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## Message from Her Excellency, The Governor Mrs Jane Owen



100 days is an important milestone for any government and a chance for Cayman's people and voters to consider progress and discuss priorities. I extend my thanks to Premier Ebanks and the National Coalition For Caymanians for the partnership we have created with Governor's Office and through the whole public service as they work to implement the Government's decisions and policies at pace. The United Kingdom also remains committed to working with Cayman as our islands navigate an uncertain world and a wide range of economic and social ambitions, as highlighted in this report. I wish to thank Deputy Governor Franz Manderson, the Attorney General Samuel Bulgin and Cabinet Secretary Samuel Rose for their dedication and professionalism in supporting this important process.

As Governor, my focus remains steadfastly on the importance of delivering a resolute security posture through RCIPS and indeed all of the entities who work every day to keep our islands safe. I am also committed to ensuring that our governance structures continue to provide a strong framework for decision making and implementation of policies – this all contributes to Cayman's well-founded reputation and the confidence it inspires internationally.

This is a moment to look back but also forward as we seek to deliver a secure and prosperous future for our people.

# Message from the Premier Honourable André Ebanks, MP

Premier and Minister for Financial Services and Commerce



One hundred days is both a symbolic and significant milestone, a natural point to reflect on what has been achieved, assess where we stand and reaffirm our priorities for the road ahead.

Since then the Government – the National Coalition For Caymanians - has been humbled by the trust you have vested in us. This trust is not just a privilege but a sacred duty we commit to honouring through our actions, decisions, and results, rather than talk.

Energised by your desire for sensible, meaningful change, we've addressed longstanding challenges and prioritised issues that you say matter most to you.

Because our greatest resource is our people, we've initiated long-overdue immigration reform and approved forward-looking employment policies that ensure fairness, accountability, and opportunity for today's Caymanians and our future generations. We are implementing procedures to help our returning graduates secure suitable positions in both the public and private sectors.

We are moving forward with a national minimum wage increase to create fairer economic conditions; and our marine protections also help protect the economy and quality of life for our people.

For Caymanian families purchasing their first or second property, we've implemented stampduty waivers to reduce costs. What's more, we've completed the first set of affordable homes to provide safe, dignified housing for those who need it most.

To immediately help stabilise our families and communities, our Government has shepherded supplementary funding through Parliament for social services and healthcare. This includes, finally, expanding youth mental health services. These steps reflect our commitment to the wellbeing of all Caymanians, regardless of age.

As our country is keenly aware, financial services is a significant revenue source that helps pay for public services. To take care of this important industry that in turn takes care of us, we have passed legislation to enhance our investment funds product.

Our solid position and reputation as a global centre of excellence for financial services and innovation is a core factor in our country's credit rating remaining strong. Economic indicators point to stability and confidence, and this administration is reaffirming that confidence by modernising how government plans and reports on public spending. We're making the budget process clearer, more efficient, and focused on outcomes.

And because we know that education is the key to a dynamic workforce, we're pleased that our investment in education is delivering real results, with the improved school rating at Sir John A Cumber Primary in West Bay being a clear indicator.

From community programmes to international engagement, from legislative reform to frontline service delivery, these first 100 days mark a promising beginning to purposeful, results-driven governance.

While we're proud of this strong start, we know that the journey has just begun. But the foundation is in place, the direction is clear, and we remain committed to delivering the results Caymanians have been yearning to see.

Together, the National Coalition For Caymanians will solve problems and create better conditions for this and future generations. We are a team of men and women committed to delivering a stronger, fairer Cayman that our people and our Islands deserve.

## Message from the Deputy Governor Honourable Franz Manderson, MBE, Cert. Hon., JP

Deputy Governor & Head of the Civil Service



The Cayman Islands Civil Service remains dedicated to our mission of 'supporting the elected government by delivering caring, modern and customer-centric public services and programmes, which deliver value for money'. The way that civil servants have carried forward this charge during the first 100 days of the National Coalition For Caymanians (NCFC) government certainly makes me proud.

The Civil Service senior leadership team did proactive planning, as is customary, to facilitate the elected leadership's smooth transition and onboarding in May. We engaged immediately with the Premier and Ministers of Cabinet to understand the mind of the incoming leaders and to brief them on the workings of the Civil Service. This groundwork also enabled the swift assignment of chief officers for all ministries, so that the announcement of ministerial assignments and their corresponding chief officers could be done together, within a few days of the formation of the new government – a demonstration of the collaboration between the political and administrative arms.

Over the last several years, the Civil Service has embraced an intentional programme of continuous improvement to enable us to deliver government's priorities with increasing effectiveness. Our Civil Service strategic plan provides the framework for us to accomplish this, with its goals of delivering outstanding customer experience, developing exceptional leadership, pursuing excellence in talent development, fostering effective communication, demonstrating excellence in governance practices and creating a culture of accountability.

Within the NCFC's first 100 days, key steps for the Civil Service included preparing legislative amendments for the introduction of term limits for non-Caymanian civil servants. The passage of these amendments in Parliament allowed the new government to deliver on one of its first commitments. This initiative, like so many others, reflects the Civil Service's hard work to craft initiatives that facilitate the government's desired outcomes while preventing disruptions to continuous, efficient and effective service delivery to the country. In tandem with these legislative changes, we have rolled out a CIG-wide succession planning policy to provide increased avenues for advancement for Caymanians across the service and expanded our student internship programme.

On the financial side, the Civil Service has been preparing, and is nearing completion of, a 2026-2028 budget that reflects fiscal prudence.

I look forward to continuing the collaborative partnership between the political leadership and the public service in advancing the government's agenda for the benefit of the Cayman Islands. Congratulations to the NCFC on its first 100 days in office.

## The Forecast Operating Deficit for the **2025 Financial Year**

### The Pre-Election Economic and Financial Update (PREFU)

The PREFU, which was Gazetted on 2 April 2025, provided updated economic and fiscal forecasts for 2025–2026. The forecasts incorporated actual results for January–March 2025 and projections from the Government's 21 Ministries, Portfolios, and Offices for the remaining nine months. The PREFU projected that for the year ending 31 December 2025. Core Government would record:



Operating Deficit: **\$26.2 million** 





Compliance with 5 of 6 Principles of Responsible Financial Management (Principles) – failing to meet the requirement to achieve an Operating Surplus.

### Factors Contributing to the PREFU's Forecast Deficit

In 2024, the Government recorded an unaudited Operating Surplus of \$60.4 million. However, there were several factors that were projected to shift this strong position into an Operating Deficit of \$26.2 million in 2025 — a change of \$86.6 million. The key drivers of the projected Deficit included:

#### **Lower Revenue**

Projected revenues down by approximately \$4.0 million compared to 2024 due to slower growth in certain income streams.

### **Fiscal Implications**

Failure to achieve an Operating Surplus breaches one of the Principles. Without corrective measures, projected deficits will persist in 2025 and 2026.

