

KEY FACTS

Official name: Cayman Islands

Head of State: Queen Elizabeth II; represented by Governor Duncan Taylor (from 15 Jan 2010)

Head of government: Premier Alden McLaughlin (from 22 May 2013)

Ruling party: People's Progressive Movement (Progressives) (from 22 May 2013)

Area: 259 square km

Population: 51,384 (2011)* (55,456; 2010, census figure)

Capital: George Town (Grand Cayman)

Official language: English

Currency: Cayman Islands dollar (CI\$) = 100 cents

Exchange rate: CI\$0.82 per US\$ (Jul 2013)

Labour force: 35,267 (2011; including 19,000 foreign workers)

Unemployment: 6.70% (2010)

Visitor numbers: 288,000 (2010)

* estimated figure

Cayman Islands

The United Democratic Party (UDP) government fell after a motion of non-confidence in December 2012. It was replaced by an interim government consisting of former UDP members who formed the People's National Alliance (PNA). Ms Juliana O'Connor-Connolly became interim prime minister.

Elections were held on 22 May 2013 with the result a win for the People's Progressive Movement (Progressives) with nine seats (out of 18), followed by the UDP and Coalition for Cayman (C4C) with three seats each. The PNA won one seat (former interim prime minister, Juliana O'Connor-Connolly) and the two incumbent independents were also re-elected. Progressive leader Alden McLaughlin formed a new government.

According to the World Bank, the Cayman Islanders have the third highest per capita gross domestic product (GDP) (after Bermuda and the US) in the Americas and the Caribbean (US\$46,500 in 2010), and they pay no income tax. However, in 2012 the government was discussing levying a 10 per cent tax (rather oddly called a 'community enhancement fee'), although only on expatriates. The reason for this appears to be that the government has been spending too much on itself and needs bailing out.

Insiders point out that these same expatriates could up-sticks and move to another zero or low tax island, such as other Caribbean islands of Bermuda or Bahamas. And this would leave the government in even more trouble. The economy grew by 1.6 per cent 2012, slightly up on the the 1.3 per cent 2011.

Risk assessment

Politics	Poor
Economy	Poor
Regional stability	Good

COUNTRY PROFILE

Historical profile

1503 Little Cayman and Cayman Brac were sighted by Christopher Columbus during his fourth and final voyage to the New World. The islands were first named Las Tortugas (turtles); the name was later

changed to Lagartos (alligator or large lizard).

1540 The name Caymanas was given to the islands, derived from the Carib word for marine crocodile.

1585–86 Sir Frances Drake visited the islands.

During the sixteenth, seventeenth and eighteenth centuries, Dutch, English, Spanish and French ships used the islands for watering and provisioning.

1655 The islands came under British control when Jamaica was captured from the Spanish.

1670 In the Treaty of Madrid, Spain recognised UK sovereignty over Jamaica and the Cayman Islands. The early settlers were ex-soldiers from Oliver Cromwell's army, with other settlers from Jamaica, together with shipwrecked or marooned sailors.

1773 Grand Cayman's population reached 400.

1831 It was agreed that representatives should be appointed for the five different districts of Grand Cayman for the purpose of forming local laws for better government. After elections in the five districts, the legislative assembly met in George Town.

1833 Cayman Brac and Little Cayman were settled permanently.

1835 The proclamation declaring the emancipation of all slaves throughout the colonies was read.

1962 When Jamaica became independent, Caymanians retained direct links with the Crown and the Cayman Islands became a separate British Crown Colony.

1971 The first governor was appointed.

1972 A new constitution was adopted giving greater autonomy and making the islands a British Overseas Territory.

1994 A constitutional amendment introduced a ministerial form of government.

2000 Only independent candidates were elected to parliament.

2001 The United Democratic Party (UDP) was formed. Its leader, W McKeever Bush, became the leader of government business.

2002 The People's Progressive Movement (PPM) was formed.

2003 The previously informal title for the government's chief minister, the Leader of Government Business, was formally recognised by the UK government.

2004 The worst hurricane since 1918, Hurricane Ivan, struck the islands, causing severe flooding and infrastructure damage.

