



PwC in the Caribbean **2019**



Delivering greater value to your business

On behalf of the partners and all our people here at PwC in the Caribbean, I wish you, your families and friends, the very best for 2019.

As I reflect on what PwC in the Caribbean has achieved this past year, I am humbled by the efforts of our people - working together to achieve a common purpose: to build trust in society and solve important problems. I am also proud of the values that together, we hold most dear: to act with integrity, to make a difference, to care, to work together and to re-imagine the possible. These values underpin everything we've done and continue to do.

To be relevant in today's competitive environment we recognise the need to continually disrupt and transform our business, through our people and our technology. Acting on that knowledge, we're investing heavily in our talent to develop the workforce of the future and to embrace technology in everything we do. It is critical in this fast moving tech age that we provide our people with the skills and the tools necessary to address the needs and challenges of our clients and stakeholders, with continued focus on quality and providing an ever changing range of relevant services to meet the demands of an increasingly digital world.

Our people

Our people are the heartbeat of our organisation. At PwC, we know that when our people are healthy, happy and fulfilled, we can give more to our clients, stakeholders and the communities in which we work and live. This has led the PwC network to commit to supporting healthy lifestyle choices, by giving our people the opportunities and the space to nurture their best selves. The initiative, which we call *Be well, work well*, sums up how we are actively engaging with our people and providing support to help them live healthier and more balanced lives. We also continue to offer our people flexible working environments,

exciting career and development opportunities so they can achieve their full potential, and our leadership team is more focused than ever on embracing the spirit of diversity and inclusion.

Our digital world

In addition to keeping our people engaged and fulfilled, we're also introducing new tools, technologies and techniques to improve the speed and efficiency of how we work. These changes are part of our *One digital future* initiative and are helping us to work smarter and more collaboratively with each other, with our clients and with our stakeholders. Our digital transformation includes significant investment in cloud-based technologies including G Suite, Salesforce and Workday as well as repositioning our portfolio to respond to the high demand for technology related services like cyber, data analytics and data privacy.

Creating the value you're looking for

Across PwC in the Caribbean, more than 1,000 people in seven territories are committed to the continuous improvement of our service delivery and quality. This is central to our strategy. With clients ranging from multinationals to family businesses and private individuals to governments, our goal is to build trusted relationships and work with them to create the value they're looking for. Our goal in 2019 is to help our clients effectively deal with the challenges they face, to anticipate and manage their risks to growth and capitalise on their opportunities.

Warm regards

Frazer Lindsay, CEO,
PricewaterhouseCoopers Caribbean Region Ltd.

U.S.A.

*GULF OF
MEXICO*

Bermuda

Cayman Islands

Jamaica

*Turks and
Caicos*

*British Virgin
Islands*

*CARIBBEAN
SEA*

*ATLANTIC
OCEAN*

*St. Lucia
Barbados*

*Trinidad
& Tobago*

PwC in the Caribbean

Territory	Address	Telephone	Facsimile	Also contact for queries on
The Bahamas (BS) 	Bayside Executive Park West Bay Street & Blake Road Nassau	(242) 302-5300	(242) 302-5350	
Barbados (BB) 	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. Vincent & the Grenadines
Bermuda (BM) 	4th Floor, Washington House, 16 Church St Hamilton HM11	(441) 295-2000	(441) 295-1242	
British Virgin Islands (BVI) 	Level 3 Geneva Place P.O. Box 4654, Road Town Tortola	(284) 494-4100	(284) 494-4480	
Cayman Islands (KY) 	18 Forum Lane Camana Bay Grand Cayman KY1-1104	(345) 949-7000	(345) 949-7352	
Jamaica (JM) 	Scotiabank Centre Duke Street Kingston	(876) 922-6230	(876) 967-1949	Belize
St. Lucia (LC) 	Unit 111 Johnsons Centre No. 2 Bella Rosa Road, P.O. Box BW 304 Gros Islet	(758) 722-6700	(246) 436-1275	
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	



Cyber

Cyber-threats are a clear and present danger to business. No longer just an IT challenge – it's a business imperative. As more organisations adopt a digital business model, creating and sharing more data, it is even more critical at the board level to provide leadership, oversight and governance in managing cyber risks. At PwC, we can help you increase the awareness of the strategic significance of cyber security at the Board level and develop a cyber security strategy that protects your most valuable information assets.

