



PARLIAMENT
OF THE CAYMAN ISLANDS



OFFICIAL HANSARD REPORT

SECOND MEETING OF THE 2025-2026 SESSION

Third Sitting

Friday
17 October, 2025
(Pages 1-72)

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. Ruttly, 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, 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
Hon. G. Wayne Panton, JP, MP	Elected Member for Newlands

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

OFFICIAL HANSARD REPORT
SECOND MEETING OF THE 2025-2026 SESSION
FRIDAY
17 OCTOBER, 2025
10:08AM
Third Sitting

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

The Speaker: Good morning, everyone. I now invite the Member for George Town West and Deputy Speaker to grace us with prayers.

PRAYERS

Hon. Pearlina L. McGaw-Lumsden, Deputy Speaker, Elected Member for George Town West: Good morning. 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 the Parliament, the Leader of the Opposition, Ministers of 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: Please be seated. This Parliament is now called to order.

**ADMINISTRATION OF OATHS
OR AFFIRMATIONS**

The Speaker: None.

**READING BY THE HONOURABLE
SPEAKER OF MESSAGES
AND ANNOUNCEMENTS**

Recognition of Civil Servants

The Speaker: In keeping with this Parliament's desire to recognise worthy Caymanians, I now invite the Deputy Governor to introduce and recognise some hard-working, worthy civil servants.

Honourable Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, thank you very much and good morning to everyone. Thanks again, sir, for giving us all this opportunity to recognise outstanding Caymanians and other persons who work hard with us every day to make the lives of those we serve better.

Mr. Speaker, today I have the distinct honour of introducing several outstanding civil servants who have earned the prestigious distinction of Employee of the Month, as well as our current Employee of the Year. Some of them are in the gallery, and with your permission, when I call their names I would ask for them to stand and be recognised.

Mr. Speaker, it should come as no surprise that the Deputy Governor's Award Programme holds a special place in my heart; after all, the programme bears my title in its name. Established in 2012, the Deputy Governor's Award Programme was designed to formally recognise high-performing civil servants who consistently deliver exceptional outcomes whether within their respective ministries or departments, or across the wider civil service.

Over the years, the programme has evolved significantly both in terms of its nomination criteria and the stature of the Employee of the Year Ceremony. Today, nominations are aligned with the six strategic goals outlined in our Civil Service Strategic Plan, which are:

1. deliver an outstanding customer experience;
2. develop exceptional leadership;
3. pursue excellence in talent development;

4. foster effective communication;
5. demonstrate excellence in governance practices; and
6. create a culture of accountability.

Since its inception, the programme has celebrated 12 individuals for Employee of the Year and one exceptional team. These honourees, whom I will name in a moment, exemplify the values and standards we strive for in the public service, and their contributions have made a lasting impact on our government and the people we serve.

Mr. Speaker, kindly indulge me as I name our past Employee of the Year winners:

- 2012 - Mr. Nicholas McLean;
- 2013 - Ms. Venice Tatum, from the Sister Islands;
- 2014 - Ms. Gidget Powell;
- 2015 - Mr. Philbert McFarlane;
- 2016-2017 - Ms. Aubrey Bodden and Ms. Tristaca Ebanks;
- 2018 - Mr. Levi Allen, who sadly passed away;
- 2019 - Ms. Leisa Welcome;
- 2020 - because of COVID, we had a combined team award and the Department of Education Services Continuation of Education Excellence initiative and the John A. Cumber Primary School Lunch and Grocery Delivery Team won those awards — Mr. Speaker, they performed excellently during the COVID pandemic;
- 2021 - Ms. Lareta Mack;
- 2022 - Ms. Sarah Orrett;
- 2023 - Ms. Zhané Rambaran; and
- our current Employee of the Year, who is with us, Ms. Martha Connolly.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: It is my distinct honour to recognise Ms. Martha Connolly, our current Employee of the Year.

Ms. Connolly served as the Communications Manager within the former Ministry of Border Control, Labour and Culture and she distinguishes herself as the driving force behind the Ministry's impactful public presence. Her leadership was particularly critical during a period marked by the sensitive and complex issue of irregular migrant arrivals. Through strategic and proactive communication and compassionate public engagement, Ms. Connolly not only helped to avert potential crises, but also fostered respectful dialogue and reinforced public trust in our institutions.

Mr. Speaker, Ms. Connolly's work earned her this prestigious accolade, but she did more than inform; she inspired. Martha exemplifies the highest standards of public service: a consummate communi-

cator, a steady and principled leader in challenging times, and a true ambassador for the Ministry's mission and the broader purpose of the Cayman Islands Government — to make lives better.

Mr. Speaker, that is Martha in her professional life. I want to mention that I took Ms. Martha to lunch to celebrate and when lunch was concluding I said to her, "*Ms. Martha, I really want to celebrate your victory. Are you available to go on Radio Cayman with me next month?*" She said, "*No, I can't; I'm going on vacation.*" I said, "*Okay, where are you going? Are you going off island to have some fun?*" She said, "*No, Mr. Manderson. I'm taking my vacation to teach Bible School.*"

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson:

Mr. Speaker, I think that says it all.

Mr. Speaker and Members of this honourable House, I invite you to join me in formally recognising Ms. Martha Connolly, who is with us today, to celebrate her remarkable achievement and unwavering commitment to excellence.

Thank you.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson:

Thank you.

Mr. Speaker, since Martha's win, we have awarded seven more Employees of the Month, some of whom are in attendance and all of whom I wish to recognise publicly.

Francesca Hamann, who is here with us, is the employee of the month for January. A senior graphics designer in the Department of Communications, she won the January award under the strategic goal category "Delivering an outstanding customer experience", for her excellence and leadership in her field, including making significant contributions during critical moments in our country's history, which showcases her ability to excel under pressure and consistently deliver outstanding results. Ms. Hamann's exceptional service delivery and innovation have elevated the reputation of the graphics unit. Her outstanding suite of design work includes major government initiatives and events such as the Queen's Jubilee, National Heroes' Day and the HMCI [Hazard Management of the Cayman Islands] All Hazards booklet.

Thank you.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson:

Next is our Employee of the Month for February, Mr. Desmond White. Mr. White is with us.

Mr. White is the head of department and teacher for Design and Technology, as well as the

robotics coach at John Gray High School. Desmond won the February award for pursuing excellence in talent development; specifically, he was recognised for fostering an environment where students are encouraged to explore their potential, hone their skills and develop a passion for innovation.

Through his dedication, Mr. White has built robust programmes that prioritise not only academic success, but also the holistic growth of our Caymanian students. He has led students from various schools to compete on the international stage, including Singapore and Greece. Locally, teams under his leadership have excelled, placing 1st and 2nd in local competitions.

Thank you, sir.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: In March, Ms. Kimari Fletcher-Barrett was named Employee of the Month.

Ms. Fletcher-Barrett is with us and she's the Human Resources Director in our largest ministry, the Ministry of Education. Kimari won for delivering an outstanding customer experience, particularly for her delivery of initiatives that have or are leading to improvements in the working environment and the engagement of our staff. Two important initiatives she delivered are:

1. the production and implementation of action items stemming from the annual Employee Engagement Survey to ensure that employee feedback translates into meaningful improvements; and
2. the development and execution of something that's very close to all of our hearts — a recruitment strategy aimed at increasing the number of Caymanians in public education.

Thank you, Ms. Fletcher-Barrett.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, the Employee of the Month for April is Karima Connor. I don't think she's here; some employees of the month have their children out of school, so they're spending time with them, but they send their apologies.

Ms. Connor is the Administrative Manager for the Financial Reporting Authority (FRA) within the Portfolio of Legal Affairs (PoLA). She won the April award for delivering an outstanding customer experience by consistently going above and beyond in providing support to the director and other staff members of the Financial Reporting Authority, including providing substantive administrative support to a multi-agency working group in delivering a critical five-day training event. Ms. Connor also received high praise

from external stakeholders for a helpful, engaging attitude when assisting with suspicious activity report submissions to the E-Filing Portal. We thank her.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: For the month of May, Ms. Shawnna-Kay Sinclair-Miller. She works in my office as an administrative officer and deals with citizenship and just about everything else.

[Laughter]

The Deputy Governor, Hon. Franz I. Manderson: She was awarded in May for delivering an outstanding customer experience. She was lauded for her exceptional care and efficiency in handling the end-to-end citizenship application process, ensuring applications comply with all legal requirements and are processed promptly. Shawnna-Kay also developed new tracking tools and administrative manuals to improve workforce efficiency, reduce delays, and enhance the overall quality of service delivery. She's an absolute joy and pleasure to work with and I ask that we recognise her. Thank you.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, in June, Ms. Tanya Scott earned the title of Employee of the Month. She is Associate Director for Exchange Services and Acting Associate Director, Portal Services in the Department of International Tax Cooperation.

Ms. Scott was awarded for overseeing the transmission of data to over 65 jurisdictions, including the economic substance and country by country reporting frameworks, ensuring compliance with international obligations. Additionally, Tanya completed detailed questionnaires and surveys for the Organisation for Economic Cooperation and Development and provided accurate statistics to support international assessments and reporting obligations — please thank Ms. Scott for her outstanding performance.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, this brings me to the final Employee of the Month recipient so far this year, Ms. Kimberly Kirkconnell, July's Employee of the Month. Ms. Kirkconnell is the Senior Customer Service Manager at the Department of Education Services.

Kimberly won the award for stepping beyond her core duties to serve as Acting Chair of the inter-school athletics local organising committee [LOC], where her leadership produced a highly commendable combined track and field championship. She also

spearheaded several flagship national events, including the NCFA [National Children's Festival of the Arts], the Young Musician of the Year Awards and the Steel Pan Competition, all of which received exceptional feedback from stakeholders. Most notably, Butterfield praised it as the best ever and committed to expanding sponsorship.

Ms. Kirkconnell's strategic vision revitalised cultural programming, rebuilding relationships; redesigning the NCFA music syllabus through heightened rigour, and reimagining the speech syllabus to spotlight Caymanian poets and original work. In partnership with the Cultural Foundation, she made history by introducing the first ever Platinum Award for our primary school Maypole performance.

[Inaudible interjection]

The Deputy Governor, Hon. Franz I. Manderson: Yes, sir.

Mr. Speaker, seven employees of the month were invited today, and I think five are here. I would be grateful if you could join me in congratulating these exemplars for their outstanding contribution to ministries and departments, and CIG [Cayman Islands Government] as a whole, and more importantly, the people of our beloved Islands.

Thank you, Mr. Speaker.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, could I crave your indulgence to say a bit more about the Civil Service College (CSC)?

The Speaker: Sure.

The Deputy Governor, Hon. Franz I. Manderson: Thank you, Mr. Speaker. The good news continues.

I would like to recognise that on Friday 10th October, the Portfolio of the Civil Service (PoCS) was honoured with not one, but two prestigious awards at the Cayman Islands Society for Human Resource Professionals' 25th Anniversary Awards Gala; and Mr. Speaker, while I previously talked about the Deputy Governor's Awards, these are not Deputy Governor's Awards but a private sector organisation, awarding the Civil Service.

The first of these accolades, the Beacon Award for Talent Development, was awarded to our Civil Service College (CSC) in recognition of its outstanding contributions to leadership and professional development; and career progression within the Civil Service.

Mr. Speaker, I must underscore the significance of this achievement. The Civil Service College, though modest in size, competed against prominent and well-resourced organisations in the private sector — organisations known for delivering exemplary train-

ing and development opportunities for Caymanians. Yet, the College distinguished itself through the quality, impact, and innovation of its programmes, demonstrating how vision, commitment, and execution can make a difference, as well as highlighting the power of investing wisely in learning and development to transform performance, upskill civil servants, and prepare employees for career progression.

As you know, Mister Speaker, I do not believe in silent victories. I believe in celebrating our Civil Service achievements, and I ask for your indulgence as I do so now. While many honourable Members are already familiar with the impressive offerings of the Civil Service College, I take this opportunity to remind both this House and the listening public of the programmes that earned the College this well-deserved recognition.

The Civil Service College is dedicated to building capabilities across the Civil Service. Its learning and development initiatives are aligned with our core competency of "building capability," and serve two critical purposes:

1. Equipping civil servants with the knowledge and skills required to perform their roles effectively, especially as those roles evolve in response to emerging challenges; and
2. Supporting continuous professional development and expanding access to opportunities for career advancement.

To this end, the College offers, at no cost to civil servants:

- Leadership development courses, including ILM Levels 2, 3, 5, and 7;
- Formal education support including — and Mr. Speaker, I know you will appreciate this — scholarships for Caymanian civil servants pursuing tertiary studies up to Master's Degree level.

To reiterate, Mr. Speaker: A Caymanian in the Civil Service can have free education all the way to a Master's programme.

[Desk thumping]

- Core Competency Learning Pathways tailored for individual contributors, managers, and strategic leaders;
- Mandatory and compliance training such as Anti-Bullying, Harassment and Discrimination training, and Cybersecurity training; and
- A range of other targeted training programmes.

Mr. Speaker, here is a snapshot of some of the College's noteworthy outcomes in 2024:

- Over 200 civil servants earned internationally recognised City & Guilds ILM qualifications in leadership and management, from Level 2 to Level 7;
- 23 civil servants completed the redeveloped Foundational Business Communication Programme, which attained “assured status” from City & Guilds;
- 24 civil servants completed the City & Guilds Level 4 Diploma in Business and Professional Administration, paving the way for further academic advancement;
- The launch of the CSC Scholarship Programme, which provides financial support and internal guidance to seven Caymanian civil servants pursuing studies up to Master’s level;
- A successful pilot of the ILM Level 3 Certificate in Effective Coaching, with all participants achieving certification;
- The launch of CSC Online, a new Learning Management System that enhances access to quality learning, improves reporting, and provides valuable insights into future skill development needs; and
- Over 6,500 hours of independent learning were logged on LinkedIn Learning, resulting in the completion of over 5,000 courses aligned with our core competencies.

The Civil Service College's impact is also being recognised on the world stage. Partners from LinkedIn Learning, a global leader in professional learning and development, described the Civil Service College's work as “ground-breaking” noting that the Civil Service has achieved activation rates that are 17 percentage points higher than global benchmarks. That's world-class, Mr. Speaker. This international recognition underscores the strength of our learning culture and the commitment of our people.

Mr. Speaker, I could speak at length about the remarkable work of the Civil Service College, but I am mindful of the House's schedule. Suffice it to say, their recognition as leaders in talent development is both well-earned and well-deserved. Therefore, I respectfully ask this honourable House to join me in congratulating the Civil Service College on receiving the Cayman Islands Society for Human Resource Professionals' Beacon Award for Talent Development. Their achievement is a testament to the strength, dedication, and excellence of our Civil Service.

Mr. Speaker, while Mrs. Gloria McField-Nixon is here, I also want to share that the second accolade awarded on Friday evening does not pertain to a Civil Service entity but rather to an exceptional Civil Service leader — and not just any leader, but one who exemplifies the values of our Civil Service, inspires her team and colleagues across the organisation, leads with integrity, champions our core competencies,

and serves as a visionary architect for change. She is a distinguished figure in the fields of Human Resources and Public Sector Reform, and a steadfast source of support to me in my role as Deputy Governor.

It is therefore with immense pride (though not the slightest bit of surprise) that I announce that the Pinnacle Award for HR Leadership was presented to Chief Officer Gloria McField-Nixon.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Ms. Gloria was nominated alongside accomplished HR professionals from across the private sector, Mr. Speaker, and while I admit my bias when it comes to Ms. Gloria, her victory was, in my view, inevitable. The other nominees are undoubtedly talented, but they are not Gloria, and I am appreciative that the HR Society recognised it too!

As honourable Members will know, Mrs. McField-Nixon serves as the Chief Officer of the Portfolio of the Civil Service, where she provides strategic leadership in human resources policy, public sector reform, and corporate governance. A key aspect of her role is to support the Deputy Governor, a responsibility she has fulfilled with distinction since I assumed office in 2012. Over the past nearly 14 years, I have been consistently and expertly supported by Mrs. McField-Nixon and I can attest to the accuracy, depth, and reliability of the HR advice and leadership she provides not only to me, but to the wider Civil Service.

Mr. Speaker, I'll wrap up by saying that under her leadership, PoCS has delivered transformative initiatives that have strengthened governance and improved public service delivery including:

- The establishment of the Parliament Management Commission as an autonomous body;
- The implementation of the Civil Service's 5-Year Strategic Plan;
- The consistent delivery of Annual Employee Engagement Surveys, with an impressive 85% participation rate in 2024 and an engagement score of 73%;
- The launch of the 2024 – 2026 Strategic Plan, which furthers our commitment to continuous improvement;
- The modernisation of HR systems through the implementation of my-VISTA, our new HR management platform;
- The enhancement of family-friendly policies including updates to maternity and paternity leave provisions; and most recently,
- The launch of the Succession Planning pilot programme for the HR community.

These are but a few examples of the impactful work delivered under her stewardship. Beyond her formal responsibilities, Mrs. McField-Nixon is a gifted public speaker, a mentor to many, and a source of inspiration to countless civil servants many of whom have risen to senior roles thanks to her guidance. She is a transformational and authentic leader, and a beacon within Cayman's HR community.

Mr. Speaker, I love my role as Deputy Governor and a significant reason for that is the privilege of working alongside so many remarkable leaders, and one of them is Mrs. Gloria McField-Nixon.

[Desk thumping]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, I thank you and this honourable House for giving me the time to recognise so many of our outstanding civil servants. I very much appreciate it.

Thank you.

The Speaker: Thank you Deputy Governor.
Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition, Elected Member for George Town Central: Mr. Chair, on behalf of the Official Opposition, I beg your indulgence to support the Deputy Governor, Mrs. Gloria McField-Nixon, all of those amazing staff mentioned today and the whole Civil Service, for the amazing job they're doing. On behalf of the Opposition, we support you.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Mr. Speaker, on behalf of the NCFC [National Coalition for Caymanians] Government, I, too, would like to thank the Deputy Governor for his remarkable words, expertly delivered. We agree wholeheartedly; we've seen it in the start of our term — the collaboration from the Civil Service has been outstanding but, in particular, we had to give 'Ms. Glo' a standing ovation.

Thank you, Ma'am, for your service.

[Desk thumping]

The Speaker: Just to add my personal congratulations to the civil servants and to Mrs. Gloria.

Honourable Deputy Governor, you know how many discussions you and I have had about succession planning in the Civil Service and the Civil Service College. I congratulate you on its implementation; however, I must add that it is no small order to have your names and stories recorded in the *Hansards* of this honourable House.

We encourage all civil servants to utilise the Civil Service College for self-improvement and improvement of the overall services. To quote Mr. Ben-

son: *"To those who much is given, much is expected."* Congratulations.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I beg your indulgence once more as the Chairperson for the Youth Parliament (YP) committee.

With some schools out today, we've asked some of the YP participants to come today and watch in real time as we debate one of the most important documents for the next three years of the country's future. We welcome those students who could have been sitting at home relaxing and watching TV, but decided to do such a great job by coming here. They will be sitting in the gallery taking notes, I hope, and learning as they watch the process. We welcome them on behalf of the Opposition and the Government, as a whole Parliament for the future generation of leaders.

Thank you.

The Speaker: Thank you.

PERSONAL EXPLANATIONS

The Speaker: None.

PRESENTATION OF PAPERS AND REPORTS

The Speaker: None.

URGENT QUESTIONS

The Speaker: None.

QUESTIONS TO MEMBERS OF THE GOVERNMENT

NO. 40

FINANCIAL OR TECHNICAL ASSISTANCE PROVIDED TO PRIVATE EARLY CHILDHOOD CENTRES IN THE LAST FIVE YEARS

The Speaker: Honourable Member for Red Bay.

Mr. A. Roy Tatum, Elected Member for Red Bay: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask Question No. 40, in my name, to the Honourable Minister of Finance & Economic Development and Education & Training: Can the Honourable Minister advise what financial or technical assistance, if any, the Government has provided to private early childhood centres in the last five years to help them remain open and maintain quality standards; and how many centres have benefited from such assistance?

The Speaker: Honourable Minister of Finance & Economic Development and Education & Training.

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

The answer: No grants were issued directly to private early childhood centres over the past five years. The Ministry of Education and Training, through the Early Childhood Care and Education (ECCE) Unit, has continued to deliver sector-wide support aimed at raising quality, improving safety, and promoting inclusion across all 36 registered private early childhood centres. Key achievements include:

- **Enhanced Quality and Compliance:** Regular health and safety reviews were conducted in collaboration with key agencies, including the Fire Services, Department of Environmental Health, Hazard Management Cayman Islands, Public Health, the Office of Education Standards (OES), and the Ministry of Education and Training, enabling every centre to access the resources needed to meet the required standards.
- **Improved Centre Ratings:** Targeted interventions have resulted in measurable improvements across the early childhood sector with two centres progressing from 'Weak' to 'Satisfactory', five centres moving from 'Satisfactory' to 'Good', and two centres advancing from 'Good' to 'Excellent'.
- **Professional Development:** Monthly initiatives such as the Teaching and Learning Café, (Special Educational Needs Coordinator) SENCO Connection, and Leadership Lab continue to strengthen teaching practise and leadership capacity across the early years' sector.
- **Direct Family Support:** While the Ministry of Education and Training does not provide direct funding to private early childhood centres, families benefit from the Early Childhood Assistance Programme (ECAP). In the current year, the Ministry supported 110 children through funding, enabling greater access to early learning opportunities.
- **Collaboration and Knowledge Sharing:** The Ministry hosted the Inspiring Progress, Raising Standards Conference in May 2024, in partnership with the OES. The event focused on strengthening quality and promoting a culture of continuous improvement across the early years' sector.

Collectively, these actions underscore the Ministry's ongoing leadership and investment in early childhood education, promoting access for Caymanian

children to safe, high-quality, and inclusive early learning opportunities.

The Speaker: Member for Red Bay.

Supplementaries

Mr. A. Roy Tatum: Thank you, Mr. Speaker, and I thank the honourable Member for that response.

If I could say before I ask my question that I have heard first-hand about the good work of the OES in assisting some of the schools, I want to add that. Despite all those good measures, I wonder if the Minister is aware whether any of these centres have had to close or are in fear of closing.

The Speaker: Honourable Minister of Education.

Hon. Rolston M. Anglin: Mr. Speaker, as I know of it, there was a centre that closed recently. Certainly from my previous time as Minister, this has always been a challenging area. Challenging because the cost to run a centre with qualified teachers and the requisite fee that would then have to be charged makes the economics very difficult to work; however, between ECAP and the ongoing free support of the Ministry, I would have to say that would have positively contributed to a number of centres' bottom line.

What I can assure the House is that certainly in the next term, we will be enhancing the assistance to centres but, more importantly, we will continue the drive I started in 2009 to 2013 to introduce learning opportunities as early as possible, at as many government primary schools as possible.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thanks, Mr. Speaker, and I thank the Member for that response. I do recall him stating on Wednesday the intention to expand those centres. I thank him again and thank you, sir.

The Speaker: Next question.

NO. 41

VALUE-FOR MONEY AND LONG-TERM BENEFITS OF THE NEW CAYMAN BRAC HIGH SCHOOL; AND CHANGES MADE TO THE ORIGINAL PLANS

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 41, standing in my name to the Honourable Minister of Finance & Economic Development and Education & Training: Can the Honourable Minister state what assessment the Government has made of the value-for-money and long-term benefits of the new Cayman Brac High School, and confirm what changes have

been made to the original plans including the reported \$6 million reduction in cost; and explain how the revised project will still deliver the full educational and community benefits originally intended?

Thank you.

The Speaker: Minister of Education.

Hon. Rolston M. Anglin: I thank you Mr. Speaker.

The answer: The new Cayman Brac High School (CBHS) project went through all required value-for-money and business case assessments, as mandated by Government's three-stage capital project approval process. Independent consultants completed both an Outline and Full Business Case, which confirmed that building a modern, hurricane-resilient high school on the Bluff represented the best long-term investment for the Sister Islands.

These assessments found that the project would:

- Provide modern, safe, and inclusive learning environments;
- Support science, technology, arts, and vocational learning;
- Improve accessibility for all students; and
- Strengthen community resilience and youth development.

At the time, the inclusion of a large gymnasium was one of the major cost drivers in the overall project. The Business Cases were guided by the priorities of the Steering Committee under the previous administration, which placed emphasis on sports tourism and multi-purpose community use; with the change in administration, there was a shift in focus toward fiscal responsibility and cost control.

Following Cabinet's approval in July 2025, the Ministry carried out a value-engineering and de-scoping exercise, which resulted in the omission of the gymnasium and associated facilities. These changes are projected to save approximately CI\$6 million, while maintaining all essential educational spaces and design standards.

The project will still deliver:

- Fully equipped classrooms, laboratories, and specialist teaching spaces;
- Safe and accessible facilities meeting international standards; and
- Energy-efficient systems to reduce long-term operating costs per square foot.

The Department of District Administration's nearby multipurpose hall will also be available for indoor physical education, large events, and examinations, ensuring no loss of student benefit.

In summary, the revised project configuration achieves value by delivering an educational facility. The Ministry is confident that the new school will meet and exceed the needs of the Cayman Brac communi-

ty. From a value-for-money perspective, however, the assessment of the new Cayman Brac High School project indicates that based on cost metrics (for example, cost per student and cost per square foot), it does not represent good value for money when compared to comparable facilities constructed within the private sector.

It should be noted that while modern infrastructure supports improved learning experiences, new buildings alone do not directly raise educational standards. When assessing value for money, one must compare what has been spent to achieve a particular outcome versus what could have been spent to achieve the same outcome. In the context of a school, the desired outcome is to provide a safe, modern learning environment.

The Speaker: Member for Red Bay.

Supplementaries

Mr. A. Roy Tatum: Thank you, Mr. Speaker. Thank you, Minister, for that answer.

I noted the part of the response where the Minister indicated that compared to private institutions it might not represent value for money, but are there private institutions that have built such a facility in Cayman Brac?

Hon. Rolston M. Anglin: Mr. Speaker, they may not have built such a facility in Cayman Brac, but given the Government's economic development package for Cayman Brac, where everything is duty-free; and the joint venture company who bid and won the project, the overall assessment that I have certainly made is that if all of us were shareholders in the company and were going to build a good, modern school, we would have designed it very differently in regard to how the A/C system, roofing, and window systems are constructed, and we could have saved substantial sums.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you Mr. Speaker.

I'm curious, have those opportunities been lost then to make those savings?

Hon. Rolston M. Anglin: Yes, Mr. Speaker; those opportunities passed long before April 30th, mainly because by then the entire foundation, which would include the mechanical system, had basically been completed. Also on site was the pre-ordered roofing system which had already been paid; all the windows and various other aspects of the project were already paid for and on site.

The Speaker: Deputy Leader of Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

In respect to his comment of *"The Ministry is confident that the new school will meet the needs of the Cayman Brac community. From a value perspective, however, assessment of the new Cayman Brac High School project indicates that, based on cost metrics per square foot, it does not represent good value for money."* Can the Honourable Minister say whose perspective that is? Is it the Minister's or the technocrats' who advised the same Minister before?

Hon. Rolston M. Anglin: That perspective is based on numbers. Numbers based on schools that have been built recently — and those technocrats did not advise me previously because I've just taken up the post and it wasn't my project.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker and I thank the Honourable Minister, but I don't think he got my question. Let me repeat it: Was it the same technocrats who advised this answer to this honourable Parliament, who [also] advised the former Minister, who is not here to defend herself today, as to the change in value for money approach?

Hon. Rolston M. Anglin: Mr. Speaker, he can speak louder, but the question is no clearer and no more relevant.

Let me help the Member. My Chief Officer is new. She did not advise on this project, so he's not going to put this project at her or my doorstep. Whoever advised, he needs to ask them.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I'm left with a road to nowhere now, because the person responsible for this area is saying that the former Chief Officer is gone; he's not aware of it, and the public can't get any answers to a legitimate question [regarding] the value of this school to the Cayman Brac community.

Mr. Speaker, I think the public and this Parliament will know. As a former Member of Cabinet, the Government of the day had many members of Cabinet there who presented a business case for value for money. We're getting down to the technocrats who advise the elected arm. We are the voices of the people and there are technocrats there to advise Members.

The Speaker: Ask your question, Member.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: My question is, Mr. Speaker, has the previous value for money report that was presented in the Cabinet Paper for Cabinet's approval changed?

Hon. Rolston M. Anglin: Oh, now that's a good question.

[Laughter]

Hon. Rolston M. Anglin: Oh, now that's a good question, Mr. Deputy Leader! That has not changed and let me assure the Deputy Leader of the Opposition that if Rolston Malachi Anglin was Minister of Education that "Paper" would not have made its way to the Cabinet.

He has conflated and conflicted two very different things: value for the community and value for money. My answer has clearly said the community needed a new school. In fact, just this summer, I had to do remediation for asbestos at the old site. Clearly, there needed to be a new school. What is debatable is the design and cost of the new school and what I can assure the Member, is that if I was the Minister then, knowing what I experienced with the Clifton Hunter High School, substantial design changes would have been made and we would have delivered a modern school that would have served the need.

What is the need? Safe, modern school buildings where optimal teaching and learning can occur. As we know, with a home, we can take 1,000 square feet and we can pay a million dollars for it, depending on what we want in it and how we design it; or it can cost \$100,000. What I'm saying is, as a steward of the public purse, I would not have approved that business case and that design to go with it.

The Speaker: Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker, and I realise you're giving me way, so I'm not going to push my luck.

I want to say thank you so much to the Honourable Minister for clarifying that. Here's what will never get answered today: the former Minister and former Premier is not a technocrat, Mr. Speaker; neither is she an engineer. What we, as Members of this Parliament and the Government Members will have to deal with, is technocrats advising on the outcome of a policy direction and having to take the technocrats' [advice] because you're not qualified to do [otherwise]; so who advised that Cabinet Paper which was approved by, I dare say, one, two, three, four, five Members of the current Government—

The Speaker: You're going outside the question. I think you've made your point, so ask your question so we can move on, please.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Maybe the Minister can give us an update—or maybe the Deputy Governor should be listening as well, I know he is—as to this process of technical advice to Members, because my former Honourable

Premier is getting the licks for advice they gave and is not here to defend herself. I'll leave it there, Mr. Speaker. Thank you.

Hon. Rolston M. Anglin: Oh, Mr. Speaker, he went down another bad road. I am in no way giving licks to anyone. What I am saying is, and let's be very, very, clear, Ministers are not mindless beings who give policy direction, then get technical advice and just take it — at least they should not be.

What I am saying is that the design specs and the team of people in the steering committee's input about what they wanted to see in the school drove what the result coming back would be. If we say we want gold-plated cups in the canteen, the technical team will go out and price gold-plated cups, put them in a business case, and cost it out. The Ministry and the Cabinet then have to decide whether that's what they want.

Everyone in this country has suffered through decades of misspending in education, save for the \$13 million project that I delivered across five primary schools between 2005 and 2013. I know the Member loves to see it when he goes to the Marie Martin Primary School [aka George Town Primary] —

[Inaudible interjection]

Hon. Rolston M. Anglin: He knows the value for money that those represented. Can he imagine that we have never again used that design concept other than at Bodden Town Primary? Everything else has used that old system of going a little too grandiose.

Let us look at Prep; let us look at Catholic; let us look at how they design school buildings. It is about ensuring that you are not designing for grandeur; you're designing for safety and modernity to ensure that teaching and learning is optimal. That is going to be my approach and I can assure my colleagues and the House that no such paper will come.

[Desk thumping]

The Speaker: Next question.

NO. 42

VALUE AND IMPORTANCE OF FURTHER EXPANDING EARLY CHILDHOOD EDUCATION; AND ANALYSIS OF THE LONG-TERM RETURN ON INVESTMENT

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 42, standing in my name, to the Honourable Minister of Finance & Economic Development and Education & Training. It reads: Can the Honourable Minister state the Ministry's view on the value and importance of

further expanding early childhood education, and confirm whether any analysis of the long-term return on investment has been carried out; and if so, will he publish it so the public can see the case for the investment? Thank you.

The Speaker: Minister of Education.

Hon. Rolston M. Anglin: Thank you, Mr. Speaker, and I really thank the Member for Red Bay for this question.

From 2009–2013 when I was Minister of Education, I declared Early Childhood Care and Education (ECCE) as the number one priority in Education. I created the first fully staffed ECCE unit in the Ministry of Education.

I negotiated with the Foreign and Commonwealth Office during the budget preparation stage to allow the government to borrow approximately \$13 million in order to address critical infrastructure needs across multiple primary schools. This paved the way to re-introduce reception classes, which had been discontinued for years at, for example:

- a) Sir John A Cumber Primary School;
- b) Bodden Town Primary School;
- c) Savannah Primary School; and
- d) George Town Primary School.

This led to a modern ECCE curriculum being implemented. Unprecedented training and lifting of standards across all centres took place during this term. There have been no formally documented cost-benefit analyses on the long-term return on investment. What is beyond a shadow of a doubt, is that ECCE provides the greatest return on investment (ROI) in a human's education journey, whilst such a calculation will inherently be subjective. As we work on enhancing & expanding the provision of ECCE, we will go about quantifying the impact in order to calculate the ROI.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. I thank the Minister for that response. Can I add, Mr. Speaker, that, as I indicated to him the other day, I do recall his advocacy in that area well. I commend him for it and look forward to the upcoming increases we may have in the upcoming budget, so thank you for that.

The Speaker: Next question.

NO. 43

RESULTS FROM THE MOST RECENT EXTERNAL EXAMINATIONS FOR GOVERNMENT AND PRIVATE SECONDARY SCHOOLS AND HOW THESE RESULTS COMPARE WITH EACH OF THE PREVIOUS THREE YEARS

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you sir.

Mr. Speaker, I rise to ask question No. 43, standing in my name, to the Honourable Minister of Finance & Economic Development and Education & Training: Can the Honourable Minister advise this honourable House of the results from the most recent external examinations for government and private secondary schools, including the percentage of students achieving five or more Level 2 passes (whether through IGCSE, GCSE, CSEC or equivalent) including English and Mathematics, and how these results compare with each of the previous three years?

Hon. Rolston M. Anglin: Mr. Speaker, the answer: The most recent data report available on the Department of Education Services website captures government school assessment data up to 2024. The 2025 data report will be published in December of this year. A summary of the data for 2022 to 2025 for Students Achieving 5+ Level 2 Passes (including English and Mathematics) is as follows:

Percentage of students achieving 5+ Level 2 subjects (including English and Maths)	2022	2023	2024	2025
	45.5%	56.5%	56.7%	47.8%

At this time the Ministry does not have collated examination data for private schools; however, this is a priority and would give a full picture of British system education achievement and progress nationally. The Ministry will be working to collate this information going forward.

