



Together we solve.



PwC in the Caribbean **2020**



# Leading in a digital world



Our world is changing. New and emerging technologies such as blockchain, artificial intelligence, augmented and virtual reality, 3-D printing, drones, robots and the internet of things are rapidly reshaping our world and evolving at breakneck speed. All of this innovation is creating a reality today that was almost unimaginable yesterday, bringing

exciting and unprecedented opportunities and possibilities for all. Along with this potential however, there are many challenges.

In such a complex environment, we believe that PwC has a major role to play by providing greater insights to our clients and guidance in understanding and implementing these new technologies to transform organisations and be fit for the future.

As always, we focus our efforts as a business through the lens of our core values: to act with integrity, to make a difference, to care, to work together and to re-imagine the possible.

## People and technology

Our view of the future is people-led, enhanced by powerful technology and digitally amplified. While we have invested heavily in new technologies, which we are using to complement our own transformation and strategy through execution capabilities, we have focused equally on our people. This is because we know that the combination of people and technology is what will set us apart as the most relevant organisation for our stakeholders and one of the most tech-enabled organisations in the world.

Over the next four years the PwC network is committing US\$3bn to upskilling, an initiative we call **New world. New skills.** It is a global, purpose-led initiative and will primarily be invested in training our people, and in technologies for supporting clients and communities.

And we're sharing what we're learning. We are encouraging other organisations in the public and private sectors to join us in the upskilling journey, to anticipate the skills they will need in the future,

collaborating on comprehensive solutions and reimagining our future together

Upskilling is more than just providing access to training. It's about identifying:

- the knowledge, skills and experience that will be most valuable in the future for new and transformed roles;
- the individuals who can excel in those roles; and
- an effective way to support and inspire people to take action today and continue to adapt in the future.

What's clear is that we are at a critical juncture: our new world urgently needs new skills, and everyone must have the opportunity to get them.

## Quality and value

Underpinning everything we do is our commitment to quality and our purpose, which is to build trust in society and solve important problems. Our purpose is why we do what we do. It guides our decision-making and inspires action in a dynamic environment. It demonstrates our ongoing, clear commitment to working collaboratively and innovatively to deliver the highest quality outcomes for our people, our clients and our communities.

As 2019 draws to a close and a new year begins, we take the opportunity to say thank you. We truly value our relationship with you and remain honoured at the opportunity to work with you. We are excited and look forward to what we will achieve together, in 2020 and beyond!

Warm regards,

A handwritten signature in dark ink, appearing to read 'Frazer Lindsay', written in a cursive, flowing style.

Frazer Lindsay  
CEO

PricewaterhouseCoopers Caribbean Region Ltd.



U.S.A.

Bermuda

GULF OF  
MEXICO

Bahamas

Turks and  
Caicos

ATLANTIC  
OCEAN

Cayman Islands

Jamaica

CARIBBEAN  
SEA

British Virgin  
Islands

St. Lucia










Barbados

Trinidad  
& Tobago

Guyana




# PwC in the Caribbean

	<b>Territory</b>	<b>Address</b>	<b>Telephone</b>	<b>Facsimile</b>	<b>Also contact for queries on</b>
	The Bahamas (BS)	2 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	

## Customer experience

Consumers across all industries are demanding a better experience tailored to their specific needs, using multiple channels such as mobile and internet and at an affordable cost. Across the Caribbean, financial institutions in particular are leading the charge with digital transformation of customer experience through the introduction of new service delivery channels, the use of digital assistants and products tailored to new demographics and new preferences. How can we help you transform your customers' experience?

- Data and analytics
- Customer strategy
- Digital government
- Customer journey mapping
- Digital maturity assessments
- Technology architecture
- Experience design
- Prototyping and emerging technology evaluations



Air travel accounts for about 2.5 percent of global carbon dioxide emissions

*Airplanes parked at the airport*

## Global

Over the next four years, we are committing **US\$3bn to upskilling**. This will primarily be invested in training our people and in technologies for supporting clients and communities.



### December 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				

### February 2020

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

## January 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1 NEW YEAR'S DAY	2	3	4
5	6	7	8	9	10 BS	11
12	13	14	15	16	17	18
19	20	21 BB	22	23	24	25
26	27 KY	28	29	30	31	1
2	3	4	Income Tax TT 15	Payroll Tax BB 15 BM 15 GY 14 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 31 LC 21 TT 25	Withholding BB 15 JM 14