According to the Guinness Book of Records, there are **more churches per square mile in Jamaica (more than 1,600 in total)** than in any other country in the world.

December 2018

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
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30	31					

February 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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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		

January 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
		01 NEW YEAR'S DAY	02 LC	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20 BB	21	22	23	24	25	26
27	28	29	30	31	01	02

KY

03 **04** **05**

Income Tax
TT 15

Payroll Tax
BB 15
BM 15
JM 14
LC 7
LC 15
TT 15

VAT
BB 21
JM 31
LC 21
TT 25

Withholding
BB 15
JM 14





Technology services

Change is the new normal! Driven by technology, companies must adapt or die and be especially cognisant of the forces driving changes in their worlds and how technology enables this. From strategy development to transformation execution, talk to us. PwC can help you determine how to integrate and leverage a digital strategy to deliver a new business model.

**Bermuda is home to the world's
smallest functioning drawbridge -**
Somerset Bridge



January 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
6	7	8	9	10	11	12
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20	21	22	23	24	25	26
27	28	29	30	31		

February 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
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03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	01	02
03	04	05	06			

March 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



pwc

<i>Payroll Tax</i>	<i>VAT</i>	<i>Withholding</i>
BB 15	BB 21	BB 15
BB 28	JM 28	JM 14
JM 14	LC 21	
LC 7	TT 25	
LC 15		
TT 15		



Be well, work well

At PwC, we care about people. We're actively engaging our staff to focus on the everyday behaviours and habits that fuel our four dimensions of energy: physical, emotional, mental and spiritual. We call this ***Be well, work well***. We know that healthy, happy and fulfilled people can give their best to their families, friends, colleagues, clients and communities. When we give our best we can make a difference! We encourage you to join us. Follow [#bewellworkwell](#) for inspiration to be your best.

7 Mile Beach in Cayman is actually not seven miles long. It is approximately 5.5 miles.



February 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	
3	4	5	6	7	8	9
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24	25	26	27	28		

April 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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21	22	23	24	25	26	27
28	29	30				

March 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
					01	02
03	04	05	06	07	08	09
	TT	BVI, TT	KY, JM			
10	11	12	13	14	15	16
	TCI	BVI				
17	18	19	20	21	22	23
24	25	26	27	28	29	30
						TT
31	01	02	Income Tax BB 15 JM 15 LC 25 LC 31 TT 31	Payroll Tax BB 15 JM 14 JM 31 LC 7 LC 15 TT 15	VAT BB 21 JM 29 LC 21 TT 25	Withholding BB 15 JM 14



Data privacy

Companies face a growing patchwork of new data protection and privacy laws in different territories (particularly the EU). When leaders can expertly determine how to collect, use and dispose of data, they can see safer and more effective ways to use it to create value. PwC can help you develop a data privacy readiness review and craft a privacy program that can enhance customer trust and compliance with global data-privacy laws and regulations.

The Turks and Caicos Islands have the third largest barrier reef system in the world and several of the world's top dive sites.



March 2019

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						

April 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	01	02	03	04	05	06
07	08	09	10	11	12	13
14	15	16	17	18	19	20
					GOOD FRIDAY	
21	22	23	24	25	26	27
BS, BB, BVI, KY, JM LC, TT, TCI						
28	29	30	01	02	03	04
BB						
05	06	07	Income Tax BB 30 TT 15 TT 30	Payroll Tax BB 15 BM 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 30 LC 21 TT 25	Withholding BB 15 JM 14



Our values

The world is constantly changing. Therefore, the PwC network is always focused on being prepared and responding quickly to change. Our values - act with integrity, make a difference, care, work together, reimagine the possible - reflect our strong commitment to delivering on our purpose: to build trust in society and solve important problems. Our values act as a compass: they help us to demonstrate who we are and what we stand for.

Barbados is known as “the land of flying fish.” The fish is also one of its national symbols.