Supplementaries

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, could I ask the Member whether he is able to indicate which government schools showed the greatest improvement over those years and whether he knows what factors might have contributed to it?

The Speaker: Minister of Education.

Hon. Rolston M. Anglin: Mr. Speaker, I have to beg your and the Members' indulgence. The data is available in the report. It is broken down by school, and has data from Key Stage 2 up. I think the question he was asking was which of Clifton Hunter or John Gray showed the biggest improvement; that's in the data report, but I don't have it at hand.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. If the Minister would commit to sending me that information, I'd be grateful. Thank you.

The Speaker: Minister.

Hon. Rolston M. Anglin: Mr. Speaker, the data is actually available on the DES's website, so the Member is free to get it and peruse it.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. I now understand. Thank you, sir.

The Speaker: Next question.

NO. 44 GOVERNMENT'S SPENDING ON EARLY CHILDHOOD EDUCATION OVER THE PAST THREE FINANCIAL YEARS, AND THE PERCENTAGE THAT TOTAL EARLY CHILDHOOD EDUCATION SPENDING REPRESENTED OF THE GOVERNMENT'S OVERALL EDUCATION BUDGET IN EACH YEAR

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

Mr. Speaker, I rise to ask question No. 44, standing in my name to the Honourable Minister of Finance & Economic Development and Education & Training: Can the Honourable Minister provide, for each of the past three financial years, the Government's spending on Early Childhood Education, showing how much the Government allocated to:

- the Early Childhood Assistance Programme;
- the ECCE Unit staffing and operations;
- support for early childhood centres in government schools;
- grants to private providers; and
- any capital expenditure and maintenance, stating the percentage that total Early Childhood Education spending represented of the Government's overall education budget in each year?

Thank you, sir.

The Speaker: Minister of Education.

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

- the Early Childhood Assistance Programme:

2022	\$736,987.50
2023	\$790,349.18
2024	\$535,568.50

(b) the ECCE Unit staffing and operations –

2022	\$539,763.80
2023	\$573,870.10
2024	\$570,373.26

(c) support for early childhood centres in government schools. Government schools have reception classes, and early-year provision goes up to age 7. Each of these classes has a teacher and one or more assistant teachers. Each class is outfitted with age-appropriate resources and outdoor play areas. In addition, the North East Nursery supports children from East End and North Side, and there is a Cayman Brac Nursery.

(d) No grants were paid to private providers relating to Early Childhood Education in the past three years.

(e) In 2023, \$127,178.80 was spent on the East End Nursery, and that was 0.33 per cent of the 2023 capital budget. As reception classes are part of the main school structure, it is more difficult to ascertain exact maintenance costs as those generally occur as whole school projects, for example, painting.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. Thank you Minister for that answer.

Mr. Speaker, I won't move this forward other than to say to the Minister again that my questions were designed to help me get a good understanding as to where early child education is at. I won't tempt you anymore, sir; thank you, and I thank the Member again.

The Speaker: Next question.

NO. 45 NEW ELECTORAL BOUNDARY LAYOUT WITHIN THIS TERM

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I rise to ask question No. 45 on the Order Paper, standing in my name: Can the Honourable Premier say whether the Government intends to agree to a new electoral boundary layout within this term, and if so, when?

The Speaker: Honourable Premier.

Suspension of Standing order 36(3)

The Premier, Hon. André M. Ebanks: Good morning, Mr. Speaker. Belts and braces approach. I rise to move the suspension of Standing Order 36(3) to allow the time allotted for questions to exceed beyond one hour.

The Speaker: The Motion is that the Standing Order that limits the question time to one hour be suspended to allow for the completion of the questions on today's Order Paper. All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it. The relevant Standing Order is therefore suspended; questions will continue.

Agreed: Standing order 36(3) suspended.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. The answer:

The boundary adjustment recommendations of the 2023 Electoral Boundary Commission were debated and rejected by the Parliament on two occasions last term. The rejection reflected agreement among Members [about] several concerns with the 2023 recommendations and that implementation at that late stage in the electoral cycle would not have been in the best interests of the country.

The key concerns raised during debates included the following:

- a) low public engagement during the consultation period resulted in limited public awareness or endorsement of the proposed boundary changes (as well as underutilisation of modern communication tools and techniques, [which] reduced public engagement);
- b) the recommendations resulted in significant shifts in some constituency boundaries. In some cases, up to 30 per cent of electors changing districts, which Members felt required broader public understanding before implementation;
- c) absence of specific terms of reference guiding the 2023 Commission, unlike in 2015, resulting in uncertainty about various matters such as scope, electoral district naming conventions, and the number of seats;
- d) concerns about socio-economic clustering, whereby some new boundaries could create homogeneous 'economic districts', contrary to Cayman's long-standing social balance and unity;

- e) the timing to implement the recommendations was too close to the General Election (April 2025), which created a risk of voter confusion; and
- f) administrative strain on Elections Office resources, given that preparations for the 2025 General Election were already underway.

The National Coalition for Caymanians (NCFC) Government is committed to requesting the Governor to appoint a new Electoral Boundary Commission very early in 2026, with specific terms of reference. These will be designed to:

- 1) Prevent a recurrence of the deficiencies identified in the 2023 process;
- 2) Ensure balanced voter distribution across constituencies;
- 3) Strengthen public consultation and civic engagement; and
- 4) Avoid implementation too close to an election.

The Government intends that the new Electoral Boundary Commission should complete its review and submit its report before the end of 2026, ensuring adequate time for Parliament's consideration and implementation well before the next constitutionally due General Election in 2029.

The Speaker: The Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. I want to say thank you so much to the Honourable Premier. That was a very well-covered answer and it answered everything I had questions about. I am so happy with the Government's commitment, particularly when it comes to the timing of things so that we can have free and fair elections. I thank the Honourable Premier again. Thank you.

The Speaker: Next question.

NO. 46 IMPLEMENTATION OF THE RECOMMENDATIONS IN THE 2025 DOMESTIC OBSERVER MISSION FINAL REPORT

The Speaker: Honourable Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

I rise to ask question No. 46, standing in my name on the Order Paper: Can the Honourable Premier say if the Government intends to implement any of the recommendations in the Domestic Observer Mis-

sion Final Report by the 2025 Domestic Observers, and if so, which ones?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker and thank the Member for the question. The answer: The NCFC Government is committed to election reform.

The NCFC Caucus has already received an initial presentation from the Honourable Attorney General, the Honourable Deputy Governor, and the (might as well call him honourable) Supervisor of Elections. This presentation summarised the findings and recommendations contained in the 2025 Domestic Observer Mission Final Report, the International Observer Mission Report, and other administrative and legal recommendations relating to amendments to the Elections Act.

The following initial list of reform matters raised during the presentation has received Caucus support in principle:

- a) Campaign finance reform, including measures to extend spending oversight and improve transparency;
- b) A review and potential increase in campaign expenditure limits to reflect modern costs and parity among candidates; and
- c) Enhanced transparency in political advertising, especially around online and social media campaigning.

The Supervisor of Elections has therefore been requested by the NCFC Caucus to develop a proposal paper to set out specific recommended amendments for consideration with a view to Cabinet approval of drafting instructions. Once draft legislation has been prepared, stakeholder consultation can be conducted (including, of course, with Members of the Opposition). Draft legislation will then be advanced to this honourable House for debate, and hopefully passage, as soon as feasible in 2026.

The Speaker: Honourable Deputy Leader of the Opposition.

Supplementaries

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. Again, I want to thank the Honourable Premier for a well-covered answer. Only to ask that the Premier and his team may consider a more unified approach before getting to the drafting of the legislation, as this should be seen as a non-political matter. It's about free and fair elections and the structure on which we amend it.

I'm certain that our Leader and the rest of our team would be willing to potentially not Caucus officially, but join you in a presentation as to things that

we can support, so it therefore comes to Parliament with unanimous support. With that being said, I again thank the Honourable Premier.

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. I think the question is, will the Opposition be included at an early opportunity to look at the draft legislation? The answer is yes; it absolutely makes sense for a number of reasons.

1. In each of our constituencies, we have different experiences. We've seen different things and our people have experienced different things and have we all seen a range of different challenges.
2. For the youth parliamentarians, because we're trying to encourage the next generation to take up our seats, we need to keep them and the world they're coming to in mind, and show them that this is a type of issue that should go into what I'm going to refer to as a 'bipartisan bucket'.
3. Lastly, it will save us grief on the Floor when the legislation arrives here.

[Desk thumping]

The Speaker: Thank you.

Honourable Member for Bodden Town East.

Mr. Dwayne S. Seymour, Elected Member for Bodden Town East: Thank you, Mr. Speaker and good morning. I just want to thank the Government for the actions they're taking. This is very welcome news.

I say this because even before [question] No. 45, Bodden Town East and Bodden Town West have been the largest constituencies for a very long time. I know, Premier, your constituency has taken over.

[Laughter]

Mr. Dwayne S. Seymour: This is welcome news. We're bursting at the seams up there. Thank you.

The Speaker: Next question.

NO. 47

LEGISLATION TO GIVE EFFECT TO PRIVATE MEMBER'S MOTION NO. 5 OF 2023-2024 ON THE SALE OF PEPPER SPRAY FOR SELF-DEFENCE AND PERSONAL PROTECTION

The Speaker: The Elected Member for Red Bay is not present in the Chamber. Will somebody else ask the question in his absence, please?

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I rise to ask question No. 47

on the Order Paper: Can the Honourable Premier say whether the Government intends to bring forward legislation to give effect to Private Member's Motion No. 5 of 2023-2024 on the sale of pepper spray for self-defence and personal protection, and, if so, when is such legislation expected to be introduced in this honourable House?

The Speaker: Honourable Premier.

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker and thank you for the question. Just acknowledging that the Member for Red Bay is back, in case there are any follow-ups.

Mr. Speaker, the answer: Under the Firearms Act, items designed or adapted for the discharge of noxious liquid or gas, such as pepper spray, are prohibited. However, amendments made to the Act in 2024 were intended to provide that "**Cabinet may, by Order... permit the importation of such specified prohibited devices as it sees fit and the Order may include requirements regarding the licences, permits, possession and use of the specified prohibited devices.**"

I am advised that before any such Order is approved by the Cabinet, careful consideration should be given to the potential benefits and risks that may be associated with the importation, sale, possession, and use of personal-protection substances.

Accordingly, this month our NCFC Caucus supported the establishment of a working group, to be chaired by the Cabinet Secretary (or his designate), and consisting of other key stakeholders, to prepare a full analysis of the potential benefits and risks (based on available up-to-date local and international research and/or comparative studies) so Cabinet can make an informed determination as to precise provisions that can be made to the present legal framework.

For instance:

- i. How the sale of noxious personal protection substances will be safely regulated (including, as an example, whether sale will be permitted to persons with criminal convictions, or conversely whether there should be restrictions on possession by individuals under 18 years of age);
- ii. What, if any, restrictions should be in place as to the capacity of noxious personal protection substances (such as the permitted strength or size);
- iii. What, if any, restrictions should be in place relating to the possession of noxious personal protection substances in public places (such as schools, licensed premises, hospitals, care homes, community spaces);

- iv. What sanctions should be in place for breach of any regulatory framework (including criminal sanctions); and
- v. What measures may be put in place to educate and sensitise members of the public to mitigate any associated risks.

The said working group will commence its work in the next month and will be tasked with providing its analysis to the Cabinet detailing their findings and any recommended legislative amendments on or before 31st July, 2026.

The Speaker: Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker. Thanks for that response. I also want to thank the Member for George Town Central for asking the question on my behalf. Just to say that this has been before this Parliament at least two, maybe three times, so I'm looking forward to where we will be next year.

Thank you, sir.

The Speaker: Next question.

NO. 48

GIVING EFFECT TO PRIVATE MEMBER'S MOTION NO. 14 OF 2022-2023 IN SUPPORT OF ESTABLISHING A FAIR EMPLOYMENT COMMISSION AS PART OF THIS YEAR'S REFORM PROGRAMME TO STRENGTHEN PROTECTION FOR CAYMANIAN EMPLOYMENT

The Speaker: [Member for Red Bay.]

Mr. A. Roy Tatum: Mr. Speaker, I rise to ask question No. 48, standing in my name, to the Honourable Minister of Caymanian Employment and Immigration: Can the Honourable Minister state whether he has reviewed Private Member's Motion No. 14 of 2022-2023, approved by this honourable House on 27th April 2023, in support of establishing a Fair Employment Commission and whether the Government intends to give effect to that decision as part of this year's reform programme to strengthen protection for Caymanian employment?

The Speaker: Minister of Caymanian Employment and Immigration.

Hon. Michael S. Myles, Minister of Caymanian Employment & Immigration, Elected Member for Prospect: Mr. Speaker, thank you and I thank the Member for his question.

The answer: The Government has on its agenda a series of planned reforms to legislation and governance, as well as various initiatives to create better links between education and employment, for the benefit of Caymanians.

Once the Government has established and is consistently enforcing our revised laws, policies, and programmes and if, despite those measures, it remains evident that Caymanians continue to be by-passed for opportunities, then it will be both appropriate and necessary to revisit the concept of a Fair Employment Commission. At this stage, however, our priority must be to strengthen and resource the institutions that already exist, namely, the Department of Welfare, Opportunities and Residency Cayman (WORC) and the Department of Labour and Pensions; and to ensure that our Boards and Tribunals are staffed with qualified, competent, and ethical professionals who can carry out the law effectively.

Once these foundations are fully in place and operating effectively, we will be in a stronger position to consider whether an additional body, such as a Fair Employment Commission, is necessary.

The Speaker: Member for Red Bay.

Supplementaries

Mr. A. Roy Tatum: Thank you, Mr. Speaker. Thank you Minister for that answer. What I haven't heard is whether the Honourable Minister himself has actually read that Private Member's Motion and the arguments for it.

The Speaker: Member for Caymanian Employment and Immigration.

Hon. Michael S. Myles: Mr. Speaker, I thank the Member for his question. I have, Mr. Speaker, after reviewing the 2018 speech delivered by then Premier Sir Alden McLaughlin; the 2019 Cabinet proposal entitled Establishment of a Fair Opportunity Commission; the Fair Employment Bill of 2019; and the Private Member's Motion brought by the Member for Bodden Town West, MP, Christopher Saunders on April 17th, 2023. I've covered all areas of this; hence, my answer to the Member.

The Speaker: The Member for Red Bay.

Mr. A. Roy Tatum: Thank you, sir. I won't belabour the point. I thank the Minister for his answer. I would urge him to reconsider, but I will leave it there. Thank you very much, sir.

The Speaker: Next order of business.

STATEMENTS BY MEMBERS OF THE GOVERNMENT

The Speaker: I have received a number of requests from Ministers to make statements and have approved them. I will call the Ministers in order and the Deputy Governor.

The first statement is from the Deputy Premier, Minister of Tourism & Trade Development.

**Honourable Deputy Premier and Minister
of Tourism & Trade Development
Strategic Consultation on Trade Diversification**

Hon. Gary B. Rutty, Deputy Premier, Minister of Tourism & Trade Development, Elected Member for George Town South: Thank you, Mr. Speaker.

Mr. Speaker, I rise today to provide Members of this honourable House and the listening public with information on the first in a series of planned strategic consultations on Trade Diversification, which took place earlier this week, and I thank you for affording me the opportunity and the privilege to present.

Mr. Speaker, on Monday, 13th October 2025, the Ministry of Trade Development convened a high-level meeting with some of the Cayman Islands' most experienced and knowledgeable business leaders to discuss trade diversification and specifically, how we could lower the cost of imports to help lower the cost of living, which the NCFC Government views as a key priority on its economic agenda.

Also in attendance were the Honourable Premier, the Honourable Minister for Planning, Lands, Agriculture, Housing and Infrastructure (PLAHI), and the Honourable Minister for Culture, Heritage and Social Development. Their presence underscored the Government's cross-ministerial commitment to addressing the financial pressures being felt throughout the community.

Mr. Speaker, the fact that four ministers of Government, including myself, made time to attend the meeting shows how seriously we regard reducing the cost of living, and how committed we are to finding ways to bring relief to our people and fellow Caymanians. I am sure the public will recall that this was a campaign issue for every Member of Government, and we are united in our determination to make meaningful progress on this issue and deliver practical, long-term solutions for our people.

The strategic consultation is part of the Ministry of Trade Development's efforts to expand the country's trade horizons and reduce over-dependence on the USA as a single source of supply. Against a backdrop of global tariffs, increased shipping costs, and higher prices for essential imports, the Ministry is assertively taking the lead to identify ways to enhance the country's economic resilience and deliver tangible benefits to our people.

Mr. Speaker, the cost of living in the Cayman Islands is made up of components such as housing, transportation, utilities, healthcare and health insurance, education, and others. While the Government will be looking at all of these areas, the purpose of this meeting was to focus on trade and on imports specifically.

In my opening remarks at the meeting, I emphasised that collaboration with industry experts is vital to shaping effective policies. For this reason, the invited attendees represented a variety of key industry sectors, including shipping, logistics, retail, wholesale, construction, and international trade, and brought decades and, in some cases, multi-generational experience navigating international markets and supply chains. A representative from the Chamber of Commerce and senior civil servants from the ministries of Trade Development, PLAHI, and Social Development were also present.

My Ministry intends to leverage that expertise to develop a more robust and diversified trade framework for the Cayman Islands. Moreover, Mr. Speaker, the insights gained will be instrumental in developing a Trade Diversification Strategy that is practical, well-informed, and meaningful in reducing the cost of living for working and vulnerable families. I have no hesitation in saying that the Government is willing to listen, to learn, to collaborate, and to act.

I am pleased to report that the participants shared a variety of perspectives on areas such as:

- developing new source markets and supply chains;
- logistical challenges impacting imports;
- the Government's current schedule of import duties and how duty is calculated;
- the critical success factors and potential barriers to establishing new markets;
- local consumers' preferences and patterns impacting what is imported;
- the impact of online shopping; and
- the policy or infrastructure reforms needed to overcome some of these barriers.

Given that Government cannot solve these issues alone, my Ministry team and I look forward to collaborating with those who know the business landscape well. Our aim is to identify practical ways of lowering the cost of certain imports swiftly, and working together with the private sector to ensure the savings are passed on to consumers.

I would like to publicly thank all the attendees for their time, input, and willingness to candidly engage in these important discussions. Their willingness to share their knowledge to benefit this consultation is greatly appreciated.

The Ministry is in the process of collating the feedback from the consultation session and we intend to convene a subsequent meeting within the coming weeks, underscoring our commitment to ensuring that this initiative informs strategic policy development, moves at pace, and leads to tangible outcomes.

Mr. Speaker, thank you for the opportunity to present this statement.

The Speaker: Honourable Premier.

Honourable Premier and Minister of Financial Services and Commerce
Section 11(5) of the Public Management and Finance Act (2020 Revision) Expenditure - Cayman Islands Institute of Professional Accountants AML Funding

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

Mr. Speaker, as required by section 11(6) of the Public Management and Finance Act (2020 Revision) (the “PMFA”), I make this Statement to Members of this House with respect to an “exceptional circumstance” transaction that was approved by Cabinet for the Ministry of Financial Services and Commerce during the 2025 Financial Year. This transaction was approved pursuant to section 11(5) of the PMFA. This transaction relates to funding for the Cayman Islands Institute of Professional Accountants (CIIPA) to support its functions as a Supervisory Authority under the Anti-Money Laundering Regulations (AMLRs).

Mr. Speaker, the Cayman Islands Institute of Professional Accountants was established under the Accountants Act in 2016, as the statutory body responsible for governing and regulating the accounting profession in the Islands. In 2017, the Cabinet designated CIIPA as the Supervisory Authority for firms of accountants conducting relevant financial business under the Proceeds of Crime Act. This designation placed upon CIIPA a critical role in the jurisdiction’s anti-money laundering (AML) and counter financing of terrorism (CFT) framework, in alignment with the Financial Action Task Force (FATF) standards.

Mr. Speaker, CIIPA is one of three supervisory authorities for designated nonfinancial businesses and professions (DNFBPs), alongside the Department of Commerce and Investment (DCI) and the Legal Services Supervisory Authority (LSSA). Unlike those entities, CIIPA’s AML supervisory role has, to date, not been funded by the Government. Since 2017, CIIPA has endeavoured to discharge its AML supervisory obligations using its limited resources, but its supervisory capacity is constrained by insufficient funding.

The Cayman Islands is scheduled to undergo its 5th round mutual evaluation by the FATF in December 2027. Effective AML supervision of the accounting sector is an essential input to our success in that assessment. Failure to adequately resource CIIPA would therefore risk undermining our jurisdiction’s compliance with international AML/CFT standards. Given this exceptional circumstance, Cabinet has determined it necessary to intervene under section 11(5) of the Act. This provision empowers Cabinet to authorise executive financial transactions where no appropriation exists, provided that the transaction remedies an exceptional circumstance and does not exceed five per cent of the budgeted executive revenue for the financial year.

Mr. Speaker, Cabinet has approved the establishment of a Purchase Agreement between the Government and CIIPA for the 2025 fiscal year. Under this arrangement, \$200,000 will be reallocated from existing appropriations within the Ministry of Financial Services and Commerce’s budget — specifically from output group FSA 1 — to fund CIIPA’s AML supervisory functions. This transaction does not result in any increase in total public expenditure. Rather, it is a reallocation within the Ministry’s existing appropriation framework.

The funding will allow CIIPA to:

- build adequate staffing and training capacity;
- develop and implement a risk-based AML supervisory framework;
- conduct on-site inspections through third-party providers; and
- improve outreach, sectoral guidance, and engagement with supervised entities.

These outputs have been specified within a new Purchase Agreement pursuant to section 30(3) of the Public Management and Finance Act.

Mr. Speaker, by equipping CIIPA to operate as an effective AML supervisory authority, the Cayman Islands will further strengthen its AML/CFT framework and demonstrate to international partners our ongoing commitment to maintaining the integrity and reputation of our financial services industry. This investment is both prudent and strategic, as it will contribute materially to our jurisdiction achieving a positive rating on Immediate Outcome 4 (IO4) during the forthcoming FATF Mutual Evaluation.

Mr. Speaker, in conclusion, Cabinet’s authorisation of this transaction reflects the Government’s continued resolve to uphold robust financial integrity standards while ensuring efficiency and value for money within the public sector. I therefore commend this statement to honourable Members of this Parliament in accordance with section 11(6) of the Public Management and Finance Act.

Thank you, Mr. Speaker.

The Speaker: Honourable Minister for Planning, Lands, Agriculture, Housing and Infrastructure; two statements.

Honourable Minister for Planning, Lands, Agriculture, Housing and Infrastructure
Section 11(5) of the Public Management and Finance Act (2020 Revision) Expenditure – Purchase of Land

Hon. Johany S. Ebanks, Minister of Planning, Lands, Agriculture, Housing & Infrastructure, Elected Member for North Side: Mr. Speaker, I rise to make a statement on behalf of Cabinet, under Section 11(5) of the Public Management and Finance Act

(2020 Revision), about a special financial transaction approved by Cabinet on 6th August 2025.

Mr. Speaker, Cabinet approved the purchase of land — Block 4B, Parcel 381, located off Boatswain Bay Road in West Bay — for \$2.3 million from Mr. George E. Hydes Jr., Administrator of the Estate of the late Mr. Hurley Calder Hydes. The property is just over two acres and sits right next to a National Housing Development Trust estate. It has been identified for future government or community use and holds real potential to support long-term development in that area.

Mr. Speaker, the chance to buy this land came up unexpectedly and the seller had already received a private offer. Once the Chief Valuation Officer confirmed that the price represented fair market value, Cabinet acted quickly to ensure this land remained for the benefit of the Caymanian people.

To complete the land purchase, Cabinet approved the reallocation of \$2.3 million from existing capital spending, specifically from the Ministry of Education's 2025 budget, and transferred it to the Land Purchase appropriation under my Ministry. No new funds were required, Mr. Speaker. This was a responsible decision that used existing resources wisely and kept the government's financial position steady. It's a good example of how this Government manages public money — acting carefully, but moving decisively when opportunities that serve the public good arise.

The Ministry of Finance will bring forward a Supplementary Appropriation Bill for 2025 to formalise the adjustment and seek Parliament's approval, as required under the law.

Mr. Speaker, this land purchase supports one of this Government's Broad Outcomes, prioritising affordable housing. By securing this property now, we're creating options for housing, community facilities, or infrastructure that will serve our people well into the future. That's what leadership looks like — thinking ahead, acting responsibly, and making sure Caymanians benefit from the decisions we take today.

Thank you, Mr. Speaker.

**Request for Reallocation of funds in
accordance with PMFA (2020 Revision) – TP 76
Assistance for infrastructure and Development**

Hon. Johany S. Ebanks: Mr. Speaker, I rise to make a statement on behalf of Cabinet, in keeping with Section 11(5) of the Public Management and Finance Act (2020 Revision).

At its meeting held on 1st October, 2025, Cabinet approved what qualifies as a special financial transaction — the reallocation of funds within the existing 2025 Budget to meet urgent housing and community needs across our Islands. Mr. Speaker, this decision involved two key adjustments within my Ministry's budget.

First, Cabinet approved the transfer of \$1 million from the National Housing Development Trust (EI 57) to TP 60 – Housing Assistance. The change allows the Ministry of Planning, Lands, Agriculture, Housing and Infrastructure to continue vital home repairs and maintenance for Caymanians who need it most; families who deserve safe, dry, and liveable homes.

Second, Cabinet approved an additional \$500,000 to TP 76 – Assistance for Infrastructure and Development. This will strengthen the Ministry's ability to support local infrastructure projects that serve our communities. As part of that, Cabinet authorised the use of \$370,400.16 under TP 76 to assist the North Side Wesleyan Holiness Church with the construction of a new facility. Mr. Speaker, the existing building is over 80 years old and no longer fit for use. The new facility will provide a space for worship, youth outreach, and community programmes that benefit not only the congregation, but the wider North Side district.

Mr. Speaker, this is not new spending. It is a reallocation within the approved 2025 Budget, made in line with the principles of sound and responsible financial management. This action supports Broad Outcome 3 — Improving the Well-being of Our People, and Broad Outcome 8 — Building Modern Infrastructure for a Successful Future.

Mr. Speaker, this is what responsible leadership looks like — acting quickly when it matters, managing our resources wisely, and keeping Caymanians moving forward.

The Speaker: The Honourable Deputy Governor; two statements.

**Honourable Deputy Governor
Consideration of Raising the Retirement Age**

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, thank you.

Mr. Speaker, at the last Public Accounts Committee meeting, I was asked to give an update on the topic of raising the retirement age in the civil service. I want to speak briefly about that.

Mr. Speaker, as you and the Members of this honourable House know, decisions such as these cannot be made hurriedly, nor can they be taken lightly or without proper consultation, data and risk assessments. In this vein, this discussion, including my statement today, is part of an ongoing dialogue — one that seeks to balance the evolving needs of our society with the aspirations and wellbeing of our people.

Over the past decade, we have already taken significant steps in this direction. The retirement age was raised from 60 to 65, a move that reflected our recognition of longer life expectancy, improved health outcomes, and the invaluable experience and knowledge-transfer opportunities that older workers

bring to their roles. That decision was not merely administrative – it was visionary. It acknowledged that many of our citizens wish to remain active, engaged, and productive well into their later years.

Mr. Speaker, since the Civil Service raised the retirement age in 2016, we have seen a notable increase in the number of employees within the Civil Service who are aged 60 and over. As of September 30th, 2025, the Civil Service had:

- 522 employees who are aged 60 and over; and
- 152 employees who are aged 65 and over.

Mr. Speaker, this means that out of a total headcount of 4,925 for the same period, 10.6 per cent of the Civil Service workforce are over the historical retirement age of 60, and 3.1 per cent of our employees are beyond the current retirement age of 65. These individuals continue to contribute meaningfully to their workplaces, enjoying not only the dignity of work but also the salaries, benefits, and professional fulfilment that come with it. Their presence is a testament to the success of our previous reforms and a reminder that age should not be a barrier to opportunity.

As we now give thoughtful consideration to the possibility of raising the retirement age further, we do so with a spirit of inclusivity and foresight. We will listen to stakeholders, review data, and explore the broader implications for workforce planning, pension sustainability, and intergenerational equity.

Mr. Speaker, I wish to be very clear: no decision has been made with respect to further raising the retirement age; however, the Civil Service remains committed to a process that is transparent, consultative, and grounded in evidence. Our goal is not simply to extend working years, but to ensure that every stage of life is met with dignity, purpose, and choice.

The conversation we are having today is not just about retirement, but about how we value experience, adapt to change, and build a future that honours the contributions of all. I look forward to continued conversations on this topic and providing updates on the same once we have progressed the necessary consultations and considerations.

Thank you, Mr. Speaker.

The Speaker: Member for Bodden Town West.

Standing Order 29(4)
(Short questions on statements)

Mr. Christopher S. Saunders, Elected Member for Bodden Town West: Thank you, Mr. Speaker. Everyone knows my position on... is it section 30(2) [sic]? I haven't used it in a long time.

The Speaker: So granted.

Mr. Christopher S. Saunders: Thank you, Mr. Speaker and thank the Honourable Deputy Governor for that statement.

Recognising Mr. Speaker, that there is no retirement age in the private sector, only the age at which we stop paying pension. Also recognising that governments of yesteryears only had one pension plan, which was the defined benefit plan; and now the government has introduced a defined contribution plan which is similar to what most entities have in the private sector — can the Deputy Governor state whether the government is looking at where employees are under the defined contribution plan?

I recognise you need a ceiling for the defined benefit plan, but for those employees on the defined contribution plan whereby a set contribution is being made, would the government consider raising the retirement age at least for those employees, as opposed to the defined benefit plan because those two plans are night and day.

The Speaker: Honourable Deputy Governor.

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, thank you, and I thank the Member for the question. As I said in my statement, we are exploring all opportunities. I thank the Member for that suggestion; *we will take it forward as part of our consultation process.*

The Speaker: Honourable Member for Cayman Brac East.

Hon. Juliana Y. O'Connor-Connolly, Elected Member for Cayman Brac East: Thank you, Mr. Speaker, for the opportunity to ask a short question to the honourable Member. Can the Member give an undertaking that, as a part of the consideration, the average death age of particularly males will be given significant consideration so that they have an opportunity to enjoy their hard-earned pensions.

[Inaudible interjection]

The Deputy Governor, Hon. Franz I. Manderson: Mr. Speaker, *I'm happy to include it in our considerations* and I thank the Member.

The Speaker: Honourable Deputy Governor, I think you have another statement.

Government Forecasting

The Deputy Governor, Hon. Franz I. Manderson: Yes, Mr. Speaker, very briefly.

Mr. Speaker, during the last meeting of the Public Accounts Committee, I gave an undertaking to make a statement at the next Meeting of Parliament regarding the government's forecasting.

Mr. Speaker, I wish to confirm that I discussed this matter in detail with the Minister for Finance and the Financial Secretary, as recently as yesterday. Together, we are reviewing the current forecasting processes and identifying opportunities for further strengthening and improvement.

As Head of the Civil Service, I remain committed to ensuring that our teams continue to strive to achieve the highest standards of integrity and professionalism in providing financial forecasts and advice to the Government. The Minister for Finance will provide additional context on this matter during his Budget Address in November.

I thank you.

The Speaker: Honourable Deputy Governor, the other statement was taken care of earlier this morning?

The Deputy Governor, Hon. Franz I. Manderson: That's correct, sir. Thank you very much.

The Speaker: Thank you.

The Honourable Minister of Social Development & Innovation, and Youth, Sports, Culture & Heritage; two statements.

**Honourable Minister
of Social Development & Innovation
Request for Supplementary Funding for Children
& Youth Services Foundation under Section 11(5)
and (6) of the Public Management
and Finance Act (2020 Revision)**

Hon. Isaac D. Rankine, Minister of Social Development & Innovation, and Youth, Sports, Culture & Heritage, Elected Member for East End: Thank you, Mr. Speaker.

Mr. Speaker, I wish to make a statement as to the circumstances and reasons why I, as Minister for Social Development and Innovation, had to request Supplementary Appropriation within the 2025 Budget for the Children & Youth Services Foundation (CAYS) under Section 11(5) and (6) of the Public Management and Finance Act (2020 Revision).

Mr. Speaker, the Children and Youth Services Foundation, which manages and operates Frances Bodden Children's Home, Bonaventure Boys' Home, and Phoenix House, is a Government-owned Company under the remit of the Ministry of Social Development and Innovation. The CAYS Foundation provides 24-hour residential facilities for children who are in need of care and protection and children who have been remanded or committed by the Court for youth rehabilitative services.

In addition to the supplementary funding to provide critical staffing resources at CAYS, which was approved during the September 25th sitting of Finance Committee, CAYS is also in need of significant renovations and enhancements to their facilities. The dor-

mitory style residential living which CAYS primarily utilises is not in keeping with international care standards and can be counterproductive to the development and therapeutic progress of children in care. The challenge of the current residential model (which does not provide individual/personal space) is further exacerbated by the growing prevalence of mental health challenges, complex trauma resulting from adverse childhood experiences, and associated behavioural difficulties including self-harm and suicidal ideation within the care population. The physical infrastructure of CAYS' facilities is in dire need of comprehensive renovation to meet basic international standards.

The most pressing concern is Phoenix House, which is the only secure accommodation facility for children in the Cayman Islands. Children may be placed at Phoenix House temporarily for secure care needs in emergency circumstances or more typically, placed in secure care by a court order. Additionally, the Youth Justice Act (2021 Revision) and the Children Act (2021 Revision) make provisions for children to be remanded or placed in secure accommodation at facilities including Phoenix House.

Phoenix House in its present state is ill-equipped to manage high-risk behaviours due to structural deficiencies, which makes it inadequate for the secure accommodation of high-risk children. Additionally, the current setup at Phoenix House presents challenges for the safety of staff and children; and an environment that does not feel safe or therapeutic will exacerbate challenging behaviours, including but not limited to self-harm and absconding. The alarming increase in police call-outs to CAYS' facilities in response to challenging behaviours underscored the urgency of this request.

In order to address these concerns and to create a safe, secure and therapeutic environment at Phoenix House, CAYS estimated that it would cost \$500,000 to make the necessary renovations and critical upgrades which will include the installation of specialised doors, windows, bathroom suites, and a sprinkler system which is critical due to the plans for secure features on all windows.

Mr. Speaker, the Cabinet therefore approved the request from the Ministry of Social Development and Innovation for the transfer of \$500,000 from EI 78 (Ministry of Investment, Innovation and Social Development) to EA 170 (Children and Youth Services Foundation) to cover essential and immediate capital costs of renovations at Phoenix House, at the Children and Youth Services Foundation per section 11(5) and 11(6) of the Public Management and Finance Act (2020 Revision).

