



PARLIAMENT
OF THE CAYMAN ISLANDS



OFFICIAL HANSARD REPORT

THIRD MEETING OF THE 2025-2026 SESSION

Third Sitting

Tuesday
11th November, 2025
(Pages 1-23)

Hon. D. Ezzard Miller
Speaker

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PRESENT WERE:

Hon. D. Ezzard Miller
Speaker

MINISTERS OF THE CABINET

Hon. André M. Ebanks, MP	<i>Premier</i> , Minister of Financial Services & Commerce
Hon. Gary B. Ruddy, MP	<i>Deputy Premier</i> , Minister of Tourism & Trade Development
Hon. Katherine A. Ebanks-Wilks, MP	Minister of Health, Environment & Sustainability
Hon. Rolston M. Anglin, JP, MP	Minister of Finance & Economic Development <i>and</i> Education & Training
Hon. Johany S. Ebanks, MP	Minister of Planning, Lands, Agriculture, Housing & Infrastructure
Hon. Isaac D. Rankine, JP, MP	Minister of Social Development & Innovation <i>and</i> Youth, Sports, Culture & Heritage
Hon. Nickolas T. A. DaCosta, JP, MP	Minister of District Administration & Home Affairs
Hon. Michael S. Myles, MP	Minister of Caymanian Employment & Immigration

EX OFFICIO MEMBERS OF THE CABINET

Hon. Franz I. Manderson, MBE, Cert. Hon., JP	<i>Deputy Governor</i> , ex officio Member responsible for the Portfolio of the Civil Service
Hon. Samuel W. Bulgin, KC, JP	<i>Attorney General</i> , ex officio Member responsible for the Portfolio of Legal Affairs

ELECTED MEMBERS

GOVERNMENT BACKBENCHERS

Mrs. Julie J. T. Hunter, JP, MP	Elected Member for West Bay West
Ms. Heather D. Bodden, OCI, Cert. Hon., JP, MP	Elected Member for Savannah

OPPOSITION MEMBERS

Hon. Joseph X. Hew, MP	<i>Leader of the Opposition</i> , Elected Member for George Town North
Hon. Kenneth V. Bryan, JP, MP	<i>Deputy Leader of the Opposition</i> , Elected Member for George Town Central
Hon. Pearlina L. McGaw-Lumsden, MP	<i>Deputy Speaker</i> , Elected Member for George Town West
Mr. A. Roy Tatum, Cert. Hon., MP	Elected Member for Red Bay
Mr. Roy M. McTaggart, JP, MP	Elected Member for George Town East

INDEPENDENT MEMBERS

Mr. Dwayne S. Seymour, CCI, JP, MP	Elected Member for Bodden Town East
Mr. Christopher S. Saunders, MP	Elected Member for Bodden Town West

APOLOGIES

Hon. G. Wayne Panton, JP, MP	Elected Member for Newlands
Hon. Juliana Y. O'Connor-Connolly, JP, MP	Elected Member for Cayman Brac East

OFFICIAL HANSARD REPORT
THIRD MEETING OF THE 2025-2026 SESSION
TUESDAY
11 NOVEMBER, 2025
10:01AM
Third Sitting

[Hon. D. Ezzard Miller, Speaker, presiding]

The Speaker: I now invite the Honourable Minister of Planning, Lands, Agriculture, Housing & Infrastructure, the Elected Member for North Side to say prayers.

PRAYERS

Hon. Isaac D. Rankine, Minister of Social Development & Innovation, and Youth, Sports, Culture & Heritage, Elected Member for East End: Mr. Speaker, I'm not the Member for North Side, but I'm doing it on his behalf.

Hon. Johany S. Ebanks, Minister of Planning, Lands, Agriculture, Housing & Infrastructure, Elected Member for North Side: Close enough.

Hon. Isaac D. Rankine: Let us pray.

Almighty God, from whom all wisdom and power are derived, we beseech Thee so to direct and prosper the deliberations of the Parliament now assembled, that all things may be ordered upon the best and surest foundations for the glory of Thy Name, and for the safety, honour and welfare of the people of these Islands.

Bless our Sovereign, King Charles III; William, Prince of Wales; and all the Royal Family. Give grace to all who exercise authority in our Commonwealth, that peace and happiness; truth and justice; religion and piety may be established among us. Especially we pray for the Governor of our Islands, the Premier, the Speaker of Parliament, the Leader of Opposition, Ministers of the Cabinet, ex officio Members and Members of the Parliament, the Chief Justice and members of the Judiciary, that we may be enabled faithfully to perform the responsible duties of our high office. All this we ask for Thy great Name's sake.

Let us all say the Lord's Prayer together: Our Father who art in heaven, Hallowed be Thy name; Thy kingdom come, Thy will be done on earth, as it is in Heaven. Give us this day our daily bread, and forgive us our trespasses as we forgive those who trespass against us. Lead us not into temptation, but deliver us from evil, for thine is the kingdom, the power and the glory, forever and ever. Amen.

The Lord bless us and keep us. The Lord, make His face shine upon us and be gracious unto us. The Lord lift up the light of his countenance upon us, and give us peace, now and always. Amen.

The Speaker: Good morning, everyone.

Please be seated. Parliament is now called to order.

ADMINISTRATION OF OATHS OR AFFIRMATIONS

The Speaker: None.

READING BY THE HONOURABLE SPEAKER OF MESSAGES AND ANNOUNCEMENTS

The Speaker: Just a bit of housekeeping. Today we'll take our first break at 1pm for 30 minutes, and then we'll break again at 5pm for another 30 minutes.

PERSONAL EXPLANATIONS

The Speaker: None.

PRESENTATION OF PAPERS AND REPORTS

The Speaker: None.

URGENT QUESTIONS

The Speaker: None.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

The Speaker: None.

STATEMENTS BY THE MEMBERS OF THE GOVERNMENT

The Speaker: None.

PRESENTATION OF PETITIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: None.

RAISING OF MATTERS OF PRIVILEGE

The Speaker: None.

GOVERNMENT BUSINESS

BILLS

SECOND READING

APPROPRIATION (FINANCIAL YEARS 2026 AND 2027) BILL, 2025 (Continuation of debate)

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Would the Minister—?

Mr. Roy M. McTaggart, Elected Member for George Town East: Mr. Speaker, the Leader of the Opposition will be leading off the debate. I know he's here; he may have gone to the restroom.

The Speaker: Well, I don't know that he is here because his seat is vacant.
I called three times, so...

Mr. Roy M. McTaggart: I understand what you are saying, sir.

The Speaker: Why don't you start the debate then? Otherwise, I'm going to call on the Minister to use his right of reply. Would you like to start? Are you standing to start the debate?

Mr. Roy M. McTaggart: I am not quite ready to start, sir.

The Speaker: So... There's nobody on the Opposition bench prepared to start the debate?

Mr. Roy M. McTaggart: The Leader of the Opposition is ready to speak, sir.

The Speaker: But he is not here.

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker, Elected Member for George Town West: He is here, sir.

Mr. Roy M. McTaggart: Will you give me a few minutes to find him, sir?

The Speaker: Not really.

Mr. Roy M. McTaggart: There he is.

[Crosstalk]

The Speaker: Leader of the Opposition, I understand that you've been designated to start the debate.

Hon. Joseph X. Hew, Leader of the Opposition, Elected Member for George Town North: Thank you, Mr. Speaker. Apologies, I was just tidying up something outside.

Mr. Speaker, I rise to provide a position on the Appropriation (Financial Years 2026 and 2027) Bill, 2025.

Mr. Speaker, this morning, as the official Opposition, we continue in our role as the guardians of Cayman's future, balancing responsibility with relief on behalf of the many Caymanians who will judge this budget, not by its rhetoric, but by whether it delivers real relief in their daily lives; in their rent, their electricity bills, their grocery baskets and their confidence in their family's future.

The Government calls this a transformational budget. Transformation must be measured not in speeches, but in the change that families can feel. The Government has called this a transformational budget, but if this is transformation, Mr. Speaker, it is transformational in name only; a budget that grows Government, not relief. It arrives with ceremony and self-congratulation as though being handed down; like the tablets to Moses — recited with great zeal but little humility; yet, unlike those tablets, it offers no solid guide for how this country should be governed over the term.

Mr. Speaker, let me begin fairly. The Minister of Finance has promised to bring discipline and structure to our fiscal management. His focus on quarterly forecasting, predictive analytics, and the modernisation of the Public Management and Finance Act are positive steps. These are reforms the Progressives themselves have long advocated for because good data, realistic projections, and outcome-based budgeting benefit the entire country, not a single party. We also welcome the commitment to review health and property insurance markets. The Opposition will engage constructively in that process to ensure it leads to genuine affordability for families and stability for businesses.

Mr. Speaker, we Caymanians still feel the weight. Caymanians cannot live on projections and

optimism. At kitchen tables from the West End of Cayman Brac to West Bay, the conversation is not about forecasting or surpluses, but about survival.

Let me tell you about... let's just call her Janet, a single mother in George Town North. She works two jobs, pays her bills, and raises her children, yet every month she faces the same decision: which envelope to open and which bill to leave until the next payday. Her electricity bill rises faster than her pay. Her rent has gone up twice in a year and Mr. Speaker, the cost of oxtail and fresh produce is now beyond her reach.

Mr. Speaker, a Caymanian HR professional recently shared with me the real numbers for someone like Janet. At the new minimum wage of \$8.75 per hour, working 45 hours per week, Janet earns \$393.75 before deductions. After her 5 per cent pension contribution and \$74.36 per week for her basic SHIC [Standard Health Insurance Contract] health insurance to cover herself and her two children, her take-home pay falls to \$299.70 per week; just under \$1,300 per month — and that is before she pays a single bill.

A modest one bedroom apartment in George Town now averages \$1,500 to \$1,800 per month. That's more than her entire salary. Childcare for two young children can easily cost another \$800 to \$1,000 per month, even for the most basic coverage. Add transportation to that, whether it's bus fares or fuel for an old car, easily \$300 per month— plus groceries, utilities, and school expenses. Mr. Speaker, by the time Janet has paid those unavoidable costs, she is left with nothing; nought for savings, nought for emergencies, and nought for hope.

Mr. Speaker, this is not a story of laziness or irresponsibility; it is the reality of a Caymanian doing everything right and still falling short. While this budget speaks to prudence, it offers her very little relief. There is no reduction in fuel duty or import fees on essentials. Government revenue grows, but so does the pressure on Caymanian families.

Mr. Speaker, the Minister of Finance spoke of surpluses and sustainability, but while the pretence of a financial deficit is forgotten, the deficit we face today is not on the government balance sheet; it is a deficit of dignity felt by families like Janet's. A deficit not measured in dollars, but in the fading belief that hard work will ever again be enough and the feeling that no one cares. That is a true crisis facing Caymanians.

We believe there is another path, a path rooted in practical compassion. The People's Progressive Movement (PPM) has proposed a series of cost-of-living measures that would bring some immediate relief: a reduction of import duties on essential goods, a suspension of the recent vehicle registration fee increases and a temporary 12-month cut on fuel import duties. These are not radical ideas, but reasonable steps to help households breathe again.

