



PwC in the Caribbean 2022

© 2022 PwC. All rights reserved. PwC refers to the PwC network and/or one or more of its member firms, each of which is a separate legal entity. Please see [www.pwc.com/structure](http://www.pwc.com/structure) for further details.

At PwC, our purpose is to build trust in society and solve important problems. We're a network of firms in 156 countries with more than 295,000 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](http://www.pwc.com/cb).

U.S.A.

GULF OF  
MEXICO

Bermuda

The Bahamas

Cayman Islands

Jamaica

ATLANTIC  
OCEAN

British Virgin  
Islands

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

East Caribbean

St. Lucia  
Barbados

Trinidad  
& Tobago

Guyana

# Solving tomorrow's problems, today.



## Welcome to 2022

It goes without saying that the past couple of years have been incredibly challenging for everyone. Across the world, so many have been, and are still being, affected by the COVID-19 pandemic. In response, we continue to pull together and do what we can to support our people, our clients and the communities in which we live and work, to help each other get through these challenging times.

I am tremendously grateful to our people - 1,400 strong and spread across 8 territories - for their hard work, unwavering support and dedication to living our core values of working together, acting with integrity and caring, to reimagine the possible and make a difference during a tremendously difficult time. Our collective experience has taught me: the need to protect and take care of our people

as best as we can; the value of connecting and keeping in touch with each other; and the importance of taking time for yourself and balancing your personal life with your work.

## The New Equation

Prior to the pandemic, we were already immersed in conversations with clients and other stakeholders about the global trends and challenges they faced - matters like technological disruption, climate change, fractured geopolitics, social tension and the dissolution of trust in institutions - trends the pandemic only intensified and accelerated.

Our new strategy in the face of these challenges, which we've called The New Equation, centres on how PwC brings together unique combinations of people, powered by technology, galvanising ourselves as a community of solvers to address the two distinct but interconnected needs we know every organisation faces: to build trust and to deliver sustained outcomes for all its stakeholders.

More than just words on paper, we've already taken great strides to bring our new strategy to life. We continue to invest substantially in upskilling our people, incorporating new technologies and delivering digital solutions to rapidly build capabilities in areas of value to our clients and stakeholders. As a network and locally, we've committed to achieving Net Zero by 2030, these emissions reduction targets have been validated by the Science Based Target initiative (SBTi). We're focusing on ESG and deploying immersive training opportunities for our partners and our people to better understand the immediate pressures