Mr. Speaker, the aforementioned exceptional circumstance transaction, which was approved by Cabinet on September 19th, 2025, complies with the Principles of Responsible Financial Management.

Thank you, Mr. Speaker.

The Speaker: Member for Bodden Town West.

Standing Order 29(4)
(Short questions on statements)

Mr. Christopher S. Saunders: Thank you, Mr. Speaker and I correct myself; it is now section 29(4) under the new Standing Orders and not 30(2), so I apologise for that.

Mr. Speaker, my question under section 29(4) is regarding that statement. The Minister said he got a quote from the management of the CAYS Foundation for \$500,000. Was there any independent verification of that amount from Public Works or anyone else, or did it come straight from the management of the CAYS Foundation?

The Speaker: Minister for Social Development.

Hon. Isaac D. Rankine: Mr. Speaker, as far as I'm aware, it came from the management of the CAYS Foundation because they were already in the process of starting some renovation works there.

The Speaker: Next statement.

**Request for Supplementary Funding under
Section 11(5) and (6) of the Public Management
and Finance Act (2020 Revision)**

Hon. Isaac D. Rankine: Mr. Speaker, I wish to make a statement as to the circumstances and reasons why I, as Minister for Social Development and Innovation, had to request supplementary appropriations within the 2025 Budget, via Sections 11(5) and 11(6) of the Public Management and Finance Act (2020 Revision).

Mr. Speaker, last year, the Department of Financial Assistance confirmed to the Ministry that its budget would be insufficient to meet their projected expenditure, but reductions were accepted to conform to overall budgetary constraints as directed by the Ministry of Finance. Subsequently, there was a need to bring forward \$242,000 from NGS 64 (Care of the Indigent, Elderly and Disabled) from 2025 to 2024 in order to allow the Department to make payments throughout the remainder of the year.

Compounding the issue of insufficient funding were two factors in particular:

1. The Pines Retirement Home increased their fees for residential nursing care in 2024 to stay in line with the rising cost of living; and
2. There was an increased need for residential nursing care services at the heavy care level.

Consequently, Mr. Speaker, the Department of Financial Assistance confirmed to the Ministry that by early October 2025 they would be unable to con-

tinue funding this essential service for their clients who are in dire need of financial assistance to access residential nursing care services as allocated funding would be exhausted. The Ministry responded to this critical need by submitting a Paper to Cabinet requesting supplementary funding to increase NGS 64 (Care of the Indigent, Elderly and Disabled) by \$571,450 per section 11(5) and (6) of the Public Management and Finance Act (2020 Revision).

Mr. Speaker, the Cabinet therefore approved the request from the Ministry of Social Development and Innovation for: Supplementary appropriations to increase NGS 64 (Care of the Indigent, Elderly and Disabled) by \$571,450 per section 11(5) and 11(6) of the Public Management and Finance Act (2020 Revision).

Mr. Speaker, the aforementioned exceptional circumstance transaction, which was approved by Cabinet for the Ministry of Social Development and Innovation during the 2025 financial period, did not cause any non-compliance with the Principles of Responsible Financial Management.

Thank you, Mr. Speaker.

The Speaker: Next item of business.

PRESENTATION OF PETITIONS

The Speaker: None.

OBITUARY AND OTHER CEREMONIAL SPEECHES

The Speaker: None.

RAISING OF MATTERS OF PRIVILEGE

The Speaker: None.

GOVERNMENT BUSINESS

MOTIONS

Government Motion No. 5/2025-2026 — The Strategic Policy Statement for the 2026-2028 Financial Years

The Speaker: Honourable Premier, Minister of Financial Services and Commerce.

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

I beg to move Government Motion No. 5 of 2025-2026 which is captioned "The Strategic Policy Statement for the 2026-2028 Financial Years" and reads as follows, with your permission, Mr. Speaker:

“WHEREAS Sections 23(1) and 23(1A) of the Public Management and Finance Act (2020 Revision) (as amended by the Public Management And Finance (Amendment) Act, 2025) provide that the Strategic Policy Statement for the next budget period shall be presented to the Parliament by a Member of the Cabinet appointed by the Cabinet to do so on behalf of the Cabinet, in a year where there is a General Election, the Strategic Policy Statement shall be presented to Parliament not later than six months after the date of the General Election;

AND WHEREAS the next budget period is with respect to the 2026 and 2027 Financial Years;

AND WHEREAS the Strategic Policy Statement tabled during this October 2025 Meeting of the Parliament satisfies the legal requirement to encompass a 3-year timeframe and presently, this timeframe involves the 2026-2028 Financial Years;

BE IT NOW THEREFORE RESOLVED that the Parliament approves the policy priorities, aggregate financial targets and financial allocations set out in the 2026-2028 Strategic Policy Statement as the indicative parameters on which the 2026 and 2027 budgets will be formulated.”

The Speaker: The Motion has been moved and is open for debate. Does the Honourable Minister wish to speak to the Motion?

The Premier, Hon. André M. Ebanks: Yes, Mr. Speaker.

Mr. Speaker, yesterday, Thursday 16th October 2025, was a history-making day for our beloved Cayman Islands. On that day, every member of the National Coalition for Caymanians, the NCFC, united to sign a coalition agreement that speaks directly to our people.

[Desk thumping]

The Premier, Hon. André M. Ebanks: The NCFC Coalition Agreement is not simply words on paper; it is a pledge. A pledge rooted in our shared values, strengthened by our experience of working together so far and guided by our vision for a stronger, fairer Cayman. That agreement makes public how this Government will operate — our core values, our decision-making process, our framework for conflict resolution and mediation, our commitment to the ministerial code of conduct, and, most importantly, our commitment to help *you*, Mr. Speaker, enact and abide by an enforceable parliamentary code of conduct.

This is our covenant with our people. It is our promise to lead with professionalism, respect, and country-interest over self-interest. It is our commitment to model the very values we want our youth to emulate.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Mr. Speaker, before I start, let me make clear my intent. Today I am focused on the vision, the better outcomes that this NCFC Government commits to deliver for the people of the Cayman Islands. The SPS sets out the vision and strategic priorities of this administration, which will drive us toward a stronger, fairer, and braver Cayman.

The Strategic Policy Statement before us is the ‘what’, what we intend to achieve and why it matters. The details of funding, resourcing, and the implementation will be presented in full during the budget presentation and the budget debates that will follow in due course. This is by design, Mr. Speaker. We want this honourable House and the people of Cayman to first understand our priorities and our commitments, then we will show exactly how we intend to resource and deliver them; transparently, professionally and with the utmost integrity.

Mr. Speaker, with the Strategic Policy Statement, also known as SPS, we will now take another important step forward. As our coalition agreement sets out how we will govern, then the SPS sets out overall what we will deliver together; together they form both the covenant and the road map.

Our vision is clear: a Cayman Islands that is stronger, fairer, and braver once more, Mr. Speaker.

[Desk thumping]

The Premier, Hon. André M. Ebanks: A Cayman where every Caymanian has the opportunity to learn, to work, to prosper and to live with dignity. A Cayman, which of course includes our precious Sister Islands; that protects its heritage, values and culture, even as it adapts to the demands of a rapidly evolving world. A Cayman where the government earns the trust of its people through transparency, integrity, and results.

Mr. Speaker, this vision is achievable if we act with courage, commitment, and kindness. The combination of those three words is not mine, Mr. Speaker. I saw that combination of words in a primary school classroom a couple of weeks ago at the Island Primary School's Culture Day where I witnessed this vision in action. Caymanian children learning with non-Caymanian children, whereby all were actively taught Caymanian culture and heritage as a foundation, whilst also learning about others' cultures; but I could see the whole cohort of pupils functioning in balanced harmony.

I could see, as you reflected earlier this week, Mr. Speaker, courage, commitment, and kindness displayed magnificently at the John Gray High School graduation this week. By and large, Mr. Speaker, our young people are doing what we are asking them to do; now, we must do what we have to do to give them the strongest prospects of success. We must build a stronger, fairer, braver country to take to them so that

it moves forward when their time comes to take the reins.

[Desk thumping]

The Premier, Hon. André M. Ebanks: However, we must be honest about the risk of doing nothing.

Yes, Cayman still remains one of the best places in the world to live, work, and to raise a family. We are loved for our overall stability, our prosperity and our natural beauty, yet beneath these blessings, Caymanians are hurting. The cost of living has risen beyond the reach of ordinary earnings. Affordable housing has become scarce even for Caymanians in steady two-income households. Our young people, well-educated and ambitious, too often find doors closed to them in entry level jobs, many of which are being outsourced overseas. Our politics has too often descended into nasty division, whereby favours replace fairness and expediencies kick cans down the road; and our Caymanian resilience, physical, mental and spiritual health has weakened.

Mr. Speaker, the truth is uncomfortable. If we stand still, the Cayman we know and deeply love will gravely slide backwards beyond all recognition. Therefore, the status quo is no longer an option.

[Desk thumping]

The Premier, Hon. André M. Ebanks: What does it mean, Mr. Speaker, to build a stronger, fairer Cayman? It means reforming our politics so that policies are made for the common good, not short-term wins.

It means every Caymanian child receiving an education that equips them for the future, not just to pass exams but to thrive in an evolving economy. It means affordable housing that gives families the security to put down roots. It means a diversified economy that creates good opportunities across several sectors, not only in financial services or tourism. It means health and social systems that allow every Caymanian to live with dignity, from childhood through to advanced age. It means protecting and celebrating Caymanian culture so that our children know *who they are*. And it means public services that are efficient, transparent and people-centred rather than system-centred, so that trust is not presumed but earned every day. That, Mr. Speaker, is a stronger, fairer Cayman.

[Desk thumping]

The Premier, Hon. André M. Ebanks: However, let me underscore: we cannot achieve that Cayman if we cling to old, tired ways.

If we continue to drift, the gaps will widen between the rich and the poor; between Caymanians and opportunities in their country; between the rhetoric of politics and the lived reality of our people. If we

fail to act, Cayman's proud identity will erode into oblivion until we risk becoming strangers in our own home.

Mr. Speaker, this is why the Government's 2026-2028 Strategic Policy Statement matters. It is a living plan that recognises our country's challenges, mitigates the risk, and commits us to adapt and overcome. As leaders, we have no higher sacred duty than to prepare our country and our people now, and for generations to come. This SPS is not just about balancing budgets or meeting legal requirements; it's about giving Caymanians the confidence that their government, indeed, their Parliament, is looking ahead, making *damn* tough decisions and investing in the right priorities today so that we can move on to systematically addressing the priorities of tomorrow.

Here are the four levels of the SPS that move our country from national priorities to people-centred, day-to-day delivery of public services:

- Broad Outcomes — long-term national goals as set out by the Honourable Minister of Finance on Wednesday;
- Specific Outcomes which are measurable results over time;
- Initiatives and programmes which are the coordinated strategies; and
- Projects and services — the day to day work that turns plans into reality;
- Thorough government services that clearly benefit individuals and communities in the Cayman Islands and those with whom Cayman does business overseas.

This is how Government will ensure coherence between vision, resources and results.

Mr. Speaker, the seven broad outcomes where Caymanians will begin to see their needs reflected in Government plans are worth repeating. As the Minister of Finance said on Wednesday:

1. Education, Immigration, and Workforce Development;
2. Housing, Infrastructure and Environment;
3. Economy;
4. Health and Social Development;
5. Caymanian Identity, Culture and Heritage;
6. Public Services; and
7. Good Governance and Public Safety.

Now, Mr. Speaker, those outcomes are not new. What is new is our resolve to confront, squarely, the deep-rooted problems represented in those broad outcomes using facts, data and evidence, not political expediency or partisanship.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Mr. Speaker, I reiterate that this SPS is the first half of Cayman's budgeting process, representing the Government's

strategic broad policy framework. The next half is Government's presentation of the national budget, which will contain our specific dollars-and-cents funding proposals to give life to delivering people-centred public services, and to achieve our broad outcomes. Members of this honourable Parliament: we will aim to commence the budget debate on the 5th of November this year.

Mr. Speaker, we return to where I began. Cayman is still one of the best places *in the world* to live. We remain a country blessed with prosperity, overall stability, and peace; but we must not rest on our blessings — gratitude alone is not enough. Yes, Cayman is great, but Cayman is also hurting, and the people have given this Government the responsibility to put our country on a stable path that heals us, builds us, and creates opportunities for all of us to thrive, not a select few.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Mr. Speaker, the coalition agreement we signed yesterday, 16th October 2025, is our covenant on how we'll govern. The Strategic Policy Statement before this honourable Parliament is our road map, what we will deliver. Together, they represent a new chapter in Cayman's history. A Government unified by principle, professional conduct, decisive decision-making, and determined in its vision for a stronger, fairer Cayman. We will measure success not by how many announcements we make, but by how many lives we strengthen.

[Desk thumping]

The Premier, Hon. André M. Ebanks: When our children sit in these parliamentary seats years from now, may they say this was the watershed moment when Cayman, when this Parliament, chose to rise above division, above acrimony, to embrace integrity, to step boldly into a brighter future for their sakes, not ours.

May God bless us all in this honourable House and may God continue to bless our beloved, all three, Cayman Islands.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: The House is suspended for 30 minutes.

Proceedings suspended at 12:24pm

Proceedings resumed at 12:59pm

The Speaker: Does any other Member wish to speak? Leader of the Opposition.

Hon. Joseph X. Hew, Leader of the Opposition, Elected Member for George Town North: Thank you, Mr. Speaker.

Mr. Speaker, I rise to make a contribution on behalf of the Opposition on Government Motion No. 5 of 2025-2026 — The Strategic Policy Statement for the 2026-2028 Financial Years.

Mr. Speaker, I want to start by thanking the Premier and the Government for the Strategic Policy Statement they Tabled on Wednesday. I would like to take this opportunity to also thank the Premier for allowing the Opposition time to properly assess the Statement to be in a better position to respond. I do hope this precedent continues going forward and I can assure the House that any Government I lead, should I ever have that great honour, will encourage and continue such a tradition.

Mr. Speaker, I would like to also take this opportunity to recognise that it is October - Breast Cancer Month. This month, we honour those we've lost to breast cancer and stand with those who are in treatment and celebrate our survivors. May our actions supporting one another, promoting early detection and funding care, turn awareness into hope.

Mr. Speaker, I'd also like to remind the listening public that despite it being a very quiet one thus far, we are still in hurricane season, so I would encourage everyone to remain vigilant and in a state of readiness until the season is over.

Mr. Speaker, the responsibility of a Government is one of decisions. In the words of the late US President John F. Kennedy, “...**for to govern is to choose**” and having served in government, we on this side know the truth in those words.

Mr. Speaker, the Coalition Government's Strategic Policy Statement outlining the choices the Government has made for the next 3.5 years has now been presented to the country and this Parliament after an unprecedented delay. As the current stewards of our nation, it is indeed the Government's responsibility and duty to set the country's course over the parliamentary term. In carrying out my duty, there must be an appreciation that decisions and choices made will impact the lives of Caymanian people and Caymanian businesses for better or for worse, but I pause to note that in almost no time at all about a half of the Government's first year is already gone; the clock is ticking.

Mr. Speaker, today we debate not just a document but the direction of our country in a time when many Caymanians feel they are working harder, yet they are falling further and further behind. As His Majesty's loyal Opposition, we also have a responsibility and a solemn duty to serve as the guardians of Cayman's future. To be vigilant, visionary, principled, and unwavering. Our role is to keep watch, hold power to account and ensure that the decisions made by the Coalition Government truly build the tomorrow we all want as a country.

There is an old saying, Mr. Speaker that silence gives consent. I assure the country and this House that the Opposition will not be silent. We will not consent to a reality where the soaring cost of living crushes the Caymanian spirit; where inaction on crime and security compromises our communities; where our young people are left behind without opportunity; and where housing solutions stall, while immigration policy uncertainty creates anxiety. We will act swiftly should the Government's course endanger our collective future.

Mr. Speaker, as we approach this SPS debate, [it is] not as a political exercise; but as a solemn responsibility to test whether the course set by the government will truly secure Cayman's future or place it at risk. We in the People's Progressive Movement know what it takes to govern these Islands successfully. We have a track record of solid economic growth, record surpluses and decisive debt repayment, all with no increased taxes over eight years. In fact, we reduced fees for the public where we could do so.

It was through this fiscal prudence that we rebuilt the government's coffers, allowing us to increase assistance to those in need whilst also successfully managing the COVID-19 pandemic, closing our borders when needed, keeping our civil servants employed and assisting the country's economic sectors through an unprecedented crisis. We understand what success looks like and how to deliver it.

Mr. Speaker, we are here today to present a plan for stability and growth, and to demonstrate that we are fully prepared to answer the call of duty. We will show that, if needed, we stand ready to move from questioning the Government to becoming the architects of Cayman's future, designing and building a country that works for every single Caymanian.

If we are to be true architects of that future, we must first assess the foundation on which we are building. The foundation of any strong nation is financial health and today that foundation faces not one or two isolated issues, but a series of interconnected challenges. These include the need to restore fiscal strength, address the continuing crippling cost of living borne on our people, and manage the escalating long-term costs of an ageing population — costs that are already straining our health care system and our pensions. These are not easy matters to confront but, Mr. Speaker, they will only grow harder if they are ignored.

When we look at the government's financial position, we see that revenues continue to rise and the country continues to operate with a surplus; the deficit that was incorrectly forecasted prior to the election simply did not happen. We doubted it would, but this did not stop the government from using that flawed forecast to attack the Opposition. Perhaps the government is clairvoyant; with additional borrowing taking us up to a record \$650 million, perhaps the deficit is in the not too far future.

Yet, Mr. Speaker, the Minister himself said—in my opinion—that he was delaying bringing the SPS because he could not trust the government's own projections. He wanted to align the SPS and the budget forecast more closely because of this.

Mr. Speaker, we are not seeking an argument with the Minister of Finance. We are all Caymanians and all parliamentarians, united in our desire to do what is best for this country. We are calling for better data, stronger forecasting, and an improved fiscal model because those capabilities serve not the government nor the Opposition, but the people of the Cayman Islands; still, Mr. Speaker, as many Caymanians do when we are misrepresented, we will respond.

Government revenues may be rising, but we must recognise that our fiscal safety margin is shrinking. The government's Q2 2025 unaudited financial report shows that despite collecting record revenue, our entire public sector surplus is CI\$ 14.9 million less than for the same period last year — Mr. Speaker, we take that as a warning sign.

As the Financial Secretary himself noted before the Public Accounts Committee, we must return to the kind of strong surpluses we had between 2013 and 2021, which were under previous PPM administrations. Those surpluses created the PPM's sound financial management, helped build confidence, enabled investment and safeguarded the country through global uncertainty to sustain the essential services and the social support our people rely on, including financial assistance to those who need it and fair compensation to civil servants. We need a renewed commitment to fiscal discipline. We must return to the prudent management that once delivered the regularly healthy surpluses this country enjoyed under the PPM Government.

Mr. Speaker, let me be clear about what that track record looks like. Over two terms our fiscal management created strong, consistent surpluses that allowed us to drive down the national debt from over \$550 million to under \$250 million. This prudence, achieved without adding any new taxes on our people and while increasing support to those in need, rebuilt our national reserves.

Mr. Speaker, it was this financial strength that allowed us to successfully navigate the COVID-19 pandemic, funding the closures of our borders and supporting our economy through crisis. We funded our capital investments from operating revenues and ensured that a healthy government budget did not place a millstone of debt around the necks of future generations. That is the standard of fiscal discipline we call for today. That is the foundation this country needs, not the tax, borrow, and spend approach I fear the government is adopting.

A key part of that discipline, Mr. Speaker, must be credible and comprehensive plans to tackle the persistent deficit and rising costs at the Health

Services Authority (HSA). We have full confidence in the dedicated staff of the HSA who serve our people with commitment and care, but we cannot ignore the governance and cost control weaknesses that continue to undermine our national surplus. The Auditor General's recent report raised serious concerns that demand not another study or review, Mr. Speaker, but decisive structural reform; a clear plan to put the HSA on sustainable financial footing without compromising the quality of care our people deserve.

Mr. Speaker, while revenues may be rising for the Government, for many families that rising revenue is simply proof that financial pressure on our people has never been greater. This is when the government profits from the public's pain. Again, when the government profits from the public's pain. We have heard little from this administration that offers genuine relief from those crippling costs. Caymanians are paying more for almost everything while government revenues continue to climb.

Mr. Speaker, the unaudited financial report for the Q2 of 2025 covering results to 30th June 2025 shows that revenue from stamp duty on land transfers was \$2.5 million higher than for the same period last year. The report notes that this increase was driven by both a greater number of property transactions and a higher average property price. Each time property prices or transaction volumes rise, the government collects a larger tax cheque. That may be good for the Treasury, but it adds real pressure to Caymanian families struggling to buy land or a home, and here is why, Mr. Speaker.

Stamp duty is calculated at a percentage of the sale price; when prices go up, so does the duty [that is] owed. A Caymanian buying a home that once cost \$400,000, paid \$30,000 in duty. If that same home now costs \$600,000, the duty has risen to \$45,000. That is an extra \$15,000 — and, Mr. Speaker, that is \$15,000 before the family even pays their deposit or mortgage. Every increase in property values or sales volumes puts more money into the Government's coffers, but it takes more money out of the hands of Caymanians who are simply trying to get on or move up the property ladder.

Mr. Speaker, we recognise that there are already systems in place that provide important concessions for first-time Caymanian homebuyers and those benefits must continue. They have helped many Caymanians take that critical step onto the property ladder and we fully support its continuation. However, what we are addressing today is a group of Caymanians who do not qualify as first-time buyers. Caymanians who have outgrown their starter home or who are trying to buy land to build on, but are now being hit with the full 7.5 per cent stamp duty rate. These are mostly middle-class Caymanians raising families and contributing to our country, who are still being priced out of homeownership.

We must make the system fairer not by increasing anyone's taxes, but by easing the burden where it hurts most. The Opposition therefore proposes a targeted new concession that Caymanian individuals who are not eligible for first time buyer concessions should pay a reduced stamp duty rate of even 5 per cent, instead of the 7.5 per cent when purchasing residential land or a home for their own principal residence.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: Companies, including those that may be Caymanian owned, would continue to pay the standard 7.5 per cent rate. This ensures the benefits support Caymanians to own a home, not an investment vehicle. The existing first-time buyer concession would remain untouched. This new measure would simply fill the gap for ordinary Caymanians who are trying to move up the housing ladder or build a better home for their families.

Mr. Speaker, this approach is fair. It is fair, it is targeted, it is responsible, it recognises that Caymanians who live, work and raise families here should not face the same financial barriers as those with greater access to capital or the overseas market. It keeps the system simple, preserves government revenue and directs relief where it can make the greatest difference - to Caymanians striving to secure a home and a future in their own country. That is fairness in practise. Fairness that keeps Caymanian homeownership within reach while ensuring that our housing market remains accessible, sustainable and just.

Mr. Speaker, the cost of food and essentials continues to climb. The government collects import duties based on value, so when the cost of a crate of eggs or a container of building supplies rises overseas, the government's revenues rise too.

Mr. Speaker, I pause to recognise that early in a statement, the Honourable Deputy Premier announced that a committee has been formed to look at relief in these areas. Mr. Deputy, thank you, but I'm sure there is something you can find and do without the committee's findings, which may take months or never happen; who knows, but we need to act.

The Consumer Price Index (CPI) data for Q2 2025 shows overall inflation at 1.9 per cent, yet the cost of food and non-alcoholic beverages is up 3.1 per cent. Health costs are up 3.4 per cent, and the price of education has surged by a crippling 7.2 per cent. A similar trend has been seen in Q1 of this year and I expect it will continue to the end of the year. Mr. Speaker, these are not luxury goods. These are the basic costs of existence, and their increase is compounding the hardship on every family.

Now, Mr. Speaker, we acknowledge that the Government has finally approved the new minimum wage for implementation next year. We welcome that;

it will help thousands of hard working Caymanian employees, but let us be honest, CI\$8.75 per hour is still not a living wage in these islands. We understand there are mixed views on this increase, yet we must recognise that it remains an important step towards restoring the dignity that inflation has so eroded. Over time, Cayman must move closer to a real living wage that better reflects the cost of living in our islands.

Meanwhile, Mr. Speaker, this government has found time to increase taxes on the middle class. Without addressing unfair banking fees or other cost pressures, the recent rise in vehicle registration fees (up to \$1,000 for vehicles under \$80,000 and \$2,000 for those above) hits the middle-income families the hardest. Taxes are up, but real relief is still absent.

One of the most persistent drivers of hardship for Caymanian families and businesses is the cost of energy. High electricity bills and rising fuel prices are placing pressure on households and squeezing small businesses already struggling to survive. While the Government's Strategic Policy Statement offers long-term solutions, it falls short of urgent solutions to bring down these costs.

Mr. Speaker, it was Honourable Roy McTaggart as Opposition Leader who brought forward Private Member's Motion No. 13 of 2023-2024 — a focused, responsible proposal aimed at delivering immediate relief. That Motion called for the Government to consider temporarily reducing the import duty on fuels purchased by utility providers, cooking gas, [and] automotive fuels, including diesel, to 0 per cent for an initial 12-month period. The intention was clear: ease the cost of living for families and ease the economic burden on small businesses, but we went further. The Motion also called for Government to secure a commitment from recognised fuel importers to pass those savings directly to consumers, whether at the pump in electricity bills or at the supermarket checkout. The Motion passed, Mr. Speaker, and the Government should act on it to improve the lives of our people.

Mr. Speaker, we believe this approach balances fiscal responsibility with practical compassion. When fuel prices are high, the Government should act. When fuel prices come down sufficiently, the duty can be returned. Doing nothing, or pretending that the issue will fix itself, is not an option. The Government has the power to provide this relief; what it needs is the political will — and let me be clear, Mr. Speaker, this is not about politics. This is about Caymanian families, retirees, and small businesses trying to make ends meet and waiting for their Government to show that it understands what they are going through.

As guardians of the future, we say clearly: Cayman cannot build a secure tomorrow if today's families are underwater; and I'm not speaking about rising sea levels, sir, I'm speaking about bills.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: Consumers deserve a better shake in our society and we will continue to press for targeted relief that benefits our people who need a break.

We also urge the Government to further reduce import duties on essential food and supplies and to ensure, through proper oversight, that every dollar of those savings reaches the consumers.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: Mr. Speaker, we must match the strength of our national income with the discipline and empathy of our national spending. I want to repeat that, Mr. Speaker: We *must* match the strength of our national income with the discipline and empathy of our national spending. Only then can we lay a foundation strong enough to build Cayman's future. One that works for every Caymanian.

Mr. Speaker, a real strategy is needed when we talk about 'Caymanians First'; not just a slogan. The Government has announced sweeping changes to our immigration framework. They have passed civil service term limits with the Opposition's support. They have made pronouncements and suggested new policies on permanent residency and Caymanian status. While the rhetoric sounds bold, the reality behind these announcements is far less clear and far riskier.

Mr. Speaker, the Opposition voted in favour of civil service term limits. We believe, indeed always believed, that it was necessary to bring greater parity between the public and the private sector, but we are also clear that this must be implemented carefully with safeguards in place to ensure that government can still function without losing experienced, capable professionals. Term limits on their own do not create Caymanian successes; handled badly, it can create gaps — gaps in classrooms, in hospitals, in our police patrols, and if those gaps are not filled, the cost will be paid by the people of these Islands.

Mr. Speaker, the Government claims that its coming immigration changes will make way for Caymanians, but as a strategy, this is deeply flawed. You cannot build a Caymanian workforce by merely sending people away.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: You build it by building Caymanians up, and that requires a long-term, coordinated and credible plan. Let us be honest, no term limit can train a Caymanian teacher, graduate a nurse, or license an electrician. What is needed most is investment in the early years, in technical training, and in pathways from school to work; and I am happy to see in the SPS that the Government plans to address some of these issues in the long term.

Mr. Speaker, we are deeply concerned by the increasingly reckless rhetoric by some Ministers surrounding immigration. We do not need to create any more division than we already have in our society. When Ministers speak of massive overhauls without proper consultation or clarity, they create uncertainty. Not just for workers and families, but also for the businesses that employ Caymanians and permit holders that keep our economy running.

Let us be clear, we support putting Caymanians first, but that must be done with strategy and not slogans, with policy and not politics.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition:

Mr. Speaker, let me be clear about what a strategic immigration policy looks like. Later in this response, I will speak about digital transformation, economic diversification, AI [Artificial Intelligence] and emerging technologies; the new economic sectors Cayman must develop to reduce our dangerous dependence on a single industry, but before I get to that vision, let me be clear about what building that future actually requires.

Building a digital economy requires expertise that we don't yet have in sufficient numbers. We will need specialists in artificial intelligence to build smart systems, cybersecurity experts to protect our digital infrastructure from attacks, financial technology entrepreneurs to create new digital services, compliance technology developers to build regulatory solutions, and leaders experienced in guiding organisations through digital transformation.

Mr. Speaker, needing overseas expertise is not a failure; it's a reality. Every nation building capacity in new economic sectors faces a challenge. The question is, do we use work permits strategically to build Caymanian capacity or do we use rhetoric to avoid difficult decisions? A real "Caymanians first" policy means that we must actively attract companies in emerging tech and specialised sectors, making Cayman an irresistible destination for digital businesses, fintech firms and innovative enterprises, but attraction alone is not a strategy. We must ensure these companies become partners in building Cayman's capacity.

That means structuring work permits with workforce development commitments built in. When companies bring in specialised expertise such as artificial intelligence specialists, cybersecurity experts, and fintech developers, we welcome that expertise, but we expect knowledge transfer. Training programmes for Caymanians, apprenticeships and internships for our young people, and mentorship that creates succession isn't a burden on business, it's an investment in sustainability. Companies that train local talent build a more stable and committed workforce

and this results in Caymanians gaining the skills to lead in these industries.

Mr. Speaker to be clear about scale, we're not talking about thousands of people in work permits flooding our Islands. These emerging tech sectors require such specialised expertise so we're talking about perhaps a few 100 strategic positions over several years, not thousands, but what we must recognise is that even this targeted growth requires coordinated government action and careful planning. The Minister responsible for infrastructure and his team must work closely with immigration and economic development.

Attracting new sectors requires coordinated planning— not just digital infrastructure, like connectivity and e-government platforms, but roads, utilities, housing, a modern public transport system and educational facilities; and here's what's critical, Mr. Speaker: any infrastructure plan must fully account for Cayman's needs as its foundation. Our children need school spaces. Our families need affordable housing. Our people need jobs and training opportunities. We cannot develop an economic growth strategy that overlooks or marginalises the needs of our own people. Growth and Caymanian wellbeing must be integrated into a single comprehensive plan, not treated as competing priorities.

You cannot build a sustainable economy if Caymanian families struggle to find housing, if our children face overcrowded schools, if young Caymanians lack access to opportunities, or if our people experience declining quality of life. Economic development and Caymanian prosperity must advance together. This is about smart, managed growth with comprehensive infrastructure planning that ensures our people benefit from, not suffer because of our economic success. This is how you build a Caymanian workforce in new economic sectors; not by keeping experts out, but by ensuring every expert who comes helps create their own Caymanian successor. Within 3 years, those apprentices become practitioners, within 5 years they become supervisors, and within 10 years they become leaders and entrepreneurs. That's strategy. That's how nations build capacity in industries they don't yet dominate.

Mr. Speaker, this is exactly what our proposed National Workforce and Skills Development Strategy calls for. Making compliance with workforce development a requirement for a work permit approval — not a suggestion, not a 'nice to have', but a requirement. However, this requires political courage. Courage to tell the truth about where we are today, while showing a clear path to where we need to be tomorrow. The courage to say we need strategic expertise now, so that Caymanians can lead these sectors later.

The courage to distinguish between work permits that displace Caymanians and work permits that create opportunities for Caymanians. The courage to use immigration policy to advance Caymanians

and Caymanian opportunities, not as a weapon for political theatre. This is the difference between our approach and the Government's threats. We talk about making space for Caymanians by building them up and using strategic immigration to accelerate that process, not to obstruct it.

Mr. Speaker, the Opposition believes every Caymanian must have a pathway to a good job, a real career, and a stake in this economy. We believe that the pathway starts not at the job application, but in early childhood. That is where the battle for Cayman's future is truly won — or lost. As architects of a better future, we will continue to advocate for and press forward with Early Start Cayman, our plan for public-private partnership to ensure universal access to quality early childhood education, to train and retain qualified early years teachers and to create a dedicated fund for vocational scholarships in high demand sectors like healthcare, hospitality and technology.

We must also be strategic about the pipeline from education to employment. That's why our First Job Plus programme is so critical. Ensuring every school leaver has a clear path forward with the digital skills and training necessary to compete in tomorrow's economy. This is not a slogan, Mr. Speaker. Is a strategy.

A real Caymanians First policy does not begin by pushing people out; it begins by preparing our people to step up. It continues by strategically using work permits to transfer knowledge and build capacity, and it succeeds when Caymanians are leading the industries that will define our economic future. Mr. Speaker, we must have the courage to be honest about the challenge. We must have the wisdom to learn how other nations have built capacity in emerging sectors, and we have to be committed to ensuring that when we talk about Caymanians first, we mean Caymanians prepared, Caymanians trained, Caymanians leading and not just Caymanians waiting for opportunities that never come because we lack the courage to build them.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: Mr. Speaker, talk about healthy, safe, and secure communities. The Governor reminded us in her speech in this House in June that we face serious security threats, the availability of guns, knife crime, engineered drugs, gangs, and organised crime. She specifically called Cayman's record for road deaths and injuries "abysmal". The rate for solving crimes may be up, but many Caymanians still do not feel safe. Gun violence, gang issues and traffic fatalities are not just statistics — they are broken families and lives lost.

Mr. Speaker, the Government's Strategic Policy Statement speaks about addressing crime, but we look forward to hearing a concrete plan.

Under the Government's six months watch, the community policing programme has been suspended due to lack of resources. The Police Commissioner is left waiting, hoping he will receive the necessary funding in the New Year budget to rebuild resources and implement his plans. That is unacceptable. While the Commissioner is forced to wait and plan, Caymanians are living with the consequences of our under-resourced policing today. Mr. Speaker, this cannot happen again and we will be paying very close attention to the budget to ensure that RCIPS [Royal Cayman Islands Police Service] receives the funding it needs to effectively carry out its duties.

The Opposition stands ready to share our detailed plan to support the RCIPS in addressing gang activity and reducing violent crimes. The scourge of gang violence demands urgent coordinated actions. Our manifesto commits to appointing a new anti-gang task force with a named specialist coordinator to ensure effective action across six priority areas.

First, we would update our legislation to ensure the criminal justice system can act effectively against gang members, with additional sentencing tariffs for gang-related crime to send a clear message: gang membership has consequences.