We have also proposed targeted housing relief, not just for first-time buyers, but also for families upgrading or expanding their homes, freeing up lower cost stock for younger families. The Government's \$15 million injection into the housing trust sounds impressive, Mr. Speaker, but it can build 40 or 50 homes at best, which is about double of what has been built in the past four years. This, while over 1,100 families, representing over 2,000 Caymanians, wait for affordable housing. Why not expand the effort through public-private partnerships, working with local developers, contractors, and credit unions as we did before? That is how you get houses built and Caymanians into homes.

Why aren't we utilising the Cayman Islands Development Bank (CIDB) to help Caymanians realise their dreams of homeownership? Needless to say, I am very disappointed to see that the opposite has been done whereby the capital has been cut to just \$500,000 per year for 2026–2027.

Mr. Speaker, Dr. Nick Gent in his farewell address at the healthcare conference reminded us that more than 40 per cent of our people earn under \$30,000 per year and nearly half of that group earn less than \$15,000. That is not prosperity; that is working poverty in one of the wealthiest small nations in the region. For those families, mandatory health insurance is not protection; it is another monthly bill they can barely afford. As we just heard, a single parent earning the new minimum wage pays more than \$74 per week, nearly 20 per cent of their gross income, for the most basic SHIC coverage. Add rent, transportation and childcare, and it becomes clear why so many Caymanians are one illness or one missed pay cheque away from a crisis.

We therefore welcome the Minister's pledge to commission an actuarial review of healthcare and insurance, Mr. Speaker, but a review is not a remedy. The Progressives' Healthy for Life plan remains ready to implement — free basic healthcare for every Caymanian child through a CINICO [Cayman Islands National Insurance Company] administered plan, affordable elder care partnerships, and a stronger focus on prevention. Under the Healthy for Life plan, every Caymanian child would have access to free basic health care that includes immunisations; postnatal well-baby services, and regular health checks at key developmental stages as well as access to primary care, dental and eye care, mental health support and ongoing treatment for chronic conditions.

It is a programme, Mr. Speaker, built on prevention, not reaction. One that invests in children early, so that fewer Caymanians fall into illness and hardship later. It also reflects our belief that good health policy must be part of a good economic policy, because families who can afford to stay healthy are families who can afford to stay hopeful.

Healthy for Life was not an aspiration written on the margins of a manifesto. It was to be a fully

costed, ready to launch programme that would have been scheduled for inclusion in the first budget of the parliamentary term; this very budget, Mr. Speaker. We recognise that the cost of doing nothing is far greater than the cost of doing what is right. The added benefit would have been the savings that families would have had on their medical insurance costs because their children were covered separately. These are practical, compassionate measures that would save families money while strengthening public health. We stand ready to work with the Government to deliver them, Mr. Speaker.

On immigration, Mr. Speaker, we know that a new immigration Bill will be coming up for debate in December, so I will not debate the subject in anticipation of that Bill; but how many people truly understand what is being changed? No one knows for certain what the next set of changes will be. We have requested sight of the draft regulations and any planned Committee Stage amendments following consultation. Until then, everyone, businesses, workers and everyday Caymanians remain in the dark.

When it comes to the budget, Mr. Speaker, improved enforcement is a missing link. No reform will succeed without the officers, training, and tools to uphold it. We have also called for a fair employment commission to ensure Caymanians are truly prioritised, not just promised, but the Government has, to date, rejected this idea.

Mr. Speaker, the PPM's position could not be clearer. We said and we still believe that Cayman must bring its immigration system back under control so that population growth no longer outpaces the country's economic needs as it has in recent years. The majority of businesses use the work permit system properly and deserve an efficient and responsive process, but for those who abuse it, there must be swift enforcement and meaningful penalties. The PPM proposed stronger government action to vet applications properly, monitor compliance, and take enforcement seriously. We called for a new multi-agency task force bringing together the police, border control, labour, pensions and other criminal justice agencies backed by modern technology and more frequent spot checks. Reports from the community should not sit unanswered; they should be investigated and repeat offenders must face the loss of their trade and business licences.

Mr. Speaker, we also pledged to overhaul the work permit system so that it reflects real labour-market needs, not automatic importation. That means tighter controls now and long-term investment in Caymanian skills through a national workforce and development strategy. We further committed to reducing the proportion of expatriate appointments in the civil service while ensuring that where specialist expertise is generally needed, it can be accessed transparently.

Finally, Mr. Speaker, we recognise that the system for permanent residency and Caymanian status must be reformed. The current process is outdated and inconsistent. We said the bar must be set fairly but firmly to protect Caymanians while being fair to those who legitimately wish to make these Islands their home. That is what we believe, is a balanced, enforceable and fair immigration framework that prioritises Caymanians, rewards compliance and restores public confidence.

Mr. Speaker, traffic congestion remains another unaddressed crisis in both the Premier's and the finance minister's debate. I look forward to hearing how this will be dealt with when the Minister speaks. Yes, we need continued roadwork — many started under the PPM's last administration. Where is the national transportation plan? Where is the national transportation plan that ties the roadworks and the movement of people together? Where is the public transport solution to reduce congestion and provide reliable alternatives? The focus on only more concrete and more lanes is short-sighted. We need a modern, multimodal vision that truly transforms mobility and sustainability across Grand Cayman.

Mr. Speaker, tourism too has been given little attention so far. Nothing has been said so far, not even generally. There is no clear projection of expected growth or plan for sustaining small tourism businesses in the face of global competition. The silence may signal that the Government prefers not to admit that growth is slowing. If that is the case, the public deserves honesty and a strategy to revitalise the sector. Tourism remains one of our pillars. We cannot afford to treat it as an afterthought. I hope to hear some details from the Minister later on.

Mr. Speaker, I now wish to turn to an issue that affects every Caymanian's home, every visitor, and every investor — the environment. For too long, environmental management has been treated as an afterthought rather than a national priority, yet it is central to our health, our economy and our very identity.

Every Caymanian knows the sight of the George Town landfill rising like a mountain on the horizon, soon to be Twin Peaks. The stench when the wind turns, the smoke when fires break out and the uncertainty that lingers over the now defunct ReGen waste-to-energy project. We have now had almost five years of announcements, but still no functioning facility, no clear timeline, and no independent oversight board in place. The landfill continues to expand, leaching into the ground, threatening the North Sound and undermining public confidence.

This is not merely an environmental hazard, Mr. Speaker; it is a health hazard and an economic one. Every visitor who lands at Owen Roberts International Airport can see the dump from the air and every cruise ship passenger from their balcony. That is not the first impression a premier destination should give.

The Progressives Government negotiated and signed the initial ReGen contract to convert waste into energy, reduce the landfill footprint, and meet modern environmental standards. That plan was ready to move forward. Since then, progress has stalled and the plan has been axed. We are calling again, Mr. Speaker, for some immediate transparency. In the absence of any clear funding, I hope to hear from the Honourable Minister what the Government's plan is to address the landfill. Mr. Speaker, we expect to hear that there is a plan; we expect to hear clear timelines for the plan; and we expect to hear how the plan will be funded.

Mr. Speaker, the current landfill is bursting at the seams. A comprehensive and properly funded management plan must be implemented immediately. This plan must not exist merely on paper. It must be enforced, monitored and made accountable. To ensure transparency and proper execution, an independent oversight body (perhaps under the Department of Environment (DOE)) should be established. The body must be empowered to monitor and report on all critical aspects of the landfill. Cayman's environmental reputation is not a luxury; it is a pillar of our tourism and investment economy.

Mr. Speaker, the other environmental crisis, quieter but no less serious, is the erosion of Seven Mile Beach. This beach is not just sand. It is our brand. It is our livelihood and our national treasure. When Seven Mile Beach suffers, our tourism industry suffers and when tourism falters, so too do thousands of Caymanian jobs in hotels, restaurants, taxis and tours. Coastal engineers have been warning for years that if left unchecked, erosion will accelerate with each storm season, yet in this budget, not one clear line item, not one defined capital allocation has been set aside to address it. We cannot continue to rely on nature's grace alone. We need immediate investment in shoreline stabilisation, beach nourishment, and sustainable coastal management.

The Progressives have long advocated for a national coastal protection and climate resilience plan, one that coordinates environmental science with tourism development, ensuring that future generations inherit a Cayman Islands as beautiful and prosperous as the ones we were given. We should establish a coastal resilience fund seeded with a portion of tourism revenues to ensure that Seven Mile Beach restoration, mangrove protection, and coral reef health are funded permanently and not politically.

Mr. Speaker, we must also confront the pattern emerging from this Government's fiscal approach. This budget, for all its rhetoric of transformation, follows a familiar formula of tax, borrow and spend. New revenue measures are introduced with few details and little consultation. Borrowing continues to rise without a long-term repayment plan and spending expands across ministries, often without measurable outcomes. We are told that this is prudence, but real prudence is

not about how much you spend; it is about how wisely you spend it.

In less than a decade, annual core government expenditure has more than doubled, rising from around \$720 million in 2016–2017 to roughly \$1.54 billion today. Even compared to the last budget in 2023, spending is up by about 20 per cent. That is not prudence; it is expansion on autopilot. Each new fee may seem small, but collectively they weigh heavily on small businesses, families and the overall cost of living. When government borrows just because it can, or imposes new charges without offsetting efficiencies, it is not fiscal discipline — it is deferred taxation.

The Progressives reject the tax, borrow, and spend model. We believe in responsible growth, balancing fiscal discipline with practical compassion. Mr. Speaker, I'm certain my colleague for George Town East will speak to this later on.

Mr. Speaker, the Progressives plan is rooted in one idea that prosperity and responsibility must go hand in hand. We would deliver—

- waste management solutions, completed and operational, under full public oversight;
- a national coastal and climate resiliency plan to protect Seven Mile Beach and our coastlines;
- a digital skills and innovation fund to prepare Caymanians for the new economy;
- Healthy for Life, ensuring free basic healthcare for every Caymanian child;
- a housing partnership programme connecting the private sector, credit unions, and the Cayman Islands Development Bank to put families into homes; and
- a fiscal responsibility charter to enforce transparency and discipline.

That is what responsible transformation looks like, Mr. Speaker. A Cayman that is cleaner, fairer, stronger, and more secure.

Mr. Speaker, budgets are not just about numbers; they are about people. This budget meets the test of compliance, but not yet the test of compassion. It balances the books, but it does not yet balance the burdens that Caymanian families bear. We acknowledge the government's efforts in its fiscal management, forecasting reform, and education investment, but we must also confront what is missing: real cost of living relief, a national health strategy, pension reform, a credible housing plan and a clear path to sustainable growth— something we all knew the answers to just some seven or eight months ago.

The Progressives' vision is simple: fairness that relieves families, fiscal discipline that restores confidence, and opportunity that empowers Caymanians to prosper. We will support what is right, oppose what is reckless, and work across the aisle when co-operation serves our people because, as I said in the strategic policy debate, our duty is to be the guardians

of Cayman's future. Vigilant, principled, and unwavering.

Mr. Speaker, before I close, I look forward to hearing from all the ministers. As the Premier said on Thursday, **"While Ministers will speak during this meeting in detail to their budget allocations, as supported by their Parliamentary Secretaries..."** We look forward to hearing details as to what the plans are to help our people.

Mr. Speaker, colleagues, that is the spirit in which we offer this reply and the standard by which we will hold this Government to account.

Mr. Speaker, once again, I apologise for earlier. Thank you for the opportunity to debate this budget and may God richly bless these three Cayman Islands.

[Desk thumping]

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* The Member for George Town East.