2005 The PPM won the parliamentary elections; Kurt Tibbetts became Leader of Government Business.

2007 Public discussion in the Phase one of the Constitutional Modernisation Initiative began.

2009 Governor Stuart Jack stepped down. The opposition UDP won parliamentary elections. A referendum agreed, by 63 per cent of votes, to overhaul the constitution. W McKeever Bush (UDP) became Leader of Government Business. The Cayman Islands agreed to adopt measures to allow the Organisation for Economic Co-operation and Development (OECD) to remove it from the OECD list of countries that do not implement international standards for tax disclosure. The new constitution was inaugurated; changes included the head of government becoming a premier, with a limit of two terms in office, and a bill of rights to be introduced in November 2012. Donovan Ebanks became acting governor.

2010 Duncan Taylor took office as governor. Legislation was introduced establishing bilateral agreements for exchanging tax information. A census was undertaken. 2011 Preliminary results from the census, published in March, indicated that the population was fewer, at an estimated 54,878, than the 2008 forecast of 57,000. In June a National Energy Policy Committee (NEPC) was convened for the first time to plan Cayman Islands' response to rising fossil fuel prices and future energy needs.

2012 Full results of the census were published on 23 April and the total population was recorded at 55,036, however there were an additional 420 'institutionalised' individuals. On 28 September, at the meeting of the EU's Overseas Countries and Territories Association (OCTA) in Greenland, Premier McKeever Bush voiced his opposition to Article 70 of the draft Overseas Association Decision (OAD), which calls for a convergence of financial services regimes with EU legislation. He considered that such a merging of legislation would seriously damage the financial services industry of not only the Cayman Islands but other overseas territories as well. The OAD is at an advanced stage of negotiation and without revision is scheduled to come into effect in January 2014. The Cayman Islands trust that the support promised by the UK government will limit any damage to its financial sector. Premier McKeever Bush was arrested on 11 December on suspicion of corruption, including the misuse of government credit

cards and importing explosive materials. As a result the government fell on a vote of no confidence and an interim government led by Juliana O'Connor-Connolly as prime minister took over until elections could be held. Ms Juliana O'Connor-Connolly headed the People's National Alliance (PNA), consisting of former members of the UDP.

2013 On 1 May the Cayman Islands, along with Bermuda, the British Virgin Islands, Anguilla, Montserrat and the Turks and Caicos Islands, signed a tax sharing agreement with the tax authorities of France, Germany, Italy, Spain and the UK. Elections were held on 21 May and were won by the People's Progressive Movement (Progressives) with nine seats (out of 18), followed by the UDP and Coalition for Cayman (C4C) with three seats each. Ms O'Connor-Connolly was the only PNA member to retain a seat, as did the two independents. Alden McLaughlin of the Progressives became prime minister.

Political structure **Constitution**

The constitution of 1972, revised in 1994, created ministers and ministries and provided for a system of government headed by a governor, an Executive Council (ExCo) and Legislative Assembly. Unlike other Caribbean Overseas Territories, there is no chief minister, but a leader of government business. The appointed governor retains responsibility for the civil service, defence, external affairs and internal security.

On 6 November 2009, a new constitution was inaugurated; the head of government became a premier, with a limit of two terms in office. A bill of rights will be introduced in November 2012.

Form of state

Self-governing British Crown Colony

The executive

The British monarch is Head of State and is represented by the governor. Government is exercised by the Executive Council (ExCo) presided over by the governor, consisting of three official members appointed by the governor and five members drawn from the elected members of the Legislative Assembly. As ministers, the five elected members of the ExCo have direct responsibility for government portfolios.

Under the new constitution inaugurated on 6 November 2009 the head of government became a premier, with a limit of two terms in office.

National legislature

The Legislative Assembly has 18 members, 15 elected members (MLAs) for a four-year term in two-seat constituencies, and three *ex-officio* members.

Legal system

The legal system is based on English common law with local changes. Courts: Juvenile Court, Summary Court Grand Court and the Cayman Islands Court of Appeal. Final appeals go to the Privy Council in the UK.