### **Higher Expenditure**

- Personnel Costs: +\$28.4 million reflecting a full-year cost of 5% Cost of Living Adjustment, higher minimum salary for civil servants, targeted recruitment (for public safety);
- Outputs from Statutory Authorities and Government Companies: +\$13.2 million – for enhanced educational services, stronger financial sector regulation;
- Transfer Payments: +\$12.5 million increased monthly benefit threshold from \$1,250 to \$1,500;
- Depreciation & Amortisation: +\$9.1 million arising from new infrastructure investments;
- Supplies & Consumables: +\$8.0 million;
- Outputs from Non-Government Suppliers: +\$2.6 million higher tertiary healthcare costs; and
- Other Costs: +\$8.8 million litigation expenses, finance costs from new borrowing, and other operating expenses.

#### **Recommended Actions**

In order to regain full compliance with the Principles, deliberate actions were required, which include reviewing revenue enhancement measures and re-examining operating and capital expenditure plans to identify reductions.

### Purpose of the June 2025 Finance Committee Meeting

It became evident to the Government that certain expenditure budgets were insufficient to provide funding for a full 12-month period to 31 December 2025.

A Finance Committee meeting was convened in June 2025 to seek additional funding for:

Financial assistance to
Caymanians in the amount of
\$14.4 million

Medical care for indigents in the amount of **\$8.25 million** 

Tertiary care for indigents and seafarers in the amount of \$20.537 million

### Financial Assistance to Caymanians in the amount of \$14.4 million

Due to the rising cost of living, Caymanians are finding it increasingly difficult to afford basic household expenses and to cope with the challenging economic hardships.

Financial assistance is provided for a variety of expenses, including food, accommodation, utilities, burial assistance, medical expenses – which are not covered by health insurance - clothing, transportation, internet, phone, and support for children, such as pre-school assistance, camps, after-school care, school uniforms, shoes and other supplies.

## Medical care for indigents in the amount of \$8.25 million and tertiary care for indigents and seafarers in the amount of \$20.537 million



The monthly average number of assisted indigents has been increasing, with the number of indigents currently totalling **over 2,300 persons** at 31 March 2025.



The 2025 budgets for these areas needed to be increased not only because of the growing number of persons needing assistance but also **due to the escalating costs of healthcare.** 



Finance Committee approved the **additional funding** request, but these amounts will only suffice to September 2025.



Minister for Finance made it clear to Finance Committee that **further Supplementary Expenditure funding** will be needed in

September 2025.



## **Cabinet Office**

"The Cabinet Office has demonstrated exceptional dedication, providing cross-ministerial policy advice and support for the advancement of government priorities. A significant achievement over the last 100 days is the National Weather Service's collaboration with the Department of Communications to introduce an internationally aligned creative system to make weather information clearer, more accessible and easier to understand. I commend the leadership and staff for their steadfast efforts as we work to keep the people of the Cayman Islands safe and well-informed."

Honourable André Ebanks, MP

Premier

The Cabinet Office provides policy advice and support to the Governor, the Premier and Cabinet. The office also provides administrative support to the Premier, Cabinet, National Security Council, Russia Sanctions Taskforce, and Appeals Tribunals.



### **Portfolio Highlights:**



Orchestrated the Swearing-In Ceremony for the ministers and members of the Cabinet which was broadcast live with commentary for the benefit of the viewing and listening public. Assisted the incoming Government by presenting a comprehensive manifesto analysis to guide the development of Government priorities and strategies.



Supported Premier Honourable André Ebanks' first virtual meeting with United Kingdom's Minister of State for the Overseas Territories, Honourable Stephen Doughty and his first official visit to Europe where he met with key stakeholders including the Honourable Stephen Doughty and Speaker of the House of Commons, Parliament of the United Kingdom, Sir Lindsay Hoyle. The purpose of the meeting and visit was to lay the groundwork for a strong collaborative relationship between Cayman and the UK to further deepen the bonds of partnership between the countries.



Supported Premier Honourable André Ebanks at virtual meetings related to the Joint Ministerial Council (JMC) Meeting to be held later in the year in the United Kingdom. He joined leaders from the Caribbean and United Kingdom Overseas Territories to discuss matters of common interest and the agenda for JMC.



Welcomed the re-establishment of the Cayman Islands All-Party Parliamentary Group (APPG) chaired by Sarah Champion, MP and facilitated meetings between the newly formed APPG and the Premier Honourable André Ebanks during his first official visit to London.



Supported the Governor's Office in hosting a visit from the United Kingdom's Office of Trade Sanctions Implementation (OTSI). The purpose of the visit was to meet with members of the Cayman Islands' Russia Sanctions Taskforce (aka "Operation Hektor") and other local stakeholders; facilitate technical workshops; and discuss best practices and agree on future areas of collaboration and support with relevant stakeholders.



Launched the Cayman Islands Seafarers Registry, a national database that contains various forms of information about Caymanian seafarers and their contribution to our rich maritime history. This ground-breaking initiative is the only public resource dedicated exclusively to documenting and archiving the remarkable journeys and achievements of our seafarers.



Recommenced meetings of the National Maritime Strategy & III Code Compliance Working Group chaired by the Cabinet Secretary.



Launched a full rebrand of the Cayman Islands National Weather Service in collaboration with the Department of Communications, introducing internationally aligned colour coding, modern visual standards and actionable alerts. The new look and updated graphics are designed to make critical weather information clearer, more accessible and easier to understand, and the rebrand links to the UN's "Early Warnings For All" global initiative by promoting impact based forecasting.



Introduced a storm surge model delivered by the US government's National Oceanic and Atmospheric Administration, to enhance preparedness. This development will enable more precise and timely alerts, thereby improving the Cayman Islands' resilience to tropical storms and hurricanes to enhance preparedness across the islands.



Collaborative meetings were held between Hazard Management Cayman Islands and the National Council for Persons with Disabilities to continue ongoing efforts to strengthen shelter preparedness and inclusivity for persons with disabilities. This synergy resulted in increased inclusivity awareness in the Shelter Management Training and tangible tools being identified and created to better accommodate persons with disabilities and sensory sensitivities who may need to access shelters.



Organised the King's birthday parade and presentation of honours ceremony to celebrate the official birthday of King Charles III. The ceremony reinforced the enduring bond between the United Kingdom and the Cayman Islands and recognised three Caymanians- Loxley Banks, Frances McConvey, and the late Morgan DaCosta- for outstanding service.



Hosted High Commissioner of India to Jamaica, His Excellency Mayank Joshi for his first official visit to the Cayman Islands, with the intention of renewing and further solidify the longstanding ties between India and the Cayman Islands. The visit also explored opportunities for deeper cooperation in areas such as trade, culture, technology and tourism.



Continued to coordinate learning opportunities through the CIG's Community of Practice for Policy Practitioners with the overarching goal of improving the delivery of public policy. Seventy-eight (78) civil servants attended three sessions which covered the following topics: improving the quality of Cabinet Papers; understanding the role of the policy practitioner in the legislative process; and examining data highlights from the 2024 Quality of Life Survey.



## Portfolio of the Civil Service

"We are building a civil service that's future-ready, fair and focused on results. Our people can look forward to continued progress in leadership development, succession planning, technology integrations and service excellence."

Honourable Franz Manderson, MBE, Cert. Hon., JP Deputy Governor & Head of the Civil Service

Led by the Deputy Governor and Head of the Civil Service, the Portfolio of the Civil Service (PoCS) provides strategic leadership for human resource management, governance and public sector reform across government. Supporting 12 departments—including the Civil Service College, Strategic and Corporate HR, Internal Audit and the Office of the Deputy Governor—PoCS ensures the civil service is high-performing, accountable and prepared for the future. Current priorities include delivering on the Civil Service Strategic Plan, strengthening succession planning, enhancing the use of technology to automate functions and inform decision making, modernising legislation and building a workforce that reflects the values and achieves the goals of the Cayman Islands Government.



