for the daily billing and collection processes for Doctors Hospital that includes, but not limited to: Billing, Collections, responding to patients and Insurance companies queries in a proper and timely way and provide necessary support for the co-workers and other departments of Doctors Hospital.

QUALIFICATIONS / KNOWLEDGE REQUIREMENTS:

- 1 to 2 years minimum of general medical billing experience and ability to read and interpret general hospital information
- Cayman Islands Health Insurance market knowledge essential
- Experience with Collections/Accounts Receivable preferred but not essential
- Bachelor's or Associate's degree in Business or Finance area, or active enrollment in such a program, preferred but not essential
- Must be detailed oriented, organized and be able to work in a multi disciplinary team
- Effective written and verbal communication skills.
- \bullet Proficient in the use of personal computers and software such as MS Excel, and Outlook.

Doctors Hospital offers a competitive benefit package that includes paid vacation, health insurance and pension in accordance with the Cayman Islands regulations

Caymanians, Status Holders, and Permanent Residents with the Right to Work are invited to apply.

To view the full Job Descriptions and to apply, log on to the Doctors Hospital Careers page:

https://www.doctorshospitalcayman.com/careers/

Application Deadline: 31st October 2025



Our goal is to help you reach yours



Senior Manager, Credit Underwriting

Salary: CI\$102,038 to CI\$153,058 per annum

The Senior Manager, Credit Underwriting provides support to the Head, Credit Underwriting & Portfolio Management by leading and coaching a team of credit managers in credit preparation and submission for CRMD approval. The incumbent will review credits prepared by direct reports and be responsible for the quality and workload from the team. The incumbent identifies opportunities to provide appropriate financial advice that adds value to clients' needs and goals with the objective of driving revenue growth and championing client resolutions by leveraging appropriate partners to resolve client concerns. In addition to leading the assigned team, the Senior Manager is responsible for the efficient management and execution of large deals and will be required to structure, analyse and underwrite credit applications for more complex transactions coordinating and executing all necessary due diligence activities for the preparation and review of all applications for large complex transactions inclusive of obtaining various levels of deal sanctioning and credit approval.

About you

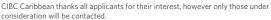
- 5 7 years' of experience in credit risk management and/or Corporate Banking
- Demonstrated results in leading and overseeing credit teams
- Team leadership attributes, mentoring and coaching experience
- Exposure to medium, large and complex corporate deals
- Excellent financial analysis
- Master's or bachelor's degree in business, finance and/or equivalent professional finance or accounting qualifications and experience
- · Advanced credit risk analysis skills with strong financial counselling ability

About our offer

You will have a challenging, diverse experience with opportunities for professional growth. Our compensation and reward package is attractively structured and performance bonuses are offered.



To view the full role profile and apply for this and any other positions, kindly visit cibccaribbean.com/about-us/careers. Applications with detailed resumes should be submitted no later than October 24, 2025.





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 2 NEWSPAPERS PER WEEK
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Senior Sales Associate

Caymanian Times is seeking a highly motivated sales professional who will develop, work and maintain sales targets and schedule and up sell on quality goods.

Mandatory Requirements:

- The successful candidate must have a minimum of 3 years working in sales and service experience in selling Media and Newspaper Advertisements.
- Must be computer literate and advanced in the use of MS Excel.
- Must have excellent administrative and communication skills.
- Must speak, read, write, and comprehend English fluently.
- Must have the ability to drive.
- A current police record must be submitted.

Duties for the role are:

- Develop, work and maintain Sales Targets.
- Develop and implement in-house and product knowledge training for staff
- Create weekly & monthly sales and customer reports.
- Be able to learn and sell variety of products.

A strong work ethic and a positive attitude will be required.

Salary Range: CI\$3,500 - CI\$4,000.

An attractive compensation and benefits package (including medical insurance, vacation, pension and a 10% commission) is being offered to the qualified candidate. All applications received will be reviewed and only candidates meeting the mandatory requirements will be contacted for interview.

Applications should forward a detailed resume quoting reference

"Senior Sales Associate" to:

The Publisher

Caymanian Times

Email: ralph@caymaniantimes.ky

WIMS Construction & General Maintenance

Seeking Multi Skilled Mason/Steel Fixer/Carpenters, Sheetrock installers. Must have over 5 years' experience. \$14per hour plus benefits.

Only Caymanian, permanent residents and status holder will be considered first. Part-time and full-time positions available. Please forward all resumes to teachcayman@gmail.com or call/WhatsApp 13459396289.

Websters Construction & General Maintenance

Seeking Multi Skilled Mason/Steel Fixer/Carpenters, Sheetrock installers. Must have over 5 years' experience. \$14per hour plus benefits.