Second, we would take decisive enforcement action. We would ensure that RCIPS has the tools and resources needed, including investment in surveillance drone technology and effective implementation of new generation CCTV systems; but enforcement cannot stop at our shores. We would ensure that the RCIPS Coast Guard and Customs and Border Control work jointly and in partnership with other jurisdictions to disrupt the flow of drugs, guns, and illegal immigrants that fuel gang activity.

Third, Mr. Speaker, we would divert young people away from gang membership through a National Youth Intervention Programme. This will include training for teachers and youth leaders to identify vulnerable young people early and programmes to support them in making positive life choices, rather than slipping into criminal behaviour.

We would also prioritise hotspot policing in areas experiencing high crime rates, strengthen police action against domestic abuse with new programmes for perpetrators, and make essential improvements to public spaces, including improved street lighting in dangerous areas to help Design Out Crime (DOC) and critically, we would ensure the RCIPS Commissioner prioritises neighbourhood policing. Communities are safer when they know their local officers; when police are visible and accessible not just responding to emergencies, but building relationships and trust.

Mr. Speaker, we cannot forget those leaving the criminal justice system because we cannot arrest our way out of this crisis. We must also help those who have made mistakes to turn their lives around. Too many leave Northward prison only to return within

months because we offer them no pathway back to a productive life. We would offer enhanced support to those leaving prison, employment assistance, access to proper housing, mental health and addiction services, and counselling programmes that tackle criminal attitudes and beliefs. We would extend the use of community-based sentences with restorative justice elements for appropriate low-risk offenders, recognising that for young offenders especially, prison can foster criminal behaviours rather than prevent them.

Mr. Speaker, the conditions at Northward Prison are unacceptable. We would commit to delivering new, fit for purpose prison facilities, but in the meantime, we would ensure enhanced training and rehabilitation opportunities for those in custody, so they leave the prison better equipped to succeed in society. We would also work with the prison service and the professionals to address the critical gap in secure facilities for those suffering mental health crises who may be a risk to themselves or the public; a gap that has grown more urgent as mental health challenges have increased.

Of course, Mr. Speaker, I could not speak of the criminal justice system without echoing the Honourable Chief Justice's plea that funding for the upgrading and expansion of our courthouses be included in the upcoming budget.

When it comes to making our roads safer, Mr. Speaker, the Government promises a penalty point system and we welcome that, but promises are not enough when lives are being lost on our roads. We would implement a clear, funded plan to deliver the objectives of the National Road Safety Strategy which would equate to:

- investment in road education programmes targeting dangerous behaviours;
- engineering improvements at accident hotspots to make travel safer;
- digital traffic monitoring technologies, including AI-powered tools to monitor speeding and detect offences like mobile phone use while driving;
- supporting police enforcement without diverting officers from other critical duties; and
- enforcement of vehicle safety standards for imported vehicles with regular reviews to keep standards current.

Mr. Speaker, the Government also promises an improved public transport system. In our manifesto we didn't just promise, we committed to delivering a modern, energy-efficient public transport system for Grand Cayman using sustainable technologies like electric buses. This would reduce congestion, improve safety and provide reliable transportation options for families who need them.

Mr. Speaker, turning now to mental health. After years of costly delays, the Poinciana Rehabilitation Centre finally opened its doors in December 2024. We

welcomed that opening. Our community desperately needed the facility and we acknowledge the successful repatriation of about nine Caymanians from overseas facilities, bringing them home where they belong; but Mr. Speaker, let us be honest about where we are.

Poinciana has a capacity of 54 beds; as of today, it houses approximately 15 residents. That means two thirds of the facility sit empty while Caymanians struggle to access mental health services. Mr. Speaker, that is unacceptable. The question is not whether Poinciana is open; it is whether this Government has the will and the capacity to operationalise it fully. We would ensure Poinciana reaches its full potential, admitting patients who need the level of care without the current slow, incremental approach. We would put in place effective step-down services needed for community-based treatment, ensuring patients can transition successfully back into society, but residential care addresses only the most acute cases.

Most Caymanians experiencing mental health challenges need community-based support, not institutionalisation. We would significantly expand community mental health services with a particular focus on young people. Working with voluntary and community organisations we would ensure our young people have easy access to support throughout schools, youth clubs, churches and dedicated online services, which would be available 24 hours, seven days per week. Many Caymanians experience mental health challenges without knowing where to turn. We would expand community resources so Caymanians of all ages can access help when they need it, using secure technologies including apps and chat facilities to ensure support is always available.

Moving to supporting our special needs children and families. Mr. Speaker, too many special needs children and their families are waiting — waiting for assessments, waiting for therapists, waiting for support that should be their right, not a privilege. We would expand the capacity of Lighthouse School by developing the current campus. We would improve special needs provisions in mainstream schools so that support is better tailored to individual learning needs. We believe that a comprehensive Early Years development strategy would ensure earlier detection of special needs so the learning gaps are reduced from the very start of special needs. Families deserve better than waiting lists and broken promises; they deserve action.

Mr. Speaker, the Government speaks of expanding CINICO [Cayman Islands Insurance Company], but expansion is not a strategy. Caymanians need a comprehensive approach to healthcare that ensures quality, access, and affordability. Our manifesto committed to meaningful action.

First, we would introduce Healthy for Life, a new, free, basic healthcare plan for all Caymanian children. This would cover preventative services, including immunisations and health checks, access to

primary care for illnesses and injuries, dental and eye care, mental health services and ongoing care for children with chronic conditions — this should be prioritised for the Government's first budget being delivered next month.

Second, we would deliver the new expanded healthcare clinic for Bodden Town that was planned by the previous PPM Government, but has not yet been delivered. The rapidly growing population in Bodden Town and the eastern districts requires this investment.

Third, we would improve and expand the emergency room in George Town, including additional triage facilities, reducing waiting times and improving patients' outcomes. The strain on emergency services from rapid population growth demands urgent action, Mr. Speaker.

Fourth, we would implement a focus programme to reduce preventable deaths from cardiovascular disease, potentially saving up to 40 lives each year. This would include:

- promoting better use of primary care with more health checks for over 50s;
- expanded smoking cessation programmes;
- alcohol harm reduction;
- better access to physical exercise, especially for older adults; and
- improved diabetes control.

Fifth, we would partner with healthcare providers to deliver affordable care for elderly and vulnerable Caymanians, reducing the cost to the government of caring for the "medically indigent" while ensuring no Caymanian has to choose between medical care and financial ruin.

Mr. Speaker, we would also develop technological solutions, electronic health records accessible across providers, and telehealth services that improve access, especially for our Sister Islands, whilst at the same time reducing costs and improving outcomes.

In supporting our ageing population, Mr. Speaker, we cannot wait for the crisis to arrive; we must prepare now. We would expand HSA geriatric clinics across all three Islands, extending services to address dementia, diabetes, heart disease, COPD [Chronic Obstructive Pulmonary Disease], arthritis, and sight and hearing loss. We would extend day-care services for older persons on Grand Cayman and explore satellite provisions for Cayman Brac.

We would support and expand the work of the Alzheimer's and Dementia Association to make the Cayman Islands dementia friendly, and promote and enhance activities available for older persons to keep them connected with their communities, including a focus on intergenerational activities to bridge any emerging gaps between older Caymanians and the younger generation. We would also prioritise healthcare workforce development planning for extra

workers we would need, and ensuring that Caymanians develop the skills for the professional jobs with strong career paths that will be available in this sector.

Speaking of our social future, Mr. Speaker, we have secured our "economic present", but we risk sacrificing our social future. The spiralling costs of the Health Services Authority (HSA) which we addressed earlier, are a symptom of a much deeper, much more challenging structural crisis in two critical national systems: health care and pensions. We have to be frank, our current private pension system is no longer fit for purpose. It is a source of anxiety, not security, for too many Caymanian workers. The average retiree finds their lump sum savings exhausted in a few short years, leaving them reliant on government assistance programmes. This is neither sustainable nor dignified.

We call for an urgent, comprehensive root and branch overhaul of the national pension system. This review must include a fresh look at:

- the viability of our contribution rates and caps;
- the fees charged by the pensions' providers; and
- new investment guidelines that offer better returns and greater security.

We cannot continue to push this burden on to the next generation, Mr. Speaker. A responsible Government must confront this looming crisis now.

Likewise, Mr. Speaker, we must move past stop-gap solutions in healthcare. Expanding CINICO is not a strategic health plan; it is a temporary fix. The core issue remains. How do we ensure every Caymanian has access to excellent, affordable healthcare over their lifetime? We must launch a national health strategy review to explore the introduction of a universal health mechanism that balances our current market-based system. It is time to seriously and strategically investigate models that move us closer to national health insurance, ensuring that no Caymanian ever has to choose between medical care and financial ruin.

Mr. Speaker, a secure Cayman is one where every person has hope. Where young people see pathways to success, not gangs. Where families feel safe in their homes and in their neighbourhoods. Where those struggling with mental health can access help. Where special needs children get the help they deserve [and] older persons can age with dignity and care. This is not just an aspiration — it must be our vision. We have the policies, the priorities and the commitment to deliver safer, healthier, more secure communities for all Caymanians.

Mr. Speaker, safe communities and sound economies are inseparable. Security and prosperity reinforce each other, and that brings me to the economic foundations that must support everything that we have discussed so far. The current strength of our

economy is built on the sound foundations laid by previous administrations.

The recent reaffirmation of our Aa3 credit rating by Moody's, placing us on par with major global economies, is a testament to Cayman's long-term stability. Our long-term political stability, as well as our financial and economic stability as a country, is crucial to our success, but Mr. Speaker, economic stability is not something we can take for granted. It must be earned through sound policy, protected through vigilance, and strengthened through strategic planning. That is what this section addresses, the economic pillars that sustain our prosperity and the strategic investments we must make to secure our future.

Tourism, Mr. Speaker; our lifeline, our responsibility. Across the Cayman Islands, tourism underpins livelihoods far beyond hotels and guest houses. It supports a rich tapestry of Caymanian work: chefs, servers and housekeepers, divers, and tour operators, taxi drivers, artists, musicians, and local entrepreneurs whose success depends on visitor traffic. More than the economic sector, tourism is a lifeline for families, and for many young Caymanians, a stepping stone into meaningful careers rooted in service, culture and national pride.

The contribution is also financial. In 2024, Mr. Speaker, the Government brought in over \$40 million in accommodation tax revenue, a clear signal that tourism remains central to our public finances. It's safe to say that the indirect benefits are also significant. As we plan for growth, sustainability must be non-negotiable. We echo the tourism minister's concern; the Caymanian essence of our product must never be diluted. That means creating genuine pathways for Caymanians, opportunities not only at the service level but in leadership, ownership, innovation and strategic roles, all in tourism because visitors come here not just for the sand and the sea; they come for the warmth, culture, and identity of our people. Ensuring this remains our priority is not just good politics, it is good stewardship.

Financial services, Mr. Speaker — the heart of the economy because tourism is a craft, the work done by thousands day in and day out that brings life to our economy and culture, but behind that visible work is the engine: financial services, which generates a majority of Government's income. If one fuels our people's livelihoods, the other fuels our public service.

Mr. Speaker, evidence shows that in 2024, financial services alone brought in CI\$510 million in direct revenue, representing 45 per cent of all government revenue. When indirect contributions are included, that number swells to CI\$734 million or roughly 65 per cent of total revenue. This is not speculation; it is a fiscal reality of our country today, confirmed by a 2025 report commissioned by Cayman Finance and researched by specialist firm Capital Economics.

The financial services sector is not just important to our economy, but *absolutely* essential. That

means we must not only encourage its growth, but also vigorously protect its reputation and compliance standing on the world stage. More than domestic legislation, this demands continuous strategic engagement with international standard setters, including the FATF [Financial Action Task Force], the OECD [Organisation for Economic Co-operation and Development] and the European Union, as well as with influential governments and policymakers in key markets. We must ensure that Cayman's voice is heard, our actions understood, and our compliance efforts respected.

Mr. Speaker, our successful removal from the FATF grey list in 2023 was a result of sustained, often difficult, legislative work across successive administrations. Let us be factual, when the Cayman Islands was placed on the monitoring list in February 2021, the previous Government, our PPM-led administration, had already completed 60 of the 63 recommended actions, despite the enormous distraction of the COVID-19 pandemic. The incoming PACT Government was left with the final three actions to resolve, and we commend the Honourable Premier, who also held the Financial Services portfolio in the last Government, for successfully getting those final steps across the line. We would also express our sincere thanks again to the Attorney General and the many hard-working teams across Government who contributed to this important achievement. Cayman's delisting was a national effort and we acknowledge the role everyone played in protecting the reputation of our financial services industry.

The Opposition therefore supports the Coalition Government's stated commitment to ensure that our financial services regime continues to meet and, where appropriate, exceed international standards, particularly in areas such as sanctions enforcement and the fight against illicit finances.

On the matter of beneficial ownership: In the joint UK-Cayman statement of June 2025, the Honourable Premier and UK Minister, Stephen Doughty, reaffirmed support for exploring a future framework where access to beneficial ownership information may be extended on the basis of legitimate interests; meaning access under controlled conditions for specified groups such as accredited journalists, civil society organisations and academic researchers. We trust that any next steps in this area will reflect Cayman's constitutional responsibility and our longstanding commitment to balancing transparency with privacy, due process, and the competitiveness of our jurisdiction.

Mr. Doughty's recent visit would no doubt have helped him better understand Cayman's progress and regulatory maturity and indeed, following my own meeting with him, I came away confident that he had gained a deeper appreciation of both our achievements and the realities we face.

Mr. Speaker, I spoke earlier about digital transformations. Our financial services sector success has been built on regulatory excellence, political stability and our ability to adapt to changing global standards, but the next wave of change facing this sector and indeed every sector of our economy is not regulatory but technological.

Artificial intelligence (AI) and digital transformation are reshaping how financial services operate, how businesses compete, and how our young people will work. We acknowledge that the Government launched a National Digital Transformation Strategy Taskforce (NDTS) just last week. This is a positive step, Mr. Speaker, and we commend the Premier and Minister Rankine for recognising the urgency of this issue; however, the taskforce's six-month time frame to deliver recommendations means we won't see concrete action until well into 2026.

Mr. Speaker, the AI revolution is not waiting for our taskforce to report. Jobs are already being transformed. Our young people are already competing in digital economies. While we support the taskforce's work, we must also be clear about what true digital transformation requires and we need action now, not just studies.

First, Mr. Speaker, our schools need AI literacy in the curriculum immediately. Right now, students in private schools and overseas are learning to use AI tools for research, coding, and problem solving. Our government school students cannot wait until 2026 for a taskforce report to catch up. The Ministry of Education should be piloting AI literacy programmes this academic year.

Second, Mr. Speaker, we need a concrete upskilling programme for workers facing displacement. Thousands of white-collar jobs in Cayman could be at risk from AI. Where is a reskilling programme in the SPS for the administrative assistant whose job will be automated, for the junior accountant whose work will be done by AI. We need a funded AI and Digital Skills centre to be operational next year, not just a recommendation in a report; this should be a public-private initiative to ensure that it not only moves at pace, but has every chance of success.

Third, our civil service needs to start adopting AI tools now, not after we study it for six months. Other governments are already using AI to speed up permitting processing, answering citizens' queries, and analysing data for better policy making. We should be running pilot programmes in selected departments immediately — learning by doing, not waiting for perfect plans.

Fourth, we need to support Caymanian entrepreneurs who want to build AI-powered businesses today. The Youth Entrepreneurs Support (YES) Programme, as proposed in our manifesto, with grants up to \$20,000 for digital or environmental businesses could launch within months. Why wait? Take the idea, run with it.

Fifth, we must ensure every Caymanian school leaver in 2026 has basic digital skills. That is just 14 months away. Our first Job Plus Programme, also proposed in our manifesto, would guarantee that every school leaver either enters higher education, further training or a job with digital literacy as a baseline requirement. That needs to be in place for next year's graduates, not the year after, Mr. Speaker.

When we look at the opportunities in the digital economy, Cayman's concentration risk with two thirds of the government's revenue from a single sector makes digital diversification not just desirable, but essential. We must actively cultivate new opportunities:

- AI in financial services — position Cayman as a centre for AI-powered financial services.
- Compliance technology solutions and digital asset management, areas where our reputation for strong regulation and our tax-neutral platform gives us a genuine competitive edge.
- Digital services export — support Caymanian entrepreneurs in building technology companies that serve regional and global markets.
- Software development, digital marketing, data analytics; and, of course,
- Smart tourism — leverage AI and digital tools to enhance visitor experiences while improving efficiencies and sustainability in our tourism sector.

Mr. Speaker, the Digital Transformation Taskforce has been given six months to deliver its recommendations. We will be watching carefully to ensure that this does not become another study that sits on a shelf. The Opposition will hold the Government accountable for:

- Publishing clear, measurable objectives and timelines demonstrating how digital transformation will create opportunities for Caymanians, not just efficiencies for Government;
- Ensuring adequate funding for implementation, because digital transformation fails when it is under resourced;
- Regular reporting to this Parliament on the progress and outcomes; and
- Most importantly, taking immediate action on the things we already know must be done while the taskforce completes its broader work.

Mr. Speaker, digital transformation is one pillar of our economic future, but it alone cannot eliminate the vulnerability I outlined earlier: that two thirds of government revenues flow from a single sector.

We must move decisively to foster growth in sectors and build a more resilient, sustainable econ-

omy. This is not about abandoning financial services and it's clearly not about turning our back on tourism; both are hugely important economic pillars. Rather, Mr. Speaker, it is about protecting these key industries by ensuring our economy can better withstand economic shock. Diversification is the insurance policy against global uncertainty.

Our approach was founded on four commitments:

1. Attracting New Investment - We must actively seek to attract, not just register, new economic sectors to our shores, expanding our reach beyond traditional fund and insurance business.
2. Sector Specific Regulatory Excellence - we must dedicate resources to achieving and maintaining regulatory excellence in emerging sectors, whether that's financial technology companies, digital insurance providers, cryptocurrency businesses, or online banking services.
3. Developing Human Capital - True diversification is impossible without investing in our people. We must radically expand our educational and vocational training programmes to create a pipeline of qualified Caymanians, ready to fill the jobs of the future.
4. Infrastructure for Tomorrow - We must support continued investment in our physical and digital infrastructure, from reliable high-speed connectivity to modern international air and sea ports to ensure Cayman is a credible and desirable destination for globally mobile businesses and talent.

Mr. Speaker, strategy without implementation is just an aspiration. Our 2025 manifesto sets out the specific responsible steps to build this modern, resilient economy, supporting small businesses and local contracts. We would suggest actively fostering small business opportunities, especially in future growth sectors like technology and health.

Our plan included:

- Procurement reform: Introducing new rules to significantly increase the share of government contracts under \$250,000 that go to Caymanian small businesses.
- Prompt payment guarantee: Introducing a guarantee to ensure Government pays all small business invoices within 28 days, improving to 21 days because, Mr. Speaker, cash flow kills more small businesses than bad ideas.
- Young entrepreneurs: Launching a Youth Entrepreneur Support (YES), offering grants up to \$20,000 for those starting businesses in digital and environmental

industries. These are the growth sectors of tomorrow and we must back young Caymanians who want to build businesses that create jobs and add value to our economy.

Internationally, we must cultivate new areas of growth:

- Tourism: reimagining the tourism sector, focusing on securing the industry's long-term future, including developing nature-based and heritage-based tourism opportunities. As I outlined earlier, Mr. Speaker, tourism is not just about hotels; it's about creating authentic Caymanian experiences that draw visitors back year after year while creating meaningful jobs for our people.
- Food security: increasing food security and reducing dependence on imports by supporting investment and training in modern and scientific farming practises that are best suited for our climate and conditions.

I pause to congratulate the Agriculture Minister for the excellent initiatives he has supported on food security, the local egg production programme being a good example. Food security is economic security, as it creates local jobs while reducing our vulnerability to global supply disruptions.

Mr. Speaker, the conversation about our economy must not be confined to the four walls of this House. It is a question of legacy. What foundations are we leaving for our children and grandchildren? We must act now, not just to protect the jobs of today, but to guarantee the opportunities of tomorrow. Diversification is not a political slogan but the act of a responsible generation ensuring the next one inherits a nation that is financially strong, economically resilient, and master of its own destiny. Let us build that unbreakable future together.

Mr. Speaker, economic prosperity means nothing if we destroy the environment that sustains us. Our natural beauty is not just an asset; it is our heritage, our identity, and the foundation of our tourism sector. The PPM always understood that protecting our environment is not separate from building our economy. It is essential to it.

Mr. Speaker, I take this opportunity to express pride in the environmental legacy of the PPM during our time in Government. Under our stewardship, the National Conservation Act was passed, a legislation that provides Cayman with a comprehensive framework to protect our natural heritage.

We backed that law with action in 2019, when Cabinet, under PPM-led administration, approved the largest expansion of marine protected areas in our history increasing No-Take Zones from roughly 14 per cent to 48 per cent of Cayman's coastal shelf waters. Those regulations were later formalised and gazetted

in 2021. While this was a bold and science-led move to protect our reefs, fish stocks and coastal ecosystem for generations to come, it also recognised that Caymanian fishing traditions along the coastlines were to be respected and maintained.

Before I move on, Mr. Speaker, let me acknowledge that there are views both in the public and in this House as to whether aspects of the National Conservation Act need tweaking. We shall see what the Government does in this regard, but while I welcome the debate on it, I want to be clear that the Opposition will never agree to a large-scale dismantling of the National Conservation Act outright — in fact, I hope no one in this House would entertain it.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: I want to thank the Members on my side for their applause on that one.

Safeguarding our natural environment means more than protecting what exists — it means acting urgently where damage is occurring. Beach erosion has become a serious threat across our Islands. We must act now. Restore sand to the eroded stretches of Seven Mile Beach and implement a comprehensive programme to protect all our beaches before further loss is irreversible. Our beaches are not just tourism attractions, Mr. Speaker. They are part of our natural heritage and coast defence system, and vital to our economy. Losing our beaches is not an option.

Mr. Speaker, we cannot talk about environmental stewardship without addressing the biggest plight on our physical landscape and the single greatest threat to our environmental reputation: the George Town landfill. The PPM-led administration initiated Project ReGen, a modern waste-to-energy solution designed to cap the landfill and convert our waste into resources, and we note with great concern that some of the same individuals who contributed to the existing landfill crisis are now part of this Government. We sincerely hope their current solutions for dealing with the landfill will be a fully comprehensive plan to eliminate this environmental hazard, prevent the emissions of harmful methane, and demonstrate that our commitment to a sustainable Cayman is more than just a footnote in a speech.

A comprehensive and properly funded management plan must be implemented immediately at our current landfill. 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, should be established. This body must be empowered to monitor and report on all critical aspects of the landfill operations, including:

- landfill gas control;
- water and leachate management;

- waste and acceptance protocols;
- capping and containment procedures;
- nuanced management addressing odour, noise, litter, and pests; and
- closure and aftercare management.

Mr. Speaker, the landfill is not just an eyesore, it is a public health threat, an environmental crisis and, quite frankly, a national embarrassment. Every day we fail to act is another day we fail our children and fail the future of these Islands.

Let us be clear: this issue does not stop at Camana Bay or George Town North. The foul odours and smoke (especially when a fire breaks out) drifts across our communities depending on the direction of the wind. Residents and businesses on Webb Road, Courts Road, Kirk Supermarket area, North Church Street, Watler's Road, Marble, Parkway, and even the southern end of West Bay Road along our main tourism corridor are all affected.

Mr. Speaker, this is not a localised inconvenience; it is a national disgrace and a collective responsibility. We owe it to our people to fix it once and for all. I have heard that it is often uttered within the Government that no one should have built that close to a landfill. I hope that is truly not the opinion of this Government as it would clearly demonstrate a lack of empathy or care for its people.

Mr. Speaker, environmental stewardship is not about choosing between economy and environment. It is about recognising that a healthy environment is the foundation of a sustainable economy. Our reefs bring tourists; our beaches support livelihoods; our natural beauty is our competitive advantage. The PPM has proven we can protect the environment while growing the economy, we can preserve our heritage while building our future, and we will continue to be vigilant guardians of Cayman's national treasures because without them we lose not just our beauty, but our identity.

Mr. Speaker, the foundation of all that I have outlined is a comprehensive revision of our 28-year old National Development Plan, Plan Cayman. For nearly three decades it has lagged behind the realities of our growth. Until we adopt a modern, fit for purpose framework, we will not deliver affordable housing, resolve the landfill or responsibly manage beach erosion and coastal setbacks; public beach accesses and mangrove protection. Piecemeal decisions cannot substitute for coherent policy. I therefore urge the Government to initiate and complete the update without further delay, with clear timelines, genuine public consultation, and enforceable standards.

Mr. Speaker, we have listened to the Strategic Policy Statement, but it must be measured not just by its words, but by its sincerity and capacity for achievement. This is a new Government and the reality across our Islands is that its track record is thin. The Government's focus has been on political machi-

nations and optics, rather than genuine progress; therefore, the doubt that must be addressed is not about what they have delivered, but whether they have the ability to deliver at all.

We sincerely hope that the SPS outlines a credible path, because the Government's recent 100-day report was an exercise in political delusion. The vast majority of their so-called successes were projects funded, initiated, or substantially advanced by the previous administration. This is not governance; it is claiming credit for work that was already done. It shows Government focused entirely on political optics rather than genuine results — that needs to change.

The question before the House and this country is: Can a Government that spends its first six months claiming the achievements of others actually develop and execute its own blueprints? As architects of the future, we insist that you bring your own solutions to this House. Stop dressing up old track records as your own. The people deserve an honest account of progress and a Government with the capacity to achieve it.

Mr. Speaker, the SPS is a moment to set the country's direction. The Government may set the course, but we in the Opposition are the guardians of the watchtower, the steady hand on the guardrail ensuring Cayman stays on a path that protects our people, strengthens our economy and preserves our environment.

We in the Opposition are not here just to oppose, but to offer better solutions when needed. Our record in Government shows that we delivered fiscal surpluses, grew reserves, worked to build and protect our economy, and improved education outcomes. We know what stability looks like. We do not oppose for the sake of politics. We guard for the sake of Cayman's tomorrow. Our vision is for a Cayman where every child can thrive, every family can afford to live, and every community is safe, strong, and secure. That is what it means to be guardians of Cayman's future and that is the role we will play with vigilance, courage, and commitment.

Mr. Speaker, we stand here today not just as Opposition. We have identified the risk, the crushing cost of living, the unsustainable health system, the milestone of future debt, but more importantly, we have presented a clear, principled, and proven path. Our plans outlined earlier are built on fiscal courage, social compassion, and economic vision. It is a plan to put Caymanians first, through preparation and empowerment, not just rhetoric. It is a plan to ensure that the economic success of our nation translates into a genuine opportunity and relief at every single kitchen table.

Personally, Mr. Speaker, I am deeply honoured to stand as the Leader of the Opposition in this peaceful democracy. As we look around the world, this is not a responsibility I take lightly. The freedoms we enjoy, freedom of speech, freedom of movement,

the freedom of religion, these are no longer universal rights, but rare and precious privileges.

Mr. Speaker, I recall the Premier's swearing-in comments when he expressed hope for an advocacy, rather than adversarial relationship in this House.

[Inaudible interjection]

Hon. Joseph X. Hew, Leader of the Opposition: Sir, we are making progress, but we are far from that wish. There are still those among us for whom the desire for power outrides their love of country; who believe in plotting and scheming; who act as if it is a monarchy and not a democracy, but if transparency is the foundation of democracy, Mr. Speaker, then all 19 of us sitting here must bear the responsibility of the public's perception of distrust, disillusion, and frustration.

[Desk thumping]

Hon. Joseph X. Hew, Leader of the Opposition: If we are to truly carry out the will of the people, we must be radically transparent and inclusive to those whom we claim to represent. We must not be blinded by personal agendas and vendettas. We must look beyond our constituencies because we are one Cayman Islands, one nation, one people. Our duty in this honourable House is to represent all the people of these precious three Cayman Islands. A person sleeping on the rocks out at the waterfront or living in sub-standard conditions on Eastern Avenue is not merely a George Town North constituent in distress. That person is a Caymanian who's suffering.

Our decisions affect every person in these beloved Isles, the poor and the rich, the New Caymanian and the generational Caymanian. We must be balanced and thoughtful in our deliberations and our decisions. To be leaders, we must have people to lead, so let us always remember that they put us here. They did so with an average voter turnout of 73.5 per cent, a striking commitment when we consider our neighbour, Jamaica, recently held an election with a turnout of only 39.5 per cent. This trust is a debt that we must repay with unity.

Each morning, we awake to fresh uncertainty — the war in Ukraine, volatile stock markets, tragic mass shootings, transport crashes, and sudden interest rate moves. Each headline is a reminder that global shock can hit our small open economy hard, threatening jobs, prices, and the livelihoods of our people; therefore, we must prepare accordingly. Plan for the worst, pray for the best. We must be cautious in our actions and humble in our efforts. We cannot go down the path of tax, borrow, spend and burden our future generations with debt.

As we vote on the Strategic Policy Statement and the Government develops its budget, let us ensure we show empathy and keep the focus on those

who need us most. Let us not forget those Caymanians who look forward to the temporary employment from the NiCE clean-up initiatives. Let us assist those struggling in the cruise tourism industry. Let us be partners to single parents struggling to make ends meet. Let us be support for our aspiring athletes, those who dream of the arts, and let us motivate our scholars. Let us never turn our backs on our seniors, our seamen, and their families and all of those who have given so much to this country.

To Mr. Deputy Governor, let us open our hearts to those who served in the civil service. Those whom the letter of the law may have abandoned. Those who collected our trash while we slept, kept our country safe, and educated many of our past and current leaders.

Mr. Speaker, Mother Teresa once said, “**Yesterday is gone. Tomorrow has not yet come. We only have today. Let us begin.**” Honourable Members, let us begin and may God bless these three Cayman Islands.

Thank you, Mr. Speaker.

[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 question is— sorry sir, you had your turn, I think you lost it.

[Inaudible interjection]

The Speaker: Oh, you're going to speak? Okay.

Members, please, I have made it clear that I'm going to call three times; if you want to speak, stand up. This is the third time that I've moved forward to put the question for somebody to get up to speak. Please, in the future, if you want to speak, don't wait until that stage, because the third time I am not going to reverse my decision to put the question. Thank you.

[Crosstalk]

Mr. Roy M. McTaggart: Mr. Speaker, thank you for the opportunity to offer my comments and observations on the Strategic Policy Statement and the document that was Tabled in Parliament on Wednesday.

Mr. Speaker, permit me to, I probably should have done so earlier this morning, but I want to say publicly congratulations to you, sir, on your daughter's graduation last evening.

[Desk thumping]

Mr. Roy M. McTaggart: I have to be honest with you, I saw your eyes brimming and saw when you whispered to your daughter, *I am proud of you*. It really

moved me last night and again I say congratulations to you.

[Desk thumping]

Mr. Roy M. McTaggart: Mr. Speaker, I rise to respond to the Government's Strategic Policy Statement for 2026–2028, the document that should set out the financial and economic direction of our Islands for the next three years. The Opposition's response would be constructive, factual, and guided by our experiences. We 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.

Mr. Speaker, I acknowledge that in the preparation of the SPS, the Government will have had to take account of several external pressures, such as inflation, cost of living, and the global uncertainty with regard to events and things that are happening in the world that we have no control over.

Indeed, Mr. Speaker, we know now that inflation in Cayman is running just under 2 per cent from recent inflation reports, but our people are still struggling to adjust to the increased prices caused by high inflation that followed the COVID pandemic from 2022 to 2024. While the cost of living may have stabilised in the past year, we've all learnt first-hand that once prices increase they rarely, if ever, come down.

Mr. Speaker, to me, the uncertainty of the global tariff war that has erupted between the United States and its trading partners is a real threat to our economy. From my knowledge, while we do not have a clear picture of all the likely effects of the tariffs, it is reasonable to anticipate that it will lead to another spike in inflation in the coming months as the cost of importing goods will rise once again.

This is one reason why it is important for Government to budget conservatively and rebuild our cash reserves to make the country's finances more resilient to economic shocks; but regrettably, the Government's fiscal plans for the next three years can hardly be described as conservative. As I read the SPS and listened to the finance minister's statement on Wednesday, I found that three themes permeated throughout the document and his speech, namely:

- increase taxes;
- increase borrowings; and
- increase spending.

Yes, Mr. Speaker, tax, borrow, and spend in each of the three years. Yet with all of this, they can only muster surpluses of \$6.56 million in 2026, \$9.3 million in 2027, and \$13.89 million in 2028. In my twelve-plus years in this Parliament, I have never seen such meagre surpluses being budgeted. With razor thin numbers like this, there is absolutely no wiggle room should results not pan out as forecasted.

Let me take it one step further and maybe help to illustrate what I'm saying, Mr. Speaker. The

finance minister says they are budgeting the infamous NG 55 appropriation at a realistic level of \$43 million and HEA 2 at \$28.3 million. I asked whether \$43 million is realistic.

Mr. Speaker, in 2023 Government spent \$55 million on NGS 55; in 2024 it spent \$58 million on NGS 55; and at the end of September, the appropriation for 2025 stood at \$55.5 million and I have no doubt that the total cost of that head will exceed \$55 million.

In my view, Mr. Speaker, based on information I had before me, the amount that ought to be budgeted is somewhere between \$55-60 million. That means that all other things being equal, the operating surplus of \$6.56 million is really a deficit of between \$6-11 million. I have no doubt there will be other things like that in the budget. You can see how easy and how quick a \$6 million surplus can turn into a \$6 million deficit.

My colleague, the Leader of the Opposition, ably said, we remain too reliant on a narrow base of revenues, primarily import duties and financial services fees. Historically and even today, it leaves us exposed to global shocks and policy changes beyond our control.

Mr. Speaker, at a Public Accounts Committee Hearing in September, the Honourable Financial Secretary who was a witness at the Hearing made a statement to the effect that he would want to see the Government get back to surpluses like when the PPM was in government. I know I paraphrased him, probably not quoted him exactly, but that was the gist of what he said. That recognition is not lost on us. It is a reminder that it was under PPM governments that we achieved record surpluses, reduced debt, avoided increasing taxes while investing prudently in people and infrastructure; all, 100 per cent of it, from just the recurring revenues.

Mr. Speaker, one issue that has manifested itself in the months after the General Election in April is the reliability of government financial forecasts. I have to touch on this. In the run up to the General Elections, the Government published the Pre-Election Financial Update (PREFU). That document revealed that the Government was forecasting a deficit of \$26 million for the fiscal year ending on December 31st, 2025. This forecast deficit was one of the central issues in the election campaign. I don't know one person in here who didn't speak about it or for whom it didn't cause much concern.

