




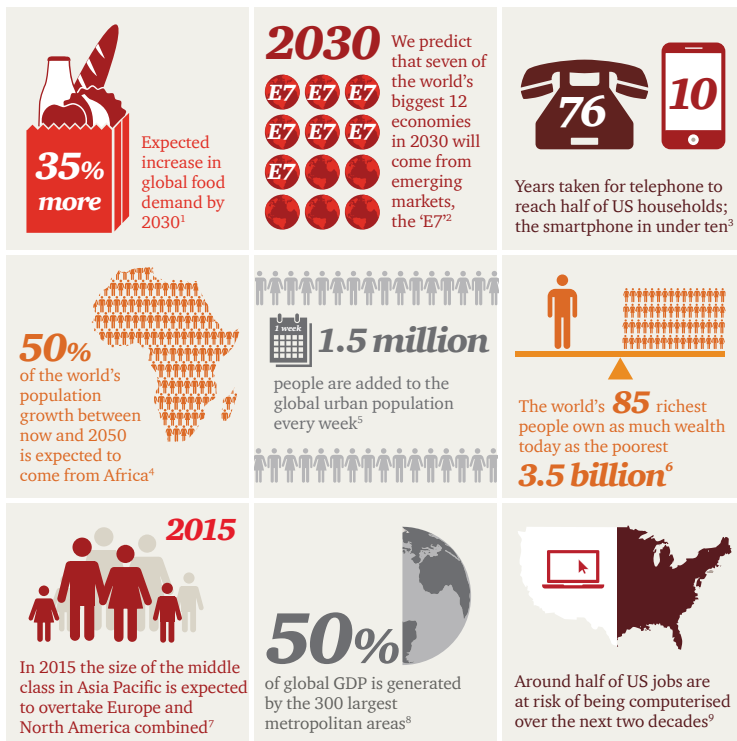
PwC 2015
*Building trust, solving
important problems*



Wishing you a prosperous 2015

The megatrends

Did you know?



The above predictions come from the following sources:

1 'Global Trends 2030: Alternative Worlds', National Intelligence Council (2012) • 2 PwC World in 2050 Projections (2013) • 3 PwC analysis based on 'Are Smart Phones Spreading Faster than Any Technology in Human History?', MIT Technology Review (2012) • 4 UN Population Division, World Population Prospects (2012) • 5 United Nations, Department of Economic and Social Affairs, Population Division (2012) • 6 Oxfam (2014) • 7 PwC analysis of OECD projections (2010) • 8 Brookings Institution (2012) • 9 'The Future of Employment: How Susceptible are Jobs to Computerisation?' C. Frey and M. Osborne (2013)

PwC sees **five global megatrends** reshaping business models in today's borderless marketplace:

- demographic and social change
- shift in economic power
- rapid urbanisation
- climate change and resource scarcity
- technological breakthroughs

Across the Caribbean, we're still dealing with the lingering effects of the global recession. With tourism stagnant or remaining well below prerecession levels, government debt is rising. And international tax reform initiatives threaten to curb our financial services industries. Beyond this, the megatrends will create opportunities for new horizons and ways of doing business that bode for an exciting future.

This year's calendar provides some perspective on our region's foremost business issues and features our PwC people across the Caribbean. Our people can help you gather data and insight, interpret it wisely and use it to create workable solutions, often embracing new technology and new frontiers.



Together we can move the region forward, increasing our global competitiveness and contributing to the well-being of our people.

Darren Johnston
CEO, PricewaterhouseCoopers
Caribbean Region Ltd.

Who we are

PwC in the Caribbean

We're a group of separate PwC firms operating in the Caribbean. We serve clients across the region, providing quality assurance, advisory, tax and corporate services to international, regional and local businesses and government organisations.



Our vision

We use our diverse experiences to help our people, clients and communities to succeed. As market leaders, we're sustained by delivering value through meaningful relationships and by working together with agility, passion and a focus on quality.

Our people









Our people work hard every day to help our clients succeed by navigating change, improving their operations and delivering value. We have access to the talent and expertise of 195,000 people in 157 countries across the PwC global network.

Our primary industries

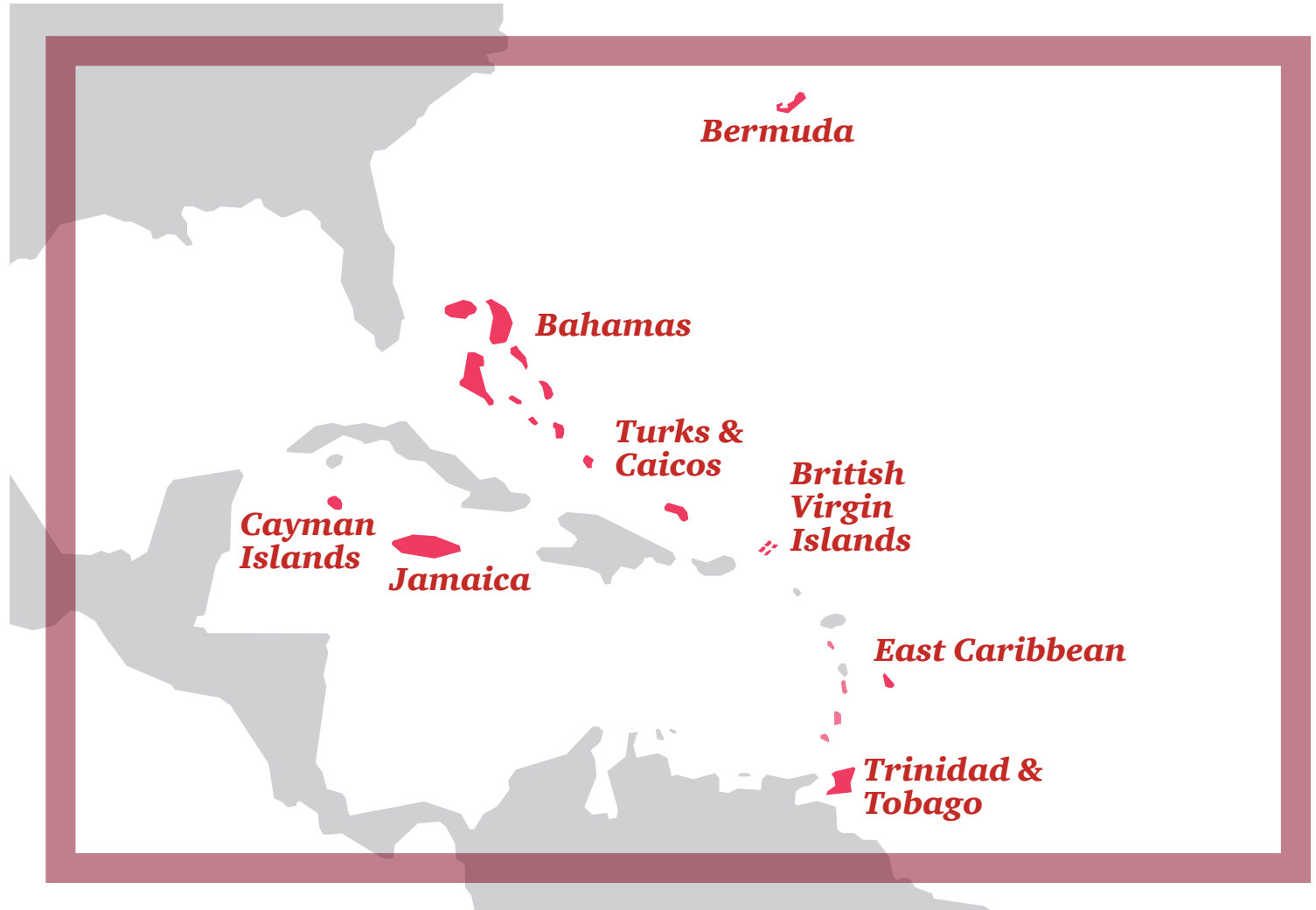
PwC firms across the region serve the following industries:

- insurance and reinsurance
- asset management
- banking
- consumer and industrial products and services
- energy and mining
- hospitality and leisure
- telecoms

PwC in the Caribbean

<i>Territory</i>	<i>Office address</i>	<i>Telephone</i>	<i>Facsimile</i>	<i>Also contact for queries on</i>
The Bahamas (BS) 	Providence House, East Hill St., Nassau	(242) 302-5300	(242) 302-5350	
Barbados (BB) 	Barbados The Financial Services Centre, Bishop's Court Hill, St. Michael BB14004	(246) 626-6700	(246) 436-1275	Anguilla, Antigua, Dominica, Grenada, Montserrat, St. Kitts-Nevis, St. Lucia, St. Vincent & the Grenadines
Bermuda (BM) 	Dorchester House, 7 Church Street West, Hamilton HM 11	(441) 299-7136	(441) 295-1242	
British Virgin Islands (BVI) 	British Virgin Islands Level 2, 139 Main Street Road Town, Tortola	(284) 494-4100	(284) 494-4480	
Cayman Islands (KY) 	Strathvale House, 90 North Church Street, George Town, Grand Cayman KY1-1104	(345) 949-7000	(345) 949-7352	
Jamaica (JM) 	Scotiabank Centre, Duke Street, Kingston	(876) 922-6230	(876) 967-1949	Belize
Trinidad & Tobago (TT) 	PricewaterhouseCoopers Building, 11-13 Victoria Avenue, Port-of-Spain	(868) 299-0700	(868) 623-6025	Guyana
Turks & Caicos (TC) 	Abacus House, Tropicana Plaza, Leeward Highway, Providenciales	(649) 946-4890	(649) 946-4892	

Offices also in Montego Bay (Jamaica) and San Fernando (Trinidad).



January 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	1 New Year's	2	3
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December 2014

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February 2015

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The Bahamas	
1 January	New Year's Day
10 January	Majority Rule Day
3 April	Good Friday
6 April	Easter Monday
25 May	Whit Monday
5 June	Labour Day
10 July	Independence Day
3 August	Emancipation Day
12 October	National Heroes Day
13 October	Discovery Day
25 December	Christmas Day
26 December	Boxing Day
28 December	Boxing Day Holiday

Barbados	
1 January	New Year's Day
21 January	Errol Barrow Day
3 April	Good Friday
6 April	Easter Monday
28 April	National Heroes Day
1 May	Labour Day
25 May	Whit Monday
1 August	Emancipation Day
3 August	Kadooment Day
30 November	Independence Day
25 December	Christmas Day
26 December	Boxing Day

Bermuda	
1 January	New Year's Day
3 April	Good Friday
25 May	Bermuda Day
15 June	National Heroes Day
30 July	Emancipation Day
31 July	Somer's Day
7 September	Labour Day
11 November	Remembrance Day
25 December	Christmas Day
26 December	Boxing Day

Cayman Islands	
1 January	New Year's Day
26 January	National Heroes Day
18 February	Ash Wednesday
3 April	Good Friday
6 April	Easter Monday
18 May	Discovery Day
15 June	Queen's Birthday
6 July	Constitution Day
9 November	Remembrance Day
25 December	Christmas Day
28 December	Boxing Day

Jamaica	
1 January	New Year's Day
18 February	Ash Wednesday
3 April	Good Friday
6 April	Easter Monday
25 May	Labour Day
1 August	Emancipation Day
6 August	Independence Day
19 October	National Heroes Day
25 December	Christmas Day
26 December	Boxing Day

Trinidad & Tobago	
1 January	New Year's Day
16-17 February	Carnival Monday and Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
3 April	Good Friday
6 April	Easter Monday
30 May	Indian Arrival Day
4 June	Corpus Christi
19 June	Labour Day
as decreed (18 July)	Eid-ul-Fitr
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
as decreed (11 Nov)	Divali
25 December	Christmas Day
26 December	Boxing Day

Turks & Caicos	
1 January	New Year's Day
9 March	Commonwealth Day
3 April	Good Friday
6 April	Easter Monday
28 May	National Heroes Day
15 June	Her Majesty The Queen's Birthday
3 August	Emancipation Day
28 September	National Youth Day
17 October	National Heritage Day
27 November	National Day of Thanksgiving
25 December	Christmas Day
26 December	Boxing Day