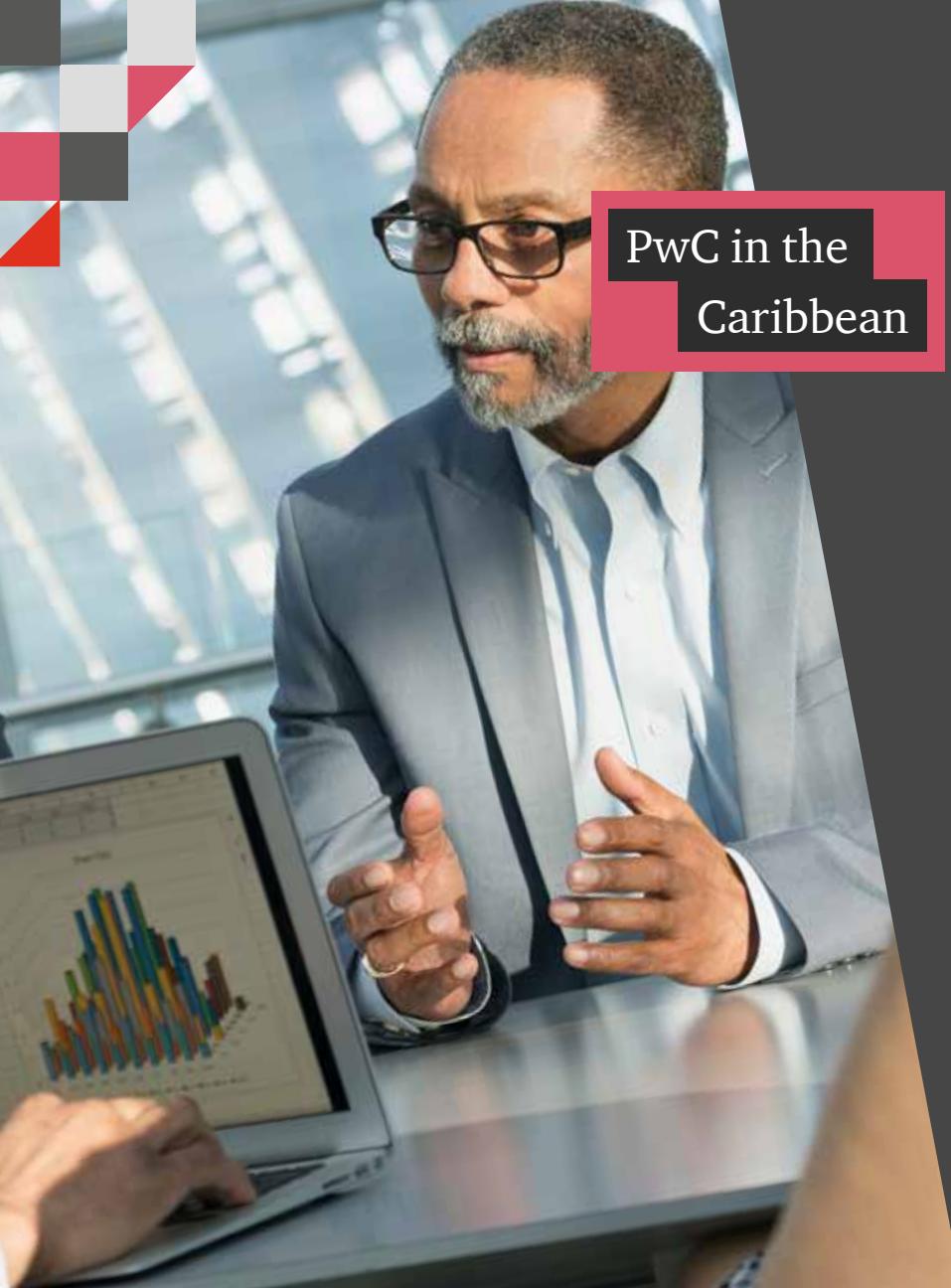
clients, governments, and others will be under from both shareholders and other stakeholders to govern responsibly and inclusively to build long term resilience. We're driving inclusion and diversity and have made a commitment to have 50% of the partners of PwC firms operating in the Caribbean represented by women, by 2030. These initiatives translate into increased career opportunities for our people, growth for our operations and an enhanced ability to make a difference for our clients and stakeholders.

It is my belief that PwC will emerge from the pandemic stronger, more focused and better positioned than ever to deliver on our Purpose - to build trust in society and solve important problems - and our strategy - The New Equation. I'm confident we are well positioned to help reinvent the future and solve tomorrow's problems, today, in new and unexpected ways, while continuing to make a difference for our communities and our world.

Warm regards,

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

Frazer Lindsay,  
CEO, PricewaterhouseCoopers Caribbean  
Region Ltd.



## PwC in the Caribbean

PwC in the Caribbean territories including The Bahamas, East Caribbean, Jamaica and Trinidad and Tobago **will launch a Regional Corporate Governance Survey** to assess the current status of Boards of Directors of privately held and publicly listed companies and public sector entities on important Environmental, Social and Governance (ESG) issues they face. **The survey aims to help Boards focus on adopting best practices in governance** and develop strategic plans towards more long term sustainability and economic growth for corporations and communities in which they serve.



PwC in the  
Caribbean

## December 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	

## January 2022

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



## Modernisation of government processes

**PwC Bahamas helped the Government of The Bahamas to position itself as a digital leader in the Caribbean.** The firm was commissioned to develop an innovative, online workflow-based system to improve the business operations of the Cabinet and create a fast, secure and robust internal system to manage Cabinet procedures.