## **Portfolio Highlights:**



Launched a new Succession Planning Policy



Amended legislation to introduce term limits for non-Caymanian civil servants



Progressed amendments to Disciplinary Regulations through Caucus



Continued delivery of the Civil Service Strategic Plan



Celebrated the graduation of the first Civil Service College scholarship recipient and awarded six new scholarships



Hosted the Deputy Governor's Employee of the Year Awards Gala as the culmination of the annual employee recognition programme



Welcomed and onboarded 165 summer interns (ongoing)



Provided professional training in change management and project management to 38 civil servants through the ODG's Strategic Reforms Implementation Unit







# Ministry of Finance and Economic Development

"The Ministry of Finance and Economic Development has made significant strides in strengthening fiscal responsibility, transparency, and accountability. Key achievements include advancing the modernisation of our budgeting and reporting framework, processing approximately \$1 million in stamp duty waivers to support affordable homeownership for Caymanians, and executing a \$150 million loan facility that supports the Government's capital investment plans.

Currently, we are focusing on the preparation and presentation of the Government's 2026–2028 Strategic Policy Statement and the 2026–2027 Budget, which sets out the Government's priorities and intended expenditure plans for the upcoming 2-year period."

#### Honourable Rolston Anglin, JP, MP

Minister for Finance and Economic Development

The Ministry of Finance and Economic Development plays the central role of overseeing and managing the Government's financial affairs and supporting the Government's broader goals of promoting transparency, accountability, and fiscal responsibility.

The Ministry is primarily responsible for developing and disseminating macroeconomic and statistical information and for formulating sound budgetary and fiscal policies. It advises Cabinet on matters of national economic forecasts and public financial management, ensuring that Government's financial activities are fiscally responsible. It also leads efforts to strengthen procurement practices: across the public service, ensuring that procurement processes are open, transparent and competitive with the objective of enabling Government to achieve value for money.

Current priorities of the Ministry include monitoring the Government's financial performance to preserve fiscal stability and prudent fiscal management. The Ministry us spearheading the preparation of the 2026–2028 Strategic Policy Statement and 2026–2027 Budget.





Advanced the modernisation of the Government's budgeting and reporting framework, which emphasises the achievement of outcomes, clearer and concise budget documents, and a more efficient budget preparation process;



Processed 69 applications for import and stamp duty waivers, totaling \$1.037 million, with the majority of waivers being to the benefit of first- and second-time Caymanian property buyers. These waivers support affordable homeownership for Caymanians and stimulate economic growth;



Prepared the 2024 Annual Report for the Entire Public Sector Accounts, which includes details of activities and actual financial performance of the Entire Public Sector during 2024;



Prepared and published the Government's Unaudited Quarterly Financial Report for the Six-Month Period Ended 30 June 2025;



Executed the Government's CI\$150.0 million loan facility to support its capital investment plans;



Earned \$5.8 million in revenue from fixed deposit investments;



Further enhanced procurement practices across the Public Service, ensuring open, transparent, and competitive processes that deliver value for money for the Government; and



Published a series of economic reports namely:

- The Cayman Islands' Quality of Life Survey Report: Fall 2024 which provides a comprehensive, data-driven assessment of the well-being of residents across the Cayman Islands;
- The Cayman Islands' Labour Force Survey Report: Fall 2024 which provides comprehensive data on the labour market of the Cayman Islands;
- The Cayman Islands' Foreign Trade Statistics Report 2024 which provides detailed data and analysis on the Islands' merchandise trade activity – specifically imports and exports; and
- The Cayman Islands' Third Quarter Economic Report 2024 which provides data on the Islands' economic performance for the quarter.



Immediate Expenditure Control Initiatives and Revenue Enhancement Opportunities – In July 2025, the Ministry of Finance issued a memo for the Government to take immediate expenditure control initiatives in order to mitigate a further deterioration of the forecast Deficit, preserve fiscal stability and return to prudent fiscal management. The cost containment measures included:

- Maintain a pause of all non-essential recruitment through 31 December 2025, to allow for CIG budgets to
  be reset to sustainable levels for 2026/2027 budgets. Where recruitment is absolutely essential (whether
  permanent or temporary, including via temporary/recruitment agencies), requests should continue to go via
  the Deputy Governor in accordance with current guidance from the Portfolio of the Civil Service;
- Reduce spend on supplies and consumables by a minimum of 10% of forecast expenditure. Suggested areas of reductions include, but are not limited to, official travel, professional fees, and security services;
- Where possible, reduce expenditure for Outputs from Statutory Authorities and Government Companies by at least 4% of forecast expenditure;
- Reduce expenditure for Outputs from Non-Governmental Suppliers by at least 5% of forecast expenditure;
- Reduce expenditure for Transfer Payments by at least 15% of forecast expenditure; and
- Prioritise, suspend or defer capital projects, not yet contractually committed, to ensure Capital Expenditure
  and Investments yield reductions of a minimum of \$50.0 million so that forecast expenditure does not
  exceed \$102.0 million for 2025.

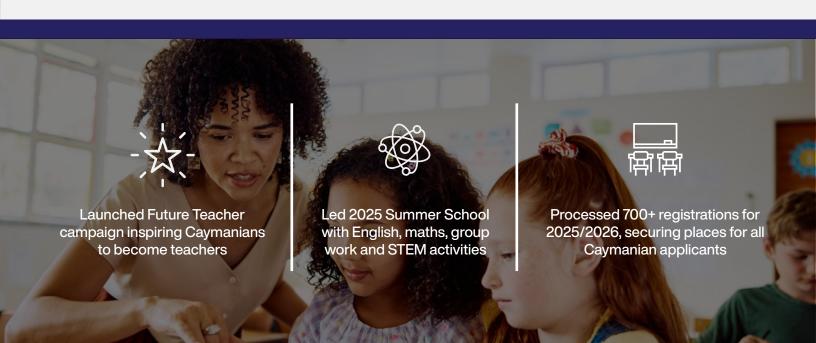


# Ministry of Education and Training

"As we look to the future, our focus is clear - to build an education and training system that empowers every learner, supports every educator and strengthens every community. We are committed to bold, inclusive progress, expanding opportunity, embracing innovation and ensuring that every Caymanian, from the youngest child to the adult learner has the tools to thrive in a changing world."

Honourable Rolston Anglin, JP, MP Minister for Education and Training

The Ministry of Education and Training provides strategic leadership and oversight for the Cayman Islands' education and training system, from early childhood care and education through to adult learning. Its remit spans compulsory education, inclusive education, technical and vocational pathways, and lifelong learning, as well as broader services that support community development and access to knowledge. The Ministry oversees the operation of public education institutions, provides regulatory oversight for private providers, and manages key programmes aimed at improving educational outcomes and workforce readiness across all stages of life.





Achieved good rating at Sir John A. Cumber Primary School from the Office of Education Standards including excellent ratings in key areas such as leadership, community engagement, staffing and the learning environment.