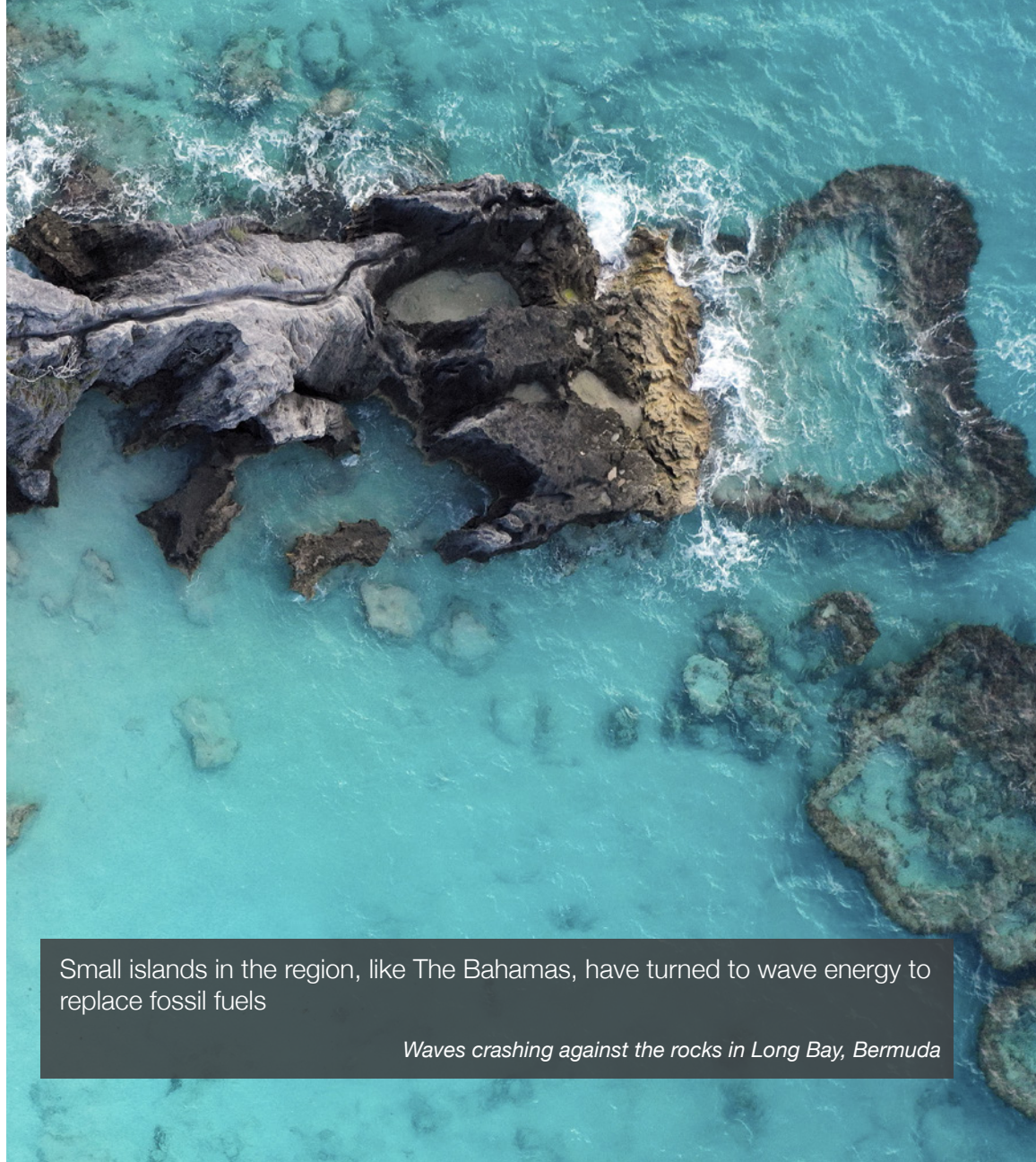
## Consulting

In this age of 'everything digital', distinguishing between hype and reality to develop a winning strategy and an effective operating model requires insight, experience and foresight. With new ways of doing business, leveraging disruptive capabilities potentially from across industries, you need to make the best decisions to move your business forward with confidence. What would you like to do?

- Accelerate digital and technology impact
- Create unique customer experiences
- Navigate risk and complexity
- Secure assets
- Unlock data possibilities
- Strengthen trust and transparency
- Align costs with business strategy
- Grow and create competitive advantage
- Stimulate innovation
- Transform human capital
- Optimise deals

Small islands in the region, like The Bahamas, have turned to wave energy to replace fossil fuels

*Waves crashing against the rocks in Long Bay, Bermuda*



## Caribbean

While driving efficiency to reduce our absolute carbon impact, each firm commits to offset our business air travel emissions and energy consumption by **100%**.



### January 2020

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	

### March 2020

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				

## February 2020


Sun	Mon	Tues	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 LC
23	24 GY, TT	25 TT	26 JM, KY	27	28	29
1	2	3	Payroll Tax BB 15 BB 28 GY 14 JM 14 LC 7 LC 15 TT 15		VAT BB 21 JM 28 LC 21 TT 25	Withholding BB 15 JM 14



## Deals

The deal is just the beginning. Deals are an opportunity - for faster growth, stronger capabilities and dramatic transformation. Harnessing this potential requires forward planning that only comes from a deep fluency in deals. What would you like to explore?

- Corporate and project finance
- Mergers and acquisitions
- Public private partnerships
- Financial modelling
- Transaction services
- Disputes valuations and expert determinations
- Deals strategy
- Divestitures
- Business recovery services
- Valuations
- Deals analytics

An aerial photograph of Bailey's Bay in Bermuda. The image shows a curved road on the left with several cars, a cluster of white-roofed houses, and a swimming pool. A long, narrow footbridge spans the turquoise water of the bay. Several small boats are visible in the water. The water is clear, revealing the seabed and some rocks. The sky is not visible, but the overall scene is bright and sunny.

Many of us co-exist in the natural habitats of wildlife. Understanding what impact we have is paramount to saving many species

*Bailey's Bay and footbridge, Bermuda*

## Bermuda

We're making a **pledge for the planet!** Many of our people have volunteered to offset their personal carbon footprint, as well as make individual pledges. We continue to support our local Clean Parks initiative too.