Only Caymanian, permanent residents and status holder will be considered first. Part-time and full-time positions available. Please forward all resumes to teachcayman@gmail.com or call/WhatsApp 13459396289.



UCCI invites qualified applicants for the following position:

Position: Finance Manager Department: Finance

OVERVIEW:

The Finance Manager supports the CFO in managing UCCI's accounting operations, financial reporting, and internal controls. The role includes oversight of general accounting, accounts receivable, payables, billing, and external audits. The Finance Manager ensures the accuracy and timeliness of financial data, supervises team members, and contributes to continuous improvements in systems, internal controls, and reporting processes in line with IFRS standards. The role plays a key part in managing the university's \$10.6 million annual budget and ensuring sound financial practices that support UCCI's strategic priorities.

KNOWLEDGE, SKILLS & ABILITIES:

- Bachelor's degree in a relevant field.
- Professional designation (ACCA, CPA, CMA).
- Minimum 5 years' experience in accounting, auditing, or budgeting; supervisory experience is an asset.
- Proficiency in financial accounting systems and advanced spreadsheet applications.
- Expert working knowledge of IFRS accounting and reporting standards.
- Familiarity with the Cayman Islands Government PMFL and public sector accounting.
- Proven skills in accrual, fund, and university-related accounting.
- Ability to analyze and interpret financial data and prepare accurate financial reports, statements, and projections.
- Excellent analytical, organizational, and time management skills.
- High integrity and discretion when handling confidential and sensitive financial information.
- Ability to lead, motivate, and manage staff while building strong internal relationships.
- Experience with personnel management and team development.
- Comfortable working under pressure to meet tight deadlines and handle competing priorities.
- Familiarity with the tertiary education sector and/or public entities is an asset.
- Strong verbal, written, and interpersonal communication skills.

ACCOUNTABILITIES SPECIFIC TO THE ROLE:

- Manage day-to-day financial operations including general accounting, student billing, accounts payable, and receivables.
- Oversee Senior Accountant, Assistant Accountants and Student Interns, ensuring financial tasks are carried out efficiently and accurately.
- Lead and supervise revenue and billing functions including tuition, student accounts, and refunds.
- Monitor vendor payments, procurement compliance, petty cash, and timely reconciliation of accounts.
- \bullet Assist CFO with preparation of financial statements, monthly and annual budgets, board reports, and audits.
- Manage the fixed asset register, ensure effective internal controls, and maintain balance sheet schedules.
- Conduct financial analysis, journal entries, and IFRS-compliant month-end reporting.
- Respond to audit queries, support interim and annual external audits, and ensure compliance with financial policies.
- \bullet Identify and implement system and process improvements to enhance efficiency and accountability.
- Provide leadership in maintaining data integrity between financial sub-systems and the general ledger.
- Support risk mitigation and uphold high standards of fiscal transparency and stewardship.
 Collaborate with internal stakeholders (Admissions, Student Life, Registrar) and external partners (Auditors, Government, Donors).

Compensation:

Salary Range: KYD \$77,088 to 101,160 \$ p.a (GRADE I)

Employer-covered medical; co-contributory pension. and annual leave (20 days).

How to apply

Submit a CV and cover letter along with three (3) professional references to recruitment@ucci.edu.ky

Deadline: 21 October 2025

Only shortlisted candidates will be contacted.

Caymanians/Caymanian Status, persons married to Caymanians and holding Permanent Residence are preferred.

Locale Hotel is looking for a Hotel Manager

The position is responsible for effectively managing all aspects of the operations of the hotel involving the front of house, sales and marketing, housekeeping and maintenance and other areas as assigned. Individual will be accountable for delivering results that contribute to the mission and overall success of the hotel by accomplishing performance objectives focused on driving sales and profitability, guest and associate satisfaction, and ensuring that brand standards are met. Provides strategic leadership and expertise that ensures the efficient operation of hotel and leads with passion that inspires the staff and attracts the best talent.

QUALIFICATION STANDARDS

Education:

Bachelor's degree (B.A/B.S) or equivalent from four year college; Work experience and expertise weighs heavy and will be considered in lieu of degree.

Experience:

- Minimum of 10 years' experience in an Executive Level role in a similar role with strong preference given for experience within a Branded Hotel.
- Commitment to exceptional guest service.
- Strong communication and listening skills, excellent English speaking, reading and writing skills.
- Aptitude in financial management, financial reports and analysis.
- Excellent leadership skills with a hands-on, lead-by-example work style.
- Ability to work well under time pressure.
- Demonstrated previous experience in a Hotel Manager role with the proven ability across the wide spectrum of duties required for such a role within a resort/hotel.
- Must have a clear and steady job history.