The system allows Cabinet Ministers to review and comment on memoranda prior to cabinet meetings. It fosters a more structured document repository for quick retrieval and reference of the documents, reduces the time it takes to go through memoranda and eliminates the time constraints to getting approvals. Users can also receive notifications and reminders for action items. Development of a mobile component of the system is underway.



## Modernisation of government processes

January 2022

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 2022

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	23	24	25	26
27	28	LC		GY		
		TT		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



**The PwC Barbados firm supported an International Development Agency in the transformation of its Finance Function.** One key enabler of the transformation programme was the accelerated implementation of a digitalisation strategy and change management plans. **Some activities to support this digital transformation include, analysis and visualisation using business intelligence tools;** reviewing the current systems to determine the right tools are being used; understanding how to improve data consistency issues; assessing opportunities to use modern tools to support the finance function.

Our research found leading finance organisations are meeting similar challenges head on, with an emphasis on: becoming digitally-enabled and focused on speed; while maintaining control and managing changing regulatory environments.



Digital  
transformation  
of finance functions

## February 2022

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					

## April 2022

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 2022

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

Income Tax	Payroll Tax	VAT	Withholding
BB 15	BB 15	BB 21	BB 15
GY 15	GY 14	JM 31	JM 14
JM 15	JM 14	LC 21	
LC 25	JM 31	JM 15	TT 25
LC 31	LC 7	LC 15	
TT 31	LC 15	TT 15	



## Driving internal audit innovation

By merging the skills and experience of our people with a robust, leading-edge internal audit (IA) approach using new technologies, **PwC Bermuda provided services tailored to startup reinsurers' specific risk areas.**

**We helped startup reinsurers establish their IA functions, understand and develop critical processes, assess and advise on their compliance with Bermuda-specific regulations, test their internal controls over financial reporting and identify enhancements and efficiencies in their processes to right-size their control environment, streamline their reporting timetables and set them up for success from the start.**



Driving  
internal audit  
innovation

## March 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
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 2022

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 2022

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

BS, BB, BVI, GY, JM,  
KY, LC, TT

Income Tax	Payroll Tax	VAT	Withholding
BB 30	BB 15	BB 21	BB 15
GY 1	BM 15	JM 29	JM 14
GY 30	GY 14	LC 21	
TT 15	JM 14	TT 25	
TT 30	LC 7		
	LC 15		
	TT 15		



## Financial modeling for National COVID-19 Response Fund

**In the early stages of the pandemic PwC in the Caribbean provided support to a national organisation of private sector entities which developed a response fund providing relief to vulnerable groups impacted by COVID-19.** We were also able to support the planning and management of the fund by helping with technical accounting and financial modelling expertise.

The response fund financed a national relief programme which provided support to households in vulnerable communities and frontline healthcare workers. Activities included food relief to 34 communities and assistance to nonprofits providing health checks and distributing masks.



Financial  
modeling for  
National COVID-19  
Response Fund

#### April 2022

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 2022

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 2022

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

Payroll Tax	VAT	Withholding
BB 15	BB 21	BB 15
GY 14	JM 31	JM 14
JM 14	LC 21	LC 7
LC 7	TT 25	LC 15
LC 15		TT 15



## Protecting our marine environment

PwC Cayman staff have worked alongside the Cayman Islands Department of Environment to help protect the beautiful coral reefs, which surround Cayman, from the spread of Stony Coral Tissue Loss Disease. This was done by assisting with surveillance dives, where photos of healthy and infected coral were taken.

This assisted with tracking the movement and spread of the disease, thus helping to record and plot the current infected and uninfected reef areas around the island. Caring about the preservation and protection of our marine environment is important to us.