Then, a few months later after the elections, public statements were made by the new Government that the forecast had been updated and the deficit was now projected to be \$60 million. Then it was just last month at a Finance Committee meeting convened to seek approval for an additional \$107 million in supplementary spending, Members were told that the forecast was again updated and it is now expected

that the Government will see a surplus of \$10 million for the 2025 fiscal year.

Mr. Speaker, such variations, especially in such a short period of time, are indicative to me of significant shortcomings within our forecasting model. That's why we support the statements made by Her Excellency the Governor in efforts to seek professional assistance from the UK to assist in helping the Government develop more robust forecasting models that can be relied on. I'm reminded as well of my discussions with the Deputy Governor this morning that it is an issue that is being taken up and he will be working with the Minister of Finance in order to improve the forecasting. I wait with bated breath, truly, to see what their final outcome will be in terms of what they are going to do to improve and make the forecasting model more reliable.

Mr. Speaker, in my view, the technical assistance that the Governor said she would seek from the UK can actually help strengthen our systems, but the real goal must be to equip our civil servants with the best tools and training to deliver the high standards they already aspire to. Accountability and excellence go hand-in-hand and this all ties in with prudent fiscal management. Good forecasting was one of the pillars of our success. We planned conservatively and achieved real, significant surpluses, not imaginary ones.

Let me make one final observation, Mr. Speaker. We all should remember, when forecasts are weak, budgets lose credibility and when budgets lose credibility, the people lose confidence. We cannot afford to let that happen. This issue that we have experienced and seen for the first time this year has to be addressed. I encourage the Deputy Governor and the Minister for Finance to take this matter up quickly and let's find the right solution.

Mr. Speaker, I understand it is the Government's intention to reform the budget process and move to output based or outcome-based budgeting and combine the SPS with the budget to streamline the process and ensure the SPS more clearly aligns with the Government's budget. In my opinion, this is laudable. I had high hopes that the new budgeting tool would have been implemented for the forthcoming budget cycle, but such is not the case as the reforms do appear to be delayed and lack clarity at this point.

Reform can be good, but it must be clear, transparent, and timely. Right now it's neither of these, and I would issue a word of caution to the Government: please do not use streamlining as an excuse for reducing oversight or information available to Parliament. In my mind, Mr. Speaker, that would be a very retrograde step.

Mr. Speaker, I urge you, sir, to guard this Parliament's right to full financial disclosure. Reform must never come at the cost of accountability. I must emphasise that any reform must also fix the shortcom-

ings in the forecasting model and accountability, not just to reformat the documents.

Mr. Speaker, one test of the Government's fiscal credibility is how well it delivers on its capital projects — the things our people see and depend on every day; and something I am advocating for in my constituency is the completion of roadworks at the Grand Harbour roundabout. I was pleased to hear the Minister's answer yesterday that the matter is at hand. The Grand Harbour residents will appreciate it when it actually takes place. I drive that road and through that roundabout many times per week and truly, I have to pray every time I approach it because it really is a challenge.

[Inaudible interjection]

Mr. Roy M. McTaggart: Feel free to do so. I have a daughter and two grandchildren who live right there, off Edgewater Way. In my mind, roadworks have dragged on for far too long and I'm glad to hear that it will move forward. For me, it's not just an infrastructure issue but a public safety issue.

I raise this in here often, I'm also asking Government to give urgent attention to the flooding situation in Randyke. Let's find a workable solution, Mr. Speaker. The deep wells and pumping stations that were installed in 2024 were laudable; they really were, but we quickly found out that they were woefully inadequate to handle the storm water when the heavy rains came. We had real major issues in January 2024 when Randyke was literally completely submerged. It took days for the water to run off.

Our capital projects too often suffer, not from a lack of funds, though that can be a problem at times; but, in my mind, from a lack of management discipline — sometimes timelines shift, you get rising costs and incomplete delivery. Mr. Speaker and colleagues, these things can be fixed if we put our minds to them.

Mr. Speaker, if the Strategic Policy Statement is meant to chart a course for our Islands, then it must speak clearly to the everyday pressures Caymanians face. Yet, this SPS offers little that will bring relief to families struggling under the cost of food, housing, and utilities. Inflation may have slowed, but prices have not, and for many, the cost of living has become a cost of surviving and I have to say the Opposition sees this every day in real time with the number of requests and people who visit looking for financial assistance, not just from me, but I would dare say from the 19 of us in here.

The Opposition believes that sound fiscal management must go hand in hand with social responsibility. I join with my colleague, the Leader of the Opposition, in calling for targeted support to low and middle-income families through well-designed assistance programmes that ease utility and housing costs. Stronger competition and consumer protection policies to help lower the cost of groceries, energy, and

insurance; and smarter incentives for Caymanian small businesses to expand, innovate, and hire locally. Real growth begins when Caymanians have more confidence in their pay cheques and more breathing room in their budgets.

Finally, Mr. Speaker, diversification must be more than a slogan. Our economy remains overly dependent on financial services and tourism, both vital but vulnerable. Many times, the challenges we face originate offshore. We must encourage new pillars such as technology, green finance, medical services, and the creation of industries where Caymanians can develop skills and ownership. That's really how we build resilience; not by wishing for growth, but planning for it and investing in our people to achieve it. A strong economy is built not on press releases, but on sound policy and stable finances that give investors and families confidence.

Mr. Speaker, good governance and fiscal discipline go hand-in-hand. A modern public sector must not only be efficient, but also transparent and accountable. The people of these Islands deserve to know that every dollar collected and spent is being used effectively and in accordance with the Public Management and Finance Act. We must therefore continue to modernise our systems, building stronger data, better performance measures, and timelier reporting across Ministries and Statutory Authorities. You cannot manage what you cannot measure, and our Government is still measuring poorly. The lesson is clear: effective forecasting, evidence-based policy and public accountability are inseparable.

The Opposition supports the Government's stated intent to advance public sector modernisation and e-Government reforms, but we urge that these efforts be fully resourced and properly coordinated. Technology alone will not deliver results unless the information it provides is reliable and used to guide policy decisions. We also support the continuing work of the Office of the Auditor General and the Public Accounts Committee in strengthening oversight and promoting transparency. Their findings must not simply be tabled but must be acted upon on a timely basis — and I'll say, Mr. Speaker, I am proud to lead this honourable Parliament's Public Accounts Committee for a second term.

Modernisation should empower our civil servants with the tools and training they need to meet the high standards they already strive for while giving the public confidence that government decisions are based on facts and not politics. Responsible financial management requires that we not only look at today's balance sheet but also at tomorrow's obligations. Fiscal sustainability is not achieved by chance; it is built through foresight, prudence, and discipline.

Mr. Speaker, the SPS makes little mention of the unfunded pension and healthcare liabilities that continue to grow quietly in the background, or of the potential exposure from the public-private partner-

ships, loan guarantees and contingent commitments. These are real risks that could burden future budgets if not properly managed and transparently disclosed. The Opposition therefore calls for the publication of an annual risk statement to be tabled alongside the Strategic Policy Statement detailing the major long-term liabilities and fiscal exposures facing the country, including those identified by the government's own risk management unit. Such a report should set out not only the nature of these risks but also the government's plans and efforts to mitigate them and their potential financial implications.

Mr. Speaker, we must also be realistic about the importance of maintaining healthy reserves. With global uncertainty, supply chain disruptions and a narrowing revenue base that increasingly depends on financial services fees, we cannot afford to spend every dollar we earn. Our reserves are the first line of defence in any downturn, and rebuilding them must once again become a priority.

Mr. Speaker, I have to say, I'm very concerned at what I saw and heard from the Government with regard to where our reserves will be at the end of each of the years covered by the SPS; around 94.5 or 95 days of expenditure is barely meeting the minimum and honestly, we saw it with COVID. You can eat that up pretty quickly when you get a major disaster such as that.

Forecasting failures today become fiscal crises tomorrow and that is why we in the Opposition continue to urge Government to strengthen the forecasting models, adopt conservative assumptions and maintain credibility in its financial reporting. When we were in office, that discipline allowed us to reduce core government debt by over \$325 million, build cash reserves to nearly \$460 million, and deliver real surpluses year after year, all without raising a single tax. In fact, we reduced. That, Mr. Speaker, is the standard of responsible financial stewardship that the people of these Islands expect. One based on transparency, resilience, and long-term stability.

Mr. Speaker, PPM's record of sound financial management is not a matter of opinion, but of public record. When we left office in 2021, the country's finances were among the strongest in the region — low debt, healthy reserves, no new taxes. As I said, between 2013 and 2020, the Progressives reduced government debt by \$325 million, from \$574 million at the end of fiscal [year] 2013 to \$248.5 million by the end of fiscal year 2020. Over that same period, cash reserves grew from \$117 million to more than \$460 million, giving the country both stability and flexibility in uncertain times when they came — and believe me, they came.

In four of the eight years that we were in office, including the two years of the COVID pandemic, Cayman recorded budget surpluses exceeding \$100 million. They peaked in 2018 at \$166 million; and importantly, we achieved this without raising a single

dollar in new taxes or fees. We did it by managing prudently, spending wisely, forecasting honestly, and governing transparently. Those sound finances allowed us to invest where it mattered most — in our people and our future. We built new schools, expanded health services, strengthened policing, established a regiment, supported small businesses, and upgraded the country's infrastructure, all while maintaining compliance with the FFR.

Mr. Speaker, that is a model the Opposition now offers once again. Fiscal stability that creates room for social investment, strong reserves that give families and businesses confidence, and transparent governance that builds trust at home and abroad. We believe that sound public finances are not an end in themselves. They are how government can care for its people, invest in opportunity, and plan confidently for the next generation. Cayman achieved that balance before, and with discipline and vision, we can achieve it again.

Mr. Speaker, strong public finances depend not only on competent management within the Executive but on robust oversight by this honourable Parliament. Accountability must never be seen as opposition to government. It isn't; it is a foundation of public confidence in government.

In the Cayman Islands, Parliament's role in financial scrutiny is central to our democracy. The work of the Public Accounts Committee and the Office of the Auditor General continues to demonstrate how professional, independent oversight improves governance and protects the public purse. Their reports must be treated not as criticism but as opportunities to strengthen the systems that serve our people.

At the same time, Mr. Speaker, the Office of the Auditor General carries an important responsibility to ensure that its own work continues to meet the highest standards of professionalism and accuracy; should its work ever fall short, it should be prepared to acknowledge it and to learn from it, because at the end of the day, reports are produced by people and none of us is perfect. I know the Office of the Auditor General goes through a quality performance review once every five years to ensure they are acting and dealing with the business that they audit in a professional manner and in compliance with the standards which they have adopted. Oversight and accountability must therefore apply to all institutions and must be exercised with fairness and humility.

The Opposition believes that parliamentary oversight should be supported and not side-lined. In many mature democracies, resources are provided to Opposition members to ensure they can scrutinise government proposals with the same access to research and analysis that the Executive enjoys. This is not a political favour, but a safeguard for transparency, Mr. Speaker. As government considers future amendments to the Public Management and Finance Act, we urge that proper provision be made for Oppo-

sition research and administrative support, consistent with international best practise.

A well-resourced Opposition leads to a better-informed Parliament and, ultimately, better outcomes for the people. Strengthening parliamentary oversight is not about politics; it is about partnership in good governance. The public deserves a Parliament that can examine, question, and improve policy with professionalism and respect. That is how we build trust in our institutions and that is how we ensure that every dollar spent delivers value for the people we serve.

Mr. Speaker, Cayman's financial stability was not inherited; it was earned. It was earned through years of discipline, transparency, and sound planning.

When the PPM first took office in 2013, the country was struggling to comply with the requirements of the FFR; I think at that time, in 2013, we were in breach of just about everyone. We had to seek the approval of the Foreign and Commonwealth Office (FCO) to present our budgets to Parliament for approval yet within three years, through careful management and tough choices, we restored compliance. We committed to the FCO that we would do it by the end of our four-year term in office; we did it in three. Through careful management [and] tough choices we restored compliance, rebuilt confidence, and proved that Cayman could manage its own finances responsibly — and I say that same spirit of prudence and accountability must guide us again now.

To me, the way forward is clear, and I've said it more than once as I speak this afternoon: fix the forecasting systems, rebuild our reserves, modernise our budget processes without reducing oversight, and restore fiscal credibility and public confidence. It's not simply about numbers, Mr. Speaker; it's about people. Fiscal stability means families can plan their futures, businesses can invest with confidence, and government can deliver services without fear of crisis. When finances are managed wisely, everyone benefits.

We remain committed to offering constructive solutions to strengthen our public institutions, protecting our people from the high cost of living and ensuring that every dollar of public spending delivers value for Caymanians. We will continue to hold the government to account, but we will also continue to offer ideas, guidance, and experience because that is what a responsible Opposition should look like.

Finally, Mr. Speaker, perhaps while we are fixing our forecasting models... Well, we've seen government's commitment to fix the Grand Harbour roundabout. Caymanians have been forecasting that congestion for years and for once, everybody's prediction has come true. PPM built Cayman's surpluses before through prudence, not politics, and with the people's trust we can do it again.

Mr. Speaker, I thank you for allowing me to speak.

The Speaker: Does any other Member wish to speak?

Minister of Education.

Hon. Rolston M. Anglin: Mr. Speaker, I thank you for recognising me. I didn't have to wait until you called the third time and be ruled out of compliance with our Standing Orders, but the shadow Minister of Finance waited three turns because, truthfully, he didn't want to speak, and after hearing his delivery, I can understand why he made you call three times. The truth is, Mr. Speaker, everything he has said, I'm going to deal with and address because just as he gets confused at the Grand Harbour roundabout, he is certainly confused about the economic and political history of this country. Let me set the record straight.

Firstly, he couldn't come up with a slogan, unique. I'm sure the lady Member for the Brac and the Member for Bodden Town East will remember quite vividly that "tax, borrow, spend" was indeed the hallmark of the People's Progressive Movement; and in fact, we stood in these Chambers and demonstrated clearly to the country that that was the MO (*modus operandi*).

Mr. Speaker, let's ensure the record is set straight for the House and the listening public. He wasn't here in 2009, when the reckless spending and ill-conceived school projects of his former leader put this country on the precipice of financial ruin.

[Inaudible interjection]

Hon. Rolston M. Anglin: He conveniently forgets that in 2008-2009, I, along with the lady Member for the Brac who stood in Cabinet, had to go, [were] forced to go, cap in hand to the UK, that their financial mismanagement is what led us to the very problems he then said they rescued us from in 2013.

Now, let us talk about modelling and let us talk about how we truly got here. I clearly remember trip after trip going to the FCO. As he quite rightly put, we were not compliant with anything called an FFR, because we didn't have an FFR. The framework for Fiscal Responsibility (FFR) was created and placed on the backs of this country after the outcomes of the 2005 to 2009 PPM administration. That is a fact! We can't recreate history, because if we recreate history, we might have the people fooled into going back in history and making the same mistakes.

Our budget was enhanced during the 2009 to 2013 term by having to place record tax packages on the financial services industry principally. That is a fact. What now happens is our party fell apart. That's a political fact; we split down the middle. Even then the Progressives couldn't win an outright majority and needed assistance — which the lady Member for Cayman Brac East kindly gave to assist the country — to form a government. That's a political fact. I'm not

here to try to twist anything. Let's paint the picture in reality.

In doing so, of course, they didn't implement any new tax measures because those tax measures that we implemented painstakingly from 2009 to 2013, which at every turn the then Leader of the Opposition and then leader of the PPM got up and told the country we were going to ruin the economy; we were going to "kill the goose that laid the golden egg". I can remember that as though it was yesterday, when he was standing right there.

The UDP [United Democratic Party] put in place all the revenue, we negotiated the FFR, we got us to a place where the country had a platform to build from as it related to fiscal responsibility but today, the shadow Minister for Finance gets up and conveniently touts his chest and says, *they turned around things and created record surpluses*. I want him to tell this Parliament one tax they put to raise the revenue. None; because the UDP did it all. That's a fact. Every one of those taxes that benefit us today was put in place because we inherited an absolute financial mess.

Let's go a little further back in history — 2001, when we changed the government and both parties were created, it was over a fiscal row because they could not manage the finances and we had to wrest control from the then-leader of the PPM and take over the Government and what did we do then? Had to put taxes and fees in place to ensure the country could survive. You see, in Cayman, sometimes we forget things. We suffer from selective amnesia whereby we remember little pieces and pockets of information — we don't want to paint the whole picture [because] sometimes the picture is painful to paint, but let us be clear: the record surpluses that were touted were earned on the backs of the tax packages, the fee packages, that the UDP put in place. In fact, the PPM didn't roll back one fee.

After saying that [we] were going to kill the goose that laid the golden egg, they took over the Government from 2013 to 2017 and 2017 to 2021 and not one fee was reversed, so they took advantage of all the fees that we put in place, [which they] said were going to be the fees that drove away business; we were going to kill the goose that laid the golden egg— and then were able to deliver surpluses. Of course, they were, because we recognised in that term that if we didn't get revenues up to the level this country needed, in particular from sources that did not affect the common man, namely, fees from financial services.

We raised banking fees, fund administrative fees... We raised fees across the board. We remember the big brouhaha when we first taxed the accountants and lawyers in this country; we remember that. We remember when we were the ones who had to take the difficult decisions to put this country on the financial trajectory that we are now on. Yet, we hear

the audacity in this Parliament today that these glory years of surpluses were somehow mysteriously created by the PPM.

I would dare say that had they been managing the country properly, if you really were building for the future, when the new government took its seat in 2021 and had to implement a 5 per cent COLA, free school lunches, a one-to-one device policy for students, increased seamen's and veterans' benefits, increased permanent relief for those who are indigent temporarily or permanently, that the budget would have been able to accommodate them quite seamlessly; but sadly, the Government of 2021 did not inherit such a situation. They inherited a situation that had they not done those things, I wouldn't, none of us would be getting up here now talking about a surplus or deficit being razor thin because those four items alone, that I've mentioned, come up to in excess of \$60 million of expenditure when combined.

The country couldn't accommodate it because they weren't planning to assist those most vulnerable. They were just happy to go along, go along, and not put in any hard work to raise revenues. I guess they must have many friends in the financial services industry and they didn't want to upset them. That's my guess; because had they been paying attention to the needs of the community, they would have been able to build out a tax base, a revenue base to accommodate very much needed and vital services.

I [ask] the shadow Minister for Finance, would he support if we came back on 5th November with rolling back the 5 per cent COLA, taking away free school lunches, taking away the one-to-one device policy for students in schools, reducing seamen's benefits and long-term financial assistance back to previous levels? If he supports that, we can project healthy surpluses and everyone can then cheer and be happy and say *yeah, we have healthy surpluses projected again*; however, I note that he conveniently glossed over and actually tried to criticise our budgeting for HEA 2, NGS 55, TP 41 and TP 30.

Mr. Speaker, facts over feelings. In 2024, those four items were under budget by \$65 million broken down as [follows]:

- HEA 2, [Medical Care for Indigents], under budgeted by \$13.5 million;
- NGS 55 [Tertiary Medical Care at Various Local and Overseas Institutions], under budgeted by \$39.3 million;
- TP 41, Financial Assistance, under budgeted by \$11 million;
- TP 30 – Scholarships, under budgeted by \$1.5 million, coming up to \$65.3 [million].

Hence, if I went back and budgeted as they were just 12-18 short months ago, my projected surplus would conveniently, magically, be \$71 million; and he has the audacity to say this is not conservative budgeting? Then, in 2025:

- HEA 2, under budgeted by \$16.5 million,

- NGS 55, under budgeted by \$41 million,
- TP 41, under budgeted by \$20.4 million,
- TP 30, under budgeted by \$12 million, under budgeted by a whopping \$90 million — nine – zero, Mr. Speaker; nine - zero.

Now let me be clear. Those items have been historically under budgeted year after year, and all of us in this country, all of us in this Parliament who have been here for any period of time knows that's a fact. It is a fact. We've conveniently under budgeted those and hoped that the budget [would] outperform on the revenue side and therefore you could do your supplementary [allocations], fill the gap, and everybody goes home. Sure, we could have budgeted these at or near those levels and just come up with a budget; but we said no, let us put in place numbers that are more realistic. In total, those four items were budgeted in 2025 for \$60.7 million. We're budgeting them at \$127.3 million. That is a significant delta, Mr. Speaker.

To now hear that we are being somehow reckless in our budgeting and that we are not being conservative, I believe is misleading the House and indeed the public. This is a conservative approach to the budget. Do we believe and hope that between now and 5th November — because I did make mention of this — the one area we will be refining is a number of our revenue measures. We are going to be looking at them much more closely because something the Member who just spoke mentioned is an area we continue to work on, is our financial forecasting model, so we are going to be looking at them much more closely over the next three weeks to ensure we refine those numbers.

We are also going to ensure that we come back to this House with what we believe is a fair and accurate projection for the country, but most importantly, we are not going to conveniently under-fund any expenses just to “make the budget look good”. This is a strong message to every Chief Officer. This is a strong message to all and sundry, including those in the public sector.

We must manage prudently; we must endeavour our best to ensure we avoid any cost that we can, that we must keep a close eye on expenditure every step of the way because something that false or overly generous surpluses do is makes people naturally start to relax because they look on and say, *well, we're projecting a \$50 million surplus so what if we go over a million here or there*. We have presented and we have been truthful about it. We have not come down here and tried to *mamaguy* (mislead) the Parliament or the public. We have said clearly, *these are the projections based on our best possible estimates at this time*. You cannot be any more truthful than that.

We have had a sing-song in this country about diversifying the economy forever. Can the Member who spoke tell me one thing they accomplished in his eight years as finance minister, to diver-

sify the economy? They inherited the free trade zones. Now let's go back in history. Who created the free trade zones? It certainly wasn't the People's Progressive Movement. The free trade zones were created by the UDP Government. We created Cayman Enterprise City (CEC) to try and create a third leg for our economy. Do we need to do some work around it? Yes, we do, and we already said that in this budget we will be going over some of those fees because we think we need to make some of them a little more realistic than they are. We've acknowledged that. That was clearly outlined by me as one of the fee increases that would be looked at.

However, Mr. Speaker, I don't know of one credible net new initiative that was diversifying the economy. We say this and we throw it out because the words are so beautiful and eloquent: “let us diversify the economy”, like we're going to have these mystical and magical things that just flutter down from the skies and we're going to diversify and have this great base for the economy — if I hear diversify the economy one more time, you know what I'm going to do. The fact is we live on an island that is 22 miles long, eight miles wide; we don't have much land mass, or infrastructure and therefore, for all intent and purposes, there is little to no probability of diversification. Let's be truthful to our people.

Now, when it comes to technology can we, should we, just as there is now a tech zone — because we had CEC and then a tech zone was added— should we go along those lines and try to ensure that we bring in net new additions to the economy? Yes; yes, we should and we must but throwing these sweet words out to our people for them to grasp on to this false hope, like we are going to have this third anchor mysteriously appear like the phoenix from the ashes that comes into being and then we're going to get billions and billions of dollars and we're going to now be stable... for the love of our most heavenly, let us stop the foolishness and be honest with our people.

We have two hugely successful pillars that we need to defend and enhance: tourism and financial services. We need to do everything we can to rebuild cruise tourism. We need to do everything we can to cement stayover tourism. We need to do everything we can to protect and enhance financial services. Just as the Premier was on a road show a few weeks ago, looking at new areas in reinsurance. That is how we build a strong economy. We build it by ensuring that the things we do well, in a small economy of 90,000 people, we do it at a world-class level and we build it in such a way that we can generate as much economic activity within our geographic borders to create good employment and training opportunities for our people.

Now, what is most interesting is after having said all of that we hear, *well, let's fix roadworks at Grand Harbour*. How are we going to fix the road

works at Grand Harbour if we don't spend money? How are we going to fix Randyke Garden flooding if we don't spend money? That is net new spending over the previous years because those have been historic problems and I agree with the Member — we have to address those; but we can't stand here and say we're going to address those knowing they are going to be additional expenditures within the budget frame, then on the other side criticise government saying, *well, you know, the surplus is razor thin*. It's razor thin because we are being truthful to the Parliament. It's razor-thin because we're being truthful to the public.

We are not going to buffer up numbers, we are not going to reduce expenditures and then conveniently come with what looks like a very, very strong looking budget. We are going to work diligently; we are going to reform the budget process. *I can commit to the Member that in all we do, we are going to enhance transparency*, because in all that he said, I agree with one thing: Nothing that we do in regard to the budget process should diminish the accountability and transparency to this Parliament. We must ensure that everything we do in this budget process and as we revamp it, that what comes to this House is transparent for all and sundry and transparent to the public. It is their money, it is their budget, it is their expenditure. We are here but to be stewards; we are here but to be representatives for them.

I can also say that all unfunded liabilities have a 12-month expenditure frame [and] every one of them has been conservatively budgeted for to ensure that we don't leave any of the spend in regard to unfunded pension and health liabilities unmet within the allocations we have created and will be bringing to this Parliament. That would be reckless, that would be dishonest budgeting. We are going to work diligently.

Let me address this issue because I addressed it in Finance Committee, but I must admit the Member was not here, so I want to ensure that I'm clear because there still seems to be some confusion around this topic. The Government never went out publicly... After we did a round of calls to the Ministries and Portfolios, the Government never officially went out — Yes, Mr. Deputy Leader, put on your glasses and write that down.

[Inaudible interjection]

Hon. Rolston M. Anglin: Well, you heard it.

[Inaudible interjection]

Hon. Rolston M. Anglin: I say to the Deputy Leader of the Opposition, did he hear me, as finance minister, say anything publicly about a \$60 million deficit? Did I say it publicly? What I am saying very clearly is — let me restate what I said in Finance Committee.

We had a PREFU, the PREFU was there for all and sundry. I am sure every one of you, all of us, would have accepted that once swearing-in happened we wanted to know, we had to know where we stood, because the PREFU projected a deficit — that would cause alarm for any new administration; so the Finance Team went back out to Ministries and Portfolios and asked them what would be their projected expenditures and revenues through the end of the year. They then came back with what their returns would look like [and] it was on the basis of that information that we then worked with the Deputy Governor and implemented a soft freeze.

It was on that basis that we said we wanted certain expenditure items and transfer payments reduced. I said this in Finance Committee a few weeks ago — just a couple of weeks ago, so let us be clear about what happened because what is being painted is that forecasters somewhere in the Ministry of Finance are all over the place. Well, okay, I see some members of the Opposition saying no. I'm simply saying what was just said by your Member. That was very much what actually happened. After having put those measures in place, the outcome is that we're projecting a small surplus. That is all. I don't know what all this excitement is about. Now we're talking about assistance from the UK, et cetera. I want you all to ask yourselves and do some research and talk about fiscal forecasting globally.

The Member did say something that is absolutely right; there's no science in fiscal forecasting, especially for governments. However, are we working to strengthen the process? Yes, we are. Are we going to continue to strengthen the process? Yes, we are, but this whole notion that you put your hand up and *oh, well, we're going to get this one and that one who is going to magically assist us*. Well, we have to look at what their projections have looked like, what their budgeting has looked like. I'm just offering up and asking the Members to perhaps look at what other countries have gone through over the last number of years in regard to their economic modelling.

I believe what we've presented is an accurate and truthful picture. Again, we will work diligently to come back to the Parliament on 5th November and deliver an accurate and truthful picture of what the budget outcomes will be for 2026, 2027, and 2028 but Mr. Speaker, we cannot, we should not, we ought not, to ever take opportunities to recreate history and not be full and transparent about how we got to where we are. We are going to continue to spend wisely as it relates to assisting Caymanians and Caymanian families [and] the budget that is going to be presented will clearly demonstrate that. At this stage, we're looking at broad allocations —

[Inaudible interjection]

Hon. Rolston M. Anglin: The details will be there, Mr. Deputy Leader of the Opposition. I know you can't wait. I know you can't wait; I see you making your notes. It will be a budget that will elicit healthy debate, but I am confident that at the end of the process, it will withstand the scrutiny of the Finance Committee, of which we all are members. It will be one that will be good for Caymanians and good for the Cayman Islands, and it will be one that will pass.

Mr. Speaker, at quarter to four on a Friday —

[Laughter]

Hon. Rolston M. Anglin: — I can do but wish you and the staff a wonderful weekend, and at this stage, I say to all Members that I offer the SPS to this Parliament; and I say, let us do what we've said, let us vote together and ensure that the country understands and sees that we are of one accord when it comes to one thing, namely, delivering for our people.

Thank you.

[Desk thumping]

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

Deputy Leader of the Opposition.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I wasn't planning to speak but my good friend, the Honourable Minister of Finance, forced me out of this comfortable chair. I was doing some studying preparing for the debate on the actual budget, but after going so hard against our shadow Minister of Finance, I said no. No, no, no, no, no — everybody's got their role.

As a matter of fact, before I go into all that, I promised myself I would start with this: I want to take this opportunity to congratulate my Honourable Leader for a [thorough] response on behalf of the Opposition on the future of this country.

[Desk thumping]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I am certain the public will see the vast difference in analysis and detail from that of the Honourable Premier himself, but the public will decide.

Mr. Speaker, I know you don't want us to go into history but unfortunately, the Minister opened that door. It's irrelevant to what is happening right now in this SPS document, but since he's gone down that road, let's talk about it. He was contemplating how it was the UDP Government that caused the PPM Administration to do so well with the taxes, and he's 100 per cent right.

Hon. Rolston M. Anglin: Thank you.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: All the taxes he raised, including those banking fees that are killing the Caymanian people today on their mortgages, their loans, and their fees. Yes, it was him as the Minister of Finance.

Point of Order

Hon. Rolston M. Anglin: Mr. Speaker, on a Point of Order.

The Speaker: What is your Point of Order?

Hon. Rolston M. Anglin: My Point of Order is that the UDP Government did not put any fees or taxes on mortgages. Those are interest rates, and you pay interest rates to the bank.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I withdraw that but let the Hansards be clear that he did say *banking fees which were raised*, and I'll challenge that. Regardless of whether they are on mortgages or not, banking fees are going to cost you when you're going through your mortgages. Mr. Speaker, with your support, can I continue?

The Speaker: Yes.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker.

It was his administration that raised the fees and it looks like it's going to be his administration to do exactly the same again — tax, borrow and spend. Mr. Speaker, over \$300 million in borrowing is what the Minister of Finance presented to this honourable House on Wednesday, after his Leader — who is walking out of the room right now — spoke about financial control and responsibility. In fact, let's talk about all the comments they made in the campaign to fool the good people of this country about how bad the People's Progressive Movement was. Here we go.

The first thing we have to do — Mr. Speaker, for the record, these are excerpts of the Honourable Premier and the Honourable Leader at that time, and I'm happy to give you a copy.

The Speaker: I'm not too concerned about my copy but are you tabling it so everyone can get a copy, or are you just referring to it? If you're going to quote specifically from it, I think you need to Table it so everyone can have a copy.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I think it's important that we Table it for all Members to read because it's word for word from the Chamber debate which is public; it's on YouTube. I'm happy to do so and come back to it shortly. I'll hand it to the Serjeant-at-Arms so he can

copy it and give it to everyone because we're gonna get down to the nitty gritty today, Mr. Speaker. In the interim, I will not quote, but summarise.

The Leader went on to talk about what a mess this country is in because of the Progressives; that the budget is basically out of control and how we're going further and further into debt. Mr. Speaker, for the Hansards of this House — which everyone can get a copy of, *unna* were here when he said it. The new borrowings and debt balance will be at a record-high \$654 million, which is what this Government is presenting to the people of this country. After waiting half a year to tell the country what you're going to do, you came here and told them that you're going to give them record-breaking borrowing, and you want to attack the Minister who took us out of debt after the downturn in the early 2000s?! Oh no, Mr. Speaker.

Mr. Speaker, I'll take this opportunity to lay on the Table of this honourable House—

The Speaker: I just want to clarify something. You said you're just going to summarise it. If you're just going to summarise it you're fine, you don't need to Table it. If you want to quote it verbatim, I think you need to table it.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, I want your guidance on this because what I did was copy verbatim from the YouTube debate.

[Inaudible interjection]

The Speaker: Do you intend to quote it verbatim in your debate? If you're just going to summarise it, I don't think you need to Table it; but if you're going to quote it verbatim, then I think you need to Table it so people can be assured that you read what's actually on the paper.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yes, sir. I intend to quote from it, sir.

The Speaker: Okay, then you need to Table it.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Thank you, Mr. Speaker. Mr. Speaker, I was just talking about the record-breaking debt that this Government, under this Minister of Finance, has presented to this honourable House. Yes, he's right, he's going to be ever so diligent; he has no other choice.

Mr. Speaker, someone whom I tremendously look up to politically, who gave me much insight regardless of what they want to say about him now — the Hon. McKeeva Bush. It's funny how they want to ride on his horse now, when half the Members over there were the ones cutting his throat to get him out of this Parliament yet want to stand here today and take

credit for the UDP under his leadership and say they were the ones to get them through. Come on, Mr. Speaker. I know we're not allowed to call people hypocrites, but I can say it's very hypocritical.

He wants to paint a picture. Let's talk about the picture of reality. Here's what he said the Progressives did wrong. The Hon. Wayne Panton [and] the Hon. André Ebanks — who is now the Premier — was also part of that People's Progressive Movement he was just talking about, who are now part of his administration. Mr. Speaker, since we're going to go down in history and paint bad pictures for who and who and who not who, let's paint the picture clearly.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Oh no, you were there. I ran with you, remember?

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker, here is the thing. The Honourable Minister got up and talked about, *Oh, since you want us to be prudent to get a surplus, you want us to roll back all the fees for school lunches and all the benefits* that cost so much which the last administration put into place. No, we don't expect them to do that; but after going out and campaigning to the people about how much money we spent, we [also] don't expect them to come here and make excuses for doing it. You can't have your cake and eat it too. It does not work that way, Minister.

You know the worst part about it, Mr. Speaker, I had no intention to get in a fight with my good friend, Mr. Anglin. Well, we know this is politics. When we get outside, I'll have a Pepsi; I'm not sure what he will have, and we'll talk it over. I had no intention of doing this. What I'm trying to get at is, Mr. Speaker, just like some people would say, *Kenneth, why you taking on PPM's battle fah? You wasn't there.*

An Hon. Member: That's true.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Neither was he with the rest of the Members who campaigned against the People's Progressive Movement through this last election by talking about the PREFU. The Minister expects to come here and change laws on the basis of unreliable projections, then expect us, the country, to believe a set of documents that outline projections for three years and be comfortable with the short margins he presented. He must be losing his mind, Mr. Speaker.

Mr. Speaker, I have to double down on this point, and the honourable Member for George Town East pointed it out, maybe with not enough vigour as I will, but it's worth repeating.