[Pause]

Mr. Roy M. McTaggart: Thank you, Mr. Speaker.

Mr. Speaker, when I indicated to you I wasn't fully prepared to speak this morning, I told you the truth, but honestly, I couldn't sit here and let you call a third time and shut the debate down. I don't know what the reluctance is on the part of the Premier and his Ministers to stand up and speak. The country is waiting to hear from them, yet they seem reluctant; they seem very comfortable warming the seats they're in this morning. It is usual and customary in a budget debate that once the Premier and the Finance Minister speak, the Leader of the Opposition comes in first to give the opposing view and it goes back and forth from there— but they just sit there, warming their seats, as if waiting for the Opposition to just say what they have to say, then if we're lucky, we might hear from them.

Mr. Speaker, *this nuh right*.

The Premier indicated we would hear from them. I expect them to start standing up and giving account of themselves and their ministries—

[Desk thumping]

Mr. Roy M. McTaggart: —rather than sitting down and warming seats.

[Inaudible interjection]

Mr. Roy M. McTaggart: I thank you for the opportunity, Mr. Speaker and rise to make this contribution to the debate on the Government's 2026–2027 budget presently before this honourable Parliament.

Mr. Speaker, it is the first glimpse that we parliamentarians and the wider Cayman Islands have had of the Government's aims, aspirations and policies; however, I must add that it should not have taken this long for us to get to this point and we seem to be stuck and not being able to move forward to get details as to what the individual Ministers' plans are for their ministries, statutory authorities and other government entities.

Mr. Speaker, in making this contribution today, my goal is to be constructive, factual, and guided by my years of experience. Collectively, we in the Opposition are here to ensure that the people's money is managed with integrity, foresight, and accountability, because fiscal policy is not about numbers, it's about the daily lives of Caymanians; about whether families can afford groceries, whether small businesses can stay afloat, and whether young Caymanians still see a future here at home.

In my contribution to the debate on the SPS three short weeks ago, I pointed out the three themes that I saw permeating through the SPS, namely, tax, borrow, and spend. Not surprisingly, Mr. Speaker, those themes are also relevant today and firmly established within the budget we are debating — tax, borrow and spend.

Mr. Speaker, there is nothing transformational about this budget. It is a return to the well-known formula that introduces new taxes with few details and little-to-no consultation and borrows money to plug the shortfall in spending not covered by revenues, all in support of the Government's expansive spending plans across ministries, often without any measurable outcomes. Let's take a look.

Mr. Speaker, the Government proposes raising \$72.5 million in new revenue measures in 2026 and \$100 million in 2027, a total of \$172 million over the two years; however, they have been woefully short on details of what those revenue measures are. For example, Mr. Speaker, the Premier and Minister have revealed that financial services fees, such as legal and accounting, fund annual filing fees, limited partnerships and corporate service provider fees will increase, but have not told us what the new fees are going to be.

The Minister says immigration fees and stamp duty on high-value real estate transfers will increase, but he hasn't told us what those increases will be; particularly the threshold for high-value real estate and the rate of duty to be applied on these transactions. Mr. Speaker, I will say no more, but I wonder if anyone on the Government bench recalls that we tried something like this about 25 years ago with disastrous results.

Finally, trader licences, Special Economic Zone (SEZ) trade certificate fees, and local companies' control licence fees will increase; by what amounts, we still do not know. Clearly, these fee increases are targeted predominantly at the financial

services industry and one of the undesirable outcomes of this will be that Cayman will become an even more expensive place to do business.

Mr. Speaker, in my mind, without details of the individual fee increases being disclosed in these budget documents, the budget is incomplete. Parliament ought to have this information before it, even if the enabling legislation is to come at a later date. This approach is not conducive to transparency and good governance, and so I ask the question this morning: Why the secrecy? Why not tell the country, including this Parliament, what the amount of revenue you are expecting to raise from each of the existing and new revenue sources is? Clearly those on the Government bench know this information, so why should it be limited to only them? Mr. Speaker, this simply is not right.

Second theme is that of borrowing. Mr. Speaker, Government indicates that they will borrow \$236 million over the two years covered by the budget: \$124 million in 2026 and \$112 million in 2027. That is in addition to the \$130 million loan the previous Government negotiated with local banks that had not been drawn down before the election and remained available to the incoming NCFC [National Coalition for Caymanians] Government. The result of all this borrowing is that the country's external debt will balloon to \$579 million at the end of 2026 and \$634 million at the end of 2027.

Mr. Speaker, such amounts of borrowing will place the country's debt at levels never seen in our history, and who will have to pay it back? Well, that's going to fall on the shoulders of our children and grandchildren. To me, it's their future that we are mortgaging and with every new loan, we narrow the room to invest in what truly matters—our schools, our hospitals and the wellbeing of our people. Higher debt today means less flexibility tomorrow, especially if interest rates rise or revenues fall short.

Third, Mr. Speaker, turning to spending. The Government proposes to spend \$1.2 billion in 2026, which is \$71.5 million more than in 2025, and \$1.29 billion in 2027, which is \$40 million more than the 2026 budget calls for. I'm not going to say very much about the spending at this time as we're going to be convening Finance Committee to examine the Government's spending proposals in detail.

Mr. Speaker, one matter that concerns me is the absence of any mention of ReGen in either the Premier's or the Minister of Finance's statements, whereby the Government has concluded negotiations and agreed the final amounts to be paid to the consortium for the now-abandoned waste management solutions. I ask the questions: Are there any payments due and outstanding, and have they been accounted for and included in the budget or the government's financial statements?

Mr. Speaker, I do hope that the Minister with responsibility for the landfill will give Parliament a detailed update on the status of the abandoned project

and the government's policy on the way forward when she rises to speak to her budget appropriations. Mr. Speaker, the clock continues to tick, tick, tick. Time is running out for the country to address this looming environmental disaster.

Mr. Speaker, when we were in this Chamber in October to debate the SPS, I drew attention to the fact that the projected surplus of \$6.56 million in 2026 and \$9.37 million in 2027 was razor thin and left no wiggle room for the Government if actual results did not pan out as forecast. I am pleased to see that the numbers in the final budget we have before us are substantially better, with a projected operating surplus of \$11.1 million in 2026 and \$37.7 million in 2027. The projected surpluses have moved in the right direction, not the other way.

Mr. Speaker, I am also pleased to hear that going forward, the Ministry of Finance will be leading the strengthening of our forecasting capabilities that will ultimately improve forecasting across government. The Minister said that revenue estimates had been enhanced through a three-pronged approach with forecasts provided by Government's revenue unit, estimates from Chief Officers and Chief Financial Officers (CFOs), and by the Economics and Statistics Office (ESO). I wonder though, if the Minister in his winding up of the debate on the Bill could indicate how this approach is different from prior years, as I have always understood the work done by these persons and entities always helped inform Government's revenue estimates.

Mr. Speaker, fiscal prudence is not merely a financial principle — it is a moral one. It's about ensuring that the blessings we enjoy today are not borrowed against the hopes of tomorrow. Sound finances build strong nations. Let us ensure that our legacy is opportunity, not obligation.

Finally, Mr. Speaker, I conclude my debate this morning by repeating some of the issues existing in my constituency that I raised in my debate on the SPS, which I'm asking the government to address. In fact, I know they have indicated they are starting to address some.

First and most significant to me and to my district is a solution to the flooding in Randyke. For far too long efforts have been made, I grant that and I'm grateful, but nothing that has been done thus far has truly been a viable solution.

Second, a solution to the issue of the Grand Harbour roundabout, and I appreciate the Minister has indicated it is being dealt with, and we will have the solution hopefully not too long from now.

Third, Mr. Speaker, is the need for traffic calming devices in the proximity of Triple C School and L'Ambience condominiums. I raised it before, not in this House but certainly with the appropriate ministry or department, NRA [National Roads Authority]. I was promised there would be, and I'm still waiting to see them now.

There are also specific areas on South Sound Road where residents are for some means of slowing the traffic down through there, because people continue to speed like bandits. I know and I've heard of instances when cars have been clocked traveling at 85 MPH through that area of South Sound. Mr. Speaker, I will be advocating with the relevant ministers and ministries to see what can be done to deal with these issues.

I thank you again for the opportunity to contribute to the debate on the Government's budget. I'm looking forward to Finance Committee Meeting where we will have the opportunity to question ministers more fully and more wholesomely on their budget appropriations.

I thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Does any other Member wish to speak? *[Pause]* Member for Cayman Brac West and Little Cayman and the Minister of District Administration & Home Affairs.

Hon. Nickolas T. A. DaCosta, Minister of District Administration & Home Affairs, Elected Member for Cayman Brac West and Little Cayman: Thank you very much, Mr. Speaker. While I wait for the lecturer to come across, I know that you were enjoying greener pastures before the election and you perhaps did not pay close attention to what was being said on the road in all the excitement, but Mr. Speaker, one theme that I chose to speak on at every single meeting was 'better days are coming'. I don't think that you would appreciate it if I were to play a soca song right now, so I won't go into that detail.

Oh, you want it? I can do it, you know.

[Laughter]

The Speaker: Sing it!

Hon. Nickolas T. A. DaCosta: I can sing it too.

Mr. Speaker, while you were enjoying your retirement, we were speaking of 'better days are coming', so I preface my contribution to the debate by saying that the theme that I will be speaking on is 'better days ahead' and how this Government is investing in outcomes that matter.

Mr. Speaker, it is an honour to rise in this honourable House to contribute to the debate on the Appropriation (Financial Years 2026 and 2027) Bill, 2025, also known as the Government's budget for the 2026–2027 Financial Years. I can attest that this budget was more than an arithmetic exercise. It is a statement of values, despite what we may hear; it is a declaration of what matters most to the people of these beloved Islands. This budget is the next step in delivering the better days we promised our people.

The Strategic Policy Statement for 2026 to 2028, Mr. Speaker, sets out our Government's clear vision: a stronger, fairer Cayman Islands, safe, compassionate, and prosperous for all. My Ministry's work sits squarely within that vision. It is about security and service, fairness and opportunity, hope and rehabilitation.

Mr. Speaker, our Government continues to operate within an output-based framework because of the Public Management and Finance Act, but while the framework measures outputs, the people measure outcomes. They do not ask how many meetings were held or how many applications were received or processed. They ask, are we safer? Are we stronger? Are we better off?

That is why for every decision and commitment that we make we, as a Government, must ask: How is this bettering the lives of the Caymanians that we serve, and so the Ministry of District Administration and Home Affairs has chosen to think and plan a bit differently. Even as we deliver outputs as per the framework, we measure success by outcomes. Every dollar requested of this honourable House is tied to a purpose, to a result that changes lives of Caymanians for the better. That is what I mean by investing in outcomes that matter.

Mr. Speaker, without a shadow of a doubt, this Ministry touches nearly every household in these Islands. From public safety to postal delivery, from border protection to rehabilitation, to the Sister Islands' infrastructure and then to affordable housing; we represent the face, the voice and the conscience of public service. The work of this Ministry isn't glamorous, it's not pretty-pretty; it's gritty, it's grounded and it is vital. It is the work that keeps our communities safe, our families supported, and our nation stable.