### February 2020

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

### April 2020

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		

## March 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
1	2 BVI	3	4	5	6	7
8	9 BVI, TCI	10 GY	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30 TT	31	1	2	3	4
5	6	7	Income Tax BB 15 GY 15 JM 15 LC 25 LC 31 TT 31	Payroll Tax BB 15 GY 14 JM 14 JM 31 LC 7 LC 15 TT 15	VAT BB 21 JM 29 LC 21 TT 25	Withholding BB 15 JM 14



## Forensics

In the digital age, public and private sector organisations face increasingly complex risks related to fraud and corruption. At the same time, they often face public scrutiny and an expectation of real-time transparency. As clients face these challenges, we can help you prepare, respond and emerge stronger from challenges that arise. What would you like us to help you with?

- Anti-corruption
- Forensic investigations
- Disputes and claims
- Forensic intelligence
- Crisis management
- Discovery and information management



Oils extracted from oleaginous palm trees throughout the Caribbean, are used in the production of soaps, shampoos, perfumes and other cosmetics.

*Palm trees line a grassland on the East Coast of Barbados*

## Barbados

One year on from Barbados' 1 April 2019 national single-use plastics ban and we've collected **1000s of pounds** of waste as part of our recycling programme.



### March 2020

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				

### May 2020

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 2020


Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10 GOOD FRIDAY	11
12	13 BB, BS, BVI, GY, JM, KY, LC, TCI, TT	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28 BB	29	30	1	2
3	4	5	Income Tax BB 30 GY 1 GY 30 TT 15 TT 30	Payroll Tax BB 15 BM 15 GY 14 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 30 LC 21 TT 25	Withholding BB 15 JM 14



## Digital operations

Digitising processes to realise significant cost savings, improve employee productivity, supplier interaction, and customer satisfaction is becoming an imperative for all clients. How can we help you achieve this?

- Target operating model
- Drone technologies
- Emerging technology evaluations
- Solution design and implementation
- Robotic process automation (RPA)

A photograph of two Caribbean reef sharks swimming in clear blue water. The shark in the foreground is larger and closer to the camera, showing its head, eye, and gills. The second shark is further away and higher up in the frame. The water is a vibrant blue with some light rays visible.

With polar caps melting and the sea rising, all sea creatures are affected, even sharks

*A Caribbean reef shark at dusk in The Bahamas*



# Cayman Islands

**We love sharks!** This year we will continue to raise money to help Shark Conservation Cayman with their tagging system for researching and protecting these beautiful creatures.



## April 2020

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		

## June 2020

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				


## May 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
					1 BB, GY, LC	2
3	4	5 GY	6	7	8	9
10	11	12	13	14	15	16
17	18 KY	19	20	21	22	23
24	25 JM, TCI, TT	26 GY	27	28	29 BM	30 TT
31	1	2	Payroll Tax BB 15 GY 14 JM 14 LC 7 LC 15 TT 15		VAT BB 21 JM 31 LC 21 TT 25	Withholding BB 15 JM 14

## Audit and assurance services

In a fast changing, technology-driven world, building and maintaining trust has never been more important or challenging. Providing trust over financial reporting is a big responsibility, and it lies at the heart of everything we do. We can help you to protect and strengthen your business, navigate regulatory complexity and prepare for risks. What would you like to talk to us about?

- Financial statement audit
- Capital markets
- Accounting advisory services
- Corporate treasury
- Risk assurance
- Regulatory compliance
- Corporate reporting
- Actuarial services

An aerial photograph showing four small, narrow fishing canoes docked along a riverbank. The canoes are painted in various colors: red, blue, and green. The river water is a murky green color. The riverbank is covered with dense, lush green vegetation, including palm trees and other tropical plants. The canoes are arranged in a line, with the red one at the top, followed by the blue one, then the green one, and finally the red one at the bottom. The perspective is from directly above, looking down at the canoes and the river.

Coral reefs are an important part of the Caribbean ocean ecosystem, overfishing threatens the collapse of this balance

*Fishing canoes docked on White River, Jamaica*

## Jamaica

We are joining the rest of the country for **International Coastal Cleanup Day** as we did last year, to cleanup the shoreline of the Kingston Harbour, the world's seventh-largest natural harbour.



### May 2020

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						

### July 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## June 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	1 BB, LC	2	3	4	5 BS	6
7	8 BS	9	10	11 LC, TT	12	13 BVI
14	15 BM, KY, TCI	16	17	18	19 TT	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4
5	6	7	Income Tax BB 15 GY 15 JM 15 LC 25 TT 30	Payroll Tax BB 15 GY 14 JM 14 LC 7 TT 15	VAT BB 21 JM 28 LC 21 TT 25	Withholding BB 15 JM 14