Implemented 2025 Summer School programme focused on supporting government primary school students. Students engaged in structured English and mathematics instruction, collaborative group work and hands-on science, technology, engineering, and mathematics activities.



Processed more than 700 student registration applications for the 2025/2026 academic year. This effort ensured that all Caymanian students who applied during the standard registration period secured places in government schools.



Placed all Caymanian graduates who recently completed education-related degrees into roles within the education system. This was made possible through the existing moratorium process, allowing for placements without open competition.



Launched a year-long professional development series aimed at enhancing leadership capacity in private schools. The workshops are designed to align school leadership practices with international and the Office of Education Standards, with a particular focus on strategic school improvement.



Introduced the internationally recognised Hidden Disabilities Sunflower initiative to the Cayman Islands, a collaboration between the Sunrise Adult Training Centre and the Sunrise Caring Association. The initiative enables individuals with non-visible disabilities to discreetly signal their need for additional support by wearing a sunflower lanyard or accessory.



Established partnership between the Sunrise Adult Training Centre and University College of the Cayman Islands' School of Social Work to facilitate student placements during the 2025/26 academic year. This will enhance real-world learning experiences for future social workers and support persons with disabilities.



Unveiled the redesigned Cayman Islands Public Library Service website, www.library.ky. The modern platform improves public access to library resources with a fresh visual design, streamlined navigation and user-friendly functionality.



Launched the future teacher campaign to inspire Caymanian students and graduates to pursue careers in education.



Inaugurated classroom catwalk, a programme to highlight excellence in early childhood care and education (ECCE) across the Cayman Islands. The initiative provides a platform for ECCE centres to showcase their environments, teaching approaches and the developmental milestones achieved by young learners.







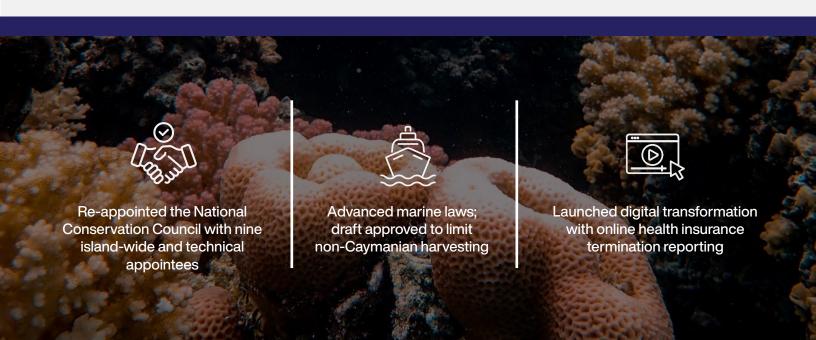
## Ministry of Health, Environment and Sustainability

"Since taking office as Minister, it has become clear that our health system is in urgent need of reform. We have been operating without a comprehensive health care framework and without a National Health Care Strategy since 2017. This gap must be addressed to ensure quality, accessible and equitable care for all. The formation of the Poinciana Mental Health Advisory Council is a foundational step in ensuring our mental health system is accountable, inclusive and responsive to the needs of all. As we move forward, our focus will be on building a more resilient Cayman Islands, where health, environment and sustainability are at the heart of national progress."

### Honourable Katherine Ebanks-Wilks, MP

Minister for Health, Environment and Sustainability

The Ministry of Health, Environment and Sustainability leads government efforts to improve public health, protect the environment and advance long-term sustainability. Bringing together healthcare, environmental management and climate resilience under one portfolio, the Ministry works to ensure safe, healthy communities now and for future generations.





Advanced sustainable marine protection legislation, with Cabinet approving drafting instructions to restrict non-Caymanian marine harvesting.



Launched digital transformation at the Department of Health Regulatory Services, including online reporting for health insurance terminations.



Supported youth mental health engagement through the Summer Cs campaign, providing safe spaces and promoting wellbeing and access to mental health services and resources.



Formed the Poinciana Mental Health Advisory Council, a governance body to ensure clinical oversight and community responsiveness at the Poinciana Rehabilitation Centre.



Completed the first phase of the Trainee Psychiatric Nursing Assistant Programme, building local mental health workforce capacity.



Updated controlled drug regulations, expanding the Misuse of Drugs Act to include new substances such as fentanyl analogues.



Earned regional recognition for energy efficiency, winning Best Energy Efficiency Project at the Caribbean Renewable Energy Forum.



Re-appointed the National Conservation Council (nine members with island-wide and technical representation).



Led cross-agency institutional planning, aligning departmental priorities and identifying roadblocks through early engagement.



Advanced stand-alone environmental health legislation with Cabinet approving drafting instructions.





# Ministry of Financial Services and Commerce

"Taken together, financial services and commerce continues to be the longstanding pillar of the Cayman Islands' fiscal stability. It significantly funds Government's ability to care for everyone, young and older, through prudent, efficiently delivered services. When Government and the Ministry consistently monitor developments and engage with local and global stakeholders, our country increasingly inspires investor confidence in our strategic approach and service delivery. We attract suitable growth because of our soundness and stability.

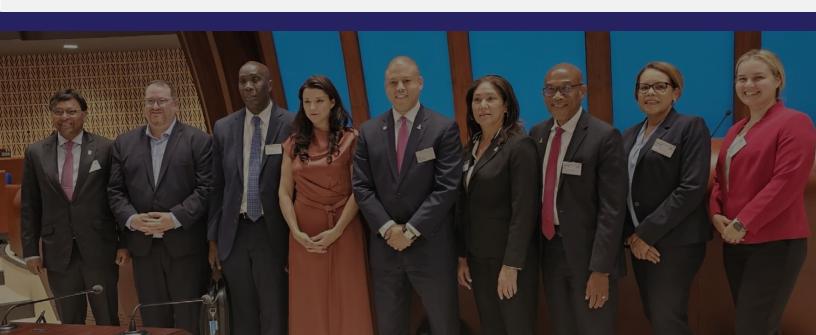
Following several positive years (2021-2024) of the Ministry responding to international assessments and stakeholder relationship building, we however found upon taking office that there was a brief period of government inattention which resulted in unusual languishing of the Ministry's activity. For instance, legislation from 2024 that was ready to move forward in early 2025 – including bills to meet critical international regulatory assessments in the coming years – had stalled, as had necessary upgrades to its operations. This administration moved swiftly and decisively to review, revise and reinvigorate the Ministry's strategic and operational thrust, on both commercial and regulatory matters. Our achievements in 100 days stand as evidence of this fact."

#### Honourable André Ebanks, MP

Premie

Minister for Financial Services and Commerce

The Ministry of Financial Services and Commerce strengthens the Cayman Islands' economy by supporting businesses, protecting intellectual property, and efficiently licensing and regulating trade. It upholds our reputation as a sound financial centre through international tax cooperation and efforts to counter illicit finance. Its international offices build key business and regulatory relationships, while the aviation and maritime sectors focus on growth and compliance. The Ministry's agencies also register and regulate corporate activities and record important life events such as births, deaths, and marriages.





Further bolstered the Cayman Islands' ability to counter illicit finance locally and globally by consolidating responsibility for the country's strategic approach, interagency coordination, stakeholder engagement and operational support into the new Office for Strategic Action on Illicit Finance.