Protecting our  
marine  
environment

## May 2022

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 2022

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

## July 2022

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						

Income Tax	Payroll Tax	VAT	Withholding
BB 15	BB 15	BB 21	BB 15
GY 15	GY 14	JM 30	JM 14
JM 15	JM 14	LC 21	
LC 25	LC 7	TT 25	
TT 30	LC 15		
	TT 15		

A professional woman with dark skin and short, braided hair is shown from the waist up. She is wearing a bright yellow sleeveless dress with a beaded neckline and a gold watch on her left wrist. She is looking down at a computer screen, which is partially visible at the bottom of the frame. The background is a blurred office environment.

## Modernisation of the Justice Sector

**PwC Guyana (along with a leading software vendor) worked closely with five key beneficiary agencies, in the Justice Sector, to design and implement a management information system.** The system will support the modernisation of the Correctional System by enhancing strategic evidence-based decision-making in the Criminal Justice Sector and ultimately reducing the average number of days from indictment to conclusion. PwC worked closely with the client's project manager to steer project timelines, conducted robust diagnostics to inform system design and implemented a change management framework to drive adoption of the system.

# Modernisation of the Justice Sector



June 2022

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
			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		

August 2022

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 2022

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

31

Income Tax  
GY 1  
TT15  
TT 30

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

VAT  
BB 21  
JM 29  
LC 21

Withholding  
BB 15  
JM 14



Digital  
transformation  
that aligns with  
your business

**By leveraging our key capabilities and proven experience in the Network, PwC Jamaica was able to refine the digital transformation journey for a major financial services entity.**

The PwC team conducted an enterprise-wide gap analysis of the client's technology and processes. By applying our findings, we supported the solutions implementation for the roll out of their digital transformation programme by using a digital factory approach which will in the long-run improve their agility to roll out new initiatives and seamlessly apply best practices to all areas of the organisation. We've helped them to reimagine the way they innovate to expand their business.



Digital  
transformation  
that aligns with  
your business

## July 2022

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						

## September 2022

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	

## August 2022

Sun	Mon	Tues	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
	BB, BS, GY, JM, LC, TT		BB, BVI	BVI	BVI	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			
				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



Providing technological solutions to job evaluation and compensation exercise for the Civil Service

**PwC Trinidad and Tobago is leading a job evaluation and compensation exercise that will impact over 33,000 employees across 48 government ministries/agencies/Statutory Authorities in the Civil Service.**

The central objective of the project is the installation of a modern job evaluation and compensation system supported by a leading technology solution that would ensure equity, address anomalies, reflect the relative worth of all the offices and be relevant to the present and future needs of the Service.

Providing technological  
solutions to job  
evaluation and  
compensation exercise  
for the Civil Service



#### August 2022

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			

## September 2022

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

#### October 2022

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					

Income Tax	Payroll Tax	VAT	Withholding
BB 15	BB 15	BB 21	BB 15
BB 30	GY 14	JM 30	JM 14
GY 15	JM 14	LC 21	
JM 15	LC 7	TT 25	
LC 25	LC 15		
TT 30	TT 15		



## Making it easier to do business

The ease of doing business in Caribbean territories can be a daunting task for foreign investors. **PwC in the Caribbean continues to leverage its vast experience to help private entities transition from wanting to invest in the Caribbean to providing essential information and advice to clients looking to navigate the process of conducting business in the Caribbean.**



Making it easier  
to do business

## September 2022

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	

## November 2022

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			

## October 2022

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



## IT modernisation of operational systems

PwC in the Caribbean supported a leading Insurance provider to define and select a Policy Administration System to replace an existing outdated operations system application with a more modern and scalable solution that better aligns with their strategy and market needs. **We supported our client with defining a clear process, clarifying requirements, progressing internal decision making and evaluating the vendors.**



IT modernisation  
of operational systems

## October 2022

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 2022

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 2022

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



## Future-proofing businesses for better sustainability

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 consider 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.