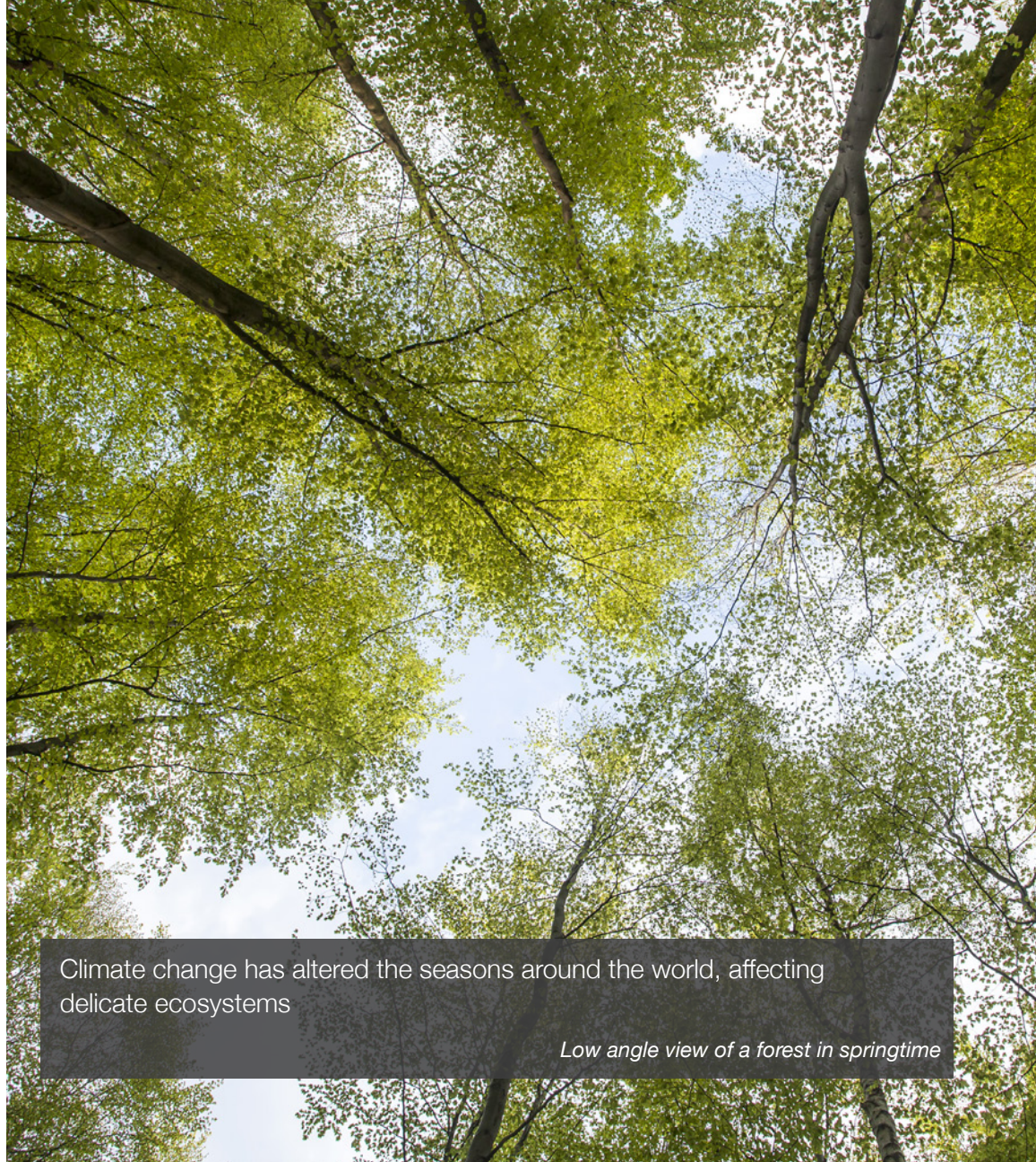
## IFRS reporting

IFRS is the common global financial reporting language. Major new standards for financial instruments, revenue recognition and leasing present significant challenges to preparers of financial statements. You'll find the latest practical application guidance from our experts. What's the next step for your business?

- IFRS 9: Financial instruments
- IFRS 15: Revenue
- IFRS 16: Leases
- IFRS 17: Insurance contracts

Climate change has altered the seasons around the world, affecting delicate ecosystems

*Low angle view of a forest in springtime*





## Trinidad & Tobago

This year we've committed to a **hybrid car fleet**. We've also been working hard to reduce our consumption of single plastics and office emissions, installing motion sensor lights, AC timers and water coolers.



### June 2020

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

### August 2020

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	31					

## July 2020


Sun	Mon	Tues	Wed	Thu	Fri	Sat
			1 BVI	2	3	4
5	6 GY, KY	7	8	9	10 BS	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30 BM	31 BM, GY	1
2	3	4	Income Tax GY 1 TT 15	Payroll Tax BB 15 BM 15 GY 14 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 31 LC 21 TT 25	Withholding BB 15 JM 14



## International development

Governments across the Caribbean are in the midst of significant change programmes to increase capacity, efficiency and effectiveness. Many are also embarking on increased climate resilience and response initiatives. We work closely with our government clients and development agencies to help make these transformational efforts a reality. What can we assist you with?

- Digital transformation
- Capacity building
- Change management and communications
- Governance and organisational design
- Operational effectiveness
- Climate change and disaster resilience

A full-page background image showing a fisherman in silhouette casting a large net into the air over a body of water at sunrise. The sun is low on the horizon, creating a warm orange glow that reflects on the water. The sky is a mix of blue and orange with scattered clouds. Another person is visible in the background, also in silhouette, sitting in a small boat.

Coastal and fishing populations dependent on fisheries are particularly vulnerable to climate change

*A fisherman casting his net at sunrise*

## Global

Our goal is to power 70% of our operations with renewables by **2022** and 100% by **2050**.