Annual Starting Salary Range: 70,000.00 – 95,000.00 USD depending on experience. Pension and heath benefits per the labor law.

Caymanians, Status Holders, individuals Married to Caymanians, and Permanent Residents with Rights to Work only need apply, Applications accepted October 22, 2025 email: carli@staylocale.com



is looking for applicants for the following positions:

Pizzaiolo/Chef/Line Cook

Applicant must be able to skilfully prepare and cook pizzas, while maintaining consistency in taste and quality. Ensures cooking stations are sanitized and prepped with necessary tools, assist in training staff, prepare and store pizza dough daily. Orders supplies, maintains inventory, to ensure profitable food cost. Must maintain kitchen hygiene, ensuring quality control, and delivering exceptional customer service. Follow recipes to prepare dishes according to specifi cations

 $\mbox{CI \$10-13}$ hour. Fully paid basic health plan. Gratuities. Eligible for quarterly bonus.

Assistant Cook/Line Cook

Applicant is responsible for supporting the Pizzaiolo/chef to maintain inventory Buying or ordering the necessary ingredients for upcoming meal services, preparing food ingredients assisting in the cooking process, maintaining a clean and sanitary food preparation area Adhering to strict health and safety guidelines when handling food following recipes to prepare dishes according to specifi cations, you will receive comprehensive training in all aspects of our in-store operations.

CI \$7-10 hour. Gratuities. Health & Pension as required by govt.

Barista/Cashier/Table Busser

We are looking for a Barista to prepare and serve hot and cold beverages, including various types of coffee and tea and shakes. Cleaning/clearing tables after customers have left. You will receive comprehensive training in all aspects of our in-store operations.

CI \$6-7 hour. Gratuities. Health & Pension as required by govt.

Kitchen Helper/Table busser

Kitchen Helper is responsible for assisting the culinary team and waitstaff and drivers in delivering excellent customer service. Their duties include: Washing dishes, preparing meal ingredients, maintaining the kitchen, retrieving ingredients, measuring ingredients, ensuring work areas are sanitized. Cleaning/clearing tables after customers have left. You will receive comprehensive training in all aspects of our in-store operations.

CI \$6-7 hour. Gratuities. Health & Pension as required by govt.

F&B Server/Cashier/Kitchen Helper

Takes guests' food orders and prepares pizza in view of customers, Provides exceptional customer service. Is knowledgeable about menu offerings, Interacts with customers in a professional, pleasant way. Processing payments from customers. Operating cash registers. diverse range of tasks, including taking orders from customers over the phone, preparing pizza boxes, handling cash, credit cards, and other forms of payment. Making change and providing receipts. Resolving customer issues and concerns. You will receive

CI \$6 hour. Gratuities. Health & Pension as required by govt.

Driver/CSR/Kitchen Helper

Must have own vehicle with valid drivers license and insurance. 2 positions available for applicants without a vehicle that must be able to ride a bike – bike will be provided. The Ideal Candidate is outgoing, a friendly personality and must have good communication skills.

Ensuring that orders reach our customers, complete, hot and on time. A good ability to read maps and remember routes. We are looking for people who are committed to delivering excellent service!

You will receive comprehensive training in all aspects of our in-store operations. CI \$6-7 hour. Commission. Health & Pension as required by govt.

Send resumes to <u>fireawaycayman@gmail.com</u>



ONE (1) EXPERIENCED STEAMPRESSER

Must be familiar with and able to operate manual and pneumatic stream pressing machines. Must have at least five (5) years' experience in handling all types of clothing to be steamed and pressed. Must be knowledgeable in and be able to identify a wide range of fabrics while being able to read and understand care label.

Must have a good command of the English language in order to effectively interact with customers and staff at all levels. Must be able to work on weekends and public holidays if required.

Basic salary starts CI\$2,000.00 per month depending on experience. Benefits according to the Cayman Islands Law, and other benefits offered by the company.

Applicants must apply in person at Puritan Cleaners' office at 337 Eastern Avenue, George Town, to complete an application form. References will be required, along with certificates attained.

NOTICES

Any possessing any information, whatsoever, regarding a Mr. Garrisin Molen Watler aka Garrison Watler, of East End, Grand Cayman, Cayman Islands, is asked to please contact the undersigned as soon as possible: -

Woodward Terry & Company Attorneys-at-Law Suite 10, 2nd Floor Jack & Jill Building 19 Fort Street P.O. Box 822, George Town Grand Cayman KY1-1103

Cayman Islands Phone: 345-945-2800

Email: woodward@terrylaw.ky

Many thanks.