April 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
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28	29	30				

June 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

May 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
			01	02	03	04
BB, LC						
05	06	07	08	09	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
KY			JM			
26	27	28	29	30	31	01
TCI			TT		BM	
02	03	04	Payroll Tax BB 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 31 LC 21 TT 25	Withholding BB 15 JM 14	

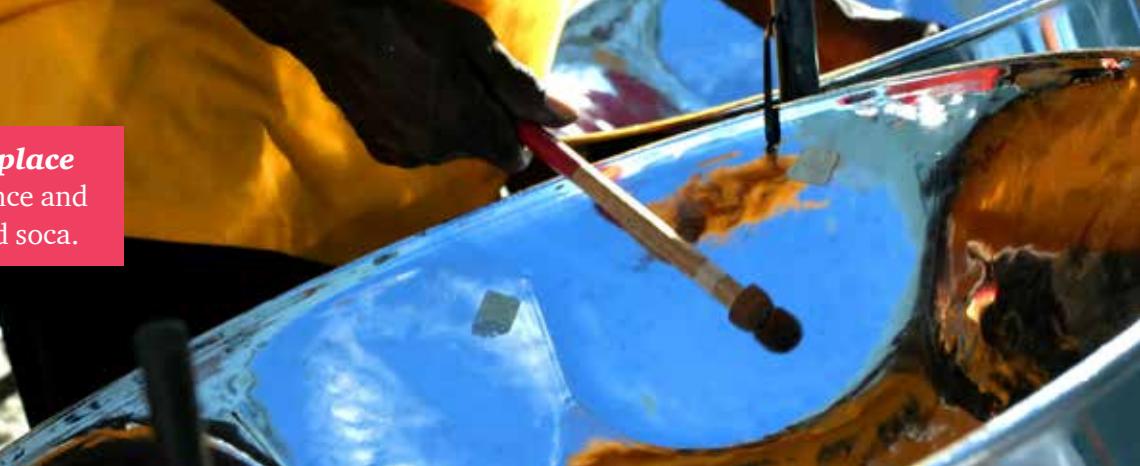




People & organisation

Tremendous forces are reshaping the workplace - with new organisational, talent and technology challenges to be faced, while business leaders wrestle with disruptive innovation, global trade, skills mismatches and the constant tests of risk and regulation. Organisations need to redefine the way work gets done and create innovative talent ecosystems that build engaged, enabled and agile workforces. PwC creates people and organisation solutions to help our clients achieve their strategic ambitions - reflecting their uniqueness but also grounded in rigorous analysis and data-driven insight - to create lasting value.

Trinidad & Tobago is the birthplace of the steel pan drum, limbo dance and musical styles including calypso and soca.



May 2019

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26	27	28	29	30	31	

July 2019

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			

June 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
						01
02	03	04	05	06	07	08
			TT		BS	BVI
09	10	11	12	13	14	15
	BS, BB, BVI, KY LC, TCI					
16	17	18	19	20	21	22
	BM		TT	LC, TT		
23	24	25	26	27	28	29
30	01	02	Income Tax BB 15 JM 15 LC 25 TT 30	Payroll Tax BB 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 28 LC 21 TT 25	Withholding BB 15 JM 14



Forensics

As the global landscape grows more complex and connected, public and private sector organisations are under constant threat of a sudden shock. Be that a corruption scandal, a data breach that shakes customer confidence, a dispute with a business partner threatening to erode value, or widespread fraud. With shock also comes opportunity. An incident managed well allows an organisation and the public to feel secure in the knowledge that future threats will be spotted and addressed quickly. At PwC, we can help you prepare for, respond to and emerge stronger from crises and other unplanned events.

The Bahamas has the world's third largest registry of ships.



June 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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23	24	25	26	27	28	29
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August 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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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

July 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	01	02	03	04	05	06
	BVI, KY					
07	08	09	10	11	12	13
	BS					
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	01	02	03
04	05	06	Income Tax TT 15	Payroll Tax BB 15 BM 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 31 LC 21 TT 25	Withholding BB 15 JM 14



Our digital transformation

The quality of our work is at the heart of our operations across the globe and delivering services of the highest quality is core to our purpose. We know that we can only do this if we focus on having the right capabilities, in our people and our systems, across our network and using these capabilities to meet the valid expectations of our stakeholders. At PwC, we've transformed our business to help our clients effectively deal with the challenges they face, anticipate and manage risks to growth and create the value they're looking for.

The BVI is home to *The Baths*, a collection of massive granite boulders as large as 40 feet in diameter, with white sand beaches and secret rock pools.