### July 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
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19	20	21	22	23	24	25
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### September 2020

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

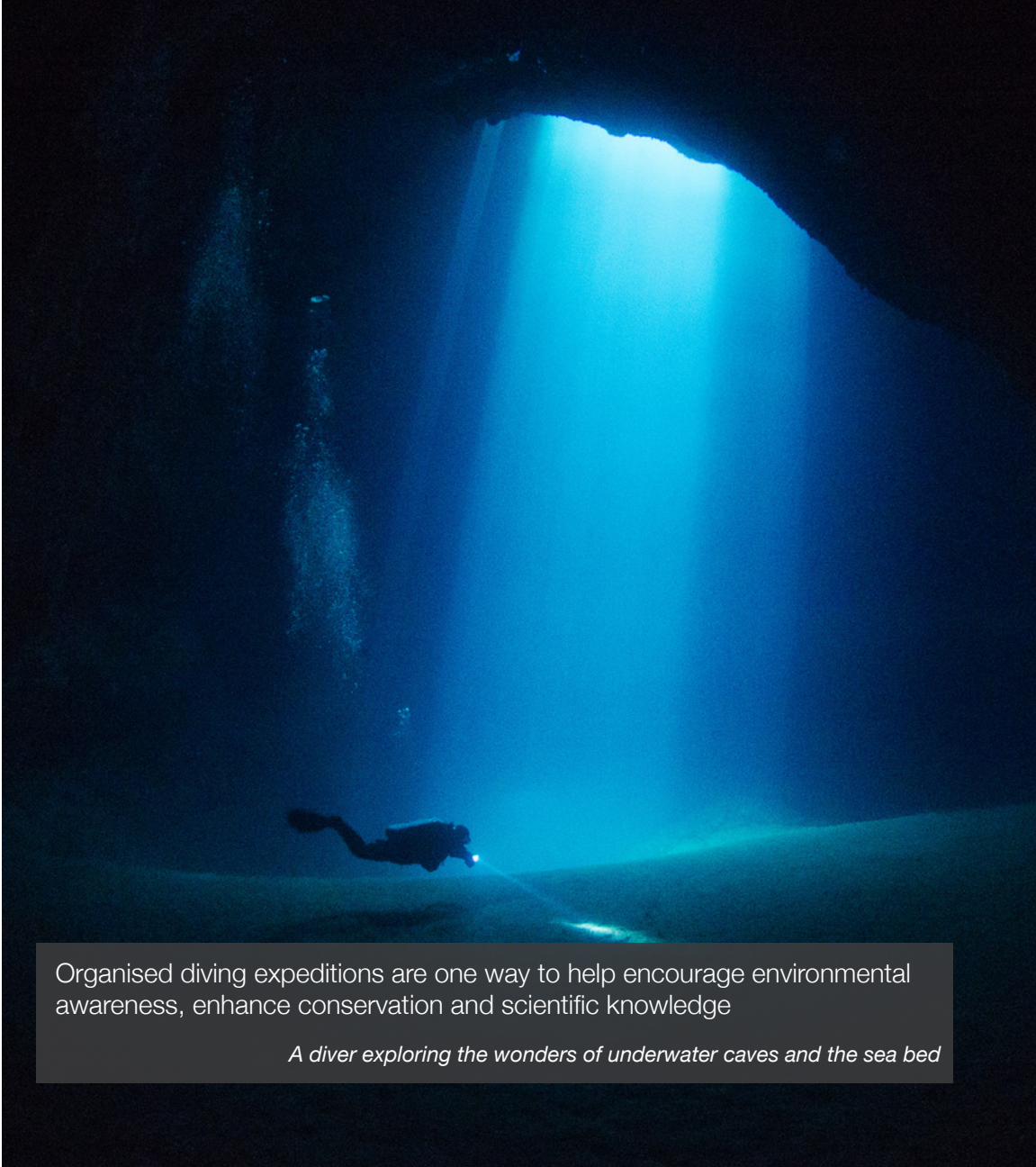
## August 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
						1 BB, GY, JM, LC, TT
2	3 BB, BS BVI, TCI	4 BVI	5 BVI	6 JM	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 TT	1	Payroll Tax BB 15 GY 14 JM 14 LC 7 LC 15 TT 15		VAT BB 21 JM 30 LC 21 TT 25	Withholding BB 15 JM 14

## Workforce of the future

With up to 85% of costs tied up in people, organisations need to predict their strategic and operational requirements and allocate resources accordingly. But the world is changing and your people need to adapt/upskill. The new possibilities that man and machine in collaboration brings us are almost endless and will transform the role of people at work. Do you have the workforce strategy you need for tomorrow?

- Organisational design
- Rewards and benefits
- Culture, leadership and change
- Employee wellness
- Workforce strategy
- Diversity and inclusion
- HR transformation
- HR technology
- People analytics and insights

A full-page background image showing a diver in a dark underwater cave. A bright, ethereal blue light source, possibly a large opening or a powerful light, illuminates the scene from above, creating a dramatic silhouette of the diver and highlighting the textures of the cave walls and the sandy sea bed. Bubbles are visible rising from the diver.

Organised diving expeditions are one way to help encourage environmental awareness, enhance conservation and scientific knowledge

*A diver exploring the wonders of underwater caves and the sea bed*



# The Bahamas

We are adopting a local primary school to focus on cultivating environmental awareness and activism in our youth. By involving students in our environmental initiatives we hope to inspire them to create their own culture of sustainability.



