

Be the solution.



PwC in the Caribbean **2021**

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At PwC, our purpose is to build trust in society and solve important problems. We're a network of firms in 155 countries with more than 284,000 people who are committed to delivering quality in assurance, advisory and tax services. Find out more and tell us what matters to you by visiting us at www.pwc.com/cb.

Hello, tomorrow!



A very happy new year to you, your family and loved ones. From all of us at PwC in the Caribbean, we wish you the very best for 2021.

As we reflect on the past year and the unprecedented health, safety and economic crisis brought on by the COVID-19 pandemic, our hearts go out to all who have, and continue to be impacted.

When the pandemic hit, we had to move quickly across our network of firms to support all of our stakeholders - our people, our clients and our communities. We initiated our pandemic response plan which focused on the safety and security of our people and preserving jobs, working with clients to deal with the immediate impacts of the pandemic, using our technology to seamlessly deliver quality work and helping the communities in which we live and work - from supporting governments with response plans, initiatives to distribute food and medical supplies, to providing humanitarian relief.

Our ability to pivot quickly during such a challenging time was in part due to our investment in technology and in digitally upskilling our people. We continue to invest heavily in this area.

This year, we are focused on a number of key priorities.

Quality: There is now an even greater focus on trust in institutions, trust in information and increased transparency. Investing in the enhancement of the quality of all of the services we provide remains our number one priority.

Clients: Supporting our clients to rethink the business models they have today and restart their operations in ways that successfully serve their stakeholders and help build a world that is more inclusive and sustainable going forward.

Safety and Wellbeing: Keeping our people safe and healthy, with processes and technologies in place to support them whether they are working from the office or continuing to work from home, all while prioritising physical and mental wellness.

Innovation: Driving and scaling up innovation and the development of new products and services right across PwC to best serve our stakeholders today and tomorrow.

Jobs: Doing the right things to preserve jobs for our people and continuing to invest in building the workforce PwC needs for the future.

Upskilling: Upskilling our own people and helping to upskill people in our communities has become even more important in bridging the digital divide, acutely highlighted by the pandemic.

Culture: Redoubling our efforts to foster a PwC culture where everyone feels valued, listened to and has the opportunity to grow and succeed. To this end, we have launched Diversity and Inclusion councils in each of our territories to drive the inclusivity agenda.

Climate: The climate emergency has never been more pressing and in response we intend to be a "net zero" organisation by 2030.

Community: We believe that everyone at PwC should be able to have a positive impact on society, both through the paid work we do for clients and beyond. We deliver this support by volunteering time, skills and financial contributions, pro bono work and working with organisations and governments to support positive change. We remain committed to our core values: to act with integrity, to care, to make a difference, to reimagine the possible and to work together, and we continue to work hard to build the PwC of tomorrow, for the benefit of all our stakeholders.

Warm regards,

A handwritten signature in black ink, appearing to read "Frazer Lindsay".

Frazer Lindsay

CEO

PricewaterhouseCoopers Caribbean Region Ltd.

U.S.A.

GULF OF
MEXICO

Bermuda



Bahamas

Cayman Islands

Jamaica

C A R I B B E A N
S E A

British Virgin
Islands

St. Lucia
Barbados

Trinidad
& Tobago

Guyana

A T L A N T I C
O C E A N

PwC in the Caribbean

Territory	Address	Telephone	Facsimile	Also contact for queries on
	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
	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
	Guyana	Ground & 1st Floor New Trafalgar Building 165 Waterloo Street, North Cummingsburg Georgetown	(592) 223 1000	
	Jamaica (JM)	Scotiabank Centre Duke Street Kingston	(876) 922-6230	(876) 967-1949
	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)	11-13 Victoria Avenue Port of Spain Trinidad	(868) 299-0700	(868) 623-6025

Digital transformation

Change is constant. Emerging technologies continue to evolve. Through our expansive industry experience within PwC, we help create integrated, end-to-end digital solutions from strategy and innovation through to execution to help our clients navigate through the changes and solve their most complex business challenges. What are the next steps in your digital transformation journey?



Digital disruption

New technologies are fundamentally impacting how companies do business. We support our clients by helping them to develop a strategy to succeed.

Customer experience

Consumers are demanding better experiences that are tailored to them, across multiple channels and at an affordable cost. Customer experience is a key focal point in PwC's approach to digital services.