Embraced new technologies within our traditional financial services products by clarifying the treatment of tokenised investment funds, where traditional equity or investment interests are digitally represented on a blockchain, through The Virtual Asset (Service Providers) (Amendment) Act.



Addressed a long-identified compliance issue through The Churches Incorporation (Amendment) Act, which requires churches registered as non-profit organisations (NPOs) to fully align with the registration and governance requirements of the Non-Profit Organisation Act. This amendment supports the Cayman Islands' ongoing preparation for the Caribbean Financial Action Task Force's December 2027 assessment of our anti-money laundering regime.



Secured Cabinet approval for drafting instructions for key commercial amendments regarding investment funds; securities; insurance; trade marks; and enduring powers of attorney.



Secured Cabinet approval for drafting instructions for key regulatory amendments regarding international tax cooperation; non-profit organisations; crypto assets; directors' disqualification; and mutual and private funds. These amendments are to keep the Cayman Islands up to date with international standards, in preparation for assessments that will occur during this administration.



As one of the first two countries invited to participate in the Financial Action Task Force's President's Guest Initiative, the Cayman Islands were able to express our views directly through our own delegation during Financial Action Task Force plenaries and working-group meetings. Our participation ended in June.



Deepened the UK/Cayman Islands relationship, including through an agreement with UK Minister of State (Europe, North America and Overseas Territories), Hon. Stephen Doughty MP, to continue tackling illicit finance and sanctions evasion through additional enhancements to our beneficial ownership information register.



Immersed summer interns into reengineering business processes across the Ministry's core agencies. Teaching them about the importance of financial services while also giving them real work experience, the interns' recommendations will help support more effective service delivery to the general public, as well as financial services and commerce stakeholders locally and globally.



Secured Cabinet approval to provide certainty on the continuity of incentives for micro and small businesses by removing the requirement to renew the popular Small Business Incentives Programme (SBIP) every two years. The SBIP, which began in 2014, offers substantial discounts on trade and business licence fees for micro and small businesses.



Approved the finalisation of the Merchant Shipping (Supplementary Fund) Regulations. Once these Regulations have been published and membership of the Supplementary Fund has been extended to the Cayman Islands the country will have access to an additional to KYD\$620 million in compensation to cover damage caused by oil spills from tankers.



Enhanced the search capacity of CORIS, the online system for the Cayman Islands' register of trade marks, patents and design rights. In addition to increased search functionality, agents who are licensed to use CORIS on behalf of their clients can also retrieve additional information, such as agent addresses and proprietor names.



# Ministry of Tourism and Trade Development

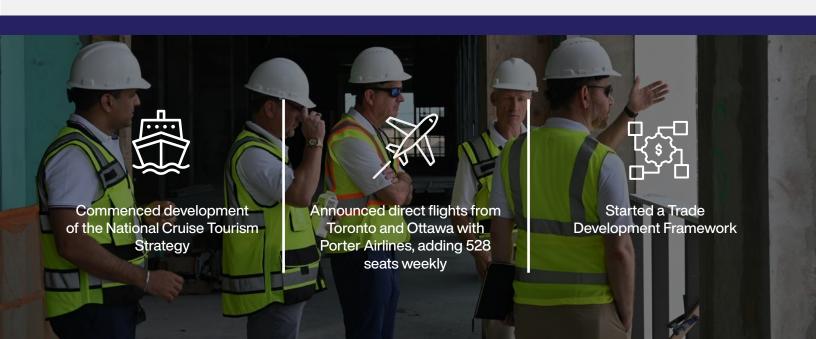
When I assumed office in May, I found our tourism industry in need of a clear and definitive strategic plan to direct the growth and development of our stayover and cruise sectors, while ensuring Caymanians remain at the forefront of the industry. Since then, I have been encouraged by the confidence and determination shown by the team in my leadership style, which only strengthens my commitment to steer the industry toward inclusive growth and prosperity, both now and for the generations to come.

#### Honourable Gary Rutty, MP

Deputy Premier

Minister for Tourism and Trade Development

The Ministry of Tourism and Trade Development is responsible for implementing the government's policies relating to tourism and the broader economy. It provides strategic oversight and direction to Cayman Airways and the statutory authorities under its remit; setting long-term goals, evaluating performance, and ensuring alignment with national priorities. It also prepares and revises legislation to support the continued development of a modern, resilient and competitive tourism industry.





Increased airlift for the upcoming winter season reflecting strong demand from high-value markets and underscoring a successful airline strategy and strong partnership with international carriers.



Introduced direct service from Toronto and Ottawa on Porter Airlines starting December 2025, adding 528 new seats per week to Grand Cayman from two major cities in Canada.



Expanded airlift from Florida with the return of Spirit Airlines nonstop service from Fort Lauderdale three times per week, starting December 2025.



Held one-on-one meetings with key tourism partners to discuss opportunities, challenges and priorities. The aim is to shape a shared vision for tourism that reflects the interests and aspirations of both government and private sector tourism stakeholders, to ensure alignment and buy-in for future policies and initiatives.



Conducted site visits to several key tourism locations. These visits were undertaken to assess the current state of facilities and identify opportunities for improvement.



Enhanced facilities at Smith's Barcadere beach, including the provision of new shower amenities to better serve visitors and residents.



Outlined draft Terms of Reference for the establishment of a trade development framework and commission to assess current trade structures, investigate emerging opportunities and propose actionable steps to enhance trade.



Undertaking situational analysis of Cayman's current trade landscape as a basis for developing trade policies to guide the diversification of Cayman's supply chains across a range of industries.



Progressing with the Visitor Experience Development Grant Programme to provide funding of up to CI\$50,000 to successful applicants. The programme, which is open only to Caymanians, was established in 2024 to encourage diversity in the range of experiences offered to visitors.



Committed to delivering an interim Cruise Tourism Plan by the end of 2025, ahead of a comprehensive, evidence-based National Cruise Tourism Strategy, which addresses the outlook for cruise sector development over the longer-term.





## Ministry of Planning, Lands, Agriculture, Housing and Infrastructure

"Returning to office with an expanded Ministry—including Lands and Survey, the Airport Authority, and Port Authority—brought all major infrastructure, land, and transport responsibilities under one roof. In doing so, I found fragmented planning across agencies and a need for greater coordination and strategic alignment to effectively deliver national priorities.

In just 100 days, we've hit the ground running: launching the Agriculture Land Lease Programme, delivering new affordable homes at Flamingo Point, and making meaningful progress on the East West Arterial, National Road Safety, and the expansion of Owen Roberts International Airport. We've also advanced the 2024 Development Plan and begun modernising the Building Code—laying the groundwork for a stronger, more connected Cayman."

### Honourable Jay Ebanks, MP

Minister for Planning, Lands, Agriculture, Housing and Infrastructure

The Ministry of Planning, Lands, Agriculture and Infrastructure is dedicated to the sustainable development and well-being of the Cayman Islands. It oversees key authorities, including the National Roads Authority, National Housing Development Trust, Cayman Islands Airport Authority and the Port Authority.





Completed the first eight affordable homes at the Flamingo Point Housing Development in North Side.



Developed and finalised the transition of the 2021 International Building Code bringing the current 2009 code up-to-date. The transition will take effect in the third quarter, 2025 with full implementation in January 2026.