Mr. Speaker, for 2026 the Ministry's total allocation, including both operational and capital expenditure, stands at CI\$133 million, increasing to \$137 million in 2027. This growth reflects carefully targeted investments in public safety, rehabilitation, Sister Islands' infrastructure and essential services. Roughly 89 per cent of this budget supports core operations that service the daily activities of the public, and in some cases hourly activities. The remaining 11 per cent represents capital investments in facilities, technology and equipment that will provide operators with a tactical advantage.

Mr. Speaker, to be transparent with the people we serve, and of course to assist the Opposition, allow me to share how the budget in respect to this Ministry is distributed across our core functions:

- emergency response and public safety – roughly 29 per cent;
- community wellbeing rehabilitation and offender management and social programmes – 27 per cent;
- Sister Islands development and community readiness – 18 per cent;

- border security and customs enforcement – 17 per cent; and
- governance and administration – 9 per cent.

Mr. Speaker, these percentages are not arbitrary; they are anchored in measurable trends, the risks those trends create, and the specific responses. Our first priority is public safety. A country's peace of mind depends on its preparedness. Public safety is one of the cornerstones of this Government's agenda and one of the clearest reflections of good governance.

The Cayman Islands Fire Service continues to set high professional standards. The budget before us today provides for new fire appliances, protective equipment and enhanced training to ensure firefighters across all three Islands have what they need, not only to save lives, but to return safely to their families. The Fire Service responded to over 1,600 incidents across the country last year and completed hundreds of safety inspections and community outreach activities. You see Mr. Speaker, success in fire and rescue isn't measured by trucks and hoses, it's measured by faster response times and lives saved.

Mr. Speaker, linked closely to public safety is border protection, and the Customs and Border Control (CBC) service is both a guardian and gateway; the first line of defence against illegal activity and the first face of our country for those who come to trade, work, or visit. For CBC, this budget continues the rollout of integrated border management and intelligence systems, improving risk assessment, information sharing, and disrupting transnational threats before they reach our shores. The domain awareness radar project, in partnership with the Cayman Islands Coast Guard, will deliver real-time maritime and airspace monitoring, a leap forward for national security, law enforcement, coordination and search and rescue.

Fun fact, Mr. Speaker: Last year the CBC processed 2.3 million passengers in our airports while strengthening enforcement against contraband and illegal migration. With that volume of people and imports, strong enforcement is not optional, and that is why through this budget we are advancing biometrics at our border, risk targeting and analytics and non-intrusive scanning to stop high-risk actors and goods while keeping lawful travel and commerce moving.

Without modern targeting and scanning, contraband, illegal migration, and drug threats will erode public safety and commerce. Mr. Speaker, we welcome legitimate trade and travel, but we are firm in our message: Cayman's borders remain open to opportunity, but closed to threats.

Every dollar allocated in this budget, Mr. Speaker, multiplies in value when it is applied to border security. It protects our economy; it protects our citizens and our global reputation as a safe jurisdiction for travel and commerce. In keeping with this Gov-

ernment's commitment to intelligence-led operations, the Ministry has already directed CBC to begin establishing a border intelligence directorate, a necessary step for enhancing analytical and enforcement capabilities.

Mr. Speaker, behind the scenes of every emergency, every border interception, every life saved, is a quiet, reliable voice on the radio or telephone — the dispatchers and operators of the Public Safety Communications Department. These ladies and gentlemen are the unseen first responders. The Department of Public Safety Communications (DPSC) has managed over 91,000 calls in 2025 alone — a 77 per cent increase in five years.

These numbers tell a story of trust and capacity. Our people know that when they dial 9-1-1, someone will answer. To maintain that standard, this budget funds Next Generation 9-1-1; computer-aided dispatch; and an upgraded expansion of our national CCTV network, including in Cayman Brac and Little Cayman integrating fire, police, EMS [Emergency Medical Services] and CBC systems.

When it comes to saving lives, Mr. Speaker, seconds are the currency of survival and these investments save those seconds but true safety is not only about enforcement and response, it is also about redemption and renewal. If there is one area I would ask this honourable House and members of the public to think about differently, it is rehabilitation. Safety is not secured by enforcement alone. It is sustained through restoration.

For too long, rehabilitation was treated as an afterthought of the justice system, but if we are serious about safety and human dignity, Mr. Speaker, rehabilitation must move from the margins to the centre. The Prison Service is being transformed from a place of confinement alone into a place that expects growth, demands accountability, and enables meaningful contribution to family and community. This budget advances work towards higher professional standards for prison staff and a modern correctional facility with classrooms, vocational workshops, counselling rooms and reintegration units. It supports legislative reform through a revised Prison Act and expanded vocational and mental health programmes.

The test is simple, Mr. Speaker, when a person leaves prison with skills, stability, and purpose and does not return, that is not leniency — it is success.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: That is value for money and value for society.

The Department of Community Rehabilitation (DCR), likewise, supervises over 500 clients under probation, parole, or community service orders. Each one of those represents a life that can be redirected, a

family that can be made whole, and a community that can be made safer.

The Ministry will pursue legislative advancements to formally and comprehensively establish the remit and operational functionality of a modern probation service. We will place DCR on a firm statutory footing, enhancing probation and parole oversight, advancing electronic offender monitoring capabilities and expanding community-based sentencing options. In addition, Mr. Speaker, the Ministry will introduce a Victim Rights Bill aimed at affirming that victims of crime are not an afterthought. It will set out the rights to information, protection, and participation, and require public agencies to treat victims with dignity and fairness at every stage of the justice process.

This budget before us strengthens DCRs case management systems, expands mental health and substance abuse programmes and builds partnerships with employers to create second chance job placements. Mr. Speaker, when we break down barriers to rehabilitation, we reduce reoffending, we protect victims, and we build up bridges to hope. That's important because the measure of a nation should not be on the number of people it incarcerates, but how many it restores. Our goal is that every Caymanian who has paid their debt to society can return to family, can return to work and can return to dignity.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: Rehabilitation is central to our belief that every citizen deserves the opportunity to fulfil their potential, that no one should be written off or left behind. It is not about excusing wrongdoing, Mr. Speaker, let me make that clear, but about ensuring that when someone has served their sentence they can return to society as a contributor, rather than a risk. We cannot build a just society on permanent exclusion, and rehabilitation gives people back their humanity and gives the nation back its security. That is what 'better days ahead' truly means: transformation through compassion with purpose. As we restore lives, Mr. Speaker, we must also strengthen the communities to which those lives return, and that brings me to our work in the Sister Islands.

For the people of Cayman Brac and Little Cayman, the Department of District Administration is the heartbeat of government, delivering efficient, reliable and community-centred services. As a son of Cayman Brac and, might I say, a grandson of Little Cayman, I know that national progress must reach every island and be equitable across them.

Through our district administration team, we provide essential services that connect residents to government, support local commerce, and maintain public infrastructure. This budget delivers for the Sister Islands through targeted investments, such as continued road and drainage improvements; the Cayman Brac airport fire station expansion project; community

facility upgrades; and promoting resilience and sustainable growth.

Our aim, Mr. Speaker, is to make life safer, strengthen institutions, and connect communities across Cayman Brac and Little Cayman with access to essential services. Our investments in public docks — so that you don't get a punctured tyre every time you launch your boat — and the installation of CCTVs across the island, will enhance maritime security and community safety. These initiatives are designed to strengthen coordination among CBC, RCIPS, the DPSC, and the Coast Guard.

Through the Sister Islands Affordable Housing Development Corporation, Mr. Speaker, new affordable homes are underway to provide stable, safe housing for families. We all know that housing security is social security, and this government recognises that homeownership and stability are central to community pride. In a time when the cost of living continues to challenge working families, these affordable homes represent stability and dignity. Government's intervention ensures that homeownership is not a privilege for the few, but a foundation for the many.

We are also continuing senior support programmes assisting elderly residents with home repairs and accessibility modifications.

Sports and recreation also fall under this Ministry's remit in the Sister Islands portfolio, Mr. Speaker, and through the Sister Island Sports Unit we are investing in youth programmes, school leagues and facility upgrades that keep our young people active and disciplined.

This budget also reaffirms our commitment to inclusion and accessibility. Through the Joy Marie Tibbetts Adult Training Centre in Cayman Brac, Mr. Speaker, we continue to support adults who are differently abled by promoting independence and community participation, ensuring that everyone, regardless of age or ability, can contribute meaningfully to community life.

Every one of these initiatives that I've spoken on so far reflects a belief shared by the National Coalition for Caymanians: equal opportunity to prosperity must reach every district, every family, not just the few.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: Mr. Speaker, community development also depends on institutions that shape identity and discipline.

The Cayman Islands Cadet Corps exemplifies this. It continues to develop leadership, teamwork, and civic responsibility in our people. We are seeing expanded opportunities through the evolution of our fire cadets and sea cadets, partnerships with the Fire Service and Coast Guard that will produce meaningful impact. Through these partnerships our cadets now receive training in fire safety, maritime navigation and

community response, building practical skills that translate into future careers in the public service. It is true that when we invest in our youth, we invest in the long-term safety and stability of these Islands.

Mr. Speaker, effective government is good government. I know I don't need to tell you that, but I think it might be prudent for me to repeat it: An effective government is good government.

Another vital institution in the Cayman Islands is the Cayman Islands Postal Service (CIPS), Mr. Speaker. For generations, it has been one of the country's most reliable points of connection, delivering letters, parcels, and a sense of belonging for our people. Today, the postal service stands at the intersection of tradition and technology (like we all do), and this budget provides resources for facility upgrades, digital parcel tracking and new customer service initiatives.

We are modernising logistics and mail security to support e-commerce and ensure reliable service across every district, proof that in digital transformation, even a traditional service can lead — and Mr. Speaker, I might point out that despite the change in technology and age, the postal service continues to punch above its weight and is being recognised on a regular basis by regional and international bodies for high standards and innovation, so for that, I want to congratulate them now.

At Water Authority Cayman (WAC), a well-run Statutory Authority and Government Company (SAGC), ongoing network upgrades and capital projects will continue to provide clean, reliable, affordable water, including new infrastructure facilities in Cayman Brac and Little Cayman. I hope the last part did not miss anybody, Mr. Speaker.

The Speaker: No.

Hon. Nickolas T. A. DaCosta: The infrastructure will be expanded to Cayman Brac and Little Cayman.

[Desk thumping]

Hon. Isaac D. Rankine: Stop in at East End on the way sir.

Hon. Nickolas T. A. DaCosta: We already passed Eats End, sir.

Within the Ministry and across all agencies within the Ministry, we are embedding enterprise risk management by setting clear key performance indicators (KPIs), which will continue to strengthen our governance, risk management, and procurement oversight. Good governance, Mr. Speaker, is not about control, it's about trust and that is what a modern government looks like — outcome-driven and people-centred with tangible results and that is what the National Coalition for Caymanian stands for, Mr. Speaker.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: Mr. Speaker, as we speak about tangible results, it is appropriate to address the subject of fiscal responsibility. I truly enjoyed the two contributions earlier by the Honourable Leader of the Opposition and the honourable Member for George Town East, but let me reassure all Members of this House and the public that fiscal discipline remains the hallmark of this Government, despite what they may read or see.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: You see, Mr. Speaker, fiscal discipline is a virtue; it is not a vision. Some members of the Opposition, we heard it earlier, have accused this Government of practising and reinventing the phrase 'tax, borrow and spend', but the truth is, we are investing, not indulging. The difference is simple, which they might not care to contribute today, but they postponed and this Government will deliver.