Digital operations

Digitising processes to reduce cost, improve productivity, supplier interaction and customer satisfaction is an imperative for all clients. PwC has broad capabilities with process re-engineering and digitising operations.

Digital organisation and workforce

Clients must align their organisation structure and the workforce to succeed in the digital age. PwC can support clients with navigating the impact on their people and culture.

Digital trust

As organisations implement more digital services, consumers need to be confident their data is secure. PwC supports clients with securing their data and building digital trust in society.

Caribbean
Joining the
commitment
to Net Zero
by 2030

December 2020

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February 2021

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28						

January 2021

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						NEW YEAR'S DAY
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2				

Income Tax
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

Workforce of the future

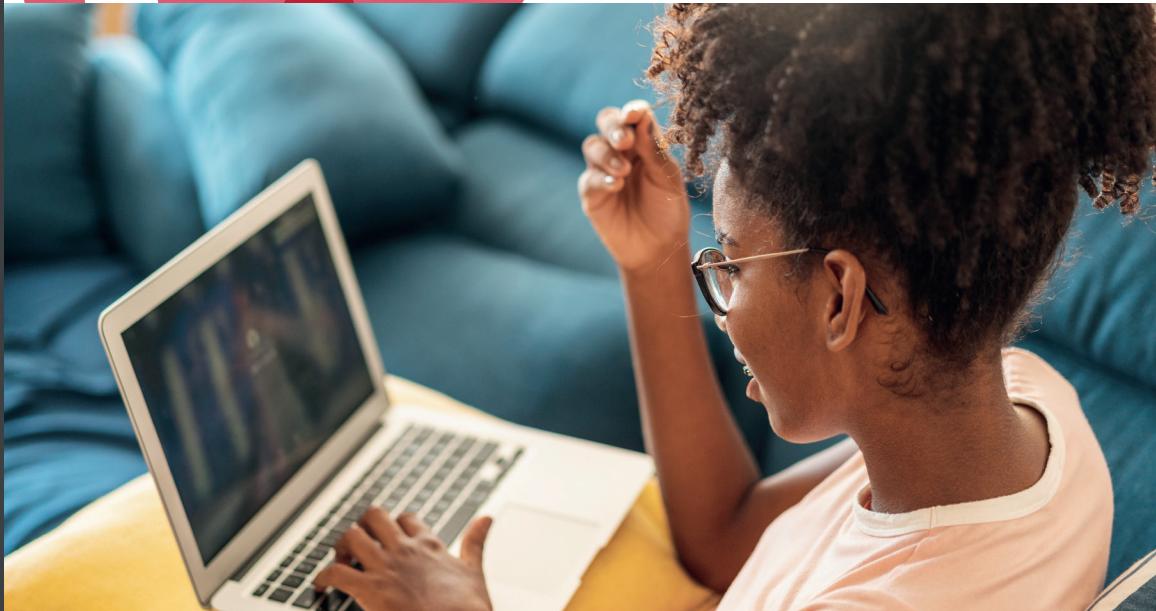
We are living in an era of change. The workforce of the future is our new reality, today. Keeping our people safe, productive and engaged are high priorities for a successful organisational culture and how we service our clients. Digital technology platforms and working from home have transformed the way we work. Creating a digital strategy that aligns people with processes will determine how we succeed. Your journey to creating a future-ready workforce begins here:

Workforce strategy - align the workforce to achieve the business strategy

Digital upskilling - solve for the skills shortage and prepare for the future

HR transformation - get strategic business value from your HR function

Diversity and inclusion - create an inclusive culture to fully leverage the potential of your people



As a proud sponsor of the Junior Achievement Bahamas financial literacy programme we have implemented a fully digital curriculum to mentor high school students on entrepreneurship and blockchain technology.

Bahamas

Committed to
bridging the digital
divide among high
school students

January 2021

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31						

March 2021

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February 2021

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7 8 9

Payroll Tax
BB 15
BB 28
GY 14
JM 14
LC 7
LC 15
TT 15

VAT
BB 21
JM 26
LC 21
TT 25

Withholding
BB 15
JM 14

Digital nation

In a connected world, the way citizens interact with governments is increasingly influenced by new technologies. Using technology to strengthen public service is not only related to more efficient service delivery, but is also a way to reduce public costs. This is particularly important in times of budgetary constraint. How can we help you achieve this?

- Country strategy and implementation
- Content
- Authorisation
- Digital ID
- Payments
- Digital upskilling



We've increased our volunteering hours and are donating to organisations focused on helping the homeless and the less fortunate in our communities.