2015
National
holidays

February 2015

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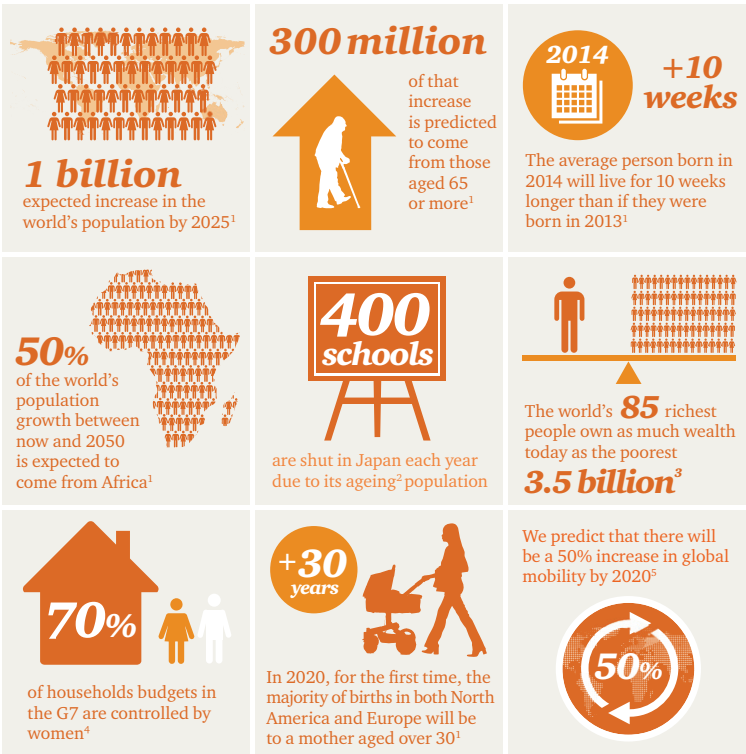
March 2015

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Customers

Demographic and technological changes are driving massive economic shifts between and within countries – creating momentous swings in consumption.

Nine facts and predictions on demographic and social change. What do they mean for business and society today and in the future?



The above predictions come from the following sources:

1 UN Population Division, World Population Prospects (2012) • 2 FT (2014) • 3 Oxfam (2014)

4 'The World's Women', UN (2010) • 5 PwC Talent Mobility 2020 and beyond (2012)

Predicting demographic trends

- Africa's population will double by 2050, while Europe's will shrink.
- The average age in Japan in 2050 will be 54, but only 21 in Nigeria, whose population should exceed America's by 2045.
- In Europe, Asia and Latin America, we'll need higher labour force participation from women and the elderly, alongside higher levels of immigration, to sustain an ageing population.
- Ageing baby boomers will spur the demand for healthcare services.

What does this mean for your business?

An underlying theme connects the demographic trends we're seeing – the world is becoming a more diverse place. And your business must keep pace.

We'll add another billion people to the world's population by 2025, making the estimated total 8 billion ... The fastest growing segment of the population will be over 65.

March 2015

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February 2015

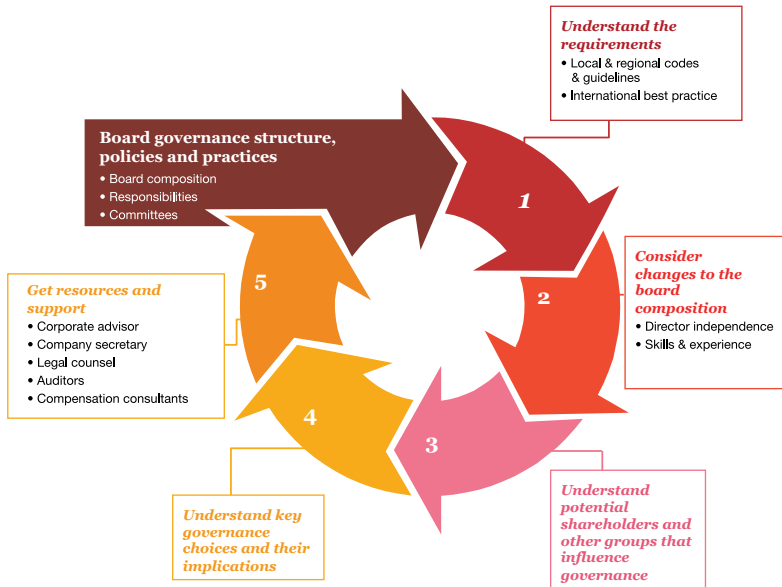
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April 2015

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Governance

Good corporate governance: it's the lifeblood of the best companies in the world – not just large multinationals, but responsible businesses of all sizes.



Holding management accountable

Shareholders, potential investors, regulators, customers – all demand accountability from management and directors. They want business leaders to ‘tell it how it is’ rather than hiding behind minimum statutory requirements. And policymakers recognise that good corporate governance has a positive impact on financial market stability and overall economic growth.

What does this mean for your business?

To meet these stakeholders’ growing expectations, business leaders should strengthen corporate governance frameworks:

- Assess the current state.
- Evaluate your boards on performance and effectiveness; and board members, on behaviours and skills.
- Ensure that your directors receive regular training so they can best carry out the duties expected of them.
- Build greater transparency into your business and take a more holistic approach to reporting.

The pressure to be transparent, accountable and socially responsible is greater than at any time in history. Is your business ready?