For years, and even in recent weeks, Mr. Speaker, even today, the Progressives have boasted about record surpluses and swollen bank balances. They called it good governance, but in reality, Mr. Speaker, they neglected the long-term needs of this country and the people.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: Hence, I find it quite ironic, Mr. Speaker, that the Leader of the Opposition will get up today and speak about deficits being faced by families as if this is something new.

Mr. Speaker, this is something that has been festering and growing. It is nothing new. When they neglected the long-term needs of this country and the people. While some projects were advanced, too many of the country's critical infrastructure needs were left unaddressed, deferred, underfunded, or not funded at all —

The Speaker: Or buying mosquitoes.

Hon. Nickolas T. A. DaCosta: Or buying mosquitoes.

Mr. Speaker, today we are paying the price for their failure to plan. We are playing catch-up on projects that should have been completed years ago. The schools, the modern prisons that are at capacity and condemned, emergency communications, roads like the East-West Arterial that have been in the news for decades, and affordable housing, Mr. Speaker.

An Hon. Member: And police stations.

Hon. Nickolas T. A. DaCosta: And police stations.

[Inaudible interjection]

Hon. Nickolas T. A. DaCosta: We can go on and on and continue this list, Mr. Speaker.

[Crosstalk]

Hon. Nickolas T. A. DaCosta: Mr. Speaker, had those investments been made when they were first identified, or even planned for, today we would be talking about expansion, not remediation. When we invest now, it's not an extravagance. We're not looking at the glamorous, pretty-pretty high-class things; it is responsibility delayed by others and finally delivered by us.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: This Government is not taxing for the sake of revenue, nor borrowing for the sake of spending, Mr. Speaker. Come on now; come on. I know the budget was 3,500 pages, but come on.

We are strategically investing to improve the lives of Caymanians, young and old. Our fiscal philosophy may be different than what they've ever experienced, but it is disciplined. It is disciplined yet dynamic and we remain guided. One thing that nobody will be able to say is that we are not in compliance with the principles of responsible financial management contained in our Act. As old as it may be, we are in compliance, maintaining prudent debt levels and reserves, even as we deliver long-deferred infrastructure.

Mr. Speaker, true responsibility is not about hoarding money in the treasury for bragging about surpluses. It is deploying it wisely to ensure our children inherit a Cayman Islands that works. Surpluses without strategy achieve nothing, and savings without service achieve nothing. We, the NCFC, will not apologise for investing in people and infrastructure, which the Progressives ignored. We are here to deal with problems that have been ignored for too long. We will not apologise for planning for tomorrow, and we will not pretend that yesterday, with those glorious surpluses, was good enough.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: Mr. Speaker, without equivocation, without mental reservation of any kind, we will certainly not apologise for leading with vision instead of vanity. This Government's stewardship is deliberate, responsible, and forward-thinking. Every dollar spent is an investment in an outcome that matters.

Now that I got that off my chest, let me turn quickly—

[Inaudible interjection]

Hon. Nickolas T. A. DaCosta: I'm no longer in the dark. I was a wretch, but now I'm found.

Mr. Speaker, let me touch on some good stuff. The public service is at the heart of this success. None of these outcomes would be possible without the men and women of the public service within this Ministry. From our firefighters and border control officers to our prison staff; our 9-1-1 dispatchers; postal, probation, and prison officers; analysts and administrators, our workforce is the backbone of national readiness. There are people who show up before dawn, who work through storms, who answer the calls others cannot. In this Ministry, Mr. Speaker, over 1,000 dedicated public servants deliver our essential services daily with pride and passion and under great pressure.

They're not merely employees; they are the custodians of public trust. Their dedication, their professionalism and service under pressure remind us that every success of this Ministry begins with the men and women who deliver for the Cayman Islands every single day. We are investing in their training, improving facilities and rewarding excellence because a motivated, professional public service is the engine of a successful country.

Mr. Speaker with that, please allow me to use this opportunity to extend my gratitude to the Chief-Officer, Mr. Michael Ebanks, all the members of the senior leadership team, the core Ministry team, the Heads of Departments and their staff, as well as the heads of SAGCs and their staff, for their dedication and belief in this mission.

Mr. Speaker, as I look across the agencies of this Ministry, a pattern emerges. We are shifting from maintenance to momentum. We are replacing hesitation with action, fragmentation with coordination, and on our journey, we have to measure what matters. Even within an output framework, we are intentionally shifting to track the results that matter most, results that speak to the daily experiences of our people — faster emergency response times, more effective border interdictions and smoother traveller facilitation, fewer repeat offences through rehabilitation, expanded affordable housing, improved water reliability and accessibility, greater satisfaction with postal and district services. These are real outcomes lived by real people; safer communities, stronger institutions, and renewed public confidence.

Mr. Speaker, this is where the National Coalition for Caymanians continues to lead by example. Ours is a Government that does not confuse sound bites with sound policy. We are setting a new standard, one rooted in service, accountability, and results. When the history of this term is written, Mr. Speaker, dare I say, it will show that we delivered progress with purpose. The NCFC is defining the next generation of politics in these islands. We are demonstrating that politics can be principled and pragmatic. We are demonstrating that politics can be forward-thinking

and faithful to our people. We are proving that unity, not uniformity, is our strength. I am proud to be part of this movement, proud to serve alongside colleagues who believe that Cayman's best days are not behind us, but ahead of us. Better days are coming.

[Desk thumping]

Hon. Nickolas T. A. DaCosta: Budgets are about priorities, Mr. Speaker, and you'll hear each of us speak about the priorities for the next two years, and in the SPS the next three years, but they are also about possibilities. When I look across these islands, I see what investments through this Ministry make possible—a firefighter trained and equipped to save a life, a Customs officer protecting our borders with pride, a former inmate rebuilding his future, a young cadet learning leadership, a family turning the key to their first affordable home. These are not abstract figures, ideas, or goals; they are living proof of progress. As I said in the beginning, this budget is about better days ahead; it is about outcome-driven governance ensuring that every line in the ledger tells a story of hope, and together we are changing this country for good.

Under the leadership of the National Coalition for Caymanians, we are building a modern, resilient, and inclusive Cayman Islands, Mr. Speaker. We are setting a higher standard of politics, one that values service above self and outcomes above optics. Let us measure our success, not by the size of our surpluses, but by the strength of our society; not by how much we have saved, but by how many we have served; not by what we accumulate, but by what we achieve.

With that conviction, Mr. Speaker, I commend this budget to this honourable House and pledge the continued dedication of the Ministry of District Administration and Home Affairs to the service of the Caymanian people on Grand Cayman, Cayman Brac and Little Cayman alike.

Thank you, Mr. Speaker. May God continue to bless all that call these Cayman Islands home.

[Desk thumping]

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* The Deputy Speaker and the Member for George Town West.

[Pause]

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Thank you, Mr. Speaker.

Mr. Speaker, I rise to make my contribution to this debate on the Appropriation (Financial Years 2026 and 2027) Bill, 2025, with a focus on Social De-

velopment & Innovation, Youth, Sports, Culture & Heritage.

These portfolios lie at the heart of who we are as a people. They reflect how we care for the vulnerable, empower the next generation, and protect and promote our Caymanian identity in an ever-changing world.

Mr. Speaker, the Premier describes this budget as a transformative blueprint for a stronger, fairer Cayman. The Minister of Finance called it a responsible path to a stronger tomorrow. Oh, well, we shall see; not yet, but outside this Chamber, Caymanians are not feeling transformation or fairness; they are feeling the weight of higher prices, tighter budgets, and fewer opportunities. They are asking, will this budget make our lives better than the last one? When we compare the 2026–2027 budget to that of 2024–2025, one thing becomes clear: the numbers have grown, but our investment in people, culture and national pride has not.

Mr. Speaker, total government expenditure is projected to be at \$1.2 billion per year, nearly \$200 million more than the previous biennium. Borrowing — yes, Minister of Finance — will rise from \$95 million to \$124 million in 2026 and [to] \$112 million in 2027, yet we are told time and time again, this reflects fiscal prudence. Hah! Sure. At the same time, interest payments on public debt are expected to jump from \$18.5 million to \$30.7 million. Take note. Funds that could have been directed to social programmes, affordable housing, or youth support.

Within the Ministry of Social Development & Innovation and Youth, Sports, Culture & Heritage, operating expenditure increases by roughly 10 to 12 per cent compared to the last cycle, yet outcomes remain stagnant. Financial assistance rises from \$21.5 million to \$24 million. On paper, Mr. Speaker, that looks like progress. In reality, inflation and rising costs have already eroded those gains.

Mr. Speaker, when we look at the eligibility requirement for the Department of Financial Assistance (DFA), we see numbers, income gaps, saving limits and residency requirements, but behind those numbers are real Caymanian families struggling every day to make ends meet. A household of three can earn no more than \$3,000 per month to qualify for help. For a family of six, the limit is \$3,500. Even those caring for elderly persons or adults with disabilities are capped at \$15,000 savings.

Now, Mr. Speaker, let's be honest, in today's Cayman, that's not enough to live with dignity. Rent alone can consume more than half of the income; add groceries, utilities, transportation, medical costs and school expenses, and the families are left with little more than worry. These thresholds may have been designed for fairness, but in practise, they exclude many hard-working Caymanians who are still struggling. Financial assistance should not only help families exist, it should help them to live, Mr. Speaker, to

meet the basics without fear, to raise children in today's society in safe homes, and to participate meaningfully in this community.

Mr. Speaker, the cost of living has long outgrown these limits; families doing their best are being asked to survive on outdated figures that are no longer reflected in reality. It is time to re-examine these policies, not as numbers in a spreadsheet, but through the lived experience of our people. Caymanians deserve not just survival, but stability, opportunity, and hope for a better tomorrow.

Mr. Speaker, according to the Appropriation Bill, the Government has allocated \$5.8 million in both 2026 and 2027 under HEA 12 - Mental Health Services. While this funding remains stable, it does not reflect the growing pressures in our society, and a system for our youth and adults counselling needs to include post-treatment rehabilitation and mental wellness outreach. Stability in the budget cannot sustain the growth in care. Our people deserve access, consistency, and compassion with regard to these essential services.

Mr. Speaker, turning to youth and sports. Total allocations amount to \$6.2 million in 2026, rising modestly to \$6.4 million in 2027. While it shows a slight increase, it remains modest compared to the scale of need and the ambitions of our young people and athletes. Sports is more than recreation, it is a pathway to discipline, health, and national pride. Our athletes continue to achieve remarkable things despite limited facilities and inconsistent funding. Whether on track and field, football or swimming, these young Caymanians carry our flag with determination and grace, yet their government's support does not match their potential. It doesn't match it, Mr. Speaker, which is a shame and disgrace.

We must ensure that young athletes have access to qualified technical coaches who can nurture their talent and produce excellence on a world stage, coaches capable of developing more champions like Jordan Crooks, who has brought Cayman international recognition through dedication and world-class performance. Mr. Speaker, before Jordan we had Shaune Fraser and Brett Fraser who helped initially put Cayman's swim team on the map; and for track and field, we cannot forget Cydonie Mothersill and Kareem Streete-Thompson who remain our most celebrated track athletes.

We have so many youngsters with potential who need that little push that qualified technical coaches can provide. At the same time, we must acknowledge that success in sports is not just physical, but mental. Our athletes deserve access to sports psychologists and wellness professionals who can help them manage the pressures, injuries and emotional highs and lows that come with competition.