July 2019

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

September 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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22	23	24	25	26	27	28
29	30					

August 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
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				BB, BM, JM, LC, TT, TCI	BM	
04	05	06	07	08	09	10
	BB, BS, BVI	BVI, JM	BVI			
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
01	02	03	04	Payroll Tax BB 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 30 LC 21 TT 25	Withholding BB 15 JM 14



Diversity & inclusion

Across the world, the PwC network employs people from diverse cultures and backgrounds and with a wide range of experiences. When we bring together people with different points of view, we get the best outcomes. It's this diversity of talent that allows us to help our clients build trust and solve complex problems.



Orchids everywhere - **Over 200 species of Orchids grow wild on the island of**

Jamaica. Approximately 66 of the species are unique to Jamaica. There are over 1,000 species of trees and 500 species of ferns.

August 2019

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

October 2019

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

September 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
BM						
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
TT						
29	30	01	02	03	04	05
06	07	08	Income Tax BB 15 BB 30 JM 15 LC 25 TT 30	Payroll Tax BB 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 30 LC 21 TT 25	Withholding BB 15 JM 14



Fintech

FinTech is transforming the world of financial services and financial institutions must adjust their business models to prepare for the risks and take advantage of the opportunities to enable positive change in trade, health, employment, education and many other aspects of our lives. And it's not just the societal impacts – FinTech is good for business too. Those that capitalise on this FinTech-fuelled momentum can bring true and lasting value to the industry and rebuild trust. At PwC, our teams have the breadth and depth of experience and capabilities to provide you with the necessary technology consulting services, to put you ahead in the marketplace.

Bermuda has more shipwrecks per square mile than anywhere else in the world. Bermuda's extensive reef system, combined with regular and forceful storms, results in the perfect conditions for shipwrecks.



September 2019

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29	30					

November 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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October 2019

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LC						
13	14	15	16	17	18	19
BS, TCI						
20	21	22	23	24	25	26
BVI, JM						
27	28	29	30	31	01	02
TT						
03	04	05	Income Tax TT 15	Payroll Tax BB 15 BM 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 29 LC 21 TT 25	Withholding BB 15 JM 14



Digital government

With innovation, new opportunities emerge to simplify the way in which citizens, governments, and the private sector communicate with one another. Digital technology is revolutionising how organisations interact with stakeholders and driving the adoption of new business models. Governments (along with financial institutions and other industries) are moving from traditional to cutting edge by introducing digital solutions such as front-end processes including self-service portals, mobile consumer apps, and social media communication strategies. At PwC, we combine our domestic and global expertise to help our clients pursue these opportunities to maximise the benefits achievable with digital transformation.

**The Parliament of Barbados is the
3rd oldest in the Commonwealth.**



October 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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December 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
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22	23	24	25	26	27	28
29	30	31				

November 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
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03	04	05	06	07	08	09
BM						
10	11	12	13	14	15	16
BM, KY						
17	18	19	20	21	22	23
24	25	26	27	28	29	30
					TCI	BB
01	02	03	04	Payroll Tax BB 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 29 LC 21 TT 25	Withholding BB 15 JM 14



Blockchain

Imagine a world in which it is possible to transfer assets, eliminate contractual disputes and where trust is established between two parties without the need for an intermediary — all on the internet. Securely. Confidently. With built-in accountability. All this can be realised through blockchain. The most exciting thing about blockchain is that its true potential is still unknown. At PwC, we have the knowledge and development capabilities to help identify how blockchain, can benefit your organisation.

St Lucia is volcanic and one of the most mountainous islands in Caribbean. It's home to Sulphur Springs, the "world's only drive in volcano" which vents sulfur into the air and heat pools of water above boiling.



November 2019

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

December 2019

Sun	Mon	Tues	Wed	Thu	Fri	Sat
01	02	03	04	05	06	07
08	09	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	01	02	03	04
05	06	07	Income Tax BB 15 JM 15 TT 31	Payroll Tax BB 15 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 31 LC 21 TT 25	Withholding BB 15 JM 14

The Bahamas

Name: Commonwealth of The Bahamas

Location: 20 28 N, 72 80 W

Capital: Nassau **Area:** 13,878 km² / 5,358 miles²

Airport(s): Lynden Pindling International - Nassau
Grand Bahama International - Freeport

Population: 351,461 **Currency:** Bahamian Dollar (BSD)

Languages: English (official)

Motto: Forward, Upward, Onward, Together

Anthem: March On, Bahamaland

Date of Independence: 10 July 1973 (from the UK)

Principal Tax Filing & Payment Deadlines

The Commonwealth of The Bahamas introduced a value-added tax (VAT) in 2015. VAT returns and payments must be received within 28 days after the end of each tax period.