Last elections

22 May 2013 (parliamentary)

Results: People's Progressive Movement (Progressives) nine seats (out of 18), United Democratic Party (UDP) (3), Coalition for Cayman (C4C) (3), People's National Alliance (PNA) (1), and two independents. Turnout was 79.82 per cent.

Next elections

2016 (parliamentary)

Political parties

Ruling party

People's Progressive Movement (Progressives) (from 22 May 2013)

Main opposition party

People's Progressive Movement (PPM)

Political situation

The Cayman Islands has the highest standard of living of any other Caribbean country and it relies heavily on its offshore banking to maintain this and must judge the balance between offering a discrete, and no-questions-asked, banking service against the potential retaliatory action of foreign governments keen to stem the flow of revenue from their coffers.

Population

51,384 (2011)* (55,456; 2010, census figure)

Ninety per cent of the population live on Grand Cayman; Little Cayman is virtually uninhabited.

Last census: 10 October 2010: 55,036

Population density: 150 inhabitants per square km.

Annual growth rate: 4.4 per cent (2003)

Ethnic make-up

Mixed race (40 per cent), white (20 per cent), black (20 per cent). Thirty-four per cent of the population are foreign residents, of whom 10 per cent are British or American.

Religions

Mainly Presbyterian with Anglican, Roman Catholic, Seventh-Day Adventists, Pilgrims, Pilgrim Holiness Church of God, Jehovah's Witnesses and Baha'i minorities on Grand Cayman. Baptists on Cayman Brac.

Health

The Cayman Islands have a variety of modern medical facilities. There are government-operated hospitals on Grand Cayman and Cayman Brac. The George Town Hospital on Grand Cayman is affiliated with the Baptist Hospital of Miami,

USA, for patient referrals involving advanced care or treatment.

Life expectancy: 80 years (estimate)

Fertility rate/Maternal mortality rate:

Two births per woman (2003)

Birth rate/Death rate: 13 births per 1,000 population; five deaths per 1,000 population (2003).

Child (under 5 years) mortality rate (per 1,000): Nine per 1,000 live births (2003)

Main cities

George Town, on Grand Cayman (capital, estimated population 29,175 in 2012); West Bay (11,885), Bodden Town (11,376).

Languages spoken

Spoken English has a distinctive 'brogue'. The Jamaican patois and a stronger accent is also common. Spanish, particularly regional dialects of Central America and Cuba, is also spoken.

Official language/s

English

Media

Press

The private publisher Cayman Free Press (CFP) (www.caymanfreepress.com) has a variety of publications.

Dailies: There are two newspapers, *The Caymanian Compass* (www.caycompass.com) published by CFP and *Cayman Net News* (www.caymannetnews.com).

Weeklies: The *New Caymanian* newspaper is published on Friday. There are two TV guide publications.

Business: The *Cayman Observer* (www.caymanobserver.com) is a weekly publication. The *Cayman Islands Yearbook and Business Directory* is published yearly.

Periodicals: A free-issue tourist magazine *Key to Cayman* is a quarterly, *Inside Out* is a bi-annual home and lifestyle magazine, *The Journal* is a monthly general interest broadsheet; these are published by CFP. *Newstar* is a tourist publication.

Broadcasting

Radio: The public broadcaster is Radio Cayman (www.radiocayman.gov.ky), which has two networks, One (for news, information and music) and Two (for popular music). Private, commercial radio stations include Vibe FM

(www.vibefm-cayman.com), Z99FM

(www.z99.ky), Hot 106.1

(www.hot1041fm.ky), Kiss FM

(www.kiss1061fm.ky) and X107.1

(www.x1071.ky).

Television: There are four commercial, free-to-air TV stations, Cayman International Television Network (CITN), called Channel 27 (www.cayman27.com.ky), transmits local, Caribbean and International news and entertainment, Cayman

Television Service (CTS) with Island 24, which has evolved into a tourism information channel. There are two religious channels, CCTV and CATN.

There are four pay-to-view platforms. Digital cable providers include WestTel (www.weststartv.com) with 120 channels and CITN with 35-channels showing imported programmes. Satellite stations include Dish Direct TV with over 200 channels and Island TV.

Other news agencies: Caribbean Net News: www.caribbeanetnews.com

Economy

In 2010 the service sector accounted for 94.6 per cent of GDP, dominating the economy, especially in offshore financial services and tourism, which provide virtually the sole sources of export earnings.