Mr. Speaker, nothing brings more joy, unity and pride to our people than sports; nothing. We are well poised to excel at CARIFTA, both in swimming

and track and field, but government and federations must invest in the resources needed to turn potential into podium finishes. While the idea of a multipurpose national sports facility is worth considering, the immediate priority must be to improve and maintain the facilities we already have, making them safe, accessible and equipped for both performance and community use.

Mr. Speaker, many of our athletes agree with this. Fifteen years ago — 15! — Shaune Fraser, our three-time Olympian and Pan-American game silver medallist noted it. You need a plan to train the next generation. Do they have a plan? Absolutely not. A plan requires a facility that is functional and dependable, not one that is constantly failing [due] to lack of upkeep. I agree with him.

Mr. Speaker, I urged the Honourable Minister to consider establishing a Wall of Fame at the airport to celebrate our sports icons. Even if we begin with just one — yes?

[Inaudible interjection]

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: Good.

Even if we begin with just one, such as Jordan, to help Caymanians connect more deeply with our culture and foster a greater sense of national pride. Too often, when people arrive at our borders, our Islands are presented primarily through a commercial lens, not a cultural lens. We need to do better as a country.

It is vital that we also highlight and honour the achievements of our own people, Mr. Speaker, recognising our local icons. It's not only a tribute to their contributions, but also an investment in our collective identity and our pride as Caymanians. Yes, let's clap! Let's do that!

[Desk thumping]

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: We're talking about our people.

Mr. Speaker, we must also strengthen the link between sports, youth, and education.

[Inaudible interjection]

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: I didn't hear you at all — completely ignoring.

This budget allocates approximately \$1.5 million towards school-based and afterschool programmes. Yet, despite the growing social and behavioural challenges among our youth, this figure has remained virtually unchanged since the last budget, Mr. Speaker. If we are serious about addressing youth disengagement, crime prevention and social inclusion, then investment must start in our schools. Sports pro-

grammes build discipline, teamwork and ambition, qualities we all want to see in our young people.

Mr. Speaker, if we can find tens of millions of dollars for concrete and asphalt, surely we can find a few more million dollars to invest in health, character and community. I urge my colleague in Parliament, my good friend with jurisdiction over this Portfolio, to please reconsider and ensure proper funding is allocated because I am a proud product of such investment.

Mr. Speaker, culture and heritage are the soul of this nation, they define our identity, our values and our pride as Caymanians. In this budget, Celebrate Cayman receives \$1.93 million, while the National Arts stands at \$186,000; shameful. Despite these figures, our core cultural institutions, the Cayman National Culture Foundation (CNCF), the National Museum and the National Gallery, continue to operate with minimal support. Their funding has remained largely unchanged even as operational costs and expectations rise.

Mr. Speaker, recent events such as Pirates Week have shown a noticeable decline in participation. That is not because Caymanians have lost interest in the national festival, but because the Government has failed to invest adequately in the infrastructure, marketing and support needed to sustain and grow the product.

Furthermore, the growing division between Batabano and CayMAS must be addressed. Mr. Speaker, the very essence of carnival is unity — a celebration of togetherness and national pride.

[Inaudible interjection]

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker: They should be one. I totally agree with you.

The Minister must take a hard look at this fragmentation and lead with the intention to restore the spirit of unity. If we believe culture is the heartbeat of our nation, it cannot survive on life support, propped up by last-minute funding, neglected infrastructure and stop-start support. Culture needs consistent nourishment, not emergency resuscitation. What we need is a sustainable, long-term investment model; one that supports artists, funds our festival and empowers our heritage institutions to flourish.

Mr. Speaker, let us step back and look at the broader picture. Total social spending increased by 8 per cent but outcomes remain flat. Indigent Healthcare is down 16 per cent, even as the need increases. Youth and culture funding remains below 0.5 percent of the total expenditure. Borrowing is up 30 per cent and interest payment is up 60 per cent. That's not transformation, that's not progress, it is continuation with a bigger bill.

The Minister of Finance projects surpluses of \$11 million and \$37 million claiming compliance, along with his colleagues, with all fiscal ratios. Yes, Mr.

Speaker, discipline is important, as you know I have that, but fiscal responsibility without compassion is not prudence; it is neglect. That's what it is! Caymanian households cannot celebrate a government surplus while running their own deficits. The measure of a successful economy is not how much the Government saves, but how much the people thrive!

In conclusion, Mr. Speaker, the Premier said, **"We will measure our success not by how many announcements we make, but by how many lives we strengthen."** By that measure, this budget may be larger, but not stronger. It increases allocation, but not accountability. It raises spending, but not standards. It expands bureaucracy, but not opportunity.

The Opposition envisions a Cayman where social development means empowerment, not dependency; innovation means solutions, not slogans; youth and sports mean leadership, not lip service; and culture and heritage mean pride, not poverty. Mr. Speaker, Caymanians deserve more than numbers. They deserve a future that treasures our past, nurtures our present, and inspires the generations yet to come.

Mr. Speaker, I thank you and God bless the Cayman Islands.

[Desk thumping]

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]*

Would the [Honourable Minister] like to exercise his opportunity to respond?

Hon. Rolston M. Anglin, Minister of Finance & Economic Development and Education & Training, Elected Member for West Bay North: Thank you, Mr. Speaker.

Mr. Speaker, let us be clear. Whilst the Members of His Majesty's loyal Official Opposition have a specific view as to how the affairs of the Parliament ought to be conducted, there are many of us who might not share that particular view. I say that to say, Mr. Speaker, that the Government's Budget and its Annual Plan and Estimates is one that is clearly outlined in the delivery of the budget and clearly outlined in the supporting documentation.

Now, Mr. Speaker, as we saw from the very beginning of today's session, the formal response comes from the Official Opposition and even that we had to stumble through. If we had to stumble and bumble through that, can you imagine whether they would have been able to deliver a budget? If we had to seek the leave of the Chair just for the formal Opposition to address the budget, it clearly means it would be difficult for me to take the Opposition's advice seriously on how a budget debate ought to proceed.

The fact is, we might not even have heard the speakers who contributed — namely the Honourable Leader of the Opposition, the Member for George Town East and the Member for George Town West — for it was through your leave that it happened, Mr. Speaker; thus, we thank you for being such a considerate and good Speaker of the Parliament that you ensured that democracy was sustained and upheld.

Mr. Speaker, I find it difficult [to understand] why the Members of the Opposition are saying there's something to be ashamed about. We delivered a credible budget, a budget that we believe is going to assist greatly in moving the country forward. The Premier opened with a statement that was an overarching theme around which the budget was built; the Government then had a speaker speak and now we are at this juncture. We are not quite sure why we're hearing the calls from across the Floor to say there's something we should be ashamed of whilst there was at least one other Member of the Opposition in the Chamber who could have continued the debate had they chosen to do so.

Mr. Speaker, I want to paint a picture. I had the honour of being elected the first time, and as I listened to the Honourable Leader of the Opposition give his response, he spoke of the single mother that he called Janet. As I listened to him speak to the plight — and let me be clear, Mr. Speaker, we all know this form of debate is [not] about a literal person, so we're speaking of a figurative Janet. He spoke eloquently about how the single mother, Janet, would have had a household deficit in her finances.

I live in the real Cayman. I was raised by a mother who held two jobs. She cleaned houses on Boggly Sand Road in the day, came home, took her shower and cleaned two office buildings in the night; and a seaman father who came back home and after a short period in tourism, went on to be a painting contractor. At a time when you could see Caymanian security guards he worked for Mr. Carey McField, I think, as a security guard and eventually wound up working back at the Cayman Turtle Farm where he eventually became the chief butcher, so let me be very clear, Mr. Leader of the Opposition: I know Janet. I was raised by Janet — the vast majority of us on this side of the House were raised by a Janet.

Janet did not come into existence during 2025. I dare say from 2013, when he first got elected this country, through the budgets put in place by the administration they took over from and produced record surpluses — the wave of record surpluses they then brag about in this House — has had hundreds, if not thousands of “Janet”. What was their answer for Janet then? Yet, they come with crocodile tears today, talking about them caring so much for Janet.

[Inaudible interjection]

Hon. Rolston M. Anglin: My answer is the fact that we have doubled ECAP [Early Childhood Assistance Programme] funding in this budget. It should be a shame that from the time of record surpluses, I inherited a budget with \$900,000 to assist families in early day care. That is when Janet needs help; she needs the help when she needs to have her children in day care, and it is yet another cost. We're doubling the provision. We are going to ensure that Janet gets help by doubling ECAP.

Mandatorily, we have to get health insurance coverage. We know the contribution to health insurance is a significant expense to families. We are committed to bringing the cost of health insurance under control and rationalised in this country; that *will* help Janet.

What we have heard now is that we should look at rolling back significant portions of revenue. If we roll back significant portions of revenues, where is the funding going to come from to be able to afford the increasing level of services the country needs? You see, Mr. Speaker, we have [heard] the tale of three sides. We've heard that we should be rolling back duties in areas that we already have a number of duty concessions in — there are a vast number of our foodstuffs, families' necessities which already are duty free.

Mr. Speaker, we also know that if we roll back the duties on CUC, for example, which sounds good, where are the shortfalls going to get covered? Is it going to get covered by increasing the areas they then criticise us for raising revenues in? You see, Mr. Speaker, we can't win because:

- on the one hand, we get criticised for increasing revenue measures to meet the increasing demands of a growing population;
- on the other hand, we get told, *well, you actually should reduce revenues* in a number of critical areas;
- then we get told there are critical social spends we should be enhancing; so...

How are we going to increase those critical social spends if we follow the advice of the Leader of the Opposition and reduce revenues? This formula seems not to add up.

I agree wholeheartedly with the Leader of the Opposition when he says that government and what we provide to the public is not about balance sheets but about practical compassion. I agree with him completely on that point. I agree with him that we should be looking carefully at the day-to-day survival of humans. Indeed, every government, every government, ought to do that.

The Speaker: Is this a convenient time for you to take a break?

Hon. Rolston M. Anglin: Yes, Mr. Speaker.

The Speaker: The House is suspended until 12:45.

Proceedings suspended at 12:01pm

Proceedings resumed at 12:45pm

The Speaker: This Parliament is called back to order. Please be seated.

The Minister of Finance and [Economic] Development, continuing.

Hon. Rolston M. Anglin: Thank you very much, Mr. Speaker.

Mr. Speaker, the one thing about a parliamentary democracy is that at any given meeting or sitting of a parliament, any number of things can occur. The 19 of us were all sent here to represent, collectively, the 19 constituencies in this country, so I think it's very important for us to use our platform to ensure that at all material points in time, we pause to ensure we're bringing the public along.

The fact of the matter is, when it comes to a budget debate, no one has to speak. Members have the right to get up and make a contribution so I want to ensure that no one leaves thinking that because a particular Member or Minister has not spoken it means that anything "wrong" has been done. The debate was opened; the Premier made an overarching statement with regard to the budget, and I delivered the budget and all the budget documents. It is then down to Members to speak or not to speak to the content. After we have finished this process, Members still have an opportunity to question the details of the budget in Finance Committee, which is a part — a very necessary part — of this process.