Future-proofing  
businesses for  
better sustainability

## November 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
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 2023

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 2022

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

Christmas Day

Boxing Day

BB, BS, BM, KY, JM

Income Tax  
BB 15  
GY 15  
GY 31  
JM 15  
TT 31

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



## National Holidays 2022

1 January	New Year's Day
3 January	New Year's Day Holiday
10 January	Majority Rule Day
15 April	Good Friday
18 April	Easter Monday
3 June	Randol Fawkes/Labour Day
6 June	Whit Monday
10 July	Independence Day
1 August	Emancipation Day
12 October	National Heroes Day
25 December	Christmas Day
26 December	Christmas Day Holiday
27 December	Boxing Day Holiday

## The Bahamas

Name:	Commonwealth of The Bahamas
Location:	20 28 N, 72 80 W
Capital:	Nassau
Airport(s):	Lynden Pindling International Airport (Nassau) Grand Bahama International Airport (Freeport)
Population:	389,482
Languages:	Currency: Bahamian Dollar (BSD) 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.



# Barbados

## National Holidays 2022

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

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 Airport		
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)		
<b>Principal Tax Filing &amp; Payment Deadlines</b>			
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.		



## National Holidays 2022

1 January	New Year's Day
3 January	New Year's Day Holiday
15 April	Good Friday
27 May	Bermuda Day
20 June	National Heroes' Day
28 July	Emancipation Day
29 July	Mary Prince Day
5 September	Labour Day
11 November	Remembrance Day
26 December	Christmas Day
27 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:	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) are payable quarterly on or before 15 January, 15 April, 15 July and 15 October of each year.



## National Holidays 2022

1 January	New Year's Day
3 January	New Year's Day Holiday
7 March	Hamilton Lavity Stoutt's Holiday
8 March	Commonwealth Day
15 April	Good Friday
18 April	Easter Monday
6 June	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 Day
26 December	Boxing Day

\*(Tentative dates as the official dates haven't been released by the Government of the British Virgin Islands at the date of printing.)

## British Virgin Islands

Name:	British Virgin Islands	Location:	18 30 N, 64 30
Capital:	Road Town	Area:	153 km <sup>2</sup> / 59 miles <sup>2</sup>
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 & 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.



## National Holidays 2022

1 January	New Year's Day
3 January	New Year's Day Holiday
24 January	National Heroes Day
2 March	Ash Wednesday
15 April	Good Friday
18 April	Easter Monday
16 May	Discovery Day
20 June	Queen's Birthday
4 July	Constitution Day
7 November	Remembrance Day
25 December	Christmas Day
26 December	Boxing Day
27 December	Christmas Day and Boxing Day (observed)

## Cayman Islands

Name:	The Cayman Islands	Location:	19.30 N, 18.40 W
Capital:	George Town	Area:	264 km <sup>2</sup> / 102 miles <sup>2</sup>
Airport(s):	Owen Robert's International Airport (Grand Cayman) Gerrard-Smith Airport (Cayman Brac) Edward Bodden Airfield (Little Cayman)		
Population:	65,786	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 The Cayman Islands due to the absence of income, corporate, capital gains, or withholding taxes.



## National Holidays 2022

1 January	New Year's Day
23 February	Republic Day
18 March	Phagwah (Holi)
15 April	Good Friday
18 April	Easter Monday
1 May	Labour Day (Observed on 2 May)
5 May	Arrival Day
26 May	Independence Day
4 July	CARICOM Day
20 July	Eid ul-Adha
1 August	Emancipation Day
19 October	Youman - Nabi (Mawlid)
4 November	Deepavali
25 December	Christmas Day
26 December	Boxing Day

## Guyana

Name:	Cooperative Republic of Guyana
Location:	500 N, 59 00 W
Capital:	Georgetown
Area:	214,969 km <sup>2</sup> / 83,000 miles <sup>2</sup>
Airport(s):	Cheddi Jagan International Airport
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 2022

1 January	New Year's Day
2 March	Ash Wednesday
15 April	Good Friday
18 April	Easter Monday
23 May	Labour Day
1 August	Emancipation Day
6 August	Independence Day
17 October	National Heroes' Day
25 December	Christmas Day (observed 26 December)
27 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 Airport (Kingston) Donald Sangster International Airport (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 2022