The land is not productive enough to feed the population and the islands are dependent on imports for the bulk of its consumption and investment requirements.

The economy is vulnerable to external shocks, such as the global economic crisis, which caused a downturn in trade and investment. As with other Caribbean countries, the Cayman Islands are susceptible to devastating hurricanes that injure people and damage property.

The first Islamic compliant bond (*Sukuk*) issuance programme to be listed on the London Stock Exchange in 2007 was issued by the Cayman Islands, valued at US\$5 billion. The Cayman Islands have a growing reputation as a leader in Islamic finance

The government has implemented measures to retain and enhance international business as well as identifying assets to be sold. The premier announced in 2010 that residency may be purchased by financial workers for a one-off payment of US\$1 million.

The Annual Economic Report published in July 2011 recorded a fall in GDP in 2010 of -4 per cent, still an improvement on the 2009 drop of -9 per cent of GDP. GDP per capita fell as a consequence from US\$43,363 in 2009 to US\$42,363 in 2010. The construction, real estate and financial services sectors were hardest hit by the recession.

Over 50 per cent of the workforce are expatriates with most working in the financial industry. The Cayman Islands keep abreast of international compliance measures for money laundering.

In 2009 the Cayman Islands government was in need of a US\$61 million loan to cover the shortfall in domestic spending; the UK, which is responsible for Cayman Islands' external affairs, provided security for the loan so long as fiscal reforms were implemented. In particular the UK wanted a commitment to cutting expenditure and

an independent assessment of direct taxation to broaden the tax base.

In November 2011, the UK government submitted a framework for fiscal responsibility (FFR), to the government for review, discussion and eventual signing. The FFR has four central tenets and is intended to provide a clearly defined and understood framework of working practices. They are that the government should first undertake effective medium-term planning to ensure that the full impact of fiscal decisions is understood; second it should put value for money considerations at the heart of decision-making process; thirdly it should demonstrate effective management of risk; and lastly it should drive the delivery of improved accountability in all public sector operations.

Premier Bush considered the FFR to have the potential to impact not only on the government's fiscal policy making, but also the broader economic status of the Cayman Islands. The 2012/13 budget became the first within a four-year frame, agreed with the UK under the FFR, to put the Cayman Islands Government's financials on a stable and a sustainable footing.

External trade

The economy is heavily dependant on the financial services sector and tourism. A substantial deficit is traditionally run on the merchandise trade account, which is usually covered by invisible earnings and capital inflows from tourism and financial services. Trade is limited to small scale agricultural and marine production and manufactured consumer goods.

Imports

Principal imports are foodstuffs, petroleum and derivatives, consumer goods, machinery and transport equipment, tourist-related goods.

Main sources: US, UK, The Netherlands Antilles, Japan

Exports

Principal exports are aquaculture products including turtles and crustacean livestock and manufactured consumer goods.

Main destinations: US, Canada and other Caribbean islands.

Agriculture

Poor soil conditions and scarcity of land make agriculture uneconomic. Only about 8 per cent of the total land area is farmed. The Cayman Islands do not produce enough food to meet local demand and are reliant on imports. A National Tree Crop Husbandry Programme has increased the output of mangoes, citrus fruit and bananas. Government policies focus on sustainable development and using new technologies.

The typical annual fish catch is 125t. All spawning areas for groupers were closed

for fishing for a period of eight years from 2003, in a move aimed at preserving stocks for future generations. Groupers take eight years to mature.

Industry and manufacturing

The industrial sector makes only a very small contribution to the economy; diversification is hampered by factors such as high labour costs and a shortage of labour. Activity is centred on building materials (concrete blocks and tiles) and tourist-related industries such as jewellery, printing and food processing.

Tourism

The Cayman Islands offer typical Caribbean holidays based around its beaches. In 2011 the US-based TripAdvisor ranked the Cayman Islands as the world's top location for aquatic tours for the adventurous visitor, including scuba diving and yachting. The *Brides Magazine* also ranked the Cayman Islands as among the top 20 honeymoon destinations. Industry planning identified *niche* marketing based on 'sun, sand and surf' as the future of tourism in the Cayman Islands.