Barbados (East Caribbean)
Helping prevent
and find a solution
to homelessness



February 2021

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28						

April 2021

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March 2021

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BVI						
7	8	9	10	11	12	13
BVI						
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28	29	30	31	1	2	3
GY	TT					
4	5	6	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 31 LC 7 LC 15 TT 15	VAT BB 21 JM 31 LC 21 TT 25	Withholding BB 15 JM 14

Cybersecurity

As companies transition toward a digital business model, consumers, citizens and business owners want to feel confident that their data is secure. Cybersecurity and privacy have become increasingly valuable to business ecosystems. Are you confident that your cybersecurity strategy can mitigate potential threats? How can we help you ensure your cybersecurity strategy is robust and secure?

- Strategy and transformation
- Implementation and operation
- Privacy and data protection
- Incident and threat management



We continue laptop donations to various organisations and individuals to support access to virtual learning platforms for students and teachers.

Caribbean Laptop donations

March 2021

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May 2021

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30	31					



April 2021

Sun	Mon	Tues	Wed	Thu	Fri	Sat
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						GOOD FRIDAY
4	5	6	7	8	9	10
BB, BS, BVI, GY, JM, KY, LC, TT						
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2	3	4	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

Risk assurance

Today's business and risk landscape presents both great challenges and opportunities. Our global network of Risk Assurance professionals combines deep cross-functional expertise and leading technologies to improve visibility into risks, respond with agility and drive greater preparedness for the future. We bring together specialist disciplines and commercial expertise to give you the insight, foresight and independent advice you need to build and safeguard the value of all parts of your business. We'll transform the way you perceive - and navigate - risks, so you can stay at the forefront of change.

How can we help you make better decisions that will help to minimise the impact to your business while maximising the value of your internal audit activity?

- Internal audit solutions
- Digital trust solutions
- Governance, risk and compliance
- Trust and transparency



As a proud founding sponsor of Endeavour Community Sailing, we volunteer our time each year to clean up and prepare the non-profit organisation's education centres for the school year.

Bermuda Youth sailing programme sponsorship

April 2021

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June 2021

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May 2021

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			GY			
9	10	11	12	13	14	15
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16	17	18	19	20	21	22
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23	24	25	26	27	28	29
	BB, BS, BVI, JM, LC		GY, KY		BM	
30	31	1				
	TT					
			Payroll Tax	VAT	Withholding	
			BB 15	BB 21	BB 15	
			GY 14	JM 31	JM 14	
			JM 14	LC 21		
			LC 7	TT 25		
			LC 15			
			TT 15			

Consulting

Growth and change are two realities that no business can afford to ignore. Change requires more than just developing innovative and sustainable solutions to help you grow your business while reducing costs and managing your workforce. Businesses must maintain the value that is needed to remain agile to respond to rapidly changing environments. Where would you like to start?

- Strategy
- Finance
- Operations
- Technology
- People and change
- Public-private partnerships
- Cybersecurity and privacy



We work closely with nonprofit organisations whose initiatives provide support and development to those in need in our community.

**British Virgin
Islands (BVI)**
Supporting
nonprofit
organisations

May 2021

Sun Mon Tue Wed Thu Fri Sat

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July 2021

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June 2021

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LC, TT

BS

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BVI

13	14	15	16	17	18	19
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TT

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BM

27	28	29	30	1	2	3
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Income Tax
BB 15
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
TT 25

Withholding
BB 15
JM 14

Audit and assurance

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
- IFRS reporting
- Risk assurance
- Regulatory compliance
- Corporate reporting
- Actuarial services



We sponsor and volunteer with youth programmes like the Positive Intervention Programme (“PIN”) to assist students with their creative, research and public speaking skills.

**Cayman Islands
Positive
Intervention
Programme (PIN)
sponsorship**

June 2021

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August 2021

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July 2021

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	GY, KY					BS
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	GY					
25	26	27	28	29	30	31
				BM	BM	
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 30 LC 21 TT 25	Withholding BB 15 JM 14

Tax

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.

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



We've introduced a new office waste disposal system. By recycling we're helping to provide a clean, safe country for our local community now, and in generations to come.