Opened the Cayman Islands' first government-operated egg production facility that will be used for demonstration and training purposes for local poultry farmers and supplying fertilised eggs to support backyard farming initiatives. It is a key step in strengthening food security and supporting growth of sustainable agriculture across the Islands.



Approved drafting instructions for the development of the Animals Act.



Implemented phase two of the George Town Revitalisation Initiative, a multi-year government project designed to bring life and vibrancy back to Cayman's capital.



Launched the Red Poll Cattle Breeding Initiative, aimed at transforming Cayman's livestock industry by improving local cattle genetics and reliance on imported beef.



Approved drafting instructions to review the Development and Planning Act and Regulations with an aim to streamline the planning and building control approval process.



Launched phase two of the national road safety campaign, incorporating partnerships to improve cycle safety and urging compliance with e-bike and e-scooter laws. Focused efforts on promoting responsible driving behaviours and reducing dangerous practices on the road.



Commenced construction of a brand-new dock at the East End Heritage Beach. This project forms part of a broader infrastructure strategy to enhance public coastal facilities across all three Islands while preserving Cayman's maritime heritage.



Approved the Registered Land (Amendment) Act - Mortgages and Foreclosures. This bill aims to streamline the provision that impacts charges on land.



Approved drafting instructions to create legislation supporting the long-term Cayman Islands Submarine Cable Modernisation Project, safeguarding international connectivity and enhancing resilience.



Approved the appointment and reappointment of the NHDT Board to oversee housing assistance, property transactions, repairs, lease-to-own options, donations and funding for housing initiatives.







## Ministry of Caymanian Employment and Immigration

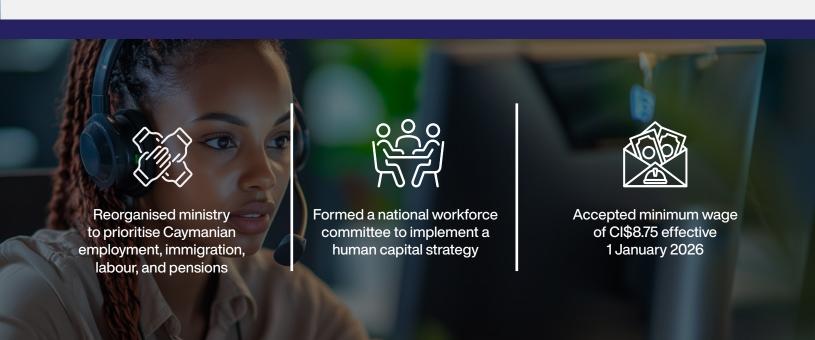
When I took office, it was clear that vital reforms in our immigration, labour and pension systems had been left unaddressed for too long. We faced unsustainable rates of Caymanian Status grants and work permits, and no coordinated system to connect returning graduates with jobs. This was despite over CI\$30 million in annual scholarships and strong economic growth. Our investments were not fully aligned with market needs, and information was not shared between WORC and the wider Civil Service.

In our first 100 days, we set a clear course for action by passing legislation for civil service term limits, announcing a new minimum wage from early 2026, and working with every department to strengthen opportunities for Caymanians. Next, we will modernise the immigration system, update the Labour and Pensions Act, and launch a national campaign to inspire our youth, particularly in tourism which remains a cornerstone of our identity and economic success. This is only the beginning.

### Honourable Michael Myles, MP

Minister for Caymanian Employment and Immigration

The Ministry of Caymanian Employment and Immigration is responsible for the regulation of immigration services, including the administration of work permits, permanent residency and Caymanian status. It comprises of the Department of Labour and Pensions and Workforce Opportunities and Residency Cayman. It plays a central role in promoting the employment of Caymanians and oversees national labour and pensions matters, ensuring the development of fair, efficient, and sustainable systems that support the long-term growth and prosperity of the Cayman Islands.





Reorganised the ministry to focus resources and priority on the employment of Caymanians, immigration, labour and pensions.



Passed legislation to implement term limits for non-Caymanian civil servants, starting in January 2026.



Approved drafting instructions for amendments to the immigration law to bring into effect updates necessary to strengthen immigration products for the benefit of Caymanians, while improving compliance and adding additional revenue measures.



Accepted the minimum wage committee's recommendation to implement a minimum wage of CI\$8.75, effective 1 January 2026.



Held discussion with ministry's leadership team members, immigration boards and labour tribunals to establish shared policy priorities and set expectations for the carrying out of their duties and responsibilities,



Implemented a policy and process around the consideration and disbursement of transfer payments to increase their legitimacy and transparency while promoting accountability and good governance.



Established a national workforce committee made up of private sector and civil service leaders who will be responsible for implementing the national human capital strategy.



Initiated work on a national workforce database, championed the collation and secure sharing of data on scholarship students, employed persons, job-seeking persons, including skills and experience levels.



Empowered and supported directors and board chairs of the Workforce Opportunities and Residency Cayman and Department of Labour and Pensions to increase public participation, engagement and promote awareness in the undertaking of their duties.



Adopted a tighter policy position on Cabinet exemptions from work permit requirements.







## Ministry of District Administration and Home Affairs

"Upon taking office, I found that the civil servants in the individual Ministries of District Administration and Home Affairs had completed significant groundwork to bridge policy and operational gaps which made it easier to hit the ground running. We have an ambitious agenda to advance key legislation and implement important projects, and the Ministry will have to fill critical vacancies to drive this work forward. In our first 100 days, we acted quickly to consolidate and restructure the wide-ranging portfolio of District Administration and Home Affairs. As a central pillar of the Cayman Islands' national security framework, we have brought together public safety, emergency response services and district administration under one ministry—delivering safer, smarter and more coordinated services across all three Islands. Alongside progressing key policies, programmes and projects, we have set the tone for a results-driven culture: putting people first, equipping teams to deliver and embedding accountability at every level. These actions lay the foundation for stronger customs and border enforcement, effective offender management, rapid emergency response and resilient communities—ensuring a safer and more connected Cayman Islands."

#### Honourable Nickolas DaCosta, JP, MP

Minister for District Administration and Home Affairs

The Ministry of District Administration and Home Affairs safeguards our islands, strengthens our communities, and prepares for challenges to protect what matters most – our people, our way of life, and our future. Our enduring vision is to build a Cayman Islands where every resident and visitor feels safe, supported, and connected. Under our national security portfolio, we are committed to the delivery of equitable and effective services across all three Cayman Islands in public safety, border enforcement, offender management, emergency response, economic impact and community readiness.





Opened a new Cadet Corps headquarters to support youth development and the national public safety volunteer pipeline for community readiness. Empowered youth through leadership and technical skills development alongside international peers provided through the Cadets Corps' international training camps.



Advanced reintegration goals as part of offender management by training and recognising over 100 inmates, a new-record high, at His Majesty's Prison Northward graduation ceremony for earning vocational/technical certificates



Gained Caucus support for repeal and replacement of the Prisons Act to modernise corrections and offender



Submitted policy research to the Law Reform Commission to streamline expungement processes.



Gained Cabinet's approval for drafting instructions to develop Trademarks (Customs and Border Control) Regulations to bolster Trademark and Copyright protections.



Appointed new members to the Development Control Board to support Sister Islands development and planning oversiaht.