The industry has contributed over US\$180 million per annum to GDP since 2007, although greatly below its peak of US\$288 million in 2002. Tourism's share of GDP fell to 6.7 per cent in 2008–09; there was a slight improvement to 6.8 per cent in 2010. Real growth in tourism has been recovering since 2004 when a devastating hurricane inflicted so much damage on the islands that in 2005 tourism was in negative growth of -37.8 per cent. It recovered with growth of 18.2 per cent, helped by 1.93 million cruise-liner passengers visiting in 2006. The decline returned in 2007 with -3.4 per cent, which fell steadily until 2009 at -6.7 per cent, a time of maximum downturn in the global economic crisis. Since then tourism has picked up and grew by 2.7 per cent in 2010.

The tourist industry provided 8.3 per cent in direct employment in 2010 and 25.1 per cent of indirect employment; both of which have remained relatively static since 2006.

There are no known hydrocarbons reserves and all domestic needs are met by imports, which were 3,000 barrels per day (bpd) in 2008.

Any use of natural gas or coal is commercially insignificant.

Energy

Total installed generating capacity was 115MW in 2007, producing over 490 million kilowatt hours. The Caribbean Utilities Company (CUC) is responsible for generation, distribution and supply of electricity; it has 18 generating units, including 16 diesel turbines.

Solar-photovoltaic panels have been installed in community centres such as hospitals but the uptake by households was, in 2009, low. According to CUC this was due to a lack of clear sell-back regulations which made it difficult for individuals to upload excess power to CUC, thus making the proposition of investing in the technology less attractive.

Financial markets

Stock exchange

Cayman Islands Stock Exchange (CSX)

Banking and insurance

Under an EU tax directive introduced in July 2005 in dependent EU countries, the Cayman Islands now informs all EU citizens' tax departments about the amount of money in savings accounts to allow tax to be levied from the home country while retaining a saver's anonymity.

The Cayman Islands has also agreed to supply information on tax fraud, for criminal or civil trials, and notify EU member states about additional malpractices.

On 1 May 2013 the Cayman Islands, along with Bermuda, the British Virgin Islands, Anguilla, Montserrat and the Turks and Caicos Islands, signed a tax sharing agreement with the tax authorities of France, Germany, Italy, Spain and the UK.

Central bank

The Cayman Islands Monetary Authority (CIMA) was established in January 1997.

Main financial centre

George Town, Grand Cayman

Time

GMT minus five hours

Geography

The Cayman Islands are located in the western Caribbean, south of Cuba and north-west of Jamaica.

The three islands of Grand Cayman, Cayman Brac and Little Cayman are limestone outcroppings, the tops of a submarine mountain range called the Cayman Ridge, which extends west-south-west from the Sierra Maestra range of the south-east part of Cuba to the Misteriosa Bank near Belize. There are no rivers or streams because of the porous nature of the limestone rock. All three islands are surrounded by healthy coral reefs.

Hemisphere

Northern

Climate

Prevailing north-east trade winds; moderate, otherwise hot climate. Average temperatures 24–29 degrees Celsius. The rainy season is May–Oct, but annual rainfall is low.

Dress codes

Neat, casual, tropical attire is appropriate. Public nudity and topless bathing are strictly prohibited by law.

Entry requirements

Passports

Required by all except citizens of the UK, US and Canada with proof of citizenship (authenticated birth certificate and photographic identity document) and a return ticket (all US and Canadian nationals require a passport for re-entry to their country from January 2007).

The pink immigration slip given upon arrival should be kept with travel documents and presented when departing.

Visa

Not required by transit passengers or nationals of the EU, North America, Australasia or Japan, provided their stay does not exceed 30 days. For further exceptions see <http://cayman.com.ky/visiting/reqs.htm>.

Salespeople planning to solicit business and take orders require a temporary work permit, applications should be obtained in advance from the Department of Immigration.

Currency advice/regulations

There is no restriction on import of foreign or local currency, apart from import of Jamaican dollars, which are restricted to J\$20.