St. Lucia
New office waste
disposal system

July 2021						
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September 2021						
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August 2021

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8	9	10	11	12	13	14
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22	23	24	25	26	27	28
29	30	31 TT	1	2	3	4
5	6	7	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			

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 and acquisitions
- Corporate migration
- Board and shareholder roles, rights and obligations including unanimous shareholder agreements
- Trust administration
- Intellectual property protection
- Scrutineering
- Franchises
- Voluntary solvent dissolutions



We're focused on equipping students with the technology skills they need to succeed in an increasingly digital world. That's why we've made available the technology skills curriculum that is free for all to use.

Caribbean

The technology skills curriculum

August 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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October 2021

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September 2021

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3	4	5	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 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



We're committed to protecting our environment by joining our community for Coastal Cleanup Day. Together we can make a collective difference by giving true meaning to the phrase 'every action counts'.

Jamaica
Community
coastal clean ups

September 2021

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November 2021

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October 2021

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JM						
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31	1	2	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

Business continuity and resilience

In a volatile and uncertain world, it's clear that the risk landscape is changing. The COVID-19 pandemic has accelerated the speed at which risk events occur and the extent to which they spread. Risks that once seemed remote and improbable have also become the norm. Business leaders everywhere are preparing to 'expect the unexpected'. Organisations are looking to cultivate a new trait: resilience. They are adopting a proactive approach in order to be prepared for these changes and to be able to respond to new laws and regulations, and meet the expectations of their stakeholders. An integrated perspective on risk, regulation and compliance is key for building resilience, trust and competitive advantage. PwC brings together experience across risk, regulation, tax, controls, compliance and more to help you navigate one - or all - of the phases you'll encounter throughout the risk lifecycle. What steps are you taking to mitigate risks and emerge stronger?



We are donating school supplies and providing financial support to several children's homes.

Trinidad and Tobago Donation to children's homes

October 2021

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December 2021

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November 2021

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Environmental, social and governance (ESG)

Climate change and the growing focus on societal issues are increasingly affecting and even disrupting business and operating models of organisations throughout the world. COVID-19 has put an even stronger emphasis on this and the speed of change is accelerating. With growing awareness levels among investors, societies and other stakeholders, organisations are operating under increased public, political and shareholder scrutiny.

At PwC, we work with clients to bring consideration of climate and sustainability issues with the aim of future-proofing businesses by making them more resilient and sustainable. Our aim is to help clients understand and execute on the options available to transform their organisation from strategy through execution to ensure relevance and profitability in a world undergoing dramatic transition.



We're investing in the future and growth of 15 million people, non-governmental organisations (NGOs) and social & micro enterprises to help them maximise their potential by 2022.

Caribbean
Contributing to
sustainable
and thriving
communities

November 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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January 2022

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December 2021

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	LC					
19	20	21	22	23	24	25
						CHRISTMAS DAY
26	27	28	29	30	31	1
BOXING DAY	BB, KY, TT	KY				
2	3	4	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 ² / 5,358 miles ²
Airport(s):	Lynden Pindling International - Nassau Grand Bahama International - Freeport		
Population:	385,640	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

VAT returns are required to be filed online and payments made 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 sources of taxation in the Commonwealth of The Bahamas is derived from the imposition of customs duties on the importation of most goods, along with VAT.



National Holidays 2021

1 January	New Year's Day
11 January	Majority Rule Day
2 April	Good Friday
5 April	Easter Monday
24 May	Whit Monday
4 June	Randol Fawkes/Labour Day
10 July	Independence Day
2 August	Emancipation Day
11 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 ²
Airport(s):	Grantley Adams International		
Population:	287,375	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 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, 31 May, 31 August and 30 November.



National Holidays 2021

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

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:	62,253	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 2021

1 January	New Year's Day
2 April	Good Friday
28 May	Bermuda Day
21 June	National Heroes' Day
29 July	Emancipation Day
30 July	Mary Prince Day
6 September	Labour Day
11 November	Remembrance Day
25 December	Christmas Day
26 December	Boxing Day

British Virgin Islands

Name:	Government of the Virgin Islands	Location:	18 30 N, 64 30 W
Capital:	Road Town	Area:	153 km ² / 59 miles ²
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 2021

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

[*Tentative dates as the official dates were not published by the Government of the Virgin Islands at the date of printing.]