Woodward Terry & Company

Attorneys-at-Law

CAYMANIAN PARTICIPATION SOUGHT IN LOCAL BUSINESS VENTURE

Caymanian participation is sought in the ownership and operation of a local company which has investments in commercial and residential properties in the Cayman Islands including the management and leasing of those properties. The company will only manage and lease its own properties. The initial capital investment required is in the region of CI\$11,000,000.

Expressions of interest in this project at any level are invited from Caymanian individuals or entities on or before the 29th October 2025. Interested parties should provide evidence of financial ability to participate in a business of this nature supported by a letter from a financial institution within the Cayman Islands.

Any Caymanian interested in making a financial investment in this project should apply to P O Box 10190 Grand Cayman, KY1-1002, Cayman Islands to the attention of Dinner Martin Attorneys t/a Dentons.

A copy of any Caymanian interest must also be sent to the Trade and Business Licensing Secretariat, c/o the Department of Commerce and Investment, Suite 126 Elgin Avenue, Government Administration Building, Grand Cayman, KY1-9000.

In the absence of any Caymanian parties interested and able to participate an application will be made to the Department of Commerce and Investment/Trade and Business Licensing Board for the appropriate licenses.



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Aircraft Mechanic

Reporting to the Managing Director, you will be responsible for ensuring that required standards of quality are achieved for all work carried out. Ensuring airworthiness of company aircraft through adherence to industry standards and approved program compliance. Assists in and accomplish repairs, replacements, modifications, overhaul and inspections on aircraft and associated flight or support equipment. Performs ETOPS, transit and pre-flight inspections on Boeing and Airbus aircrafts. Conducts defect rectification, troubleshooting and aircraft servicing. As well as aircraft line maintenance activities.

Qualifications and Experience required: Must have a minimum of 5 years aircraft line maintenance experience, a minimum of associates degree or some tertiary level education. Boeing 737 family and Airbus 320 level III certification are required. Detail oriented, with proficiency in Microsoft suite products are required.

The salary range is KYD60,000-70,000 depending on experience.

To apply, please send you resume/cv to Time Aviation Maintenance Company Limited by October 22, 2025 at hr@timeaviationmaintenance.com.

NOTICES

CAYMANIAN PARTICIPATION SOUGHT IN LOCAL BUSINESS VENTURE

Caymanian participation is sought in the ownership and operation of a local company which has investments in commercial and residential properties in the Cayman Islands including the management and leasing of those properties. The company will only manage and lease its own properties. The initial capital investment required is in the region of CI\$20,000,000.

Expressions of interest in this project at any level are invited from Caymanian individuals or entities on or before the 29th October 2025. Interested parties should provide evidence of financial ability to participate in a business of this nature supported by a letter from a financial institution within the Cayman Islands.

Any Caymanian interested in making a financial investment in this project should apply to P O Box 10190 Grand Cayman, KY1-1002, Cayman Islands to the attention of Dinner Martin Attorneys t/a Dentons.

A copy of any Caymanian interest must also be sent to the Trade and Business Licensing Secretariat, c/o the Department of Commerce and Investment, Suite 126 Elgin Avenue, Government Administration Building, Grand Cayman, KY1-9000.

In the absence of any Caymanian parties interested and able to participate an application will be made to the Department of Commerce and Investment/Trade and Business Licensing Board for the appropriate licenses.

CAYMANIAN PARTICIPATION SOUGHT

Caymanian participation is being sought for an investment in a **Food Manufacturing** and **Food Service Company** in Grand Cayman. The indicative total capital investment required is 60% of US \$6 million.

Interested Caymanian participation by way of investment is sought with ongoing capital injection required as needed, based on performance of the company.

Interested potential Caymanian investors must reply in confidence with a letter of interest and include full details of their credentials, financial ability to participate, including bank reference, professional accountant's statement of net worth and personal and professional references. Please reply by October 29, 2025.

In the absence of any Caymanian participation, an application will be made to the Department of Commerce and Investment/Trade and Business Licensing Board for the grant of a license under the Local Companies (Control) Act (As Revised).

Expressions of interest and evidence referred to above should be addressed

to:
HSM CHAMBERS
68 Fort Street, George Town
PO Box 31726

Grand Cayman KY1-1207, Cayman Islands
REF: Food Manufacturing and Food Service Company

With a copy to:

Trade and Business Licensing Secretariat c/o Department of Commerce and Investment Government Administration Building 133 Elgin Avenue, Suite 126 Grand Cayman KY1-9000, Cayman Islands or send an email to: info@dci.gov.ky





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