April 2015

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March 2015

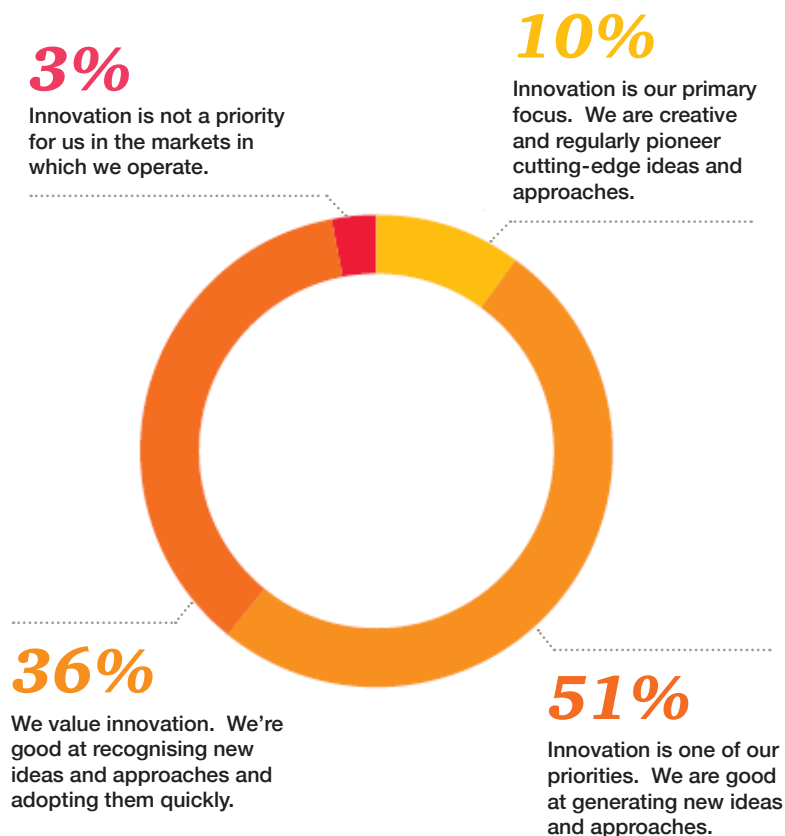
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Innovation

Companies everywhere see the ability to innovate as a top priority.



Source: PwC, Global CEO Pulse Survey on Innovation (2013)

Fostering innovation

The speed at which innovation occurs is accelerating, and consumers are hungry for the new products, services and experiences coming their way.

But the economic climate still presents considerable challenges. Most companies have seen their budgets squeezed. And game-changing innovation isn't safe; it requires vision, courage and long-term commitment.

What does this mean for your business?

The most innovative companies are creating new business models and combining related products and services to form new solutions, as well as developing new products and services. In fact, they don't think in terms of products and services, so much as outcomes. How are you fostering innovation in your business? Does your culture encourage new ideas and approaches?

Companies that prioritise innovation to a great extent forecast 10% higher 12-month revenue growth rates than their peers.

May 2015

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April 2015

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June 2015

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Operations

In a perfect world, companies manage day-to-day operations for peak performance to increase profits and reduce risks, cost and losses.

Organisational DNA

Decisions and norms

Clear decision rights, well-enforced policies with defined exception processes



Motivators and commitments

Focused metrics with clear, and sometimes shared, accountability

Information and mind-sets

Information flows embedded in planning and transaction systems, providing transparency to management

Structure and networks

Properly structured/staffed formal organisation supported by informal networks, to further organisational goals

Operating efficiently and strategically

In the real world, management must make constant trade-offs in the risk-cost-loss equation to keep operation infrastructure aligned with business strategy. Leaders must clearly define decision rights, policies, goals, incentives and metrics.

What does this mean for your business?

To survive in today's rapidly evolving global business environment companies must reshape operations to make them more agile, flexible and responsive to changing market conditions. That requires team leaders who can:

- continuously identify and make efficiency improvements
- align the corporate vision with day-to-day business activity
- demonstrate the technical and interpersonal skills that will help establish a lasting culture of operational excellence.

To strike the right balance, management must clearly articulate operational goals and develop key performance metrics to manage operations within well-defined tolerances.

June 2015

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May 2015

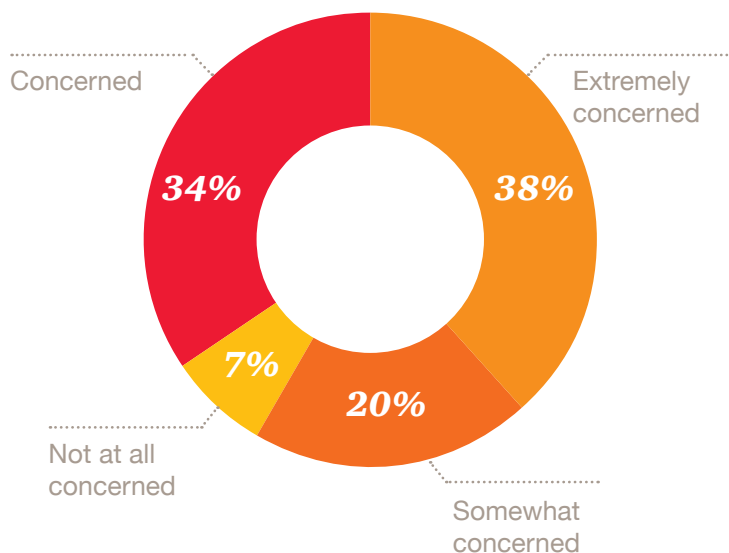
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Regulation

How concerned are you about over-regulation as a potential economic and policy/business threat to your organisation's growth prospects? Here's how global CEOs weighed in on this question:



Source: PwC, 17th Annual Global CEO Survey, Fit for the Future, (2014)

Thriving under the regulatory microscope

As increasing rules, restrictions and incentives target a wide spectrum of industries, people demand that businesses function as an integral part of the broader social fabric, with all the associated responsibilities this implies. On top of that, many policymakers feel that regulation is necessary to lay the groundwork for beneficial commercial exchange that couldn't otherwise take root and flourish, such as green energy.

What does this mean for your business?

All this has pushed governance and compliance even higher up the boardroom agenda. Senior executives everywhere recognise it's essential to make sure their companies have effective, robust and reliable governance and compliance tools and use them.

Where trust exists, regulation can become a mechanism for industry-wide – even global – cooperation on issues ranging from financial prudence to technical innovation and climate change.