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 2019

1 January	New Year's Day
10 January	Majority Rule Day
19 April	Good Friday
22 April	Easter Monday
7 June	Randol Fawkes/Labour Day
10 June	Whit Monday
10 July	Independence Day
5 August	Emancipation Day
14 October	National Heroes' 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 ^{2w}
Airport(s):	Grantley Adams International	
Population:	287,349	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 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.

Tax on Assets:

Remittance of Tax on Assets by the 15th of the month following the three months periods ending February 28, May 31, August 31 and November 30.



National Holidays 2019

1 January	New Year's Day
21 January	Errol Barrow Day
19 April	Good Friday
22 April	Easter Monday
28 April	National Heroes' Day
1 May	May Day
10 June	Whit Monday
1 August	Emancipation Day
5 August	Kadooment Day
30 November	Independence 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:	61,070	Currency:	Bermudian 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) 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 or before 15 January, 15 April, 15 July and 15 October of each year.

The main sources of taxation in Bermuda are payroll taxes and the imposition of customs duties on the importation of most goods.



National Holidays 2019

1 January	New Year's Day
19 April	Good Friday
31 May	Bermuda Day
17 June	National Heroes' Day
1 August	Emancipation Day
2 August	Somer's Day
2 September	Labour Day
4 November	Portuguese Day
11 November	Remembrance Day
25 December	Christmas Day
26 December	Boxing Day

British Virgin Islands

Name: British Virgin Islands
Location: 18 30 N, 64 30 W
Capital: Road Town
Airport(s): Terrance B. Lettsome International Airport
Population: 35,015 **Currency:** US Dollar (USD) is used
Languages: English (official)
Motto: Vigilate [Be Vigilant]
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 British Virgin Islands due to the absence of income, corporate, capital gains, or withholding taxes.

The main sources of taxation in the British Virgin Islands are payroll taxes, business registration and annual licences fees, and import duties



National Holidays 2019

1 January	New Year's Day
5 March	Hamilton Lavity Stoutt's Holiday
12 March	Commonwealth Day
19 April	Good Friday
22 April	Easter Monday
8 June	Queen's Birthday
10 June	Whit Monday
1 July	Territory Day
5 August	Festival Monday
6 August	Festival Tuesday
7 August	Festival Wednesday
21 October	St Ursula's Day
25 December	Christmas
26 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:	64,420	
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 sources of taxation in the Cayman Islands are the imposition of customs duties on the importation of most goods and the levying of fees by government for work permits, trade and business licences and other business related activities.



National Holidays 2019

1 January	New Year's Day
28 January	National Heroes' Day
6 March	Ash Wednesday
19 April	Good Friday
22 April	Easter Monday
20 May	Discovery Day
10 June	Queen's Birthday
1 July	Constitution Day
11 November	Remembrance 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:	2,990, 561	Currency: Jamaican Dollar (JMD)
Languages: English (official), Jamaican Creole		
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 deductible from payments made in each calendar month by the 14th of the following month along with the prescribed return.
Payroll:	Filing of Return of Employer's Monthly Payroll Deductions and remittance of PAYE, Education Tax, NIS, NHT and HEART contributions by the 14th of the following month. An Annual Employer's Return in respect of all Payroll deductions is due by 31 March 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 2019

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

St. Lucia

Name:	St. Lucia	Location: 13 53 N, 60 58 W
Capital:	Castries	Area: 616 km ² /237.8 miles ²
Airport(s):	George F. L. Charles Airport (Castries) Hewanorra International Airport (Vieux Fort)	
Population:	164, 464	
Currency:	Eastern Caribbean Dollar (XCD)	
Languages:	English (official), French Patois	
Motto:	The land, The People, The Light	
Anthem:	Sons and Daughters of St. Lucia	
Date of Independence:	22 February 1979 (from the UK)	

Principal Tax Filing & Payment Deadlines

Income Tax:	There is withholding of tax from salaries (pay-as-you-earn or PAYE) based on tax codes obtained when employees register with the Inland Revenue Department. Tax withheld by employers is paid to the Inland Revenue on a monthly basis. Self-employed persons and individuals in partnerships are required to pay instalments by 25 March, 25 June, and 25 September. Any additional tax due is payable with the PIT return by 31 March in the following year.
Corporate Income Tax:	Tax is payable in installments on 25 March, 25 June, and 25 September in each year of income, based on the preceding year's income. Any remainder is payable within three months of the end of the fiscal year.
Payroll:	Remittance of Social Security by the 7th of the following month. Remittance of PAYE by the 15th of the following month.
VAT:	Filing of monthly VAT returns by the 21st of the month following the end of the VAT accounting period.