Mr. Speaker, for any of us who might be tempted to think, *well, when the Premier made his statement, he mentioned that individual Ministers would speak to their individual Ministries and their work*. The fact is, that was the plan at the time; however, there is an old Caymanian saying, *circumstances alter cases*. I'm old enough to know that phrase. The circumstances were such that what had come forth from the formal Opposition caused us to take a pause and Ministers to say, *well, there really isn't anything major for us to get up to respond to*; thus, we took the decision that we would not speak.

Mr. Speaker, that's just the ebb and flow of a particular budget. Next budget cycle it might be all 19 Members who speak for their two hours; so we don't know how a budget debate is going to unfold and so nothing untoward has happened today. The Premier made his statement and when his statement was made, it was with the Ministers' intention at that particular point in time.

As we know, during the Finance Committee, the Opposition and Independent Members are going to have the opportunity to question Ministers on every detail of their budget, so everything that could possibly

have been said during a contribution to this debate will come up at that point, will be made known to the public at that point. For example, the Member for George Town West questioned a number of allocations including spending on a number of programmes and so, way much more informative to the public than any debate, in my opinion, will be when those particular outputs are up for scrutiny during Finance Committee.

I am confident she's going to ask the very same questions during Finance Committee that she posed during her debate; therefore, the public is going to get an answer — in fact, way much more than when a Minister gets up and simply makes his contribution maybe an hour or two from now. They'll get an immediate answer. They will hear the member's contribution come out in questions.

It is part of the essence of what happens in Parliament. No two cycles are going to be identical. No two debates on a particular Bill are going to be identical, and so I'm very confident that the Opposition is going to do their job and is going to question the Government, question Ministers on their allocations. Mr. Speaker, I said that to say that there were a number of points made and I addressed a few of them before we took the break, but I do believe there are a couple that I want to ensure that another perspective is provided on.

The point was made as it relates to a not so long time ago when government revenues and expenditures were somewhere in the \$700 million range, and the fact that spending has gone up substantially since then, and that is a factual position; I mean, we just have to look back at budgets, look back at the actual performance and we will see that those revenues have been raised and expenditures made. What I believe this House, and the wider Cayman Islands have to think about and weigh up in your minds is: given the increase in expenditure that has been experienced from 2013 to now — the last 12 years — what has the country got? What has been the return on investment?

It's easy to say that expenditures have increased, but what has the country gotten? When the country had up to \$100 million in surpluses, why didn't we provide free health care for children then? That is when the country absolutely could afford it; the money was there. Those budgets produced large surpluses. Why weren't these social deficits that we're hearing about in 2025, funded when the monies were there? That way, those items that seem to be very important to Members today would have been taken care of then — because had we funded free health care for children, had we ensured that we had a more robust provision of affordable housing, these issues would be well on their way, *well on their way*, to being solved.

I'm old enough and have been around this House long enough to know that the flooding in Randyke existed when I was here in my first iteration; that is not a new problem. Why wasn't it solved then?

The monies were there. We hear about schools [and] hospitals. Why weren't they built then? I can only speak to what we are inheriting in 2025. That is all I can do as a Member of this House and Minister responsible for Finance and Economic Development.

I see a country with limitless possibility and opportunity. In a few short weeks, we are going to have a debate in this Parliament around immigration reform, and the Minister responsible for Immigration will be able to speak to the point that minimum wage is not a solution that gets Caymanians into wealth; but if we have an open-border policy whereby everyone can simply come in, everyone can simply get all the way up to the permanent residency stage and we have a broken system whereby you have years of wait to hear an application, then how do we protect Cayman and Caymanian businesses to ensure we are creating the wealth we tell our people about?

For too long, we have ignored the fact that countless nationalities have come to Cayman in the last 50 years, not as accountants or lawyers, but as contractors — sometimes they weren't even contractors when they got here. Sometimes they were just skilled masons and then transitioned and became a contractor and [are] now living the Caymanian dream. Our desecration of the middle class hasn't been so much about the lack of opportunity, but about our lack of guts and courage around immigration — because we want to please everyone — and not saying we are going to have a hard rollover policy in this country and ensure we provide the training that is necessary for Caymanians to take advantage of what's in this economy and truly take up the middle class.

[Desk thumping]

Hon. Rolston M. Anglin: That is what has happened.

I left a House that after the 2004 Immigration Bill had a hard, stern, strict rollover policy and no one in financial services or otherwise, is going to tell me that Law limited their ability to grow and generate business because it's not true. The Law had all the carve outs necessary through the key employee provisions which, when you worked it in tandem along with the rest of the economy, you had a formula that if it was built upon, many, many more Caymanians would be in a position today to not have been pushed out of business because other nationalities come and take care of their own. That is a fact; it is an uncomfortable truth nobody wants to talk about because we want to pussyfoot around and play politics because we want all the other nationalities to vote for us! That's the fact, Mr. Speaker.

How many sub-contract to the Caymanian contractor each one of us knew and grew up with — how many? You see, we want to continue to play the politics because we want the next wave of persons, who, if we keep the open policy that exists today, would mean that every single one of them wouldn't

just get to apply for PR [permanent residency] — they would get it. I cannot help that I have come at a time when you get 30 points for investing half a million dollars in property, which absolutely assures you to get permanent residency. Once you get to those 30 points, as somebody said to me the other day, *all you got to do is be a good old boy or good old gal and you're gonna get it.*

The fact is, we have a small country, a small economy. The United States of America has 300 million plus people and is talking about having to protect themselves and their industries, yet we want to have this happy-go-lucky [approach]... We're whistling as though it was the "Sound of Music" up on a hill with all sorts of flowers, and we're skipping and dancing; and that's how we're going to solve immigration? I'm sorry for any of us who don't understand and don't have enough vision for what we are building for our children if we continue on this trajectory.

Well, we are going to leave them in a country where opportunities are going to pass them by the system, and how things operate and how humans operate; humans naturally acclimate toward each other. We act and pretend like that's some shock. We go on like, *"Oh man. Well, if you're from X country and you like working with and will hire persons from your country that's a big shocker."* That is not a big shock, Mr. Speaker. That is how humans behave.

We are going to hear and see debate around that important topic, and I certainly hope that the little preview I heard today isn't going to be the position that the formal Opposition is going to take on what immigration reform needs to look like in this country, because it was their Government that took the rollover policy, listened and was scared by those who could scare them in the private sector, who came with their Anansi stories and told them, *Oh, this is going to kill our businesses* when there is no evidence to that whatsoever, and took the roll over policy and bastardised it so *oh, let the system naturally roll people over.*

We have no such system and there is not going to be any such system that is going to naturally roll over people.

[Inaudible interjection]

Hon. Rolston M. Anglin: Mr. Speaker, we are not simply borrowing to plug a hole in government spending. We are borrowing for critical infrastructure needs to deliver for the future of this country.

Let's think about it, Mr. Speaker, because maybe my message did not resonate when I opened the debate. As a family, when you cannot save and either buy or build a house, are you just going to save out of your salary? How many human beings on this planet have actually saved enough money from their salaries to be able to build just a home? That's your basic need: a home. What do you do? You act responsibly, you work, you save enough to get a depos-

it, you then have a down payment, you then get a mortgage that you can afford. That is all the government is doing.

We are not living in times when we have surpluses to the point that we can fund our capital needs out of our recurrent revenues, so we're playing catch up. We admit we're playing catch up, but we're doing it in a responsible way, Mr. Speaker. We're still only going to wind up at 7.6 per cent debt service ratio, which still gives us lots of headroom in case of an emergency. We didn't want to have borrowings that would take us up to 99.7 per cent and then the Opposition could truthfully get up and say, well, what happens if we have a major blow from a hurricane, and you need to go out and borrow at that point? What happens with an unexpected event like COVID-19, and you need to go out and fund government through borrowings. We have given ourselves enough wiggle room that we are building for tomorrow, but we have enough capacity to be able to secure ourselves in a time of emergency.

Mr. Speaker, a number of other items were brought up, including private/public partnerships. When they get to question the Honourable Minister responsible for housing they will find that one of the key hallmarks of what he is going to look to deliver centres around public/private partnerships. We all know that the government can't solve the housing crisis; we all also know that we need to enhance our GGHAM (Government Guaranteed Home Assisted Mortgage) Programme so that we can use it as a key tool to get more Caymanians into home ownership. What do I mean by that?

If government has a plot of land — let's say it's four or five acres; but the housing trust is already busy building on another site, why should we sit and wait until the Housing Trust is ready? The Minister is innovative. The Minister is already talking about being able to go to the private sector and have a triple P whereby persons can bid on building a specific spec of housing with government contributing the land. That is key, as we all know, with land costs. That is going to be a key part of the economic puzzle to get Caymanians into affordable, more affordable homes. Why? Because if the cost of land is the gift from the Cayman Islands' government, it makes that home more affordable to more Caymanians.

If we augment that and supplement it with an enhanced GGHAM Programme, those two running in tandem will put more Caymanians on the home ownership ladder. In fact, in discussions with the Minister — and I have not even got to update him on this as yet [but,] because I knew where he was heading, I've already had meetings with two of the local Class A banks which have told me unequivocally that due to the low rates of foreclosure in the old GGHAM Programme, they are going to be happy to participate. They are going to be happy to participate.

Mr. Speaker, for any of us who have been around this Parliament, just last week I laid on the Ta-

ble of this House the Annual Report for CIDB (Cayman Islands Development Bank). Some of us may not be bankers but let me be clear: When you have a loan portfolio the level of impairment of which is double-digit percentages, do you understand that means it's an unsustainable enterprise? The rates of foreclosure have drastically declined at the institution principally due to the fact that we wrote off so many loans and have them permanently impaired that of course, you can then play with what the rate is. If it were that simple, tell me which other country wouldn't just say, *Oh we will get a development bank and that's how we can solve our problems.*

The fact is that it has to be a government that has the guts to look and say, *"How do we do things better?"* Just accepting the status quo is not going to deliver impact for our people, and what we need is impact, not words, not playing politics. Therefore, we are going to look at the whole of government and ensure that everything we do is fit for purpose, and leverage the capital that's in the private sector. The private sector is on the side-lines wanting to leverage more capital into Cayman and into housing in particular; and if government is innovative and plays its role responsibly, we assist Caymanians getting on the home ownership ladder. We assist more small-to-medium Caymanian developers to be able to get that small project they want to get out of the ground.

I know a number of Caymanians right now who own one or two acres of land but they simply cannot get to the point that they can make the development work because of the packages the bank actually offers. They can't capitalise it. They have the land, but they can't capitalise their land and their business plan to the point that they can actually make it happen. Those are areas we are going to be focusing on because if we can unleash those small- to medium-sized projects, we will see that Caymanians will benefit [on one side] because they will be the developers, and Caymanians will benefit on the other side because they will be able to buy homes.

Now, let me be clear, Mr. Speaker, something that government is going to insist on as part of any agreement is that in any of those agreements there will be a binding commitment whereby those properties cannot be sold in blocks, and simply have investors come in and buy them up, and Caymanians don't benefit. It has to be a legal requirement for the Cayman Islands' government to participate in any such Programme; otherwise we're back to square one. We simply then incentivise someone to make a profit and in making their profit — which would be good if they are Caymanian, yes — but in making their profit, it has to be that Caymanians who need to get on that home ownership ladder are able to do so.

[Desk thumping]

Hon. Rolston M. Anglin: Mr. Speaker, we are not going to focus on taking care of special interests and producing large surpluses while our people are neglected.