July 2015

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June 2015

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August 2015

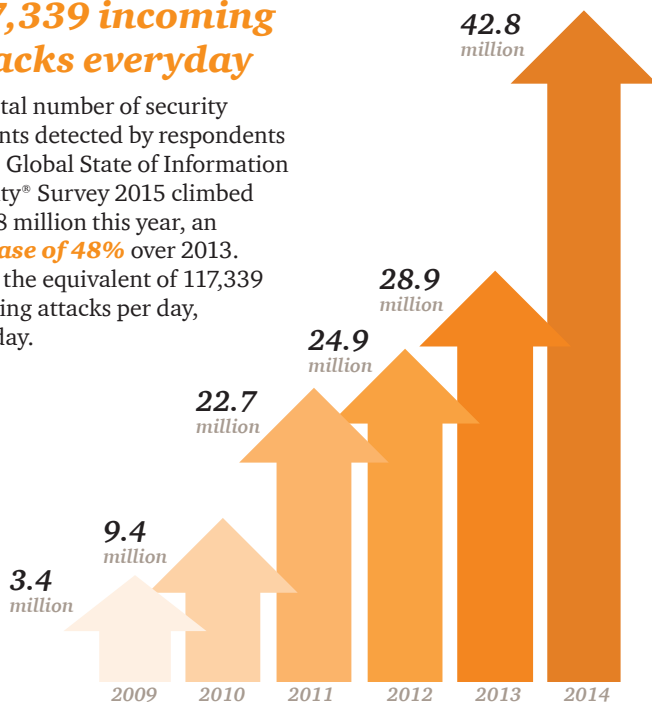
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Risk

Cybersecurity: a persistent and growing risk for business. No longer does it concern only information technology and security professionals; the impact extends to the C-suite and boardroom. And the financial and reputational damage from a breach can be difficult to overcome.

117,339 incoming attacks everyday

The total number of security incidents detected by respondents of The Global State of Information Security® Survey 2015 climbed to 42.8 million this year, an **increase of 48%** over 2013. That's the equivalent of 117,339 incoming attacks per day, everyday.



Source: PwC, The Global State of Information Security™ Survey (2015)

Taking a broader view of risk

Even as the frequency and cost of security incidents continue to rise, many organisations have not updated critical information security processes, technologies and employee training needs. In some cases, inadequate investment has weakened information security programmes.

What does this mean for your business?

We'll never completely eliminate cyber risks. But organisations must remain vigilant and agile in the face of the continually evolving threat landscape.

Too many people still consider information security as just a technical problem ... Information security involves people, processes and technologies – Getting all three in the right quantities is the real art of a successful security program.

August 2015

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July 2015

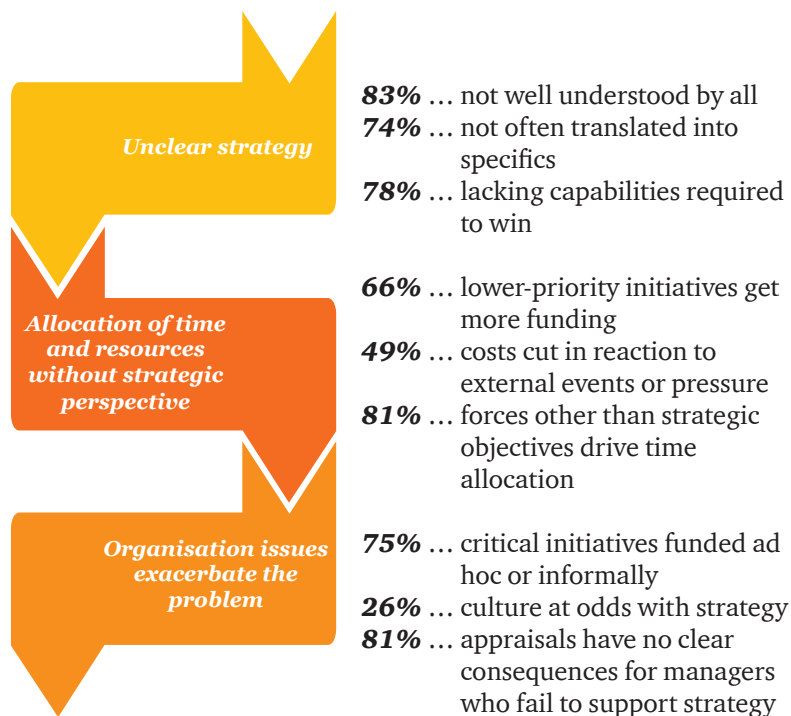
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September 2015

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Strategy

Many organisations spend money and time at odds with their own strategy. PwC's Strategy& surveyed 500 executives to understand how well they align their strategy and cost agenda. Here's what they said:



Source: Strategy& Fit for Growth Index Profiler (2014)

Preparing your company for growth

For many businesses, the way they manage costs and deploy their most strategic resources prevents the expansion they need. But they don't realise it – at least not yet.

What does this mean for your business?

In an uneven business climate, companies must transform how they operate, while creating the capacity to invest in growth. They need a more strategic approach to cost management, which requires three complementary, reinforcing actions: determine strategic priorities, optimise costs and reorganise for growth.

As companies shift their focus from the cost side of the ledger to the revenue side, searching for ways to move beyond cost cutting, they're strategically and financially out of shape. They must align investment with strategy as they enter new markets, commercialise innovative products and services, and offer more compelling customer value propositions.

September 2015

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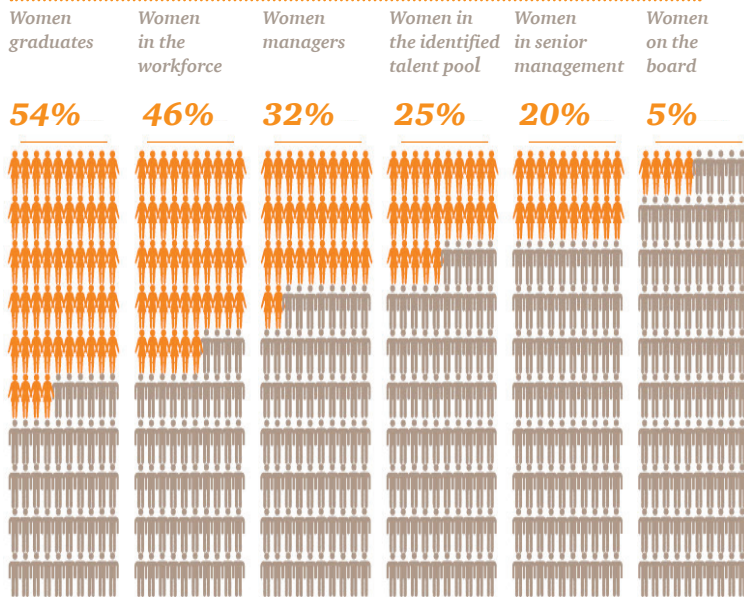
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Talent

In a region still recovering from the global recession, organisations that increase their return on investment in human capital will move ahead of their competitors.