Mr. Speaker, they are expected to have a surplus of \$6.5 million for next year, and promised... The good Honourable Minister of Environment, Ebanks-Wilks committed to this House, *Oh, I promise you, my good Member and good friend, Kenneth Bryan, Deputy Leader of the Opposition, that we will fund our budgets properly.* That is what she said and the Honourable Premier supported her and said, *this Government will not be like the last one.*

Mr. Speaker, it's what they said, yet their Minister presents to us under budgeting NGS 55 again at \$43 million, when they were here just a few months ago recognising that the amount would be—forgive me, I'll find it for you very shortly, Mr. Speaker.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Oh no, no, no, no, no, you don't interrupt me. Good Member, don't let me call you on Standing Order. Don't let me call you on the Standing Order, please. I want to focus on this because the country needs to hear it.

He budgets \$43 million for something that is only expected to increase, as my good colleague has said, to \$55 million, which is intended to be the actual for this year, but only put... Hold on. How much did he put in? \$43 million, Mr. Speaker. That's \$12 million difference. As a matter of fact, let me open my computer because I did the numbers already.

Mr. Speaker, ultimately, what this Member has presented as the person responsible for advising his Cabinet — and he didn't do it by himself, he did it with his team because he can't take all the responsibility for what was there. Section 55... Forgive me, Mr. Speaker, I know the listening audience wants to understand exactly what I'm saying. \$55 million. The difference between the two would be \$12 million and, [given] the fact that they expect to have a surplus of \$6 million, it's almost automatic, Mr. Speaker, all being equal, as you heard the Member for George Town East say, that they are planning for a deficit next year! That's what he said to the country!

Now, I don't know about finance this and finance that; and responsible management and all those fluffy words. He said it well, you know, Mr. Speaker; he said, *Oh, these Members with all these fluffy-fluffy words.* Fluffy-fluffy words, when he's a fluffier himself.

[Inaudible interjection and laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Mr. Speaker — I hope none of my youth parliamentarians are here, but they are probably going to hear me anyway.

Mr. Speaker, I believe in holding myself accountable for what we did; fine, but let's not pretend now. I looked at the Honourable Minister of Environ-

ment, a lady whom I respect tremendously, by the way. I looked her in the eye and I said, *you know what, she's not going to make them fool around with her budget. No, no, no, not with her Leader.* I genuinely believed with my whole heart, Mr. Speaker, that they were going to come down here and budget these two line items that have caused problems for consecutive administrations.

I don't know whether the Honourable Minister is going to get up and defend her Hansard, which I have here, to the honourable House; let me find them, Mr. Speaker. Here we go. These were the Honourable Minister's words on Friday, 6th June 2025, about properly funding [them]. I don't know whether there's a conflict within their Cabinet or what, but they read:

“Hon. Katherine A. Ebanks-Wilks: Mr. Chair, through you: I think this has been raised earlier. It is evident that this is a trend. If I look here, for the past few years, the actual original budgeted amount versus the actual expenditure is significantly different and that is not a today issue, [and she's right] it has been ongoing for a number of years”. Again, correct, Mr. Speaker.

“What I would like to say, [and here's where the hypocrisy starts, Mr. Speaker], through you Mr. Chair, is that it certainly takes a change with this new Administration. We need to set realistic and honest answers to the people as it relates to what it takes to fund HEA 2 and NGS 55. Fortunately for me [she says], I sit with a Cabinet that understands and appreciates the fact that this is a priority versus any huge capital projects” — but she still doesn't have the money in the budget according to her Minister.

Let's talk about the capital budget, Mr. Speaker. Since we're going to go down the road of criticising past administrations, good Minister, let's talk about the capital budgets.

Mr. Speaker, as you heard me say before and my good colleague highlighted, we have a whopping borrowing of \$323... No, no, I apologise, this is the capital investment; but the correlation is so interesting, and that's what I was laughing about earlier when you saw me smiling, but I couldn't tell you what I was smiling about. Look at the numbers. What an interesting point that the borrowings are exactly the same amount of money for the capital investments.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Oh, so you're borrowing this country to debt. That's what you're doing. You are borrowing to put us in debt. There's no way of twisting that my friend, and I'm not an accountant.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Affordable. Okay, well I don't know how affordable it is when you are mortgaging the children's future. Maybe you plan to tax them then too, if you're around long enough because the trend is tax, borrow, spend; tax, borrow, spend. That's what this Government is going to do, tax, borrow, spend; and if we got to recycle it, we're going to recycle it. As a matter of fact, that's the new trend. For the listening audience, let that start trending *#taxborrowspendcoalitiongovernment*.

Mr. Speaker, the capital projects total \$323 million, an interesting amount — they're going to come back, you know. I know they're studying right now to come back against me, so I'm planning for them — but before I say the total amount of \$323 million is all capital, some of it [is] going to SAGCs and I calculated the total amount. As a matter of fact, he did the work for me: \$80 million. That leaves \$263 million worth of capital over the next three years. Here's what they say it's for and some interesting stuff *gonna* come out of this one — schools, no, let's leave the schools to last because we're going to go down that road. Subsea cable, East-West Arterial which I support — don't worry, Jay, I got your back on that one; security equipment for Police and Coast Guard, which we believe and support, and the schools, which he refers to... As a matter of fact, let me read it word by word for the public, maybe those who missed his earlier comments.

It says, **“significant capital projects included in the SPS are: upgrades and expansion of education infrastructure including [keywords now, Mr. Speaker] new and refurbished school buildings”**. You notice something; nowhere in this SPS document talks about a new school. Oh, but you see what happens now is he got to make sure that gets in his statement, but we're going to see when the budget time comes about the school talk because we're going to get to the nitty gritty. If he thinks that I'm going to sit in opposition for four years and fluster, he can think again because we're going to go through the nitty gritty.

Let's continue, Mr. Speaker. **“A new submarine communications cable system to provide greater connectivity and resilience for our economy”** — we support heavily. We've got to make sure our financial services connection to the rest of the world (and ours) is secured; **“continued investment in our road network infrastructure — key being the expansion of the East-West Arterial”**, of course, we support; and then the police security and coast guard.

What's interesting for me is once I took out the \$80 million for the SAGCs from the total \$323 million, it leaves \$263 million *[sic]* with four focuses. If I were to divide \$263 million evenly among 4 topics, you know how much that is, Mr. Speaker? \$65 million apiece, \$65 million apiece. Now, I don't know if they plan to build a \$65 million school. I don't know if the

East-West Arterial is going to be \$65 million or more; and I hope they're going to give the police as much equipment as possible and I would support that; and the subsea cable, I don't know how much it costs. I know that at one point we put in \$30 million, and then \$10 million at the second budget, so it's going to be a substantial amount; but those are the major things they have outlined for capital projects.

Mr. Speaker, does everyone have their Hansards now so we can go back into the comments? Can I have back the original? My original has the highlighted version. I need the highlights. I'll give it back afterwards.

Mr. Speaker, earlier I spoke about the fact that the Honourable Minister rightfully defending his administration — I wish he didn't take on other people's battles. He wasn't here then, you know, so he shouldn't be taking the licks for it, but I know that he is aware that he's a part of a group of persons who used the country's finances as an issue to try to convince the masses of this country not to vote for the People's Progressive Movement.

The interesting point about it is, I don't know if he forgets; I don't know if he got amnesia or what, but he expects to say *there is no science for forecasting and budgeting*, basically saying you can't rely on it, but his Premier and his team, both parties he joined, depended heavily on it to convince the masses of this country that, oh, there is \$26 million deficit and the three Members over here who were a part of the People's Progressive Movement were so terrible; but yet today, they have a \$10 million surplus magically, Mr. Speaker. That's what they're saying.

Then, in the same vein, Mr. Speaker, this man is *gonna* get up and say, *oh, we're working on the forecasting*. Hold on now, you want to spend and borrow over \$300 million, put the country over \$600 million in debt before you fix the problem and expect me to trust the numbers? Rather than saying you're going to fix the budgeting problem first, so much so that the UK's representative, Her Excellency, the Governor has said, *yes, we have a problem in this country with our forecasting*. As a matter of fact, Mr. Speaker, I'm going to go as far as to say that this election was stolen for bad projections, Mr. Speaker. That's how far I'm going.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Yeah, I said it because you guys relied on it. Let's speak about the reliance. Watch. Here we go.

The Member who was the leader of the party which makes up — I can call the name? Parliamentary privilege... No offence. This is politics, my friend, don't come for me. Mr. Dan Scott at the Chamber debate, here it goes. **“That's long overdue, as well as taking care of the elderly and everyone else. This country is in a mess,”** he says. **“It is in a mess be-**

cause of the Progressives' consistent, failed policies and we are now faced with the current led Progressive government" — which was not a fact because the people who were there, who created the PREFU document had nothing to do with the leader but so it goes. **"Indeed, you would have seen the pre-election financial results; [it is] downright scary"**, he said.

You see what he did? Caused fear in the eyes of the people, the voters out there who were genuine. They wanted to vote for people who were going to control the country, not put them in debt; but then the Minister who makes up this administration, made up of the same people who were saying these things is *gonna* come here and say, *oh there's no science to the forecasting. Basically, you can't rely on it.* Hypocrisy, Mr. Speaker! Then he doubled down and said, *you never heard me say \$60 million deficit; I never said it.*

Yet, the Member who makes up his Government, who was the [Deputy] Premier of this country and once my leader, who has a level of significance in his voice and his words, is going to go on our national radio and tell the country that the numbers say there is a \$60 million deficit. Now they're trying to run out of it, you know why? Because the tactic was always to scare them into believing it's really, really bad, but at the end of the year we want to be able to say, *look at us, we saved the country. We're going to have a \$10 million surplus* — when there were failings in the first place; failings in the first place.

Then come to Parliament and ask for an extra \$108 million, Mr. Speaker. You think the people fool? What do you think the people [are] saying? *But hold on, I thought we were in a deficit; how you gonna come and borrow \$108 million?* You think they fool?

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Matter of fact, not borrow, spend.

Let's continue on to their comments after lying, Mr. Speaker, and you know what, I don't blame them because I probably would have done the same thing by using the report, the failures.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: *Jeez 'um*, Mr. Leader, you're gonna get me in trouble. Can you imagine what the surplus would have been, Mr. Speaker, if they hadn't spent so much more within nine months? One hundred and eight million more; boy, they're doing well. We're going to get to the Civil Service spending shortly, but I want to continue on to some of the things they used to convince the masses, those people who don't have time throughout the day to go through the numbers to see through your nonsense. They should be ashamed of themselves because they knew it was wrong.

Mr. Dan Scott again, **"as the current PPM-led government leaves office, they're handing us a ticking time bomb,"** he said, Mr. Speaker, [about] the PREFU and the connection to this conversation is the fact that the forecasting is so bad that the Member, a man who has spent decades in the accounting field, feels worried— can't sleep at night, worried about the future. Calling me as a young MP to say, *I know you may not understand this too much, young man. I've been in this profession for so long, but the country has a scary future*, and he got even more scared. I could see it in his eyes, Mr. Speaker, when he saw the SPS numbers with over \$300 million worth of borrowing carrying us into debt — over half a billion dollars in debt by this Administration.

Here, check this one out, same leader. Your leader, your leader, your leader, and Michael's leader, the Honourable Minister's leader, continues on to say, **"\$3.1 billion and growing of unfunded liabilities"**. Now, I want to ask the Minister... In the document they outline, they don't want to go into the liabilities, you know; they didn't want to put that part there for everyone to see, but with my little experience in politics, I can read through the lines and I can show the people how the liability is going to increase. During the campaign, they used the COLA to beat down on us; they said the civil servants should not have gotten it. That's what they beat us up for and said, *oh, they can't manage the country's finances.*

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: I never said you did. Now, I want the record to show that the Honourable Minister Rolston Anglin did not say that.

Hon. Rolston M. Anglin: Thank you.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: You're welcome, my brother.

The personnel cost is going to move from \$507 million in 2025 to almost \$600 million in three years, so don't you think the liability cost is going to increase? The good leader of that party — well, he's not the leader anymore; the Deputy Leader of the country is the new leader of said party. The leader who did not get elected at the time said they used the unfunded liability of \$3.1 billion. I wonder if today's Deputy Premier doesn't realise that those liabilities are going to increase now. What will the campaign slogan be next time? What are you going to campaign on next time? Okay.

Mr. Speaker, let's continue with more of the comments they made during the election, using the PREFU, which is a relevant document for the SPS today, because I want to bring back the context to the scope of the discussion.

"Thank you very much for the question", he said. **"I think we would have all seen the pre-election financial report. So I think we sit at a pretty scary place right now and not sure what we have available"**. By the looks of it, Mr. Speaker, with an extra \$108 million in spending it looks like they had plenty. It looks like they had plenty and to add to that, let's go down a different road for a second. I'll get back to this because we got time, you know. How much time I got? Oh, I got plenty of time.

Mr. Speaker, the Member just got up and said when they saw the numbers were expected to potentially look like... He never said he said it publicly, but *[inaudible]* did. Scaring the public. Never refuted it when the media was sending it across the world online everywhere about the debt of this country, worrying investors, worrying the country and our children about the debt that we're going into. They never corrected it; they're trying to come out of it now, but that's okay.

See, you made me lose my frame of thought... Oh, we're going into the civil servants. He got up just now and said that because of those models running, they decided to do a soft freeze. Hold on now, hold on now. *Uh uh, something not right* because the good Honourable Deputy Governor said in this Chamber during Finance Committee that it was always planned to do a soft freeze in order to pay for the unfunded cost of living increase we approved. We knew that going into the next year, we could hold back because there were enough savings and it was going to be a tight thing; but now they want to take the credit for the Deputy Governor's hard work. The Deputy Governor knows there were no un-budgeted months, but if they now want to formally say there's a freeze to take the credit for it, go ahead. Anyway, we will move on. Let's move now to our Honourable Premier. He said, **"This is no time for unstable finances. We need to be able to get in there, get the finances under control from these big spenders and work on cost of living as a priority"**. Mr. Speaker, I looked everywhere in this document to find the cost of living pressure relief valve and I couldn't find it — I believe they capped that pipe; yet they talk about getting the finances under control. You got it under control, yeah, by bringing us further into debt. That's what you got it under control. Then you come here with a document...

I'm waiting for somebody to get up and explain to me how the Honourable Minister is going to present numbers in this honourable House that basically say you're going to have a deficit next year, because the only [way] that NGS 55 gets to the levels it's supposed to, is if you come here and do a section 12. Now, unless you don't spend all the money you asked for, which means you're not delivering what you say you're going to do. Should the country think that all of this stuff is just fluff and you're saying it just because, but don't plan to spend the money and that's how you

want to balance it? Which one is it? It's either lack of performance whereby you're not delivering what you say you're going to do because you're asking for money for a reason; all that money is allocated to something. The only way you can save it is if you don't do it, so which \$12 million of what is not going to get done? Tell me. You can do it in your wrap-up. Let's continue, Mr. Speaker.

Again, the Honourable Premier, talking about **"the pre-election financial update shows that this country is now in a deficit..."** The same one the Honourable Minister just said, *oh, projections are not reliable*. I bet you they didn't say that during the election. I bet you they said with the scariest face, *oh my God, public, we're in a deficit and the country...* Dan went as far as to say, *and we're at risk of the United Kingdom coming down to take us over*. That's what they did; scared the people into voting for them but then came here and said, *oh look at that, so magical, we got surplus*. Let's continue, Mr. Speaker, right?

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: You didn't fool the people of Cayman Brac like you rightfully said, good Member.

"...And that is from the big spenders that are now in Mr. Hew's party. Most of that lavish spending happened after my colleagues [and I] resigned". Oh boy, he thought he could fool the people. Saying like, he wasn't there when they were budgeting for it. Like he wasn't there when they were approving NGS 55, which is the same item that we're talking about today is under budget again! Which he gave this honourable House a commitment to ensure it is funded in September. Come on, man.

I was almost convinced they were going to say, you know what, principle. Selling the argument of principle, we're going to do it right and we're principled. Code of conduct and our Members are going to be straight and narrow and their shirts are going to be crispy sharp and ironed with good old starch. You know what former Member the Hon. McKeever Bush used to call him? "Lily whites".

An Hon. Member: Your hero.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Well, you can call him my hero, you can call him what[ever]. There's nothing [wrong] learning from a good man who has good intentions. He made his mistakes and he will pay for his own mistakes. That doesn't mean I can't learn from him. I'm willing to learn from all of them. Ones on your side are willing to learn from you; willing to learn from them. Nothing wrong with that.

An Hon. Member: That's right.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Okay, so yes, I've learned from McKeever Bush.

Let's continue, Mr. Speaker. **"You have to get a handle on the finances because now with a global trade war..."** the SPS recognises that global circumstances are iffy.

Mr. Speaker, I'm no economist; neither am I an accountant, that's why I rely on the good Member for George Town East — because you see, they're not going to listen to Kenneth Bryan, Donna Bryan's boy from George Town who belongs to one of those black McFields. They're not going to listen to me. That's why I wanted the honourable Roy McTaggart to say it, and I'm glad, because now that he said it, they will believe it, right? Let's talk about the uncertainty that's happening in the world. Let's talk about the answer we got from the Honourable Minister for Border Control when I asked about the tariffs and how they are affecting the country. I'm not sure that I got an answer yet, clear as mud; and this is not undermining him, but the fact is that we have not properly analysed what their effect on cost of living has been on this country, and we are going to pay for it. I believe next year is going to be hard. Mr. Speaker, let's continue. **"So, you have to be able to now stabilise the [country's] finances. That's why it was necessary to have a rainy-day fund so that you could better implement essentials if you needed financial assistance"**. I'm waiting to see if they're going to have all the money for the Department of Financial Assistance (DFA), or whether they're going to under budget it again. We'll see. Good Member, Honourable Minister Isaac, make sure they fund your budget, my brother, because I don't want to come after you too.

Mr. Speaker, let's move to another one. I've got two more and I'll go back further. The point of these comments is that they emphasised the country's finances and scared the people into believing they were the "Holy Grail," and I almost drank it. I almost drank it, Mr. Speaker.

I swear I sat there and looked at my good friend, the Hon. Katherine Ebanks-Wilks and said, you know what, if anybody I know is going to be truthful to this it's her; but it's either that or they didn't give her the money and she asked for it. We're going to see. Guess what, you know why I didn't want to talk about it today, Mr. Speaker? Because I said *if I show my hand now it'll give them a chance between now and the budget to go fix the numbers*, but I'd rather they fix the numbers so the budget is right — but don't come *yah* in November with those same numbers your Honourable Minister just presented.

Last one, Mr. Speaker; **"so, from our standpoint, infrastructure is important and we need to deal with it on an urgent basis."** I see they're finally supporting my good friend, Minister Jay Ebanks, by giving him the money for that road because it is essential; but they're not going to run over Jay, you

know. The Government is fragile, you know, Mr. Speaker.

The Government is fragile. There are certain people they can't say no to; it's ticklish, it's ticklish and there are certain things... There's a reason, Mr. Speaker, you see the Blue Iguana Control mechanism; came off of that, but don't think that people are fooled and not looking at what's going on, you know. There's an ideological difference between the TCCP, the National Party, and the Independents, and somebody has to compromise; but I'm waiting for the full four years to see how many compromises will happen. I can promise you the National Conservation Law is going to be the next one, but we will see; **"but outside of that, we really need to get back to stabilising the finances of this country"** and this was by Mr. Dan Scott. **"It is an awful position,"** he says, **"when you are facing an already \$26 million deficit and potentially next year, another \$44 million deficit."**

Mr. Speaker, I'm done with these comments. My point is they scared the country into the terrible-ness of it all based on a flawed system [as] admitted by this Government, yet they want to present another budget for three years, \$300 million in deficit with a half a billion dollars in debt [when] you haven't fixed the projections yet but you want the country to believe that.

Mr. Speaker, let's continue with some other things my good friend said. He did say, let's stop the foolishness — and he is right. He is right. Let us stop the foolishness because the truth will come out. The election gone, you know; *unna* done win, but be honest about the reality of how we got here.

Interestingly enough, another little point — and the Minister of Tourism should pay close attention to this one. He said *we're going to rebuild cruise tourism and stayover tourism*. I encourage the listening audience to look through this document very [carefully] and find all the good old substance they have about cruise tourism because I can't find it yet. Now, they talk about tourism in general, no question about that, but they continue to — what they would say, I don't know if I'm allowed to say that word — let's

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Evade. I'll say evade, it means the same thing.

They can evade this issue all they want, and I'm not going to bring it up. I'm not going to fight the cruise tourism battle. The people have spoken. That's one thing I believe in. When the people say what they say, argument done for me. They said no, regardless of whether you want to say the information was messed up. I hear them [talking] about ill-timed referendums and this and that while they were the same ones [who] wouldn't campaign for it. You know what

the next argument will be? *Oh, we support cruise tourism and a cruise dock, but were against it because the information was bad*, because they are going to come back at it. They will come back. If there is a sun in the sky, Mr. Speaker, they will turn against their argument — Mr. Minister of Tourism, pay close attention.

The Minister just gets up and says, *we're going to rebuild cruise tourism*, and up to now I don't know how. I'm waiting for the numbers. I heard him whispering about *oh, well the article came out in the paper that the numbers for cruise tourism next year are better than what Minister Bryan had projected was going to be all bad*. Being the Minister of Tourism for four years and Chairman of the Caribbean Tourism Organisation for the whole of the Caribbean, I still got my links; I made my own calls and I'll tell you what. I'm going to tell you the response I got. I won't tell you by whom. I said, *guys, how is this possible? They're saying the numbers are going to be 1.7 million cruise passengers*. You know what the response was? *Yeah, and I'm turning 21 tomorrow*, and the person is 80 years old.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, no, it basically means it's a bunch of foolishness, but don't worry, you're going to have to explain your numbers because unless the Lord comes for us all, which I hope he comes any time he's ready; my soul is with him, but if he doesn't come, 2026 [and] 2027 are going to be here, and you and this Administration and everyone else are going to have to face all those employers and employees who depend on the cruise tourism industry — and you're going to have to decide what you're going to do.

Mr. Speaker, there are also whispers about the cargo because they may not want to build a cruise dock. That's fine, the people have spoken, but when it's time to import food I want to know what you're going to do. I want to know what they're going to do then. Anyway, let me leave that alone because I don't want the environmentalists to come for me because, to be honest with you, I think I was a little too hard on the environment the last time. I'm actually much closer in line [to] the Hon. Wayne Panton than he thinks—

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Sometimes he misunderstands my intentions, but I love him still; he knows that.

Mr. Speaker—

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: No, I didn't go off the rails. He's my friend. Let me tell you something, I'm never going to let poli-

tics get in the way, we're all Caymanians. That's all right. I'm still his friend. You can say whatever you would like to say.

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Well, you know why I brought up the NCC matter, Mr. Speaker? You know why I brought it up? Because what we need to do is stop fooling the people. You know why? Everybody, the children in Africa know, there is a difference in viewpoints on that side of Government with the National Conservation Law and they can smile and take as many pictures as they want; they can talk and fluff and say, *Oh we're unified*, as much as they want, but the environmentalists and the developers know, there are two sides of it.

I see the Premier is doing a really good job trying to soften it. You know what he said, I remember when he said it, I said, *boy, boy, he good, man; he good*. He said— this was the answer on *Radio Cayman*— *Well, you know, I expect the Minister of Environment and the Minister for Development to work hand in hand to figure out this discrepancy between development and environment; they got to figure it out*, because he can't pick a side, you see. You need one and you need the other. That's why the National Party who is on one side and the TCCP who is on the other side came together to take us out because they know that the PPM government was the strongest group in this country's party system but 2029 will come, Mr. Speaker, and they will not be able to sell the same old story about enough is enough because I might be the one saying it.

[Laughter]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: See, you can't sell the story twice.

Mr. Speaker, as I wrap up...

[Inaudible interjection]

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: Oh yeah, you want me to say the slogan again? Mr. Speaker, it seems that this Government's slogan is to tax, borrow and spend; tax, borrow and spend. They're going to tax this country... How are they going to do the taxes? Where are the taxes? Oh, here are the taxes: other import duties; exempt company fees; stamp duty on land transfers as if they don't know that when you increase land, no matter where you go, it reflects on the rest of the land, but they'll figure it out; work permit fees because the business owners don't need workers, you see.

They're talking about bringing down the cost of living; if you're bringing up the cost of doing business, it won't bring down the prices — that's a smart move, Mr. Speaker. Partnership fees, as if financial

services can handle anymore. You know what will happen, and former Premier, the Hon. McKeeva Bush said this before, *you're going to kill the goose that laid the golden egg*, but you know what, I'm not in financial services. Unfortunately, I don't mingle with enough of them. They're not in my circle. My circle is the people of George Town Central. They usually have darker-coloured skin and smaller bank accounts, so I don't know what they're saying. I'm going to trust the Honourable Minister of Financial Services if they think the financial services can handle it, because what I'm hearing from the little one or two I know, they are already scared and don't take it from me. Find the Caymanians you know, Members, who are in the financial services [industry] and ask them if they are comfortable with *unna* squeezing them even more.

Mr. Speaker, I didn't say it, you know; the Honourable Minister just got up and said it in response to my colleague from George Town East, that *it was the UDP who squeezed them then* under him as Minister of Finance. Sorry, Minister of Education, my apologies. Oh, it was the Hon. McKeeva Bush himself, I forgot about that. I take that back, Rollie. I really apologise for that one.

Hon. Rolston M. Anglin: That's okay.

Hon. Kenneth V. Bryan, Deputy Leader of the Opposition: But he was in Cabinet with him.

Mr. Speaker, I can't say whether the financial services can handle any more, but let's continue. You've got partnership fees; private fund fees; mutual fund administration fees; all kinds of fees in the financial services. You see, they believe the common person out there goes, *Yeah, financial services, unna take the money from them 'cause they got loads of it*. I reckon if they think that Cayman is the only country willing to create a legislation structure to allow financial services in its jurisdiction, keep it up. As a matter of fact, honourable Member, let's have a meeting with the financial services industry after this sitting of the House because I want to get the full story. I don't want any more whispers.

Let's continue to the last one, Mr. Speaker. Oh, this one I'm interested in. Tourism accommodation charges. I can happily tell you this because I know this from experience; we have one of the highest tourism accommodation costs in the Caribbean. Rightfully so, we just increased the minimum wage. Now if you think the hotels are not going to pass that on to the consumer, you can think again. You increase their wages, they're going to pass that on to the room rate, and now you're going to increase the accommodation charges, they're going to pass that on to the room rate and we are already an expensive jurisdiction.

While we worked so hard, the good team at the Department of Tourism and I, to build up the numbers so they can brag and say, *oh, 2025 is doing so*

well with record-breaking numbers and things are looking good for the future, bring those in and see what will happen. It's not me they will have to deal with it, you know; I'm in Opposition, I'm here to critique. You, Honourable Minister, are going to be the one to deal with it. They were dying to kill the tourism industry by increasing fees, and I stopped them. *No, no, no, no, no. Why try to fix something that isn't broken?*

Stay-over tourism is the one sector that is doing well besides hiring more Caymanians, and I give the Honourable Minister for Labour and Immigration as much support as I can possibly give. I don't think he's going about it the right way, but I believe he has good intentions because I know the challenge of trying to get more Caymanians into the tourism industry. I wish him well and I am praying for him because if he is successful, the country will be successful. I think he could take advice from other people, but so it goes.

We were talking about the theme of tax, borrow, and spend. I just went through all the taxes; as I start to wrap up, let's talk about the borrowing. One hour's debate, not bad. The borrowing, as I said, is a whopping \$654 million. When they're finished in 2028 we will be in debt with a whopping borrowing of \$331 million. The spend, Mr. Speaker, as we heard—I don't know, I hope someone can clarify it because, based on my numbers, after you take away the \$80 million for SAGCs from the total \$323 million worth of capital investment, it leaves \$263 [sic] million capital.

The spending is on the new school, old school refurbishment, sea cable, East-West Arterial, and security equipment for the Police and Coast Guard. Now, I'm not here to critique the priorities. Only the Government can decide that; they are the elected arm of the country and we have to respect that. I might not like it, but I respect it. If from a capital perspective, these are their top priorities, so be it. I think they could be rearranged for other things to be top priorities, but we will see once the final budget comes together.

Mr. Speaker, I don't want the public to take my criticisms of the Administration as *oh, just being critical*. The truth is the Opposition had no intention of me speaking as a member today. My capable leader did an excellent outlay of what you would have expected from us with suggestions and even proposals of partnership; but to then have the Honourable Minister of Finance undermining our criticism... I had no choice but to get up and respond to him.

I was waiting until the budget; I wanted to see the actuals because I was so worried the figures may be off between now and November because their projections are so bad. I wanted to hold back but couldn't because at the end of the day, the words that come from the Members of Cabinet, particularly those charged with the finances, are going to be taken for gospel and the one thing I can take away from the numbers associated with this SPS is that I'm not sure they can be relied on.

I think it's risky and running a very thin line. It has projections that already suggest a potential deficit in the very first year, not even in the second or third; within the very first year. It will bring us to historical debt figures. The highest. Listen to that word, Mr. Speaker. This Government intends to put us in debt to the highest level in our history. Let me say it one more time. Within its first three years, this Government intends to put the country in the highest level of debt in our country's history. Their first major move is the SPS, and that's what they announced.

Mr. Speaker, I got to say that I'm concerned. I haven't really addressed specifics to the SPS because my Honourable Leader has already done so. The good Minister of Finance would say, all these fluffy-fluffy, fluffy-fluffy words and fairy tale things. I can say the same about the things he's saying because you know what, you can pay for any good analysis, anybody to do this. I know how the process works; I was there. You get professionals and say, *oh we want to do this fancy stuff and fancy this and fancy that*, the fluff-fluff magical stuff that the Minister of Finance spoke about. I am hopeful — I'm not optimistic, but I am hopeful — that the fluffy magical stuff in this becomes reality *and I ain't gonna bother about it*. My Honourable Leader already addressed it.

I wish them well, but do not come here with your hypocrisy, campaign on "basically, things are unreliable", present numbers that don't make sense and put us further into debt, and just expect us to go, *Oh, you guys are so good*. It doesn't work like that — and I'm ready for the political battle. If you think the People's Progressive Movement is going anywhere, you can think again because we are working behind the scenes and we are preparing, so make sure your team is tight. *Unna* taking pictures? Tighten up even more you hear, because I intend to be part of the People's Progressive Movement that will come for your government in 2029.

Thank you, Mr. Speaker.

[Desk thumping]

The Speaker: Member for Bodden Town West.

Mr. Christopher S. Saunders: Mr. Speaker.

[Crosstalk]

Mr. Christopher S. Saunders: Mr. Speaker, I was prepared to wait until November 5th to say what I wanted to say, but Mr. Speaker, by the tone of this debate, we're going down a slippery road.

When we met with the Government several weeks ago, Mr. Speaker, I said to them that I'm a student of history. I like to study the mistakes of other countries, other islands, to ensure we do not make the same mistakes. Something that has made Cayman unique is that we have never played politics with the

finances of this country and the last campaign — I'm not going to say today — we went down that road.

Mr. Speaker, if you want to talk about SPS numbers being bad, you can go back to the 2021 general election. I can tell you that as much as I was in opposition to the PPM at the time, I never used those forecasted projections against the government because I recognised them exactly for what they were: a forecast.

We saw the PREFU, the Pre-Election Economic Forecast, being politicised in the last election. As a matter of fact, Mr. Speaker, the last election took a tone that this country may not realise opened the door to the kind of politics we do not ever want to see in this country. I had opponents going around telling people *we need to get rid of that damn Jamaican in Bodden Town West* and all those kinds of things. There was a tone of incivility and I need to make sure that we nip it in the bud today, because the budget is really where the debate needs to take place. This cannot continue. You know who's laughing at us? The special interest groups.

Mr. Speaker, when we were running — and that's the thing about campaigns — every one of us here had the solution for every problem in this country but once we get elected we find out about what sociologists call a wicked problem: that [when] you think you're solving one problem you're not solving another problem.

This isn't a business, Mr. Speaker, it is people's lives — and I know you know that; so I decided to interject myself into this battle because there's much blame to go around in terms of how we got here but you know what, Mr. Speaker, the one blame I was looking for that we have not yet touched on is where the blame [really] needs to go: the special interest groups in this country.

Mr. Speaker, I want to give an example and I guess to some extent I'm going to depart from my prepared notes.

CIMA's website gives us the total amount of money made across the different sectors, particularly banks, and there's a section on their website that speaks about the total amount of revenues the banks make. Physical, Class A banks with retail space — in other words the banks that we can walk into — does anyone have an idea how much money the Class A banks with physical real estate in this country made in terms of revenues for 2024? I will tell you: US\$986 million. US\$14 million shy of \$1 billion for 2024. US\$986 million. That's revenue, Mr. Speaker. Now I will tell you about the profit. Do you know what the profit was for those Class A banks with physical retail space that you can walk into? It was US\$752 million — so from US\$986 million in revenues, US\$752 million was profit.

Mr. Speaker, banks in the US, UK, anywhere else in the world, their margins are nowhere close to what we have right here in Cayman and the reason it

bothers me, Mr. Speaker, is the real reason that we are in this financial mess: NGS 55, HEA 2, TP 41. What do those votes cover? They cover the people who used to work in those same banks for 20, 30, 40, 50 years, made all that money for those banks and were then pushed through the door with not one iota of health insurance. Then they show up cap in hand, with no dignity, asking the government to help them. That is the problem in this country.

[Inaudible interjection]

Mr. Christopher S. Saunders: That is where the problem is, and naturally, being the caring society that we are, we have to take care of them while the people who pushed them through the door, with US\$752 million profit in 2024 — \$752 million in one year — sit and laugh at us because we're that stupid [not] to realise what is happening while we're fighting amongst ourselves.

Now, Mr. Speaker, I have to apologise to my mother, and I am going to tell you why. My mother is travelling; she's with my sister Carlene, who everyone knows is my campaign manager. As I was preparing my speech, every time I went through a particular section I would call Carlene and she'd have me on speaker. I'd read what my line of thought was and then mummy in the background: *You can't say that. You can't call people stupid. I was like, mummy, quiet. You are a different generation from my generation.*

Mr. Speaker, I want to say something that has been missed in this entire process. Something happened recently that kind of hit me. This is the first time in our history, at least since the 2009 Constitution, that the leadership torch has been passed to a new generation. I want to congratulate the Member for West Bay South for being the first Member outside of the baby boomer generation to lead this country. I am glad I am alive to have seen that leadership torch pass during my lifetime.

[Desk thumping]

Mr. Christopher S. Saunders: This is not to say, Mr. Speaker, that we are not mindful of the contribution of previous generations; but when I look around this Parliament, I see that the majority of Members are from Generation X (those are people born between 1965 and 1980), and Generation Y, those born between 1981 and 1996. First time ever in Cayman's history, the majority of Parliament consists of a new generation. Mr. Speaker, I know where you're coming from and I'm glad.