Customs

It is advised not to export products made from wild green sea turtles as they are illegal in most countries; farmed sea turtles may be allowed by a visitor's home country, however, the US prohibits its transshipment and will confiscate any such material.

Prohibited imports

Illegal drugs, including marijuana. Permits are necessary for firearms of any kind, including spearguns (or pole spears or Hawaiian slings), live plants and plant cuttings, raw meat and raw fruits and vegetables.

Health (for visitors)

Modern medical facilities are available, particularly on Grand Cayman and Cayman Brac. The George Town Hospital is well equipped for any diving accidents.

Mandatory precautions

None

Advisable precautions

Immunisation against typhoid, and less so TB, diphtheria and hepatitis B and C. Outbreaks of dengue fever and dengue haemorrhagic fever can occur. Hepatitis A has been reported in the northern Caribbean generally.

Tap water is safe to drink.

Hotels

There is a wide choice of hotels throughout the islands, mainly on the beach. There is a government room tax of 10 per cent and an automatic gratuity of 10 per cent of the room rate. Restaurants often add a 15 per cent gratuity to their bills.

Credit cards

Major credit cards are widely accepted.

Public holidays (national)

Fixed dates

1–2 Jan (New Year's holiday), 23 Jan (Heroes' Day), 15 May (Discovery Day), 12 Jun (Queen's Birthday), 3 Jul (Constitution Day), 31 Nov (Remembrance Day), 25–26 Dec (Christmas).

Some bank, legal and public holidays that fall on days other than Monday are moved to the following Monday. The above dates take this into account.

Variable dates

Feb/Mar (Ash Wednesday), Mar/Apr (Easter, three days).

Working hours

Banking

Mon–Thu: 0900–1600; Fri: 0900–1630.

Business

Mon–Fri: 0830–1700.

Government

Mon–Fri: 0800–1700

Post offices: Mon–Fri 0830–1530; Sat 0830–1200.

Shops

Mon–Sat: 0900–1700.

Telecommunications

Mobile/cell phones

There are 850/1900 and 900/1800 GSM services available throughout the islands.

Electricity supply

110V AC, 60Hz. American-style (flat) two-pin plugs are standard.

Getting there

Air

National airline: Cayman Airways.

International airport/s: Owen Roberts International (GCM), 3km from the centre of George Town, duty-free shop, bar, restaurant, buffet, money exchange, shops.

Other airport/s: Gerrard Smith (CYB) on Cayman Brac. Little Cayman is served by inter-island flights arriving at the Edward Bodden Airstrip.

Airport tax: Departure tax US\$25

Getting about

National transport

Air: Cayman Airways operates a service from Grand Cayman to Cayman Brac. Island Air offers a four-times-a-day service between Grand Cayman and both Cayman Brac and Little Cayman.

Road: There are over 175km of road, mostly surfaced. Speed limits of 50, 40,

30, 25mph are strictly enforced. Most hotels have bicycles available for complimentary guest use.

Buses: Daily bus services start at 0600.

There are regular bus services between West Bay and George Town, and between the latter and Bodden Town and East End. Mini-buses are operated by licensed operators.

City transport

Taxis: Taxis are readily available at hotels and airport. Fares are based on a fixed place-to-place tariff. Tipping optional.

Car hire

An international licence is recommended. A local permit is obtainable on production of a national licence. Traffic drives on the left. Wearing seat belts is mandatory.

BUSINESS DIRECTORY

The addresses listed below are a selection only. While World of Information makes every endeavour to check these addresses, we cannot guarantee that changes have not been made, especially to telephone numbers and area codes. We would welcome any corrections.

Telephone area codes

The international direct dialling code (IDD) for the Cayman Islands is + 1 345, followed by subscriber's number.

Useful telephone numbers

Emergency service (island-wide): 911.

Chambers of Commerce

Cayman Islands Chamber of Commerce, Harbour Centre, PO Box 1000, George Town, Grand Cayman (tel: 949-8090; fax: 949-0220; e-mail: info@ caymanchamber.ky).

Banking

The Bank of Nova Scotia, PO Box 689, Grand Cayman (tel: 949-7666; fax: 949-0020).

Bank of Butterfield International (Cayman) Ltd, PO Box 705 G, Grand Cayman (tel: 949-7055; fax: 949-7761).