Is your business using diversity as an asset?



Source: PwC, Saratoga data (2014)

Developing a sustainable talent strategy

Our 17th Annual Global CEO Survey tells us that half of CEOs want to hire more people in the coming year and nearly two-thirds are concerned about finding the right skills. Other concerns come into play:

- The working-age population in advanced economies is contracting.
- Younger workers have changing expectations of employers.
- The female labour force remains a largely untapped asset in many emerging economies.

What does this mean for your business?

Not only does your company need to overcome familiar problems, such as low employee engagement, wage inflation and skills shortages. You also need to look hard at what you think you know about the behaviour of organisations during a recovery, the nature of evolving markets, workforce management and the role played by diversity and trust.

Many organisations will have lived through a downturn before and will do what they've done before when the recovery arrives – recruit to grow. But there's a better way.

—PwC, A new vision for growth: Key trends in human capital (2014)

October 2015

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November 2015

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Technology

From business strategy to execution, digital technology has become the foundation for everything we do. Five behaviours make the difference in enabling a business to realise sustained value from digital technology and raise its 'Digital IQ':



Source: PwC, 6th Annual Digital IQ Survey (2014)

Raising your Digital IQ

What's Digital IQ? It's how well companies understand the value of technology and weave it into the fabric of their organisation.

What does this mean for your business?

Consider the sizable investment your organisation is making in digital technology. Gartner forecasts that worldwide dollar-valued IT spending will grow 3.1% in 2014, reaching \$3.8 trillion (Gartner Forecast Alert: IT Spending, Worldwide, 4Q13 Update, December 7, 2013). That's the equivalent of more than 5% of the forecasted world gross product of \$75 trillion.

Understanding what it takes to extract real value from your digital investment could very well position your business to outrun the competition. Just 20% of the companies in our study had a very strong Digital IQ, making your chances even better.

Those businesses in our study that have a strong Digital IQ were 2.2 times more likely to be top performers in revenue growth, profitability and innovation.

November 2015

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October 2015

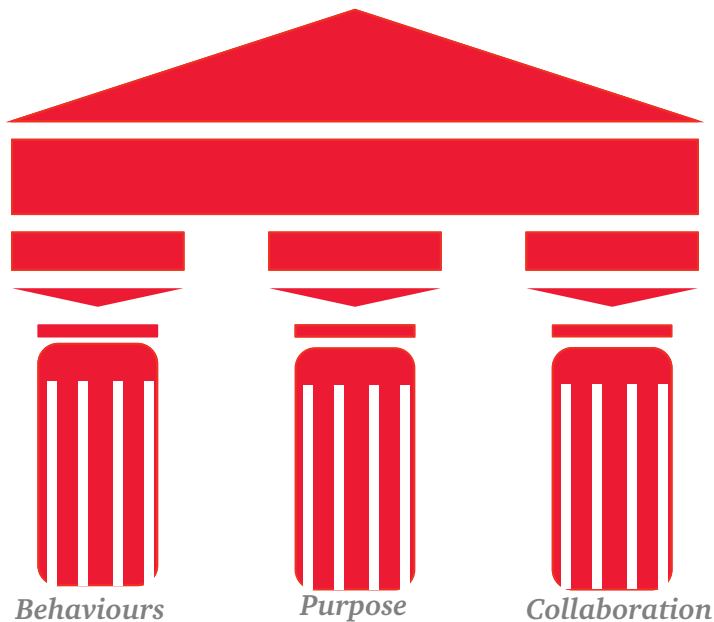
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25	26	27	28	29	30	31

December 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Trust

The global financial crisis has already shown how important trust is – and how easily it can be damaged.



Source: PwC, 17th Annual Global CEO Survey: Fit for the Future: Capitalising on Global Trends (2014)

Evolving your social responsibility

In a world that's changing beyond all recognition, the very purpose of business – not just its practices – comes into question. Popular demand for greater organisational transparency is rising. Meanwhile, social networking has made it much easier for people to air their complaints – a trend that will only increase.

What does this mean for your business?

Most executives already recognise that business has social as well as financial responsibilities. But often a big gap exists between what they aspire to do and what they actually do.

Our 17th Annual Global CEO Survey identifies three strategic priorities for CEOs:

1. ensuring that corporate behaviours are such that business is done in the 'right' way
2. developing and articulating a corporate purpose that takes total contribution to society into account
3. collaborating with governments to drive growth that benefits citizens.

Together, the three pillars of trust – behaviours, purpose and collaboration – serve to create long-term value, which in turn creates greater trust.

December 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25 Christmas Day	26 Boxing Day
27	28 BS, KY	29	30	31	1	2
3	4	5	6	7	8	9



November 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

January 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



National Holidays 2015

<i>1 January</i>	New Year's Day
<i>10 January</i>	Majority Rule Day
<i>3 April</i>	Good Friday
<i>6 April</i>	Easter Monday
<i>25 May</i>	Whit Monday
<i>5 June</i>	Labour Day
<i>10 July</i>	Independence Day
<i>3 August</i>	Emancipation Day
<i>12 October</i>	National Heroes Day
<i>13 October</i>	Discovery Day
<i>25 December</i>	Christmas Day
<i>26 December</i>	Boxing Day
<i>28 December</i>	Boxing Day Holiday

The Bahamas

<i>Name:</i>	Commonwealth of The Bahamas		
<i>Location:</i>	20 28 N, 72 80 W		
<i>Capital:</i>	Nassau	<i>Area:</i>	13,878 km ² / 5,358 miles ²
<i>Airport(s):</i>	Lynden Pindling International - Nassau Grand Bahama International - Freeport		
<i>Population:</i>	321,834	<i>Currency:</i>	Bahamian Dollar (BSD)
<i>Languages:</i>	English (official)		
<i>Motto:</i>	Forward, Upward, Onward, Together		
<i>Anthem:</i>	March On, Bahamaland		
<i>Date of Independence:</i>	10 July 1973 (from the UK)		

Principal Tax Filing & Payment Deadlines

There are no significant corporate or individual income tax filing deadlines in the Commonwealth of The Bahamas due to the absence of income taxes.