Signed a memorandum of understanding for the construction of a new Northward Bunker between the Department of Public Safety Communications and the Cabinet Office to ensure critical management radio communication for the Islands.



Enhanced professionalism and capacity building within His Majesty's Cayman Islands Prison Service through the signing of a memorandum of understanding with the Department of Correctional Services Canada to support a professional exchange programme and separately, the onboarding of a full time Clinical Forensic Psychologist.



Signed contracts to commence construction of four homes in Cayman Brac through the Sister Islands Affordable Housing Development Corporation.



Signed the contract for the expansion of the national CCTV programme in Cayman Brac, thereby bolstering emergency response, crime prevention, and public safety coordination.



Promoted inclusion and community readiness in Cayman Brac by enabling adult clients with Special Educational Needs and Disabilities at the Joy Marie Tibbetts Adult Training Centre to earn ASDAN Personal Care Routine certification under the Towards Independence Programme, celebrated alongside the launch of the Centre's first Summer Programme.





# Ministry of Social Development and Innovation

"When I first took office in the Ministry of Social Development and Innovation, I found insufficient funding for the Department of Financial Affairs and for Seafarers grants, meaning supplementary funding will be needed later this year. I also noted that certain regulations require drafting and implementation. Our Ministry's focus remains simple – people. Whether through family support or smarter government systems, everything we do is about improving lives and ensuring no one is left behind."

#### Honourable Isaac Rankine, JP, MP

Minister for Social Development and Innovation

The Ministry of Social Development and Innovation is focused on implementing a strategic, people-first vision for public service with an integrated approach, ensuring that social development is backed by solutions that drive efficiency, transparency and accountability across government. By combining care with technology and modernising internal systems, it is delivering innovative solutions that improve access and help shape a resilient, future-ready Cayman where everyone has the opportunity to thrive.





Commenced legislative reform of the Disabilities Act, with Cabinet approving drafting instructions to amend the existing legislation. This marks a critical step towards strengthening rights-based protections and improving services for persons with disabilities.



Enhanced national cybersecurity capacity and resilience through the work of the 80 percent Caymanian-led Cybersecurity Unit.



Advanced digital infrastructure through a range of major projects to improve security, service delivery and operational resilience across government. Projects included the implementation of low earth orbit satellite systems, deployment of Microsoft 365 identity management solutions and mission-critical apps for various departments.



Modernised government service platforms and regulatory operations through a unified eGovernment and health regulatory services digital transformation initiative. This included approval for GOV.KY migration to Liferay PaaS, digital policy termination for health insurance and issuance of 96 Cayman Islands ID cards and 1,866 digital certificates.



Expanded eGovernment capacity through the GOV.KY 3.0 project, delivering the redesigned main site and 26 microsites. Project supports better access to government services, stronger CIG branding and long-term operational efficiency.



Improved compliance and centralised policy governance with the successful close of the MetaCompliance project. This initiative is in keeping with emphasis on adopting a standardised approach to policy management and supports greater transparency and accountability in government operations.



Supported the 'Summer C's United for Youth' mental health campaign. The campaign delivers targeted resources and events to support children and youth between ages 12 to 25 during the summer, a time that can present elevated mental health challenges.



Deepened cross-sectoral collaboration by expanding engagement with the Gender Affairs Unit, Council of Older Persons and the Council for Persons with Disabilities, reinforcing the Ministry's responsibility to promote equity, access and wellbeing for all demographics in our society.



Strengthened stakeholder partnerships and public engagement through high-impact community events such as the Meals on Wheels ground-breaking and Celebrate Our Youth Day.



Launched ministry-wide engagement visits to several entities including the Departments of Children and Family Services and Financial Assistance, Golden Age Home, Maple House, Habakkuk House and the CAYS Foundation.







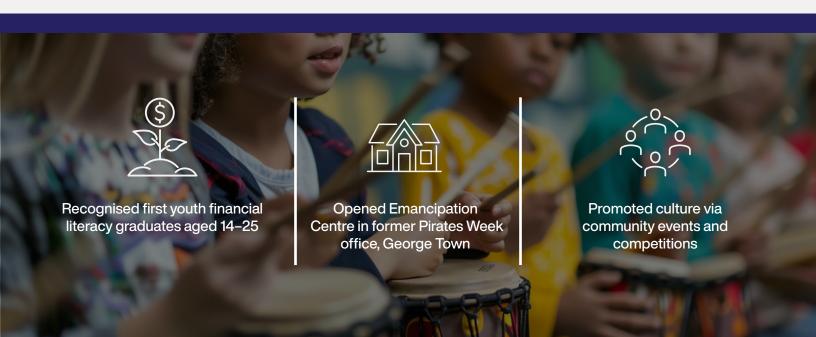
# Ministry of Youth, Sports, Culture and Heritage

"It is fitting for Culture to return to its rightful place within the ambit of Youth, Sports, Culture and Heritage. These areas are intertwined and form the foundation we build on from generation to generation, deserving the attention, resources and value they require. Looking ahead, we will advance the development of the Department of Sports to promote fitness for all, establish a cultural heritage unit, expand youth services in the Sister Islands and enhance community programmes. We also aim to revise and strengthen various policies and legislation within our subject areas."

Honourable Isaac Rankine, JP, MP

Minister for Youth, Sports, Culture and Heritage

The Ministry of Youth, Sports, Culture and Heritage champions the Cayman Islands' customs and legacy while advancing sport, youth development and related policies. It aims to preserve and share history and traditions across generations, support inclusive sports development and promote youth-focused agendas that secure positive outcomes for the Islands' future.





Recognised the first cohort of participants in the youth financial literacy programme, which is aimed at equipping young Caymanians between the ages of 14 and 25 with essential financial skills to support their transition into adulthood. The programme is led by the National Youth Commission in partnership with the Youth Services Unit and the Ministry.



Opened the Emancipation Centre, located at the former Pirates Week office in George Town.



Promoted public awareness and education of culture and heritage through various community events including Emancipation Day celebration, various activities such as a Family Fun Day, heritage displays, a Speaker Series with The Link Up Podcast, and various competitions were included. The Ministry also hosted 345 Day encouraging the public to show their national pride.



Continued revision of national policies including the National Youth Policy and National Sports Policy for the Cayman Islands. The national policies will provide a framework for the development of youth and sports programming for the next five to ten years.



Initiated restructuring of the Department of Sports to focus on sports for all. This is aimed at integrating afterschool programmes, services for seniors and women and partnerships with other entities such as Poinciana Rehabilitation Centre, HM Cayman Islands Prison Service and Children and Youth Services Foundation facilities.



As a follow up to the National Heroes Day book, the Ministry has been working on developing two children's books: The Cayman Islands National Symbols highlighting previous and new national symbols and Freely – a book inspired by Cayman's history on Slavery and Emancipation.



Provided sponsorships and grants for enhancement of individuals and groups in the areas of sports, youth, culture and heritage.



Developed and enhanced community facilities.





## Messages from the Parliamentary Secretaries



From the very first day of this administration, we've been focused on meaningful progress—progress not just made for you, but with you.