## August 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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16	17	18	19	20	21	22
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30	31					

## October 2020

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

## September 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7 BM	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24 TT	25 TCI	26
27	28	29	30	1	2	3
4	5	6	Income Tax BB 15 BB 30 GY 15 JM 15 LC 25 TT 30	Payroll Tax BB 15 GY 14 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 30 LC 21 TT25	Withholding BB 15 JM 14

## Tax services

**In today's fast-changing world, we help businesses navigate tax complexity and risk throughout all aspects of the business life cycle. Are you achieving tax efficiency while complying fully with your tax responsibilities? Talk to us.**

- Corporate and personal compliance
- Tax reform and advocacy
- Tax health checks and benchmarking
- Mergers and acquisitions
- US Tax preparation
- Transfer pricing
- Tax dispute settlement
- VAT and customs planning
- Corporate advisory and planning
- International tax structuring
- International assignee services
- Trust and estate planning
- Captive expertise
- Exchange control applications

Across the Caribbean, green sailing and boating communities and the Clean Regatta programme are growing in popularity to work towards healing the ocean

*A yacht riding the waves close to the shoreline*





## Turks and Caicos

We are continuing our commitment to use reusable items including utensils to promote the **national ban on plastic**.



### September 2020

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

### November 2020

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

## October 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
				1	2	3
4	5 LC	6	7	8	9	10
11	12 BS, TCI	13	14	15	16	17
18	19 JM	20	21 BVI	22	23	24
25	26	27	28	29 GY	30	31
1	2	3	Income Tax GY 1 TT 15	Payroll Tax BB 15 BM 15 GY 14 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 29 LC 21 TT 25	Withholding BB 15 JM 14

## Corporate services

From small proprietorships and statutory bodies to large local, regional and multinational corporations, our team of attorneys and chartered company secretaries can support you with our range of corporate secretarial, corporate advisory and corporate governance services. Where would you like to start?

- Corporate secretarial:
  - Entity formation and licencing
  - Company secretary/registered agent
  - Regulatory compliance
  - Board and shareholder meeting support
- Corporate governance:
  - Board evaluation support
  - Board training
  - Design and implementation of fit for purpose governance policies and frameworks
- Corporate advisory:
  - Implementation advice
  - Corporate structuring
  - Corporate restructuring, mergers & acquisitions
  - Corporate migration
  - Board and shareholder roles, rights and obligations including unanimous shareholder agreements
  - Trust administration
  - Intellectual property protection
  - Scrutineering
  - Franchises
  - Voluntary solvent dissolutions



The green turtle is an endangered species partly due to loss of nesting beach sites

*A green turtle swimming in the shallows of a coral reef*



## Global

We continue to reduce the energy consumed in our buildings and vehicles, decreasing overall emissions by **6%** and **2%** respectively.



### October 2020

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

### December 2020

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		

## November 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9 KY	10	11 BM	12	13	14 GY, TT
15	16	17	18	19	20	21
22	23	24	25	26	27 TCI	28
29	30 BB	1	2	3	4	5
6	7	8				
				Payroll Tax BB 15 GY 14 JM 14 LC 7 LC 15 TT 15	VAT BB 21 JM 29 LC 21 TT 25	Withholding BB 15 JM 14