1 January	New Year's Day
3 January	New Year's Day Holiday
22 February	Independence Day
15 April	Good Friday
18 April	Easter Monday
1 May	Labour Day
6 June	Whit Monday
16 June	Corpus Christi
1 August	Emancipation Day
3 October	Thanksgiving Day
13 December	National Day
25 December	Christmas Day
26 December	Boxing Day

## Saint Lucia

Name:	Saint 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 Saint 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 2022

1 January	New Year's Day
28 February	Carnival Monday
1 March	Carnival Tuesday
30 March	Spiritual Baptist Shouter Liberation Day
15 April	Good Friday
18 April	Easter Monday
3 May	Eid-ul-Fitr
30 May	Indian Arrival Day)
16 June	Corpus Christi
19 June	Labour Day (Observed on 20 June)
1 August	Emancipation Day
31 August	Independence Day
24 September	Republic Day
24 October	Divali
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
Airport(s):	Piarco International Airport (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)
<b>Principal Tax Filing &amp; Payment Deadlines</b>	
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.

## Other Caribbean territories that we serve

Name	Anguilla	Antigua and Barbuda	Dominica	Federation of Saint Kitts and Nevis
Flag				
Location	18 15 N, 63 10 W	17 03 N, 61 48 W	15 25 N, 61 20 W	17 20 N, 62 45 W
Capital	The Valley	Saint John's	Roseau	Basseterre
Area	91km <sup>2</sup> / 35 miles <sup>2</sup>	442.6 km <sup>2</sup> / 170.8 miles <sup>2</sup>	751 km <sup>2</sup> / 291 miles <sup>2</sup>	261km <sup>2</sup> / 100.7 miles <sup>2</sup>
Airport(s)	Clayton J. Lloyd International Airport	V. C. Bird International Airport (Antigua) Barbuda Codrington Airport (Barbuda)	Douglas-Charles Airport and Rousseau-Canefield Airport	Robert L. Bradshaw International Airport (St. Kitts) Vance W. Amory International Airport (Nevis)
Population	15,181	98,979	72,223	53,544
Currency	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	East Caribbean dollars (XCD)
Languages	English (official)	English (official), Antiguan creole	English (official), Creole (French)	English (official)
Motto	Strength and Endurance	Each Endeavouring, All Achieving	Après le Bondie, C'est la Ter [After God is the Earth]	Country Above Self
Anthem	God Save The Queen (official)	Fair Antigua, We Salute Thee	Isle of Beauty, Isle of Splendour	Oh Land of Beauty!
Date of Independence/ Political Status	Not applicable (overseas territory of the UK)	1 November 1981 (from the UK)	3 November 1978 (from the UK)	19 September 1983 (from the UK)

## Other Caribbean territories that we serve

Name	Grenada	Montserrat	Saint Vincent & the Grenadines
Flag			
Location	12 07 N, 61 40 W	16 45 N, 62 12 W	13 15 N, 61 12 W
Capital	Saint George's	Plymouth	Kingstown
Area	344 km <sup>2</sup> / 133 miles <sup>2</sup>	102km <sup>2</sup> / 40 miles <sup>2</sup>	389 km <sup>2</sup> / 150 miles <sup>2</sup>
Airport(s)	Point Salines International Airport	John A. Osborne Airport	Argyle International Airport on St. Vincent and J.F. Mitchell Airport in Bequia.
Population	113,215	4,996	111,263
Currency	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)	Eastern Caribbean Dollar (XCD)
Languages	English (official), Patois (French)	English	English (official), Creole (French)
Motto	Ever Conscious of God We Aspire, and Advance as One People	Each Endeavouring, All Achieving	Pax et Justitia [Peace and Justice]
Anthem	Hail Grenada	God Save the Queen (official)	St. Vincent Land so Beautiful!
Date of Independence/Political Status	7 February 1974 (from the UK)	Not applicable (overseas territory of the UK)	27 October 1979 (from the UK)

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



**pwc**

2022 Calendar