The main source of taxation in the Commonwealth of The Bahamas is derived from the imposition of customs duties on the importation of most goods.



National Holidays 2015

1 January	New Year's Day
21 January	Errol Barrow Day
3 April	Good Friday
6 April	Easter Monday
28 April	National Heroes Day
1 May	Labour Day
25 May	Whit Monday
1 August	Emancipation Day
3 August	Kadooment Day
30 November	Independence Day
25 December	Christmas Day
26 December	Boxing Day

Barbados

Name:	Barbados	Location:	13 10 N, 59 32 W
Capital:	Bridgetown	Area:	431 km ² / 166.4 miles ²
Airport(s):	Grantley Adams International		
Population:	289,680	Currency:	Barbados Dollar (BBD)
Languages:	English (official)		
Motto:	Pride and Industry		
Anthem:	In Plenty and In Time of Need		
Date of Independence:	30 November 1966 (from the UK)		

Principal Tax Filing & Payment Deadlines

Income Tax: Estimated tax for individuals earning > 25% of their income from business/rent due on 15 June, 15 September and 15 December. The balance must be paid on filing of the Income Tax Return by 30 April of the following year. Other individuals must pay 50% of the income tax due on filing the Income Tax Return on 30 April of the following year and the remainder on 30 September.

Corporate Income Tax: Companies with Fiscal Periods Ended (FPE) Jan – Sep: Estimated tax payable by 15 September of current year. Income Tax Return and final payment due by the following 15 March.

Companies with FPE Oct – Dec: Estimated tax payable by 15 December of current year and 15 March of the following year. Income Tax Return and final payment due by the following 15 June.

Withholding: Remittance of tax deducted from payments made by the 15th of the following month or within 7 days of the tax being withheld.

Payroll: Remittance of PAYE, Consolidation tax and Social Security by the 15th of the following month. Employer's Annual PAYE Returns due by 28th February.

VAT: Filing of bimonthly VAT Return by the 21st of the month following the end of the VAT accounting period.



National Holidays 2015

1 January	New Year's Day
3 April	Good Friday
25 May	Bermuda Day
15 June	National Heroes Day
30 July	Emancipation Day
31 July	Somer's Day
7 September	Labour Day
11 November	Remembrance Day
25 December	Christmas Day
26 December	Boxing Day

Bermuda

Name:	Bermuda	Location:	32 20 N, 64 45 W
Capital:	Hamilton	Area:	54 km ² / 20.6 miles ²
Airport(s):	L.F. Wade International Airport		
Population:	69,839	Currency:	Bermudan Dollar (BMD)
Languages:	English (official), Portuguese		
Motto:	Quo Fata Ferunt [Whither the Fates Carry Us]		
Anthem:	God Save the Queen (official)		
Date of Independence:	Not applicable (overseas territory of the UK)		

Principal Tax Filing & Payment Deadlines

There are no significant corporate or individual income tax filing deadlines in Bermuda due to the absence of income taxes. Payroll taxes (applicable to employees normally resident in Bermuda) are payable quarterly on 15 April, 15 July, 15 October and 15 January.

The main source of taxation in Bermuda is derived from payroll taxes and the imposition of customs duties on the importation of most goods.



National Holidays 2015

1 January	New Year's Day
26 January	National Heroes Day
18 February	Ash Wednesday
3 April	Good Friday
6 April	Easter Monday
18 May	Discovery Day
15 June	Queen's Birthday
6 July	Constitution Day
9 November	Remembrance Day
25 December	Christmas Day
28 December	Boxing Day

Cayman Islands

Name:	The Cayman Islands	Location:	19.30 N, 18.40 W
Capital:	George Town	Area:	264 km ² / 102 miles ²
Airport(s):	Owen Robert's International Airport (Grand Cayman) Gerrard-Smith Airport (Cayman Brac) Edward Bodden Airfield (Little Cayman)		
Population:	54,397		
Currency:	Cayman Islands Dollar (CI\$)		
Languages:	English		
Motto:	He Hath Founded it Upon the Seas		
Anthem:	God Save the Queen (National Song: Beloved Isle Cayman)		
Date of Independence:	Not applicable (overseas territory of the UK)		

Principal Tax Filing & Payment Deadlines

There are no significant tax payment or filing deadlines in the Cayman Islands due to the absence of income or capital taxes. The main source of taxation in the Cayman Islands is derived from the imposition of customs duties on the importation of most goods any the levying of fees by government for work permits, trade and business licences and other business related activities.



National Holidays 2015

1 January	New Year's Day
18 February	Ash Wednesday
3 April	Good Friday
6 April	Easter Monday
25 May	Labour Day
1 August	Emancipation Day
6 August	Independence Day
19 October	National Heroes Day
25 December	Christmas Day
26 December	Boxing Day

Jamaica

Name:	Jamaica	Location:	18 15 N, 77 30 W
Capital:	Kingston	Area:	10,991 km ² / 4,243 miles ²
Airport(s):	Norman Manley International (Kingston) Donald Sangster International (Montego Bay)		
Population:	2,930,050	Currency:	Jamaican Dollar (JMD)
Languages:	English (official), Jamaican		
Motto:	Out of Many, One People		
Anthem:	Jamaica, Land We Love		
Date of Independence:	6 August 1962 (from the UK)		

Principal Tax Filing & Payment Deadlines

Income Tax:	Declaration of Estimated Income & Tax Payable – 15 March. Quarterly estimated tax payments – 15 March, 15 June, 15 September and 15 December. Filing of Annual Income Tax Return for prior year plus final tax payment – 15 March.
Withholding:	Remit tax/contractors levy deducted from payments made in each month by the 14th of the following month.
Payroll:	Remittance of PAYE, Education Tax, NIS, NHT and HEART contributions by the 14th of the following month. Annual Employers Returns in respect of PAYE, Education Tax and NHT/NIS are due by 14 January after the calendar year end.
VAT:	Filing of monthly General Consumption Tax (GCT) Return along with payment by the last working day (excluding Saturdays, Sundays and public holidays) of the following month.