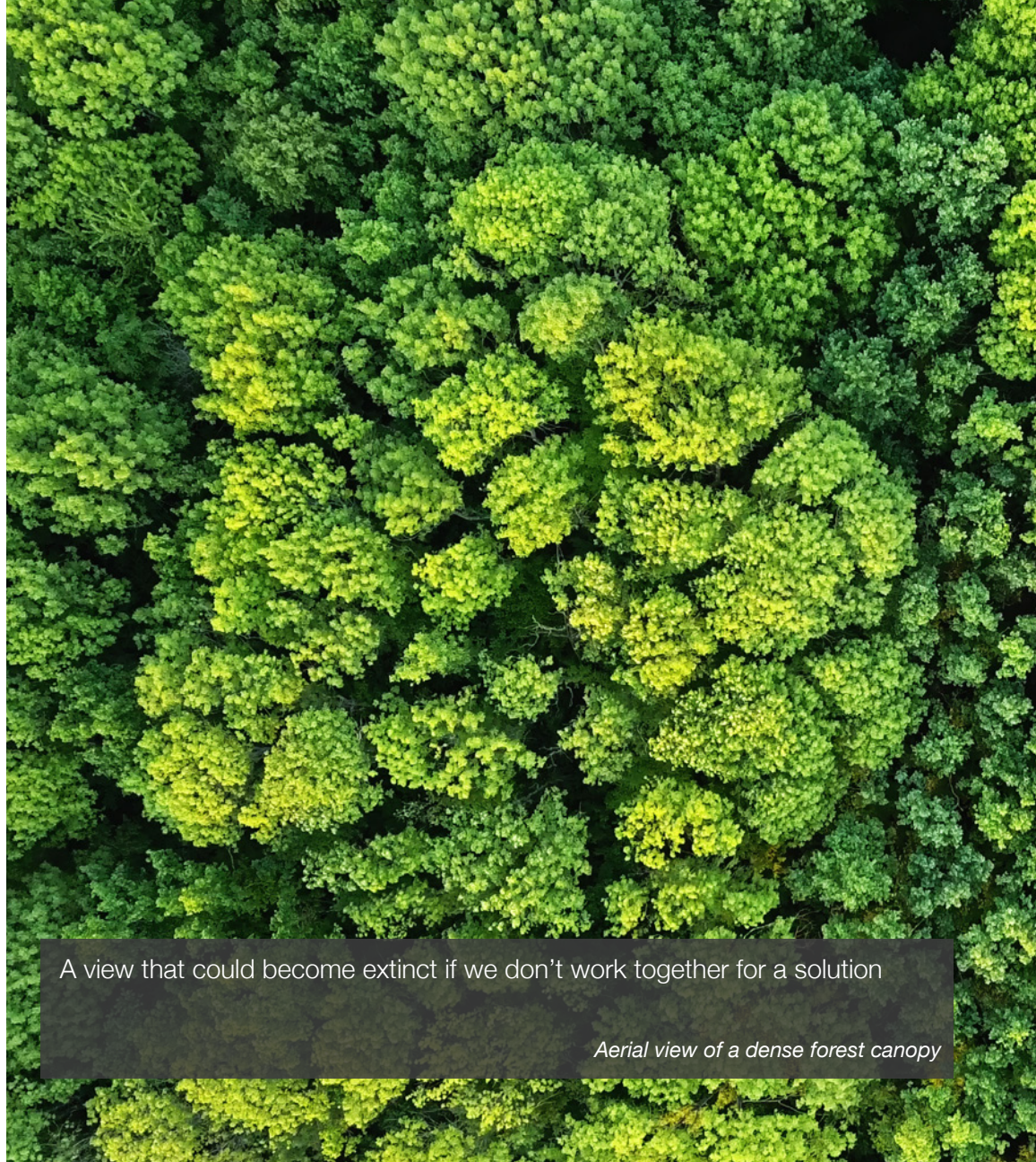
## Digital trust

As companies and governments implement digital services, consumers and citizens must feel confident that their data is secure. How can we make your business more robust?

- Cybersecurity strategy and cyber risk assessments
- Penetration tests and vulnerability assessments
- Incident response and threat management
- Social engineering simulations
- Threat assessments

A view that could become extinct if we don't work together for a solution

*Aerial view of a dense forest canopy*





## Global

**636,000 hectares** of forest is protected or restored by PwC firms globally through our carbon offset projects.



### November 2020

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 2021

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						

## December 2020

Sun	Mon	Tues	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14 LC	15	16	17	18	19
20	21	22	23	24	25 CHRISTMAS DAY	26 BOXING DAY
27	28	29	30	31	1	2
3	4	5	Income Tax BB 15 GY 15 GY 31 JM 15 TT 31	Payroll Tax GY 14 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 km <sup>2</sup> /5,358 miles <sup>2</sup>
Airport(s):	Lynden Pindling International - Nassau Grand Bahama International - Freeport
Population:	385,344
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 and payment deadlines

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 2020

1 January	New Year's Day
10 January	Majority Rule Day
10 April	Good Friday
13 April	Easter Monday
5 June	Randol Fawkes/Labour Day
8 June	Whit Monday
10 July	Independence Day
3 August	Emancipation Day
12 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<sup>2</sup>/166.4 miles<sup>2</sup>  
**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 and 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 Companies with Fiscal Periods Ended (FPE) Jan – Sep:**

**Income Tax:** 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 28 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 28 February, May, 31 August and 30 November.



## National Holidays 2020

1 January	New Year's Day
21 January	Errol Barrow Day
10 April	Good Friday
13 April	Easter Monday
28 April	National Heroes' Day
1 May	May Day
1 June	Whit Monday
1 August	Emancipation Day
3 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 <sup>2</sup> /20.6 miles <sup>2</sup>
Airport(s):	L.F. Wade International Airport
Population:	60,833
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 and 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 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 2020

1 January	New Year's Day
10 April	Good Friday
29 May	Bermuda Day
15 June	National Heroes' Day
30 July	Emancipation Day
31 July	Somers Day
7 September	Labour 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)
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 and 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 licence fees, and import duties.



## National Holidays 2020

1 January	New Year's Day
2 March	Hamilton Lavity Stoutt's Holiday
9 March	Commonwealth Day
10 April	Good Friday
13 April	Easter Monday
1 June	Whit Monday
13 June	Queen's Birthday
1 July	Territory Day
3 August	Festival Monday
4 August	Festival Tuesday
5 August	Festival Wednesday
21 October	St Ursula's Day
25 December	Christmas
26 December	Boxing Day

# Cayman Islands

<b>Name:</b>	The Cayman Islands
<b>Location:</b>	19.30 N, 18.40 W
<b>Capital:</b>	George Town
<b>Area:</b>	264 km²/102 miles²
<b>Airport(s):</b>	Owen Robert's International Airport (Grand Cayman) Gerrard-Smith Airport (Cayman Brac) Edward Bodden Airfield (Little Cayman)
<b>Population:</b>	64,420
<b>Currency:</b>	Cayman Islands Dollar (CI\$)
<b>Languages:</b>	English
<b>Motto:</b>	He Hath Founded it Upon the Seas
<b>Anthem:</b>	God Save the Queen (National Song: Beloved Isle Cayman)
<b>Date of Independence:</b>	Not applicable (overseas territory of the UK)