National Holidays 2019

1 January	New Year's Day
2 January	Day after New Year's Day
22 February	Independence Day
19 April	Good Friday
22 April	Easter Monday
1 May	May Day
10 June	Whit Monday
20 June	Corpus Christi
1 August	Emancipation Day
7 October	Thanksgiving Day
13 December	National Day
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:	1,372,598 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 bimonthly VAT Return and payment due by the 25th of the following month.



National Holidays 2019

1 January	New Year's Day
4 March	Carnival Monday
5 March	Carnival Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
19 April	Good Friday
22 April	Easter Monday
30 May	Indian Arrival Day
5 June	Eid Al Fitr
19 June	Labour Day
20 June	Corpus Christi
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
27 October	Diwali
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 km²/ 166 miles²

Airport(s): Providenciales International Airport

Population: 33,740 **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 the imposition of customs duties on the importation of most goods.

National Holidays 2019

1 January	New Year's Day
11 March	Commonwealth Day
19 April	Good Friday
22 April	Easter Monday
27 May	National Heroes' Day
10 June	Queen's Birthday
1 August	Emancipation Day
27 September	National Youth Day
14 October	National Heritage Day
29 November	National Day of Thanksgiving
25 December	Christmas Day
26 December	Boxing Day

Other Caribbean territories that we serve

Name	Anguilla	Belize	Dominica	Grenada	Co-operative Republic of Guyana
Flag					
Location	18 15 N, 63 10 W	17 15 N, 88 45 W	15 25 N, 61 20 W	12 07 N, 61 40 W	5 00 N, 59 00 W
Capital	The Valley	Belmopan	Roseau	Saint George's	Georgetown
Area	91km ² / 35 miles ²	22,966 km ² / 8,867 miles ²	751 km ² / 291 miles ²	344 km ² / 133 miles ²	214,969 km ² / 83,000 miles ²
Airport(s)	Clayton J. Lloyd International Airport	Phillip Goldson International	Canefield, Melville Hall	Point Salines International	Cheddi Jagan International
Population	17,087	353,858	73,897	111,724	737,718
Currency	Eastern Caribbean Dollar (XCD)	Belizean Dollar (BZD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	Guyanese Dollar (GYD)
Languages	English (official)	English (official), Spanish, Mayan, Garifuna (Carib), Creole, German	English (official), Creole (French)	English (official), Patois (French)	English (official), Amerindian dialects, Creole, Hindi, Urdu
Motto	Strength and Endurance	Sub Umbra Floreo [Under the Shade I Flourish]	Après le Bondie, C'est la Ter [After God is the Earth]	Ever Conscious of God We Aspire, and Advance as One People	One People, One Nation, One Destiny
Anthem	God Save The Queen (official)	Land of the Free	Isle of Beauty, Isle of Splendour	Hail Grenada	Dear Land of Guyana
Date of Independence/Political Status	Not applicable (overseas territory of the UK)	21 September 1981 (from the UK)	3 November 1978 (from the UK)	7 February 1974 (from the UK)	26 May 1966 (from the UK)