The reason I brought it up, Mr. Speaker, is that we are in the business of building on what others have done, and I know you yourself understood that because in your time, you were ahead in many initiatives. History has vindicated you. Why build a new

hospital for \$16 million when you can renovate the old one for \$70 million? I think it speaks for itself.

Mr. Speaker, as a matter of completeness, and I don't like to go back to the past too much, I think you should release the Commission of Inquiry report that came about after 1992 — no, because it said that if the plan that was put together, and you know it better than me, had been given a chance to be implemented the Cayman Islands Health Care System would have been much further ahead than anyone else's in the Caribbean but politics being what it is.... It was from the independent commission that was commissioned to hang you, which actually turned around and vindicated you.

[Inaudible interjection]

Mr. Christopher S. Saunders: [Pardon?] No, no, no, no, no. Listen.

Mr. Speaker, you see that is politics at the end of the day. As I said at the last Public Accounts Committee meeting, I don't make it a habit of criticising Ministers, in particular finance ministers [because]:

- (1) I don't play politics with finance; and
- (2) people make decisions based on the information they had at the time.

Mr. Speaker, there was one decision I made while in Cabinet that right now I can say bothered me, that I regret making; but at the time, based on what was presented to us, I went along with it. That decision was the mandatory COVID vaccine. I regret that decision but you know, at the time, Dr. Lee and all of them came and put all that stuff out there, and not being a medical professional, you depend on the technocrats... I regret it but, again, we made the decision based on information we had at the time.

[Inaudible interjection]

Mr. Christopher S. Saunders: I said it before, you just weren't listening.

Mr. Speaker, as I was saying, my mother always cautions me to be careful in terms of the language I use, so this go around I want to do something I haven't done in a long time, which is to actually type my speech partly to force myself to be politically correct because when you're standing here it is very easy sometimes to get into the moment. I want to now temper my approach and the reason being, Mr. Speaker, I remember my first SPS back in 2017 after the general election, and I know you remember it too.

The then Premier came in and said it was his last term as Premier, and to his credit he delivered a very good SPS. It was a bold and ambitious SPS, and we in the Opposition at the time got up and wished them luck. Wished them all the best and said if there were anything that we could do to help, we would help.

Mr. Speaker, the Premier's response was a blood bath. He beat the hell out of the Opposition that night. I know you remember it. I remember Mr. Eden turned to me and said, *was that really necessary?* I said to him, *Mr. Tony, yes; and I'm going to make him regret it. If that's the tone he wants to take, I'm going to make him regret it.*

I remember when we met in Cayman Brac and the cruise debate was a big thing. We were in a lunchroom speaking and I called a friend of mine who was a tourism expert in the Caribbean and I said, listen, this cruise debate is coming up, I need some arguments against the cruise port, you know, can you help me and everything the person was telling me supported the cruise port. I said to the person, *no, I'm going the other way. I need other arguments.*

The Premier came to me and said, *you know, Chris, that's what I don't like about you, you know. You know the country needs the cruise port, but you're going to get up and oppose it.* I said, *Premier, you told me in your SPS debate that my job was not to agree with the Government; my job was to disagree and offer alternatives. If you get up and you publicly apologise for that statement, I will come out and I'll change my position; but as of right now, I am going to take an adversarial approach because that is what you tasked the Opposition with.*

Mr. Speaker, I listened to our new Premier from a new generation during his own inauguration speech, and he said he wanted to take a more advisory approach as opposed to a more adversarial approach, so I'm not going to use the yardstick from a previous generation to recognise that we are now living in a new generation with new leadership.

As such, to that extent, I would take the more advisory approach and work towards cooperation as opposed to conflict and look more at where we can find consensus over controversy. I decided that is the approach I'm going to take this term. From what I've seen thus far, I can tell you I have much respect for the vast majority of people on the opposite side. I have much confidence in the Minister of Finance; I know him, I know where his heart is. On top of that, he has the talent to back up what he wants to deliver, but I do recognise, Mr. Speaker, that all of us have our challenges with information.

I am going to step on some corns now if we want to really move this Parliament forward— and most people may not know, but the current Speaker is the reason this is now called the House of Parliament, because during the constitutional meetings they were having he was one who insisted that it change from a Legislative Assembly to a Parliament. He also pushed to ensure that we modernise our legislative framework and our legislative body as much as possible; and Mr. Speaker, I'm sure I thanked you, but for the record, I want to personally thank you again, because when we went around telling people that we were an MLA, they would look like, *what the hell is an MLA*, but everyone

knows MP. It makes it much easier when dealing with your peers.

Mr. Speaker, when it comes to the issue of information, ensuring that we have the correct systems to capture information is key. Something that's important in democracy — and I want every Member in this Parliament to understand this — is called a continuation of government. Under our system of government, such continuation is charged to the Civil Service. In years gone by they were called Permanent Secretaries; now we call them Chief Officers. They hold the requisite knowledge that passes from one government to the next. Every new Minister coming in should have received a binder or folder from their Chief Officer with every initiative the previous government was working on. Then you have the conversation: *Minister, this is what we are working on. Do you want to continue it or not?*

Mr. Speaker, during my time in Cabinet, I was blessed with two very talented Chief Officers: Kenneth Jefferson and Wesley Howell. They came prepared for the very first meeting and both of them sat with me and had the conversation. *These are all the initiatives.* I will say to the new Members over there, if you did not have that conversation yet, in terms of everything that was being worked on, you need to make sure you go and have it because that is where the continuation of government lies.

Mr. Speaker, I also recognise that humans being who they are, people have preferences; and I'm going to ask you, Mr. Speaker, to lead an initiative whereby we in this Parliament set up our own continuation of government whereby we have meetings between former and current Members on a quarterly basis or at least two to three times a year because, regardless of how an election turns out, everyone who runs and gets elected is still patriots who want the best for this country. We have people who have walked out of this Parliament with much knowledge, and for many of our young people who are coming in, we need to ensure that we have at least a setting where someone can say, *well, I was working on this, I was working on that. How are you guys looking at this or how are you guys looking at that?* That is important because there are some [choices] we make as political decisions that civil servants would not be privy to. In the United States, politicians (the Senate) are charged with the continuation of government. We need to make sure we understand these things because, Mr. Speaker, whether you want to accept it or not, as we mature as a democracy, we'll start seeing the shortcomings of the Westminster system if we don't do it properly. It's a good system, but we are still in the embryonic baby stages and we need to ensure we start putting systems and processes in place so when a new government comes in there is at least that conversation between previous governments to say what was being done because like I said, some

decisions are political decisions that would have been outside the Civil Service.

I am sure previous members would have no problem coming here and having that conversation because at the end of the day when you come here whether for one or two terms or whatever, we [become] part of a fraternity for the rest of our lives and it comes with its own ups and downs. Let's not forget that. As this generation moves—

The Speaker: Honourable Member, I hope it's a convenient time. Standing Orders require a 30-minute break at five o'clock.

The House is suspended for 30 minutes.

Proceedings suspended at 5:03pm

Proceedings resumed at 5:36pm

The Speaker: Please be seated.

This Parliament is back in session.

Member for Bodden Town West, please continue. Apology for the interruption.

Mr. Christopher S. Saunders: Thank you very much, Mr. Speaker. No problem; the Standing Orders are the Standing Orders.

Before the break, I was basically speaking about making sure that we don't get into the tone of politics when it comes to our finances, et cetera, but to also recognise that much blame needs to be passed around. As I said before, Mr. Speaker, when we were campaigning we had several solutions for this country. Now that we're here we recognise that we have a wicked problem, whereby some of the things that we thought we could have solved purely by mentioning them or willing them away, that's not the case.

Mr. Speaker, I raised the issue—

The Speaker: Just a minute. The cameras are not on? Is it being recorded? Can you check on it and let me know?

[Pause]

The Speaker: Okay, Member for Bodden Town West continuing.

Mr. Christopher S. Saunders: Thank you very much, Mr. Speaker.

Mr. Speaker, just before the break, I was making reference to make sure that we in this honourable Parliament maintain a certain tone, especially with regard to finances. As I said, we need to make sure we don't make other countries' mistakes and learn from those mistakes.

During the break, I spoke to the Honourable Deputy Premier and reminded him that there was a time in Cayman's history when our men went to sea,

like my father did, and they would see what was happening in other countries and they brought that knowledge back home to make sure that we didn't make those same mistakes. Since we no longer have our seafaring heritage, we need to ensure that we find other ways to study others' mistakes, to ensure that we ourselves don't make them.

Mr. Speaker, as I'm looking at the Government's financial position, I do recognise the items that are putting much strain on government finances are the amount of money we spend to take care of our people, our citizens. Something I am concerned about, Mr. Speaker, is that we are allowing companies in this country that make hundreds of millions of dollars in profit a year to basically push their people through the doors at the age of 60 or 65 who then come to government with cap in hand looking [for] assistance, especially with regard to healthcare.

Mr. Speaker, the question I asked earlier when the Deputy Governor made his statement was with regard to retirement age. I think it's important for the people in the private sector to recognise that there is no retirement age in the Cayman Islands; only the age at which you stop paying pensions. The issue we have, and I think it is incumbent that we address it, Mr. Speaker, is ageism whereby [employers] are discriminating against our seniors. One issue that drives that, Mr. Speaker, is the cost of their healthcare when they reach a certain age and while many of them can still work, can still be productive citizens, because the cost of their health insurance is too high, companies are basically looking to push them through the door at 60 and 65.

Now, Mr. Speaker, something I've always raised as an issue deals with the pension and the pension contribution. Within the private sector, the contribution rate is 10 per cent. It basically means that it takes 10 years to save one year's salary; and even if you're fortunate enough to work for 50 years, that is five years' worth of salary. In normal circumstances, like in the nineties when the stock market was booming and the Pension Law came into effect, before the big 2008 financial crisis and other different crises, you could sit back and say maybe people could survive on that; but the stock market has not been performing at anywhere what it should have been and in many people's cases, their pensions are actually still losing money. *Every time I look at my pension, just randomly looking at the statement, I see that I'm losing money.*

Here we are, people having worked for 50 years, that's five years' worth of salary even if you're lucky and say that money even doubles over 10 years, Mr. Speaker, here is the fact, women are living to roughly 84 years of age, that is 19 years past the age of 65; even if they're fortunate enough to have 10 years' worth of salary saved, what happens to the other nine years? Men are living to 79, I think, the last time I looked at the number, that's 14 years past the age of 65; even if they are lucky that after working for

so long their pension doubles, they're still going to be short at least four or five years again from that standpoint, and this is why they're showing up.

Another thing we have seen, Mr. Speaker, is the number of people requiring health insurance each year. I've said it before in this honourable Parliament: if we do not tackle this issue, it is going to bankrupt this country. I am pleased that the Minister of Finance is actually putting together a committee to examine this healthcare issue. One point I made in the last Public Accounts Committee meeting when we were discussing the Auditor General's Report on the long-term sustainability of the Cayman Islands Government was the unfunded pension and unfunded medical liabilities especially for civil servants, which, combined, is roughly about \$3 billion.

The point I'm making, Mr. Speaker, is that when we looked at the numbers at the time, we were spending roughly around \$50 million — high forties, less than \$50 million— to cover roughly 2,300 civil servants and their dependents. We know that buying health insurance for roughly 2,300 retired civil servants and their dependents costs the country around \$50 million. Why, then, are we spending close to \$80 million, blank cheque approach, to take care of 2,069 people, if my memory serves me right? Wouldn't it be cheaper to go out, Mr. Speaker, and actually buy insurance for those people? At least if you buy insurance, the reinsurance kicks in at a certain point.

I am pleased to know that this Motion passed unanimously in the last Parliament to bring in free healthcare for children and seniors, and I'm happy to see that the Government is actually looking to go that way because some of them, many Members on the Government side, were here and supported the Motion at the time, so I'm happy to hear it is actually being looked at. I think that in itself is a step in the right direction but, Mr. Speaker, it does not change the fact that we still have companies in this country that are making tons of money...

You know, Mr. Speaker, everyone complains about CUC [Caribbean Utilities Company]. Back in 2023/2024, I think their revenue was around US\$287 million — again, I'm just speaking from memory, and their net profit was around \$39 to \$40 million; but you know what you don't find from CUC, Mr. Speaker? None of their former employees who are retired are coming to the government for health care insurance because CUC still covers their employees after health insurance [sic].

Yet, Mr. Speaker, there's one bank and I'm not going to call it by name but Mr. Speaker, you have your Ezzard Intelligence Unit (EIU), forgive me for being so formal, and I know my good friend Arden has his Arden Research Unit (ARU). Well, Mr. Speaker, I was able to put together my own (CIRU), Chris' Intelligence and Research Unit, and I combed through financial statements in the middle of the night. Those big old SEC [US Securities and Exchange Commis-

sion] filings with 200-odd pages, I combed through them. It is very easy to do. First you find them, then go to the search engine, type in Cayman, and look for all references to Cayman.

Mr. Speaker, when you do that, one financial institution made over \$200 million in revenues, made \$136 million in profit— mark you know, this is now roughly \$86 million less than what CUC makes, three times the profit that CUC has, yet their employees are coming to get government assistance. You cannot be making \$752 million profit in one year, Mr. Speaker, and can't take care of your people. It is wrong. It is an injustice. That same company— which shall remain nameless but you can figure it out when you go look at the SEC filings; I looked at its staff costs year to year and you know what I found? They are making money in Cayman but the jobs are going elsewhere.

The thing about this, Mr. Speaker, if the Premier, who is also the Minister of Financial Services, walks with CIMA's report during his travels to say to those banks, especially some of the American banks, *Look at the margins these banks are making in Cayman*, which many of those US banks aren't making, I guarantee you some of them will be looking to set up shop in Cayman. That's what needs to be done.

Mr. Speaker, the Cayman Islands Monetary Authority Act speaks about consumer protection, but there is nothing in the legislation that deals with consumer protection. I filed a Bill on consumer protection in the last sitting [sic] and the feedback I got from many people in the community was that we can't speak about consumer protection if we are not going to include the banks and insurance companies because for too long we have allowed these banks to continue to make massive amounts of money in this country and say nothing.

One presentation I remember Mr. Speaker, and again, I'm using CUC as a benchmark because we complain about the 10 per cent return on capital that CUC makes. One year we looked at it, the average return on banks for their profitability was 26 per cent. It basically means all who invested in banks got back their money within four years at that rate. CUC had to wait at least 10 years to get back their money. These guys were getting back their money in four years, and bearing in mind that was the average of the industry. If it was at 26 per cent, it means some banks were higher than 26 and some were lower than 26 and I know some banks out there are in excess of 30 per cent return on their investment, which means that pretty much within three years' time they get back all their money, meanwhile we are stuck.

Mr. Speaker, we can sit here and have the numbers reflect the reality of the Government's responsibility, but the Government and every Member in this Parliament must also recognise that this country's private sector also has a responsibility; and for too long we have allowed the private sector in this country to get away. There were banks in this country, Mr.

Speaker, that, before the National Pension Act came in, were giving their employees generous retirement benefits. Many of them offered defined benefit plans for their employees, and the minute that the law came into effect, they left the defined benefit for the expat employees and moved all the Caymanians to the local plan; I can tell you some banks did it because I've seen it. That's what they did. We are now stuck with that decision. Like I said, Mr. Speaker, it's very easy to look back and say, *well, we should have done this and we should have done that* but again, we make decisions based on information we had at the time and that's why I can't be critical in terms of going back too far unless something is painfully obvious.

Mr. Speaker, another thing I have to touch on, which is also a bone of contention for me, [is that] while I was going through the CIMA numbers, there was a line that got my attention which was directors' remuneration for those Class A banks with a physical retail space. After those banks made US\$986 million in revenues and US\$752 million in profit, their total directors' remuneration for 2024, again per CIMA's filing, was the equivalent of CI\$660,000. Remember now, the entire Class A bank physical real estate, all of those boards of directors making all of that money, CI\$660,000 equivalent across all the banks.

For 2024, Mr. Speaker, CIMA paid \$174,000 to its directors for managing the entire financial sector, not just the banks but insurance, mutual funds — the full gamut. The Cayman Islands Monetary Authority directors running this massive financial service industry [cost] \$174,000, again, per their report so I beg the question, Mr. Speaker, bearing in mind that the banking industry was \$660,000 and half of \$660,000 is \$330,000 — why did the HSA pay \$327,000 to their directors in 2024?

Mr. Speaker, I've said it to the Premier already: this is an issue, and I'm going to call on the Honourable Deputy Governor because there's a report... In fairness to the Deputy Governor, Mr. Speaker, he did his job because if you read the Public Authorities Act, I think its section 13, it deals with remuneration of board members and it refers, I think, to section 18 of the Public Service Management Act where the Deputy Governor basically makes sure that the salaries paid on those government boards aren't crazy outside the normal civil service salary so there's a safeguard that was set in.

I also know there was a whistle-blower letter because I got a copy on my windshield— that's how you used to put it, so I know what is going on and I can tell you it is not a pretty picture. Credit to the Deputy Governor, from what I understand— and guys, if you know Chris talking about it, you know Chris knows what he's talking about too, just putting it out there. A report was done that dealt with the HSA board fees that were paid, and I will encourage the Premier and every Member of the Government to ask the Deputy Governor for a copy of that report.

As a matter of fact, I would go as far as to ask the Deputy Governor to Table said report in the House because as I've always said, the public's business can't be done in private. I think that report is going to be quite alarming to many Members. To give credit where it is due, the Deputy Governor did do his job in that regard; and like I said, the Public Authorities Act and the Public Service Management Act speak about those issues. I can't sleep properly at night knowing that people sat there and collected all that money which could have been used to hire nurses and doctors because, Mr. Speaker, if anyone has been to the HSA and seen the waiting times just for people to be triaged...

I know we could even have gone and hired a couple of nurses from the private sector part-time who would have been more than happy to moonlight at the HSA. Those funds could have been used to at least cut the waiting time, because such waiting times not only make people more agitated and sicker while they're awaiting care, but it also impacts this country's productivity in terms of having access to healthcare. Again, I would ask the Deputy Governor to Table that report that was done by his internal audit unit. If someone needs a copy, we'll talk offline.

Mr. Speaker, coming back to the government numbers. Like I said, it is sailing close to the wind, but I also recognise that it is not apples to apples compared to previous budgets because the amounts budgeted now for HEA 2, NGS 55, and others, have actually been increased big time.

Deputy Governor, I'm glad you came back. I [shared] that you did your job with regard to the HSA fees and there's a report, and I'm asking nicely if you would consider Tabling that report so all Members and the public could directly see what was happening but your team did do their job as required by the Public Authorities Act and the Public Service Management Act. I don't want anyone to believe that you were asleep at the wheel; you did your job.

[Inaudible interjection]

Mr. Christopher S. Saunders: You can Table that report and we can put that issue to rest.

Mr. Speaker, as we go through the SPS, we also need to look at the issue of cost of living. This is an issue that does not affect only the citizens of this country; it also affects the government because at the end of the day, the government is the largest purchaser of goods and services in the country, so it too feels the effect of the cost of living. I think that's another issue that needs to be tackled.

When you look at the cost of living and the CPI [Consumer Price Index] basket, Mr. Speaker, there are three [sic] things that basically drive the CPI basket: the cost of rent or mortgage, fuel cost, food and communication. I think those, again from memory, are the four largest things that drive cost in this coun-

try. Something that we looked at in the last Session of Parliament was looking at a mortgage company.

Now, I understand the new Minister of Finance— and again, I don't want to take any thunder from him— is working on something to utilise the government balance sheet, because as we have found out in this Sitting of Parliament, we have over 2,000 Caymanian families waiting on a place to live, a place to call home. Government just does not have the money to finance building homes for over 1,000 Caymanians but the private sector does, and if we use our balance sheet right... That's why I'm not going to get into the issue of debt as yet, Mr. Speaker, because I need to see where the money is going. If you are incurring debt that will increase productivity, then it may not be that bad. You always have to look at the full picture.

I raised that issue, Mr. Speaker, and again, this came out of the last Public Accounts Committee meeting, where the Auditor General was talking about government's long-term sustainability, and while they were talking about the rising cost of spending for the government, they did not factor into their report the rise in GDP during the period that they were looking at; by government spending the money, it invested in the economy.

People can get up and say, *oh government shouldn't do this and government shouldn't do that*, but they need to recognise that when they're talking about government not spending money, \$500 million of the government's \$1 billion-and-change is going towards paying the salaries of our public servants. If you want to cut that number, we're talking about sending public servants, mostly Caymanians, home; and I have a problem with that because the truth of the [matter] is, Mr. Speaker, that it is not the cost of the civil service why we have this issue. Not that there may not be opportunity for efficiencies, don't get me wrong; but it is not the cost of the civil service.

A large part of the civil service cost is the health insurance. Guess what, Mr. Speaker, the very civil service cost that we're talking about includes the cost of health insurance; and guess what, part of their health insurance cost is from subsidising CINICO, because CINICO has to remain regulatory-compliant with CIMA and when CINICO falls short, they just turn around and raise the civil service fees. Guess why? Again, subsidising the retirees from the private sector because the banking industry collected \$752 million a year in profit and refused to take care of their people.

Mr. Speaker, I propose that when looking at revenue measures, the government look at taking some extra money from the bank. Now, I'm not a person who likes flat fees because flat fees mean that they just pass it on. I like taking a percentage; I like a commission, so here is my proposal to the government. We need to take 50 per cent of the foreign exchange revenues the banks make on converting CI to US dollars — and I will tell you why, Mr. Speaker.

I have here a copy of the 1971 Cayman Islands Currency Law. Now, if memory serves me right, Mr. Speaker, you would have been about 18 at that time. I think you're from that famous class of 1969 that produced many great Caymanians. With your permission I want to read the memorandum of objects and reasons from the Cayman Islands Currency Law, 1971 — this is public knowledge so I don't think I need to [Table it]. This was the law that brought in the Cayman Islands dollar and it reads:

“From ever since the Cayman Islands were a dependency of Jamaica the Jamaican currency was used as the currency of the Islands. This situation continued after Jamaica became an independent Commonwealth country and the Islands remained a colony. It is now considered that from a social and economic point of view the time has come for the Islands to have its own distinctive currency.”

The object of this Law is to establish a currency for the Islands, the unit of which will be the Cayman dollar, which will be divided into one hundred cents. The parity of the Cayman dollar will be CI\$2.40 = £1 sterling — In other words, Mr. Speaker, CI\$1 was 42 cents sterling, just to make it easier.

The Law provides for the establishment of a Board of Commissioners of Currency who will be responsible for the general administration of the Law, and the operation of a Currency Fund to be established under the Law, into which will be paid and upon which will be charged all amounts respectively due to and payable by the Board of the Fund under the provisions of the Law.”

Mr. Speaker, when we brought about the Cayman Islands currency back in 1972 after the Law passed in 1971 we were coming off of the Jamaican dollar, which was also tied to the pound sterling as referenced to the Law; both currencies at the time were floating against the US. In other words, they were not stable. If memory serves me right from my research, back then US\$1 was equivalent to 78 cents Jamaican meaning the Jamaican dollar was stronger than the US dollar and it is that 0.78 or 0.80 cents we maintain today.

That was in 1971, and the currency came out in 1972; but, Mr. Speaker, something else happened in 1971 that caused a disruption in the markets. What we refer to as the “Nixon surprise”, whereby in August 1971, Nixon took the US dollar off the gold standard, and it created an issue within the global markets. Again, the gold standard came out of the Bretton Woods Accord [named] after Bretton Woods, New Hampshire, where 44 countries got together in 1944 and basically planned everything we needed for world peace. I won't get into that here, but it created alarm in the currency markets at the time.

Now Mr. Speaker, here we were a little island with a population of just under 12,000 at the time; we

decided we didn't want our currency bumping up and down. We wanted a fixed currency, a currency that was set because this up and down movement could not work, so much so that by 1974 we made an Amendment to the Cayman Islands Currency Law.

Again, Mr. Speaker, with your permission, the Amendment reads:

"In exercise of the powers conferred upon the Governor in Council by section 10(2) of the Cayman Islands Currency Law, 1971, the following Order is hereby made—

- 1. This Order may be cited as the Cayman Islands Currency Order, 1974.**
- 2. Subject to the provisions of paragraph 3 of this Order, the parity of the Caymanian dollar shall be one dollar Caymanian equivalent to decimal point five four pound sterling."**

In other words, one Cayman dollar was now 54 cents sterling bearing in mind that back in 1971 it was the equivalent of 42 cents, so in that short period of time, it went from 42 to 54 [cents] which, again, created the fluctuations. This is what happened in the 1974 Law that made a difference.

- 3. "Notwithstanding the provisions of paragraph 2 from and after the coming into effect of this Order the parity of the Caymanian dollar shall be one dollar Caymanian equivalent to such amount of sterling based on the London sterling/dollar (United States) cross rate at the close of business in London on each day as will be equivalent to United States \$1.20."**

We introduced the US dollar into the Cayman currency system, again, because of the issues with the pound moving up and down and by the 1983 Law, Mr. Speaker, we made no reference to the pound sterling and the US dollar became the currency that we pegged on as opposed to where we started with the pound sterling. The reason we took that route, again from my research and speaking to elders like yourself and others, is that we recognised that we were importing a lot of stuff. We didn't want this up and down, up and down, up and down. We wanted a fixed rate.

At that time, coming off of a floating currency and wanting something fixed, the banks built in an exchange rate which was equivalent to roughly 3.2 per cent to give them any fluctuations within the markets; by pegging it, they gave themselves a broad enough spread to basically give you that coverage. You may recall that back then some people wanted it to be 1-to-1 to the US too; my research showed that was the argument of the day, but they wanted to make sure they built in that comfort spread for the banks and that's fine. You're in the 1970s, the Bretton Woods Accord is through the door, currency markets in a flux, and the banks needed some level of comfort. No problem. We gave them a 3.2 per cent so for the

listening public: cash was 80 cents, if you were buying it, it was 84 cents, and that four-cent difference between .80 and .84 is 3.2 per cent. Easy maths.

Well, Mr. Speaker, here we are, 53 years later. We are proving, more than half a century later, that the Cayman Islands dollar is stable.

Now, Mr. Speaker, we have another elephant in the room that we weren't looking at back in the 1970s, called credit cards. Just about everybody has a credit card. That credit card is denominated in US dollars. On average, the banks are already making 18 per cent interest on your credit cards. You incur the costs in US\$, then you have to turn around and buy the US\$ again. They make a ton of money in terms of paying the money now to make it [later]. If you go through and you look at the amount of money that the banks are making on converting CI\$ to US\$, and vice versa, it is in the tens of millions of dollars.

Looking at this issue, my first approach was to say, *"You know what, let us look at lowering the rate"*, but Mr. Speaker, *when the sun shines on the righteous, it shines on the unrighteous too* and there are some people whom I don't really want to benefit from such so, to ensure we get the benefit where we want it, I think the Government needs to go to the banks and say, *"Listen, this FX [profit] that you are making converting CI\$ to US\$ after already making 18 per cent majority on your credit cards and high interest rates — we now need a percentage of that fee. If you can make US\$752 million profit, you should have no problem giving up US\$20 - 30 million of that foreign exchange fee to the people of the Cayman Islands."* That money will pay for their employees whom they don't want to give health insurance to once they leave out their doors after making them all that money. Consider this payment for your former employees whom we have taken care of, and your future employees whom we will have to take care of.

Mr. Speaker, I will say this much — don't stop there. Go through industry, by industry, by industry. If you do not want to take care of your employees, and the Government has to take care of them for you, we will find our way of collecting our money to set aside for your employees. It is that simple. You cannot come here *quietly* making three times the profit of CUC, thinking that nobody is looking at you, nobody is seeing it, then do that to your staff! This cannot continue. You know what? It's time for the people of the Cayman Islands to get back some of that money.

Mr. Speaker, I want to share something the intention of which only two other people knew back when we formed the Government in 2021: Mr. Kenneth Bryan, Member for George Town Central; and Mr. Bernie Bush, Member for West Bay North. At the time we came in, we looked at the trend of status grants, and the numbers were too high.

In September 2021, when the boards were to be changed, as with any government, Members will give you a name to serve on boards. Something the

Members didn't check was which board their nominee was going to be placed in. From speaking to some Members who submitted names at the time, I found out in a roundabout way who was the most "Kunta Kinte", radical, person out of their nominees.

In other words, I needed people who understood what the Caymanian Protection Law was about so we assembled a Status board that was chaired by Dr. Steve McField and the Member for George Town Central gave me a great deputy, Magalyn. We also had Rosworth McLaughlin, Joan Barnes, [and] Denise DeMercado; and Mr. Speaker, that board did some work. We saw the number of statuses — I don't want to be accused of misleading this House, but it was something I campaigned on so I will put it out there. To give you an idea of what was happening, we had:

Year	Total Statuses Granted
2011	422
2012	576
2013	607
2014	677
2015	635
2016	699
2017	635
2018	791
2019	641
2020	416
2021	590

Mr. Christopher S. Saunders: Looking at those numbers, I said it was unsustainable. By the following year, 2022, the board reduced it from 590 to 523, and by 2023 it went down to 266; unfortunately, Mr. Speaker, by 2024 it had gone back up to 1,567.

I raised that issue, Mr. Speaker, as it was something that was on my mind back then as Minister of Finance. That was one of the reasons why when the then Premier was initially assigning ministries, when he didn't give me finance, he gave me something else; I said, *"No, I don't want that. I want this one,"* because I knew I wanted the labour and immigration issue. By the time the census rolled out, my concerns were realised. One of the things that came out of the census, and I think it's on page 84 [sic], was the average age of non-Caymanians. That number jumped out. The average age of non-Caymanians was 48 or 49 [sic].

If we were to do our quick maths again, Mr. Speaker, going back to my early analysis where it takes us 10 years to save one year's worth of salary, if the average age of a non-Caymanian was 48 and you put them back on Cayman even at age 40, 8 years before they could apply for permanent residency (PR), by the time they reach 65 it means on average they would have been in Cayman for around 25 years. Under the current pension contribution rate, that would

mean 2.5 years' worth of salary. That would not be enough.

Right now, Caymanians can't retire after working here for 50 years, much less someone working here for half that time. It means then that we will be creating an environment where we are now putting more people to be a burden to future generations in this country; and not only would that be unfair to the current and future generations, it would also be unfair to the non-Caymanians, where we know that they'll be trying to live and retire in a very expensive jurisdiction.

Mr. Speaker, we recognised that that issue needed to be sorted out and the reason I brought it up — and I'm going to put some numbers out there now, or as my daughter would say, *this is where you start cooking*. I want people to forgive me for getting very technical, but I need to put the numbers there so people can fully understand the issue that I'm talking about.

If we look at the 2010 Census, Mr. Speaker, we had 2,603 Caymanians above the age of 65. Then 11 years later, when we did the census in 2021, that amount increased by 2,091 to the point where we had 4,694 Caymanians above the age of 65. In that 11-year period, Mr. Speaker, the number of Caymanians above the age of 65 increased by 80 per cent.

Mr. Speaker, when you look at the Fall 2024 Labour Survey, the amount of people above the age of 65 was 6,635. When we consider that by the 2021 Census, we had 4,694 Caymanians above the age of 65, in that three-year period there was a 41 per cent increase by 1,941 persons to get to the number that we have. Remember that number now: 1,941 was the increase between the 2021 Census and the 2024 Labour Survey.

Mr. Speaker, this is where the rubber meets the road. If you go back to the 2021 Census, there is a very good demographic table where they have everybody listed by age. If I was to look at the amount of Caymanians that were 62, 63, and 64, which by 2024 should naturally move into the 65 and above category, you get a completely different number than what has happened. The difference between those numbers is actually 688 persons. If we did nothing with the Census and we just took those who were 62, 63, or 64 when we did a complete census and put them in the 65 and above category, we are still short by 688 people. This is where the effect of immigration comes in in a short period of time; and this goes back again to the average age.

Now, Mr. Speaker, why am I raising this issue? This is not about being anti-immigration, anti-foreigner or anti-anything; let me tell you the issue that we need to face. I am sure everyone on social media at some point will see commercials about artificial intelligence (AI), the AI revolution, et cetera. We have reached a point in our development right now, in human history, where we will not have enough manual jobs for people within the next 5 to 10 years. Right

now, California is running driverless taxis. Automation is real. AI is real. Jobs that people used to do are now being replaced by robots.

This isn't new. In the United Kingdom and the United States, you start hearing terms like universal basic income being dropped around. There is a book written by Andrew Yang, who ran for the Democratic nomination at one point, called *The War on Normal People*. In that book he talks about the trucking industry in the US, where they are looking at automating trucking and they realised that as the same truck stops, it employs like 3 million people along the way. They said if you automate trucking, these are 3 million jobs that will be lost. Where do these people go? How do these people feed their families?

In years gone by, the economic thought was you need to increase your population because you have a bigger tax base. The more people you have, the more productivity you can get from those people, but we are at a point in our development where that will now come back and may impact us as more jobs are being automated.

Look at the accounting industry. It pays very well in Cayman and we make a good amount of money on work permit fees, et cetera, but now these guys have AI doing stuff such that audits are being signed off within three days after Year End. That is what is happening; therefore, the question is, do we continue to depend on the work permit revenue from accountants 10 years from now? These are the decisions that we need to make today, not wait 10 years from now to see what it will look like. This is not just something for the Government.

As I said, Mr. Speaker, when we were all running, we had all the solutions. I am not going to go back and blame anybody. As far as I am concerned, I am 1/19th the owner of all the problems in this country and everybody else here owns 1/19th too. We are the ones who have to set the stage and fix this problem. I can guarantee you, Mr. Speaker, I know my kids and they are *facety* enough to pass excess wastewater on our graves — you all can figure out what that means. They will do it!

We need to start facing these decisions today and have a real long-term plan to say what we think Cayman is going to look like in the next 5 to 10 years. We may not have the revenue that we're making today. We need to look at our population. You know, today is Dr. Frank's birthday. Happy birthday, Dr. Frank. I know you don't support me, but that's fine.

[Desk thumping]

Mr. Christopher S. Saunders: I am going to give credit where credit is due: Back in the first UDP Government in the early 2000s, Dr. Frank raised the issue of housing. He didn't get much support — they built some houses that weren't any good, according to people; but the bigger issue was that there was a

housing shortage. Mr. Speaker, this housing shortage problem is 20 years in the making.

It did not happen overnight, and I can tell you why. This is the first time in human civilization that we have four generations working together. You will find an 18-year-old working alongside an 81-year-old — it has never happened before in the history of human civilization. Never! Because people were not living that long. In years gone by, the grandparents would leave their house to their child or grandchild, [but now] the grandparents are still living in it!