This report reflects the first 100 Days of our shared journey. It outlines achievements across key areas, including those I'm privileged to support as Parliamentary Secretary. These accomplishments are shaped by your voices and rightfully so, because every policy this Government enacts touches your

lives: from building a resilient economy in which you can seek meaningful employment, streamlining planning and building control processes, improving access to healthcare, or protecting our environment so that you can enjoy the natural beauty of your home country.

With your continued support, the foundation we're laying for long-term reform and efficient public service will be strong. We are deeply grateful for the trust you place in us and for sharing the belief that good governance—grounded in sound policy and genuine collaboration—can deliver real, measurable benefits for all Caymanians.

### Honourable Wayne Panton, JP, MP

Parliamentary Secretary responsible for Health, Environment and Sustainability; Financial Services and Commerce; Caymanian Employment and Immigration; Infrastructure



"In these first 100 days, I have worked with the people of West Bay West to make practical improvements in our community. Safety has been enhanced with a new crosswalk, wider roads, repaired docks, and better lighting and drainage. We have also strengthened hurricane readiness through a community forum and home visits to check in on elderly residents.

Through partnerships with WORC, local businesses, and the Grand Hyatt, the new West Bay West Jobs Portal is helping connect residents with employment opportunities. I have also contributed to wider government projects to improve infrastructure, advance transportation plans, and support cultural and heritage initiatives. This has been a period of listening, taking action, and working together to address both immediate needs and longer-term priorities for our community."

#### Mrs. Julie Hunter, JP, MP

Parliamentary Secretary responsible for Planning, Lands, Agriculture, Housing and Infrastructure; Education and Training, Culture and Heritage



I'm proud to support the people of the Cayman Islands and this administration in the areas of social development, education and training, and tourism.

To help uplift our family members and friends who are struggling despite their best efforts, this Government is laying the groundwork for lasting change by listening to our vulnerable, and creating processes and systems that serve them, regardless of age, with compassion and efficiency.

Being closely connected to Savannah's Joanna Clarke Primary School in my constituency, there's an urgent need and commitment to strengthen education. Throughout our islands, education is an opportunity for everyone to ensure that our spending returns value for money. When we see our children's improving academic and vocational achievements, and their ability and willingness to contribute positively to our society, we will know that we have prepared them well for bright, successful futures.

And in a subject close to my heart, I'm so pleased that this Government has renewed the efforts to enhance cleanliness and beautification across all three islands. For your part, let your pride and respect for these islands inspire you to maintain your own surroundings, and to care enough about our communities that you'll help keep them clean, too. A cleaner Cayman Islands reflects our pride as a people, and strengthens our appeal as a welcoming destination for tourists.

Looking ahead, I remain committed to building on this momentum, ensuring every Caymanian has access to opportunity and every visitor leaves with the best impression of our islands.

#### Ms. Heather Bodden, OCI, Cert. Hon., JP, MP

Parliamentary Secretary responsible for Social Development; Education and Training; Tourism

## **Government in Parliament**

In the First Parliament Meeting of the 2025–2026 Session, held from 25–27 June 2025, the National Coalition for Caymanians Government set the foundation for its legislative priorities that will guide the year ahead.

## Highlights from the First Meeting of the 2025–2026 Session:



Approved the Churches Incorporation (Amendment) Bill, 2025.



Approved the Virtual Asset (Service Providers) (Amendment) Bill, 2025.



Approved the Public Management and Finance (Amendment) Bill, 2025, extending the post-election timeframe for presenting the Strategic Policy Statement from three to six months.



Approved the Public Service Management (Amendment) Bill, 2025, introducing a nine-year limit on non-Caymanian civil service employment with a two-year rehire restriction.



Unanimously supported a Private Member's Motion to decriminalise minor speeding in marine no-wake zones, enabling future legislative amendments to remove criminal penalties for minor infractions.



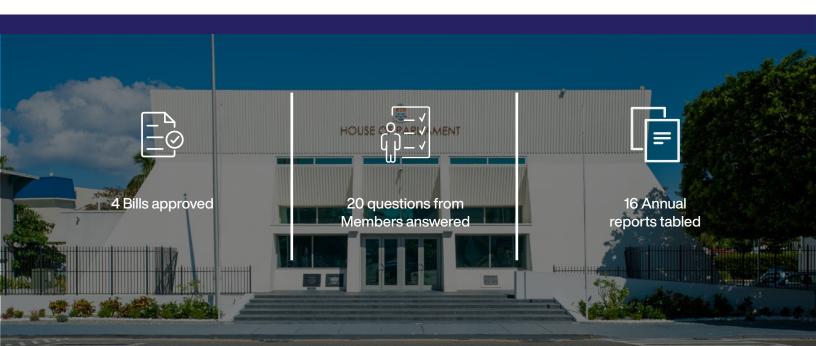
Confirmed the new minimum wage of CI\$8.75 per hour, effective 1 January 2026.



Announced stable cruise passenger projections for the 2026-2027 period.



Outlined plans to strengthen the operational capacity of the Community Policing Unit.













# Looking Ahead: Building a Stronger, Fairer Cayman

We are honoured by the trust you have placed in us to lead these beautiful islands.

While we have worked vigourously during our first 100 days, we recognise that our work has only just begun. The challenges facing our islands weren't created overnight, and they won't be solved overnight. There is still much to do, and we remain committed to tackling these challenges head-on with determination and purpose. The road ahead may not always be smooth, but we are dedicated to delivering meaningful results on the issues that matter most to you – from affordable housing and quality education, to sustainable development, cost of living reductions and public safety.

Our coalition is firmly committed to upholding the highest standards of conduct in everything we do. Good governance isn't just a slogan for us. It's the foundation upon which all our work stands. We understand that trust in government must be earned every day through transparency, responsibility, and ethical leadership. We expect your scrutiny and pledge to serve with integrity, to be prudent stewards of country's finances and to put the interests of all Caymanians first in every decision we make.

As part of our commitment to transparent governance, we will publish our full Coalition Agreement alongside the upcoming Strategic Policy Statement. This will give you a clear picture of our priorities, the principles that



guide our cooperation, and the specific goals we've set for our term in office. Our approach combines innovation with pragmatism; ambition with accountability; and pace with preservation of our unique Caymanian identity. We believe you deserve to know what we're doing, why we're doing it, and how our decisions align with our shared vision for these islands.

We extend our sincere gratitude to the dedicated officers in the civil service and the wider public service. Your expertise, professionalism and commitment have been invaluable in implementing our initial agenda, and will be essential to our continued success. The partnership between elected officials and civil servants is the engine that drives effective government, and we look forward to strengthening this relationship as we work together to serve the public better.

All 11 members of our National Coalition For Caymanians Government are unified by a common goal: creating a stronger, fairer, modern Cayman that works for all Caymanians – not just some.

Despite our different backgrounds and perspectives, we share a deep love for these islands and a steadfast commitment to securing a brighter future for every person who calls Cayman home.

Because we don't claim to have all the answers, we promise to listen, learn, and lead with courage and compassion. And we believe the answers will emerge. With your continued support and engagement, there's nothing we can't accomplish together.

Johandhalo

Nickslas Vosta
Julie Hinter

May God continue to bless you and to bless our beloved Cayman Islands.

André M. Ebanks

Isaac Ronkine

Cleather Gorse .

Latherine Ebanks-Wilks

Robation Auglin

G. WAYNE PANTON

GARY KUTTY



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