Barclays Bank International, PO Box 68 G, Grand Cayman (tel: 949-7300; fax: 949-7179).

Canadian Imperial Bank of Commerce and Trust Co (Cayman), PO Box 694 G, Grand Cayman (tel: 949-8666; fax: 949-7904).

The Cayman Islands Bankers' Association, PO Box 1321, Grand Cayman (tel: 949-0330).

Cayman National Bank and Trust Co, PO Box 1097, Grand Cayman (tel: 949-4655; fax: 949-7506); Galleria Branch, PO Box 1097, Grand Cayman (tel: 949-7137; fax: 949-7506).

First Home Banking, PO Box 914, Grand Cayman (tel: 949-7822; fax: 949-6064).

The Royal Bank of Canada, PO Box 245 G, Grand Cayman (tel: 949-4600; fax: 949-7396).

Swiss Bank and Trust Corporation Ltd, PO Box 852 G, Grand Cayman (tel: 949-7344; fax: 949-7308).

Central bank

Cayman Islands Monetary Authority, PO Box 10052 APO, Elizabethan Square, 80e Shedden Road, Grand Cayman (tel: 949-7089; fax: 949-2532; e-mail: cima@cimoney.com.ky).

Stock exchange

Cayman Islands Stock Exchange (CSX) www.csx.com.ky

Travel information

Cayman Airways, PO Box 1101, George Town, Grand Cayman (tel: 949-2311/8272; fax: 949-7607).

Ministry of tourism

Ministry of Tourism, Aviation and Commerce, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-1746).

National tourist organisation offices

Cayman Islands Department of Tourism, PO Box 67, The Pavilion, Cricket Square, George Town, Grand Cayman (tel: 949-0623; fax: 949-4053; fax: 949-4053; internet sites: <http://www.caymanislands.ky>; <http://www.divecayman.ky>).

Ministries

Governor's Office, 4th Floor, Government Administration Building, Elgin Avenue, George Town, Grand Cayman (tel: 949-7900; fax: 945-4131).

Ministry of Agriculture, Environment, Communications and Works, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-2922).

Ministry of Community Development, Sports, Women's and Youth Affairs, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-0726).

Ministry of Education and Planning, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-9343).

Ministry of Health, Drug Abuse, Prevention and Rehabilitation, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-7544).

Ministry of Internal and External Affairs, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-7544).

Ministry of Finance and Development, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-9838).

Ministry of Legal Affairs, Government Administration Building, Grand Cayman (tel: 949-7900; fax: 949-1746).

Sports Office, Ministry of Community Development, Sports, Women's and Youth Affairs, Third Floor, Tower Building, Grand Cayman (tel: 914-3480; fax: 949-8487).

Other useful addresses

Cable and Wireless (West Indies) Ltd, PO Box 293, George Town (tel: 949-7800; fax: 949-5472).

Cayman Islands Port Authority, PO Box 1358, Georgetown, Grand Cayman (tel: 949-2055; fax: 949-5820; e-mail: info@caymanport.com).

Cayman Islands Stock Exchange, Fourth Floor, Elizabethan Square, P.O. Box 2408GT, Grand Cayman (tel: 945-6060; fax: 945-6061; e-mail: csx@csx.com.ky; internet site: <http://www.csx.com.ky>).

Civil Aviation Authority, PO Box 278, George Town, Grand Cayman (tel: 949-7811).

Customs Department, PO Box 898GT, Grand Cayman (tel: 949-2473; fax: 945-1573).

Government Information Services, Broadcasting House, Grand Cayman (tel: 949-8092; fax: 949-5936).

Immigration Department (tel: 949-8344; fax: 949-8486).

Radio Cayman, PO Box 1110, George Town, Grand Cayman (tel: 949-7799).

Registrar of Companies, Ground Floor, Tower Building, Grand Cayman (tel: 949-7999; fax: 949-0969).

Other news agencies: Caribbean Net News: www.caribbeannetnews.com

Internet sites

Cayman Islands information:
<http://www.cayman.com.ky/cayman.htm>

Cayman Net News:
<http://www.caymannetnews.com>