Other Caribbean territories that we serve

Name	Montserrat	Saint Vincent & the Grenadines	Antigua and Barbuda	Federation of Saint Kitts and Nevis
Flag				
Location	16 45 N, 62 12 W	13 15 N, 61 12 W	17 03 N, 61 48 W	17 20 N, 62 45 W
Capital	Plymouth	Kingstown	Saint John's	Basseterre
Area	102km ² / 40 miles ²	389 km ² / 150 miles ²	442.6 km ² / 170.8 miles ²	261km ² / 100.7 miles ²
Airport(s)	John A. Osborne Airport	Ebenezer Joshua, James Mitchell Int'l	V. C. Bird International Airport (Antigua) Barbuda Codrington Airport (Barbuda)	Robert L. Bradshaw International Airport (St. Kitts) Vance W. Amory International Airport (Nevis)
Population	5,267	109,643	93,581	52,329
Currency	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	East Caribbean dollars (XCD)
Languages	English	English (official), Creole (French)	English (official), Antiguan creole	English (official)
Motto	Each Endeavouring, All Achieving	Pax et Justitia [Peace and Justice]	Each Endeavouring, All Achieving	Country Above Self
Anthem	God Save the Queen (official)	St. Vincent Land so Beautiful!	Fair Antigua, We Salute Thee	Oh Land of Beauty!
Date of Independence/Political Status	Not applicable (overseas territory of the UK)	27 October 1979 (from the UK)	1 November 1981 (from the UK)	19 September 1983 (from the UK)

Bahamas**Barbados****Bermuda**

1 January	New Year's Day	1 January	New Year's Day	1 January	New Year's Day
10 January	Majority Rule Day	21 January	Errol Barrow Day	19 April	Good Friday
19 April	Good Friday	19 April	Good Friday	31 May	Bermuda Day
22 April	Easter Monday	22 April	Easter Monday	17 June	National Heroes' Day
7 June	Randol Fawkes/Labour Day	28 April	National Heroes' Day	1 August	Emancipation Day
10 June	Whit Monday	1 May	May Day	2 August	Somer's Day
10 July	Independence Day	10 June	Whit Monday	2 September	Labour Day
5 August	Emancipation Day	1 August	Emancipation Day	4 November	Portuguese Day
14 October	National Heroes' Day	5 August	Kadooment Day	11 November	Remembrance Day
25 December	Christmas Day	30 November	Independence Day	25 December	Christmas Day
26 December	Boxing Day	25 December	Christmas Day	26 December	Boxing Day
		26 December	Boxing Day		

British Virgin Islands**Cayman Islands****Jamaica**

1 January	New Year's Day	1 January	New Year's Day	1 January	New Year's Day
5 March	Hamilton Lavity Stoutt's Holiday	28 January	National Heroes' Day	6 March	Ash Wednesday
12 March	Commonwealth Day	6 March	Ash Wednesday	19 April	Good Friday
19 April	Good Friday	19 April	Good Friday	22 April	Easter Monday
22 April	Easter Monday	22 April	Easter Monday	23 May	Labour Day
8 June	Queen's Birthday	20 May	Discovery Day	1 August	Emancipation Day
10 June	Whit Monday	10 June	Queen's Birthday	6 August	Independence Day
1 July	Territory Day	1 July	Constitution Day	21 October	National Heroes' Day
5 August	Festival Monday	11 November	Remembrance Day	25 December	Christmas Day
6 August	Festival Tuesday	25 December	Christmas Day	26 December	Boxing Day
7 August	Festival Wednesday	26 December	Boxing Day		
21 October	St Ursula's Day				
25 December	Christmas				
26 December	Boxing Day				

2019 National holidays

St. Lucia

1 January	New Year's Day
2 January	Day after New Year's Day
22 February	Independence Day
19 April	Good Friday
22 April	Easter Monday
1 May	May Day
10 June	Whit Monday
20 June	Corpus Christi
1 August	Emancipation Day
7 October	Thanksgiving Day
13 December	National Day
25 December	Christmas Day
26 December	Boxing Day

Trinidad and Tobago

1 January	New Year's Day
4 March	Carnival Monday
5 March	Carnival Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
19 April	Good Friday
22 April	Easter Monday
30 May	Indian Arrival Day
5 June	Eid Al Fitr
19 June	Labour Day
20 June	Corpus Christi
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
27 October	Diwali
25 December	Christmas Day
26 December	Boxing Day

Turks and Caicos

1 January	New Year's Day
11 March	Commonwealth Day
19 April	Good Friday
22 April	Easter Monday
27 May	National Heroes' Day
10 June	Queen's Birthday
1 August	Emancipation Day
27 September	National Youth Day
14 October	National Heritage Day
29 November	National Day of Thanksgiving
25 December	Christmas Day
26 December	Boxing Day

January						
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February						
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March						
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April						
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May						
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June						
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July						
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August						
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September						
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October						
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November						
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December						
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2019 Calendar

January						
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February						
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March						
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April						
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May						
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31						

June						
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July						
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August						
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September						
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October						
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November						
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December						
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