## Principal tax filing and 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 2020

1 January	New Year's Day
27 January	National Heroes' Day
26 February	Ash Wednesday
10 April	Good Friday
13 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

# Guyana

Name:	Cooperative Republic of Guyana
Location:	500 N, 59 00 W
Capital:	Georgetown
Area:	214,969km <sup>2</sup> /83,000 miles <sup>2</sup>
Airport(s):	Cheddi Jagan International
Population:	787,070
Currency:	Guyanese Dollar (GYD)
Languages:	English (official), Amerindian dialects, Creole, Hindi, Urdu
Motto:	One People, One Nation, One Destiny
Anthem:	Dear Land of Guyana
Date of Independence:	26 May 1966 (from the UK)

## Principal tax filing and payment deadlines

Income Tax:	Self-employed Individuals, payment of estimated Income Tax 1 April, 1 July, 1 October, and 31 December of each year.
Companies Income Tax:	Payment of estimated Corporation Tax – 15 March, 15 June, 15 September, 15 December.
Filing of Individual/ Corporation Tax Returns:	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 by the 14th of the following month.
Social Security VAT:	Remittance by the 15th day of the following month Filing of monthly VAT Return and payment due by 15 official working days after the end of the VAT period.
Property Tax:	30 April in the year following that in which the property was owned.
Capital Gains Tax:	30 April following the year of assessment.



## National Holidays 2020

1 January	New Year's Day
23 February	Republic Day
10 March	Phagwah
10 April	Good Friday
13 April	Easter Monday
1 May	Labour Day
5 May	Arrival Day
26 May	Independence Day
6 July	CARICOM Day
31 July	Eid-ul-Adha
1 August	Emancipation Day
29 October	Youman-Nabi
14 November	Deepavali
25 December	Christmas Day
26 December	Boxing Day



# Jamaica

Name:	Jamaica
Location:	18 15 N, 77 30 W
Capital:	Kingston
Area:	10,991 km <sup>2</sup> /4,243 miles <sup>2</sup>
Airport(s):	Norman Manley International (Kingston) Donald Sangster International (Montego Bay)
Population:	2,812,090
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 and 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 2020

1 January	New Year's Day
26 February	Ash Wednesday
10 April	Good Friday
13 April	Easter Monday
23 May	Labour Day (observed 25 May)
1 August	Emancipation Day
6 August	Independence Day
19 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 <sup>2</sup> /237.8 miles <sup>2</sup>
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 and 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	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 2020

1 January	New Year's Day
22 February	Independence Day
10 April	Good Friday
13 April	Easter Monday
1 May	May Day
1 June	Whit Monday
11 June	Corpus Christi
1 August	Emancipation Day
5 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 <sup>2</sup> /1,980 miles <sup>2</sup>
Airport(s):	Piarco International (Trinidad) ANR Robinson International Airport (Tobago)
Population:	1,375,822
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 and 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 2020

1 January	New Year's Day
24 February	Carnival Monday
25 February	Carnival Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
10 April	Good Friday
13 April	Easter Monday
24 May	Eid-ul-Fitr
30 May	Indian Arrival Day
11 June	Corpus Christi
19 June	Labour Day
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
14 November	Diwali
25 December	Christmas Day
26 December	Boxing Day



# Turks & Caicos Islands

<b>Name:</b>	Turks and Caicos Islands
<b>Location:</b>	21 45 N, 71 35 W
<b>Capital:</b>	Cockburn Town (Grand Turk)
<b>Area:</b>	430 km <sup>2</sup> /166 miles <sup>2</sup>
<b>Airport(s):</b>	Providenciales International Airport
<b>Population:</b>	33,740
<b>Currency:</b>	US Dollar (USD)
<b>Languages:</b>	English (official)
<b>Motto:</b>	Beautiful by Nature
<b>Anthem:</b>	God Save the Queen
<b>Date of Independence:</b>	Not applicable (overseas territory of the UK)

## Principal tax filing and 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 2020

1 January	New Year's Day
9 March	Commonwealth Day
10 April	Good Friday
13 April	Easter Monday
25 May	National Heroes' Day
15 June	Queen's Birthday
1 August	Emancipation Day (observed 3 August)
25 September	National Youth Day
12 October	National Heritage Day
27 November	National Day of Thanksgiving
25 December	Christmas Day
26 December	Boxing Day

# Other Caribbean territories that we serve

Name	Anguilla	Belize	Dominica	Grenada
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
Capital	The Valley	Belmopan	Roseau	Saint George's
Area	91km²/35 miles²	22,966 km²/8,867 miles²	751 km²/291 miles²	344 km²/133 miles²
Airport(s)	Clayton J. Lloyd International Airport	Phillip Goldson International	Canefield, Melville Hall	Point Salines International
Population	14,869	390,353	71,808	112,003
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, German	English (official), Creole (French)	English (official), Patois (French)
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
Anthem	God Save The Queen (official)	Land of the Free	Isle of Beauty, Isle of Splendour	Hail Grenada
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)

# 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	102km²/40 miles²	389 km²/150 miles²	442.6 km²/170.8 miles²	261km²/100.7 miles²
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	5,215	110,589	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!



January						
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	31	

February						
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						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

March						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April						
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		

May						
S	M	T	W	T	F	S
					1	2
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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

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

July						
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	31	

August						
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	31					

September						
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			

October						
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	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	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		



2020 Calendar