We have literally one generation's worth of a housing shortage. The only country around the world that recognised that problem at the time was China. They were building these cities that were all empty, and we were laughing at them. "*Oh, when Eskimos have money they buy ice.*" China saw the problem coming. [They saw] that people would be moving; people are living longer and they want to move from the rural areas to urban areas, so they went out and they built it.

There are people out there waiting. In years gone by they could have waited on their grandparents to transition to the afterlife and say, *who's gonna get the house; who's gonna get this; who's gonna get that?* [Now,] *grandparents nuh goin' nowhere*. They are living to some serious age. Look at you, Mr. Speaker, you're not going anywhere anytime soon. If anybody is waiting for your house, *I sorry for them; they nuh gettin' it*, but my friends, this was not how it was. Now people are realising that *we need to go build these homes*.

Mr. Speaker, the FFR and the government finances do not allow us to go out and build 1,000 homes for the 2,000 Caymanians who need a place to call home, but the FFR does give us something; and to give Jack his jacket and give credit where it's due, the Honourable Leader of the Opposition brought a Motion in the last sitting [*sic*] where, while the government guarantees mortgages, lets us guarantee development.

As I said to the Government when we met a few weeks ago to go through the budget, let us be bold! Every single person has been able to come to this country and become millionaires. Let us now go create some Caymanian millionaires. Let us go and make 10 Caymanian millionaires per year!

[Desk thumping]

Mr. Christopher S. Saunders: Mr. Speaker, this is not about political favours. Our job is to create the environment for our people to do well. Let us use the government balance sheet.

Mr. Speaker, I was having this conversation with the Minister of Finance several weeks back, and before I could finish it, the man was on it. I said the man is switched on; I'm feeling good already because he recognised [he should] let us use the government

balance sheet. We have a very good credit rating. What's the use of having a [good] credit rating? Your people don't have a place to live — but we have good credit. People can't eat, they're hungry — but we have good credit. Let us use the credit to help our people. It's their collective credit. That's what we need to start doing.

Mr. Speaker, if you do a quick Google right now, 70 per cent of the mortgages in the US are backed by the US Government; 70 per cent — but if we get up and talk about doing it, they want to call us socialists. The biggest capitalist country, 70 per cent.

Why are we afraid for our people to do well? A man came here as a sous chef; he's now a millionaire selling real estate. A man came here as a dive master; he's now a millionaire selling real estate. A man came off the plane as a lawyer and 3, 4 years later he's a millionaire, but some of our own lawyers after 30, 40 years can't get anything.

Mr. Speaker, this goes back to the issue that we need to tackle in this country and we in this Parliament need to start. It comes back to the same thing I talked about: *bad mind*.

An Hon. Member: Yes.

Mr. Christopher S. Saunders: We are too *bad-mind* in this country and we need to fix that. They would prefer to see somebody [else] do well than our own people.

Let me tell you something, I want my friends to do well, you know? At least I can borrow from them. I can go hit them up. It's good when you have your people who can do well; that's what it needs to be. That's what it is about, Mr. Speaker — Caymanians helping Caymanians. We now need to create the institutions for our people to do well so they can maintain their dignity while they're doing it. Mr. Speaker, that dignity gap is becoming a big issue in this country.

Mr. Speaker, my first election was in 2013 and back then I was running with the UDP. Something happened to me on the campaign trail. It is a story I hate to tell because it takes me back to a place that I don't like to go, but it reminds me that I was living in a bubble. Back then, Havana Club on a Friday evening, the movies here, a weekend trip to Miami; Chris was okay. Chris was CFO at a bank; Chris was making good money. Then, on the campaign trail, I ran into this lady and we were talking for the longest time. I'm like, *man, Chris you're really working hard to get this vote*, but it's your first campaign and you're trying to be polite and she said to me, *"Mr. Saunders, I need to show you my roof. Come here."* I think, *oh God, no. I'm gonna get taxed now, Jesus. I should have ended this conversation already.*

When we stepped into her house — and this is 2013, Mr. Speaker — I look up and look straight at the zinc. She said, *"My roof has been like that since Ivan,"* and she said *"Mr. Saunders, if you're elected, I*

only want one thing from you." I think, *yup, here it comes now*, but it wasn't what I expected. She said to me, *"I want you to fix the education system."* She says, *"Mr. Saunders, I sit on my veranda, and everybody drives past me and walks past me. Nobody stops to look at me because I'm a nobody."* That hit. *"Nobody stops because I'm a nobody; they don't look at me."* That night I just went home after speaking to her, I couldn't even campaign any further. I remember speaking to Mac about it at the time. I said, *"Man, you didn't tell me this thing was like this,"* and he said, *"Boy, Chris, many of our people are hurting."*

A few nights later we were having a meeting in Lookout Gardens, in the UDP caravan, so we headed up there. Mac stopped to pick me up and he said, *"Chris, I want you to stop by this lady's house with me."* I said, *"Mac, we have this meeting. People waiting on us, we need to go to this meeting."* He said, *"No Chris, we're going to stop at this woman's house. The same thing she said to you about people driving past, let's carry me and go look for her."* Mac wasn't Premier then, he was booted out and everything else, but when we pulled up and he came out and she saw Mr. Bush, the famous McKeever Bush in her house, the woman went down on her knees and prayed and say, *"thank you Lord, Mr. Bush come look for me."* I always remember that woman's reaction.

That is one of the things impacting our people. They are losing their dignity. We are proud people and we inside this Parliament need to do much more for the people in this country to make sure they have their dignity because Mr. Speaker, the day voters get fed up and decide to vote in some real Kunta Kinte people, there won't be enough planes for people to leave this country because many people are feeling it; many people. Those in a certain generation who understand what Cayman was like, sit down and blame themselves. What decision did I make that I am living like this? They blame themselves.

This is the first time, at almost 53 years of age, that I have seen so many suicides; not just here, but elsewhere. This is the first time. Mr. Speaker, I know you know this. If you go back to 1948 I think, when they were creating the World Health Organisation (WHO), their definition of health was **"A state of physical, mental and social wellbeing and not just the absence of disease or infirmity."** From back then, they recognised mental issues and social issues and we in the Caribbean, and this side of the world, are a bit late.

One reason why we are this late to the party, Mr. Speaker, and I went and did my research into why mental health [awareness] is just finding its way into the Caribbean and even other regions is that countries in Europe and the Americas that actively fought in World War II saw their soldiers coming home with PTSD and all those issues, and from then they recognised that those soldiers had mental issues that needed to be sorted out.

Since we in the Caribbean were not that active in the war theatre, we didn't have as many people coming back where it was in our face to say, "*Boy, this man went off and his brain got scrambled, you know.*" We didn't have that; and as such, we never took it seriously enough, but Mr. Speaker, it's a serious issue. I've seen young people just decide, "that's it, I'm out of here." These are real issues that are facing our people and these are the issues that we need to make sure... I know kids who see their parents struggling and think their parents are struggling because they are too expensive; and they think it's on them. That's unfair to our children.

Mr. Speaker, we have a lot of work to do. We have two approaches that we can take, because this is now our generation's time. This is no longer the Baby Boomer Generation; this is no longer the Lost Generation. This is now Generation X and Generation Y and there's one thing about this generation: it's been argued that many of us grew ourselves, that both parents were working and we had to grow ourselves. We have proven that we can be resilient and have a very strong resolve.

The question is now, how are we going to use that resilience; how are we going to use that resolve? Are we going to come down here, fight and have conflict, or are we going to cooperate and find consensus? I'm gonna tell you one thing, you know, Mr. Speaker, if there's one thing Chris Saunders can do — I can tell people who to blame too, you know? I can do that. I can analyse problems and tell you who and who to blame, but that does not fix anything. I need to go back to my people in Bodden Town West and say, "*This is the problem and here's what we are doing to fix it.*"

As I said to the Government when we met several weeks ago, we can sit down inside here and agree on an approach where we take some controversial political issues and fix them together — listen, we have enough issues that we can disagree on politically, but let us take on the major issues that have been a problem over and over and over because people keep trying to get political points through political one-upmanship. You have seen, Mr. Speaker, what that approach has done to Cayman. We should be much further ahead than where we are, if not for that kind of politics.

Now I say to my people in Generation X and Generation Y, are we going to continue the same old politics that went before us —

An Hon. Member: No.

Mr. Christopher S. Saunders: — or are we going to take a different approach? That is up to us.

Mr. Speaker, I will close with a quote from Dr. Peter Raible, who was inspired by Deuteronomy 6:10-12: "**We build on foundations we did not lay; we warm ourselves by fires we did not light; we sit in**

the shade of trees we did not plant; we drink from wells we did not dig; we profit from persons we did not know. This is how it should be. Together we are more than any one person could be. Together we can build across generations. Together we can renew our hope and faith in the life that is yet to unfold. Together we can heed the call to a ministry of care and justice. We are ever bound in community. May it always be so."

Premier, in your inaugural address you set the tone for this Parliament. You said you want to take a more advisory approach and I can give you my word that I would take that approach with you but I will say this much: as nice as I can be, Shawnette and anybody who knows me [knows] I can flip to the other side too; but I do not want to use my energy, because his generation, his government of 1988–1992 gave me a scholarship to go off and get an education and come back and make this country better. Mr. Speaker, I thank you for that opportunity and I would prefer to use my talents for that, but like I said, I'm going either way. The ball is in the Government's court.

Thank you, Mr. Speaker.

The Speaker: Does any other Member wish to speak? Member for Red Bay.

Mr. A. Roy Tatum: Thank you, Mr. Speaker.

[Crosstalk]

Mr. A. Roy Tatum: Mr. Speaker, I know it is getting late. I will go through this as swiftly as I can. Looking around, I'm seeing laughter, which is a good thing. I want to thank the last Member for his contribution, I thought it was extremely inspiring.

Mr. Speaker, over the last three days you would have heard me asking questions about early childhood education. It's probably no secret to anybody now that it's an important topic to me, so that is what I will focus mainly on, as well as a few other issues with education. I will keep the tone positive.

Mr. Speaker, our children's potential is the foundation of our Island's future. We must invest in it today— but I think we all agree with that. Our children's potential does not begin in a boardroom; it begins in a classroom, in a nursery, and the arms of a parent teaching a child to dream.

Mr. Speaker, the Minister of Education has an extremely good and well-practised stump speech on the importance of education. I have heard him say several times in recent months that "*the home is the first classroom.*" I believe that all Members of this honourable House will agree with that sentiment. Indeed, the pioneering educator, Dr. Maria Montessori certainly understood this truth when she said, "**The most important period of life is not the age of university studies, but from birth to the age of six.**"

For that is when our intelligence, mankind's greatest implement, is being formed."

Mr. Speaker, if there are any doubters, recent research has also affirmed what Dr. Montessori knew a century ago. Nobel laureate economist James Heckman, through more than two decades of work, has shown that investing early in a child's development is one of the wisest investments a country can make. Heckman and his team at the University of Chicago found in a landmark study published in 2017 that every dollar invested in quality early childhood education can yield up to a 13 per cent annual return, one of the highest rates of return of any public investment — an investment that returns better educational outcomes, higher lifetime earnings and stronger, more resilient communities. Mr. Speaker, I say to my colleagues that if we truly believe that, and I think we do, then our policies, our budgets and our priorities must reflect it. The way we treat early childhood education is the truest test of whether we mean what we say about building Cayman's future and giving our children the best start in life.

Earlier this week and again today, Mr. Speaker, I said to the Minister of Education that I recall well his advocacy for giving our children the best educational start and that even as I questioned him about his plans for early childhood education, my main aim was to ensure that he had not forgotten it. I was happy to hear him say he had not, and so I have no doubt that that's the case. When I asked on Wednesday whether the Government would consider increasing the cap on the Early Childhood Assistance Programme (ECAP) and linking it to the real needs of Caymanian families, I was genuinely pleased to hear the Minister confirm that the work on this was starting.

The Minister was not yet able to provide specific details or timelines when I asked for them, but acknowledgement of a need is the first step and I thank him. However, good intentions must now be matched by action. I'll be watching closely to see what concrete changes appear on the next budget because Caymanian families and Caymanian children deserve to see real support and tangible results hopefully by early next year. When any of our youngest children, whether it be 1 or 890, remain on any waiting list, parents watching other children learn while they and their children wait, this is not just about policy and funding; rather, it is a moral urgency that should keep us awake at night. I'll be watching, Mr. Speaker.

As I mentioned to the Minister, I'll be watching for the promised improvements in the Early Years Programme, either through additional support for private Early Years Centres or by introducing more Early-Years Centres within government/private schools.

Mr. Speaker, one of the first requests I had as a new Member of Parliament (MP) was from a mother needing assistance because of particular circumstances where she did not have the ability to pay the school fees. [It was] around \$1,200, and I assisted as

much as I could — not for the whole thing, but happily she got the ECAP approval and she was mostly sorted after that.

The benefits of this early start for children and for the country are real. I know the Minister knows that. The world is changing rapidly and if we do not match that pace in the education we provide our children, we will be left behind.

I am proud to say, Mr. Speaker, that there are a number of quality schools in my constituency, and also in the neighbouring Prospect constituency, doing a stellar job educating our children from preschool through primary, and also those children with moderate to profound special education needs. Indeed, across our three Islands, government schools, despite a lot of improvements they may need and despite the criticism that we often hear, they're doing an excellent job of educating our children, but our schools face challenges.

I am a new MP and I've been doing my tours conversing with people; some of the information that I obtained may or may not necessarily be the case, but I will pass on what I'm understanding. I'm happy to speak to the Minister with regard to these at some point. I've been reliably informed that a fairly high number of children in our schools have some sort of special education needs. The number that was provided to me, which I won't repeat, was a shock. It was not my expectation that it would be so in the public school system.

I've learnt that not every school has a dedicated classroom for providing specialised, one-on-one teaching. Despite this, I've seen schools being creative and utilising spaces for special needs tutoring wherever they can. They may have a room that's not used all the time and they may just divide a little space to put a desk there, but that obviously is not ideal. I would ask the Minister to look into this and determine how best to support schools that need extra space, that extra classroom; and additional resources for children who need personalised help in a particular area to ensure their success.

Another challenge mentioned to me is that schools are increasingly taking in children whose first language is not English, many of whom are Spanish speakers. As I understand it, the issues range from a language barrier where an interpreter may be needed (and all schools don't have an interpreter), to the child struggling with passing the English exam. You need maths and you need English. If you don't get that, then you're already crippled in terms of your ability to move forward in our society or even get a scholarship. Not being able to pass English by itself has repercussions for the individual's future. These are challenges that need a solution, if indeed the concern is as widespread as I have heard. The Minister was nodding as I was speaking, so I think he's agreeing with me.

With that said, Mr. Speaker, there is so much that is positive about the job our public schools are

doing. Having attended several graduations across various schools, especially the last two, John Gray High on Tuesday and Clifton Hunter High last night, I left with an enhanced appreciation for the staff's care for their students with a number of students achieving good examination results. I'll even say that the graduations I attended, including the one at Red Bay Primary, left me with a natural high when I left there; I just felt so good about what I saw. I attended a graduation at a preschool that's in my constituency; again, the same thing. I left feeling so good about how well the kids seem to have done.

Whilst there is more work to be done with moving all schools to a rating of at least a 'Good' school, I can say to you and the Minister, it's heartening to see our schools collaborating. I've come to find out that they do collaborate. Not after being told to do so, but they realised that between themselves they have some strengths; that they can learn from each other, and they actually work with each other to share ideas to help move each other forward.

It is encouraging that over the years the Office of Education Standards (OES) inspections have shown continued improvement in government schools. I want to commend the work done by the staff at the Office of Education Standards. As the Minister acknowledged this week, **"Both the 2014–2015 baseline assessment of schools and the ongoing work of the OES are pivotal [those are his words, "pivotal"] in monitoring and raising educational standards across our Islands."**

I mentioned to him with a bit of pride, Mr. Speaker, and I thanked him for the confirmation that I was looking for, because it was the 2013 to 2014 PPM Government that had the baseline study done and reinstated an independent school inspectorate. These are the tools that help the country and the Ministry to measure how well our schools are doing and that help us determine how to move the bar for schools to advance towards being 'Excellent' schools. Of course, the work of the Minister and the Department of Education, as well as the work of the schools and parents, is what drives those improvements.

Mr. Speaker, the Edna Moyle Primary and Sir John A. Cumber Primary moved from 'Satisfactory' to 'Good' in 2024—

[Inaudible interjection]

Mr. A. Roy Tatum: Sorry?

[Inaudible interjection]

Mr. A. Roy Tatum: Yes, in 2024 and in early 2025. Proof of what steady focus and good leadership can achieve.

Mr. Speaker, I will take a minute for a somewhat humorous but slightly serious observation, as well. I will ask that the Government consider correct-

ing its 100-day report which listed the upgrade of the Sir John A. Cumber Primary School to a 'Good' school from a 'Satisfactory' one as one of the Government's 100-day achievements. In fact, that assessment by the Office of Education Standards was completed in 2024 and only announced in May of this year.

The progress made there came under the honourable Juliana O'Connor-Connolly as Minister of Education over the previous eight years and as Minister when the assessments were made [on] the improvements. I know that my colleague, the honourable Member for Cayman Brac East, would say that the credit really belongs to the hard-working teachers, parents, and students supported by the Office of Education Standards and the civil servants in the Ministry and Department, but as the Member of Bodden Town West has frequently said and has said again tonight, *we should give Jack his jacket.*

Mr. Speaker, while we celebrate schools that have moved to 'Good' schools, we must redouble our efforts to help schools working to improve in areas that may be preventing them from reaching that goal. We must close the gap, but we cannot just settle for 'Good'; we must move to 'Excellent' across the board, for all schools.

The Government should set up transparent targets for when they expect each school to move from 'Satisfactory' to 'Good' and from 'Good' to 'Excellent' with clear accountability for results. I will be monitoring this closely and calling for more resources, stronger leadership development, and innovation to sustain momentum if I think it is needed. It is not enough to diagnose a problem through the OES reports, Mr. Speaker; we must fix it and fix it as quickly as we can.

Mr. Speaker, progress in education must continue beyond graduation. I believe it's time for a full review of the year 12 programme to ensure that it remains relevant for today's students and indeed, we need to ensure that the provision of education provided there has not been hindered or hampered over time as the facilities have changed or by any other means.

At Cayman Islands Further Education Centre (CIFEC), many young people pursuing vocational trades today lack the equipment and materials needed to learn effectively; that's my understanding. The Government must ensure adequate funding so CIFEC can meet the demands for practical career-ready training. The Office of Education Standards may also need additional resources to carry out its work efficiently.

Our schools urgently need more mathematics specialists and assistance. Strengthening numeracy is critical for students who are to compete regionally and globally.

Mr. Speaker, someone once said to me in conversation, if at the end of this conversation you take away anything, it is that we need to have more

career guidance within the schools. I understand that Cayman Brac has a dedicated career guidance counsellor and that that may be needed in the other two government high schools as well. I would implore the Minister to also give that consideration. Have a look at that.

Families with special needs children are among the most vulnerable in our community. I know the Minister knows that well and I'm happy to see the Government stating that it plans to expand the Light-house School and I look forward to the budget to see more of these plans.

Mr. Speaker, the Government's Strategic Policy Statement speaks of a modern and future-focused education system and that is welcome, but aspiration must meet action. If we are to prepare our young people for the world they will inherit, we must ensure that innovation and technology are central to education. Artificial intelligence, as we've heard today, is set to transform entire industries. You can't turn on your TV or read a newspaper or a magazine without hearing about AI and its impacts.

If Caymanians are to thrive, not just survive, and lead in the digital economy, every student must graduate ready to build the future, not just inherit it. That means introducing more digital literacy, coding and data sciences across our schools, ensuring Caymanians are not only users of imported technology, but, where possible, creators and innovators in their own right. Our education strategy must be as bold as our economic ambition.

Mr. Speaker, turning to mental health, an area of increasing concern, especially with regard to our children. We must move swiftly to providing a facility where children with severe mental health issues can be helped. Families are being forced to send children overseas at great emotional and financial costs. No parent should face that choice. We need a dedicated youth mental health facility, purpose-built and properly staffed so that our children can receive care safely and close to home.

Mr. Speaker, early in my term as a new MP, I was approached by a distraught mother who was caught in a system that at times seemed to move a bit too slowly. Her child faced serious depression. She was distraught and concerned that her child may seriously harm themselves. Of course, like many mothers, she was probably ignoring the impacts of her own emotional state; the last thing that she needed, though, was to be stuck in bureaucracy while her child's life possibly hung in the balance. In the end, help was received.

I want to thank the Minister of Education and Mr. Mark Ray, Director of Department of Education Services—sorry?

[Inaudible interjection]

Mr. A. Roy Tatum: — Who I reached out to, and whoever else helped oil the wheels so that the right decisions could be made; but then, Mr. Speaker, the situation took a turn and specialist mental health facilities were needed. Again, things were perhaps moving too slowly, so I thank the Minister for Health, the Member for West Bay Central, for quickly responding to my outreach and working to oil the wheels and getting the right things done.

The public sees the discord in here, but they don't see these kinds of things happening. Earlier today, a Member on this side was having a conversation with the Minister about an issue she was having and he was helping her resolve it. The public doesn't see these things. We work together, collegially, and it's something I've seen over the years even though yes, I am a new MP.

Getting back to my pleas, the Government does need to start planning for a youth mental health facility in its budget. This is an urgent matter and the planning for it must begin. As we all know, government projects take a long time to get done and a delayed start makes the wait longer.

Mr. Speaker, I want to say how happy it made me last night as I sat behind you, sir, to watch you beam as your daughter graduated from Clifton Hunter High School. You are rightly proud. Congratulations to you, your wife, and your daughter, and congratulations to all graduates of all high schools across our Islands. I wish graduates Godspeed as they continue their education and their journey through life. I also congratulate the hard-working civil servants, past and present in the Ministry and Department of Education and the many teachers across all of our schools. I thank the current Minister for the work he is doing in his new role.

Before I close, Mr. Speaker, since I'm in a thanking mood (a good mood to be in), I want to thank the Minister of Planning—

Hon. Johany S. Ebanks: You're welcome.

Mr. A. Roy Tatum: I thank the Minister of Planning for once again giving his commitment to making the Bimini to Selkirk link road more drivable.

[Desk thumping]

Mr. A. Roy Tatum: I will clap with you, sir.

[Crosstalk]

Mr. A. Roy Tatum: I am hopeful that this may happen before the end of the year so we can both give a Christmas present to the many people who that link road, sir.

[Inaudible interjection and laughter]

Mr. A. Roy Tatum: Mr. Speaker, the other thing I would thank him for is his commitment to getting necessary roadwork done in the constituency when we met a week or two back. Some roads like Prospect Drive and roads connected to it, are in dire need not of repair, but renewal. When I last met with the NRA folks, they showed me a fantastic programme they have, to assess the roads. They went through a number of roads and were surprised that they weren't finding Prospect Drive nor Holly Drive; they were not there. The thinking was that somehow, they may have been missed over the years. Those roads are in dire need of renewal, so I thank the Minister again for his commitment to trying to get something in the budget to get that done.

It is late, so I will take my seat, sir, but thank you and I thank this honourable House for listening to me.

[Desk thumping]

The Speaker: Does any other Member wish to speak? *[Pause]* Does any other Member wish to speak? *[Pause]* Minister of Tourism.

Hon. Gary B. Rutty, Deputy Premier: Mr. Speaker, good evening. I know it is getting late and I promise I'll keep this brief, sir, but I would just like to thank the MP for Bodden Town West for his touching contribution. You hit home with a lot of us and it was near and dear, from the heart.

Mr. Speaker, I would like to tell the listening public how I got here. It was hard work, and connecting with the good people of George Town South who believed in me and what I stand for. I've been called many things in life, but a new one may have come to me today—I didn't steal an election, so I don't think I deserve to be called a thief. I look at my colleagues here as well and I know I can say the same thing for all 10 of them. Each one of us worked hard to get elected.

We talked about this paper that was Tabled. It was seven excerpts from the Chamber of Commerce debate—pardon?

[Inaudible interjection]

Hon. Gary B. Rutty, Deputy Premier: Purported excerpts. Five of them came from somebody who wasn't elected, and two came from our Premier. All in all, the comments that were made were for the betterment of the people of Cayman Islands and the country.

I go on to tourism right now. Mr. Speaker, we have something special in these three Cayman Islands and that is our people. We are a proud nation and people, and I need to make sure that we remain that way.

Just last month, there was a tourism job fair at the Marriott hosted by the Minister of Employment and

we can proudly boast of approximately 130 fellow Caymanians obtaining employment in our tourism industry.

[Desk thumping]

Hon. Gary B. Rutty, Deputy Premier: It's going to take work and it's going to take time, but Caymanians put this industry to where everyone has come to enjoy it today and we need to continue the trend that has been put there for decades and generations before. My goal is to have as many Caymanians as possible in the tourism industry, providing a true Cayman experience to our visitors. Caymanians need and deserve the opportunity to be front and centre of our tourism product.

Minister Johany "Jay" Ebanks and I will be attending the Florida Caribbean Cruise Association (FCCA) next week, a conference in Puerto Rico to establish relationships and promotion of the island and our cruise industry. Minister Ebanks and I have been working collaboratively to enhance our cruise passenger experience. I want to make sure that what we have here and from what we can continue to develop and grow, that our guests will have the best experience when they come ashore, because Cayman is a first-class destination and we must provide first-class service.

I said I would keep it brief, but I want to touch on the air arrivals and stay over tourism. We have Grand Hyatt coming online and ONE GT. This country is special and we need to continue to maintain our product and clean it up. I say this every time I meet someone, when our guests are checking out at the hotel, the first thing I want them to do is be on their phone googling to make the next reservations to Cayman because they had such a good experience here.

[Inaudible interjection]

Hon. Gary B. Rutty, Deputy Premier: Yes, sir.

Mr. Speaker, I said I'd keep it brief, but I just had to clear a few things. God bless everyone. Have a blessed weekend.

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]*

Will the Honourable Premier exercise his right of reply?

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

I see books closed, chargers being wound up, people yawning, pens put away—

[Laughter]

An Hon. Member: But we're still sitting here.

The Premier, Hon. André M. Ebanks: Yeah, you're still sitting there, but the signal is clear; it's time to go home.

Let me start by thanking all Members for their contributions, Mr. Speaker. I sincerely thank all Members of the NCFC, right down the line and around, for working hard and diligently to produce this document, ably assisted by the Ministry of Finance & Economic Development (MFED) team who are marvellous. I see two former finance ministers there who would probably not disagree with the work that the team produces for us. Thank you.

[Desk thumping]

The Premier, Hon. André M. Ebanks: I'd like to thank the Leader of the Opposition for reminding us that we're still in hurricane season and we've been spared so far. I joked with him in the kitchen that I thought he jinxed us because as soon as he said that the rain fell. It is a good reminder to our people that we have to stay vigilant through the season and be prepared.

All of us on our side wore purple. With competing schedules and parliamentary preparations, we weren't all able to attend the Silent Witness March yesterday for which they wear purple, but the struggle against domestic abuse is real, so we stand with you in purple today, the day after.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Mr. Speaker, I thought there was a chance we might finish at 4:30pm today. My hopes were dashed.

The point of changing the SPS preparation time after an election from three months to six months was to spend more appropriate time to create a more accurate SPS, more closely matched with the full budget to avoid the historically dubbed 'double budget exercise'. I don't see why that's such a terrible idea. I'd be very interested to see if the next Government, after the next election, rushes to change it back to three months. We'll see.

I also hoped in turn it would avoid the double debate; that hope was dashed too. We started off well. I thank the Leader of the Opposition for acknowledging the transparency of tabling the SPS to allow a decent amount of time for review. I had no major quarrel with his contribution.

As I canvassed the team, most Caucus Members and I acknowledged that most of what he said is either covered by the SPS or we already publicly have those actions underway and are starting to move the country forward, but a certain amount of "political speak" is expected. Attempts to diminish achievements and deflect attention from things that should

have been done a long time ago. It's all right. The Caymanian people are full of common sense; they'll be able to weed through all of that for themselves — but then the tone took a wild swing.

An Hon. Member: Oh?

The Premier, Hon. André M. Ebanks: And people started sending me all kinds of WhatsApp messages with ways to frame the rebuttal — hot air hysteria over ancient history, pride over problems solved, an empty barrel makes the loudest noise; but none of that is necessary, so I join the Deputy Premier in thanking the Member for Bodden Town West for returning the tone to a constructive discourse. That Member got the thrust of my opening speech. We all know the issues! We all know the 'what'; the difference in this term will be *how* we work together to solve those issues.

Can we continue to go 12 rounds over the PREFU? Was it scaremongering? Was it genuine concern? I can dig up Chamber forum debates too. I watched them carefully. The Member for George Town East, the word he used in his debate was "disturbed". He knew in the context of the time, in his heart of hearts, there were transactions that were a problem. We know they were a problem, but is there any point rehashing all of that?

You're right, Member for George Town Central, I applaud the fact that the PPM isn't going anywhere. The country needs an Opposition, needs healthy debate, but if all we do is bluster and grandstand and fault find, then the country won't go anywhere! We're on the world stage now. I'm telling you, local and international investors with international standards watch our deliberations. There's no such thing as just local TV anymore where you can show off for local people. Hooting and hollering helps no one.

You didn't hear any of us taking office, having the facts, continuing to beat the PREFU drum. Our view was, if it's correct we'll make adjustments to guard against the downside risk, and if it's incorrect, the country will be better off. We have no planned fanfare to be saviours. That just then gives us more time and more energy to apply ourselves to the problems at hand, so let's just move on.

It's time to solve longstanding issues, so we're happy to hear the Leader of the Opposition does not support *gutting* the National Conservation Act. The Member for Newlands, you could barely contain your joy!

[Laughter]

The Premier, Hon. André M. Ebanks: He also couldn't contain his joy at the Leader of the Opposition crediting the PPM for bringing in that Act. I watched your face. It looked like it did just then.

[Laughter]

The Premier, Hon. André M. Ebanks: At the end of the day, it's there. Cool, but it isn't about the Coalition being fragile. Yes, I asked the Minister responsible for Environment and the Minister responsible for Development to talk; that's how reasonable people with different perspectives solve things. It isn't about some sort of political balance. The country needs to move on. We want the natural beauty, but we also know we need infrastructure. The balance has to be struck. If there are modest modifications to make it "gel" better, then let's do it.

[Desk thumping]

The Premier, Hon. André M. Ebanks: Immigration, yes, it's a thorny issue. The Minister for Caymanian Employment and Immigration, through the Caucus and the Cabinet, has been able to get his Amendment Bill published to have a Caymanian Protection Act, because there are abuses; there are!

We can sit around and say, *oh, well, we want to make sure we won't wreck the* — nobody wants to wreck the economy. The goal is simple; we need better population management. We need a different methodology of how you become a prized citizen of this country. We need a system that protects Caymanians, but at the same time, has an efficient, effective system to get overseas talent when required.

He's done stakeholder consultation. Minister, I think it's over 70 businesses and focus groups that you've run who have come away now because... See Mr. Speaker, these days we get our news based on snippets and algorithms, so depending on what your account listens to is the rabbit hole *you goin' go down* but once people came together, he did the presentation and they understood where the Caucus was going with it; *this isn't so bad*, maybe there's a few tweaks here and there.

It's out now. I'm happy to arrange a meeting with the Opposition to sit them down and go through it. If we have to make modest modifications— they may think of things that we hadn't thought of or maybe [things] could be done a bit better, but that's how you solve things.

I think I overheard the Leader of the Opposition ask yesterday or the day before, can they see the housing policy? Yes! Once it's gone through Caucus, we have approval and we're happy with the shape of it; let's share it.

Are we all to continue to go another 10 rounds over NGS 55 and TP 41? What the Minister of Finance has done is to say to both the Ministers of Social Development and Health, *we could avoid the toil of preparing this budget by doing what is always done, the neat trick of just decreasing their budgets and then present surpluses*— we probably could have been down here four weeks ago. What he has done is to

present a realistic budget, and get it three quarters of the way on the basis that if we fund it all the way and just put our hands up and accept the problem, it grows.

What he's done is issue a challenge to say, I'm going to give you something realistic that won't have you coming back down here in Q1 and Q2, but at the same time, both sides of the House have to work on health insurance, have to work on the public healthcare system to give a chance that it'll *decrease*, to have a larger pool and get to universal health care. We have to work on these things. Yes, a challenge has been issued, but don't come down here and say it'll be unrealistic; it is realistic, but the challenge still has to be made that we have to solve the problem.

If we have more Caymanians that are protected, who rise in the ranks, and not just to get a job— Minister Myles' vision is to get them to the executive and pull their families along so that we might have a chance that TP 41 can go down because that budget is two-thirds made up of those who are older persons and those who are permanently disabled. We have to get that one-third down as much as we can and get them to work to get that back under control, then we may have more money to put into the people who are not able to generate an income for themselves.

Mr. Speaker, the hour is late. I think my point has been made. Returning, as the Member for Bodden Town West said, to my swearing in speech— No, you know what, Mr. Speaker? Let's borrow from John Gray High School. What was their catchphrase that night? You were right behind me with the Overcomer Award, Member for George Town Central. *Get in the game!* All 19 of us — get in the game.

You want to solve problems? Then let's get into a room and solve them. If you want to discuss how we're going to change election reform, then let's get into a room and get it done. The country is tired of hooting and hollering. They want help. They want us. They want it now.

[Desk thumping]

The Premier, Hon. André M. Ebanks: *Let's get in the game!*

Thank you, Mr. Speaker. God bless you, God bless this Parliament and may God bless the Cayman Islands.

The Speaker: The question is BE IT NOW THEREFORE RESOLVED that the Parliament approves the policy priorities, aggregate financial targets and financial allocations set out in the 2026–2028 Strategic Policy Statement as the indicative parameters on which the 2026 and 2027 Budgets will be formulated.

All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

Agreed: Government Motion No. 5/2025-2026 passed.

The Speaker: That completes the business on to-day's Order Paper. I would therefore invite the Honourable Premier to move the adjournment.

ADJOURNMENT

The Premier, Hon. André M. Ebanks: Thank you, Mr. Speaker. I think, if nothing else, for Members going east the traffic has diminished, if that's any small comfort while Minister Jay and the Caucus works on the East-West Arterial. In the meantime, we look forward to more fruitful discussion.

I now move to adjourn this honourable House until 2pm, Wednesday, 5th November.

The Speaker: The question is that this House be now adjourned until 2pm, 5th November, which will be the Third Meeting of this Parliament in this Session.

All those in favour, please say Aye. Those against, No.

AYES.

The Speaker: The Ayes have it.

The House stands adjourned accordingly.

At 7:27pm the House stood adjourned until commencement of the Third Meeting on Wednesday, 5th November, 2025 at 2pm.