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:	69,914	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 2021

1 January	New Year's Day
25 January	National Heroes' Day
17 February	Ash Wednesday
2 April	Good Friday
5 April	Easter Monday
17 May	Discovery Day
26 May	Election Day
14 June	Queen's Birthday
5 July	Constitution Day
15 November	Remembrance Day
25 December	Christmas Day
27 December	Christmas Day (observed)
26 December	Boxing Day
28 December	Boxing Day (observed)

Guyana

Name:	Cooperative Republic of Guyana	Location:	500 N, 59 00 W		
Capital:	Georgetown	Area:	214,969 km ² / 83,000 miles ²		
Airport(s):	Cheddi Jagan International				
Population:	786,552	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 & 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.
VAT:	Filing of monthly VAT Return and payment due by 15 official working days after the end of the VAT period.
Social Security:	Remittance by the 15th day of the following month



National Holidays 2021

1 January	New Year's Day
23 February	Republic Day
29 March	Phagwah (Holi)
2 April	Good Friday
5 April	Easter Monday
1 May	Labour Day
5 May	Arrival Day
26 May	Independence Day
5 July	CARICOM Day
20 July	Eid ul-Adha
1 August	Emancipation Day (observed 2 August)
19 October	Youman - Nabi (Mawlid)
4 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 ² / 4,243 miles ²
Airport(s):	Norman Manley International (Kingston) Donald Sangster International (Montego Bay)		
Population:	2,961,16,090	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 & 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 2021

1 January	New Year's Day
17 February	Ash Wednesday
2 April	Good Friday
5 April	Easter Monday
23 May	Labour Day (observed 24 May)
1 August	Emancipation Day (observed 2 August)
6 August	Independence Day
18 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 2021

1 January	New Year's Day
22 February	Independence Day
2 April	Good Friday
5 April	Easter Monday
1 May	Labour Day
24 May	Whit Monday
3 June	Corpus Christi
1 August	Emancipation Day (observed 2 August)
4 October	Thanksgiving Day
13 December	National Day
25 December	Christmas Day
26 December	Boxing Day

Trinidad and Tobago

Name:	Republic of Trinidad and 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:	1,399,488	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 2021

1 January	New Year's Day
30 March	Spiritual Baptist Liberation Day
2 April	Good Friday
5 April	Easter Monday
14 May	Eid-ul-Fitr
30 May	Indian Arrival Day (observed 31 May)
3 June	Corpus Christi
19 June	Labour Day
1 August	Emancipation Day (observed 2 Aug)
31 August	Independence Day
24 September	Republic Day
4 November	Divali
25 December	Christmas Day
26 December	Boxing Day
27 December	Boxing Day (observed)

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	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
Airport(s)	Clayton J. Lloyd International Airport	Phillip Goldson International	Canefield, Melville Hall	Point Salines International
Population	14,869	398,746	73,897	111,724
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	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)

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January							February							March							April							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1	2			1	2	3	4	5	6			1	2	3	4	5	6				1	2	3
3	4	5	6	7	8	9	7	8	9	10	11	12	13		7	8	9	10	11	12	13	4	5	6	7	8	9	10
10	11	12	13	14	15	16	14	15	16	17	18	19	20		14	15	16	17	18	19	20	11	12	13	14	15	16	17
17	18	19	20	21	22	23	21	22	23	24	25	26	27		21	22	23	24	25	26	27	18	19	20	21	22	23	24
24	25	26	27	28	29	30	28							28	29	30	31					25	26	27	28	29	30	
31																												

May							June							July							August							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1				1	2	3	4	5					1	2	3		1	2	3	4	5	6	7
2	3	4	5	6	7	8	6	7	8	9	10	11	12		4	5	6	7	8	9	10	8	9	10	11	12	13	14
9	10	11	12	13	14	15	13	14	15	16	17	18	19		11	12	13	14	15	16	17	15	16	17	18	19	20	21
16	17	18	19	20	21	22	20	21	22	23	24	25	26		18	19	20	21	22	23	24	22	23	24	25	26	27	28
23	24	25	26	27	28	29	27	28	29	30				25	26	27	28	29	30	31	29	30	31					
30	31																											

September							October							November							December							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
					1	2	3	4				1	2				1	2	3	4	5	6			1	2	3	4
5	6	7	8	9	10	11	3	4	5	6	7	8	9		7	8	9	10	11	12	13	5	6	7	8	9	10	11
12	13	14	15	16	17	18	10	11	12	13	14	15	16		14	15	16	17	18	19	20	12	13	14	15	16	17	18
19	20	21	22	23	24	25	17	18	19	20	21	22	23		21	22	23	24	25	26	27	19	20	21	22	23	24	25
26	27	28	29	30			24	25	26	27	28	29	30		28	29	30					26	27	28	29	30	31	
31																												