[Desk thumping]

Hon. Rolston M. Anglin: Mr. Speaker, we have had the awesome responsibility of putting together a budget in a time when we have had revenues that don't match the level of services the country needs and so yes, we have increased fees; but let us be clear: the fees we have increased are not going to hit the average Caymanian. The fees in financial services are all sustainable and I say to the Member for George Town East, that we will be detailing all the revenue measures in the days ahead, and making sure that he and the entire country gets sight of all the details of all the revenue measures. We are crafting legislation as we speak to underpin all the revenue measures and, yes, we are waiting to have the legislative framework built, but his call has not fallen on deaf ears and so we are going to ensure that we roll out what they are.

Now, Mr. Speaker, do I believe that there is not going to be opposition to a couple of the measures? Yes, there will be; yes, there will be. Government's job is to balance all voices in a debate, and so whilst there will be opposition to some of them, we believe that, given past performance where the economy is today and project out into the future, all of them are supportable. They are reasonable, and they are going to bear fruit and produce the revenues that we are projecting. We have had many responsibilities delayed, but now we have to deliver on them. When we speak of our school plant... Responsibility delayed; now the government has to come [through].

The East-West Arterial and building it out expeditiously. It is one of the most important economic pillars this island needs —

[Desk thumping]

Hon. Rolston M. Anglin: That Grand Cayman needs.

How else are we going to open up lands in this country, but by ensuring that the East-West Arterial Road is built and built expeditiously?

I hear the Members on the other side questioning whether or not we on this side have the gumption to do it. What I can say to them is that I have just said it, and we are going to deliver on it.

[Desk thumping]

Hon. Rolston M. Anglin: We are going to ensure that we address cost of living in the ways that we've outlined but more importantly, we are going to build it through the strong immigration and employment policies of the Ministry of Caymanian... Immigration and

Caymanian Employment. We got so many ministries, Mr. Speaker.

[Inaudible interjection]

Hon. Rolston M. Anglin: We got many ministries, so forgive me for not remembering the names of every single one off the cuff, but that Ministry's policies are going to get more Caymanians into jobs. The policies of my Ministry, working in tandem with the Ministry of Employment, are going to provide the training — laser-focused training.

Mr. Speaker, let me give you a story of what I inherited. I go to a ceremony that is celebrating TVET (Technical and Vocational Education and Training) and yet at the ceremony, I find and speak to a plethora of individuals who are getting recognised — who are on work permit. Let me be very very clear, for those who do not remember how I operate because I haven't been here for 12 years: *Caymanians come first*.

[Desk thumping]

Hon. Rolston M. Anglin: I come and ask this Finance Committee for funds to benefit Caymanians.

Now, if others want to come and pay their fees at UCCI I'm happy, the country is happy, to take the fees; but to not be laser-focused on ensuring that the money we spend has the impact of either Caymanians getting into employment or a promotion of employment, means we've lost the plot. That is how impact is measured.

I can say to my good friend, the Member for George Town Central, when I called the meeting to look at hospitality training I heard some good numbers. I had some good numbers going through UCCI. Then, when I asked, *where are they now? Where are they working now?* Lots of hard work, many people being busy. What is the impact? I am not going to sit idly by and continue to fund programmes that don't have a positive impact on Caymanians — and I'm not going to apologise for that to any human being on earth. My job, as sent here by the good people of West Bay North, is to enhance the Caymanian experience.

[Desk thumping]

Hon. Rolston M. Anglin: People can call me whatever they want; what they will not call me is a traitor to my people. What they won't call me is someone who is just going to get up and pander to the crowd and play politics while we spend government money and don't have impact. When it comes to cost of living, I can promise one of the best ways to solve it is to get a person a job. That's one of the best ways to solve it.

You know the second-best way? Promotions. You know a third-best way? A strong immigration poli-

cy that sends a message to this country that we are here to build a Cayman we can be proud of, so that our future generations will look back and say that decision at that point in history is why I am here benefiting today.

[Desk thumping]

Hon. Rolston M. Anglin: Financial security, resilience of families, has to be through education, training, preparing our people for employment and further employment and promotions; but also creating opportunity.

Let me give another story. I come into a system where, apparently, we want Caymanians to participate and win bids for government work.

[Inaudible interjection]

Hon. Rolston M. Anglin: Well, let me tell you what I found.

What you find is someone with a Caymanian business; therefore, they are either Caymanian or have Caymanian status, but can employ any Tom, Dick, and Harry from Timbuktu [and] bid cheaper; but the Caymanians who want to band together and have a Caymanian-owned company that employs Caymanians, get side-lined systematically.

[Inaudible interjection]

Hon. Rolston M. Anglin: I see that we are going to be looking at the Procurement law whereby bids are going to have a meaningful level of points —

[Desk thumping]

Hon. Rolston M. Anglin: For Caymanian-owned companies that employ Caymanians — and you're not just going to tell us you employ them. You're gonna prove it. You want to be in the game? Then you're going to have to play by a new set of rules. We are creating a new paradigm in this country.

[Desk thumping]

Hon. Rolston M. Anglin: We are no longer going to go for what has existed, and we complain, and we complain, and we complain on the side-lines when the fact is, we are Ministers and Members of Parliament complaining, when we are the ones. We are the authors of where this country can and will go for the people of this country, and I am going to say that this Government has the guts and the vision to call a spade a spade and do what we have to do.

[Desk thumping and cross-talk]

Hon. Rolston M. Anglin: Mr. Speaker, let me tell you: This Government is going to ensure that this budget has impact; and it's going to have impact, because we are not going to kick the can down the road, have special interests take what they want, get big developers get their incentives and say, *you know what? Yeah, you had a Caymanian, no? That one didn't work out? Oh, okay. Let's relax and roll over, then, because it doesn't seem like you can find Caymanians.* No.

Mr. Speaker in 1990, 35 years ago, when I got my scholarship, there was no law that said an accounting firm had to give Caymanians a scholarship. What there was was a written-and-understood policy and the Member for Bodden Town West and the Member for George Town East both noticed because we all benefited from it. You cannot find legislation anywhere in this country whereby accounting firms had to give scholarships because there was no such legislation.

What the government in the late 70s told the industry was: *Do not apply for staff accountant roles or the entry level roles in firms, because we will not grant those permits* and so all the then partners of what was the big eight, and by the time I came along, the big four firms said, well, if that's the case, we will go out and find Caymanians and put those Caymanians into our scholarship and training programme.

[Desk thumping]

Hon. Rolston M. Anglin: I will never forget. I made mention last week of a man who is a hero in this country and I know that the Members for George Town East and Bodden Town West will agree with me — Mr. Peter Dutton, the former Head of Business Studies at the high school.

I can see him now. I was a prefect on duty. He was an older man and he wasn't in the greatest of shape to run, and he was tip-toeing coming down and he was waving me down and he had a style. He put his hand in his hand, looked at me, and said, *Rolston, do you still want to be an accountant?* I said, *yes, sir. Do you still want to be a partner at a major accounting firm?* I said, *yes sir.* He reached into his pocket — and I don't know how many of you are old enough to remember. All of us in this House should be old enough, except Minister DaCosta.

[Laughter]

Hon. Rolston M. Anglin: All of us are old enough in this house to remember those old pink *Post* message pads. The little pink message pad. He gave that to me and he said, *call that number. Call that number—* and my life was changed forever when I called that number and spoke to Mr. Paul Anderton. If that's what existed in this country 35 years ago, you're gonna tell me that in today's world, a strict immigration policy is going to just cause business to dry up? We have to

say to businesses, *go find your Caymanians*. There's a responsibility to being in business. You can't just kick back and just say, oh, it's all going to be handed to me. No; go find your Caymanians and then your business will flourish.

Mr. Speaker, we are moving in the right direction. I can confidently say that this budget has been built on prudence, yes, but it's been built with the view that the needs of our people must be met and we must have impact. We cannot continue to just spend government monies and not measure what the impact is, and that is an ethos across all of our Ministries. I don't know that we are not spending enough money on culture and heritage.

What I can say is we're not having the impact we want and so if we want the impact, we have to do things differently and every Minister has to look at their staff and say we will do things differently. We're going to measure what we're doing. We cannot just continue down the road of spending the sums of money we're spending and then making the excuse that we need to spend more money.

[Desk thumping]

Hon. Rolston M. Anglin: We do not need to spend more money in this country. We need to be smarter about the money we spend, and hold our public service colleagues accountable but set the right policy framework. The right policy framework must come from us. Hold our public sector partners accountable and have impact.

Just two weeks ago, the Minister was up at East End Primary School for Heritage Week when we were rolling out a Programme that we are doing in conjunction with the Minister of Heritage to ensure that we infuse Caymanianism into every school in this country. I can promise every Member of this House that God willing, before the end of this term, when you drive up to every public high school in this country, it is going to look and feel distinctly Caymanian —

[Desk thumping]

Hon. Rolston M. Anglin: — and I am not apologising to anyone.

What I can promise is that every child, whether they are a multigenerational Caymanian or a new Caymanian, will have the opportunity to learn about what Caymanian culture and what it means to be a Caymanian. We can't continue thinking that these things are just gonna mystically and magically happen. You know how the culture is dying? It's dying because of all of us adults. That's why we're dying. It's dying because we are not insistent on a policy framework where our Caymanianism is infused throughout.

[Crosstalk]

Hon. Rolston M. Anglin: If we're serious about culture and heritage, our Caymanianism should be infused from the time you enter the government administration building and so, Mr. Speaker, it's not about just spending more money. It's about our mentality and it's about the way in which we move and have our being; and not accepting the same old, same old — because if we accept “the same old, same old”, we are on the road to our culture and heritage truly being lost within 50 years' time. What all of us knew and experienced as Caymanians will have passed on. We have to admit that's the road we are on.

How many of you have taught your children what a calabash is? How many of you have built a kite for any of your children? How many of you have taken the time to either buy or build your child a gig? More importantly, how many have actually just taken a boy- or girl-child out to fish? All your children to fish. We have to be serious and it starts with us. We set the standard. That is why the people sent us here. They sent us here to change and so change we will. Change, we must.

This budget offers the opportunity for a real impact on this country. The policies that are emanating from the Government will have a real impact. I commend the Appropriation (Financial Years 2026 and 2027) Bill, 2025 to this honourable House. I believe it is a pathway to fiscal responsibility while enhancing Caymanians and Caymanians' lives.

I thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The question is that a Bill shortly entitled the Appropriation (Financial Years 2026 and 2027) Bill, 2025 be given a second reading.

All those in favour please say Aye, those against no.

AYES.

The Speaker: the Ayes have it. The Bill.

Agreed: The Appropriation (Financial Years 2026 and 2027) Bill, 2025 was given a second reading.

The Speaker: I now invite the Premier to adjourn the House until Finance Committee is complete.

ADJOURNMENT

The Premier, Hon. André M. Ebanks: Thank you and good afternoon, Mr. Speaker.

Finance Committee will likely start at 10 a.m. on Thursday. The official notice will go out from the Finance Minister but in the meantime, I move that this House do stand adjourned until the conclusion of Finance Committee.

The Speaker: The question is that this house be adjourned until the conclusion of Finance Committee.

All those in favour please say Aye, those against, no.

AYES.

The Speaker: The Ayes have it. The House is adjourned until the completion of Finance Committee.

At 1:30 p.m. the House stood adjourned until the completion of Finance Committee.