National Holidays 2015

1 January	New Year's Day
16-17 February	Carnival Monday and Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
3 April	Good Friday
6 April	Easter Monday
30 May	Indian Arrival Day
4 June	Corpus Christi
19 June	Labour Day
as decreed	Eid-ul-Fitr
(18 July)	
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
as decreed	Divali
(11 Nov)	
25 December	Christmas Day
26 December	Boxing Day

Trinidad & Tobago

Name:	Republic of Trinidad & Tobago
Location:	11 00 N, 61 00 W
Capital:	Port-of-Spain
Area:	5,128 km ² / 1,980 miles ²
Airport(s):	Piarco International (Trinidad) ANR Robinson International Airport (Tobago)
Population:	1,341,000
Currency:	Trinidad and Tobago Dollar (TTD)
Languages:	English (official), Hindi, Chinese, French-Patois, Spanish
Motto:	Together We Aspire, Together We Achieve
Anthem:	Forged from the Love of Liberty
Date of Independence:	31 August 1962 (from the UK)

Principal Tax Filing & Payment Deadlines

Income Tax: Companies & Self-Employed Individuals: Payment of Estimated Income Tax/ Corporation Tax/Petroleum Profit Tax, Unemployment Levy, Business Levy, Green Fund Levy – 31 March, 30 June, 30 September, 31 December.

Supplemental Petroleum Tax is computed quarterly, to be paid and return filed by 15th of the month following the end of the quarter.

Filing of Annual Income/Corporation/Petroleum Tax Returns for prior year along with final tax payment – 30 April.

Withholding: Remittance of tax within 30 days of making chargeable payment.

Payroll: Remittance of PAYE, National Insurance and Health Surcharge by the 15th of the following month.

VAT: Filing of bi-monthly VAT Return and payment due by the 25th of the following month.



National Holidays 2015

1 January	New Year's Day
9 March	Commonwealth Day
3 April	Good Friday
6 April	Easter Monday
28 May	National Heroes Day
15 June	Her Majesty The Queen's Birthday
3 August	Emancipation Day
28 September	National Youth Day
17 October	National Heritage Day
27 November	National Day of Thanksgiving
25 December	Christmas Day
26 December	Boxing Day

Turks & Caicos





Name:	Turks and Caicos Islands
Location:	21 45 N, 71 35 W
Capital:	Cockburn Town (Grand Turk) Area: 430 km ² / 166 miles ²
Airport(s):	Providenciales International Airport
Population:	49,070 Currency: US Dollar (USD) is used
Languages:	English (official)
Motto:	Beautiful by Nature
Anthem:	God Save the Queen
Date of Independence:	Not applicable (overseas territory of the UK)

Principal Tax Filing & Payment Deadlines





There are no significant tax payment or filing deadlines in the Turks and Caicos Islands due to the absence of income taxes.

The main source of taxation in the Turks and Caicos Islands is derived from the imposition of customs duties on the importation of most goods.

Other Regional Territories

Name	Anguilla	Belize	British Virgin Islands	Dominica
Flag				
Location	18 15 N, 63 10 W	17 15 N, 88 45 W	18 30 N, 64 30 W	15 25 N, 61 20 W
Capital	The Valley	Belmopan	Road Town	Roseau
Area	91km ² / 35 miles ²	22,966 km ² / 8,867 miles ²	153km ² / 59 miles ²	754 km ² / 291 miles ²
Airport(s)	Wall Blake Airport	Phillip Goldson International	Terrance B. Lettsome International Airport	Canefield, Melville Hall
Population	16,086	340,844	32,680	73,449
Currency	Eastern Caribbean Dollar (XCD)	Belizean Dollar (BZD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)
Languages	English (official)	English (official), Spanish, Mayan, Garifuna (Carib), Creole	English (official)	English (official), Creole (French)
Motto	Strength and Endurance	Sub Umbra Floreo [Under the Shade I Flourish]	Vigilate [Be Watchful]	Après le Bondie, C'est la Ter [After God is the Earth]
Anthem	God Save The Queen (official)	Land of the Free	God Save The Queen (official)	Isle of Beauty, Isle of Splendour
Date of Independence/ Political Status	Not applicable (overseas territory of the UK)	21 September 1981 (from the UK)	Not applicable (overseas territory of the UK)	3 November 1978 (from the UK)

Other Regional Territories

Name	Grenada	Co-operative Republic of Guyana	Montserrat	Saint Vincent & the Grenadines
Flag				
Location	12 07 N, 61 40 W	5 00 N, 59 00 W	16 45 N, 62 12 W	13 15 N, 61 12 W
Capital	Saint George's	Georgetown	Plymouth	Kingstown
Area	345 km ² / 133 miles ²	214,970 km ² / 83,000 miles ²	102km ² / 40 miles ²	389 km ² / 150 miles ²
Airport(s)	Point Salines International	Cheddi Jagan International	John A. Osborne Airport	Ebenezer Joshua, James Mitchell Int'l
Population	110,152	735,554	5,215	102,918
Currency	Eastern Caribbean Dollar (XCD)	Guyanese Dollar (GYD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)
Languages	English (official), Patois (French)	English (official), Amerindian dialects, Creole, Hindi, Urdu	English	English (official), Creole (French)
Motto	Ever Conscious of God We Aspire, and Advance as One People	One People, One Nation, One Destiny	Each Endeavouring, All Achieving	Pax et Justitia [Peace and Justice]
Anthem	Hail Grenada	Dear Land of Guyana	God Save The Queen (official)	St. Vincent Land so Beautiful!
Date of Independence/ Political Status	7 February 1974 (from the UK)	26 May 1966 (from the UK)	Not applicable (overseas territory of the UK)	27 October 1979 (from the UK)

January

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February

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March

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29	30	31				

April

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19	20	21	22	23	24	25
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May

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31						

June

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28	29	30				

July

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August

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30	31					

September

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October

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November

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29	30					

December

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27	28	29	30	31		



January

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February

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28	29					

March

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April

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May

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29	30	31				

June

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19	20	21	22	23	24	25
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July

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31						

August

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28	29	30	31			

September

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18	19	20	21	22	23	24
25	26	27	28	29	30	

October

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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

November

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

December

S	M	T	W	T	F	S
					1	2
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